

Compliance Workpapers
Aurous Super Fund
Financial Year - 2023



Fund Details

Fund Name	Aurous Super Fund
Contact no	
Financial Year	2023
Established Date	22/02/2021
ABN	88 502 204 696
TFN	539484769
Trustee Type	Corporate
Trustees	Koszorus Superannuation Pty Ltd
ACN	647820371

Review Points

Reference : Assets / Other Assets / Sundry Assets

Subject : Sundry Assets

Addressed : Notes for Auditor

Action	Description	Owner	DateTime	Attachment
Created	Client has been advised to transfer the policy owner under the super fund's name to be able to claim tax deduction.	Joan Sayas	04/10/2023 05:19 PM	

Statement of Financial Position

Assets	Qty	2023	2022	Change (\$)	Change (%)	
Investments	0.00	318,318.30	267,418.72	50,899.58	19.03	WP-1 WP-2
Derivative Investments	0.00	13.44	40.32	-26.88	66.67	WP-1
Pharmaust Limited - Option Expiring 31-Oct-2023	2,688.00	13.44	40.32	-26.88	66.67	
Other Assets	0.00	25,622.82	0.00	25,622.82	100.00	WP-1
Bitcoin	0.56	25,622.82	0.00	25,622.82	100.00	
Shares in Listed Companies	0.00	0.00	6,377.14	-6,377.14	100.00	
Angel Seafood Holdings Ltd	0.00	0.00	975.00	-975.00	100.00	
Costa Group Holdings Limited	0.00	0.00	852.28	-852.28	100.00	
Deep Yellow Limited	0.00	0.00	476.00	-476.00	100.00	
Delecta Limited	0.00	0.00	367.40	-367.40	100.00	
Hot Chili Limited	0.00	0.00	171.00	-171.00	100.00	
Pharmaust Limited	0.00	0.00	752.64	-752.64	100.00	
Seafarms Group Limited	0.00	0.00	110.00	-110.00	100.00	
Tassal Group Limited	0.00	0.00	2,672.82	-2,672.82	100.00	
Units In Unlisted Unit Trusts	0.00	292,682.04	261,001.26	31,680.78	12.14	WP-1
As Good As Gold 100oz Silver Bar	30.00	102,540.00	88,140.00	14,400.00	16.34	
As Good As Gold 1oz Gold Bar	64.00	184,380.16	167,623.04	16,757.12	10.00	
Perth Mint Kangaroo 1oz Gold Bar	2.00	5,761.88	5,238.22	523.66	10.00	
Other Assets	0.00	34,064.40	54,865.16	-20,800.76	37.91	

Assets	Qty	2023	2022	Change (\$)	Change (%)	
Cash At Bank	0.00	28,331.56	53,121.66	-24,790.10	46.67	
CBA Bank Account	0.00	8,331.56	38,121.66	-29,790.10	78.14	WP-1
Coinspot Cash Account	0.00	20,000.00	15,000.00	5,000.00	33.33	WP-1
Current Tax Assets	0.00	772.66	2,261.50	-1,488.84	65.83	WP-1 WP-2 WP-3
Franking Credits	0.00	7.66	11.50	-3.84	33.39	
Shares in Listed Companies	0.00	7.66	11.50	-3.84	33.39	
Costa Group Holdings Limited	0.00	7.66	11.50	-3.84	33.39	
Income Tax Instalments Paid	0.00	765.00	2,250.00	-1,485.00	66.00	
Sundry Assets	0.00	4,960.18	-518.00	5,478.18	1,057.56	WP-1 WP-2
Sundry Debtor	0.00	4,960.18	-518.00	5,478.18	1,057.56	
Total Assets	0.00	352,382.70	322,283.88	30,098.82	9.34	

Liabilities	Qty	2023	2022	Change (\$)	Change (%)	
Other Taxes Payable	0.00	0.00	750.00	-750.00	100.00	
Activity Statement Payable/Refundable	0.00	0.00	750.00	-750.00	100.00	
Total Liabilities	0.00	0.00	750.00	-750.00	100.00	

Member Entitlements	Qty	2023	2022	Change (\$)	Change (%)	
Member Entitlement Accounts	0.00	352,382.70	321,533.88	30,848.82	9.59	WP-1 WP-2

Member Entitlements	Qty	2023	2022	Change (\$)	Change (%)	
Mr David Koszorus	0.00	53,413.77	48,737.72	4,676.05	9.59	
Accumulation	0.00	53,413.77	48,737.72	4,676.05	9.59	
Mrs Glenys Koszorus	0.00	298,968.93	272,796.16	26,172.77	9.59	
Accumulation	0.00	298,968.93	272,796.16	26,172.77	9.59	
Total Member Entitlements	0.00	352,382.70	321,533.88	30,848.82	9.59	

Operating Statement

Income	2023	2022	Change (\$)	Change (%)	
Investment Gains	33,175.09	-8.78	33,183.87	377,948.41	
Increase in Market Value	33,175.09	-8.78	33,183.87	377,948.41	WP-1
Derivative Investments	-26.88	13.44	-40.32	300.00	
Pharmaust Limited - Option Expiring 31-Oct-2023	-26.88	13.44	-40.32	300.00	
Other Assets	622.82	0.00	622.82	100.00	
Bitcoin	622.82	0.00	622.82	100.00	
Shares in Listed Companies	898.37	-915.82	1,814.19	198.09	
Angel Seafood Holdings Ltd	-290.00	250.00	-540.00	216.00	
Costa Group Holdings Limited	136.65	-134.10	270.75	201.90	
Deep Yellow Limited	470.00	-470.00	940.00	200.00	
Delecta Limited	110.20	-110.20	220.40	200.00	
Hot Chili Limited	333.33	-333.33	666.66	200.00	
Pharmaust Limited	257.30	-257.30	514.60	200.00	
Seafarms Group Limited	550.00	-530.00	1,080.00	203.77	
Tassal Group Limited	-669.11	669.11	-1,338.22	200.00	
Units In Unlisted Unit Trusts	31,680.78	893.60	30,787.18	3,445.30	
As Good As Gold 100oz Silver Bar	14,400.00	-16,260.00	30,660.00	188.56	
As Good As Gold 1oz Gold Bar	16,757.12	16,678.40	78.72	0.47	
Perth Mint Kangaroo 1oz Gold Bar	523.66	475.20	48.46	10.20	

Income	2023	2022	Change (\$)	Change (%)	
Investment Income	636.65	152.77	483.88	316.74	WP-1 WP-2
Dividends	34.48	122.02	-87.54	71.74	
Shares in Listed Companies	34.48	122.02	-87.54	71.74	
Costa Group Holdings Limited	34.48	38.32	-3.84	10.02	
Tassal Group Limited	0.00	83.70	-83.70	100.00	
Interest	602.17	30.75	571.42	1,858.28	WP-1
Cash At Bank	602.17	30.75	571.42	1,858.28	
CBA Bank Account	602.17	30.75	571.42	1,858.28	
Other Income	0.00	7,000.00	-7,000.00	100.00	
Other income	0.00	7,000.00	-7,000.00	100.00	
Total Income	33,811.74	7,143.99	26,667.75	373.29	
Expenses	2023	2022	Change (\$)	Change (%)	
Investment Losses	694.92	0.00	694.92	100.00	
Realised Capital Losses	694.92	0.00	694.92	100.00	WP-1
Shares in Listed Companies	694.92	0.00	694.92	100.00	
Angel Seafood Holdings Ltd	-315.00	0.00	-315.00	100.00	WP-1
Costa Group Holdings Limited	148.14	0.00	148.14	100.00	
Deep Yellow Limited	328.00	0.00	328.00	100.00	
Hot Chili Limited	266.09	0.00	266.09	100.00	WP-1
Moab Minerals Limited	327.28	0.00	327.28	100.00	

Expenses	2023	2022	Change (\$)	Change (%)	
Pharmaust Limited	235.04	0.00	235.04	100.00	
Seafarms Group Limited	620.00	0.00	620.00	100.00	
Tassal Group Limited	-914.63	0.00	-914.63	100.00	WP-1
Member Payments	0.00	4,905.72	-4,905.72	100.00	
Rollovers Out	0.00	4,905.72	-4,905.72	100.00	
Mr David Koszorus	0.00	4,905.72	-4,905.72	100.00	
Other Expenses	2,268.00	9,238.23	-6,970.23	75.45	
Accountancy Fee	1,100.00	1,100.00	0.00	0.00	WP-1
ASIC Fee	59.00	108.00	-49.00	45.37	WP-1
Auditor Fee	330.00	385.00	-55.00	14.29	WP-1
Fund Administration Fee	0.00	1,522.00	-1,522.00	100.00	
Investment Management Fee	520.00	1,755.23	-1,235.23	70.37	WP-1
Legal Fee	0.00	3,850.00	-3,850.00	100.00	
SMSF Supervisory Levy	259.00	518.00	-259.00	50.00	
Total Expenses	2,962.92	14,143.95	-11,181.03	79.05	
Income Tax	2023	2022	Change (\$)	Change (%)	
Total Income Tax	0.00	0.00	0.00	0.00	
Net Profit(Loss) Total	30,848.82	-6,999.96			

Lump Sum Payment - Good to Go

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

Preservation Components

						Current Status : Good to Go Prior Status : N/A		Prepared By : N/A	Reviewed By : N/A
			Prior Year			Current Year			
Account Name	Account Type	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount		
<i>Mr David Koszorus (Age: 55 at 30/06/2023)</i>									
Accumulation	Accumulation	48,737.72	0.00	0.00	53,413.77	0.00	0.00		
<i>Mrs Glenys Koszorus (Age: 58 at 30/06/2023)</i>									
Accumulation	Accumulation	272,250.44	545.72	0.00	298,423.21	545.72	0.00		

Tax Component Verification (Accumulation)

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Account Name		Prior Year Tax Free Amount	Current Year Tax Free Amount
<i>Mr David Koszorus (Age: 55 at 30/06/2023)</i>				
	Accumulation		528.91	528.91
<i>Mrs Glenys Koszorus (Age: 58 at 30/06/2023)</i>				
	Accumulation		1,589.18	1,589.18

Work Test - Good to Go

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

Contribution Cap Limit

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Current Year Contributions		Concessional	Non-Concessional
Mr David Koszorus Date of Birth: 14/02/1968 (Age: 54 at 30/06/2023)				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		92,500.00	0.00
	Maximum cap available		120,000.00	110,000.00
	Contributions made (to this fund)		0.00	0.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		0.00	0.00
	Amount above caps		0.00	0.00
Mrs Glenys Koszorus Date of Birth: 23/01/1965 (Age: 57 at 30/06/2023)				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		92,500.00	0.00
	Maximum cap available		120,000.00	110,000.00
	Contributions made (to this fund)		0.00	0.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		0.00	0.00
	Amount above caps		0.00	0.00

Negative Balance - Good to Go

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

Contra Bank Entries

				Current Status : Good to Go Prior Status : Warning		Prepared By : N/A	Reviewed By : N/A
	Date	Description	Debits	Credits	Balance		
Coinspot Cash Account							
🚩	10/05/2023	Deposit	0.00	10,000.00	10,000.00		
🚩	24/06/2023	Deposit	0.00	20,000.00	30,000.00		
CBA Bank Account							
🚩	11/05/2023	Transfer To CoinSpot NetBank 996332751423	10,000.00	0.00	26,477.00		
🚩	25/06/2023	Transfer To CoinSpot NetBank 996334586459	20,000.00	0.00	8,331.56		

Income Comparison - Good to Go

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

Benefits Paid to Member < 60 - Good to Go

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

Retirement Condition - Good to Go

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

Market Value - Not Applicable

The system did not find any data to process.

Pension Limit - Not Applicable

The system did not find any data to process.

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

The system did not find any data to process.

Preservation Components for Member above 65 - Not Applicable

The system did not find any data to process.

Tax Component Verification (Pension) - Not Applicable

The system did not find any data to process.

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

The system did not find any data to process.

General Ledger

Date	Description	Quantity	Debits	Credits	Balance
Investment Gains / Increase in Market Value / Derivative Investments / Pharmaust Limited - Option Expiring 31-Oct-2023					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	26.88	0.00	26.88
30/06/2023	Closing Balance	0.00	0.00	0.00	26.88
Investment Gains / Increase in Market Value / Other Assets / Bitcoin					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	622.82	622.82
30/06/2023	Closing Balance	0.00	0.00	0.00	622.82
Investment Gains / Increase in Market Value / Shares in Listed Companies / Angel Seafood Holdings Ltd					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	290.00	0.00	290.00
30/06/2023	Closing Balance	0.00	0.00	0.00	290.00
Investment Gains / Increase in Market Value / Shares in Listed Companies / Costa Group Holdings Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	136.65	136.65
30/06/2023	Closing Balance	0.00	0.00	0.00	136.65
Investment Gains / Increase in Market Value / Shares in Listed Companies / Deep Yellow Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Market Value Adjustment	0.00	0.00	470.00	470.00
30/06/2023	Closing Balance	0.00	0.00	0.00	470.00
Investment Gains / Increase in Market Value / Shares in Listed Companies / Delecta Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	110.20	110.20
30/06/2023	Closing Balance	0.00	0.00	0.00	110.20
Investment Gains / Increase in Market Value / Shares in Listed Companies / Hot Chili Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	333.33	333.33
30/06/2023	Closing Balance	0.00	0.00	0.00	333.33
Investment Gains / Increase in Market Value / Shares in Listed Companies / Pharmaust Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	257.30	257.30
30/06/2023	Closing Balance	0.00	0.00	0.00	257.30
Investment Gains / Increase in Market Value / Shares in Listed Companies / Seafarms Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	550.00	550.00
30/06/2023	Closing Balance	0.00	0.00	0.00	550.00
Investment Gains / Increase in Market Value / Shares in Listed Companies / Tassal Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Market Value Adjustment	0.00	669.11	0.00	669.11
30/06/2023	Closing Balance	0.00	0.00	0.00	669.11
Investment Gains / Increase in Market Value / As Good As Gold 100oz Silver Bar					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	14,400.00	14,400.00
30/06/2023	Closing Balance	0.00	0.00	0.00	14,400.00
Investment Gains / Increase in Market Value / As Good As Gold 1oz Gold Bar					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	16,757.12	16,757.12
30/06/2023	Closing Balance	0.00	0.00	0.00	16,757.12
Investment Gains / Increase in Market Value / Perth Mint Kangaroo 1oz Gold Bar					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	523.66	523.66
30/06/2023	Closing Balance	0.00	0.00	0.00	523.66
Investment Gains / Disposal Suspense / Shares in Listed Companies / Angel Seafood Holdings Ltd					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
04/07/2022	AS1 Takeover/Merger	5,000.00	0.00	1,000.00	1,000.00
04/07/2022	AS1 Takeover/Merger	-5,000.00	1,000.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Shares in Listed Companies / Costa Group Holdings Limited					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/06/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	298.00	0.00	840.79	840.79
20/06/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	-298.00	840.79	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Shares in Listed Companies / Deep Yellow Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/06/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	800.00	0.00	618.00	618.00
20/06/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	-800.00	618.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Shares in Listed Companies / Delecta Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
16/09/2022	DLC/MOM Code Change	13,360.00	0.00	477.60	477.60
16/09/2022	DLC/MOM Code Change	-13,360.00	477.60	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Shares in Listed Companies / Hot Chili Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/06/2023	Direct Credit 219182 HCH PAYMENT UMP23/00800805	228.00	0.00	238.24	238.24

Date	Description	Quantity	Debits	Credits	Balance
23/06/2023	Direct Credit 219182 HCH PAYMENT UMP23/00800805	-228.00	238.24	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Shares in Listed Companies / Moab Minerals Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/06/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	13,360.00	0.00	150.32	150.32
20/06/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	-13,360.00	150.32	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Shares in Listed Companies / Pharmaust Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/06/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	10,752.00	0.00	774.90	774.90
20/06/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	-10,752.00	774.90	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Shares in Listed Companies / Seafarms Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/06/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	10,000.00	0.00	40.00	40.00
20/06/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	-10,000.00	40.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
Investment Gains / Disposal Suspense / Shares in Listed Companies / Tassal Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/11/2022	TGR Takeover/Merger	558.00	0.00	2,918.34	2,918.34
21/11/2022	TGR Takeover/Merger	-558.00	2,918.34	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investment Income / Dividends / Shares in Listed Companies / Costa Group Holdings Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
06/10/2022	CGC AUD 0.04 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	17.03	17.03
06/04/2023	CGC AUD 0.02 FRANKED, 30% CTR, NIL CFI, DRP SUSP	0.00	0.00	17.45	34.48
30/06/2023	Closing Balance	0.00	0.00	0.00	34.48
Investment Income / Interest / Cash At Bank / CBA Bank Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Credit Interest	0.00	0.00	6.01	6.01
01/08/2022	Credit Interest	0.00	0.00	12.90	18.91
01/09/2022	Credit Interest	0.00	0.00	25.72	44.63
01/10/2022	Credit Interest	0.00	0.00	40.70	85.33
01/11/2022	Credit Interest	0.00	0.00	52.34	137.67
01/12/2022	Credit Interest	0.00	0.00	58.03	195.70
01/01/2023	Credit Interest	0.00	0.00	66.32	262.02

Date	Description	Quantity	Debits	Credits	Balance
01/02/2023	Credit Interest	0.00	0.00	67.28	329.30
01/03/2023	Credit Interest	0.00	0.00	60.98	390.28
01/04/2023	Credit Interest	0.00	0.00	73.68	463.96
01/05/2023	Credit Interest	0.00	0.00	73.82	537.78
01/06/2023	Credit Interest	0.00	0.00	64.39	602.17
30/06/2023	Closing Balance	0.00	0.00	0.00	602.17
Other Expenses / Accountancy Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
26/09/2022	Transfer To SMSF Australia NetBank inv-1145	0.00	1,100.00	0.00	1,100.00
30/06/2023	Closing Balance	0.00	0.00	0.00	1,100.00
Other Expenses / ASIC Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/02/2023	ASIC NetBank BPAY 17301 2296478203716 ASIC renewal	0.00	59.00	0.00	59.00
30/06/2023	Closing Balance	0.00	0.00	0.00	59.00
Other Expenses / Auditor Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
26/09/2022	Transfer To SMSF Australia NetBank inv-1145	0.00	330.00	0.00	330.00
30/06/2023	Closing Balance	0.00	0.00	0.00	330.00

Date	Description	Quantity	Debits	Credits	Balance
Other Expenses / Investment Management Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
10/08/2022	Large - Safe Deposit Box (Annual Plan)	0.00	520.00	0.00	520.00
30/06/2023	Closing Balance	0.00	0.00	0.00	520.00
Other Expenses / SMSF Supervisory Levy					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/09/2022	Direct Credit 012721 ATO ATO001000017560707	0.00	259.00	0.00	259.00
30/06/2023	Closing Balance	0.00	0.00	0.00	259.00
Investment Losses / Realised Capital Losses / Shares in Listed Companies / Angel Seafood Holdings Ltd					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
04/07/2022	AS1 Takeover/Merger	0.00	0.00	315.00	315.00
30/06/2023	Closing Balance	0.00	0.00	0.00	315.00
Investment Losses / Realised Capital Losses / Shares in Listed Companies / Costa Group Holdings Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/06/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	148.14	0.00	148.14
30/06/2023	Closing Balance	0.00	0.00	0.00	148.14
Investment Losses / Realised Capital Losses / Shares in Listed Companies / Deep Yellow Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
20/06/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	328.00	0.00	328.00
30/06/2023	Closing Balance	0.00	0.00	0.00	328.00
Investment Losses / Realised Capital Losses / Shares in Listed Companies / Hot Chili Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/06/2023	Direct Credit 219182 HCH PAYMENT UMP23/00800805	0.00	266.09	0.00	266.09
30/06/2023	Closing Balance	0.00	0.00	0.00	266.09
Investment Losses / Realised Capital Losses / Shares in Listed Companies / Moab Minerals Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/06/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	327.28	0.00	327.28
30/06/2023	Closing Balance	0.00	0.00	0.00	327.28
Investment Losses / Realised Capital Losses / Shares in Listed Companies / Pharmaust Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/06/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	235.04	0.00	235.04
30/06/2023	Closing Balance	0.00	0.00	0.00	235.04
Investment Losses / Realised Capital Losses / Shares in Listed Companies / Seafarms Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/06/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	620.00	0.00	620.00
30/06/2023	Closing Balance	0.00	0.00	0.00	620.00

Date	Description	Quantity	Debits	Credits	Balance
Investment Losses / Realised Capital Losses / Shares in Listed Companies / Tassal Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/11/2022	TGR Takeover/Merger	0.00	0.00	914.63	914.63
30/06/2023	Closing Balance	0.00	0.00	0.00	914.63
Investments - Pharmaust Limited - Option Expiring 31-Oct-2023					
01/07/2022	Opening Balance	2,688.00	0.00	0.00	40.32
30/06/2023	Market Value Adjustment	0.00	0.00	26.88	13.44
30/06/2023	Closing Balance	2,688.00	0.00	0.00	13.44
Investments - Bitcoin					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/03/2023	Buy BTC	0.35	15,000.00	0.00	15,000.00
24/06/2023	Buy BTC	0.21	10,000.00	0.00	25,000.00
30/06/2023	Market Value Adjustment	0.00	622.82	0.00	25,622.82
30/06/2023	Closing Balance	0.56	0.00	0.00	25,622.82
Investments - Angel Seafood Holdings Ltd					
01/07/2022	Opening Balance	5,000.00	0.00	0.00	975.00
04/07/2022	AS1 Takeover/Merger	-5,000.00	0.00	685.00	290.00
30/06/2023	Market Value Adjustment	0.00	0.00	290.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - Costa Group Holdings Limited					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	298.00	0.00	0.00	852.28
20/06/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	-298.00	0.00	988.93	136.65
30/06/2023	Market Value Adjustment	0.00	136.65	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - Deep Yellow Limited					
01/07/2022	Opening Balance	800.00	0.00	0.00	476.00
20/06/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	-800.00	0.00	946.00	470.00
30/06/2023	Market Value Adjustment	0.00	470.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - Delecta Limited					
01/07/2022	Opening Balance	33,400.00	0.00	0.00	367.40
04/08/2022	2 for 5 consolidation of DLC	-20,040.00	0.00	0.00	367.40
16/09/2022	DLC/MOM Code Change	-13,360.00	0.00	477.60	110.20
30/06/2023	Market Value Adjustment	0.00	110.20	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - Hot Chili Limited					
01/07/2022	Opening Balance	228.00	0.00	0.00	171.00
23/06/2023	Direct Credit 219182 HCH PAYMENT UMP23/00800805	-228.00	0.00	504.33	333.33
30/06/2023	Market Value Adjustment	0.00	333.33	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - Moab Minerals Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
16/09/2022	DLC/MOM Code Change	13,360.00	477.60	0.00	477.60
20/06/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	-13,360.00	0.00	477.60	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - Pharmaust Limited					
01/07/2022	Opening Balance	10,752.00	0.00	0.00	752.64
20/06/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	-10,752.00	0.00	1,009.94	257.30
30/06/2023	Market Value Adjustment	0.00	257.30	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - Seafarms Group Limited					
01/07/2022	Opening Balance	10,000.00	0.00	0.00	110.00
20/06/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	-10,000.00	0.00	660.00	550.00
30/06/2023	Market Value Adjustment	0.00	550.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - Tassal Group Limited					
01/07/2022	Opening Balance	558.00	0.00	0.00	2,672.82

Date	Description	Quantity	Debits	Credits	Balance
21/11/2022	TGR Takeover/Merger	-558.00	0.00	2,003.71	669.11
30/06/2023	Market Value Adjustment	0.00	0.00	669.11	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Investments - As Good As Gold 100oz Silver Bar					
01/07/2022	Opening Balance	30.00	0.00	0.00	88,140.00
30/06/2023	Market Value Adjustment	0.00	14,400.00	0.00	102,540.00
30/06/2023	Closing Balance	30.00	0.00	0.00	102,540.00
Investments - As Good As Gold 1oz Gold Bar					
01/07/2022	Opening Balance	64.00	0.00	0.00	167,623.04
30/06/2023	Market Value Adjustment	0.00	16,757.12	0.00	184,380.16
30/06/2023	Closing Balance	64.00	0.00	0.00	184,380.16
Investments - Perth Mint Kangaroo 1oz Gold Bar					
01/07/2022	Opening Balance	2.00	0.00	0.00	5,238.22
30/06/2023	Market Value Adjustment	0.00	523.66	0.00	5,761.88
30/06/2023	Closing Balance	2.00	0.00	0.00	5,761.88
Cash At Bank - CBA Bank Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	38,121.66
01/07/2022	Credit Interest	0.00	6.01	0.00	38,127.67
04/07/2022	Direct Credit 219182 AS1 SOA PAY SOA22/00800570	0.00	1,000.00	0.00	39,127.67

Date	Description	Quantity	Debits	Credits	Balance
12/07/2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 4885022046962060 June IAS payment	0.00	0.00	750.00	38,377.67
20/07/2022	Direct Debit 245397 TAL Life Limited 1561045-C2739600	0.00	0.00	408.81	37,968.86
01/08/2022	Credit Interest	0.00	12.90	0.00	37,981.76
10/08/2022	Transfer To Gold Australia NetBank Inv AUR2022886	0.00	0.00	520.00	37,461.76
22/08/2022	Direct Debit 245397 TAL Life Limited 1561045-C3381693	0.00	0.00	408.81	37,052.95
01/09/2022	Credit Interest	0.00	25.72	0.00	37,078.67
20/09/2022	Direct Debit 245397 TAL Life Limited 1561045-C3949556	0.00	0.00	408.81	36,669.86
26/09/2022	Transfer To SMSF Australia NetBank inv- 1145	0.00	0.00	1,430.00	35,239.86
30/09/2022	Direct Credit 012721 ATO ATO001000017560707	0.00	1,484.50	0.00	36,724.36
01/10/2022	Credit Interest	0.00	40.70	0.00	36,765.06
04/10/2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 4885022046962060 Sept IAS	0.00	0.00	765.00	36,000.06
06/10/2022	Direct Credit 489557 CGC DIV 001284757692	0.00	11.92	0.00	36,011.98
20/10/2022	Direct Debit 245397 TAL Life Limited 1561045-C4551079	0.00	0.00	408.81	35,603.17
01/11/2022	Credit Interest	0.00	52.34	0.00	35,655.51
21/11/2022	Direct Credit 219182 TASSAL GROUP LTD NOV22/00811178	0.00	2,918.34	0.00	38,573.85
21/11/2022	Direct Debit 245397 TAL Life Limited 1561045-C5144225	0.00	0.00	408.81	38,165.04

Date	Description	Quantity	Debits	Credits	Balance
01/12/2022	Credit Interest	0.00	58.03	0.00	38,223.07
20/12/2022	Direct Debit 245397 TAL Life Limited 1561045-C5707509	0.00	0.00	408.81	37,814.26
01/01/2023	Credit Interest	0.00	66.32	0.00	37,880.58
20/01/2023	Direct Debit 245397 TAL Life Limited 1561045-C6338332	0.00	0.00	408.81	37,471.77
01/02/2023	Credit Interest	0.00	67.28	0.00	37,539.05
15/02/2023	ASIC NetBank BPAY 17301 2296478203716 ASIC renewal	0.00	0.00	59.00	37,480.05
20/02/2023	Direct Debit 245397 TAL Life Limited 1561045-C6900859	0.00	0.00	408.81	37,071.24
01/03/2023	Credit Interest	0.00	60.98	0.00	37,132.22
20/03/2023	Direct Debit 245397 TAL Life Limited 1561045-C7454696	0.00	0.00	408.81	36,723.41
01/04/2023	Credit Interest	0.00	73.68	0.00	36,797.09
06/04/2023	Direct Credit 489557 CGC DIV 001294575886	0.00	14.90	0.00	36,811.99
20/04/2023	Direct Debit 245397 TAL Life Limited 1561045-C8043971	0.00	0.00	408.81	36,403.18
01/05/2023	Credit Interest	0.00	73.82	0.00	36,477.00
11/05/2023	Transfer To CoinSpot NetBank 996332751423	0.00	0.00	10,000.00	26,477.00
22/05/2023	Direct Debit 245397 TAL Life Limited 1561045-C8636383	0.00	0.00	436.04	26,040.96
01/06/2023	Credit Interest	0.00	64.39	0.00	26,105.35

Date	Description	Quantity	Debits	Credits	Balance
20/06/2023	Direct Debit 245397 TAL Life Limited 1561045-C9181780	0.00	0.00	436.04	25,669.31
22/06/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	2,424.01	0.00	28,093.32
23/06/2023	Direct Credit 219182 HCH PAYMENT UMP23/00800805	0.00	238.24	0.00	28,331.56
25/06/2023	Transfer To CoinSpot NetBank 996334586459	0.00	0.00	20,000.00	8,331.56
30/06/2023	Closing Balance	0.00	0.00	0.00	8,331.56
Cash At Bank - Coinspot Cash Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	15,000.00
21/03/2023	Buy BTC	0.00	0.00	15,000.00	0.00
10/05/2023	Deposit	0.00	10,000.00	0.00	10,000.00
24/06/2023	Buy BTC	0.00	0.00	10,000.00	0.00
24/06/2023	Deposit	0.00	20,000.00	0.00	20,000.00
30/06/2023	Closing Balance	0.00	0.00	0.00	20,000.00
Other Assets - Sundry Assets / Sundry Debtor					
01/07/2022	Opening Balance	0.00	0.00	0.00	518.00
20/07/2022	Direct Debit 245397 TAL Life Limited 1561045-C2739600	0.00	408.81	0.00	109.19
22/08/2022	Direct Debit 245397 TAL Life Limited 1561045-C3381693	0.00	408.81	0.00	299.62
20/09/2022	Direct Debit 245397 TAL Life Limited 1561045-C3949556	0.00	408.81	0.00	708.43

Date	Description	Quantity	Debits	Credits	Balance
30/09/2022	Direct Credit 012721 ATO ATO001000017560707	0.00	518.00	0.00	1,226.43
20/10/2022	Direct Debit 245397 TAL Life Limited 1561045-C4551079	0.00	408.81	0.00	1,635.24
21/11/2022	Direct Debit 245397 TAL Life Limited 1561045-C5144225	0.00	408.81	0.00	2,044.05
20/12/2022	Direct Debit 245397 TAL Life Limited 1561045-C5707509	0.00	408.81	0.00	2,452.86
20/01/2023	Direct Debit 245397 TAL Life Limited 1561045-C6338332	0.00	408.81	0.00	2,861.67
20/02/2023	Direct Debit 245397 TAL Life Limited 1561045-C6900859	0.00	408.81	0.00	3,270.48
20/03/2023	Direct Debit 245397 TAL Life Limited 1561045-C7454696	0.00	408.81	0.00	3,679.29
20/04/2023	Direct Debit 245397 TAL Life Limited 1561045-C8043971	0.00	408.81	0.00	4,088.10
22/05/2023	Direct Debit 245397 TAL Life Limited 1561045-C8636383	0.00	436.04	0.00	4,524.14
20/06/2023	Direct Debit 245397 TAL Life Limited 1561045-C9181780	0.00	436.04	0.00	4,960.18
30/06/2023	Closing Balance	0.00	0.00	0.00	4,960.18
Other Assets - Unsettled Trades / Acquisitions / Other Assets / Bitcoin					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/03/2023	Buy BTC	0.00	0.00	15,000.00	15,000.00
21/03/2023	Buy BTC	0.00	15,000.00	0.00	0.00
24/06/2023	Buy BTC	0.00	0.00	10,000.00	10,000.00

Date	Description	Quantity	Debits	Credits	Balance
24/06/2023	Buy BTC	0.00	10,000.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Sundry Assets / Sundry Debtor					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/07/2022	Direct Debit 245397 TAL Life Limited 1561045-C2739600	0.00	0.00	408.81	408.81
20/07/2022	Direct Debit 245397 TAL Life Limited 1561045-C2739600	0.00	408.81	0.00	0.00
22/08/2022	Direct Debit 245397 TAL Life Limited 1561045-C3381693	0.00	0.00	408.81	408.81
22/08/2022	Direct Debit 245397 TAL Life Limited 1561045-C3381693	0.00	408.81	0.00	0.00
20/09/2022	Direct Debit 245397 TAL Life Limited 1561045-C3949556	0.00	0.00	408.81	408.81
20/09/2022	Direct Debit 245397 TAL Life Limited 1561045-C3949556	0.00	408.81	0.00	0.00
30/09/2022	Direct Credit 012721 ATO ATO001000017560707	0.00	0.00	518.00	518.00
30/09/2022	Direct Credit 012721 ATO ATO001000017560707	0.00	518.00	0.00	0.00
20/10/2022	Direct Debit 245397 TAL Life Limited 1561045-C4551079	0.00	0.00	408.81	408.81
20/10/2022	Direct Debit 245397 TAL Life Limited 1561045-C4551079	0.00	408.81	0.00	0.00
21/11/2022	Direct Debit 245397 TAL Life Limited 1561045-C5144225	0.00	0.00	408.81	408.81

Date	Description	Quantity	Debits	Credits	Balance
21/11/2022	Direct Debit 245397 TAL Life Limited 1561045-C5144225	0.00	408.81	0.00	0.00
20/12/2022	Direct Debit 245397 TAL Life Limited 1561045-C5707509	0.00	0.00	408.81	408.81
20/12/2022	Direct Debit 245397 TAL Life Limited 1561045-C5707509	0.00	408.81	0.00	0.00
20/01/2023	Direct Debit 245397 TAL Life Limited 1561045-C6338332	0.00	0.00	408.81	408.81
20/01/2023	Direct Debit 245397 TAL Life Limited 1561045-C6338332	0.00	408.81	0.00	0.00
20/02/2023	Direct Debit 245397 TAL Life Limited 1561045-C6900859	0.00	0.00	408.81	408.81
20/02/2023	Direct Debit 245397 TAL Life Limited 1561045-C6900859	0.00	408.81	0.00	0.00
20/03/2023	Direct Debit 245397 TAL Life Limited 1561045-C7454696	0.00	0.00	408.81	408.81
20/03/2023	Direct Debit 245397 TAL Life Limited 1561045-C7454696	0.00	408.81	0.00	0.00
20/04/2023	Direct Debit 245397 TAL Life Limited 1561045-C8043971	0.00	0.00	408.81	408.81
20/04/2023	Direct Debit 245397 TAL Life Limited 1561045-C8043971	0.00	408.81	0.00	0.00
22/05/2023	Direct Debit 245397 TAL Life Limited 1561045-C8636383	0.00	0.00	436.04	436.04
22/05/2023	Direct Debit 245397 TAL Life Limited 1561045-C8636383	0.00	436.04	0.00	0.00
20/06/2023	Direct Debit 245397 TAL Life Limited 1561045-C9181780	0.00	0.00	436.04	436.04

Date	Description	Quantity	Debits	Credits	Balance
20/06/2023	Direct Debit 245397 TAL Life Limited 1561045-C9181780	0.00	436.04	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Shares in Listed Companies / Angel Seafood Holdings Ltd					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
04/07/2022	AS1 Takeover/Merger	0.00	0.00	1,000.00	1,000.00
04/07/2022	AS1 Takeover/Merger	0.00	1,000.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Shares in Listed Companies / Costa Group Holdings Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/06/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	840.79	0.00	840.79
22/06/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	0.00	840.79	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Shares in Listed Companies / Deep Yellow Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/06/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	618.00	0.00	618.00
22/06/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	0.00	618.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Shares in Listed Companies / Hot Chili Limited					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/06/2023	Direct Credit 219182 HCH PAYMENT UMP23/00800805	0.00	0.00	238.24	238.24
23/06/2023	Direct Credit 219182 HCH PAYMENT UMP23/00800805	0.00	238.24	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Shares in Listed Companies / Moab Minerals Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/06/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	150.32	0.00	150.32
22/06/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	0.00	150.32	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Shares in Listed Companies / Pharmaust Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/06/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	774.90	0.00	774.90
22/06/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	0.00	774.90	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Shares in Listed Companies / Seafarms Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/06/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	40.00	0.00	40.00

Date	Description	Quantity	Debits	Credits	Balance
22/06/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	0.00	40.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Shares in Listed Companies / Tassal Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/11/2022	TGR Takeover/Merger	0.00	0.00	2,918.34	2,918.34
21/11/2022	TGR Takeover/Merger	0.00	2,918.34	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Costa Group Holdings Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
06/10/2022	CGC AUD 0.04 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	11.92	11.92
06/10/2022	CGC AUD 0.04 FRANKED, 30% CTR, DRP SUSP	0.00	11.92	0.00	0.00
06/04/2023	CGC AUD 0.02 FRANKED, 30% CTR, NIL CFI, DRP SUSP	0.00	0.00	14.90	14.90
06/04/2023	CGC AUD 0.02 FRANKED, 30% CTR, NIL CFI, DRP SUSP	0.00	14.90	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Interest / Cash At Bank / CBA Bank Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Credit Interest	0.00	0.00	6.01	6.01
01/07/2022	Credit Interest	0.00	6.01	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
01/08/2022	Credit Interest	0.00	0.00	12.90	12.90
01/08/2022	Credit Interest	0.00	12.90	0.00	0.00
01/09/2022	Credit Interest	0.00	0.00	25.72	25.72
01/09/2022	Credit Interest	0.00	25.72	0.00	0.00
01/10/2022	Credit Interest	0.00	0.00	40.70	40.70
01/10/2022	Credit Interest	0.00	40.70	0.00	0.00
01/11/2022	Credit Interest	0.00	0.00	52.34	52.34
01/11/2022	Credit Interest	0.00	52.34	0.00	0.00
01/12/2022	Credit Interest	0.00	0.00	58.03	58.03
01/12/2022	Credit Interest	0.00	58.03	0.00	0.00
01/01/2023	Credit Interest	0.00	0.00	66.32	66.32
01/01/2023	Credit Interest	0.00	66.32	0.00	0.00
01/02/2023	Credit Interest	0.00	0.00	67.28	67.28
01/02/2023	Credit Interest	0.00	67.28	0.00	0.00
01/03/2023	Credit Interest	0.00	0.00	60.98	60.98
01/03/2023	Credit Interest	0.00	60.98	0.00	0.00
01/04/2023	Credit Interest	0.00	0.00	73.68	73.68
01/04/2023	Credit Interest	0.00	73.68	0.00	0.00
01/05/2023	Credit Interest	0.00	0.00	73.82	73.82
01/05/2023	Credit Interest	0.00	73.82	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
01/06/2023	Credit Interest	0.00	0.00	64.39	64.39
01/06/2023	Credit Interest	0.00	64.39	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Current Tax Assets / Income Tax Payable					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Fund Tax Finalisation	0.00	2,261.50	0.00	2,261.50
30/09/2022	Direct Credit 012721 ATO ATO001000017560707	0.00	0.00	2,261.50	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Current Tax Assets / Shares in Listed Companies / Costa Group Holdings Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	11.50
01/07/2022	Fund Tax Finalisation	0.00	0.00	11.50	0.00
06/10/2022	CGC AUD 0.04 FRANKED, 30% CTR, DRP SUSP	0.00	5.11	0.00	5.11
06/04/2023	CGC AUD 0.02 FRANKED, 30% CTR, NIL CFI, DRP SUSP	0.00	2.55	0.00	7.66
30/06/2023	Closing Balance	0.00	0.00	0.00	7.66
Other Assets - Current Tax Assets / Income Tax Instalments Paid					
01/07/2022	Opening Balance	0.00	0.00	0.00	2,250.00
01/07/2022	Fund Tax Finalisation	0.00	0.00	2,250.00	0.00
30/09/2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 4885022046962060 Sept IAS	0.00	765.00	0.00	765.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	765.00
Other Creditors and Accruals / Accountancy Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
26/09/2022	Transfer To SMSF Australia NetBank inv-1145	0.00	0.00	1,100.00	1,100.00
26/09/2022	Transfer To SMSF Australia NetBank inv-1145	0.00	1,100.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / ASIC Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/02/2023	ASIC NetBank BPAY 17301 2296478203716 ASIC renewal	0.00	0.00	59.00	59.00
15/02/2023	ASIC NetBank BPAY 17301 2296478203716 ASIC renewal	0.00	59.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Auditor Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
26/09/2022	Transfer To SMSF Australia NetBank inv-1145	0.00	0.00	330.00	330.00
26/09/2022	Transfer To SMSF Australia NetBank inv-1145	0.00	330.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Investment Management Fee					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
10/08/2022	Large - Safe Deposit Box (Annual Plan)	0.00	0.00	520.00	520.00
10/08/2022	Large - Safe Deposit Box (Annual Plan)	0.00	520.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Income Tax Suspense					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/09/2022	Direct Credit 012721 ATO ATO001000017560707	0.00	0.00	518.00	518.00
30/09/2022	Direct Credit 012721 ATO ATO001000017560707	0.00	0.00	1,484.50	2,002.50
30/09/2022	Direct Credit 012721 ATO ATO001000017560707	0.00	2,002.50	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Taxes Payable / Activity Statement Payable/Refundable					
01/07/2022	Opening Balance	0.00	0.00	0.00	750.00
12/07/2022	Fund Activity Statement - June 2022	0.00	750.00	0.00	0.00
30/09/2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 4885022046962060 Sept IAS	0.00	0.00	765.00	765.00
04/10/2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 4885022046962060 Sept IAS	0.00	765.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Fund Suspense / CBA Bank Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Credit Interest	0.00	0.00	6.01	6.01
01/07/2022	Credit Interest	0.00	6.01	0.00	0.00
04/07/2022	Direct Credit 219182 AS1 SOA PAY SOA22/00800570	0.00	0.00	1,000.00	1,000.00
04/07/2022	Direct Credit 219182 AS1 SOA PAY SOA22/00800570	0.00	1,000.00	0.00	0.00
12/07/2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 4885022046962060 June IAS payment	0.00	0.00	750.00	750.00
12/07/2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 4885022046962060 June IAS payment	0.00	750.00	0.00	0.00
20/07/2022	Direct Debit 245397 TAL Life Limited 1561045-C2739600	0.00	0.00	408.81	408.81
20/07/2022	Direct Debit 245397 TAL Life Limited 1561045-C2739600	0.00	408.81	0.00	0.00
01/08/2022	Credit Interest	0.00	0.00	12.90	12.90
01/08/2022	Credit Interest	0.00	12.90	0.00	0.00
10/08/2022	Transfer To Gold Australia NetBank Inv AUR2022886	0.00	0.00	520.00	520.00
10/08/2022	Transfer To Gold Australia NetBank Inv AUR2022886	0.00	520.00	0.00	0.00
22/08/2022	Direct Debit 245397 TAL Life Limited 1561045-C3381693	0.00	0.00	408.81	408.81
22/08/2022	Direct Debit 245397 TAL Life Limited 1561045-C3381693	0.00	408.81	0.00	0.00
01/09/2022	Credit Interest	0.00	0.00	25.72	25.72
01/09/2022	Credit Interest	0.00	25.72	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
20/09/2022	Direct Debit 245397 TAL Life Limited 1561045-C3949556	0.00	0.00	408.81	408.81
20/09/2022	Direct Debit 245397 TAL Life Limited 1561045-C3949556	0.00	408.81	0.00	0.00
26/09/2022	Transfer To SMSF Australia NetBank inv- 1145	0.00	0.00	330.00	330.00
26/09/2022	Transfer To SMSF Australia NetBank inv- 1145	0.00	0.00	1,100.00	1,430.00
26/09/2022	Transfer To SMSF Australia NetBank inv- 1145	0.00	1,430.00	0.00	0.00
30/09/2022	Direct Credit 012721 ATO ATO001000017560707	0.00	0.00	1,484.50	1,484.50
30/09/2022	Direct Credit 012721 ATO ATO001000017560707	0.00	1,484.50	0.00	0.00
01/10/2022	Credit Interest	0.00	0.00	40.70	40.70
01/10/2022	Credit Interest	0.00	40.70	0.00	0.00
04/10/2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 4885022046962060 Sept IAS	0.00	0.00	765.00	765.00
04/10/2022	TAX OFFICE PAYMENTS NetBank BPAY 75556 4885022046962060 Sept IAS	0.00	765.00	0.00	0.00
06/10/2022	Direct Credit 489557 CGC DIV 001284757692	0.00	0.00	11.92	11.92
06/10/2022	Direct Credit 489557 CGC DIV 001284757692	0.00	11.92	0.00	0.00
20/10/2022	Direct Debit 245397 TAL Life Limited 1561045-C4551079	0.00	0.00	408.81	408.81
20/10/2022	Direct Debit 245397 TAL Life Limited 1561045-C4551079	0.00	408.81	0.00	0.00
01/11/2022	Credit Interest	0.00	0.00	52.34	52.34

Date	Description	Quantity	Debits	Credits	Balance
01/11/2022	Credit Interest	0.00	52.34	0.00	0.00
21/11/2022	Direct Credit 219182 TASSAL GROUP LTD NOV22/00811178	0.00	0.00	2,918.34	2,918.34
21/11/2022	Direct Credit 219182 TASSAL GROUP LTD NOV22/00811178	0.00	2,918.34	0.00	0.00
21/11/2022	Direct Debit 245397 TAL Life Limited 1561045-C5144225	0.00	0.00	408.81	408.81
21/11/2022	Direct Debit 245397 TAL Life Limited 1561045-C5144225	0.00	408.81	0.00	0.00
01/12/2022	Credit Interest	0.00	0.00	58.03	58.03
01/12/2022	Credit Interest	0.00	58.03	0.00	0.00
20/12/2022	Direct Debit 245397 TAL Life Limited 1561045-C5707509	0.00	0.00	408.81	408.81
20/12/2022	Direct Debit 245397 TAL Life Limited 1561045-C5707509	0.00	408.81	0.00	0.00
01/01/2023	Credit Interest	0.00	0.00	66.32	66.32
01/01/2023	Credit Interest	0.00	66.32	0.00	0.00
20/01/2023	Direct Debit 245397 TAL Life Limited 1561045-C6338332	0.00	0.00	408.81	408.81
20/01/2023	Direct Debit 245397 TAL Life Limited 1561045-C6338332	0.00	408.81	0.00	0.00
01/02/2023	Credit Interest	0.00	0.00	67.28	67.28
01/02/2023	Credit Interest	0.00	67.28	0.00	0.00
15/02/2023	ASIC NetBank BPAY 17301 2296478203716 ASIC renewal	0.00	0.00	59.00	59.00

Date	Description	Quantity	Debits	Credits	Balance
15/02/2023	ASIC NetBank BPAY 17301 2296478203716 ASIC renewal	0.00	59.00	0.00	0.00
20/02/2023	Direct Debit 245397 TAL Life Limited 1561045-C6900859	0.00	0.00	408.81	408.81
20/02/2023	Direct Debit 245397 TAL Life Limited 1561045-C6900859	0.00	408.81	0.00	0.00
01/03/2023	Credit Interest	0.00	0.00	60.98	60.98
01/03/2023	Credit Interest	0.00	60.98	0.00	0.00
20/03/2023	Direct Debit 245397 TAL Life Limited 1561045-C7454696	0.00	0.00	408.81	408.81
20/03/2023	Direct Debit 245397 TAL Life Limited 1561045-C7454696	0.00	408.81	0.00	0.00
01/04/2023	Credit Interest	0.00	0.00	73.68	73.68
01/04/2023	Credit Interest	0.00	73.68	0.00	0.00
06/04/2023	Direct Credit 489557 CGC DIV 001294575886	0.00	0.00	14.90	14.90
06/04/2023	Direct Credit 489557 CGC DIV 001294575886	0.00	14.90	0.00	0.00
20/04/2023	Direct Debit 245397 TAL Life Limited 1561045-C8043971	0.00	0.00	408.81	408.81
20/04/2023	Direct Debit 245397 TAL Life Limited 1561045-C8043971	0.00	408.81	0.00	0.00
01/05/2023	Credit Interest	0.00	0.00	73.82	73.82
01/05/2023	Credit Interest	0.00	73.82	0.00	0.00
11/05/2023	Transfer To CoinSpot NetBank 996332751423	0.00	0.00	10,000.00	10,000.00

Date	Description	Quantity	Debits	Credits	Balance
11/05/2023	Transfer To CoinSpot NetBank 996332751423	0.00	10,000.00	0.00	0.00
22/05/2023	Direct Debit 245397 TAL Life Limited 1561045-C8636383	0.00	0.00	436.04	436.04
22/05/2023	Direct Debit 245397 TAL Life Limited 1561045-C8636383	0.00	436.04	0.00	0.00
01/06/2023	Credit Interest	0.00	0.00	64.39	64.39
01/06/2023	Credit Interest	0.00	64.39	0.00	0.00
20/06/2023	Direct Debit 245397 TAL Life Limited 1561045-C9181780	0.00	0.00	436.04	436.04
20/06/2023	Direct Debit 245397 TAL Life Limited 1561045-C9181780	0.00	436.04	0.00	0.00
22/06/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	0.00	2,424.01	2,424.01
22/06/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	40.00	0.00	2,384.01
22/06/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	150.32	0.00	2,233.69
22/06/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	618.00	0.00	1,615.69
22/06/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	774.90	0.00	840.79
22/06/2023	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	0.00	840.79	0.00	0.00
23/06/2023	Direct Credit 219182 HCH PAYMENT UMP23/00800805	0.00	0.00	238.24	238.24
23/06/2023	Direct Credit 219182 HCH PAYMENT UMP23/00800805	0.00	238.24	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
25/06/2023	Transfer To CoinSpot NetBank 996334586459	0.00	0.00	20,000.00	20,000.00
25/06/2023	Transfer To CoinSpot NetBank 996334586459	0.00	20,000.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Fund Suspense / Coinspot Cash Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/03/2023	Buy BTC	0.00	0.00	15,000.00	15,000.00
21/03/2023	Buy BTC	0.00	15,000.00	0.00	0.00
10/05/2023	Deposit	0.00	0.00	10,000.00	10,000.00
11/05/2023	Deposit	0.00	10,000.00	0.00	0.00
24/06/2023	Buy BTC	0.00	0.00	10,000.00	10,000.00
24/06/2023	Buy BTC	0.00	10,000.00	0.00	0.00
24/06/2023	Deposit	0.00	0.00	20,000.00	20,000.00
25/06/2023	Deposit	0.00	20,000.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Member Entitlement Accounts / Mr David Koszorus / Accumulation					
01/07/2022	Opening Balance	0.00	0.00	0.00	48,737.72
30/06/2023	Income Taxes Allocated	0.00	0.00	0.01	48,737.73
30/06/2023	Investment Profit or Loss	0.00	0.00	4,676.04	53,413.77
30/06/2023	Closing Balance	0.00	0.00	0.00	53,413.77

Date	Description	Quantity	Debits	Credits	Balance
Member Entitlement Accounts / Mrs Glenys Koszorus / Accumulation					
01/07/2022	Opening Balance	0.00	0.00	0.00	272,796.16
30/06/2023	Income Taxes Allocated	0.00	0.01	0.00	272,796.15
30/06/2023	Investment Profit or Loss	0.00	0.00	26,172.78	298,968.93
30/06/2023	Closing Balance	0.00	0.00	0.00	298,968.93

Permanent Documents

OCR_Signed Trust Deed.pdf
OCR_Signed ATO Trustee Declaration.pdf
OCR_ASIC Notification of Resolution.pdf
OCR_SMSF Trustee Declaration-G Koszorus.pdf
OCR_Signed Investment Strategy.pdf
OCR_Application for Membership -G Koszorus.pdf
OCR_Death Benefit Nomination-SMSF.pdf
OCR_TFN Notification - G Koszorus.pdf
ASIC Extract.pdf

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

Who should complete this annual return?

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

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

To complete this annual return

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

S M I T H S T

- Place X in ALL applicable boxes.

➤ Postal address for annual returns:

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

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 Tax file number (TFN)

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

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

2 Name of self-managed superannuation fund (SMSF)

Aurous Super Fund

3 Australian business number (ABN) (if applicable)

4 Current postal address

PO Box 230

Suburb/town

Glen Osmond

State/territory

SA

Postcode

5064

5 Annual return status

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

A No Yes

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

B No Yes

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

6 SMSF auditor

Auditor's name

Title: MR

Family name

Boys

First given name

Anthony

Other given names

SMSF Auditor Number

100014140

Auditor's phone number

04

10702708

Postal address

PO Box 3376

Suburb/town

Rundle Mall

State/territory

SA

Postcode

5000

Date audit was completed

A

Day Month Year

Was Part A of the audit report qualified?

B No Yes

Was Part B of the audit report qualified?

C No Yes

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

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

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

A Fund's financial institution account details

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

Fund BSB number 065167

Fund account number 10476318

Fund account name

Koszorus Superannuation Pty Ltd ATF Aurous Super Fund

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

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

BSB number

Account number

Account name

C Electronic service address alias

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

smsfdataflow

Fund's tax file number (TFN)

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

9 Was the fund wound up during the income year?

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

10 Exempt current pension income

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

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

No Go to Section B: Income.

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

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

Segregated assets method **B**

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

Did the fund have any other income that was assessable?

E Yes Go to Section B: Income.

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

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

Fund's tax file number (TFN)

Section B: Income

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

11 Income

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

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

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

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

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

Gross interest **C** \$ -00

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

Gross foreign income D1 \$ <input type="text" value="0"/> -00	Net foreign income D \$ <input type="text" value="0"/> -00	Loss <input type="checkbox"/>
--	---	-------------------------------

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

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

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

Calculation of assessable contributions

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

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

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

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

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

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

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

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

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

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

Loss

Code

Calculation of non-arm's length income

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

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

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

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

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

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

Code

#This is a mandatory label.

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

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

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

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

Loss

Fund's tax file number (TFN)

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 \$ <input type="text" value="0"/> -00	A2 \$ <input type="text" value="0"/> -00	
Interest expenses overseas	B1 \$ <input type="text" value="0"/> -00	B2 \$ <input type="text" value="0"/> -00	
Capital works expenditure	D1 \$ <input type="text" value="0"/> -00	D2 \$ <input type="text" value="0"/> -00	
Decline in value of depreciating assets	E1 \$ <input type="text" value="0"/> -00	E2 \$ <input type="text" value="0"/> -00	
Insurance premiums – members	F1 \$ <input type="text" value="0"/> -00	F2 \$ <input type="text" value="0"/> -00	
SMSF auditor fee	H1 \$ <input type="text" value="330"/> -00	H2 \$ <input type="text" value="0"/> -00	
Investment expenses	I1 \$ <input type="text" value="520"/> -00	I2 \$ <input type="text" value="0"/> -00	
Management and administration expenses	J1 \$ <input type="text" value="1159"/> -00	J2 \$ <input type="text" value="0"/> -00	
Forestry managed investment scheme expense	U1 \$ <input type="text" value="0"/> -00	U2 \$ <input type="text" value="0"/> -00	
Other amounts	L1 \$ <input type="text" value="259"/> -00 Code 0	L2 \$ <input type="text" value="0"/> -00 Code <input type="text"/>	
Tax losses deducted	M1 \$ <input type="text" value="0"/> -00		

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

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

#TAXABLE INCOME OR LOSS Loss

O \$ -00
 (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

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

#This is a mandatory label.

Fund's tax file number (TFN)

Section D: Income tax calculation statement

#Important:

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

13 Calculation statement

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

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

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

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

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

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

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

Complying fund's franking credits tax offset	E1	\$	<input type="text" value="7.66"/>	
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"/>	
Refundable tax offsets	E	\$	<input type="text" value="7.66"/>	
<i>(E1 plus E2 plus E3 plus E4)</i>				

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

Section 102AAM interest charge
G \$

Fund's tax file number (TFN)

Credit for tax withheld – foreign resident withholding (excluding capital gains)	H2 \$ <input type="text" value="0"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	H3 \$ <input type="text" value="0"/>
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"/>
	<i>(H2 plus H3 plus H5 plus H6 plus H8)</i>

#Tax offset refunds (Remainder of refundable tax offsets)	I \$ <input type="text" value="7.66"/>
	<i>(unused amount from label E – an amount must be included even if it is zero)</i>

PAYG instalments raised

K \$

Supervisory levy

L \$

Supervisory levy adjustment for wound up funds

M \$

Supervisory levy adjustment for new funds

N \$

AMOUNT DUE OR REFUNDABLE A positive amount at S is what you owe, while a negative amount is refundable to you.	S \$ <input type="text" value="-513.66"/>
	<i>(T5 plus G less H less I less K plus L less M plus N)</i>

#This is a mandatory label.

Section E: Losses

14 Losses

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

Tax losses carried forward to later income years	U \$ <input type="text" value="3722"/> -00
Net capital losses carried forward to later income years	V \$ <input type="text" value="695"/> -00

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

Section F: Member information

MEMBER 1

Title: MR

Family name

Koszorus

First given name

David

Other given names

John

Member's TFN

See the Privacy note in the Declaration. *****

Day Month Year

Date of birth 14/02/1968

Contributions

OPENING ACCOUNT BALANCE \$ 48737.72

Refer to instructions for completing these labels.

Employer contributions

A \$ 0

ABN of principal employer

A1

Personal contributions

B \$ 0

CGT small business retirement exemption

C \$ 0

CGT small business 15-year exemption amount

D \$ 0

Personal injury election

E \$ 0

Spouse and child contributions

F \$ 0

Other third party contributions

G \$ 0

Proceeds from primary residence disposal

H \$ 0

Receipt date

Day Month Year

H1

Assessable foreign superannuation fund amount

I \$ 0

Non-assessable foreign superannuation fund amount

J \$ 0

Transfer from reserve: assessable amount

K \$ 0

Transfer from reserve: non-assessable amount

L \$ 0

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

T \$ 0

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

M \$ 0

TOTAL CONTRIBUTIONS N \$ 0

(Sum of labels A to M)

Other transactions

Allocated earnings or losses

O \$ 4676.05

Loss

Inward rollovers and transfers

P \$ 0

Outward rollovers and transfers

Q \$ 0

Lump Sum payments

R1 \$

Income stream payments

R2 \$

Code

Code

Accumulation phase account balance

S1 \$ 53413.77

Retirement phase account balance - Non CDBIS

S2 \$ 0

Retirement phase account balance - CDBIS

S3 \$ 0

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 53413.77

(S1 plus S2 plus S3)

Accumulation phase value X1 \$

Retirement phase value X2 \$

Outstanding limited recourse borrowing arrangement amount Y \$

Fund's tax file number (TFN)

MEMBER 2

Title:

Family name

First given name

Other given names

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

Date of birth

Contributions

OPENING ACCOUNT BALANCE \$

! Refer to instructions for completing these labels.

Proceeds from primary residence disposal
H \$

Receipt date
H1

Assessable foreign superannuation fund amount
I \$

Non-assessable foreign superannuation fund amount
J \$

Transfer from reserve: assessable amount
K \$

Transfer from reserve: non-assessable amount
L \$

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

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

Employer contributions
A \$

ABN of principal employer
A1

Personal contributions
B \$

CGT small business retirement exemption
C \$

CGT small business 15-year exemption amount
D \$

Personal injury election
E \$

Spouse and child contributions
F \$

Other third party contributions
G \$

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

Other transactions

Allocated earnings or losses **O** \$

Loss

Accumulation phase account balance
S1 \$

Retirement phase account balance - Non CDBIS
S2 \$

Retirement phase account balance - CDBIS
S3 \$

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

TRIS Count

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Fund's tax file number (TFN)

Section H: **Assets and liabilities**

15 ASSETS

15a Australian managed investments

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

15b Australian direct investments

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

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

15c Other investments

Crypto-Currency **N** \$

15d Overseas direct investments

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

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

15e In-house assets

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

Fund's tax file number (TFN)

15f Limited recourse borrowing arrangements

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

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

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1 \$ <input type="text" value=""/>	-00		
Permissible temporary borrowings	V2 \$ <input type="text" value=""/>	-00		
Other borrowings	V3 \$ <input type="text" value=""/>	-00	Borrowings	V \$ <input type="text" value="0"/>
				00
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)			W \$	<input type="text" value="352382"/>
				00
Reserve accounts			X \$	<input type="text" value="0"/>
				00
Other liabilities			Y \$	<input type="text" value="0"/>
				00
TOTAL LIABILITIES			Z \$	<input type="text" value="352382"/>
				00

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H** \$

Total TOFA losses **I** \$

Section J: Other information

Family trust election status

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

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

Interposed entity election status

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

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

Section K: **Declarations**

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

Date Day / Month / Year

Preferred trustee or director contact details:

Title:

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

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

TAX AGENT'S DECLARATION:

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

Tax agent's signature

Date Day / Month / Year

Tax agent's contact details

Title:

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

Aurous Super Fund
Investment Revaluation as at 30 June 2023

Investment	Price Date	Market Price	Quantity	Market Value	Change in Market Value
Listed Derivatives Market					
PAAO Pharmaust Limited - Option Expiring 31-Oct-2023 (ASX:PAAO)	27 Jun 2023	0.00500	2,688.00000	13.44	(26.88)
Listed Derivatives Market Total				13.44	(26.88)
Listed Securities Market					
AS1 Angel Seafood Holdings Ltd (ASX:AS1)	21 Jun 2022	0.19500	0.00000	0.00	(290.00)
CGC Costa Group Holdings Limited (ASX:CGC)	30 Jun 2023	2.72000	0.00000	0.00	136.65
DLC Delecta Limited (ASX:DLC)	14 Feb 2022	0.01100	0.00000	0.00	110.20
DYL Deep Yellow Limited (ASX:DYL)	30 Jun 2023	0.75500	0.00000	0.00	470.00
HCH Hot Chili Limited (ASX:HCH)	30 Jun 2023	1.12000	0.00000	0.00	333.33
PAA Pharmaust Limited (ASX:PAA)	29 Jun 2023	0.07500	0.00000	0.00	257.30
SFG Seafarms Group Limited (ASX:SFG)	30 Jun 2023	0.00400	0.00000	0.00	550.00
TGR Tassal Group Limited (ASX:TGR)	9 Nov 2022	5.22000	0.00000	0.00	(669.11)
Unlisted Market					
AGA1OZAU As Good As Gold 1oz Gold Bar	30 Jun 2023	2,880.94000	64.00000	184,380.16	16,757.12
AGAGAG100 As Good As Gold 100oz Silver Bar	30 Jun 2023	3,418.00000	30.00000	102,540.00	14,400.00
BTCCOIN Bitcoin	30 Jun 2023	45,584.90633	0.56209	25,622.82	622.82
PMROO1OZAU Perth Mint Kangaroo 1oz Gold Bar	30 Jun 2023	2,880.94000	2.00000	5,761.88	523.66
Unlisted Market Total				318,304.86	32,303.60
Fund Total				318,318.30	33,175.09

Aurous Super Fund
Investment Income Comparison Report
For the period 1 July 2022 to 30 June 2023

Payment Date	Income Type	Ledger Data		Diff *	Announcement Data					
		Total Income	Tax Credits+		Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+	
Cash At Bank										
CBA.BACCT: CBA Bank Account										
01/07/2022	Interest	6.01	0.00							
01/08/2022	Interest	12.90	0.00							
01/09/2022	Interest	25.72	0.00							
01/10/2022	Interest	40.70	0.00							
01/11/2022	Interest	52.34	0.00							
01/12/2022	Interest	58.03	0.00							
01/01/2023	Interest	66.32	0.00							
01/02/2023	Interest	67.28	0.00							
01/03/2023	Interest	60.98	0.00							
01/04/2023	Interest	73.68	0.00							
01/05/2023	Interest	73.82	0.00							
01/06/2023	Interest	64.39	0.00							
		602.17	0.00							
Total		602.17	0.00							
Shares in Listed Companies										
CGC: Costa Group Holdings Limited (ASX:CGC)										
06/10/2022	Dividend	11.92	5.11		298	0	0.0400	11.92	5.11	
06/04/2023	Dividend	14.90	2.55		298	0	0.0500	14.90	2.55	
		26.82	7.66					26.82	7.66	
Total		26.82	7.66					26.82	7.66	

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

Aurous Super Fund

Tax Accounting Reconciliation

For the period 1 July 2022 to 30 June 2023

Operating Statement Profit vs. Provision for Income Tax		2023
		\$
Benefits Accrued as a Result of Operations before Income Tax		30,848.82
<u>ADD:</u>		
Excess Accounting Loss Carried Forward		2,088.00
Realised Capital Losses		694.92
<u>LESS:</u>		
Increase in Market Value		33,175.09
Carry Forward Accounting Loss		2,088.00
Rounding		2.65
Taxable Income or Loss		<u>(1,634.00)</u>
	Income Amount	Tax Amount
Gross Tax @ 15% for Concessional Income	(1,634.00)	0.00
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 32%	0.00	0.00
Change in Carried Forward Losses	1,634.00	0.00
Provision for Income Tax		<u>0.00</u>

Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax	0.00
Income Tax Expense	<u>0.00</u>

Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax	0.00
<u>LESS:</u>	
Franking Credits	7.66
Income Tax Instalments Paid	765.00
Income Tax Payable (Receivable)	<u>(772.66)</u>

Exempt Current Pension Income Settings

Pension Exempt % (Actuarial)	0.0000%
Pension Exempt % (Expenses)	0.0000%
Assets Segregated For Pensions	No

Aurous Super Fund

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

Member's Detail	Opening Balance	Increases				Decreases					Closing Balance
		Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out	Ben Paid	
Mr David Koszorus											
10 Gairdner Lane MAWSON LAKES SA 5095											
Accumulation Accumulation	48,737.72	0.00	0.00	4,676.04	0.00	0.01	0.00	0.00	0.00	0.00	53,413.77
	48,737.72	0.00	0.00	4,676.04	0.00	0.01	0.00	0.00	0.00	0.00	53,413.77
Mrs Glenys Koszorus											
10 Gairdner Lane MAWSON LAKES SA 5095											
Accumulation Accumulation	272,796.16	0.00	0.00	26,172.78	0.00	(0.01)	0.00	0.00	0.00	0.00	298,968.93
	272,796.16	0.00	0.00	26,172.78	0.00	(0.01)	0.00	0.00	0.00	0.00	298,968.93
	321,533.88	0.00	0.00	30,848.82	0.00	0.00	0.00	0.00	0.00	0.00	352,382.70

Aurous Super Fund

Investment Summary as at 30 June 2023

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<u>Bank</u>								
CBA Bank Account				8,331.56	8,331.56			2.40%
Coinspot Cash Account				20,000.00	20,000.00			5.77%
				28,331.56	28,331.56			8.17%
<u>Listed Derivatives Market</u>								
Pharmaust Limited - Option Expiring 31-Oct-2023 (ASX:PAAO)	2,688.00000	0.0100	0.0050	26.88	13.44	(13.44)	(50.00)%	- %
				26.88	13.44	(13.44)	(50.00)%	- %
<u>Unlisted Market</u>								
As Good As Gold 1oz Gold Bar	64.00000	2,510.0000	2,880.9400	160,640.00	184,380.16	23,740.16	14.78%	53.19%
As Good As Gold 100oz Silver Bar	30.00000	3,720.0000	3,418.0000	111,600.00	102,540.00	(9,060.00)	(8.12)%	29.58%
Bitcoin	0.56209	44,476.8631	45,584.9063	25,000.00	25,622.82	622.82	2.49%	7.39%
Perth Mint Kangaroo 1oz Gold Bar	2.00000	2,277.0000	2,880.9400	4,554.00	5,761.88	1,207.88	26.52%	1.66%
				301,794.00	318,304.86	16,510.86	5.47%	91.82%
				330,152.44	346,649.86	16,497.42	5.00%	100.00%

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

Aurous Super Fund
Investment Income Summary
For the period 1 July 2022 to 30 June 2023

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST					
<i>Bank</i>													
CBA Bank Account													
602.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	602.17	0.00	0.00	0.00	0.00
602.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	602.17	0.00	0.00	0.00	0.00
<i>Listed Securities Market</i>													
Costa Group Holdings Limited (ASX:CGC)													
26.82	7.66	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34.48	0.00	0.00	0.00	0.00
26.82	7.66	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34.48	0.00	0.00	0.00	0.00
628.99	7.66	0.00	0.00	0.00	0.00	0.00	0.00	0.00	636.65	0.00	0.00	0.00	0.00

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

Aurous Super Fund
Realised Capital Gains
For the period from 1 July 2022 to 30 June 2023

		Accounting Treatment				Taxation Treatment							
		Quantity	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation				
							Adjusted	Reduced	Indexation	Discounted	Other	Deferred	Capital Loss
<u>Listed Securities Market</u>													
Angel Seafood Holdings Ltd (ASX:AS1)													
04/07/2022	Sale	5,000.00	1,000.00		685.00	315.00	685.00			315.00			
		5,000.00	1,000.00		685.00	315.00	685.00			315.00		0.00	
Costa Group Holdings Limited (ASX:CGC)													
20/06/2023	Sale	298.00	840.79		988.93	(148.14)		988.93					148.14
		298.00	840.79		988.93	(148.14)		988.93				0.00	148.14
Deep Yellow Limited (ASX:DYL)													
20/06/2023	Sale	800.00	618.00		946.00	(328.00)		946.00					328.00
		800.00	618.00		946.00	(328.00)		946.00				0.00	328.00
Delecta Limited (ASX:DLC)													
16/09/2022	Sale	13,360.00	477.60		477.60	0.00	477.60			0.00			
		13,360.00	477.60		477.60	0.00	477.60			0.00		0.00	
Hot Chili Limited (ASX:HCH)													
23/06/2023	Sale	228.00	238.24		504.33	(266.09)		504.33					266.09
		228.00	238.24		504.33	(266.09)		504.33		0.00		0.00	266.09
Moab Minerals Limited (ASX:MOM)													
20/06/2023	Sale	13,360.00	150.32		477.60	(327.28)		477.60					327.28
		13,360.00	150.32		477.60	(327.28)		477.60		0.00		0.00	327.28
Pharmaust Limited (ASX:PAA)													
20/06/2023	Sale	10,752.00	774.90		1,009.94	(235.04)		1,009.94					235.04
		10,752.00	774.90		1,009.94	(235.04)		1,009.94		0.00		0.00	235.04
Seafarms Group Limited (ASX:SFG)													
20/06/2023	Sale	10,000.00	40.00		660.00	(620.00)		660.00					620.00
		10,000.00	40.00		660.00	(620.00)		660.00		0.00		0.00	620.00

Aurous Super Fund
Realised Capital Gains
For the period from 1 July 2022 to 30 June 2023

		Accounting Treatment				Taxation Treatment							
		Quantity	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation				
							Adjusted	Reduced	Indexation	Discounted	Other	Deferred	Capital Loss
<u>Listed Securities Market</u>													
Tassal Group Limited (ASX:TGR)													
21/11/2022	Sale	558.00	2,918.34		2,003.71	914.63	2,003.71		914.63				
		558.00	2,918.34		2,003.71	914.63	2,003.71		914.63		0.00		
Listed Securities Market Total			7,058.19		7,753.11	(694.92)	3,166.31	4,586.80	1,229.63		0.00	1,924.55	
Grand Total			7,058.19		7,753.11	(694.92)	3,166.31	4,586.80	1,229.63		0.00	1,924.55	

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

Aurous Super Fund
Realised Capital Gains
For the period from 1 July 2022 to 30 June 2023

Capital Gains Tax Return Summary

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
Current Year Capital Gains						
Shares & Units - Listed Shares	0.00	1,229.00	0.00	0.00	1,229.00	1,924.00
Shares & Units - Other Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Listed Trusts	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Units	0.00	0.00	0.00	0.00	0.00	0.00
Australian Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Other Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Collectables	0.00	0.00	0.00	0.00	0.00	0.00
Other CGT Assets & Other CGT Events	0.00	0.00	0.00	0.00	0.00	0.00
Distributed Capital Gains from Trusts	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	1,229.00	0.00	0.00	1,229.00	1,924.00
Capital Losses Applied						
Current Year	0.00	1,229.00	0.00	0.00	1,229.00	
Prior Years	0.00	0.00	0.00	0.00	0.00	
	0.00	1,229.00	0.00	0.00	1,229.00	
Net Capital Gains						
Net Gain after applying losses	0.00	0.00	0.00	0.00	0.00	
Discount applicable		0.00				
Net Gain after applying discount	0.00	0.00	0.00	0.00	0.00	

Aurous Super Fund
(ABN: 88 502 204 696)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 10 Gairdner Lane MAWSON LAKES, SA 5095
Member	Date of Birth: 14 February 1968
Number: 1	Date Joined Fund: 22 February 2021
Mr David John Koszorus	Eligible Service Date: 22 February 2021
	Tax File Number Held: Yes

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

Your Accounts

Withdrawal Benefit as at 1 Jul 2022	
Accumulation	48,737.72
Total as at 1 Jul 2022	48,737.72

Withdrawal Benefit as at 30 Jun 2023	
Accumulation	53,413.77
Total as at 30 Jun 2023	53,413.77

Your Tax Components

Tax Free	528.91
Taxable - Taxed	52,884.86
Taxable - Untaxed	-

Your Preservation Components

Preserved	53,413.77
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

Non Lapsing Binding Death Nomination*

Glenys Koszorus
Spouse
100%

* Nomination in effect from 7 March 2021

For Enquiries:
email smsf@koszorus.com
mail Aurous Super Fund, 10 Gairdner Avenue, MAWSON LAKES SA 5095

Aurous Super Fund
(ABN: 88 502 204 696)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 10 Gairdner Lane MAWSON LAKES, SA 5095
Member Number: 1	Date of Birth: 14 February 1968
Mr David John Koszorus	Date Joined Fund: 22 February 2021
Accumulation Account	Eligible Service Date: 22 February 2021
Accumulation	Tax File Number Held: Yes
	Account Start Date: 22 February 2021

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	48,737.72
<i>Increases to your account:</i>	
Share Of Net Fund Income	4,676.04
Tax on Net Fund Income	0.01
<u>Total Increases</u>	<u>4,676.05</u>
Withdrawal Benefit as at 30 Jun 2023	<u>53,413.77</u>

Your Tax Components		
Tax Free	0.9902 %	528.91
Taxable - Taxed		52,884.86
Taxable - Untaxed		-

Your Preservation Components	
Preserved	53,413.77
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits
No insurance details have been recorded

Your Beneficiaries
Non Lapsing Binding Death Nomination*

Glenys Koszorus
Spouse
100%

* Nomination in effect from 7 March 2021

For Enquiries:
email smsf@koszorus.com
mail Aurous Super Fund, 10 Gairdner Avenue, MAWSON LAKES SA 5095



Trustee

The Trustee of the Fund is as follows:

Koszorus Superannuation Pty Ltd

The directors of the Trustee company are:

David Koszorus and
Glenys Koszorus

Availability of Other Fund Information

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

Trustee Disclaimer

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

Signed on behalf of the Trustee of the Fund

.....
David Koszorus
Director - Koszorus Superannuation Pty Ltd

.....
Glenys Koszorus
Director - Koszorus Superannuation Pty Ltd

Statement Date: 30 June 2023

For Enquiries:
email smsf@koszorus.com
mail **Aurous Super Fund, 10 Gairdner Avenue, MAWSON LAKES SA 5095**

Aurous Super Fund
(ABN: 88 502 204 696)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 10 Gairdner Lane MAWSON LAKES, SA 5095
Member	Number: 2
Mrs Glenys Heather Koszorus	Date of Birth: 23 January 1965 Date Joined Fund: 29 March 2021 Eligible Service Date: 17 May 2021 Tax File Number Held: Yes

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

Your Accounts

Withdrawal Benefit as at 1 Jul 2022	
Accumulation	272,796.16
Total as at 1 Jul 2022	272,796.16

Withdrawal Benefit as at 30 Jun 2023	
Accumulation	298,968.93
Total as at 30 Jun 2023	298,968.93

Your Tax Components

Tax Free	1,589.18
Taxable - Taxed	297,379.75
Taxable - Untaxed	-

Your Preservation Components

Preserved	298,423.21
Restricted Non Preserved	545.72
Unrestricted Non Preserved	-

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

No beneficiary details have been recorded

For Enquiries:
email smsf@koszorus.com
mail Aurous Super Fund, 10 Gairdner Avenue, MAWSON LAKES SA 5095

Aurous Super Fund
(ABN: 88 502 204 696)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 10 Gairdner Lane MAWSON LAKES, SA 5095
Member Number: 2	Date of Birth: 23 January 1965
Mrs Glenys Heather Koszorus	Date Joined Fund: 29 March 2021
Accumulation Account	Eligible Service Date: 17 May 2021
Accumulation	Tax File Number Held: Yes
	Account Start Date: 29 March 2021

Your Account Summary

Withdrawal Benefit as at 1 Jul 2022	272,796.16
<i>Increases to your account:</i>	
Share Of Net Fund Income	26,172.78
<u>Total Increases</u>	<u>26,172.78</u>
<i>Decreases to your account:</i>	
Tax on Net Fund Income	0.01
<u>Total Decreases</u>	<u>0.01</u>
Withdrawal Benefit as at 30 Jun 2023	<u>298,968.93</u>

Your Tax Components

Tax Free	0.5316 %	1,589.18
Taxable - Taxed		297,379.75
Taxable - Untaxed		-

Your Preservation Components

Preserved	298,423.21
Restricted Non Preserved	545.72
Unrestricted Non Preserved	-

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

No beneficiary details have been recorded

For Enquiries:
email smsf@koszorus.com
mail Aurous Super Fund, 10 Gairdner Avenue, MAWSON LAKES SA 5095



Trustee

The Trustee of the Fund is as follows:

Koszorus Superannuation Pty Ltd

The directors of the Trustee company are:

David Koszorus and
Glenys Koszorus

Availability of Other Fund Information

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

Trustee Disclaimer

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

Signed on behalf of the Trustee of the Fund

.....
David Koszorus
Director - Koszorus Superannuation Pty Ltd

.....
Glenys Koszorus
Director - Koszorus Superannuation Pty Ltd

Statement Date: 30 June 2023

For Enquiries:
email smsf@koszorus.com
mail **Aurous Super Fund, 10 Gairdner Avenue, MAWSON LAKES SA 5095**

Aurous Super Fund
Investment Movement Summary
For the period 1 July 2022 to 30 June 2023

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
<u>Bank</u>										
CBA Bank Account		38,121.66		8,694.08		38,484.18	0.00		8,331.56	8,331.56
Coinspot Cash Account		15,000.00		30,000.00		25,000.00	0.00		20,000.00	20,000.00
		53,121.66		38,694.08		63,484.18	0.00		28,331.56	28,331.56
<u>Listed Derivatives Market</u>										
Pharmaust Limited - Option Expiring 31-Oct-2023 (ASX:PAAO)	2,688.00	26.88	0.00	0.00	0.00	0.00	0.00	2,688.00	26.88	13.44
		26.88		0.00		0.00	0.00		26.88	13.44
<u>Listed Securities Market</u>										
Angel Seafood Holdings Ltd (ASX:AS1)	5,000.00	685.00	0.00	0.00	5,000.00	1,000.00	315.00	0.00	0.00	0.00
Costa Group Holdings Limited (ASX:CGC)	298.00	988.93	0.00	0.00	298.00	840.79	(148.14)	0.00	0.00	0.00
Deep Yellow Limited (ASX:DYL)	800.00	946.00	0.00	0.00	800.00	618.00	(328.00)	0.00	0.00	0.00
Delecta Limited (ASX:DLC)	33,400.00	477.60	0.00	0.00	33,400.00	477.60	0.00	0.00	0.00	0.00
Hot Chili Limited (ASX:HCH)	228.00	504.33	0.00	0.00	228.00	238.24	(266.09)	0.00	0.00	0.00
Moab Minerals Limited (ASX:MOM)	0.00	0.00	13,360.00	477.60	13,360.00	150.32	(327.28)	0.00	0.00	0.00
Pharmaust Limited (ASX:PAA)	10,752.00	1,009.94	0.00	0.00	10,752.00	774.90	(235.04)	0.00	0.00	0.00
Seafarms Group Limited (ASX:SFG)	10,000.00	660.00	0.00	0.00	10,000.00	40.00	(620.00)	0.00	0.00	0.00
Tassal Group Limited (ASX:TGR)	558.00	2,003.71	0.00	0.00	558.00	2,918.34	914.63	0.00	0.00	0.00
		7,275.51		477.60		7,058.19	(694.92)		0.00	0.00
<u>Unlisted Market</u>										
As Good As Gold 100oz Silver Bar	30.00	111,600.00	0.00	0.00	0.00	0.00	0.00	30.00	111,600.00	102,540.00
As Good As Gold 1oz Gold Bar	64.00	160,640.00	0.00	0.00	0.00	0.00	0.00	64.00	160,640.00	184,380.16

Aurous Super Fund
Investment Movement Summary
For the period 1 July 2022 to 30 June 2023

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
Bitcoin	0.00	0.00	0.56	25,000.00	0.00	0.00	0.00	0.56	25,000.00	25,622.82
Perth Mint Kangaroo 1oz Gold Bar	2.00	4,554.00	0.00	0.00	0.00	0.00	0.00	2.00	4,554.00	5,761.88
		276,794.00		25,000.00		0.00	0.00		301,794.00	318,304.86
Fund Total		337,218.05		64,171.68		70,542.37	(694.92)		330,152.44	346,649.86

Financial Year Summary

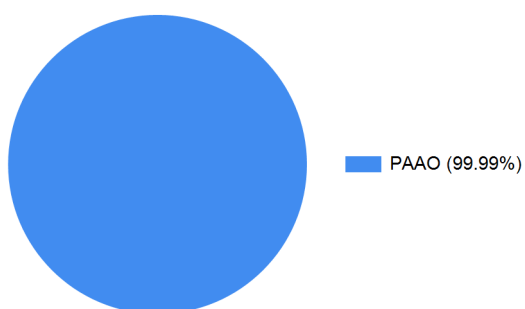
1 JULY 2022 - 30 JUNE 2023



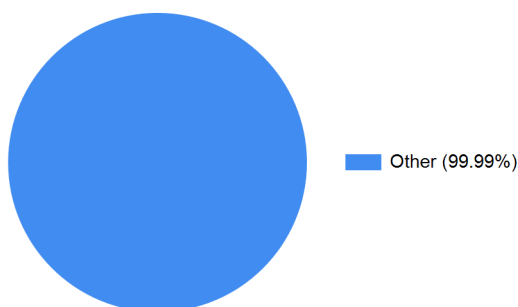
Portfolio Valuation	Account Number	Account Name	Value as at 30 June 2023
Shares	3978048	KOSZORUS SUPERANNUATION PTY LTD <AUROUS SUPER FUND A/C>	\$16.13
CDIA	10476318	KOSZORUS SUPERANNUATION PTY LTD AS TRUSTEES F OR AUROUS SUPER FUND	\$8,331.56
TOTAL PORTFOLIO VALUE			\$8,347.69

Allocation as at 30 June 2023

Shares in your portfolio



Sectors in your portfolio



Estimated Interest & Dividends 2022-2023 Financial Year

Est. Franked Dividends	\$17.88
Est. Unfranked Dividends	\$8.94
Est. Franking Credits	\$7.66
Est. Interest Received from Interest Rate Securities	\$0.00
Interest Received from Cash Account(s)	\$602.17
TOTAL INCOME	\$628.99

Fees & Charges 2022-2023 Financial Year

Total Brokerage (inc. GST)	\$50.00
Total Subscriptions (inc. GST)	\$0.00
Other Fees (inc. GST)	\$0.00
TOTAL FEES & CHARGES	\$50.00

Financial Year Summary

1 JULY 2022 - 30 JUNE 2023



This statement only provides information for CDIA accounts that have been designated as the settlement account for your Commonwealth Securities Limited Share Trading account as at 30 June. Please refer to NetBank for interest income from all other CBA accounts.

The interest shown is net of any non-resident or TFN withholding tax (if applicable). Please refer to Netbank for bank fees paid on your designated CDIA settlement account in the financial year.

The total brokerage outlined does not include any rebates you may have received over the financial year. Refer to your transaction statement records for this information.

This report only includes an estimate of dividends paid for holdings held with Commonwealth Securities Limited as at the ex-dividend date. For instance, any dividends paid prior to holdings being transferred to Commonwealth Securities Limited are not included.

This statement is an estimated summary document only and it is not intended to replace any document which contains information that may be required for taxation purposes. You should therefore refer to your CHESSE statements, dividend statements, confirmation contract notes and other investment or bank account statements for your records in this regard. This statement may not include information on accounts which have been closed, switched product type, transferred Holder Identification Number (HIN), or switched Participant Identification Number (PID) during the financial year.

This statement is issued by Commonwealth Securities Limited ABN 60 067 254 399 AFSL 238814 (CommSec), a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945. CommSec is a Market Participant of ASX Limited and Cboe Australia Pty Limited, a Clearing Participant of ASX Clear Pty Limited and a Settlement Participant of ASX Settlement Pty Limited. Information contained in this statement is believed to be accurate at the time the statement is generated. CBA and its subsidiaries do not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement. This document contains general information only and does not take into account your individual objectives, financial and taxation situations or needs. Before acting on the information, consider the appropriateness of your own objectives, needs, financial and taxation situation and, if necessary, seek appropriate independent financial and taxation advice. CBA is not a registered tax (financial) adviser under the Tax Agent Services Act 2009. If there are any errors in this statement, please contact us.

Address: Commonwealth Securities Limited, Locked Bag 22, Australia Square NSW 1215 | Phone: 13 15 19 | Website: www.commsec.com.au

If you are not satisfied with the service or advice you receive from us, you are entitled to complain. We have established procedures to ensure that all enquiries and complaints are properly dealt with. Please refer to our Financial Services Guide for more information. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority. AFCA provides fair and independent financial services complaint resolution that is free to consumers. Website: www.afca.org.au, Telephone: 1800 931 678 (free call), Email: info@afca.org.au, In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

Portfolio Valuation

30 JUNE 2023



SHARES - 3978048 - HIN 100963426

KOSZORUS SUPERANNUATION PTY LTD <AUROUS SUPER FUND A/C>

Portfolio	Units	Unit Price	Portfolio Value	% of Portfolio
PAAO - PHARMAUST LIMITED OPT OCT23 (OPTION EXPIRING 31-OCT-2023)	2,688	\$0.0060	\$16.13	0.19%
Sub Total			\$16.13	0.19%

Cash Accounts	Portfolio Value	% of Portfolio
CDIA - 06516710476318	\$8,331.56	99.81%
TOTAL	\$8,347.69	100.00%

Portfolio Valuation

30 JUNE 2023



This statement only provides information for CDIA accounts that have been designated as the settlement account for your Commonwealth Securities Limited Share Trading account as at 30 June. Please refer to NetBank for interest income from all other CBA accounts.

The interest shown is net of any non-resident or TFN withholding tax (if applicable). Please refer to Netbank for bank fees paid on your designated CDIA settlement account in the financial year.

The total brokerage outlined does not include any rebates you may have received over the financial year. Refer to your transaction statement records for this information.

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Transaction Summary

1 JULY 2022 - 30 JUNE 2023



KOSZORUS SUPERANNUATION PTY LTD
<AUROUS SUPER FUND A/C>

SHARES - 3978048 - HIN 100963426

Total Buys and Sells	2022 - 2023 Financial Year
Total Buys (inc. Brokerage + GST)	\$0.00
Total Sells (inc. Brokerage + GST)	\$2,424.01

CGC - COSTA GROUP HOLDINGS FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
20-Jun-2023	Sell	-298	\$2.8550	-\$850.79	\$10.00	\$0.91	143801237	-\$840.79
				Sub Total	\$10.00	\$0.91		-\$840.79

DYL - DEEP YELLOW LIMITED FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
20-Jun-2023	Sell	-800	\$0.7850	-\$628.00	\$10.00	\$0.91	143801305	-\$618.00
				Sub Total	\$10.00	\$0.91		-\$618.00

MOM - MOAB MINERALS LTD FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
20-Jun-2023	Sell	-13,360	\$0.0120	-\$160.32	\$10.00	\$0.91	143801369	-\$150.32
				Sub Total	\$10.00	\$0.91		-\$150.32

PAA - PHARMAUST LIMITED FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
20-Jun-2023	Sell	-10,752	\$0.0730	-\$784.90	\$10.00	\$0.91	143801426	-\$774.90
				Sub Total	\$10.00	\$0.91		-\$774.90

SFG - SEAFARMS GROUP LTD FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
20-Jun-2023	Sell	-10,000	\$0.0050	-\$50.00	\$10.00	\$0.91	143801543	-\$40.00
				Sub Total	\$10.00	\$0.91		-\$40.00

Transaction Summary

1 JULY 2022 - 30 JUNE 2023



The transaction summary is only able to display information available to Commonwealth Securities Limited. Certain transactions may not be displayed, including but not limited to transactions made off market such as Initial Public Offerings (IPOs) and Delivery vs Payment Settlements (DvP). Transactions regarding corporate actions or stock transfers are not included and can be found on your statements as issued by the company or the share registry. Transactions for Issuer Sponsored holdings placed outside of this account are not included in this summary. Links to some of the key share registries can be found below:

Computershare (<http://www.computershare.com/au/Pages/default.aspx>)
Link Market Services (<https://investorcentre.linkmarketservices.com.au/Login.aspx/Login>)
Boardroom Limited (<https://boardroomlimited.com.au>)
Security Transfer Registrars (<https://www.securitytransfer.com.au>)
Advanced Share Registry Services (<http://www.advancedshare.com.au/Home.aspx>)

The total brokerage outlined does not include any rebates you may have received over the financial year. Refer to your transaction statement records for this information.

This report only includes an estimate of dividends paid for holdings held with Commonwealth Securities Limited as at the ex-dividend date. For instance, any dividends paid prior to holdings being transferred to Commonwealth Securities Limited are not included.

This statement is an estimated summary document only and it is not intended to replace any document which contains information that may be required for taxation purposes. You should therefore refer to your CHESS statements, dividend statements, confirmation contract notes and other investment or bank account statements for your records in this regard. This statement may not include information on accounts which have been closed, switched product type, transferred Holder Identification Number (HIN), or switched Participant Identification Number (PID) during the financial year.

This statement is issued by Commonwealth Securities Limited ABN 60 067 254 399 AFSL 238814 (CommSec), a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945. CommSec is a Market Participant of ASX Limited and Cboe Australia Pty Limited, a Clearing Participant of ASX Clear Pty Limited and a Settlement Participant of ASX Settlement Pty Limited. Information contained in this statement is believed to be accurate at the time the statement is generated. CBA and its subsidiaries do not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement. This document contains general information only and does not take into account your individual objectives, financial and taxation situations or needs. Before acting on the information, consider the appropriateness of your own objectives, needs, financial and taxation situation and, if necessary, seek appropriate independent financial and taxation advice. CBA is not a registered tax (financial) adviser under the Tax Agent Services Act 2009. If there are any errors in this statement, please contact us.

Address: Commonwealth Securities Limited, Locked Bag 22, Australia Square NSW 1215 | Phone: 13 15 19 | Website: www.commsec.com.au

If you are not satisfied with the service or advice you receive from us, you are entitled to complain. We have established procedures to ensure that all enquiries and complaints are properly dealt with. Please refer to our Financial Services Guide for more information. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority. AFCA provides fair and independent financial services complaint resolution that is free to consumers. Website: www.afca.org.au, Telephone: 1800 931 678 (free call), Email: info@afca.org.au, In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

Interest & Estimated Dividend Summary



1 JULY 2022 - 30 JUNE 2023

SHARES - 3978048 - HIN 100963426

KOSZORUS SUPERANNUATION PTY LTD <AUROUS SUPER FUND A/C>

ESTIMATED DIVIDEND SUMMARY

CGC - COSTA GROUP HOLDINGS FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
08-Mar-2023	06-Apr-2023	Interim	\$0.0500	298	\$8.94	\$5.96	\$14.90	\$2.55
14-Sep-2022	06-Oct-2022	Interim	\$0.0400	298	\$0.00	\$11.92	\$11.92	\$5.11
Sub Total					\$8.94	\$17.88	\$26.82	\$7.66
TOTAL					\$8.94	\$17.88	\$26.82	\$7.66

ESTIMATED INTEREST RECEIVED

There are no transactions on this account.

TOTAL	\$0.00
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INTEREST INCOME SUMMARY

Account	Interest
CDIA - 10476318	\$602.17
TOTAL	\$602.17

Interest & Estimated Dividend Summary



1 JULY 2022 - 30 JUNE 2023

This statement only provides information for CDIA accounts that have been designated as the settlement account for your Commonwealth Securities Limited Share Trading account as at 30 June. Please refer to NetBank for interest income from all other CBA accounts.

The interest shown is net of any non-resident or TFN withholding tax (if applicable). Please refer to Netbank for bank fees paid on your designated CDIA settlement account in the financial year.

(1) This is an estimate prepared by Commonwealth Securities Limited based upon units that you hold in accordance with our records and may not distinguish between cash dividends or dividends reinvested through any particular company's dividend reinvestment plan. Your actual entitlement will be determined by information recorded in the company's share registry at the relevant record dates. Amounts that may have been withheld for failing to provide your tax file number to your share registries are not disclosed on this report.

Dividends are estimated by CommSec based on the total registered Units held on the Record Date of the dividend. The following fields are estimated in accordance with the calculations outlined below:

- (a) Units = Total registered units of security held on the Record Date of the dividend
- (b) Est. Unfranked Amount = Units X Dividend per security X Unfranked %
- (c) Est. Franked Amount = Units X Dividend per security X Franked %
- (d) Est. Franking Credit = (Est. Franked Amount X company tax rate)/(100 - company tax rate)
- (e) Est. Total Dividend = Units x Dividend per security

(2) In order to be eligible to claim the benefit of a franking credit, you must be a 'qualified person'. You will be a qualified person if you satisfy:

One of the specific concessions in the legislation (for example, you are an individual whose total franking credit entitlement for the income year does not exceed \$5,000); and/or
The 45-day rule

The 45-day rule requires that if you are an Australian tax resident shareholder, you must have held the security 'at risk' for at least 45 consecutive days, not including date of purchase and date of sale. Where the 45 day holding requirement has not been satisfied, the 45-day rule may apply to deny the franking credits attached to the dividend received in respect of the particular security. The 45-day rule is complex. You should obtain your own taxation advice to understand how these provisions apply to you.

Please refer to the statements provided by the Share Registry for tax return purposes. These may include details of any foreign tax credits you may be entitled to and breakdown of any trust distribution you may have received.

For details of the components of your ASX listed trust distributions you will need to refer to the Annual Tax Statement issued by the trust manager.

The total brokerage outlined does not include any rebates you may have received over the financial year. Refer to your transaction statement records for this information.

This report only includes an estimate of dividends paid for holdings held with Commonwealth Securities Limited as at the ex-dividend date. For instance, any dividends paid prior to holdings being transferred to Commonwealth Securities Limited are not included.

This statement is an estimated summary document only and it is not intended to replace any document which contains information that may be required for taxation purposes. You should therefore refer to your CHESS statements, dividend statements, confirmation contract notes and other investment or bank account statements for your records in this regard. This statement may not include information on accounts which have been closed, switched product type, transferred Holder Identification Number (HIN), or switched Participant Identification Number (PID) during the financial year.

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Address: Commonwealth Securities Limited, Locked Bag 22, Australia Square NSW 1215 | Phone: 13 15 19 | Website: www.commsec.com.au

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Interest & Estimated Dividend Summary



1 JULY 2022 - 30 JUNE 2023

GLOSSARY

Units	The number of registered securities that you own.
Unit Price	The Portfolio Valuation 'Unit Price' is calculated using a 'Reference' Price provided by the ASX which takes into account an adjustment to determine value at Close of Market if the Security does not trade in the Closing Single Price Auction on the Valuation Date.
Brokerage	The fee or charge that is paid by you when transacting a buy or sell.
Holder Identification Number (HIN)	When you are CHESS sponsored with a Broker you will be issued a unique number, called a HIN. Multiple holdings can be registered under the single HIN. A HIN starts with the letter X and usually followed by 10 numbers, e.g. X0001234567.
Dividend	A dividend is a payment made to shareholders from the company. This payment is a portion of the company's profits. ASX listed companies typically pay dividends twice a year, usually as an 'interim' dividend and a 'final dividend'. From time to time, a company may also pay a 'special' dividend.
Ex-dividend date	The ex-dividend date occurs two business days before the company's Record Date. To be entitled to a dividend a shareholder must have purchased the shares before the ex-dividend date. If you purchase shares on or after that date, the previous owner of the shares (and not you) is entitled to the dividend.
Interim dividend	A dividend paid during the year, usually accompanying a company's interim financial statements.
Final dividend	A dividend paid at the end of a company's financial year, representing a return based on the previous twelve months' financial performance and the future outlook.
Special dividend	A dividend paid by the company outside typical recurring (interim and final) dividend cycle.
Record date	The record date is the date the share registries use in determining who is entitled to a dividend or entitlement associated with a security. Those who held the security in the company and were on the register on the record date are eligible for the entitlement.
Payment date	The date on which a declared dividend is scheduled to be paid.
Unfranked dividend	Dividends which do not carry a franking credit.
Franked dividend	Franked dividends are paid to security holders out of profits on which the company has already paid tax.
Franking /Imputation Credit	A franking credit is your share of tax paid by a company on the profits from which your dividend is paid. They are also known as Imputation Credits.
Total subscription	Total subscription can include, but is not limited to market data and research subscription fees and share trade alerts.
Other fees	Other fees can include, but are not limited to: Off market transfer fees, conditional trading fees, rejection fees, early and late settlement fees, fail fees, SRN query, rebooking fees, cheque payment fee or cheque dishonour fees and the printing and posting of contract notes.
Corporate action (CA)	Any action initiated by the company or corporation, for the purpose of giving an entitlement to shareholders.

Gold Reserve Holdings Statement

Aurous Super Fund
Report Generated:

June 30, 2023



METAL QTY HELD UNIT VALUE TOTAL VALUE

Gold

As Good As Gold 1 oz Gold Bar	64	2,880.94	184,380.16
Perth Mint 1 oz Gold Minted Bar	2	2,880.94	5,761.88
	66.00	5,761.88	190,142.04

Silver

As Good As Gold Premium 100 oz Silver Bar	30	3,418.00	102,540.00
	30.00	3,418.00	102,540.00
	96.00	9,179.88	292,682.04

E 000250 000 AS1



KOSZORUS SUPERANNUATION
PTY LTD
<AUROUS SUPER FUND A/C>
10 GAIRDNER LANE
MAWSON LAKES SA 5095

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

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	AS1
Payment Date	4 July 2022
Direct Credit Reference No.	800570

Scheme of Arrangement Payment

Dear Securityholder,

This payment represents the cash consideration for your Angel Seafood Holdings Ltd securities that have been acquired by Valley Seas BidCo Pty Ltd, a subsidiary of Laguna Bay Agricultural No 1 Pty Ltd under the Scheme of Arrangement.

As a result of the Scheme of Arrangement, your holding balance has been reduced to zero. A statement showing the reduction will be sent under separate cover.

Class Description	Amount per Security	Number of Securities	Total Payment
Ordinary Shares	\$0.20	5,000	\$1,000.00

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

Your Payment Instruction

COMMONWEALTH BANK OF AUSTRALIA
BSB: 065-167 Account number: XXXXXX18

Amount Deposited**AUD\$1,000.00**

If payment cannot be made to the above instruction, a cheque will be forwarded to your registered address.

Due Date: 28 Sep 2022

TAX INVOICE

Trustee for Aurous Super Fund
10 Gairdner Lane
MAWSON LAKES SA 5095
AUSTRALIAInvoice Number
INV-1145Invoice Date
21 Sep 2022

Description	GST	Amount
For Professional Services including:		
Accounting time completing entry, reconciliations, members statements, financials and tax return for the fund	10%	825.00
Class Super Software costs oncharged	10%	275.00
Audit costs including disbursement to independent auditor	10%	330.00
	Subtotal	1,300.00
	Total GST 10%	130.00
	Invoice Total	1,430.00
	Payments Received	0.00
	Amount Due	\$1,430.00

Account payment terms are STRICTLY 7 days net
accounts@smsfaustralia.com

How to Pay

EFT directly into our bank account:
Account: SMSF Australia Pty Ltd
BSB: 065-004 Account No: 1108 1117
Reference: Name and INV-1145Credit card payment via Stripe
VISA or MasterCard Accepted
3% surcharge oncharged



Gold Australia (SA) Pty Ltd
Level 30, 91 King William Street
Adelaide, South Australia 5000
Australia
ABN : 72 641 570 309

BILLED TO
David & Glenys Koszorus
Aurous Super Fund
10 Gairdner Lane
Mawson Lakes, South Australia
5095
Australia
david@prescan.com.au
0407 607 155

INVOICE

Invoice # **AUR20231284**
Invoice Date **Aug 05, 2023**
Invoice Amount **\$520.00 (AUD)**
Customer ID **790477**

PAYMENT DUE

SUBSCRIPTION
Billing Period **Aug 05, 2023 to Aug 04, 2024**
Next Billing Date **Aug 05, 2024**

DESCRIPTION	PRICE (Incl. Tax)	TAX	AMOUNT (AUD) (Incl. Tax)
Large - Safe Deposit Box (Annual Plan) ■	\$520.00	\$47.27	\$520.00

Total **\$520.00**
Inclusive of GST @ 10% (\$47.27)

Amount Due (AUD) \$520.00

TRANSFER DETAILS

DIRECT DEPOSIT

BANK NAME
Westpac

BSB NUMBER
035-002

ACCOUNT NUMBER
460 633

ACCOUNT HOLDER NAME
Gold Australia (SA) Pty Ltd



Hot Chili Limited
ABN 91 130 955 725

000437 000 HCH



KOSZORUS SUPERANNUATION
PTY LTD
<AUROUS SUPER FUND A/C>
10 GAIRDNER LANE
MAWSON LAKES SA 5095

Update your information:



Online:

www.computershare.com.au/easyupdate/HCH



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

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code

HCH

Payment Date

23 June 2023

Direct Credit Reference No.

800805

Unmarketable Parcel Share Sale Facility Payment

Further to our letter to you dated 14 April 2023 regarding the sale of your unmarketable parcel of shares, please be advised that your shares have been sold under the terms of the Unmarketable Parcel Sale Facility.

The brokerage costs associated with the sale of your shares have been met by Hot Chili Limited (HCH).

If your shares were held on the Issuer Sponsored sub-register you will receive a statement at the end of the month.

If your shares were held on the CHESS sub-register, you will receive a CHESS statement from the Australian Securities Exchange (ASX) during the following month.

As your HCH shares have been sold, you may be considered to have disposed of your shares for capital gains tax purposes and you may have incurred a capital gain or loss on that disposal depending on your cost base for the shares. If you have any queries regarding taxation issues, you should consult your taxation or financial advisor.

Class Description	Amount per Security	Number of HCH Shares Sold	Total Payment
Ordinary Fully Paid Shares	\$1.0449	228	\$238.24

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

Your Payment Instruction

COMMONWEALTH BANK OF AUSTRALIA
BSB: 065-167 Account number: XXXXXX18

Amount Deposited

AUD\$238.24

If payment cannot be made to the above instruction, a cheque will be forwarded to your registered address.



Tassal Group Limited
ABN 15 106 067 270

006775 000 TGR



KOSZORUS SUPERANNUATION
PTY LTD
<AUROUS SUPER FUND A/C>
10 GAIRDNER LANE
MAWSON LAKES SA 5095

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

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	TGR
Record Date	7:00pm (AEDT), 14 November 2022
Payment Date	21 November 2022
Direct Credit Reference No.	811178

Scheme Consideration Payment

Dear Shareholder,

The scheme of arrangement between Tassal Group Limited (Tassal) and its shareholders (other than certain excluded shareholders), under which Aquaculture Australia Company Pty Ltd (Cooke Sub), a wholly-owned subsidiary of Cooke Inc., will acquire all of the outstanding issued shares in Tassal (Scheme) became legally effective on 9 November 2022 and has now been implemented.

This payment represents the consideration that has been paid in accordance with your registered instructions, pursuant to the Scheme.

As a result of the Scheme, your holding balance in Tassal has been reduced to zero.

Class Description	Consideration per Tassal Share	Number of Tassal Shares	Total Scheme Consideration (A\$)
Fully Paid Ordinary Shares	A\$5.23	558	\$2,918.34

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

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

Your Payment Instruction

COMMONWEALTH BANK OF AUSTRALIA
BSB: 065-167 Account number: XXXXXX18

Amount Deposited

AUD\$2,918.34

If payment cannot be made to the above instruction, a cheque will be forwarded to your registered address.

Inquires 1300 300 630

Issue date 10 Feb 23

Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 31651927

Check this statement carefully

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

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

ACN 647 820 371
FOR KOSZORUS SUPERANNUATION PTY LTD

REVIEW DATE: 10 February 23

You must notify ASIC of any changes to company details — Do not return this statement



To make changes to company details or amend incorrect information

- go to www.asic.gov.au/changes
- log in to our online services and make the required updates
- first time users will need to use the corporate key provided on this company statement



Phone if you've already notified ASIC of changes but they are not shown correctly in this statement.
Ph: 1300 300 630



Use your agent.

Company Statement

These are the current company details held by ASIC. You must check this statement carefully and inform ASIC of any changes or corrections immediately. Late fees apply. **Do not return this statement.**

1 Registered office
UNIT 8 435-439 FULLARTON ROAD HIGHGATE SA 5063

2 Principal place of business
10 GAIRDNER LANE MAWSON LAKES SA 5095

3 Officeholders

Name: DAVID JOHN KOSZORUS
Born: ADELAIDE SA
Date of birth: 14/02/1968
Address: 10 GAIRDNER LANE MAWSON LAKES SA 5095
Office(s) held: DIRECTOR, APPOINTED 10/02/2021; SECRETARY, APPOINTED 10/02/2021

Name: GLENYS HEATHER KOSZORUS
Born: WAIKERIE SA
Date of birth: 23/01/1965
Address: 10 GAIRDNER LANE MAWSON LAKES SA 5095
Office(s) held: DIRECTOR, APPOINTED 11/05/2021

4 Company share structure

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

5 Members

These details continue on the next page

KOSZORUS SUPERANNUATION PTY LTD ACN 647 820 371

Page 1 of 2

Company statement continued

Name: DAVID JOHN KOSZORUS
Address: 10 GAIRDNER LANE MAWSON LAKES SA 5095

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

Name: GLENYS HEATHER KOSZORUS
Address: 10 GAIRDNER LANE MAWSON LAKES SA 5095

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

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

End of company statement

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

Additional company information

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

6 Contact address for ASIC use only

Registered agent name: SMSF AUSTRALIA PTY LTD
Registered agent number: 46046
Address: PO BOX 230 GLEN OSMOND SA 5064

**ASIC**

Australian Securities & Investments Commission

ABN 86 768 265 615

KOSZORUS SUPERANNUATION PTY LTD
 SMSF AUSTRALIA PTY LTD
 PO BOX 230 GLEN OSMOND SA 5064

INVOICE STATEMENT

Issue date 10 Feb 23

KOSZORUS SUPERANNUATION PTY LTD

ACN 647 820 371

Account No. 22 647820371

Summary

Opening Balance	\$0.00
New items	\$59.00
Payments & credits	\$0.00
TOTAL DUE	\$59.00

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

Transaction details are listed on the back of this page

Inquiries

www.asic.gov.au/invoices

1300 300 630

Please pay

Immediately	\$0.00
By 10 Apr 23	\$59.00

If you have already paid please ignore this invoice statement.

- Late fees will apply if you do NOT
 - tell us about a change during the period that the law allows
 - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
 - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.

**ASIC**

Australian Securities & Investments Commission

PAYMENT SLIP**KOSZORUS SUPERANNUATION PTY LTD**

ACN 647 820 371

Account No: 22 647820371



22 647820371

TOTAL DUE	\$59.00
Immediately	\$0.00
By 10 Apr 23	\$59.00

Payment options are listed on the back of this payment slip



Bill Code: 17301
Ref: 2296478203716



*814 129 0002296478203716 42

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2023-02-10	Annual Review - Special Purpose Pty Co	4X2218251480P A	\$59.00
	Outstanding transactions		
2023-02-10	Annual Review - Special Purpose Pty Co	4X2218251480P A	\$59.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2296 4782 0371 642

Australia Post

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

Phone

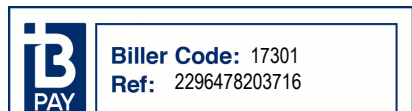
Call 13 18 16 to pay by Mastercard or Visa

On-line

Go to postbillpay.com.au to pay by Mastercard or Visa

Mail

Mail this payment slip and cheque (do not staple) to ASIC,
Locked Bag 5000, Gippsland Mail Centre VIC 3841



Biller Code: 17301
Ref: 2296478203716

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au



CoinSpot

Casey Block Services
ABN: 19 619 574 186

Financial Statement for 01 July 2022 to 30 September 2022

Coin Balances as at 30/09/2022
All listed AUD rates are approximate

User: smsf@koszorus.com

Aurous Super Fund
ABN: 88502204696
ACN: 647820371
Corporate Trustee Name: Koszorus Superannuation Pty Ltd
PO Box 230
Glen Osmond SA 5064

Balance Summary

COIN	COIN BALANCE	RATE (AUD)	TOTAL (AUD)
AUD	\$15,000.00	1	\$15,000.00

Fee Summary

FEES	GROSS (AUD)
Buy Fees	\$0.00
Sell Fees	\$0.00

Transaction History

No transactions.

Deposit History

No deposits.

Withdrawal History

No withdrawals.

Send Transaction History

No sends.

Receive Transaction History

No receives.

Receive From Another User

No receives.



CoinSpot

Casey Block Services
ABN: 19 619 574 186

Financial Statement for 01 October 2022 to 31 December 2022

Coin Balances as at 31/12/2022
All listed AUD rates are approximate

User: smsf@koszorus.com

Aurous Super Fund
ABN: 88502204696
ACN: 647820371
Corporate Trustee Name: Koszorus Superannuation Pty Ltd
PO Box 230
Glen Osmond SA 5064

Balance Summary

COIN	COIN BALANCE	RATE (AUD)	TOTAL (AUD)
AUD	\$15,000.00	1	\$15,000.00

Fee Summary

FEES	GROSS (AUD)
Buy Fees	\$0.00
Sell Fees	\$0.00

Transaction History

No transactions.

Deposit History

No deposits.

Withdrawal History

No withdrawals.

Send Transaction History

No sends.

Receive Transaction History

No receives.

Receive From Another User

No receives.



CoinSpot

Casey Block Services
ABN: 19 619 574 186

Financial Statement for 01 January 2023 to 31 March 2023

Coin Balances as at 31/03/2023
All listed AUD rates are approximate

User: smsf@koszorus.com

Aurous Super Fund
ABN: 88502204696
ACN: 647820371
Corporate Trustee Name: Koszorus Superannuation Pty Ltd
PO Box 230
Glen Osmond SA 5064

Balance Summary

COIN	COIN BALANCE	RATE (AUD)	TOTAL (AUD)
AUD	\$0.00	1	\$0.00
BTC	0.34989225	42556.99323877	14,890.36211755

Fee Summary

FEES	GROSS (AUD)
Buy Fees	\$148.51
Sell Fees	\$0.00

Transaction History

DATE	TYPE	COIN	AMOUNT	FEE (AUD)	TOTAL (AUD)
21/03/2023 05:52 AM	Buy	BTC/AUD	0.34989225	\$148.51485149	\$15,000

Deposit History

No deposits.

Withdrawal History

No withdrawals.

Send Transaction History

No sends.

Receive Transaction History

No receives.

Receive From Another User

No receives.



CoinSpot

Casey Block Services
ABN: 19 619 574 186


Financial Statement for 01 April 2023 to 30 June 2023

Coin Balances as at 30/06/2023
All listed AUD rates are approximate

User: smsf@koszorus.com

Aurous Super Fund
ABN: 88502204696
ACN: 647820371
Corporate Trustee Name: Koszorus Superannuation Pty Ltd
PO Box 230
Glen Osmond SA 5064

Balance Summary

COIN	COIN BALANCE	RATE (AUD)	TOTAL (AUD)
AUD 	\$20,000.00	1	\$20,000.00
BTC	0.56209082	45584.8311076	25,622.81509683

Fee Summary

FEES	GROSS (AUD)
Buy Fees	\$99.01
Sell Fees	\$0.00

Transaction History

DATE	TYPE	COIN	AMOUNT	FEE (AUD)	TOTAL (AUD)
24/06/2023 12:34 PM	Buy	BTC/AUD	0.21219857	\$99.00990099	\$10,000

Deposit History

CREATED	TYPE	REFERENCE	AMOUNT (AUD)
24/06/2023 12:36 PM	POLi	626D2059FEBD0738702D652FL3N9E7V3AW	\$20,000
10/05/2023 01:17 PM	POLi	626D2059FEBD0738702D652F9C6G9WB3U4	\$10,000
Total Deposits			\$30,000

Withdrawal History

No withdrawals.

Send Transaction History

No sends.

Receive Transaction History

No receives.

Receive From Another User

No receives.



Australian Government

Australian Taxation Office

Agent SMSF AUSTRALIA PTY LTD
Client THE TRUSTEE FOR AUROUS
 SUPER FUND
ABN 88 502 204 696
TFN 539 484 769

Income tax 002

Date generated	02 October 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

6 results found - from **02 October 2021** to **02 October 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
27 Sep 2022	30 Sep 2022	EFT refund for Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$1,484.50		\$0.00
27 Sep 2022	27 Sep 2022	General interest charge			\$1,484.50 CR
27 Sep 2022	27 Sep 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22		\$2,002.50	\$1,484.50 CR
1 Mar 2022	1 Mar 2022	General interest charge			\$518.00 DR
14 Jan 2022	13 Jan 2022	Payment received		\$3,000.60	\$518.00 DR
3 Nov 2021	28 Feb 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$3,518.60		\$3,518.60 DR



Australian Government
Australian Taxation Office

Agent SMSF AUSTRALIA PTY LTD
Client THE TRUSTEE FOR AUROUS
SUPER FUND
ABN 88 502 204 696
TFN 539 484 769

Activity statement 004

Date generated	02 October 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

8 results found - from **02 October 2021** to **02 October 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
6 Oct 2022	4 Oct 2022	Payment received		\$765.00	\$0.00
28 Sep 2022	28 Oct 2022	Original Activity Statement for the period ending 30 Sep 22 - PAYG Instalments	\$765.00		\$765.00 DR
14 Jul 2022	13 Jul 2022	Payment received		\$750.00	\$0.00
28 Jun 2022	28 Jul 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$750.00		\$750.00 DR
1 Apr 2022	31 Mar 2022	Payment received		\$750.00	\$0.00
28 Mar 2022	28 Apr 2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$750.00		\$750.00 DR
16 Feb 2022	15 Feb 2022	Payment received		\$750.00	\$0.00
22 Dec 2021	28 Feb 2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments	\$750.00		\$750.00 DR



Australian Government
Australian Taxation Office

PAYG Instalments report 2023

Tax Agent 25957257

Last Updated 23/09/2023

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
539484769	THE TRUSTEE FOR AUROUS SUPER FUND	765.00	Not Applicable	Not Applicable	Not Applicable	765.00

Total No of Clients: 1



046

DIRECTOR TRUSTEE
 10 GAIRDNER LANE
 MAWSON LAKES SA 5095

Account Number 06 5167 10476318

Statement Period 27 Feb 2022 - 3 Jul 2022

Closing Balance \$38,127.67 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)

Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

The Commonwealth Direct Investment Account is the preferred cash account for SMSF customers. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your investments through NetBank and the CommBank app.

Name: KOSZORUS SUPERANNUATION PTY LTD
 AS TRUSTEES FOR AUROUS SUPER FUND

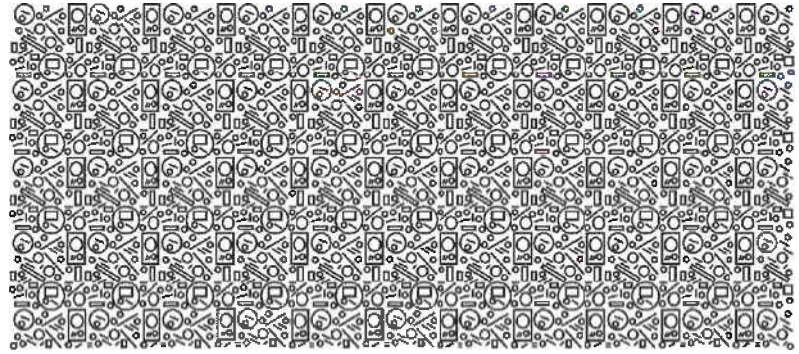
Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
27 Feb	2022 OPENING BALANCE			\$56,788.66 CR
01 Mar	Credit Interest		2.20	\$56,790.86 CR
10 Mar	ASIC NetBank BPAY 17301 2296478203716 Annual Review	56.00		\$56,734.86 CR
21 Mar	Direct Debit 245397 TAL Life Limited 1561045-C0362524	408.81		\$56,326.05 CR
30 Mar	Direct Credit 315908 TASSAL GROUP LTD MAR22/00811030		44.64	\$56,370.69 CR
31 Mar	TAX OFFICE PAYMENTS NetBank BPAY 75556 4885022046962060 March PAYG	750.00		\$55,620.69 CR
01 Apr	Credit Interest		2.40	\$55,623.09 CR
07 Apr	Direct Credit 489557 CGC DIV 001276170400		14.90	\$55,637.99 CR
20 Apr	Direct Debit 245397 TAL Life Limited 1561045-C0947923	408.81		\$55,229.18 CR
01 May	Credit Interest		2.28	\$55,231.46 CR
02 May	Transfer To Coinspot NetBank Crypto Trading Deposit	500.00		\$54,731.46 CR
03 May	Transfer To Coinspot NetBank Crypto Trading Deposit	14,500.00		\$40,231.46 CR



*# 5648.19504.1.1 ZZ258R3 0303 SL_R3 S911.D185.O.V06.00.35



Date	Transaction	Debit	Credit	Balance
20 May	Direct Debit 245397 TAL Life Limited 1561045-C1558306	408.81		\$39,822.65 CR
01 Jun	Credit Interest		3.05	\$39,825.70 CR
20 Jun	Direct Debit 245397 TAL Life Limited 1561045-C2150118	408.81		\$39,416.89 CR
30 Jun	Transfer to other Bank NetBank Reimburse Advice	1,295.23		\$38,121.66 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2022 is \$30.75			
01 Jul	Credit Interest		6.01	\$38,127.67 CR
03 Jul 2022	CLOSING BALANCE			\$38,127.67 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$56,788.66 CR		\$18,736.47		\$75.48		\$38,127.67 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
03 Jul	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.30%

Note. Interest rates are effective as at the date shown but are subject to change.

Important Information:

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Tell us online: commbank.com.au/support/compliments-and-complaints.html

Call: 1800 805 605 (free call)

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Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au

Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST



Account Number 06 5167 10476318

Statement Period 4 Jul 2022 - 26 Aug 2022

Closing Balance \$37,052.95 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)



046

DIRECTOR TRUSTEE
 10 GAIRDNER LANE
 MAWSON LAKES SA 5095

Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

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Name: KOSZORUS SUPERANNUATION PTY LTD
 AS TRUSTEES FOR AUROUS SUPER FUND

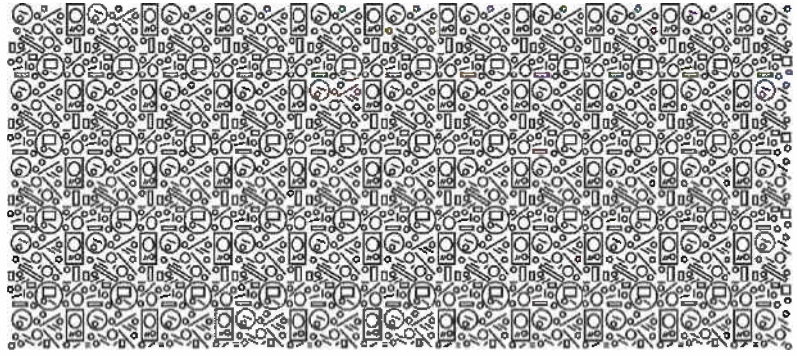
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Date	Transaction	Debit	Credit	Balance
04 Jul	2022 OPENING BALANCE			\$38,127.67 CR
04 Jul	Direct Credit 219182 AS1 SOA PAY SOA22/00800570		1,000.00	\$39,127.67 CR
12 Jul	TAX OFFICE PAYMENTS NetBank BPAY 75556 4885022046962060 June IAS payment	750.00		\$38,377.67 CR
20 Jul	Direct Debit 245397 TAL Life Limited 1561045-C2739600	408.81		\$37,968.86 CR
01 Aug	Credit Interest		12.90	\$37,981.76 CR
10 Aug	Transfer To Gold Australia NetBank Inv AUR2022886	520.00		\$37,461.76 CR
22 Aug	Direct Debit 245397 TAL Life Limited 1561045-C3381693	408.81		\$37,052.95 CR
26 Aug	2022 CLOSING BALANCE			\$37,052.95 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$38,127.67 CR		\$2,087.62		\$1,012.90		\$37,052.95 CR





Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
26 Aug	Less than \$10,000.00	0.00%
	\$10,000.00 and over	1.10%

Note. Interest rates are effective as at the date shown but are subject to change.

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Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au

Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST

Important Safety Notice: Keeping Your Accounts Safe.

Contact us immediately, anytime, on **13 2221** if you notice any suspicious activity on your account or if you need to report a lost or stolen card.

What to look out for

Other people may make unauthorised transactions on your account by gaining access to your personal information. They commonly gain your personal information by posing as another person or business, or by stealing your passwords. This is usually done by SMS or email phishing, and via telephone scams. This information is then often used to make unauthorised transactions on your accounts.

How can I keep my accounts safe?

Keep your devices, PIN and passwords secure so that nobody can gain access or discover this information.

- Memorise your codes and delete or destroy any record of them.
- If you are waiting for your card in the mail, secure your letterbox at all times.
- Don't tell anyone your passwords or PINs – including family, friends and anyone who claims they are from the bank.
- Don't choose any passwords or PINs which are easily guessed, such as your birthday, name, phone number, or numbers which form a pattern.

Keep your cards and devices safe, take extra care of your online wallets and mobile banking applications.

- Activate and set a PIN on your card as soon as you receive it.
- Regularly check your card is still in your possession.
- Cancel, cut up and securely dispose of any card you no longer use.
- Don't let anyone else register their own thumbprint or other biometrics on your device.
- Don't leave your card unattended when you are in public, including at work.



Has there been an unauthorised transaction on your account?

1. Double check that the transaction was not made by you, or an authorised person on the account.
2. Document the incorrect transaction.
3. Contact the merchant that charged you (most issues can be resolved faster that way).

For more information, visit:

commbank.com.au/support/disputing-a-transaction.html

If the issue is still unresolved, contact us within 30 days of your transaction statement date, and we may be able to exercise our chargeback rights to recover your funds.

Please note: We cannot request a chargeback on BPAY payments because different rules apply (these rules are set out in the ePayments Code).

To find out more about chargebacks, visit:

commbank.com.au/support/faqs/1387.html

Important information: This document is a guideline only. If you don't take reasonable measures to protect your cards and devices, or protect your personal and security information, or prevent others from accessing such information, you may be liable for any unauthorised transactions. Your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code and is set out in your account Terms and Conditions. For a copy visit commbank.com.au. To notify us of any account security issues, simply call 13 2221, 24 hours a day, 7 days a week. HomePath Pty Limited ABN 35 081 986 530 is a wholly owned but non-guaranteed subsidiary of Commonwealth Bank of Australia.



Account Number 06 5167 10476318

Statement Period 27 Aug 2022 - 26 Feb 2023

Closing Balance \$37,071.24 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)



046

DIRECTOR TRUSTEE
 10 GAIRDNER LANE
 MAWSON LAKES SA 5095

Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

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 AS TRUSTEES FOR AUROUS SUPER FUND

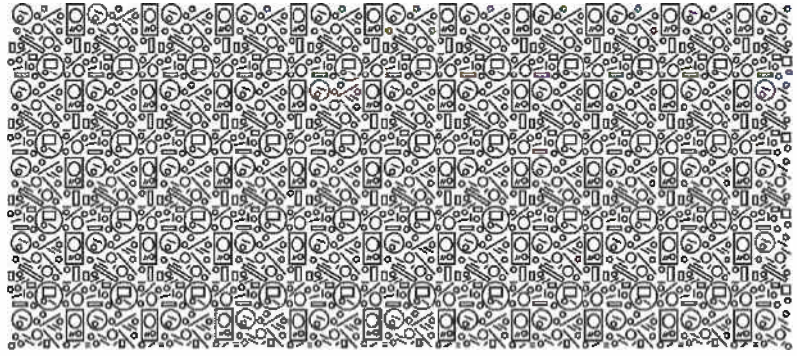
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Date	Transaction	Debit	Credit	Balance
27 Aug	2022 OPENING BALANCE			\$37,052.95 CR
01 Sep	Credit Interest		25.72	\$37,078.67 CR
20 Sep	Direct Debit 245397 TAL Life Limited 1561045-C3949556	408.81		\$36,669.86 CR
26 Sep	Transfer To SMSF Australia NetBank inv-1145	1,430.00		\$35,239.86 CR
30 Sep	Direct Credit 012721 ATO ATO001000017560707		1,484.50	\$36,724.36 CR
01 Oct	Credit Interest		40.70	\$36,765.06 CR
04 Oct	TAX OFFICE PAYMENTS NetBank BPAY 75556 4885022046962060 Sept IAS	765.00		\$36,000.06 CR
06 Oct	Direct Credit 489557 CGC DIV 001284757692		11.92	\$36,011.98 CR
20 Oct	Direct Debit 245397 TAL Life Limited 1561045-C4551079	408.81		\$35,603.17 CR
01 Nov	Credit Interest		52.34	\$35,655.51 CR
21 Nov	Direct Credit 219182 TASSAL GROUP LTD NOV22/00811178		2,918.34	\$38,573.85 CR
21 Nov	Direct Debit 245397 TAL Life Limited 1561045-C5144225	408.81		\$38,165.04 CR
01 Dec	Credit Interest		58.03	\$38,223.07 CR



*# 4096.13580.1.2.ZZ258R3 0303SL_R3 S911.D058.O.V06.00.36



Date	Transaction	Debit	Credit	Balance	
20 Dec	Direct Debit 245397 TAL Life Limited 1561045-C5707509	408.81		\$37,814.26 CR	
01 Jan	Credit Interest		66.32	\$37,880.58 CR	
20 Jan	Direct Debit 245397 TAL Life Limited 1561045-C6338332	408.81		\$37,471.77 CR	
01 Feb	Credit Interest		67.28	\$37,539.05 CR	
15 Feb	ASIC NetBank BPAY 17301 2296478203716 ASIC renewal	59.00		\$37,480.05 CR	
20 Feb	Direct Debit 245397 TAL Life Limited 1561045-C6900859	408.81		\$37,071.24 CR	
26 Feb 2023	CLOSING BALANCE			\$37,071.24 CR	
		Opening balance	- Total debits	+ Total credits	= Closing balance
		\$37,052.95 CR	\$4,706.86	\$4,725.15	\$37,071.24 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
26 Feb	Less than \$10,000.00	0.25%
	\$10,000.00 and over	2.25%

Note. Interest rates are effective as at the date shown but are subject to change.

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Email: info@afca.org.au

Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST

Important Notice

Changes to cheque access from 3 June 2023

We are phasing out cheque access¹ from 3 June 2023, as follows:

- If you open a CommBank account from 3 June 2023, cheque access to that account won't be available. Some exceptions apply².
- If a cheque book was not issued for your account² before 3 June 2023, cheque access to that account won't be available from 3 June 2023.
- From 3 June 2023 replacement cheque books will no longer be issued automatically. To obtain a replacement cheque book, please contact us or visit your nearest branch.
- If you switch from a CommBank account where a cheque book was previously issued, to a new CommBank account, and your cheque book is linked to your new account, you can continue to have cheque access to your new account until all of the cheques in your cheque book are used. Once you've used all the cheques in that cheque book, cheque access will no longer be available from 3 June 2023.
- All account Terms and Conditions will be updated to reflect these changes on 3 June 2023 on commbank.com.au

Using NetBank, the CommBank app or CommBiz (for business and institutional customers), you can manage your money securely online anywhere, anytime and you can access a range of handy features, including:

- Transferring money between your accounts in real-time
- Transferring money to a BSB and Account Number or paying money to someone using PayID
- Setting up a recurring transfer or scheduling a transfer for later
- Paying your bills using PayTo, BPAY® or direct debit

For your personal accounts you can also use phone banking to transfer money between your accounts by calling us at 13 2221. For your business accounts you can manage your money securely online anywhere, anytime using NetBank, the CommBank app or CommBiz. For more information visit commbank.com.au/changes-to-cheques

¹ Cheque access means being able to take money out of your account using a cheque from a cheque book issued to you on request and linked to your account, or a cheque obtained by you on request, over the counter in branch.

² Selected business and institutional banking accounts are excluded. Speak with your Relationship Manager, or visit commbank.com.au/changes-to-cheques

® Registered to BPAY Pty Ltd ABN 69 079 137 518





Account Number 06 5167 10476318

Statement Period 27 Feb 2023 - 26 Aug 2023

Closing Balance \$6,196.44 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)



046

DIRECTOR TRUSTEE
 10 GAIRDNER LANE
 MAWSON LAKES SA 5095

Direct Investment Account

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Name: KOSZORUS SUPERANNUATION PTY LTD
 AS TRUSTEES FOR AUROUS SUPER FUND

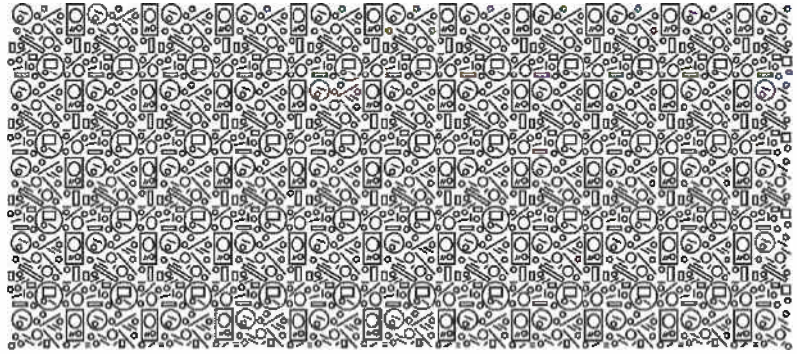
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Date	Transaction	Debit	Credit	Balance
27 Feb	2023 OPENING BALANCE			\$37,071.24 CR
01 Mar	Credit Interest		60.98	\$37,132.22 CR
20 Mar	Direct Debit 245397 TAL Life Limited 1561045-C7454696	408.81		\$36,723.41 CR
01 Apr	Credit Interest		73.68	\$36,797.09 CR
06 Apr	Direct Credit 489557 CGC DIV 001294575886		14.90	\$36,811.99 CR
20 Apr	Direct Debit 245397 TAL Life Limited 1561045-C8043971	408.81		\$36,403.18 CR
01 May	Credit Interest		73.82	\$36,477.00 CR
11 May	Transfer To CoinSpot NetBank 996332751423	10,000.00		\$26,477.00 CR
22 May	Direct Debit 245397 TAL Life Limited 1561045-C8636383	436.04		\$26,040.96 CR
01 Jun	Credit Interest		64.39	\$26,105.35 CR
20 Jun	Direct Debit 245397 TAL Life Limited 1561045-C9181780	436.04		\$25,669.31 CR
22 Jun	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		2,424.01	\$28,093.32 CR
23 Jun	Direct Credit 219182 HCH PAYMENT UMP23/00800805		238.24	\$28,331.56 CR



*# 4104.17305.1.2 ZZ258R3 0303 SL_R3 S912.D240.O V06.00.36



Date	Transaction	Debit	Credit	Balance
25 Jun	Transfer To CoinSpot NetBank 996334586459	20,000.00		\$8,331.56 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2023 is \$602.17			
01 Jul	Credit Interest		48.68	\$8,380.24 CR
20 Jul	Direct Debit 245397 TAL Life Limited 1561045-C9775856	436.04		\$7,944.20 CR
01 Aug	Credit Interest		2.44	\$7,946.64 CR
08 Aug	Transfer to other Bank NetBank reimburse subscrip	794.16		\$7,152.48 CR
14 Aug	Transfer To Gold Australia NetBank INV AUR20231284	520.00		\$6,632.48 CR
21 Aug	Direct Debit 245397 TAL Life Limited 1561045-D0361884	436.04		\$6,196.44 CR
26 Aug	2023 CLOSING BALANCE			\$6,196.44 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$37,071.24 CR		\$33,875.94		\$3,001.14		\$6,196.44 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
26 Aug	Less than \$10,000.00	0.35%
	\$10,000.00 and over	3.00%

Note. Interest rates are effective as at the date shown but are subject to change.

Important Information:

We try to get things right the first time – but if we don’t, we’ll do what we can to fix it. You can fix most problems simply by contacting us.
 Write to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001
 Tell us online: commbank.com.au/support/compliments-and-complaints.html
 Call: 1800 805 605 (free call)

You can also contact the Australian Financial Complaints Authority, AFCA, an independent external dispute resolution body approved by ASIC - time limits may apply, visit AFCA, afca.org.au, website for more information.
 Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001
 Email: info@afca.org.au
 Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST

Important Safety Notice: Keeping Your Accounts Safe.

Contact us immediately, anytime, on **13 2221** if you notice any suspicious activity on your account or if you need to report a lost or stolen card.

What to look out for

Other people may make unauthorised transactions on your account by gaining access to your personal information. They commonly gain your personal information by posing as another person or business, or by stealing your passwords. This is usually done by SMS or email phishing, and via telephone scams. This information is then often used to make unauthorised transactions on your accounts.

How can I keep my accounts safe?

Keep your devices, PIN and passwords secure so that nobody can gain access or discover this information.

- Memorise your codes and delete or destroy any record of them.
- If you are waiting for your card in the mail, secure your letterbox at all times.
- Don't tell anyone your passwords or PINs – including family, friends and anyone who claims they are from the bank.
- Don't choose any passwords or PINs which are easily guessed, such as your birthday, name, phone number, or numbers which form a pattern.

Keep your cards and devices safe, take extra care of your online wallets and mobile banking applications.

- Activate and set a PIN on your card as soon as you receive it.
- Regularly check your card is still in your possession.
- Cancel, cut up and securely dispose of any card you no longer use.
- Don't let anyone else register their own thumbprint or other biometrics on your device.
- Don't leave your card unattended when you are in public, including at work.



Has there been an unauthorised transaction on your account?

1. Double check that the transaction was not made by you, or an authorised person on the account.
2. Document the incorrect transaction.
3. Contact the merchant that charged you (most issues can be resolved faster that way).

For more information, visit:

commbank.com.au/support/disputing-a-transaction.html

If the issue is still unresolved, contact us within 30 days of your transaction statement date, and we may be able to exercise our chargeback rights to recover your funds.

Please note: We cannot request a chargeback on BPAY payments because different rules apply (these rules are set out in the ePayments Code).

To find out more about chargebacks, visit:

commbank.com.au/support/faqs/1387.html

Important information: This document is a guideline only. If you don't take reasonable measures to protect your cards and devices, or protect your personal and security information, or prevent others from accessing such information, you may be liable for any unauthorised transactions. Your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code and is set out in your account Terms and Conditions. For a copy visit commbank.com.au. To notify us of any account security issues, simply call 13 2221, 24 hours a day, 7 days a week.

4 April 2023

└ 001147

Private & Confidential

Mr David Koszorus
10 Gairdner Lane
MAWSON LAKES SA 5095

**Anniversary notice for Accelerated Protection
Policy Number: 1561045**

Dear Mr Koszorus,

We are writing to let you know that your **policy is approaching its anniversary**. In this letter, you'll find important information that explains any updates to your policy and premium changes. To assist with your understanding of some important Life Insurance terminology, we have included a more detailed explanation in the Glossary at the end of this letter.

The below table includes a summary of your cover, including your new Benefit Amounts and Premiums, applicable from **20 May 2023**.

Policy Summary

Life Insured: David Koszorus

Your Plan	Premium Type	Inflation Protection	Benefit Amount	Premium (monthly)
Life Insurance Plan	Level Premium to Age 70	×	\$500,000	\$151.55
TPD Insurance (Attached) - Death Buy-Back Option	Level Premium to Age 70	×	\$500,000	\$284.49

Your new total monthly premium is \$436.04*

*includes Policy Fee and Stamp Duty (if applicable)

Your next payment amount may differ from your new premium if you have a credit or outstanding amount due on your policy.

How is your premium calculated?

When you first purchased your policy, we used the information you provided, including your health, lifestyle and product choices, to set your initial premium. Each year we recalculate your premiums based on premium type (such as Stepped or Level) and whether Inflation Protection applies (which increases your Benefit Amount with inflation). This affects how your premium may rise. Finally, we look at any fees or discounts that may need to be applied.

More information about Stepped & Level premiums and Inflation Protection can be found in the Glossary at the end of this letter and the original Product Disclosure Statement (PDS) and Policy Document issued to you. You can also find details of your cover and your chosen options in the last Policy Schedule issued to you.

Changes to premiums

We have reviewed our premium rates and as a result, premiums for certain Plans will be increasing soon. Please note, if you hold Life Insurance, or Child Critical Illness and/or short-term Income Protection (1, 2 or 5 year Benefit Periods without the Accident Benefit Option), the premium rates for these Plans will not increase.

Due to factors that include, but are not limited to, rising business and future claim costs, we have adjusted the underlying premium rates which means premiums will increase. Increasing premium rates is important so we can continue to support our customers when they need us most at claim time.

Any increases to premium rates (stepped or level) are always made for a group of policy holders. Individual policies have not been singled out for increases.

On 20 May 2023, your monthly premium will change as outlined in the Policy Summary table on the front page of this anniversary notice; this will include any premium rate increases that apply to your Plan/s.

Please note, if you are not currently paying any premiums, or only paying premiums for certain Plan(s) due to your Policy being involved in a claim or other premium waiver event, the premium changes will apply once you resume paying premiums. You will be notified of your new premium closer to the time you are due to resume premium payments.

What happens next?

You don't need to do anything, if this increase applies to your Plan/s, it will happen automatically. For more details about why we have increased our premiums and what this may mean for you, please refer to the enclosed flyer **Understanding your insurance and premiums** or visit www.tal.com.au/premiums.

If you have any questions or want to discuss your insurance or your options, please speak to your Financial Adviser or call us on **1300 209 088**.

What you need to do

- Please take the time to check your policy details are correct and ensure you have funds available to pay your premium.
- Now is also a good time to think about whether your circumstances have changed. Many events like a marriage, birth of child, a change in your income or a change to your mortgage debt can be worth discussing with your adviser, to ensure your policy still aligns with your goals.

Because you have chosen to pay via direct debit from your Bank account, **your premium will be debited from your account on 20th of each month following your policy anniversary on 20 May 2023**. If the payment date falls on a weekend, your payment will be debited the following working day.

How to manage your policy

- If you wish to change your payment method or direct debit details for your insurance premiums, please contact us or complete the enclosed payment advice form.
- If you would like to review anything else regarding your policy, simply contact TAL or your financial adviser using the contact details below.

How do I make a complaint?

We have an internal dispute resolution service to assist you with any concerns you may have about your policy.

In the first instance, we hope that our friendly team can handle any concern you may have. Please call our customer service team on **1300 209 088** or email us at customerservice@tal.com.au. If you are not satisfied with our initial response, please ask to speak to a Manager or a representative from the Internal Dispute Resolution Team.

We will attempt to resolve your complaint within 45 days of the date it is received. If your complaint cannot be resolved within that period, you will be informed of the reasons for the delay and when you can expect a response to your complaint.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Time limits may apply to complaints to AFCA. You may wish to consult the AFCA website or contact AFCA directly to find out if there is a time limit on lodging a complaint with AFCA.

What is the Life Insurance Code of Practice?

We are committed to the Life Insurance Code of Practice (the Code). The Code outlines the life insurance industry's key commitments and obligations to our customers, ensuring that we act with honesty, fairness and transparency. For more information on the Code, please visit our website.

What you need to know about your policy

As part of our commitment to the Life Insurance Life Code of Practice, it is important to inform you that before making any changes, such as cancelling or replacing this policy, there are risks you need to consider. For example, if cover is cancelled, the same cover may not be available to you, you may not be eligible for any cover, or you may be offered cover on different terms, even if your new policy is with TAL.

If you wish to make a claim, please contact us on the details below to obtain a claims pack. This will explain the information we need to assess the claim. You can also refer to the Product Disclosure Statement and your Policy Document for information on what may be required in the event of a claim.

If you would like to change the terms of your policy or if you are having trouble meeting your premium payments, we may be able to offer you options to assist. Please speak to your financial adviser or call us on the number below to discuss the options that might be available to you.

Do you need help?

For any assistance, clarification or concerns, please contact TAL's Customer Service team:

Phone: 1300 209 088

Email: customerservice@tal.com.au

For advice on your cover and financial strategy, please contact your financial adviser:

Matthew Nicholls

Nicholls Wealth Management Pty Ltd

Phone: (08) 8359 0010

Email: matt@nichollswalth.com.au

You can manage your cover anywhere, anytime with myTAL. Just log in at www.tal.com.au and register using your email address.

TAL regularly introduces improvements to Accelerated Protection to provide the best protection we can offer to you, your family or your business. The upgrade booklet outlines what improvements have been introduced to Accelerated Protection over time that may now apply to your policy.

To obtain a copy of your Product Disclosure Statement, Policy Document and Upgrade Booklet you can log onto myTAL via tal.com.au or contact us.

Privacy

TAL Privacy Policy is available on our website at www.tal.com.au/Privacy-Policy or is available free of charge on request.

Thank you for entrusting TAL with your life insurance.

Yours sincerely

TAL Customer Service

Glossary

To understand more about pricing, refer to the original PDS issued to you.

Agreed Value

If you have chosen 'Agreed Value' and we have received complete and accurate financial evidence to establish the Benefit Amount, then we will pay the Benefit Amount shown in the last Policy Schedule.

If you have chosen 'Agreed Value' and we haven't received complete and accurate financial evidence to establish the Benefit Amount (including any subsequent application for increases), in the event of a claim you will be required to provide complete and accurate financial evidence to support the Benefit Amount. The financial evidence provided must be to our satisfaction.

Any Occupation TPD

If you choose "Any Occupation" TPD cover, you may be eligible to claim if you suffer illness or injury and are totally and permanently disabled to the extent that you are unlikely to ever work in *any* jobs suited to your education, training or experience.

Benefit Amount

Benefit or Benefit Amount means the monthly amount or lump sum amount, as shown on your Policy Schedule, that we will pay you upon receipt of and acceptance by us, of a valid claim for the respective Plan on your Policy. For Income Protection (Standard and Premier), the amount we pay you is determined by the option you have chosen (Agreed Value or Indemnity) plus increases under Inflation Protection and less any Income Protection Adjustments if applicable.

Cover

Cover or Covered refers to the circumstances in which a Benefit Amount is payable in accordance with your Policy. The Cover your Policy provides is shown in your Policy Schedule.

Indemnity

If you have chosen 'Indemnity' as specified in your Policy Schedule, your monthly Earnings will be used to determine the Benefit Amount payable. In some circumstances, the full Benefit Amount may not be payable and may be reduced to reflect your income prior to claim. For example, if your income has reduced or the Benefit Amount has increased due to Inflation Protection but your income has not increased to the same extent, the amount payable to you may be reduced to reflect your actual income. Where the indexation factor is negative, we will not apply a change to your level of cover. Refer to your Policy Schedule, Policy Document or financial adviser for more information.

Inflation Protection

If you selected Inflation Protection, we will increase the Benefit Amount to keep up with inflation as per the terms stated in your Policy Document. If this applies to your policy, we will increase your Benefit Amount at each policy anniversary and a new premium will be calculated to reflect the increased Benefit Amount using your current Age and Premium Type (i.e. Stepped or Level Premium).

You can choose to decline this increase at each policy anniversary or remove Inflation Protection for future policy anniversaries.

Level Premium

If you choose Level Premiums, the premium is based on your age at the Plan start date. Where you choose to increase your cover or the Inflation Protection Benefit applies, the premium rates used to calculate premiums for the alteration will be based on the Life Insured's age at that time. The below are some factors to help you understand what can cause your Level Premiums to increase:

- your Benefit Amount increases (including as a result of Inflation Protection);
- you include a new Plan or benefit option;
- we review our costs and pricing;
- if we increase the premium rates we used to determine your premium or policy fee. Decisions to change premium rates or Policy fees do not occur because of changes to an individual customer's own circumstances, but rather are determined in relation to the group of customers that we insure;
- if you choose 'Level to 65' premiums, your premiums will convert to Stepped premiums on the policy anniversary before age 65;
- if you choose 'Level to 70' premiums, your premiums will convert to Stepped premiums on the policy anniversary before age 70; and

- if a Policy discount no longer applies or Government duties or charges increase.

Guaranteed level premium – Life insurance only

Level premium rates for Life insurance are guaranteed not to increase until the Policy anniversary date before your:

- 65th birthday, where Level premium to age 65 is selected; or
- 70th birthday, where Level premium to age 70 is selected,

Except if there is any increase in tax, duty or charge introduced by government. This does not apply to Critical Illness, Child's Critical Illness, TPD or Income Protection insurance or Business Expense.

Own Occupation TPD

If you choose "Own Occupation" TPD cover, you may be eligible to claim if you suffer illness or injury and are totally and permanently disabled to the extent that you are unlikely to ever work in your current occupation.

Plan

Plan means how your policy has been designed, and refers to insurance benefits and options under Life insurance, Critical Illness insurance, Child's Critical Illness insurance, TPD insurance and Income Protection insurance. Your original Policy Schedule outlined the Plans applicable to your policy at the time. Your anniversary notice outlines the Plan at each policy anniversary.

Premium

This is the amount you must pay to maintain your policy. This also includes Fees, Government duties and charges and discounts if applicable. Premium payments can be made monthly, quarterly, half-yearly or yearly.

Premium Type

Your premium type is the way your premiums are calculated as you age. These can be either Level or Stepped premiums, to suit your financial strategy.

Stepped Premium

If you choose Stepped premiums, the premium is calculated based on your total Benefit Amount (with or without inflation) and your age as at each policy anniversary. The premium will generally increase at each policy anniversary.

TPD when ADL is shown in your Policy Schedule (change at age 65):

From the Policy anniversary prior to your 65th birthday, the Own Occupation or Any Occupation definition no longer applies. The definition for your TPD benefit will change to Activities of Daily Living which means the Life Insured:

- is totally and permanently unable to perform at least two activities of daily living (for example, bathing, dressing, toileting, mobility, feeding) without the physical assistance of another person; or
- suffers loss of use of limbs (permanent); or
- suffers loss of sight in one eye and use of a single limb (permanent); or
- suffers blindness (permanent); or
- suffers significant cognitive impairment.

Understanding your insurance and premiums

Due to factors including, but not limited to, an increase in expected future claims costs and business costs, we need to increase premiums to continue to support our customers when they need us the most.



From 1 April 2021 to 31 March 2022, we paid

\$2.7 billion in claims to
39,628 customers and their families*.

Why is insurance important?

Insurance cover can help provide you with peace of mind if anything ever does go wrong. It can:



provide for your loved ones in the event of your death



provide for your loved ones if you are diagnosed with a terminal illness



support you when you're sick or injured



take the financial pressure off so you can concentrate on getting better.

Insurance works by customers pooling their premiums together, which in turn means we can support them when something does go wrong.

Why do premium rates need to increase?

Like most businesses, insurers are susceptible to changes in costs and economic conditions, which in turn can impact customers' premiums. We expect business costs, including future claim costs, to increase. For example claim costs can include:

- the volume of claims; and
- the length of time customers need to be off work.

These examples are some of the factors we consider in our reviews and others may apply.

This means we need to ensure the premiums we collect can adequately manage these risks and that we can be there to support our customers when they need us most.

Paying claims is the reason we're here.

We will never single you out for a rate increase – our rate increases are determined and applied to a group of customers.

How do you calculate my premium?

Many factors can influence how your premiums are calculated including, but not limited to, the cover type selected, the length of time you have held your policy and the life insured's details, such as age, gender, occupation, smoking status, health and pastimes.

Your cover is guaranteed to continue each anniversary until your policy or benefits expire or end, as explained in your product and policy terms. We will not alter your existing cover or premiums as a result of your health, occupation or pastimes changing after you take out your cover. However, premiums can change each year, based on a number of other factors including the following:

- 1 If you have chosen stepped premiums, your insurance premiums are recalculated every year and will generally rise with your age.
- 2 If automatic indexation applies, your Benefit Amount will increase and your premiums will also increase to reflect the higher cover amount. You can choose to decline these increases or reduce your cover.
- 3 If it has been necessary for us to increase underlying premium rates or Policy Fees for our customers, to ensure we can continue to adequately address rising business and future claims costs.

There are a range of other reasons why your stepped or Level premium may increase, including if we change our premium rates. Please refer to the relevant disclosure documents such as the Product Disclosure Statement and Policy Document (PDS), issued to you. You can also find details of your cover and your chosen options in the last Policy Schedule issued to you.

Can I change my cover?

As your life changes, so can your insurance needs, and you may wish to change your policy to suit you. You might not think about insurance cover very often but you or your family could be glad it's there when you need it. If you want to change your cover, the following options may be available to you. Speak to an adviser about whether the options are appropriate for your circumstances:



Reduce your Sum Insured.



You may be eligible for a discount if you change your payment frequency to yearly.



Turn off any automatic indexation increases you may have applied to your cover.



Reduce your benefit period or increase your waiting period if you have Income Protection.



If your health has improved or your pastimes have changed, ask us to review any loadings applied to your cover.



Update your smoker status if you haven't smoked at all in the past 12 months.



Change the definition that applies to any Total and Permanent Disability cover you might have, if applicable.



Switch your Income Protection policy from Agreed Value to Indemnity, if relevant.

We're here when you need us most

We have more than 180 years of experience.

Supporting our customers and their families through the claims we pay **is the most important thing we do.**



People often think life insurance is about payments to families when a loved one passes away. But **of the claims we paid, approximately 71% helped our customers continue living their lives while recovering from illness or injury.***

We're here for you when the unexpected happens

The top 5 reasons for making a claim*:



1. Mental health conditions



2. Cancer



3. Injuries and fractures



4. Musculoskeletal and connective tissue conditions



5. Conditions of the Circulatory System

If you have any questions or want to discuss your insurance or your options, please visit www.tal.com.au/premiums, speak to your Financial Adviser or call us on **1300 467 022**.

*Claims statistics based on total number of claims paid by both TAL Life Limited (TAL Life) and Asteron Life & Superannuation Limited (Asteron Life) between 1 April 2021 and 31 March 2022. Asteron Life's life insurance business (including all life insurance policies) was transferred to TAL Life on 1 October 2021. From that date, TAL Life was the issuer of Asteron Life's life insurance policies. Payment of each claim is subject to the terms and conditions of the applicable policy, which are set out in the relevant Product Disclosure Statement and Policy Document

Any financial product advice is general in nature only and does not take into account any person's objectives, financial situation or needs. Before acting on it, the appropriateness of the advice for any person should be considered, having regard to those factors. Persons deciding whether to acquire or continue to hold life insurance issued by TAL Life should consider the relevant Product Disclosure Statement (PDS) available at www.tal.com.au. The Target Market Determination (TMD) for the product (where applicable) is also available at this web address.

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TAL



Payment Advice

SAVE

PRINT

1. YOUR POLICY

Policy owner(s)

Policy number

Phone number

(Mobile)

Phone number

(Home)

Email*

*If we have sent you a form that has been filled in with your phone number and email address, please check that these details are still current. If not, please provide your current contact details.

2. COMPLETE FOR POLICIES OWNED BY TAL SUPER

Please nominate your contribution type

Employer voluntary contributions*

Employer Name:

Employer ABN:

or

Employer WPN:

*Employer contributions will only be accepted via SuperStream unless a specific exemption applies such as an insurance contribution made by an employer outside its normal payroll process.

Non-Employer contributions

Personal Spouse (Not applicable to TAL Super members)

TAL Life Limited ABN 70 050 109 450 | AFSL 237848

Fund: TAL Super - is a plan within the Retail Division in the Mercer Super Trust
ABN 19 905 422 981

Trustee: Mercer Superannuation (Australia) Limited
ABN 79 004 717 533 | AFSL 235906

TALR0002/0322

PAYMENT ADVICE | PAGE 1 OF 4

3. PAYMENT OPTIONS

Please select a payment option (credit/debit card or direct debit from your nominated account).

Credit/Debit card payment

Account holder(s) name

Type of card Visa MasterCard

Expiry date

Card number

This authority covers This and future payments* This payment only

*I/we request that you debit the account above with any amounts which TAL Life Limited may charge me/us until further notice, which I/we will provide to you in writing. TAL will continue to debit your card beyond the credit card expiry date until you contact TAL and notify of your intention to cease the arrangement.

Direct debit request**

Account holder(s) name

Name of financial institution

BSB number

Account number

This authority covers This and future payments* This payment only

*I/we request that you debit the account above with any amounts which TAL Life Limited (User ID 245397) may debit or charge me/us through the Bulk Electronic Clearing System in accordance with the payment arrangement between us until further notice, which I/we will provide to you in writing.

By signing this form, I/we confirm and agree that:

- I am/we are the account holder(s)
- this Direct Debit Request is governed by the Direct Debit Request Service Agreement set out on page 4 of this form, and
- I am and TAL Life Limited are bound by all of those terms and conditions.

** TAL Super* Policies are not able to accept a SMSF bank account to pay premiums by Direct Debit. If you wish to pay premiums for your TAL Super policy through your SMSF please speak to your Financial Adviser.

4. PAYMENT FREQUENCY

If you have chosen to have future payments debited from your card or account (see Question 2), please indicate the frequency:

Monthly Quarterly Half-yearly Yearly

5. AUTHORISATION

Signatory 1

Full name

Signing as

Individual

Director

Signature

Date

DD / MM / YYYY

Signatory 2

Full name

Signing as

Individual

Director

Signature

Date

DD / MM / YYYY

6. PRIVACY

In this section, the words 'we' and 'our' refer to both TAL and the Trustee.

The way in which we collect, secure, hold, use and disclose personal and sensitive information (your information) is explained in the 'Your Privacy' section of the PDS and in our privacy policies. These policies can be obtained online at www.tal.com.au/privacy-policy (all policies) and www.mercer.com.au/privacy.html (TAL Super policies only) or by contacting us.

If you have any questions about the way in which your information is managed, or would like a paper copy of our privacy policies, please contact us by phone on 1300 209 088 or by email to customerservice@tal.com.au.

SUBMITTING THIS FORM

Please return your completed form and any supporting documentation to:

TAL Life Limited
GPO Box 5380
Sydney NSW 2001

CONTACTING TAL

-  customerservice@tal.com.au
-  1300 209 088
-  1300 351 133
-  tal.com.au

SAVE

PRINT

This Agreement is issued by TAL Life Limited (TAL) User ID 245397 (including as an agent of the Trustee in relation to TAL Super), to enable you to understand your rights and responsibilities when making premium payments by direct debit. Together with your Direct Debit Request, it allows TAL to debit your nominated account to meet the premiums for your policy. Please keep this Agreement in a safe place for future reference.

TAL sends the request to debit your account to your nominated financial institution on the day your premium is due. This debit will appear as 'TAL' on your bank statements. It may take your financial institution between one and three business days to process this request and withdraw the funds from your account. Please ensure that you leave sufficient funds in your account until the debit has cleared, to avoid incurring a dishonour charge from your financial institution.

How to make changes

Please contact us and allow at least 7 days' notice before your next premium due date for either:

- altering any of your direct debit or financial institution details, or
- deferring, stopping or suspending any debits, or cancelling the Agreement completely. If you do any of these, you will need to make alternative arrangements for future premiums to be paid in order to continue your policy. Alternatively, you may request to stop or cancel one or more debits by contacting your financial institution. If you do this, you may incur a fee from your financial institution.

Our commitment to you

We will ensure that we:

- will give you at least 14 days' written notice if there are any changes to the terms of this Agreement, and
- will keep all information relating to your nominated financial institution account confidential, except where required for the purposes of conducting direct debits with your financial institution, in the event of a claim or relating to an alleged incorrect or wrongful debit, or where specifically required by the law. For further information about how we handle your information, please refer to our Privacy Policy which is available free of charge from www.tal.com.au/privacy-policy or on request by contacting us.

Your commitment to us

Please ensure that:

- you check your account details against a recent bank statement,
- the account you have nominated can accept direct debits through Bulk Electronic Clearing System (BECS). Please be aware that not all accounts allow direct debits through BECS. If you are unsure, please check with your financial institution before completing your direct debit request,
- all account holders for the nominated account agree to the debiting arrangement and this Agreement,
- there are sufficient funds available in the nominated account, on the due dates, to cover the premiums. If there are insufficient funds in your account, you may incur dishonour fees from your financial institution and your policy could be cancelled. If your premium is not paid by the due date, dishonour fees will not be charged by TAL if direct debits are returned, and
- you notify us if the nominated account is transferred or closed, or the account details change.

If a premium due date falls on a weekend or a public holiday, we will automatically debit the payment on the next business day. If you are unsure about which day your account has or will be debited, you should ask your financial institution. If you want to change or cancel the Agreement, or dispute a debit, please contact our Customer Care team. In the unlikely event of a dispute not being resolved satisfactorily, you can address a formal complaint to TAL Life Limited, Reply Paid GPO Box 5380 Sydney NSW 2001. Alternatively, you can contact your financial institution for assistance.

4 April 2022



000505

Private & Confidential

Mr David Koszorus
 10 Gairdner Lane
 MAWSON LAKES SA 5095

**Anniversary notice for Accelerated Protection
 Policy Number: 1561045**

Dear Mr Koszorus,

We are writing to let you know that your **policy is approaching its anniversary**. In this letter, you'll find important information that explains any updates to your policy and premium changes. To assist with your understanding of some important Life Insurance terminology, we have included a more detailed explanation in the Glossary at the end of this letter.

The below table includes a summary of your cover, including your new Benefit Amounts and Premiums, applicable from **20 May 2022**.

Policy Summary

Life Insured: David Koszorus

Your Plan	Premium Type	Inflation Protection	Benefit Amount	Premium (monthly)
Life Insurance Plan	Level Premium to Age 70	X	\$500,000	\$151.57
TPD Insurance (Attached) - Death Buy-Back Option	Level Premium to Age 70	X	\$500,000	\$257.24

New total monthly premium is \$408.81*

*includes Policy Fee and Stamp Duty (if applicable)

Your next payment amount may differ from your new premium if you have a credit or outstanding amount due on your policy.

How is your premium calculated?

When you first purchased your policy, we used the information you provided, including your health, lifestyle and product choices, to set your initial premium. Each year we recalculate your premiums based on premium type (such as Stepped or Level) and whether Inflation Protection applies (which increases your Benefit Amount with inflation). This affects how your premium may rise. Finally, we look at any fees or discounts that may need to be applied.

More information about Stepped & Level premiums and Inflation Protection can be found in the Glossary at the end of this letter and the original Product Disclosure Statement (PDS) and Policy Document issued to you. You can also find details of your cover and your chosen options in the last Policy Schedule issued to you.

What you need to do?

- Please take the time to check your policy details are correct and ensure you have funds available to pay your premium.
- Now is also a good time to think about whether your circumstances have changed. Many events like a marriage, birth of child, a change in your income or a change to your mortgage debt can be worth discussing with your adviser, to ensure your policy still aligns with your goals.

Because you have chosen to pay via direct debit from your Bank account, **your premium will be debited from your account on 20th of each month following your policy anniversary on 20 May 2022.** If the payment date falls on a weekend, your payment will be debited the following working day.

How to manage your policy

- If you wish to change your payment method or direct debit details for your insurance premiums, please contact us or complete the enclosed payment advice form.
- If you would like to review anything else regarding your policy, simply contact TAL or your financial adviser using the contact details below.

An important change to our complaint handling timeframe

From 5 October 2021, the timeframe to resolve a complaint you may have about your policy has reduced from 90 days to **45 days**. Please refer to the information below for details on how to make a complaint.

How do I make a complaint?

We have an internal dispute resolution service to assist you with any concerns you may have about your policy.

In the first instance, we hope that our friendly team can handle any concern you may have. Please call our customer service team on **1300 209 088** or email us at customerservice@tal.com.au. If you are not satisfied with our initial response, please ask to speak to a Manager or a representative from the Internal Dispute Resolution Team.

We will attempt to resolve your complaint within 45 days of the date it is received. If your complaint cannot be resolved within that period, you will be informed of the reasons for the delay and when you can expect a response to your complaint.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Time limits may apply to complaints to AFCA. You may wish to consult the AFCA website or contact AFCA directly to find out if there is a time limit on lodging a complaint with AFCA.

What is the Life Insurance Code of Practice?

We are committed to the Life Insurance Code of Practice (the Code). The Code outlines the life insurance industry's key commitments and obligations to our customers, ensuring that we act with honesty, fairness and transparency. For more information on the Code, please visit our website.

What you need to know about your policy

As part of our commitment to the Life Insurance Code of Practice, it is important to inform you that before making any changes, such as cancelling or replacing this policy, there are risks you need to consider. For example, if cover is cancelled, the same cover may not be available to you, you may not be eligible for any cover, or you may be offered cover on different terms, even if your new policy is with TAL.

If you wish to make a claim, please contact us on the details below to obtain a claims pack. This will explain the information we need to assess the claim. You can also refer to the Product Disclosure Statement and your Policy Document for information on what may be required in the event of a claim.

If you would like to change the terms of your policy or if you are having trouble meeting your premium payments, we may be able to offer you options to assist. Please speak to your financial adviser or call us on the number below to discuss the options that might be available to you.

Do you need help?

For any assistance, clarification or concerns, please contact TAL's Customer Service team:

Phone: 1300 209 088

Email: customerservice@tal.com.au

For advice on your cover and financial strategy, please contact your financial adviser:

Matthew Nicholls

Nicholls Wealth Management Pty Ltd

Phone: (08) 8359 0010

Email: matt@nichollswwealth.com.au

You can manage your cover anywhere, anytime with myTAL. Just log in at www.tal.com.au and register using your email address.

TAL regularly introduces improvements to Accelerated Protection to provide the best protection we can offer to you, your family or your business. The upgrade booklet outlines what improvements have been introduced to Accelerated Protection over time that may now apply to your policy.

To obtain a copy of your Product Disclosure Statement, Policy Document and Upgrade Booklet you can log onto myTAL via tal.com.au or contact us.

Privacy

TAL Privacy Policy is available on our website at www.tal.com.au/Privacy-Policy or is available free of charge on request.

Thank you for entrusting TAL with your life insurance.

Yours sincerely



TAL Customer Service

Glossary

To understand more about pricing, refer to the original PDS issued to you.

Agreed Value

If you have chosen 'Agreed Value' and we have received complete and accurate financial evidence to establish the Benefit Amount, then we will pay the Benefit Amount shown in the last Policy Schedule.

If you have chosen 'Agreed Value' and we haven't received complete and accurate financial evidence to establish the Benefit Amount (including any subsequent application for increases), in the event of a claim you will be required to provide complete and accurate financial evidence to support the Benefit Amount. The financial evidence provided must be to our satisfaction.

Any Occupation TPD

If you choose "Any Occupation" TPD cover, you may be eligible to claim if you suffer illness or injury and are totally and permanently disabled to the extent that you are unlikely to ever work in *any* jobs suited to your education, training or experience.

Benefit Amount

Benefit or Benefit Amount means the monthly amount or lump sum amount, as shown on your Policy Schedule, that we will pay you upon receipt of and acceptance by us, of a valid claim for the respective Plan on your Policy. For Income Protection (Standard and Premier), the amount we pay you is determined by the option you have chosen (Agreed Value or Indemnity) plus increases under Inflation Protection and less any Income Protection Adjustments if applicable.

Cover

Cover or Covered refers to the circumstances in which a Benefit Amount is payable in accordance with your Policy. The Cover your Policy provides is shown in your Policy Schedule.

Indemnity

If you have chosen 'Indemnity' as specified in your Policy Schedule, your monthly Earnings will be used to determine the Benefit Amount payable. In some circumstances, the full Benefit Amount may not be payable and may be reduced to reflect your income prior to claim. For example, if your income has reduced or the Benefit Amount has increased due to Inflation Protection but your income has not increased to the same extent, the amount payable to you may be reduced to reflect your actual income. Refer to your Policy Schedule, Policy Document or financial adviser for more information.

Inflation Protection

If you selected Inflation Protection, we will increase the Benefit Amount to keep up with inflation as per the terms stated in your Policy Document. If this applies to your policy, we will increase your Benefit Amount at each policy anniversary and a new premium will be calculated to reflect the increased Benefit Amount using your current Age and Premium Type (i.e. Stepped or Level Premium).

You can choose to decline this increase at each policy anniversary or remove Inflation Protection for future policy anniversaries.

Level Premium

If you choose Level Premiums, the premium is based on your age at the Plan start date. The below are some factors to help you understand what can cause your Level Premiums to increase:

- your Benefit Amount increases (including as a result of Inflation Protection);
- you include a new Plan or benefit option;
- we review our costs and pricing;
- if we increase the premium rate across all policyholders;
- If you choose 'Level to 65' premiums, your premiums will convert to Stepped premiums on the policy anniversary before age 65.
- If you choose 'Level to 70' premiums, your premiums will convert to Stepped premiums on the policy anniversary before age 70.
- If a Policy discount no longer applies or Government duties or charges increase.

Guaranteed level premium – Life insurance only

Level premium rates for Life insurance are guaranteed not to increase until the Policy anniversary date before your:

- 65th birthday, where Level premium to age 65 is selected; or
- 70th birthday, where Level premium to age 70 is selected,

Except if there is any increase in tax, duty or charge introduced by government. This does not apply to Critical Illness, Child's Critical Illness, TPD or Income Protection insurance or Business Expense.

Own Occupation TPD

If you choose "Own Occupation" TPD cover, you may be eligible to claim if you suffer illness or injury and are totally and permanently disabled to the extent that you are unlikely to ever work in your current occupation.

Plan

Plan means how your policy has been designed, and refers to insurance benefits and options under Life insurance, Critical Illness insurance, Child's Critical Illness insurance, TPD insurance and Income Protection insurance. Your original Policy Schedule outlined the Plans applicable to your policy at the time. Your anniversary notice outlines the Plan at each policy anniversary.

Premium

This is the amount you must pay to maintain your policy. This also includes Fees, Government duties and charges and discounts if applicable. Premium payments can be made monthly, quarterly, half-yearly or yearly.

Premium Type

Your premium type is the way your premiums are calculated as you age. These can be either Level or Stepped premiums, to suit your financial strategy.

Stepped Premium

If you choose Stepped premiums, the premium is calculated based on your total Benefit Amount (with or without inflation) and your age as at each policy anniversary. The premium will generally increase at each policy anniversary.

TPD when ADL is shown in your Policy Schedule (change at age 65):

From the Policy anniversary prior to your 65th birthday, the Own Occupation or Any Occupation definition no longer applies. The definition for your TPD benefit will change to Activities of Daily Living which means the Life Insured:

- is totally and permanently unable to perform at least two activities of daily living (for example, bathing, dressing, toileting, mobility, feeding) without the physical assistance of another person; or
- suffers loss of use of limbs (permanent); or
- suffers loss of sight in one eye and use of a single limb (permanent); or
- suffers blindness (permanent); or
- suffers significant cognitive impairment.

1. YOUR POLICY

Policy Owner(s)

Policy number

Mobile phone

Home phone

Your contact number(s)*

Email address*

Amount

Payment due

Payment frequency

Premium payment

*If we have sent you a form that has been filled in with your phone number and email address, please check that these details are still current. If not, please provide your current contact details.

2. PAYMENT OPTIONS

Please select a payment option (credit/debit card or direct debit from your nominated account).

Credit/Debit card payment

Account holder(s)

Type of card

 MASTERCARD

 VISA

Expiry date

MM / YYYY

Card number

This authority covers

 This and future payments*

 This payment only

*I/We request that you debit the account above with any amounts which TAL Life Limited may charge me/us until further notice, which I/we will provide to you in writing.

Direct debit request

Account holder(s)

Name of financial institution

BSB number

Account number

This authority covers

 This and future payments*

 This payment only

2. PAYMENT OPTIONS (continued)

*I/We request that you debit the account above with any amounts which TAL Life Limited (User ID 245397) may debit or charge me/us through the Bulk Electronic Clearing System in accordance with the payment arrangement between us until further notice, which I/we will provide to you in writing.

By signing this form, I/we acknowledge and agree that:

- this Direct Debit Request is governed by the Direct Debit Terms and Conditions set out on page 3 of this form, and
- I am/we are bound by all of those terms and conditions.

3. PAYMENT FREQUENCY

If you have chosen to have future payments debited from your card or account (see Question 2), please indicate the frequency:

Monthly Quarterly Half-yearly Yearly

4. AUTHORISATION

Signatory 1

Full name

Signing as

Individual Director

Signature

Date

Signatory 2

Full name

Signing as

Individual Director Company Secretary

Signature

Date

PRIVACY

In this section, the words 'we' and 'our' refer to both TAL and the Trustee.

The way in which we collect, secure, hold, use and disclose personal and sensitive information (your information) is explained in the 'Your Privacy' section of the PDS and in our privacy policies. These policies can be obtained online at www.tal.com.au/privacy-policy (all policies) and www.mercer.com.au/privacy.html (TAL Super policies only) or by contacting us.

If you have any questions about the way in which your information is managed, or would like a paper copy of our privacy policies, please contact us by phone on 1300 209 088 or by email to customerservice@tal.com.au.

SUBMITTING THIS FORM

Please return your completed form to:

TAL Life Limited


Reply Paid 5380

Sydney NSW 2001

(no stamp required)

You can also submit this form by email or fax.

CONTACTING TAL

 1300 209 088

 1300 351 133

 customerservice@tal.com.au

 tal.com.au

1. The Bulk Electronic Clearing System (BECS)

TAL is a Debit User under the BECS and has entered into a Debit User agreement with certain banks. Accordingly the bank has agreed to sponsor TAL in an electronic payments clearing system for the purposes of direct debit drawings provided you have authorised TAL to do so under the Direct Debit Request.

2. Your authority to TAL

- 2.1** You acknowledge that by signing the Direct Debit Request, you have requested, authorised and given your consent to TAL to debit your account.
- 2.2** TAL will not be obliged to effect a direct debit drawing if the information on the Direct Debit Request is incomplete and/or inaccurate.
- 2.3** All your instructions in relation to the Direct Debit Request must be given to TAL and not to the Bank.

3. Direct Debit Service Agreement

By signing the Direct Debit Request you:

- have agreed to these terms and conditions; and
- acknowledge that the signed Direct Debit Request and these terms and conditions will together form the Direct Debit Service Agreement.

4. Direct debit procedures

- 4.1** TAL will issue instructions to the Bank to debit your Account on the date, with the Payment Amount and for the Frequency nominated until you inform TAL otherwise.
- 4.2** TAL's instructions to the Bank will be immediate and irrevocable and means that you must exercise care when you complete the Direct Debit Request.
- 4.3** If the day nominated in the Direct Debit Request is not a Banking Business Day, the drawing will occur on the next business day.

5. Your Account

- 5.1** You will ensure that your Account can accept Direct Debit drawings.
- 5.2** You will ensure that your Account has sufficient clear funds to cover the Direct Debit drawing for the Payment Amount on the dates on which the direct debit drawings are made. If your Account does not have sufficient clear funds, TAL may issue instructions to the Bank for the direct debit drawing of the Payment Amount as soon as your Account has sufficient clear funds or seek payment from you separately.
- 5.3** If TAL is informed by the Bank that a direct debit drawing cannot be made from your Account for any reason whatsoever, you can either make a payment of the amount due to TAL separately or TAL in their discretion will debit your account for the arrears. No action or inaction by TAL will operate as a waiver of your obligation to make a relevant payment to TAL.
- 5.4** The bank may collect fees and charges (including fees and charges for dishonoured direct debit drawings) in relation to your Account. Such fees and charges are subject to the terms and conditions relating to your account as established by the Bank. Information on all fees and charges should be requested from the Bank.

6. Variation and termination of your authority

- 6.1** You may vary any of the Direct Debit arrangements as set out in the Direct Debit Request (whether it is to stop, cancel or suspend those arrangements) by providing instructions in writing to TAL at least five business days prior to the date on which the Direct Debit arrangements are to be varied.
- 6.2** TAL is only obliged to act on any instruction issued to it within five business days after the date on which it receives the instruction.
- 6.3** You must inform TAL of any direct debit drawing which has been made from your Account which is not authorised or if there is any mistake in processing any direct debit drawing from your Account.
- 6.4** If you discover that the amount TAL was authorised to draw from your account:
 - is greater than the amount due to TAL, you may contact TAL for a refund
 - is less than the amount due to TAL, you must make a separate payment for the shortfall to TAL. You remain at all times responsible to make full and complete payment of each amount due to TAL.
- 6.5** You may terminate the authority under the Direct Debit Request at any time by giving written notice to TAL.
- 6.6** TAL may terminate your Direct Debit Request by giving written notice to you at the address you have notified to TAL.

7. Variations by TAL

TAL agrees that it will provide notice in writing of no less than four calendar days to you if it proposes to vary any of these terms and conditions. Any variation to these terms and conditions will take effect immediately on the date specified in such a notice by TAL.

8. Privacy and confidentiality

In this section, the words 'we' and 'our' refer to both TAL and the Trustee.

The way in which we collect, secure, hold, use and disclose personal and sensitive information (your information) is explained in the 'Your Privacy' section of the PDS and in our privacy policies. These policies can be obtained online at www.tal.com.au/privacy-policy (all policies) and www.mercer.com.au/privacy.html (TAL Super policies only) or by contacting us.

If you have any questions about the way in which your information is managed, or would like a paper copy of our privacy policies, please contact us by phone on 1300 209 088 or by email to customerservice@tal.com.au.

9. Notices, queries and problem resolution

Any notice or communication in connection with these terms and conditions must be:

- in writing, signed and addressed, to Customer Service Centre, TAL Life Limited, GPO Box 5380 Sydney NSW 2001
- delivered or posted to the above address, or sent by fax (in a legible form) to the number of the addressee.

10. General matters

- 10.1** The Direct Debit Service Agreement is governed by the laws of New South Wales.
- 10.2** You acknowledge that TAL (nor any person acting on its behalf) has not made any representation or offered other inducement to you to sign the Direct Debit Request.
- 10.3** TAL will not be liable for:
 - any failure or delay on the part of the Bank in fulfilling an instruction from TAL for direct debit drawing to be made from your Account
 - indirect, special or consequential loss or damage caused, including negligence; and events beyond TAL's reasonable control.

SUPERANNUATION FUND DEED

Aurous Super Fund

Cerberus Investing Pty Ltd ACN 647 820 371
(Trustee)

TABLE OF CONTENTS

1	Definitions	3
2	Rules of interpretation	6
3	Relevant Law.....	6
3.1	Inconsistency.....	6
3.2	Power to act in accordance with Relevant Law	6
3.3	Deemed inclusion of Relevant Law	6
4	The Fund	7
4.1	Establishment.....	7
4.2	Fund vested in Trustee.....	7
4.3	Purpose	7
5	Trustee.....	7
5.1	Number of Trustees	7
5.2	Appointment and removal	7
5.3	Trustee meetings.....	8
5.4	Decisions of Trustees	9
5.5	Minutes	9
5.6	Written resolutions	9
5.7	Conflict of interest.....	9
5.8	Validity of acts of Trustees	9
5.9	Constitution.....	10
6	Trustee’s duties.....	10
7	Trustee’s powers.....	10
7.1	All powers.....	10
7.2	Absolute discretion	11
7.3	Delegation	11
7.4	Remuneration	11
7.5	Confidentiality	11
7.6	Dependants and other beneficiaries	11
7.7	Indemnity	11
7.8	Release	11
7.9	Limited indemnity and release.....	12
7.10	Trustee’s lien	12
8	Membership.....	12
8.1	Admission.....	12
8.2	Bound by this Deed	12
8.3	Variation of membership terms.....	12
8.4	Information to new Members.....	12
8.5	Trustee’s requirements	12
8.6	Cessation	12
9	Contributions to the Fund	13
9.1	Employer contributions.....	13
9.2	Member contributions	13
9.3	Manner and timing of contributions	13
9.4	Contributions	13

9.5	Form of contributions	13
10	Transfers to and from other funds	13
10.1	Transfers to other funds.....	13
10.2	Transfer by Trustee	14
10.3	Benefits cease	14
10.4	Transfers from other funds	14
11	Investment portfolios.....	14
11.1	Selection of investment portfolios.....	14
11.2	No selection	14
11.3	Variation or redemption	14
11.4	Delay or refusal	15
11.5	Trustee may cease investment portfolio	15
11.6	No liability	15
11.7	No separate trust funds.	15
12	Fund Accounts.....	15
12.1	Fund Accounts.....	15
12.2	Member Accounts.....	15
12.3	Crediting Member's Accounts.....	16
12.4	Investment fluctuation Account.....	16
12.5	Reserves	16
13	Investments	17
13.1	Strategy	17
13.2	Authorised investments	17
13.3	Power to sell and vary investments	17
13.4	Investment income	17
13.5	Fund earning rate.....	18
13.6	Interim Fund earning rate	18
14	Benefits.....	19
14.1	When payable	19
14.2	Method of payment	19
14.3	Pension.....	19
14.4	Pension rules	19
14.5	Death Benefits.....	20
14.6	Conditions	21
14.7	Taxation on Benefits	21
14.8	Suspension of Benefit.....	21
14.9	Transfer of assets	21
14.10	Preserved Benefits	22
15	Forfeiture of Benefits	22
15.1	Conditions of forfeiture.....	22
15.2	Application of forfeited Benefits.....	22
16	Costs and expenses and Taxation.....	22
16.1	Costs and expenses	22
16.2	Taxation.....	22
17	Records	23
17.1	Records and accounts to be kept.....	23
17.2	Audit.....	23

17.3	Disclosure	23
18	Termination of the Fund	23
18.1	Termination	23
18.2	Application of assets	23
19	Amendments.....	24
19.1	By deed.....	24
19.2	Notice to Members	24
20	Trustee Act.....	24
21	Other acts	24
22	Costs	24
23	Consents, requests and notices	24
24	Governing law	25
25	Dealing with rights and obligations granted by this Deed	25
26	Parties.....	25
27	Time	25
28	Execution	25
	Resolution	27
	Application For Membership	28
	TFN Notification.....	29
	Binding Death Benefit Nomination Form	30

Date

This deed is made on 10/02/2021

Parties

Name	Cerberus Investing Pty Ltd ACN 647 820 371 ('Trustee')
Address	10 Gairdner Lane, Mawson Lakes SA 5095

Name	David John Koszorus ('Member')
Address	10 Gairdner Lane, Mawson Lakes SA 5095

Recitals

- A. The Trustee hereby establishes an indefinitely continuing complying superannuation fund (Fund) which is:
- a. A self-managed superannuation fund for the purposes of the Superannuation Industry (Supervision) Act 1993-,
 - b. A complying superannuation fund for the purposes of the Income Tax Assessment Act 1997,
 - c. A regulated superannuation fund for the purposes of the Superannuation Industry (Supervision) Act 1993;
 - d. An accumulation fund within the meaning of the Superannuation Industry (Supervision) Regulations 1994; and e. subject to the duties and powers under this Deed for the purpose of providing superannuation benefits for those persons who, being eligible for membership, become Members of the Fund and their Dependants.
- B. The Trustee agrees to act as Trustee of the Fund.

Now this deed witnesses that the Trustee hereby constitutes an indefinitely continuing superannuation fund known as the "Aurous Super Fund" vested in and controlled and administered by the Trustee upon the trusts of this Deed (which includes this preamble, the Recitals and all of the following Parts hereof) effective from the date hereof.

Operative Terms

1 Definitions

Term	Meaning
Account	an account established by the Trustee for the purpose of administering the Fund or calculating the Benefits payable in respect of a Member or for any other purpose under this Deed
Account-Based Pension	has the meaning given in sub-regulation 1.03(1) of the SIS Regulations
Allocated Pension	a Pension that complies with sub-regulation 1.06(4) of the SIS Regulations
Auditor	an approved auditor within the meaning of the Relevant Law being the auditor appointed by the Trustee from time to time to audit the Fund
Beneficiary	a person (including a Member or a former Member) beneficially entitled to a Benefit from the Fund
Benefit	the benefits payable or that may be payable to a Member or his Dependants or any other person under this Deed or the Relevant Law
Commencement Date	the date of this Deed
Deed	this Deed
Dependant	<ul style="list-style-type: none"> a) a Member's spouse and, where there is more than one person who fits that description, the person determined by the Trustee to be the Member's spouse; b) a Member's child including any person who is, in the Trustee's opinion, maintained as a child by the Member; c) any other person whom the Trustee considers to be substantially financially dependant on the Member at the relevant time; and d) any other person considered to be a dependant under the Relevant Law
Eligible Fund	a superannuation fund, an approved deposit fund, an eligible rollover fund, a rollover annuity, or any other like fund or annuity which the acceptance of monies or assets from, or the payment or transfer of monies or assets to, would not, in the opinion of the Trustee, be in breach of the Relevant Law

Term	Meaning
Eligible Person	any person who is eligible to become a member of a self managed superannuation fund under the Relevant Law
Financial Year	<ul style="list-style-type: none"> a) the period from the Commencement Date to the following 30 June; b) the period from each subsequent 1 July to each following 30 June before the termination of the Fund; c) the period from the last 1 July before the termination of the Fund to the date of termination of the Fund; and d) such other period ending on such other date as the Trustee may from time to time determine
Fund	all of the assets from time to time held by the Trustee in the trusts established by this Deed
Member	a person who has been admitted to membership of the Fund and has not ceased membership of the Fund
Old-Age Pension	has the meaning given in section 10 of the SIS Act
Pension	has the meaning given in section 10 of the SIS Act
Pension Standards	<ul style="list-style-type: none"> a) for an Account-Based Pension, the standards in sub-regulation 1.06(9A) of the SIS Regulations; b) for an Allocated Pension, the standards in sub-regulation 1.06(4) of the SIS Regulations; c) for a Transition to Retirement Income Stream, the standards in the definition of that term in sub-regulation 6.01(2) of the SIS Regulations; and d) for any other Old-Age Pension, the relevant standards contained in the SIS Regulations

Term	Meaning
Relevant Law	that legislation which must be complied with, or that the Trustee considers desirable to comply with, in order for the Fund to be a regulated and complying self managed superannuation fund or such other fund (whether by another name) that is entitled to concessional treatment for Taxation purposes. That legislation may include: <ul style="list-style-type: none"> a) the SIS Act; b) the SIS Regulations; c) the <i>Superannuation (Financial Assistance Funding) Levy Act 1993</i> (Cth); d) the <i>Superannuation (Resolution of Complaints) Act 1993</i> (Cth); e) the <i>Superannuation (Rolled-Over Benefits) Levy Act 1993</i> (Cth); f) the <i>Superannuation Entities (Taxation) Act 1987</i> (Cth); g) the <i>Superannuation Supervision Levy Act 1991</i> (Cth); h) the <i>Income Tax Assessment Act 1936</i> (Cth); i) the <i>Income Tax Assessment Act 1997</i> (Cth); and j) any other legislation, requirements, standards, guidelines, rulings or announcements
Review Date	the final day of each Financial Year and/or any other date the Trustee determines in its absolute discretion
SIS Act	the <i>Superannuation Industry (Supervision) Act 1993</i> (Cth)
SIS Regulations	the <i>Superannuation Industry (Supervision) Regulations 1994</i> (Cth)
Taxation	includes income tax (including capital gains tax, tax on eligible termination payments and tax on contributions), payroll tax, land tax, goods and services tax, stamp duty and any other taxes or duties
Transition to Retirement Income Stream	has the meaning given by sub-regulation 6.01(2) of the SIS Regulations
Trustee	the trustee(s) for the time being of the Fund

2 Rules of interpretation

- a) Any provision of this Deed must be read down to the extent necessary to be valid. If that is not possible, it must be severed. All other provisions of this Deed are unaffected.
- b) A provision of this Deed will not be construed to the disadvantage of a party because that party was responsible for including that provision and/or that provision benefits that party.
- c) In this Deed unless the contrary intention appears:
 - (i) a person includes any other legal entity and vice versa;
 - (ii) the singular includes the plural and vice versa;
 - (iii) a gender includes all other genders;
 - (iv) where an expression is defined, its other grammatical forms have a corresponding meaning;
 - (v) a clause or annexure is a clause of or an annexure to this Deed;
 - (vi) a reference to a document is to that document as amended or varied;
 - (vii) any legislation includes any subordinate legislation and amendments;
 - (viii) conduct includes any act, omission, representation, statement or undertaking whether or not in writing;
 - (ix) 'writing', 'written' and 'in writing' include any mode of representing or reproducing words in a visible form; and
 - (x) 'including', or similar words, does not limit what else might be included.

Headings are for convenience and do not affect the interpretation of this Deed.

3 Relevant Law

3.1 Inconsistency

Any provision of this Deed that is inconsistent or conflicts with the Relevant Law or prevents the Trustee from complying with the Relevant Law must be read down to the extent necessary to avoid that effect. If that is not possible, that provision must be excluded from this Deed but only to the extent necessary to avoid that effect. All other provisions of this Deed continue to be valid and enforceable.

3.2 Power to act in accordance with Relevant Law

The Trustee has the power to do all acts and things, or to omit to do such acts and things, as the Trustee considers necessary, desirable or expedient for the Fund to comply with the Relevant Law.

3.3 Deemed inclusion of Relevant Law

Notwithstanding any provision of this Deed, any clause or provision that must be included in this Deed from time to time in order for the Fund to comply with the Relevant Law is deemed to be included in this Deed as if every such provision was set out in this Deed, but only for so long as that deemed inclusion is necessary for the Fund to comply with the Relevant Law.

4 The Fund

4.1 Establishment

By this Deed the Trustee establishes the Aurous Super Fund.

4.2 Fund vested in Trustee

- (a) The Fund will be vested in the Trustee.
- (b) The Trustee will at all times hold, control and manage the Fund in accordance with the provisions of this Deed.
- (c) No Member will have any beneficial interest in the Fund or any asset of the Fund.

4.3 Purpose

Trustee must be a Constitutional Corporation or where the Trustee is not a Constitutional Corporation the primary purpose of the Fund shall be to provide old age pension and maintained solely for one or more of the purposes laid out in section 62 of the SIS Act.

5 Trustee

5.1 Number of Trustees

- (a) Where the Trustee consists of a constitutional corporation, there will only be one Trustee.
- (b) Where the Trustee consists of natural persons, there may be any number of Trustees subject to any minimum and maximum number prescribed by the Relevant Law.

5.2 Appointment and removal

- (a) Members may at any time by deed:
 - (i) remove any Trustee who is not a Member or a person acting as Trustee pursuant to clauses 5.2(c) to 5.2(f);
 - (ii) appoint any person in that Trustee's place; and/or
 - (iii) appoint any person as an additional or replacement Trustee.
- (b) A Trustee will continue to hold office until the Trustee:
 - (i) resigns by notice to the Members;
 - (ii) if a natural person, dies;
 - (iii) if a natural person, becomes incapable of performing his duties as Trustee;
 - (iv) if a company, becomes an externally administered body corporate (as defined in the *Corporations Act 2001* (Cth)) or has a provisional liquidator appointed;
 - (v) is removed from office by the Members pursuant to the provisions of this Deed or the Relevant Law; or
 - (vi) becomes a disqualified person under the Relevant Law.
- (c) Subject to any restrictions imposed by the Relevant Law, if a Member dies:

- (i) the deceased Member's legal personal representative may act as a Trustee in place of the deceased Member for so long as the Relevant Law allows; and
 - (ii) for the purpose of this clause 5.2(c) the 'legal personal representative' of a deceased Member includes the executor named in the Will of the deceased Member whether or not a grant of Probate has been issued or will be sought in relation to the deceased Member's estate.
- (d) If a Member is under a legal disability, that Member's legal personal representative may act as Trustee in his place.
- (e) If a Member is under a legal disability because of age, and the Member does not have a legal personal representative, the Member's parent or guardian may act as Trustee on behalf of the Member.
- (f) A Trustee may, by enduring power of attorney, appoint another person to act as Trustee in his place.
- (g) Where the Trustee consists of a constitutional corporation, the Members will do all things necessary to ensure that the appointment and removal of directors of the Trustee is governed in a manner substantially similar to clauses 5.2(c) to 5.2(f).
- (h) Section 14(2)(c) of the *Trustee Act 1936* (SA) does not apply to this Deed.

5.3 Trustee meetings

- (a) Any Trustee may at any time convene a Trustees' meeting by notice to the other Trustees.
- (b) The Trustee that convenes the Trustees' meeting will be the chairman of the meeting unless all of the Trustees agree otherwise.
- (c) A Trustees' meeting may be held by any technological means by which the Trustees are able simultaneously to hear each other and to participate in discussion.
- (d) Subject to the provisions of this Deed, the Trustees may meet together, adjourn and regulate their meetings as they think fit.
- (e) A quorum for a meeting of Trustees is two Trustees unless there is only one Trustee, when a quorum is that Trustee.

5.4 Decisions of Trustees

- (a) Each Trustee has one vote and questions arising at a Trustees' meeting will be decided by a majority of the Trustees present and voting.
- (b) If there are an equal number of votes for and against a resolution the chairman of the Trustees' meeting will have the casting vote.

5.5 Minutes

- (a) The Trustees must record their decisions in written minutes, signed by the chairman of the Trustees' meeting.
- (b) Signed minutes are sufficient evidence of decisions and proceedings at meetings unless proved incorrect.

5.6 Written resolutions

A resolution in writing signed by all of the Trustees (or if the Trustee is a constitutional corporation, a resolution signed by all of the directors of the Trustee) will:

- (a) have the same effect and validity as a resolution of all the Trustees present and voting at a Trustees' meeting; and
- (b) be deemed to have been passed on the day on which the document was last signed by a Trustee (or if the Trustee is a constitutional corporation, by a director), notwithstanding that the written resolution may have been signed in two or more counterparts and may be in the form of a copy, telex, or facsimile transmission.

5.7 Conflict of interest

- (a) A Trustee and any firm, body or entity in which a Trustee has a direct or indirect interest may in any capacity:
 - (i) enter into any contracts or arrangement with the Fund;
 - (ii) be appointed to and hold any office or place of profit under the Trustees, other than the office of Auditor; and
 - (iii) act in a professional capacity, other than as the Auditor, for the Fund,

and may receive and retain for his own benefit any remuneration, profits or benefits as if he was not a Trustee.

- (b) Every Trustee must disclose his interest to the other Trustees.
- (c) The failure by a Trustee to make disclosure under this clause 5.7 does not render void or voidable a contract or arrangement in which the Trustee has a direct or indirect interest.
- (d) A Trustee may vote in respect of a contract or arrangement or any other matter in which the Trustee has a direct or indirect interest.

5.8 Validity of acts of Trustees

The acts of the Trustee will remain valid notwithstanding that it is subsequently discovered that there was a defect in the appointment of a person as a Trustee or a person appointed as a Trustee was a disqualified person for the purposes of the Relevant Law.

5.9 Constitution

The Trustee must, if a constitutional corporation, ensure that its Constitution is consistent with any applicable requirements of the Relevant Law.

6 Trustee's duties

The Trustee (and if the Trustee is a constitutional corporation, the directors of the Trustee) must:

- (a) act honestly in all the Trustee's dealings with the Fund;
- (b) exercise the same degree of care, skill and diligence as an ordinary prudent person would exercise in dealing with property of another person for whom the person felt morally bound to provide;
- (c) ensure that the Trustee's duties and powers in respect of the Fund are performed and exercised in the best interests of Members;
- (d) keep the money and other assets of the Fund separate from any money and assets of the Trustee; and
- (e) not enter into any contract or do anything else that would prevent the Trustee from, or hinder the Trustee in, properly performing or exercising the Trustee's functions and powers in respect of the Fund.

7 Trustee's powers

7.1 All powers

The Trustee will have power to do everything necessary or desirable to manage, administer and deal with the Fund and all proceedings, matters and things connected with the Fund in an efficient and economical manner and so as to comply with the Relevant Law, including:

- (a) entering into and executing all contracts, deeds and documents and doing all such matters and things as it considers expedient for the purpose of carrying out the trusts, authorities, powers and discretions conferred upon the Trustee by this Deed;
- (b) giving such undertakings and incurring all such obligations relating to the Fund as the Trustee thinks fit;
- (c) instituting, conducting, defending or abandoning, settling, compromising or submitting to arbitration any claim, proceedings, matter or thing relating to the Fund or to the rights of Members or other persons claiming to be entitled to be paid a benefit from the Fund;
- (d) borrowing or lending money and securing the repayment of that money in any manner and upon any terms, with or without security which the Trustee may consider advisable;
- (e) insuring or re-insuring any risks, contingencies or liabilities of the Fund;
- (f) paying out of the Fund all expenses of and incidental to the management and administration of the Fund, including the fees of any advisers or agents and the remuneration of persons appointed pursuant to this Deed;
- (g) giving receipts and releases or discharges of any other kind in relation to any debts owed to the Fund; and

- (h) indemnifying or undertaking to indemnify any person in respect of any claim, matter or thing relating to the Fund or to the rights of Members or other persons entitled in respect of the Fund.

7.2 Absolute discretion

- (a) The Trustee, in the exercise of the authorities, powers and discretions given to it under this Deed, has an absolute and unfettered discretion and may from time to time exercise or enforce all or any of such powers, authorities and discretions, and will have power generally to do all such things as the Trustee in its absolute discretion considers appropriate in the administration of the Fund and the performance of its obligations under this Deed.
- (b) The Trustee may also in its absolute discretion waive any requirement of this Deed in respect of any Member.

7.3 Delegation

The Trustee may delegate and vary or remove any delegation to any person, on such terms as the Trustee may think fit, any of the authorities, powers and discretions conferred upon the Trustee by this Deed or the Relevant Law.

7.4 Remuneration

- (a) The Trustee will not receive any salary or remuneration from the Fund in respect of its services as Trustee.
- (b) Subject to the Relevant Law, nothing in this Deed will preclude any firm, corporation or partnership of which the Trustee or any of its directors is a partner, director, shareholder, related body corporate (as defined in the *Corporations Act 2001* (Cth)) or employee from being paid out of the Fund any proper fees or remuneration for professional or other services rendered by such firm, corporation or partnership in connection with the Fund.

7.5 Confidentiality

The Trustee will regard as strictly confidential so far as practicable all information disclosed to or gained by it in the course of administering the Fund or otherwise in connection with this Deed, or anything relating or incidental to it.

7.6 Dependants and other beneficiaries

The Trustee may exercise all its powers under this Deed and the Relevant Law in respect of Dependants and any other person entitled to a Benefit. All such persons must comply with the provisions of this Deed and any direction of the Trustee in relation to the payment of any Benefit to them or otherwise.

7.7 Indemnity

The Trustee (and if a constitutional corporation, each of its directors) will be indemnified out of the Fund against all liabilities, losses, costs and expenses incurred in the exercise, purported exercise or attempted exercise of the trusts, powers, authorities and discretions vested in the Trustee or at law, including in respect of any payments made to any person whom the Trustee bona fide believes to be entitled to the payment and it is subsequently found that the person was not in fact so entitled.

7.8 Release

The Trustee (and if a constitutional corporation, each of its directors) is released from all liabilities, losses, costs and expenses incurred in the exercise, purported exercise or attempted exercise of the

trusts, powers, authorities and discretions vested in the Trustee or at law, including in respect of any payments made to any person whom the Trustee bona fide believes to be entitled to the payment and it is subsequently found that the person was not in fact so entitled.

7.9 Limited indemnity and release

Nothing in this Deed has the effect of giving the Trustee (and if a constitutional corporation, each of its directors) an indemnity or release in respect of any liability:

- (a) for a breach of trust, where the Trustee fails to act honestly, or intentionally or recklessly fails to exercise, the degree of care and diligence that the Trustee was required to exercise; or
- (b) for a monetary penalty under a civil penalty order.

7.10 Trustee's lien

The Trustee will have, to the extent permitted by law, a lien on and over the assets of the Fund for the purpose of satisfying the indemnities given to the Trustee under this Deed and the Relevant Law.

8 Membership

8.1 Admission

The Trustee may in its absolute discretion admit any Eligible Person who has lodged with the Trustee an application for membership, in such form as the Trustee may require, to membership of the Fund.

8.2 Bound by this Deed

Every person admitted to membership of the Fund becomes a Member and is bound by this Deed.

8.3 Variation of membership terms

The Trustee may, by written agreement with any Member, vary the terms and conditions applicable to that Member's membership of the Fund, including the contributions and benefits payable to or in respect of the Member.

8.4 Information to new Members

The Trustee must, as soon as practicable after the admission of a Member, give to that Member any information required by the Relevant Law.

8.5 Trustee's requirements

A Member must provide such information and documents, submit to such medical examinations, and generally do such things as the Trustee deems necessary in order for the Trustee to satisfy itself that such person is entitled to a Benefit from the Fund.

8.6 Cessation

A Member ceases to be a Member if:

- (a) the Member dies; or
- (b) all Benefits payable to the Member under the Fund have been:
 - (i) transferred to another fund pursuant to **clause 10**; or
 - (ii) paid to the Member pursuant to **clause 0**.

9 Contributions to the Fund

9.1 Employer contributions

Subject to clause 9.4, the Trustee will accept such contributions to the Fund from a Member's employer as may be agreed from time to time between the Trustee, the Member and the employer.

9.2 Member contributions

Subject to clause 9.4, the Trustee will accept such contributions to the Fund as a Member may wish to make from time to time.

9.3 Manner and timing of contributions

The Trustee may determine the manner and timing of contributions to be accepted from a Member or a Member's employer.

9.4 Contributions

The Trustee:

- (a) may accept contributions from any person in respect of a Member to the extent permitted by the Relevant Law;
- (b) must not accept any contribution if, in the opinion of the Trustee, the acceptance of the contribution would be in breach of the Relevant Law; and
- (c) may refuse to accept such contributions as the Trustee deems appropriate.

9.5 Form of contributions

- (a) Contributions may be made either in cash or by transfer to the Trustee of an asset in specie or by any other means authorised by the Relevant Law.
- (b) If a contribution is made by the transfer of an asset to the Trustee:
 - (i) the amount of the transfer will be the market value of that asset determined by the Trustee at the time of its transfer; and
 - (ii) the other terms and conditions of the transfer will be as determined by the Trustee.

10 Transfers to and from other funds

10.1 Transfers to other funds

- (a) If requested by a Member, the Trustee may pay or transfer all or part of the Member's Benefits to an Eligible Fund, provided that the payment or transfer is not in breach of the Relevant Law.
- (b) If a Member ('Requesting Member') makes a request ('Transfer Request') pursuant to clause 10.1(a) of this Deed, the Trustee must resolve within one month whether or not to accept the Transfer Request.
- (c) If the Trustee does not accept the Transfer Request, the Requesting Member may, by one month's notice to each of the other Members, call a meeting of the Members to reconsider the Transfer Request.

- (d) A quorum for a Members' meeting will be two Members unless there is only one Member, when a quorum is that Member.
- (e) The chairman of the meeting will be the Requesting Member unless all of the members agree otherwise.
- (f) Any Member may appoint a proxy to vote on that Member's behalf.
- (g) If there are an equal number of votes in favour of and against accepting the Transfer Request, the chairman will have the casting vote.
- (h) If a majority of votes at the meeting of members are in favour of accepting the Transfer Request, the Requesting Member must notify the Trustee ('Notice') of that decision within one month.
- (i) The Members' decision in relation to a Transfer Request is binding on the Trustee.
- (j) The Trustee must pass all resolutions and do all acts necessary to give effect to the Transfer Request within one month of receiving the Notice unless the Requesting Member agrees otherwise.

10.2 Transfer by Trustee

The Trustee may of its own initiative pay or transfer the whole or part of a Member's Benefits to an Eligible Fund in such circumstances as may be permitted or required by the Relevant Law, whether or not the Member has requested or consented to such payment or transfer.

10.3 Benefits cease

The payment or transfer of a Member's Benefits to an Eligible Fund satisfies the Member's entitlement to those Benefits to the extent of the amount so paid or transferred. The receipt of such an amount by the Trustee of the other Eligible Fund completely discharges the Trustee for any liability in respect of that amount. The Trustee will have no responsibility to see to the application of that amount.

10.4 Transfers from other funds

If a Member requests, the Trustee may accept the transfer of money or assets from an Eligible Fund. The Trustee will credit the Member's Accounts in the manner agreed between the Trustee and the Member with the money or assets so received.

11 Investment portfolios

11.1 Selection of investment portfolios

- (a) Subject to the Relevant Law, the Trustee may allow a Member to select the investments for that Member's investment portfolio and the proportions of those investments.
- (b) The Trustee may restrict or impose conditions on that selection.

11.2 No selection

If a Member does not select an investment portfolio, the Trustee must invest the balance of that Member's Account in accordance with this Deed.

11.3 Variation or redemption

- (a) A Member may request the Trustee to vary or redeem any part of that Member's investment portfolio, as allowed by the Relevant Law.
- (b) The Trustee may (whether or not it is requested to do so) vary or redeem any part of an investment portfolio.

11.4 Delay or refusal

- (a) The Trustee may:
 - (i) delay in establishing, varying or redeeming any part of an investment portfolio; or
 - (ii) refuse to establish, vary or redeem any part of an investment portfolio.
- (b) If the Trustee delays in establishing, or refuses to establish, any part of an investment portfolio the Trustee must invest the balance of the Member's Account in accordance with this Deed.

11.5 Trustee may cease investment portfolio

- (a) The Trustee may cease any Member's investment portfolio. The Trustee must notify that Member that it has ceased its investment portfolio.
- (b) If the Trustee ceases a Member's investment portfolio the Trustee must invest the balance of that Member's Account in accordance with this Deed.

11.6 No liability

The Trustee is not liable to compensate a Member for any loss incurred in exercising or not exercising any of its powers under this clause 11.

11.7 No separate trust funds.

Investment portfolios are not separate trust funds.

12 Fund Accounts

12.1 Fund Accounts

The Trustee will keep such Accounts and reserves as the Trustee considers appropriate for the purpose of administering the Fund and calculating the Benefits payable to each Member.

12.2 Member Accounts

The Trustee must keep separate Accounts for each Member and, if desirable, keep in respect of each Member such separate Accounts as the Trustee considers necessary or desirable for any one or more of the following purposes:

- (a) differentiating between contributions made by the Member and contributions made for the benefit of the Member by an employer or any other person;
- (b) differentiating between the Member's preserved and non-preserved benefits;
- (c) calculating the Member's minimum benefits within the meaning of the Relevant Law;
- (d) identifying those monies and assets which are funding the Member's retirement benefits;
- (e) enabling the Member to have more than one pension; and

- (f) such other purpose as the Trustee considers appropriate.

12.3 Crediting Member's Accounts

The Trustee will credit or debit (as the case may be) each Member's Accounts with:

- (a) contributions received from the Member or any other person in respect of the Member;
- (b) any amounts transferred to or from an Eligible Fund;
- (c) if the Relevant Law permits, any amount transferred from or to the Member to or from the account of a spouse (as defined by section 10 of the SIS Act) either in this Fund or an Eligible Fund;
- (d) the income of the Fund at a rate determined by the Trustee pursuant to **clause 13.5**;
- (e) any Taxation, costs, expenses or liabilities in relation to the contributions received in respect of the Member including excess contributions tax;
- (f) any Taxation, costs, expenses or liabilities of the Fund that the Trustee considers appropriate;
- (g) any premiums and other expenses of any insurance policies in respect of the Member;
- (h) such proceeds, bonuses or rebates under any insurance policies as the Trustee determines; and
- (i) any other amounts that the Trustee considers appropriate.

12.4 Investment fluctuation Account

The Trustee may establish such Accounts for the purposes of smoothing any fluctuations in the value and earnings of investments of the Fund and for such other purposes as the Trustee may consider appropriate.

12.5 Reserves

The Trustee may establish reserves for the purposes of making provision for any existing or prospective liability for Taxation or any other liability or for any other purpose the Trustee considers appropriate in the course of administration of the Fund, including reserves for:

- (a) assets set aside to fund the pension of a Member;
- (b) forfeited Benefits;
- (c) contributions made on account of a specific group of Members;
- (d) earnings not allocated to Members' Accounts;
- (e) any proceeds, bonuses or rebates under an insurance policy not allocated to Member's Accounts; and
- (f) any amount left in a Member's Account after all benefits have been paid to the Member.

13 Investments

13.1 Strategy

The Trustee must formulate and give effect to an investment strategy that has regard to:

- (a) the risk involved in making, holding and realising, and the likely return from, the Fund's investments having regard to the Fund's objectives and cash flow requirements;
- (b) the composition of the Fund's investments as a whole, including the extent to which the investments are diverse or involve the Fund being exposed to risks from inadequate diversification;
- (c) the liquidity of the Fund's investments having regard to its expected cash flow requirements;
- (d) the ability of the Fund to discharge its existing and prospective liability; and
- (e) all other circumstances of the Fund and any other factor or matter the Trustee considers appropriate to have regard to.

The Trustee must notify Members of the investment strategy if required by the Relevant Law.

13.2 Authorised investments

The Trustee may invest all or so much of the moneys forming part of the Fund from time to time as is not required immediately for the payment of Benefits or other amounts authorised by this Deed in any investment whatsoever which the Trustee considers appropriate and which is authorised by the Relevant Law.

13.3 Power to sell and vary investments

The Trustee will have power as it sees fit to sell any investments and to vary and transpose any investments into other investments authorised by this Deed.

13.4 Investment income

- (a) The Trustee must at the Review Date:
 - (i) value all of the assets of the Fund; and
 - (ii) determine all the net income and net capital gains of the Fund in respect of the period since the last Review Date, whether realised or unrealised, and after deducting any capital losses and such allowance for expenses and Taxation as the Trustee considers appropriate.
- (b) If, within 30 days of a Review Date, the Trustees have not determined the value of an asset, any Trustee or any director of a corporate Trustee may request the Trustee to fix the value of the asset pursuant to **clause 13.4(c) to 13.4(g)**.
- (c) As soon as practicable after receipt of a request pursuant to **clause 13.4(b)**, the Trustee must appoint a valuer ('Valuer') to fix the value of the asset. The Valuer must:
 - (i) be suitably qualified to carry out a valuation of the nature and dimension required;
 - (ii) have evidenced his ability to produce credible work;
 - (iii) have at least five years experience in the valuation and analysis of assets similar to the asset;

- (iv) have an extensive knowledge of discounted cash flow analysis;
 - (v) have the ability to meet time requirements; and
 - (vi) have no pecuniary interest that could reasonably be regarded as being capable of affecting his ability to give an unbiased opinion.
- (d) The Valuer will receive written and verbal submissions from the Trustees or the directors of the Trustee within the time appointed by the Valuer. The Valuer will give reasonable consideration to such submissions before making a determination.
- (e) The asset value will be that sum which in the Valuer's opinion is the fair market value of the asset at the Review Date:
- (i) assuming a willing buyer and a willing seller;
 - (ii) assuming a reasonable period within which to negotiate the sale taking into account the nature of asset and the state of the market;
 - (iii) assuming the asset will be freely exposed to the market with reasonable publicity; and
 - (iv) on the basis that no account is taken of the interest of a special buyer.
- (f) The Valuer will act as an expert and not as an arbitrator. The Valuer's decision as to the value of the asset will be final.
- (g) The Trustee will pay the Valuer's costs of determining the value of the asset from the Fund.

13.5 Fund earning rate

At each Review Date, the Trustee must also determine the rate at which the income of the Fund is to be credited or debited to Member Accounts, any investment fluctuation account and other Accounts and reserves established by the Trustee, having regard to the following considerations:

- (a) whether the Member has established an investment portfolio;
- (b) the amount of income for the Financial Year ending on the relevant Review Date;
- (c) the amount of income expected for the subsequent Financial Year;
- (d) the amount of income credited to the Member's Accounts in previous Financial Years;
- (e) the amount of Taxation, costs and other liabilities of the Fund;
- (f) the investment strategy of the Fund; and
- (g) such other matters as the Trustee considers relevant.

13.6 Interim Fund earning rate

The Trustee may from time to time during a Financial Year determine an interim rate at which the income of the Fund is to be credited or debited to a Member's Accounts for the purpose of calculating the Member's Benefits.

14 Benefits

14.1 When payable

- (a) A Member's Benefit becomes payable if:
 - (i) the Member retires in the circumstances prescribed by the Relevant Law for the release of preserved and non-preserved Benefits;
 - (ii) the Member retires on the ground of permanent incapacity (within the meaning under the Relevant Law);
 - (iii) the Member requests payment and the Relevant Law allows that payment;
 - (iv) the Member dies; or
 - (v) such other event occurs that requires the Benefit to be paid pursuant to the Relevant Law.
- (b) If a benefit becomes payable to a Member under **clause 14.1** the Member may request that the Trustee retain all or part of the Member's Benefit in the Fund. The Trustee may accept the Member's request on any terms and conditions it wishes to impose but must commence to pay a Benefit to a Member when required by the Relevant Law.

14.2 Method of payment

Subject to **clause 14.3**, a Benefit may be paid:

- (a) in a lump sum;
- (b) by way of Pension or annuity;
- (c) by transfer of an asset of the Fund;
- (d) in such other manner as permitted by the Relevant Law; or
- (e) any combination of the above.

14.3 Pension

- (a) If the Trustee is not a constitutional corporation any Benefit payable under this Deed must be paid in the form of a Pension or in any other form that complies with the Relevant Law.
- (b) At the written request of a Member receiving a Pension or a Member who will be receiving a Pension in the future, the Trustee may commute all or part of the Pension to a lump sum.

14.4 Pension rules

- (a) Subject to the SIS Regulations, the Trustee must pay a Pension Benefit to a Beneficiary in the form of:
 - (i) an Allocated Pension;
 - (ii) an Account-Based Pension;
 - (iii) a Transition to Retirement Income Stream;
 - (iv) a Pension wholly determined by reference to policies of life assurance purchased or obtained by the Trustee solely to provide Pension Benefits to Members; or

- (v) such other form of Old-Age Pension as is permitted by the SIS Regulations.
- (b) The Trustee and the Beneficiary may agree which form of Pension is to be paid.
- (c) A Pension Benefit is subject to, and must be paid in accordance with, the relevant Pension Standards.
- (d) The Trustee may alter the amount or frequency of a Beneficiary's Pension as permitted by the relevant Pension Standards.

14.5 Death Benefits

14.5.1 General

If a Member dies, the Trustee must pay the Member's Benefit:

- (a) in accordance with the Member's binding death benefit nomination (if any) made under clause 14.5(a) unless the Trustee has rejected the binding death nomination pursuant to clause 14.5(a)(i);
- (b) if that Member did not have a binding death benefit nomination, to one or more of that Member's Dependants or legal personal representatives in the manner, at the times, by such instalments and in such proportions determined by the Trustee in its absolute discretion, taking into consideration the Member's non-binding death benefit nomination (if any) made under clause 14.5.2; or
- (c) if the Trustee is, after reasonable enquiry, unable to locate any Dependants or legal personal representatives of the Member, in accordance with clause 15.

14.5.2 Non-binding death benefit nomination

- (a) A Member may make a non-binding death benefit nomination by notifying the Trustee of a manner in which the Member would prefer his benefit to be distributed upon his death between his Dependants and/or legal personal representative.
- (b) The Trustee may require a Member to complete a new non-binding death benefit nomination at any time.
- (c) A non-binding death benefit nomination is or becomes invalid if:
 - (i) the Relevant Law does not permit the Trustee to follow it;
 - (ii) the Member completes a later non-binding death benefit nomination; or
 - (iii) the Member makes a binding death benefit nomination under clause 14.5.3

14.5.3 Binding death benefit nomination

- (a) A Member may make a binding death benefit nomination by notifying the Trustee in a form binding upon the Trustee in accordance with the Relevant Law of the manner in which the Member's benefits are to be distributed upon his or her death between his or her Dependants and/or legal personal representative.
 - (i) A binding death benefit nomination can apply for a defined period of time or can apply indefinitely ('Non Lapsing Nomination').
 - (ii) A Non Lapsing Nomination must express to be binding until such time as it has been replaced by a subsequent valid binding death benefit nomination.

- (iii) If a Member is or is deemed to be under a legal disability any binding death benefit nomination they have previously made can be renewed by the duly appointed Attorney of the Member.
 - (iv) No binding death benefit nomination can be revoked or altered except by the execution of a subsequent valid binding death benefit nomination by the Member.
- (b) The Trustee may reject a binding death benefit nomination on any grounds provided the Trustee notifies the Member of the rejection within 10 days of the Trustee receiving the binding death benefit nomination. If the Trustee rejects a binding death benefit nomination then:
 - (i) the Trustee is not bound to pay a Member's Benefits in accordance with that binding death benefit nomination; and
 - (ii) the Member may make another binding death benefit nomination.
- (c) The Trustee may require a Member to make a new binding death benefit nomination at any time.

14.5.4 Method of Payment

Subject to the Relevant Law, a Death Benefit payable under this clause 14.5 may be paid:

- (a) in a lump sum;
- (b) by way of a pension or annuity;
- (c) by transfer of an asset of the Fund;
- (d) in such other manner as permitted by the Relevant Law; or
- (e) by any combination of the above.

14.6 Conditions

The payment of any Benefit under this Deed is subject to the Trustee receiving such information or documents or evidence as the Trustee considers necessary, and the person to whom the Benefit is to be paid executing such documents and doing such things as the Trustee considers necessary.

14.7 Taxation on Benefits

The Trustee may deduct from any Benefit payable any Taxation that is payable or that the Trustee considers to be payable.

14.8 Suspension of Benefit

The Trustee may suspend, alter or withhold any Benefit in respect of a Member who fails to provide any information (or if any information provided is incorrect, misleading or deliberately withheld) or who otherwise fails to comply with the provisions of this Deed or the requirements of the Relevant Law.

14.9 Transfer of assets

If a Benefit is paid by the transfer of an asset of the Fund, the value of the asset will be determined by the Trustee in its absolute discretion as at the date of transfer. That amount will be deducted from the Member's Benefit and the Trustee shall not be bound to see to the application of that amount.

14.10 Preserved Benefits

Nothing in this Deed requires or permits the payment of a Benefit to a Member where the Relevant Law requires that Benefit to be preserved.

15 Forfeiture of Benefits

15.1 Conditions of forfeiture

Subject to the Relevant Law, a Member forfeits his Benefit if any one or more of the following occurs:

- (a) the Member assigns, charges, or attempts to assign or charge any benefit;
- (b) the Member is, in the opinion of the Trustee, incapable of managing his affairs;
- (c) the Member's Benefit becomes payable to, or vested in, any other person, whether by his own act, operation of law, order of Court or otherwise;
- (d) the Member cannot be found by the Trustee after reasonable inquiry for a period of at least three years since the last contact between the Member and the Trustee; or
- (e) the Member dies and the Trustee is, after reasonable inquiry, unable to locate any Dependents or legal personal representative of the Member.

15.2 Application of forfeited Benefits

The Trustee may deal with any forfeited Benefit in one or more of the following ways:

- (a) for or towards the maintenance, education, advancement or otherwise for the benefit of the Member or his Dependents or any one of them in such proportions as the Trustee thinks fit, and in such form and manner and subject to such terms and conditions as the Trustee thinks fit; and
- (b) for or towards any other person or other purpose that is permitted by the Relevant Law.

16 Costs and expenses and Taxation

16.1 Costs and expenses

- (a) Except as otherwise expressly provided in this Deed, all costs, charges and expenses incurred in connection with the preparation, establishment, maintenance, administration, operation or winding up of the Fund will be borne by the Fund and paid by the Trustee out of the assets of the Fund.
- (b) The Trustee may debit Member Accounts, reserves and any other Accounts in such manner as it considers appropriate to reflect the payment of, or the making of, any provision for any such costs, charges and expenses.

16.2 Taxation

The Trustee will not be liable to account to any Member or any other person for any payments made by the Trustee in good faith to:

- (a) the Commonwealth of Australia or any State or Territory, or any other country or part of a country for Taxation or any other charges upon the Fund; or

- (b) on account of the retention of any moneys or assets in the Fund to meet any prospective liability on the part of the Trustee in relation to the Fund to such fiscal authority, notwithstanding that any such payment or provision need not have been made.

17 Records

17.1 Records and accounts to be kept

The Trustee must:

- (a) keep full and comprehensive minutes of all Trustee meetings;
- (b) keep account of all moneys received for, and disbursed from, the Fund and of all dealings in connection with the Fund;
- (c) collect and pay promptly into a bank or other Account of the Fund all moneys from time to time due to the Fund;
- (d) keep appropriate records, books and accounts, having regard to the requirements of the Relevant Law and make suitable arrangements for custody of documents relating to the investments of the Fund; and
- (e) prepare accounts and statements in relation to the Fund as at the end of the Financial Year in accordance with the Relevant Law.

17.2 Audit

The Trustee may appoint and remove an Auditor to audit the accounts and statements of the Fund and to report in writing to the Trustee in respect of such audit within the time specified by the Relevant Law.

17.3 Disclosure

The Trustee must provide to Members such documents and information as the Relevant Law requires the Trustee to provide.

18 Termination of the Fund

18.1 Termination

The Fund will terminate on such date as the Trustee determines in the following circumstances:

- (a) if it appears to the Trustee that the Fund is unable to pay its debts as and when they become due and payable and the Trustee resolves to terminate the Fund;
- (b) if for any reason the Trustee thinks it is appropriate to and does resolve to terminate the Fund;
- (c) if there are no Members in the Fund and the Trustee resolves to terminate the Fund; or
- (d) if the Members, by unanimous resolution, ask the Trustee to terminate the Fund.

18.2 Application of assets

The Trustee must, subject to the Relevant Law, apply the assets of the Fund in the following priority:

- (a) towards the costs of administering and winding up the Fund;
- (b) in paying or transferring Members' Benefits in accordance with this Deed; and
- (c) any balance to Members, Dependants, former Members, deceased Members or legal personal representatives, in such proportions as the Trustee in his discretion determines is appropriate, and the receipt by any such person is in full discharge of any claims in respect of the Fund.

19 Amendments

19.1 By deed

The Trustee may at any time, and from time to time, by deed or resolution add to, amend, alter, modify, vary or delete any provision of this Deed with immediate, prospective or retrospective effect to such extent as the Relevant Law permits.

19.2 Notice to Members

The Trustee must promptly give the Members notice of any such amendment if required pursuant to the Relevant Law to do so.

20 Trustee Act

To the extent permitted, section 35B of the Trustee Act 1936 (SA) does not apply to the Fund.

21 Other acts

Each party must, at its expense, promptly do all things reasonably necessary to give full effect to this Deed.

22 Costs

The Trustee must pay the costs (including stamp duty) payable in respect of this Deed.

23 Consents, requests and notices

- (a) A consent, request or notice must be in writing and executed by the person giving it or their agent. It may be given:
 - (i) by pre-paid post to the address notified to all parties;
 - (ii) by facsimile transmission to the facsimile number notified to the other parties; or
 - (iii) by any other means allowed by law.
- (b) A consent, notice or request, if validly given, is deemed to have been received:
 - (i) on the third business day after posting;
 - (ii) on the next business day after transmission by facsimile; or
 - (iii) at any other time allowed by law.

24 Governing law

The laws in South Australia govern this Deed. The parties submit to the jurisdiction of the Courts of South Australia and the Federal Court of Australia (Adelaide Registry).

25 Dealing with rights and obligations granted by this Deed

The rights and obligations under this Deed:

- (a) are personal and cannot be assigned or charged without the prior consent of all parties;
- (b) cannot be waived except by express notice specifying the waiver;
- (c) are in addition to and do not effect any other rights that party may have; and
- (d) will not merge with any act done to complete or perform this Deed.

26 Parties

- (a) A party includes the party's successors and permitted assigns.
- (b) This Deed confers no rights or obligations upon any person who is not a party.
- (c) An agreement, representation, or warranty:
 - (i) (on the part of two or more persons binds them jointly and severally; and
 - (ii) in favour of two or more persons is for the benefit of them jointly and severally.

27 Time

- (a) Time means South Australia time.
- (b) A month means a calendar month.
- (c) A business day means any day that is not a Saturday, Sunday or public holiday in South Australia. If an act must be done on a day that is not a business day, it may be done on the next business day.
- (d) Where time is to be calculated from a day or event, that day or the day of that event must be excluded from that calculation.
- (e) Unless stated otherwise, time is of the essence.

28 Execution

- (a) This Deed (and any other document contemplated by this Deed) may be signed in counterparts. Each counterpart is taken to be an original. All counterparts together constitute one Deed. A signed counterpart may be delivered by facsimile.
- (b) A person signing this Deed on behalf of a party warrants that they have authority to bind that party for that purpose.

Executed as a deed.

Executed by Cerberus Investing Pty Ltd ACN 647 820 371 in accordance with section 127 of the Corporations Act 2001 (Cth)



Signature of Director

22 02 2021

Date of Signing

Resolution

Trustee: **Cerberus Investing Pty Ltd ACN 647 820 371**

SMSF: **Aurous Super Fund**

Proceedings: **A superannuation fund deed prepared by Evan Richards & Associates**

The Deed was considered by the director.

Resolutions:

It was resolved as follows:-

1. That the Trustee adopt the deed to constitute a self managed superannuation fund to be known as the **Aurous Super Fund** to provide benefits for the Members on the terms set out in the Deed.
2. That the Trustee act as trustee of the Fund subject to the terms set out in the Deed.

Signed by the Director in favour of the resolutions:


.....

(Director's Signature)


Date of Signing: 22 02 2021

Application For Membership

1. I, the person whose details appear in the Schedule, hereby apply for membership of the above mentioned Fund.
2. In consideration of my admission to membership, I hereby agree to abide by and be bound by the provisions of the Fund Deed and any rules made thereunder.
3. I hereby consent to:
 - (a) (where the Trustee of the Fund is a corporation) – be a director of the trustee corporation and I provide the information in the Schedule in compliance with my obligations under the *Corporations Act 2001* (Cth); and
 - (b) (where the Trustee is or are natural persons) – to be a trustee of the Fund.
4. I declare that I am not a disqualified person within the meaning of Section 120 of the Superannuation Industry (Supervision) Act 1993.
5. Where there is an Employer Sponsor applicable to me I hereby authorise that Employer Sponsor to deduct from my salary and pay to the Fund as contributions the amounts (if any) as are from time to time agreed upon by myself and my Employer as contributions to be made by me to the above mentioned Fund.

Schedule:

FULL NAME	David John Koszorus
ADDRESS	10 Gairdner Lane, Mawson Lakes SA 5095
DATE OF BIRTH	14/02/1968
PLACE OF BIRTH	Medindie, Adelaide SA 5081
TAX FILE NUMBER	162875990

Signature 

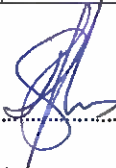
Date 22 02 2021

TFN Notification

Name:	David John Koszorus
Address:	10 Gairdner Lane, Mawson Lakes SA 5095
Date of Birth:	14/02/1968
Sex:	Male

I agree to provide my Tax File Number:

1	6	2	8	7	5	9	9	0
---	---	---	---	---	---	---	---	---

Signature 

Date 22 02 20 21

Collection of tax file numbers is authorised by tax laws, the Superannuation Industry (Supervision) Act 1993 and the Privacy Act 1998. Changes to the tax file number law require Trustee to ask you to provide your tax file number to your superannuation fund. By completing this form and providing it to your fund will allow your fund trustee to use your tax file number for the purposes contained in the Superannuation Industry (Supervision) Act 1993 and for the purpose of paying eligible termination payments.

The purposes currently authorised include:

- taxing eligible termination payments at concessional rates;
- finding and amalgamating your superannuation benefits where insufficient information is available;
- passing your tax file number to the Australian Taxation Office whereby you receive a benefit or have unclaimed superannuation money after reaching the aged pension age; and
- allowing the trustee of your superannuation fund to provide your tax file number to a superannuation fund receiving any benefits you may transfer. Your trustee won't pass your tax file number to any other fund if you tell the trustee in writing that you don't want them to pass it on.

You are not required to provide your tax file number. Declining to quote your tax file number is not an offence. However, if you do not give your superannuation fund your tax file number, either now or later, you may pay more tax on your superannuation benefits than you have to.

The lawful purposes for which your tax file number can be used and the consequences of not quoting your tax file number may change in future, as a result of legislative change.

Binding Death Benefit Nomination Form

Name: David John Koszorus

Address: 10 Gairdner Lane, Mawson Lakes SA 5095

Date of Birth: 14/02/1968

I, David John Koszorus make a non-lapsing binding nomination that in the event of my death the benefits to which I am entitled from the Fund be paid to the following person(s):

Name	Address	Relationship	Percentage or Amount

However in the event that _____ does not outlive me by 28 days or is unwilling or unable to accept the benefit of this non lapsing binding nomination, then I direct the benefits to which I am entitled referred to above to be paid to:

Name	Address	Relationship	Percentage or Amount

However in the event that _____ does not outlive me by 28 days or is unwilling or unable to accept the benefit of this non lapsing binding nomination, then I direct the benefits to which I am entitled referred to above to be paid to:

1	6	2	8

I understand that I may only nominate my Legal Personal Representative(s) or one or more Dependants.

Signature:

Date: ____/____/20

I _____ declare that I have witnessed David John Koszorus
(Name of Witness)

sign this nomination form in my presence and I declare as follows:-

1. I am over 18 years of age; and
2. I am not a dependant or a Legal Personal Representative of David John Koszorus

Signature of Witness _____

I _____ declare that I have witnessed David John Koszorus
(Name of Witness)

sign this nomination form in my presence and I declare as follows:-

1. I am over 18 years of age; and
2. I am not a dependant or a Legal Personal Representative of David John Koszorus

Signature of Witness _____

Instruction for completing Binding Death Benefit Nomination

- The Binding Death Benefit Nomination if properly executed enables the Member to nominate certain people to receive their superannuation benefits on their death and the nomination is binding on the Trustee once received by the Trustee.
- The member may only nominate one or more dependants (a spouse, child or other dependant) and/ or their legal personal representative(s).
- The nomination must clearly state either the percentage of the member's benefits the nominated person is to receive or a specific amount.
- The nomination must be signed by the member in the presence of at least one independent witness who must be at least 18 years old and cannot be the member's Legal Personal Representative or Dependant or an associate thereof



I understand that as an individual trustee or director of the corporate trustee of

Fund name

Aurous Super Fund

I am responsible for ensuring that the fund complies with the *Superannuation Industry (Supervision) Act 1993 (SISA)* and other relevant legislation. The Commissioner of Taxation (the Commissioner) has the authority and responsibility for administering the legislation and enforcing the fund's compliance with the law.

I must keep myself informed of changes to the legislation relevant to the operation of my fund and ensure the trust deed is kept up to date in accordance with the law and the needs of the members.

If I do not comply with the legislation, the Commissioner may take the following actions:

- impose administrative penalties on me
- enter into agreements with me to rectify any contraventions of the legislation
- disqualify me from being a trustee or director of a corporate trustee of any superannuation fund in the future
- remove the fund's complying status, which may result in significant adverse tax consequences for the fund
- prosecute me under the law, which may result in fines or imprisonment.

SOLE PURPOSE

I understand it is my responsibility to ensure the fund is only maintained for the purpose of providing benefits to the members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies. I understand that I should regularly evaluate whether the fund continues to be the appropriate vehicle to meet this purpose.

TRUSTEE DUTIES

I understand that by law I must at all times:

- act honestly in all matters concerning the fund
- exercise skill, care and diligence in managing the fund
- act in the best interests of all the members of the fund
- ensure that members only access their super benefits if they have met a legitimate condition of release
- refrain from entering into transactions that circumvent restrictions on the payment of benefits
- ensure that my money and other assets are kept separate from the money and other assets of the fund
- take appropriate action to protect the fund's assets (for example, have sufficient evidence of the ownership of fund assets)
- refrain from entering into any contract or do anything that would prevent me from, or hinder me in, properly performing or exercising my functions or powers as a trustee or director of the corporate trustee of the fund
- allow all members of the fund to have access to information and documents as required, including details about
 - the financial situation of the fund
 - the investments of the fund
 - the members' benefit entitlements.

I also understand that by law I must prepare, implement and regularly review an investment strategy having regard to all the circumstances of the fund, which include, but are not limited to:

- the risks associated with the fund's investments
- the likely return from investments, taking into account the fund's objectives and expected cash flow requirements
- investment diversity and the fund's exposure to risk due to inadequate diversification
- the liquidity of the fund's investments having regard to the fund's expected cash flow requirements in discharging its existing and prospective liabilities (including benefit payments)
- whether the trustees of the fund should hold insurance cover for one or more members of the fund.

Investment restrictions

I understand that, as a trustee or director of the corporate trustee of the fund, subject to certain limited exceptions specified in the law, I am prohibited from:

- lending money of the fund to, or providing financial assistance to, a member of the fund or a member's relative (financial assistance means any assistance that improves the financial position of a person directly or indirectly, including the provision of credit)
- acquiring assets (other than business real property, listed securities, certain in-house assets and acquisitions made under mergers allowed by special determinations or acquisitions as a result of a breakdown of a relationship) for the fund from members or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund except in certain limited circumstances (while limited recourse borrowing arrangements are permitted, they can be complex and particular conditions must be met to ensure that legal requirements are not breached)

- having more than 5% of the market value of the fund's total assets at the end of the income year as in-house assets (these are loans to, or investments in, related parties of the fund – including trusts – or assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party)
- entering into investments on behalf of the fund that are not made or maintained on an arm's length (commercial) basis (this ensures the purchase or sale price of the fund's assets and any earnings from those assets reflects their market value).

Accepting contributions and paying benefits

I understand that I can only accept contributions and pay benefits (income streams or lump sums) to members or their beneficiaries when the conditions specified in the law and the fund trust deed have been met.

Administration

I understand that the trustees of the fund must:

- keep and retain for at least 10 years
 - minutes of all trustee meetings at which matters affecting the fund were considered (this includes investment decisions and decisions to appoint members and trustees)
 - records of all changes of trustees, including directors of the corporate trustee
 - each trustee's consent to be appointed as a trustee of the fund or a director of the corporate trustee
 - all trustee declarations
 - copies of all reports given to members
- ensure that the following are prepared and retained for at least five years
 - an annual statement of the financial position of the fund
 - an annual operating statement
 - copies of all annual returns lodged
 - accounts and statements that accurately record and explain the transactions and financial position of the fund
- ensure that an approved auditor is appointed within the prescribed period (currently this is no later than 31 days before the due date for lodgment of the fund's annual return but this may change to 45 days) to audit the fund for each income year, and provide that auditor with documents as requested
- lodge the fund's annual return, completed in its entirety, by the due date
- notify the ATO within 28 days of any changes to the
 - membership of the fund, or trustees or directors of the corporate trustee
 - name of the fund
 - contact person and their contact details
 - postal address, registered address or address for service of notices for the fund
- notify the ATO in writing within 28 days of the fund being wound up or after becoming aware that the fund has ceased to be an SMSF.

DECLARATION


By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self-managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:

- I must ensure this document is retained for at least 10 years or while I remain a trustee or director of the corporate trustee (whichever is longer) and, if I fail to do this, penalties may apply.
- I may have to make this document available for inspection by a member of staff of the ATO and, if I fail to do this, penalties may apply.
- I do not have access to the government's financial assistance program that is available to trustees of Australian Prudential Regulation Authority (APRA) regulated funds in the case of financial loss due to fraudulent conduct or theft.

Trustee's or director's name

David Koszorus

Trustee's or director's signature



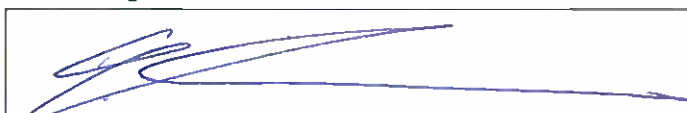
Date

Day Month Year
22 / 02 / 2021

Witness' name (witness must be 18 years old or over)

Emily Cooper

Witness' signature



Date

Day Month Year
22 / 02 / 2021

Notification of resolution - change of company name

Company details

Company name

CERBERUS INVESTING PTY LTD

ACN

647 820 371

Lodgement details

Registered agent name

SMSF AUSTRALIA PTY LTD

ASIC registered agent number

46046

Subject of the resolution

Change of company name to:

KOSZORUS SUPERANNUATION PTY LTD

Is the name being changed to the Company ACN?

No

Is the proposed name identical to a registered business name(s)?

No

Details of the resolution

Date of the meeting:

13-01-2022

The resolution is:

set out below

**We, the Members of CERBERUS INVESTING PTY LTD
at this date, resolve: That, subject to the consent of the
Australian Securities and Investments Commission, the**

**name of the Company be changed from CERBERUS
INVESTING PRT LTD (A.C.N. 647 820 371) to
KOSZORUS SUPERANNUATION PTY LTD (A.C.N.
647 820 371).**

Signature

This form must be signed by a current officeholder of the company.

I certify that the information in this form is true and complete

Name

DAVID JOHN KOSZORUS

Capacity

Director

Signature



Date signed

13-01-2022



Self-managed super fund trustee declaration

I understand that as an individual trustee or director of the corporate trustee of

Fund name

AUROUS SUPER FUND

I am responsible for ensuring that the fund complies with the *Superannuation Industry (Supervision) Act 1993* (SISA) and other relevant legislation. The Commissioner of Taxation (the Commissioner) has the authority and responsibility for administering the legislation and enforcing the fund's compliance with the law.

I must keep myself informed of changes to the legislation relevant to the operation of my fund and ensure the trust deed is kept up to date in accordance with the law and the needs of the members.

If I do not comply with the legislation, the Commissioner may take the following actions:

- impose administrative penalties on me
- enter into agreements with me to rectify any contraventions of the legislation
- disqualify me from being a trustee or director of a corporate trustee of any superannuation fund in the future
remove the fund's complying status, which may result in significant adverse tax consequences for the fund
- prosecute me under the law, which may result in fines or imprisonment.

SOLE PURPOSE

I understand it is my responsibility to ensure the fund is only maintained for the purpose of providing benefits to the members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies. I understand that I should regularly evaluate whether the fund continues to be the appropriate vehicle to meet this purpose.

TRUSTEE DUTIES

I understand that by law I must at all times:

- act honestly in all matters concerning the fund
- exercise skill, care and diligence in managing the fund
- act in the best interests of all the members of the fund
 - ensure that members only access their super benefits if they have met a legitimate condition of release
 - refrain from entering into transactions that circumvent restrictions on the payment of benefits
 - ensure that my money and other assets are kept separate from the money and other assets of the fund
- take appropriate action to protect the fund's assets (for example, have sufficient evidence of the ownership of fund assets)
refrain from entering into any contract or do anything that would prevent me from, or hinder me in, properly performing or exercising my functions or powers as a trustee or director of the corporate trustee of the fund
- allow all members of the fund to have access to information and documents as required, including details about
 - the financial situation of the fund
 - the investments of the fund
 - the members' benefit entitlements.

I also understand that by law I must prepare, implement and regularly review an investment strategy having regard to all the circumstances of the fund, which include, but are not limited to:

- the risks associated with the fund's investments
- the likely return from investments, taking into account the fund's objectives and expected cash flow requirements
- investment diversity and the fund's exposure to risk due to inadequate diversification
- the liquidity of the fund's investments having regard to the fund's expected cash flow requirements in discharging its existing and prospective liabilities (including benefit payments)
- whether the trustees of the fund should hold insurance cover for one or more members of the fund.

Investment restrictions

I understand that, as a trustee or director of the corporate trustee of the fund, subject to certain limited exceptions specified in the law, I am prohibited from:

- lending money of the fund to, or providing financial assistance to, a member of the fund or a member's relative (financial assistance means any assistance that improves the financial position of a person directly or indirectly, including the provision of credit)
acquiring assets (other than business real property, listed securities, certain in-house assets and acquisitions made under mergers allowed by special determinations or acquisitions as a result of a breakdown of a relationship) for the fund from members or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund except in certain limited circumstances (while limited recourse borrowing arrangements are permitted, they can be complex and particular conditions must be met to ensure that legal requirements are not breached)

- having more than 5% of the market value of the fund's total assets at the end of the income year as in-house assets (these are loans to, or investments in, related parties of the fund – including trusts – or assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party)
- entering into investments on behalf of the fund that are not made or maintained on an arm's length (commercial) basis (this ensures the purchase or sale price of the fund's assets and any earnings from those assets reflects their market value).

Accepting contributions and paying benefits

I understand that I can only accept contributions and pay benefits (income streams or lump sums) to members or their beneficiaries when the conditions specified in the law and the fund trust deed have been met.

Administration

I understand that the trustees of the fund must:

- keep and retain for at least 10 years
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 - records of all changes of trustees, including directors of the corporate trustee
 - each trustee's consent to be appointed as a trustee of the fund or a director of the corporate trustee
 - all trustee declarations
 - copies of all reports given to members
- ensure that the following are prepared and retained for at least five years
 - an annual statement of the financial position of the fund
 - an annual operating statement
 - copies of all annual returns lodged
 - accounts and statements that accurately record and explain the transactions and financial position of the fund
- ensure that an approved auditor is appointed within the prescribed period (currently this is no later than 31 days before the due date for lodgment of the fund's annual return but this may change to 45 days) to audit the fund for each income year, and provide that auditor with documents as requested lodge the fund's annual return, completed in its entirety, by the due date
- notify the ATO within 28 days of any changes to the
 - membership of the fund, or trustees or directors of the corporate trustee
 - name of the fund
 - contact person and their contact details
 - postal address, registered address or address for service of notices for the fund
- notify the ATO in writing within 28 days of the fund being wound up or after becoming aware that the fund has ceased to be an SMSF.

DECLARATION

By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self-managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:

- I must ensure this document is retained for at least 10 years or while I remain a trustee or director of the corporate trustee (whichever is longer) and, if I fail to do this, penalties may apply.
- I may have to make this document available for inspection by a member of staff of the ATO and, if I fail to do this, penalties may apply.
- I do not have access to the government's financial assistance program that is available to trustees of Australian Prudential Regulation Authority (APRA) regulated funds in the case of financial loss due to fraudulent conduct or theft.

Trustee's or director's name

Glenys Heather Koszorus.

Trustee's or director's signature



Date

Day: 27 / Month: 03 / Year: 2021

Witness' name (witness must be 18 years old or over)

Helene Constantinou
JP No. 30542
A Justice of the Peace
for South Australia

Witness' signature



27 MAR 2021

Date

Day: 27 / Month: 03 / Year: 2021

SMSF Investment Strategy

Aurous Super Fund

Date: 22 February 2021

Objective

This investment strategy of (as reviewed and amended annually or more often depending on changes to the needs of members) is created in compliance with the Superannuation Industry (Supervision) Act 1993.

The Fund:

1. accepts employer and member contribution and contributions from other persons as the laws allow
2. transfers from other Superannuation funds and from a spouse as the laws allow
3. provides benefits to members upon retirement and as the laws allow
4. provides other activities as allowed by the laws and regulations from time to time
5. allows access to any unrestricted non-preserved benefits (as/when allowed by the laws and regulations)
6. provides for the payment of pension benefits at a rate as determined in the future from time to time.

The fund complies with the current laws and regulations and the rules in the trust deed. It has the following investment objectives:

Risk and Return

It is recognised that timing (when you get into the investment) and time in the investment (how long you are in the investment) affects returns. Different investments have different returns and volatility. The Trustee (from time to time) of the fund has a strong emphasis on preserving the fund's capital. However, many sound investments are not capital guaranteed. Security of capital has to be tempered with the need to achieve the desired rate of return. Therefore, assets that show volatility may be of benefit to the fund.

The Trustee is ever vigilant to balance these two objectives:

- protecting the capital and
- growing the value of the fund by obtaining an acceptable rate of return.

Position on Diversification

From time to time fund investments may be diversified across asset classes but at other times maybe concentrated in only a few or one. The trustee will invest according to market conditions and availability of the fund's assets. A funds assets maybe predominantly invested in residential or commercial (or other types) of real estate should the trustee see fit to do so.

Required Rate of Return

The Trustee seeks an overall investment return for the fund in the 7-10 year term (medium term) of 3-5% above the average rate of inflation over that period.

Trustee's Obligations

The Trustee ensures that the fund meets the legislated standard minimums to continue to obtain concessional taxation status on the income. It is also incumbent on the Trustee to consider the tax consequences of all investments. Tax-advantaged products may reduce the fund's taxation burden. Tax is one of the Trustee's relevant concerns. The Trustee acknowledges that members' benefits are a liability of the fund. The Trustee gives thought to the level of benefit required to be paid to the member. However, while no terminations or benefits are expected to be paid out in the short to medium term the Trustee is at liberty to examine investments that are medium term. However, when the member is in pension phase the time horizon may be far shorter.

Paying Debts

The Trustee is obliged to pay tax, expenses and benefits. It will do so within 31 days. The Trustee ensures that it holds sufficient cash to meet such obligations.

Cost of Investing

The Trustee strives to reduce costs of investing. However, at times upfront investment costs are payable in order to obtain the best investment products that fit into this investment strategy. Exit costs and penalties may also be part of the cost of carrying out this investment strategy.

Gearing

Borrowing to invest is permissible by the fund in accordance with the rules and laws at the time.

Investments (all investments maybe held within the following range 0-100%)

Cash

Money can be held in kind, in banks, building societies, lending institutions and cash management accounts.

Australian Shares

After research and due diligence, these include listed and unlisted securities including shares, warrants, derivatives, derivatives securities and managed funds.

Fixed Interest

These include deposits in Australian and overseas banks, building societies, lending institutions, cash management accounts, government and non-government bonds, bank bills, debentures, corporate notes and specialist fixed interest funds.

International Shares

After research and due diligence, these include investments directly or indirectly in listed and unlisted shares from around the world including listed and unlisted securities including shares, warrants, derivatives, derivatives securities and managed funds.

Property

This includes direct residential and commercial real estate, both direct and indirect investments in listed and unlisted property trusts and property securities funds.

Derivatives

Derivatives are financial contracts, or financial instruments, whose prices are derived from the price of something else (known as the underlying). The underlying price on which a derivative is based can be that of an asset (e.g., commodities, equities (stocks), residential mortgages, commercial real estate, loans, bonds), an index (e.g., interest rates, exchange rates, stock market indices, consumer price index (CPI), inflation derivatives, or other items).

Structured Products

This includes products that cover a diverse set of investment categories outside traditional bonds and shares and can be considered as having a typically higher risk/ return profile, or other features that provide some complexity to the investment. These products that are derived from and/or based on a single security or securities, a basket of stocks, an index, a commodity, debt issuance and/or a foreign currency, among other things and include index and equity linked notes, term notes and units generally consisting of a contract to purchase equity and/or debt securities at a specific time.

Art

This includes Emerging Artists, Mid-Career Artists and Blue-chip Artists. A rising artist generally does not have any auction record though their artworks are exhibited and collected by a number of famous art galleries. Mid-career artists are already established in their careers and have a promising auction history. Blue-chip artists are holding national significance and their art works are collected and auctioned by most all art galleries.

Insurance

The trustees have reviewed the need to hold a contract insurance for members of the fund and have determined that the member does not currently require insurance in compliance with the directives contained within SIS Act1994 Regulation 4.09 (2)(e)

Review

The Trustees undertake to review this strategy on a continual basis and will regularly revisit the objectives and strategies of the fund consistent with the needs of members and will as a minimum review the fund's investment strategy annually.

Signed by the Trustee(s)

Name of Trustee..... David Koszorus

Signed 

Name of Trustee.....

Signed

Application For Membership

1. I, the person whose details appear in the Schedule, hereby apply for membership of the above mentioned Fund.
2. In consideration of my admission to membership, I hereby agree to abide by and be bound by the provisions of the Fund Deed and any rules made thereunder.
3. I hereby consent to:
 - (a) (where the Trustee of the Fund is a corporation) – be a director of the trustee corporation and I provide the information in the Schedule in compliance with my obligations under the *Corporations Act 2001* (Cth); and
 - (b) (where the Trustee is or are natural persons) – to be a trustee of the Fund.
4. I declare that I am not a disqualified person within the meaning of Section 120 of the Superannuation Industry (Supervision) Act 1993.
5. Where there is an Employer Sponsor applicable to me I hereby authorise that Employer Sponsor to deduct from my salary and pay to the Fund as contributions the amounts (if any) as are from time to time agreed upon by myself and my Employer as contributions to be made by me to the above mentioned Fund.

Schedule:

FULL NAME	Glenys Heather Koszorus
ADDRESS	10 Gairdner Lane Mansson Lakes SA 5095
DATE OF BIRTH	23 January 1965
PLACE OF BIRTH	Waikerie
TAX FILE NUMBER	587 778 138

Signature Glenys Koszorus.....

Date 29/3/21.....

Binding Death Benefit Nomination Form

Name: David John Koszorus

Address: 10 Gairdner Lane, Mawson Lakes SA 5095

Date of Birth: 14/02/1968

I, David John Koszorus make a non-lapsing binding nomination that in the event of my death the benefits to which I am entitled from the Fund be paid to the following person(s):

Name	Address	Relationship	Percentage or Amount
GLENYS KOSZORUS	10 GAIRDNER LANE MAWSON LAKES SA 5095	SPOUSE	100%

However in the event that _____ does not outlive me by 28 days or is unwilling or unable to accept the benefit of this non lapsing binding nomination, then I direct the benefits to which I am entitled referred to above to be paid to:

Name	Address	Relationship	Percentage or Amount

However in the event that _____ does not outlive me by 28 days or is unwilling or unable to accept the benefit of this non lapsing binding nomination, then I direct the benefits to which I am entitled referred to above to be paid to:

1	6	2	8

I understand that I may only nominate my Legal Personal Representative(s) or one or more Dependants.

Signature:



Date: 07/03 /2021

I HEATHER ZIMMERMANN declare that I have witnessed David John Koszorus
(Name of Witness)

sign this nomination form in my presence and I declare as follows:-

1. I am over 18 years of age; and
2. I am not a dependant or a Legal Personal Representative of David John Koszorus

Signature of Witness



I KEVIN ZIMMERMANN declare that I have witnessed David John Koszorus
(Name of Witness)

sign this nomination form in my presence and I declare as follows:-

1. I am over 18 years of age; and
2. I am not a dependant or a Legal Personal Representative of David John Koszorus

Signature of Witness



Instruction for completing Binding Death Benefit Nomination

- The Binding Death Benefit Nomination if properly executed enables the Member to nominate certain people to receive their superannuation benefits on their death and the nomination is binding on the Trustee once received by the Trustee.
- The member may only nominate one or more dependants (a spouse, child or other dependant) and/or their legal personal representative(s).
- The nomination must clearly state either the percentage of the member's benefits the nominated person is to receive or a specific amount.
- The nomination must be signed by the member in the presence of at least one independent witness who must be at least 18 years old and cannot be the member's Legal Personal Representative or Dependant or an associate thereof

TFN Notification

Name:	Glenys Heather Koszorus
Address:	10 Gairdne - Lane Mawson Lakes SA 5095
Date of Birth:	23 January 1965
Sex:	Female

I agree to provide my Tax File Number:

5	8	7	7	7	8	1	3	8
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Signature 

Date..... 29/31 20 21

Collection of tax file numbers is authorised by tax laws, the Superannuation Industry (Supervision) Act 1993 and the Privacy Act 1998. Changes to the tax file number law require Trustee to ask you to provide your tax file number to your superannuation fund. By completing this form and providing it to your fund will allow your fund trustee to use your tax file number for the purposes contained in the Superannuation Industry (Supervision) Act 1993 and for the purpose of paying eligible termination payments.

The purposes currently authorised include:

- taxing eligible termination payments at concessional rates;
- finding and amalgamating your superannuation benefits where insufficient information is available;
- passing your tax file number to the Australian Taxation Office whereby you receive a benefit or have unclaimed superannuation money after reaching the aged pension age; and
- allowing the trustee of your superannuation fund to provide your tax file number to a superannuation fund receiving any benefits you may transfer. Your trustee won't pass your tax file number to any other fund if you tell the trustee in writing that you don't want them to pass it on.

You are not required to provide your tax file number. Declining to quote your tax file number is not an offence. However, if you do not give your superannuation fund your tax file number, either now or later, you may pay more tax on your superannuation benefits than you have to.

The lawful purposes for which your tax file number can be used and the consequences of not quoting your tax file number may change in future, as a result of legislative change.

**ASIC**

Australian Securities & Investments Commission

Forms Manager

Registered Agents

Company: KOSZORUS SUPERANNUATION PTY LTD ACN 647 820 371

Company details

Date company registered 10-02-2021
 Company next review date 10-02-2023
 Company type Australian Proprietary Company
 Company status Registered
 Home unit company No
 Superannuation trustee company Yes
 Non profit company No

Registered office

UNIT 8 , 435-439 FULLARTON ROAD , HIGHGATE SA 5063

Principal place of business

10 GAIRDNER LANE , MAWSON LAKES SA 5095

Officeholders

KOSZORUS, DAVID JOHN

Born 14-02-1968 at ADELAIDE SA

10 GAIRDNER LANE , MAWSON LAKES SA 5095

Office(s) held: Director, appointed 10-02-2021
 Secretary, appointed 10-02-2021

KOSZORUS, GLENYS HEATHER

Born 23-01-1965 at WAIKERIE SA

10 GAIRDNER LANE , MAWSON LAKES SA 5095

Office(s) held: Director, appointed 11-05-2021

Company share structure

Share class	Share description	Number issued	Total amount paid	Total amount unpaid
ORD	ORD SHARES	180	180.00	0.00

Members

KOSZORUS , DAVID JOHN

10 GAIRDNER LANE , MAWSON LAKES SA 5095

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

KOSZORUS , GLENYS HEATHER

10 GAIRDNER LANE , MAWSON LAKES SA 5095

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

Document history

These are the documents most recently received by ASIC from this organisation.

Received	Number	FormDescription	Status
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13-01-2022	7EBO79584 205	NOTIFICATION OF RESOLUTION	Processed and imaged
04-11-2021	7EBM93166 410	APPLN FOR RESERVATION OF A NAME	Processed and imaged
12-05-2021	7EBH36362 484	CHANGE TO COMPANY DETAILS	Processed and imaged

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