

Client Name: Ingram Retirement Fund

Year Ended: June 30, 2019

Audit Checklist

	WP Ref:
1 Draft Income Tax Return	1-1
2 Draft Financial Statements	2-1
3 Trial Balance	3-1
4 General Ledger	4-1
5 Tax Reconciliation Statement	5-1
6 Investment Reports	
7 Supporting Documentation	7-1
8 Audit Engagment Letter	8-1
9 Audit Representation Letter	9-1
10 Trustee Minutes	10-1
11 Investment Strategy	11-1

Post Audit Action

Yes/No

Signed Audit Engagment Letter returned to Auditor	<input type="checkbox"/>
Signed Trustee Representation Letter returned to Auditor	<input type="checkbox"/>
Signed Accounts placed on File	<input type="checkbox"/>
Copy of signed Engagment Letter on File	<input type="checkbox"/>
Copy of signed Trustee Representation Letter on File	<input type="checkbox"/>
Signed Minutes on File	<input type="checkbox"/>

Self-managed superannuation fund annual return

2019

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 2019 (NAT 71287)

 Return year

The Self-managed superannuation fund annual return instructions 2019 (NAT 71606) (the instructions) can assist you to complete this annual return.

The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT3036).

Section A: Fund information

1 Tax file number (TFN)

The Tax Office 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)

3 Australian business number (ABN)

4 Current postal address

5 Annual return status

Is this an amendment to the SMSF's 2019 return?

 A N

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

 B N

6 SMSF auditor

Auditor's name

Title

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Use Agent address details?

Postal address

Date audit was completed A

Was Part A of the audit report qualified ?

 B N

Was Part B of the audit report qualified ?

 C N

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

 D

Sensitive (when completed)

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 (must be six digits) NNNNNNN Fund account number NNNNNNNNNN

Fund account name (for example, J&Q Citizen ATF J&Q Family SF) Ingram Retirement Fund

I would like my tax refunds made to this account. Y Print Y for yes or N for no. If Yes, Go to C.

B Financial institution account details for tax refunds

Use Agent Trust Account? []

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

BSB number [] Account number []

Fund account name (for example, J&Q Citizen ATF J&Q Family SF) []

C Electronic service address alias

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

[]

XXXXXX XXX XXXX XXXXXX XXXXX XXX XXX

8 Status of SMSF

Australian superannuation fund

A Y

Fund benefit structure B A Code

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution? C Y

9 Was the fund wound up during the income year?

N Print Y for yes or N for no.

If yes, provide the date on which fund was wound up Day Month Year []

Have all tax lodgment and payment obligations been met? []

10 Exempt current pension income

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year? N Print Y for yes or N for no.

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

If No, Go to Section B: Income

If Yes Exempt current pension income amount A []

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

Segregated assets method B []

Unsegregated assets method C [] Was an actuarial certificate obtained? D [] Print Y for yes

Did the fund have any other income that was assessable? E [] Print Y for yes or N for no. If Yes, go to Section B: Income

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

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

Section B: Income

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

11 Income

Did you have a capital gains tax (CGT) event during the year? **G** **N** Print **Y** for yes or **N** for no.

Have you applied an exemption or rollover? **M** Print **Y** for yes or **N** for no. Code

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital Gains Tax (CGT) schedule 2019

Net capital gain **A**

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

Gross interest **C**

Forestry managed investment scheme income **X**

Gross foreign income **D1** Net foreign income **D** Loss

Australian franking credits from a New Zealand company **E**

Transfers from foreign funds **F** Number

Gross payments where ABN not quoted **H**

Gross distribution from partnerships **I** Loss

* Unfranked dividend amount **J**

* Franked dividend amount **K**

* Dividend franking credit **L**

* Gross trust distributions **M** Code

Calculation of assessable contributions

Assessable employer contributions **R1**

plus Assessable personal contributions **R2**

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

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

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

Calculation of non-arm's length income

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

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

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

* Other income **S** Code

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

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

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

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

Exempt current pension income **Y**

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

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

	DEDUCTIONS	NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 <input style="width: 100%;" type="text"/>	A2 <input style="width: 100%;" type="text"/>	
Interest expenses overseas	B1 <input style="width: 100%;" type="text"/>	B2 <input style="width: 100%;" type="text"/>	
Capital works expenditure	D1 <input style="width: 100%;" type="text"/>	D2 <input style="width: 100%;" type="text"/>	
Decline in value of depreciating assets	E1 <input style="width: 100%;" type="text"/>	E2 <input style="width: 100%;" type="text"/>	
Insurance premiums – members	F1 <input style="width: 100%;" type="text"/>	F2 <input style="width: 100%;" type="text"/>	
Death benefit increase	G1 <input style="width: 100%;" type="text"/>		
SMSF auditor fee	H1 <input style="width: 100%;" type="text"/>	H2 <input style="width: 100%;" type="text"/>	
Investment expenses	I1 <input style="width: 100%;" type="text"/>	I2 <input style="width: 100%;" type="text"/>	
Management and administration expenses	J1 <input style="width: 100%; text-align: right; value: 259;" type="text"/>	J2 <input style="width: 100%;" type="text"/>	
Forestry managed investment scheme expense	U1 <input style="width: 100%;" type="text"/>	U2 <input style="width: 100%;" type="text"/>	
Other amounts	L1 <input style="width: 100%;" type="text"/> <small>Code</small> <input style="width: 30px;" type="text"/>	L2 <input style="width: 100%;" type="text"/> <small>Code</small> <input style="width: 30px;" type="text"/>	
Tax losses deducted	M1 <input style="width: 100%; text-align: right; value: 844;" type="text"/>		
TOTAL DEDUCTIONS		TOTAL NON-DEDUCTIBLE EXPENSES	
N <input style="width: 100%; text-align: right; value: 1,103;" type="text"/> (Total A1 to M1)		Y <input style="width: 100%; text-align: right; value: 0;" type="text"/> (Total A2 to L2)	
#TAXABLE INCOME OR LOSS		TOTAL SMSF EXPENSES	
O <input style="width: 100%; text-align: right; value: 0;" type="text"/> <small>Loss</small> <input style="width: 30px;" type="text"/> (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)		Z <input style="width: 100%; text-align: right; value: 1,103;" type="text"/> (N plus Y)	

#This is a mandatory label.

Section D: Income tax calculation statement

#Important:

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

13 Calculation statement

Please refer to the Self-managed superannuation fund annual return instructions 2019 on how to complete the calculation statement.

#Taxable income	A <input style="width: 100%; text-align: right; value: 0;" type="text"/>
(an amount must be included even if it is zero)	
#Tax on taxable income	T1 <input style="width: 100%; text-align: right; value: 0.00;" type="text"/>
(an amount must be included even if it is zero)	
#Tax on no-TFN-quoted contributions	J <input style="width: 100%; text-align: right; value: 0.00;" type="text"/>
(an amount must be included even if it is zero)	
Gross tax	B <input style="width: 100%; text-align: right; value: 0.00;" type="text"/>
(T1 plus J)	

Foreign income tax offset	C1 <input type="text"/>	Non-refundable non-carry forward tax offsets
Rebates and tax offsets	C2 <input type="text"/>	
		C <input type="text" value="0.00"/>
		(C1 plus C2)

SUBTOTAL 1

T2

(B less C –cannot be less than zero)

Early stage venture capital limited partnership tax offset	D1 <input type="text"/>	Non-refundable carry forward tax offsets
Early stage venture capital limited partnership tax offset carried forward from previous year	D2 <input type="text"/>	
Early stage investor tax offset	D3 <input type="text"/>	
Early stage investor tax offset carried forward from previous year	D4 <input type="text"/>	
		D <input type="text" value="0.00"/>
		(D1 plus D2 plus D3 plus D4)

SUBTOTAL 2

T3

(T2 less D –cannot be less than zero)

Complying fund's franking credits tax offset	E1 <input type="text" value="326.32"/>	Refundable tax offsets
No-TFN tax offset	E2 <input type="text"/>	
National rental affordability scheme tax offset	E3 <input type="text"/>	
Exploration credit tax offset	E4 <input type="text"/>	
		E <input type="text" value="326.32"/>
		(E1 plus E2 plus E3 plus E4)

#TAX PAYABLE T5

(T3 less E - cannot be less than zero)

Section 102AAM interest charge

G

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

#Tax offset refunds **I** 326.32
 (Remainder of refundable tax offsets).
 (unused amount from label E- an amount must be included even if it is zero)

PAYG instalments raised

K

Supervisory levy

L 259.00

Supervisory levy adjustment for wound up funds

M

Supervisory levy adjustment for new funds

N

Total amount of tax refundable **S** 67.32

(T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

Section E: Losses

14 Losses

If total loss is greater than \$100,000, complete and attach a Losses schedule 2019.

Tax losses carried forward to later income years **U** 62

Net capital losses carried forward to later income years **V** 2,885

Net capital losses brought forward from prior years	
Non-Collectables	2,885
Collectables	0

Net capital losses carried forward to later income years	
	2,885
	0

Section F / Section G: **Member Information**

In Section F / G report all current members in the fund at 30 June.
Use Section F / G to report any former members or deceased members who held an interest in the fund at any time during the income year.

Title	Mr	See the Privacy note in the Declaration.	Member Number	1
Family name	Ingram	Member'sTFN	XXX XXX XXX	
First given name	Derek		Account status	<input type="radio"/> Code
Other given names				
Date of birth	25/04/1971	If deceased, date of death		

Contributions

OPENING ACCOUNT BALANCE 59,331.27

Refer to instructions for completing these labels	Proceeds from primary residence disposal
Employer contributions	H
A	Receipt date
ABN of principal employer	H
A1	Assessable foreign superannuation fund amount
Personal contributions	I
B	Non-assessable foreign superannuation fund amount
CGT small business retirement exemption	J
C	Transfer from reserve: assessable amount
CGT small business 15-year exemption amount	K
D	Transfer from reserve: non-assessable amount
Personal injury election	L
E	Contributions from non-complying funds and previously non-complying funds
Spouse and child contributions	T
F	Any other contributions (including Super Co-contributions and low Income Super Contributions)
Other third party contributions	M
G	
TOTAL CONTRIBUTIONS	N 0.00
	(Sum of labels A to M)

Other transactions

Accumulation phase account balance	Allocated earnings or losses	O 8,533.19	Loss
S1 50,798.08	Inward rollovers and transfers	P	<input type="checkbox"/> L
Retirement phase account balance - Non CDBIS	Outward rollovers and transfers	Q	
S2 0.00	Lump Sum payment	R1	Code
Retirement phase account balance - CDBIS	Income stream payment	R2	Code
S3 0.00			
<input type="checkbox"/> TRIS Count	CLOSING ACCOUNT BALANCE	S 50,798.08	
		S1 plus S2 plus S3	
	Accumulation phase value	X1 50,798.08	
	Retirement phase value	X2 0.00	
	Outstanding limited recourse borrowing arrangement amount	Y 0.00	

Section H: **Assets and liabilities**

15 ASSETS

15a Australian managed investments

Listed trusts	A	<input type="text"/>
Unlisted trusts	B	<input type="text"/>
Insurance policy	C	<input type="text"/>
Other managed investments	D	<input type="text"/>

15b Australian direct investments

Cash and term deposits	E	<input type="text" value="30,688"/>
Debt securities	F	<input type="text"/>
Loans	G	<input type="text"/>
Listed shares	H	<input type="text" value="17,527"/>
Unlisted shares	I	<input type="text"/>

Limited recourse borrowing arrangements	
Australian residential real property	
J1	<input type="text"/>
Australian non-residential real property	
J2	<input type="text"/>
Overseas real property	
J3	<input type="text"/>
Australian shares	
J4	<input type="text"/>
Overseas shares	
J5	<input type="text"/>
Other	
J6	<input type="text"/>

Limited recourse borrowing arrangements	J	<input type="text" value="0"/>
---	----------	--------------------------------

Non-residential real property	K	<input type="text"/>
Residential real property	L	<input type="text"/>
Collectables and personal use assets	M	<input type="text"/>
Other assets	O	<input type="text" value="2,583"/>

15c Other investments

Crypto-Currency	N	<input type="text"/>
-----------------	----------	----------------------

15d Overseas direct investments

Overseas shares	P	<input type="text"/>
Overseas non-residential real property	Q	<input type="text"/>
Overseas residential real property	R	<input type="text"/>
Overseas managed investments	S	<input type="text"/>
Other overseas assets	T	<input type="text"/>

TOTAL AUSTRALIAN AND OVERSEAS ASSETS (Sum of labels A to T)	U	<input type="text" value="50,798"/>
---	----------	-------------------------------------

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

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** Print Y for yes or N for no.

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** Print Y for yes or N for no.

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1	<input type="text"/>	
Permissible temporary borrowings	V2	<input type="text"/>	
Other borrowings	V3	<input type="text"/>	
			Borrowings V <input type="text"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		W	<input type="text" value="50,798"/>
Reserve accounts		X	<input type="text"/>
Other liabilities		Y	<input type="text"/>
TOTAL LIABILITIES		Z	<input type="text" value="50,798"/>

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains	H	<input type="text"/>
Total TOFA losses	I	<input type="text"/>

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 2018–19 income year, write 2019). **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 2019. **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 2019 for each election. **C**

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2019. **D**

Section K: Declarations

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report (if required) 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	<input type="text" value="Mr"/>	
Family name	<input type="text" value="Ingram"/>	
First given name	<input type="text" value="Derek"/>	
Other given names	<input type="text" value="."/>	
Phone number	Area code	Number
	<input type="text" value="03"/>	<input type="text" value="98981633"/>
Email address	<input type="text"/>	
Non-individual trustee name (if applicable)	<input type="text" value="DMI Packaging Pty Ltd"/>	
ABN of non-individual trustee	<input type="text" value="NN NNN NNN NNN"/>	
Time taken to prepare and complete this annual return		Hrs <input type="text"/>

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 2019 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	<input type="text" value="Mr"/>	
Family name	<input type="text" value="Quayle"/>	
First given name	<input type="text" value="Andrew"/>	
Other given names	<input type="text"/>	
Tax agent's practice	<input type="text" value="AR QUAYLE & CO"/>	
Tax agent's phone number	Area code	Number
	<input type="text" value="03"/>	<input type="text" value="98981633"/>
Tax agent number	<input type="text" value="71041008"/>	Reference number <input type="text" value="ING0105"/>

Sensitive (when completed)

The Ingram Retirement Fund

Financial Statements
For the year ended 30 June 2019



AR Quayle & Co
Certified Practising Accountants
Suite 8, 857 Doncaster Road
Doncaster East 3109

Phone: (03) 9898 1633 Fax: (03) 9898 1644

The Ingram Retirement Fund

Contents

Compilation Report

Trustee's Declaration

Operating Statement

Statement of Financial Position

Member Statement

Notes to the Financial Statements

The Ingram Retirement Fund

Compilation Report to The Ingram Retirement Fund

We have compiled the accompanying special purpose financial statements of The Ingram Retirement Fund, which comprise the balance sheet as at 30 June 2019, the Statement of Profit and Loss for the year then ended, a summary of significant accounting policies, notes to the financial statements and trustee's declaration. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

The Responsibility of the Director of the Trustee Company

The director of the trustee company of The Ingram Retirement Fund is solely responsible for the information contained in the special purpose financial statements, the reliability, accuracy and completeness of the information and for the determination that the financial reporting framework used is appropriate to meet its needs and for the purpose that the financial statements were prepared.

Our Responsibility

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

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

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 director of the trustee company who is responsible for the reliability, accuracy and completeness of the information used to compile them. Accordingly, these special purpose financial statements may not be suitable for other purposes. We do not accept responsibility for the contents of the special purpose financial statements.

AR Quayle & Co
Suite 8, 857 Doncaster Road
Doncaster East

13 July, 2020

The Ingram Retirement Fund Trustee's Declaration

The director of DMI Packaging Pty Ltd has determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

In the opinion of the director of the trustee company:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2019 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2019 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the Superannuation Fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2019.

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



Derek Ingram , (Director)

Date 06/01/2020

The Ingram Retirement Fund
Operating Statement
For the year ended 30 June 2019

	Note	2019 \$	2018 \$
Investment revenue			
Interest		16	29
Dividends		761	681
Changes in net market values		(10,420)	(3,637)
Net investment revenue		<u>(9,642)</u>	<u>(2,927)</u>
Total revenue		<u>(9,642)</u>	<u>(2,927)</u>
General administration expenses			
Accountancy			1,650
Filing Fees		259	259
Total general administration expenses		<u>259</u>	<u>1,909</u>
Benefits accrued as a result of operations before income tax		(9,901)	(4,836)
Income tax expense		1,368	656
Increase in benefits accrued as a result of operations		<u><u>(8,533)</u></u>	<u><u>(4,180)</u></u>

The accompanying notes form part of these financial statements.

The Ingram Retirement Fund
Statement of Financial Position as at 30 June 2019

	Note	2019 \$	2018 \$
Investments			
Shares in listed companies		17,527	19,172
Total Investments		17,527	19,172
Other Assets			
Cash and cash equivalents		30,688	38,652
Deferred tax asset		2,257	1,215
Total other assets		32,945	39,868
Total assets		50,472	59,039
Liabilities			
Current tax liabilities		(326)	(292)
Total liabilities		(326)	(292)
Net assets available to pay benefits		50,798	59,331
Represented by:			
Liability for accrued benefits allocated to members' accounts		50,798	59,331
		50,798	59,331

The accompanying notes form part of these financial statements.

Member Statement

The Trustee for the Ingram Retirement Fu

Detail		Balances	
Member	Derek Ingram		
		Total benefits	50,798.08
Date of birth	25/04/1971	comprising:	
Date joined fund	22/12/2011	- Preserved	50,798.08
Service period start date	13/08/1987	- Restricted non-preserved	0.00
Date left fund		- Unrestricted non-preserved	0.00
Member mode	Accumulation		
		Including:	
		- Taxable component	43,868.08
Vested amount	50,798.08	- Tax free component	6,930.00
Insured death benefit	0.00	- Untaxed component	0.00
Total death benefit	50,798.08		
Disability benefit	0.00		

Detailed Account	Preserved	Restricted Non-Preserved	Unrestricted Non-Preserved	Total
Opening Balance at 01/07/2018	59,331.27	0.00	0.00	59,331.27
Add:				
Employer contributions	0.00	0.00	0.00	0.00
Member contributions	0.00	0.00	0.00	0.00
Other contributions	0.00	0.00	0.00	0.00
Proceeds of insurance policies	0.00	0.00	0.00	0.00
Share of net income/loss	-9,574.97	0.00	0.00	-9,574.97
Transfers in and from reserves	0.00	0.00	0.00	0.00
Less:				
Pension commencement	0.00	0.00	0.00	0.00
Pensions/lump sums paid	0.00	0.00	0.00	0.00
Contributions tax	0.00	0.00	0.00	0.00
Tax on untaxed benefits	0.00	0.00	0.00	0.00
Income tax	-1,041.78	0.00	0.00	-1,041.78
Insurance premiums	0.00	0.00	0.00	0.00
Management fees	0.00	0.00	0.00	0.00
Excess contributions tax	0.00	0.00	0.00	0.00
Transfers out and to reserves	0.00	0.00	0.00	0.00
Closing Balance at 30/06/2019	50,798.08	0.00	0.00	50,798.08

The Ingram Retirement Fund
Notes to the Financial Statements
For the year ended 30 June 2019

Note 1: Summary of Significant Accounting Policies

The trustee has prepared the financial statements on the basis that the Superannuation Fund is a non-reporting entity because there are no users dependant 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 Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the fund and the needs of its member.

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

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

The financial statements were authorised for issue on 6 January, 2020 by the director of the trustee company.

(a) Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

- (i) shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
 - (ii) units in managed funds by reference to the unit redemption price at the end of the reporting period;
 - (iii) fixed-interest securities by reference to the redemption price at the end of the reporting period; and
 - (iv) investment properties at the trustee's assessment of their realisable value.
-

The Ingram Retirement Fund
Notes to the Financial Statements
For the year ended 30 June 2019

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

(b) Cash and Cash Equivalents

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

(c) Revenue

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

Interest revenue

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised as it accrues.

Dividend revenue

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

Remeasurement changes in market value

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

Contributions

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

(d) Liability for Accrued Benefits

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

The Ingram Retirement Fund
Notes to the Financial Statements
For the year ended 30 June 2019

(e) Income Tax

The income tax expense (income) for the year comprises current income tax expense (income) and deferred tax expense (income).

Current tax and deferred tax are recognised in profit or loss. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (recovered from) the relevant taxation authority.

Deferred income tax expense reflects movements in deferred tax liability balances during the year as well as unused tax losses.

No deferred income tax is recognised from the initial recognition of an asset or liability where there is no effect on accounting or taxable profit or loss.

Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the asset is realised or the liability is settled, and their measurement also reflects the manner in which the trustee expects to recover or settle the carrying amount of the related asset or liability.

Deferred tax assets relating to temporary differences and unused tax losses are recognised only to the extent that it is probable that future taxable profit will be available against which the benefits of the deferred tax asset can be utilised.

(f) Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Tax Office (ATO).

The net amount of GST recoverable from, or payable to, the ATO is included with other receivables or other payables in the statement of financial position.

(g) Critical Accounting Estimates and Judgments

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

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

The Ingram Retirement Fund
Comparative Trial Balance as at 30 June 2019

	2019 \$ Dr	2019 \$ Cr	2018 \$ Dr	2018 \$ Cr
Income				
0800 Interest		16.05		28.88
0820 Dividends - franked		761.42		681.50
0850 Change in NMV shares in companies	10,419.76		3,636.96	
Expenses				
1510 Accountancy			1,650.00	
1685 Filing Fees	259.00		259.00	
1998 Income tax expense - earnings		1,368.10		655.99
Current Assets				
2000 Sandhurst Trustees	1.98	WP REF 7-5	1.95	
2001 Bendigo Bank	30,679.42	7-10	38,644.17	
2004 Westpac DRP Account	6.24		6.24	
2450 Deferred tax asset	2,257.10		1,215.32	
Non Current Assets				
2520 Shares in listed companies	17,527.09	7-1	19,171.59	
Current Liabilities				
3325 Taxation	326.22	5-1	291.97	
Equity				
4000 Opening balance - Members fund				
4000.01 Opening balance - Members fund		59,331.27		63,510.86
		59,331.27		63,510.86
4199 Yet To Be Allocated	0.03		0.03	
	61,476.84	61,476.84	64,877.23	64,877.23
Net Loss	8,533.19		4,179.59	

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

The Ingram Retirement Fund

Ledger Entries Report for the year ending 30 June, 2019

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 0800 - Interest							
01/07/2018	000000002	J	Gross interest			0.01	(0.01)
01/07/2018	000000005	J	Gross interest			1.59	(1.60)
01/08/2018	000000006	J	Gross interest			1.64	(3.24)
01/09/2018	000000007	J	Gross interest			1.40	(4.64)
01/10/2018	000000003	J	Gross interest			0.01	(4.65)
01/10/2018	000000008	J	Gross interest			1.24	(5.89)
01/11/2018	000000009	J	Gross interest			1.29	(7.18)
01/12/2018	000000010	J	Gross interest			1.25	(8.43)
01/01/2019	000000011	J	Gross interest			1.29	(9.72)
01/02/2019	000000012	J	Gross interest			1.30	(11.02)
01/03/2019	000000013	J	Gross interest			1.16	(12.18)
01/04/2019	000000004	J	Gross interest			0.01	(12.19)
01/04/2019	000000014	J	Gross interest			1.30	(13.49)
01/05/2019	000000015	J	Gross interest			1.26	(14.75)
01/06/2019	000000016	J	Gross interest			1.30	(16.05)
30/06/2019	000000033	J	Year end closing entry		16.05		0.00
Total					16.05	16.05	
Account number 0820 - Dividends - franked							
28/09/2018	000000017	J	Franked dividend			242.55	(242.55)
06/11/2018	000000023	J	Franked dividend			308.87	(551.42)
28/03/2019	000000018	J	Franked dividend			210.00	(761.42)
30/06/2019	000000033	J	Year end closing entry		761.42		0.00
Total					761.42	761.42	

4.2

The Ingram Retirement Fund
Ledger Entries Report for the year ending 30 June, 2019

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 0850 - Change in NMV shares in companies							
06/07/2018	000000031	J	Revaluation - LWP shares			0.02	(0.02)
06/07/2018	000000032	J	Revaluation - LWP shares		0.01		(0.01)
01/08/2018	000000021	J	Purchase - 7353 PPG shares		19.95		19.94
14/08/2018	000000022	J	Purchase - 250000 MAY shares		19.95		39.89
30/06/2019	000000026	J	Revaluation - CBA shares			991.00	(951.11)
30/06/2019	000000026	J	Revaluation - CBA shares			49.55	(1,000.66)
30/06/2019	000000026	J	Revaluation - PPG shares		5,865.00		4,864.34
30/06/2019	000000026	J	Revaluation - PPG shares		136.17		5,000.51
30/06/2019	000000026	J	Revaluation - PPG shares		1,580.89		6,581.40
30/06/2019	000000026	J	Revaluation - MAY shares		3,250.00		9,831.40
30/06/2019	000000026	J	Revaluation - PPG shares		141.86		9,973.26
30/06/2019	000000027	J	Revaluation - BMP shares		446.50		10,419.76
30/06/2019	000000033	J	Year end closing entry			10,419.76	0.00
Total					11,460.33	11,460.33	
Account number 1685 - Filing Fees							
21/06/2019	000000020	J	2018 Filing Fee		259.00		259.00
30/06/2019	000000033	J	Year end closing entry			259.00	0.00
Total					259.00	259.00	
Account number 1998 - Income tax expense - earnings							
30/06/2019	000000029	J	Deferred tax			1,041.78	(1,041.78)
30/06/2019	000000030	J	Year end closing tax provision			326.32	(1,368.10)
30/06/2019	000000033	J	Year end closing entry		1,368.10		0.00
Total					1,368.10	1,368.10	

The Ingram Retirement Fund
Ledger Entries Report for the year ending 30 June, 2019

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 2000 - Sandhurst Trustees							
01/07/2018	000000001	J	Opening balance		1.95		1.95
01/07/2018	000000002	J	Interest - Cash At Bank - Sandhurst		0.01		1.96
01/10/2018	000000003	J	Interest - Cash At Bank - Sandhurst		0.01		1.97
01/04/2019	000000004	J	Interest - Cash At Bank - Sandhurst		0.01		1.98
Total					<u>1.98</u>		
Account number 2001 - Bendigo Bank							
01/07/2018	000000001	J	Opening balance		38,644.17		38,644.17
01/07/2018	000000005	J	Interest - Bendigo Bank		1.59		38,645.76
01/08/2018	000000006	J	Interest - Bendigo Bank		1.64		38,647.40
01/08/2018	000000021	J	Purchase - 7353 PPG shares			2,446.44	36,200.96
14/08/2018	000000022	J	Purchase - 250000 MAY shares			6,019.95	30,181.01
01/09/2018	000000007	J	Interest - Bendigo Bank		1.40		30,182.41
28/09/2018	000000017	J	Net dividend - CBA		242.55		30,424.96
01/10/2018	000000008	J	Interest - Bendigo Bank		1.24		30,426.20
01/11/2018	000000009	J	Interest - Bendigo Bank		1.29		30,427.49
01/12/2018	000000010	J	Interest - Bendigo Bank		1.25		30,428.74
01/01/2019	000000011	J	Interest - Bendigo Bank		1.29		30,430.03
01/02/2019	000000012	J	Interest - Bendigo Bank		1.30		30,431.33
01/03/2019	000000013	J	Interest - Bendigo Bank		1.16		30,432.49
28/03/2019	000000018	J	Net dividend - CBA		210.00		30,642.49
01/04/2019	000000014	J	Interest - Bendigo Bank		1.30		30,643.79
01/05/2019	000000015	J	Interest - Bendigo Bank		1.26		30,645.05
01/06/2019	000000016	J	Interest - Bendigo Bank		1.30		30,646.35

The Ingram Retirement Fund

Ledger Entries Report for the year ending 30 June, 2019

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
21/06/2019	000000019	J	Payment - Tax Refund - 2018 refund		292.07		30,938.42
21/06/2019	000000020	J	2018 Filing Fee			259.00	30,679.42
Total					39,404.81	8,725.39	
Account number 2004 - Westpac DRP Account							
01/07/2018	000000001	J	Opening balance		6.24		6.24
Total					6.24		
Account number 2450 - Deferred tax asset							
01/07/2018	000000001	J	Opening balance		1,215.32		1,215.32
30/06/2019	000000029	J	Deferred tax		1,041.78		2,257.10
Total					2,257.10		
Account number 2520 - Shares in listed companies							
01/07/2018	000000001	J	Opening balance		19,171.59		19,171.59
06/07/2018	000000031	J	Revaluation - LWP shares		0.02		19,171.61
06/07/2018	000000032	J	Revaluation - LWP shares			0.01	19,171.60
01/08/2018	000000021	J	Purchase - 7353 PPG shares		2,426.49		21,598.09
14/08/2018	000000022	J	Purchase - 250000 MAY shares		6,000.00		27,598.09
06/11/2018	000000023	J	Dividend reinvestment - PPG		308.87		27,906.96
30/06/2019	000000026	J	Revaluation - CBA shares		991.00		28,897.96
30/06/2019	000000026	J	Revaluation - CBA shares		49.55		28,947.51
30/06/2019	000000026	J	Revaluation - PPG shares			5,865.00	23,082.51
30/06/2019	000000026	J	Revaluation - PPG shares			136.17	22,946.34
30/06/2019	000000026	J	Revaluation - PPG shares			1,580.89	21,365.45
30/06/2019	000000026	J	Revaluation - MAY shares			3,250.00	18,115.45
30/06/2019	000000026	J	Revaluation - PPG shares			141.86	17,973.59
30/06/2019	000000027	J	Revaluation - BMP shares			446.50	17,527.09
Total					28,947.52	11,420.43	

The Ingram Retirement Fund

Ledger Entries Report for the year ending 30 June, 2019

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 3325 - Taxation							
01/07/2018	000000001	J	Opening balance		291.97		291.97
21/06/2019	000000019	J	Payment - Tax Refund - 2018 refund			292.07	(0.10)
30/06/2019	000000030	J	Year end closing tax provision		326.32		326.22
Total					618.29	292.07	
Account number 4000.01 - Opening balance - Members fund							
01/07/2018	000000001	J	Opening balance			59,331.27	(59,331.27)
30/06/2019	000000034	J	Year end closing entry		8,533.19		(50,798.08)
Total					8,533.19	59,331.27	
Account number 4049.01 - Share of profit							
30/06/2019	000000034	J	Year end closing entry		8,533.19		8,533.19
30/06/2019	000000034	J	Year end closing entry			8,533.19	0.00
Total					8,533.19	8,533.19	
Account number 4199 - Funds yet to be allocated							
01/07/2018	000000001	J	Opening balance		0.03		0.03
30/06/2019	000000033	J	Year end closing entry		8,533.19		8,533.22
30/06/2019	000000034	J	Year end closing entry			8,533.19	0.03
Total					8,533.22	8,533.19	

Tax Reconciliation Report The Trustee for the Ingram Retirement Fu

Accounting Profit as per Operating Statement	(9,901.29)
Less:	
Utilised Carried Forward Tax Losses	844.79
Accounting Capital Gains	0.00
Distributed Capital Gains	0.00
Increase in Net Market Values	0.00
Non Taxable Distributions Received	0.00
Exempt Pension Income	0.00
Rollovers Received	0.00
Insurance Proceeds	0.00
Non-Concessional Contributions	0.00
LIC Capital Gain Deduction	0.00
	844.79
	(10,746.08)
Add:	
Taxable Capital Gains	0.00
Franking/Imputation Credits	326.32
Foreign Credits	0.00
Decrease in Net Market Values	10,419.76
Pension Non-deductible Expenses	0.00
Other Non-deductible Expense	0.00
Pension Payments	0.00
Benefit Payments	0.00
Rollovers Out	0.00
Untaxed Benefits Received	0.00
Excess Contributions Tax	0.00
	10,746.08
Taxable Income (Loss)	0.00
Gross Tax	0.00
Less:	
Franking/Imputation Credits	326.32
Foreign Credits	0.00
TFN Credits	0.00
PAYG Installments	0.00
	326.32
Income Tax Payable (Refundable)	(326.32)
Add:	
Supervisory Levy	259.00
Non Arm's Length Income Tax	0.00
Total Amount Due (Refundable)	(67.32)

Investment Summary

The Trustee for the Ingram Retirement Fu

as at 30/06/2019

Investment Accounts	Units	Average Cost	Market Price	Total Cost	Total Market Value	Unrealised Gain (Loss)
Bendigo Bank	30,679.42	1.00	1.00	30,679.42	30,679.42	
Cash At Bank - Sandhurst	1.98	1.00	1.00	1.98	1.98	
Clearing Account	0.00	1.00	1.00	0.00	0.00	
Outstanding Deposits	0.00	1.00	1.00	0.00	0.00	
Westpac DRP Account	6.24	1.00	1.00	6.24	6.24	
				30,687.64	30,687.64	0.00
ASX Listed						
BMP	17860.0000	0.3111	0.0700	5,556.55	1,250.20	(4,306.35)
CBA	105.0000	91.0376	82.7800	9,558.95	8,691.90	(867.05)
LWP	15943.0000	0.3806	0.0700	6,067.37	1,116.01	(4,951.36)
MAY	250000.0000	0.0241	0.0110	6,019.95	2,750.00	(3,269.95)
PPG	32339.0000	0.3988	0.1150	12,895.22	3,718.99	(9,176.23)
				40,098.04	17,527.10	(22,570.94)
Receivables						
Tax Refund	(0.10)	1.00	1.00	(0.10)	(0.10)	
Tax Refund	326.32	1.00	1.00	326.32	326.32	
				326.22	326.22	0.00
Liabilities						
Deferred tax	(2,362.60)	1.00	1.00	(2,362.60)	(2,362.60)	0.00
				(2,362.60)	(2,362.60)	
Total				73,474.50	50,903.56	(22,570.94)

Dmi Packaging Pty Ltd <The Ingram Retire Fund A/C>
 19 COTTAGE PLACE
 MORNINGTON VIC 3931

Holdings

At close of business: 30/06/2019
 Trading Account Number: 587886

Code	Company Name	Closing Price	FX Rate	Quantity	Value
BMP	BUYMYPLACE.COM.AU LIMITED	0.070		17,860	1,250.200
CBA	COMMONWEALTH BANK OF AUSTRALIA.	82.780		105	8,691.900 ✓
MAY	MELBANA ENERGY LIMITED	0.011		250,000	2,750.000 ✓
PPG	PRO-PAC PACKAGING LIMITED	0.115		32,339	3,718.985 ✓
TIH	TILLEGRAH LIMITED	0.000		7,972	0.000
Total					16,411.085

While every effort has been made to provide you with an accurate transaction summary, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including by negligence. You should confirm the information, holdings and valuations contained herein. All prices and values are denominated in AUD unless otherwise indicated. The Bendigo Invest Direct service is provided by CMC Markets Stockbroking Limited ABN 69 081 002 851, AFSL 246381 (CMC Markets Stockbroking), a Participant of the Australian Stock Exchange (ASX Group), at the request of Bendigo and Adelaide Bank (ABN 11 068 049 178, AFSL 237879) (Bendigo).

032/05453 009093



DMI PACKAGING PTY LTD
 FY 6 61 FRANKSTON GARDENS DR
 CARRUM DOWNS VIC 3201

Your details at a glance

Account number	145108429
Customer number	27133958/X101
Account title	DMI PACKAGING PTY LTD ATF THE INGRAM RETIREMENT FUND

Account summary

Statement period	1 Feb 2018 - 31 Jul 2018
Statement number	13
Opening balance on 1 Feb 2018	\$1.95
Deposits & credits	\$0.01
Withdrawals & debits	\$0.00
Closing Balance on 31 Jul 2018	\$1.96



**See the change
 your banking
 makes.**

[bendigobank.com.au/
 bethechange](http://bendigobank.com.au/bethechange)

Any questions?

Contact Gary Millen at 85 Main St, Mornington 3931 on **03 5975 4477**, or call **1300 BENDIGO** (1300 236 344).

Sandhurst Cash Common Fund

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$1.95
1 Apr 18	TRUST DISTRIBUTION		0.00	1.95
1 Jul 18	TRUST DISTRIBUTION		0.01 /	1.96
Transaction totals / Closing balance		\$0.00	\$0.01	\$1.96

Customers can now utilise Bendigo's internet and phone banking services. For more information please phone 1300 236 344.

Transaction details:-

Investment return paid during the reporting period

This is the total trust distribution paid to your account and is net of indirect costs of your investment (see 'Transactions' section). Interest rates are subject to change. For the current interest rate, visit our website at www.sandhursttrustees.com.au or call us on 1800 634 969.

Termination value at end of reporting period

The termination value is the '**Closing Balance**' of your investment (see 'Account summary') plus any unpaid distribution entitlements for the period.

Fees and costs

Direct Fees and Costs

\$0.00

These fees and costs are deducted directly from your account. Direct fees and costs relate only to accounts with the optional related banking facilities (which are provided by Bendigo Bank), such as the personal cheque facility.

032/06111 009093



DMI PACKAGING PTY LTD
 FY 6 61 FRANKSTON GARDENS DR
 CARRUM DOWNS VIC 3201

Your details at a glance

BSB number	633-000
Account number	145108429
Customer number	27133958/X101
Account title	DMI PACKAGING PTY LTD ATF THE INGRAM RETIREMENT FUND

Account summary

Statement period	1 Aug 2018 - 31 Jan 2019
Statement number	14
Opening balance on 1 Aug 2018	\$1.96
Deposits & credits	\$0.01
Withdrawals & debits	\$0.00
Closing Balance on 31 Jan 2019	\$1.97



Any questions?

Contact Gary Millen at 85 Main St, Mornington 3931 on **03 5975 4477**, or call **1300 BENDIGO** (1300 236 344).

Sandhurst Cash Common Fund

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$1.96
1 Oct 18	TRUST DISTRIBUTION		0.01 ✓	1.97
1 Jan 19	TRUST DISTRIBUTION		0.00	1.97
Transaction totals / Closing balance		\$0.00	\$0.01	\$1.97

Customers can now utilise Bendigo's internet and phone banking services. For more information please phone 1300 236 344.

Transaction details:-

Investment return paid during the reporting period

This is the total trust distribution paid to your account and is net of indirect costs of your investment (see 'Transactions' section). Interest rates are subject to change. For the current interest rate, visit our website at www.sandhursttrustees.com.au or call us on 1800 634 969.

Termination value at end of reporting period

The termination value is the '**Closing Balance**' of your investment (see 'Account summary') plus any unpaid distribution entitlements for the period.

Fees and costs

Direct Fees and Costs

\$0.00

These fees and costs are deducted directly from your account. Direct fees and costs relate only to accounts with the optional related banking facilities (which are provided by Bendigo Bank), such as the personal cheque facility.

7-5

009093

DMI PACKAGING PTY LTD
U 24 75 CLIFTON GR
CARRUM DOWNS VIC 3201

Your details at a glance

BSB number	633-000
Account number	145108429
Customer number	27133958/X101
Account title	DMI PACKAGING PTY LTD ATF THE INGRAM RETIREMENT FUND

Account summary

Statement period	1 Feb 2019 - 31 Jul 2019
Statement number	15
Opening balance on 1 Feb 2019	\$1.97
Deposits & credits	\$0.02
Withdrawals & debits	\$0.00
Closing Balance on 31 Jul 2019	\$1.99



Any questions?

Contact Gary Millen at 85 Main St, Mornington 3931 on **03 5975 4477**, or call **1300 BENDIGO** (1300 236 344).

Sandhurst Cash Common Fund

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$1.97
1 Apr 19	TRUST DISTRIBUTION		0.01 ✓	1.98
1 Jul 19	TRUST DISTRIBUTION		0.01	1.99
Transaction totals / Closing balance		\$0.00	\$0.02	\$1.99

Customers can now utilise Bendigo's internet and phone banking services. For more information please phone 1300 236 344.

Transaction details:-

Investment return paid during the reporting period

This is the total trust distribution paid to your account and is net of indirect costs of your investment (see 'Transactions' section). Interest rates are subject to change. For the current interest rate, visit our website at www.sandhursttrustees.com.au or call us on 1800 634 969.

Termination value at end of reporting period

The termination value is the '**Closing Balance**' of your investment (see 'Account summary') plus any unpaid distribution entitlements for the period.

Fees and costs

Direct Fees and Costs \$0.00

These fees and costs are deducted directly from your account. Direct fees and costs relate only to accounts with the optional related banking facilities (which are provided by Bendigo Bank), such as the personal cheque facility.

032/02927 008331




CMC MARKETS STOCKBROKING LIMITED
 DMI PACKAGING PTY LTD
 19 COTTAGE PL
 MORNINGTON VIC 3931

Your details at a glance

BSB number	633-000
Account number	145829990
Customer number	27471960/OS01
Account title	CMC MARKETS STOCKBROKING LTD OBO DMI PACKAGING PTY LTD <ATF THE INGRAM RETIREMENT FUND A/C> (BENDIGO INVEST DIRECT)

Account summary

Statement period	3 Apr 2018 - 2 Jul 2018
Statement number	42
Opening balance on 3 Apr 2018	\$38,640.95
Deposits & credits	\$4.81
Withdrawals & debits	\$0.00
Closing Balance on 2 Jul 2018	\$38,645.76



See the change
your banking
makes.

bendigobank.com.au/
bethechange

Any questions?

Contact Customer Service Team
 at Level 12, 175 Pitt Street, Sydney 2000
 on **1300 788 982**, or call **1300 BENDIGO**
 (1300 236 344).

Bendigo Cash Settlement Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$38,640.95
1 May 18	INTEREST		1.58	38,642.53
1 Jun 18	INTEREST		1.64	38,644.17
1 Jul 18	INTEREST		1.59 /	38,645.76
Transaction totals / Closing balance		\$0.00	\$4.81	\$38,645.76

Bendigo Bank suggests you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions are to be promptly reported to your branch. It is important that you notify Bendigo Bank of any disputed transactions as soon as possible as Bendigo Bank's ability to investigate disputed transactions and to subsequently process a chargeback in your favour is restricted by the time limits imposed under the operating rules of the applicable credit card scheme. If you wish to obtain further information about this product (including your chargeback rights) or you have a question or concern about your account or its operation please contact your local Bendigo Bank Branch (details supplied on the front of the statement).

All card transactions made in currencies other than Australian dollars will incur a fee of 3% of the transaction value. (Additional charges may apply for cash transactions.)

Card Security

For information on how to securely use your card and account please visit bendigobank.com.au/cardsecurity

032/02314 008331



CMC MARKETS STOCKBROKING LIMITED
 DMI PACKAGING PTY LTD
 19 COTTAGE PL
 MORNINGTON VIC 3931

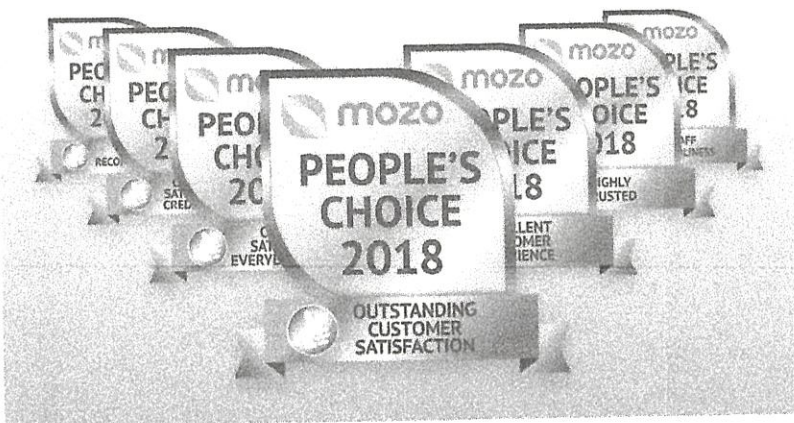
Your details at a glance

BSB number 633-000
Account number 145829990
Customer number 27471960/OS01
Account title CMC MARKETS STOCKBROKING LTD
 OBO DMI PACKAGING PTY LTD <ATF THE INGRAM
 RETIREMENT FUND A/C> (BENDIGO INVEST DIRECT)

Account summary

Statement period 3 Jul 2018 - 2 Oct 2018
Statement number 43
Opening balance on 3 Jul 2018 \$38,645.76
Deposits & credits \$246.83
Withdrawals & debits \$8,466.39
Closing Balance on 2 Oct 2018 \$30,426.20

The people have spoken



Any questions?

Contact Customer Service Team
 at Level 12, 175 Pitt Street, Sydney 2000
 on **1300 788 982**, or call **1300 BENDIGO**
 (1300 236 344).

Bendigo Cash Settlement Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$38,645.76
1 Aug 18	INTEREST		1.64 ✓	38,647.40
3 Aug 18	DIRECT DEBIT 5133773 CMC MARKETS STOC 0837278473	2,446.44 ✓		36,200.96
14 Aug 18	DIRECT DEBIT 5165057 CMC MARKETS STOC 0839372661	6,019.95 ✓		30,181.01
1 Sep 18	INTEREST		1.40 ✓	30,182.41
28 Sep 18	DIVIDEND 001218521446 N CBA FNL DIV 0849015975		242.55 ✓	30,424.96
1 Oct 18	INTEREST		1.24 ✓	30,426.20
Transaction totals / Closing balance		\$8,466.39	\$246.83	\$30,426.20

Bendigo Bank suggests you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions are to be promptly reported to your branch. It is important that you notify Bendigo Bank of any disputed transactions as soon as possible as Bendigo Bank's ability to investigate disputed transactions and to subsequently process a chargeback in your favour is restricted by the time limits imposed under the operating rules of the applicable credit card scheme. If you wish to obtain further information about this product (including your chargeback rights) or you have a question or concern about your account or its operation please contact your local Bendigo Bank Branch (details supplied on the front of the statement).

...continued overleaf >

032/01246 008331



CMC MARKETS STOCKBROKING LIMITED
 DMI PACKAGING PTY LTD
 19 COTTAGE PL
 MORNINGTON VIC 3931

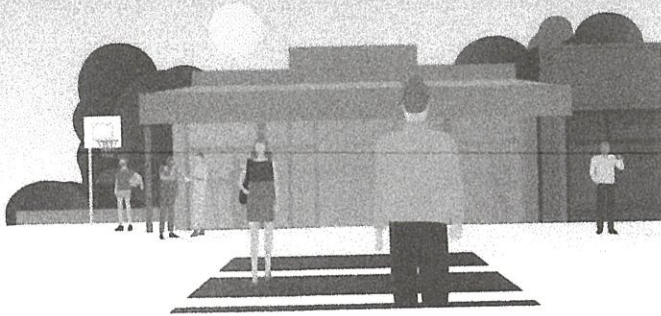
Your details at a glance

BSB number 633-000
Account number 145829990
Customer number 27471960/OS01
Account title CMC MARKETS STOCKBROKING LTD
 OBO DMI PACKAGING PTY LTD <ATF THE INGRAM
 RETIREMENT FUND A/C> (BENDIGO INVEST DIRECT)

Account summary

Statement period 3 Oct 2018 – 2 Jan 2019
Statement number 44
Opening balance on 3 Oct 2018 \$30,426.20
Deposits & credits \$3.83
Withdrawals & debits \$0.00
Closing Balance on 2 Jan 2019 \$30,430.03

Thank you
 for banking with Australia's
 5th biggest retail bank.



Any questions?

Contact Customer Service Team
 at Level 12, 175 Pitt Street, Sydney 2000
 on **1300 788 982**, or call **1300 BENDIGO**
 (1300 236 344).

Bendigo Cash Settlement Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$30,426.20
1 Nov 18	INTEREST		1.29 ✓	30,427.49
1 Dec 18	INTEREST		1.25 ✓	30,428.74
1 Jan 19	INTEREST		1.29 ✓	30,430.03
Transaction totals / Closing balance		\$0.00	\$3.83	\$30,430.03

Bendigo Bank suggests you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions are to be promptly reported to your branch. It is important that you notify Bendigo Bank of any disputed transactions as soon as possible as Bendigo Bank's ability to investigate disputed transactions and to subsequently process a chargeback in your favour is restricted by the time limits imposed under the operating rules of the applicable credit card scheme. If you wish to obtain further information about this product (including your chargeback rights) or you have a question or concern about your account or its operation please contact your local Bendigo Bank Branch (details supplied on the front of the statement).

All card transactions made in currencies other than Australian dollars will incur a fee of 3% of the transaction value. (Additional charges may apply for cash transactions.)

Card Security

For information on how to securely use your card and account please visit bendigobank.com.au/cardsecurity

032/04489 008331



CMC MARKETS STOCKBROKING LIMITED
DMI PACKAGING PTY LTD
19 COTTAGE PL
MORNINGTON VIC 3931

Your details at a glance

BSB number 633-000
Account number 145829990
Customer number 27471960/OS01
Account title CMC MARKETS STOCKBROKING LTD
OBO DMI PACKAGING PTY LTD <ATF THE INGRAM
RETIREMENT FUND A/C> (BENDIGO INVEST DIRECT)

Account summary

Statement period 3 Jan 2019 - 2 Apr 2019
Statement number 45
Opening balance on 3 Jan 2019 \$30,430.03
Deposits & credits \$213.76
Withdrawals & debits \$0.00
Closing Balance on 2 Apr 2019 \$30,643.79



Any questions?

Contact Customer Service Team
at Level 12, 175 Pitt Street, Sydney 2000
on **1300 788 982**, or call **1300 BENDIGO**
(1300 236 344).

Bendigo Cash Settlement Account

Date	Transaction	Withdrawals	Deposits	Balance
	Opening balance			\$30,430.03
1 Feb 19	INTEREST		1.30 ✓	30,431.33
1 Mar 19	INTEREST		1.16 ✓	30,432.49
28 Mar 19	DIVIDEND 001224856392 N CBA ITM DIV 0886194390		210.00 ✓	30,642.49
1 Apr 19	INTEREST		1.30 ✓	30,643.79
Transaction totals / Closing balance		\$0.00	\$213.76	\$30,643.79

Bendigo Bank suggests you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions are to be promptly reported to your branch. It is important that you notify Bendigo Bank of any disputed transactions as soon as possible as Bendigo Bank's ability to investigate disputed transactions and to subsequently process a chargeback in your favour is restricted by the time limits imposed under the operating rules of the applicable credit card scheme. If you wish to obtain further information about this product (including your chargeback rights) or you have a question or concern about your account or its operation please contact your local Bendigo Bank Branch (details supplied on the front of the statement).

All card transactions made in currencies other than Australian dollars will incur a fee of 3% of the transaction value. (Additional charges may apply for cash transactions.)

Card Security

For information on how to securely use your card and account please visit bendigobank.com.au/cardsecurity

032/01307 008931



CMC MARKETS STOCKBROKING LIMITED
 DMI PACKAGING PTY LTD
 19 COTTAGE PL
 MORNINGTON VIC 3931

Your details at a glance

BSB number 633-000
Account number 145829990
Customer number 27471960/OS01
Account title CMC MARKETS STOCKBROKING LTD
 OBO DMI PACKAGING PTY LTD <ATF THE INGRAM
 RETIREMENT FUND A/C> (BENDIGO INVEST DIRECT)

Account summary

Statement period 3 Apr 2019 - 2 Jul 2019
Statement number 46
Opening balance on 3 Apr 2019 \$30,643.79
Deposits & credits \$36.89
Withdrawals & debits \$0.00
Closing Balance on 2 Jul 2019 \$30,680.68

**We're Australia's 5th
 biggest retail bank.**



Try more Bendigo.

Any questions?

Contact Customer Service Team
 at Level 12, 175 Pitt Street, Sydney 2000
 on **1300 788 982**, or call **1300 BENDIGO**
 (1300 236 344).

Bendigo Cash Settlement Account

Date	Transaction	Withdrawals	Deposits	Balance
	Opening balance			\$30,643.79
1 May 19	INTEREST		1.26 ✓	30,645.05
1 Jun 19	INTEREST		1.30 ✓	30,646.35
21 Jun 19	DIRECT CREDIT ATO004000010504567 ATO 0904486702		33.07 ✓	30,679.42 ✓
1 Jul 19	INTEREST		1.26	30,680.68
Transaction totals / Closing balance		\$0.00	\$36.89	\$30,680.68

Bendigo Bank suggests you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions are to be promptly reported to your branch. It is important that you notify Bendigo Bank of any disputed transactions as soon as possible as Bendigo Bank's ability to investigate disputed transactions and to subsequently process a chargeback in your favour is restricted by the time limits imposed under the operating rules of the applicable credit card scheme. If you wish to obtain further information about this product (including your chargeback rights) or you have a question or concern about your account or its operation please contact your local Bendigo Bank Branch (details supplied on the front of the statement).

All card transactions made in currencies other than Australian dollars will incur a fee of 3% of the transaction value. (Additional charges may apply for cash transactions.)

Card Security

For information on how to securely use your card and account please visit bendigobank.com.au/cardsecurity

7-11

Level 13, 130 Pitt Street, Sydney NSW 2000, Australia
GPO Box 5351, Sydney NSW 2001, Australia
Helpdesk 1300 788 982
T +61 (0)2 8915 9369 F +61 0(2) 9221 9365
E info@bendigoinvestdirect.com.au
www.bendigobank.com.au



Buy Confirmation

Transacted on the ASX Limited

CMC Markets Stockbroking Limited
ABN 69 081 002 851
Participant of the ASX Group
AFSL No. 246381

DMI PACKAGING PTY LTD <THE INGRAM RETIRE
FUND A/C>
19 Cottage Place
MORNINGTON VIC 3931
AUSTRALIA

TAX INVOICE

FINANCIAL PRODUCT PPG **ORDINARY FULLY PAID**
ISSUER **PRO-PAC PACKAGING LIMITED**

TRANSACTION DATE 01/08/18
SETTLEMENT DATE 03/08/18
SETTLEMENT TIME 11:00 am
CONFIRMATION No. 5698343
ACCOUNT No. 587886
DEALER AWI
AS AT

COPY 1
MINIMUM BROKERAGE
ORDER COMPLETED

**PAYMENT FOR THIS CONFIRMATION RECEIVED BY
SETTLEMENT TIME WILL AVOID INTEREST CHARGES -
SEE TERMS AND CONDITIONS**

QUANTITY	PRICE	CONSIDERATION
7353	0.3300	\$2,426.49
<u>7353</u>	<u>0.3300</u>	<u>\$2,426.49</u>
BROKERAGE		\$18.14
STAMP DUTY		\$0.00
GST*		\$1.81
AMOUNT DUE AND PAYABLE		\$2,446.44

* GST (where appropriate) applies to brokerage and miscellaneous charges, excluding stamp duty.

REGISTRATION DETAILS:

DMI PACKAGING PTY LTD
THE INGRAM RETIRE FUND A/C
19 COTTAGE PLACE
MORNINGTON VIC 3931



Billor Code: 9340
Ref: 03304755878861

Contact your participating Bank, Credit Union or Building Society to make payment from your cheque or savings account.

THIS CONFIRMATION IS ISSUED SUBJECT TO THE TERMS AND CONDITIONS SET OUT IN THE ACCOMPANYING EMAIL
PLEASE RETAIN THIS CONFIRMATION FOR YOUR RECORDS

E. & O.E.

Payment Option:

Preferred method

Transfer funds into your linked Bendigo Cash Settlement account, deposit instructions can be found on the Bendigo Invest trading platform

TILLEGRAH Limited (TIH)
(formerly known as LWP Technologies Limited)
ABN 80 112 379 503

Update your information: 7-12

 **Online:**
www.investorcentre.com/contact

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

Enquiries:
(within Australia) 1300 850 505
(international) +61 3 9415 4000


001483 000 LWP



DMI PACKAGING PTY LTD
<THE INGRAM RETIRE FUND A/C>
19 COTTAGE PLACE
MORNINGTON VIC 3931

Holder Identification Number (HIN) X 0059974416	
Securities Sub-Register CHESS	
PRE-CONSOLIDATION SECURITY HOLDING 15943	POST-CONSOLIDATION SECURITY HOLDING 7972

25 January 2019

 For your security keep your SRN/HIN confidential

Dear Shareholder,

At the Annual General Meeting held on 15 January 2019, shareholders approved the resolution authorising a consolidation of the Company's issued capital on a basis of:

- (a) every 2 Shares be consolidated into 1 Share; and
- (b) every 2 Options be consolidated into 1 Option; and
- (c) every 2 Performance Rights be consolidated into 1 Performance Right

Details of your holding on a pre-consolidation and post-consolidation basis are set out above.

The Directors are pleased to advise that following approval by shareholders at the Annual General Meeting, LWP Technologies Limited (ASX: LWP) changed its name to Tillegrah Limited (ASX: TIH) on 16 January 2019. From 30 January 2019 the Company will commence at the ASX under its new ASX Code of TIH. The shares are currently suspended from trading on the ASX.

If you have any queries please contact Computershare Investor Services Pty Limited on 1300 850 505 (within Australia) or +61 3 9415 4000 (outside Australia).

If you are a broker sponsored holder, you will also be forwarded a statement by the ASX after the end of the month.

Yours faithfully

David Clark
Company Secretary

Tillegrah Limited

ABN: 80 112 379 503
Place of Incorporation: WA

7-13

CHESS HOLDING STATEMENT

For statement enquiries contact
your CHESS Sponsor:

**CMC MARKETS STOCKBROKING
LIMITED**

GPO BOX 5351
SYDNEY, NSW 2001

☎ 1300 136 323



060503 02662
DMI PACKAGING PTY LTD
<THE INGRAM RETIRE FUND A/C>
19 COTTAGE PLACE
MORNINGTON VIC 3931

Holder ID Number (HIN): 0059974416

CHESS Sponsor's ID (PID): 02662

Statement Period: January 2019

Page: 1 of 1

TIH - ORDINARY FULLY PAID

Date	Transaction Type	Transaction ID	Ex/Cum Status	Quantity		Holding Balance
				On	Off	
31 Jan 19	Security Code Change	00129930DTQGZU00		7972		7972

FOR YOUR INFORMATION

- ☛ To obtain full terms and conditions of an Issuer's securities contact the Issuer's Registrar or the Issuer directly.
- ☛ For information about CHESS Depository Interests (CDIs) and to obtain a free copy of the Financial Services Guide (FSG) or any supplementary FSG for CHESS Depository Nominees Pty Ltd go to www.asx.com.au/cdis or phone 131 279.
- ☛ ASX Settlement may by law need to disclose information in CHESS Holdings to third parties.
- ☛ Do you have a small shareholding? Donate to Australian charities using ShareGift's brokerage-free service & receive tax deduction when over \$2. www.sharegiftaustralia.org.au

Refer overleaf for additional important information

Share Registry Details:

COMPUTERSHARE INVESTOR SERVICES PTY LTD
GPO BOX D182
PERTH WA 6840
Ph: 1300 557 010



Issued By:

ASX Settlement Pty Limited | ABN 49 008 504 532 | PO Box H227, Australia Square, Sydney NSW 1215

LWP Technologies Limited

ABN: 80 112 379 503
Place of Incorporation: WA

7-14

CHESS HOLDING STATEMENT

For statement enquiries contact
your CHESS Sponsor:

**CMC MARKETS STOCKBROKING
LIMITED**

GPO BOX 5351
SYDNEY, NSW 2001

☎ 1300 136 323



060503 02662
DMI PACKAGING PTY LTD
<THE INGRAM RETIRE FUND A/C>
19 COTTAGE PLACE
MORNINGTON VIC 3931

Holder ID Number (HIN): 0059974416

CHESS Sponsor's ID (PID): 02662

Statement Period: January 2019

Page: 1 of 1

LWP - ORDINARY FULLY PAID

Date	Transaction Type	Transaction ID	Ex/Cum Status	Quantity		Holding Balance
				On	Off	
	Balance Brought Forward from 04 Jul 18					
1 Jan 19	Adjustment due to Reconstruction of Capital	6068600001689300			7971	15943 7972
1 Jan 19	Security Code Change	00129930DTQGZU00			7972	0

FOR YOUR INFORMATION

- ☛ To obtain full terms and conditions of an Issuer's securities contact the Issuer's Registrar or the Issuer directly.
- ☛ For information about CHESS Depository Interests (CDIs) and to obtain a free copy of the Financial Services Guide (FSG) or any supplementary FSG for CHESS Depository Nominees Pty Ltd go to www.asx.com.au/cdis or phone 131 279.
- ☛ ASX Settlement may by law need to disclose information in CHESS Holdings to third parties.
- ☛ Do you have a small shareholding? Donate to Australian charities using ShareGift's brokerage-free service & receive tax deduction when over \$2. www.sharegiftaustralia.org.au

Refer overleaf for additional important information

Share Registry Details:

COMPUTERSHARE INVESTOR SERVICES PTY LTD
GPO BOX D182
PERTH WA 6840
Ph: 1300 557 010



ASX

Issued By:

ASX Settlement Pty Limited | ABN 49 008 504 532 | PO Box 4227, Australia Square, Sydney, NSW 1521

7-15



LWP Technologies Limited
ABN 80 112 379 503

Update your information:

Online:
www.investorcentre.com/contact

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

Enquiries:
(within Australia) 1300 850 505
(international) +61 3 9415 4000

001484 000 LWP



DMI PACKAGING PTY LTD
<THE INGRAM RETIRE FUND A/C>
19 COTTAGE PLACE
MORNINGTON VIC 3931

Holder Identification Number (HIN) X 0059974416	
Securities Sub-Register CHESS	
PRE-CONSOLIDATION SECURITY HOLDING 1116000	POST-CONSOLIDATION SECURITY HOLDING 15943

6 July 2018

For your security keep your SRN/HIN confidential

Dear Shareholder,

At the Annual General Meeting held on 28 June 2018, shareholders approved the resolution authorising a consolidation of the Company's issued capital on a basis of:

- (a) every 70 Shares be consolidated into 1 Share; and
- (b) every 70 Options be consolidated into 1 Option; and
- (c) every 70 Performance Rights be consolidated into 1 Performance Right

Details of your holding on a pre-consolidation and post-consolidation basis are set out above.

If you have any queries please contact Computershare Investor Services Pty Limited on 1300 850 505 (within Australia) or +61 3 9415 4000 (outside Australia).

If you are a broker sponsored holder, you will also be forwarded a statement by the ASX after the end of the month.

Yours faithfully

David Clark
Company Secretary

LWP Technologies Limited

ABN: 80 112 379 503
Place of Incorporation: WA

7-18

CHESS HOLDING STATEMENT

For statement enquiries contact
your CHESS Sponsor:

**CMC MARKETS STOCKBROKING
LIMITED**

GPO BOX 5351
SYDNEY, NSW 2001

☎ 1300 136 323



117318 02662
DMI PACKAGING PTY LTD
<THE INGRAM RETIRE FUND A/C>
19 COTTAGE PLACE
MORNINGTON VIC 3931

Holder ID Number (HIN):	0059974416
CHESS Sponsor's ID (PID):	02662
Statement Period:	July 2018
Page:	1 of 1

LWP - ORDINARY FULLY PAID

Date	Transaction Type	Transaction ID	Ex/Cum Status	Quantity		Holding Balance
				On	Off	
Balance Brought Forward from 25 Jul 16						
04 Jul 18	Adjustment due to Reconstruction of Capital	6068600001415700			1100057	1116000 15943

FOR YOUR INFORMATION

- ☛ To obtain full terms and conditions of an Issuer's securities contact the Issuer's Registrar or the Issuer directly.
- ☛ For information about CHESS Depository Interests (CDIs) and to obtain a free copy of the Financial Services Guide (FSG) or any supplementary FSG for CHESS Depository Nominees Pty Ltd go to www.asx.com.au/cdis or phone 131 279.
- ☛ ASX Settlement may by law need to disclose information in CHESS Holdings to third parties.
- ☛ Do you have a small shareholding? Donate to Australian charities using ShareGift's brokerage-free service & receive tax deduction when over \$2. www.sharegiftaustralia.org.au

Refer overleaf for additional important information

Share Registry Details:

COMPUTERSHARE INVESTOR SERVICES PTY LTD
GPO BOX D182
PERTH WA 6840
Ph: 1300 557 010



Issued By:

ASX Settlement Pty Limited | ABN 49 008 504 532 | PO Box H227, Australia Square, Sydney NSW 1521



Pro-Pac Packaging Limited ABN: 36112971874

7-17
Pro-Pac Packaging Limited
ABN 36 112 971 874

All correspondence to:

BoardRoom
Smart Business Solutions

Boardroom Pty Limited
ABN 14 003 209 836

GPO Box 3993
Sydney NSW 2001

Tel: 1300 737 760 (within Australia)
Tel: +61 2 9290 9600 (outside Australia)
Fax: +61 2 9279 0664

www.boardroomlimited.com.au
enquiries@boardroomlimited.com.au



DMI PACKAGING PTY LTD
<THE INGRAM RETIRE FUND A/C>
19 COTTAGE PLACE
MORNINGTON VIC 3931

Holder Identification Number (HIN): X*****4416
TFN/ABN Status: Quoted
Subregister: CHES
Record Date: 11/09/2018
Payment Date: 06/11/2018
Reference Number: S00033563060

Dividend Statement

Payment Description: Final Dividend for the period end 30 June 2018

Security Class: Fully Paid Ordinary Shares

ASX Code: PPG

No. of shares participating at Record Date	Dividend Rate per share	Gross Dividend	Withholding Tax ¹	Net Dividend	Franked Amount ²	Unfranked Amount	Franking Credit ³
30,887	1 cent	\$308.87	Nil	\$308.87	\$308.87	Nil	\$132.37

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

Dividend Reinvestment Plan (DRP) Statement

Cash fraction brought forward	\$0.41	
Net dividend available for reinvestment	\$308.87	
Total available for reinvestment	\$309.28	
DRP issue price (No Discount)	\$0.2129	
Total amount applied to new shares	\$309.13	
Cash balance carried forward to next payment	\$0.15	
Number of shares held as at Record Date	30,887	
Number of new shares allotted	1,452	(Rounded down to the nearest whole share)
Total shares after allotment¹	32,339	

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

Please retain this statement for taxation purposes

7.18



Dmi Packaging Pty Ltd <The Ingram Retire Fund A/C>
19 COTTAGE PLACE
MORNINGTON VIC 3931

Trading Account Statement

Period: 01/07/2018 - 30/06/2019

Trading Account Number: 587886

Date	Reference	Description	Debit	Credit	Balance
01/07/2018		Open Balance			0.00
01/08/2018	5698343	Bght 7353 PPG @ 0.3300	2,446.44		2,446.44
03/08/2018	5758709	Wdl BENDIGO BANK 633-000 145829990 5698343		2,446.44	0.00
10/08/2018	5722579	Bght 250000 MAY @ 0.0240	6,019.95		6,019.95
14/08/2018	5790932	Wdl BENDIGO BANK 633-000 145829990 5722579		6,019.95	0.00
Total			8,466.390	8,466.390	

While every effort has been made to provide you with an accurate transaction summary, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including by negligence. You should confirm the information, holdings and valuations contained herein. All prices and values are denominated in AUD unless otherwise indicated. The Bendigo Invest Direct service is provided by CMC Markets Stockbroking Limited ABN 69 081 002 851, AFSL 246381 (CMC Markets Stockbroking), a Participant of the Australian Stock Exchange (ASX Group), at the request of Bendigo and Adelaide Bank (ABN 11 068 049 178, AFSL 237879) (Bendigo).



Dmi Packaging Pty Ltd <The Ingram Retire Fund A/C>
 19 COTTAGE PLACE
 MORNINGTON VIC 3931

Confirmations

Period: 01/07/2018 - 30/06/2019

Trading Account Number: 587886

Code	Confirmation No.	Type	Trade Date	Settlement Date	Price	Quantity	Brokerage	GST	Other fees	Consideration
PPG	5698343	Buy	01/08/2018	03/08/2018	0.330	7,353	18.14	1.81	0.00	2,446.44
MAY	5722579	Buy	10/08/2018	14/08/2018	0.024	250,000	18.14	1.81	0.00	6,019.95

While every effort has been made to provide you with an accurate transaction summary, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including by negligence. You should confirm the information, holdings and valuations contained herein. All prices and values are denominated in AUD unless otherwise indicated. The Bendigo Invest Direct service is provided by CMC Markets Stockbroking Limited ABN 69 081 002 851, AFSL 246381 (CMC Markets Stockbroking), a Participant of the Australian Stock Exchange (ASX Group), at the request of Bendigo and Adelaide Bank (ABN 11 068 049 178, AFSL 237879) (Bendigo).

Generated : 06/09/2019 11:08 AM

Payment Advice



All Registry communications to:
Commonwealth Bank of Australia
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1800 022 440
ASX Code: **CBA**
Email: cba@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

COMMONWEALTH BANK OF AUSTRALIA

ABN: 48 123 123 124

DMI PACKAGING PTY LTD <THE INGRAM RETIRE FUND A/C>
19 COTTAGE PLACE
MORNINGTON VIC
3931

DIVIDEND STATEMENT

Reference No.: X*****4416
Payment Date: 28 September 2018
Record Date: 16 August 2018

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
CBA - ORDINARY SHARES	\$2.31	105	\$0.00	\$242.55	\$242.55	\$103.95
						Less Withholding Tax \$0.00
						Net Amount AUD 242.55 ✓
						Represented By: Direct Credit amount AUD 242.55

BANKING INSTRUCTIONS

The amount of AUD 242.55 was deposited to the bank account detailed below:

BENDIGO BANK
DMI PACKAGING PL
BSB: 633-000 ACC: *****9990
DIRECT CREDIT REFERENCE NO.: 1218521446

FRANKING INFORMATION

Franked Rate per Share \$2.31
Franking Percentage 100%
Company Tax Rate 30%

New Zealand Imputation Credit in NZD

\$6.30

Attached to this dividend is a New Zealand Imputation Credit of NZ\$0.06 per share. The only Commonwealth Bank shareholders who may obtain benefits from the New Zealand Imputation Credits are New Zealand resident taxpayers who meet certain other requirements. If you require further information, we recommend you talk to your tax advisor or the New Zealand Inland Revenue Department.

For the avoidance of doubt, the offer of the Dividend Reinvestment Plan (DRP) to the public in New Zealand is made in compliance with Australian law and any code, rules or other requirements relating to the offer of the DRP in Australia.

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

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

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

7-22

Level 13, 130 Pitt Street, Sydney NSW 2000, Australia
GPO Box 5351, Sydney NSW 2001, Australia
Helpdesk 1300 788 982
T +61 (0)2 8915 9369 F +61 0(2) 9221 9365
E info@bendigoinvestdirect.com.au
www.bendigobank.com.au



Buy Confirmation

Transacted on the ASX Limited

CMC Markets Stockbroking Limited
ABN 69 081 002 851
Participant of the ASX Group
AFSL No. 246381

DMI PACKAGING PTY LTD <THE INGRAM RETIRE
FUND A/C>
19 Cottage Place
MORNINGTON VIC 3931
AUSTRALIA

TAX INVOICE

FINANCIAL PRODUCT MAY ORDINARY FULLY PAID
ISSUER MELBANA ENERGY LIMITED

TRANSACTION DATE 10/08/18
SETTLEMENT DATE 14/08/18
SETTLEMENT TIME 11:00 am
CONFIRMATION No. 5722579
ACCOUNT No. 587886
DEALER AWI
AS AT

COPY 1
MINIMUM BROKERAGE
ORDER COMPLETED

**PAYMENT FOR THIS CONFIRMATION RECEIVED BY
SETTLEMENT TIME WILL AVOID INTEREST CHARGES -
SEE TERMS AND CONDITIONS**

QUANTITY	PRICE	CONSIDERATION
250000	0.0240	\$6,000.00
250000	0.0240	\$6,000.00
BROKERAGE		\$18.14
STAMP DUTY		\$0.00
GST*		\$1.81
AMOUNT DUE AND PAYABLE		\$6,019.95

* GST (where appropriate) applies to brokerage and miscellaneous charges, excluding stamp duty.

REGISTRATION DETAILS:

DMI PACKAGING PTY LTD
THE INGRAM RETIRE FUND A/C
19 COTTAGE PLACE
MORNINGTON VIC 3931



Biller Code: 9340
Ref: 03304755878861

Contact your participating Bank, Credit Union or Building Society to make payment from your cheque or savings account.

THIS CONFIRMATION IS ISSUED SUBJECT TO THE TERMS AND CONDITIONS SET OUT IN THE ACCOMPANYING EMAIL
PLEASE RETAIN THIS CONFIRMATION FOR YOUR RECORDS

E. & O.E.

Payment Option:

Preferred method

Transfer funds into your linked Bendigo Cash Settlement account, deposit instructions can be found on the Bendigo Invest trading platform

ENGAGEMENT LETTER

To: The Trustee, The Ingram Retirement Fund

Scope

You have requested that we audit the financial report of the Ingram Retirement Fund, which comprises the balance sheet as at 30 June 2019, and the income statement for the year then ended a summary of significant accounting policies, other explanatory notes and the trustees' declaration. We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted with the objective of expressing an opinion on the financial report and compliance with the *Superannuation Industry Supervisory Act 1993*.

We will conduct our audit in accordance with Australian Auditing Standards. Those Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement. An audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. An audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the reasonableness of accounting estimates made by the Trustees, as well as evaluating the overall presentation of the financial report.

Because of the test nature and other inherent limitations of an audit, together with the inherent limitations of any accounting and internal control system, there is an unavoidable risk that even some material misstatements may remain undiscovered. In making our risk assessments, we consider internal control relevant to the entity's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.

We take this opportunity to remind you that the responsibility for the preparation and fair presentation of the financial report in accordance with Australian Accounting Standards (including the Australian Accounting Interpretations) and the *Superannuation Industry Supervisory Act 1993* is that of the trustees. Our auditor's report will explain that the trustees are responsible for the preparation and the fair presentation of the financial report in accordance with the applicable financial reporting framework and this responsibility includes:

- 8.2
- designing, implementing and maintaining internal control relevant to the preparation of a financial report that is free from misstatement, whether due to fraud or error;
 - selecting and applying appropriate accounting policies; and
 - making accounting estimates that are reasonable in the circumstances.
- As part of our audit process, we will request from the trustees written confirmation concerning representations made to us in connection with the audit.

Other Matters under the *Corporations Act 2001*

Independence

We confirm that, to the best of our knowledge and belief, we currently meet the independence requirements of the *Corporations Act 2001* in relation to the audit of the financial report. In conducting our audit of the financial report, should we become aware that we have contravened the independence requirements of the *Corporations Act 2001*, we shall notify you on a timely basis.


We look forward to your full cooperation and make available to us whatever records, documentation and other information we request in connection with our audit.

Please sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our audit of the financial report.

Yours faithfully,

A.W. Boys
SAN: 100014140
Registered Company Auditor 67793

Acknowledged on behalf of the Ingram Retirement Fund by



Derek Ingram - Director
DMI Packaging Pty Ltd - Trustee
16th January 2020

Audit Representation Letter from Trustee(s)

The Ingram Retirement Fund

Year ended 30 June 2019

To the auditor,

Dear Sir,

With respect to the audit of the financial statements of the above mentioned fund for the year ended stated, the following representations are made which are true and correct to the best of my (our) knowledge and belief that will address the necessary compliance requirements of the *Superannuation Industry (Supervision) Act 1993*.

Preparation of the ATO Income Tax & Regulatory Return

The information disclosed in the annual return is complete and accurate.

Sole Purpose of the Fund

The sole purpose of the Fund is to provide retirement and/or death benefits to its members and/or beneficiaries.

Accounting Policies

All the significant accounting policies of the Fund are adequately described in the Financial Statements and the Notes thereto. These policies are consistently applied unless specifically noted in the Financial Statements and Notes.

Fund Books/Records/Minutes

All financial books, records and relevant material relating to the transactions and activities of the Fund have been made available to you, including minutes of the Trustees' meetings, the Trust Deed (as amended) and the Rules of the Fund. The Financial Statements accurately disclose the Revenue and Expenses and the full extent of the Assets and Liabilities of the Fund.

Asset Form

The assets of the Fund are being held in an acceptable form suitable for the benefit of the members of the Fund, and have been stated at their net market value.

Ownership and Pledging of Assets

1. The Fund has satisfactory title to all assets shown in the Financial Statements
2. Investments are registered in the name of the Ingram Retirement Fund
3. No assets of the Fund have been pledged to secure liabilities of the Fund or of any other fund or entity.

Investments

1. Investments are carried in the books at their net market value.
2. Amounts stated are considered reasonable in the current market condition, and there has not been any permanent diminution in their value below the amounts recorded in the Financial Statements.
3. There are no commitments, fixed or contingent, for the purchase or sale of long term investments.
4. Investment transactions and investments held are in accordance with the Investment Strategy, which has been determined with due regard to risk, return, liquidity and diversity.
5. The Trustee(s) have complied with all the Investment Standards stipulated in the Regulations relating to the SIS Act as amended.

Trust Deed Amendments

All amendments (if any) to the Trust Deed were made in order for the Fund to comply with the SIS Act, Regulations and any other applicable legislation relating to the operation and governance of the Fund.

Governing Rules

The Fund is being conducted in accordance with its Trust Deed and Governing Rules.

Legislative Requirements

The Fund is being conducted in accordance with the *Superannuation Industry (Supervision) Act 1993*, and the Regulations of the said Act. Including minimum pension payments to members entitled to receive a pension.

Contributions

The Trustees confirm the contributions, if any, received by the fund are within the limits imposed by the legislation, taking into account contributions paid by the members to other superannuation funds. Correspondence from the member(s) has been received and recorded by the trustees for all contributions from the member(s).

Use of Assets

All assets of the Fund have been acquired and used for the sole purpose of generating retirement benefits in accordance with the *Superannuation Industry (Supervision) Act 1993*, the Trust Deed of the Fund and the Investment Strategy of the Fund.

Pension Payments and Withdrawal of Funds

All pension payments (if any) and all withdrawal of funds from the accounts of the Fund have been made in accordance with statutory limitations imposed by legislation governing the Fund and all withdrawals of funds have been in accordance with the *Superannuation (Supervision) Act 1993*.

Trustee Responsibilities

The Trustees are aware of their responsibilities and obligations to the Members and the various regulatory bodies that govern, administer and enforce respective applicable legislation.

Trustee Covenants

The Trustee(s) have complied with all the Trustee Covenants set out in section 52 of the *Superannuation (Supervision) Act 1993*.

Legal Matters

The Trustees confirm you have been advised of all significant legal matters, and that the probability of any material revenue or expenses arising from such legal matters has been adequately accounted for, and been appropriately disclosed in the financial report.

Related Parties

All related party transactions have been brought to your attention.

Disqualified person not to act as a Trustee

There is no reason why any Trustee should be prohibited from acting as a Trustee of this Superannuation Fund.

Information to Members

Information relating to the transactions and activities of the Fund has been supplied in a timely manner.


Meetings

Meetings have been conducted in accordance with the Trust Deed and the requirements of the SIS Act. Resolutions and issues on which the Trustee(s) have voted, or on which they were required to vote have been passed by at least a 2/3rds majority of the Trustees.

Subsequent Events

Since the end of the financial year stated in the Financial Statements till the date of this letter, there have been no events or transactions that would have a material effect upon the Fund either financially or operationally.

Yours faithfully



Derek Ingram - Director
DMI Packaging Pty Ltd

MINUTES OF A MEETING OF DIRECTORS OF DMI PACKAGING PTY LTD IN IT'S CAPACITY AS TRUSTEE OF THE INGRAM RETIREMENT FUND, HELD AT 19 COTTAGE PLACE, MORNINGTON, VIC. 3931 ON THE 6TH JANUARY 2020.

PRESENT: Derek Ingram (Chairperson)

MINUTES: The minutes of the previous trustee meeting were read and confirmed as being a true and accurate record of that meeting.

ANNUAL ACCOUNTS: The following were tabled:

- (a) The Special Purpose Financial Statement for the year ended 30th June 2019,
- (b) Trustees Statement with respect to the results of the fund for the year ended 30th June 2019 and the state of affairs at that date, and
- (c) Statement of Members Funds as at 30th June 2019.

After full consideration, the Trustees formed the opinion that the requirements of the Superannuation Industry (Supervision) Act 1993, hereafter referred to as SIS, regarding the preparation of accounts of the fund, the Trustees Statement and reporting of members funds had been complied with.

It was resolved that the Trustees Statement submitted to the meeting be approved and signed by the Trustees.

INVESTMENT STRATEGY: The investment strategy as previously formulated was reviewed and the Trustees agreed that it still suited the Fund's position and investment requirements. It was therefore agreed that no change was necessary to the Investment Strategy.

ANNUAL AUDIT: It was resolved to appoint Super Audits Pty Ltd as the auditors of the fund for the 2019 financial year.

CLOSURE: There being no further business, the Meeting then closed.

Confirmed as a correct record



Derek Ingram
(Chairperson)

MINUTES OF A MEETING OF DIRECTORS OF DMI PACKAGING PTY LTD IN IT'S CAPACITY AS TRUSTEE OF THE INGRAM RETIREMENT FUND, HELD AT 19 COTTAGE PLACE, MORNINGTON, VIC. 3931 ON THE 16TH JANUARY 2020.

PRESENT: Derek Ingram (Chairperson)

MINUTES: The minutes of the previous trustee meeting were read and confirmed as being a true and accurate record of that meeting.

ANNUAL ACCOUNTS: The following were tabled:

(a) Audit Certificate from Super Audits Pty Ltd for the year ended 30th June 2019, and

After full consideration, the Trustees formed the opinion that the requirements of the Superannuation Industry (Supervision) Act 1993, hereafter referred to as SIS, regarding the audit of financial accounts and operations of the fund had been complied with.

CLOSURE: There being no further business, the Meeting then closed.

Confirmed as a correct record


Derek Ingram
(Chairperson)

The Ingram Retirement Fund

Investment Strategy

Objectives

The objectives of the fund are to:

- Provide superannuation benefits to members and their dependants to meet their retirement needs.
- Ensure that appropriate mixes of investments are held by the fund to support these needs.
- Ensure the fund has sufficient liquidity at all times to meet all commitments.
- Maximise the tax effectiveness of fund investments thereby delivering the best long term after tax return for members.

The Investment objective of the trustees is to aim to achieve real medium to longer-term growth. In recognition of the 30 year investment time frame of members the fund will have a high proportion of growth assets in the portfolio.

Investment Choice

The Trustees have determined the fund's investments may include but not be limited to all or one of the following:

- Direct equities, stocks and derivatives including participation in dividend reinvestment programs and right issues, including the use of geared instalment warrants:
- Property trusts and associated investments:
- Managed investments and associated products:
- Direct residential, industrial and commercial property investment [including geared property investments purchased using allowable limited recourse borrowing arrangements]:
- Deposits and investments with banks and other financial institution securities including Term Deposits, Debentures, Secured and Unsecured Notes and Bonds:
- Any other investment that the trustees may feel prudent to achieve the objective of the fund.

The Trustee may from time to time decide to seek professional advice from Accountants, Solicitors or Financial Planners in the formulation or implementation of this or any future investment strategy.

In formulating this strategy the trustees have taken into consideration relevant features of the various investments in accordance with both the fund's objectives and appropriate legislation.

In drafting this investment strategy, the trustees have taken into account all of the circumstances of the fund, including:

- the risks and likely return associated with each investment;
- the range and diversity of investments held by the fund;

The Ingram Retirement Fund

- any risks coming from limited diversification;
- the liquidity of the fund's investments;
- the ages and preferences of its members;
- expected cash flow requirements; and
- the ability of the fund to meet its existing and prospective liabilities such as paying benefits to its members.

Policies

The policies adopted by the Trustees in order to achieve these objectives are:

- Regular monitoring of the performance of the fund's investments, the overall investment mix and the expected cash flow requirements of the fund.
- Re-balancing the fund's investment portfolio due to changes in market conditions through asset sales and new investments as appropriate.

The Trustees will aim to follow the investment strategy, however, they will at all times reserve the right to change the investment mix depending on the market situation and opportunities available to better meet the objectives of the fund.

A copy of the Investment Strategy of the fund will be available to members of the fund on request.

Risk profile and risk tolerance

The Fund has a long term time horizon. Further, the members are prepared to endure a reasonable level of volatility of returns in expectation of long term growth. The members have existing equity and property investments outside superannuation and are familiar with the variability of both returns and capital values which are associated with such investments.

Members understand

- the trade-off between investment risk and long term capital and income growth and have indicated asset growth is a priority
- Investment risk is borne by the members, as fluctuations in investment returns will affect the level of benefits available to members.

The Ingram Retirement Fund

Insurance

The Trustees have considered whether the Fund should hold a contract of insurance for its members and concluded that the members have appropriate insurance outside the fund via an insurance policy directly held by the member.

Liquidity

At the present time the member does not expect to access his superannuation prior to age 65. Accordingly there is no anticipated benefit payment in the next 20 years. Cash in excess of anticipated liquidity requirement will be invested in accordance with the Fund’s investment strategy.

Asset Allocation

The targeted asset allocation will recognise the need to have a diversified asset mix, however, given the long term investment horizon of the members, the allocation will have a strong growth asset bias and be focused on maximising capital growth.

The Trustees recognise the higher risk in investing predominantly in growth assets and the volatility associated with shares and property. The volatility will be compensated by the prospect of achieving higher returns and growth in the longer term. In order to minimise this risk Trustees will consider investing in different industries and sectors where possible.

The final targeted asset allocation will be in the following ranges:

Growth Assets	Long term range	Current target
• Australian listed equities	10%-40%	20%
Defensive assets		
• Cash and term deposits	40%-100%	80%
		100%



Derek Ingram – Director of DMI Packing Pty Ltd
July 12, 2018