

Client Name: B & G Super Fund

Year Ended: June 30, 2021

Audit Checklist

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

Post Audit Action

- Signed Audit Engagment Letter returned to Auditor
- Signed Trustee Representation Letter returned to Auditor
- Signed Accounts placed on File
- Copy of signed Engagment Letter on File
- Copy of signed Trustee Representation Letter on File
- Signed Minutes on File

Yes/No

Y
Y
Y
Y
Y
Y

} 2/16/22

Self-managed superannuation fund annual return

2021

Who should complete this annual return?

Return year

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the Fund income tax return 2021 (NAT 71287)

The Self-managed superannuation fund annual return instructions 2021 (NAT 71606) (the instructions) can assist you to complete this annual return.

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

Section A: Fund information

1 Tax file number (TFN)

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

2 Name of self-managed superannuation fund (SMSF)

B & G Superannuation Fund

3 Australian business number (ABN)

4 Current postal address

AR Quayle & Co

PO Box 1300

DONCASTER HEIGHTS

VIC

3109

5 Annual return status

Is this an amendment to the SMSF's 2021 return?

A N

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

B N

6 SMSF auditor

Auditor's name

Title

Mr

Family name

Boys

First given name

Tony

Other given names

SMSF Auditor Number

100 014 140

Auditor's phone number

13 00823428

Use Agent address details?

Postal address

Box 3376

Rundle Mall

SA

5000

Date audit was completed

A

Was Part A of the audit report qualified?

B N

Was Part B of the audit report qualified?

C N

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

D

7 Electronic funds transfer (EFT)

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

A Fund's financial institution account details

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

Fund BSB number (must be six digits) 033044 Fund account number 422062

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

B & G Super Fund

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

B Financial institution account details for tax refunds

Use Agent Trust Account? []

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

BSB number [] Account number []

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

[]

C Electronic service address alias

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

[]

8 Status of SMSF Australian superannuation fund

A Y

Fund benefit structure B A Code

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

9 Was the fund wound up during the income year?

N Print Y for yes or N for no.

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

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

10 Exempt current pension income

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

N Print Y for yes or N for no.

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

If No, Go to Section B: Income

If Yes Exempt current pension income amount A []

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

Segregated assets method B []

Unsegregated assets method C []

Was an actuarial certificate obtained? D [] Print Y for yes

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

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

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

Section B: Income

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

11 Income

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

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

Code

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital Gains Tax (CGT) schedule 2021.

Net capital gain **A**

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

Gross interest **C**

Forestry managed investment scheme income **X**

Gross foreign income **D1**

Net foreign income **D** Loss

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

Transfers from foreign funds **F** Number

Gross payments where ABN not quoted **H**

Gross distribution from partnerships **I** Loss

* Unfranked dividend amount **J**

* Franked dividend amount **K**

* Dividend franking credit **L**

* Gross trust distributions **M** Code **P**

Calculation of assessable contributions

Assessable employer contributions **R1**

plus Assessable personal contributions **R2**

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

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

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

Calculation of non-arm's length income

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

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

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

* Other income **S** Code

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

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

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

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

Exempt current pension income **Y**

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

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

	DEDUCTIONS		NON-DEDUCTIBLE EXPENSES
Interest expenses within Australia	A1 <input style="width: 150px;" type="text"/>		A2 <input style="width: 150px;" type="text"/>
Interest expenses overseas	B1 <input style="width: 150px;" type="text"/>		B2 <input style="width: 150px;" type="text"/>
Capital works expenditure	D1 <input style="width: 150px;" type="text"/>		D2 <input style="width: 150px;" type="text"/>
Decline in value of depreciating assets	E1 <input style="width: 150px;" type="text"/>		E2 <input style="width: 150px;" type="text"/>
Insurance premiums – members	F1 <input style="width: 150px;" type="text" value="916"/>		F2 <input style="width: 150px;" type="text"/>
SMSF auditor fee	H1 <input style="width: 150px;" type="text"/>		H2 <input style="width: 150px;" type="text"/>
Investment expenses	I1 <input style="width: 150px;" type="text"/>		I2 <input style="width: 150px;" type="text"/>
Management and administration expenses	J1 <input style="width: 150px;" type="text" value="5,544"/>		J2 <input style="width: 150px;" type="text"/>
Forestry managed investment scheme expense	U1 <input style="width: 150px;" type="text"/>		U2 <input style="width: 150px;" type="text"/>
Other amounts	L1 <input style="width: 150px;" type="text"/> <small>Code</small> <input style="width: 30px;" type="text"/>		L2 <input style="width: 150px;" type="text"/> <small>Code</small> <input style="width: 30px;" type="text"/>
Tax losses deducted	M1 <input style="width: 150px;" type="text"/>		
TOTAL DEDUCTIONS N <input style="width: 150px;" type="text" value="6,460"/> (Total A1 to M1)		TOTAL NON-DEDUCTIBLE EXPENSES Y <input style="width: 150px;" type="text" value="0"/> (Total A2 to L2)	
#TAXABLE INCOME OR LOSS O <input style="width: 150px;" type="text" value="57,678"/> <small>Loss</small> <input style="width: 30px;" type="text"/> (TOTAL ASSESSABLE INCOME TOTAL DEDUCTIONS) <small>less</small>		TOTAL SMSF EXPENSES Z <input style="width: 150px;" type="text" value="6,460"/> (N plus Y)	

#This is a mandatory label.

Section D: Income tax calculation statement

#Important:

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

13 Calculation statement

Please refer to the Self-managed superannuation fund annual return instructions 2021 on how to complete the calculation statement.

#Taxable income	A <input style="width: 150px;" type="text" value="57,678"/>
	(an amount must be included even if it is zero)
#Tax on taxable income	T1 <input style="width: 150px;" type="text" value="8,651.70"/>
	(an amount must be included even if it is zero)
#Tax on no-TFN-quoted contributions	J <input style="width: 150px;" type="text" value="0.00"/>
	(an amount must be included even if it is zero)
Gross tax	B <input style="width: 150px;" type="text" value="8,651.70"/>
	(T1 plus J)

Foreign income tax offset	C1 <input type="text" value="242.58"/>	Non-refundable non-carry forward tax offsets
Rebates and tax offsets	C2 <input type="text"/>	
		C <input type="text" value="242.58"/> (C1 plus C2)

SUBTOTAL 1

T2
(B less C –cannot be less than zero)

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

SUBTOTAL 2

T3
(T2 less D –cannot be less than zero)

Complying fund's franking credits tax offset	E1 <input type="text" value="479.28"/>	Refundable tax offsets
No-TFN tax offset	E2 <input type="text"/>	
National rental affordability scheme tax offset	E3 <input type="text"/>	
Exploration credit tax offset	E4 <input type="text"/>	
		E <input type="text" value="479.28"/> (E1 plus E2 plus E3 plus E4)

#TAX PAYABLE T5
(T3 less E - cannot be less than zero)

Section 102AAM interest charge

G

Fund's tax file number (TFN)

1-6

Credit for interest on early payments – amount of interest
H1

Credit for tax withheld – foreign resident withholding (excluding capital gains)
H2

Credit for tax withheld – where ABN or TFN not quoted (non-individual)
H3

Credit for TFN amounts withheld from payments from closely held trusts
H5

Credit for interest on no-TFN tax offset
H6

Credit for foreign resident capital gains withholding amounts
H8

Eligible credits
H
 (H1 plus H2 plus H3 plus H5 plus H6 plus H8)

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

PAYG instalments raised
K

Supervisory levy
L

Supervisory levy adjustment for wound up funds
M

Supervisory levy adjustment for new funds
N

Total amount of tax payable **S**
 (T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

Section E: Losses

14 Losses

If total loss is greater than \$100,000, complete and attach a Losses schedule 2021.

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

Net capital losses carried forward to later income years **V**

Net capital losses brought forward from prior years

Non-Collectables	<input type="text"/>
Collectables	<input type="text"/>

Net capital losses carried forward to later income years

<input type="text"/>
<input type="text"/>

Section F / Section G: Member Information

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

		See the Privacy note in the Declaration.		Member Number
Title	Mr	Member'sTFN		1
Family name	Hubbard			Account status
First given name	Ben			0 Code
Other given names	James			
Date of birth	19/11/1975	If deceased, date of death		

Contributions

OPENING ACCOUNT BALANCE 232,085.00

Refer to instructions for completing these labels

Employer contributions
A 24,966.00

ABN of principal employer
A1

Personal contributions
B

CGT small business retirement exemption
C

CGT small business 15-year exemption amount
D

Personal injury election
E

Spouse and child contributions
F

Other third party contributions
G

Proceeds from primary residence disposal

H

Receipt date

H1

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 Contributions)

M

TOTAL CONTRIBUTIONS N 24,966.00

(Sum of labels A to M)

Other transactions

Accumulation phase account balance
S1 269,783.00

Retirement phase account balance - Non CDBIS
S2 0.00

Retirement phase account balance - CDBIS
S3 0.00

0 TRIS Count

Allocated earnings or losses **O** 12,731.00 Loss

Inward rollovers and transfers **P**

Outward rollovers and transfers **Q**

Lump Sum payment **R1** Code

Income stream payment **R2** Code

CLOSING ACCOUNT BALANCE S 269,783.00

S1 plus S2 plus S3

Accumulation phase value **X1** 269,783.00

Retirement phase value **X2** 0.00

Outstanding limited recourse borrowing arrangement amount **Y** 0.00

Fund's tax file number (TFN)

Title	Mrs	See the Privacy note in the Declaration.	Member Number	2
Family name	Hubbard	Member'sTFN		
First given name	Gina		Account status	0 Code
Other given names	Louise			
Date of birth	12/10/1976	If deceased, date of death		

Contributions

OPENING ACCOUNT BALANCE 141,430.00

Refer to instructions for completing these labels	Proceeds from primary residence disposal
Employer contributions	H
A 24,966.00	Receipt date
ABN of principal employer	H1
A1	Assessable foreign superannuation fund amount
Personal contributions	I
B	Non-assessable foreign superannuation fund amount
CGT small business retirement exemption	J
C	Transfer from reserve: assessable amount
CGT small business 15-year exemption amount	K
D	Transfer from reserve: non-assessable amount
Personal injury election	L
E	Contributions from non-complying funds and previously non-complying funds
Spouse and child contributions	T
F	Any other contributions (including Super Co-contributions and low Income Super Contributions)
Other third party contributions	M
G	
TOTAL CONTRIBUTIONS N 24,966.00	
(Sum of labels A to M)	

Other transactions

Accumulation phase account balance	Allocated earnings or losses	O 6,854.00	Loss
S1 173,250.00	Inward rollovers and transfers	P	
Retirement phase account balance - Non CDBIS	Outward rollovers and transfers	Q	Code
S2 0.00	Lump Sum payment	R1	Code
Retirement phase account balance - CDBIS	Income stream payment	R2	Code
S3 0.00			
0 TRIS Count	CLOSING ACCOUNT BALANCE S 173,250.00		
	S1 plus S2 plus S3		
Accumulation phase value	X1 173,250.00		
Retirement phase value	X2 0.00		
Outstanding limited recourse borrowing arrangement amount	Y 0.00		

Section H: **Assets and liabilities**

15 **ASSETS**

15a Australian managed investments

Listed trusts **A**

Unlisted trusts **B**

Insurance policy **C**

Other managed investments **D**

15b Australian direct investments

Cash and term deposits **E**

Debt securities **F**

Loans **G**

Listed shares **H**

Unlisted shares **I**

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

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** Print Y for yes or N for no.

15f Limited recourse borrowing arrangements

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

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

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.

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.

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report (if required) and are aware of any matters raised therein.

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

Signature box

Date Day Month Year

Preferred trustee or director contact details:

Title Mr

Family name Hubbard

First given name Ben

Other given names

Phone number Area code 03 Number 98981633

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.

TAX AGENT'S DECLARATION:

I, AR QUAYLE & CO

declare that the Self-managed superannuation fund annual return 2021 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 Mr

Family name Quayle

First given name Andrew

Other given names

Tax agent's practice AR QUAYLE & CO

Tax agent's phone number Area code 03 Number 98981633

Tax agent number 71041008

Reference number HUB0205

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1 <input type="text"/>		
Permissible temporary borrowings	V2 <input type="text"/>		
Other borrowings	V3 <input type="text"/>		
			Borrowings V <input type="text" value="0"/>
		Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)	W <input type="text" value="443,033"/>
		Reserve accounts	X <input type="text"/>
		Other liabilities	Y <input type="text" value="3,630"/>
		TOTAL LIABILITIES	Z <input type="text" value="446,663"/>

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

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

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit income year specified of the election (for example, for the 2020–21 income year, write 2021). **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 2021. **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 2021 for each election **C**

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2021. **D**

B & G Super Fund

Financial Statements
For the year ended 30 June 2021



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

Phone: (03) 9898 1633 Fax: (03) 9972 5156

B & G Super Fund

Contents

Compilation Report

Trustees' Declaration

Detailed Operating Statement

Detailed Statement of Financial Position

Member's Information Statement

Notes to the Financial Statements

B & G Super Fund

Compilation Report to B & G Super Fund

We have compiled the accompanying special purpose financial statements of B & G Super Fund, which comprise the balance sheet as at 30 June 2021, the Statement of Profit and Loss for the year then ended, a summary of significant accounting policies, notes to the financial statements and trustees' declaration. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

The Responsibility of the Trustees

The trustees of B & G Super Fund are solely responsible for the information contained in the special purpose financial statements, the reliability, accuracy and completeness of the information and for the determination that the financial reporting framework used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

Our Responsibility

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

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

Assurance Disclaimer

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

The special purpose financial statements were compiled exclusively for the benefit of the trustees who are responsible for the reliability, accuracy and completeness of the information used to compile them. Accordingly, these special purpose financial statements may not be suitable for other purposes. We do not accept responsibility for the contents of the special purpose financial statements.

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

14 June, 2022

25

B & G Super Fund Trustees' Declaration

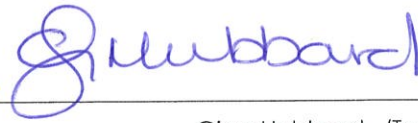
The trustees have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

In the opinion of the trustees:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2021 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2021 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the Superannuation Fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2021.

Signed in accordance with a resolution of the trustees by:


Ben Hubbard , (Trustee)


Gina Hubbard , (Trustee)

Date 14/06/2022

B & G Super Fund
Detailed Operating Statement
For the year ended 30 June 2021

	Note	2021 \$	2020 \$
Revenue			
Employers contributions			
Employer Contributions - Ben		24,966	24,637
Employer Contributions - Gina		24,966	24,637
		<u>49,932</u>	<u>49,275</u>
Market Value Changes - Managed Funds		19,370	(11,004)
Distribution from trusts			
CFS Distributions Rec'd		20,788	11,193
		<u>20,788</u>	<u>11,193</u>
Interest received		38	268
Profit On Disposal Of Managed Funds		(554)	
Total revenue		<u>89,574</u>	<u>49,732</u>
Expenses			
Accountancy		5,280	
Bank fees & charges		5	5
Filing fees		259	518
Insurance			
Ben		916	1,596
		<u>916</u>	<u>1,596</u>
Management fees		3,008	2,883
Total expenses		<u>9,468</u>	<u>5,002</u>
Benefits Accrued as a Result of Operations Before Income Tax		80,106	44,730
Income tax expense		10,589	6,628
Benefits Accrued as a Result of Operations		<u>69,518</u>	<u>38,102</u>

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

(2-3)

B & G Super Fund
Detailed Statement of Financial Position as at 30 June 2021

	2021 \$	2020 \$
Investments		
CFS Managed Funds	270,818	238,768
Total Investments	270,818	238,768
Other Assets		
Cash at bank	146,429	109,507
CFS WSaver Account	29,416	25,592
Future income tax benefit	(1,004)	933
Total other assets	174,840	136,032
Total assets	445,659	374,800
Liabilities		
Taxation	2,625	1,285
Total liabilities	2,625	1,285
Net Assets Available to Pay Benefits	443,033	373,515
Represented by:		
Liability for Accrued Members' Benefits		
Allocated to members' accounts	443,033	373,515
	443,033	373,515

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

B & G Super Fund
Member's Information Statement
For the year ended 30 June 2021

	2021	2020
	\$	\$
Ben Hubbard		
Ben Hubbard	232,085	214,135
Allocated earnings	18,402	(3,479)
Employer Contributions - Ben	24,966	24,637
Income Tax Expense - Earnings - Ben	(1,926)	487
Income Tax Expense - Contributions - Ben	(3,745)	(3,696)
Balance as at 30 June 2021	269,783	232,085
Withdrawal benefits at the beginning of the year	232,085	214,135
Withdrawal benefits at 30 June 2021	269,783	232,085

Withdrawal Benefit

Your withdrawal benefit is the amount you are entitled to on resignation or retirement and represent the sum of:

- member contributions
- superannuation guarantee contributions
- award contributions
- other employer contributions made on your behalf

and earnings (after income tax) associated with the above contributions.

The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce on or after age 55. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

Contact Details

If you require further information on your withdrawal benefit please contact Ben Hubbard or write to The Trustee, B & G Super Fund.

2-1

B & G Super Fund
Member's Information Statement
For the year ended 30 June 2021

	2021	2020
	\$	\$
Gina Hubbard		
Gina Hubbard	141,430	121,278
Allocated earnings	11,772	(1,066)
Employer Contributions - Gina	24,966	24,637
Income Tax Expense - Earnings - Gina	(1,173)	276
Income Tax Expense -Contributions - Gina	(3,745)	(3,696)
Balance as at 30 June 2021	<u>173,250</u>	<u>141,430</u>
Withdrawal benefits at the beginning of the year	141,430	121,278
Withdrawal benefits at 30 June 2021	173,250	141,430

Withdrawal Benefit

Your withdrawal benefit is the amount you are entitled to on resignation or retirement and represent the sum of:

- member contributions
- superannuation guarantee contributions
- award contributions
- other employer contributions made on your behalf

and earnings (after income tax) associated with the above contributions.

The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce on or after age 55. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

Contact Details

If you require further information on your withdrawal benefit please contact Ben Hubbard or write to The Trustee, B & G Super Fund.

B & G Super Fund
Member's Information Statement
For the year ended 30 June 2021

	2021	2020
	\$	\$
<hr/>		
Amounts Allocatable to Members		
Yet to be allocated at the beginning of the year		
Benefits accrued as a result of operations as per the operating statement	69,518	38,102
Amount allocatable to members	<u>69,518</u>	<u>38,102</u>
Allocation to members		
Ben Hubbard	37,698	17,950
Gina Hubbard	31,820	20,152
Total allocation	<u>69,518</u>	<u>38,102</u>
Yet to be allocated	<u>69,518</u>	<u>38,102</u>
Members Balances		
Ben Hubbard	269,783	232,085
Gina Hubbard	173,250	141,430
Allocated to members accounts	<u>443,033</u>	<u>373,515</u>
Yet to be allocated	<u>443,033</u>	<u>373,515</u>
Liability for accrued members benefits	<u>443,033</u>	<u>373,515</u>

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

12-9

B & G Super Fund
Notes to the Financial Statements
For the year ended 30 June 2021

Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is a non-reporting entity because there are no users dependent on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the fund and the needs of members.

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

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

The financial statements were authorised for issue on 14 June, 2022 by the trustees.

(a) Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

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

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

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

B & G Super Fund
Notes to the Financial Statements
For the year ended 30 June 2021

(b) Cash and Cash Equivalents

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

(c) Revenue

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

Interest revenue

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

Dividend revenue

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

Rental revenue

Rental revenue arising from operating leases on investment properties is recognised upon receipt.

Distribution revenue

Distributions from trusts are recognised as at the date the unit value is quoted ex-distributions and, if not received at the end of the reporting period, are reflected in the statement of financial position as a receivable at net market value.

Remeasurement changes in market values

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

Contributions

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

(d) Liability for Accrued Benefits

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

B & G Super Fund
Notes to the Financial Statements
For the year ended 30 June 2021

(e) Income Tax

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

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

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

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

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

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

(f) Goods and Services Tax (GST)

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

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

(g) Critical Accounting Estimates and Judgements

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

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

B & G Super Fund
Comparative Trial Balance as at 30 June 2021

	2021 \$ Dr	2021 \$ Cr	2020 \$ Dr	2020 \$ Cr
Income				
0567	Distribution from trusts			
0567.01	CFS Distributions Rec'd		20,788.30	11,193.46
			20,788.30	11,193.46
0575	Interest received		38.11	267.92
0600	Profit On Disposal Of Managed Funds	553.64		
0716	Employers contributions			
0716.01	Employer Contributions - Ben		24,966.00	24,637.50
0716.02	Employer Contributions - Gina		24,966.00	24,637.50
			49,932.00	49,275.00
0880	Market Value Changes - Managed Funds		19,369.58	11,004.07
Expenses				
1510	Accountancy	5,280.00		
1545	Bank fees & charges	5.00		5.00
1685	Filing fees	259.00		518.00
1755	Insurance			
1755.01	Ben	915.92		1,596.37
		915.92		1,596.37
1798	Management fees	3,008.02		2,883.04
1998	Income tax expense - Earnings			
1998.01	Income Tax Expense - Earnings - Ben	1,925.53		487.43
1998.02	Income Tax Expense - Earnings - Gina	1,173.39		276.07
		3,098.92		763.50
1999	Income tax expense - Contribution			
1999.01	Income Tax Expense - Contributions - Ben	3,744.90		3,695.63
1999.02	Income Tax Expense -Contributions - Gina	3,744.90		3,695.63
		7,489.80		7,391.26

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

B & G Super Fund Comparative Trial Balance as at 30 June 2021

		2021	2021	2020	2020
		\$ Dr	\$ Cr	\$ Dr	\$ Cr
<u>Workpaper Reference</u>					
Current Assets					
2000	Cash at bank	146,428.69	7-5	109,507.44	
2001	CFS WSaver Account	29,415.59	7-35	25,591.54	
2450	Future income tax benefit		1,003.99	932.96	
Non Current Assets					
2641	CFS Managed Funds	270,818.31	7-35	238,768.00	
Current Liabilities					
3325	Taxation		2,625.49	5-1	1,284.52
Equity					
4000	Opening balance - Members fund				
4000.01	Ben Hubbard		232,085.29		214,134.89
4000.02	Gina Hubbard		141,430.12		121,278.38
			373,515.41		335,413.27
4199	Yet To Be Allocated		0.01		0.01
		467,272.89	467,272.89	398,197.68	398,197.68
	Net Profit		69,517.69		38,102.14

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

B & G Super Fund

Ledger Entries Report for the year ending 30 June, 2021

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 0567.01 - CFS Distributions Rec'd							
31/12/2020	000000036	J	CFS Distrib For 6 Months			2,385.93	(2,385.93)
31/12/2020	000000036	J	CFS Distrib For 6 Months			26.87	(2,412.80)
31/12/2020	000000036	J	CFS Distrib For 6 Months			41.04	(2,453.84)
31/12/2020	000000038	J	Fees Taken From Distrib For 6 Months			1,439.43	(3,893.27)
30/06/2021	000000037	J	CFS Distrib For 6 Months			14,545.86	(18,439.13)
30/06/2021	000000037	J	CFS Distrib For 6 Months			14.48	(18,453.61)
30/06/2021	000000037	J	CFS Distrib For 6 Months			44.24	(18,497.85)
30/06/2021	000000039	J	Fees Taken From Distrib For 6 Months			1,568.59	(20,066.44)
30/06/2021	000000043	J	Imp Credits Added Back To CFS Distrib			479.28	(20,545.72)
30/06/2021	000000043	J	FTO Added Back To CFS Distrib			242.58	(20,788.30)
30/06/2021	000000046	J	Year end closing entry		20,788.30		0.00
Total					20,788.30	20,788.30	
Account number 0575 - Interest received							
31/07/2020	000000004	R	Interest			4.57	(4.57)
31/08/2020	000000006	R	Interest			4.70	(9.27)
30/09/2020	000000008	R	Interest			4.68	(13.95)
30/10/2020	000000011	R	Interest			4.74	(18.69)
30/11/2020	000000015	R	Interest			4.97	(23.66)
31/12/2020	000000018	R	Interest			5.09	(28.75)
29/01/2021	000000020	R	Interest			3.93	(32.68)
26/02/2021	000000022	R	Interest			0.96	(33.64)
31/03/2021	000000024	R	Interest			1.14	(34.78)
30/04/2021	000000027	R	Interest			1.06	(35.84)
31/05/2021	000000031	R	Interest			1.10	(36.94)
30/06/2021	000000035	R	Interest			1.17	(38.11)
30/06/2021	000000046	J	Year end closing entry		38.11		0.00
Total					38.11	38.11	

B & G Super Fund Ledger Entries Report for the year ending 30 June, 2021

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 0600 - Profit On Disposal Of Managed Funds							
30/06/2021	000000042	J	Re-alloc Net Losses On Disposal		553.64		553.64
30/06/2021	000000046	J	Year end closing entry			553.64	0.00
Total					553.64	553.64	
Account number 0716 - Employers contributions							
31/07/2020	000000005	R	Emp Contrib			3,285.00	(3,285.00)
02/09/2020	000000007	R	Emp Contrib			3,285.00	(6,570.00)
02/10/2020	000000009	R	Emp Contrib			3,285.00	(9,855.00)
30/10/2020	000000012	R	Emp Contrib			3,285.00	(13,140.00)
02/12/2020	000000016	R	Emp Contrib			3,285.00	(16,425.00)
24/12/2020	000000017	R	Emp Contrib			3,285.00	(19,710.00)
27/01/2021	000000019	R	Emp Contrib			3,285.00	(22,995.00)
03/03/2021	000000023	R	Emp Contrib			3,285.00	(26,280.00)
07/04/2021	000000025	R	Emp Contrib			3,285.00	(29,565.00)
06/05/2021	000000028	R	Emp Contrib			3,285.00	(32,850.00)
04/06/2021	000000032	R	Emp Contrib			13,578.00	(46,428.00)
22/06/2021	000000033	R	Emp Contrib			3,504.00	(49,932.00)
30/06/2021	000000040	J	Split Contributions Equally		49,932.00		0.00
Total					49,932.00	49,932.00	
Account number 0716.01 - Employer Contributions - Ben							
30/06/2021	000000040	J	Split Contributions Equally			24,966.00	(24,966.00)
30/06/2021	000000046	J	Year end closing entry		24,966.00		0.00
Total					24,966.00	24,966.00	
Account number 0716.02 - Employer Contributions - Gina							
30/06/2021	000000040	J	Split Contributions Equally			24,966.00	(24,966.00)
30/06/2021	000000046	J	Year end closing entry		24,966.00		0.00
Total					24,966.00	24,966.00	

B & G Super Fund

Ledger Entries Report for the year ending 30 June, 2021

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 0880 - Market Value Changes - Managed Funds							
31/12/2020	000000036	J	CFS Distrib For 6 Months			16,494.31	(16,494.31)
30/06/2021	000000037	J	CFS Distrib For 6 Months			2,321.63	(18,815.94)
30/06/2021	000000042	J	Re-alloc Net Losses On Disposal			553.64	(19,369.58)
30/06/2021	000000046	J	Year end closing entry		19,369.58		0.00
Total					19,369.58	19,369.58	
Account number 1510 - Accountancy							
11/11/2020	000000014	P	ARQ Fee		2,618.00		2,618.00
17/05/2021	000000029	P	ARQ Fee		2,662.00		5,280.00
30/06/2021	000000046	J	Year end closing entry			5,280.00	0.00
Total					5,280.00	5,280.00	
Account number 1545 - Bank fees & charges							
01/07/2020	000000002	P	Bank Fee		5.00		5.00
30/06/2021	000000046	J	Year end closing entry			5.00	0.00
Total					5.00	5.00	
Account number 1685 - Filing fees							
30/06/2021	000000045	J	Re-alloc 2020 Levy Paid From Refund		259.00		259.00
30/06/2021	000000046	J	Year end closing entry			259.00	0.00
Total					259.00	259.00	
Account number 1755.01 - Ben							
29/06/2021	000000034	P	One Path		915.92		915.92
30/06/2021	000000046	J	Year end closing entry			915.92	0.00
Total					915.92	915.92	
Account number 1798 - Management fees							
31/12/2020	000000038	J	Fees Taken From Distrib For 6 Months		1,439.43		1,439.43
30/06/2021	000000039	J	Fees Taken From Distrib For 6 Months		1,568.59		3,008.02
30/06/2021	000000046	J	Year end closing entry			3,008.02	0.00
Total					3,008.02	3,008.02	

B & G Super Fund

Ledger Entries Report for the year ending 30 June, 2021

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 1998.01 - Income Tax Expense - Earnings - Ben							
30/06/2021	000000044	J	Current Yr Tax Expense		1,925.53		1,925.53
30/06/2021	000000046	J	Year end closing entry			1,925.53	0.00
Total					1,925.53	1,925.53	
Account number 1998.02 - Income Tax Expense - Earnings - Gina							
30/06/2021	000000044	J	Current Yr Tax Expense		1,173.39		1,173.39
30/06/2021	000000046	J	Year end closing entry			1,173.39	0.00
Total					1,173.39	1,173.39	
Account number 1999.01 - Income Tax Expense - Contributions - Ben							
30/06/2021	000000044	J	Current Yr Tax Expense		3,744.90		3,744.90
30/06/2021	000000046	J	Year end closing entry			3,744.90	0.00
Total					3,744.90	3,744.90	
Account number 1999.02 - Income Tax Expense -Contributions - Gina							
30/06/2021	000000044	J	Current Yr Tax Expense		3,744.90		3,744.90
30/06/2021	000000046	J	Year end closing entry			3,744.90	0.00
Total					3,744.90	3,744.90	

B & G Super Fund

Ledger Entries Report for the year ending 30 June, 2021

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 2000 - Cash at bank							
01/07/2020	000000001	J	Opening balance		109,507.44		109,507.44
01/07/2020	000000002	P	Bank Fee			5.00	109,502.44
03/07/2020	000000003	P	PAYGI			1,925.00	107,577.44
31/07/2020	000000004	R	Interest		4.57		107,582.01
31/07/2020	000000005	R	Emp Contrib		3,285.00		110,867.01
31/08/2020	000000006	R	Interest		4.70		110,871.71
02/09/2020	000000007	R	Emp Contrib		3,285.00		114,156.71
30/09/2020	000000008	R	Interest		4.68		114,161.39
02/10/2020	000000009	R	Emp Contrib		3,285.00		117,446.39
02/10/2020	000000010	P	PAYGI			1,834.00	115,612.39
30/10/2020	000000011	R	Interest		4.74		115,617.13
30/10/2020	000000012	R	Emp Contrib		3,285.00		118,902.13
11/11/2020	000000013	P	Tax Payment			127.84	118,774.29
11/11/2020	000000014	P	ARQ Fee			2,618.00	116,156.29
30/11/2020	000000015	R	Interest		4.97		116,161.26
02/12/2020	000000016	R	Emp Contrib		3,285.00		119,446.26
24/12/2020	000000017	R	Emp Contrib		3,285.00		122,731.26
31/12/2020	000000018	R	Interest		5.09		122,736.35
27/01/2021	000000019	R	Emp Contrib		3,285.00		126,021.35
29/01/2021	000000020	R	Interest		3.93		126,025.28
17/02/2021	000000021	P	PAYGI			1,834.00	124,191.28
26/02/2021	000000022	R	Interest		0.96		124,192.24
03/03/2021	000000023	R	Emp Contrib		3,285.00		127,477.24
31/03/2021	000000024	R	Interest		1.14		127,478.38
07/04/2021	000000025	R	Emp Contrib		3,285.00		130,763.38
13/04/2021	000000026	P	PAYGI			1,636.00	129,127.38
30/04/2021	000000027	R	Interest		1.06		129,128.44
06/05/2021	000000028	R	Emp Contrib		3,285.00		132,413.44
17/05/2021	000000029	P	ARQ Fee			2,662.00	129,751.44
27/05/2021	000000030	R	ATO Refund		508.90		130,260.34
31/05/2021	000000031	R	Interest		1.10		130,261.44
04/06/2021	000000032	R	Emp Contrib		13,578.00		143,839.44
22/06/2021	000000033	R	Emp Contrib		3,504.00		147,343.44
29/06/2021	000000034	P	One Path			915.92	146,427.52
30/06/2021	000000035	R	Interest		1.17		146,428.69
Total					159,986.45	13,557.76	

B & G Super Fund

Ledger Entries Report for the year ending 30 June, 2021

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 2001 - CFS WSaver Account							
01/07/2020	000000001	J	Opening balance		25,591.54		25,591.54
30/06/2021	000000041	J	Re-alloc Mment To Bal To Cash Holding		3,824.05		29,415.59
Total					29,415.59		
Account number 2450 - Future income tax benefit							
01/07/2020	000000001	J	Opening balance		932.96		932.96
30/06/2021	000000044	J	Current Yr Tax Expense			1,936.95	(1,003.99)
Total					932.96	1,936.95	
Account number 2641 - CFS Managed Funds							
01/07/2020	000000001	J	Opening balance		238,768.00		238,768.00
31/12/2020	000000036	J	CFS Distrib For 6 Months		18,948.15		257,716.15
30/06/2021	000000037	J	CFS Distrib For 6 Months		16,926.21		274,642.36
30/06/2021	000000041	J	Re-alloc Mment To Bal To Cash Holding			3,824.05	270,818.31
Total					274,642.36	3,824.05	
Account number 3325 - Taxation							
01/07/2020	000000001	J	Opening balance			1,284.52	(1,284.52)
03/07/2020	000000003	P	PAYGI		1,925.00		640.48
02/10/2020	000000010	P	PAYGI		1,834.00		2,474.48
11/11/2020	000000013	P	Tax Payment		127.84		2,602.32
17/02/2021	000000021	P	PAYGI		1,834.00		4,436.32
13/04/2021	000000026	P	PAYGI		1,636.00		6,072.32
27/05/2021	000000030	R	ATO Refund			508.90	5,563.42
30/06/2021	000000043	J	FTO Added Back To CFS Distrib		242.58		5,806.00
30/06/2021	000000043	J	Imp Credits Added Back To CFS Distrib		479.28		6,285.28
30/06/2021	000000044	J	Current Yr Tax Expense			8,651.77	(2,366.49)
30/06/2021	000000045	J	Re-alloc 2020 Levy Paid From Refund			259.00	(2,625.49)
Total					8,078.70	10,704.19	

B & G Super Fund

Ledger Entries Report for the year ending 30 June, 2021

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 4000.01 - Ben Hubbard							
01/07/2020	000000001	J	Opening balance			232,085.29	(232,085.29)
30/06/2021	000000047	J	Year end closing entry			37,697.75	(269,783.04)
Total						269,783.04	
Account number 4000.02 - Gina Hubbard							
01/07/2020	000000001	J	Opening balance			141,430.12	(141,430.12)
30/06/2021	000000047	J	Year end closing entry			31,819.94	(173,250.06)
Total						173,250.06	
Account number 4049.01 -							
30/06/2021	000000047	J	Year end closing entry			37,697.75	(37,697.75)
30/06/2021	000000047	J	Year end closing entry		37,697.75		0.00
Total					37,697.75	37,697.75	
Account number 4049.02 -							
30/06/2021	000000047	J	Year end closing entry			31,819.94	(31,819.94)
30/06/2021	000000047	J	Year end closing entry		31,819.94		0.00
Total					31,819.94	31,819.94	
Account number 4199 - Funds yet to be allocated							
01/07/2020	000000001	J	Opening balance			0.01	(0.01)
30/06/2021	000000046	J	Year end closing entry			69,517.69	(69,517.70)
30/06/2021	000000047	J	Year end closing entry		69,517.69		(0.01)
Total					69,517.69	69,517.70	

AR Quayle & Co

Tax Reconciliation Schedule

Client Name: B & G Super Fund
Balance Date: June 30, 2021

Date: _____
Prepared: _____

Profit per Profit & Loss Statement **80,106**

Permanent Differences

- Accounting Profits	
- Book entry Management Fees	3,008
- Acctng Trust Distrib.	- 20,066
- Taxable Trust Distrib.Excl. Cap.Gain	10,620
- Taxable Gains - CFS	3,934
- Capital Losses - CFS Redemptions	- 554
-	
-	- 3,058

Accounting Profit Adjusted for Permanent Differences **77,048**

Timing Differences

-Less Increase In Market Value **- 19,370**

Taxable Income **57,678**

Income Tax Liability **8,651.76**

Less Tax Credits

Dividend Imputation Credits	479.28	
TFN Withholding Credits		
Other Tax Credits	242.58	721.86

Less PAYG Instalments Paid

September Qtr	1,834.00	
December Qtr	1,834.00	
March Qtr	1,636.00	
June Qtr	1,627.00	6,931.00

TOTAL TAX CREDITS / INSTALMENTS **7,652.86**

Net Tax Payable **998.90**

<i>Journal</i>		
Dr	Income Tax Expense	10,588.72
Dr	Prov for Deferred Tax	- 1,936.96
Cr	Prov for Income Tax	8,651.76

Provision for Tax / Income Tax Reconciliation

Net Tax Payable **998.90**

Tax payments not paid by 30 June

June Qtr	1,627.00
Unpaid 2019 Tax	
Unpaid	
Other -	

Provision for Income Tax in Ledger **2,625.90**

Actual Provision for Income Tax in Ledger **2,625.49**

Discrepancy (should be nil) **0.41**

AR Quayle & Co

B & G Super Fund	Prepared by	Reviewed	Index
June 30, 2021	Date	Date	of

Tax Distribution

	Ben Hubbard	Gina Hubbard	Total
Employer Contr	24,966.00	24,966.00	49,932.00
Members Contr	-	-	-
	24,966.00	24,966.00	49,932.00
Unrealised Gains @ %	12,035.37	7,334.21	19,369.58
Other Earnings @ %	12,596.57	7,676.20	20,272.77
Insurance -	915.92	-	915.92
Expenses @ % -	5,313.83	3,238.19	8,552.02

18,402.18 **11,772.23** **30,174.41**

Income Tax on Contr	3,744.90	3,744.90	7,489.80
Income Tax on Earnings	1,925.53	1,173.39	3,098.92
Income Tax @ 15%	5,670.43	4,918.29	10,588.72

\$ 37,697.75 **\$ 31,819.94** **\$ 69,517.69**

62.135%	Ben Hubbard	232,085.29
37.865%	Gina Hubbard	141,430.12
		<u>373,515.41</u>



Statement Period
19 June 2020 - 18 December 2020

Westpac Business Cash Reserve

Account Name
**MR BENJAMIN JAMES HUBBARD & MRS
GINA LOUISE HUBBARD ATF B+G
SUPER FUND**

Customer ID
9214 5564 HUBBARD, BENJAMIN
JAMES
9214 5565 HUBBARD, GINA LOUISE

BSB Account Number
033-044 422 062

Opening Balance + \$93,911.98
Total Credits + \$32,877.88
Total Debits - \$7,343.60
Closing Balance + \$119,446.26

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999	Over \$49999 to \$99999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$99999 to \$499999	Over \$499999
17 Mar 2020	0.05 %	0.05 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
19/06/20	STATEMENT OPENING BALANCE			93,911.98
25/06/20	Deposit Quicksuper Qsuper2720899859		16,425.00	110,336.98
30/06/20	Interest Paid		4.22	110,341.20
30/06/20	Payment By Authority To Onepath Life Ltd 1002154455/1g1bz	833.76		109,507.44 ²⁰⁰⁰
01/07/20	Transaction Fee	5.00 ⁵⁷⁵		109,502.44
03/07/20	Withdrawal Online 1119774 Tfr Classic Plu ³³²⁵	1,925.00		107,577.44
31/07/20	Interest Paid		575 4.57	107,582.01
31/07/20	Deposit Quicksuper Qsuper2746339481		716 3,285.00	110,867.01
31/08/20	Interest Paid		575 4.70	110,871.71
02/09/20	Deposit Quicksuper Qsuper2769550417		716 3,285.00	114,156.71
30/09/20	Interest Paid		575 4.68	114,161.39 ✓



TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
02/10/20	Deposit Quicksuper Qsuper2791279087		816 3,285.00	117,446.39
02/10/20	Withdrawal Online 1058524 Tfr Classic Plu	3325 1,834.00		115,612.39
30/10/20	Interest Paid		575 4.74	115,617.13
30/10/20	Deposit Quicksuper Qsuper2811269741		716 3,285.00	118,902.13
11/11/20	Withdrawal Mobile 1502822 Tfr Classic Plu	3325 127.84		118,774.29
11/11/20	Withdrawal Mobile 1527242 Tfr Classic Plu	1510 2,618.00		116,156.29
30/11/20	Interest Paid		575 4.97	116,161.26
02/12/20	Deposit Quicksuper Qsuper2836499373		716 3,285.00	119,446.26
18/12/20	CLOSING BALANCE			119,446.26

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 033-044 42-2062
Transaction fee(s) period 01 JUN 2020 to 30 JUN 2020

	Charged	Unit Price	Fee
Total \$5.00	1	\$5.00	\$5.00

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

Transaction fee(s) period 01 JUL 2020 to 31 JUL 2020

Total \$0.00

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

Transaction fee(s) period 01 AUG 2020 to 31 AUG 2020

Total \$0.00

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.



Statement Period
18 December 2020 - 18 June 2021

Westpac Business Cash Reserve

Account Name
**MR BENJAMIN JAMES HUBBARD & MRS
GINA LOUISE HUBBARD ATF B+G
SUPER FUND**

Customer ID
9214 5564 HUBBARD, BENJAMIN
JAMES
9214 5565 HUBBARD, GINA LOUISE

BSB Account Number
033-044 422 062

Opening Balance + \$119,446.26
Total Credits + \$30,525.18
Total Debits - \$6,132.00
Closing Balance + \$143,839.44

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999	Over \$49999 to \$99999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %
22 Jan 2021	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$99999 to \$499999	Over \$499999
17 Mar 2020	0.05 %	0.05 %
22 Jan 2021	0.01 %	0.01 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
18/12/20	STATEMENT OPENING BALANCE			119,446.26
24/12/20	Deposit Quicksuper Qsuper2853318647		716 3,285.00	122,731.26
31/12/20	Interest Paid		575 5.09	122,736.35
27/01/21	Deposit Quicksuper Qsuper2875945470		716 3,285.00	126,021.35
29/01/21	Interest Paid		575 3.93	126,025.28
17/02/21	Withdrawal Online 1936017 Tfr Westpac Cho	3325 1,834.00		124,191.28
26/02/21	Interest Paid		575 0.96	124,192.24
03/03/21	Deposit Quicksuper Qsuper2904352844		716 3,285.00	127,477.24
31/03/21	Interest Paid		575 1.14	127,478.38
07/04/21	Deposit Quicksuper Qsuper2931640397		716 3,285.00	130,763.38 ✓



7-69

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
13/04/21	Withdrawal Mobile 1366339 Tfr Westpac Cho 3325	1,636.00		129,127.38
30/04/21	Interest Paid		575 1.06	129,128.44
06/05/21	Deposit Quicksuper Qsuper2955815827		716 3,285.00	132,413.44
17/05/21	Withdrawal Online 1600390 Tfr Westpac Cho 1510	2,662.00		129,751.44
27/05/21	Deposit Ato Ato001000015072819		3325 508.90	130,260.34
31/05/21	Interest Paid		575 1.10	130,261.44
04/06/21	Deposit Quicksuper Qsuper2978422352		716 13,578.00	143,839.44
18/06/21	CLOSING BALANCE			143,839.44

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 033-044 42-2062
Transaction fee(s) period 01 DEC 2020 to 31 DEC 2020

Total \$0.00

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

Transaction fee(s) period 01 JAN 2021 to 31 JAN 2021

Total \$0.00

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

Transaction fee(s) period 01 FEB 2021 to 28 FEB 2021

Total \$0.00

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.



Statement Period
18 June 2021 - 17 December 2021

Westpac Business Cash Reserve

Account Name
MR BENJAMIN JAMES HUBBARD & MRS
GINA LOUISE HUBBARD ATF B+G
SUPER FUND

Customer ID
9214 5564 HUBBARD, BENJAMIN
JAMES
9214 5565 HUBBARD, GINA LOUISE

BSB Account Number
033-044 422 062

Opening Balance	+ \$143,839.44
Total Credits	+ \$20,011.46
Total Debits	- \$4,280.92
Closing Balance	+ \$159,569.98

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999	Over \$49999 to \$99999
22 Jan 2021	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$99999 to \$499999	Over \$499999
22 Jan 2021	0.01 %	0.01 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
18/06/21	STATEMENT OPENING BALANCE			143,839.44
22/06/21	Deposit Quicksuper Qsuper2990347903		716 3,504.00	147,343.44
29/06/21	Payment By Authority To Onepath Life Ltd 1002154455/1pexd	1755 915.92		146,427.52
30/06/21	Interest Paid		575 1.17	146,428.69
01/07/21	Transaction Fee	5.00		146,423.69
05/07/21	Withdrawal Mobile 1624122 Tfr Westpac Cho	1,627.00		144,796.69
30/07/21	Interest Paid		1.19	144,797.88
04/08/21	Deposit Quicksuper Qsuper3019006273		3,300.00	148,097.88
25/08/21	Deposit Quicksuper Qsuper3032624783		3,300.00	151,397.88
31/08/21	Interest Paid		1.29	151,399.17
30/09/21	Interest Paid		1.24	151,400.41

FirstChoice Wholesale Investments 2020/21 Tax Return Information Statement

Account number: 091 033944701
 Account type: Super fund
 Account name: Benjamin James Hubbard
 B & G Superannuation Fund
 Gina Louise Hubbard
 B & G Superannuation Fund
 Provided

TFN/ABN:

27941 | 0000029 | 04459 | 001



Mr B & Mrs G Hubbard
 12 Scentbark Ct
 LAUNCHING PLACE VIC 3139

If you have any questions about this statement, please talk to your financial adviser or accountant. The information shown on this statement is also provided to the Australian Taxation Office (ATO).

Part A

Summary of 2021 tax return items

Tax return	Amount (\$)	Tax return label
Interest income	41.35	10L
TFN amounts withheld (Interest)	0.00	10M
Non-primary production income	2,265.12	13U
Franked distributions from trusts	1,029.48	13C
Share of franking credits – franked dividends	479.28	13Q
TFN amounts withheld (Trust Distribution)	0.00	13R
Total current year capital gains	5,877.31	18H
Net capital gain	3,934.35	18A
Controlled Foreign Company (CFC) income	0.00	19K
Assessable foreign source income	7,199.42	20E
Other net foreign source income	7,199.42	20M
Australian franking credits from a New Zealand franking company	0.00	20F
Foreign Income Tax Offset	242.58	20O
Rebates	85.28	24V

Handwritten notes:
 2,335.95 (bracketed next to Interest, TFN, and Non-primary production income)
 7,199.42 (next to Assessable foreign source income)
 10,535.37 (next to Other net foreign source income)
 85.28 (next to Foreign Income Tax Offset)
 10.620 (next to Rebates)

Part B

Capital gains tax information – additional information for item 18	Amount (\$)
Capital gains - discount method (grossed-up amount)	5,828.90
Capital gains - other than discount method	48.41
Total current year capital gains	5,877.31

Notes

The cost base of your units in Attribution Managed Investment Trusts (AMITs) can be adjusted both upward and downward. Your cost base is adjusted at the end of each income year by the 'AMIT cost base net amount'. For all AMIT attribution, distribution and cost-base adjustment information, go to Part C of the individual AMMA statement.

Keeping your account details up-to-date

Please ensure that all account details, including your address information shown at the top of this statement are correct. Contact Investor Services on 13 13 36, Monday to Friday, between 8am to 7pm, Sydney - Australian Eastern Standard Time to inform us of any changes to your account.

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Use this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at www.cfs.com.au.

Part C

	Taxable income (\$)		
Total - interest			41.35
Interest income			41.35
Total - components of distribution/attribution			
	Cash distribution (\$)	Tax paid/Franching credit (\$)	Attribution/ Taxable amount (\$)
Australian income			
Dividends - unfranked not CFI*	62.46		62.46
Dividends - unfranked CFI*	69.09		69.09
Interest	115.19		115.19
Interest exempt from non-resident withholding	498.10		498.10
Other income	1,507.93		1,507.93
NCMI# - Non-primary production	3.03		3.03
Excluded from NCMI# - Non-primary production	9.32		9.32
Non-primary production income	2,265.12		2,265.12
Dividends - franked amount	550.20	479.28	1,029.48
Capital gains			
Discounted capital gain TAP^	13.84		13.84
Discounted capital gain NTAP^	2,900.61		2,900.61
Discounted capital gain NCMI#	0.00		0.00
Discounted capital gain Excluded NCMI#	0.00		0.00
Capital gains - other TAP^	0.01		0.01
Capital gains - other NTAP^	48.40		48.40
Capital gains - other NCMI#	0.00		0.00
Capital gains - other Excluded NCMI#	0.00		0.00
Capital gain	2,962.86		2,962.86
CGT gross-up amount (AMIT)			2,914.45
Other capital gains distribution (AMIT)	2,914.43		
CGT concession amount (non-AMIT)	0.00		
Total current year/distributed capital gains	5,877.29		
Foreign income			
Other net foreign source income	6,956.84	242.58	7,199.42
Assessable foreign income	6,956.84	242.58	7,199.42
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	6,956.84	242.58	7,199.42

Notes

* CFI = Conduit foreign income. CFI unfranked dividend income is paid from Australian companies and the income has been declared to be CFI income. CFI income is exempt from non-resident withholding tax.

^ TAP = Taxable Australian Property. NTAP = Non-Taxable Australian Property.

NCMI = Non-concessional MIT Income

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Use this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at www.cfs.com.au.

Colonial
First State

Part C - continued

	Cash distribution (\$)	Attribution/Amount (\$)
Other non-assessable amounts		
Net exempt income	0.00	0.00
Non-assessable non-exempt	0.00	0.00
Other non-attributable amounts (AMIT)	1,282.34	
Tax free amounts (non-AMITs)	0.00	
Tax deferred amounts (non-AMITs)	0.00	
Gross cash distribution	16,973.14	
(Includes interest income)		
Other deductions from distribution		
Less: TFN amounts withheld	0.00	
Less: Non-resident withholding tax(12H)	0.00	
Less Other non-resident withholding	0.00	
Net cash distribution	16,973.14	
(Includes interest income)		

Do you hold any other investments with Colonial First State?

You will receive a separate Tax Return Information Statement if you have an investment in any other Colonial First State product.

If you intend to complete a myTax return, please check the information against this statement

Colonial First State is participating in the ATO's project to pre-fill managed fund distribution information into the myTax online tax return portal. If you complete a myTax return, you should ensure that any information that is pre-filled matches this distribution statement. To find out more about myTax visit the ATO website.

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Use this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at www.cfs.com.au.

Attribution managed investment trust member annual statement (AMMA)**Part C****Components of attribution**

Investment option: FirstChoice Wsale Global Infrastructure Securities(FSF0795AU)

	Cash distribution (\$)	Tax paid/Franching credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	3.61		3.61
Dividends - unfranked CFI	0.00		0.00
Interest	9.03		9.03
Interest exempt from non-resident withholding	0.00		0.00
Other income	0.00		0.00
NCMI# - Non-primary production	0.48		0.48
Excluded from NCMI# - Non-primary production	2.70		2.70
Non-primary production income	15.82		15.82
Dividends - franked amount	0.58	1.18	1.76
Capital gains			
Discounted capital gain TAP	0.00		0.00
Discounted capital gain NTAP	249.62		249.62
Discounted capital gain NCMI#	0.00		0.00
Discounted capital gain Excluded NCMI#	0.00		0.00
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gains - other NCMI#	0.00		0.00
Capital gains - other Excluded NCMI#	0.00		0.00
Capital gain	249.62		249.62
CGT gross-up amount (AMIT)			249.62
Other capital gains distribution (AMIT)	249.62		
Total current year capital gains	499.24		499.24
Foreign income			
Other net foreign source income	218.02	60.39	278.41
Assessable foreign income	218.02	60.39	278.41
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	218.02	60.39	278.41

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSESUse this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at www.cfs.com.au.

110

Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: FirstChoice Wsale Global Infrastructure Securities(FSF0795AU)

	Cash distribution (\$)	Attribution/Amount (\$)
Other non-assessable amounts		
Net exempt income	0.00	0.00
Non-assessable non-exempt	0.00	0.00
Other non-attributable amounts (AMIT)	15.08	
Gross cash distribution	748.74	
Other deductions from distribution		
Less: TFN amounts withheld	0.00	
Less: Non-resident withholding tax (12 H)	0.00	
Less Other non-resident withholding	0.00	
Net cash distribution	748.74	

Other Amount (\$)

AMIT Cost Base Adjustment Amounts

AMIT cost base net decrease amount - (excess)	15.08
AMIT cost base net increase amount - (short fall)	0.00

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Use this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at www.cfs.com.au.

Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: Fidelity Wsale Aust Equities(FSF0790AU)

	Cash distribution (\$)	Tax paid/Franching credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	13.60		13.60
Dividends - unfranked CFI	31.01		31.01
Interest	1.53		1.53
Interest exempt from non-resident withholding	0.00		0.00
Other income	0.00		0.00
NCMI# - Non-primary production	1.55		1.55
Excluded from NCMI# - Non-primary production	4.41		4.41
Non-primary production income	52.10		52.10
Dividends - franked amount	306.17	228.57	534.74
Capital gains			
Discounted capital gain TAP	10.16		10.16
Discounted capital gain NTAP	260.90		260.90
Discounted capital gain NCMI#	0.00		0.00
Discounted capital gain Excluded NCMI#	0.00		0.00
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gains - other NCMI#	0.00		0.00
Capital gains - other Excluded NCMI#	0.00		0.00
Capital gain	271.06		271.06
CGT gross-up amount (AMIT)			271.06
Other capital gains distribution (AMIT)	271.06		
Total current year capital gains	542.12		542.12
Foreign income			
Other net foreign source income	5.49	0.20	5.69
Assessable foreign income	5.49	0.20	5.69
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	5.49	0.20	5.69

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Use this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at www.cfs.com.au.

Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: Fidelity Wsale Aust Equities(FSF0790AU)

	Cash distribution (\$)	Attribution/Amount (\$)
Other non-assessable amounts		
Net exempt income	0.00	0.00
Non-assessable non-exempt	0.00	0.00
Other non-attributable amounts (AMIT)	0.00	
Gross cash distribution	905.88	
Other deductions from distribution		
Less: TFN amounts withheld	0.00	
Less: Non-resident withholding tax (12 H)	0.00	
Less Other non-resident withholding	0.00	
Net cash distribution	905.88	

Other Amount (\$)

AMIT Cost Base Adjustment Amounts

AMIT cost base net decrease amount - (excess)	0.00
AMIT cost base net increase amount - (short fall)	0.00

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Use this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at www.cfs.com.au.

Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: Mfs Wsale Global Equity (FSF0480AU)

	Cash distribution (\$)	Tax paid/Franking credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	0.00		0.00
Dividends - unfranked CFI	0.00		0.00
Interest	0.00		0.00
Interest exempt from non-resident withholding	0.00		0.00
Other income	0.00		0.00
NCMI# - Non-primary production	0.00		0.00
Excluded from NCMI# - Non-primary production	0.00		0.00
Non-primary production income	0.00		0.00
Dividends - franked amount	0.00	0.00	0.00
Capital gains			
Discounted capital gain TAP	0.00		0.00
Discounted capital gain NTAP	907.58		907.58
Discounted capital gain NCMI#	0.00		0.00
Discounted capital gain Excluded NCMI#	0.00		0.00
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gains - other NCMI#	0.00		0.00
Capital gains - other Excluded NCMI#	0.00		0.00
Capital gain	907.58		907.58
CGT gross-up amount (AMIT)			907.58
Other capital gains distribution (AMIT)	907.58		
Total current year capital gains	1,815.16		1,815.16
Foreign income			
Other net foreign source income	24.29	62.51	86.80
Assessable foreign income	24.29	62.51	86.80
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	24.29	62.51	86.80

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Use this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at www.cfs.com.au.

718

Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: Mfs Wsale Global Equity (FSF0480AU)

	Cash distribution (\$)	Attribution/Amount (\$)
Other non-assessable amounts		
Net exempt income	0.00	0.00
Non-assessable non-exempt	0.00	0.00
Other non-attributable amounts (AMIT)	0.00	
Gross cash distribution	1,839.45	
Other deductions from distribution		
Less: TFN amounts withheld	0.00	
Less: Non-resident withholding tax (12 H)	0.00	
Less Other non-resident withholding	0.00	
Net cash distribution	1,839.45	

Other Amount (\$)

AMIT Cost Base Adjustment Amounts

AMIT cost base net decrease amount - (excess)	0.00
AMIT cost base net increase amount - (short fall)	0.00

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Use this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at www.cfs.com.au.

Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: UBS Wsale Div Fixed Income (FSF1055AU)

	Cash distribution (\$)	Tax paid/Franching credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	0.00		0.00
Dividends - unfranked CFI	0.00		0.00
Interest	78.12		78.12
Interest exempt from non-resident withholding	487.77		487.77
Other income	1,144.23		1,144.23
NCMI# - Non-primary production	0.00		0.00
Excluded from NCMI# - Non-primary production	0.00		0.00
Non-primary production income	1,710.12		1,710.12
Dividends - franked amount	0.00	0.00	0.00
Capital gains			
Discounted capital gain TAP	0.00		0.00
Discounted capital gain NTAP	0.00		0.00
Discounted capital gain NCMI#	0.00		0.00
Discounted capital gain Excluded NCMI#	0.00		0.00
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gains - other NCMI#	0.00		0.00
Capital gains - other Excluded NCMI#	0.00		0.00
Capital gain	0.00		0.00
CGT gross-up amount (AMIT)			0.00
Other capital gains distribution (AMIT)	0.00		0.00
Total current year capital gains	0.00		0.00
Foreign income			
Other net foreign source income	792.15	14.88	807.03
Assessable foreign income	792.15	14.88	807.03
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	792.15	14.88	807.03

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Use this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at www.cfs.com.au.

Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: UBS Wsale Div Fixed Income (FSF1055AU)

	Cash distribution (\$)	Attribution/Amount (\$)
Other non-assessable amounts		
Net exempt income	0.00	0.00
Non-assessable non-exempt	0.00	0.00
Other non-attributable amounts (AMIT)	0.00	
Gross cash distribution	2,502.27	
Other deductions from distribution		
Less: TFN amounts withheld	0.00	
Less: Non-resident withholding tax (12 H)	0.00	
Less Other non-resident withholding	0.00	
Net cash distribution	2,502.27	

Other Amount (\$)

AMIT Cost Base Adjustment Amounts

AMIT cost base net decrease amount - (excess)	0.00
AMIT cost base net increase amount - (short fall)	0.00

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Use this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at www.cfs.com.au.

Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: Platinum Wsale International(FSF0505AU)

	Cash distribution (\$)	Tax paid/Franking credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	0.00		0.00
Dividends - unfranked CFI	0.00		0.00
Interest	0.00		0.00
Interest exempt from non-resident withholding	0.00		0.00
Other income	0.00		0.00
NCMI# - Non-primary production	0.00		0.00
Excluded from NCMI# - Non-primary production	0.00		0.00
Non-primary production income	0.00		0.00
Dividends - franked amount	0.00	2.31	2.31
Capital gains			
Discounted capital gain TAP	0.00		0.00
Discounted capital gain NTAP	478.86		478.86
Discounted capital gain NCMI#	0.00		0.00
Discounted capital gain Excluded NCMI#	0.00		0.00
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gains - other NCMI#	0.00		0.00
Capital gains - other Excluded NCMI#	0.00		0.00
Capital gain	478.86		478.86
CGT gross-up amount (AMIT)			478.86
Other capital gains distribution (AMIT)	478.85		
Total current year capital gains	957.71		957.72
Foreign income			
Other net foreign source income	0.00	0.00	0.00
Assessable foreign income	0.00	0.00	0.00
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	0.00	0.00	0.00

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Use this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at www.cfs.com.au.

Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: Platinum Wsale International(FSF0505AU)

	Cash distribution (\$)	Attribution/Amount (\$)
Other non-assessable amounts		
Net exempt income	0.00	0.00
Non-assessable non-exempt	0.00	0.00
Other non-attributable amounts (AMIT)	1,071.47	
Gross cash distribution	2,029.18	
Other deductions from distribution		
Less: TFN amounts withheld	0.00	
Less: Non-resident withholding tax (12 H)	0.00	
Less Other non-resident withholding	0.00	
Net cash distribution	2,029.18	

Other Amount (\$)

AMIT Cost Base Adjustment Amounts

AMIT cost base net decrease amount - (excess)	1,071.47
AMIT cost base net increase amount - (short fall)	0.00

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Use this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at www.cfs.com.au.

Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: Investors Mutual Wsale Aust Share(FSF0465AU)

	Cash distribution (\$)	Tax paid/Franching credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	40.36		40.36
Dividends - unfranked CFI	32.79		32.79
Interest	1.41		1.41
Interest exempt from non-resident withholding	0.00		0.00
Other income	2.18		2.18
NCMI# - Non-primary production	0.33		0.33
Excluded from NCMI# - Non-primary production	1.91		1.91
Non-primary production income	78.98		78.98
Dividends - franked amount	208.80	171.16	379.96
Capital gains			
Discounted capital gain TAP	0.00		0.00
Discounted capital gain NTAP	21.06		21.06
Discounted capital gain NCMI#	0.00		0.00
Discounted capital gain Excluded NCMI#	0.00		0.00
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gains - other NCMI#	0.00		0.00
Capital gains - other Excluded NCMI#	0.00		0.00
Capital gain	21.06		21.06
CGT gross-up amount (AMIT)			21.06
Other capital gains distribution (AMIT)	21.06		
Total current year capital gains	42.12		42.12
Foreign income			
Other net foreign source income	17.22	5.80	23.02
Assessable foreign income	17.22	5.80	23.02
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	17.22	5.80	23.02

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Use this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at www.cfs.com.au.

Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: Investors Mutual Wsale Aust Share(FSF0465AU) -18

	Cash distribution (\$)	Attribution/Amount (\$)
Other non-assessable amounts		
Net exempt income	0.00	0.00
Non-assessable non-exempt	0.00	0.00
Other non-attributable amounts (AMIT)	25.17	
Gross cash distribution	372.29	
Other deductions from distribution		
Less: TFN amounts withheld	0.00	
Less: Non-resident withholding tax (12 H)	0.00	
Less Other non-resident withholding	0.00	
Net cash distribution	372.29	

Other Amount (\$)

AMIT Cost Base Adjustment Amounts

AMIT cost base net decrease amount - (excess)	25.17
AMIT cost base net increase amount - (short fall)	0.00

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Use this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at www.cfs.com.au.

Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: Magellan Wsale Global Share (FSF1198AU)

	Cash distribution (\$)	Tax paid/Franking credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	0.00		0.00
Dividends - unfranked CFI	0.00		0.00
Interest	0.00		0.00
Interest exempt from non-resident withholding	0.00		0.00
Other income	0.00		0.00
NCMI# - Non-primary production	0.00		0.00
Excluded from NCMI# - Non-primary production	0.00		0.00
Non-primary production income	0.00		0.00
Dividends - franked amount	0.00	0.00	0.00
Capital gains			
Discounted capital gain TAP	0.00		0.00
Discounted capital gain NTAP	119.76		119.76
Discounted capital gain NCMI#	0.00		0.00
Discounted capital gain Excluded NCMI#	0.00		0.00
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.01		0.01
Capital gains - other NCMI#	0.00		0.00
Capital gains - other Excluded NCMI#	0.00		0.00
Capital gain	119.77		119.77
CGT gross-up amount (AMIT)			119.76
Other capital gains distribution (AMIT)	119.75		
Total current year capital gains	239.52		239.53
Foreign income			
Other net foreign source income	0.00	33.34	33.34
Assessable foreign income	0.00	33.34	33.34
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	0.00	33.34	33.34

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Use this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at www.cfs.com.au.

7-22

Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: Magellan Wsale Global Share (FSF1198AU)

	Cash distribution (\$)	Attribution/Amount (\$)
Other non-assessable amounts		
Net exempt income	0.00	0.00
Non-assessable non-exempt	0.00	0.00
Other non-attributable amounts (AMIT)	164.68	
Gross cash distribution	404.20	
Other deductions from distribution		
Less: TFN amounts withheld	0.00	
Less: Non-resident withholding tax (12 H)	0.00	
Less Other non-resident withholding	0.00	
Net cash distribution	404.20	

Other Amount (\$)

AMIT Cost Base Adjustment Amounts

AMIT cost base net decrease amount - (excess)	164.68
AMIT cost base net increase amount - (short fall)	0.00

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Use this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at www.cfs.com.au.

Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: AMP Wsale Global Prop Secs (FSF1202AU)

	Cash distribution (\$)	Tax paid/Franching credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	0.00		0.00
Dividends - unfranked CFI	0.00		0.00
Interest	0.00		0.00
Interest exempt from non-resident withholding	0.00		0.00
Other income	0.75		0.75
NCMI# - Non-primary production	0.43		0.43
Excluded from NCMI# - Non-primary production	0.00		0.00
Non-primary production income	1.18		1.18
Dividends - franked amount	1.30	1.38	2.68
Capital gains			
Discounted capital gain TAP	1.60		1.60
Discounted capital gain NTAP	461.71		461.71
Discounted capital gain NCMI#	0.00		0.00
Discounted capital gain Excluded NCMI#	0.00		0.00
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gains - other NCMI#	0.00		0.00
Capital gains - other Excluded NCMI#	0.00		0.00
Capital gain	463.31		463.31
CGT gross-up amount (AMIT)			463.31
Other capital gains distribution (AMIT)	463.31		
Total current year capital gains	926.62		926.62
Foreign income			
Other net foreign source income	233.73	51.92	285.65
Assessable foreign income	233.73	51.92	285.65
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	233.73	51.92	285.65

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Use this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at www.cfs.com.au.

Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: AMP Wsale Global Prop Secs (FSF1202AU)

	Cash distribution (\$)	Attribution/Amount (\$)
Other non-assessable amounts		
Net exempt income	0.00	0.00
Non-assessable non-exempt	0.00	0.00
Other non-attributable amounts (AMIT)	2.26	
Gross cash distribution	1,165.09	
Other deductions from distribution		
Less: TFN amounts withheld	0.00	
Less: Non-resident withholding tax (12 H)	0.00	
Less Other non-resident withholding	0.00	
Net cash distribution	1,165.09	

Other Amount (\$)

AMIT Cost Base Adjustment Amounts

AMIT cost base net decrease amount - (excess)	2.26
AMIT cost base net increase amount - (short fall)	0.00

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Use this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at www.cfs.com.au.

Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: Pimco Ws Global Bond (FSF1405AU)

	Cash distribution (\$)	Tax paid/Franching credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	0.00		0.00
Dividends - unfranked CFI	0.00		0.00
Interest	14.17		14.17
Interest exempt from non-resident withholding	9.93		9.93
Other income	14.11		14.11
NCMI# - Non-primary production	0.00		0.00
Excluded from NCMI# - Non-primary production	0.00		0.00
Non-primary production income	38.21		38.21
Dividends - franked amount	0.00	0.00	0.00
Capital gains			
Discounted capital gain TAP	0.00		0.00
Discounted capital gain NTAP	0.00		0.00
Discounted capital gain NCMI#	0.00		0.00
Discounted capital gain Excluded NCMI#	0.00		0.00
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gains - other NCMI#	0.00		0.00
Capital gains - other Excluded NCMI#	0.00		0.00
Capital gain	0.00		0.00
CGT gross-up amount (AMIT)			0.00
Other capital gains distribution (AMIT)	0.00		
Total current year capital gains	0.00		0.00
Foreign income			
Other net foreign source income	4,189.75	9.08	4,198.83
Assessable foreign income	4,189.75	9.08	4,198.83
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	4,189.75	9.08	4,198.83

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Use this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at www.cfs.com.au.

Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: Pimco Ws Global Bond (FSF1405AU)

	Cash distribution (\$)	Attribution/Amount (\$)
Other non-assessable amounts		
Net exempt income	0.00	0.00
Non-assessable non-exempt	0.00	0.00
Other non-attributable amounts (AMIT)	0.00	
Gross cash distribution	4,227.96	
Other deductions from distribution		
Less: TFN amounts withheld	0.00	
Less: Non-resident withholding tax (12 H)	0.00	
Less Other non-resident withholding	0.00	
Net cash distribution	4,227.96	

Other Amount (\$)

AMIT Cost Base Adjustment Amounts

AMIT cost base net decrease amount - (excess)	0.00
AMIT cost base net increase amount - (short fall)	0.00

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Use this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at www.cfs.com.au.

Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: FirstChoice Ws Alternatives(FSF1613AU)

	Cash distribution (\$)	Tax paid/Franking credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	0.00		0.00
Dividends - unfranked CFI	0.00		0.00
Interest	10.63		10.63
Interest exempt from non-resident withholding	0.40		0.40
Other income	344.80		344.80
NCMI# - Non-primary production	0.00		0.00
Excluded from NCMI# - Non-primary production	0.00		0.00
Non-primary production income	355.83		355.83
Dividends - franked amount	0.00	0.00	0.00
Capital gains			
Discounted capital gain TAP	0.00		0.00
Discounted capital gain NTAP	0.00		0.00
Discounted capital gain NCMI#	0.00		0.00
Discounted capital gain Excluded NCMI#	0.00		0.00
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gains - other NCMI#	0.00		0.00
Capital gains - other Excluded NCMI#	0.00		0.00
Capital gain	0.00		0.00
CGT gross-up amount (AMIT)			0.00
Other capital gains distribution (AMIT)	0.00		0.00
Total current year capital gains	0.00		0.00
Foreign income			
Other net foreign source income	1,474.15	4.36	1,478.51
Assessable foreign income	1,474.15	4.36	1,478.51
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	1,474.15	4.36	1,478.51

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Use this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at www.cfs.com.au.

Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: FirstChoice Ws Alternatives(FSF1613AU)

	Cash distribution (\$)	Attribution/Amount (\$)
Other non-assessable amounts		
Net exempt income	0.00	0.00
Non-assessable non-exempt	0.00	0.00
Other non-attributable amounts (AMIT)	1.56	
Gross cash distribution	1,831.54	
Other deductions from distribution		
Less: TFN amounts withheld	0.00	
Less: Non-resident withholding tax (12 H)	0.00	
Less Other non-resident withholding	0.00	
Net cash distribution	1,831.54	

Other Amount (\$)

AMIT Cost Base Adjustment Amounts

AMIT cost base net decrease amount - (excess)	1.56
AMIT cost base net increase amount - (short fall)	0.00

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Use this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at www.cfs.com.au.

Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: Oc Wsale Prem Small Companies (FSF1702AU)

	Cash distribution (\$)	Tax paid/Frinking credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	4.89		4.89
Dividends - unfranked CFI	5.29		5.29
Interest	0.30		0.30
Interest exempt from non-resident withholding	0.00		0.00
Other income	1.86		1.86
NCMI# - Non-primary production	0.24		0.24
Excluded from NCMI# - Non-primary production	0.30		0.30
Non-primary production income	12.88		12.88
Dividends - franked amount	33.35	74.68	108.03
Capital gains			
Discounted capital gain TAP	2.08		2.08
Discounted capital gain NTAP	401.12		401.12
Discounted capital gain NCMI#	0.00		0.00
Discounted capital gain Excluded NCMI#	0.00		0.00
Capital gains - other TAP	0.01		0.01
Capital gains - other NTAP	48.39		48.39
Capital gains - other NCMI#	0.00		0.00
Capital gains - other Excluded NCMI#	0.00		0.00
Capital gain	451.60		451.60
CGT gross-up amount (AMIT)			403.20
Other capital gains distribution (AMIT)	403.20		
Total current year capital gains	854.80		854.80
Foreign income			
Other net foreign source income	2.04	0.10	2.14
Assessable foreign income	2.04	0.10	2.14
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	2.04	0.10	2.14

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Use this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at www.cfs.com.au.

7-30

Attribution managed investment trust member annual statement (AMMA) continued

Part C Components of attribution

Investment option: Oc Wsale Prem Small Companies (FSF1702AU)

	Cash distribution (\$)	Attribution/Amount (\$)
Other non-assessable amounts		
Net exempt income	0.00	0.00
Non-assessable non-exempt	0.00	0.00
Other non-attributable amounts (AMIT)	2.12	
Gross cash distribution	905.19	
Other deductions from distribution		
Less: TFN amounts withheld	0.00	
Less: Non-resident withholding tax (12 H)	0.00	
Less Other non-resident withholding	0.00	
Net cash distribution	905.19	

Other Amount (\$)

AMIT Cost Base Adjustment Amounts

AMIT cost base net decrease amount - (excess)	2.12
AMIT cost base net increase amount - (short fall)	0.00

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Use this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at www.cfs.com.au.

Part C

Total interest

Investment option: **FirstRate Wsale Saver (FSF1008AU)**

	Taxable income (\$)
Interest income (Gross)	41.35
Other deductions from distribution	Cash distribution (\$)
Less: TFN amounts withheld	0.00
Less: Other non-resident withholding	0.00
Net interest income	41.35

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Use this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at www.cfs.com.au.

Colonial First State Investments Limited ABN 98 002 348 32, AFS Licence 232468 (CFSIL) is the issuer of interests in FirstChoice Personal Super, FirstChoice Wholesale Personal Super, FirstChoice Pension, FirstChoice wholesale pension and FirstChoice Employer Super from Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557 and interests in the Rollover & Superannuation Fund and the Personal Pension Plan from the Colonial First State Rollover & Superannuation Fund ABN 88 854 638 840 and interests in the Colonial First State Pooled Superannuation Trust ABN 51 982 884 624. It also issues interests in products made available under FirstChoice Investments and FirstChoice Wholesale Investments, other than FirstRate Saver, FirstRate Term Deposits and FirstRate Investment Deposits which are products of the Commonwealth Bank of Australia ABN 48 123 123 124, AFS Licence 234945 (CBA). The investment performance and the repayment of capital of the investment options is not guaranteed.

Investor Services 13 13 36
www.cfs.com.au



FirstChoice Wholesale Investments

2020/21 Capital Gains Taxation Information Statement

27941 | 0000029 | 04459 | 027



Mr B & Mrs G Hubbard
12 Scentbark Ct
LAUNCHING PLACE VIC 3139

Account number: 091 033944701
Account type: Super fund
Account name: Benjamin James Hubbard
B & G Superannuation Fund
Gina Louise Hubbard
B & G Superannuation Fund

The Capital Gains Tax information below relates to the withdrawals you made during the 2020/21 financial year.

Date of withdrawals	Withdrawal proceeds \$	1	2	3
		Net capital gain/(loss) - less than 12 months \$	Net capital gain/(loss) - frozen indexation \$	Net capital gain/(loss) - discount method \$
FirstChoice Wsale Global Infrastructure Securities				
15 August 2020	383.88	0.00	N/A	(56.01) ✓
15 November 2020	556.31	0.00	N/A	(30.67) ✓
15 May 2021	695.16	0.00	N/A	(23.20) ✓
Fidelity Wsale Aust Equities				
15 August 2020	1,779.25	0.00	N/A	(83.63) ✓
15 November 2020	726.42	0.00	N/A	9.84 ✓
15 February 2021	1,435.12	0.00	N/A	89.19 ✓
15 May 2021	641.98	0.00	N/A	53.64 ✓
Mfs Wsale Global Equity				
15 August 2020	284.75	0.00	N/A	(8.21) ✓
15 November 2020	566.43	0.00	N/A	16.13 ✓
15 May 2021	1,195.67	0.00	N/A	92.04 ✓

This document has been prepared by Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468 (CFSIL) based on its understanding of current regulatory requirements and laws. CFSIL is the issuer of the FirstChoice range of super and pension products from the Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557. CFSIL also issues interests in products made available under FirstChoice Investments and FirstChoice Wholesale Investments, other than FirstRate Saver, FirstRate Term Deposits and FirstRate Investment Deposits which are products of the Commonwealth Bank of Australia ABN 48 123 123 124, AFS Licence 234945 (CBA). The investment performance and the repayment of capital of FirstChoice products is not guaranteed. This document is not advice and provides information only. It does not take into account your individual objectives, financial situation or needs. You should read the relevant Product Disclosure Statement (PDS) carefully and assess whether the information is appropriate for you and consider talking to a financial adviser before making an investment decision. PDSs for the FirstChoice range of products are available at www.cfs.com.au or by calling us on 13 13 36.

Investor Services 13 13 36
www.cfs.com.au

TOTAL GAINS - 385.75
TOTAL LOSSES - 939.39
(553.64)



2020/21 Capital Gains Taxation Information Statement

091 033944701

7-33

		1	2	3
Date of withdrawals	Withdrawal proceeds \$	Net capital gain/(loss) - less than 12 months \$	Net capital gain/(loss) - frozen indexation \$	Net capital gain/(loss) - discount method \$
Platinum Wsale International				
15 November 2020	1,139.47	0.00	N/A	(218.46) ✓
15 February 2021	1,835.92	0.00	N/A	(159.27) ✓
15 May 2021	72.18	0.00	N/A	(4.63) ✓
Investors Mutual Wsale Aust Share				
15 November 2020	766.56	0.00	N/A	(93.32) ✓
15 February 2021	75.40	0.00	N/A	(7.01) ✓
15 May 2021	645.78	0.00	N/A	(31.75) ✓
Magellan Wsale Global Share				
15 May 2021	102.30	0.00	N/A	7.54 ✓
AMP Wsale Global Prop Secs				
15 August 2020	1,136.40	0.00	N/A	(49.81) ✓
15 November 2020	190.02	0.00	N/A	1.79 ✓
15 February 2021	232.38	0.00	N/A	6.18 ✓
15 May 2021	870.60	0.00	N/A	63.92 ✓
FirstChoice Ws Alternatives				
15 February 2021	878.33	0.00	N/A	43.25 ✓
Oc Wsale Prem Small Companies				
15 August 2020	1,536.18	0.00	N/A	(173.42) ✓
15 November 2020	974.98	0.00	N/A	10.69 ✓
15 February 2021	556.54	0.00	N/A	31.54 ✓

This document has been prepared by Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468 (CFSIL) based on its understanding of current regulatory requirements and laws. CFSIL is the issuer of the FirstChoice range of super and pension products from the Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557. CFSIL also issues interests in products made available under FirstChoice Investments and FirstChoice Wholesale Investments, other than FirstRate Saver, FirstRate Term Deposits and FirstRate Investment Deposits which are products of the Commonwealth Bank of Australia ABN 48 123 123 124, AFS Licence 234945 (CBA). The investment performance and the repayment of capital of FirstChoice products is not guaranteed. This document is not advice and provides information only. It does not take into account your individual objectives, financial situation or needs. You should read the relevant Product Disclosure Statement (PDS) carefully and assess whether the information is appropriate for you and consider talking to a financial adviser before making an investment decision. PDSs for the FirstChoice range of products are available at www.cfs.com.au or by calling us on 13 13 36.

7-34

2020/21 Capital Gains Taxation Information Statement

091 033944701

The calculation of capital gains tax amounts is complex. Taxation considerations are general and based on present taxation laws and may be subject to change. This statement does not take into consideration your own personal tax circumstances and is not tax advice that should be relied upon. Colonial First State Investments Limited (CFSIL) is also not a registered tax (financial) adviser under the Tax Agent Services Act 2009 (C'th).

Before making any decision based on this statement, you should perform your own calculation of your capital gain or loss amount as this statement gives an estimate only. If you intend to rely on this statement to satisfy the liabilities or obligations or claim entitlements that arise, or could arise, under taxation laws, you should speak to your financial tax adviser who can assist you in calculating your capital gains or loss tax position.

Calculating your own capital gains or loss amount may potentially give you a different tax outcome if you are using a different parcel selection method. We have used the First In First Out (FIFO) parcel selection method which may not give you the best tax outcome for your personal tax circumstances. To assist you further in understanding this statement please refer to the Capital Gains Tax Information Statement Guide available on our website at www.cfs.com.au

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES



This document has been prepared by Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468 (CFSIL) based on its understanding of current regulatory requirements and laws. CFSIL is the issuer of the FirstChoice range of super and pension products from the Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557. CFSIL also issues interests in products made available under FirstChoice Investments and FirstChoice Wholesale Investments, other than FirstRate Saver, FirstRate Term Deposits and FirstRate Investment Deposits which are products of the Commonwealth Bank of Australia ABN 48 123 123 124, AFS Licence 234945 (CBA). The investment performance and the repayment of capital of FirstChoice products is not guaranteed. This document is not advice and provides information only. It does not take into account your individual objectives, financial situation or needs. You should read the relevant Product Disclosure Statement (PDS) carefully and assess whether the information is appropriate for you and consider talking to a financial adviser before making an investment decision. PDSs for the FirstChoice range of products are available at www.cfs.com.au or by calling us on 13 13 36.

 Investor Services 13 13 36
 www.cfs.com.au

Page 3 of 3



FirstChoice Wholesale Investments - Summary Report
Your details

Mr B & Mrs G Hubbard
 12 Scentbark Ct
 LAUNCHING PLACE VIC 3139

Statement period 1 January 2021 to 30 June 2021
Account number 091 033944701
Account name Benjamin James Hubbard
 B & G Superannuation Fund
Email address Not recorded
TFN/ABN held Yes
Adviser details A R Quayle & Co
 Count Financial Limited

Your account balance

Your opening account balance as at: 31 December 2020 **\$283,307.69**
 Your closing account balance as at: 30 June 2021 **\$300,233.90**

Total investment return for the period (including distributions): **\$16,881.97**

This equals the total amount of your distribution(s) + the change in investment value over the period.

Your account valuation

Investment option name	Option code	Units	Unit price \$	Value \$	%
FirstChoice Wsale Global Infra	020	15,301.8161	0.9605	14,697.39	4.9
Fidelity Wsale Aust Equities	078	20,654.8065	1.3441	27,762.13	9.2
Mfs Wsale Global Equity	137	16,377.4082	1.3150	21,536.29	7.2
UBS Wsale Div Fixed Income	144	46,532.4865	1.0843	50,455.18	16.8
Platinum Wsale International	161	15,473.1615	1.7074	26,418.88	8.8
Investors Mutual Wsale Aust Sh	167	14,516.9023	1.6641	24,157.58	8.0
Magellan Wsale Global Share	267	6,432.9255	2.4299	15,631.37	5.2
AMP Wsale Global Prop Secs	271	9,769.9071	1.5776	15,413.01	5.1
Pimco Ws Global Bond	276	36,805.6658	1.0444	38,439.84	12.8
FirstChoice Ws Alternatives	304	23,183.7946	1.0268	23,805.12	7.9
Oc Wsale Prem Small Companies	318	8,738.6552	1.4306	12,501.52	4.2
FirstRate Wsale Saver	800			29,415.59	9.9

Account value **300,233.90** **100.0**

FirstChoice Wholesale Investments - Detailed Report

091 033944701

Your account summary

	\$
Opening balance at 31 December 2020	283,307.69
Your investments	
Distributions	14,545.86
Interest	14.48
Management cost rebates	
Portfolio Management fee rebate *	44.24
Change in investment value	2,321.63
<i>The increase or decrease in the value of your investment over the statement period.</i>	
Closing balance at 30 June 2021	300,233.90

* This rebate is calculated before income tax. You may be assessed for income tax on the rebate so you should ensure that this amount is included in your annual tax return. You should speak to your financial adviser or accountant for more information.

Your distribution information

Investment option(s)		Units	Dist'n per unit \$	Value \$
FirstChoice Wsale Global Infra	30 June	14,702.4089	0.0392	576.33
Fidelity Wsale Aust Equities	28 March	20,594.4331	0.0080	164.76
Fidelity Wsale Aust Equities	30 June	20,235.1841	0.0279	564.56
Mfs Wsale Global Equity	30 June	15,086.8361	0.1126	1,698.78
UBS Wsale Div Fixed Income	28 March	43,575.9609	0.0190	827.94
UBS Wsale Div Fixed Income	30 June	45,856.8788	0.0160	733.71
Platinum Wsale International	30 June	14,321.8509	0.1374	1,967.82
Investors Mutual Wsale Aust Sh	28 March	14,786.9671	0.0080	118.30
Investors Mutual Wsale Aust Sh	30 June	14,463.9908	0.0061	88.23
Magellan Wsale Global Share	30 June	6,266.6633	0.0645	404.2
AMP Wsale Global Prop Secs	30 June	9,161.6413	0.1049	961.06
Pimco Ws Global Bond	28 March	32,052.8434	0.0300	961.59
Pimco Ws Global Bond	30 June	34,065.2028	0.0841	2,864.88
FirstChoice Ws Alternatives	30 June	21,486.2951	0.0812	1,744.69
Oc Wsale Prem Small Companies	28 March	7,966.7250	0.0310	246.97
Oc Wsale Prem Small Companies	30 June	8,304.9361	0.0749	622.04

Distribution option: Reinvest

Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468 (CFSIL) is the issuer of FirstChoice Investments and FirstChoice Wholesale Investments, other than FirstRate Saver and FirstRate Term Deposits which are products of the Commonwealth Bank of Australia ABN 48 123 123 124, AFS Licence 234945 (CBA). The investment performance and the repayment of capital of FirstChoice products is not guaranteed. This document may include general advice but does not take into account your individual objectives, financial situation or needs. You should read the relevant Product Disclosure Statement (PDS) and Financial Services Guide (FSG) carefully and assess whether the information is appropriate for you and consider talking to a financial adviser before making an investment decision. PDSs for the FirstChoice range of products are available at www.cfs.com.au or by calling us on 13 13 36.

FirstChoice Wholesale Investments - Detailed Report

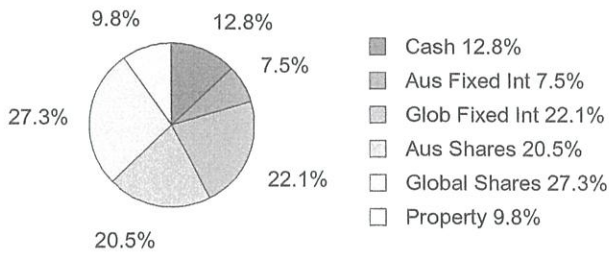
091 033944701

Your asset allocation

Investment options	Cash %	Fixed Interest %		Shares %		Property %	Total
		Aus	Global	Aus	Global		
FirstChoice Wsale Global Infra	0.2	0.0	0.0	0.0	0.0	4.7	4.9
Fidelity Wsale Aust Equities	0.2	0.0	0.0	9.0	0.0	0.0	9.2
Mfs Wsale Global Equity	0.1	0.0	0.0	0.0	7.1	0.0	7.2
UBS Wsale Div Fixed Income	0.0	7.1	9.7	0.0	0.0	0.0	16.8
Platinum Wsale International	1.4	0.0	0.0	0.0	7.4	0.0	8.8
Investors Mutual Wsale Aust Sh	0.4	0.0	0.0	7.6	0.0	0.0	8.0
Magellan Wsale Global Share	0.3	0.0	0.0	0.0	4.9	0.0	5.2
AMP Wsale Global Prop Secs	0.0	0.0	0.0	0.0	0.0	5.1	5.1
Pimco Ws Global Bond	0.0	0.4	12.4	0.0	0.0	0.0	12.8
FirstChoice Ws Alternatives	0.0	0.0	0.0	0.0	7.9	0.0	7.9
Oc Wsale Prem Small Companies	0.3	0.0	0.0	3.9	0.0	0.0	4.2
FirstRate Wsale Saver	9.9	0.0	0.0	0.0	0.0	0.0	9.9
Total account allocation	12.8	7.5	22.1	20.5	27.3	9.8	100.0

How your money is invested

Asset allocation



This represents the percentage of your account invested in each of the major asset classes.

Your future investment selection

The investment allocation shown below will be used for all future transactions unless you tell us otherwise. This means any additional contributions you make to your account will be invested in line with the allocation outlined below.

Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468 (CFSIL) is the issuer of FirstChoice Investments and FirstChoice Wholesale Investments, other than FirstRate Saver and FirstRate Term Deposits which are products of the Commonwealth Bank of Australia ABN 48 123 123 124, AFS Licence 234945 (CBA). The investment performance and the repayment of capital of FirstChoice products is not guaranteed. This document may include general advice but does not take into account your individual objectives, financial situation or needs. You should read the relevant Product Disclosure Statement (PDS) and Financial Services Guide (FSG) carefully and assess whether the information is appropriate for you and consider talking to a financial adviser before making an investment decision. PDSs for the FirstChoice range of products are available at www.cfs.com.au or by calling us on 13 13 36.

FirstChoice Wholesale Investments - Detailed Report

091 033944701

Your future investment selection continued...

Investment option(s)	% Allocation
FirstChoice Wsale Global Infra	5.00
Fidelity Wsale Aust Equities	9.00
Mfs Wsale Global Equity	7.00
UBS Wsale Div Fixed Income	17.00
Platinum Wsale International	9.00
Investors Mutual Wsale Aust Sh	8.00
Magellan Wsale Global Share	5.00
AMP Wsale Global Prop Secs	5.00
Pimco Ws Global Bond	13.00
FirstChoice Ws Alternatives	8.00
Oc Wsale Prem Small Companies	4.00
FirstRate Wsale Saver	10.00

If your account includes a suspended, restricted or unavailable option, we will invest that allocation into an alternative option.

You have selected to use the **auto-rebalancing facility** on a **Quarterly** basis.

Certain options are excluded from your **future investment selection**. For further information please refer to the 'Other information you need to know' section of the Product Disclosure Statement available on our website, contact Investor Services on 13 13 36 or speak to your financial adviser.

To change your future investment selection, please log in to FirstNet and select Investment allocation or call us on 13 13 36. We recommend you speak to your financial adviser before making any changes to your account.

Your account transactions

Date	Investment option Transaction type	Amount \$	Units
31 Jan 2021	FirstRate Wsale Saver Interest	2.48	
	Interest reinvested	2.48	
15 Feb 2021	FirstChoice Wsale Global Infra Switch	794.35	845.5929
	Fidelity Wsale Aust Equities Switch	-1,435.12	1,137.3593
	Mfs Wsale Global Equity Switch	278.23	219.3032
	UBS Wsale Div Fixed Income Switch	1,721.76	1,524.0860
	Platinum Wsale International Switch	-1,835.92	1,014.6007
	Investors Mutual Wsale Aust Sh Switch	-75.40	48.2684

Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468 (CFSIL) is the issuer of FirstChoice Investments and FirstChoice Wholesale Investments, other than FirstRate Saver and FirstRate Term Deposits which are products of the Commonwealth Bank of Australia ABN 48 123 123 124, AFS Licence 234945 (CBA). The investment performance and the repayment of capital of FirstChoice products is not guaranteed. This document may include general advice but does not take into account your individual objectives, financial situation or needs. You should read the relevant Product Disclosure Statement (PDS) and Financial Services Guide (FSG) carefully and assess whether the information is appropriate for you and consider talking to a financial adviser before making an investment decision. PDSs for the FirstChoice range of products are available at www.cfs.com.au or by calling us on 13 13 36.

FirstChoice Wholesale Investments - Detailed Report

091 033944701

Your account transactions continued...

Date	Investment option Transaction type	Amount \$	Units
	Magellan Wsale Global Share Switch	750.20	327.6126
	AMP Wsale Global Prop Secs Switch	-232.38	156.2008
	Pimco Ws Global Bond Switch	757.53	645.5855
	FirstChoice Ws Alternatives Switch	-878.33	798.4092
	Oc Wsale Prem Small Companies Switch	-556.54	383.9001
	FirstRate Wsale Saver Switch	711.62	
28 Feb 2021	FirstRate Wsale Saver Interest	2.24	
	Interest reinvested	2.24	
8 Mar 2021	FirstRate Wsale Saver Management fee rebate	44.24	
28 Mar 2021	Fidelity Wsale Aust Equities Distribution	164.76	
	Distribution reinvested	164.76	131.5239
	UBS Wsale Div Fixed Income Distribution	827.94	
	Distribution reinvested	827.94	757.9092
	Investors Mutual Wsale Aust Sh Distribution	118.30	
	Distribution reinvested	118.30	74.0115
	Pimco Ws Global Bond Distribution	961.59	
	Distribution reinvested	961.59	854.8227
	Oc Wsale Prem Small Companies Distribution	246.97	
	Distribution reinvested	246.97	173.9961
31 Mar 2021	FirstRate Wsale Saver Interest	2.48	
	Interest reinvested	2.48	
30 Apr 2021	FirstRate Wsale Saver Interest	2.40	
	Interest reinvested	2.40	
15 May 2021	FirstChoice Wsale Global Infra Switch	-695.16	695.0210
	Fidelity Wsale Aust Equities Switch	-641.98	490.7729



002163/032866

Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468 (CFSIL) is the issuer of FirstChoice Investments and FirstChoice Wholesale Investments, other than FirstRate Saver and FirstRate Term Deposits which are products of the Commonwealth Bank of Australia ABN 48 123 123 124, AFS Licence 234945 (CBA). The investment performance and the repayment of capital of FirstChoice products is not guaranteed. This document may include general advice but does not take into account your individual objectives, financial situation or needs. You should read the relevant Product Disclosure Statement (PDS) and Financial Services Guide (FSG) carefully and assess whether the information is appropriate for you and consider talking to a financial adviser before making an investment decision. PDSs for the FirstChoice range of products are available at www.cfs.com.au or by calling us on 13 13 36.

FirstChoice Wholesale Investments - Detailed Report

091 033944701

Your account transactions continued...

Date	Investment option Transaction type	Amount \$	Units
	Mfs Wsale Global Equity Switch	-1,195.67	876.2055
	UBS Wsale Div Fixed Income Switch	1,665.41	1,523.0087
	Platinum Wsale International Switch	-72.18	39.0542
	Investors Mutual Wsale Aust Sh Switch	-645.78	396.9878
	Magellan Wsale Global Share Switch	-102.30	43.5950
	AMP Wsale Global Prop Secs Switch	-870.60	542.3961
	Pimco Ws Global Bond Switch	1,301.65	1,157.5367
	FirstChoice Ws Alternatives Switch	536.93	489.3638
	Oc Wsale Prem Small Companies Switch	233.76	164.2150
	FirstRate Wsale Saver Switch	485.92	
31 May 2021	FirstRate Wsale Saver Interest	2.48	
	Interest reinvested	2.48	
30 Jun 2021	FirstChoice Wsale Global Infra Distribution	576.33	
	Distribution reinvested	576.33	599.4072
	Fidelity Wsale Aust Equities Distribution	564.56	
	Distribution reinvested	564.56	419.6224
	Mfs Wsale Global Equity Distribution	1,698.78	
	Distribution reinvested	1,698.78	1,290.5721
	UBS Wsale Div Fixed Income Distribution	733.71	
	Distribution reinvested	733.71	675.6077
	Platinum Wsale International Distribution	1,967.82	
	Distribution reinvested	1,967.82	1,151.3106
	Investors Mutual Wsale Aust Sh Distribution	88.23	
	Distribution reinvested	88.23	52.9115

Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468 (CFSIL) is the issuer of FirstChoice Investments and FirstChoice Wholesale Investments, other than FirstRate Saver and FirstRate Term Deposits which are products of the Commonwealth Bank of Australia ABN 48 123 123 124, AFS Licence 234945 (CBA). The investment performance and the repayment of capital of FirstChoice products is not guaranteed. This document may include general advice but does not take into account your individual objectives, financial situation or needs. You should read the relevant Product Disclosure Statement (PDS) and Financial Services Guide (FSG) carefully and assess whether the information is appropriate for you and consider talking to a financial adviser before making an investment decision. PDSs for the FirstChoice range of products are available at www.cfs.com.au or by calling us on 13 13 36.

FirstChoice Wholesale Investments - Detailed Report

091 033944701

Your account transactions continued...

Date	Investment option Transaction type	Amount \$	Units
	Magellan Wsale Global Share		
	Distribution	404.20	
	Distribution reinvested	404.20	166.2622
	AMP Wsale Global Prop Secs		
	Distribution	961.06	
	Distribution reinvested	961.06	608.2658
	Pimco Ws Global Bond		
	Distribution	2,864.88	
	Distribution reinvested	2,864.88	2,740.4630
	FirstChoice Ws Alternatives		
	Distribution	1,744.69	
	Distribution reinvested	1,744.69	1,697.4995
	Oc Wsale Prem Small Companies		
	Distribution	622.04	
	Distribution reinvested	622.04	433.7191
	FirstRate Wsale Saver		
	Interest	2.40	
	Interest reinvested	2.40	

Your fee summary

Fees charged

This is the amount of fees (including adjustments) that have been deducted from your account this period as detailed in "Your account summary" of this statement. \$ 0.00

Indirect costs of your investment

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment but are not charged to you directly as a fee. / 1,568.59 *

These costs are reflected in the daily unit price and are paid monthly.

** This is an estimate of the fees that have been deducted from your investment and includes an estimate of any performance fee (if applicable).*

A breakdown of these costs per investment option is provided below:

Investment options

Investment options	\$
FirstChoice Wsale Global Infra	88.34
Fidelity Wsale Aust Equities	140.33
Mfs Wsale Global Equity	126.62
UBS Wsale Div Fixed Income	187.14
Platinum Wsale International	225.57
Investors Mutual Wsale Aust Sh	142.00
Magellan Wsale Global Share	112.54

Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468 (CFSIL) is the issuer of FirstChoice Investments and FirstChoice Wholesale Investments, other than FirstRate Saver and FirstRate Term Deposits which are products of the Commonwealth Bank of Australia ABN 48 123 123 124, AFS Licence 234945 (CBA). The investment performance and the repayment of capital of FirstChoice products is not guaranteed. This document may include general advice but does not take into account your individual objectives, financial situation or needs. You should read the relevant Product Disclosure Statement (PDS) and Financial Services Guide (FSG) carefully and assess whether the information is appropriate for you and consider talking to a financial adviser before making an investment decision. PDSs for the FirstChoice range of products are available at www.cfs.com.au or by calling us on 13 13 36.

FirstChoice Wholesale Investments - Detailed Report

091 033944701

<i>AMP Wsale Global Prop Secs</i>	90.72
<i>Pimco Ws Global Bond</i>	144.71
<i>FirstChoice Ws Alternatives</i>	193.58
<i>Oc Wsale Prem Small Companies</i>	117.04
<i>FirstRate Wsale Saver</i>	0.00
Total	1,568.59

Buy/sell spread

This approximate amount was deducted from your investment options and represents the estimated costs incurred when investing, switching or withdrawing. 20.89

Portfolio management fee rebates

Due to the size of your portfolio balance, you are entitled to a rebate of the management fees included in your management costs. This is the amount of portfolio management fees that have been rebated back to your account as detailed in "Your account summary". -44.24

Total fees you paid

This approximate amount includes all the fees and costs which affected your investment during the period. **1,545.24**

Additional explanation of fees and costs

Tax

Rebates are shown before tax as the rebate is paid to you directly and therefore any tax liability is paid by you, not the Unit Trust.

For more information about your statement please refer to the Statement Hub website at www.cfs.com.au/statementhub

Member information

Do you have a question about your account or would you like to provide us with feedback?

Further information in relation to your account is available on request. If you require further information, need assistance understanding this statement, have another enquiry or would simply like to give us feedback, then please contact us by:

-  calling 13 13 36 Monday to Friday, 8am to 7pm Sydney time
-  emailing contactus@cfs.com.au
-  writing to Colonial First State, Reply Paid 27, SYDNEY NSW 2001.

What to do if you have a complaint

We recognise that even in the best run organisations things can go wrong. If you have a complaint, please tell us so we can fix it. Most complaints can be resolved promptly. If your complaint cannot be resolved quickly, we will investigate the complaint, answer your questions and do all we can to resolve the situation to your satisfaction as quickly as possible. There are maximum timeframes in which a final response must be provided to you, depending upon the type of complaint. For superannuation/pension complaints, we must provide a final response within 45 days, and for general investment product related complaints within 30 days. We aim to resolve your complaint much faster though, than these maximum timeframes.

To lodge a complaint, you can contact us by:

Phone: 13 13 36

Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468 (CFSIL) is the issuer of FirstChoice Investments and FirstChoice Wholesale Investments, other than FirstRate Saver and FirstRate Term Deposits which are products of the Commonwealth Bank of Australia ABN 48 123 123 124, AFS Licence 234945 (CBA). The investment performance and the repayment of capital of FirstChoice products is not guaranteed. This document may include general advice but does not take into account your individual objectives, financial situation or needs. You should read the relevant Product Disclosure Statement (PDS) and Financial Services Guide (FSG) carefully and assess whether the information is appropriate for you and consider talking to a financial adviser before making an investment decision. PDSs for the FirstChoice range of products are available at www.cfs.com.au or by calling us on 13 13 36.

7-43

Member information continued...

Email: contactus@cfs.com.au
Website: Submit a feedback form (www.cfs.com.au/feedback)
Mail: CFS Complaints Resolution
Reply Paid 27
SYDNEY NSW 2000

External dispute resolution

If at any time you are not satisfied with the handling of your complaint or the resolution we have provided, 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. You can contact AFCA by:

Website: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678 (free call)
Mail: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Note: To allow AFCA to easily identify us, please quote our membership number: 10318.

Time limits may apply to lodge a complaint with AFCA so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

About FirstRate Term Deposits and FirstRate Saver

FirstRate Term Deposits and FirstRate Saver are deposit products of The Commonwealth Bank of Australia ABN 48 123 123 124 AFS License 234945 (CBA) administered by Colonial First State.

Are your details up to date?

It's important to make sure your details are up to date so you don't miss any information about your account. You can do this by logging into FirstNet. For instructions on how to update your personal details visit: www.cfs.com.au/details

Annual Report

The Annual Report is available on our website by going to www.cfs.com.au/annual-reports



002163/032866

Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468 (CFSIL) is the issuer of FirstChoice Investments and FirstChoice Wholesale Investments, other than FirstRate Saver and FirstRate Term Deposits which are products of the Commonwealth Bank of Australia ABN 48 123 123 124, AFS Licence 234945 (CBA). The investment performance and the repayment of capital of FirstChoice products is not guaranteed. This document may include general advice but does not take into account your individual objectives, financial situation or needs. You should read the relevant Product Disclosure Statement (PDS) and Financial Services Guide (FSG) carefully and assess whether the information is appropriate for you and consider talking to a financial adviser before making an investment decision. PDSs for the FirstChoice range of products are available at www.cfs.com.au or by calling us on 13 13 36.

Investor Services 13 13 36
www.cfs.com.au



FirstChoice Wholesale Investments - Summary Report

Your details

Mr B & Mrs G Hubbard
12 Scentbark Ct
LAUNCHING PLACE VIC 3139

Statement period 1 July 2020 to 31 December 2020
Account number 091 033944701
Account name Benjamin James Hubbard
B & G Superannuation Fund
Email address Not recorded
TFN/ABN held Yes
Adviser details A R Quayle & Co
Count Financial Limited

Your account balance

Your opening account balance as at: 30 June 2020 **\$264,359.54**
Your closing account balance as at: 31 December 2020 **\$283,307.69**

Total investment return for the period (including distributions): **\$18,907.11**

This equals the total amount of your distribution(s) + the change in investment value over the period.

Your account valuation

Investment option name	Option code	Units	Unit price \$	Value \$	%
FirstChoice Wsale Global Infra	020	14,551.8370	0.9383	13,653.99	4.8
Fidelity Wsale Aust Equities	078	21,731.7924	1.2114	26,325.89	9.3
Mfs Wsale Global Equity	137	15,743.7384	1.2452	19,604.10	6.9
UBS Wsale Div Fixed Income	144	42,051.8749	1.1387	47,884.47	16.9
Platinum Wsale International	161	15,375.5058	1.6750	25,753.97	9.1
Investors Mutual Wsale Aust Sh	167	14,835.2355	1.4998	22,249.89	7.9
Magellan Wsale Global Share	267	5,982.6457	2.2380	13,389.16	4.7
AMP Wsale Global Prop Secs	271	9,860.2382	1.4384	14,182.97	5.0
Pimco Ws Global Bond	276	31,407.2579	1.1774	36,978.91	13.1
FirstChoice Ws Alternatives	304	21,795.3405	1.0727	23,379.86	8.3
Oc Wsale Prem Small Companies	318	8,350.6251	1.4065	11,745.15	4.1
FirstRate Wsale Saver	800			28,159.33	9.9

Account value **283,307.69** **100.0**

Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468 (Colonial First State) is the issuer of FirstChoice Investments and FirstChoice Wholesale Investments, other than FirstRate Saver and FirstRate Term Deposits which are products of the Commonwealth Bank of Australia ABN 48 123 123 124, AFS Licence 234945 (the Bank). Colonial First State is a wholly owned subsidiary of the Bank. The Bank and its subsidiaries do not guarantee the performance of FirstChoice products or the repayment of capital for your investment. This document may include general advice but does not take into account your individual objectives, financial situation or needs. You should read the relevant Product Disclosure Statement (PDS) carefully and assess whether the information is appropriate for you and consider talking to a financial adviser before making an investment decision. PDSs for the FirstChoice range of products are available at colonialfirststate.com.au or by calling us on 13 13 36.

FirstChoice Wholesale Investments - Detailed Report

091 033944701

Your account summary

	\$
Opening balance at 30 June 2020	264,359.54
Your investments	
Distributions	567.1 2,385.93
Interest	567.1 26.87
Management cost rebates	
Portfolio Management fee rebate *	567.1 41.04
Change in investment value	880 16,494.31
<i>The increase or decrease in the value of your investment over the statement period.</i>	
Closing balance at 31 December 2020	283,307.69

* This rebate is calculated before income tax. You may be assessed for income tax on the rebate so you should ensure that this amount is included in your annual tax return. You should speak to your financial adviser or accountant for more information.

Your distribution information

Investment option(s)		Units	Dist'n per unit \$	Value \$
FirstChoice Wsale Global Infra	13 December	14,367.2834	0.0120	172.41
Fidelity Wsale Aust Equities	27 September	22,194.3017	0.0060	133.17
Fidelity Wsale Aust Equities	13 December	21,695.9625	0.0020	43.39
Mfs Wsale Global Equity	13 December	15,630.0197	0.0090	140.67
UBS Wsale Div Fixed Income	27 September	39,585.6683	0.0070	277.10
UBS Wsale Div Fixed Income	13 December	41,469.8909	0.0160	663.52
Platinum Wsale International	13 December	15,339.1292	0.0040	61.36
Investors Mutual Wsale Aust Sh	27 September	15,224.2374	0.0070	106.57
Investors Mutual Wsale Aust Sh	13 December	14,796.5442	0.0040	59.19
AMP Wsale Global Prop Secs	13 December	9,715.6898	0.0210	204.00
Pimco Ws Global Bond	27 September	30,024.0394	0.0030	90.07
Pimco Ws Global Bond	13 December	31,141.9034	0.0100	311.42
FirstChoice Ws Alternatives	13 December	21,712.6577	0.0040	86.85
Oc Wsale Prem Small Companies	27 September	9,043.9871	0.0040	36.18

Distribution option: Reinvest

Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468 (Colonial First State) is the issuer of FirstChoice Investments and FirstChoice Wholesale Investments, other than FirstRate Saver and FirstRate Term Deposits which are products of the Commonwealth Bank of Australia ABN 48 123 123 124, AFS Licence 234945 (the Bank). Colonial First State is a wholly owned subsidiary of the Bank. The Bank and its subsidiaries do not guarantee the performance of FirstChoice products or the repayment of capital for your investment. This document may include general advice but does not take into account your individual objectives, financial situation or needs. You should read the relevant Product Disclosure Statement (PDS) carefully and assess whether the information is appropriate for you and consider talking to a financial adviser before making an investment decision. PDSs for the FirstChoice range of products are available at colonialfirststate.com.au or by calling us on 13 13 36.

FirstChoice Wholesale Investments - Detailed Report

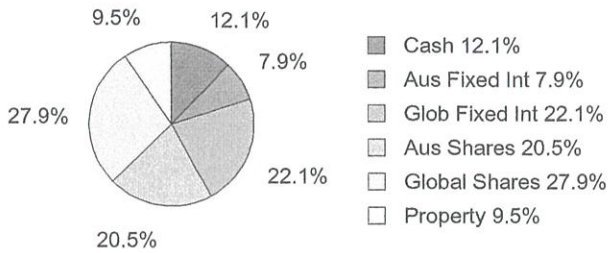
091 033944701

Your asset allocation

Investment options	Cash %	Fixed Interest %		Shares %		Property %	Total
		Aus	Global	Aus	Global		
FirstChoice Wsale Global Infra	0.2	0.0	0.0	0.0	0.0	4.6	4.8
Fidelity Wsale Aust Equities	0.1	0.0	0.0	9.2	0.0	0.0	9.3
Mfs Wsale Global Equity	0.0	0.0	0.0	0.0	6.9	0.0	6.9
UBS Wsale Div Fixed Income	0.0	7.3	9.6	0.0	0.0	0.0	16.9
Platinum Wsale International	0.7	0.0	0.0	0.0	8.4	0.0	9.1
Investors Mutual Wsale Aust Sh	0.4	0.0	0.0	7.5	0.0	0.0	7.9
Magellan Wsale Global Share	0.4	0.0	0.0	0.0	4.3	0.0	4.7
AMP Wsale Global Prop Secs	0.1	0.0	0.0	0.0	0.0	4.9	5.0
Pimco Ws Global Bond	0.0	0.6	12.5	0.0	0.0	0.0	13.1
FirstChoice Ws Alternatives	0.0	0.0	0.0	0.0	8.3	0.0	8.3
Oc Wsale Prem Small Companies	0.3	0.0	0.0	3.8	0.0	0.0	4.1
FirstRate Wsale Saver	9.9	0.0	0.0	0.0	0.0	0.0	9.9
Total account allocation	12.1	7.9	22.1	20.5	27.9	9.5	100.0

How your money is invested

Asset allocation



This represents the percentage of your account invested in each of the major asset classes.

Your future investment selection

The investment allocation shown below will be used for all future transactions unless you tell us otherwise. This means any additional contributions you make to your account will be invested in line with the allocation outlined below.

Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468 (Colonial First State) is the issuer of FirstChoice Investments and FirstChoice Wholesale Investments, other than FirstRate Saver and FirstRate Term Deposits which are products of the Commonwealth Bank of Australia ABN 48 123 123 124, AFS Licence 234945 (the Bank). Colonial First State is a wholly owned subsidiary of the Bank. The Bank and its subsidiaries do not guarantee the performance of FirstChoice products or the repayment of capital for your investment. This document may include general advice but does not take into account your individual objectives, financial situation or needs. You should read the relevant Product Disclosure Statement (PDS) carefully and assess whether the information is appropriate for you and consider talking to a financial adviser before making an investment decision. PDSs for the FirstChoice range of products are available at colonialfirststate.com.au or by calling us on 13 13 36.

FirstChoice Wholesale Investments - Detailed Report

091 033944701

Your future investment selection continued...

Investment option(s)	% Allocation
FirstChoice Wsale Global Infra	5.00
Fidelity Wsale Aust Equities	9.00
Mfs Wsale Global Equity	7.00
UBS Wsale Div Fixed Income	17.00
Platinum Wsale International	9.00
Investors Mutual Wsale Aust Sh	8.00
Magellan Wsale Global Share	5.00
AMP Wsale Global Prop Secs	5.00
Pimco Ws Global Bond	13.00
FirstChoice Ws Alternatives	8.00
Oc Wsale Prem Small Companies	4.00
FirstRate Wsale Saver	10.00

If your account includes a suspended, restricted or unavailable option, we will invest that allocation into an alternative option.

You have selected to use the **auto-rebalancing facility** on a **Quarterly** basis.

Certain options are excluded from your **future investment selection**. For further information please refer to the 'Other information you need to know' section of the Product Disclosure Statement available on our website, contact Investor Services on 13 13 36 or speak to your financial adviser.

To change your future investment selection, please log in to FirstNet and select Investment allocation or call us on 13 13 36. We recommend you speak to your financial adviser before making any changes to your account.

Your account transactions

Date	Investment option Transaction type	Amount \$	Units
31 Jul 2020	FirstRate Wsale Saver		
	Interest	5.27	
	Interest reinvested	5.27	
15 Aug 2020	FirstChoice Wsale Global Infra		
	Switch	-383.88	425.4932
	Fidelity Wsale Aust Equities		
	Switch	-1,779.25	1,628.1570
	Mfs Wsale Global Equity		
	Switch	-284.75	242.7122
	UBS Wsale Div Fixed Income		
	Switch	1,478.32	1,273.6452
Platinum Wsale International			
Switch	285.94	188.6023	
Investors Mutual Wsale Aust Sh			
Switch	2.05	1.4418	

Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468 (Colonial First State) is the issuer of FirstChoice Investments and FirstChoice Wholesale Investments, other than FirstRate Saver and FirstRate Term Deposits which are products of the Commonwealth Bank of Australia ABN 48 123 123 124, AFS Licence 234945 (the Bank). Colonial First State is a wholly owned subsidiary of the Bank. The Bank and its subsidiaries do not guarantee the performance of FirstChoice products or the repayment of capital for your investment. This document may include general advice but does not take into account your individual objectives, financial situation or needs. You should read the relevant Product Disclosure Statement (PDS) carefully and assess whether the information is appropriate for you and consider talking to a financial adviser before making an investment decision. PDSs for the FirstChoice range of products are available at colonialfirststate.com.au or by calling us on 13 13 36.

FirstChoice Wholesale Investments - Detailed Report

091 033944701

Your account transactions continued...

Date	Investment option Transaction type	Amount \$	Units
	Magellan Wsale Global Share Switch	585.28	254.7797
	AMP Wsale Global Prop Secs Switch	-1,136.40	830.4589
	Pimco Ws Global Bond Switch	715.69	612.1718
	FirstChoice Ws Alternatives Switch	701.18	692.4551
	Oc Wsale Prem Small Companies Switch	-1,536.18	1,288.8497
	FirstRate Wsale Saver Switch	1,352.00	
31 Aug 2020	FirstRate Wsale Saver Interest	5.44	
	Interest reinvested	5.44	
8 Sep 2020	FirstRate Wsale Saver Management fee rebate	41.04	
27 Sep 2020	Fidelity Wsale Aust Equities Distribution	133.17	
	Distribution reinvested	133.17	123.6490
	UBS Wsale Div Fixed Income Distribution	277.10	
	Distribution reinvested	277.10	239.7474
	Investors Mutual Wsale Aust Sh Distribution	106.57	
	Distribution reinvested	106.57	75.8937
	Pimco Ws Global Bond Distribution	90.07	
	Distribution reinvested	90.07	77.1676
	Oc Wsale Prem Small Companies Distribution	36.18	
	Distribution reinvested	36.18	29.5951
30 Sep 2020	FirstRate Wsale Saver Interest	5.40	
	Interest reinvested	5.40	
31 Oct 2020	FirstRate Wsale Saver Interest	5.58	
	Interest reinvested	5.58	
15 Nov 2020	FirstChoice Wsale Global Infra Switch	-556.31	567.7791
	Fidelity Wsale Aust Equities Switch	-726.42	621.9882

Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468 (Colonial First State) is the issuer of FirstChoice Investments and FirstChoice Wholesale Investments, other than FirstRate Saver and FirstRate Term Deposits which are products of the Commonwealth Bank of Australia ABN 48 123 123 124, AFS Licence 234945 (the Bank). Colonial First State is a wholly owned subsidiary of the Bank. The Bank and its subsidiaries do not guarantee the performance of FirstChoice products or the repayment of capital for your investment. This document may include general advice but does not take into account your individual objectives, financial situation or needs. You should read the relevant Product Disclosure Statement (PDS) carefully and assess whether the information is appropriate for you and consider talking to a financial adviser before making an investment decision. PDSs for the FirstChoice range of products are available at colonialfirststate.com.au or by calling us on 13 13 36.

FirstChoice Wholesale Investments - Detailed Report

091 033944701

Your account transactions continued...

Date	Investment option Transaction type	Amount \$	Units
	Mfs Wsale Global Equity Switch	-566.43	449.2267
	UBS Wsale Div Fixed Income Switch	1,903.48	1,644.4752
	Platinum Wsale International Switch	-1,139.47	689.7936
	Investors Mutual Wsale Aust Sh Switch	-766.56	503.5869
	Magellan Wsale Global Share Switch	249.45	105.8068
	AMP Wsale Global Prop Secs Switch	-190.02	131.1478
	Pimco Ws Global Bond Switch	1,225.42	1,040.696
	FirstChoice Ws Alternatives Switch	393.96	379.0628
	Oc Wsale Prem Small Companies Switch	-974.98	722.9571
	FirstRate Wsale Saver Switch	1,147.88	
30 Nov 2020	FirstRate Wsale Saver Interest	2.70	
	Interest reinvested	2.70	
13 Dec 2020	FirstChoice Wsale Global Infra Distribution	172.41	
	Distribution reinvested	172.41	184.5536
	Fidelity Wsale Aust Equities Distribution	43.39	
	Distribution reinvested	43.39	35.8299
	Mfs Wsale Global Equity Distribution	140.67	
	Distribution reinvested	140.67	113.7187
	UBS Wsale Div Fixed Income Distribution	663.52	
	Distribution reinvested	663.52	581.9840
	Platinum Wsale International Distribution	61.36	
	Distribution reinvested	61.36	36.3766
	Investors Mutual Wsale Aust Sh Distribution	59.19	
	Distribution reinvested	59.19	38.6913

Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468 (Colonial First State) is the issuer of FirstChoice Investments and FirstChoice Wholesale Investments, other than FirstRate Saver and FirstRate Term Deposits which are products of the Commonwealth Bank of Australia ABN 48 123 123 124, AFS Licence 234945 (the Bank). Colonial First State is a wholly owned subsidiary of the Bank. The Bank and its subsidiaries do not guarantee the performance of FirstChoice products or the repayment of capital for your investment. This document may include general advice but does not take into account your individual objectives, financial situation or needs. You should read the relevant Product Disclosure Statement (PDS) carefully and assess whether the information is appropriate for you and consider talking to a financial adviser before making an investment decision. PDSs for the FirstChoice range of products are available at colonialfirststate.com.au or by calling us on 13 13 36.

FirstChoice Wholesale Investments - Detailed Report

091 033944701

Your account transactions continued...

Date	Investment option Transaction type	Amount \$	Units
	AMP Wsale Global Prop Secs		
	Distribution	204.03	
	Distribution reinvested	204.03	144.5484
	Pimco Ws Global Bond		
	Distribution	311.42	
	Distribution reinvested	311.42	265.3545
	FirstChoice Ws Alternatives		
	Distribution	86.85	
	Distribution reinvested	86.85	82.6828
31 Dec 2020	FirstRate Wsale Saver		
	Interest	2.48	
	Interest reinvested	2.48	

Your fee summary

	\$
Fees charged	
This is the amount of fees (including adjustments) that have been deducted from your account this period as detailed in "Your account summary" of this statement.	0.00

Indirect costs of your investment

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment but are not charged to you directly as a fee. 1,439.43 *

These costs are reflected in the daily unit price and are paid monthly.

** This is an estimate of the fees that have been deducted from your investment and includes an estimate of any performance fee (if applicable).*

A breakdown of these costs per investment option is provided below:

Investment options	\$
FirstChoice Wsale Global Infra	83.29
Fidelity Wsale Aust Equities	134.57
Mfs Wsale Global Equity	117.40
UBS Wsale Div Fixed Income	178.69
Platinum Wsale International	212.38
Investors Mutual Wsale Aust Sh	131.72
Magellan Wsale Global Share	106.03
AMP Wsale Global Prop Secs	84.61
Pimco Ws Global Bond	138.77
FirstChoice Ws Alternatives	154.90
Oc Wsale Prem Small Companies	97.07
FirstRate Wsale Saver	0.00
Total	1,439.43

Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468 (Colonial First State) is the issuer of FirstChoice Investments and FirstChoice Wholesale Investments, other than FirstRate Saver and FirstRate Term Deposits which are products of the Commonwealth Bank of Australia ABN 48 123 123 124, AFS Licence 234945 (the Bank). Colonial First State is a wholly owned subsidiary of the Bank. The Bank and its subsidiaries do not guarantee the performance of FirstChoice products or the repayment of capital for your investment. This document may include general advice but does not take into account your individual objectives, financial situation or needs. You should read the relevant Product Disclosure Statement (PDS) carefully and assess whether the information is appropriate for you and consider talking to a financial adviser before making an investment decision. PDSs for the FirstChoice range of products are available at colonialfirststate.com.au or by calling us on 13 13 36.

FirstChoice Wholesale Investments - Detailed Report

091 033944701

Buy/sell spread

This approximate amount was deducted from your investment options and represents the estimated costs incurred when investing, switching or withdrawing.

27.84

Portfolio management fee rebates

Due to the size of your portfolio balance, you are entitled to a rebate of the management fees included in your management costs. This is the amount of portfolio management fees that have been rebated back to your account as detailed in "Your account summary".

-41.04

Total fees you paid

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

1,426.23

Additional explanation of fees and costs

Tax

Rebates are shown before tax as the rebate is paid to you directly and therefore any tax liability is paid by you, not the Unit Trust.

For more information about your statement please refer to the Statement Hub website at colonialfirststate.com.au/statementhub

Member information

Do you have a question about your account or would you like to provide us with feedback?

Further information in relation to your account is available on request. If you require further information, need assistance understanding this statement, have another enquiry or would simply like to give us feedback, then please contact us by:

-  calling 13 13 36 Monday to Friday, 8am to 7pm Sydney time
-  emailing contactus@colonialfirststate.com.au
-  writing to Colonial First State, Reply Paid 27, SYDNEY NSW 2001.

Dispute resolution

We understand things don't always go as planned so if you'd like to make an enquiry or discuss the operation or management of your account, contact us using the details above.

If you are not happy with the outcome of your enquiry or complaint then you can write to:

Group Customer Relations
GPO Box 41
Sydney NSW 2001

Once we receive your query we'll make sure it's dealt within 45 days. If your complaint relates to a direct debit arrangement, we will provide a response within 21 days. We will make every effort to resolve your query as quickly as possible.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). They provide a fair and independent financial services complaint resolution that is free to consumers. You can contact them by either calling them on 1800 931 678, in writing to Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001, by emailing info@afca.org.au or online at www.afca.org.au

Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468 (Colonial First State) is the issuer of FirstChoice Investments and FirstChoice Wholesale Investments, other than FirstRate Saver and FirstRate Term Deposits which are products of the Commonwealth Bank of Australia ABN 48 123 123 124, AFS Licence 234945 (the Bank). Colonial First State is a wholly owned subsidiary of the Bank. The Bank and its subsidiaries do not guarantee the performance of FirstChoice products or the repayment of capital for your investment. This document may include general advice but does not take into account your individual objectives, financial situation or needs. You should read the relevant Product Disclosure Statement (PDS) carefully and assess whether the information is appropriate for you and consider talking to a financial adviser before making an investment decision. PDSs for the FirstChoice range of products are available at colonialfirststate.com.au or by calling us on 13 13 36.

FirstChoice Wholesale Investments - Detailed Report

091 033944701

Member information continued...

Time limits may apply to complain to AFCA and so consumers should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to their circumstances expires.

Please refer to our website for further information about the dispute resolution process.

About FirstRate Term Deposits and FirstRate Saver

FirstRate Term Deposits and FirstRate Saver are deposit products of The Commonwealth Bank of Australia ABN 48 123 123 124 AFS License 234945 (CBA) administered by Colonial First State.

Annual Report

The Annual Report is available on our website by going to www3.colonialfirststate.com.au/about-us/corporate-governance/annual-reports.html



002071/034374

Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468 (Colonial First State) is the issuer of FirstChoice Investments and FirstChoice Wholesale Investments, other than FirstRate Saver and FirstRate Term Deposits which are products of the Commonwealth Bank of Australia ABN 48 123 123 124, AFS Licence 234945 (the Bank). Colonial First State is a wholly owned subsidiary of the Bank. The Bank and its subsidiaries do not guarantee the performance of FirstChoice products or the repayment of capital for your investment. This document may include general advice but does not take into account your individual objectives, financial situation or needs. You should read the relevant Product Disclosure Statement (PDS) carefully and assess whether the information is appropriate for you and consider talking to a financial adviser before making an investment decision. PDSs for the FirstChoice range of products are available at colonialfirststate.com.au or by calling us on 13 13 36.

 Investor Services 13 13 36
 colonialfirststate.com.au





Mr Benjamin James Hubbard
Mrs Gina Louise Hubbard
B&G Superfund
Via: Ben@ajmetal.com.au

Product name: OneCare
Policy owner(s): Mr Benjamin James Hubbard
Mrs Gina Louise Hubbard
B&G Superfund
Policy number: 1002154455
OnePath reference: 1002154455/FYL

13 July 2021

2020/2021 INSURANCE PREMIUM SUMMARY

Dear policy owner,

Important information for your 2020/2021 tax return.

Thank you for choosing OnePath Life to help protect you and your family.

To help with preparation of your fund's tax return for the year ending 30 June 2021, the following table shows the premium paid on your policy throughout the financial year, and (if applicable) the portion of that premium considered to be for benefits that replace income.

Life insured	Cover type	Total premium paid	Portion of total premium paid for income benefit/s
Mr Benjamin James Hubbard	Life Cover	\$915.92	-

The information contained in this letter does not constitute tax advice. We recommend you seek independent tax advice specific to your personal circumstances, from an accountant or registered tax agent.

Any questions?

If you have any questions or need any further help, please:

- contact your financial adviser, iSelect Life Pty Ltd on 131920
- call Customer Services on 133 667, weekdays between 8.30am and 6.00pm (AEST)
- email us at customer.risk@onepath.com.au

Yours sincerely,

Jay Tutt
Head of Customer Service & Operations

7-54



OnePath Life Limited
ABN 33 009 657 176 AFSL 238341
onepath.com.au

DATE

17 May 2021

YOUR POLICY SUMMARY

Policy number: 1002154455

Policy owner(s):

Gina Louise Hubbard
Benjamin James Hubbard

Fund name:

B&G Superfund

Policy start date: 28 June 2010

Policy anniversary date: 28 June

ONECARE POLICY SCHEDULE

	First name	Surname	Date of birth	Gender
Life/lives insured:	Benjamin James	Hubbard	19 November 1975	Male

Annual premium*: \$915.92

Includes:

Policy Fee(s)*: \$93.40

*Includes stamp duty if applicable.



136PZURL_RP_C5_01_02163/E-414/S-2323/I-4645/1

You should keep this Policy Schedule in a secure place, along with your other insurance policy documents, as they will be required when you make a claim. If you lose the Policy Schedule, Policy Terms or any of your other insurance documents you can contact us for a replacement copy. We may charge a fee to cover our costs in issuing a replacement. The amounts insured under this policy are subject to the Policy Schedule, Policy Terms and any other notice issued by us to you. OnePath Life Limited (ABN 33 009 657 176, AFSL 238341) ('OnePath Life') is the issuer of the product.

755

ONECARE POLICY SCHEDULE

DATE

17 May 2021

Policy Number

1002154455

Life Insured: Benjamin James Hubbard

LIFE COVER

Cover type	Amount insured	Annual premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$684,130	\$915.92	Yes	28 June 2010	27 June 2106

Options

Benefit payment type: Lump sum
 Premium type: Level premium
 Occupation category: H
 Smoker: No

Optional extras

Premium Waiver Disability Option: No
 Business Guarantee Option: No

136PZURL_RP_C5_01_02163/E-414/S-2323/-4646/1

† Last recorded details. If any of this information has changed, you can let us know by contacting Customer Services on 133 667.



Australian Government
Australian Taxation Office

Agent AR QUAYLE & CO
Client THE TRUSTEE FOR B & G SUPER
FUND
ABN 27 817 800 263
TFN [REDACTED]

Income tax 551

Date generated	14/02/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

5 results found - from 14 February 2020 to 14 February 2022 sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
24 May 2021	27 May 2021	EFT refund for Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$508.90		\$0.00
24 May 2021	1 Dec 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20		\$508.90	\$508.90 CR
4 Jan 2021	1 Jul 2020	General interest charge			\$0.00
1 Dec 2020	30 Jun 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$127.84		\$0.00
12 Nov 2020	11 Nov 2020	Payment received		\$127.84	\$127.84 CR



Australian Government
Australian Taxation Office

Agent AR QUAYLE & CO
Client THE TRUSTEE FOR B & G SUPER FUND
ABN 27 817 800 263
TFN [REDACTED]

Activity statement 001

Date generated	14/02/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$1,733.00 CR

Transactions

18 results found - from 14 February 2020 to 14 February 2022 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
9 Feb 2022	8 Feb 2022	Payment received		\$1,733.00	\$1,733.00 CR
31 Oct 2021	31 Oct 2021	General interest charge			\$0.00
31 Oct 2021	28 Oct 2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$1,733.00		\$0.00
6 Oct 2021	5 Oct 2021	Payment received		\$1,733.00	\$1,733.00 CR
1 Aug 2021	1 Aug 2021	General interest charge			\$0.00
1 Aug 2021	28 Jul 2021	Original Activity Statement for the period ending 30 Jun 21 - PAYG Instalments	\$1,627.00		\$0.00
6 Jul 2021	5 Jul 2021	Payment received		\$1,627.00	\$1,627.00 CR
2 May 2021	28 Apr 2021	Original Activity Statement for the period ending 31 Mar 21 - PAYG Instalments	\$1,636.00		\$0.00
14 Apr 2021	13 Apr 2021	Payment received		\$1,636.00	\$1,636.00 CR
7 Mar 2021	2 Mar 2021	Original Activity Statement for the period ending 31 Dec 20 - PAYG Instalments	\$1,834.00		\$0.00

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
18 Feb 2021	17 Feb 2021	Payment received		\$1,834.00	\$1,834.00 CR
1 Nov 2020	28 Oct 2020	Original Activity Statement for the period ending 30 Sep 20 - PAYG Instalments	\$1,834.00		\$0.00
5 Oct 2020	2 Oct 2020	Payment received		\$1,834.00	\$1,834.00 CR
2 Aug 2020	28 Jul 2020	Original Activity Statement for the period ending 30 Jun 20 - PAYG Instalments	\$1,925.00		\$0.00
6 Jul 2020	3 Jul 2020	Payment received		\$1,925.00	\$1,925.00 CR
10 May 2020	28 Apr 2020	Original Activity Statement for the period ending 31 Mar 20 - PAYG Instalments	\$1,925.00		\$0.00
6 Apr 2020	3 Apr 2020	Payment received		\$1,925.00	\$1,925.00 CR
1 Mar 2020	28 Feb 2020	Original Activity Statement for the period ending 31 Dec 19 - PAYG Instalments	\$1,925.00		\$0.00

ENGAGEMENT LETTER

To: The Trustees, B & G Superannuation Fund

Scope

You have requested that we audit the financial report of B & G Superannuation Fund, which comprises the balance sheet as at 30 June 2021, and the income statement for the year then ended a summary of significant accounting policies, other explanatory notes and the trustees' declaration. We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted with the objective of expressing an opinion on the financial report and compliance with the *Superannuation Industry Supervisory Act 1993*.

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

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

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

- designing, implementing and maintaining internal control relevant to the preparation of a financial report that is free from misstatement, whether due to fraud or error;
- selecting and applying appropriate accounting policies; and
- making accounting estimates that are reasonable in the circumstances.

As part of our audit process, we will request from the trustees written confirmation concerning representations made to us in connection with the audit.

Other Matters under the *Corporations Act 2001*

Independence

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


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

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

Yours faithfully,

A.W. Boys
SAN: 100014140

Acknowledged on behalf of B & G Superannuation Fund by

X 

Ben Hubbard (Trustee)
14th June 2022

Audit Representation Letter from Trustee(s)

B & G Superannuation Fund

Year ended 30 June 2021

To the auditor,

Dear Sir,

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

Preparation of the ATO Income Tax & Regulatory Return

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

Sole Purpose of the Fund

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

Accounting Policies

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

Fund Books/Records/Minutes

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

Asset Form

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

Ownership and Pledging of Assets

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

Investments

1. Investments are carried in the books at their net market value.

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

Trust Deed Amendments

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

Governing Rules

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

Legislative Requirements

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

Contributions

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

Use of Assets

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

Pension Payments and Withdrawal of Funds

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

Trustee Responsibilities

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

Trustee Covenants

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

Legal Matters

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

Related Parties

All related party transactions have been brought to your attention.

Disqualified person not to act as a Trustee

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

Information to Members

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

Meetings

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

Subsequent Events

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

Yours faithfully

X 
Ben Hubbard - Trustee

X 
Gina Hubbard - Trustee



**MINUTES OF A MEETING OF TRUSTEES OF THE B & G SUPERANNUATION FUND,
HELD AT 110 SUNSET DRIVE, CHIRNSIDE PARK, VIC. 31116 ON THE 14TH JUNE
2022.**

PRESENT: Ben Hubbard (Chairperson)
Gina Hubbard

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

ANNUAL ACCOUNTS: The following were tabled:

- (a) The Special Purpose Financial Statement for the year ended 30th June 2021,
- (b) Trustees Statement with respect to the results of the fund for the year ended 30th June 2021 and the state of affairs at that date, and
- (c) Statement of Members Funds as at 30th June 2021.

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

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

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

ANNUAL AUDIT: It was resolved to appoint Super Audits Pty Ltd as the auditors of the fund for the 2021 financial year.

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

Confirmed as a correct record


Ben Hubbard
(Chairperson)

**MINUTES OF A MEETING OF TRUSTEES OF THE B & G SUPERANNUATION FUND
HELD AT 110 SUNSET DRIVE, CHIRNSIDE PARK, VIC. 3116 ON THE 18TH JUNE 2022.**

PRESENT: Ben Hubbard (Chairperson)
Gina Hubbard

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

ANNUAL ACCOUNTS: The following were tabled:

(a) Audit Certificate from Super Audits Pty Ltd for the year ended 30th June 2021, and

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

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

Confirmed as a correct record



Ben Hubbard
(Chairperson)

The B & G Superannuation Fund

July 4, 2021

Mrs Gina Hubbard
110 Sunset Drive
Chirnside Park, Vic. 3116

Dear Gina

Re: Employer Contributions

We write to confirm that we have received the amount of \$24,966.00 as Employer Contributions on your behalf for the financial period July 1, 2020 to June 30, 2021. These will appear on your end of year Member's Benefit Statement that will be issued to you in due course.

Should you believe this to be anything different then please contact us immediately.

Yours faithfully

The B & G Superannuation Fund



Ben Hubbard - *Trustee*

The B & G Superannuation Fund

July 4, 2021

Mr Ben Hubbard
110 Sunset Drive
Chirnside Park, Vic. 3116

Dear Ben


Re: Employer Contributions

We write to confirm that we have received the amount of \$24,966.00 as Employer Contributions on your behalf for the financial period July 1, 2020 to June 30, 2021. These will appear on your end of year Member's Benefit Statement that will be issued to you in due course.

Should you believe this to be anything different then please contact us immediately.

Yours faithfully

The B & G Superannuation Fund



Gina Hubbard - *Trustee*

The B & G Superannuation Fund

Investment Strategy

Objectives

The objectives of the fund are to:

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

The Investment objective of the trustees is to aim to achieve real medium to longer-term growth. In recognition of the 20 year investment time frame of members the fund will have a high proportion of growth assets in the portfolio.

Investment Choice

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

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

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

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

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

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

The B & G Superannuation Fund

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

Policies

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

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

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

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

Risk profile and risk tolerance

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

Members understand

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

Insurance

The Trustees have considered whether the Fund should hold a contract of insurance for its members and concluded that the fund already has insurance for its members which is considered appropriate.

The B & G Superannuation Fund

Liquidity

The Members of the B & G Superannuation Fund have significant assets outside of superannuation. At the present time neither expect to access their superannuation prior to age 65. Accordingly there is no anticipated benefit payment in the next 15 years. Cash in excess of anticipated liquidity requirement will be invested in accordance with the Fund's investment strategy.

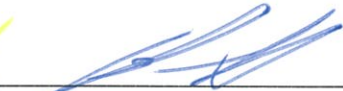
Asset Allocation

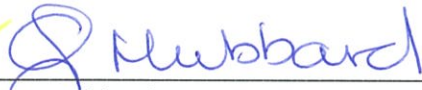
The targeted asset allocation will recognise the need to have a diversified asset mix, however, given the long term investment horizon of the members (of up to 30 years until life expectancy) and the significant assets outside of superannuation, the allocation will have a strong growth asset bias and be focused on [maximising capital growth.

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

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

Growth Assets	Long term range	Current target
• Equities	0%-100%	0%
• Listed Managed Funds	0%-85%	80%
Defensive assets		
• Cash and term deposits	0%-100%	20%
		100%

X 
 Ben Hubbard - Trustee
 January 14, 2021

X 
 Gina Hubbard - Trustee
 January 14, 2021

