

Compliance Workpapers
Jameroch Superannuation Fund
Financial Year - 2022



Fund Details

Fund Name	Jameroch Superannuation Fund
Contact no	
Financial Year	2022
Established Date	04/08/2004
ABN	13 652 251 417
TFN	99107263
Trustee Type	Corporate
Trustees	R & C Pitcher Pty Ltd
ACN	110360364

Statement of Financial Position

Assets	Qty	2022	2021	Change (\$)	Change (%)	
Investments	0.00	1,020,430.55	1,213,379.52	-192,948.97	15.90	WP-1 WP-2 WP-3
Derivative Investments	0.00	0.00	484.00	-484.00	100.00	
Magellan Global Fund. - Option Expiring 01-Mar-2024 Ex At Disc To Est Nav	0.00	0.00	484.00	-484.00	100.00	
Managed Investments	0.00	0.00	400,376.52	-400,376.52	100.00	
Ardea Real Outcome Fund	0.00	0.00	48,265.00	-48,265.00	100.00	
Capital Group New Perspective Fund (AU)	0.00	0.00	84,299.00	-84,299.00	100.00	
CC JCB Active Bond Fund	0.00	0.00	54,127.00	-54,127.00	100.00	
Colchester Global Government Bond Fund - Class I	0.00	0.00	52,333.00	-52,333.00	100.00	
Cromwell Phoenix Property Securities Fund	0.00	0.00	41,392.52	-41,392.52	100.00	
Lazard Global Listed Infrastructure Fund	0.00	0.00	35,955.00	-35,955.00	100.00	
MFS Concentrated Global Equity Trust (Wholesale)	0.00	0.00	84,005.00	-84,005.00	100.00	
Shares in Listed Companies	0.00	0.00	497,986.00	-497,986.00	100.00	
Ansell Limited	0.00	0.00	43,205.00	-43,205.00	100.00	
BHP Group Limited	0.00	0.00	32,056.00	-32,056.00	100.00	
Commonwealth Bank Of Australia.	0.00	0.00	48,337.00	-48,337.00	100.00	
CSL Limited	0.00	0.00	45,630.00	-45,630.00	100.00	
Domino's Pizza Enterprises Limited	0.00	0.00	25,428.00	-25,428.00	100.00	
Invocare Limited	0.00	0.00	35,960.00	-35,960.00	100.00	

Assets	Qty	2022	2021	Change (\$)	Change (%)	
Magellan Financial Group Limited	0.00	0.00	28,492.00	-28,492.00	100.00	
Ramsay Health Care Limited	0.00	0.00	35,441.00	-35,441.00	100.00	
REA Group Ltd	0.00	0.00	55,949.00	-55,949.00	100.00	
Resmed Inc - Cdi 10:1 Foreign Exempt Nyse	0.00	0.00	59,066.00	-59,066.00	100.00	
Seek Limited	0.00	0.00	42,088.00	-42,088.00	100.00	
Telstra Corporation Limited.	0.00	0.00	46,334.00	-46,334.00	100.00	
Units In Listed Unit Trusts	0.00	1,020,430.55	314,533.00	705,897.55	224.43	
Ishares Global 100 ETF	0.00	0.00	65,852.00	-65,852.00	100.00	
Magellan Global Fund	0.00	0.00	62,590.00	-62,590.00	100.00	
Metrics Master Income Trust	0.00	0.00	92,694.00	-92,694.00	100.00	
Perpetual Credit Income Trust	0.00	0.00	93,397.00	-93,397.00	100.00	
Vanguard All-World Ex-Us Shares Index ETF	2,080.00	150,654.40	0.00	150,654.40	100.00	WP-1
Vanguard Australian Shares Index ETF	9,177.00	768,573.75	0.00	768,573.75	100.00	WP-1
Vanguard Us Total Market Shares Index ETF	370.00	101,202.40	0.00	101,202.40	100.00	WP-1
Other Assets	0.00	82,666.22	44,513.84	38,152.38	85.71	
Cash At Bank	0.00	48,118.21	30,343.24	17,774.97	58.58	
Bendigo Bank - Retirement Account	0.00	14,220.15	171.28	14,048.87	8,202.28	WP-1
BT Panorama - Cash Account (3121)	0.00	0.00	19,995.23	-19,995.23	100.00	WP-1
BT Panorama - Cash Account (5335)	0.00	0.00	10,176.73	-10,176.73	100.00	WP-1
Selfwealth Cash - AUD	0.00	4,687.80	0.00	4,687.80	100.00	WP-1 WP-2

Assets	Qty	2022	2021	Change (\$)	Change (%)	
Vanguard Cash Account	0.00	29,210.26	0.00	29,210.26	100.00	WP-1
Current Tax Assets	0.00	14,217.51	3,381.83	10,835.68	320.41	WP-1 WP-2
Excessive Foreign Tax Credit Writeoff	0.00	-297.05	0.00	-297.05	100.00	
Foreign Tax Credits	0.00	297.05	0.00	297.05	100.00	
Managed Investments	0.00	33.17	0.00	33.17	100.00	
Lazard Global Listed Infrastructure Fund	0.00	33.17	0.00	33.17	100.00	
Shares in Listed Companies	0.00	31.46	0.00	31.46	100.00	
Resmed Inc - Cdi 10:1 Foreign Exempt Nyse	0.00	31.46	0.00	31.46	100.00	
Units In Listed Unit Trusts	0.00	232.42	0.00	232.42	100.00	
Vanguard All-World Ex-Us Shares Index ETF	0.00	88.38	0.00	88.38	100.00	
Vanguard Australian Shares Index ETF	0.00	37.63	0.00	37.63	100.00	
Vanguard Us Total Market Shares Index ETF	0.00	106.41	0.00	106.41	100.00	
Franking Credits	0.00	14,759.01	0.00	14,759.01	100.00	
Managed Investments	0.00	39.76	0.00	39.76	100.00	
Cromwell Phoenix Property Securities Fund	0.00	35.42	0.00	35.42	100.00	
Lazard Global Listed Infrastructure Fund	0.00	4.34	0.00	4.34	100.00	
Shares in Listed Companies	0.00	2,450.23	0.00	2,450.23	100.00	
BHP Group Limited	0.00	768.03	0.00	768.03	100.00	
Commonwealth Bank Of Australia.	0.00	414.86	0.00	414.86	100.00	
CSL Limited	0.00	10.90	0.00	10.90	100.00	

Assets	Qty	2022	2021	Change (\$)	Change (%)	
Domino's Pizza Enterprises Limited	0.00	53.87	0.00	53.87	100.00	
Invocare Limited	0.00	126.54	0.00	126.54	100.00	
Magellan Financial Group Limited	0.00	194.01	0.00	194.01	100.00	
Ramsay Health Care Limited	0.00	248.52	0.00	248.52	100.00	
REA Group Ltd	0.00	102.14	0.00	102.14	100.00	
Seek Limited	0.00	108.86	0.00	108.86	100.00	
Telstra Corporation Limited.	0.00	422.50	0.00	422.50	100.00	
Units In Listed Unit Trusts	0.00	12,269.02	0.00	12,269.02	100.00	
Perpetual Credit Income Trust	0.00	0.57	0.00	0.57	100.00	
Vanguard Australian Shares Index ETF	0.00	12,268.45	0.00	12,268.45	100.00	
Income Tax Payable	0.00	0.00	3,381.83	-3,381.83	100.00	
Provision for Income Tax	0.00	-541.50	0.00	-541.50	100.00	
Foreign Cash At Bank	0.00	512.47	0.00	512.47	100.00	
Selfwealth Cash - USD	0.00	512.47	0.00	512.47	100.00	WP-1
Receivables	0.00	19,818.03	10,788.77	9,029.26	83.69	
Investment Income Receivable	0.00	19,818.03	0.00	19,818.03	100.00	
Distributions	0.00	19,818.03	0.00	19,818.03	100.00	
Units In Listed Unit Trusts	0.00	19,818.03	0.00	19,818.03	100.00	
Vanguard Australian Shares Index ETF	0.00	19,818.03	0.00	19,818.03	100.00	WP-1
Sundry Debtors	0.00	0.00	10,788.77	-10,788.77	100.00	
Sundry	0.00	0.00	10,788.77	-10,788.77	100.00	

Assets	Qty	2022	2021	Change (\$)	Change (%)	
Total Assets	0.00	1,103,096.77	1,257,893.36	-154,796.59	12.31	

Liabilities	Qty	2022	2021	Change (\$)	Change (%)	
Total Liabilities	0.00	0.00	0.00	0.00	0.00	

Member Entitlements	Qty	2022	2021	Change (\$)	Change (%)	
Member Entitlement Accounts	0.00	1,103,096.77	1,257,893.36	-154,796.59	12.31	WP-1 WP-2
Mr Ronald Pitcher	0.00	320,170.12	384,379.14	-64,209.02	16.70	
Account Based Pension (100% Tax Free)	0.00	205,419.29	230,345.43	-24,926.14	10.82	
Account Based Pension (5.95% Tax Free)	0.00	114,750.83	154,033.71	-39,282.88	25.50	
Ms Cheryl Pitcher	0.00	782,926.65	873,514.22	-90,587.57	10.37	
Account Based Pension (87.60% Tax Free)	0.00	782,926.65	873,514.22	-90,587.57	10.37	
Total Member Entitlements	0.00	1,103,096.77	1,257,893.36	-154,796.59	12.31	

Operating Statement

Income	2022	2021	Change (\$)	Change (%)	
Investment Gains	296,932.71	-22,150.00	319,082.71	1,440.55	
Forex Unrealised Gains	12.47	0.00	12.47	100.00	
Foreign Cash At Bank	12.47	0.00	12.47	100.00	
Selfwealth Cash - USD	12.47	0.00	12.47	100.00	WP-1
Realised Capital Gains	296,920.24	-22,150.00	319,070.24	1,440.50	WP-1 WP-2
Derivative Investments	125.82	0.00	125.82	100.00	
Magellan Global Fund. - Option Expiring 01-Mar-2024 Ex At Disc To Est Nav	125.82	0.00	125.82	100.00	
Managed Investments	65,550.73	0.00	65,550.73	100.00	
Ardea Real Outcome Fund	-2,523.61	0.00	-2,523.61	100.00	
Capital Group New Perspective Fund (AU)	23,712.70	0.00	23,712.70	100.00	
CC JCB Active Bond Fund	-2,778.33	0.00	-2,778.33	100.00	
Colchester Global Government Bond Fund - Class I	-4,354.97	0.00	-4,354.97	100.00	
Cromwell Phoenix Property Securities Fund	7,768.21	0.00	7,768.21	100.00	
Lazard Global Listed Infrastructure Fund	5,249.72	0.00	5,249.72	100.00	
MFS Concentrated Global Equity Trust (Wholesale)	38,477.01	0.00	38,477.01	100.00	
Shares in Listed Companies	182,899.13	0.00	182,899.13	100.00	
Ansell Limited	12,192.85	0.00	12,192.85	100.00	
BHP Group Limited	8,956.57	0.00	8,956.57	100.00	
Commonwealth Bank Of Australia.	7,634.54	0.00	7,634.54	100.00	

Income	2022	2021	Change (\$)	Change (%)	
CSL Limited	29,561.87	0.00	29,561.87	100.00	
Domino's Pizza Enterprises Limited	16,063.42	0.00	16,063.42	100.00	
Invocare Limited	-2,206.06	0.00	-2,206.06	100.00	
Magellan Financial Group Limited	736.42	0.00	736.42	100.00	
Ramsay Health Care Limited	2,819.04	0.00	2,819.04	100.00	
REA Group Ltd	37,441.17	0.00	37,441.17	100.00	
Resmed Inc - Cdi 10:1 Foreign Exempt Nyse	50,060.07	0.00	50,060.07	100.00	
Seek Limited	20,163.02	0.00	20,163.02	100.00	
Telstra Corporation Limited.	-523.78	0.00	-523.78	100.00	
Units In Listed Unit Trusts	48,344.56	0.00	48,344.56	100.00	
Ishares Global 100 ETF	38,103.59	0.00	38,103.59	100.00	
Magellan Global Fund	9,589.88	0.00	9,589.88	100.00	
Metrics Master Income Trust	2,169.44	0.00	2,169.44	100.00	
Perpetual Credit Income Trust	-1,518.35	0.00	-1,518.35	100.00	
Investment Income	57,002.67	34,433.00	22,569.67	65.55	WP-1 WP-2 WP-3 WP-4 WP-5
Distributions	49,324.98	24,990.00	24,334.98	97.38	WP-1
Managed Investments	1,856.63	0.00	1,856.63	100.00	
Ardea Real Outcome Fund	382.91	0.00	382.91	100.00	

Income	2022	2021	Change (\$)	Change (%)	
Capital Group New Perspective Fund (AU)	64.93	0.00	64.93	100.00	
Colchester Global Government Bond Fund - Class I	315.99	0.00	315.99	100.00	
Cromwell Phoenix Property Securities Fund	404.42	0.00	404.42	100.00	
Lazard Global Listed Infrastructure Fund	688.38	0.00	688.38	100.00	
Units In Listed Unit Trusts	47,468.35	0.00	47,468.35	100.00	
Metrics Master Income Trust	1,508.53	0.00	1,508.53	100.00	
Perpetual Credit Income Trust	1,395.81	0.00	1,395.81	100.00	
Vanguard Australian Shares Index ETF	44,564.01	0.00	44,564.01	100.00	
Dividends	6,741.12	9,012.00	-2,270.88	25.20	WP-1
Shares in Listed Companies	6,741.12	0.00	6,741.12	100.00	
Ansell Limited	590.24	0.00	590.24	100.00	
BHP Group Limited	1,792.08	0.00	1,792.08	100.00	
Commonwealth Bank Of Australia.	968.00	0.00	968.00	100.00	
CSL Limited	254.34	0.00	254.34	100.00	
Domino's Pizza Enterprises Limited	179.56	0.00	179.56	100.00	
Invocare Limited	295.26	0.00	295.26	100.00	
Magellan Financial Group Limited	603.59	0.00	603.59	100.00	
Ramsay Health Care Limited	579.89	0.00	579.89	100.00	
REA Group Ltd	238.32	0.00	238.32	100.00	
Seek Limited	254.00	0.00	254.00	100.00	
Telstra Corporation Limited.	985.84	0.00	985.84	100.00	

Income	2022	2021	Change (\$)	Change (%)	
Foreign Income	859.08	378.00	481.08	127.27	WP-1
Foreign Dividend	859.08	0.00	859.08	100.00	
Shares in Listed Companies	209.76	0.00	209.76	100.00	
Resmed Inc - Cdi 10:1 Foreign Exempt Nyse	209.76	0.00	209.76	100.00	
Units In Listed Unit Trusts	649.32	0.00	649.32	100.00	
Vanguard All-World Ex-Us Shares Index ETF	294.61	0.00	294.61	100.00	
Vanguard Us Total Market Shares Index ETF	354.71	0.00	354.71	100.00	
Taxable Foreign Income	0.00	378.00	-378.00	100.00	
Interest	77.49	53.00	24.49	46.21	
Cash At Bank	77.49	0.00	77.49	100.00	
Bendigo Bank - Retirement Account	15.78	0.00	15.78	100.00	
BT Panorama - Cash Account (3121)	1.93	0.00	1.93	100.00	
BT Panorama - Cash Account (5335)	3.29	0.00	3.29	100.00	
Vanguard Cash Account	56.49	0.00	56.49	100.00	
Other Income	8,471.03	0.00	8,471.03	100.00	
Fee Refund	4,411.38	0.00	4,411.38	100.00	
Other income	4,059.65	0.00	4,059.65	100.00	WP-1
Total Income	362,406.41	12,283.00	350,123.41	2,850.47	
Expenses	2022	2021	Change (\$)	Change (%)	
Investment Losses	464,283.05	-193,055.00	657,338.05	340.49	

Expenses	2022	2021	Change (\$)	Change (%)	
Decrease in Market Value	464,283.05	-193,055.00	657,338.05	340.49	WP-1
Derivative Investments	484.00	0.00	484.00	100.00	
Magellan Global Fund. - Option Expiring 01-Mar-2024 Ex At Disc To Est Nav	484.00	0.00	484.00	100.00	
Managed Investments	47,398.77	0.00	47,398.77	100.00	
Ardea Real Outcome Fund	-1,626.00	0.00	-1,626.00	100.00	
Capital Group New Perspective Fund (AU)	16,999.00	0.00	16,999.00	100.00	
CC JCB Active Bond Fund	-2,082.00	0.00	-2,082.00	100.00	
Colchester Global Government Bond Fund - Class I	-3,876.00	0.00	-3,876.00	100.00	
Cromwell Phoenix Property Securities Fund	2,419.04	0.00	2,419.04	100.00	
Lazard Global Listed Infrastructure Fund	3,237.00	0.00	3,237.00	100.00	
MFS Concentrated Global Equity Trust (Wholesale)	32,327.73	0.00	32,327.73	100.00	
Shares in Listed Companies	217,300.36	0.00	217,300.36	100.00	
Ansell Limited	23,944.46	0.00	23,944.46	100.00	
BHP Group Limited	13,962.56	0.00	13,962.56	100.00	
Commonwealth Bank Of Australia.	8,172.02	0.00	8,172.02	100.00	
CSL Limited	31,545.53	0.00	31,545.53	100.00	
Domino's Pizza Enterprises Limited	16,963.30	0.00	16,963.30	100.00	
Invocare Limited	-860.98	0.00	-860.98	100.00	
Magellan Financial Group Limited	19,657.32	0.00	19,657.32	100.00	
Ramsay Health Care Limited	451.74	0.00	451.74	100.00	
REA Group Ltd	41,223.14	0.00	41,223.14	100.00	

Expenses	2022	2021	Change (\$)	Change (%)	
Resmed Inc - Cdi 10:1 Foreign Exempt Nyse	46,287.06	0.00	46,287.06	100.00	
Seek Limited	20,735.81	0.00	20,735.81	100.00	
Telstra Corporation Limited.	-4,781.60	0.00	-4,781.60	100.00	
Units In Listed Unit Trusts	199,099.92	0.00	199,099.92	100.00	
Ishares Global 100 ETF	29,666.19	0.00	29,666.19	100.00	
Magellan Global Fund	12,595.00	0.00	12,595.00	100.00	
Metrics Master Income Trust	1,818.00	0.00	1,818.00	100.00	
Perpetual Credit Income Trust	-4,915.50	0.00	-4,915.50	100.00	
Vanguard All-World Ex-Us Shares Index ETF	25,822.30	0.00	25,822.30	100.00	
Vanguard Australian Shares Index ETF	116,980.83	0.00	116,980.83	100.00	
Vanguard Us Total Market Shares Index ETF	17,133.10	0.00	17,133.10	100.00	
Member Payments	57,500.00	89,500.00	-32,000.00	35.75	
Pensions Paid	57,500.00	89,500.00	-32,000.00	35.75	WP-1
Mr Ronald Pitcher	35,660.00	0.00	35,660.00	100.00	
Account Based Pension (100% Tax Free)	6,910.00	0.00	6,910.00	100.00	
Account Based Pension (5.95% Tax Free)	28,750.00	0.00	28,750.00	100.00	
Ms Cheryl Pitcher	21,840.00	0.00	21,840.00	100.00	
Account Based Pension (87.60% Tax Free)	21,840.00	0.00	21,840.00	100.00	
Other Expenses	9,340.41	12,746.00	-3,405.59	26.72	
Accountancy Fee	2,640.00	2,255.00	385.00	17.07	
Adviser Fee	1,392.87	0.00	1,392.87	100.00	WP-1

Expenses	2022	2021	Change (\$)	Change (%)	
ASIC Fee	276.00	273.00	3.00	1.10	WP-1
Auditor Fee	495.00	495.00	0.00	0.00	
Investment Management Fee	4,277.54	9,464.00	-5,186.46	54.80	WP-1
SMSF Supervisory Levy	259.00	259.00	0.00	0.00	WP-1
Total Expenses	531,123.46	-90,809.00	621,932.46	684.88	
Income Tax	2022	2021	Change (\$)	Change (%)	
Income Tax Expense	-13,920.46	-2,926.00	-10,994.46	375.75	WP-1 WP-2
Excessive Foreign Tax Credit Writeoff Expense	297.05	0.00	297.05	100.00	
Imputation Credits	-14,759.01	0.00	-14,759.01	100.00	
Managed Investments	-39.76	0.00	-39.76	100.00	
Cromwell Phoenix Property Securities Fund	-35.42	0.00	-35.42	100.00	
Lazard Global Listed Infrastructure Fund	-4.34	0.00	-4.34	100.00	
Shares in Listed Companies	-2,450.23	0.00	-2,450.23	100.00	
BHP Group Limited	-768.03	0.00	-768.03	100.00	
Commonwealth Bank Of Australia.	-414.86	0.00	-414.86	100.00	
CSL Limited	-10.90	0.00	-10.90	100.00	
Domino's Pizza Enterprises Limited	-53.87	0.00	-53.87	100.00	
Invocare Limited	-126.54	0.00	-126.54	100.00	
Magellan Financial Group Limited	-194.01	0.00	-194.01	100.00	
Ramsay Health Care Limited	-248.52	0.00	-248.52	100.00	

Income Tax	2022	2021	Change (\$)	Change (%)	
REA Group Ltd	-102.14	0.00	-102.14	100.00	
Seek Limited	-108.86	0.00	-108.86	100.00	
Telstra Corporation Limited.	-422.50	0.00	-422.50	100.00	
Units In Listed Unit Trusts	-12,269.02	0.00	-12,269.02	100.00	
Perpetual Credit Income Trust	-0.57	0.00	-0.57	100.00	
Vanguard Australian Shares Index ETF	-12,268.45	0.00	-12,268.45	100.00	
Income Tax Expense	541.50	-2,926.00	3,467.50	118.51	
Total Income Tax	-13,920.46	-2,926.00	-10,994.46	375.75	
Net Profit(Loss) Total	-154,796.59	106,018.00			

Market Value

Current Status : Good to Go Prior Status : N/A					Prepared By : N/A	Reviewed By : N/A
Security Code	Security Name	Source Price	Units	Market Price	Market Value	
SECURITY						
VAS	Vanguard Australian Shares Index ETF	83.75	9,177.00	83.75	768,573.75	
VEU	Vanguard All-World Ex-US Shares Index ETF	72.43	2,080.00	72.43	150,654.40	
VTS	Vanguard Us Total Market Shares Index ETF	273.52	370.00	273.52	101,202.40	

Pension Limit

				Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Account Name	Age	Year To Date	Minimum	Maximum	
Ms Cheryl Pitcher						
	Account Based Pension (87.60% Tax Free)	74	21,840.00	21,840.00		
Mr Ronald Pitcher						
	Account Based Pension (100% Tax Free)	76	6,910.00	6,910.00		
	Account Based Pension (5.95% Tax Free)	76	28,750.00	4,620.00		

Tax Effective Allocation of Pension Payment (Member Level)

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Account Name	Drawdown To Date	Minimum	Tax Free %
Ms Cheryl Pitcher (Age: 74 at 30/06/2022)				
	Account Based Pension (87.60% Tax Free)	21,840.00	21,840.00	87.60
Mr Ronald Pitcher (Age: 76 at 30/06/2022)				
	Account Based Pension (100% Tax Free)	6,910.00	6,910.00	100.00
	Account Based Pension (5.95% Tax Free)	28,750.00	4,620.00	5.95

Preservation Components for Member above 65

				Current Status : Good to Go Prior Status : N/A		Prepared By : N/A	Reviewed By : N/A
	Account Name	Account Type	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount		
<i>Ms Cheryl Pitcher (Age: 74 at 30/06/2022)</i>							
	Account Based Pension (87.60% Tax Free)	Pension	0.00	0.00	782,926.65		
<i>Mr Ronald Pitcher (Age: 76 at 30/06/2022)</i>							
	Account Based Pension (5.95% Tax Free)	Pension	0.00	0.00	114,750.83		
	Account Based Pension (100% Tax Free)	Pension	0.00	0.00	205,419.29		

Tax Component Verification (Pension)

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
Account Name	Calculated tax free %	Current year tax free %	Prior year tax free %	
Ms Cheryl Pitcher (Age: 74 at 30/06/2022)				
Account Based Pension (87.60% Tax Free)	87.60	87.60	87.60	
Mr Ronald Pitcher (Age: 76 at 30/06/2022)				
Account Based Pension (5.95% Tax Free)	5.94	5.95	5.95	
Account Based Pension (100% Tax Free)	100.00	100.00	100.00	

Work Test - Good to Go

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

Contribution Cap Limit

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
Current Year Contributions			Concessional	Non-Concessional
Mr Ronald Pitcher Date of Birth: 05/06/1946 (Age: 75 at 30/06/2022)				
	Caps		27,500.00	0.00
	Cumulative available unused cap		75,000.00	0.00
	Maximum cap available		102,500.00	0.00
	Contributions made (to this fund)		0.00	0.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		0.00	0.00
	Amount above caps		0.00	0.00
Ms Cheryl Pitcher Date of Birth: 08/02/1948 (Age: 73 at 30/06/2022)				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		0.00	0.00
	Maximum cap available		27,500.00	110,000.00
	Contributions made (to this fund)		0.00	0.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		0.00	0.00
	Amount above caps		0.00	0.00

Negative Balance - Good to Go

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

Contra Bank Entries

				Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Date	Description	Debits	Credits	Balance	
Vanguard Cash Account						
🚩	25/12/2021	Off-System BSB Direct Entry Deposit - PITCHER	0.00	930,000.00	930,000.00	
🚩	04/01/2022	One-off Cash Withdrawal to 153457064 on 04-Jan-2022	40,000.00	0.00	4,447.36	
Selfwealth Cash - AUD						
🚩	07/01/2022	TRADING	0.00	300,000.00	300,000.00	
BT Panorama - Cash Account (3121)						
🚩	11/08/2021	Payment to Jameroch Superannuation Fund Transfer to CMA	20,000.00	0.00	13,819.27	
🚩	23/12/2021	Direct Credit from Jameroch Superan, Cash transfer	0.00	1,429.81	899,997.58	
🚩	23/12/2021	Payment to Jameroch Superannuation Fund Jameroch Superannuation Fund	935,161.19	0.00	140,325.78	
🚩	29/12/2021	Payment to Jameroch Superannuation Fund Panorama transfer	191,000.00	0.00	92,192.51	
🚩	31/12/2021	Payment to Jameroch Superannuation Fund Panorama transfer	90,192.51	0.00	2,000.90	
🚩	03/02/2022	Payment to Jameroch Superannuation Fund Panorama transfer	9,392.06	0.00	2,000.21	
🚩	04/04/2022	Payment to Jameroch Superannuation Fund	5,031.41	0.00	0.00	
Bendigo Bank - Retirement Account						
🚩	23/12/2021	DIRECT CREDIT Jameroch Superannu Jameroch Superan 0102289271	0.00	935,161.19	935,332.48	
🚩	24/12/2021	EFT CREDIT TFR PITCHER 013-936 121133011	930,000.00	0.00	5,332.48	

			Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
🚩	29/12/2021	DIRECT CREDIT Panorama transfer Jameroch Superan 0103063707	0.00	191,000.00	196,332.48
🚩	31/12/2021	DIRECT CREDIT Panorama transfer Jameroch Superan 0103745147	0.00	90,192.51	286,524.99
🚩	04/01/2022	DIRECT CREDIT 713667 Vanguard33777996 0104254309	0.00	40,000.00	326,531.06
🚩	07/01/2022	EFT CREDIT TFR TRADING 013-901 322165317	300,000.00	0.00	26,531.06
🚩	03/02/2022	DIRECT CREDIT Panorama transfer Jameroch Superan 0111014200	0.00	9,392.06	40,340.59
🚩	05/04/2022	DIRECT CREDIT Jameroch Superan 0124944962	0.00	5,031.41	31,013.93
BT Panorama - Cash Account (5335)					
🚩	11/08/2021	Direct Credit from Jameroch Superan, Transfer to CMA Receipt no. 175941801	0.00	20,000.00	24,427.04
🚩	23/12/2021	Payment to Jameroch Superannuation Fund Cash transfer Receipt no. 217776303	1,429.81	0.00	0.00
🚩	31/12/2021	Interest payment for Cash Management Account	0.00	0.21	0.21
🚩	03/02/2022	Payment to Jameroch Superannuation Fund Cash transfer Receipt no. 229292204	0.21	0.00	0.00

Income Comparison

					Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Date	Income Type	Total Income	Franking Credit	Estimated Income	Estimated Franking Credit	
CRM0008AU : Cromwell Phoenix Property Securities Fund (MF:CRM0008AU)							
🚩	30/09/2021	Distribution	404.42	0.00	404.43	0.00	
VAS : Vanguard Australian Shares Index ETF (ASX:VAS)							
🚩	04/01/2022	Distribution	6,392.17	0.00	6,392.18	1,722.88	
🚩	01/04/2022	Distribution	18,316.18	0.00	18,316.18	3,294.56	
🚩	30/06/2022	Distribution	19,818.03	0.00	19,818.03	5,642.19	
ETL5525AU : Colchester Global Government Bond Fund - Class I (MF:ETL5525AU)							
🚩	30/09/2021	Distribution	315.99	0.00	315.50	0.00	
PCI : Perpetual Credit Income Trust (ASX:PCI)							
🚩	29/07/2021	Distribution	282.83	0.00	282.87	0.00	
🚩	29/11/2021	Distribution	273.48	0.00	273.49	0.00	
HOW0098AU : Ardea Real Outcome Fund (MF:HOW0098AU)							
🚩	30/09/2021	Distribution	382.91	0.00	382.37	0.00	

Benefits Paid to Member < 60 - Good to Go

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

Tax Effective Allocation of Pension Payment (Pension Account Level)

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Account Name	Drawdown To Date	Minimum	Tax Free %
Ms Cheryl Pitcher (Age: 74 at 30/06/2022)				
	Account Based Pension (87.60% Tax Free)	21,840.00	21,840.00	87.60
Mr Ronald Pitcher (Age: 76 at 30/06/2022)				
	Account Based Pension (100% Tax Free)	6,910.00	6,910.00	100.00
	Account Based Pension (5.95% Tax Free)	28,750.00	4,620.00	5.95

Lump Sum Payment - Not Applicable

The system did not find any data to process.

Preservation Components - Not Applicable

The system did not find any data to process.

Tax Component Verification (Accumulation) - Not Applicable

The system did not find any data to process.

Retirement Condition - Not Applicable

The system did not find any data to process.

General Ledger

Date	Description	Quantity	Debits	Credits	Balance
Investment Gains / Realised Capital Gains / Derivative Investments / Magellan Global Fund. - Option Expiring 01-Mar-2024 Ex At Disc To Est Nav					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Sell 17,290 Magellan Global Fund Option Expiry 1-March 20 (MGFO) @ \$0.01. Transaction fee \$12.50	0.00	0.00	125.82	125.82
30/06/2022	Closing Balance	0.00	0.00	0.00	125.82
Investment Gains / Realised Capital Gains / Managed Investments / Ardea Real Outcome Fund					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
23/12/2021	Sell 50,982.0152 Ardea Real Outcome Fund (HOW0098AU) @ \$0.9291. Transaction fee \$0.00	0.00	2,523.61	0.00	2,523.61
30/06/2022	Closing Balance	0.00	0.00	0.00	2,523.61
Investment Gains / Realised Capital Gains / Managed Investments / Capital Group New Perspective Fund (AU)					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
29/12/2021	Sell 40,961.6558 Capital Group New Perspective Fund (AU) (CIM0006AU) @ \$2.2219. Transaction fee \$0.00.	0.00	0.00	23,712.70	23,712.70
30/06/2022	Closing Balance	0.00	0.00	0.00	23,712.70
Investment Gains / Realised Capital Gains / Managed Investments / CC JCB Active Bond Fund					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
22/12/2021	Sell 53,532.3810 CC JCB Active Bond Fund (CHN0005AU) @ \$0.9981. Transaction fee \$0.00.	0.00	2,778.33	0.00	2,778.33
30/06/2022	Closing Balance	0.00	0.00	0.00	2,778.33

Date	Description	Quantity	Debits	Credits	Balance
Investment Gains / Realised Capital Gains / Managed Investments / Colchester Global Government Bond Fund - Class I					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
29/12/2021	Sell 56,338.5793 Colchester Global Government Bond Fund - Clas (ETL5525AU) @ \$0.9204. Transaction fee \$0.00.	0.00	4,354.97	0.00	4,354.97
30/06/2022	Closing Balance	0.00	0.00	0.00	4,354.97
Investment Gains / Realised Capital Gains / Managed Investments / Cromwell Phoenix Property Securities Fund					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
20/12/2021	Sell 31,857.7524 Cromwell Phoenix Property Securities Fund (CRM0008AU) @ \$1.4672. Transaction fee \$0.00.	0.00	0.00	7,768.21	7,768.21
30/06/2022	Closing Balance	0.00	0.00	0.00	7,768.21
Investment Gains / Realised Capital Gains / Managed Investments / Lazard Global Listed Infrastructure Fund					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
23/12/2021	Sell 27,285.4642 Lazard Global Listed Infrastructure Fund (LAZ0014AU) @ \$1.3915. Transaction fee \$0.00	0.00	0.00	5,249.72	5,249.72
30/06/2022	Closing Balance	0.00	0.00	0.00	5,249.72
Investment Gains / Realised Capital Gains / Managed Investments / MFS Concentrated Global Equity Trust (Wholesale)					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
23/12/2021	Sell 24,696.4226 MFS Concentrated Global Equity Trust (ETL0172AU) @ \$3.6505. Transaction fee \$0.00.	0.00	0.00	38,477.01	38,477.01
30/06/2022	Closing Balance	0.00	0.00	0.00	38,477.01
Investment Gains / Realised Capital Gains / Shares in Listed Companies / Ansell Limited					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Sell 993 Ansell Limited (ANN) @ \$31.71. Transaction fee \$34.64.	0.00	0.00	12,192.85	12,192.85
30/06/2022	Closing Balance	0.00	0.00	0.00	12,192.85
Investment Gains / Realised Capital Gains / Shares in Listed Companies / BHP Group Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Sell 660 BHP Group Limited (BHP) @ \$41.03. Transaction fee \$29.79	0.00	0.00	8,956.57	8,956.57
30/06/2022	Closing Balance	0.00	0.00	0.00	8,956.57
Investment Gains / Realised Capital Gains / Shares in Listed Companies / Commonwealth Bank Of Australia.					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Sell 484 Commonwealth Bank of Australia (CBA) @ \$98.87. Transaction fee \$52.64.	0.00	0.00	7,634.54	7,634.54
30/06/2022	Closing Balance	0.00	0.00	0.00	7,634.54
Investment Gains / Realised Capital Gains / Shares in Listed Companies / CSL Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Sell 160 CSL Limited (CSL) @ \$273.09. Transaction fee \$48.06	0.00	0.00	29,561.87	29,561.87
30/06/2022	Closing Balance	0.00	0.00	0.00	29,561.87
Investment Gains / Realised Capital Gains / Shares in Listed Companies / Domino's Pizza Enterprises Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Sell 211 Domino's Pizza Enterprises Limited (DMP) @ \$116.38. Transaction fee \$27.01	0.00	0.00	16,063.42	16,063.42

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	16,063.42
Investment Gains / Realised Capital Gains / Shares in Listed Companies / Invocare Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Sell 3,108 InvoCare Limited (IVC) @ \$11.15. Transaction fee \$38.12	0.00	2,206.06	0.00	2,206.06
30/06/2022	Closing Balance	0.00	0.00	0.00	2,206.06
Investment Gains / Realised Capital Gains / Shares in Listed Companies / Magellan Financial Group Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/02/2022	Sell 529 Magellan Financial Group Limited (MFG) @ \$18.12. Transaction fee \$12.50.	0.00	0.00	736.42	736.42
30/06/2022	Closing Balance	0.00	0.00	0.00	736.42
Investment Gains / Realised Capital Gains / Shares in Listed Companies / Ramsay Health Care Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Sell 563 Ramsay Health Care Limited (RHC) @ \$67.23. Transaction fee \$41.63.	0.00	0.00	2,819.04	2,819.04
30/06/2022	Closing Balance	0.00	0.00	0.00	2,819.04
Investment Gains / Realised Capital Gains / Shares in Listed Companies / REA Group Ltd					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Sell 331 REA Group Ltd (REA) @ \$157.78. Transaction fee \$57.45.	0.00	0.00	37,441.17	37,441.17
30/06/2022	Closing Balance	0.00	0.00	0.00	37,441.17
Investment Gains / Realised Capital Gains / Shares in Listed Companies / Resmed Inc - Cdi 10:1 Foreign Exempt Nyse					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Sell 1,803 ResMed Inc. Cdi 10:1 For. Exemp (RMD) @ \$34.89. Transaction fee \$69.20.	0.00	0.00	50,060.07	50,060.07
30/06/2022	Closing Balance	0.00	0.00	0.00	50,060.07
Investment Gains / Realised Capital Gains / Shares in Listed Companies / Seek Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Sell 1,270 Seek Limited (SEK) @ \$32.73. Transaction fee \$45.72.	0.00	0.00	20,163.02	20,163.02
30/06/2022	Closing Balance	0.00	0.00	0.00	20,163.02
Investment Gains / Realised Capital Gains / Shares in Listed Companies / Telstra Corporation Limited.					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Sell 12,323 Telstra Corporation Limited (TLS) @ \$4.11. Transaction fee \$55.71.	0.00	523.78	0.00	523.78
30/06/2022	Closing Balance	0.00	0.00	0.00	523.78
Investment Gains / Realised Capital Gains / Ishares Global 100 ETF					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
17/12/2021	Sell 691 iShares S&P Global 100 (IOO) @ \$107.63. Transaction fee \$81.81.	0.00	0.00	38,103.59	38,103.59
30/06/2022	Closing Balance	0.00	0.00	0.00	38,103.59
Investment Gains / Realised Capital Gains / Magellan Global Fund					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Sell 34,580 Magellan Global Fund (MGF) @ \$1.73. Transaction fee \$65.62.	0.00	0.00	9,589.88	9,589.88

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	9,589.88
Investment Gains / Realised Capital Gains / Metrics Master Income Trust					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Sell 45,438 Metrics Master Income Trust (MXT) @ \$2.05. Transaction fee \$102.46.	0.00	0.00	2,169.44	2,169.44
30/06/2022	Closing Balance	0.00	0.00	0.00	2,169.44
Investment Gains / Realised Capital Gains / Perpetual Credit Income Trust					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Sell 89,375 Perpetual Credit Income Trust (PCI) @ \$1.08. Transaction fee \$106.59.	0.00	1,518.35	0.00	1,518.35
30/06/2022	Closing Balance	0.00	0.00	0.00	1,518.35
Investment Gains / Foreign Cash At Bank / Selfwealth Cash - USD					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	0.00	12.47	12.47
30/06/2022	Closing Balance	0.00	0.00	0.00	12.47
Investment Gains / Disposal Suspense / Derivative Investments / Magellan Global Fund. - Option Expiring 01-Mar-2024 Ex At Disc To Est Nav					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Sell 17,290 Magellan Global Fund Option Expiry 1-March 20 (MGFO) @ \$0.01. Transaction fee \$12.50	17,290.00	0.00	125.82	125.82
21/12/2021	Sell 17,290 Magellan Global Fund Option Expiry 1-March 20 (MGFO) @ \$0.01. Transaction fee \$12.50	-17,290.00	125.82	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Managed Investments / Ardea Real Outcome Fund					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
23/12/2021	Sell 50,982.0152 Ardea Real Outcome Fund (HOW0098AU) @ \$0.9291. Transaction fee \$0.00	50,982.02	0.00	47,367.39	47,367.39
23/12/2021	Sell 50,982.0152 Ardea Real Outcome Fund (HOW0098AU) @ \$0.9291. Transaction fee \$0.00	-50,982.02	47,367.39	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Managed Investments / Capital Group New Perspective Fund (AU)					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
29/12/2021	Sell 40,961.6558 Capital Group New Perspective Fund (AU) (CIM0006AU) @ \$2.2219. Transaction fee \$0.00.	40,961.66	0.00	91,012.70	91,012.70
29/12/2021	Sell 40,961.6558 Capital Group New Perspective Fund (AU) (CIM0006AU) @ \$2.2219. Transaction fee \$0.00.	-40,961.66	91,012.70	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Managed Investments / CC JCB Active Bond Fund					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
22/12/2021	Sell 53,532.3810 CC JCB Active Bond Fund (CHN0005AU) @ \$0.9981. Transaction fee \$0.00.	53,532.38	0.00	53,430.67	53,430.67
22/12/2021	Sell 53,532.3810 CC JCB Active Bond Fund (CHN0005AU) @ \$0.9981. Transaction fee \$0.00.	-53,532.38	53,430.67	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Managed Investments / Colchester Global Government Bond Fund - Class I					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
29/12/2021	Sell 56,338.5793 Colchester Global Government Bond Fund - Clas (ETL5525AU) @ \$0.9204. Transaction fee \$0.00.	56,338.58	0.00	51,854.03	51,854.03
29/12/2021	Sell 56,338.5793 Colchester Global Government Bond Fund - Clas (ETL5525AU) @ \$0.9204. Transaction fee \$0.00.	-56,338.58	51,854.03	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Managed Investments / Cromwell Phoenix Property Securities Fund					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
20/12/2021	Sell 31,857.7524 Cromwell Phoenix Property Securities Fund (CRM0008AU) @ \$1.4672. Transaction fee \$0.00.	31,857.75	0.00	46,741.69	46,741.69
20/12/2021	Sell 31,857.7524 Cromwell Phoenix Property Securities Fund (CRM0008AU) @ \$1.4672. Transaction fee \$0.00.	-31,857.75	46,741.69	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Managed Investments / Lazard Global Listed Infrastructure Fund					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
23/12/2021	Sell 27,285.4642 Lazard Global Listed Infrastructure Fund (LAZ0014AU) @ \$1.3915. Transaction fee \$0.00	27,285.46	0.00	37,967.72	37,967.72
23/12/2021	Sell 27,285.4642 Lazard Global Listed Infrastructure Fund (LAZ0014AU) @ \$1.3915. Transaction fee \$0.00	-27,285.46	37,967.72	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Managed Investments / MFS Concentrated Global Equity Trust (Wholesale)					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
23/12/2021	Sell 24,696.4226 MFS Concentrated Global Equity Trust (ETL0172AU) @ \$3.6505. Transaction fee \$0.00.	24,696.42	0.00	90,154.28	90,154.28
23/12/2021	Sell 24,696.4226 MFS Concentrated Global Equity Trust (ETL0172AU) @ \$3.6505. Transaction fee \$0.00.	-24,696.42	90,154.28	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Shares in Listed Companies / Ansell Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Sell 993 Ansell Limited (ANN) @ \$31.71. Transaction fee \$34.64.	993.00	0.00	31,453.39	31,453.39
21/12/2021	Sell 993 Ansell Limited (ANN) @ \$31.71. Transaction fee \$34.64.	-993.00	31,453.39	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Shares in Listed Companies / BHP Group Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Sell 660 BHP Group Limited (BHP) @ \$41.03. Transaction fee \$29.79	660.00	0.00	27,050.01	27,050.01
21/12/2021	Sell 660 BHP Group Limited (BHP) @ \$41.03. Transaction fee \$29.79	-660.00	27,050.01	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Shares in Listed Companies / Commonwealth Bank Of Australia.					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Sell 484 Commonwealth Bank of Australia (CBA) @ \$98.87. Transaction fee \$52.64.	484.00	0.00	47,799.52	47,799.52
21/12/2021	Sell 484 Commonwealth Bank of Australia (CBA) @ \$98.87. Transaction fee \$52.64.	-484.00	47,799.52	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Shares in Listed Companies / CSL Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Sell 160 CSL Limited (CSL) @ \$273.09. Transaction fee \$48.06	160.00	0.00	43,646.34	43,646.34
21/12/2021	Sell 160 CSL Limited (CSL) @ \$273.09. Transaction fee \$48.06	-160.00	43,646.34	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Shares in Listed Companies / Domino's Pizza Enterprises Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Sell 211 Domino's Pizza Enterprises Limited (DMP) @ \$116.38. Transaction fee \$27.01	211.00	0.00	24,528.12	24,528.12
21/12/2021	Sell 211 Domino's Pizza Enterprises Limited (DMP) @ \$116.38. Transaction fee \$27.01	-211.00	24,528.12	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Shares in Listed Companies / InvoCare Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Sell 3,108 InvoCare Limited (IVC) @ \$11.15. Transaction fee \$38.12	3,108.00	0.00	34,614.92	34,614.92

Date	Description	Quantity	Debits	Credits	Balance
21/12/2021	Sell 3,108 InvoCare Limited (IVC) @ \$11.15. Transaction fee \$38.12	-3,108.00	34,614.92	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Shares in Listed Companies / Magellan Financial Group Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/02/2022	Sell 529 Magellan Financial Group Limited (MFG) @ \$18.12. Transaction fee \$12.50.	529.00	0.00	9,571.10	9,571.10
01/02/2022	Sell 529 Magellan Financial Group Limited (MFG) @ \$18.12. Transaction fee \$12.50.	-529.00	9,571.10	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Shares in Listed Companies / Ramsay Health Care Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Sell 563 Ramsay Health Care Limited (RHC) @ \$67.23. Transaction fee \$41.63.	563.00	0.00	37,808.30	37,808.30
21/12/2021	Sell 563 Ramsay Health Care Limited (RHC) @ \$67.23. Transaction fee \$41.63.	-563.00	37,808.30	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Shares in Listed Companies / REA Group Ltd					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Sell 331 REA Group Ltd (REA) @ \$157.78. Transaction fee \$57.45.	331.00	0.00	52,167.03	52,167.03
21/12/2021	Sell 331 REA Group Ltd (REA) @ \$157.78. Transaction fee \$57.45.	-331.00	52,167.03	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
Investment Gains / Disposal Suspense / Shares in Listed Companies / Resmed Inc - Cdi 10:1 Foreign Exempt Nyse					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Sell 1,803 ResMed Inc. Cdi 10:1 For. Exemp (RMD) @ \$34.89. Transaction fee \$69.20.	1,803.00	0.00	62,839.01	62,839.01
21/12/2021	Sell 1,803 ResMed Inc. Cdi 10:1 For. Exemp (RMD) @ \$34.89. Transaction fee \$69.20.	-1,803.00	62,839.01	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Shares in Listed Companies / Seek Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Sell 1,270 Seek Limited (SEK) @ \$32.73. Transaction fee \$45.72.	1,270.00	0.00	41,515.21	41,515.21
21/12/2021	Sell 1,270 Seek Limited (SEK) @ \$32.73. Transaction fee \$45.72.	-1,270.00	41,515.21	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Shares in Listed Companies / Telstra Corporation Limited.					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Sell 12,323 Telstra Corporation Limited (TLS) @ \$4.11. Transaction fee \$55.71.	12,323.00	0.00	50,591.82	50,591.82
21/12/2021	Sell 12,323 Telstra Corporation Limited (TLS) @ \$4.11. Transaction fee \$55.71.	-12,323.00	50,591.82	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Ishares Global 100 ETF					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
17/12/2021	Sell 691 iShares S&P Global 100 (IOO) @ \$107.63. Transaction fee \$81.81.	691.00	0.00	74,289.40	74,289.40
17/12/2021	Sell 691 iShares S&P Global 100 (IOO) @ \$107.63. Transaction fee \$81.81.	-691.00	74,289.40	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Magellan Global Fund					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Sell 34,580 Magellan Global Fund (MGF) @ \$1.73. Transaction fee \$65.62.	34,580.00	0.00	59,584.88	59,584.88
21/12/2021	Sell 34,580 Magellan Global Fund (MGF) @ \$1.73. Transaction fee \$65.62.	-34,580.00	59,584.88	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Metrics Master Income Trust					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Sell 45,438 Metrics Master Income Trust (MXT) @ \$2.05. Transaction fee \$102.46.	45,438.00	0.00	93,045.44	93,045.44
21/12/2021	Sell 45,438 Metrics Master Income Trust (MXT) @ \$2.05. Transaction fee \$102.46.	-45,438.00	93,045.44	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investment Gains / Disposal Suspense / Perpetual Credit Income Trust					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Sell 89,375 Perpetual Credit Income Trust (PCI) @ \$1.08. Transaction fee \$106.59.	89,375.00	0.00	96,794.15	96,794.15
21/12/2021	Sell 89,375 Perpetual Credit Income Trust (PCI) @ \$1.08. Transaction fee \$106.59.	-89,375.00	96,794.15	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investment Income / Distributions / Managed Investments / Ardea Real Outcome Fund					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/09/2021	Distribution - Tax Statement	0.00	0.00	0.00	0.00
30/09/2021	HOW0098AU Distribution - Cash	0.00	0.00	382.91	382.91
30/06/2022	Closing Balance	0.00	0.00	0.00	382.91
Investment Income / Distributions / Managed Investments / Capital Group New Perspective Fund (AU)					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/10/2021	CIM0006AU Distribution - Cash	0.00	0.00	64.93	64.93
01/10/2021	Distribution - Tax Statement	0.00	0.00	0.00	64.93
30/06/2022	Closing Balance	0.00	0.00	0.00	64.93
Investment Income / Distributions / Managed Investments / Colchester Global Government Bond Fund - Class I					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/09/2021	Distribution - Tax Statement	0.00	0.00	0.00	0.00
30/09/2021	ETL5525AU Distribution - Cash	0.00	0.00	315.99	315.99
30/06/2022	Closing Balance	0.00	0.00	0.00	315.99
Investment Income / Distributions / Managed Investments / Cromwell Phoenix Property Securities Fund					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/09/2021	CRM0008AU Distribution - Cash	0.00	0.00	404.42	404.42
30/09/2021	Distribution - Tax Statement	0.00	0.00	0.00	404.42

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	404.42
Investment Income / Distributions / Managed Investments / Lazard Global Listed Infrastructure Fund					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/09/2021	Distribution - Tax Statement	0.00	0.00	33.17	33.17
30/09/2021	LAZ0014AU Distribution - Cash	0.00	0.00	655.21	688.38
30/06/2022	Closing Balance	0.00	0.00	0.00	688.38
Investment Income / Distributions / Units In Listed Unit Trusts / Metrics Master Income Trust					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/07/2021	Distribution - Tax Statement	0.00	0.00	0.00	0.00
30/07/2021	MXT AUD EST 0.0059, DRP NIL DISC	0.00	0.00	268.08	268.08
31/08/2021	Distribution - Tax Statement	0.00	0.00	0.00	268.08
31/08/2021	MXT AUD DRP NIL DISC	0.00	0.00	304.43	572.51
30/09/2021	Distribution - Tax Statement	0.00	0.00	0.00	572.51
30/09/2021	MXT AUD DRP NIL DISC	0.00	0.00	290.80	863.31
29/10/2021	Distribution - Tax Statement	0.00	0.00	0.00	863.31
29/10/2021	MXT AUD DRP NIL DISC	0.00	0.00	308.98	1,172.29
30/11/2021	Distribution - Tax Statement	0.00	0.00	0.00	1,172.29
30/11/2021	MXT AUD DRP NIL DISC	0.00	0.00	336.24	1,508.53
30/06/2022	Closing Balance	0.00	0.00	0.00	1,508.53
Investment Income / Distributions / Units In Listed Unit Trusts / Perpetual Credit Income Trust					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
29/07/2021	Distribution - Tax Statement	0.00	0.00	0.00	0.00
29/07/2021	PCI AUD DRP NIL DISC	0.00	0.00	282.83	282.83
30/08/2021	Distribution - Tax Statement	0.00	0.00	0.00	282.83
30/08/2021	PCI AUD DRP NIL DISC	0.00	0.00	282.69	565.52
29/09/2021	Distribution - Tax Statement	0.00	0.00	0.00	565.52
29/09/2021	PCI AUD DRP	0.00	0.00	273.76	839.28
28/10/2021	Distribution - Tax Statement	0.00	0.00	0.00	839.28
28/10/2021	PCI AUD DRP	0.00	0.00	283.05	1,122.33
29/11/2021	Distribution - Tax Statement	0.00	0.00	0.00	1,122.33
29/11/2021	PCI AUD DRP	0.00	0.00	273.48	1,395.81
30/06/2022	Closing Balance	0.00	0.00	0.00	1,395.81
Investment Income / Distributions / Units In Listed Unit Trusts / Vanguard Australian Shares Index ETF					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
04/01/2022	VAS AUD EST 0.438 FRANKED, 30% CTR, 0.0715 CFI, DRP	0.00	0.00	6,392.17	6,392.17
01/04/2022	VAS AUD EST 0.8376 FRANKED, 30% CTR, 0.0414 CFI, DRP	0.00	0.00	18,316.18	24,708.35
30/06/2022	Distribution - Tax Statement	0.00	0.00	5.40	24,713.75
30/06/2022	Distribution - Tax Statement	0.00	0.00	15.48	24,729.23
30/06/2022	Distribution - Tax Statement	0.00	0.00	16.75	24,745.98

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	VAS AUD EST 1.4346 FRANKED, 30% CTR, 0.0794 CFI, DRP	0.00	0.00	19,818.03	44,564.01
30/06/2022	Closing Balance	0.00	0.00	0.00	44,564.01
Investment Income / Dividends / Shares in Listed Companies / Ansell Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
16/09/2021	ANN USD 0.436, UNFRANKED, 0.436 CFI, DRP NIL DISC	0.00	0.00	590.24	590.24
30/06/2022	Closing Balance	0.00	0.00	0.00	590.24
Investment Income / Dividends / Shares in Listed Companies / BHP Group Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/09/2021	BHP USD 2, 2 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	1,792.08	1,792.08
30/06/2022	Closing Balance	0.00	0.00	0.00	1,792.08
Investment Income / Dividends / Shares in Listed Companies / Commonwealth Bank Of Australia.					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
29/09/2021	CBA AUD 2 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	968.00	968.00
30/06/2022	Closing Balance	0.00	0.00	0.00	968.00
Investment Income / Dividends / Shares in Listed Companies / CSL Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/09/2021	CSL USD 1.18, 0.118 FRANKED, 30% CTR, 1.062 CFI, DRP SUSP	0.00	0.00	254.34	254.34
30/06/2022	Closing Balance	0.00	0.00	0.00	254.34

Date	Description	Quantity	Debits	Credits	Balance
Investment Income / Dividends / Shares in Listed Companies / Domino's Pizza Enterprises Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
09/09/2021	DMP AUD 0.5957 FRANKED, 30% CTR, NIL CFI	0.00	0.00	179.56	179.56
30/06/2022	Closing Balance	0.00	0.00	0.00	179.56
Investment Income / Dividends / Shares in Listed Companies / Invocare Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
07/10/2021	IVC AUD 0.095 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	295.26	295.26
30/06/2022	Closing Balance	0.00	0.00	0.00	295.26
Investment Income / Dividends / Shares in Listed Companies / Magellan Financial Group Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
23/09/2021	MFG AUD 0.85575 FRANKED, 30% CTR, NIL CFI, DRP 1.5% DISC	0.00	0.00	603.59	603.59
30/06/2022	Closing Balance	0.00	0.00	0.00	603.59
Investment Income / Dividends / Shares in Listed Companies / Ramsay Health Care Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/09/2021	RHC AUD 1.03 FRANKED, 30% CTR	0.00	0.00	579.89	579.89
30/06/2022	Closing Balance	0.00	0.00	0.00	579.89
Investment Income / Dividends / Shares in Listed Companies / REA Group Ltd					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
16/09/2021	REA AUD 0.72 FRANKED, 30% CTR	0.00	0.00	238.32	238.32
30/06/2022	Closing Balance	0.00	0.00	0.00	238.32
Investment Income / Dividends / Shares in Listed Companies / Seek Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
05/10/2021	SEK AUD 0.2 FRANKED, 30% CTR	0.00	0.00	254.00	254.00
30/06/2022	Closing Balance	0.00	0.00	0.00	254.00
Investment Income / Dividends / Shares in Listed Companies / Telstra Corporation Limited.					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
23/09/2021	TLS AUD 0.03 SPEC, 0.08 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	985.84	985.84
30/06/2022	Closing Balance	0.00	0.00	0.00	985.84
Investment Income / Foreign Income / Foreign Dividend / Shares in Listed Companies / Resmed Inc - Cdi 10:1 Foreign Exempt Nyse					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
23/09/2021	RMD USD 0.042, 30% WHT	0.00	0.00	105.94	105.94
16/12/2021	RMD USD 0.042, 30% WHT	0.00	0.00	103.82	209.76
30/06/2022	Closing Balance	0.00	0.00	0.00	209.76
Investment Income / Foreign Income / Foreign Dividend / Units In Listed Unit Trusts / Vanguard All-World Ex-Us Shares Index ETF					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/04/2022	VEU USD 0.106, 15% WHT	0.00	0.00	294.61	294.61
30/06/2022	Closing Balance	0.00	0.00	0.00	294.61

Date	Description	Quantity	Debits	Credits	Balance
Investment Income / Foreign Income / Foreign Dividend / Units In Listed Unit Trusts / Vanguard Us Total Market Shares Index ETF					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
26/04/2022	VTS USD 0.7082, 15% WHT	0.00	0.00	354.71	354.71
30/06/2022	Closing Balance	0.00	0.00	0.00	354.71
Investment Income / Interest / Cash At Bank / Bendigo Bank - Retirement Account					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/01/2022	INTEREST	0.00	0.00	6.07	6.07
01/02/2022	INTEREST	0.00	0.00	6.09	12.16
01/03/2022	INTEREST	0.00	0.00	1.02	13.18
01/04/2022	INTEREST	0.00	0.00	0.91	14.09
01/05/2022	INTEREST	0.00	0.00	0.73	14.82
01/06/2022	INTEREST	0.00	0.00	0.96	15.78
30/06/2022	Closing Balance	0.00	0.00	0.00	15.78
Investment Income / Interest / Cash At Bank / BT Panorama - Cash Account (3121)					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
31/07/2021	Interest payment for Cash Management Account	0.00	0.00	0.19	0.19
31/08/2021	Interest payment for Cash Management Account	0.00	0.00	0.23	0.42
30/09/2021	Interest payment for Cash Management Account	0.00	0.00	0.12	0.54

Date	Description	Quantity	Debits	Credits	Balance
31/10/2021	Interest payment for Cash Management Account	0.00	0.00	0.20	0.74
30/11/2021	Interest payment for Cash Management Account	0.00	0.00	0.19	0.93
31/12/2021	Interest payment for Cash Management Account	0.00	0.00	0.90	1.83
31/01/2022	Interest payment for Cash Management Account	0.00	0.00	0.01	1.84
28/02/2022	Interest payment for Cash Management Account	0.00	0.00	0.03	1.87
31/03/2022	Interest payment for Cash Management Account	0.00	0.00	0.05	1.92
04/04/2022	Interest payment for Cash Management Account	0.00	0.00	0.01	1.93
30/06/2022	Closing Balance	0.00	0.00	0.00	1.93
Investment Income / Interest / Cash At Bank / BT Panorama - Cash Account (5335)					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
31/07/2021	Interest payment for Cash Management Account	0.00	0.00	0.31	0.31
31/08/2021	Interest payment for Cash Management Account	0.00	0.00	0.74	1.05
30/09/2021	Interest payment for Cash Management Account	0.00	0.00	0.90	1.95
31/10/2021	Interest payment for Cash Management Account	0.00	0.00	0.69	2.64
30/11/2021	Interest payment for Cash Management Account	0.00	0.00	0.44	3.08

Date	Description	Quantity	Debits	Credits	Balance
31/12/2021	Interest payment for Cash Management Account	0.00	0.00	0.21	3.29
30/06/2022	Closing Balance	0.00	0.00	0.00	3.29
Investment Income / Interest / Cash At Bank / Vanguard Cash Account					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
02/01/2022	Cash Account Interest	0.00	0.00	1.94	1.94
05/01/2022	Cash Account Interest	0.00	0.00	33.55	35.49
02/03/2022	Cash Account Interest	0.00	0.00	2.92	38.41
02/04/2022	Cash Account Interest	0.00	0.00	2.46	40.87
03/05/2022	Cash Account Interest	0.00	0.00	3.82	44.69
02/06/2022	Cash Account Interest	0.00	0.00	11.80	56.49
30/06/2022	Closing Balance	0.00	0.00	0.00	56.49
Other Income / Fee Refund					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
25/01/2022	DIRECT CREDIT Panorama pa0026854 ING 0108700680	0.00	0.00	4,411.38	4,411.38
30/06/2022	Closing Balance	0.00	0.00	0.00	4,411.38
Other Income / Other income					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
23/07/2021	Good value payment	0.00	0.00	4,038.41	4,038.41
21/09/2021	Good value payment	0.00	0.00	21.23	4,059.64

Date	Description	Quantity	Debits	Credits	Balance
15/11/2021	DIRECT CREDIT BT588985 BT Portfolio Ser 0092835822	0.00	0.00	0.01	4,059.65
30/06/2022	Closing Balance	0.00	0.00	0.00	4,059.65
Member Payments / Pensions Paid / Mr Ronald Pitcher / Account Based Pension (100% Tax Free)					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
28/02/2022	Pension Drawdown - Gross	0.00	5,750.00	0.00	5,750.00
30/03/2022	Pension Drawdown - Gross	0.00	1,160.00	0.00	6,910.00
30/06/2022	Closing Balance	0.00	0.00	0.00	6,910.00
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
28/02/2022	Pension Drawdown - Net	0.00	0.00	5,750.00	5,750.00
28/02/2022	Pension Drawdown - Paid	0.00	5,750.00	0.00	0.00
30/03/2022	Pension Drawdown - Net	0.00	0.00	1,160.00	1,160.00
30/03/2022	Pension Drawdown - Paid	0.00	1,160.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Member Payments / Pensions Paid / Mr Ronald Pitcher / Account Based Pension (5.95% Tax Free)					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
16/07/2021	Pension Drawdown - Gross	0.00	5,750.00	0.00	5,750.00
16/09/2021	Pension Drawdown - Gross	0.00	5,750.00	0.00	11,500.00
18/10/2021	Pension Drawdown - Gross	0.00	5,750.00	0.00	17,250.00
18/11/2021	Pension Drawdown - Gross	0.00	5,750.00	0.00	23,000.00

Date	Description	Quantity	Debits	Credits	Balance
20/12/2021	Pension Drawdown - Gross	0.00	5,750.00	0.00	28,750.00
30/06/2022	Closing Balance	0.00	0.00	0.00	28,750.00
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
16/07/2021	Pension Drawdown - Net	0.00	0.00	5,750.00	5,750.00
16/07/2021	Pension Drawdown - Paid	0.00	5,750.00	0.00	0.00
16/09/2021	Pension Drawdown - Net	0.00	0.00	5,750.00	5,750.00
16/09/2021	Pension Drawdown - Paid	0.00	5,750.00	0.00	0.00
18/10/2021	Pension Drawdown - Net	0.00	0.00	5,750.00	5,750.00
18/10/2021	Pension Drawdown - Paid	0.00	5,750.00	0.00	0.00
18/11/2021	Pension Drawdown - Net	0.00	0.00	5,750.00	5,750.00
18/11/2021	Pension Drawdown - Paid	0.00	5,750.00	0.00	0.00
20/12/2021	Pension Drawdown - Net	0.00	0.00	5,750.00	5,750.00
20/12/2021	Pension Drawdown - Paid	0.00	5,750.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Member Payments / Pensions Paid / Account Based Pension (87.60% Tax Free)					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/03/2022	Pension Drawdown - Gross	0.00	4,590.00	0.00	4,590.00
18/04/2022	Pension Drawdown - Gross	0.00	5,750.00	0.00	10,340.00
24/05/2022	Pension Drawdown - Gross	0.00	5,750.00	0.00	16,090.00
23/06/2022	Pension Drawdown - Gross	0.00	5,750.00	0.00	21,840.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	21,840.00
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/03/2022	Pension Drawdown - Net	0.00	0.00	4,590.00	4,590.00
30/03/2022	Pension Drawdown - Paid	0.00	4,590.00	0.00	0.00
18/04/2022	Pension Drawdown - Net	0.00	0.00	5,750.00	5,750.00
18/04/2022	Pension Drawdown - Paid	0.00	5,750.00	0.00	0.00
24/05/2022	Pension Drawdown - Net	0.00	0.00	5,750.00	5,750.00
24/05/2022	Pension Drawdown - Paid	0.00	5,750.00	0.00	0.00
23/06/2022	Pension Drawdown - Net	0.00	0.00	5,750.00	5,750.00
23/06/2022	Pension Drawdown - Paid	0.00	5,750.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Expenses / Accountancy Fee					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
08/10/2021	Payment to Cygnet Accounting Pty Ltd 004846	0.00	275.00	0.00	275.00
03/02/2022	OSKO PAYMENT Ronald A Pitcher Reimburse Acctg fee payment f>	0.00	2,365.00	0.00	2,640.00
30/06/2022	Closing Balance	0.00	0.00	0.00	2,640.00
Other Expenses / Adviser Fee					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
06/12/2021	One-off advice fee Cygnet will implement the clients stipulated action items when required from 1/12/2021 to 31/1/2022 or when completed, as agreed.	0.00	1,392.87	0.00	1,392.87
30/06/2022	Closing Balance	0.00	0.00	0.00	1,392.87
Other Expenses / ASIC Fee					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
04/10/2021	BPAY payment to ASIC	0.00	276.00	0.00	276.00
30/06/2022	Closing Balance	0.00	0.00	0.00	276.00
Other Expenses / Auditor Fee					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
03/02/2022	OSKO PAYMENT Ronald A Pitcher Reimburse Acctg fee payment f>	0.00	495.00	0.00	495.00
30/06/2022	Closing Balance	0.00	0.00	0.00	495.00
Other Expenses / Investment Management Fee					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
05/07/2021	Administration fee for the period 01/06/2021 to 30/06/2021	0.00	167.67	0.00	167.67
07/07/2021	Advice fee for the period 01/06/2021 to 30/06/2021	0.00	596.71	0.00	764.38
04/08/2021	Administration fee for the period 01/07/2021 to 31/07/2021	0.00	173.26	0.00	937.64
06/08/2021	Advice fee for the period 01/07/2021 to 31/07/2021	0.00	616.60	0.00	1,554.24

Date	Description	Quantity	Debits	Credits	Balance
03/09/2021	Administration fee for the period 15/08/2021 to 31/08/2021	0.00	95.01	0.00	1,649.25
07/09/2021	Advice fee for the period 01/08/2021 to 31/08/2021	0.00	616.60	0.00	2,265.85
05/10/2021	Administration fee for the period 01/09/2021 to 30/09/2021	0.00	167.67	0.00	2,433.52
07/10/2021	Advice fee for the period 01/09/2021 to 30/09/2021	0.00	596.71	0.00	3,030.23
11/10/2021	Expense recovery - Legislative	0.00	18.11	0.00	3,048.34
03/11/2021	Administration fee for the period 01/10/2021 to 31/10/2021	0.00	173.26	0.00	3,221.60
05/11/2021	Advice fee for the period 01/10/2021 to 31/10/2021	0.00	616.60	0.00	3,838.20
03/12/2021	Administration fee for the period 01/11/2021 to 30/11/2021	0.00	167.67	0.00	4,005.87
06/01/2022	Administration fee for the period 01/12/2021 to 31/12/2021	0.00	132.92	0.00	4,138.79
03/02/2022	Administration fee for the period 01/01/2022 to 31/01/2022	0.00	47.03	0.00	4,185.82
04/03/2022	Administration fee for the period 01/02/2022 to 28/02/2022	0.00	41.42	0.00	4,227.24
04/04/2022	Administration fee for the period 01/03/2022 to 31/03/2022	0.00	45.86	0.00	4,273.10
04/04/2022	Administration fee for the period 01/04/2022 to 03/04/2022	0.00	4.44	0.00	4,277.54
30/06/2022	Closing Balance	0.00	0.00	0.00	4,277.54
Other Expenses / SMSF Supervisory Levy					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
24/02/2022	Direct Credit from ATO , ATO003000016105856	0.00	259.00	0.00	259.00
30/06/2022	Closing Balance	0.00	0.00	0.00	259.00
Investment Losses / Decrease in Market Value / Derivative Investments / Magellan Global Fund. - Option Expiring 01-Mar-2024 Ex At Disc To Est Nav					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	484.00	0.00	484.00
30/06/2022	Closing Balance	0.00	0.00	0.00	484.00
Investment Losses / Decrease in Market Value / Managed Investments / Ardea Real Outcome Fund					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	0.00	1,626.00	1,626.00
30/06/2022	Closing Balance	0.00	0.00	0.00	1,626.00
Investment Losses / Decrease in Market Value / Managed Investments / Capital Group New Perspective Fund (AU)					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	16,999.00	0.00	16,999.00
30/06/2022	Closing Balance	0.00	0.00	0.00	16,999.00
Investment Losses / Decrease in Market Value / Managed Investments / CC JCB Active Bond Fund					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	0.00	2,082.00	2,082.00
30/06/2022	Closing Balance	0.00	0.00	0.00	2,082.00

Date	Description	Quantity	Debits	Credits	Balance
Investment Losses / Decrease in Market Value / Managed Investments / Colchester Global Government Bond Fund - Class I					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	0.00	3,876.00	3,876.00
30/06/2022	Closing Balance	0.00	0.00	0.00	3,876.00
Investment Losses / Decrease in Market Value / Managed Investments / Cromwell Phoenix Property Securities Fund					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	2,419.04	0.00	2,419.04
30/06/2022	Closing Balance	0.00	0.00	0.00	2,419.04
Investment Losses / Decrease in Market Value / Managed Investments / Lazard Global Listed Infrastructure Fund					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	3,237.00	0.00	3,237.00
30/06/2022	Closing Balance	0.00	0.00	0.00	3,237.00
Investment Losses / Decrease in Market Value / Managed Investments / MFS Concentrated Global Equity Trust (Wholesale)					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	32,327.73	0.00	32,327.73
30/06/2022	Closing Balance	0.00	0.00	0.00	32,327.73
Investment Losses / Decrease in Market Value / Shares in Listed Companies / Ansell Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	23,944.46	0.00	23,944.46
30/06/2022	Closing Balance	0.00	0.00	0.00	23,944.46

Date	Description	Quantity	Debits	Credits	Balance
Investment Losses / Decrease in Market Value / Shares in Listed Companies / BHP Group Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	13,962.56	0.00	13,962.56
30/06/2022	Closing Balance	0.00	0.00	0.00	13,962.56
Investment Losses / Decrease in Market Value / Shares in Listed Companies / Commonwealth Bank Of Australia.					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	8,172.02	0.00	8,172.02
30/06/2022	Closing Balance	0.00	0.00	0.00	8,172.02
Investment Losses / Decrease in Market Value / Shares in Listed Companies / CSL Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	31,545.53	0.00	31,545.53
30/06/2022	Closing Balance	0.00	0.00	0.00	31,545.53
Investment Losses / Decrease in Market Value / Shares in Listed Companies / Domino's Pizza Enterprises Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	16,963.30	0.00	16,963.30
30/06/2022	Closing Balance	0.00	0.00	0.00	16,963.30
Investment Losses / Decrease in Market Value / Shares in Listed Companies / Invocare Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	0.00	860.98	860.98
30/06/2022	Closing Balance	0.00	0.00	0.00	860.98

Date	Description	Quantity	Debits	Credits	Balance
Investment Losses / Decrease in Market Value / Shares in Listed Companies / Magellan Financial Group Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	19,657.32	0.00	19,657.32
30/06/2022	Closing Balance	0.00	0.00	0.00	19,657.32
Investment Losses / Decrease in Market Value / Shares in Listed Companies / Ramsay Health Care Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	451.74	0.00	451.74
30/06/2022	Closing Balance	0.00	0.00	0.00	451.74
Investment Losses / Decrease in Market Value / Shares in Listed Companies / REA Group Ltd					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	41,223.14	0.00	41,223.14
30/06/2022	Closing Balance	0.00	0.00	0.00	41,223.14
Investment Losses / Decrease in Market Value / Shares in Listed Companies / Resmed Inc - Cdi 10:1 Foreign Exempt Nyse					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	46,287.06	0.00	46,287.06
30/06/2022	Closing Balance	0.00	0.00	0.00	46,287.06
Investment Losses / Decrease in Market Value / Shares in Listed Companies / Seek Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	20,735.81	0.00	20,735.81
30/06/2022	Closing Balance	0.00	0.00	0.00	20,735.81

Date	Description	Quantity	Debits	Credits	Balance
Investment Losses / Decrease in Market Value / Shares in Listed Companies / Telstra Corporation Limited.					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	0.00	4,781.60	4,781.60
30/06/2022	Closing Balance	0.00	0.00	0.00	4,781.60
Investment Losses / Decrease in Market Value / Ishares Global 100 ETF					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	29,666.19	0.00	29,666.19
30/06/2022	Closing Balance	0.00	0.00	0.00	29,666.19
Investment Losses / Decrease in Market Value / Magellan Global Fund					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	12,595.00	0.00	12,595.00
30/06/2022	Closing Balance	0.00	0.00	0.00	12,595.00
Investment Losses / Decrease in Market Value / Metrics Master Income Trust					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	1,818.00	0.00	1,818.00
30/06/2022	Closing Balance	0.00	0.00	0.00	1,818.00
Investment Losses / Decrease in Market Value / Perpetual Credit Income Trust					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	0.00	4,915.50	4,915.50
30/06/2022	Closing Balance	0.00	0.00	0.00	4,915.50

Date	Description	Quantity	Debits	Credits	Balance
Investment Losses / Decrease in Market Value / Vanguard All-World Ex-Us Shares Index ETF					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	25,822.30	0.00	25,822.30
30/06/2022	Closing Balance	0.00	0.00	0.00	25,822.30
Investment Losses / Decrease in Market Value / Vanguard Australian Shares Index ETF					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	116,980.83	0.00	116,980.83
30/06/2022	Closing Balance	0.00	0.00	0.00	116,980.83
Investment Losses / Decrease in Market Value / Vanguard Us Total Market Shares Index ETF					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	17,133.10	0.00	17,133.10
30/06/2022	Closing Balance	0.00	0.00	0.00	17,133.10
Income Tax Expense / Income Tax Expense					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Fund Income Tax	0.00	541.50	0.00	541.50
30/06/2022	Closing Balance	0.00	0.00	0.00	541.50
Income Tax Expense / Excessive Foreign Tax Credit Writeoff Expense					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Excessive foreign tax credit written off	0.00	297.05	0.00	297.05
30/06/2022	Closing Balance	0.00	0.00	0.00	297.05

Date	Description	Quantity	Debits	Credits	Balance
Income Tax Expense / Imputation Credits / Managed Investments / Cromwell Phoenix Property Securities Fund					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/09/2021	Distribution - Tax Statement	0.00	0.00	35.42	35.42
30/06/2022	Closing Balance	0.00	0.00	0.00	35.42
Income Tax Expense / Imputation Credits / Managed Investments / Lazard Global Listed Infrastructure Fund					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/09/2021	Distribution - Tax Statement	0.00	0.00	4.34	4.34
30/06/2022	Closing Balance	0.00	0.00	0.00	4.34
Income Tax Expense / Imputation Credits / BHP Group Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/09/2021	BHP USD 2, 2 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	768.03	768.03
30/06/2022	Closing Balance	0.00	0.00	0.00	768.03
Income Tax Expense / Imputation Credits / Commonwealth Bank Of Australia.					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
29/09/2021	CBA AUD 2 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	414.86	414.86
30/06/2022	Closing Balance	0.00	0.00	0.00	414.86
Income Tax Expense / Imputation Credits / CSL Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/09/2021	CSL USD 1.18, 0.118 FRANKED, 30% CTR, 1.062 CFI, DRP SUSP	0.00	0.00	10.90	10.90
30/06/2022	Closing Balance	0.00	0.00	0.00	10.90
Income Tax Expense / Imputation Credits / Domino's Pizza Enterprises Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
09/09/2021	DMP AUD 0.5957 FRANKED, 30% CTR, NIL CFI	0.00	0.00	53.87	53.87
30/06/2022	Closing Balance	0.00	0.00	0.00	53.87
Income Tax Expense / Imputation Credits / Invocare Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
07/10/2021	IVC AUD 0.095 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	126.54	126.54
30/06/2022	Closing Balance	0.00	0.00	0.00	126.54
Income Tax Expense / Imputation Credits / Magellan Financial Group Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
23/09/2021	MFG AUD 0.85575 FRANKED, 30% CTR, NIL CFI, DRP 1.5% DISC	0.00	0.00	194.01	194.01
30/06/2022	Closing Balance	0.00	0.00	0.00	194.01
Income Tax Expense / Imputation Credits / Ramsay Health Care Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/09/2021	RHC AUD 1.03 FRANKED, 30% CTR	0.00	0.00	248.52	248.52
30/06/2022	Closing Balance	0.00	0.00	0.00	248.52

Date	Description	Quantity	Debits	Credits	Balance
Income Tax Expense / Imputation Credits / REA Group Ltd					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
16/09/2021	REA AUD 0.72 FRANKED, 30% CTR	0.00	0.00	102.14	102.14
30/06/2022	Closing Balance	0.00	0.00	0.00	102.14
Income Tax Expense / Imputation Credits / Seek Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
05/10/2021	SEK AUD 0.2 FRANKED, 30% CTR	0.00	0.00	108.86	108.86
30/06/2022	Closing Balance	0.00	0.00	0.00	108.86
Income Tax Expense / Imputation Credits / Telstra Corporation Limited.					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
23/09/2021	TLS AUD 0.03 SPEC, 0.08 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	422.50	422.50
30/06/2022	Closing Balance	0.00	0.00	0.00	422.50
Income Tax Expense / Imputation Credits / Units In Listed Unit Trusts / Perpetual Credit Income Trust					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
29/07/2021	Distribution - Tax Statement	0.00	0.00	0.12	0.12
30/08/2021	Distribution - Tax Statement	0.00	0.00	0.12	0.24
29/09/2021	Distribution - Tax Statement	0.00	0.00	0.10	0.34
28/10/2021	Distribution - Tax Statement	0.00	0.00	0.12	0.46
29/11/2021	Distribution - Tax Statement	0.00	0.00	0.11	0.57

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	0.57
Income Tax Expense / Imputation Credits / Units In Listed Unit Trusts / Vanguard Australian Shares Index ETF					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Distribution - Tax Statement	0.00	0.00	1,761.25	1,761.25
30/06/2022	Distribution - Tax Statement	0.00	0.00	5,046.70	6,807.95
30/06/2022	Distribution - Tax Statement	0.00	0.00	5,460.50	12,268.45
30/06/2022	Closing Balance	0.00	0.00	0.00	12,268.45
Investments - Magellan Global Fund. - Option Expiring 01-Mar-2024 Ex At Disc To Est Nav					
01/07/2021	Opening Balance	17,290.00	0.00	0.00	484.00
21/12/2021	Sell 17,290 Magellan Global Fund Option Expiry 1-March 20 (MGFO) @ \$0.01. Transaction fee \$12.50	-17,290.00	0.00	0.00	484.00
30/06/2022	Market Value Adjustment	0.00	0.00	484.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investments - Ardea Real Outcome Fund					
01/07/2021	Opening Balance	50,982.02	0.00	0.00	48,265.00
23/12/2021	Sell 50,982.0152 Ardea Real Outcome Fund (HOW0098AU) @ \$0.9291. Transaction fee \$0.00	-50,982.02	0.00	49,891.00	1,626.00
30/06/2022	Market Value Adjustment	0.00	1,626.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investments - Capital Group New Perspective Fund (AU)					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2021	Opening Balance	40,961.66	0.00	0.00	84,299.00
29/12/2021	Sell 40,961.6558 Capital Group New Perspective Fund (AU) (CIM0006AU) @ \$2.2219. Transaction fee \$0.00.	-40,961.66	0.00	67,300.00	16,999.00
30/06/2022	Market Value Adjustment	0.00	0.00	16,999.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investments - CC JCB Active Bond Fund					
01/07/2021	Opening Balance	53,532.38	0.00	0.00	54,127.00
22/12/2021	Sell 53,532.3810 CC JCB Active Bond Fund (CHN0005AU) @ \$0.9981. Transaction fee \$0.00.	-53,532.38	0.00	56,209.00	2,082.00
30/06/2022	Market Value Adjustment	0.00	2,082.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investments - Colchester Global Government Bond Fund - Class I					
01/07/2021	Opening Balance	56,338.58	0.00	0.00	52,333.00
29/12/2021	Sell 56,338.5793 Colchester Global Government Bond Fund - Clas (ETL5525AU) @ \$0.9204. Transaction fee \$0.00.	-56,338.58	0.00	56,209.00	3,876.00
30/06/2022	Market Value Adjustment	0.00	3,876.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investments - Cromwell Phoenix Property Securities Fund					
01/07/2021	Opening Balance	31,857.75	0.00	0.00	41,392.52
20/12/2021	Sell 31,857.7524 Cromwell Phoenix Property Securities Fund (CRM0008AU) @ \$1.4672. Transaction fee \$0.00.	-31,857.75	0.00	38,973.48	2,419.04

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Market Value Adjustment	0.00	0.00	2,419.04	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investments - Lazard Global Listed Infrastructure Fund					
01/07/2021	Opening Balance	27,285.46	0.00	0.00	35,955.00
23/12/2021	Sell 27,285.4642 Lazard Global Listed Infrastructure Fund (LAZ0014AU) @ \$1.3915. Transaction fee \$0.00	-27,285.46	0.00	32,718.00	3,237.00
30/06/2022	Market Value Adjustment	0.00	0.00	3,237.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investments - MFS Concentrated Global Equity Trust (Wholesale)					
01/07/2021	Opening Balance	24,696.42	0.00	0.00	84,005.00
23/12/2021	Sell 24,696.4226 MFS Concentrated Global Equity Trust (ETL0172AU) @ \$3.6505. Transaction fee \$0.00.	-24,696.42	0.00	51,677.27	32,327.73
30/06/2022	Market Value Adjustment	0.00	0.00	32,327.73	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investments - Ansell Limited					
01/07/2021	Opening Balance	993.00	0.00	0.00	43,205.00
21/12/2021	Sell 993 Ansell Limited (ANN) @ \$31.71. Transaction fee \$34.64.	-993.00	0.00	19,260.54	23,944.46
30/06/2022	Market Value Adjustment	0.00	0.00	23,944.46	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investments - BHP Group Limited					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2021	Opening Balance	660.00	0.00	0.00	32,056.00
21/12/2021	Sell 660 BHP Group Limited (BHP) @ \$41.03. Transaction fee \$29.79	-660.00	0.00	18,093.44	13,962.56
30/06/2022	Market Value Adjustment	0.00	0.00	13,962.56	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investments - Commonwealth Bank Of Australia.					
01/07/2021	Opening Balance	484.00	0.00	0.00	48,337.00
21/12/2021	Sell 484 Commonwealth Bank of Australia (CBA) @ \$98.87. Transaction fee \$52.64.	-484.00	0.00	40,164.98	8,172.02
30/06/2022	Market Value Adjustment	0.00	0.00	8,172.02	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investments - CSL Limited					
01/07/2021	Opening Balance	160.00	0.00	0.00	45,630.00
21/12/2021	Sell 160 CSL Limited (CSL) @ \$273.09. Transaction fee \$48.06	-160.00	0.00	14,084.47	31,545.53
30/06/2022	Market Value Adjustment	0.00	0.00	31,545.53	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investments - Domino's Pizza Enterprises Limited					
01/07/2021	Opening Balance	211.00	0.00	0.00	25,428.00
21/12/2021	Sell 211 Domino's Pizza Enterprises Limited (DMP) @ \$116.38. Transaction fee \$27.01	-211.00	0.00	8,464.70	16,963.30
30/06/2022	Market Value Adjustment	0.00	0.00	16,963.30	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investments - Invocare Limited					
01/07/2021	Opening Balance	3,108.00	0.00	0.00	35,960.00
21/12/2021	Sell 3,108 InvoCare Limited (IVC) @ \$11.15. Transaction fee \$38.12	-3,108.00	0.00	36,820.98	860.98
30/06/2022	Market Value Adjustment	0.00	860.98	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investments - Magellan Financial Group Limited					
01/07/2021	Opening Balance	529.00	0.00	0.00	28,492.00
01/02/2022	Sell 529 Magellan Financial Group Limited (MFG) @ \$18.12. Transaction fee \$12.50.	-529.00	0.00	8,834.68	19,657.32
30/06/2022	Market Value Adjustment	0.00	0.00	19,657.32	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investments - Ramsay Health Care Limited					
01/07/2021	Opening Balance	563.00	0.00	0.00	35,441.00
21/12/2021	Sell 563 Ramsay Health Care Limited (RHC) @ \$67.23. Transaction fee \$41.63.	-563.00	0.00	34,989.26	451.74
30/06/2022	Market Value Adjustment	0.00	0.00	451.74	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investments - REA Group Ltd					
01/07/2021	Opening Balance	331.00	0.00	0.00	55,949.00

Date	Description	Quantity	Debits	Credits	Balance
21/12/2021	Sell 331 REA Group Ltd (REA) @ \$157.78. Transaction fee \$57.45.	-331.00	0.00	14,725.86	41,223.14
30/06/2022	Market Value Adjustment	0.00	0.00	41,223.14	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investments - Resmed Inc - Cdi 10:1 Foreign Exempt Nyse					
01/07/2021	Opening Balance	1,803.00	0.00	0.00	59,066.00
21/12/2021	Sell 1,803 ResMed Inc. Cdi 10:1 For. Exemp (RMD) @ \$34.89. Transaction fee \$69.20.	-1,803.00	0.00	12,778.94	46,287.06
30/06/2022	Market Value Adjustment	0.00	0.00	46,287.06	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investments - Seek Limited					
01/07/2021	Opening Balance	1,270.00	0.00	0.00	42,088.00
21/12/2021	Sell 1,270 Seek Limited (SEK) @ \$32.73. Transaction fee \$45.72.	-1,270.00	0.00	21,352.19	20,735.81
30/06/2022	Market Value Adjustment	0.00	0.00	20,735.81	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investments - Telstra Corporation Limited.					
01/07/2021	Opening Balance	12,323.00	0.00	0.00	46,334.00
21/12/2021	Sell 12,323 Telstra Corporation Limited (TLS) @ \$4.11. Transaction fee \$55.71.	-12,323.00	0.00	51,115.60	4,781.60
30/06/2022	Market Value Adjustment	0.00	4,781.60	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
Investments - Ishares Global 100 ETF					
01/07/2021	Opening Balance	691.00	0.00	0.00	65,852.00
17/12/2021	Sell 691 iShares S&P Global 100 (IOO) @ \$107.63. Transaction fee \$81.81.	-691.00	0.00	36,185.81	29,666.19
30/06/2022	Market Value Adjustment	0.00	0.00	29,666.19	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investments - Magellan Global Fund					
01/07/2021	Opening Balance	34,580.00	0.00	0.00	62,590.00
21/12/2021	Sell 34,580 Magellan Global Fund (MGF) @ \$1.73. Transaction fee \$65.62.	-34,580.00	0.00	49,995.00	12,595.00
30/06/2022	Market Value Adjustment	0.00	0.00	12,595.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investments - Metrics Master Income Trust					
01/07/2021	Opening Balance	45,438.00	0.00	0.00	92,694.00
21/12/2021	Sell 45,438 Metrics Master Income Trust (MXT) @ \$2.05. Transaction fee \$102.46.	-45,438.00	0.00	90,876.00	1,818.00
30/06/2022	Market Value Adjustment	0.00	0.00	1,818.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investments - Perpetual Credit Income Trust					
01/07/2021	Opening Balance	89,375.00	0.00	0.00	93,397.00
21/12/2021	Sell 89,375 Perpetual Credit Income Trust (PCI) @ \$1.08. Transaction fee \$106.59.	-89,375.00	0.00	98,312.50	4,915.50

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Market Value Adjustment	0.00	4,915.50	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Investments - Vanguard All-World Ex-Us Shares Index ETF					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
07/02/2022	Order 2: Buy 1070 VEU @ \$84.84	2,080.00	176,476.70	0.00	176,476.70
30/06/2022	Market Value Adjustment	0.00	0.00	25,822.30	150,654.40
30/06/2022	Closing Balance	2,080.00	0.00	0.00	150,654.40
Investments - Vanguard Australian Shares Index ETF					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
29/12/2021	Buy transaction of VAS	6,995.00	674,606.80	0.00	674,606.80
30/12/2021	Buy transaction of VAS	1,480.00	143,273.00	0.00	817,879.80
31/12/2021	Buy transaction of VAS	702.00	67,674.78	0.00	885,554.58
30/06/2022	Market Value Adjustment	0.00	0.00	116,980.83	768,573.75
30/06/2022	Closing Balance	9,177.00	0.00	0.00	768,573.75
Investments - Vanguard Us Total Market Shares Index ETF					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
07/02/2022	Order 1: Buy 144 VTS @ \$319.80	370.00	118,335.50	0.00	118,335.50
30/06/2022	Market Value Adjustment	0.00	0.00	17,133.10	101,202.40
30/06/2022	Closing Balance	370.00	0.00	0.00	101,202.40
Cash At Bank - Bendigo Bank - Retirement Account					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2021	Opening Balance	0.00	0.00	0.00	171.28
15/11/2021	DIRECT CREDIT BT588985 BT Portfolio Ser 0092835822	0.00	0.01	0.00	171.29
23/12/2021	DIRECT CREDIT Jameroch Superannu Jameroch Superan 0102289271	0.00	935,161.19	0.00	935,332.48
24/12/2021	EFT CREDIT TFR PITCHER 013-936 121133011	0.00	0.00	930,000.00	5,332.48
29/12/2021	DIRECT CREDIT Panorama transfer Jameroch Superan 0103063707	0.00	191,000.00	0.00	196,332.48
31/12/2021	DIRECT CREDIT Panorama transfer Jameroch Superan 0103745147	0.00	90,192.51	0.00	286,524.99
01/01/2022	INTEREST	0.00	6.07	0.00	286,531.06
04/01/2022	DIRECT CREDIT 713667 Vanguard33777996 0104254309	0.00	40,000.00	0.00	326,531.06
07/01/2022	EFT CREDIT TFR TRADING 013-901 322165317	0.00	0.00	300,000.00	26,531.06
25/01/2022	DIRECT CREDIT Panorama pa0026854 ING 0108700680	0.00	4,411.38	0.00	30,942.44
01/02/2022	INTEREST	0.00	6.09	0.00	30,948.53
03/02/2022	DIRECT CREDIT Panorama transfer Jameroch Superan 0111014200	0.00	9,392.06	0.00	40,340.59
03/02/2022	OSKO PAYMENT Ronald A Pitcher Reimburse Acctg fee payment f>	0.00	0.00	2,860.00	37,480.59
28/02/2022	OSKO PAYMENT roch5682 Monthly pension	0.00	0.00	5,750.00	31,730.59
01/03/2022	INTEREST	0.00	1.02	0.00	31,731.61
30/03/2022	OSKO PAYMENT roch5682 Monthly pension	0.00	0.00	5,750.00	25,981.61

Date	Description	Quantity	Debits	Credits	Balance
01/04/2022	INTEREST	0.00	0.91	0.00	25,982.52
05/04/2022	DIRECT CREDIT Jameroch Superan 0124944962	0.00	5,031.41	0.00	31,013.93
18/04/2022	OSKO PAYMENT roch5682 Pension	0.00	0.00	5,750.00	25,263.93
01/05/2022	INTEREST	0.00	0.73	0.00	25,264.66
24/05/2022	OSKO PAYMENT roch5682 Pension	0.00	0.00	5,750.00	19,514.66
01/06/2022	INTEREST	0.00	0.96	0.00	19,515.62
16/06/2022	DIVIDEND VEU49/99999735 VEU REPLACEMENT 0141745313	0.00	206.23	0.00	19,721.85
16/06/2022	DIVIDEND VTS49/99999582 VTS REPLACEMENT 0141745314	0.00	248.30	0.00	19,970.15
23/06/2022	OSKO PAYMENT roch5682 Pension	0.00	0.00	5,750.00	14,220.15
30/06/2022	Closing Balance	0.00	0.00	0.00	14,220.15
Cash At Bank - BT Panorama - Cash Account (3121)					
01/07/2021	Opening Balance	0.00	0.00	0.00	19,995.23
05/07/2021	Administration fee for the period 01/06/2021 to 30/06/2021	0.00	0.00	167.67	19,827.56
07/07/2021	Advice fee for the period 01/06/2021 to 30/06/2021	0.00	0.00	596.71	19,230.85
07/07/2021	Dividend 89,375 Perpetual Credit Income Trust (PCI) @ \$0.003241	0.00	289.66	0.00	19,520.51
08/07/2021	Dividend 45,438 Mcp Master Income Trust (MXT) @ \$0.0065	0.00	295.35	0.00	19,815.86

Date	Description	Quantity	Debits	Credits	Balance
13/07/2021	Distribution 24,696.4226 MFS Concentrated Global Equity Trust (ETL0172AU) @ \$0.125708	0.00	3,104.54	0.00	22,920.40
13/07/2021	Distribution 53,532.3810 CC JCB Active Bond Fund (CHN0005AU) @ \$0.004765	0.00	255.08	0.00	23,175.48
13/07/2021	Dividend 691 iShares S&P Global 100 (IOO) @ \$0.881498	0.00	609.12	0.00	23,784.60
15/07/2021	Distribution 27,285.4642 Lazard Global Listed Infrastructure Fund (LAZ0014AU) @ \$0.02845	0.00	776.27	0.00	24,560.87
15/07/2021	Distribution 40,961.6558 Capital Group New Perspective Fund (AU) (CIM0006AU) @ \$0.040593	0.00	1,662.75	0.00	26,223.62
16/07/2021	Distribution 31,857.7524 Cromwell Phoenix Property Securities Fund (CRM0008AU) @ \$0.015198	0.00	484.18	0.00	26,707.80
16/07/2021	Distribution 56,338.5793 Colchester Global Government Bond Fund - Clas (ETL5525AU) @ \$0.036319	0.00	2,046.19	0.00	28,753.99
21/07/2021	Dividend 34,580 Magellan Global Fund (MGF) @ \$0.0366	0.00	1,265.63	0.00	30,019.62
23/07/2021	Good value payment	0.00	4,038.41	0.00	34,058.03
31/07/2021	Interest payment for Cash Management Account	0.00	0.19	0.00	34,058.22
04/08/2021	Administration fee for the period 01/07/2021 to 31/07/2021	0.00	0.00	173.26	33,884.96
06/08/2021	Advice fee for the period 01/07/2021 to 31/07/2021	0.00	0.00	616.60	33,268.36
09/08/2021	Dividend 45,438 Metrics Master Income Trust (MXT) @ \$0.0059	0.00	268.08	0.00	33,536.44
09/08/2021	Dividend 89,375 Perpetual Credit Income Trust (PCI) @ \$0.003165	0.00	282.83	0.00	33,819.27

Date	Description	Quantity	Debits	Credits	Balance
11/08/2021	Payment to Jameroch Superannuation Fund Transfer to CMA	0.00	0.00	20,000.00	13,819.27
31/08/2021	Interest payment for Cash Management Account	0.00	0.23	0.00	13,819.50
03/09/2021	Administration fee for the period 15/08/2021 to 31/08/2021	0.00	0.00	95.01	13,724.49
07/09/2021	Advice fee for the period 01/08/2021 to 31/08/2021	0.00	0.00	616.60	13,107.89
07/09/2021	Dividend 89,375 Perpetual Credit Income Trust (PCI) @ \$0.003163	0.00	282.69	0.00	13,390.58
08/09/2021	Dividend 45,438 Metrics Master Income Trust (MXT) @ \$0.0067	0.00	304.43	0.00	13,695.01
09/09/2021	Dividend 211 Domino's Pizza Enterprises Limited (DMP) @ \$0.85	0.00	179.56	0.00	13,874.57
16/09/2021	Dividend 331 REA Group Ltd (REA) @ \$0.72	0.00	238.32	0.00	14,112.89
16/09/2021	Dividend 993 Ansell Limited (ANN) @ \$0.5944	0.00	590.24	0.00	14,703.13
21/09/2021	Dividend 660 BHP Group Limited (BHP) @ \$2.71527	0.00	1,792.08	0.00	16,495.21
21/09/2021	Good value payment	0.00	21.23	0.00	16,516.44
23/09/2021	Dividend 1,803 ResMed Inc. Cdi 10:1 For. Exemp (RMD) @ \$0.058758 Gross Amount \$105.94, Withholding Tax \$-15.89	0.00	90.05	0.00	16,606.49
23/09/2021	Dividend 12,323 Telstra Corporation Limited (TLS) @ \$0.08	0.00	985.84	0.00	17,592.33
23/09/2021	Dividend 529 Magellan Financial Group Limited (MFG) @ \$1.141	0.00	603.59	0.00	18,195.92
29/09/2021	Dividend 484 Commonwealth Bank of Australia (CBA) @ \$2.00	0.00	968.00	0.00	19,163.92

Date	Description	Quantity	Debits	Credits	Balance
30/09/2021	Dividend 160 CSL Limited (CSL) @ \$1.589654	0.00	254.34	0.00	19,418.26
30/09/2021	Dividend 563 Ramsay Health Care Limited (RHC) @ \$1.03	0.00	579.89	0.00	19,998.15
30/09/2021	Interest payment for Cash Management Account	0.00	0.12	0.00	19,998.27
04/10/2021	BPAY payment to ASIC	0.00	0.00	276.00	19,722.27
04/10/2021	Distribution 56,338.5793 Colchester Global Government Bond Fund - Clas (ETL5525AU) @ \$0.005609	0.00	315.99	0.00	20,038.26
05/10/2021	Administration fee for the period 01/09/2021 to 30/09/2021	0.00	0.00	167.67	19,870.59
05/10/2021	Dividend 1,270 Seek Limited (SEK) @ \$0.20	0.00	254.00	0.00	20,124.59
06/10/2021	Distribution 27,285.4642 Lazard Global Listed Infrastructure Fund (LAZ0014AU) @ \$0.024013	0.00	655.21	0.00	20,779.80
07/10/2021	Advice fee for the period 01/09/2021 to 30/09/2021	0.00	0.00	596.71	20,183.09
07/10/2021	Dividend 3,108 InvoCare Limited (IVC) @ \$0.095	0.00	295.26	0.00	20,478.35
08/10/2021	Dividend 45,438 Metrics Master Income Trust (MXT) @ \$0.0064	0.00	290.80	0.00	20,769.15
08/10/2021	Dividend 89,375 Perpetual Credit Income Trust (PCI) @ \$0.003063	0.00	273.76	0.00	21,042.91
08/10/2021	Payment to Cygnet Accounting Pty Ltd 004846	0.00	0.00	275.00	20,767.91
11/10/2021	Expense recovery - Legislative	0.00	0.00	18.11	20,749.80
13/10/2021	Distribution 50,982.0152 Ardea Real Outcome Fund (HOW0098AU) @ \$0.007511	0.00	382.91	0.00	21,132.71

Date	Description	Quantity	Debits	Credits	Balance
14/10/2021	Distribution 31,857.7524 Cromwell Phoenix Property Securities Fund (CRM0008AU) @ \$0.012695	0.00	404.42	0.00	21,537.13
15/10/2021	Distribution 40,961.6558 Capital Group New Perspective Fund (AU) (CIM0006AU) @ \$0.001585	0.00	64.93	0.00	21,602.06
31/10/2021	Interest payment for Cash Management Account	0.00	0.20	0.00	21,602.26
03/11/2021	Administration fee for the period 01/10/2021 to 31/10/2021	0.00	0.00	173.26	21,429.00
05/11/2021	Advice fee for the period 01/10/2021 to 31/10/2021	0.00	0.00	616.60	20,812.40
05/11/2021	Dividend 89,375 Perpetual Credit Income Trust (PCI) @ \$0.003167	0.00	283.05	0.00	21,095.45
08/11/2021	Dividend 45,438 Metrics Master Income Trust (MXT) @ \$0.0068	0.00	308.98	0.00	21,404.43
30/11/2021	Interest payment for Cash Management Account	0.00	0.19	0.00	21,404.62
03/12/2021	Administration fee for the period 01/11/2021 to 30/11/2021	0.00	0.00	167.67	21,236.95
06/12/2021	One-off advice fee Cygnet will implement the clients stipulated action items when required from 1/12/2021 to 31/1/2022 or when completed, as agreed.	0.00	0.00	1,392.87	19,844.08
07/12/2021	Dividend 89,375 Perpetual Credit Income Trust (PCI) @ \$0.003060	0.00	273.48	0.00	20,117.56
08/12/2021	Dividend 45,438 Metrics Master Income Trust (MXT) @ \$0.0074	0.00	336.24	0.00	20,453.80
16/12/2021	Dividend 1,803 ResMed Inc. Cdi 10:1 For. Exemp (RMD) @ \$0.057582 Gross Amount \$103.82, Withholding Tax \$-15.57	0.00	88.25	0.00	20,542.05

Date	Description	Quantity	Debits	Credits	Balance
20/12/2021	Sell 31,857.7524 Cromwell Phoenix Property Securities Fund (CRM0008AU) @ \$1.4672. Transaction fee \$0.00.	0.00	46,741.69	0.00	67,283.74
21/12/2021	Sell 1,270 Seek Limited (SEK) @ \$32.73. Transaction fee \$45.72.	0.00	41,515.21	0.00	108,798.95
21/12/2021	Sell 1,803 ResMed Inc. Cdi 10:1 For. Exemp (RMD) @ \$34.89. Transaction fee \$69.20.	0.00	62,839.01	0.00	171,637.96
21/12/2021	Sell 12,323 Telstra Corporation Limited (TLS) @ \$4.11. Transaction fee \$55.71.	0.00	50,591.82	0.00	222,229.78
21/12/2021	Sell 160 CSL Limited (CSL) @ \$273.09. Transaction fee \$48.06	0.00	43,646.34	0.00	265,876.12
21/12/2021	Sell 17,290 Magellan Global Fund Option Expiry 1-March 20 (MGFO) @ \$0.01. Transaction fee \$12.50	0.00	125.82	0.00	266,001.94
21/12/2021	Sell 211 Domino's Pizza Enterprises Limited (DMP) @ \$116.38. Transaction fee \$27.01	0.00	24,528.12	0.00	290,530.06
21/12/2021	Sell 3,108 InvoCare Limited (IVC) @ \$11.15. Transaction fee \$38.12	0.00	34,614.92	0.00	325,144.98
21/12/2021	Sell 331 REA Group Ltd (REA) @ \$157.78. Transaction fee \$57.45.	0.00	52,167.03	0.00	377,312.01
21/12/2021	Sell 34,580 Magellan Global Fund (MGF) @ \$1.73. Transaction fee \$65.62.	0.00	59,584.88	0.00	436,896.89
21/12/2021	Sell 45,438 Metrics Master Income Trust (MXT) @ \$2.05. Transaction fee \$102.46.	0.00	93,045.44	0.00	529,942.33
21/12/2021	Sell 484 Commonwealth Bank of Australia (CBA) @ \$98.87. Transaction fee \$52.64.	0.00	47,799.52	0.00	577,741.85
21/12/2021	Sell 563 Ramsay Health Care Limited (RHC) @ \$67.23. Transaction fee \$41.63.	0.00	37,808.30	0.00	615,550.15
21/12/2021	Sell 660 BHP Group Limited (BHP) @ \$41.03. Transaction fee \$29.79	0.00	27,050.01	0.00	642,600.16

Date	Description	Quantity	Debits	Credits	Balance
21/12/2021	Sell 691 iShares S&P Global 100 (IOO) @ \$107.63. Transaction fee \$81.81.	0.00	74,289.40	0.00	716,889.56
21/12/2021	Sell 89,375 Perpetual Credit Income Trust (PCI) @ \$1.08. Transaction fee \$106.59.	0.00	96,794.15	0.00	813,683.71
21/12/2021	Sell 993 Ansell Limited (ANN) @ \$31.71. Transaction fee \$34.64.	0.00	31,453.39	0.00	845,137.10
22/12/2021	Sell 53,532.3810 CC JCB Active Bond Fund (CHN0005AU) @ \$0.9981. Transaction fee \$0.00.	0.00	53,430.67	0.00	898,567.77
23/12/2021	Direct Credit from Jameroch Superan, Cash transfer	0.00	1,429.81	0.00	899,997.58
23/12/2021	Payment to Jameroch Superannuation Fund Jameroch Superannuation Fund	0.00	0.00	935,161.19	35,163.61
23/12/2021	Sell 24,696.4226 MFS Concentrated Global Equity Trust (ETL0172AU) @ \$3.6505. Transaction fee \$0.00.	0.00	90,154.28	0.00	54,990.67
23/12/2021	Sell 27,285.4642 Lazard Global Listed Infrastructure Fund (LAZ0014AU) @ \$1.3915. Transaction fee \$0.00	0.00	37,967.72	0.00	92,958.39
23/12/2021	Sell 50,982.0152 Ardea Real Outcome Fund (HOW0098AU) @ \$0.9291. Transaction fee \$0.00	0.00	47,367.39	0.00	140,325.78
29/12/2021	Payment to Jameroch Superannuation Fund Panorama transfer	0.00	0.00	191,000.00	50,674.22
29/12/2021	Sell 40,961.6558 Capital Group New Perspective Fund (AU) (CIM0006AU) @ \$2.2219. Transaction fee \$0.00.	0.00	91,012.70	0.00	40,338.48
29/12/2021	Sell 56,338.5793 Colchester Global Government Bond Fund - Clas (ETL5525AU) @ \$0.9204. Transaction fee \$0.00.	0.00	51,854.03	0.00	92,192.51
31/12/2021	Interest payment for Cash Management Account	0.00	0.90	0.00	92,193.41

Date	Description	Quantity	Debits	Credits	Balance
31/12/2021	Payment to Jameroch Superannuation Fund Panorama transfer	0.00	0.00	90,192.51	2,000.90
06/01/2022	Administration fee for the period 01/12/2021 to 31/12/2021	0.00	0.00	132.92	1,867.98
31/01/2022	Interest payment for Cash Management Account	0.00	0.01	0.00	1,867.99
01/02/2022	Sell 529 Magellan Financial Group Limited (MFG) @ \$18.12. Transaction fee \$12.50.	0.00	9,571.10	0.00	11,439.09
03/02/2022	Administration fee for the period 01/01/2022 to 31/01/2022	0.00	0.00	47.03	11,392.06
03/02/2022	Direct Credit from Jameroch Superan, Cash transfer	0.00	0.21	0.00	11,392.27
03/02/2022	Payment to Jameroch Superannuation Fund Panorama transfer	0.00	0.00	9,392.06	2,000.21
24/02/2022	Direct Credit from ATO , ATO003000016105856	0.00	3,122.83	0.00	5,123.04
28/02/2022	Interest payment for Cash Management Account	0.00	0.03	0.00	5,123.07
04/03/2022	Administration fee for the period 01/02/2022 to 28/02/2022	0.00	0.00	41.42	5,081.65
31/03/2022	Interest payment for Cash Management Account	0.00	0.05	0.00	5,081.70
04/04/2022	Administration fee for the period 01/03/2022 to 31/03/2022	0.00	0.00	45.86	5,035.84
04/04/2022	Administration fee for the period 01/04/2022 to 03/04/2022	0.00	0.00	4.44	5,031.40
04/04/2022	Interest payment for Cash Management Account	0.00	0.01	0.00	5,031.41
04/04/2022	Payment to Jameroch Superannuation Fund	0.00	0.00	5,031.41	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Cash At Bank - BT Panorama - Cash Account (5335)					
01/07/2021	Opening Balance	0.00	0.00	0.00	10,176.73
16/07/2021	Payment to R & C Pitcher Pension Payment Receipt no. 167062777	0.00	0.00	5,750.00	4,426.73
31/07/2021	Interest payment for Cash Management Account	0.00	0.31	0.00	4,427.04
11/08/2021	Direct Credit from Jameroch Superan, Transfer to CMA Receipt no. 175941801	0.00	20,000.00	0.00	24,427.04
31/08/2021	Interest payment for Cash Management Account	0.00	0.74	0.00	24,427.78
16/09/2021	Payment to R & C Pitcher Pension Payment Receipt no. 189257351	0.00	0.00	5,750.00	18,677.78
30/09/2021	Interest payment for Cash Management Account	0.00	0.90	0.00	18,678.68
18/10/2021	Payment to R & C Pitcher Pension Payment Receipt no. 200174326	0.00	0.00	5,750.00	12,928.68
31/10/2021	Interest payment for Cash Management Account	0.00	0.69	0.00	12,929.37
18/11/2021	Payment to Ronald Pitcher Pension Payment Receipt no. 209099709	0.00	0.00	5,750.00	7,179.37
30/11/2021	Interest payment for Cash Management Account	0.00	0.44	0.00	7,179.81
20/12/2021	Payment to Ronald Pitcher Pension Payment Receipt no. 216583891	0.00	0.00	5,750.00	1,429.81
23/12/2021	Payment to Jameroch Superannuation Fund Cash transfer Receipt no. 217776303	0.00	0.00	1,429.81	0.00

Date	Description	Quantity	Debits	Credits	Balance
31/12/2021	Interest payment for Cash Management Account	0.00	0.21	0.00	0.21
03/02/2022	Payment to Jameroch Superannuation Fund Cash transfer Receipt no. 229292204	0.00	0.00	0.21	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Cash At Bank - Selfwealth Cash - AUD					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
07/01/2022	TRADING	0.00	300,000.00	0.00	300,000.00
07/02/2022	Order 1: Brokerage BUY VTS	0.00	0.00	9.50	299,990.50
07/02/2022	Order 1: Buy 121 VTS @ \$319.80	0.00	0.00	38,695.80	261,294.70
07/02/2022	Order 1: Buy 144 VTS @ \$319.80	0.00	0.00	46,051.20	215,243.50
07/02/2022	Order 1: Buy 25 VTS @ \$319.80	0.00	0.00	7,995.00	207,248.50
07/02/2022	Order 1: Buy 80 VTS @ \$319.80	0.00	0.00	25,584.00	181,664.50
07/02/2022	Order 2: Brokerage BUY VEU	0.00	0.00	9.50	181,655.00
07/02/2022	Order 2: Buy 10 VEU @ \$84.84	0.00	0.00	848.40	180,806.60
07/02/2022	Order 2: Buy 1000 VEU @ \$84.84	0.00	0.00	84,840.00	95,966.60
07/02/2022	Order 2: Buy 1070 VEU @ \$84.84	0.00	0.00	90,778.80	5,187.80
07/02/2022	ransfer 500.00 AUD to USD. Estimate 1 AUD = 0.702001 USD	0.00	0.00	500.00	4,687.80
30/06/2022	Closing Balance	0.00	0.00	0.00	4,687.80
Cash At Bank - Vanguard Cash Account					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
25/12/2021	Off-System BSB Direct Entry Deposit - PITCHER	0.00	930,000.00	0.00	930,000.00
29/12/2021	Australian Equity Transaction fee for Vanguard Australian Shares Index ETF Buy	0.00	0.00	9.00	929,991.00
29/12/2021	Buy transaction of VAS	0.00	0.00	674,597.80	255,393.20
30/12/2021	Australian Equity Transaction fee for Vanguard Australian Shares Index ETF Buy	0.00	0.00	9.00	255,384.20
30/12/2021	Buy transaction of VAS	0.00	0.00	143,264.00	112,120.20
31/12/2021	Australian Equity Transaction fee for Vanguard Australian Shares Index ETF Buy	0.00	0.00	9.00	112,111.20
31/12/2021	Buy transaction of VAS	0.00	0.00	67,665.78	44,445.42
02/01/2022	Cash Account Interest	0.00	1.94	0.00	44,447.36
04/01/2022	One-off Cash Withdrawal to 153457064 on 04-Jan-2022	0.00	0.00	40,000.00	4,447.36
05/01/2022	Cash Account Interest	0.00	33.55	0.00	4,480.91
21/01/2022	DIV: VAS.XASX.AU @ AUD 0.6965	0.00	6,392.17	0.00	10,873.08
02/03/2022	Cash Account Interest	0.00	2.92	0.00	10,876.00
02/04/2022	Cash Account Interest	0.00	2.46	0.00	10,878.46
21/04/2022	DIV: VAS.XASX.AU @ AUD 1.9959	0.00	18,316.18	0.00	29,194.64
03/05/2022	Cash Account Interest	0.00	3.82	0.00	29,198.46
02/06/2022	Cash Account Interest	0.00	11.80	0.00	29,210.26
30/06/2022	Closing Balance	0.00	0.00	0.00	29,210.26

Other Assets - Foreign Cash At Bank / Selfwealth Cash - USD

Date	Description	Quantity	Debits	Credits	Balance
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
08/02/2022	S AUD500.00 B USD353.04 @FX1.4162581	0.00	500.00	0.00	500.00
30/06/2022	Market Value Adjustment	0.00	12.47	0.00	512.47
30/06/2022	Closing Balance	0.00	0.00	0.00	512.47
Other Assets - Unsettled Trades / Acquisitions / Units In Listed Unit Trusts / Vanguard All-World Ex-Us Shares Index ETF					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
07/02/2022	Order 2: Buy 1070 VEU @ \$84.84	0.00	0.00	176,476.70	176,476.70
07/02/2022	Order 2: Buy 1070 VEU @ \$84.84	0.00	176,476.70	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Units In Listed Unit Trusts / Vanguard Australian Shares Index ETF					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
29/12/2021	Buy transaction of VAS	0.00	0.00	674,606.80	674,606.80
29/12/2021	Buy transaction of VAS	0.00	674,606.80	0.00	0.00
30/12/2021	Buy transaction of VAS	0.00	0.00	143,273.00	143,273.00
30/12/2021	Buy transaction of VAS	0.00	143,273.00	0.00	0.00
31/12/2021	Buy transaction of VAS	0.00	0.00	67,674.78	67,674.78
31/12/2021	Buy transaction of VAS	0.00	67,674.78	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Units In Listed Unit Trusts / Vanguard Us Total Market Shares Index ETF					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
07/02/2022	Order 1: Buy 144 VTS @ \$319.80	0.00	0.00	118,335.50	118,335.50
07/02/2022	Order 1: Buy 144 VTS @ \$319.80	0.00	118,335.50	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Derivative Investments / Magellan Global Fund. - Option Expiring 01-Mar-2024 Ex At Disc To Est Nav					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Sell 17,290 Magellan Global Fund Option Expiry 1-March 20 (MGFO) @ \$0.01. Transaction fee \$12.50	0.00	0.00	125.82	125.82
21/12/2021	Sell 17,290 Magellan Global Fund Option Expiry 1-March 20 (MGFO) @ \$0.01. Transaction fee \$12.50	0.00	125.82	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Managed Investments / Ardea Real Outcome Fund					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
23/12/2021	Sell 50,982.0152 Ardea Real Outcome Fund (HOW0098AU) @ \$0.9291. Transaction fee \$0.00	0.00	0.00	47,367.39	47,367.39
23/12/2021	Sell 50,982.0152 Ardea Real Outcome Fund (HOW0098AU) @ \$0.9291. Transaction fee \$0.00	0.00	47,367.39	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Managed Investments / Capital Group New Perspective Fund (AU)					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
29/12/2021	Sell 40,961.6558 Capital Group New Perspective Fund (AU) (CIM0006AU) @ \$2.2219. Transaction fee \$0.00.	0.00	0.00	91,012.70	91,012.70

Date	Description	Quantity	Debits	Credits	Balance
29/12/2021	Sell 40,961.6558 Capital Group New Perspective Fund (AU) (CIM0006AU) @ \$2.2219. Transaction fee \$0.00.	0.00	91,012.70	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Managed Investments / CC JCB Active Bond Fund					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
22/12/2021	Sell 53,532.3810 CC JCB Active Bond Fund (CHN0005AU) @ \$0.9981. Transaction fee \$0.00.	0.00	0.00	53,430.67	53,430.67
22/12/2021	Sell 53,532.3810 CC JCB Active Bond Fund (CHN0005AU) @ \$0.9981. Transaction fee \$0.00.	0.00	53,430.67	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Managed Investments / Colchester Global Government Bond Fund - Class I					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
29/12/2021	Sell 56,338.5793 Colchester Global Government Bond Fund - Clas (ETL5525AU) @ \$0.9204. Transaction fee \$0.00.	0.00	0.00	51,854.03	51,854.03
29/12/2021	Sell 56,338.5793 Colchester Global Government Bond Fund - Clas (ETL5525AU) @ \$0.9204. Transaction fee \$0.00.	0.00	51,854.03	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Managed Investments / Cromwell Phoenix Property Securities Fund					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
20/12/2021	Sell 31,857.7524 Cromwell Phoenix Property Securities Fund (CRM0008AU) @ \$1.4672. Transaction fee \$0.00.	0.00	0.00	46,741.69	46,741.69

Date	Description	Quantity	Debits	Credits	Balance
20/12/2021	Sell 31,857.7524 Cromwell Phoenix Property Securities Fund (CRM0008AU) @ \$1.4672. Transaction fee \$0.00.	0.00	46,741.69	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Managed Investments / Lazard Global Listed Infrastructure Fund					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
23/12/2021	Sell 27,285.4642 Lazard Global Listed Infrastructure Fund (LAZ0014AU) @ \$1.3915. Transaction fee \$0.00	0.00	0.00	37,967.72	37,967.72
23/12/2021	Sell 27,285.4642 Lazard Global Listed Infrastructure Fund (LAZ0014AU) @ \$1.3915. Transaction fee \$0.00	0.00	37,967.72	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Managed Investments / MFS Concentrated Global Equity Trust (Wholesale)					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
23/12/2021	Sell 24,696.4226 MFS Concentrated Global Equity Trust (ETL0172AU) @ \$3.6505. Transaction fee \$0.00.	0.00	0.00	90,154.28	90,154.28
23/12/2021	Sell 24,696.4226 MFS Concentrated Global Equity Trust (ETL0172AU) @ \$3.6505. Transaction fee \$0.00.	0.00	90,154.28	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Shares in Listed Companies / Ansell Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Sell 993 Ansell Limited (ANN) @ \$31.71. Transaction fee \$34.64.	0.00	0.00	31,453.39	31,453.39

Date	Description	Quantity	Debits	Credits	Balance
21/12/2021	Sell 993 Ansell Limited (ANN) @ \$31.71. Transaction fee \$34.64.	0.00	31,453.39	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Shares in Listed Companies / BHP Group Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Sell 660 BHP Group Limited (BHP) @ \$41.03. Transaction fee \$29.79	0.00	0.00	27,050.01	27,050.01
21/12/2021	Sell 660 BHP Group Limited (BHP) @ \$41.03. Transaction fee \$29.79	0.00	27,050.01	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Shares in Listed Companies / Commonwealth Bank Of Australia.					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Sell 484 Commonwealth Bank of Australia (CBA) @ \$98.87. Transaction fee \$52.64.	0.00	0.00	47,799.52	47,799.52
21/12/2021	Sell 484 Commonwealth Bank of Australia (CBA) @ \$98.87. Transaction fee \$52.64.	0.00	47,799.52	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Shares in Listed Companies / CSL Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Sell 160 CSL Limited (CSL) @ \$273.09. Transaction fee \$48.06	0.00	0.00	43,646.34	43,646.34
21/12/2021	Sell 160 CSL Limited (CSL) @ \$273.09. Transaction fee \$48.06	0.00	43,646.34	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
Other Assets - Unsettled Trades / Disposals / Shares in Listed Companies / Domino's Pizza Enterprises Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Sell 211 Domino's Pizza Enterprises Limited (DMP) @ \$116.38. Transaction fee \$27.01	0.00	0.00	24,528.12	24,528.12
21/12/2021	Sell 211 Domino's Pizza Enterprises Limited (DMP) @ \$116.38. Transaction fee \$27.01	0.00	24,528.12	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Shares in Listed Companies / Invocare Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Sell 3,108 InvoCare Limited (IVC) @ \$11.15. Transaction fee \$38.12	0.00	0.00	34,614.92	34,614.92
21/12/2021	Sell 3,108 InvoCare Limited (IVC) @ \$11.15. Transaction fee \$38.12	0.00	34,614.92	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Shares in Listed Companies / Magellan Financial Group Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/02/2022	Sell 529 Magellan Financial Group Limited (MFG) @ \$18.12. Transaction fee \$12.50.	0.00	0.00	9,571.10	9,571.10
01/02/2022	Sell 529 Magellan Financial Group Limited (MFG) @ \$18.12. Transaction fee \$12.50.	0.00	9,571.10	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Shares in Listed Companies / Ramsay Health Care Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
21/12/2021	Sell 563 Ramsay Health Care Limited (RHC) @ \$67.23. Transaction fee \$41.63.	0.00	0.00	37,808.30	37,808.30
21/12/2021	Sell 563 Ramsay Health Care Limited (RHC) @ \$67.23. Transaction fee \$41.63.	0.00	37,808.30	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Shares in Listed Companies / REA Group Ltd					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Sell 331 REA Group Ltd (REA) @ \$157.78. Transaction fee \$57.45.	0.00	0.00	52,167.03	52,167.03
21/12/2021	Sell 331 REA Group Ltd (REA) @ \$157.78. Transaction fee \$57.45.	0.00	52,167.03	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Shares in Listed Companies / Resmed Inc - Cdi 10:1 Foreign Exempt Nyse					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Sell 1,803 ResMed Inc. Cdi 10:1 For. Exemp (RMD) @ \$34.89. Transaction fee \$69.20.	0.00	0.00	62,839.01	62,839.01
21/12/2021	Sell 1,803 ResMed Inc. Cdi 10:1 For. Exemp (RMD) @ \$34.89. Transaction fee \$69.20.	0.00	62,839.01	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Shares in Listed Companies / Seek Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Sell 1,270 Seek Limited (SEK) @ \$32.73. Transaction fee \$45.72.	0.00	0.00	41,515.21	41,515.21
21/12/2021	Sell 1,270 Seek Limited (SEK) @ \$32.73. Transaction fee \$45.72.	0.00	41,515.21	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Shares in Listed Companies / Telstra Corporation Limited.					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Sell 12,323 Telstra Corporation Limited (TLS) @ \$4.11. Transaction fee \$55.71.	0.00	0.00	50,591.82	50,591.82
21/12/2021	Sell 12,323 Telstra Corporation Limited (TLS) @ \$4.11. Transaction fee \$55.71.	0.00	50,591.82	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Ishares Global 100 ETF					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
17/12/2021	Sell 691 iShares S&P Global 100 (IOO) @ \$107.63. Transaction fee \$81.81.	0.00	74,289.40	0.00	74,289.40
21/12/2021	Sell 691 iShares S&P Global 100 (IOO) @ \$107.63. Transaction fee \$81.81.	0.00	0.00	74,289.40	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Magellan Global Fund					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Sell 34,580 Magellan Global Fund (MGF) @ \$1.73. Transaction fee \$65.62.	0.00	0.00	59,584.88	59,584.88
21/12/2021	Sell 34,580 Magellan Global Fund (MGF) @ \$1.73. Transaction fee \$65.62.	0.00	59,584.88	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Metrics Master Income Trust					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Sell 45,438 Metrics Master Income Trust (MXT) @ \$2.05. Transaction fee \$102.46.	0.00	0.00	93,045.44	93,045.44
21/12/2021	Sell 45,438 Metrics Master Income Trust (MXT) @ \$2.05. Transaction fee \$102.46.	0.00	93,045.44	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Disposals / Perpetual Credit Income Trust					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	Sell 89,375 Perpetual Credit Income Trust (PCI) @ \$1.08. Transaction fee \$106.59.	0.00	0.00	96,794.15	96,794.15
21/12/2021	Sell 89,375 Perpetual Credit Income Trust (PCI) @ \$1.08. Transaction fee \$106.59.	0.00	96,794.15	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Distributions / Managed Investments / Ardea Real Outcome Fund					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/09/2021	HOW0098AU Distribution - Cash	0.00	382.91	0.00	382.91
13/10/2021	HOW0098AU Distribution - Cash	0.00	0.00	382.91	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Distributions / Managed Investments / Capital Group New Perspective Fund (AU)					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/10/2021	CIM0006AU Distribution - Cash	0.00	64.93	0.00	64.93
15/10/2021	CIM0006AU Distribution - Cash	0.00	0.00	64.93	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Distributions / Managed Investments / Colchester Global Government Bond Fund - Class I					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/09/2021	ETL5525AU Distribution - Cash	0.00	315.99	0.00	315.99
04/10/2021	ETL5525AU Distribution - Cash	0.00	0.00	315.99	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Distributions / Managed Investments / Cromwell Phoenix Property Securities Fund					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/09/2021	CRM0008AU Distribution - Cash	0.00	404.42	0.00	404.42
14/10/2021	CRM0008AU Distribution - Cash	0.00	0.00	404.42	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Distributions / Managed Investments / Lazard Global Listed Infrastructure Fund					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/09/2021	LAZ0014AU Distribution - Cash	0.00	655.21	0.00	655.21
06/10/2021	LAZ0014AU Distribution - Cash	0.00	0.00	655.21	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Metrics Master Income Trust					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/07/2021	MXT AUD EST 0.0059, DRP NIL DISC	0.00	268.08	0.00	268.08
09/08/2021	MXT AUD EST 0.0059, DRP NIL DISC	0.00	0.00	268.08	0.00

Date	Description	Quantity	Debits	Credits	Balance
31/08/2021	MXT AUD DRP NIL DISC	0.00	304.43	0.00	304.43
08/09/2021	MXT AUD DRP NIL DISC	0.00	0.00	304.43	0.00
30/09/2021	MXT AUD DRP NIL DISC	0.00	290.80	0.00	290.80
08/10/2021	MXT AUD DRP NIL DISC	0.00	0.00	290.80	0.00
29/10/2021	MXT AUD DRP NIL DISC	0.00	308.98	0.00	308.98
08/11/2021	MXT AUD DRP NIL DISC	0.00	0.00	308.98	0.00
30/11/2021	MXT AUD DRP NIL DISC	0.00	336.24	0.00	336.24
08/12/2021	MXT AUD DRP NIL DISC	0.00	0.00	336.24	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Perpetual Credit Income Trust					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
29/07/2021	PCI AUD DRP NIL DISC	0.00	282.83	0.00	282.83
09/08/2021	PCI AUD DRP NIL DISC	0.00	0.00	282.83	0.00
30/08/2021	PCI AUD DRP NIL DISC	0.00	282.69	0.00	282.69
07/09/2021	PCI AUD DRP NIL DISC	0.00	0.00	282.69	0.00
29/09/2021	PCI AUD DRP	0.00	273.76	0.00	273.76
08/10/2021	PCI AUD DRP	0.00	0.00	273.76	0.00
28/10/2021	PCI AUD DRP	0.00	283.05	0.00	283.05
05/11/2021	PCI AUD DRP	0.00	0.00	283.05	0.00
29/11/2021	PCI AUD DRP	0.00	273.48	0.00	273.48

Date	Description	Quantity	Debits	Credits	Balance
07/12/2021	PCI AUD DRP	0.00	0.00	273.48	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Vanguard Australian Shares Index ETF					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
04/01/2022	VAS AUD EST 0.438 FRANKED, 30% CTR, 0.0715 CFI, DRP	0.00	6,392.17	0.00	6,392.17
21/01/2022	VAS AUD EST 0.438 FRANKED, 30% CTR, 0.0715 CFI, DRP	0.00	0.00	6,392.17	0.00
01/04/2022	VAS AUD EST 0.8376 FRANKED, 30% CTR, 0.0414 CFI, DRP	0.00	18,316.18	0.00	18,316.18
21/04/2022	VAS AUD EST 0.8376 FRANKED, 30% CTR, 0.0414 CFI, DRP	0.00	0.00	18,316.18	0.00
30/06/2022	VAS AUD EST 1.4346 FRANKED, 30% CTR, 0.0794 CFI, DRP	0.00	19,818.03	0.00	19,818.03
30/06/2022	Closing Balance	0.00	0.00	0.00	19,818.03
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Ansell Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
16/09/2021	ANN USD 0.436, UNFRANKED, 0.436 CFI, DRP NIL DISC	0.00	0.00	590.24	590.24
16/09/2021	ANN USD 0.436, UNFRANKED, 0.436 CFI, DRP NIL DISC	0.00	590.24	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / BHP Group Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
21/09/2021	BHP USD 2, 2 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	1,792.08	1,792.08
21/09/2021	BHP USD 2, 2 FRANKED, 30% CTR, DRP NIL DISC	0.00	1,792.08	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Commonwealth Bank Of Australia.					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
29/09/2021	CBA AUD 2 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	968.00	968.00
29/09/2021	CBA AUD 2 FRANKED, 30% CTR, DRP NIL DISC	0.00	968.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / CSL Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/09/2021	CSL USD 1.18, 0.118 FRANKED, 30% CTR, 1.062 CFI, DRP SUSP	0.00	0.00	254.34	254.34
30/09/2021	CSL USD 1.18, 0.118 FRANKED, 30% CTR, 1.062 CFI, DRP SUSP	0.00	254.34	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Domino's Pizza Enterprises Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
09/09/2021	DMP AUD 0.5957 FRANKED, 30% CTR, NIL CFI	0.00	0.00	179.56	179.56
09/09/2021	DMP AUD 0.5957 FRANKED, 30% CTR, NIL CFI	0.00	179.56	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Invocare Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
07/10/2021	IVC AUD 0.095 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	295.26	295.26
07/10/2021	IVC AUD 0.095 FRANKED, 30% CTR, DRP NIL DISC	0.00	295.26	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Magellan Financial Group Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
23/09/2021	MFG AUD 0.85575 FRANKED, 30% CTR, NIL CFI, DRP 1.5% DISC	0.00	0.00	603.59	603.59
23/09/2021	MFG AUD 0.85575 FRANKED, 30% CTR, NIL CFI, DRP 1.5% DISC	0.00	603.59	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Ramsay Health Care Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/09/2021	RHC AUD 1.03 FRANKED, 30% CTR	0.00	0.00	579.89	579.89
30/09/2021	RHC AUD 1.03 FRANKED, 30% CTR	0.00	579.89	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / REA Group Ltd					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
16/09/2021	REA AUD 0.72 FRANKED, 30% CTR	0.00	0.00	238.32	238.32
16/09/2021	REA AUD 0.72 FRANKED, 30% CTR	0.00	238.32	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Seek Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
05/10/2021	SEK AUD 0.2 FRANKED, 30% CTR	0.00	0.00	254.00	254.00
05/10/2021	SEK AUD 0.2 FRANKED, 30% CTR	0.00	254.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Telstra Corporation Limited.					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
23/09/2021	TLS AUD 0.03 SPEC, 0.08 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	985.84	985.84
23/09/2021	TLS AUD 0.03 SPEC, 0.08 FRANKED, 30% CTR, DRP SUSP	0.00	985.84	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Foreign Income / Foreign Dividend / Shares in Listed Companies / Resmed Inc - Cdi 10:1 Foreign Exempt Nyse					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
23/09/2021	RMD USD 0.042, 30% WHT	0.00	0.00	90.05	90.05
23/09/2021	RMD USD 0.042, 30% WHT	0.00	90.05	0.00	0.00
16/12/2021	RMD USD 0.042, 30% WHT	0.00	0.00	88.25	88.25
16/12/2021	RMD USD 0.042, 30% WHT	0.00	88.25	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Foreign Income / Foreign Dividend / Units In Listed Unit Trusts / Vanguard All-World Ex-Us Shares Index ETF					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/04/2022	VEU USD 0.106, 15% WHT	0.00	206.23	0.00	206.23
16/06/2022	VEU USD 0.106, 15% WHT	0.00	0.00	206.23	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Foreign Income / Foreign Dividend / Units In Listed Unit Trusts / Vanguard Us Total Market Shares Index ETF					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
26/04/2022	VTS USD 0.7082, 15% WHT	0.00	248.30	0.00	248.30
16/06/2022	VTS USD 0.7082, 15% WHT	0.00	0.00	248.30	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Interest / Cash At Bank / Bendigo Bank - Retirement Account					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/01/2022	INTEREST	0.00	0.00	6.07	6.07
01/01/2022	INTEREST	0.00	6.07	0.00	0.00
01/02/2022	INTEREST	0.00	0.00	6.09	6.09
01/02/2022	INTEREST	0.00	6.09	0.00	0.00
01/03/2022	INTEREST	0.00	0.00	1.02	1.02
01/03/2022	INTEREST	0.00	1.02	0.00	0.00
01/04/2022	INTEREST	0.00	0.00	0.91	0.91

Date	Description	Quantity	Debits	Credits	Balance
01/04/2022	INTEREST	0.00	0.91	0.00	0.00
01/05/2022	INTEREST	0.00	0.00	0.73	0.73
01/05/2022	INTEREST	0.00	0.73	0.00	0.00
01/06/2022	INTEREST	0.00	0.00	0.96	0.96
01/06/2022	INTEREST	0.00	0.96	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Interest / Cash At Bank / BT Panorama - Cash Account (3121)					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
31/07/2021	Interest payment for Cash Management Account	0.00	0.00	0.19	0.19
31/07/2021	Interest payment for Cash Management Account	0.00	0.19	0.00	0.00
31/08/2021	Interest payment for Cash Management Account	0.00	0.00	0.23	0.23
31/08/2021	Interest payment for Cash Management Account	0.00	0.23	0.00	0.00
30/09/2021	Interest payment for Cash Management Account	0.00	0.00	0.12	0.12
30/09/2021	Interest payment for Cash Management Account	0.00	0.12	0.00	0.00
31/10/2021	Interest payment for Cash Management Account	0.00	0.00	0.20	0.20
31/10/2021	Interest payment for Cash Management Account	0.00	0.20	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/11/2021	Interest payment for Cash Management Account	0.00	0.00	0.19	0.19
30/11/2021	Interest payment for Cash Management Account	0.00	0.19	0.00	0.00
31/12/2021	Interest payment for Cash Management Account	0.00	0.00	0.90	0.90
31/12/2021	Interest payment for Cash Management Account	0.00	0.90	0.00	0.00
31/01/2022	Interest payment for Cash Management Account	0.00	0.00	0.01	0.01
31/01/2022	Interest payment for Cash Management Account	0.00	0.01	0.00	0.00
28/02/2022	Interest payment for Cash Management Account	0.00	0.00	0.03	0.03
28/02/2022	Interest payment for Cash Management Account	0.00	0.03	0.00	0.00
31/03/2022	Interest payment for Cash Management Account	0.00	0.00	0.05	0.05
31/03/2022	Interest payment for Cash Management Account	0.00	0.05	0.00	0.00
04/04/2022	Interest payment for Cash Management Account	0.00	0.00	0.01	0.01
04/04/2022	Interest payment for Cash Management Account	0.00	0.01	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Interest / Cash At Bank / BT Panorama - Cash Account (5335)					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
31/07/2021	Interest payment for Cash Management Account	0.00	0.00	0.31	0.31
31/07/2021	Interest payment for Cash Management Account	0.00	0.31	0.00	0.00
31/08/2021	Interest payment for Cash Management Account	0.00	0.00	0.74	0.74
31/08/2021	Interest payment for Cash Management Account	0.00	0.74	0.00	0.00
30/09/2021	Interest payment for Cash Management Account	0.00	0.00	0.90	0.90
30/09/2021	Interest payment for Cash Management Account	0.00	0.90	0.00	0.00
31/10/2021	Interest payment for Cash Management Account	0.00	0.00	0.69	0.69
31/10/2021	Interest payment for Cash Management Account	0.00	0.69	0.00	0.00
30/11/2021	Interest payment for Cash Management Account	0.00	0.00	0.44	0.44
30/11/2021	Interest payment for Cash Management Account	0.00	0.44	0.00	0.00
31/12/2021	Interest payment for Cash Management Account	0.00	0.00	0.21	0.21
31/12/2021	Interest payment for Cash Management Account	0.00	0.21	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Interest / Cash At Bank / Vanguard Cash Account					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
02/01/2022	Cash Account Interest	0.00	0.00	1.94	1.94
02/01/2022	Cash Account Interest	0.00	1.94	0.00	0.00
05/01/2022	Cash Account Interest	0.00	0.00	33.55	33.55
05/01/2022	Cash Account Interest	0.00	33.55	0.00	0.00
02/03/2022	Cash Account Interest	0.00	0.00	2.92	2.92
02/03/2022	Cash Account Interest	0.00	2.92	0.00	0.00
02/04/2022	Cash Account Interest	0.00	0.00	2.46	2.46
02/04/2022	Cash Account Interest	0.00	2.46	0.00	0.00
03/05/2022	Cash Account Interest	0.00	0.00	3.82	3.82
03/05/2022	Cash Account Interest	0.00	3.82	0.00	0.00
02/06/2022	Cash Account Interest	0.00	0.00	11.80	11.80
02/06/2022	Cash Account Interest	0.00	11.80	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Sundry Debtors / Fee Refund					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
25/01/2022	DIRECT CREDIT Panorama pa0026854 ING 0108700680	0.00	0.00	4,411.38	4,411.38
25/01/2022	DIRECT CREDIT Panorama pa0026854 ING 0108700680	0.00	4,411.38	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Sundry Debtors / Other income					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
23/07/2021	Good value payment	0.00	0.00	4,038.41	4,038.41
23/07/2021	Good value payment	0.00	4,038.41	0.00	0.00
21/09/2021	Good value payment	0.00	0.00	21.23	21.23
21/09/2021	Good value payment	0.00	21.23	0.00	0.00
15/11/2021	DIRECT CREDIT BT588985 BT Portfolio Ser 0092835822	0.00	0.00	0.01	0.01
15/11/2021	DIRECT CREDIT BT588985 BT Portfolio Ser 0092835822	0.00	0.01	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Sundry Debtors / Sundry					
01/07/2021	Opening Balance	0.00	0.00	0.00	10,788.77
13/07/2021	Distributions Receivable	0.00	0.00	10,788.77	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Current Tax Assets / Income Tax Payable					
01/07/2021	Opening Balance	0.00	0.00	0.00	3,381.83
24/02/2022	Direct Credit from ATO , ATO003000016105856	0.00	0.00	3,381.83	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Current Tax Assets / Provision for Income Tax					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Tax Effect Of Income	0.00	0.00	541.50	541.50

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	541.50
Other Assets - Current Tax Assets / Franking Credits / Managed Investments / Cromwell Phoenix Property Securities Fund					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/09/2021	Distribution - Tax Statement	0.00	35.42	0.00	35.42
30/06/2022	Closing Balance	0.00	0.00	0.00	35.42
Other Assets - Current Tax Assets / Franking Credits / Managed Investments / Lazard Global Listed Infrastructure Fund					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/09/2021	Distribution - Tax Statement	0.00	4.34	0.00	4.34
30/06/2022	Closing Balance	0.00	0.00	0.00	4.34
Other Assets - Current Tax Assets / Franking Credits / BHP Group Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/09/2021	BHP USD 2, 2 FRANKED, 30% CTR, DRP NIL DISC	0.00	768.03	0.00	768.03
30/06/2022	Closing Balance	0.00	0.00	0.00	768.03
Other Assets - Current Tax Assets / Franking Credits / Commonwealth Bank Of Australia.					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
29/09/2021	CBA AUD 2 FRANKED, 30% CTR, DRP NIL DISC	0.00	414.86	0.00	414.86
30/06/2022	Closing Balance	0.00	0.00	0.00	414.86
Other Assets - Current Tax Assets / Franking Credits / CSL Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/09/2021	CSL USD 1.18, 0.118 FRANKED, 30% CTR, 1.062 CFI, DRP SUSP	0.00	10.90	0.00	10.90
30/06/2022	Closing Balance	0.00	0.00	0.00	10.90
Other Assets - Current Tax Assets / Franking Credits / Domino's Pizza Enterprises Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
09/09/2021	DMP AUD 0.5957 FRANKED, 30% CTR, NIL CFI	0.00	53.87	0.00	53.87
30/06/2022	Closing Balance	0.00	0.00	0.00	53.87
Other Assets - Current Tax Assets / Franking Credits / Invocare Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
07/10/2021	IVC AUD 0.095 FRANKED, 30% CTR, DRP NIL DISC	0.00	126.54	0.00	126.54
30/06/2022	Closing Balance	0.00	0.00	0.00	126.54
Other Assets - Current Tax Assets / Franking Credits / Magellan Financial Group Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
23/09/2021	MFG AUD 0.85575 FRANKED, 30% CTR, NIL CFI, DRP 1.5% DISC	0.00	194.01	0.00	194.01
30/06/2022	Closing Balance	0.00	0.00	0.00	194.01
Other Assets - Current Tax Assets / Franking Credits / Ramsay Health Care Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/09/2021	RHC AUD 1.03 FRANKED, 30% CTR	0.00	248.52	0.00	248.52
30/06/2022	Closing Balance	0.00	0.00	0.00	248.52

Date	Description	Quantity	Debits	Credits	Balance
Other Assets - Current Tax Assets / Franking Credits / REA Group Ltd					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
16/09/2021	REA AUD 0.72 FRANKED, 30% CTR	0.00	102.14	0.00	102.14
30/06/2022	Closing Balance	0.00	0.00	0.00	102.14
Other Assets - Current Tax Assets / Franking Credits / Seek Limited					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
05/10/2021	SEK AUD 0.2 FRANKED, 30% CTR	0.00	108.86	0.00	108.86
30/06/2022	Closing Balance	0.00	0.00	0.00	108.86
Other Assets - Current Tax Assets / Franking Credits / Telstra Corporation Limited.					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
23/09/2021	TLS AUD 0.03 SPEC, 0.08 FRANKED, 30% CTR, DRP SUSP	0.00	422.50	0.00	422.50
30/06/2022	Closing Balance	0.00	0.00	0.00	422.50
Other Assets - Current Tax Assets / Franking Credits / Units In Listed Unit Trusts / Perpetual Credit Income Trust					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
29/07/2021	Distribution - Tax Statement	0.00	0.12	0.00	0.12
30/08/2021	Distribution - Tax Statement	0.00	0.12	0.00	0.24
29/09/2021	Distribution - Tax Statement	0.00	0.10	0.00	0.34
28/10/2021	Distribution - Tax Statement	0.00	0.12	0.00	0.46
29/11/2021	Distribution - Tax Statement	0.00	0.11	0.00	0.57

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	0.57
Other Assets - Current Tax Assets / Franking Credits / Units In Listed Unit Trusts / Vanguard Australian Shares Index ETF					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Distribution - Tax Statement	0.00	1,761.25	0.00	1,761.25
30/06/2022	Distribution - Tax Statement	0.00	5,046.70	0.00	6,807.95
30/06/2022	Distribution - Tax Statement	0.00	5,460.50	0.00	12,268.45
30/06/2022	Closing Balance	0.00	0.00	0.00	12,268.45
Other Assets - Current Tax Assets / Foreign Tax Credits / Managed Investments / Lazard Global Listed Infrastructure Fund					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/09/2021	Distribution - Tax Statement	0.00	33.17	0.00	33.17
30/06/2022	Closing Balance	0.00	0.00	0.00	33.17
Other Assets - Current Tax Assets / Foreign Tax Credits / Shares in Listed Companies / Resmed Inc - Cdi 10:1 Foreign Exempt Nyse					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
23/09/2021	RMD USD 0.042, 30% WHT	0.00	15.89	0.00	15.89
16/12/2021	RMD USD 0.042, 30% WHT	0.00	15.57	0.00	31.46
30/06/2022	Closing Balance	0.00	0.00	0.00	31.46
Other Assets - Current Tax Assets / Foreign Tax Credits / Units In Listed Unit Trusts / Vanguard All-World Ex-Us Shares Index ETF					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/04/2022	VEU USD 0.106, 15% WHT	0.00	88.38	0.00	88.38
30/06/2022	Closing Balance	0.00	0.00	0.00	88.38

Date	Description	Quantity	Debits	Credits	Balance
Other Assets - Current Tax Assets / Foreign Tax Credits / Units In Listed Unit Trusts / Vanguard Australian Shares Index ETF					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Distribution - Tax Statement	0.00	5.40	0.00	5.40
30/06/2022	Distribution - Tax Statement	0.00	15.48	0.00	20.88
30/06/2022	Distribution - Tax Statement	0.00	16.75	0.00	37.63
30/06/2022	Closing Balance	0.00	0.00	0.00	37.63
Other Assets - Current Tax Assets / Foreign Tax Credits / Units In Listed Unit Trusts / Vanguard Us Total Market Shares Index ETF					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
26/04/2022	VTS USD 0.7082, 15% WHT	0.00	106.41	0.00	106.41
30/06/2022	Closing Balance	0.00	0.00	0.00	106.41
Other Assets - Current Tax Assets / Excessive Foreign Tax Credit Writeoff					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Excessive foreign tax credit written off	0.00	0.00	297.05	297.05
30/06/2022	Closing Balance	0.00	0.00	0.00	297.05
Other Creditors and Accruals / Accountancy Fee					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
08/10/2021	Payment to Cygnet Accounting Pty Ltd 004846	0.00	0.00	275.00	275.00
08/10/2021	Payment to Cygnet Accounting Pty Ltd 004846	0.00	275.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
03/02/2022	OSKO PAYMENT Ronald A Pitcher Reimburse Acctg fee payment f>	0.00	0.00	2,365.00	2,365.00
03/02/2022	OSKO PAYMENT Ronald A Pitcher Reimburse Acctg fee payment f>	0.00	2,365.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Adviser Fee					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
06/12/2021	One-off advice fee Cygnet will implement the clients stipulated action items when required from 1/12/2021 to 31/1/2022 or when completed, as agreed.	0.00	0.00	1,392.87	1,392.87
06/12/2021	One-off advice fee Cygnet will implement the clients stipulated action items when required from 1/12/2021 to 31/1/2022 or when completed, as agreed.	0.00	1,392.87	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / ASIC Fee					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
04/10/2021	BPAY payment to ASIC	0.00	0.00	276.00	276.00
04/10/2021	BPAY payment to ASIC	0.00	276.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Auditor Fee					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
03/02/2022	OSKO PAYMENT Ronald A Pitcher Reimburse Acctg fee payment f>	0.00	0.00	495.00	495.00

Date	Description	Quantity	Debits	Credits	Balance
03/02/2022	OSKO PAYMENT Ronald A Pitcher Reimburse Acctg fee payment f>	0.00	495.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Investment Management Fee					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
05/07/2021	Administration fee for the period 01/06/2021 to 30/06/2021	0.00	0.00	167.67	167.67
05/07/2021	Administration fee for the period 01/06/2021 to 30/06/2021	0.00	167.67	0.00	0.00
07/07/2021	Advice fee for the period 01/06/2021 to 30/06/2021	0.00	0.00	596.71	596.71
07/07/2021	Advice fee for the period 01/06/2021 to 30/06/2021	0.00	596.71	0.00	0.00
04/08/2021	Administration fee for the period 01/07/2021 to 31/07/2021	0.00	0.00	173.26	173.26
04/08/2021	Administration fee for the period 01/07/2021 to 31/07/2021	0.00	173.26	0.00	0.00
06/08/2021	Advice fee for the period 01/07/2021 to 31/07/2021	0.00	0.00	616.60	616.60
06/08/2021	Advice fee for the period 01/07/2021 to 31/07/2021	0.00	616.60	0.00	0.00
03/09/2021	Administration fee for the period 15/08/2021 to 31/08/2021	0.00	0.00	95.01	95.01
03/09/2021	Administration fee for the period 15/08/2021 to 31/08/2021	0.00	95.01	0.00	0.00
07/09/2021	Advice fee for the period 01/08/2021 to 31/08/2021	0.00	0.00	616.60	616.60

Date	Description	Quantity	Debits	Credits	Balance
07/09/2021	Advice fee for the period 01/08/2021 to 31/08/2021	0.00	616.60	0.00	0.00
05/10/2021	Administration fee for the period 01/09/2021 to 30/09/2021	0.00	0.00	167.67	167.67
05/10/2021	Administration fee for the period 01/09/2021 to 30/09/2021	0.00	167.67	0.00	0.00
07/10/2021	Advice fee for the period 01/09/2021 to 30/09/2021	0.00	0.00	596.71	596.71
07/10/2021	Advice fee for the period 01/09/2021 to 30/09/2021	0.00	596.71	0.00	0.00
11/10/2021	Expense recovery - Legislative	0.00	0.00	18.11	18.11
11/10/2021	Expense recovery - Legislative	0.00	18.11	0.00	0.00
03/11/2021	Administration fee for the period 01/10/2021 to 31/10/2021	0.00	0.00	173.26	173.26
03/11/2021	Administration fee for the period 01/10/2021 to 31/10/2021	0.00	173.26	0.00	0.00
05/11/2021	Advice fee for the period 01/10/2021 to 31/10/2021	0.00	0.00	616.60	616.60
05/11/2021	Advice fee for the period 01/10/2021 to 31/10/2021	0.00	616.60	0.00	0.00
03/12/2021	Administration fee for the period 01/11/2021 to 30/11/2021	0.00	0.00	167.67	167.67
03/12/2021	Administration fee for the period 01/11/2021 to 30/11/2021	0.00	167.67	0.00	0.00
06/01/2022	Administration fee for the period 01/12/2021 to 31/12/2021	0.00	0.00	132.92	132.92
06/01/2022	Administration fee for the period 01/12/2021 to 31/12/2021	0.00	132.92	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
03/02/2022	Administration fee for the period 01/01/2022 to 31/01/2022	0.00	0.00	47.03	47.03
03/02/2022	Administration fee for the period 01/01/2022 to 31/01/2022	0.00	47.03	0.00	0.00
04/03/2022	Administration fee for the period 01/02/2022 to 28/02/2022	0.00	0.00	41.42	41.42
04/03/2022	Administration fee for the period 01/02/2022 to 28/02/2022	0.00	41.42	0.00	0.00
04/04/2022	Administration fee for the period 01/03/2022 to 31/03/2022	0.00	0.00	45.86	45.86
04/04/2022	Administration fee for the period 01/03/2022 to 31/03/2022	0.00	45.86	0.00	0.00
04/04/2022	Administration fee for the period 01/04/2022 to 03/04/2022	0.00	0.00	4.44	4.44
04/04/2022	Administration fee for the period 01/04/2022 to 03/04/2022	0.00	4.44	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Income Tax Suspense					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
24/02/2022	Direct Credit from ATO , ATO003000016105856	0.00	0.00	3,122.83	3,122.83
24/02/2022	Direct Credit from ATO , ATO003000016105856	0.00	3,122.83	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Fund Suspense / Bendigo Bank - Retirement Account					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
15/11/2021	DIRECT CREDIT BT588985 BT Portfolio Ser 0092835822	0.00	0.00	0.01	0.01
15/11/2021	DIRECT CREDIT BT588985 BT Portfolio Ser 0092835822	0.00	0.01	0.00	0.00
23/12/2021	DIRECT CREDIT Jameroch Superannu Jameroch Superan 0102289271	0.00	0.00	935,161.19	935,161.19
23/12/2021	DIRECT CREDIT Jameroch Superannu Jameroch Superan 0102289271	0.00	935,161.19	0.00	0.00
24/12/2021	EFT CREDIT TFR PITCHER 013-936 121133011	0.00	930,000.00	0.00	930,000.00
25/12/2021	EFT CREDIT TFR PITCHER 013-936 121133011	0.00	0.00	930,000.00	0.00
29/12/2021	DIRECT CREDIT Panorama transfer Jameroch Superan 0103063707	0.00	0.00	191,000.00	191,000.00
29/12/2021	DIRECT CREDIT Panorama transfer Jameroch Superan 0103063707	0.00	191,000.00	0.00	0.00
31/12/2021	DIRECT CREDIT Panorama transfer Jameroch Superan 0103745147	0.00	0.00	90,192.51	90,192.51
31/12/2021	DIRECT CREDIT Panorama transfer Jameroch Superan 0103745147	0.00	90,192.51	0.00	0.00
01/01/2022	INTEREST	0.00	0.00	6.07	6.07
01/01/2022	INTEREST	0.00	6.07	0.00	0.00
04/01/2022	DIRECT CREDIT 713667 Vanguard33777996 0104254309	0.00	0.00	40,000.00	40,000.00
04/01/2022	DIRECT CREDIT 713667 Vanguard33777996 0104254309	0.00	40,000.00	0.00	0.00
07/01/2022	EFT CREDIT TFR TRADING 013-901 322165317	0.00	0.00	300,000.00	300,000.00

Date	Description	Quantity	Debits	Credits	Balance
07/01/2022	EFT CREDIT TFR TRADING 013-901 322165317	0.00	300,000.00	0.00	0.00
25/01/2022	DIRECT CREDIT Panorama pa0026854 ING 0108700680	0.00	0.00	4,411.38	4,411.38
25/01/2022	DIRECT CREDIT Panorama pa0026854 ING 0108700680	0.00	4,411.38	0.00	0.00
01/02/2022	INTEREST	0.00	0.00	6.09	6.09
01/02/2022	INTEREST	0.00	6.09	0.00	0.00
03/02/2022	DIRECT CREDIT Panorama transfer Jameroch Superan 0111014200	0.00	0.00	9,392.06	9,392.06
03/02/2022	DIRECT CREDIT Panorama transfer Jameroch Superan 0111014200	0.00	9,392.06	0.00	0.00
03/02/2022	OSKO PAYMENT Ronald A Pitcher Reimburse Acctg fee payment f>	0.00	0.00	495.00	495.00
03/02/2022	OSKO PAYMENT Ronald A Pitcher Reimburse Acctg fee payment f>	0.00	0.00	2,365.00	2,860.00
03/02/2022	OSKO PAYMENT Ronald A Pitcher Reimburse Acctg fee payment f>	0.00	2,860.00	0.00	0.00
28/02/2022	OSKO PAYMENT roch5682 Monthly pension	0.00	0.00	5,750.00	5,750.00
28/02/2022	OSKO PAYMENT roch5682 Monthly pension	0.00	5,750.00	0.00	0.00
01/03/2022	INTEREST	0.00	0.00	1.02	1.02
01/03/2022	INTEREST	0.00	1.02	0.00	0.00
30/03/2022	OSKO PAYMENT roch5682 Monthly pension	0.00	0.00	5,750.00	5,750.00
30/03/2022	OSKO PAYMENT roch5682 Monthly pension	0.00	5,750.00	0.00	0.00
01/04/2022	INTEREST	0.00	0.00	0.91	0.91

Date	Description	Quantity	Debits	Credits	Balance
01/04/2022	INTEREST	0.00	0.91	0.00	0.00
05/04/2022	DIRECT CREDIT Jameroch Superan 0124944962	0.00	0.00	5,031.41	5,031.41
05/04/2022	DIRECT CREDIT Jameroch Superan 0124944962	0.00	5,031.41	0.00	0.00
18/04/2022	OSKO PAYMENT roch5682 Pension	0.00	0.00	5,750.00	5,750.00
18/04/2022	OSKO PAYMENT roch5682 Pension	0.00	5,750.00	0.00	0.00
01/05/2022	INTEREST	0.00	0.00	0.73	0.73
01/05/2022	INTEREST	0.00	0.73	0.00	0.00
24/05/2022	OSKO PAYMENT roch5682 Pension	0.00	0.00	5,750.00	5,750.00
24/05/2022	OSKO PAYMENT roch5682 Pension	0.00	5,750.00	0.00	0.00
01/06/2022	INTEREST	0.00	0.00	0.96	0.96
01/06/2022	INTEREST	0.00	0.96	0.00	0.00
16/06/2022	DIVIDEND VEU49/99999735 VEU REPLACEMENT 0141745313	0.00	0.00	206.23	206.23
16/06/2022	DIVIDEND VEU49/99999735 VEU REPLACEMENT 0141745313	0.00	206.23	0.00	0.00
16/06/2022	DIVIDEND VTS49/99999582 VTS REPLACEMENT 0141745314	0.00	0.00	248.30	248.30
16/06/2022	DIVIDEND VTS49/99999582 VTS REPLACEMENT 0141745314	0.00	248.30	0.00	0.00
23/06/2022	OSKO PAYMENT roch5682 Pension	0.00	0.00	5,750.00	5,750.00
23/06/2022	OSKO PAYMENT roch5682 Pension	0.00	5,750.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
Fund Suspense / BT Panorama - Cash Account (3121)					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
05/07/2021	Administration fee for the period 01/06/2021 to 30/06/2021	0.00	0.00	167.67	167.67
05/07/2021	Administration fee for the period 01/06/2021 to 30/06/2021	0.00	167.67	0.00	0.00
07/07/2021	Advice fee for the period 01/06/2021 to 30/06/2021	0.00	0.00	596.71	596.71
07/07/2021	Advice fee for the period 01/06/2021 to 30/06/2021	0.00	596.71	0.00	0.00
07/07/2021	Dividend 89,375 Perpetual Credit Income Trust (PCI) @ \$0.003241	0.00	0.00	289.66	289.66
08/07/2021	Dividend 45,438 Mcp Master Income Trust (MXT) @ \$0.0065	0.00	0.00	295.35	585.01
13/07/2021	Distribution 24,696.4226 MFS Concentrated Global Equity Trust (ETL0172AU) @ \$0.125708	0.00	0.00	255.08	840.09
13/07/2021	Distribution 24,696.4226 MFS Concentrated Global Equity Trust (ETL0172AU) @ \$0.125708	0.00	0.00	289.66	1,129.75
13/07/2021	Distribution 24,696.4226 MFS Concentrated Global Equity Trust (ETL0172AU) @ \$0.125708	0.00	0.00	295.35	1,425.10
13/07/2021	Distribution 24,696.4226 MFS Concentrated Global Equity Trust (ETL0172AU) @ \$0.125708	0.00	0.00	609.12	2,034.22
13/07/2021	Distribution 24,696.4226 MFS Concentrated Global Equity Trust (ETL0172AU) @ \$0.125708	0.00	0.00	3,104.54	5,138.76

Date	Description	Quantity	Debits	Credits	Balance
13/07/2021	Distribution 24,696.4226 MFS Concentrated Global Equity Trust (ETL0172AU) @ \$0.125708	0.00	10,788.77	0.00	5,650.01
13/07/2021	Distribution 53,532.3810 CC JCB Active Bond Fund (CHN0005AU) @ \$0.004765	0.00	0.00	255.08	5,394.93
13/07/2021	Distribution 53,532.3810 CC JCB Active Bond Fund (CHN0005AU) @ \$0.004765	0.00	255.08	0.00	5,650.01
13/07/2021	Dividend 45,438 Mcp Master Income Trust (MXT) @ \$0.0065	0.00	295.35	0.00	5,945.36
13/07/2021	Dividend 691 iShares S&P Global 100 (IOO) @ \$0.881498	0.00	0.00	609.12	5,336.24
13/07/2021	Dividend 691 iShares S&P Global 100 (IOO) @ \$0.881498	0.00	609.12	0.00	5,945.36
13/07/2021	Dividend 89,375 Perpetual Credit Income Trust (PCI) @ \$0.003241	0.00	289.66	0.00	6,235.02
15/07/2021	Distribution 24,696.4226 MFS Concentrated Global Equity Trust (ETL0172AU) @ \$0.125708	0.00	0.00	776.27	5,458.75
15/07/2021	Distribution 24,696.4226 MFS Concentrated Global Equity Trust (ETL0172AU) @ \$0.125708	0.00	0.00	1,662.75	3,796.00
15/07/2021	Distribution 27,285.4642 Lazard Global Listed Infrastructure Fund (LAZ0014AU) @ \$0.02845	0.00	0.00	776.27	3,019.73
15/07/2021	Distribution 27,285.4642 Lazard Global Listed Infrastructure Fund (LAZ0014AU) @ \$0.02845	0.00	776.27	0.00	3,796.00
15/07/2021	Distribution 40,961.6558 Capital Group New Perspective Fund (AU) (CIM0006AU) @ \$0.040593	0.00	0.00	1,662.75	2,133.25
15/07/2021	Distribution 40,961.6558 Capital Group New Perspective Fund (AU) (CIM0006AU) @ \$0.040593	0.00	1,662.75	0.00	3,796.00

Date	Description	Quantity	Debits	Credits	Balance
16/07/2021	Distribution 24,696.4226 MFS Concentrated Global Equity Trust (ETL0172AU) @ \$0.125708	0.00	0.00	484.18	3,311.82
16/07/2021	Distribution 24,696.4226 MFS Concentrated Global Equity Trust (ETL0172AU) @ \$0.125708	0.00	0.00	2,046.19	1,265.63
16/07/2021	Distribution 31,857.7524 Cromwell Phoenix Property Securities Fund (CRM0008AU) @ \$0.015198	0.00	0.00	484.18	781.45
16/07/2021	Distribution 31,857.7524 Cromwell Phoenix Property Securities Fund (CRM0008AU) @ \$0.015198	0.00	484.18	0.00	1,265.63
16/07/2021	Distribution 56,338.5793 Colchester Global Government Bond Fund - Clas (ETL5525AU) @ \$0.036319	0.00	0.00	2,046.19	780.56
16/07/2021	Distribution 56,338.5793 Colchester Global Government Bond Fund - Clas (ETL5525AU) @ \$0.036319	0.00	2,046.19	0.00	1,265.63
21/07/2021	Distribution 24,696.4226 MFS Concentrated Global Equity Trust (ETL0172AU) @ \$0.125708	0.00	0.00	1,265.63	0.00
21/07/2021	Dividend 34,580 Magellan Global Fund (MGF) @ \$0.0366	0.00	0.00	1,265.63	1,265.63
21/07/2021	Dividend 34,580 Magellan Global Fund (MGF) @ \$0.0366	0.00	1,265.63	0.00	0.00
23/07/2021	Good value payment	0.00	0.00	4,038.41	4,038.41
23/07/2021	Good value payment	0.00	4,038.41	0.00	0.00
31/07/2021	Interest payment for Cash Management Account	0.00	0.00	0.19	0.19
31/07/2021	Interest payment for Cash Management Account	0.00	0.19	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
04/08/2021	Administration fee for the period 01/07/2021 to 31/07/2021	0.00	0.00	173.26	173.26
04/08/2021	Administration fee for the period 01/07/2021 to 31/07/2021	0.00	173.26	0.00	0.00
06/08/2021	Advice fee for the period 01/07/2021 to 31/07/2021	0.00	0.00	616.60	616.60
06/08/2021	Advice fee for the period 01/07/2021 to 31/07/2021	0.00	616.60	0.00	0.00
09/08/2021	Dividend 45,438 Metrics Master Income Trust (MXT) @ \$0.0059	0.00	0.00	268.08	268.08
09/08/2021	Dividend 45,438 Metrics Master Income Trust (MXT) @ \$0.0059	0.00	268.08	0.00	0.00
09/08/2021	Dividend 89,375 Perpetual Credit Income Trust (PCI) @ \$0.003165	0.00	0.00	282.83	282.83
09/08/2021	Dividend 89,375 Perpetual Credit Income Trust (PCI) @ \$0.003165	0.00	282.83	0.00	0.00
11/08/2021	Payment to Jameroch Superannuation Fund Transfer to CMA	0.00	0.00	20,000.00	20,000.00
11/08/2021	Payment to Jameroch Superannuation Fund Transfer to CMA	0.00	20,000.00	0.00	0.00
31/08/2021	Interest payment for Cash Management Account	0.00	0.00	0.23	0.23
31/08/2021	Interest payment for Cash Management Account	0.00	0.23	0.00	0.00
03/09/2021	Administration fee for the period 15/08/2021 to 31/08/2021	0.00	0.00	95.01	95.01
03/09/2021	Administration fee for the period 15/08/2021 to 31/08/2021	0.00	95.01	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
07/09/2021	Advice fee for the period 01/08/2021 to 31/08/2021	0.00	0.00	616.60	616.60
07/09/2021	Advice fee for the period 01/08/2021 to 31/08/2021	0.00	616.60	0.00	0.00
07/09/2021	Dividend 89,375 Perpetual Credit Income Trust (PCI) @ \$0.003163	0.00	0.00	282.69	282.69
07/09/2021	Dividend 89,375 Perpetual Credit Income Trust (PCI) @ \$0.003163	0.00	282.69	0.00	0.00
08/09/2021	Dividend 45,438 Metrics Master Income Trust (MXT) @ \$0.0067	0.00	0.00	304.43	304.43
08/09/2021	Dividend 45,438 Metrics Master Income Trust (MXT) @ \$0.0067	0.00	304.43	0.00	0.00
09/09/2021	Dividend 211 Domino's Pizza Enterprises Limited (DMP) @ \$0.85	0.00	0.00	179.56	179.56
09/09/2021	Dividend 211 Domino's Pizza Enterprises Limited (DMP) @ \$0.85	0.00	179.56	0.00	0.00
16/09/2021	Dividend 331 REA Group Ltd (REA) @ \$0.72	0.00	0.00	238.32	238.32
16/09/2021	Dividend 331 REA Group Ltd (REA) @ \$0.72	0.00	238.32	0.00	0.00
16/09/2021	Dividend 993 Ansell Limited (ANN) @ \$0.5944	0.00	0.00	590.24	590.24
16/09/2021	Dividend 993 Ansell Limited (ANN) @ \$0.5944	0.00	590.24	0.00	0.00
21/09/2021	Dividend 660 BHP Group Limited (BHP) @ \$2.71527	0.00	0.00	1,792.08	1,792.08
21/09/2021	Dividend 660 BHP Group Limited (BHP) @ \$2.71527	0.00	1,792.08	0.00	0.00
21/09/2021	Good value payment	0.00	0.00	21.23	21.23
21/09/2021	Good value payment	0.00	21.23	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
23/09/2021	Dividend 1,803 ResMed Inc. Cdi 10:1 For. Exemp (RMD) @ \$0.058758 Gross Amount \$105.94, Withholding Tax \$-15.89	0.00	0.00	90.05	90.05
23/09/2021	Dividend 1,803 ResMed Inc. Cdi 10:1 For. Exemp (RMD) @ \$0.058758 Gross Amount \$105.94, Withholding Tax \$-15.89	0.00	90.05	0.00	0.00
23/09/2021	Dividend 12,323 Telstra Corporation Limited (TLS) @ \$0.08	0.00	0.00	985.84	985.84
23/09/2021	Dividend 12,323 Telstra Corporation Limited (TLS) @ \$0.08	0.00	985.84	0.00	0.00
23/09/2021	Dividend 529 Magellan Financial Group Limited (MFG) @ \$1.141	0.00	0.00	603.59	603.59
23/09/2021	Dividend 529 Magellan Financial Group Limited (MFG) @ \$1.141	0.00	603.59	0.00	0.00
29/09/2021	Dividend 484 Commonwealth Bank of Australia (CBA) @ \$2.00	0.00	0.00	968.00	968.00
29/09/2021	Dividend 484 Commonwealth Bank of Australia (CBA) @ \$2.00	0.00	968.00	0.00	0.00
30/09/2021	Dividend 160 CSL Limited (CSL) @ \$1.589654	0.00	0.00	254.34	254.34
30/09/2021	Dividend 160 CSL Limited (CSL) @ \$1.589654	0.00	254.34	0.00	0.00
30/09/2021	Dividend 563 Ramsay Health Care Limited (RHC) @ \$1.03	0.00	0.00	579.89	579.89
30/09/2021	Dividend 563 Ramsay Health Care Limited (RHC) @ \$1.03	0.00	579.89	0.00	0.00
30/09/2021	Interest payment for Cash Management Account	0.00	0.00	0.12	0.12
30/09/2021	Interest payment for Cash Management Account	0.00	0.12	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
04/10/2021	BPAY payment to ASIC	0.00	0.00	276.00	276.00
04/10/2021	BPAY payment to ASIC	0.00	276.00	0.00	0.00
04/10/2021	Distribution 56,338.5793 Colchester Global Government Bond Fund - Clas (ETL5525AU) @ \$0.005609	0.00	0.00	315.99	315.99
04/10/2021	Distribution 56,338.5793 Colchester Global Government Bond Fund - Clas (ETL5525AU) @ \$0.005609	0.00	315.99	0.00	0.00
05/10/2021	Administration fee for the period 01/09/2021 to 30/09/2021	0.00	0.00	167.67	167.67
05/10/2021	Administration fee for the period 01/09/2021 to 30/09/2021	0.00	167.67	0.00	0.00
05/10/2021	Dividend 1,270 Seek Limited (SEK) @ \$0.20	0.00	0.00	254.00	254.00
05/10/2021	Dividend 1,270 Seek Limited (SEK) @ \$0.20	0.00	254.00	0.00	0.00
06/10/2021	Distribution 27,285.4642 Lazard Global Listed Infrastructure Fund (LAZ0014AU) @ \$0.024013	0.00	0.00	655.21	655.21
06/10/2021	Distribution 27,285.4642 Lazard Global Listed Infrastructure Fund (LAZ0014AU) @ \$0.024013	0.00	655.21	0.00	0.00
07/10/2021	Advice fee for the period 01/09/2021 to 30/09/2021	0.00	0.00	596.71	596.71
07/10/2021	Advice fee for the period 01/09/2021 to 30/09/2021	0.00	596.71	0.00	0.00
07/10/2021	Dividend 3,108 InvoCare Limited (IVC) @ \$0.095	0.00	0.00	295.26	295.26
07/10/2021	Dividend 3,108 InvoCare Limited (IVC) @ \$0.095	0.00	295.26	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
08/10/2021	Dividend 45,438 Metrics Master Income Trust (MXT) @ \$0.0064	0.00	0.00	290.80	290.80
08/10/2021	Dividend 45,438 Metrics Master Income Trust (MXT) @ \$0.0064	0.00	290.80	0.00	0.00
08/10/2021	Dividend 89,375 Perpetual Credit Income Trust (PCI) @ \$0.003063	0.00	0.00	273.76	273.76
08/10/2021	Dividend 89,375 Perpetual Credit Income Trust (PCI) @ \$0.003063	0.00	273.76	0.00	0.00
08/10/2021	Payment to Cygnet Accounting Pty Ltd 004846	0.00	0.00	275.00	275.00
08/10/2021	Payment to Cygnet Accounting Pty Ltd 004846	0.00	275.00	0.00	0.00
11/10/2021	Expense recovery - Legislative	0.00	0.00	18.11	18.11
11/10/2021	Expense recovery - Legislative	0.00	18.11	0.00	0.00
13/10/2021	Distribution 50,982.0152 Ardea Real Outcome Fund (HOW0098AU) @ \$0.007511	0.00	0.00	382.91	382.91
13/10/2021	Distribution 50,982.0152 Ardea Real Outcome Fund (HOW0098AU) @ \$0.007511	0.00	382.91	0.00	0.00
14/10/2021	Distribution 31,857.7524 Cromwell Phoenix Property Securities Fund (CRM0008AU) @ \$0.012695	0.00	0.00	404.42	404.42
14/10/2021	Distribution 31,857.7524 Cromwell Phoenix Property Securities Fund (CRM0008AU) @ \$0.012695	0.00	404.42	0.00	0.00
15/10/2021	Distribution 40,961.6558 Capital Group New Perspective Fund (AU) (CIM0006AU) @ \$0.001585	0.00	0.00	64.93	64.93
15/10/2021	Distribution 40,961.6558 Capital Group New Perspective Fund (AU) (CIM0006AU) @ \$0.001585	0.00	64.93	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
31/10/2021	Interest payment for Cash Management Account	0.00	0.00	0.20	0.20
31/10/2021	Interest payment for Cash Management Account	0.00	0.20	0.00	0.00
03/11/2021	Administration fee for the period 01/10/2021 to 31/10/2021	0.00	0.00	173.26	173.26
03/11/2021	Administration fee for the period 01/10/2021 to 31/10/2021	0.00	173.26	0.00	0.00
05/11/2021	Advice fee for the period 01/10/2021 to 31/10/2021	0.00	0.00	616.60	616.60
05/11/2021	Advice fee for the period 01/10/2021 to 31/10/2021	0.00	616.60	0.00	0.00
05/11/2021	Dividend 89,375 Perpetual Credit Income Trust (PCI) @ \$0.003167	0.00	0.00	283.05	283.05
05/11/2021	Dividend 89,375 Perpetual Credit Income Trust (PCI) @ \$0.003167	0.00	283.05	0.00	0.00
08/11/2021	Dividend 45,438 Metrics Master Income Trust (MXT) @ \$0.0068	0.00	0.00	308.98	308.98
08/11/2021	Dividend 45,438 Metrics Master Income Trust (MXT) @ \$0.0068	0.00	308.98	0.00	0.00
30/11/2021	Interest payment for Cash Management Account	0.00	0.00	0.19	0.19
30/11/2021	Interest payment for Cash Management Account	0.00	0.19	0.00	0.00
03/12/2021	Administration fee for the period 01/11/2021 to 30/11/2021	0.00	0.00	167.67	167.67
03/12/2021	Administration fee for the period 01/11/2021 to 30/11/2021	0.00	167.67	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
06/12/2021	One-off advice fee Cygnet will implement the clients stipulated action items when required from 1/12/2021 to 31/1/2022 or when completed, as agreed.	0.00	0.00	1,392.87	1,392.87
06/12/2021	One-off advice fee Cygnet will implement the clients stipulated action items when required from 1/12/2021 to 31/1/2022 or when completed, as agreed.	0.00	1,392.87	0.00	0.00
07/12/2021	Dividend 89,375 Perpetual Credit Income Trust (PCI) @ \$0.003060	0.00	0.00	273.48	273.48
07/12/2021	Dividend 89,375 Perpetual Credit Income Trust (PCI) @ \$0.003060	0.00	273.48	0.00	0.00
08/12/2021	Dividend 45,438 Metrics Master Income Trust (MXT) @ \$0.0074	0.00	0.00	336.24	336.24
08/12/2021	Dividend 45,438 Metrics Master Income Trust (MXT) @ \$0.0074	0.00	336.24	0.00	0.00
16/12/2021	Dividend 1,803 ResMed Inc. Cdi 10:1 For. Exemp (RMD) @ \$0.057582 Gross Amount \$103.82, Withholding Tax \$-15.57	0.00	0.00	88.25	88.25
16/12/2021	Dividend 1,803 ResMed Inc. Cdi 10:1 For. Exemp (RMD) @ \$0.057582 Gross Amount \$103.82, Withholding Tax \$-15.57	0.00	88.25	0.00	0.00
20/12/2021	Sell 31,857.7524 Cromwell Phoenix Property Securities Fund (CRM0008AU) @ \$1.4672. Transaction fee \$0.00.	0.00	0.00	46,741.69	46,741.69
20/12/2021	Sell 31,857.7524 Cromwell Phoenix Property Securities Fund (CRM0008AU) @ \$1.4672. Transaction fee \$0.00.	0.00	46,741.69	0.00	0.00
21/12/2021	Sell 1,270 Seek Limited (SEK) @ \$32.73. Transaction fee \$45.72.	0.00	0.00	41,515.21	41,515.21
21/12/2021	Sell 1,270 Seek Limited (SEK) @ \$32.73. Transaction fee \$45.72.	0.00	41,515.21	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
21/12/2021	Sell 1,803 ResMed Inc. Cdi 10:1 For. Exemp (RMD) @ \$34.89. Transaction fee \$69.20.	0.00	0.00	62,839.01	62,839.01
21/12/2021	Sell 1,803 ResMed Inc. Cdi 10:1 For. Exemp (RMD) @ \$34.89. Transaction fee \$69.20.	0.00	62,839.01	0.00	0.00
21/12/2021	Sell 12,323 Telstra Corporation Limited (TLS) @ \$4.11. Transaction fee \$55.71.	0.00	0.00	50,591.82	50,591.82
21/12/2021	Sell 12,323 Telstra Corporation Limited (TLS) @ \$4.11. Transaction fee \$55.71.	0.00	50,591.82	0.00	0.00
21/12/2021	Sell 160 CSL Limited (CSL) @ \$273.09. Transaction fee \$48.06	0.00	0.00	43,646.34	43,646.34
21/12/2021	Sell 160 CSL Limited (CSL) @ \$273.09. Transaction fee \$48.06	0.00	43,646.34	0.00	0.00
21/12/2021	Sell 17,290 Magellan Global Fund Option Expiry 1-March 20 (MGFO) @ \$0.01. Transaction fee \$12.50	0.00	0.00	125.82	125.82
21/12/2021	Sell 17,290 Magellan Global Fund Option Expiry 1-March 20 (MGFO) @ \$0.01. Transaction fee \$12.50	0.00	125.82	0.00	0.00
21/12/2021	Sell 211 Domino's Pizza Enterprises Limited (DMP) @ \$116.38. Transaction fee \$27.01	0.00	0.00	24,528.12	24,528.12
21/12/2021	Sell 211 Domino's Pizza Enterprises Limited (DMP) @ \$116.38. Transaction fee \$27.01	0.00	24,528.12	0.00	0.00
21/12/2021	Sell 3,108 InvoCare Limited (IVC) @ \$11.15. Transaction fee \$38.12	0.00	0.00	34,614.92	34,614.92
21/12/2021	Sell 3,108 InvoCare Limited (IVC) @ \$11.15. Transaction fee \$38.12	0.00	34,614.92	0.00	0.00
21/12/2021	Sell 331 REA Group Ltd (REA) @ \$157.78. Transaction fee \$57.45.	0.00	0.00	52,167.03	52,167.03
21/12/2021	Sell 331 REA Group Ltd (REA) @ \$157.78. Transaction fee \$57.45.	0.00	52,167.03	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
21/12/2021	Sell 34,580 Magellan Global Fund (MGF) @ \$1.73. Transaction fee \$65.62.	0.00	0.00	59,584.88	59,584.88
21/12/2021	Sell 34,580 Magellan Global Fund (MGF) @ \$1.73. Transaction fee \$65.62.	0.00	59,584.88	0.00	0.00
21/12/2021	Sell 45,438 Metrics Master Income Trust (MXT) @ \$2.05. Transaction fee \$102.46.	0.00	0.00	93,045.44	93,045.44
21/12/2021	Sell 45,438 Metrics Master Income Trust (MXT) @ \$2.05. Transaction fee \$102.46.	0.00	93,045.44	0.00	0.00
21/12/2021	Sell 484 Commonwealth Bank of Australia (CBA) @ \$98.87. Transaction fee \$52.64.	0.00	0.00	47,799.52	47,799.52
21/12/2021	Sell 484 Commonwealth Bank of Australia (CBA) @ \$98.87. Transaction fee \$52.64.	0.00	47,799.52	0.00	0.00
21/12/2021	Sell 563 Ramsay Health Care Limited (RHC) @ \$67.23. Transaction fee \$41.63.	0.00	0.00	37,808.30	37,808.30
21/12/2021	Sell 563 Ramsay Health Care Limited (RHC) @ \$67.23. Transaction fee \$41.63.	0.00	37,808.30	0.00	0.00
21/12/2021	Sell 660 BHP Group Limited (BHP) @ \$41.03. Transaction fee \$29.79	0.00	0.00	27,050.01	27,050.01
21/12/2021	Sell 660 BHP Group Limited (BHP) @ \$41.03. Transaction fee \$29.79	0.00	27,050.01	0.00	0.00
21/12/2021	Sell 691 iShares S&P Global 100 (IOO) @ \$107.63. Transaction fee \$81.81.	0.00	0.00	74,289.40	74,289.40
21/12/2021	Sell 691 iShares S&P Global 100 (IOO) @ \$107.63. Transaction fee \$81.81.	0.00	74,289.40	0.00	0.00
21/12/2021	Sell 89,375 Perpetual Credit Income Trust (PCI) @ \$1.08. Transaction fee \$106.59.	0.00	0.00	96,794.15	96,794.15
21/12/2021	Sell 89,375 Perpetual Credit Income Trust (PCI) @ \$1.08. Transaction fee \$106.59.	0.00	96,794.15	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
21/12/2021	Sell 993 Ansell Limited (ANN) @ \$31.71. Transaction fee \$34.64.	0.00	0.00	31,453.39	31,453.39
21/12/2021	Sell 993 Ansell Limited (ANN) @ \$31.71. Transaction fee \$34.64.	0.00	31,453.39	0.00	0.00
22/12/2021	Sell 53,532.3810 CC JCB Active Bond Fund (CHN0005AU) @ \$0.9981. Transaction fee \$0.00.	0.00	0.00	53,430.67	53,430.67
22/12/2021	Sell 53,532.3810 CC JCB Active Bond Fund (CHN0005AU) @ \$0.9981. Transaction fee \$0.00.	0.00	53,430.67	0.00	0.00
23/12/2021	Direct Credit from Jameroch Superan, Cash transfer	0.00	0.00	1,429.81	1,429.81
23/12/2021	Direct Credit from Jameroch Superan, Cash transfer	0.00	1,429.81	0.00	0.00
23/12/2021	Payment to Jameroch Superannuation Fund Jameroch Superannuation Fund	0.00	0.00	935,161.19	935,161.19
23/12/2021	Payment to Jameroch Superannuation Fund Jameroch Superannuation Fund	0.00	935,161.19	0.00	0.00
23/12/2021	Sell 24,696.4226 MFS Concentrated Global Equity Trust (ETL0172AU) @ \$3.6505. Transaction fee \$0.00.	0.00	0.00	90,154.28	90,154.28
23/12/2021	Sell 24,696.4226 MFS Concentrated Global Equity Trust (ETL0172AU) @ \$3.6505. Transaction fee \$0.00.	0.00	90,154.28	0.00	0.00
23/12/2021	Sell 27,285.4642 Lazard Global Listed Infrastructure Fund (LAZ0014AU) @ \$1.3915. Transaction fee \$0.00	0.00	0.00	37,967.72	37,967.72
23/12/2021	Sell 27,285.4642 Lazard Global Listed Infrastructure Fund (LAZ0014AU) @ \$1.3915. Transaction fee \$0.00	0.00	37,967.72	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
23/12/2021	Sell 50,982.0152 Ardea Real Outcome Fund (HOW0098AU) @ \$0.9291. Transaction fee \$0.00	0.00	0.00	47,367.39	47,367.39
23/12/2021	Sell 50,982.0152 Ardea Real Outcome Fund (HOW0098AU) @ \$0.9291. Transaction fee \$0.00	0.00	47,367.39	0.00	0.00
29/12/2021	Payment to Jameroch Superannuation Fund Panorama transfer	0.00	0.00	191,000.00	191,000.00
29/12/2021	Payment to Jameroch Superannuation Fund Panorama transfer	0.00	191,000.00	0.00	0.00
29/12/2021	Sell 40,961.6558 Capital Group New Perspective Fund (AU) (CIM0006AU) @ \$2.2219. Transaction fee \$0.00.	0.00	0.00	91,012.70	91,012.70
29/12/2021	Sell 40,961.6558 Capital Group New Perspective Fund (AU) (CIM0006AU) @ \$2.2219. Transaction fee \$0.00.	0.00	91,012.70	0.00	0.00
29/12/2021	Sell 56,338.5793 Colchester Global Government Bond Fund - Clas (ETL5525AU) @ \$0.9204. Transaction fee \$0.00.	0.00	0.00	51,854.03	51,854.03
29/12/2021	Sell 56,338.5793 Colchester Global Government Bond Fund - Clas (ETL5525AU) @ \$0.9204. Transaction fee \$0.00.	0.00	51,854.03	0.00	0.00
31/12/2021	Interest payment for Cash Management Account	0.00	0.00	0.90	0.90
31/12/2021	Interest payment for Cash Management Account	0.00	0.90	0.00	0.00
31/12/2021	Payment to Jameroch Superannuation Fund Panorama transfer	0.00	0.00	90,192.51	90,192.51
31/12/2021	Payment to Jameroch Superannuation Fund Panorama transfer	0.00	90,192.51	0.00	0.00
06/01/2022	Administration fee for the period 01/12/2021 to 31/12/2021	0.00	0.00	132.92	132.92

Date	Description	Quantity	Debits	Credits	Balance
06/01/2022	Administration fee for the period 01/12/2021 to 31/12/2021	0.00	132.92	0.00	0.00
31/01/2022	Interest payment for Cash Management Account	0.00	0.00	0.01	0.01
31/01/2022	Interest payment for Cash Management Account	0.00	0.01	0.00	0.00
01/02/2022	Sell 529 Magellan Financial Group Limited (MFG) @ \$18.12. Transaction fee \$12.50.	0.00	0.00	9,571.10	9,571.10
01/02/2022	Sell 529 Magellan Financial Group Limited (MFG) @ \$18.12. Transaction fee \$12.50.	0.00	9,571.10	0.00	0.00
03/02/2022	Administration fee for the period 01/01/2022 to 31/01/2022	0.00	0.00	47.03	47.03
03/02/2022	Administration fee for the period 01/01/2022 to 31/01/2022	0.00	47.03	0.00	0.00
03/02/2022	Direct Credit from Jameroch Superan, Cash transfer	0.00	0.00	0.21	0.21
03/02/2022	Direct Credit from Jameroch Superan, Cash transfer	0.00	0.21	0.00	0.00
03/02/2022	Payment to Jameroch Superannuation Fund Panorama transfer	0.00	0.00	9,392.06	9,392.06
03/02/2022	Payment to Jameroch Superannuation Fund Panorama transfer	0.00	9,392.06	0.00	0.00
24/02/2022	Direct Credit from ATO , ATO003000016105856	0.00	0.00	3,122.83	3,122.83
24/02/2022	Direct Credit from ATO , ATO003000016105856	0.00	3,122.83	0.00	0.00
28/02/2022	Interest payment for Cash Management Account	0.00	0.00	0.03	0.03

Date	Description	Quantity	Debits	Credits	Balance
28/02/2022	Interest payment for Cash Management Account	0.00	0.03	0.00	0.00
04/03/2022	Administration fee for the period 01/02/2022 to 28/02/2022	0.00	0.00	41.42	41.42
04/03/2022	Administration fee for the period 01/02/2022 to 28/02/2022	0.00	41.42	0.00	0.00
31/03/2022	Interest payment for Cash Management Account	0.00	0.00	0.05	0.05
31/03/2022	Interest payment for Cash Management Account	0.00	0.05	0.00	0.00
04/04/2022	Administration fee for the period 01/03/2022 to 31/03/2022	0.00	0.00	45.86	45.86
04/04/2022	Administration fee for the period 01/03/2022 to 31/03/2022	0.00	45.86	0.00	0.00
04/04/2022	Administration fee for the period 01/04/2022 to 03/04/2022	0.00	0.00	4.44	4.44
04/04/2022	Administration fee for the period 01/04/2022 to 03/04/2022	0.00	4.44	0.00	0.00
04/04/2022	Interest payment for Cash Management Account	0.00	0.00	0.01	0.01
04/04/2022	Interest payment for Cash Management Account	0.00	0.01	0.00	0.00
04/04/2022	Payment to Jameroch Superannuation Fund	0.00	5,031.41	0.00	5,031.41
05/04/2022	Payment to Jameroch Superannuation Fund	0.00	0.00	5,031.41	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Fund Suspense / BT Panorama - Cash Account (5335)					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
16/07/2021	Payment to R & C Pitcher Pension Payment Receipt no. 167062777	0.00	0.00	5,750.00	5,750.00
16/07/2021	Payment to R & C Pitcher Pension Payment Receipt no. 167062777	0.00	5,750.00	0.00	0.00
31/07/2021	Interest payment for Cash Management Account	0.00	0.00	0.31	0.31
31/07/2021	Interest payment for Cash Management Account	0.00	0.31	0.00	0.00
11/08/2021	Direct Credit from Jameroch Superan, Transfer to CMA Receipt no. 175941801	0.00	0.00	20,000.00	20,000.00
11/08/2021	Direct Credit from Jameroch Superan, Transfer to CMA Receipt no. 175941801	0.00	20,000.00	0.00	0.00
31/08/2021	Interest payment for Cash Management Account	0.00	0.00	0.74	0.74
31/08/2021	Interest payment for Cash Management Account	0.00	0.74	0.00	0.00
16/09/2021	Payment to R & C Pitcher Pension Payment Receipt no. 189257351	0.00	0.00	5,750.00	5,750.00
16/09/2021	Payment to R & C Pitcher Pension Payment Receipt no. 189257351	0.00	5,750.00	0.00	0.00
30/09/2021	Interest payment for Cash Management Account	0.00	0.00	0.90	0.90
30/09/2021	Interest payment for Cash Management Account	0.00	0.90	0.00	0.00
18/10/2021	Payment to R & C Pitcher Pension Payment Receipt no. 200174326	0.00	0.00	5,750.00	5,750.00
18/10/2021	Payment to R & C Pitcher Pension Payment Receipt no. 200174326	0.00	5,750.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
31/10/2021	Interest payment for Cash Management Account	0.00	0.00	0.69	0.69
31/10/2021	Interest payment for Cash Management Account	0.00	0.69	0.00	0.00
18/11/2021	Payment to Ronald Pitcher Pension Payment Receipt no. 209099709	0.00	0.00	5,750.00	5,750.00
18/11/2021	Payment to Ronald Pitcher Pension Payment Receipt no. 209099709	0.00	5,750.00	0.00	0.00
30/11/2021	Interest payment for Cash Management Account	0.00	0.00	0.44	0.44
30/11/2021	Interest payment for Cash Management Account	0.00	0.44	0.00	0.00
20/12/2021	Payment to Ronald Pitcher Pension Payment Receipt no. 216583891	0.00	0.00	5,750.00	5,750.00
20/12/2021	Payment to Ronald Pitcher Pension Payment Receipt no. 216583891	0.00	5,750.00	0.00	0.00
23/12/2021	Payment to Jameroch Superannuation Fund Cash transfer Receipt no. 217776303	0.00	0.00	1,429.81	1,429.81
23/12/2021	Payment to Jameroch Superannuation Fund Cash transfer Receipt no. 217776303	0.00	1,429.81	0.00	0.00
31/12/2021	Interest payment for Cash Management Account	0.00	0.00	0.21	0.21
31/12/2021	Interest payment for Cash Management Account	0.00	0.21	0.00	0.00
03/02/2022	Payment to Jameroch Superannuation Fund Cash transfer Receipt no. 229292204	0.00	0.00	0.21	0.21
03/02/2022	Payment to Jameroch Superannuation Fund Cash transfer Receipt no. 229292204	0.00	0.21	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
Fund Suspense / Selfwealth Cash - AUD					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
07/01/2022	TRADING	0.00	0.00	300,000.00	300,000.00
07/01/2022	TRADING	0.00	300,000.00	0.00	0.00
07/02/2022	Order 1: Brokerage BUY VTS	0.00	0.00	9.50	9.50
07/02/2022	Order 1: Brokerage BUY VTS	0.00	9.50	0.00	0.00
07/02/2022	Order 1: Buy 121 VTS @ \$319.80	0.00	0.00	38,695.80	38,695.80
07/02/2022	Order 1: Buy 121 VTS @ \$319.80	0.00	38,695.80	0.00	0.00
07/02/2022	Order 1: Buy 144 VTS @ \$319.80	0.00	0.00	118,335.50	118,335.50
07/02/2022	Order 1: Buy 144 VTS @ \$319.80	0.00	9.50	0.00	118,326.00
07/02/2022	Order 1: Buy 144 VTS @ \$319.80	0.00	7,995.00	0.00	110,331.00
07/02/2022	Order 1: Buy 144 VTS @ \$319.80	0.00	25,584.00	0.00	84,747.00
07/02/2022	Order 1: Buy 144 VTS @ \$319.80	0.00	38,695.80	0.00	46,051.20
07/02/2022	Order 1: Buy 144 VTS @ \$319.80	0.00	46,051.20	0.00	0.00
07/02/2022	Order 1: Buy 25 VTS @ \$319.80	0.00	0.00	7,995.00	7,995.00
07/02/2022	Order 1: Buy 25 VTS @ \$319.80	0.00	7,995.00	0.00	0.00
07/02/2022	Order 1: Buy 80 VTS @ \$319.80	0.00	0.00	25,584.00	25,584.00
07/02/2022	Order 1: Buy 80 VTS @ \$319.80	0.00	25,584.00	0.00	0.00
07/02/2022	Order 2: Brokerage BUY VEU	0.00	0.00	9.50	9.50
07/02/2022	Order 2: Brokerage BUY VEU	0.00	9.50	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
07/02/2022	Order 2: Buy 10 VEU @ \$84.84	0.00	0.00	848.40	848.40
07/02/2022	Order 2: Buy 10 VEU @ \$84.84	0.00	848.40	0.00	0.00
07/02/2022	Order 2: Buy 1000 VEU @ \$84.84	0.00	0.00	84,840.00	84,840.00
07/02/2022	Order 2: Buy 1000 VEU @ \$84.84	0.00	84,840.00	0.00	0.00
07/02/2022	Order 2: Buy 1070 VEU @ \$84.84	0.00	0.00	176,476.70	176,476.70
07/02/2022	Order 2: Buy 1070 VEU @ \$84.84	0.00	9.50	0.00	176,467.20
07/02/2022	Order 2: Buy 1070 VEU @ \$84.84	0.00	848.40	0.00	175,618.80
07/02/2022	Order 2: Buy 1070 VEU @ \$84.84	0.00	84,840.00	0.00	90,778.80
07/02/2022	Order 2: Buy 1070 VEU @ \$84.84	0.00	90,778.80	0.00	0.00
07/02/2022	ransfer 500.00 AUD to USD. Estimate 1 AUD = 0.702001 USD	0.00	500.00	0.00	500.00
08/02/2022	ransfer 500.00 AUD to USD. Estimate 1 AUD = 0.702001 USD	0.00	0.00	500.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Fund Suspense / Selfwealth Cash - USD					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
08/02/2022	S AUD500.00 B USD353.04 @FX1.4162581	0.00	0.00	500.00	500.00
08/02/2022	S AUD500.00 B USD353.04 @FX1.4162581	0.00	500.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
Fund Suspense / Vanguard Cash Account					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
25/12/2021	Off-System BSB Direct Entry Deposit - PITCHER	0.00	0.00	930,000.00	930,000.00
25/12/2021	Off-System BSB Direct Entry Deposit - PITCHER	0.00	930,000.00	0.00	0.00
29/12/2021	Australian Equity Transaction fee for Vanguard Australian Shares Index ETF Buy	0.00	0.00	9.00	9.00
29/12/2021	Australian Equity Transaction fee for Vanguard Australian Shares Index ETF Buy	0.00	9.00	0.00	0.00
29/12/2021	Buy transaction of VAS	0.00	0.00	674,606.80	674,606.80
29/12/2021	Buy transaction of VAS	0.00	9.00	0.00	674,597.80
29/12/2021	Buy transaction of VAS	0.00	674,597.80	0.00	0.00
30/12/2021	Australian Equity Transaction fee for Vanguard Australian Shares Index ETF Buy	0.00	0.00	9.00	9.00
30/12/2021	Australian Equity Transaction fee for Vanguard Australian Shares Index ETF Buy	0.00	9.00	0.00	0.00
30/12/2021	Buy transaction of VAS	0.00	0.00	143,273.00	143,273.00
30/12/2021	Buy transaction of VAS	0.00	9.00	0.00	143,264.00
30/12/2021	Buy transaction of VAS	0.00	143,264.00	0.00	0.00
31/12/2021	Australian Equity Transaction fee for Vanguard Australian Shares Index ETF Buy	0.00	0.00	9.00	9.00
31/12/2021	Australian Equity Transaction fee for Vanguard Australian Shares Index ETF Buy	0.00	9.00	0.00	0.00
31/12/2021	Buy transaction of VAS	0.00	0.00	67,674.78	67,674.78
31/12/2021	Buy transaction of VAS	0.00	9.00	0.00	67,665.78
31/12/2021	Buy transaction of VAS	0.00	67,665.78	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
02/01/2022	Cash Account Interest	0.00	0.00	1.94	1.94
02/01/2022	Cash Account Interest	0.00	1.94	0.00	0.00
04/01/2022	One-off Cash Withdrawal to 153457064 on 04-Jan-2022	0.00	0.00	40,000.00	40,000.00
04/01/2022	One-off Cash Withdrawal to 153457064 on 04-Jan-2022	0.00	40,000.00	0.00	0.00
05/01/2022	Cash Account Interest	0.00	0.00	33.55	33.55
05/01/2022	Cash Account Interest	0.00	33.55	0.00	0.00
21/01/2022	DIV: VAS.XASX.AU @ AUD 0.6965	0.00	0.00	6,392.17	6,392.17
21/01/2022	DIV: VAS.XASX.AU @ AUD 0.6965	0.00	6,392.17	0.00	0.00
02/03/2022	Cash Account Interest	0.00	0.00	2.92	2.92
02/03/2022	Cash Account Interest	0.00	2.92	0.00	0.00
02/04/2022	Cash Account Interest	0.00	0.00	2.46	2.46
02/04/2022	Cash Account Interest	0.00	2.46	0.00	0.00
21/04/2022	DIV: VAS.XASX.AU @ AUD 1.9959	0.00	0.00	18,316.18	18,316.18
21/04/2022	DIV: VAS.XASX.AU @ AUD 1.9959	0.00	18,316.18	0.00	0.00
03/05/2022	Cash Account Interest	0.00	0.00	3.82	3.82
03/05/2022	Cash Account Interest	0.00	3.82	0.00	0.00
02/06/2022	Cash Account Interest	0.00	0.00	11.80	11.80
02/06/2022	Cash Account Interest	0.00	11.80	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
Member Entitlement Accounts / Mr Ronald Pitcher / Account Based Pension (100% Tax Free)					
01/07/2021	Opening Balance	0.00	0.00	0.00	230,345.43
28/02/2022	Pension Drawdown - Gross	0.00	5,750.00	0.00	224,595.43
30/03/2022	Pension Drawdown - Gross	0.00	1,160.00	0.00	223,435.43
30/06/2022	Income Taxes Allocated	0.00	0.00	2,577.59	226,013.02
30/06/2022	Investment Profit or Loss	0.00	20,593.73	0.00	205,419.29
30/06/2022	Closing Balance	0.00	0.00	0.00	205,419.29
Member Entitlement Accounts / Mr Ronald Pitcher / Account Based Pension (5.95% Tax Free)					
01/07/2021	Opening Balance	0.00	0.00	0.00	154,033.71
16/07/2021	Pension Drawdown - Gross	0.00	5,750.00	0.00	148,283.71
16/09/2021	Pension Drawdown - Gross	0.00	5,750.00	0.00	142,533.71
18/10/2021	Pension Drawdown - Gross	0.00	5,750.00	0.00	136,783.71
18/11/2021	Pension Drawdown - Gross	0.00	5,750.00	0.00	131,033.71
20/12/2021	Pension Drawdown - Gross	0.00	5,750.00	0.00	125,283.71
30/06/2022	Income Taxes Allocated	0.00	0.00	1,507.00	126,790.71
30/06/2022	Investment Profit or Loss	0.00	12,039.88	0.00	114,750.83
30/06/2022	Closing Balance	0.00	0.00	0.00	114,750.83
Member Entitlement Accounts / Account Based Pension (87.60% Tax Free)					
01/07/2021	Opening Balance	0.00	0.00	0.00	873,514.22
30/03/2022	Pension Drawdown - Gross	0.00	4,590.00	0.00	868,924.22

Date	Description	Quantity	Debits	Credits	Balance
18/04/2022	Pension Drawdown - Gross	0.00	5,750.00	0.00	863,174.22
24/05/2022	Pension Drawdown - Gross	0.00	5,750.00	0.00	857,424.22
23/06/2022	Pension Drawdown - Gross	0.00	5,750.00	0.00	851,674.22
30/06/2022	Income Taxes Allocated	0.00	0.00	9,835.87	861,510.09
30/06/2022	Investment Profit or Loss	0.00	78,583.44	0.00	782,926.65
30/06/2022	Closing Balance	0.00	0.00	0.00	782,926.65

Permanent Documents

[OCR_Jameroch Super Fund Trustees and Members.pdf](#)

[OCR_Deed of Amendment & Consolidation.pdf](#)

Additional Documents

[2022 ASIC Extract.pdf](#)

[2022 ATO ICA.pdf](#)

A Tax Finalisation needs to be run for the requested financial year before you can view Annual Return reports.



Jameroch Superannuation Fund
Investment Revaluation as at 30 June 2022

Investment	Price Date	Market Price	Quantity	Market Value	Change in Market Value
Bank - Foreign					
SELFW_USD Selfwealth Cash - USD	30 Jun 2022	1.45159	353.04000	512.47	12.47
Bank - Foreign Total				512.47	12.47
Listed Derivatives Market					
MGFO Magellan Global Fund. - Option Expiring 01-Mar-2024 Ex At Disc To Est Nav (ASX:MGFO)	30 Jun 2022	0.00500	0.00000	0.00	(484.00)
Listed Securities Market					
ANN Ansell Limited (ASX:ANN)	30 Jun 2022	22.24000	0.00000	0.00	(23,944.46)
BHP BHP Group Limited (ASX:BHP)	30 Jun 2022	41.25000	0.00000	0.00	(13,962.56)
CBA Commonwealth Bank Of Australia. (ASX:CBA)	30 Jun 2022	90.38000	0.00000	0.00	(8,172.02)
CSL CSL Limited (ASX:CSL)	30 Jun 2022	269.06000	0.00000	0.00	(31,545.53)
DMP Domino's Pizza Enterprises Limited (ASX:DMP)	30 Jun 2022	68.00000	0.00000	0.00	(16,963.30)
IOO Ishares Global 100 ETF (ASX:IOO)	30 Jun 2022	94.22000	0.00000	0.00	(29,666.19)
IVC Invocare Limited (ASX:IVC)	30 Jun 2022	10.46000	0.00000	0.00	860.98
MFG Magellan Financial Group Limited (ASX:MFG)	30 Jun 2022	12.92000	0.00000	0.00	(19,657.32)
MGF Magellan Global Fund (ASX:MGF)	30 Jun 2022	1.34000	0.00000	0.00	(12,595.00)
MXT Metrics Master Income Trust (ASX:MXT)	30 Jun 2022	1.95500	0.00000	0.00	(1,818.00)
PCI Perpetual Credit Income Trust (ASX:PCI)	30 Jun 2022	0.94500	0.00000	0.00	4,915.50
REA REA Group Ltd (ASX:REA)	30 Jun 2022	111.83000	0.00000	0.00	(41,223.14)
RHC Ramsay Health Care Limited (ASX:RHC)	30 Jun 2022	73.24000	0.00000	0.00	(451.74)
RMD Resmed Inc - Cdi 10:1 Foreign Exempt Nyse (ASX:RMD)	30 Jun 2022	30.69000	0.00000	0.00	(46,287.06)
SEK Seek Limited (ASX:SEK)	30 Jun 2022	21.00000	0.00000	0.00	(20,735.81)
TLS Telstra Corporation Limited. (ASX:TLS)	30 Jun 2022	3.85000	0.00000	0.00	4,781.60
VAS Vanguard Australian Shares Index ETF (ASX:VAS)	30 Jun 2022	83.75000	9,177.00000	768,573.75	(116,980.83)
VEU Vanguard All-World Ex-Us Shares Index ETF (ASX:VEU)	30 Jun 2022	72.43000	2,080.00000	150,654.40	(25,822.30)
VTS Vanguard Us Total Market Shares Index ETF (ASX:VTS)	30 Jun 2022	273.52000	370.00000	101,202.40	(17,133.10)

Jameroch Superannuation Fund
Investment Revaluation as at 30 June 2022

Investment	Price Date	Market Price	Quantity	Market Value	Change in Market Value
Listed Securities Market Total				1,020,430.55	(416,400.28)
Managed Funds Market					
CHN0005AU	CC JCB Active Bond Fund	30 Jun 2022	0.89190	0.00000	2,082.00
CIM0006AU	Capital Group New Perspective Fund (AU)	30 Jun 2022	1.66430	0.00000	(16,999.00)
CRM0008AU	Cromwell Phoenix Property Securities Fund	30 Jun 2022	1.10400	0.00000	(2,419.04)
ETL0172AU	MFS Concentrated Global Equity Trust (Wholesale)	30 Jun 2022	3.01520	0.00000	(32,327.73)
ETL5525AU	Colchester Global Government Bond Fund - Class I	30 Jun 2022	0.83130	0.00000	3,876.00
HOW0098AU	Ardea Real Outcome Fund	30 Jun 2022	0.87230	0.00000	1,626.00
LAZ0014AU	Lazard Global Listed Infrastructure Fund	30 Jun 2022	1.32620	0.00000	(3,237.00)
Fund Total				1,020,943.02	(464,270.58)

Jameroch Superannuation Fund
Investment Income Comparison Report
 For the period 1 July 2021 to 30 June 2022

Payment Date	Income Type	Ledger Data		Diff *	Announcement Data					
		Total Income	Tax Credits+		Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+	
Cash At Bank										
6000: BT Panorama - Cash Account (3121)										
31/07/2021	Interest	0.19	0.00							
31/08/2021	Interest	0.23	0.00							
30/09/2021	Interest	0.12	0.00							
31/10/2021	Interest	0.20	0.00							
30/11/2021	Interest	0.19	0.00							
31/12/2021	Interest	0.90	0.00							
31/01/2022	Interest	0.01	0.00							
28/02/2022	Interest	0.03	0.00							
31/03/2022	Interest	0.05	0.00							
04/04/2022	Interest	0.01	0.00							
		<u>1.93</u>	<u>0.00</u>							
6001: BT Panorama - Cash Account (5335)										
31/07/2021	Interest	0.31	0.00							
31/08/2021	Interest	0.74	0.00							
30/09/2021	Interest	0.90	0.00							
31/10/2021	Interest	0.69	0.00							
30/11/2021	Interest	0.44	0.00							
31/12/2021	Interest	0.21	0.00							
		<u>3.29</u>	<u>0.00</u>							
6002: Bendigo Bank - Retirement Account										
01/01/2022	Interest	6.07	0.00							
01/02/2022	Interest	6.09	0.00							
01/03/2022	Interest	1.02	0.00							
01/04/2022	Interest	0.91	0.00							
01/05/2022	Interest	0.73	0.00							
01/06/2022	Interest	0.96	0.00							
		<u>15.78</u>	<u>0.00</u>							
VANCASH: Vanguard Cash Account										
02/01/2022	Interest	1.94	0.00							
05/01/2022	Interest	33.55	0.00							
02/03/2022	Interest	2.92	0.00							
02/04/2022	Interest	2.46	0.00							
03/05/2022	Interest	3.82	0.00							
02/06/2022	Interest	11.80	0.00							
		<u>56.49</u>	<u>0.00</u>							
Total		<u>77.49</u>	<u>0.00</u>							
Managed Investments										
CIM0006AU: Capital Group New Perspective Fund (AU)										
01/10/2021	Distribution	64.93	0.00		40,962	0	0.0016	64.93	0.00	
		<u>64.93</u>	<u>0.00</u>					<u>64.93</u>	<u>0.00</u>	
CRM0008AU: Cromwell Phoenix Property Securities Fund										

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

Jameroch Superannuation Fund
Investment Income Comparison Report
For the period 1 July 2021 to 30 June 2022

Payment Date	Income Type	Ledger Data			Announcement Data					
		Total Income	Tax Credits+	Diff *	Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+	
30/09/2021	Distribution	404.42	0.00	*	31,858	0	0.0127	404.43	0.00	
		404.42	0.00					404.43	0.00	
ETL5525AU: Colchester Global Government Bond Fund - Class I										
30/09/2021	Distribution	315.99	0.00	*	56,339	0	0.0056	315.50	0.00	
		315.99	0.00					315.50	0.00	
HOW0098AU: Ardea Real Outcome Fund										
30/09/2021	Distribution	382.91	0.00	*	50,982	0	0.0075	382.37	0.00	
		382.91	0.00					382.37	0.00	
LAZ0014AU: Lazard Global Listed Infrastructure Fund										
30/09/2021	Distribution	655.21	0.00		27,285	0	0.0240	655.21	0.00	
		655.21	0.00					655.21	0.00	
Total		1,823.46	0.00					1,822.44	0.00	
Shares in Listed Companies										
ANN: Ansell Limited (ASX:ANN)										
16/09/2021	Dividend	590.24	0.00		993	0	0.5944	590.24	0.00	
		590.24	0.00					590.24	0.00	
BHP: BHP Group Limited (ASX:BHP)										
21/09/2021	Dividend	1,792.08	768.03		660	0	2.7153	1,792.08	768.03	
		1,792.08	768.03					1,792.08	768.03	
CBA: Commonwealth Bank Of Australia. (ASX:CBA)										
29/09/2021	Dividend	968.00	414.86		484	0	2.0000	968.00	414.86	
		968.00	414.86					968.00	414.86	
CSL: CSL Limited (ASX:CSL)										
30/09/2021	Dividend	254.34	10.90		160	0	1.5897	254.34	10.90	
		254.34	10.90					254.34	10.90	
DMP: Domino's Pizza Enterprises Limited (ASX:DMP)										
09/09/2021	Dividend	179.56	53.87		211	0	0.8510	179.56	53.87	
		179.56	53.87					179.56	53.87	
IVC: Invocare Limited (ASX:IVC)										
07/10/2021	Dividend	295.26	126.54		3,108	0	0.0950	295.26	126.54	
		295.26	126.54					295.26	126.54	
MFG: Magellan Financial Group Limited (ASX:MFG)										
23/09/2021	Dividend	603.59	194.01		529	0	1.1410	603.59	194.01	
		603.59	194.01					603.59	194.01	
REA: REA Group Ltd (ASX:REA)										
16/09/2021	Dividend	238.32	102.14		331	0	0.7200	238.32	102.14	
		238.32	102.14					238.32	102.14	
RHC: Ramsay Health Care Limited (ASX:RHC)										
30/09/2021	Dividend	579.89	248.52		563	0	1.0300	579.89	248.52	
		579.89	248.52					579.89	248.52	
RMD: Resmed Inc - Cdi 10:1 Foreign Exempt Nyse (ASX:RMD)										
23/09/2021	Foreign Income	105.94	15.89	*	1,803	0	0.0412	106.01	31.80	

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

Jameroch Superannuation Fund
Investment Income Comparison Report
For the period 1 July 2021 to 30 June 2022

Payment Date	Income Type	Ledger Data			Announcement Data					
		Total Income	Tax Credits+	Diff *	Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+	
16/12/2021	Foreign Income	103.82	15.57	*	1,803	0	0.0403	103.86	31.16	
		209.76	31.46					209.87	62.96	
SEK: Seek Limited (ASX:SEK)										
05/10/2021	Dividend	254.00	108.86		1,270	0	0.2000	254.00	108.86	
		254.00	108.86					254.00	108.86	
TLS: Telstra Corporation Limited. (ASX:TLS)										
23/09/2021	Dividend	985.84	422.50		12,323	0	0.0800	985.84	422.50	
		985.84	422.50					985.84	422.50	
Total		6,950.88	2,481.69					6,950.99	2,513.19	
Units In Listed Unit Trusts										
MXT: Metrics Master Income Trust (ASX:MXT)										
30/07/2021	Distribution	268.08	0.00		45,438	0	0.0059	268.08	0.00	
31/08/2021	Distribution	304.43	0.00		45,438	0	0.0067	304.43	0.00	
30/09/2021	Distribution	290.80	0.00		45,438	0	0.0064	290.80	0.00	
29/10/2021	Distribution	308.98	0.00		45,438	0	0.0068	308.98	0.00	
30/11/2021	Distribution	336.24	0.00		45,438	0	0.0074	336.24	0.00	
		1,508.53	0.00					1,508.53	0.00	
PCI: Perpetual Credit Income Trust (ASX:PCI)										
29/07/2021	Distribution	282.83	0.00	*	89,375	0	0.0032	282.87	0.00	
30/08/2021	Distribution	282.69	0.00		89,375	0	0.0032	282.69	0.00	
29/09/2021	Distribution	273.76	0.00		89,375	0	0.0031	273.76	0.00	
28/10/2021	Distribution	283.05	0.00		89,375	0	0.0032	283.05	0.00	
29/11/2021	Distribution	273.48	0.00	*	89,375	0	0.0031	273.49	0.00	
		1,395.81	0.00					1,395.86	0.00	
VAS: Vanguard Australian Shares Index ETF (ASX:VAS)										
04/01/2022	Distribution	6,392.17	0.00	*	9,177	0	0.6965	6,392.18	1,722.88	
01/04/2022	Distribution	18,316.18	0.00	*	9,177	0	1.9959	18,316.18	3,294.56	
30/06/2022	Distribution	19,818.03	0.00	*	9,177	0	2.1595	19,818.03	5,642.19	
		44,526.38	0.00					44,526.39	10,659.63	
VEU: Vanguard All-World Ex-Us Shares Index ETF (ASX:VEU)										
21/04/2022	Foreign Income	294.61	88.38	*	2,080	0	0.1204	294.53	44.18	
		294.61	88.38					294.53	44.18	
VTS: Vanguard Us Total Market Shares Index ETF (ASX:VTS)										
26/04/2022	Foreign Income	354.71	106.41	*	370	0	0.8149	354.72	53.21	
		354.71	106.41					354.72	53.21	
Total		48,080.04	194.79					48,080.03	10,757.02	

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

Jameroch Superannuation Fund

Tax Accounting Reconciliation

For the period 1 July 2021 to 30 June 2022

Operating Statement Profit vs. Provision for Income Tax		2022
		\$
Benefits Accrued as a Result of Operations before Income Tax		(168,717.05)
<u>ADD:</u>		
Decrease in Market Value		464,283.05
Franking Credits		14,759.01
Non-Deductible Expenses		1,392.87
Non-Taxable Income		1,520.19
Pension Non-deductible Expenses		7,496.96
Pensions Paid		57,500.00
<u>LESS:</u>		
Realised Capital Gains		296,920.24
Forex Unrealised Gains		12.47
Pension Exempt Income		62,376.00
Distributed Capital Gains		15,314.30
Rounding		2.02
Taxable Income or Loss		<u>3,610.00</u>
	Income Amount	Tax Amount
Gross Tax @ 15% for Concessional Income	3,610.00	541.50
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 32%	0.00	0.00
Change in Carried Forward Losses	0.00	0.00
Provision for Income Tax		<u>541.50</u>

Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax	541.50
<u>ADD:</u>	
Excessive Foreign Tax Credit Writeoff	297.05
<u>LESS:</u>	
Franking Credits	14,759.01
Income Tax Expense	<u>(13,920.46)</u>

Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax	541.50
<u>ADD:</u>	
Excessive Foreign Tax Credit Writeoff	297.05

Jameroch Superannuation Fund

Tax Accounting Reconciliation

For the period 1 July 2021 to 30 June 2022

LESS:

Franking Credits	14,759.01
Foreign Tax Credits	297.05
Income Tax Payable (Receivable)	<u><u>(14,217.51)</u></u>

Exempt Current Pension Income Settings

Pension Exempt % (Actuarial)	100.0000%
Pension Exempt % (Expenses)	93.8890%
Assets Segregated For Pensions	No

Jameroch Superannuation Fund
Statement of Taxable Income
For the Period from 1 July 2021 to 30 June 2022

Description	Investment Reference	Date	Tax Return Ref.	Amount
			Section B	
Income				
Net Capital Gain				
Deferred Capital Gain Realised		30 Jun 2022	A	0.00
Less Capital Losses Applied		30 Jun 2022	A	0.00
Less Discount		30 Jun 2022	A	0.00
Total Net Capital Gain			A	0.00
Total Gross Rent and Other Leasing & Hiring Income				
			B	0.00
Gross Interest				
Interest payment for Cash Management Account	6000: BT Panorama - Cash Account (3121)	31 Jul 2021	C	0.19
Interest payment for Cash Management Account	6000: BT Panorama - Cash Account (3121)	31 Aug 2021	C	0.23
Interest payment for Cash Management Account	6000: BT Panorama - Cash Account (3121)	30 Sep 2021	C	0.12
Interest payment for Cash Management Account	6000: BT Panorama - Cash Account (3121)	31 Oct 2021	C	0.20
Interest payment for Cash Management Account	6000: BT Panorama - Cash Account (3121)	30 Nov 2021	C	0.19
Interest payment for Cash Management Account	6000: BT Panorama - Cash Account (3121)	31 Dec 2021	C	0.90
Interest payment for Cash Management Account	6000: BT Panorama - Cash Account (3121)	31 Jan 2022	C	0.01
Interest payment for Cash Management Account	6000: BT Panorama - Cash Account (3121)	28 Feb 2022	C	0.03
Interest payment for Cash Management Account	6000: BT Panorama - Cash Account (3121)	31 Mar 2022	C	0.05
Interest payment for Cash Management Account	6000: BT Panorama - Cash Account (3121)	04 Apr 2022	C	0.01
Interest payment for Cash Management Account	6001: BT Panorama - Cash Account (5335)	31 Jul 2021	C	0.31
Interest payment for Cash Management Account	6001: BT Panorama - Cash Account (5335)	31 Aug 2021	C	0.74
Interest payment for Cash Management Account	6001: BT Panorama - Cash Account (5335)	30 Sep 2021	C	0.90
Interest payment for Cash Management Account	6001: BT Panorama - Cash Account (5335)	31 Oct 2021	C	0.69
Interest payment for Cash Management Account	6001: BT Panorama - Cash Account (5335)	30 Nov 2021	C	0.44
Interest payment for Cash Management Account	6001: BT Panorama - Cash Account (5335)	31 Dec 2021	C	0.21
INTEREST	6002: Bendigo Bank - Retirement Account	01 Jan 2022	C	6.07
INTEREST	6002: Bendigo Bank - Retirement Account	01 Feb 2022	C	6.09
INTEREST	6002: Bendigo Bank - Retirement Account	01 Mar 2022	C	1.02
INTEREST	6002: Bendigo Bank - Retirement Account	01 Apr 2022	C	0.91
INTEREST	6002: Bendigo Bank - Retirement Account	01 May 2022	C	0.73
INTEREST	6002: Bendigo Bank - Retirement Account	01 Jun 2022	C	0.96
Cash Account Interest	VANCASH: Vanguard Cash Account	02 Jan 2022	C	1.94
Cash Account Interest	VANCASH: Vanguard Cash Account	05 Jan 2022	C	33.55
Cash Account Interest	VANCASH: Vanguard Cash Account	02 Mar 2022	C	2.92
Cash Account Interest	VANCASH: Vanguard Cash Account	02 Apr 2022	C	2.46
Cash Account Interest	VANCASH: Vanguard Cash Account	03 May 2022	C	3.82
Cash Account Interest	VANCASH: Vanguard Cash Account	02 Jun 2022	C	11.80
Less Rounding			C	(0.49)
Total Gross Interest			C	77.00
Total Forestry Managed Investment Scheme Income				
			X	0.00
Net Foreign Income				

Jameroch Superannuation Fund
Statement of Taxable Income
For the Period from 1 July 2021 to 30 June 2022

Description	Investment Reference	Date	Tax Return Ref.	Amount
Distribution - Tax Statement	CIM0006AU: Capital Group New Perspective Fund (AU)	01 Oct 2021	D	3.72
Distribution - Tax Statement	CRM0008AU: Cromwell Phoenix Property Securities Fund	30 Sep 2021	D	18.37
Distribution - Tax Statement	HOW0098AU: Ardea Real Outcome Fund	30 Sep 2021	D	42.35
Distribution - Tax Statement	LAZ0014AU: Lazard Global Listed Infrastructure Fund	30 Sep 2021	D	300.19
Distribution - Tax Statement	PCI: Perpetual Credit Income Trust	29 Jul 2021	D	13.87
Distribution - Tax Statement	PCI: Perpetual Credit Income Trust	30 Aug 2021	D	13.86
Distribution - Tax Statement	PCI: Perpetual Credit Income Trust	29 Sep 2021	D	13.43
Distribution - Tax Statement	PCI: Perpetual Credit Income Trust	28 Oct 2021	D	13.88
Distribution - Tax Statement	PCI: Perpetual Credit Income Trust	29 Nov 2021	D	13.41
RMD USD 0.042, 30% WHT	RMD: Resmed Inc - Cdi 10:1 Foreign Exempt Nyse	23 Sep 2021	D	105.94
RMD USD 0.042, 30% WHT	RMD: Resmed Inc - Cdi 10:1 Foreign Exempt Nyse	16 Dec 2021	D	103.82
Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	30 Jun 2022	D	245.75
Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	30 Jun 2022	D	85.76
Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	30 Jun 2022	D	265.90
VEU USD 0.106, 15% WHT	VEU: Vanguard All-World Ex-Us Shares Index ETF	21 Apr 2022	D	294.61
VTS USD 0.7082, 15% WHT	VTS: Vanguard Us Total Market Shares Index ETF	26 Apr 2022	D	354.71
<i>Less Rounding</i>			D	(0.57)
Total Net Foreign Income			D	1,889.00
Total Australian Franking Credits from a New Zealand Company			E	0.00
Total Transfers from Foreign Funds			F	0.00
Total Gross Payments where ABN not quoted			H	0.00
Total Gross Distribution from Partnerships			I	0.00
Unfranked Dividend Amount				
ANN USD 0.436, UNFRANKED, 0.436 CFI, DRP NIL DISC	ANN: Ansell Limited	16 Sep 2021	J	590.24
CSL USD 1.18, 0.118 FRANKED, 30% CTR, 1.062 CFI, DRP SUSP	CSL: CSL Limited	30 Sep 2021	J	228.91
DMP AUD 0.5957 FRANKED, 30% CTR, NIL CFI	DMP: Domino's Pizza Enterprises Limited	09 Sep 2021	J	53.87
MFG AUD 0.85575 FRANKED, 30% CTR, NIL CFI, DRP 1.5% DISC	MFG: Magellan Financial Group Limited	23 Sep 2021	J	150.90
<i>Less Rounding</i>			J	(0.92)
Total Unfranked Dividend Amount			J	1,023.00
Franked Dividend Amount				
BHP USD 2, 2 FRANKED, 30% CTR, DRP NIL DISC	BHP: BHP Group Limited	21 Sep 2021	K	1,792.08
CBA AUD 2 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia.	29 Sep 2021	K	968.00
CSL USD 1.18, 0.118 FRANKED, 30% CTR, 1.062 CFI, DRP SUSP	CSL: CSL Limited	30 Sep 2021	K	25.43
DMP AUD 0.5957 FRANKED, 30% CTR, NIL CFI	DMP: Domino's Pizza Enterprises Limited	09 Sep 2021	K	125.69
IVC AUD 0.095 FRANKED, 30% CTR, DRP NIL DISC	IVC: Invocare Limited	07 Oct 2021	K	295.26
MFG AUD 0.85575 FRANKED, 30% CTR, NIL CFI, DRP 1.5% DISC	MFG: Magellan Financial Group Limited	23 Sep 2021	K	452.69
REA AUD 0.72 FRANKED, 30% CTR	REA: REA Group Ltd	16 Sep 2021	K	238.32
RHC AUD 1.03 FRANKED, 30% CTR	RHC: Ramsay Health Care Limited	30 Sep 2021	K	579.89
SEK AUD 0.2 FRANKED, 30% CTR	SEK: Seek Limited	05 Oct 2021	K	254.00
TLS AUD 0.03 SPEC, 0.08 FRANKED, 30% CTR, DRP SUSP	TLS: Telstra Corporation Limited.	23 Sep 2021	K	985.84
<i>Less Rounding</i>			K	(0.20)

Jameroch Superannuation Fund
Statement of Taxable Income
For the Period from 1 July 2021 to 30 June 2022

Description	Investment Reference	Date	Tax Return Ref.	Amount
Total Franked Dividend Amount			K	5,717.00
Dividend Franking Credit				
BHP USD 2, 2 FRANKED, 30% CTR, DRP NIL DISC	BHP: BHP Group Limited	21 Sep 2021	L	768.03
CBA AUD 2 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia.	29 Sep 2021	L	414.86
CSL USD 1.18, 0.118 FRANKED, 30% CTR, 1.062 CFI, DRP SUSP	CSL: CSL Limited	30 Sep 2021	L	10.90
DMP AUD 0.5957 FRANKED, 30% CTR, NIL CFI	DMP: Domino's Pizza Enterprises Limited	09 Sep 2021	L	53.87
IVC AUD 0.095 FRANKED, 30% CTR, DRP NIL DISC	IVC: Invocare Limited	07 Oct 2021	L	126.54
MFG AUD 0.85575 FRANKED, 30% CTR, NIL CFI, DRP 1.5% DISC	MFG: Magellan Financial Group Limited	23 Sep 2021	L	194.01
REA AUD 0.72 FRANKED, 30% CTR	REA: REA Group Ltd	16 Sep 2021	L	102.14
RHC AUD 1.03 FRANKED, 30% CTR	RHC: Ramsay Health Care Limited	30 Sep 2021	L	248.52
SEK AUD 0.2 FRANKED, 30% CTR	SEK: Seek Limited	05 Oct 2021	L	108.86
TLS AUD 0.03 SPEC, 0.08 FRANKED, 30% CTR, DRP SUSP	TLS: Telstra Corporation Limited.	23 Sep 2021	L	422.50
<i>Less Rounding</i>			L	(0.23)
Total Dividend Franking Credit			L	2,450.00
Gross Trust Distributions				
CIM0006AU Distribution - Cash	CIM0006AU: Capital Group New Perspective Fund (AU)	01 Oct 2021	M	64.93
Distribution - Tax Statement	CIM0006AU: Capital Group New Perspective Fund (AU)	01 Oct 2021	M	(64.93)
CRM0008AU Distribution - Cash	CRM0008AU: Cromwell Phoenix Property Securities Fund	30 Sep 2021	M	404.42
Distribution - Tax Statement	CRM0008AU: Cromwell Phoenix Property Securities Fund	30 Sep 2021	M	(223.75)
Distribution - Tax Statement	ETL5525AU: Colchester Global Government Bond Fund - Class I	30 Sep 2021	M	(315.99)
ETL5525AU Distribution - Cash	ETL5525AU: Colchester Global Government Bond Fund - Class I	30 Sep 2021	M	315.99
Distribution - Tax Statement	HOW0098AU: Ardea Real Outcome Fund	30 Sep 2021	M	(42.35)
HOW0098AU Distribution - Cash	HOW0098AU: Ardea Real Outcome Fund	30 Sep 2021	M	382.91
Distribution - Tax Statement	LAZ0014AU: Lazard Global Listed Infrastructure Fund	30 Sep 2021	M	(641.96)
LAZ0014AU Distribution - Cash	LAZ0014AU: Lazard Global Listed Infrastructure Fund	30 Sep 2021	M	655.21
Distribution - Tax Statement	MXT: Metrics Master Income Trust	30 Jul 2021	M	0.00
MXT AUD EST 0.0059, DRP NIL DISC	MXT: Metrics Master Income Trust	30 Jul 2021	M	268.08
Distribution - Tax Statement	MXT: Metrics Master Income Trust	31 Aug 2021	M	0.00
MXT AUD DRP NIL DISC	MXT: Metrics Master Income Trust	31 Aug 2021	M	304.43
Distribution - Tax Statement	MXT: Metrics Master Income Trust	30 Sep 2021	M	0.00
MXT AUD DRP NIL DISC	MXT: Metrics Master Income Trust	30 Sep 2021	M	290.80
Distribution - Tax Statement	MXT: Metrics Master Income Trust	29 Oct 2021	M	0.00
MXT AUD DRP NIL DISC	MXT: Metrics Master Income Trust	29 Oct 2021	M	308.98
Distribution - Tax Statement	MXT: Metrics Master Income Trust	30 Nov 2021	M	0.00
MXT AUD DRP NIL DISC	MXT: Metrics Master Income Trust	30 Nov 2021	M	336.24
Distribution - Tax Statement	PCI: Perpetual Credit Income Trust	29 Jul 2021	M	(13.89)
PCI AUD DRP NIL DISC	PCI: Perpetual Credit Income Trust	29 Jul 2021	M	282.83
Distribution - Tax Statement	PCI: Perpetual Credit Income Trust	30 Aug 2021	M	(13.88)
PCI AUD DRP NIL DISC	PCI: Perpetual Credit Income Trust	30 Aug 2021	M	282.69
Distribution - Tax Statement	PCI: Perpetual Credit Income Trust	29 Sep 2021	M	(13.48)
PCI AUD DRP	PCI: Perpetual Credit Income Trust	29 Sep 2021	M	273.76
Distribution - Tax Statement	PCI: Perpetual Credit Income Trust	28 Oct 2021	M	(13.90)

Jameroch Superannuation Fund
Statement of Taxable Income
For the Period from 1 July 2021 to 30 June 2022

Description	Investment Reference	Date	Tax Return	
			Ref.	Amount
PCI AUD DRP	PCI: Perpetual Credit Income Trust	28 Oct 2021	M	283.05
Distribution - Tax Statement	PCI: Perpetual Credit Income Trust	29 Nov 2021	M	(13.44)
PCI AUD DRP	PCI: Perpetual Credit Income Trust	29 Nov 2021	M	273.48
VAS AUD EST 0.438 FRANKED, 30% CTR, 0.0715 CFI, DRP	VAS: Vanguard Australian Shares Index ETF	04 Jan 2022	M	6,392.17
VAS AUD EST 0.8376 FRANKED, 30% CTR, 0.0414 CFI, DRP	VAS: Vanguard Australian Shares Index ETF	01 Apr 2022	M	18,316.18
Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	30 Jun 2022	M	(447.33)
Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	30 Jun 2022	M	(156.11)
Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	30 Jun 2022	M	(484.01)
VAS AUD EST 1.4346 FRANKED, 30% CTR, 0.0794 CFI, DRP	VAS: Vanguard Australian Shares Index ETF	30 Jun 2022	M	19,818.03
<i>Less Rounding</i>			M	(0.16)
Total Gross Trust Distributions			M	46,809.00
Total Assessable Employer Contributions			R1	0.00
Total Assessable Personal Contributions			R2	0.00
Total No-TFN quoted contributions			R3	0.00
Total Transfer of Liability to life insurance company or PST			R6	0.00
Total Assessable Contributions			R	0.00
Other Income				
Good value payment		23 Jul 2021	S	4,038.41
Good value payment		21 Sep 2021	S	21.23
DIRECT CREDIT BT588985 BT Portfolio Ser 0092835822		15 Nov 2021	S	0.01
DIRECT CREDIT Panorama pa0026854 ING 0108700680		25 Jan 2022	S	4,411.38
<i>Less Rounding</i>			S	(0.03)
Total Other Income			S	8,471.00
Total Assessable Income Due to Changed Tax Status of Fund			T	0.00
Total Net Non-arm's Length Income			U	0.00
Exempt Current Pension Income				
Exempt Current Pension Income	Dividend Franking Credit	30 Jun 2022	Y	(2,450.00)
Exempt Current Pension Income	Franked Dividend Amount	30 Jun 2022	Y	(5,717.00)
Exempt Current Pension Income	Gross Interest	30 Jun 2022	Y	(77.00)
Exempt Current Pension Income	Gross Trust Distributions	30 Jun 2022	Y	(46,809.00)
Exempt Current Pension Income	Net Foreign Income	30 Jun 2022	Y	(1,889.00)
Exempt Current Pension Income	Other Income	30 Jun 2022	Y	(4,411.00)
Exempt Current Pension Income	Unfranked Dividend Amount	30 Jun 2022	Y	(1,023.00)
Total Exempt Current Pension Income			Y	(62,376.00)
Total Assessable Income				4,060.00
Deductions			Section C	
Total Interest Expenses within Australia			A	0.00
Total Interest Expenses Overseas			B	0.00
Total Capital Works Deductions			D	0.00

Jameroch Superannuation Fund
Statement of Taxable Income
For the Period from 1 July 2021 to 30 June 2022

Description	Investment Reference	Date	Tax Return Ref.	Amount
Total Deduction for Decline in Value of Depreciating Assets			E	0.00
Total Death or Disability Premiums			F	0.00
Total Death Benefit Increase			G	0.00
Approved Auditor Fee				
OSKO PAYMENT Ronald A Pitcher Reimburse Acctg fee payment f>		03 Feb 2022	H	495.00
Less Current Pension Deductions		30 Jun 2022	H	(464.75)
<i>Less Rounding</i>			H	(0.25)
Total Approved Auditor Fee			H	30.00
Investment Expenses				
Administration fee for the period 01/06/2021 to 30/06/2021		05 Jul 2021	I	167.67
Advice fee for the period 01/06/2021 to 30/06/2021		07 Jul 2021	I	596.71
Administration fee for the period 01/07/2021 to 31/07/2021		04 Aug 2021	I	173.26
Advice fee for the period 01/07/2021 to 31/07/2021		06 Aug 2021	I	616.60
Administration fee for the period 15/08/2021 to 31/08/2021		03 Sep 2021	I	95.01
Advice fee for the period 01/08/2021 to 31/08/2021		07 Sep 2021	I	616.60
Administration fee for the period 01/09/2021 to 30/09/2021		05 Oct 2021	I	167.67
Advice fee for the period 01/09/2021 to 30/09/2021		07 Oct 2021	I	596.71
Expense recovery - Legislative		11 Oct 2021	I	18.11
Administration fee for the period 01/10/2021 to 31/10/2021		03 Nov 2021	I	173.26
Advice fee for the period 01/10/2021 to 31/10/2021		05 Nov 2021	I	616.60
Administration fee for the period 01/11/2021 to 30/11/2021		03 Dec 2021	I	167.67
Administration fee for the period 01/12/2021 to 31/12/2021		06 Jan 2022	I	132.92
Administration fee for the period 01/01/2022 to 31/01/2022		03 Feb 2022	I	47.03
Administration fee for the period 01/02/2022 to 28/02/2022		04 Mar 2022	I	41.42
Administration fee for the period 01/03/2022 to 31/03/2022		04 Apr 2022	I	45.86
Administration fee for the period 01/04/2022 to 03/04/2022		04 Apr 2022	I	4.44
Less Current Pension Deductions		30 Jun 2022	I	(4,277.54)
Total Investment Expenses			I	0.00
Management and Administration Expenses				
BPAY payment to ASIC		04 Oct 2021	J	276.00
Payment to Cygnet Accounting Pty Ltd 004846		08 Oct 2021	J	275.00
OSKO PAYMENT Ronald A Pitcher Reimburse Acctg fee payment f>		03 Feb 2022	J	2,365.00
Less Current Pension Deductions		30 Jun 2022	J	(2,754.67)
<i>Less Rounding</i>			J	(0.33)
Total Management and Administration Expenses			J	161.00
Total Forestry Managed Investment Scheme Deduction			U	0.00
Other Deductions				
Direct Credit from ATO , ATO003000016105856		24 Feb 2022	L	259.00
Total Other Deductions			L	259.00

Jameroch Superannuation Fund
Statement of Taxable Income
For the Period from 1 July 2021 to 30 June 2022

Description	Investment Reference	Date	Tax Return Ref.	Amount
Tax Losses Deducted				
Tax Losses Brought Forward		30 Jun 2022	M	0.00
Less Net Exempt Income		30 Jun 2022	M	0.00
Total Tax Losses Deducted			M	0.00
Total Deductions				450.00
Taxable Income or Loss		(V - N)	O	3,610.00

Income Tax Calculation Statement

Section D

Gross Tax

Gross Tax @ 15% for Concessional Income		30 Jun 2022	T1	541.50
Gross Tax @ 45% for Net Non-Arm's Length Income		30 Jun 2022	T1	0.00
No-TFN Quoted Contributions @ 32%		30 Jun 2022	J	0.00
Total Gross Tax				541.50

Credit: Foreign Tax Income Offset

Distribution - Tax Statement	LAZ0014AU: Lazard Global Listed Infrastructure Fund	30 Sep 2021	C1	33.17
RMD USD 0.042, 30% WHT	RMD: Resmed Inc - Cdi 10:1 Foreign Exempt Nyse	23 Sep 2021	C1	15.89
RMD USD 0.042, 30% WHT	RMD: Resmed Inc - Cdi 10:1 Foreign Exempt Nyse	16 Dec 2021	C1	15.57
Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	30 Jun 2022	C1	15.48
Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	30 Jun 2022	C1	5.40
Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	30 Jun 2022	C1	16.75
VEU USD 0.106, 15% WHT	VEU: Vanguard All-World Ex-Us Shares Index ETF	21 Apr 2022	C1	88.38
VTS USD 0.7082, 15% WHT	VTS: Vanguard Us Total Market Shares Index ETF	26 Apr 2022	C1	106.41
Excessive Foreign Tax Credit Written Off		30 Jun 2022	C1	(297.05)

Total Credit: Foreign Tax Income Offset

C1 **0.00**

Total Credit: Rebates and Tax Offset

C2 **0.00**

Rebates and Offsets

C **0.00**

SUBTOTAL

541.50

Credit: Refundable Franking Credits

BHP USD 2, 2 FRANKED, 30% CTR, DRP NIL DISC	BHP: BHP Group Limited	21 Sep 2021	E1	768.03
CBA AUD 2 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia.	29 Sep 2021	E1	414.86
Distribution - Tax Statement	CRM0008AU: Cromwell Phoenix Property Securities Fund	30 Sep 2021	E1	35.42
CSL USD 1.18, 0.118 FRANKED, 30% CTR, 1.062 CFI, DRP SUSP	CSL: CSL Limited	30 Sep 2021	E1	10.90
DMP AUD 0.5957 FRANKED, 30% CTR, NIL CFI	DMP: Domino's Pizza Enterprises Limited	09 Sep 2021	E1	53.87
IVC AUD 0.095 FRANKED, 30% CTR, DRP NIL DISC	IVC: Invocare Limited	07 Oct 2021	E1	126.54
Distribution - Tax Statement	LAZ0014AU: Lazard Global Listed Infrastructure Fund	30 Sep 2021	E1	4.34
MFG AUD 0.85575 FRANKED, 30% CTR, NIL CFI, DRP 1.5% DISC	MFG: Magellan Financial Group Limited	23 Sep 2021	E1	194.01
Distribution - Tax Statement	PCI: Perpetual Credit Income Trust	29 Jul 2021	E1	0.12
Distribution - Tax Statement	PCI: Perpetual Credit Income Trust	30 Aug 2021	E1	0.12
Distribution - Tax Statement	PCI: Perpetual Credit Income Trust	29 Sep 2021	E1	0.10

Jameroch Superannuation Fund
Statement of Taxable Income
For the Period from 1 July 2021 to 30 June 2022

Description	Investment Reference	Date	Tax Return Ref.	Amount
Distribution - Tax Statement	PCI: Perpetual Credit Income Trust	28 Oct 2021	E1	0.12
Distribution - Tax Statement	PCI: Perpetual Credit Income Trust	29 Nov 2021	E1	0.11
REA AUD 0.72 FRANKED, 30% CTR	REA: REA Group Ltd	16 Sep 2021	E1	102.14
RHC AUD 1.03 FRANKED, 30% CTR	RHC: Ramsay Health Care Limited	30 Sep 2021	E1	248.52
SEK AUD 0.2 FRANKED, 30% CTR	SEK: Seek Limited	05 Oct 2021	E1	108.86
TLS AUD 0.03 SPEC, 0.08 FRANKED, 30% CTR, DRP SUSP	TLS: Telstra Corporation Limited.	23 Sep 2021	E1	422.50
Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	30 Jun 2022	E1	5,046.70
Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	30 Jun 2022	E1	1,761.25
Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	30 Jun 2022	E1	5,460.50
Total Credit: Refundable Franking Credits			E1	14,759.01
Total Credit: No-TFN Tax Offset			E2	0.00
Total Credit: Refundable National Rental Affordability Scheme Tax Offset			E3	0.00
Total Credit: Interest on Early Payments			H1	0.00
Total Credit: Foreign Resident Withholding			H2	0.00
Total Credit: ABN/TFN Not Quoted (Non-Individual)			H3	0.00
Total Credit: Interest on No-TFN Tax Offset			H6	0.00
Total Eligible Credits				0.00
Net Tax Payable				(14,217.51)
Total PAYG Instalments Raised			K	0.00
Total Supervisory Levy			L	259.00
Total Supervisory Levy Adjustment for Wound Up Funds			M	0.00
Total Supervisory Levy Adjustment for New Funds			N	0.00
Total Amount Due / (Refundable)				(13,958.51)

Jameroch Superannuation Fund

Members Summary Report - For the period 1/07/2021 to 30/06/2022

Member's Detail		Opening Balance	Increases				Decreases					Closing Balance
			Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out	Ben Paid	
Mr Ronald Pitcher												
2 Glebe Road BALHANNAH SA 5242												
Pension	Account Based Pension (100% Tax	230,345.43	0.00	0.00	(20,593.73)	0.00	2,577.59	0.00	0.00	0.00	(6,910.00)	205,419.29
Pension	Account Based Pension (5.95% Ta:	154,033.71	0.00	0.00	(12,039.88)	0.00	1,507.00	0.00	0.00	0.00	(28,750.00)	114,750.83
		384,379.14	0.00	0.00	(32,633.61)	0.00	4,084.59	0.00	0.00	0.00	(35,660.00)	320,170.12
Ms Cheryl Pitcher												
2 Glebe Road BALHANNAH SA 5242												
Pension	Account Based Pension (87.60% T:	873,514.22	0.00	0.00	(78,583.44)	0.00	9,835.87	0.00	0.00	0.00	(21,840.00)	782,926.65
		873,514.22	0.00	0.00	(78,583.44)	0.00	9,835.87	0.00	0.00	0.00	(21,840.00)	782,926.65
		1,257,893.36	0.00	0.00	(111,217.05)	0.00	13,920.46	0.00	0.00	0.00	(57,500.00)	1,103,096.77

Jameroch Superannuation Fund
Investment Summary as at 30 June 2022

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<u>Bank</u>								
Bendigo Bank - Retirement Account				14,220.15	14,220.15			1.33%
Selfwealth Cash - AUD				4,687.80	4,687.80			0.44%
Vanguard Cash Account				29,210.26	29,210.26			2.73%
				48,118.21	48,118.21			4.50%
<u>Bank - Foreign</u>								
Selfwealth Cash - USD	353.04000	1.4163	1.4516	500.00	512.47	12.47	2.49%	0.05%
				500.00	512.47	12.47	2.49%	0.05%
<u>Listed Securities Market</u>								
Vanguard Australian Shares Index ETF (ASX:VAS)	9,177.00000	96.4972	83.7500	885,554.58	768,573.75	(116,980.83)	(13.21)%	71.89%
Vanguard All-World Ex-Us Shares Index ETF (ASX:VEU)	2,080.00000	84.8446	72.4300	176,476.70	150,654.40	(25,822.30)	(14.63)%	14.09%
Vanguard Us Total Market Shares Index ETF (ASX:VTS)	370.00000	319.8257	273.5200	118,335.50	101,202.40	(17,133.10)	(14.48)%	9.47%
				1,180,366.78	1,020,430.55	(159,936.23)	(13.55)%	95.45%
				1,228,984.99	1,069,061.23	(159,923.76)	(13.01)%	100.00%

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

Jameroch Superannuation Fund
Investment Income Summary
For the period 1 July 2021 to 30 June 2022

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *	
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST						
<u>Bank</u>														
Bendigo Bank - Retirement Account														
15.78	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15.78	0.00	0.00	0.00	0.00	0.00
BT Panorama - Cash Account (3121)														
1.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.93	0.00	0.00	0.00	0.00	0.00
BT Panorama - Cash Account (5335)														
3.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.29	0.00	0.00	0.00	0.00	0.00
Vanguard Cash Account														
56.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56.49	0.00	0.00	0.00	0.00	0.00
77.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	77.49	0.00	0.00	0.00	0.00	0.00
<u>Listed Securities Market</u>														
Ansell Limited (ASX:ANN)														
590.24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	590.24	0.00	0.00	0.00	0.00	0.00
BHP Group Limited (ASX:BHP)														
1,792.08	768.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,560.11	0.00	0.00	0.00	0.00	0.00
Commonwealth Bank Of Australia. (ASX:CBA)														
968.00	414.86	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,382.86	0.00	0.00	0.00	0.00	0.00
CSL Limited (ASX:CSL)														
254.34	10.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265.24	0.00	0.00	0.00	0.00	0.00
Domino's Pizza Enterprises Limited (ASX:DMP)														
179.56	53.87	0.00	0.00	0.00	0.00	0.00	0.00	0.00	233.43	0.00	0.00	0.00	0.00	0.00
Invocare Limited (ASX:IVC)														
295.26	126.54	0.00	0.00	0.00	0.00	0.00	0.00	0.00	421.80	0.00	0.00	0.00	0.00	0.00
Magellan Financial Group Limited (ASX:MFG)														

Jameroch Superannuation Fund
Investment Income Summary
For the period 1 July 2021 to 30 June 2022

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST					
603.59	194.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	797.60	0.00	0.00	0.00	0.00
Metrics Master Income Trust (ASX:MXT)													
1,508.53	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,508.53	0.00	0.00	0.00	0.00
Perpetual Credit Income Trust (ASX:PCI)													
1,395.81	0.57	0.00	0.00	0.00	0.00	0.00	0.71	0.00	1,395.67	0.00	0.00	0.71	0.00
Ramsay Health Care Limited (ASX:RHC)													
579.89	248.52	0.00	0.00	0.00	0.00	0.00	0.00	0.00	828.41	0.00	0.00	0.00	0.00
REA Group Ltd (ASX:REA)													
238.32	102.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	340.46	0.00	0.00	0.00	0.00
Resmed Inc - Cdi 10:1 Foreign Exempt Nyse (ASX:RMD)													
178.30	0.00	31.46	0.00	0.00	0.00	0.00	0.00	0.00	209.76	0.00	0.00	0.00	0.00
Seek Limited (ASX:SEK)													
254.00	108.86	0.00	0.00	0.00	0.00	0.00	0.00	0.00	362.86	0.00	0.00	0.00	0.00
Telstra Corporation Limited. (ASX:TLS)													
985.84	422.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,408.34	0.00	0.00	0.00	0.00
Vanguard All-World Ex-Us Shares Index ETF (ASX:VEU)													
206.23	0.00	88.38	0.00	0.00	0.00	0.00	0.00	0.00	294.61	0.00	0.00	0.00	0.00
Vanguard Australian Shares Index ETF (ASX:VAS)													
44,526.38	12,268.45	37.63	0.00	0.00	(1,836.18)	0.00	14,632.30	0.00	44,036.34	0.00	7,316.15	0.00	7,316.15
Vanguard Us Total Market Shares Index ETF (ASX:VTS)													
248.30	0.00	106.41	0.00	0.00	0.00	0.00	0.00	0.00	354.71	0.00	0.00	0.00	0.00
54,804.67	14,719.25	263.88	0.00	0.00	(1,836.18)	0.00	14,633.01	0.00	56,990.97	0.00	7,316.15	0.71	7,316.15

Managed Funds Market

Ardea Real Outcome Fund													
382.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	382.91	0.00	0.00	0.00	0.00
Capital Group New Perspective Fund (AU)													
64.93	0.00	0.00	0.00	0.00	0.00	0.00	61.21	0.00	3.72	0.00	30.60	0.00	30.61
Colchester Global Government Bond Fund - Class I													

**Jameroch Superannuation Fund
Distribution Reconciliation Report
For the period 1 July 2021 to 30 June 2022**

Net Distribution	Australian Income			Other Non-Assessable Amounts			Foreign Income			Capital Gains			AMIT	Gross Distribution		
	NPP Income	Franking Credits	Withholding Tax	Tax Exempt	Tax Free	Tax Deferred	Capital Returns	Assesable Amounts	Foreign Tax Credits	Discounted Capital Gains	CGT Concession Amount	Indexed Capital Gains	Other Capital Gains	Net Cost Base Increase/ (Decrease)	Accounting	Tax
<u>Listed Securities Market</u>																
Metrics Master Income Trust (ASX:MXT)																
1,508.53	1,508.53	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,508.53	1,508.53
Perpetual Credit Income Trust (ASX:PCI)																
1,395.81	1,326.65	0.57	0.00	0.00	0.00	0.00	0.00	68.45	0.00	0.00	0.00	0.00	0.71	0.00	1,395.81	1,327.22
Vanguard Australian Shares Index ETF (ASX:VAS)																
44,526.38	31,170.48	12,268.45	0.00	(1,836.18)	0.00	0.00	0.00	559.78	37.63	7,316.15	7,316.15	0.00	0.00	1,836.15	44,564.01	43,438.93
47,430.72	34,005.66	12,269.02	0.00	(1,836.18)	0.00	0.00	0.00	628.23	37.63	7,316.15	7,316.15	0.00	0.71	1,836.15	47,468.35	46,274.68
<u>Managed Funds Market</u>																
Capital Group New Perspective Fund (AU)																
64.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.72	0.00	30.60	30.61	0.00	0.00	0.00	64.93	0.00
Cromwell Phoenix Property Securities Fund																
404.42	145.25	35.42	0.00	0.00	0.00	0.00	0.00	18.37	0.00	120.59	120.21	0.00	0.00	0.38	404.42	180.67
Colchester Global Government Bond Fund - Class I																
315.99	0.00	0.00	0.00	315.99	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(315.99)	315.99	0.00
Ardea Real Outcome Fund																
382.91	340.56	0.00	0.00	0.00	0.00	0.00	0.00	42.35	0.00	0.00	0.00	0.00	0.00	0.00	382.91	340.56
Lazard Global Listed Infrastructure Fund																
655.21	8.91	4.34	0.00	0.00	0.00	0.00	0.00	267.02	33.17	178.53	178.53	0.00	22.22	0.00	688.38	13.25
1,823.46	494.72	39.76	0.00	315.99	0.00	0.00	0.00	331.46	33.17	329.72	329.35	0.00	22.22	(315.61)	1,856.63	534.48
49,254.18	34,500.38	12,308.78	0.00	(1,520.19)	0.00	0.00	0.00	959.69	70.80	7,645.87	7,645.50	0.00	22.93	1,520.54	49,324.98	46,809.16

Jameroch Superannuation Fund
Distribution Reconciliation Report
For the period 1 July 2021 to 30 June 2022

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

Reconciliation

	Australian Income			Other Non-Assessable Amounts			Foreign Income			Capital Gains			Gross Distribution	
	NPP Income	Franking Credits	Withholding Tax	Tax Exempt	Tax Free	Tax Deferred	Assesable Amounts	Foreign Tax Credits	Disc. Capital Gains	CGT Concession Amount	Indexed Capital Gains	Other Capital Gains	Accounting	Tax
Gross Accounting Distribution	34,500.38	-		(1,520.19)	-	-	959.69	70.80	7,645.87	7,645.50	-	22.93	49,324.98	-
Gross Tax Distribution	34,500.38	12,308.78		-	-	-	-	-	-	-	-	-	-	46,809.16
Net Foreign Income	-	-		-	-	-	959.69	70.80	-	-	-	-	-	1,030.49
Net Distributed Capital Gain	-	-		-	-	-	-	-	15,291.74	N/A	-	22.93	-	15,314.67

Jameroch Superannuation Fund
Realised Capital Gains
For the period from 1 July 2021 to 30 June 2022

		Accounting Treatment				Taxation Treatment							
		Quantity	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation				
							Adjusted	Reduced	Indexation	Discounted	Other	Deferred	Capital Loss
<u>Listed Derivatives Market</u>													
Magellan Global Fund. - Option Expiring 01-Mar-2024 Ex At Disc To Est Nav (ASX:MGFO)													
21/12/2021	Sale	17,290.00	125.82		0.00	125.82							
		17,290.00	125.82		0.00	125.82						0.00	
Listed Derivatives Market Total			125.82		0.00	125.82						0.00	
<u>Listed Securities Market</u>													
Ansell Limited (ASX:ANN)													
21/12/2021	Sale	993.00	31,453.39		19,260.54	12,192.85							
		993.00	31,453.39		19,260.54	12,192.85						0.00	
BHP Group Limited (ASX:BHP)													
21/12/2021	Sale	660.00	27,050.01		18,093.44	8,956.57							
		660.00	27,050.01		18,093.44	8,956.57						0.00	
Commonwealth Bank Of Australia. (ASX:CBA)													
21/12/2021	Sale	484.00	47,799.52		40,164.98	7,634.54							
		484.00	47,799.52		40,164.98	7,634.54						0.00	
CSL Limited (ASX:CSL)													
21/12/2021	Sale	160.00	43,646.34		14,084.47	29,561.87							
		160.00	43,646.34		14,084.47	29,561.87						0.00	
Domino's Pizza Enterprises Limited (ASX:DMP)													
21/12/2021	Sale	211.00	24,528.12		8,464.70	16,063.42							
		211.00	24,528.12		8,464.70	16,063.42						0.00	
Invocare Limited (ASX:IVC)													
21/12/2021	Sale	3,108.00	34,614.92		36,820.98	(2,206.06)							
		3,108.00	34,614.92		36,820.98	(2,206.06)						0.00	

Jameroch Superannuation Fund
Realised Capital Gains
For the period from 1 July 2021 to 30 June 2022

	Accounting Treatment				Taxation Treatment						
	Quantity	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation			
						Adjusted	Reduced	Indexation	Discounted	Other	Deferred
<u>Listed Securities Market</u>											
Ishares Global 100 ETF (ASX:IOO)											
17/12/2021	Sale	691.00	74,289.40	36,185.81	38,103.59						
		691.00	74,289.40	36,185.81	38,103.59						0.00
Magellan Financial Group Limited (ASX:MFG)											
01/02/2022	Sale	529.00	9,571.10	8,834.68	736.42						
		529.00	9,571.10	8,834.68	736.42						0.00
Magellan Global Fund (ASX:MGF)											
21/12/2021	Sale	34,580.00	59,584.88	49,995.00	9,589.88						
		34,580.00	59,584.88	49,995.00	9,589.88						0.00
Metrics Master Income Trust (ASX:MXT)											
21/12/2021	Sale	45,438.00	93,045.44	90,876.00	2,169.44						
		45,438.00	93,045.44	90,876.00	2,169.44						0.00
Perpetual Credit Income Trust (ASX:PCI)											
29/07/2021	Dist	0.00	0.00	0.00							
30/08/2021	Dist	0.00	0.00	0.00							
29/09/2021	Dist	0.00	0.00	0.00							
28/10/2021	Dist	0.00	0.00	0.00							
29/11/2021	Dist	0.00	0.00	0.00							
21/12/2021	Sale	89,375.00	96,794.15	98,312.50	(1,518.35)						
		89,375.00	96,794.15	98,312.50	(1,518.35)						0.00
Ramsay Health Care Limited (ASX:RHC)											
21/12/2021	Sale	563.00	37,808.30	34,989.26	2,819.04						
		563.00	37,808.30	34,989.26	2,819.04						0.00
REA Group Ltd (ASX:REA)											
21/12/2021	Sale	331.00	52,167.03	14,725.86	37,441.17						
		331.00	52,167.03	14,725.86	37,441.17						0.00
Resmed Inc - Cdi 10:1 Foreign Exempt Nyse (ASX:RMD)											
21/12/2021	Sale	1,803.00	62,839.01	12,778.94	50,060.07						
		1,803.00	62,839.01	12,778.94	50,060.07						0.00

Jameroch Superannuation Fund
Realised Capital Gains
For the period from 1 July 2021 to 30 June 2022

	Accounting Treatment				Taxation Treatment						
	Quantity	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation			
						Adjusted	Reduced	Indexation	Discounted	Other	Deferred
<u>Listed Securities Market</u>											
Seek Limited (ASX:SEK)											
21/12/2021	Sale	1,270.00	41,515.21	21,352.19	20,163.02						
		1,270.00	41,515.21	21,352.19	20,163.02						0.00
Telstra Corporation Limited. (ASX:TLS)											
21/12/2021	Sale	12,323.00	50,591.82	51,115.60	(523.78)						
		12,323.00	50,591.82	51,115.60	(523.78)						0.00
Vanguard Australian Shares Index ETF (ASX:VAS)											
30/06/2022	Dist	0.00	0.00	0.00							
30/06/2022	Dist	0.00	0.00	0.00							
30/06/2022	Dist	0.00	0.00	0.00							
		0.00	0.00	0.00							0.00
Listed Securities Market Total		787,298.64		556,054.95	231,243.69						0.00
<u>Managed Funds Market</u>											
Ardea Real Outcome Fund											
23/12/2021	Sale	50,982.02	47,367.39	49,891.00	(2,523.61)						
		50,982.02	47,367.39	49,891.00	(2,523.61)						0.00
Capital Group New Perspective Fund (AU)											
01/10/2021	Dist	0.00	0.00	0.00							
29/12/2021	Sale	40,961.66	91,012.70	67,300.00	23,712.70						
		40,961.66	91,012.70	67,300.00	23,712.70						0.00
CC JCB Active Bond Fund											
22/12/2021	Sale	53,532.38	53,430.67	56,209.00	(2,778.33)						
		53,532.38	53,430.67	56,209.00	(2,778.33)						0.00
Colchester Global Government Bond Fund - Class I											
29/12/2021	Sale	56,338.58	51,854.03	56,209.00	(4,354.97)						
		56,338.58	51,854.03	56,209.00	(4,354.97)						0.00

Jameroch Superannuation Fund
Realised Capital Gains
For the period from 1 July 2021 to 30 June 2022

		Accounting Treatment				Taxation Treatment							
		Quantity	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation				
							Adjusted	Reduced	Indexation	Discounted	Other	Deferred	Capital Loss
<u>Managed Funds Market</u>													
Cromwell Phoenix Property Securities Fund													
30/09/2021	Dist	0.00	0.00		0.00								
20/12/2021	Sale	31,857.75	46,741.69		38,973.48	7,768.21							
		<u>31,857.75</u>	<u>46,741.69</u>		<u>38,973.48</u>	<u>7,768.21</u>						0.00	
Lazard Global Listed Infrastructure Fund													
30/09/2021	Dist	0.00	0.00		0.00								
23/12/2021	Sale	27,285.46	37,967.72		32,718.00	5,249.72							
		<u>27,285.46</u>	<u>37,967.72</u>		<u>32,718.00</u>	<u>5,249.72</u>						0.00	
MFS Concentrated Global Equity Trust (Wholesale)													
23/12/2021	Sale	24,696.42	90,154.28		51,677.27	38,477.01							
		<u>24,696.42</u>	<u>90,154.28</u>		<u>51,677.27</u>	<u>38,477.01</u>						0.00	
Managed Funds Market Total			418,528.48		352,977.75	65,550.73						0.00	
Grand Total			1,205,952.94		909,032.70	296,920.24						0.00	

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

Jameroch Superannuation Fund
Realised Capital Gains
For the period from 1 July 2021 to 30 June 2022

Capital Gains Tax Return Summary

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

Jameroch Superannuation Fund
 (ABN: 13 652 251 417)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 2 Glebe Road BALHANNAH, SA 5242
Member Number: 1	Date of Birth: 5 June 1946
Mr Ronald Albert Charles Pitcher	Date Joined Fund: 15 January 1997
	Eligible Service Date: 15 January 1997
	Tax File Number Held: Yes

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

Your Accounts	
Withdrawal Benefit as at 1 Jul 2021	
Account Based Pension (5.95% Tax Free)	154,033.71
Account Based Pension (100% Tax Free)	230,345.43
Total as at 1 Jul 2021	384,379.14
Withdrawal Benefit as at 30 Jun 2022	
Account Based Pension (5.95% Tax Free)	114,750.83
Account Based Pension (100% Tax Free)	205,419.29
Total as at 30 Jun 2022	320,170.12

Your Tax Components	
Tax Free	212,241.60
Taxable - Taxed	107,928.52
Taxable - Untaxed	-
Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	320,170.12
Your Insurance Benefits	
No insurance details have been recorded	
Your Beneficiaries	
No beneficiary details have been recorded	

For Enquiries:

mail Jameroch Superannuation Fund, Unit 15/32 Onkaparinga Valley Road, Balhannah SA 5242

Jameroch Superannuation Fund
(ABN: 13 652 251 417)

Member Benefit Statement

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 2 Glebe Road BALHANNAH, SA 5242
Member Number: 1	Date of Birth: 5 June 1946
Mr Ronald Albert Charles Pitcher	Date Joined Fund: 15 January 1997
Pension Account	Eligible Service Date: 15 January 1997
Account Based Pension (5.95% Tax Free)	Tax File Number Held: Yes
	Account Start Date: 1 July 2012

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2021	154,033.71
<i>Increases to your account:</i>	
Tax on Net Fund Income	1,507.00
Total Increases	1,507.00
<i>Decreases to your account:</i>	
Pension Payments	28,750.00
Share Of Net Fund Income	12,039.88
Total Decreases	40,789.88
Withdrawal Benefit as at 30 Jun 2022	114,750.83

Your Tax Components		
Tax Free	5.9453 %	6,822.31
Taxable - Taxed		107,928.52
Taxable - Untaxed		-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	114,750.83

Your Insurance Benefits	
No insurance details have been recorded	

Your Beneficiaries	
No beneficiary details have been recorded	

For Enquiries:
mail Jameroch Superannuation Fund, Unit 15/32 Onkaparinga Valley Road, Balhannah SA 5242

Jameroch Superannuation Fund
 (ABN: 13 652 251 417)

Member Benefit Statement

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 2 Glebe Road BALHANNAH, SA 5242
Member Number: 1	Date of Birth: 5 June 1946
Mr Ronald Albert Charles Pitcher	Date Joined Fund: 15 January 1997
Pension Account	Eligible Service Date: 15 January 1997
Account Based Pension (100% Tax Free)	Tax File Number Held: Yes
	Account Start Date: 6 December 2014

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2021	230,345.43
<i>Increases to your account:</i>	
Tax on Net Fund Income	2,577.59
<u>Total Increases</u>	<u>2,577.59</u>
<i>Decreases to your account:</i>	
Pension Payments	6,910.00
Share Of Net Fund Income	20,593.73
<u>Total Decreases</u>	<u>27,503.73</u>
Withdrawal Benefit as at 30 Jun 2022	<u>205,419.29</u>

Your Tax Components		
Tax Free	100.0000 %	205,419.29
Taxable - Taxed		-
Taxable - Untaxed		-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	205,419.29

Your Insurance Benefits
 No insurance details have been recorded

Your Beneficiaries
 No beneficiary details have been recorded

For Enquiries:
 mail Jameroch Superannuation Fund, Unit 15/32 Onkaparinga Valley Road, Balhannah SA 5242



Trustee

The Trustee of the Fund is as follows:

R & C Pitcher Pty Ltd

The directors of the Trustee company are:

Cheryl Pitcher and
Ronald Pitcher

Availability of Other Fund Information

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

Trustee Disclaimer

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

Signed on behalf of the Trustee of the Fund

.....
Cheryl Pitcher
Director - R & C Pitcher Pty Ltd

.....
Ronald Pitcher
Director - R & C Pitcher Pty Ltd

Statement Date: 30 June 2022

For Enquiries:
mail Jameroch Superannuation Fund, Unit 15/32 Onkaparinga Valley Road, Balhannah SA 5242

Jameroch Superannuation Fund
(ABN: 13 652 251 417)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 2 Glebe Road BALHANNAH, SA 5242
Member	Number: 2
Ms Cheryl Kaye Pitcher	Date of Birth: 8 February 1948 Date Joined Fund: 15 January 1997 Eligible Service Date: 28 September 1992 Tax File Number Held: Yes

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

Your Accounts

Withdrawal Benefit as at 1 Jul 2021	
Account Based Pension (87.60% Tax Free)	873,514.22
Total as at 1 Jul 2021	873,514.22

Withdrawal Benefit as at 30 Jun 2022	
Account Based Pension (87.60% Tax Free)	782,926.65
Total as at 30 Jun 2022	782,926.65

Your Tax Components

Tax Free	685,857.89
Taxable - Taxed	97,068.76
Taxable - Untaxed	-

Your Preservation Components

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	782,926.65

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

No beneficiary details have been recorded

For Enquiries:
mail Jameroch Superannuation Fund, Unit 15/32 Onkaparinga Valley Road, Balhannah SA 5242

Jameroch Superannuation Fund
 (ABN: 13 652 251 417)

Member Benefit Statement

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 2 Glebe Road BALHANNAH, SA 5242
Member Number: 2	Date of Birth: 8 February 1948
Ms Cheryl Kaye Pitcher	Date Joined Fund: 15 January 1997
Pension Account	Eligible Service Date: 28 September 1992
Account Based Pension (87.60% Tax Free)	Tax File Number Held: Yes
	Account Start Date: 6 December 2014

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2021	873,514.22
<i>Increases to your account:</i>	
Tax on Net Fund Income	9,835.87
<u>Total Increases</u>	<u>9,835.87</u>
<i>Decreases to your account:</i>	
Pension Payments	21,840.00
Share Of Net Fund Income	78,583.44
<u>Total Decreases</u>	<u>100,423.44</u>
Withdrawal Benefit as at 30 Jun 2022	<u>782,926.65</u>

Your Tax Components		
Tax Free	87.6018 %	685,857.89
Taxable - Taxed		97,068.76
Taxable - Untaxed		-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	782,926.65

Your Insurance Benefits
 No insurance details have been recorded

Your Beneficiaries
 No beneficiary details have been recorded

For Enquiries:
 mail Jameroch Superannuation Fund, Unit 15/32 Onkaparinga Valley Road, Balhannah SA 5242



Trustee

The Trustee of the Fund is as follows:

R & C Pitcher Pty Ltd

The directors of the Trustee company are:

Cheryl Pitcher and
Ronald Pitcher

Availability of Other Fund Information

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

Trustee Disclaimer

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

Signed on behalf of the Trustee of the Fund

.....
Cheryl Pitcher
Director - R & C Pitcher Pty Ltd

.....
Ronald Pitcher
Director - R & C Pitcher Pty Ltd

Statement Date: 30 June 2022

For Enquiries:

mail Jameroch Superannuation Fund, Unit 15/32 Onkaparinga Valley Road, Balhannah SA 5242

**Jameroch Superannuation Fund
Pension Withdrawal Limits
For the Period 1 July 2021 to 30 June 2022**

**Mr Ronald Pitcher
YTD Summaries**

	Drawdowns to date	Rqd. for Minimum	Minimum	Rqd for Plan	Plan*	Remaining until Max	Maximum	Tax Free %
Account Based Pension (100% Tax Free)	6,910.00	OK!	6,910.00	OK!	6,910.00	-	-	100.00%
Account Based Pension (5.95% Tax Free)	28,750.00	OK!	4,620.00	OK!	4,620.00	-	-	5.95%

Totals

Gross Drawdowns	35,660.00	0.00	11,530.00	0.00	11,530.00
PAYG Tax	0.00	0.00	0.00	0.00	0.00
Net Drawdowns	35,660.00	0.00	11,530.00	0.00	11,530.00

Footnotes:

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

Pension Payments

Account Based Pension (100% Tax Free)

Date	Gross Amount	PAYG	Net Amount	Description
28/02/2022	5,750.00	0.00	5,750.00	OSKO PAYMENT roch5682 Monthly pension
30/03/2022	1,160.00	0.00	1,160.00	part of \$5,750.00 OSKO PAYMENT roch5682 Monthly pension
Totals:	6,910.00	0.00	6,910.00	

Account Based Pension (5.95% Tax Free)

Date	Gross Amount	PAYG	Net Amount	Description
16/07/2021	5,750.00	0.00	5,750.00	Payment to R & C Pitcher Pension Payment Receipt no. 167062777
16/09/2021	5,750.00	0.00	5,750.00	Payment to R & C Pitcher Pension Payment Receipt no. 189257351
18/10/2021	5,750.00	0.00	5,750.00	Payment to R & C Pitcher Pension Payment Receipt no. 200174326
18/11/2021	5,750.00	0.00	5,750.00	Payment to Ronald Pitcher Pension Payment Receipt no. 209099709
20/12/2021	5,750.00	0.00	5,750.00	Payment to Ronald Pitcher Pension Payment Receipt no. 216583891
Totals:	28,750.00	0.00	28,750.00	

**Jameroch Superannuation Fund
Pension Withdrawal Limits
For the Period 1 July 2021 to 30 June 2022**

**Ms Cheryl Pitcher
YTD Summaries**

	Drawdowns to date	Rqd. for Minimum	Minimum	Rqd for Plan	Plan*	Remaining until Max	Maximum	Tax Free %
Account Based Pension (87.60% Tax Free)	21,840.00	OK!	21,840.00	OK!	21,840.00	-	-	87.60%

Totals

Gross Drawdowns	21,840.00	0.00	21,840.00	0.00	21,840.00
PAYG Tax	0.00	0.00	0.00	0.00	0.00
Net Drawdowns	21,840.00	0.00	21,840.00	0.00	21,840.00

Footnotes:

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

Pension Payments

Account Based Pension (87.60% Tax Free)

Date	Gross Amount	PAYG	Net Amount	Description
30/03/2022	4,590.00	0.00	4,590.00	part of \$5,750.00 OSKO PAYMENT roch5682 Monthly pension
18/04/2022	5,750.00	0.00	5,750.00	OSKO PAYMENT roch5682 Pension
24/05/2022	5,750.00	0.00	5,750.00	OSKO PAYMENT roch5682 Pension
23/06/2022	5,750.00	0.00	5,750.00	OSKO PAYMENT roch5682 Pension
Totals:	21,840.00	0.00	21,840.00	

Jameroch Superannuation Fund
Investment Movement Summary
For the period 1 July 2021 to 30 June 2022

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
<u>Bank</u>										
Bendigo Bank - Retirement Account		171.28		1,275,658.87		1,261,610.00	0.00		14,220.15	14,220.15
BT Panorama - Cash Account (3121)		19,995.23		1,237,003.35		1,256,998.58	0.00		0.00	0.00
BT Panorama - Cash Account (5335)		10,176.73		20,003.29		30,180.02	0.00		0.00	0.00
Selfwealth Cash - AUD		0.00		300,000.00		295,312.20	0.00		4,687.80	4,687.80
Vanguard Cash Account		0.00		954,764.84		925,554.58	0.00		29,210.26	29,210.26
		<u>30,343.24</u>		<u>3,787,430.35</u>		<u>3,769,655.38</u>	<u>0.00</u>		<u>48,118.21</u>	<u>48,118.21</u>
<u>Bank - Foreign</u>										
Selfwealth Cash - USD		0.00		500.00		0.00	0.00		500.00	512.47
		<u>0.00</u>		<u>500.00</u>		<u>0.00</u>	<u>0.00</u>		<u>500.00</u>	<u>512.47</u>
<u>Listed Derivatives Market</u>										
Magellan Global Fund. - Option Expiring 01-Mar-2024 Ex At Disc To Est Nav (ASX:MGFO)	17,290.00	0.00	0.00	0.00	17,290.00	125.82	125.82	0.00	0.00	0.00
		<u>0.00</u>		<u>0.00</u>		<u>125.82</u>	<u>125.82</u>		<u>0.00</u>	<u>0.00</u>
<u>Listed Securities Market</u>										
Ansell Limited (ASX:ANN)	993.00	19,260.54	0.00	0.00	993.00	31,453.39	12,192.85	0.00	0.00	0.00
BHP Group Limited (ASX:BHP)	660.00	18,093.44	0.00	0.00	660.00	27,050.01	8,956.57	0.00	0.00	0.00
Commonwealth Bank Of Australia. (ASX:CBA)	484.00	40,164.98	0.00	0.00	484.00	47,799.52	7,634.54	0.00	0.00	0.00
CSL Limited (ASX:CSL)	160.00	14,084.47	0.00	0.00	160.00	43,646.34	29,561.87	0.00	0.00	0.00
Domino's Pizza Enterprises Limited (ASX:DMP)	211.00	8,464.70	0.00	0.00	211.00	24,528.12	16,063.42	0.00	0.00	0.00
Invocare Limited (ASX:IVC)	3,108.00	36,820.98	0.00	0.00	3,108.00	34,614.92	(2,206.06)	0.00	0.00	0.00

Jameroch Superannuation Fund
Investment Movement Summary
For the period 1 July 2021 to 30 June 2022

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
Ishares Global 100 ETF (ASX:IOO)	691.00	36,185.81	0.00	0.00	691.00	74,289.40	38,103.59	0.00	0.00	0.00
Magellan Financial Group Limited (ASX:MFG)	529.00	8,834.68	0.00	0.00	529.00	9,571.10	736.42	0.00	0.00	0.00
Magellan Global Fund (ASX:MGF)	34,580.00	49,995.00	0.00	0.00	34,580.00	59,584.88	9,589.88	0.00	0.00	0.00
Metrics Master Income Trust (ASX:MXT)	45,438.00	90,876.00	0.00	0.00	45,438.00	93,045.44	2,169.44	0.00	0.00	0.00
Perpetual Credit Income Trust (ASX:PCI)	89,375.00	98,312.50	0.00	0.00	89,375.00	96,794.15	(1,518.35)	0.00	0.00	0.00
Ramsay Health Care Limited (ASX:RHC)	563.00	34,989.26	0.00	0.00	563.00	37,808.30	2,819.04	0.00	0.00	0.00
REA Group Ltd (ASX:REA)	331.00	14,725.86	0.00	0.00	331.00	52,167.03	37,441.17	0.00	0.00	0.00
Resmed Inc - Cdi 10:1 Foreign Exempt Nyse (ASX:RMD)	1,803.00	12,778.94	0.00	0.00	1,803.00	62,839.01	50,060.07	0.00	0.00	0.00
Seek Limited (ASX:SEK)	1,270.00	21,352.19	0.00	0.00	1,270.00	41,515.21	20,163.02	0.00	0.00	0.00
Telstra Corporation Limited. (ASX:TLS)	12,323.00	51,115.60	0.00	0.00	12,323.00	50,591.82	(523.78)	0.00	0.00	0.00
Vanguard All-World Ex-Us Shares Index ETF (ASX:VEU)	0.00	0.00	2,080.00	176,476.70	0.00	0.00	0.00	2,080.00	176,476.70	150,654.40
Vanguard Australian Shares Index ETF (ASX:VAS)	0.00	0.00	9,177.00	885,554.58	0.00	0.00	0.00	9,177.00	885,554.58	768,573.75
Vanguard Us Total Market Shares Index ETF (ASX:VTS)	0.00	0.00	370.00	118,335.50	0.00	0.00	0.00	370.00	118,335.50	101,202.40
		556,054.95		1,180,366.78		787,298.64	231,243.69		1,180,366.78	1,020,430.55
<i>Managed Funds Market</i>										
Ardea Real Outcome Fund	50,982.02	49,891.00	0.00	0.00	50,982.02	47,367.39	(2,523.61)	0.00	0.00	0.00
Capital Group New Perspective Fund (AU)	40,961.66	67,300.00	0.00	0.00	40,961.66	91,012.70	23,712.70	0.00	0.00	0.00
CC JCB Active Bond Fund	53,532.38	56,209.00	0.00	0.00	53,532.38	53,430.67	(2,778.33)	0.00	0.00	0.00
Colchester Global Government Bond Fund - Class I	56,338.58	56,209.00	0.00	0.00	56,338.58	51,854.03	(4,354.97)	0.00	0.00	0.00
Cromwell Phoenix Property Securities Fund	31,857.75	38,973.48	0.00	0.00	31,857.75	46,741.69	7,768.21	0.00	0.00	0.00
Lazard Global Listed Infrastructure Fund	27,285.46	32,718.00	0.00	0.00	27,285.46	37,967.72	5,249.72	0.00	0.00	0.00
MFS Concentrated Global Equity Trust (Wholesale)	24,696.42	51,677.27	0.00	0.00	24,696.42	90,154.28	38,477.01	0.00	0.00	0.00
		352,977.75		0.00		418,528.48	65,550.73		0.00	0.00

Jameroch Superannuation Fund
Investment Movement Summary
For the period 1 July 2021 to 30 June 2022

Investment	Opening Balance		Acquisitions		Disposals		Closing Balance			
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
Fund Total		939,375.94		4,968,297.13		4,975,608.32	296,920.24		1,228,984.99	1,069,061.23

Inquires 1300 300 630

Issue date 04 Aug 22

Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 54498432

Check this statement carefully

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

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

ACN 110 360 364
FOR R & C PITCHER PTY LTD

REVIEW DATE: 04 August 22

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



To make changes to company details or amend incorrect information

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



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



Use your agent.

Company Statement

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

1 Registered office

C/- SMSF AUSTRALIA UNIT 8 435-439 FULLARTON ROAD HIGHGATE SA 5063

2 Principal place of business

UNIT 15 32 ONKAPARINGA VALLEY ROAD BALHANNAH SA 5242

3 Officeholders

Name: RONALD ALBERT CHARLES PITCHER
Born: ADELAIDE SA
Date of birth: 05/06/1946
Address: UNIT 15 32 ONKAPARINGA VALLEY ROAD BALHANNAH SA 5242
Office(s) held: DIRECTOR, APPOINTED 04/08/2004; SECRETARY, APPOINTED 04/08/2004

Name: CHERYL KAYE PITCHER
Born: ADELAIDE SA
Date of birth: 08/02/1948
Address: UNIT 15 32 ONKAPARINGA VALLEY ROAD BALHANNAH SA 5242
Office(s) held: DIRECTOR, APPOINTED 04/08/2004

4 Company share structure

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORDINARY	2	\$2.00	\$0.00

5 Members

These details continue on the next page

R & C PITCHER PTY LTD ACN 110 360 364

Page 1 of 2

Company statement continued

Name: RONALD ALBERT CHARLES PITCHER
Address: UNIT 15 32 ONKAPARINGA VALLEY ROAD BALHANNAH SA 5242

Share Class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

Name: CHERYL KAYE PITCHER
Address: UNIT 15 32 ONKAPARINGA VALLEY ROAD BALHANNAH SA 5242

Share Class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

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

End of company statement

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

Additional company information

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

6 Contact address for ASIC use only

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

**ASIC**

Australian Securities & Investments Commission

ABN 86 768 265 615

Inquiries

www.asic.gov.au/invoices

1300 300 630

R & C PITCHER PTY LTD
SMSF AUSTRALIA PTY LTD
PO BOX 230 GLEN OSMOND SA 5064

INVOICE STATEMENT

Issue date 04 Aug 22

R & C PITCHER PTY LTD

ACN 110 360 364

Account No. 22 110360364

Summary

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

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

Transaction details are listed on the back of this page

Please pay

Immediately	\$0.00
By 04 Oct 22	\$59.00

If you have already paid please ignore this invoice statement.

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

**ASIC**

Australian Securities & Investments Commission

PAYMENT SLIP**R & C PITCHER PTY LTD**

ACN 110 360 364

Account No: 22 110360364



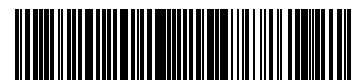
22 110360364

TOTAL DUE	\$59.00
Immediately	\$0.00
By 04 Oct 22	\$59.00

Payment options are listed on the back of this payment slip



Billers Code: 17301
Ref: 2291103603646



*814 129 0002291103603646 94

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2022-08-04	Annual Review - Special Purpose Pty Co	4X0773755480P A	\$59.00
	Outstanding transactions		
2022-08-04	Annual Review - Special Purpose Pty Co	4X0773755480P A	\$59.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2291 1036 0364 694

Australia Post

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

Phone

Call 13 18 16 to pay by Mastercard or Visa

On-line

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

Mail

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

	Bill Code: 17301 Ref: 2291103603646
Telephone & Internet Banking – BPAY® Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au	



Australian Government
Australian Taxation Office

Agent SMSF AUSTRALIA PTY LTD
Client JAMEROCH SUPERANNUATION
 FUND
ABN 13 652 251 417
TFN 99 107 263


Income tax 551

Date generated	05 June 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

2 results found - from **05 June 2021** to **05 June 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
21 Feb 2022	24 Feb 2022	EFT refund for Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$3,122.83		\$0.00
21 Feb 2022	21 Feb 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21		\$3,122.83	\$3,122.83 CR

009596

 R & C PITCHER PTY LTD
 2 GLEBE RD
 BALHANNAH SA 5242

Your details at a glance

BSB number 633-000
Account number 153457064
 Customer number 32003261/1401
 Account title R & C PITCHER PTY LTD ATF
 JAMEROCH SUPERANNUATION FUND ATF
 JAMEROCH SUPERANNUATION FUND

Account summary

Statement period 1 Jun 2021 - 31 Aug 2021
 Statement number 26
 Opening balance on 1 Jun 2021 \$83.65
 Deposits & credits \$87.63
 Withdrawals & debits \$0.00
Closing Balance on 31 Aug 2021 \$171.28



Any questions?

Contact Manager at Shop 4, Gawler St, MT Barker 5251
 on **08 8225 2275**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Retirement Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$83.65
1 Jun 21	INTEREST		0.00	83.65
4 Jun 21	DIRECT CREDIT 060696175 0247511 ING 0056611789		87.63	171.28
1 Jul 21	INTEREST		0.00	171.28
1 Aug 21	INTEREST		0.00	171.28
Transaction totals / Closing balance		\$0.00	\$87.63	\$171.28

576BH192 / E-0 / S-926 / I-926 / 0032003261079912

We suggest you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions should be promptly reported to us.

The security of your Personal Identification Number (PIN) is very important. To avoid being liable for unauthorised transactions, you should follow the terms and conditions of your account. We also recommend some simple steps to protect your PIN:

- Memorise your PINs and passwords and destroy any communications advising you of new ones. Don't keep a record of your PINs or passwords, in written or electronic form.
- If you choose your own, ensure that it is not something easy to guess like your (or a family member's) birth date, name, phone number, postcode, driver's licence number or numbers that form a pattern.
- Don't tell anyone your PIN, not even friends, family or a bank representative.
- Ensure nobody watches you enter your PIN or password. A good practice is to cover the keypad when you put in your PIN or password.
- Watch out for email, SMS or call scams asking for details relating to your account. If you receive suspicious emails, please contact us immediately.

Please note: These are guidelines only. While following these steps will help you to protect your PIN, your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code. For further details, see <https://asic.gov.au/regulatory-resources/financial-services/epayments-code/> or visit bendigobank.com.au/mycard for all card related information. Business customers visit mybusinesscard.

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

Card Security

For information on how to securely use your card and account please visit bendigobank.com.au/mycard for all card related information. Business customers visit mybusinesscard.

Update to daily card limits

Effective 31 July 2021, clause 4.9 in the Bendigo Personal Accounts and Facilities Terms and Conditions will be updated.

Current clause

4.9 We can at our discretion impose a limit on the amount you can withdraw in cash from your account at a branch, from an ATM or via an EFTPOS terminal. Our current default for maximum daily withdrawal limit for transactions conducted using a PIN in conjunction with a card is \$1000 (for CHQ/SAV purchases). This amount may be varied for customers upon application and approval. We may vary the default amount of this limit or any other limit we impose from time to time. We may also limit the way in which money is dispensed. For example, if you want to withdraw \$400 (and that amount is not in excess of the maximum daily withdrawal limit), the ATM may not pay out on that amount in one transaction. You may receive \$300 and then make another withdrawal of \$100 as a separate transaction.

Updated clause

4.9 We can at our discretion impose a limit on the amount you can withdraw in cash from your account at a branch, from an ATM or via an EFTPOS terminal.

Cash out limit - Our current maximum daily cash out default limit for transactions conducted at an ATM or EFTPOS terminal and using a PIN is \$1000. This amount may be varied for customers upon application and approval.

Purchase limit - Our current maximum daily purchase limit for transactions conducted at an EFTPOS terminal and using a PIN is the available balance of your account.

We may vary the default amount of these limits or any other limit we impose from time to time. We may also limit the way in which money is dispensed. For example, if you want to withdraw \$400 (and that amount is not in excess of the maximum daily withdrawal limit), the ATM may not pay out on that amount in one transaction. You may receive \$300 and then make another withdrawal of \$100 as a separate transaction.

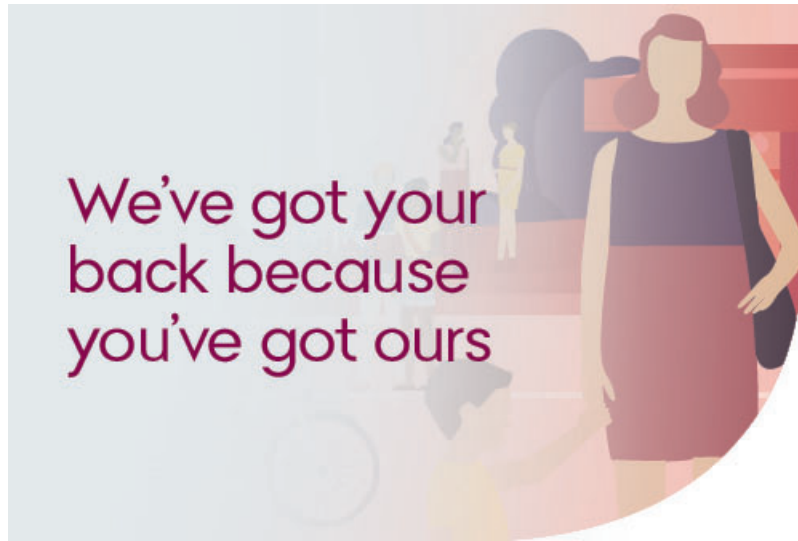
NB: Business customers please refer to updated Clause 4.10 in the Bendigo Business Accounts and Facilities Terms & Conditions

Making great things happen
in your community.



009596

 R & C PITCHER PTY LTD
 PARINGA CLOSE
 15/32 ONKAPARINGA VALLEY RD
 BALHANNAH SA 5242



Your details at a glance

BSB number	633-000
Account number	153457064
Customer number	32003261/1401
Account title	R & C PITCHER PTY LTD ATF JAMEROCH SUPERANNUATION FUND ATF JAMEROCH SUPERANNUATION FUND

Account summary

Statement period	1 Sep 2021 - 30 Nov 2021
Statement number	27
Opening balance on 1 Sep 2021	\$171.28
Deposits & credits	\$0.01
Withdrawals & debits	\$0.00
Closing Balance on 30 Nov 2021	\$171.29

Any questions?

Contact Jayden Agars at Shop 4, Gawler St, MT Barker 5251 on **08 8225 2275**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Retirement Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$171.28
1 Sep 21	INTEREST		0.00	171.28
1 Oct 21	INTEREST		0.00	171.28
1 Nov 21	INTEREST		0.00	171.28
15 Nov 21	DIRECT CREDIT BT588985 BT Portfolio Ser 0092835822		0.01	171.29
Transaction totals / Closing balance		\$0.00	\$0.01	\$171.29

873BH1103 / E-0 / S-3368 / I-3368 / 0032003261089308

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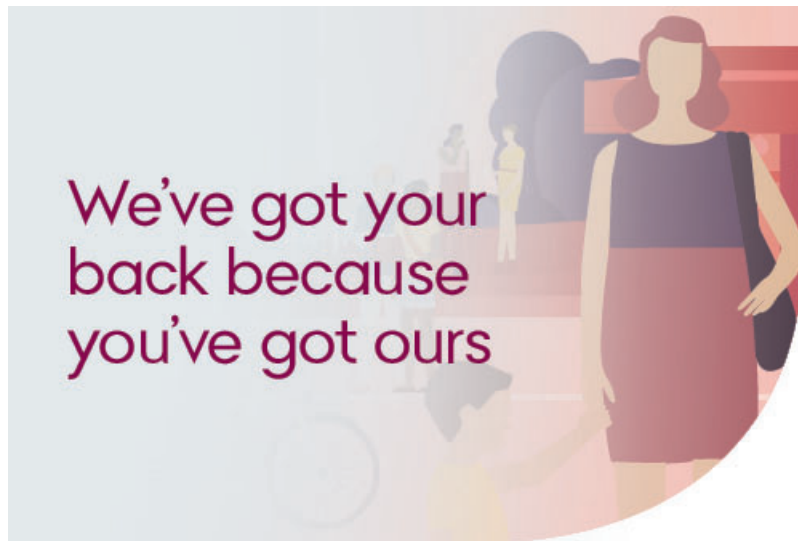
In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

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 R & C PITCHER PTY LTD
 PARINGA CLOSE
 15/32 ONKAPARINGA VALLEY RD
 BALHANNAH SA 5242



Your details at a glance

BSB number	633-000
Account number	153457064
Customer number	32003261/1401
Account title	R & C PITCHER PTY LTD ATF JAMEROCH SUPERANNUATION FUND ATF JAMEROCH SUPERANNUATION FUND

Account summary

Statement period	1 Dec 2021 - 28 Feb 2022
Statement number	28
Opening balance on 1 Dec 2021	\$171.29
Deposits & credits	\$1,270,169.30
Withdrawals & debits	\$1,238,610.00
Closing Balance on 28 Feb 2022	\$31,730.59

Any questions?

Contact Jayden Agars at Shop 4, Gawler St, MT Barker 5251 on **08 8225 2275**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Retirement Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$171.29
1 Dec 21	INTEREST		0.00	171.29
23 Dec 21	DIRECT CREDIT Jameroch Superannu Jameroch Superan 0102289271		935,161.19	935,332.48
24 Dec 21	EFT CREDIT TFR PITCHER 013-936 121133011	930,000.00		5,332.48
29 Dec 21	DIRECT CREDIT Panorama transfer Jameroch Superan 0103063707		191,000.00	196,332.48
31 Dec 21	DIRECT CREDIT Panorama transfer Jameroch Superan 0103745147		90,192.51	286,524.99
1 Jan 22	INTEREST		6.07	286,531.06
1 Jan 22	Monthly Transaction Summary			
	EFT CREDIT TRANSFERS (1 @ 4.00)	4.00		
	Total Transaction Fees	4.00		
	ACCOUNT REBATE		4.00	
	Total Rebates		4.00	
	Net Transaction Fees for December 21	0.00		286,531.06

164BH191 / E-O / S-1301 / 1-1301 / 0032003261078884

Bendigo Retirement Account *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
4 Jan 22	DIRECT CREDIT 713667 Vanguard33777996 0104254309		40,000.00	326,531.06
7 Jan 22	EFT CREDIT TFR TRADING 013-901 322165317	300,000.00		26,531.06
25 Jan 22	DIRECT CREDIT Panorama pa0026854 ING 0108700680		4,411.38	30,942.44
1 Feb 22	INTEREST		6.09	30,948.53
1 Feb 22	Monthly Transaction Summary			
	EFT CREDIT TRANSFERS (1 @ 4.00)	4.00		
	Total Transaction Fees	4.00		
	ACCOUNT REBATE		4.00	
	Total Rebates		4.00	
	Net Transaction Fees for January 22	0.00		30,948.53
3 Feb 22	DIRECT CREDIT Panorama transfer Jameroch Superan 0111014200		9,392.06	40,340.59
3 Feb 22	OSKO PAYMENT Ronald A Pitcher Reimburse Acctg fee payment f>	2,860.00		37,480.59
28 Feb 22	OSKO PAYMENT roch5682 Monthly pension	5,750.00		31,730.59
Transaction totals / Closing balance		\$1,238,610.00	\$1,270,169.30	\$31,730.59

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 PARINGA CLOSE
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 BALHANNAH SA 5242

Your details at a glance

BSB number	633-000
Account number	153457064
Customer number	32003261/1401
Account title	R & C PITCHER PTY LTD ATF JAMEROCH SUPERANNUATION FUND ATF JAMEROCH SUPERANNUATION FUND

Account summary

Statement period	1 Mar 2022 - 31 May 2022
Statement number	29
Opening balance on 1 Mar 2022	\$31,730.59
Deposits & credits	\$5,034.07
Withdrawals & debits	\$17,250.00
Closing Balance on 31 May 2022	\$19,514.66

We've got your
back because
you've got ours

Any questions?

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 on **08 8225 2275**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Retirement Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$31,730.59
1 Mar 22	INTEREST		1.02	31,731.61
1 Mar 22	Monthly Transaction Summary			
	PAY ANYONE TRANSFERS (2 @ 0.40)	0.80		
	Total Transaction Fees	0.80		
	ACCOUNT REBATE		0.80	
	Total Rebates		0.80	
	Net Transaction Fees for February 22	0.00		31,731.61
30 Mar 22	OSKO PAYMENT roch5682 Monthly pension	5,750.00		25,981.61
1 Apr 22	INTEREST		0.91	25,982.52
1 Apr 22	Monthly Transaction Summary			
	PAY ANYONE TRANSFERS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.40		
	ACCOUNT REBATE		0.40	
	Total Rebates		0.40	
	Net Transaction Fees for March 22	0.00		25,982.52

Bendigo Retirement Account *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
5 Apr 22	DIRECT CREDIT Jameroch Superan 0124944962		5,031.41	31,013.93
18 Apr 22	OSKO PAYMENT roch5682 Pension	5,750.00		25,263.93
1 May 22	INTEREST		0.73	25,264.66
1 May 22	Monthly Transaction Summary			
	PAY ANYONE TRANSFERS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.40		
	ACCOUNT REBATE		0.40	
	Total Rebates		0.40	
	Net Transaction Fees for April 22	0.00		25,264.66
24 May 22	OSKO PAYMENT roch5682 Pension	5,750.00		19,514.66
Transaction totals / Closing balance		\$17,250.00	\$5,034.07	\$19,514.66

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Account number	153457064
Customer number	32003261/1401
Account title	R & C PITCHER PTY LTD ATF JAMEROCH SUPERANNUATION FUND ATF JAMEROCH SUPERANNUATION FUND

Account summary

Statement period	1 Jun 2022 - 31 Aug 2022
Statement number	30
Opening balance on 1 Jun 2022	\$19,514.66
Deposits & credits	\$15,237.21
Withdrawals & debits	\$24,809.00
Closing Balance on 31 Aug 2022	\$9,942.87

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* Roy Morgan Single Source (Australia), March 2022

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Bendigo Retirement Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$19,514.66
1 Jun 22	INTEREST		0.96	19,515.62
1 Jun 22	Monthly Transaction Summary			
	PAY ANYONE TRANSFERS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.40		
	ACCOUNT REBATE		0.40	
	Total Rebates		0.40	
	Net Transaction Fees for May 22	0.00		19,515.62
16 Jun 22	DIVIDEND VEU49/99999735 VEU REPLACEMENT 0141745313		206.23	19,721.85
16 Jun 22	DIVIDEND VTS49/99999582 VTS REPLACEMENT 0141745314		248.30	19,970.15
23 Jun 22	OSKO PAYMENT roch5682 Pension	5,750.00		14,220.15
1 Jul 22	INTEREST		1.99	14,222.14

Bendigo Retirement Account *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
1 Jul 22	Monthly Transaction Summary			
	PAY ANYONE TRANSFERS (1 @ 0.40)	0.40		
	Total Transaction Fees	0.40		
	ACCOUNT REBATE		0.40	
	Total Rebates		0.40	
	Net Transaction Fees for June 22	0.00		14,222.14
15 Jul 22	DIRECT CREDIT 1114951 Vanguard33777996 0148903988		7,500.00	21,722.14
20 Jul 22	DIVIDEND VEU50/00837234 VEU DIVIDEND 0149731755		1,240.91	22,963.05
20 Jul 22	E-BANKING TFR 00166835267601 0303781633 Cairns Holiday	5,500.00		17,463.05
20 Jul 22	OSKO PAYMENT roch5682 Cairns holiday	2,000.00		15,463.05
20 Jul 22	OSKO PAYMENT roch5682 July pension	5,750.00		9,713.05
22 Jul 22	DIVIDEND VTS50/00847787 VTS DIVIDEND 0150398382		284.45	9,997.50
1 Aug 22	INTEREST		4.09	10,001.59
1 Aug 22	Monthly Transaction Summary			
	PAY ANYONE TRANSFERS (2 @ 0.40)	0.80		
	E-BANKING TRANSFERS (1 @ 0.40)	0.40		
	Total Transaction Fees	1.20		
	ACCOUNT REBATE		1.20	
	Total Rebates		1.20	
	Net Transaction Fees for July 22	0.00		10,001.59
9 Aug 22	BILL PAYMENT 0138832108 BPAY TO: ASIC	59.00		9,942.59
10 Aug 22	DIRECT CREDIT 060696175 0678274 ING 0154765306		0.28	9,942.87
15 Aug 22	DIRECT CREDIT 1171086 Vanguard33777996 0155893598		5,750.00	15,692.87
26 Aug 22	OSKO PAYMENT roch5682 Monthly pension (August)	5,750.00		9,942.87
Transaction totals / Closing balance		\$24,809.00	\$15,237.21	\$9,942.87

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* Roy Morgan Risk Monitor, May 2022

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IMPORTANT NOTICE

Important notice about changes to fees and charges

We have made the following changes to our Schedule of Fees, Charges and Transaction Account Rebates, which will soon apply to your account and related access methods.

These changes relate to the removal and amendment of fees applicable to your account and related access methods and should be read in conjunction with your account terms and conditions.

When the changes apply

The changes described below apply to your account and related access methods from 15 February 2023.

The changes

Fee Name	Change
International Transaction Fee	<p>We're changing our International Transaction Fee to expand the circumstances in which an International Transaction Fee is payable.</p> <p>From 15 February 2023, an International Transaction Fee of 3% of the value of the transaction (in AUD) will be payable in respect of each transaction you perform using a debit card which is performed in a currency other than Australian dollars (AUD) or in Australian dollars (AUD) but with a merchant, payment processor, financial institution or other entity (including an online merchant) who is outside of Australia.</p> <p><i>Note: It may not always be apparent to you that an online merchant, payment processor, financial institution or other entity is located outside of Australia.</i></p>
Emergency Cash	Emergency Cash will no longer be offered and the fee will be removed.
Replacement Card Fee	<p>The existing Replacement Card Fee, will be replaced with the following replacement fee:</p> <p>Replacement Card Fee - \$15.00</p> <p>Payable whenever we issue you a replacement, reissue or redirection card other than by standard post at your request.</p>
Emergency Replacement Cards	Emergency Replacement Cards will no longer be offered and the fee will be removed.

More information

You can obtain more information about these changes and a full updated version of the [Schedule of Fees, Charges and Transaction Account Rebates](#) that apply to your accounts and facilities on the Bendigo Bank website (from 15 February 2023) or by contacting us on 1300 236 344.

Annual statement

for the period 1 July 2021 to 30 June 2022

Account details

Product	BT Panorama Investments
Account ID	120033121
Account name	R & C Pitcher Pty Ltd ATF Jameroch Superannuation Fund
Adviser	Cygnets Advisory

Contents

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\$0.00

Portfolio value as at 30 Jun 2022

For more information



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

Annual statement created 18 Aug 2022

Your statement at a glance

Total portfolio opening balance 1 Jul 2021	\$1,242,279.08
Inflows	\$4,552.85
Deposits to Transaction account	\$4,552.85
Asset transfers in	\$0.00
Outflows	-\$1,251,328.17
Payments from Transaction account	-\$1,251,328.17
Asset transfers out	\$0.00
Expenses	-\$5,670.41
Fees	-\$5,670.41
Taxes	\$0.00
Income on investments	\$17,583.54
Market movement	-\$7,416.89
Total portfolio closing balance 30 Jun 2022	\$0.00

Earnings and expenses

Income	
	Amount \$
Transaction account income	\$1.93
Term deposit interest	\$0.00
Managed portfolio income	\$0.00
Tailored portfolio income	\$0.00
Listed security income	\$11,698.51
Managed fund income	\$1,823.46
Accrued interest	\$0.00
Other income	\$4,059.64
Total income	\$17,583.54

Market movement	
	Amount \$
Realised/unrealised market movement	-\$7,416.89
Total market movement	-\$7,416.89

Earnings and expenses

Expenses	
Fee type	Amount \$
Administration fees	-\$1,216.21
Investment management fees	\$0.00
Expense Recovery - Legislative	-\$18.11
Portfolio management fees	\$0.00
Advice fees	-\$4,436.09
Adviser Establishment Fee	\$0.00
Advice fee	-\$3,043.22
One-off advice fee	-\$1,392.87
Licensee advice fee	\$0.00
SMSF fees	\$0.00
SMSF Administration fee	\$0.00
SMSF Actuarial fee	\$0.00
SMSF Audit fee	\$0.00
SMSF Establishment fee	\$0.00
Taxes	\$0.00
Non-resident withholding tax	\$0.00
TFN withholding tax	\$0.00
Total expenses	-\$5,670.41

Net earnings

\$4,496.24

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

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

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

Fees and costs summary

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

Fees deducted directly from your account \$5,670.41

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

Fees and costs deducted from your investment \$0.00

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

Total fees and costs you paid \$5,670.41

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

Other fees and costs (investment options) \$2,207.11

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

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

Total fees and costs you paid - with investment options fees and costs \$7,877.52

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

Additional explanation of fees and costs

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

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
Opening balance as at 1 Jul 2021							\$28,909.25
5 Jul 2021	5 Jul 2021	Expense	Administration fee for the period 01/06/2021 to 30/06/2021		\$167.67		\$28,741.58
7 Jul 2021	7 Jul 2021	Expense	Advice fee for the period 01/06/2021 to 30/06/2021		\$596.71		\$28,144.87
13 Jul 2021	1 Jul 2021	Income	Dividend 691 iShares S&P Global 100 (IOO) @ \$0.881498			\$609.12	\$28,753.99
21 Jul 2021	1 Jul 2021	Income	Dividend 34,580 Magellan Global Fund (MGF) @ \$0.0366			\$1,265.63	\$30,019.62
23 Jul 2021	23 Jul 2021	Income	Good value payment			\$4,038.41	\$34,058.03
31 Jul 2021	31 Jul 2021	Income	Interest payment for Cash Management Account			\$0.19	\$34,058.22
4 Aug 2021	4 Aug 2021	Expense	Administration fee for the period 01/07/2021 to 31/07/2021		\$173.26		\$33,884.96
6 Aug 2021	6 Aug 2021	Expense	Advice fee for the period 01/07/2021 to 31/07/2021		\$616.60		\$33,268.36
9 Aug 2021	29 Jul 2021	Income	Dividend 89,375 Perpetual Credit Income Trust (PCI) @ \$0.003165			\$282.83	\$33,551.19
9 Aug 2021	30 Jul 2021	Income	Dividend 45,438 Metrics Master Income Trust (MXT) @ \$0.0059			\$268.08	\$33,819.27
11 Aug 2021	11 Aug 2021	Payment	Payment to Jameroch Superannuation Fund Transfer to CMA		\$20,000.00		\$13,819.27
31 Aug 2021	31 Aug 2021	Income	Interest payment for Cash Management Account			\$0.23	\$13,819.50
3 Sep 2021	3 Sep 2021	Expense	Administration fee for the period 15/08/2021 to 31/08/2021		\$95.01		\$13,724.49
7 Sep 2021	7 Sep 2021	Expense	Advice fee for the period 01/08/2021 to 31/08/2021		\$616.60		\$13,107.89

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
7 Sep 2021	30 Aug 2021	Income	Dividend 89,375 Perpetual Credit Income Trust (PCI) @ \$0.003163			\$282.69	\$13,390.58
8 Sep 2021	31 Aug 2021	Income	Dividend 45,438 Metrics Master Income Trust (MXT) @ \$0.0067			\$304.43	\$13,695.01
9 Sep 2021	24 Aug 2021	Income	Dividend 211 Domino's Pizza Enterprises Limited (DMP) @ \$0.851			\$179.56	\$13,874.57
16 Sep 2021	26 Aug 2021	Income	Dividend 331 REA Group Ltd (REA) @ \$0.72			\$238.32	\$14,112.89
16 Sep 2021	30 Aug 2021	Income	Dividend 993 Ansell Limited (ANN) @ \$0.5944			\$590.24	\$14,703.13
21 Sep 2021	21 Sep 2021	Income	Good value payment			\$21.23	\$14,724.36
21 Sep 2021	2 Sep 2021	Income	Dividend 660 BHP Group Limited (BHP) @ \$2.71527			\$1,792.08	\$16,516.44
23 Sep 2021	25 Aug 2021	Income	Dividend 12,323 Telstra Corporation Limited (TLS) @ \$0.08			\$985.84	\$17,502.28
23 Sep 2021	23 Aug 2021	Income	Dividend 529 Magellan Financial Group Limited (MFG) @ \$1.141			\$603.59	\$18,105.87
23 Sep 2021	18 Aug 2021	Income	Dividend 1,803 ResMed Inc. Cdi 10:1 For. Exemp (RMD) @ \$0.058758 Gross Amount \$105.94, Withholding Tax \$-15.89			\$90.05	\$18,195.92
29 Sep 2021	17 Aug 2021	Income	Dividend 484 Commonwealth Bank of Australia (CBA) @ \$2.00			\$968.00	\$19,163.92
30 Sep 2021	30 Sep 2021	Income	Interest payment for Cash Management Account			\$0.12	\$19,164.04
30 Sep 2021	6 Sep 2021	Income	Dividend 563 Ramsay Health Care Limited (RHC) @ \$1.03			\$579.89	\$19,743.93
30 Sep 2021	2 Sep 2021	Income	Dividend 160 CSL Limited (CSL) @ \$1.589654			\$254.34	\$19,998.27
4 Oct 2021	4 Oct 2021	Payment	BPAY payment to ASIC		\$276.00		\$19,722.27

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
4 Oct 2021	30 Sep 2021	Income	Distribution 56,338.5793 Colchester Global Government Bond Fund - Clas (ETL5525AU) @ \$0.005609			\$315.99	\$20,038.26
5 Oct 2021	5 Oct 2021	Expense	Administration fee for the period 01/09/2021 to 30/09/2021		\$167.67		\$19,870.59
5 Oct 2021	8 Sep 2021	Income	Dividend 1,270 Seek Limited (SEK) @ \$0.20			\$254.00	\$20,124.59
6 Oct 2021	30 Sep 2021	Income	Distribution 27,285.4642 Lazard Global Listed Infrastructure Fund (LAZ0014AU) @ \$0.024013			\$655.21	\$20,779.80
7 Oct 2021	7 Oct 2021	Expense	Advice fee for the period 01/09/2021 to 30/09/2021		\$596.71		\$20,183.09
7 Oct 2021	2 Sep 2021	Income	Dividend 3,108 InvoCare Limited (IVC) @ \$0.095			\$295.26	\$20,478.35
8 Oct 2021	8 Oct 2021	Payment	Payment to Cygnet Accounting Pty Ltd 004846		\$275.00		\$20,203.35
8 Oct 2021	29 Sep 2021	Income	Dividend 89,375 Perpetual Credit Income Trust (PCI) @ \$0.003063			\$273.76	\$20,477.11
8 Oct 2021	30 Sep 2021	Income	Dividend 45,438 Metrics Master Income Trust (MXT) @ \$0.0064			\$290.80	\$20,767.91
11 Oct 2021	11 Oct 2021	Expense	Expense recovery - Legislative		\$18.11		\$20,749.80
13 Oct 2021	30 Sep 2021	Income	Distribution 50,982.0152 Ardea Real Outcome Fund (HOW0098AU) @ \$0.007511			\$382.91	\$21,132.71
14 Oct 2021	30 Sep 2021	Income	Distribution 31,857.7524 Cromwell Phoenix Property Securities Fund (CRM0008AU) @ \$0.012695			\$404.42	\$21,537.13
15 Oct 2021	30 Sep 2021	Income	Distribution 40,961.6558 Capital Group New Perspective Fund (AU) (CIM0006AU) @ \$0.001585			\$64.93	\$21,602.06
31 Oct 2021	31 Oct 2021	Income	Interest payment for Cash Management Account			\$0.20	\$21,602.26

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
3 Nov 2021	3 Nov 2021	Expense	Administration fee for the period 01/10/2021 to 31/10/2021		\$173.26		\$21,429.00
5 Nov 2021	5 Nov 2021	Expense	Advice fee for the period 01/10/2021 to 31/10/2021		\$616.60		\$20,812.40
5 Nov 2021	28 Oct 2021	Income	Dividend 89,375 Perpetual Credit Income Trust (PCI) @ \$0.003167			\$283.05	\$21,095.45
8 Nov 2021	29 Oct 2021	Income	Dividend 45,438 Metrics Master Income Trust (MXT) @ \$0.0068			\$308.98	\$21,404.43
30 Nov 2021	30 Nov 2021	Income	Interest payment for Cash Management Account			\$0.19	\$21,404.62
3 Dec 2021	3 Dec 2021	Expense	Administration fee for the period 01/11/2021 to 30/11/2021		\$167.67		\$21,236.95
6 Dec 2021	6 Dec 2021	Expense	One-off advice fee Cygnet will implement the clients stipulated action items when required from 1/12/2021 to 31/1/2022 or when completed, as agreed.		\$1,392.87		\$19,844.08
7 Dec 2021	29 Nov 2021	Income	Dividend 89,375 Perpetual Credit Income Trust (PCI) @ \$0.003060			\$273.48	\$20,117.56
8 Dec 2021	30 Nov 2021	Income	Dividend 45,438 Metrics Master Income Trust (MXT) @ \$0.0074			\$336.24	\$20,453.80
16 Dec 2021	10 Nov 2021	Income	Dividend 1,803 ResMed Inc. Cdi 10:1 For. Exemp (RMD) @ \$0.057582 Gross Amount \$103.82, Withholding Tax \$-15.57			\$88.25	\$20,542.05
20 Dec 2021	20 Dec 2021	Sell	Sell 31,857.7524 Cromwell Phoenix Property Securities Fund (CRM0008AU) @ \$1.4672. Transaction fee \$0.00.	-31,857.7524		\$46,741.69	\$67,283.74
21 Dec 2021	17 Dec 2021	Sell	Sell 660 BHP Group Limited (BHP) @ \$41.03. Transaction fee \$29.79.	-660.0000		\$27,050.01	\$94,333.75
21 Dec 2021	17 Dec 2021	Sell	Sell 211 Domino's Pizza Enterprises Limited (DMP) @ \$116.38. Transaction fee \$27.01.	-211.0000		\$24,528.12	\$118,861.87

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
21 Dec 2021	17 Dec 2021	Sell	Sell 12,323 Telstra Corporation Limited (TLS) @ \$4.11. Transaction fee \$55.71.	-12,323.0000		\$50,591.82	\$169,453.69
21 Dec 2021	17 Dec 2021	Sell	Sell 34,580 Magellan Global Fund (MGF) @ \$1.73. Transaction fee \$65.62.	-34,580.0000		\$59,584.88	\$229,038.57
21 Dec 2021	17 Dec 2021	Sell	Sell 160 CSL Limited (CSL) @ \$273.09. Transaction fee \$48.06.	-160.0000		\$43,646.34	\$272,684.91
21 Dec 2021	17 Dec 2021	Sell	Sell 484 Commonwealth Bank of Australia (CBA) @ \$98.87. Transaction fee \$52.64.	-484.0000		\$47,799.52	\$320,484.43
21 Dec 2021	17 Dec 2021	Sell	Sell 17,290 Magellan Global Fund Option Expiry 1-March 20 (MGFO) @ \$0.01. Transaction fee \$12.50.	-17,290.0000		\$125.82	\$320,610.25
21 Dec 2021	17 Dec 2021	Sell	Sell 993 Ansell Limited (ANN) @ \$31.71. Transaction fee \$34.64.	-993.0000		\$31,453.39	\$352,063.64
21 Dec 2021	17 Dec 2021	Sell	Sell 45,438 Metrics Master Income Trust (MXT) @ \$2.05. Transaction fee \$102.46.	-45,438.0000		\$93,045.44	\$445,109.08
21 Dec 2021	17 Dec 2021	Sell	Sell 89,375 Perpetual Credit Income Trust (PCI) @ \$1.08. Transaction fee \$106.59.	-89,375.0000		\$96,794.15	\$541,903.23
21 Dec 2021	17 Dec 2021	Sell	Sell 1,803 ResMed Inc. Cdi 10:1 For. Exemp (RMD) @ \$34.89. Transaction fee \$69.20.	-1,803.0000		\$62,839.01	\$604,742.24
21 Dec 2021	17 Dec 2021	Sell	Sell 1,270 Seek Limited (SEK) @ \$32.73. Transaction fee \$45.72.	-1,270.0000		\$41,515.21	\$646,257.45
21 Dec 2021	17 Dec 2021	Sell	Sell 691 iShares S&P Global 100 (IOO) @ \$107.63. Transaction fee \$81.81.	-691.0000		\$74,289.40	\$720,546.85
21 Dec 2021	17 Dec 2021	Sell	Sell 3,108 InvoCare Limited (IVC) @ \$11.15. Transaction fee \$38.12.	-3,108.0000		\$34,614.92	\$755,161.77
21 Dec 2021	17 Dec 2021	Sell	Sell 331 REA Group Ltd (REA) @ \$157.78. Transaction fee \$57.45.	-331.0000		\$52,167.03	\$807,328.80

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
21 Dec 2021	17 Dec 2021	Sell	Sell 563 Ramsay Health Care Limited (RHC) @ \$67.23. Transaction fee \$41.63.	-563.0000		\$37,808.30	\$845,137.10
22 Dec 2021	21 Dec 2021	Sell	Sell 53,532.3810 CC JCB Active Bond Fund (CHN0005AU) @ \$0.9981. Transaction fee \$0.00.	-53,532.3810		\$53,430.67	\$898,567.77
23 Dec 2021	20 Dec 2021	Sell	Sell 27,285.4642 Lazard Global Listed Infrastructure Fund (LAZ0014AU) @ \$1.3915. Transaction fee \$0.00.	-27,285.4642		\$37,967.72	\$936,535.49
23 Dec 2021	20 Dec 2021	Sell	Sell 50,982.0152 Ardea Real Outcome Fund (HOW0098AU) @ \$0.9291. Transaction fee \$0.00.	-50,982.0152		\$47,367.39	\$983,902.88
23 Dec 2021	23 Dec 2021	Deposit	Direct Credit from Jameroch Superan, Cash transfer			\$1,429.81	\$985,332.69
23 Dec 2021	23 Dec 2021	Payment	Payment to Jameroch Superannuation Fund Jameroch Superannuation Fund		\$935,161.19		\$50,171.50
23 Dec 2021	20 Dec 2021	Sell	Sell 24,696.4226 MFS Concentrated Global Equity Trust (ETL0172AU) @ \$3.6505. Transaction fee \$0.00.	-24,696.4226		\$90,154.28	\$140,325.78
29 Dec 2021	20 Dec 2021	Sell	Sell 56,338.5793 Colchester Global Government Bond Fund - Clas (ETL5525AU) @ \$0.9204. Transaction fee \$0.00.	-56,338.5793		\$51,854.03	\$192,179.81
29 Dec 2021	21 Dec 2021	Sell	Sell 40,961.6558 Capital Group New Perspective Fund (AU) (CIM0006AU) @ \$2.2219. Transaction fee \$0.00.	-40,961.6558		\$91,012.70	\$283,192.51
29 Dec 2021	29 Dec 2021	Payment	Payment to Jameroch Superannuation Fund Panorama transfer		\$191,000.00		\$92,192.51
31 Dec 2021	31 Dec 2021	Payment	Payment to Jameroch Superannuation Fund Panorama transfer		\$90,192.51		\$2,000.00
31 Dec 2021	31 Dec 2021	Income	Interest payment for Cash Management Account			\$0.90	\$2,000.90

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
6 Jan 2022	6 Jan 2022	Expense	Administration fee for the period 01/12/2021 to 31/12/2021		\$132.92		\$1,867.98
31 Jan 2022	31 Jan 2022	Income	Interest payment for Cash Management Account			\$0.01	\$1,867.99
1 Feb 2022	28 Jan 2022	Sell	Sell 529 Magellan Financial Group Limited (MFG) @ \$18.12. Transaction fee \$12.50.	-529.0000		\$9,571.10	\$11,439.09
3 Feb 2022	3 Feb 2022	Expense	Administration fee for the period 01/01/2022 to 31/01/2022		\$47.03		\$11,392.06
3 Feb 2022	3 Feb 2022	Payment	Payment to Jameroch Superannuation Fund Panorama transfer		\$9,392.06		\$2,000.00
3 Feb 2022	3 Feb 2022	Deposit	Direct Credit from Jameroch Superan, Cash transfer			\$0.21	\$2,000.21
24 Feb 2022	24 Feb 2022	Deposit	Direct Credit from ATO ATO003000016105856			\$3,122.83	\$5,123.04
28 Feb 2022	28 Feb 2022	Income	Interest payment for Cash Management Account			\$0.03	\$5,123.07
4 Mar 2022	4 Mar 2022	Expense	Administration fee for the period 01/02/2022 to 28/02/2022		\$41.42		\$5,081.65
31 Mar 2022	31 Mar 2022	Income	Interest payment for Cash Management Account			\$0.05	\$5,081.70
4 Apr 2022	4 Apr 2022	Expense	Administration fee for the period 01/03/2022 to 31/03/2022		\$45.86		\$5,035.84
4 Apr 2022	4 Apr 2022	Expense	Administration fee for the period 01/04/2022 to 03/04/2022		\$4.44		\$5,031.40
4 Apr 2022	4 Apr 2022	Income	Interest payment for Cash Management Account			\$0.01	\$5,031.41

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
4 Apr 2022	4 Apr 2022	Payment	Payment to Jameroch Superannuation Fund		\$5,031.41		\$0.00
Subtotal					\$1,256,998.58	\$1,228,089.33	

Closing balance as at 30 Jun 2022

\$0.00

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

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

Complaints

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

Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

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

Disclaimer

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

Annual tax statement

for the period 1 July 2021 to 30 June 2022

Account details

Product	BT Panorama Investments
Account ID	120033121
Account name	R & C Pitcher Pty Ltd ATF Jameroch Superannuation Fund
Entity type	SMSF
Adviser	Cygnets Advisory

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For more information



1300 881 716



support@panorama.com.au

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

Summary of assessable income

Item	Amount \$
Gross interest	1.93
Unfranked dividends from shares	1,023.92
Franked dividends from shares	5,717.20
Franking credits from shares	2,450.23
Franked distributions from trusts	117.50
Distributions from trusts	3,252.72
Net capital gain	204,846.92
Foreign income	642.84
Foreign trust and CFC income	0.00
Australian franking credits from a New Zealand franking company	0.00
Other income	4,059.64
Total assessable income	\$222,112.90

Deductions and credits summary

Deductions

Item	Amount \$
Listed investment company capital gain deduction	0.00
Expenses	5,670.41
Loss on sale of traditional security	0.00
Total deductions/expenses	\$5,670.41

Total taxable income from investment assets

\$216,442.49

Tax credits

Item	Amount \$
TFN amounts withheld from interest	0.00
TFN amounts withheld from unfranked dividends	0.00
TFN amounts withheld from trust distributions	0.00
Credit for tax paid by trustee	0.00
Franking credits from shares (after 45 day rule)	2,450.23
Franking credits from trust distributions (after 45 day rule)	40.33
Australian franking credits from a New Zealand franking company	0.00
Foreign income tax offset (including CG offset)	64.63
Non-resident withholding tax on non-MIT distributions	0.00
Share of ESVCLP Tax Offset	0.00
Share of Early Stage Investor Tax Offset	0.00
Exploration Credits	0.00

Total tax credits

\$2,555.19

Deductions and credits summary

Additional information for non-residents

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

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

Interest schedule

Cash

Date	Investment	Amount \$
Transaction Account		
31 Jul 2021	Cash Management Account	0.19
31 Aug 2021	Cash Management Account	0.23
30 Sep 2021	Cash Management Account	0.12
31 Oct 2021	Cash Management Account	0.20
30 Nov 2021	Cash Management Account	0.19
31 Dec 2021	Cash Management Account	0.90
31 Jan 2022	Cash Management Account	0.01
28 Feb 2022	Cash Management Account	0.03
31 Mar 2022	Cash Management Account	0.05
4 Apr 2022	Cash Management Account	0.01
Subtotal		\$1.93
Total cash		\$1.93

Total interest

\$1.93

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

■ Dividends schedule

Security	Date	Quantity	Unfranked amount \$	Unfranked CFI amount \$	Franked amount \$	Franking credits \$	Franking credits allowed \$	Exploration credits \$
ANN Ansell Limited	16 Sep 2021	993	0.00	590.24	0.00	0.00	0.00	0.00
Subtotal			\$0.00	\$590.24	\$0.00	\$0.00	\$0.00	\$0.00
BHP BHP Group Limited	21 Sep 2021	660	0.00	0.00	1,792.08	768.03	768.03	0.00
Subtotal			\$0.00	\$0.00	\$1,792.08	\$768.03	\$768.03	\$0.00
CBA Commonwealth Bank of Australia	29 Sep 2021	484	0.00	0.00	968.00	414.86	414.86	0.00
Subtotal			\$0.00	\$0.00	\$968.00	\$414.86	\$414.86	\$0.00
CSL CSL Limited	30 Sep 2021	160	228.91	0.00	25.43	10.90	10.90	0.00
Subtotal			\$228.91	\$0.00	\$25.43	\$10.90	\$10.90	\$0.00
DMP Domino's Pizza Enterprises Limited	9 Sep 2021	211	53.87	0.00	125.69	53.87	53.87	0.00
Subtotal			\$53.87	\$0.00	\$125.69	\$53.87	\$53.87	\$0.00
IVC InvoCare Limited	7 Oct 2021	3,108	0.00	0.00	295.26	126.54	126.54	0.00
Subtotal			\$0.00	\$0.00	\$295.26	\$126.54	\$126.54	\$0.00
MFG Magellan Financial Group Limited	23 Sep 2021	529	150.90	0.00	452.69	194.01	194.01	0.00
Subtotal			\$150.90	\$0.00	\$452.69	\$194.01	\$194.01	\$0.00

Dividends schedule

Security	Date	Quantity	Unfranked amount \$	Unfranked CFI amount \$	Franked amount \$	Franking credits \$	Franking credits allowed \$	Exploration credits \$
REA REA Group Ltd	16 Sep 2021	331	0.00	0.00	238.32	102.14	102.14	0.00
Subtotal			\$0.00	\$0.00	\$238.32	\$102.14	\$102.14	\$0.00
RHC Ramsay Health Care Limited	30 Sep 2021	563	0.00	0.00	579.89	248.52	248.52	0.00
Subtotal			\$0.00	\$0.00	\$579.89	\$248.52	\$248.52	\$0.00
SEK Seek Limited	5 Oct 2021	1,270	0.00	0.00	254.00	108.86	108.86	0.00
Subtotal			\$0.00	\$0.00	\$254.00	\$108.86	\$108.86	\$0.00
TLS Telstra Corporation Limited	23 Sep 2021	12,323	0.00	0.00	985.84	422.50	422.50	0.00
Subtotal			\$0.00	\$0.00	\$985.84	\$422.50	\$422.50	\$0.00
Total			\$433.68	\$590.24	\$5,717.20	\$2,450.23	\$2,450.23	\$0.00

Your tax statement summary excludes franking credits where we have determined that you have not held the investment for the required holding period (45 or 90 days). If you are an individual with total franking credits of less than \$5,000 from all investments, you may be eligible to claim all franking credits. Please refer to Panorama tax guide for more information.

Dividends are recorded on a cash basis, based on their pay date. Dividends included here are received from direct holdings, and not through trust distributions.

Foreign income schedule

Security	Date	Quantity	Foreign income \$	Foreign tax creditable \$	Additional tax withheld but not creditable \$	Australian franking credits from a NZ company \$	Franking credit allowed \$
RMD ResMed Inc. Cdi 10:1 For. Exemp	23 Sep 2021	1,803	105.94	15.89	0.00	0.00	0.00
RMD ResMed Inc. Cdi 10:1 For. Exemp	16 Dec 2021	1,803	103.82	15.57	0.00	0.00	0.00
Subtotal			209.76	\$31.46	\$0.00	\$0.00	\$0.00
Total			\$209.76	\$31.46	\$0.00	\$0.00	\$0.00

Foreign income is recorded on a cash basis, based on the pay date, and grossed-up for any withholding tax deducted. Foreign income included here is received from direct holdings, and not through trust distributions.

Foreign tax offsets are generally available to non-residents only to the extent that foreign income is included in their Australian assessable income.

Distributions schedule - summary

Description	Total distribution \$	Less 2021 entitlement ¹ \$	Add 2022 entitlement ² \$	Total income ³ \$
CHN0005AU CC JCB Active Bond Fund	255.08	255.08	0.00	0.00
CIM0006AU Capital Group New Perspective Fund (AU)	1,727.68	1,662.75	0.00	64.93
CRM0008AU Cromwell Phoenix Property Securities Fund	888.58	484.17	0.00	404.41
ETL0172AU MFS Concentrated Global Equity Trust	3,104.54	3,104.54	0.00	0.00
ETL5255AU Colchester Global Government Bond Fund - Class I	2,362.18	2,046.19	0.00	315.99
HOW0098AU Ardea Real Outcome Fund	382.91	0.00	0.00	382.91
IOO iShares S&P Global 100	609.12	609.12	0.00	0.00
LAZ0014AU Lazard Global Listed Infrastructure Fund	1,431.48	776.27	0.00	655.21
MGF Magellan Global Fund	1,265.62	1,265.62	0.00	0.00
MXT Metrics Master Income Trust	1,803.88	295.35	0.00	1,508.53
PCI Perpetual Credit Income Trust	1,795.60	399.79	0.00	1,395.81
Total	\$15,626.67	\$10,898.88	\$0.00	\$4,727.79

1. Income you received during the year ended 30 June 2022 which was included in your 30 June 2021 tax return.

2. Income you received after 30 June 2022 which is required to be included in your 30 June 2022 tax return.

3. Total distribution amount shown in the following 'Distributions schedule - detail'.

Please refer to "Distributions schedule - detail" on the following pages for more detailed information by security.

Income from trusts has been recorded on an attribution basis for AMITs, and on a present entitlement basis for non-AMITs. Income components have been calculated based on amounts advised by the relevant fund managers.

Distributions schedule - detail

Description	Total \$	CIM0006AU	CRM0008AU	ETL5525AU
Interest – Australian	2,231.29	0.00	5.57	0.00
Dividends				
Unfranked amount	3.93	0.00	3.93	0.00
Unfranked CFI amount	1.72	0.00	1.08	0.00
Franked amount	77.17	0.00	69.31	0.00
Franking credits (before 45 day rule)	40.33	0.00	35.42	0.00
Franking credits denied	0.00	0.00	0.00	0.00
Other Australian income	1,015.78	0.00	65.35	0.00
Gains not eligible for discount - TAP	0.00	0.00	0.00	0.00
Gains not eligible for discount - Non TAP	22.93	0.00	0.00	0.00
Discounted capital gains - TAP	23.74	0.00	23.74	0.00
Discounted capital gains - Non TAP	305.98	30.60	96.85	0.00
Gross foreign income	433.08	3.72	18.37	0.00
Australian franking credits from a New Zealand franking company	0.00	0.00	0.00	0.00
Foreign trust and CFC income	0.00	0.00	0.00	0.00
Total taxable income	\$4,155.95	\$34.32	\$319.62	\$0.00
Other non-taxable items				
CGT concession	329.35	30.61	120.21	0.00
Tax free amounts	0.00	0.00	0.00	0.00
Non-assessable non-exempt income	0.00	0.00	0.00	0.00
Tax deferred amounts / Return of capital	0.00	0.00	0.00	0.00
Other non-assessable amounts	315.99	0.00	0.00	315.99
Assessable credits / offsets				
Franking credits (after 45 day rule)	40.33	0.00	35.42	0.00
Foreign income tax offset	33.17	0.00	0.00	0.00
Foreign income tax offset – capital gain	0.00	0.00	0.00	0.00
Total distribution	\$4,727.79	\$64.93	\$404.41	\$315.99
Includes non-cash attributions	-0.01	0.00	-0.01	0.00
Taxes withheld				
Non-resident withholding tax on interest	0.00	0.00	0.00	0.00
Non-resident withholding tax on unfranked dividends	0.00	0.00	0.00	0.00
Non-resident withholding tax on MIT	0.00	0.00	0.00	0.00
Non-resident withholding tax on non-MIT	0.00	0.00	0.00	0.00
TFN tax withheld	0.00	0.00	0.00	0.00
Cash distribution	\$4,727.80	\$64.93	\$404.42	\$315.99
AMIT Cost base increase / decrease	-315.61	0.00	0.38	-315.99

Distributions schedule - detail

Description	HOW0098AU	LAZ0014AU	MXT	PCI
Interest – Australian	13.77	1.99	993.30	1,216.66
Dividends				
Unfranked amount	0.00	0.00	0.00	0.00
Unfranked CFI amount	0.00	0.00	0.00	0.64
Franked amount	0.00	5.85	0.00	2.01
Franking credits (before 45 day rule)	0.00	4.34	0.00	0.57
Franking credits denied	0.00	0.00	0.00	0.00
Other Australian income	326.79	1.07	515.23	107.34
Gains not eligible for discount - TAP	0.00	0.00	0.00	0.00
Gains not eligible for discount - Non TAP	0.00	22.22	0.00	0.71
Discounted capital gains - TAP	0.00	0.00	0.00	0.00
Discounted capital gains - Non TAP	0.00	178.53	0.00	0.00
Gross foreign income	42.35	300.19	0.00	68.45
Australian franking credits from a New Zealand franking company	0.00	0.00	0.00	0.00
Foreign trust and CFC income	0.00	0.00	0.00	0.00
Total taxable income	\$382.91	\$514.19	\$1,508.53	\$1,396.38
Other non-taxable items				
CGT concession	0.00	178.53	0.00	0.00
Tax free amounts	0.00	0.00	0.00	0.00
Non-assessable non-exempt income	0.00	0.00	0.00	0.00
Tax deferred amounts / Return of capital	0.00	0.00	0.00	0.00
Other non-assessable amounts	0.00	0.00	0.00	0.00
Assessable credits / offsets				
Franking credits (after 45 day rule)	0.00	4.34	0.00	0.57
Foreign income tax offset	0.00	33.17	0.00	0.00
Foreign income tax offset – capital gain	0.00	0.00	0.00	0.00
Total distribution	\$382.91	\$655.21	\$1,508.53	\$1,395.81
Includes non-cash attributions	0.00	0.00	0.00	0.00
Taxes withheld				
Non-resident withholding tax on interest	0.00	0.00	0.00	0.00
Non-resident withholding tax on unfranked dividends	0.00	0.00	0.00	0.00
Non-resident withholding tax on MIT	0.00	0.00	0.00	0.00
Non-resident withholding tax on non-MIT	0.00	0.00	0.00	0.00
TFN tax withheld	0.00	0.00	0.00	0.00
Cash distribution	\$382.91	\$655.21	\$1,508.53	\$1,395.81
AMIT Cost base increase / decrease	0.00	0.00	0.00	0.00

Other income schedule

Miscellaneous income

Date	Description	Assessable amount \$	Non-assessable amount \$
23 Jul 2021	Good Value Claim	4,038.41	0.00
21 Sep 2021	Good Value Claim	21.23	0.00
	Total	\$4,059.64	\$0.00

Insurance refunds have been disclosed as 'non assessable'. However, this depends on your individual circumstances, and you should consult your tax adviser in conjunction with the information in the Product Disclosure Document relevant to your insurance.

Net capital gain/loss schedule

	Capital losses	Gains not eligible for discount	Gains eligible for discount
Capital gains/losses on sales	20,761.85	0.00	327,349.84
Net capital gain from distributions			
TAP		0.00	47.48
Non TAP		22.93	611.96
On platform losses brought forward	0.00		
Subtotal	\$20,761.85	\$22.93	\$328,009.28
Application of losses	-20,761.85	-22.93	-20,738.92
Subtotal	\$0.00	\$0.00	\$307,270.36
CGT discount			-102,423.44

Net capital gain/loss

\$0.00

\$0.00

\$204,846.92

Security	Disposal date	Quantity	Sale proceeds \$	Acquisition date	CGT/reduced/indexed cost base \$	Capital losses \$	Gains not eligible for discount \$	Gains eligible for discount \$
ANN Ansell Limited								
ANN Ansell Limited	17 Dec 2021	993.0000	31,453.39	20 Jul 2016	19,260.54	0.00	0.00	12,192.85
BHP BHP Group Limited								
BHP BHP Group Limited	17 Dec 2021	660.0000	27,050.01	5 Jan 2015	18,093.44	0.00	0.00	8,956.57
CBA Commonwealth Bank of Australia								
CBA Commonwealth Bank of Australia	17 Dec 2021	293.0000	28,936.48	5 Jan 2015	25,208.53	0.00	0.00	3,727.95

Net capital gain/loss schedule

Security	Disposal date	Quantity	Sale proceeds \$	Acquisition date	CGT/reduced/indexed cost base \$	Capital losses \$	Gains not eligible for discount \$	Gains eligible for discount \$
CBA Commonwealth Bank of Australia	17 Dec 2021	57.0000	5,629.28	22 Jul 2015	4,978.95	0.00	0.00	650.33
CBA Commonwealth Bank of Australia	17 Dec 2021	62.0000	6,123.08	27 Nov 2015	5,011.40	0.00	0.00	1,111.68
CBA Commonwealth Bank of Australia	17 Dec 2021	72.0000	7,110.68	1 Nov 2018	4,966.10	0.00	0.00	2,144.58
CHN0005AU CC JCB Active Bond Fund								
CHN0005AU CC JCB Active Bond Fund	21 Dec 2021	53,532.3810	53,430.67	11 Aug 2020	56,209.00	2,778.33	0.00	0.00
CIM0006AU Capital Group New Perspective Fund (AU)								
CIM0006AU Capital Group New Perspective Fund (AU)	21 Dec 2021	40,961.6558	91,012.70	10 Aug 2020	67,300.00	0.00	0.00	23,712.70
CRM0008AU Cromwell Phoenix Property Securities Fund								
CRM0008AU Cromwell Phoenix Property Securities Fund	20 Dec 2021	20,907.4200	30,675.36	23 Jan 2015	24,283.25	0.00	0.00	6,392.11
CRM0008AU Cromwell Phoenix Property Securities Fund	20 Dec 2021	10,950.3324	16,066.33	9 Dec 2016	13,638.50	0.00	0.00	2,427.83
CSL CSL Limited								
CSL CSL Limited	17 Dec 2021	160.0000	43,646.34	5 Jan 2015	14,084.47	0.00	0.00	29,561.87
DMP Domino's Pizza Enterprises Limited								
DMP Domino's Pizza Enterprises Limited	17 Dec 2021	58.0000	6,742.33	30 Aug 2017	2,482.19	0.00	0.00	4,260.14
DMP Domino's Pizza Enterprises Limited	17 Dec 2021	153.0000	17,785.79	23 Apr 2018	5,982.51	0.00	0.00	11,803.28

Net capital gain/loss schedule

Security	Disposal date	Quantity	Sale proceeds \$	Acquisition date	CGT/reduced/indexed cost base \$	Capital losses \$	Gains not eligible for discount \$	Gains eligible for discount \$
ETL0172AU MFS Concentrated Global Equity Trust								
ETL0172AU MFS Concentrated Global Equity Trust	20 Dec 2021	24,696.4226	90,154.28	22 Jul 2016	51,677.27	0.00	0.00	38,477.01
ETL5525AU Colchester Global Government Bond Fund - Class I								
ETL5525AU Colchester Global Government Bond Fund - Class I	20 Dec 2021	56,338.5793	51,854.03	10 Aug 2020	55,893.01	4,038.98	0.00	0.00
HOW0098AU Ardea Real Outcome Fund								
HOW0098AU Ardea Real Outcome Fund	20 Dec 2021	50,982.0152	47,367.39	6 Aug 2020	48,921.85	1,554.46	0.00	0.00
IOO iShares S&P Global 100								
IOO iShares S&P Global 100	17 Dec 2021	691.0000	74,289.40	27 Jul 2015	36,185.81	0.00	0.00	38,103.59
IVC InvoCare Limited								
IVC InvoCare Limited	17 Dec 2021	1,520.0000	16,928.79	23 Apr 2018	19,330.10	2,401.31	0.00	0.00
IVC InvoCare Limited	17 Dec 2021	416.0000	4,633.14	1 Nov 2018	4,992.02	358.88	0.00	0.00
IVC InvoCare Limited	17 Dec 2021	480.0000	5,345.93	20 May 2020	4,992.00	0.00	0.00	353.93
IVC InvoCare Limited	17 Dec 2021	692.0000	7,707.06	9 Nov 2020	7,506.86	0.00	0.00	200.20
LAZ0014AU Lazard Global Listed Infrastructure Fund								
LAZ0014AU Lazard Global Listed Infrastructure Fund	20 Dec 2021	27,285.4642	37,967.72	6 Aug 2020	32,718.00	0.00	0.00	5,249.72

Net capital gain/loss schedule

Security	Disposal date	Quantity	Sale proceeds \$	Acquisition date	CGT/reduced/indexed cost base \$	Capital losses \$	Gains not eligible for discount \$	Gains eligible for discount \$
MFG Magellan Financial Group Limited								
MFG Magellan Financial Group Limited	28 Jan 2022	529.0000	9,571.10	5 Jan 2015	8,834.68	0.00	0.00	736.42
MGF Magellan Global Fund								
MGF Magellan Global Fund	17 Dec 2021	13,330.0000	22,968.95	10 Oct 2017	17,465.63	0.00	0.00	5,503.32
MGF Magellan Global Fund	17 Dec 2021	21,250.0000	36,615.93	12 Oct 2017	25,970.78	0.00	0.00	10,645.15
MGFO Magellan Global Fund Option Expiry 1-March 2024								
MGFO Magellan Global Fund Option Expiry 1-March 2024	17 Dec 2021	6,665.0000	48.50	10 Oct 2017	0.00	0.00	0.00	48.50
MGFO Magellan Global Fund Option Expiry 1-March 2024	17 Dec 2021	10,625.0000	77.32	12 Oct 2017	0.00	0.00	0.00	77.32
MXT Metrics Master Income Trust								
MXT Metrics Master Income Trust	17 Dec 2021	45,438.0000	93,045.44	21 Sep 2017	90,876.00	0.00	0.00	2,169.44
PCI Perpetual Credit Income Trust								
PCI Perpetual Credit Income Trust	17 Dec 2021	89,375.0000	96,794.15	3 May 2019	97,540.21	746.06	0.00	0.00
REA REA Group Ltd								
REA REA Group Ltd	17 Dec 2021	216.0000	34,042.53	5 Jan 2015	9,727.56	0.00	0.00	24,314.97
REA REA Group Ltd	17 Dec 2021	115.0000	18,124.50	22 Jul 2015	4,998.30	0.00	0.00	13,126.20

Net capital gain/loss schedule

Security	Disposal date	Quantity	Sale proceeds \$	Acquisition date	CGT/reduced/indexed cost base \$	Capital losses \$	Gains not eligible for discount \$	Gains eligible for discount \$
RHC Ramsay Health Care Limited								
RHC Ramsay Health Care Limited	17 Dec 2021	474.0000	31,831.50	23 Apr 2018	29,992.76	0.00	0.00	1,838.74
RHC Ramsay Health Care Limited	17 Dec 2021	89.0000	5,976.80	1 Nov 2018	4,996.50	0.00	0.00	980.30
RMD ResMed Inc. Cdi 10:1 For. Exemp								
RMD ResMed Inc. Cdi 10:1 For. Exemp	17 Dec 2021	1,803.0000	62,839.01	5 Jan 2015	12,778.94	0.00	0.00	50,060.07
SEK Seek Limited								
SEK Seek Limited	17 Dec 2021	934.0000	30,531.66	5 Jan 2015	16,342.64	0.00	0.00	14,189.02
SEK Seek Limited	17 Dec 2021	336.0000	10,983.55	22 Jul 2015	5,009.55	0.00	0.00	5,974.00
TLS Telstra Corporation Limited								
TLS Telstra Corporation Limited	17 Dec 2021	3,100.0000	12,726.99	5 Jan 2015	18,588.95	5,861.96	0.00	0.00
TLS Telstra Corporation Limited	17 Dec 2021	780.0000	3,202.27	22 Jul 2015	5,008.05	1,805.78	0.00	0.00
TLS Telstra Corporation Limited	17 Dec 2021	924.0000	3,793.46	27 Nov 2015	5,009.55	1,216.09	0.00	0.00
TLS Telstra Corporation Limited	17 Dec 2021	4,888.0000	20,067.58	23 Apr 2018	14,998.20	0.00	0.00	5,069.38
TLS Telstra Corporation Limited	17 Dec 2021	2,631.0000	10,801.52	9 Nov 2020	7,510.85	0.00	0.00	3,290.67
Subtotal			\$1,205,952.94		\$899,364.95	\$20,761.85	\$0.00	\$327,349.84

Please refer to the Panorama tax guide or contact us if you would like to know which cost base was applied (CGT cost base, reduced cost base, or indexed cost base) for each asset.

Miscellaneous expenses schedule

Payment date	Description	Deductible \$	Not deductible \$
5 Jul 2021	Administration fee	167.67	0.00
7 Jul 2021	Advice fee	596.71	0.00
4 Aug 2021	Administration fee	173.26	0.00
6 Aug 2021	Advice fee	616.60	0.00
3 Sep 2021	Administration fee	95.01	0.00
7 Sep 2021	Advice fee	616.60	0.00
5 Oct 2021	Administration fee	167.67	0.00
7 Oct 2021	Advice fee	596.71	0.00
11 Oct 2021	Expense Recovery - Legislative	18.11	0.00
3 Nov 2021	Administration fee	173.26	0.00
5 Nov 2021	Advice fee	616.60	0.00
3 Dec 2021	Administration fee	167.67	0.00
6 Dec 2021	One-off advice fee	1,392.87	0.00
6 Jan 2022	Administration fee	132.92	0.00
3 Feb 2022	Administration fee	47.03	0.00
4 Mar 2022	Administration fee	41.42	0.00
4 Apr 2022	Administration fee	45.86	0.00
4 Apr 2022	Administration fee	4.44	0.00
Total		\$5,670.41	\$0.00

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

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

Complaints

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

Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

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

Disclaimer

This document may not be copied, reproduced or otherwise distributed or circulated without the express permission of BT Portfolio Services Ltd ABN 73 095 055 208 AFSL 233715 (BTPS). This statement is designed to assist you in preparing your 1 Jul 2021 - 30 Jun 2022 Australian Tax Return. It is provided for the use of investors in Panorama and is based on current Australian taxation laws and their interpretation.

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

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

Annual statement

for the period 1 July 2021 to 30 June 2022

Account details

Product	Cash Management Account
Account ID	120265335
Account name	R & C Pitcher Pty Ltd ATF Jameroch Superannuation Fund
Adviser	Cygnets Advisory

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\$0.00

Portfolio value as at 30 Jun 2022

For more information



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

Annual statement created 1 Aug 2022

Your statement at a glance

Total portfolio opening balance 1 Jul 2021	\$10,176.73
Inflows	\$20,000.00
Deposits to Transaction account	\$20,000.00
Asset transfers in	\$0.00
Outflows	-\$30,180.02
Payments from Transaction account	-\$30,180.02
Asset transfers out	\$0.00
Expenses	\$0.00
Fees	\$0.00
Taxes	\$0.00
Income on investments	\$3.29
Market movement	\$0.00
Total portfolio closing balance 30 Jun 2022	■ \$0.00

Earnings and expenses

Income	
	Amount \$
Transaction account income	\$3.29
Term deposit interest	\$0.00
Managed portfolio income	\$0.00
Tailored portfolio income	\$0.00
Listed security income	\$0.00
Managed fund income	\$0.00
Accrued interest	\$0.00
Other income	\$0.00
Total income	\$3.29

Market movement	
	Amount \$
Realised/unrealised market movement	\$0.00
Total market movement	\$0.00

Earnings and expenses

Expenses

Fee type	Amount \$
Administration fees	\$0.00
Investment management fees	\$0.00
Expense Recovery - Legislative	\$0.00
Portfolio management fees	\$0.00
Advice fees	\$0.00
Adviser Establishment Fee	\$0.00
Advice fee	\$0.00
One-off advice fee	\$0.00
Licensee advice fee	\$0.00
SMSF fees	\$0.00
SMSF Administration fee	\$0.00
SMSF Actuarial fee	\$0.00
SMSF Audit fee	\$0.00
SMSF Establishment fee	\$0.00
Taxes	\$0.00
Non-resident withholding tax	\$0.00
TFN withholding tax	\$0.00
Total expenses	\$0.00

Net earnings

\$3.29

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

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

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

Fees and costs summary

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

Fees deducted directly from your account \$0.00

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

Fees and costs deducted from your investment \$0.00

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

Total fees and costs you paid \$0.00

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

Other fees and costs (investment options) \$0.00

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

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

Total fees and costs you paid - with investment options fees and costs \$0.00

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

Additional explanation of fees and costs

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

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
Opening balance as at 1 Jul 2021							\$10,176.73
16 Jul 2021	16 Jul 2021	Payment	Payment to R & C Pitcher Pension Payment		\$5,750.00		\$4,426.73
31 Jul 2021	31 Jul 2021	Income	Interest payment for Cash Management Account			\$0.31	\$4,427.04
11 Aug 2021	11 Aug 2021	Deposit	Direct Credit from Jameroch Superan, Transfer to CMA			\$20,000.00	\$24,427.04
31 Aug 2021	31 Aug 2021	Income	Interest payment for Cash Management Account			\$0.74	\$24,427.78
16 Sep 2021	16 Sep 2021	Payment	Payment to R & C Pitcher Pension Payment		\$5,750.00		\$18,677.78
30 Sep 2021	30 Sep 2021	Income	Interest payment for Cash Management Account			\$0.90	\$18,678.68
18 Oct 2021	18 Oct 2021	Payment	Payment to R & C Pitcher Pension Payment		\$5,750.00		\$12,928.68
31 Oct 2021	31 Oct 2021	Income	Interest payment for Cash Management Account			\$0.69	\$12,929.37
18 Nov 2021	18 Nov 2021	Payment	Payment to Ronald Pitcher Pension Payment		\$5,750.00		\$7,179.37
30 Nov 2021	30 Nov 2021	Income	Interest payment for Cash Management Account			\$0.44	\$7,179.81
20 Dec 2021	20 Dec 2021	Payment	Payment to Ronald Pitcher Pension Payment		\$5,750.00		\$1,429.81
23 Dec 2021	23 Dec 2021	Payment	Payment to Jameroch Superannuation Fund Cash transfer		\$1,429.81		\$0.00
31 Dec 2021	31 Dec 2021	Income	Interest payment for Cash Management Account			\$0.21	\$0.21

Transaction account history - Cash

Settlement date	Trade date	Transaction type	Description	Quantity	Debit \$	Credit \$	Balance \$
3 Feb 2022	3 Feb 2022	Payment	Payment to Jameroch Superannuation Fund Cash transfer		\$0.21		\$0.00
Subtotal					\$30,180.02	\$20,003.29	

Closing balance as at 30 Jun 2022

\$0.00

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

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

Complaints

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

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Annual tax statement

for the period 1 July 2021 to 30 June 2022

Account details

Product	Cash Management Account
Account ID	120265335
Account name	R & C Pitcher Pty Ltd ATF Jameroch Superannuation Fund
Entity type	SMSF
Adviser	Cygnets Advisory

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For more information



1300 881 716



support@panorama.com.au

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

Summary of assessable income

Item	Amount \$
Gross interest	3.29
Unfranked dividends from shares	0.00
Franked dividends from shares	0.00
Franking credits from shares	0.00
Franked distributions from trusts	0.00
Distributions from trusts	0.00
Net capital gain	0.00
Foreign income	0.00
Foreign trust and CFC income	0.00
Australian franking credits from a New Zealand franking company	0.00
Other income	0.00
Total assessable income	\$3.29

Deductions and credits summary

Deductions

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

Total taxable income from investment assets

\$3.29

Tax credits

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

Total tax credits

\$0.00

Deductions and credits summary

Additional information for non-residents

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

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

Interest schedule

Cash

Date	Investment	Amount \$
Transaction Account		
31 Jul 2021	Cash Management Account	0.31
31 Aug 2021	Cash Management Account	0.74
30 Sep 2021	Cash Management Account	0.90
31 Oct 2021	Cash Management Account	0.69
30 Nov 2021	Cash Management Account	0.44
31 Dec 2021	Cash Management Account	0.21
Subtotal		\$3.29
Total cash		\$3.29

Total interest

\$3.29

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

Complaints

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

Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

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

Disclaimer

This document may not be copied, reproduced or otherwise distributed or circulated without the express permission of BT Portfolio Services Ltd ABN 73 095 055 208 AFSL 233715 (BTPS). This statement is designed to assist you in preparing your 1 Jul 2021 - 30 Jun 2022 Australian Tax Return. It is provided for the use of investors in Panorama and is based on current Australian taxation laws and their interpretation.

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

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



Detailed Holdings Summary - Period 1 Jul 2021 - 30 Jun 2022

Account: R & C PITCHER PTY LTD <JAMEROCH SUPER FUND A/C>

Holding Identification Number (HIN): X0108459417

OpenMarkets Id: 265470

Phillip Capital Id: SW2095259

Overall Summary - 1 Jul 2021 - 30 Jun 2022

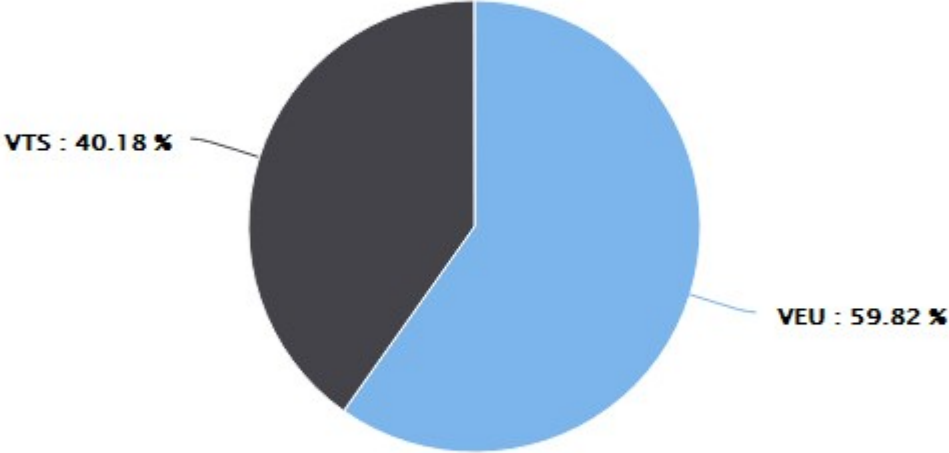
	Movement	Value
Holdings Valuation as at 1 Jul 2021		\$0.00
Holdings Valuation as at 30 Jun 2022	\$251,856.80	\$251,856.80
Total Brokerage		\$19.00
Total Admin Fees		\$0.00
Estimated Franking Credits		\$0.00
Estimated Dividends and Distributions		\$551.86

While every effort has been made to provide you with a correct statement, Selfwealth Limited does not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement.

Holdings Summary as at 1 Jul 2021

No holdings as at 1 Jul 2021

Holdings Summary as at 30 Jun 2022



While every effort has been made to provide you with a correct statement, Selfwealth Limited does not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement.

Holdings Valuation as at 1 Jul 2021

Code	Name	Units	Unit Price	Value
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No holdings as at 1 Jul 2021

While every effort has been made to provide you with a correct statement, Selfwealth Limited does not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement.

Holdings Valuation as at 30 Jun 2022

Code	Name	Units	Unit Price	Value
VEU	VNGD ALL-WORLD EX-US	2,080	\$72.43	\$150,654.40
VTS	VNGD US TOTAL MARKET	370	\$273.52	\$101,202.40
		Total		\$251,856.80

While every effort has been made to provide you with a correct statement, Selfwealth Limited does not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement.

Transaction Summary - 1 Jul 2021 - 30 Jun 2022

VEU		VNGD ALL-WORLD EX-US								
Trade Date	Settlement Date	Action	Reference	Units	Unit Price	Consideration	Brokerage *	Fees *	Total Consideration	
7 Feb 2022	9 Feb 2022	Buy	T1312685	2,080	\$84.84	\$176,467.20	\$9.50	\$0.00	\$176,476.70	

VTS		VNGD US TOTAL MARKET								
Trade Date	Settlement Date	Action	Reference	Units	Unit Price	Consideration	Brokerage *	Fees *	Total Consideration	
7 Feb 2022	9 Feb 2022	Buy	T1312100	370	\$319.80	\$118,326.00	\$9.50	\$0.00	\$118,335.50	

* includes GST

While every effort has been made to provide you with a correct statement, Selfwealth Limited does not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement.

Estimated Dividends and Distributions - 1 Jul 2021 - 30 Jun 2022

This represents your estimated cash dividends based on your holding balance at the time of the dividend record date. This does not represent any DRP allocations you may have received, additionally any CDI's (CHESS Depository Interest) held may not reflect the correct dividend depending on your tax status recorded and exchange rate applied to the dividend, please refer to your dividend statements issued by the share registry for these details.

VEU VNGD ALL-WORLD EX-US

Ex Div. Date	Payment Date	Type	Div. Amount	Franking %	Units	Franking Credit	Unfranked Amount	Est. Div
22 Mar 2022	21 Apr 2022	Interim	\$0.12036	0%	2,080	\$0.00	\$250.35	\$250.35
Estimated Sub Total						\$0.00	\$250.35	\$250.35

VTS VNGD US TOTAL MARKET

Ex Div. Date	Payment Date	Type	Div. Amount	Franking %	Units	Franking Credit	Unfranked Amount	Est. Div
24 Mar 2022	26 Apr 2022	Interim	\$0.814895	0%	370	\$0.00	\$301.51	\$301.51
Estimated Sub Total						\$0.00	\$301.51	\$301.51
Estimated Total						\$0.00	\$551.86	\$551.86

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While every effort has been made to provide you with a correct statement, Selfwealth Limited does not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement.



USA Detailed Holdings Summary - Period 1 Jul 2021 - 30 Jun 2022

Account: R & C PITCHER PTY LTD <JAMEROCH SUPER FUND A/C>

OpenMarkets Id: 265470

Phillip Capital Id: SW2095259

Overall Summary - 1 Jul 2021 - 30 Jun 2022

	Movement (USD)	Value (USD)
Holdings Valuation as at 1 Jul 2021		\$0.00
Holdings Valuation as at 30 Jun 2022	\$0.00	\$0.00
Total Brokerage		\$0.00
Other Charges		\$0.00
Estimated Dividends and Distributions		\$0.00

While every effort has been made to provide you with a correct statement, Selfwealth Limited does not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement.

Holdings Summary as at 1 Jul 2021

No holdings as at 1 Jul 2021

Holdings Summary as at 30 Jun 2022

No holdings as at 30 Jun 2022

While every effort has been made to provide you with a correct statement, Selfwealth Limited does not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement.

Holdings Valuation as at 1 Jul 2021

Code	Name	Units	Unit Price (USD)	Value (USD)
------	------	-------	------------------	-------------

No holdings as at 1 Jul 2021

While every effort has been made to provide you with a correct statement, Selfwealth Limited does not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement.

Holdings Valuation as at 30 Jun 2022

Code	Name	Units	Unit Price (USD)	Value (USD)
------	------	-------	------------------	-------------

No holdings as at 30 Jun 2022

While every effort has been made to provide you with a correct statement, Selfwealth Limited does not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement.

Transaction History Period 1 Jul 2021 - 30 Jun 2022

Date	Transaction	Description	Currency	Credit	Debit	Balance
USD						
8 Feb 2022	Cash Movement	S AUD500.00 B USD353.04 @FX1.4162581	USD	\$353.04	\$0.00	\$353.04
Total				\$353.04	\$0.00	

While every effort has been made to provide you with a correct statement, Selfwealth Limited does not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement.

Contracts between 1 Jul 2021 - 30 Jun 2022

No Contracts during this period.

Scrip Movement between 1 Jul 2021 - 30 Jun 2022

No Scrip Movement during this period.

Corporate Action Cash Movement between 1 Jul 2021 - 30 Jun 2022

No Corporate Action Cash Movement during this period.

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Account: R & C PITCHER PTY LTD <JAMEROCH SUPER FUND A/C> 
Holding Identification Number (HIN): X0108459417

OpenMarkets Id: 265470
Phillip Capital Id: SW2095259

Date	Description	Credit	Debit	Balance
	Opening Balance			\$0.00
7 Jan 2022 00:00:00	TRADING	\$300,000.00		\$300,000.00
7 Feb 2022 10:53:16	Order 1: Buy 121 VTS @ \$319.80		\$38,695.80	\$261,304.20
7 Feb 2022 10:53:16	Order 1: Buy 144 VTS @ \$319.80		\$46,051.20	\$215,253.00
7 Feb 2022 10:53:16	Order 1: Buy 25 VTS @ \$319.80		\$7,995.00	\$207,258.00
7 Feb 2022 10:53:16	Order 1: Buy 80 VTS @ \$319.80		\$25,584.00	\$181,674.00
7 Feb 2022 10:53:21	Order 1: Brokerage BUY VTS		\$9.50	\$181,664.50
7 Feb 2022 11:05:42	Order 2: Buy 1000 VEU @ \$84.84		\$84,840.00	\$96,824.50
7 Feb 2022 11:05:42	Order 2: Buy 1070 VEU @ \$84.84		\$90,778.80	\$6,045.70
7 Feb 2022 11:05:42	Order 2: Buy 10 VEU @ \$84.84		\$848.40	\$5,197.30
7 Feb 2022 11:05:48	Order 2: Brokerage BUY VEU		\$9.50	\$5,187.80
7 Feb 2022 11:28:36	Transfer 500.00 AUD to USD. Estimate 1 AUD = 0.702001 USD		\$500.00	\$4,687.80
	Closing Balance at end of day 30 Jun 2022			\$4,687.80 

* Please note, this is not a bank statement.

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Portfolio valuation

Account name: Jameroch
Superannuation Fund
Account number: 33777996
Account type: SMSF

Valuation summary

Vanguard Cash Account	\$29,210.26
ETFs	\$768,573.75
Total Portfolio Value	\$797,784.01

Detailed valuation

Investment	Price date	Price	Units	Value
Vanguard Cash Account	30-Jun-2022			\$29,210.26
Vanguard Australian Shares Index ETF (VAS)	30-Jun-2022	\$83.75	9,177 	\$768,573.75
Total Portfolio Value				\$797,784.01

Information about this report

- Units shown are the latest position on the account for the date reported on, while prices are as at price date shown.
- Units, prices and value are rounded to 2 decimal places.
- Units and value shown include settled and unsettled holdings.

JAMEROCH SUPERANNUATION FUND
UNIT 5/32 ONKAPARINGA VALLEY ROAD
BALHANNAH SA 5242

Vanguard Personal Investor Annual Statement

Period ending 30 June 2022

Investor name: JAMEROCH SUPERANNUATION FUND
Account number: 33777996
Tax file number status: Supplied
Account type: Smsf

Your portfolio summary

Portfolio opening value as at 13 December 2021	\$0.00
Deposits into Vanguard Cash Account	\$930,000.00
Withdrawals from Vanguard Cash Account	-\$40,000.00
Assets transferred in	\$0.00
Assets transferred out	\$0.00
Change in investment value	-\$116,953.83
Income from your investments	\$24,764.84
Withholding tax	\$0.00
Direct fees and costs	\$27.00
Portfolio closing value as at 30 June 2022	\$797,784.01
Return after withholding tax and fees	-\$92,215.99

A tax statement, providing you with details of your income for tax purposes, will be issued separately. The information in this statement does not provide details of the gain or loss on disposal for tax purposes and should not be relied on for your tax position.

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vanguard.com.au/personal

Your portfolio valuation as at 30 June 2022

Summary

Investment type	Value (\$)
Vanguard Cash Account	29,210.26
ETFs	768,573.75
Income on investments due not yet received	0.00
Total cash and investment value	797,784.01

Vanguard Cash Account

Investment	Value date	Value (\$)
Vanguard Cash Account	30-Jun-22	29,210.26
Total Vanguard Cash Account		29,210.26

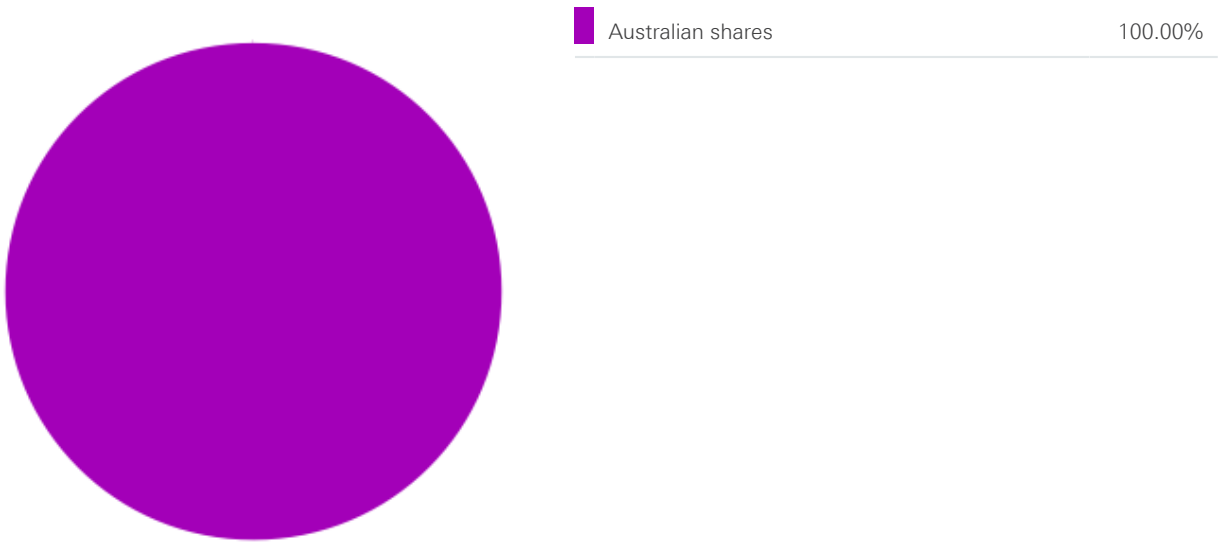
Exchange traded funds (ETFs)

Code	Investment product	Quantity	Market closing price (\$)	Price date	Value (\$)
VAS	Vanguard Australian Shares Index ETF	9,177.00	83.750	30-Jun-22	768,573.75
Total ETFs					768,573.75

Notes:

- If you sell shares or ETFs, the investment value you receive will be net of any applicable brokerage fee charged on the sale. Prices listed represent the market closing price provided by the relevant exchange on the last business day of the statement period and do not account for brokerage fees.
- Prices listed for managed funds are the "sell" price as at the price date, which is the price that would have been received on sale of the units. This is normally less than the "buy price", as a result of buy/sell spreads charged by managed funds to cover transaction costs.
- The portfolio valuation includes transactions that are confirmed, not yet settled up to and including those on the last day of the reporting period.
- Income on investments due not yet received includes accrued income that is due to settle after this statement reporting period.
- The price for managed funds is rounded to four decimal places. For shares and ETFs, the price is rounded to three decimal places.

Your investment asset allocation (%) as at 30 June 2022



Note: This excludes cash held in your Vanguard Cash Account.



Account number: 33777996

Your Vanguard Cash Account transaction details

BSB: 013936
Account number: 121133011

Effective date	Transaction description	Debits (\$)	Credits (\$)	Balance (\$)
13-Dec-2021	Opening balance			0.00
25-Dec-2021	Off-System BSB Direct Entry Deposit - PITCHER		930,000.00	930,000.00
29-Dec-2021	Buy transaction of VAS	674,597.80		255,402.20
29-Dec-2021	Australian Equity Transaction fee for Vanguard Australian Shares Index ETF Buy	9.00		255,393.20
30-Dec-2021	Buy transaction of VAS	143,264.00		112,129.20
30-Dec-2021	Australian Equity Transaction fee for Vanguard Australian Shares Index ETF Buy	9.00		112,120.20
31-Dec-2021	Buy transaction of VAS	67,665.78		44,454.42
31-Dec-2021	Australian Equity Transaction fee for Vanguard Australian Shares Index ETF Buy	9.00		44,445.42
04-Jan-2022	One-off Cash Withdrawal to 153457064 on 04-Jan-2022	40,000.00		4,445.42
05-Jan-2022	Cash Account Interest		33.55	4,478.97
21-Jan-2022	DIV: VAS.XASX.AU @ AUD 0.6965		6,392.17	10,871.14
02-Feb-2022	Cash Account Interest		1.94	10,873.08
02-Mar-2022	Cash Account Interest		2.92	10,876.00
02-Apr-2022	Cash Account Interest		2.46	10,878.46
21-Apr-2022	DIV: VAS.XASX.AU @ AUD 1.9959		18,316.18	29,194.64
03-May-2022	Cash Account Interest		3.82	29,198.46
02-Jun-2022	Cash Account Interest		11.80	29,210.26
30-Jun-2022	Closing balance			29,210.26

Note:

- The cash account transaction details exclude managed funds 'sell' transactions placed (not settled) up to and including the last day of the statement reporting period.



Account number: 33777996

Vanguard Cash Account interest rate

12-Dec-2021 to 6-Mar-2022 0.35% p.a.

7-Mar-2022 to 3-May-2022 0.25% p.a.

4-May-2022 to 7-Jun-2022 0.50% p.a.

8-Jun-2022 to 5-Jul-2022 1.00% p.a.

The interest rates listed above are net of the Interest Rate Charge. Please refer to the Vanguard Personal Investor Guide for further information.

Your investment transaction details

Trade date	Settlement date	Investment product	Transaction description	Quantity	Price (\$)	Brokerage fee (\$)	Currency	Value (\$)
29-Dec-2021	31-Dec-2021	Vanguard Australian Shares Index ETF(VAS)	Buy Vanguard Australian Shares Index ETF	6,995.00	96.440	9.00	AUD	674,606.8C
30-Dec-2021	04-Jan-2022	Vanguard Australian Shares Index ETF(VAS)	Buy Vanguard Australian Shares Index ETF	1,480.00	96.800	9.00	AUD	143,273.0C
31-Dec-2021	05-Jan-2022	Vanguard Australian Shares Index ETF(VAS)	Buy Vanguard Australian Shares Index ETF	702.00	96.390	9.00	AUD	67,674.7E

Notes:

- The investment transaction details include transaction orders that are confirmed, not yet settled up to and including those on the last day of the reporting period.
- The price for managed funds is rounded to four decimal places. For shares and ETFs, the price is rounded to three decimal places.

Total fees and costs you paid for the period 13-Dec-2021 to 30-Jun-2022

Fees and costs deducted directly from your account	Amount (\$)
Brokerage Fee	27.00
Account Fee	0.00
Total	27.00

Fees and costs deducted from your investment	Amount (\$)
Indirect Cost	488.42
Total fees and costs you paid	515.42

Notes:

- The Account Fee (if applicable) is deducted from your Vanguard Cash Account quarterly in arrears.
- The fees and costs deducted from your investment include a reasonable estimate of the fees costs deducted from your investment(s) in any Vanguard Funds and ETFs you held during the period. It includes (as applicable) Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the relevant Product Disclosure Statement
- Vanguard receives an Indirect Cash Management Fee of up to 0.50% from the financial institution where your Cash Account funds are held on deposit. This amount is calculated daily on the value of your Cash Account and is received monthly by Vanguard prior to interest payments being credited to your Vanguard Cash Account (monthly in arrears). It is not a fee deducted from your account and therefore has not been included in the above total. Please refer to the Vanguard Personal Investor Guide for further information.

Further information about Vanguard Personal Investor is available on request. You can obtain a copy of this information on the Vanguard website at the following location www.vanguard.com.au. The latest version of the Investor Guide can be found at www.vanguard.com.au/offerdocuments.

Vanguard has a dispute resolution process for resolving complaints. If you have a complaint, please contact us on 1300 655 101, or send us a secure message via Vanguard Online. We will respond as soon as possible (and always within 30 days for standard complaints). Complex complaints may have a different maximum timeframe for responding. We will notify you if a different maximum timeframe will apply to your complaint.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority.

Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call)
In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

Vanguard obtains the information in this report from a number of sources believed to be reliable as at the report date. While Vanguard makes best endeavours to ensure the accuracy of the information in this report, Vanguard cannot warrant or guarantee the accuracy of information provided by third parties.

Vanguard Investments Australia Ltd (ABN 72 072 881 086 / AFS Licence 227263) is the operator of Vanguard Personal Investor.

JAMEROCH SUPERANNUATION FUND
UNIT 5/32 ONKAPARINGA VALLEY ROAD
BALHANNAH SA 5242

Vanguard Personal Investor Annual Tax Report

1 July 2021 to 30 June 2022

Investor name: JAMEROCH SUPERANNUATION FUND
Account number: 33777996
Tax file number status: Supplied
Account type: Smsf

The tax guide reference items are valid for Australian tax resident individual investors only.

Income

Australian income (non-primary production)

Interest	Amount	Tax guide reference
Interest income	\$56.49	10L
Interest income	\$56.49	

Dividends	Amount	Tax guide reference
Unfranked amount	\$0.00	11S
Franked amount (not inclusive of franking credits)	\$0.00	11T
Australian dividend franking credits	\$0.00	11U
Gross dividend income	\$0.00	

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Account number: 33777996

Trust distributions	Amount	Tax guide reference
Franked amount (inclusive of franking credits)	\$40,009.83	13C
Unfranked amount	\$2,129.07	13U
Interest income	\$371.50	13U
Other income	\$894.80	13U
Other income - CBMI	\$0.05	13U
Other income excl. NCMI	\$13.09	13U
Other income - NCMI	\$20.59	13U
Other deductions (relating to trust distributions)	\$0.00	13Y
Gross trust distribution income	\$43,438.93	

Foreign income

Dividends	Amount	Tax guide reference
Foreign source div. income (including tax offsets)	\$0.00	20M + 20E
Australian franking credits from a NZ company	\$0.00	20F

Trust distributions	Amount	Tax guide reference
Assessable foreign income (including tax offsets)	\$597.41	20M + 20E
Attributable income CFC	\$0.00	19K
Non-taxable income	\$0.00	N/A
Gross foreign income	\$597.41	

Other income

	Amount	Tax guide reference
Disposal of traditional securities	\$0.00	24Y(gains)/ D15(losses)
Other assessable income	\$0.00	24Y
FX gains / losses	\$0.00	24Y(gains)/ D15(losses)
Management fee rebate	\$0.00	N/A
Gross other income	\$0.00	

Total gross income	\$44,092.83	
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Tax offsets

Tax offsets	Amount	Tax guide reference
Australian dividend franking credits	\$0.00	11U
Foreign dividend tax offsets	\$0.00	20O
Trust franking credits	\$12,268.45	13Q
Trust foreign income tax offsets	\$37.63	20O
Australian franking credits from a NZ company	\$0.00	20F
Total tax offsets	\$12,306.08	
Total net income received	\$31,786.75	

Deductions

Fees and expenses	Amount	Tax guide reference
Account Fee	\$0.00	N/A
Brokerage	\$27.00	N/A
Other fees	\$0.00	N/A
Total fees	\$27.00	

Tax withheld	Amount	Tax guide reference
TFN withholding tax from gross interest	\$0.00	10M
TFN withholding tax from dividends	\$0.00	11V
TFN withholding tax from distributions	\$0.00	13R
Non-resident withholding tax	\$0.00	13A
Total withholding tax	\$0.00	

Other deductions	Amount	Tax guide reference
LIC capital gain amount ¹	\$0.00	D8
Total other deductions	\$0.00	

¹This amount relates to dividends received from a Listed Investment Company (LIC) which are attributable to LIC capital gains. Individuals, trusts or partnerships are entitled to a deduction of 50% and complying superannuation funds a deduction of 33.3 % of the LIC capital gain dividend. We recommend that you seek professional tax advice to assist you in completing your tax return.

Capital gains / (losses)

Capital gains from trust distributions	Amount	Tax guide reference
Discounted capital gains TAP	\$0.00	18
Discounted capital gains TAP - CBMI	\$0.00	18
Discounted capital gains TAP excluding NCMI	\$0.00	18
Discounted capital gains TAP - NCMI	\$0.00	18
Discounted capital gains non-TAP	\$7,316.15	18
CGT concession	\$7,316.15	18
CGT concession - CBMI	\$0.00	18
CGT concession excluding NCMI	\$0.00	18
CGT concession - NCMI	\$0.00	18
Index capital gains TAP	\$0.00	18
Index capital gains non-TAP	\$0.00	18
Other capital gains TAP	\$0.00	18
Other capital gains TAP - CBMI	\$0.00	18
Other capital gains TAP excluding NCMI	\$0.00	18
Other capital gains TAP - NCMI	\$0.00	18
Other capital gains non-TAP	\$0.00	18
Capital gains / (losses) from disposal of assets	Amount	Tax guide reference
Discounted capital gains	\$0.00	18
CGT concession	\$0.00	18
Index capital gains	\$0.00	18
Other capital gains	\$0.00	18
Capital loss ²	\$0.00	18
Total current year capital gains	\$14,632.30	18H
Net capital gain³	\$7,316.15	18A
Net capital losses carried forward	\$0.00	18V

²Capital loss is the current year capital loss from disposal of assets, prior to the offset of any capital gains.

³Where there are capital losses, these losses have been firstly offset against other capital gains, then index capital gains then lastly against the gross up discounted capital gains.

Non-assessable income

	Amount	Tax guide reference
Return of capital	\$0.00	N/A
Tax free income	\$0.00	N/A
Tax deferred income	\$0.00	N/A
Tax exempt income	\$0.00	N/A
Non-assessable non-exempt income	\$0.00	N/A
Total non-assessable income	\$0.00	

AMIT cost base net amount	Amount	Tax guide reference
- Excess (reduce cost base)	\$0.00	N/A
- Shortfall (increase cost base)	\$1,836.15	N/A

Australian interest income and tax information

Payment date	Gross amount	Tax	Net amount
05-Jan-2022	\$33.55	\$0.00	\$33.55
02-Feb-2022	\$1.94	\$0.00	\$1.94
02-Mar-2022	\$2.92	\$0.00	\$2.92
02-Apr-2022	\$2.46	\$0.00	\$2.46
03-May-2022	\$3.82	\$0.00	\$3.82
02-Jun-2022	\$11.80	\$0.00	\$11.80
Total interest income	\$56.49	\$0.00	\$56.49

Australian dividend income and tax information

Ex date	Payment date	Code	Investment product	Unfranked dividend income	Franked dividend income (not including franking tax credits)	Franking tax credits	Total dividend income
				\$0.00	\$0.00	\$0.00	\$0.00

Australian trust distribution income and tax information

Australian income

Code	Investment product	Franked amount (including franking tax credits)	Unfranked amounts	Franking tax credits	Interest income	Other deductions
VAS	Vanguard Australian Shares Index ETF	\$40,009.83	\$2,129.07	\$12,268.45	\$371.50	\$0.00
Total Australian trust distributions		\$40,009.83	\$2,129.07	\$12,268.45	\$371.50	\$0.00
Code	Investment product	Other income	Other income - CBMI	Other Income excl. NCMII	Other Income - NCM	
VAS	Vanguard Australian Shares Index ETF	\$894.80	\$0.05	\$13.09	\$20.59	
Total Australian trust distributions		\$894.80	\$0.05	\$13.09	\$20.59	

Trust distributions from foreign source

Code	Investment product	Assessable foreign source income (Including tax offsets)	Attributable income CFC	Non-taxable income	Foreign income tax offsets
VAS	Vanguard Australian Shares Index ETF	\$597.41	\$0.00	\$0.00	\$37.63
Total Australian trust distributions		\$597.41	\$0.00	\$0.00	\$37.63

Non-assessable income

Code	Investment product	Return of capital	Tax free	Tax deferred	Tax exempt	Non-assessable non-exempt income
VAS	Vanguard Australian Shares Index ETF	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Australian trust distributions		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Capital gains

Code	Investment product	Discounted capital gains TAP	Discounted capital gains TAP - CBMI	Discounted capital gains TAP excluding NCMi	Discounted capital gains TAP - NCMi	Discounted capital gains non-TAF
VAS	Vanguard Australian Shares Index ETF	\$0.00	\$0.00	\$0.00	\$0.00	\$7,316.15
Total Australian trust distributions		\$0.00	\$0.00	\$0.00	\$0.00	\$7,316.15

Code	Investment product	CGT concession	CGT concession - CBMI	CGT concession - NCMi	Index capital gains TAP	Index capital gains non-TAF
VAS	Vanguard Australian Shares Index ETF	\$7,316.15	\$0.00	\$0.00	\$0.00	\$0.00
Total Australian trust distributions		\$7,316.15	\$0.00	\$0.00	\$0.00	\$0.00

Code	Investment product	Other capital gains TAP	Other capital gains TAP - CBMI	Other capital gains TAP excluding NCMi	Other capital gains TAP - NCMi	Other capital gains non-TAF
VAS	Vanguard Australian Shares Index ETF	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Code	Investment product	Other capital gains TAP - CBMI	Other capital gains TAP - excluding NCMi	Other capital gains TAP - NCMi	Other capital gains non-TAF
		\$0.00	\$0.00	\$0.00	\$0.00
Total Australian trust distributions					
		\$0.00	\$0.00	\$0.00	\$0.00

Foreign dividend income and tax information

Ex date	Payment date	Code	Investment product	Foreign source dividend income (including tax offsets)	Foreign income tax offsets	Australian franking credit from NZ companies
				\$0.00	\$0.00	\$0.00
Total foreign dividend income						
				\$0.00	\$0.00	\$0.00

Capital gains / (losses) from disposal of assets

Purchase date	Quantity	Cost base	Reduced cost base	Sale date	Sale proceeds	Gross capital gain/loss	Discounted capital gains	CGT concession	Index capital gains	Other capital gains	Capital losses
		0.00	0.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total											
		0.00	0.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Disposal of traditional securities tax information

Code	Investment product	Quantity	Cost base	Purchase date	Sale date	Sale proceeds	Profit / (loss)
			\$0.00			\$0.00	\$0.00
Total							
			\$0.00			\$0.00	\$0.00

TFN withholding credits and non-resident withholding tax information

Code	Investment product	TFN withholding credits	Non-resident withholding tax
VAS	Vanguard Australian Shares Index ETF	\$0.00	\$0.00
Total		\$0.00	\$0.00

AMIT cost base net amount information

Code	Investment product	Excess (reduce cost base)	Shortfall (increase cost base)
VAS.XASX.AU	Vanguard Australian Shares Index ETF	\$0.00	\$1,836.15
Total		\$0.00	\$1,836.15

Vanguard has a dispute resolution process for resolving complaints. If you have a complaint, please contact us on 1300 655 101, or send us a secure message via Vanguard Online. We will respond as soon as possible (and always within 30 days for standard complaints). Complex complaints may have a different maximum timeframe for responding. We will notify you if a different maximum timeframe will apply to your complaint.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority.

Website: www.afca.org.au
 Email: info@afca.org.au
 Telephone: 1800 931 678 (free call)
 In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.


Vanguard Investments Australia Ltd (ABN 72 072 881 086 / AFS Licence 227263) is the operator of Vanguard Personal Investor. Past performance is not an indication of future performance.

Date: 17/04/2023

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2022

**VANGUARD ALL WORLD (EX US) SHARES INDEX
VEU CDI**

Name	Share Type	Register	Quantity
R & C PITCHER PTY LTD <JAMEROCH SUPER FUND> X*****9417	CHESS Sponsored	NSW	2080 
Total			2080

Sincerely,
Computershare


Only Computershare managed holdings are listed.

Date: 17/04/2023

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2022

**VANGUARD US TOTAL MARKET SHARES INDEX ETF
VTS CDI**

Name	Share Type	Register	Quantity
R & C PITCHER PTY LTD <JAMEROCH SUPER FUND> X*****9417	CHESS Sponsored	NSW	370 
Total			370

Sincerely,
Computershare

Only Computershare managed holdings are listed.

JAMEROCH SUPERANNUATION FUND
UNIT 5/32 ONKAPARINGA VALLEY ROAD
BALHANNAH SA 5242

Vanguard Personal Investor Quarterly Statement

Period ending 30 September 2022

Investor name: JAMEROCH SUPERANNUATION FUND
Account number: 33777996
Tax file number status: Supplied
Account type: Smsf

Your portfolio summary

Portfolio opening value as at 1 July 2022	\$797,784.01
Deposits into Vanguard Cash Account	\$0.00
Withdrawals from Vanguard Cash Account	-\$14,750.00
Assets transferred in	\$0.00
Assets transferred out	\$0.00
Change in investment value	-\$19,455.24
Income from your investments	\$19,945.54
Withholding tax	\$0.00
Direct fees and costs	\$0.00
Portfolio closing value as at 30 September 2022	\$783,524.31
Return after withholding tax and fees	\$490.30

A tax statement, providing you with details of your income for tax purposes, will be issued separately. The information in this statement does not provide details of the gain or loss on disposal for tax purposes and should not be relied on for your tax position.

Contact us



Log in to Vanguard Online
vanguard.com.au/personal

Your portfolio valuation as at 30 September 2022

Summary

Investment type	Value (\$)
Vanguard Cash Account	34,405.80
ETFs	749,118.51
Income on investments due not yet received	0.00
Total cash and investment value	783,524.31

Vanguard Cash Account

Investment	Value date	Value (\$)
Vanguard Cash Account	30-Sep-22	34,405.80
Total Vanguard Cash Account		34,405.80

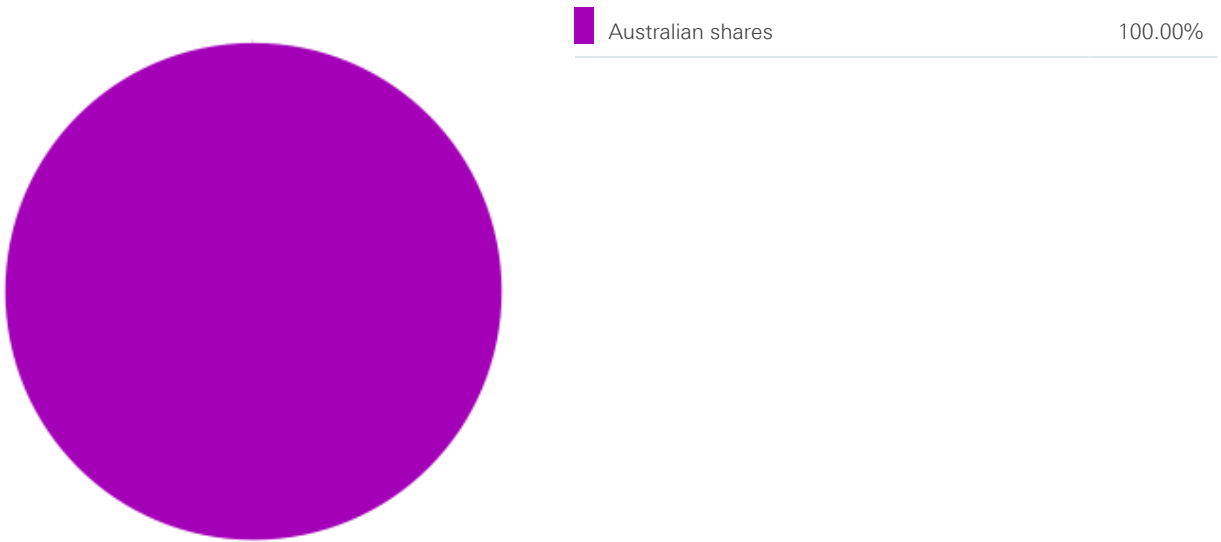
Exchange traded funds (ETFs)

Code	Investment product	Quantity	Market closing price (\$)	Price date	Value (\$)
VAS	Vanguard Australian Shares Index ETF	9,177.00	81.630	30-Sep-22	749,118.51
Total ETFs					749,118.51

Notes:

- If you sell shares or ETFs, the investment value you receive will be net of any applicable brokerage fee charged on the sale. Prices listed represent the market closing price provided by the relevant exchange on the last business day of the statement period and do not account for brokerage fees.
- Prices listed for managed funds are the "sell" price as at the price date, which is the price that would have been received on sale of the units. This is normally less than the "buy price", as a result of buy/sell spreads charged by managed funds to cover transaction costs.
- The portfolio valuation includes transactions that are confirmed, not yet settled up to and including those on the last day of the reporting period.
- Income on investments due not yet received includes accrued income that is due to settle after this statement reporting period.
- The price for managed funds is rounded to four decimal places. For shares and ETFs, the price is rounded to three decimal places.

Your investment asset allocation (%) as at 30 September 2022



Note: This excludes cash held in your Vanguard Cash Account.

Your Vanguard Cash Account transaction details

BSB: 013936
Account number: 121133011

Effective date	Transaction description	Debits (\$)	Credits (\$)	Balance (\$)
1-Jul-2022	Opening balance			29,210.26
02-Jul-2022	Cash Account Interest		21.61	29,231.87
15-Jul-2022	One-off Cash Withdrawal to 153457064 on 15-Jul-2022	7,500.00		21,731.87
19-Jul-2022	DIV: VAS.XASX.AU @ AUD 2.1595		19,818.03	41,549.90
02-Aug-2022	Cash Account Interest		41.49	41,591.39
15-Aug-2022	One-off Cash Withdrawal to 153457064 on 14-Aug-2022	5,750.00		35,841.39
02-Sep-2022	Cash Account Interest		64.41	35,905.80
19-Sep-2022	One-off Cash Withdrawal to 153457064 on 18-Sep-2022	1,500.00		34,405.80
30-Sep-2022	Closing balance			34,405.80

Note:

- The cash account transaction details exclude managed funds 'sell' transactions placed (not settled) up to and including the last day of the statement reporting period.

Vanguard Cash Account interest rate

1-Jul-2022 to 5-Jul-2022 1.00% p.a.

6-Jul-2022 to 2-Aug-2022 1.50% p.a.

3-Aug-2022 to 6-Sep-2022 2.00% p.a.

7-Sep-2022 to 5-Oct-2022 2.50% p.a.

The interest rates listed above are net of the Interest Rate Charge. Please refer to the Vanguard Personal Investor Guide for further information.

Total fees and costs you paid for the period 01-Jul-2022 to 30-Sep-2022

Fees and costs deducted directly from your account	Amount (\$)
Brokerage Fee	0.00
Account Fee	0.00
Total	0.00
Fees and costs deducted from your investment	Amount (\$)
Indirect Cost	216.99
Total fees and costs you paid	216.99

Notes:

- The Account Fee (if applicable) is deducted from your Vanguard Cash Account quarterly in arrears.
- The fees and costs deducted from your investment include a reasonable estimate of the fees costs deducted from your investment(s) in any Vanguard Funds and ETFs you held during the period. It includes (as applicable) Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the relevant Product Disclosure Statement
- Vanguard receives an Indirect Cash Management Fee of up to 0.50% from the financial institution where your Cash Account funds are held on deposit. This amount is calculated daily on the value of your Cash Account and is received monthly by Vanguard prior to interest payments being credited to your Vanguard Cash Account (monthly in arrears). It is not a fee deducted from your account and therefore has not been included in the above total. Please refer to the Vanguard Personal Investor Guide for further information.

Further information about Vanguard Personal Investor is available on request. You can obtain a copy of this information on the Vanguard website at the following location www.vanguard.com.au. The latest version of the Investor Guide can be found at www.vanguard.com.au/offerdocuments.

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 Email: info@afca.org.au
 Telephone: 1800 931 678 (free call)
 In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

You can view a copy of your Vanguard Personal Investor Statement for the relevant financial year on Vanguard Online.

Vanguard obtains the information in this report from a number of sources believed to be reliable as at the report date. While Vanguard makes best endeavours to ensure the accuracy of the information in this report, Vanguard cannot warrant or guarantee the accuracy of information provided by third parties.

Vanguard Investments Australia Ltd (ABN 72 072 881 086 / AFS Licence 227263) is the operator of Vanguard Personal Investor.



JAMEROCH SUPERANNUATION FUND



**DEED OF AMENDMENT &
CONSOLIDATION**



www.accesslawgroup.com.au

THIS DEED is made on 1 July 2014

BY: R & C Pitcher Pty Ltd ACN 110 360 364 of
2 Glebe Road
Balhannah SA 5242

hereby known as "**the Trustee**"

AND: Ronald Albert Pitcher of
2 Glebe Road
Balhannah SA 5242

and

Cheryl Kaye Pitcher of
2 Glebe Road
Balhannah SA 5242

hereby known as "**the Members**"

WHEREAS:

- A By deed made on or about 15th January 1997, to be now referred to as the "**Original Deed**" an indefinitely continuing superannuation scheme was established to provide superannuation benefits for the members.
- B The Original Deed may have been amended from time to time so that the Original Deed and any duly authorised amendments shall be referred to as the "**Original Deed as amended**".
- C The superannuation scheme referred to in Recital A is named Jameroch Superannuation Fund, and for the purposes of this deed shall be referred to as "**the Fund**".
- D The operative provisions of the Original Deed as amended and any Rules attached to the Original Deed as amended shall for the purposes of this deed be known as the "**Governing Provisions**" of the Fund.
- E "**The Rules**" shall mean the Rules as attached to this Deed.
- F By Clause 53.1 of the Governing Provisions the Trustee can vary the Governing Provisions.
- G The Trustee and the Members wish to vary the Governing Provisions as hereinafter provided.


NOW THIS DEED WITNESSES as follows:

- 1 The Original Deed as amended is now substituted and replaced by deleting all of the recitals, definitions, operative terms and schedules contained within the Original Deed as amended and replacing same with the recitals, definitions, operative terms and schedules contained within this Deed
- 2 The Governing Provisions of the Fund are, without termination of the Fund, now governed by the provisions of this Deed and the Rules attached which incorporate the Original Deed as amended.
- 3 The assets of the Fund will continue to be vested in the Trustee upon trust to apply the same in the manner set out in the Rules.
- 4 The Fund shall be managed and administered in all respects according to the Rules.
- 5 The power of appointing and removing Trustees shall be as provided in the Rules.
- 6 The provisions of this Deed may be amended in the manner set out in the Rules.
- 7 The primary purpose of the fund is to provide old age pensions to the members.
- 8 Operations of the Fund, conflicts and issues of law or practice between the Original Deed as amended and this Deed that may arise with this deed are to be settled by reference to the Rules.
- 9 The trustee hereby declares that the amendment of the provisions of the Trust Deed and Rules effected by virtue of this Deed does not prejudicially vary or affect the benefits already accrued to any member of the Fund. All of the members of the fund have executed this deed and this deed shall be taken as notice given to the members as may be required by the Governing Provisions.
- 10 This Deed and the Rules shall be governed by the laws of Victoria.

IN WITNESS the party has duly executed this Deed on the date first above written.

EXECUTED AS THE TRUSTEE

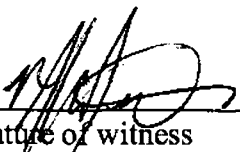
Signed for and on behalf of
R & C Pitcher Pty Ltd
ACN 110 360 364
in accordance with section 127 of the
Corporations Act 2001

x  x
Cheryl Kaye Pitcher - Director

x  x
Ronald Albert Pitcher - Director

EXECUTED AS THE MEMBERS

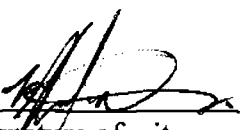
Signed Sealed & Delivered by
Ronald Albert Pitcher
in the presence of

x  x
Signature of witness


Richard Grant McGowan.
Name of
witness

x  x
Ronald Albert Pitcher

Signed Sealed & Delivered by
Cheryl Kaye Pitcher
in the presence of

x  x
Signature of witness

Richard Grant McGowan.
Name of
witness

x  x
Cheryl Kaye Pitcher



JAMEROCH SUPERANNUATION FUND



**DEED OF AMENDMENT &
CONSOLIDATION**



www.accesslawgroup.com.au

THIS DEED is made on 1 July 2014

BY: R & C Pitcher Pty Ltd ACN 110 360 364 of
2 Glebe Road
Balhannah SA 5242

hereby known as "**the Trustee**"

AND: Ronald Albert Pitcher of
2 Glebe Road
Balhannah SA 5242

and

Cheryl Kaye Pitcher of
2 Glebe Road
Balhannah SA 5242

hereby known as "**the Members**"

WHEREAS:

- A By deed made on or about 15th January 1997, to be now referred to as the "**Original Deed**" an indefinitely continuing superannuation scheme was established to provide superannuation benefits for the members.
- B The Original Deed may have been amended from time to time so that the Original Deed and any duly authorised amendments shall be referred to as the "**Original Deed as amended**".
- C The superannuation scheme referred to in Recital A is named Jameroch Superannuation Fund, and for the purposes of this deed shall be referred to as "**the Fund**".
- D The operative provisions of the Original Deed as amended and any Rules attached to the Original Deed as amended shall for the purposes of this deed be known as the "**Governing Provisions**" of the Fund.
- E "**The Rules**" shall mean the Rules as attached to this Deed.
- F By Clause 53.1 of the Governing Provisions the Trustee can vary the Governing Provisions.
- G The Trustee and the Members wish to vary the Governing Provisions as hereinafter provided.

NOW THIS DEED WITNESSES as follows:

- 1 The Original Deed as amended is now substituted and replaced by deleting all of the recitals, definitions, operative terms and schedules contained within the Original Deed as amended and replacing same with the recitals, definitions, operative terms and schedules contained within this Deed
- 2 The Governing Provisions of the Fund are, without termination of the Fund, now governed by the provisions of this Deed and the Rules attached which incorporate the Original Deed as amended.
- 3 The assets of the Fund will continue to be vested in the Trustee upon trust to apply the same in the manner set out in the Rules.
- 4 The Fund shall be managed and administered in all respects according to the Rules.
- 5 The power of appointing and removing Trustees shall be as provided in the Rules.
- 6 The provisions of this Deed may be amended in the manner set out in the Rules.
- 7 The primary purpose of the fund is to provide old age pensions to the members.
- 8 Operations of the Fund, conflicts and issues of law or practice between the Original Deed as amended and this Deed that may arise with this deed are to be settled by reference to the Rules.
- 9 The trustee hereby declares that the amendment of the provisions of the Trust Deed and Rules effected by virtue of this Deed does not prejudicially vary or affect the benefits already accrued to any member of the Fund. All of the members of the fund have executed this deed and this deed shall be taken as notice given to the members as may be required by the Governing Provisions.
- 10 This Deed and the Rules shall be governed by the laws of Victoria.

IN WITNESS the party has duly executed this Deed on the date first above written.

EXECUTED AS THE TRUSTEE

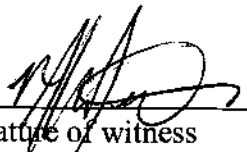
Signed for and on behalf of
R & C Pitcher Pty Ltd
ACN 110 360 364
in accordance with section 127 of the
Corporations Act 2001

x  x
Cheryl Kaye Pitcher - Director

x  x
Ronald Albert Pitcher - Director

EXECUTED AS THE MEMBERS

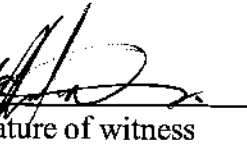
Signed Sealed & Delivered by
Ronald Albert Pitcher
in the presence of

x  x
Signature of witness

Richard Grant McGowan.
Name of
witness

x  x
Ronald Albert Pitcher

Signed Sealed & Delivered by
Cheryl Kaye Pitcher
in the presence of

x  x
Signature of witness

Richard Grant McGowan.
Name of
witness

x  x
Cheryl Kaye Pitcher

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THE RULES

RULE 1 DEFINITIONS & INTERPRETATIONS

DEFINITIONS

- 1.1 In the Trust Deed to which these Rules are an annexure and in these Rules the meaning of terms and expressions shall have the meaning given to them by the Regulations unless the context indicates otherwise. The following words and expressions shall have the following meaning:
- 1.1.1 **Accumulated Contributions** means the total of contributions made to the Fund accumulated in accordance with Schedule 1 paragraph 1.1 hereto.
 - 1.1.2 **Accrued Benefit** means the amount determined in accordance with Schedule 1 paragraph 2 herein.
 - 1.1.3 **Ancillary Benefits** means the Benefits described in Rule 4.10.
 - 1.1.4 **Asset Test Exempt Pension** means a Pension Benefit that is exempt from or excluded from the assets test in whole or part under the Social Security Act 1991 or the Veteran Affairs Entitlement Act 1986 (and any applicable regulations).
 - 1.1.5 **Beneficiary** means a Dependant, a Trustee for a Dependant, a Reversionary Pensioner, other Beneficiary or Legal Personal Representative of the Member who is entitled to Benefits under Rules 5.8, 5.9 and 5.10.
 - 1.1.6 **Benefit** means any benefit payable in respect of the Member's membership of the Fund pursuant to the Rules and the Regulations but does not include any amount standing to the credit of a Member which unless required by the Regulations to be vested is not fully vested until the Trustees exercise a discretion to fully vest the whole or part of such unvested amount.
 - 1.1.7 **Complying Superannuation Fund** means in relation to a year of income a fund which is a complying superannuation fund in accordance with the Regulations.
 - 1.1.8 **Constitutional Corporation** means a body corporate that is either a trading corporation or a financial corporation, formed within the limits of the Commonwealth (within the meaning of paragraph 51(xx) of the *Commonwealth of Australia Constitution Act*).
 - 1.1.9 **Contributor** means any person permitted by the Regulations to make a contribution to the Fund (which may be money, securities or other property) for the benefit of one or more Members.
 - 1.1.10 **Dependants** means the Spouse and children of a Member (including any step-child, any ex-nuptial, any adopted child and any child of the Member born within 10 months after the death of the Member), any person in an interdependency relationship with the Member or any other person whom the Trustees determines for the purposes of the Regulations to be a Dependant of that Member at the relevant time (being in the case of a deceased person the date of that person's death) and any other person permitted by the Regulations to be considered a Dependant.
 - 1.1.11 **Eligible Fund** means an Australian Superannuation Fund, Foreign Superannuation Fund approved deposit fund, Eligible Rollover Fund, retirement savings account, small accounts holding reserve or other approved fund including a pension fund or annuity arrangement which can accept from the Fund a transfer of assets of the Fund or is authorised or permitted to transfer assets to the Fund in a manner not prohibited by the Regulations.
 - 1.1.12 **Eligible Person** means any person who is not prohibited by the Regulations from becoming a Member of the Fund.
 - 1.1.13 **Employee** means any Eligible Person in the employ of an Employer and who is classified as an Employee for the purposes of the Deed and Rules or comes within a class of persons which is so classified. The term "employ" bears both its ordinary meaning and any expanded meaning provided by the Regulations.
 - 1.1.14 **Employer** means the Employer of any particular Member who is an Employee.
 - 1.1.15 **Financial Year** means a period of twelve calendar months ending on the last day of June or such other date as the Trustees may be permitted to determine.
 - 1.1.16 **Fund** means the superannuation fund constituted by the Trust Deed to which these Rules are an annexure.
 - 1.1.17 **Gainful Employment** means in relation to a Member, engagement in any business, trade, profession, vocation, calling, occupation or employment for gain or reward to the extent required pursuant to the provisions of the Regulations.
 - 1.1.18 **Government Approval** means such approval of a Regulator, or other person, appointed by the Australian Government or such compliance with the Regulations (whether or not the approval of that Regulator or other person has been given to the Trustees in relation to such compliance) as may be required to ensure

that the fund is regarded as a bona fide superannuation fund and qualifies for the maximum taxation concessions.

- 1.1.19 **Individual Policy**, in relation to a Member, means a life insurance policy or an interest in a group life insurance policy which the Trustees have nominated as being held specifically for the purpose of providing Benefits in respect of that Member and which may include an insurance policy over the life of a person other than that Member.
- 1.1.20 **Legal Personal Representative**, in relation to a Member or a Trustee being an individual, means a person:
- 1.1.20.1 who has an enduring power of attorney in respect of the Member or the Trustee; or
 - 1.1.20.2 who is the executor or administrator of the estate of a Member who has died including any person named as the executor in a Will of the deceased Member even though no grant of representation has issued or is required to administer the estate of the deceased Member provided the Trustees are satisfied that it is the last Will of the deceased Member; or
 - 1.1.20.3 who has been appointed by law to act as the legal personal representative of a Member or a Trustee but does not include any person appointed under the laws of bankruptcy.
- 1.1.21 **Member** means any person admitted by the Trustees as a Member of the Fund and who has not ceased to be a Member of the Fund and any person required by the Regulations to be treated as a Member of the Fund and, where the context permits, if a Member:
- 1.1.21.1 is under a legal disability includes the Legal Personal Representative of that Member but not where the Rules expressly provide that the personal consent of a Member is required; and
 - 1.1.21.2 is under a legal disability because of age and does not have a Legal Personal Representative includes the parent or guardian of that Member.
- 1.1.22 **Nominated Beneficiary** means the person or persons nominated as Beneficiary under a notice given under Rule 5.6 or an agreement made under Rule 5.7.
- 1.1.23 **Old-Age Pensions** has the same meaning as that in paragraph 51 (xxiii) of the *Commonwealth of Australia Constitution Act*.
- 1.1.24 **Pension** means an annuity or pension contemplated by the Regulations.
- 1.1.25 **Permanent Disablement** in relation to a Member has the same meaning as that contained in any insurance policy effected to cover Permanent Disablement of the Member and in force at the time of the disablement or where there is no such insurance policy means ill-health which, in the opinion of the Trustees, renders a Member unlikely to engage in Gainful Employment for which the Member is reasonably qualified by education, training or experience or any other circumstances which are acceptable to the Trustees and which are acceptable to the Regulator. **Permanently Disabled** and **Permanent Disability** shall each have a corresponding meaning. Every question as to Permanent Disablement shall be decided by the Trustees after receipt of any relevant information and reports by such registered medical practitioners approved by the Trustees as they consider appropriate, and having regard to any requirements for Government Approval of the Fund and of any insurer underwriting the Member's Permanent Disability Benefit. The decision of the Trustees shall be conclusive and binding upon all parties concerned.
- 1.1.26 **Preserved Benefit** means any Benefit (or part thereof) that, having regard to the requirements for Government Approval of the Fund, must be held in the Fund until the Member Retires or attains such age prescribed in the Regulations, dies, becomes Permanently Disabled or satisfies such other condition as would enable, or require, the Trustees to make payment of the benefit.
- 1.1.27 **Public Offer Superannuation Fund** means a fund that is a public offer superannuation fund within the meaning of the Regulations.
- 1.1.28 **QROPS Requirements** means any requirements under laws relating to superannuation funds that the Fund must satisfy to be a qualified recognised overseas pension scheme under s169 of the Finance Act 2004 (United Kingdom).
- 1.1.29 **Recognised Transfer Amount** means the amount transferred to the Fund or a previous superannuation arrangement in respect of a Member as a recognised transfer under section 169 of the Finance Act 2004 (United Kingdom).
- 1.1.30 **Regulated Superannuation Fund** means a fund where the Trustees have caused to be made the necessary election to be such a fund as required by the Regulations.

- 1.1.31 **Regulations** means the obligations imposed upon the Fund by the *Income Tax Assessment Act 1936*, the *Income Tax Assessment Act 1997*, the *Superannuation Industry (Supervision) Act 1993*, the *Superannuation Industry (Supervision) Regulations*, the *Superannuation Splitting Law*, any amending or replacement legislation and any other present or future relevant legislation, regulation, rulings and explanatory notes published with the approval or knowledge of the Regulator which the Fund must satisfy in order for the Fund to:
- 1.1.31.1 qualify as a Complying Superannuation Fund;
 - 1.1.31.2 remain entitled to concessional tax treatment;
 - 1.1.31.3 provide an income stream which is to be an Asset Test Exempt Pension;
 - 1.1.31.4 comply with the law.
- 1.1.32 **Regulator** means, as the case may require one or more of the Federal Commissioner of Taxation, the Australian Prudential Regulation Authority, the Australian Securities and Investments Commission, the Department of Human Services or any other authority or government regulatory body who may be involved with the regulation of superannuation, taxation or financial products.
- 1.1.33 **Reserve Accounts** means any of the accounts that may be established by the Trustees to which is credited amounts that the Trustees determine to credit to the account and to which are debited amounts that the Trustees determine to allocate to the Members in accordance with these Rules.
- 1.1.34 **Retires** means ceasing Gainful Employment and **Retirement** shall have a corresponding meaning.
- 1.1.35 **Reversionary Pension** means a Pension payable to a Beneficiary who succeeds a Member to the entitlement of the Member's Pension. **Reversionary Pensioner** has corresponding meaning.
- 1.1.36 **Shortfall Component** has the same meaning as that contained in the *Superannuation Guarantee (Administration) Act*.
- 1.1.37 **Splittable Contributions** has the same meaning as that contained in the Regulations.
- 1.1.38 **Spouse** in relation to a Member means, subject to the Regulations, a person married to the Member or a person who, although not legally married to the Member, lives with the Member or had lived with the Member immediately prior to the Member's death on a genuine domestic basis as a partner of that Member and if there is more than one spouse the Trustees shall determine whether and how the entitlement of a spouse shall be distributed between them or whether one shall be exclusively treated as spouse.
- 1.1.39 **State Trust Law** means whichever of the *Trustee Act 1958 (VIC)*, the *Trustee Act 1925 (NSW)*, the *Trustees Act 1962 (WA)*, the *Trusts Act 1973 (QLD)*, the *Trustee Act 1936 (SA)*, the *Trustee Act 1898 (TAS)*, the *Trustee Act 1925 (ACT)* and the *Trustee Act (NT)* apply to the Fund or any other Commonwealth, State or Territory legislation of like effect that may apply.
- 1.1.40 **Superannuation Splitting Law** means the law dealing with superannuation interests as set out in Part VIII B of the *Family Law Act 1975*.
- 1.1.41 **Temporary Disability** means physical or mental incapacity that causes the Member to cease Gainful Employment or which otherwise qualifies as temporary disablement (or its equivalent) under the Regulations but which does not qualify as Permanent Disablement. Every question as to Temporary Disablement shall be decided by the Trustees after receipt of any relevant information and reports by such registered medical practitioners approved by the Trustees as they consider appropriate, and having regard to any requirements for Government Approval of the Fund and of any insurer underwriting the Member's Temporary Disability Benefit. The decision of the Trustees shall be conclusive and binding upon all parties concerned.
- 1.1.42 **Trust Deed** means the deed to which these Rules are annexed and any authorised alterations, additions, amendments, modifications or variations due to any amendment or change made to the Regulations or by amending deed or otherwise.

- 1.1.43 **Trustees** means the individual trustees of the Fund or a corporate trustee of the Fund, for the time being, appointed in accordance with these Rules and where the context permits includes the directors of a Constitutional Corporation appointed as Trustee.

INTERPRETATION

- 1.2 In the Trust Deed and the Rules:
- 1.2.1 Unless the context indicates otherwise, words importing the singular shall include the plural and vice versa, words importing one gender shall include other genders;
 - 1.2.2 References to statutes (including any section thereof) shall include all statutes amending, consolidating or replacing the same;
 - 1.2.3 Headings inserted in any Rule are for convenience only and shall not affect the interpretation of that Rule;
 - 1.2.4 The use of the words "includes" or "including" in these Rules is given by way of example and is not intended to limit the term or expression to which it applies; and
 - 1.2.5 Reference to the Rules includes the terms of any agreement made under Rule 5.7.
- 1.3 Except where otherwise expressly provided, if any question or dispute arises about the interpretation of the Rules or the incidence or application of any rights, benefit, duties or liabilities arising under these, the decision of the Trustees shall be binding upon a Member.
- 1.4 The Trustees shall, at all times administer the Fund in a manner that will ensure Government Approval of the Fund. Where there is anything contained in these Rules which would during the course of the application to specific circumstances, require the Trustees to act in a manner that would prejudice Government Approval of the Fund, that Rule shall be void for those circumstances.
- 1.5 If any term defined in the Regulations is used in this Deed but not defined herein then such term shall have the same meaning that it has for the purposes of the Regulations.
- 1.6 A reference in these Rules to the Regulations includes a reference to those Regulations as amended, consolidated, re-enacted or replaced from time to time and a reference to any provision of the Regulations includes a reference to the corresponding provision of those Regulations as amended, consolidated, re-enacted or replaced.

SEVERANCE

- 1.7 If any provision of these Rules is void or voidable or unenforceable in accordance with its terms, but would not be void, voidable or unenforceable or illegal if it were read down and, if it is capable of being read down, such provisions shall be read down accordingly.
- 1.8 If, notwithstanding Rule 1.7, a provision is still void, voidable, unenforceable or illegal:
- 1.8.1 if the provision would not be void, voidable or unenforceable or illegal if a word or words were omitted, that word or those words are hereby severed;
 - 1.8.2 in any other case, the whole provision is hereby severed;
- and the remainder of these Rules shall be of full force and effect.

RULE 2

ELIGIBILITY, MEMBERSHIP & TRANSFERS

ELIGIBILITY

- 2.1 Any Eligible Person shall be eligible to apply for membership of the Fund. Where an Eligible Person is a minor, the application for membership of the Fund shall be made on behalf of the minor by a parent, guardian or legal representative of the minor.

MEMBERSHIP

- 2.2 An Eligible Person may apply for membership to the Trustees in such form or manner acceptable to the Trustees. The Eligible Person may indicate a preference for the type of Benefit to be provided by the Fund but if no preference is made shall be deemed to have specified a Pension Benefit of such type determined by the Trustees. The Trustees may accept or refuse any such application in their absolute discretion and shall not be required to give any reason for a refusal. The Trustees may admit an Eligible Person as a Member without requiring an application for membership to be completed by that person. If an application from an Eligible Person is accepted by the Trustees, membership commences on the date of acceptance or such earlier or later date as the Trustees determine.

ALTERATION OF MEMBER'S BENEFIT

- 2.3 The Trustees may alter a Member's preference for the type of Benefit to be provided by the Fund PROVIDED THAT:
- 2.3.1 it does not increase the Member's obligation to the Fund unless the Member consents in writing;
 - 2.3.2 the Member's entitlements in the Fund are not reduced; and
 - 2.3.3 it is not in breach of the Regulations.
- 2.4 The Member shall be advised in writing of any alteration to the Member's preference for Benefit.

INFORMATION TO MEMBERS

- 2.5 The Trustees shall ensure that every Eligible Person who applies for membership of the Fund is given such information as is required by the Regulations to be given to prospective new members. The information shall be given to the Eligible Person within the time prescribed in the Regulations.

COMPLAINTS AND ENQUIRIES

- 2.6 If required by the Regulations, the Trustees shall ensure that all enquiries or complaints from Members, beneficiaries or their Dependants are considered and properly dealt with in the manner and within the time specified by the Regulations.

TRANSFER FROM ANOTHER FUND

- 2.7 If a Member makes a request, the Trustees,
- 2.7.1 may accept the transfer of assets from an Eligible Fund on such terms and conditions as the Trustees think fit; and
 - 2.7.2 the details of any such terms and conditions shall be recorded in a letter written by the Trustees to the Member at the time of the transfer; and
 - 2.7.3 where the transfer is made in respect of the Member's interest or entitlement in the Eligible Fund, provide Benefits to the Member pursuant to such transfer in the manner set forth in these Rules; and
 - 2.7.4 where the transfer is not attributable to a Member's interest or entitlement in the Eligible Fund, the Trustees may treat the amount of such transfer in such manner as they consider equitable, including deeming the assets being transferred as a foregone benefit and applied accordingly, or as required by the Regulations;

PROVIDED that any transfer must not be prohibited by the Regulations and PROVIDED that any Benefit arising from funds transferred shall be a Preserved Benefit to the extent advised by the Eligible Fund and PROVIDED that where the Eligible Fund is a Foreign Superannuation Fund, the Trustees shall comply with all necessary foreign law requirements to ensure that concessional tax treatment is attained, retained or maintained in respect of the assets transferred from the Eligible Fund.

TRANSFER TO ANOTHER FUND

- 2.8 If a Member makes a request or if the Trustees resolve or are required by the Regulations to do so, the Trustees may pay or transfer all or part of the Member's interest or entitlement in the Fund to an Eligible Fund (including such portion of the assets of the Fund as the Trustees consider equitable) for the benefit of the Member or such other person as is permitted by the Regulations and shall advise the Eligible Fund the proportions (if any) of the amount so paid which are deemed to be transferred from the Member's Accrued Benefit PROVIDED HOWEVER THAT:
- 2.8.1 no such transfer shall be made in respect of a Preserved Benefit, unless there exists a condition in the rules of the Eligible Fund that such a transfer shall be treated as a Preserved Benefit;
 - 2.8.2 the payment or transfer must be consistent with the Regulations;
 - 2.8.3 the Trustees may not pay or transfer more than the amount requested by the Member; and
 - 2.8.4 the payment or transfer satisfies the Member's entitlement to any Benefit in relation to the amount so paid or transferred.

- 2.9 The receipt of the trustees of such Eligible Fund shall be sufficient discharge to the Trustees and Trustees shall not be in any way responsible or liable for the application or disposal by the trustees of such Eligible Fund of the benefits or assets so paid or transferred. Upon the completion of such payment or transfer in respect of a Member, all of the rights and interests of that Member (and any person entitled to claim under or in respect of that Member) under this Deed shall be extinguished or shall be adjusted in such manner and to such extent (if any) as may be determined by the Trustees.
- 2.10 Where the continuing Membership of a Member would affect the status of the Fund as a Complying Superannuation Fund, the Trustees may pay or transfer the whole or part of any Benefit or the interest or entitlement of that Member to an Eligible Fund in circumstances permitted or required by the Regulations or otherwise whether or not such Member has requested such payment or transfer. Such payment or transfer will satisfy the Member's entitlement to any Benefit in relation to the amounts so paid or transferred. The Member shall be deemed to have consented to such payment or transfer. The Trustees shall provide any information to the Member and to the trustee of the Eligible Fund as such time and in such manner as required by the Regulations.

TRANSFERS WITHIN THE FUND

- 2.11 If a Member makes a request or if the Trustees resolve or are required by the Regulations to do so, the Trustees may pay or transfer all or part of the Member's interest or entitlement in the Fund (including such portion of the assets of the Fund as the Trustees consider equitable) to another Member provided however that:
- 2.11.1 the payment or transfer is not prohibited by the Regulations; and
- 2.11.2 the payment or transfer is made in accordance with the provisions, if any, of the Regulations.

CESSATION OF MEMBERSHIP

- 2.12 A person ceases to be a Member of the Fund when:
- 2.12.1 the Member dies;
- 2.12.2 all Benefits which are or may be payable under these Rules in respect of the Member have been paid;
- 2.12.3 a transfer is made to an Eligible Fund in satisfaction of all the Member's entitlement to Benefits;
- 2.12.4 the Member's entitlement to Benefits is terminated;
- 2.12.5 the Trustees require a Member to cease Membership of the Fund to comply with the Regulations;
- 2.12.6 the Trustees determine that continued membership may cause the Fund to become a Public Offer Superannuation Fund;
- 2.12.7 the Trustees determine that a Member is no longer required to be recognised as a Member of the Fund;
- 2.12.8 the Fund fails to satisfy the definition of self managed superannuation fund under the Regulations by reason of the Member's continuing membership of the Fund;
- 2.12.9 the Trustees shall otherwise reasonably determine.

CLOSURE OF MEMBERSHIP

- 2.13 In order that the Fund obtains, retains or maintains a duty exemption or nominal assessment of duty obtained under the laws of any State or Territory to the transfer of an asset to the Fund when the asset was first acquired by the Trustees and held for the benefit of those particular Members of the Fund at that time, the Trustees may close the membership of the Fund to new members permanently or until such time as such asset has been used to pay benefits to those Members. The Trustees shall do all things and execute all such necessary deeds or documents to give effect to the closure to new members.

TRANSFER FROM UK REGISTERED PENSION SCHEMES

- 2.14 Notwithstanding Rule 5, this Rule 2.14 applies to Recognised Transfer Amounts accepted by the Trustees pursuant to Rule 2.7 from a registered pension scheme in the United Kingdom:
- 2.14.1 subject to this Rule, a Member is entitled to receive a Recognised Transfer Amount when the Member is entitled to a Benefit when permitted by the Regulations;
- 2.14.2 subject to this Rule, the Trustee must pay a Recognised Transfer Amount to a Member where the Regulations require a Benefit to be paid from the Fund;
- 2.14.3 this Rule 2.14 may be amended only if, after the amendment, the Rule would continue to comply with the QROPS Requirements;

- 2.14.4 a Recognised Transfer Amount may be transferred to an Eligible Fund only in accordance with Rule 2.8 and only where the provisions governing the Eligible Fund contain provisions to the same effect as this Rule 2.14 in respect of a Recognised Transfer Amount;
- 2.14.5 subject to complying with the Regulations, the Trustees must do all necessary things to comply with the QROPS Requirements.

RULE 3 CONTRIBUTIONS

MEMBER CONTRIBUTIONS

- 3.1 A Member may from time to time pay contributions to the Fund.

EMPLOYER CONTRIBUTIONS

- 3.2 An Employer may from time to time pay contributions to the Fund.

OTHER CONTRIBUTIONS

- 3.3 The Trustee may accept such other contributions not covered by Rules 3.1 or 3.2 from any person including:
 - 3.3.1 government co-contribution;
 - 3.3.2 child contributions;
 - 3.3.3 spouse contributions;
 - 3.3.4 the whole or part of any Shortfall Component in respect of any Employee or Member received from the Commissioner of Taxation which shall be treated as a contribution for the Employee or Member.

PAYMENT OF CONTRIBUTIONS

- 3.4 The Trustees:
 - 3.4.1 must not accept contributions where the acceptance of the contributions is contrary to the requirements of the Regulations;
 - 3.4.2 may refuse to accept the whole or part of a contribution;
 - 3.4.3 may allocate or transfer the whole or part of a contribution to a Reserve established for that purpose, if not prohibited by the Regulations;
 - 3.4.4 may allocate, record or treat the whole or part of a contribution in a manner not prohibited by the Regulations; and
 - 3.4.5 shall allocate, record or treat the whole or part of a contribution in a manner directed by the Regulator.
- 3.5 The Trustees may agree to accept contributions to the Fund in the form of a transfer of assets to the Fund which shall be subject to the following restrictions:
 - 3.5.1 any asset transferred to the Fund under this Rule shall comply with the provisions of Rules 7.6, 7.7 and 7.8 as if the Trustees had accepted the contribution in cash and had then invested in the asset transferred to the Fund.
 - 3.5.2 in the event that the Trustees wish to restrict the benefits arising from the assets transferred to the Fund under this Rule to particular Members, they shall either proceed under Rules 7.11 and 7.12 to hold the assets specifically to provide benefits for those Members, or, if those Members are the only Members of the Fund at the time of transfer, the Trustees may close the membership of the Fund to new members under Rule 2.13.
 - 3.5.3 the Trustees shall not acquire any asset from a Member or a relative of a Member if that acquisition would contravene the Regulations and prejudice Government Approval of the Fund.
- 3.6 Unless the Trustees are advised otherwise by the Employer, all contributions made by an Employer shall be fully vested except to the extent that they are not required to be fully vested by the Regulations.

SPLITTABLE CONTRIBUTIONS

- 3.7 Subject to the Regulations, the Trustees may allow Splittable Contributions and a Member may request the Trustees in any form approved by the Trustees to allocate the whole or part of that contribution or transfer any part of that Contribution to any other Member or person so long as any transfer or allocation is in accordance with the Regulations.

TAXATION DEDUCTION CLAIMED

- 3.8 Where required by the Regulations, the Contributors shall advise the Trustees of the amount of contributions that shall be claimed and not claimed as a tax deduction by the Contributor.

CONTRIBUTION REPAYMENT OR RELEASE

- 3.9 The Trustees may repay the whole or any part of a contribution and any associated earnings to the Contributor but only if the repayment is not in breach of the Regulations. The Trustee may repay a contribution which at the time of making the payment was not intended to be a contribution. The Trustees must repay the whole or part of a contribution and any associated earnings to the Contributor if directed by the Regulator. The Trustees may deduct from the repayment any liabilities or expenses incurred or provision for liabilities or expenses in relation to the contribution. If excess contributions are received by the Fund and the Trustee receive a release authority under the Regulations then the Trustees may release funds in accordance with the release authority and the Regulations.

RULE 4 BENEFIT ENTITLEMENT & DETERMINATION

WHEN BENEFIT PAYABLE

- 4.1 A Member shall be entitled to receive a Benefit which shall comprise the total of the Member's Accrued Benefit, the Member's entitlement to be paid out of any Reserve and any insurance proceeds to which the Member is entitled and any other amount which the Trustees determine is to form part of the Benefit provided such amount is not prohibited by the Regulations when:
- 4.1.1 a Member Retires provided the conditions for payment of a Preserved Benefit have been met; or
 - 4.1.2 a Member reaches such minimum age allowed under the Regulations, whether or not the Member Retires, provided the conditions for payment of a Preserved Benefit have been met; or
 - 4.1.3 permitted by the Regulations and the Trustees consent to the payment of a Benefit.
- 4.2 Subject to the Regulations, the Trustees may with the Member's consent retain a Member's Benefit in the Fund for as long as the Trustees determine, even though the Member is entitled to be paid that Benefit PROVIDED THAT the Benefit must be paid or commence or be transferred or paid to an Eligible Fund when it is mandatory to do so under the Regulations.

DISABLEMENT

- 4.3 If a Member Retires on the grounds of Permanent Disablement, the Member shall be entitled to receive a Permanent Disablement Benefit which shall comprise the total of the Member's Accrued Benefit, the Member's entitlement to be paid out of any Reserve and any insurance proceeds to which the Member is entitled and any other amount which the Trustees determine is to form part of the Benefit provided such amount is not prohibited by the Regulations.
- 4.4 If a Member is unable to work due to Temporary Disability then the Member shall be entitled to receive payment of a Temporary Disablement Benefit from the time the Member is unable to continue to work.
- 4.5 Notwithstanding anything to the contrary contained within these Rules, where the Trustees receive a Benefit under an insurance policy effected to cover the Permanent or Temporary Disability of a Member then that Member will be entitled to receive a disablement benefit under these Rules providing that the payment of such a Benefit is allowed under the Regulations.

DEATH

- 4.6 On the death of a Member, a Death Benefit which shall comprise the total of the Member's Accrued Benefit, the Member's entitlement to be paid out of any Reserve and any insurance proceeds to which the Member is entitled and any other amount which the Trustees determine is to form part of the Benefit including but not limited to an anti-detriment payment provided such other amount is not prohibited by the Regulations shall become payable in accordance with Rules 5.8, 5.9 and 5.10. The Death Benefit does not include any amount paid after the Member's death in respect of any other Benefit which is payable.

TERMINAL ILLNESS

- 4.7 Where at least two (2) Registered Medical Practitioners certify to the satisfaction of the Trustees and in accordance with the requirements of the Regulations that a Member has an illness or injury that is likely to result in the death of the Member within twelve (12) months of certification, the Member is entitled to receive payment of a Benefit which shall comprise the total of the Member's Accrued Benefit, the Member's entitlement to be paid out of any Reserve and any insurance proceeds to which the Member is entitled and any other amount which the Trustees determine is to form part of the Benefit provided such amount is not prohibited by the Regulations.

TERMINATION OF SERVICE

- 4.8 A Member whose Employer has contributed to the Fund and who leaves the service of the Employer and who is not entitled to a Retirement Benefit or a Permanent Disablement Benefit and in respect of whom a Death Benefit is not payable shall be entitled to receive a Withdrawal Benefit being a Benefit which shall comprise the total of the Member's Accrued Benefit and any other amount which the Trustees determine is to form part of the Benefit provided such amount is not prohibited by the Regulations and which will be paid subject to such restrictions imposed by the Regulations.

TRANSITION TO RETIREMENT PENSION

- 4.9 Where a Member has reached age 55 or such other minimum age permitted by the Regulations, the Member may receive a Benefit in the form of a Pension contemplated by Rule 5. Notwithstanding anything to the contrary contained in Rule 5, any Pension paid under this Rule subject to cashing restrictions shall not be capable of commutation except in accordance with the Regulations.

ANCILLARY BENEFIT

- 4.10 The Trustees may provide a Member with a Benefit with minimum conditions of release and/or cashing restrictions permitted by the Regulations:
- 4.10.1 on severe financial hardship as approved by the Trustees or Regulator,
 - 4.10.2 on compassionate grounds as approved by the Trustees or Regulator;
 - 4.10.3 when the Member is no longer in Gainful Employment and the Member's benefit is a Restricted Non-Preserved Benefit under the Regulations;
 - 4.10.4 when the Benefit is an Unrestricted Non-Preserved Benefit under the Regulations;
 - 4.10.5 on the Temporary Disablement of the Member where the Benefit is paid in accordance with the Regulations;
 - 4.10.6 any other type of Benefit approved under the Regulations; or
 - 4.10.7 any other Benefit provided for the other ancillary purposes approved by the Regulations or the Regulator.

OTHER CIRCUMSTANCES

- 4.11 In circumstances where the Regulations would allow the Trustees to release or make a payment of part or all of the Member's Accrued Benefit to the Member or the Member's Dependants or other person authorised by the Regulations without prejudicing Government Approval of the Fund, the Trustees may release or make such payment as requested by the Member or as required by the Regulations notwithstanding that the Benefit may not be provided for in Rules 4.1 to 4.10 inclusive.

RULE 5 PAYMENT OF BENEFITS

TYPE OF BENEFIT

- 5.1 The Benefit payable to a Member or a Beneficiary, where permitted by the Regulations, may be paid as:
- 5.1.1 a Lump Sum;
 - 5.1.2 a Pension which may include a lump sum component subject to any applicable limitations imposed by the Regulations;
 - 5.1.3 an Ancillary Benefit;
 - 5.1.4 a Benefit permitted to be provided under the Regulations in such form or manner as is required under the Regulations; or

a combination of the above which may include more than one of each and may be paid to the Member or Beneficiary either in money or in other property provided the Benefit is paid in accordance with the Regulations.

LUMP SUM BENEFIT

- 5.2 When a Member is entitled to a Benefit and has elected to receive a Lump Sum Benefit, the Member is entitled to a Benefit which does not exceed the Member's Accrued Benefit and any other amount which the Trustee determines is to form part of the Benefit provided such amount is not prohibited by the Regulations.

PENSION BENEFIT

- 5.3 A Pension Benefit payable under these Rules shall be paid in such form and manner which complies with the Regulations if to do otherwise were to affect Government Approval of the Fund and is subject to the following conditions:

Trustees' Discretion

- 5.3.1 Where a Benefit is payable under these Rules by way of a Pension, the Trustees and the Member may agree on the terms and conditions upon which the pension shall be paid providing that such manner and form of payment is allowed under the Regulations. In the absence of agreement, the Trustees shall determine the basis on which the Pension is paid.

No Assignment or Encumbrance

- 5.3.2 Pensions payable from the Fund shall not be assigned or otherwise transferred by the person in receipt thereof (except to the extent permitted by the Rules) and shall not be mortgaged or encumbered in any manner whatsoever.
- 5.3.3 Neither the capital value (if any) of any pension payable from the Fund nor any income from it, may be used as a Security for a borrowing.

Annuities

- 5.3.4 The Trustees may, in their absolute discretion, (including where an Old-Age Pension is required to be paid) provide pensions payable under these Rules by applying a Member's Benefit to the purchase of an annuity that meets the requirements of the Regulations.

Imputation Credits

- 5.3.5 The Trustees may, in their absolute discretion and subject to the Regulations, debit amounts to the accounts of Members to whom current pensions are not being paid and credit corresponding amounts to the accounts of Members to whom current pensions are being paid to compensate the latter for not obtaining the benefit of dividend imputation credits on investments in the form of shares in companies.

Asset Test Exempt Pension

- 5.3.6 Where the Pension is also an Asset Test Exempt Pension, the relevant provisions of the Social Security Act or the Veterans Entitlement Act apply to the extent of any inconsistency to ensure the Pension qualifies or continues to qualify as an Asset Test Exempt Pension.

Reversionary Pension

- 5.3.7 A Member's Pension may include a nomination, direction, term or condition requiring the Trustees to continue to pay the Member's Pension as a Reversionary Pension to a Reversionary Pensioner permitted under the Regulations to receive a Reversionary Pension upon the death of the Member and which shall be binding upon the Trustees unless the nomination, direction, term or condition expressly provides otherwise.

Where there continues to be a remaining benefit in respect of a deceased Member after all pensions payable in respect of that deceased Member have been paid the remaining benefit shall be paid as a Death Benefit in accordance with Rules 5.8, 5.9 and 5.10.

FORMS OF BENEFIT PAYMENT

- 5.4 Any form of Benefit payment agreed to by the Trustees shall conform to the requirements of the Regulations and shall not prejudice Government Approval of the Fund. When entitled to a Benefit from the Fund, before the Benefit is paid or commences or within such time as permitted by the Trustees, a Member may, subject to the Regulations, make an election in writing (which is not binding upon the Trustees) to receive the Benefit in any manner contemplated by Rule 5 and indicate the desired amount or extent, as the case may be, that the Benefit is sought to be received as a Lump Sum or Pension. In the case of an election relating to a Pension, a Member may specify whether or not it is intended to be a Reversionary Pension and, if so, to whom and under what terms or conditions the Member requires the Pension to be subject.

PAYMENT OF BENEFITS IN SPECIE - BY TRANSFER OF ASSETS

- 5.5 The Trustees may with the agreement of a Member or Beneficiary to whom a Benefit is payable, transfer in specie investments of the Fund of equivalent value to the Member or beneficiary in lieu of paying the whole or part of the amount otherwise payable under these Rules.

BENEFICIARY AND DEATH BENEFIT NOMINATIONS

- 5.6 A Member may from time to time give the Trustees notice in writing (the form and content of which notice need not comply with the Regulations and which notice may be given to the Trustees after the Member's death and which does not need to be given by the Member personally) as to the names of those Nominated Beneficiaries (being persons who would be Dependants, if the Trustees were determining dependency at the time of notification, or the Member's Legal Personal Representative or any other person authorised by the Regulations) to whom the Member directs Death Benefits to be paid and, if more than one, in what proportion and may include a direction by the Member about persons to whom a Benefit is not to be paid. The Member may elect that all or some (as specified by the Member in the notice) of the directions in any such notice shall be binding upon the Trustees but to be binding the content of such notice does not require an express statement that it is a notice binding upon the Trustees and it shall be sufficient if such notice uses words or language that satisfy the Trustees that the notice was intended by the Member to be binding upon the Trustees. If the Member does not make a binding election, the Trustees shall use their discretion in distributing any Death Benefit not covered by a binding election in accordance with Rules 5.10 and 5.11. The notice may:
- 5.6.1 specify the type, amount and proportion of different components of Benefit to be paid;
 - 5.6.2 specify whether a Pension including a Reversionary Pension is to be provided;
 - 5.6.3 contain conditions which must be satisfied or met in order for a Death Benefit to be paid;
 - 5.6.4 specify a period of time or date after which any direction which the Member elected to be binding upon the Trustees is to be no longer binding but is otherwise to remain valid;
 - 5.6.5 specify a period of time or date after which the notice lapses;
 - 5.6.6 specify the circumstances in which directions in such a notice intended to be binding upon the Trustees are to be treated as no longer binding upon the Trustees including but not limited to:
 - 5.6.6.1 the marriage, separation, divorce or death of a Nominated Beneficiary;
 - 5.6.6.2 the marriage, separation, divorce of a Member;
 - 5.6.6.3 where a Nominated Beneficiary consents.
- 5.7 The Trustees and a Member may enter into an agreement in writing about the payment of Death Benefits to Nominated Beneficiaries and which include terms and conditions of the type set out in Rules 5.6.1 to 5.6.6. The terms of an agreement made under this Rule shall form part of the Rules of the Fund as between Member and the Trustees and shall be read together with the Fund Rules as follows:
- 5.7.1 the agreement prevails over any notice given under Rule 5.6 unless the notice expressly revokes or replaces the agreement made under Rule 5.7;
 - 5.7.2 the agreement replaces any previous agreement made under this Rule;
 - 5.7.3 any previous notice given under Rule 5.6 is to be treated as not in effect for the purposes of Rules 5.6 and 5.9;
 - 5.7.4 the terms of the agreement are to prevail if there is any inconsistency between the agreement and these Rules;
 - 5.7.5 the agreement may specify the manner in which the terms of the agreement may be modified, revoked or amended; and
 - 5.7.6 if part of an agreement is invalid because a Nominated Beneficiary is not eligible to receive a Death Benefit Payment under the Regulations then that part of the Death Benefit shall be distributed in accordance with Rules 5.10 and 5.11.

PAYMENT OF DEATH BENEFITS

- 5.8 Where the Trustees and a Member have entered into an agreement made under Rule 5.7, any Death Benefit must be paid or applied in accordance with the terms of that agreement. Where the agreement does not cover the whole of the Member's Death Benefit, so much of the Member's Death Benefit as is not covered by the agreement shall be paid by the Trustees in accordance with Rules 5.10 and 5.11.
- 5.9 Any Death Benefit to the extent that the Trustees are bound by a notice made under Rule 5.6 shall be paid by the Trustees in accordance with that notice. Where the notice does not cover the whole of the Member's Death Benefit, so much of the Member's Death Benefit as is not covered by the notice shall be paid by the Trustees in accordance with Rules 5.10 and 5.11.

5.10 Subject to Rules 5.8 and 5.9, the Trustees may decide as to the type, amount and proportions of different components in any Death Benefit and whether a Pension is provided and, if so, whether it is reversionary or not and any Death Benefit may be paid as the Trustees in their absolute discretion decide but in accordance with any restrictions or conditions imposed by the Regulations to any one or more of the following persons and in such proportions as the Trustees may decide, namely:

- 5.10.1 the Member's Dependants,
- 5.10.2 the Member's Legal Personal Representative, and
- 5.10.3 any other person permitted by the Regulations;

PROVIDED THAT:

- 5.10.4 the Trustees shall not exercise their discretion regarding the payment of any Death Benefit unless the Legal Personal Representative of a deceased Member, in respect of whom Death Benefits are to be paid, is a Trustee or a director of a Constitutional Corporation which is Trustee; and
 - 5.10.5 any payment of a Death Benefit shall be in accordance with the Regulations if to do otherwise would affect the status of the Fund as a Complying Superannuation Fund.
- 5.11 If the Trustees are unable to establish within 6 months of the death of the Member that there are any Dependants, then the Death Benefit shall be paid to the Member's Legal Personal Representative but, if a Grant of Probate or Letters of Administration in respect of the estate of the Member is not made within 3 years of the Member's date of death (or such other period that the Trustees determine), then the Death Benefit shall be paid to such person or persons that the Trustees determine or shall be dealt with pursuant to Rule 5.13 or Rule 5.14.
- 5.12 Notwithstanding Rules 5.8 and 5.9, where a Nominated Beneficiary gives notice in writing to the Trustees that the Nominated Beneficiary elects not to receive a benefit under a notice made under Rule 5.6 or an Agreement made under Rule 5.7 then so much of the Member's Death Benefit as is covered by the Nominated Beneficiary's written notice shall be paid by the Trustees in accordance with Rules 5.10 and 5.11 unless the notice made under Rule 5.6 or the Agreement made under Rule 5.7 contains provisions for the payment of a Benefit to an alternative Beneficiary.

UNCLAIMED MONIES

- 5.13 The Trustees shall comply with the Regulations relating to unclaimed money which becomes payable by the Fund to a Member or a Dependant or other person whom the Trustees are unable to locate after making reasonable efforts and enquiries which shall be paid in accordance with any applicable unclaimed money law or, in the event that no such law is applicable, to the Regulators.

PAYMENT OF MONIES TO AN EMPLOYER

- 5.14 In the event that the Trustees determine that an Employer is entitled to receive monies from the Fund, the Trustees shall pay such amount to the Employer in accordance with the requirements of the Regulations and provided Government Approval of the Fund is not prejudiced.

ROLLOVER OF BENEFITS BETWEEN FUNDS

- 5.15 In the event that the Trustees determine that a Benefit (other than a Pension) is immediately payable to a Member, to an Eligible Fund in respect of a Member or to another person in respect of a Member, and the Benefit has not been paid within 90 days (or such other period of time specified by the Regulations) of the date the Benefit first became payable, the Trustees may pay the benefit to an Eligible Fund that has been declared by the Regulator to be a fund eligible to receive such rolled-over benefits.
- 5.16 Where a Benefit has become payable and the Trustees are satisfied that at least 2 consecutive annual Member Statements and Reports, as described in Rules 8.14 and 8.15, have not been received by the Member the Trustees shall pay the Benefit to an Eligible Fund that has been declared by the Regulator to be a fund eligible to receive such rolled-over benefits.

BENEFIT PAYABLE IN OTHER CIRCUMSTANCES

- 5.17 The Trustees may, in its absolute discretion, pay part or all of a Member's benefit to a Member, or another person, in the circumstances provided for in the Regulations, notwithstanding the restrictions imposed by the Rules.

PRESERVATION

- 5.18 The Trustees shall ensure that any Preserved Benefit is preserved within the Fund or is transferred to an Eligible Fund in accordance with the Regulations.

COMMUTABLE AND NON-COMMUTABLE BENEFITS

- 5.19 In accordance with the Regulations or these Rules or on request by a Member being paid a Pension Benefit, the Trustees may commute all or any part of a Pension and apply the proceeds of that commutation in accordance with the Regulations.
- 5.20 When a Member is entitled to a Benefit which is subject to cashing restrictions, the Trustees shall ensure that the Benefit is not commuted except in accordance with the Regulations.

DISCHARGE OF OBLIGATIONS

- 5.21 The payment or application of any moneys pursuant to Rule 5 shall be a complete discharge thereof.
- 5.22 No Benefit shall be payable until the Trustees have ascertained that it may be paid in accordance with the provisions of these Rules.
- 5.23 Payment or assignment of a Benefit in good faith to a person believed by the Trustees to be entitled to receive it shall be deemed for the purposes of these Rules to be payment or assignment to a person entitled to receive such Benefit and shall be a valid discharge by the Trustees of their obligations in respect of the payment or assignment of that Benefit.
- 5.24 The Trustees when determining questions of fact may act upon such proofs or presumptions as they may deem satisfactory whether strictly legal proofs or presumptions or not.

RULE 6 ADMINISTRATION

SOLE OR PRIMARY PURPOSE

- 6.1 The sole or primary purpose of the Fund shall be the payment of Old-Age Pensions. If the sole or primary purpose of the Fund is not the payment of Old-Age Pensions to Members then the Trustee must be a Constitutional Corporation.

ENTITLEMENT

- 6.2 All questions as to whether any person is entitled to a payment out of the Fund and, if so, the amount of such payment shall be determined by the Trustees whose decision shall be final.

EXPENSES, TAX AND CHARGES

- 6.3 Notwithstanding anything expressed or implied to the contrary in these Rules:
- 6.3.1 the Trustees may deduct from any moneys which but for this Rule would be payable to or for the benefit of a Member or Dependant and may retain in the Fund, any amount which the Trustees determine is owing to the Trustee or the Fund by the Member or Dependant;
- 6.3.2 the Trustees shall estimate and deduct from any contribution to the Fund or debit the Fund with such amount as the Trustees shall think fit in respect of any income or other tax assessed or likely to be assessed in relation to the contribution received from the Fund;
- 6.3.3 the Trustees may deduct an amount equal to any tax or charges in respect of any payment out of the Fund from such payment as they think proper and the Trustees shall not be liable to any Member or Dependant in respect of any amount so deducted and the Trustees shall only be required to pay the residual amount of the payment; and

nothing in this Rule shall prejudice any other rights which the Trustees may have to deduct tax or charges from any payment out of the Fund, or to pay from the Fund any other tax or charges which such payment may incur.

- 6.4 For the purpose of Rule 6.3 the Trustees may alter, exchange and segregate current pension assets from non-current pension assets and deal with the Fund as different sub-funds, segments or portions and account for them in accordance with these Rules.

FORFEITURE OF BENEFITS

- 6.5 All Benefits of a Member shall be forfeited unless the Trustees have determined otherwise within 6 months after the happening of any one of the following events:
- 6.5.1 the Member is or becomes insolvent or has committed or commits an act of bankruptcy;
- 6.5.2 the Member assigns or charges the whole or part of a Member's benefit entitlement except in accordance with the Regulations;
- 6.5.3 the whole or part of a Member's benefit entitlement becomes payable to or vested in another person, corporation or government or public authority;

- 6.5.4 the Member is unable personally to receive or enjoy any part of the Benefit; and
- the Trustees' determination shall have effect from the date specified by the Trustees which may be a date before the happening of the event.
- 6.6 The Trustees may only forfeit Benefits where such forfeiture is not ineffective under the Regulations or the Bankruptcy Act 1966.
- 6.7 Benefits forfeited under Rule 6.5 shall be applied by the Trustees as the Trustees may think fit for the benefit of any such person and the person's Dependants or any one or more of them, provided that where the person is a Member the Trustees shall not make any payment to or for the benefit of the Member or the Member's Dependants until the Member attains such age as is prescribed in the Regulations, other than for personal maintenance and support in case of hardship. Such application of the benefit shall be a discharge by the Trustees of their obligations in respect of payment.
- 6.8 Subject to the Regulations, for the purposes of Rule 6.5, if a Member is entitled to or is being paid a Benefit, the Trustees' determination may include a determination to:
- 6.8.1 pay the Member a Lump Sum Benefit; or
 - 6.8.2 cease the payment of a Pension Benefit to the Member and in lieu of such Pension Benefit pay a Lump Sum Benefit; or
 - 6.8.3 transfer the Member's Benefit to another eligible fund.

RIGHTS OF MEMBERS

- 6.9 No person, whether as a Member or otherwise, shall have any claim, right or interest to or in respect of the Fund or any contributions thereto or any interest therein or any claim upon or against the Trustees except under and in accordance with the provisions of the Rules in these Rules.
- 6.10 A Member shall be bound by the Rules in these Rules.
- 6.11 A Member shall not more than once a year, be entitled to receive from the Trustees, on request, a copy of the latest accounts, balance sheet, auditor's report, actuarial report, returns to a Regulator, certificates received from a Regulator and such other information as is required by the Regulations to be provided to a Member.

MEMBERS TO GIVE INFORMATION

- 6.12 A Member and every person claiming a Benefit ("claimant") shall, from time to time, give the Trustees such documents as they consider are required for the purpose of putting the Rules in these Rules into effect. If any Member or claimant fails to supply all or any of such information then the Trustees may suspend the payment of any Benefits.
- 6.13 Where information or a document is not furnished within six (6) months of the first request the Benefits payable to or in respect of such Member or claimant may cease or may be transferred in part or in whole in such amounts as shall be determined by the Trustees in their absolute discretion (subject at all times to the provisions of the Regulations) to an Eligible Fund PROVIDED HOWEVER in the case of the information furnished by or in respect of a Member or claimant in any statement submitted to the Trustees being fraudulently incorrect in any material particular such Member's Benefit shall be otherwise dealt with in accordance with the provisions of the Regulations.

NOTICES

- 6.14 Any notices to be given under these Rules shall be deemed to have been validly given if they were handed to the party to be served or, if posted, duly addressed to the party to be served at the last known address of such party.

POWER OF ATTORNEY

- 6.15 Each Member hereby irrevocably appoints the Trustees and each of them as the Member's attorney to execute and sign and do all such deeds, instruments and things as the Trustees may consider necessary or desirable in order to carry out and give effect to the Trust Deed or these Rules or the powers vested in the Trustees.

VARIATION OF TRUST DEED AND RULES

- 6.16 Subject to Rules 6.18, 6.19 and 6.20, the Trustees may, at any time, by oral or written resolution or by instrument in writing amend, delete or replace all or any of the provisions of the Trust Deed and these Rules provided that no reduction of the Accrued Benefit of a Member shall be made as a result of a variation of the Trust Deed or these Rules without the Member's consent in writing, or the consent in writing of the Regulator and the consent in writing of such other persons as is necessary to avoid prejudicing Government Approval of the Fund.

- 6.17 The Trustees shall notify the Members of any addition, amendment, deletion or replacement to these Rules. The provisions of section 35B of the Trustee Act of South Australia shall not apply.
- 6.18 No addition, amendment, deletion or replacement of these Rules shall have the effect of invalidating, overriding or otherwise affecting:
- 6.18.1 a notice given by a Member under Rule 5.6; or
- 6.18.2 any agreement made under Rule 5.7;
- without the express personal consent in writing of the Member who has given the notice or made the agreement and unless and until such express personal consent is given, such notice and/or agreement shall continue to apply.
- 6.19 No amendment to the Trust Deed or the Rules introduced primarily for the purpose of securing exemption or relief from liability for taxation, stamp duty, gift duty, death duty, or any other form of taxation imposed or to be imposed or primarily for the purpose of complying with or conforming to future State or Commonwealth legislation governing or regulating the maintenance or operation of superannuation pension or like funds shall be deemed prejudicially to vary or to affect the Accrued Benefit of a Member.
- 6.20 No amendment to the Trust Deed or Rules shall be made:
- 6.20.1 while an individual is a Trustee, to allow the sole or primary purpose of the Fund to be other than the provision of Old-Age Pensions; or
- 6.20.2 while the sole or primary purpose of the Fund is other than the provision of Old-Age Pensions to allow the Trustees to be other than a Constitutional Corporation;
- 6.20.3 which would have the effect of adding to, amending, deleting or replacing Rule 6.18 unless all Members personally consent in writing to such addition, amendment, deletion or replacement; or
- 6.20.4 which would have the effect of adding to, amending, deleting or replacing Rule 2.14 if to do so resulted in the Fund failing to comply with the QROPS Requirements unless all Members personally consent in writing to such addition, amendment, deletion or replacement.

LAW

- 6.21 The Fund or any of the provisions thereof shall be governed by and construed according to the law of the State as detailed in the Trust Deed.

SUPERANNUATION SPLITTING LAW

- 6.22 The Trustees shall only be obliged to comply with any request for information, agreement or order made under the Superannuation Splitting Law to the extent permitted or required by the Regulations.
- 6.23 The Trustees may impose a fee not exceeding the amount, if any, prescribed by the Regulations for the administrative costs associated with complying with an agreement or order made under the Superannuation Splitting Law and such fee shall be payable by such persons and in such proportions as prescribed by the Regulations. The Trustee may add interest, at a rate the Trustee determines, to any unpaid fee that the Trustee imposes and may debit the interest to a benefit or interest that the relevant Member or person deemed to be a Member has in the Fund.
- 6.24 Nothing in these Rules shall impose a duty or obligation upon the Trustees to admit as a Member of the Fund any person being a party to an agreement or order made under the Superannuation Splitting Law who is not already a Member of the Fund and the Trustees may transfer any Benefit to which such person is entitled to an Eligible Fund in accordance with the Regulations.
- 6.25 Notwithstanding anything contained in these Rules, a Benefit payable to a Member or Dependant under these Rules shall be subject to any agreement or order made under the Superannuation Splitting Law applying to that Benefit.

COMPLIANCE WITH REGULATIONS

- 6.26 This Trust Deed shall be read and construed on the basis that the provisions of the Regulations are incorporated herein to the extent that they impose requirements on the Trustees or are required by the Regulations to be so incorporated but this Trust Deed shall not be so read or construed if to do so would constitute a breach of the power granted by Rules 6.16 to 6.20 inclusive to amend the provisions of this Trust Deed or where provisions of the Regulations may be lawfully excluded and are expressly excluded by these Rules. Where there is any inconsistency between a provision in this Trust Deed and a provision in the Regulations which is so incorporated, the latter shall prevail.

RULE 7 THE ASSETS, EXPENSES & INVESTMENTS

THE ASSETS

- 7.1 The following property and the property for the time being representing the same and the income thereof shall constitute the assets of the Fund namely;
- 7.1.1 contributions;
 - 7.1.2 any assets paid or transferred to the Fund,
 - 7.1.3 all profits, accumulations and earnings of the Fund, and
 - 7.1.4 any other moneys received or receivable by the Trustees for the purposes of the Fund.

ASSETS HELD BY TRUSTEES

- 7.2 The assets of the Fund shall be held by the Trustees upon trust to be applied in accordance with the provisions of these Rules.

EXPENSES OF THE FUND

- 7.3 All the expenses of operation of the Fund incurred from time to time shall be paid out of the assets of the Fund. Save as required by the Regulations, the costs and expenses of the Fund shall be distributed in a fair and reasonable manner as between all Members of the Fund and in determining what is fair and reasonable the Trustees may have regard to whether such costs and expenses were to the benefit or detriment of some or one, but not all, of the Members.

INVESTMENTS IN NAME OF NOMINEE

- 7.4 Subject to the requirements of the Regulations, any investments may be held in such names including the name of a nominee (whether an individual or a corporation as the Trustees shall from time to time determine).

LOANS TO MEMBERS

- 7.5 The Trustees shall not make loans, or use the resources of the Fund to give any other financial assistance, to Members or to Related Parties except to the extent permitted in the Regulations or unless the Fund was established before 16 December 1985 and either the Rules of the Fund contained provisions allowing the Trustees to make loans to Members or the Trustees lent money to Members and that lending was not expressly prohibited by the Rules of the Fund.

ACQUIRING ASSETS FROM MEMBERS

- 7.6 The Trustees will not acquire assets from a Member or from a relative of a Member if such acquisition would contravene the Regulations and prejudice Government Approval of the Fund.

IN-HOUSE ASSETS

- 7.7 The Trustees shall not invest in any In-house Assets as defined in the Regulations unless such investment can be made without prejudicing Government Approval of the Fund.

INVESTMENTS

- 7.8 Subject to the provisions of the Regulations and Rules 7.5, 7.6 and 7.7 and provided investments are made on an arm's-length basis, all moneys received by the Trustees but not required to meet current payments may in the absolute discretion of the Trustees either be or remain on deposit or be reinvested either directly or indirectly in any manner in which the Trustees, if they were personally entitled to such assets, could invest without prejudicing Government Approval of the Fund. Without restricting the generality of the foregoing, moneys may be invested:
- 7.8.1 in any one or more of the modes of investment considered by law to be prudent or authorised by law for the investment of trust funds;
 - 7.8.2 on deposit with or on loan to any bank, company or business whether secured or unsecured and at such rate of interest and upon such terms as the Trustees think fit;
 - 7.8.3 on the purchase or acquisition of or at interest upon the security of such real or personal property of whatsoever nature and wheresoever situate;
 - 7.8.4 in the shares, notes, options, debentures or other securities of any company or the securities of any government, semi-governmental body or public authority;
 - 7.8.5 in options, hedging contracts, futures contracts, derivatives and other financial instruments or contracts;

- 7.8.6 in a limited recourse borrowing arrangement or in an instalment warrant arrangement that satisfies the requirements of the Regulations;
 - 7.8.7 in units of any common fund property trust or unit trust;
 - 7.8.8 in any policies of life insurance or annuities; and
 - 7.8.9 any other investment which the Trustees consider to be appropriate and which is acceptable to the Regulator.
- 7.9 The Trustees shall have full power to vary, replace and otherwise deal with such investments as fully and effectively and with the same unrestricted powers in all respects as if the Trustees were the absolute and beneficial owners.
- 7.10 Any State Trust Law which imposes any obligations on the Trustees concerning the exercise of the powers of investment granted under these Rules or the performance of those investments are excluded unless the applicable State Trust Law cannot lawfully be so excluded.

ASSETS SPECIFIC TO A MEMBER

- 7.11 The Trustees, with the agreement of the Member concerned, may invest in or acquire certain identifiable investments or assets for the benefit of any Member and to make a specific investment for the benefit of any Member providing that such investment complies with the investment strategy of the Trustees and shall hold such assets for the specific benefit of the Member concerned and which shall be recorded in the Member's account.
- 7.12 Notwithstanding anything contained in these Rules, any asset held for the specific benefit of a Member shall be segregated from other assets of the Fund and shall not be transferred out of the Member's account and no other person shall obtain an interest in the asset unless:
- 7.12.1 the asset is being transferred to the Member as payment of a Benefit in specie to the Member;
 - 7.12.2 the asset is being sold and the proceeds are to be paid to the Member as payment of a Benefit; or
 - 7.12.3 the transfer of the asset does not affect any duty exemption or nominal assessment of duty obtained under the laws of any State or Territory to the transfer of the asset to the Fund when the asset was first acquired by the Trustees.

RESERVE ACCOUNTS

- 7.13 The Trustees to the extent permitted by the Regulations may establish and maintain the following Reserve Accounts:
- 7.13.1 a Taxation Reserve (in which is recorded any unpaid or expected taxation liabilities);
 - 7.13.2 an Expense Reserve;
 - 7.13.3 an Investment Reserve;
 - 7.13.4 a Contributions Reserve;
 - 7.13.5 a Miscellaneous Reserve;
 - 7.13.6 an Accumulation Reserve;
 - 7.13.7 a Pension Reserve;
 - 7.13.8 such Reserves or liability accounts as may assist the Trustees to identify the value of assets that may be exchanged or segregated as either current pension assets, non-current pension assets or that are dealt with as a different sub-fund, segment or partition; and
 - 7.13.9 such other Reserves and accounts as the Trustees consider appropriate from time to time;
- and the Trustees may transfer any amount from the income of the Fund including contributions for any Member to any one or more of the Reserves and vice versa and between the Reserves so established as they consider appropriate and which is acceptable to the Regulators.

PENSION RESERVE

- 7.14 Based on the advice of an actuary, the Trustees may credit a Pension Reserve with:
- 7.14.1 contributions for a Member to fund a Complying Pension including any contributions which exceed the Member's maximum contribution limit in a Financial Year as determined by the Regulations;
 - 7.14.2 transfers from an Eligible Fund under Rule 2.7;

- 7.14.3 allocations of income and profit of the Fund pursuant to paragraphs 1 and 2 of Schedule 1;
- 7.14.4 allocations made from time to time by the Trustees from the Accumulation Reserve;
- 7.14.5 proceeds of policies of insurance effected to provide benefits on the death or disablement of the Member;
- 7.14.6 transfers from the Member's Accrued Benefit or any of the Reserves where the Trustees determine that an anticipated Member's Complying Pension requires further funding; and
- 7.14.7 such other amounts as the Trustees may determine be properly credited to a Pension Reserve in respect of a Member;

and shall debit a Pension Reserve with:

- 7.14.8 amounts paid by way of Benefits in respect of a Member;
- 7.14.9 transfers to a Member's Accrued Benefit or any of the Reserve Accounts where the Trustees determine that an anticipated Member's Complying Pension is over-funded;
- 7.14.10 amounts debited to pay premiums on policies of insurance effected to provide benefits to Members;
- 7.14.11 amounts debited to pay any tax and other expenses, or amounts to provide for them;
- 7.14.12 any part of an amount transferred to an Eligible Fund in respect of the Member pursuant to Rule 2.8 or Rule 2.10 which the Trustees have determined shall be debited to Pension Reserve; and
- 7.14.13 any other amount which shall be debited for the purposes of these Rules;

PROVIDED THAT the transfer, payment or provision is in accordance with the Regulations and the amounts credited are not a minimum benefit.

ACCUMULATION RESERVE

7.15 The Trustees may credit an Accumulation Reserve with:

- 7.15.1 transfers of any balance remaining of any Member's Accrued Benefit after all Benefits have been paid to a Member or is otherwise satisfied in full;
- 7.15.2 transfers from a Member's Accrued Benefit where the Trustees consider that it is in the interests of the Member to do so;
- 7.15.3 allocations of income and profit of the Fund pursuant to paragraphs 1 and 2 of Schedule 1;
- 7.15.4 transfers from a Pension Reserve where the Trustees determine that an anticipated Member's Complying Pension is over-funded;
- 7.15.5 the value of any Benefit covered by Rules 5.8, 5.9 and 5.10;
- 7.15.6 the value of any Benefit covered by Rule 6.5; and
- 7.15.7 such other amounts as the Trustees may determine be properly credited to the Accumulation Reserve in respect of a Member;

and shall debit an Accumulation Reserve with:

- 7.15.8 transfers to a Member's Accrued Benefit as determined by the Trustees from time to time;
- 7.15.9 transfers to a Pension Reserve where the Trustees determine that an anticipated Member's Complying Pension requires further funding
- 7.15.10 amounts debited to pay any tax and other expenses, or amounts to provide for them;
- 7.15.11 any part of an amount transferred to an Eligible Fund in respect of the Member pursuant to Rule 2.8 or Rule 2.10 which the Trustees have determined shall be debited to an Accumulation Reserve; and
- 7.15.12 any other amount which shall be debited for the purposes of these Rules;

PROVIDED THAT the transfer, payment or provision is in accordance with the Regulations and actuarial advice.

RULE 8 RECORDS, ACCOUNTS & REPORTS

RECORDS

- 8.1 The Trustees shall keep or cause to be kept:
- 8.1.1 such accounting records as correctly record and explain the transactions and financial position of the Fund, including a complete record of the income and expenditure of the Fund, personal details of the Members of the Fund including a record of their benefit entitlements, details of any orders or agreements made under the Superannuation Splitting Law and all other matters essential for the working of the Fund; and
 - 8.1.2 all such records in writing in the English language in Australia for the period specified in the Regulations.

ACCOUNTS

- 8.2 The Trustees shall at the end of each Financial Year prepare a statement of financial position of the Fund and an operating statement for the Fund or alternatively such accounts and statements as are provided for in the Regulations.

AUDIT

- 8.3 The Trustees shall appoint an Auditor to the Fund in accordance with the Regulations to audit the accounts and records of the Fund and to:
- 8.3.1 report in writing to the Trustees the result of such audit; and
 - 8.3.2 to certify to the Trustees whether the Fund complies with the Regulations.

ACTUARIAL REVIEW

- 8.4 The Trustees shall when required by the Regulations or when the Trustees determine appoint an actuary to make such enquiries and investigations as they may determine and to report in writing to the Trustees.

ANNUAL RETURNS

- 8.5 The Trustees shall, at the end of each Financial Year, give to the Regulator:
- 8.5.1 a return, in the approved form, containing such information as is required by that form in relation to the Fund in respect of that year of income;
 - 8.5.2 a certificate, in the approved form, by the Trustees in relation to the Fund in respect of that year of income; and
 - 8.5.3 a certificate given to the Trustees by the Auditor in relation to the Fund in respect of that year of income.

REPORTS ON SIGNIFICANT EVENTS

- 8.6 The Trustees shall give every Member information and details concerning any significant event that the Trustees reasonably believe a Member would reasonably need to understand the nature, purpose and effect of the event. The Trustees shall give the necessary information to the Member before or as soon as practicable after the occurrence of the significant event but, in any case, no later than three months after the occurrence of the event.
- 8.7 Significant events requiring the Trustees to notify the Members include:
- 8.7.1 a change to the Rules of the Fund adversely affecting the Member's Benefits in any way;
 - 8.7.2 a change to the Member's category of membership;
 - 8.7.3 a transfer of the Member's benefit to another fund;
 - 8.7.4 the receipt by the Trustees of a notice of non-compliance.
- 8.8 In the event of the receipt of a notice of non-compliance the Trustees shall give to every Member:
- 8.8.1 a statement of the circumstances that gave rise to the notice;
 - 8.8.2 a statement of the effect of the notice on the Fund and its taxation position;
 - 8.8.3 details of the action to be taken to return the Fund to complying status; and
 - 8.8.4 any information that the Regulator directs to be given to the Members.

- 8.9 The Trustees shall give to the Regulator notice of changes to the Fund that the Trustees must give to the Regulator in accordance with the Regulations in such form and in such manner as specified in the Regulations.

RECEIVING OF INFORMATION ON REQUEST

- 8.10 The Trustees shall make available to any Member and any person entitled, who makes a written request to the Trustees, any information or copies of any documents that the Member and any person entitled could reasonably require to understand the Member's benefit entitlements under the Fund, the main features of the Fund, the investment performance of the Fund and any other matter referred to in the Regulations. If not prohibited by the Regulations, the Trustees may charge a fee for the provision of information requested by a Member and any other person.
- 8.11 The Trustees shall specifically make available copies of the Rules, the audited accounts, the auditor's report, and advice to the extent they are relevant to the financial condition of the Fund and the person's entitlements and the latest Member Fund Report.
- 8.12 The Trustees shall not make available to a Member any information that is confidential to the Fund, other Members of the Fund and other persons provided that the Regulations allow the Trustees to keep such information confidential.
- 8.13 Where the Trustees would otherwise be required to provide a Product Disclosure Statement under the requirements of the Corporations Act 2001 the Trustees shall provide access to any Member, or any person applying to become a Member, to any information that a Product Disclosure Statement would otherwise be required to contain.

MEMBER BENEFIT STATEMENTS

- 8.14 As soon as practicable, after the end of each Financial Year, the Trustees shall give each Member a written statement detailing such information as the Trustees reasonably believe a Member reasonably needs to understand the Member's benefit entitlements in the Fund and such information as is required by the Regulations.

MEMBER FUND REPORT

- 8.15 As soon as practicable after the end of each Financial Year, the Trustees shall give each Member a written report on the financial affairs of the Fund showing such details as the Trustees reasonably believe a Member would reasonably need to understand the management, the financial condition and the investment performance of the Fund and such information as is required by the Regulations.

MEMBER LEAVING STATEMENT

- 8.16 The Trustees shall give a person, as soon as practicable after becoming aware that the Person has ceased to be a Member of the Fund, a statement detailing such information as the Trustees reasonably believe the Person reasonably needs to understand the Member's benefit entitlements from the Fund and such information as is required by the Regulations.

RULE 9 TRUSTEES

TRUSTEES STRUCTURE

- 9.1 The Trustee of the Fund shall be a Constitutional Corporation if the Sole or Primary purpose of the Fund is other than the provision of Old-Age Pensions.

APPOINTMENT AND REMOVAL OF TRUSTEES

- 9.2 The Trustees shall take such action as they consider necessary and appropriate to ensure that the Trustees are constituted in a manner which complies with the Regulations including action relating to constitution or governing rules of a Trustee which is a Constitutional Corporation and the eligibility, appointment, replacement, representation, removal and composition of Trustees and the board of directors of a Trustee which is a Constitutional Corporation.
- 9.3 A person shall only be appointed as a Trustee or a director of a corporate Trustee if that person consents in writing to the appointment. Each Trustee or a director of a corporate Trustee shall complete such other declarations, forms or notices regarding appointment as required under the Regulations. Each written consent, declaration, form or notice shall be retained by the Trustees for 10 years or such other period required by the Regulations.
- 9.4 The Members may at any time by writing and in accordance with the Regulations and in accordance with the other provisions of these Rules remove from office any Trustee other than a Trustee appointed by the court or the Regulator and may at any time in writing appoint a new or additional Trustee PROVIDED ALWAYS a Legal Personal Representative appointed as Trustee by reason of Rule 9.8.1 shall not be removed until the Fund has paid the Death Benefit of the deceased Member in respect of whom the Legal Personal Representative has been appointed as Trustee. The appointment, removal or replacement of a Trustee shall be by resolution in writing of at least two thirds of the Members except where there are only two Members in which case unanimous agreement is required. Where there is a deadlock each individual Member's vote shall be weighted in relation to the value of

the Member's interest or entitlement in the Fund. A Trustee who retires or ceases to hold office shall be replaced by the Members in the manner set out in this Rule 9.4.

- 9.5 Any requirement under State Trust Law that:
- 9.5.1 an appointment of a Trustee, new Trustee, replacement Trustee or additional Trustee must be registered for that appointment to be effective is expressly excluded; and
 - 9.5.2 where the Fund has an individual Trustee, the Fund must not have less than two individual Trustees or places a limit on the number of Trustees that may be appointed and is capable of being expressly excluded by these Fund Rules is expressly excluded provided always that the Fund complies with the Regulations.

RETIREMENT OF TRUSTEES

- 9.6 A Trustee for the time being must retire or ceases to hold that office when:
- 9.6.1 being an individual Trustee, the person dies or becomes bankrupt or legally incompetent;
 - 9.6.2 the Trustee resigns by notice in writing to the Members and the other Trustees, if any;
 - 9.6.3 the Trustee is no longer eligible to be a Trustee pursuant to the Regulations;
 - 9.6.4 the Trustee is removed by the Members pursuant to Rule 9.4;
 - 9.6.5 the Trustee is suspended or removed by the Regulator pursuant to the Regulations;
 - 9.6.6 being a Constitutional Corporation, the Trustee is placed into receivership or liquidation whether compulsory or voluntary;
 - 9.6.7 the Trustee is a disqualified person pursuant to the Regulations;
 - 9.6.8 the Trustee is a parent or guardian of a Member and that Member attains the age of 18 years;
 - 9.6.9 subject to the Regulations, complying status of the Fund would be jeopardised or altered unless the Trustee ceased to act in that role; or
 - 9.6.10 the Trustee is removed by the procedure for the removal of Trustees set out in these Rules or the Regulations.

VACANCY

- 9.7 Any vacancy in the office of Trustee or the board of directors of a Constitutional Corporation holding the office of Trustee shall be filled within such period as and when required by the Regulations but until and unless the vacancy is filled, the continuing Trustees or the board of directors may exercise any of the powers, authorities and discretions conferred on the Trustees under the Deed provided that where:
- 9.7.1 there is at least two continuing Trustees or one continuing director there shall be no obligation to fill any vacancy unless required by the Regulations; and
 - 9.7.2 a vacancy occurs by reason of Rule 9.6.8, and the Trustees are individuals, that Member who has attained the age of 18 years shall be appointed as a Trustee of the Fund provided the appointment does not breach the Regulations or effect the status of the Fund as a Complying Superannuation Fund.
- 9.8 Notwithstanding anything contained in Rule 9.7 and without limiting the power to remove a Trustee under Rule 9.4:
- 9.8.1 if Trustees are individuals, where a Member dies and there is a Death Benefit to be paid in respect of that deceased Member, the Legal Personal Representative of the deceased Member shall be appointed Trustee;
 - 9.8.2 where a Trustee being an individual is under a legal disability, the Legal Personal Representative of the Trustee shall to the extent permitted by the Regulations replace that Trustee;

- 9.8.3 notwithstanding Rules 9.8.1 & 9.8.2, if there is more than one Legal Personal Representative of the Trustee, the continuing Trustees shall determine which of the Legal Personal Representatives shall be appointed as Trustees PROVIDED ALWAYS the continuing Trustees shall appoint at least one Legal Personal Representative of the Member or Trustee, as the case may be who has died or is under a legal disability;
- 9.8.4 where a Trustee is a Constitutional Corporation, the Trustee shall ensure that the constitution or governing rules of the Constitutional Corporation do not prohibit the Legal Personal Representative of a director of the Constitutional Corporation who dies or is under a legal disability from replacing that director as a director of the Constitutional Corporation;
- 9.8.5 this Rule 9.8 shall not apply:
 - 9.8.5.1 to any individual Trustee or a director of a Constitutional Corporation who dies or is under a legal disability who is not also a Member of the Fund;
 - 9.8.5.2 where a continuing individual Trustee or a director of a Constitutional Corporation is the sole Legal Personal Representative of an individual Trustee or a director of the Constitutional Corporation who dies or is under a legal disability.

TRANSFER OF ASSETS

- 9.9 Upon a change of Trustees, the estate and property of the Fund shall vest in the new Trustees and/or continuing Trustees (as the case may be) and the retiring Trustee shall execute all transfers, deeds or other documents necessary to transfer the estate and property of the Fund into the name of the new Trustees and/or continuing Trustees (as the case may be).

COVENANTS GIVEN BY THE TRUSTEES

- 9.10 The Trustees give the following covenants:
 - 9.10.1 to act honestly in all matters concerning the Fund;
 - 9.10.2 to exercise, in relation to all matters affecting the Fund, the same degree of care, skill and diligence as an ordinary prudent person would exercise in dealing with property of another for whom the person felt morally bound to provide;
 - 9.10.3 to ensure that the Trustee's duties and powers are performed and exercised in the best interests of the beneficiaries;
 - 9.10.4 to keep the money and other assets of the Fund separate from any money and assets, respectively:
 - 9.10.4.1 that are held by the Trustees personally; or
 - 9.10.4.2 that are money or assets, as the case may be, of an Employer or an associate of an Employer;
 - 9.10.5 not to enter into any contract, or do anything else, that would prevent the Trustees from, or hinder the Trustees in, properly performing or exercising the Trustee's functions and powers;
 - 9.10.6 to formulate and give effect to an investment strategy that has regard to the whole of the circumstances of the Fund including, but not limited to, the following:
 - 9.10.6.1 the risk involved in making, holding and realising, and the likely return from the Fund's investments having regard to its objectives and its expected cash flow requirements;
 - 9.10.6.2 the composition of the Fund's investments as a whole including the extent to which the investments are diverse or involve the Fund in being exposed to risks from inadequate diversification;
 - 9.10.6.3 the liquidity of the Fund's investments having regard to its expected cash flow requirements;
 - 9.10.6.4 the ability of the Fund to discharge its existing and prospective liabilities;
 - 9.10.6.5 whether the Trustees of the Fund should hold a contract of insurance that provides insurance cover for one or more Members of the Fund;
 - 9.10.7 if there are any Reserve Accounts of the Fund - to formulate and to give effect to a strategy for their prudential management, consistent with the Fund's investment strategy and its capacity to discharge its liabilities (whether actual or contingent) as and when they fall due;

9.10.8 to allow a Member access to any prescribed information or any prescribed documents;

and where the Trustee is a corporate trustee, each director of the corporate trustee covenants to exercise a reasonable degree of care and diligence for the purposes of ensuring that the corporate trustee carries out the covenants referred to in this Rule 9.10.

POWERS OF TRUSTEES

- 9.11 Without prejudice to the powers vested in the Trustees by law, the Trust Deed and the Rules or otherwise, so as to administer the Fund and to exercise the powers, authorities and discretions conferred on the Trustees, the Trustees have all the powers in relation to the assets of the Fund that the Trustees would have if the Trustees were the legal and beneficial owner of those assets and the Trustees shall have (without limiting or to be construed as limiting the powers of the Trustees) the following powers, that is to say, power:
- 9.11.1 to purchase, take on lease or licence, develop, construct, hold, improve, sell, transfer, convey, surrender, licence, lease or otherwise deal with real or personal property and, without limiting the generality of this sub-rule, to develop any commercial or retail premises and hold or sell, convey, surrender, lease or licence such premises on such terms and conditions as they shall think fit;
 - 9.11.2 to appoint and at their discretion remove or suspend any auditor, actuary, investment managers, investment advisers, custodian, managers, secretaries, clerks, agents and other servants, appoint them for permanent, temporary or special services as they from time to time think fit, determine their powers and duties and fix their salaries or emoluments and require security in such instances and to such amount as they may think fit and any person so employed shall be deemed for the purposes of the Rules to be employed by the Trustees;
 - 9.11.3 to institute, conduct, defend, compound or abandon any legal proceedings by or against the Fund or its officers or otherwise concerning the affairs of the Fund and also to compound and allow time for payments or satisfaction of any debts due and of any claims or demands by or against the Fund;
 - 9.11.4 to refer any claims or demands by or against the Fund to arbitration and observe and perform the awards;
 - 9.11.5 to make and give receipts, releases and other discharges for money payable to the Fund and for the claims and demands of the Fund;
 - 9.11.6 to open bank accounts and to retain on current or deposit account at any bank such moneys as it considers proper and to make regulations for the operation of such bank accounts including the signing and endorsing of cheques in connection therewith;
 - 9.11.7 to determine who shall be entitled to sign on the Fund's behalf, receipts, acceptances, endorsements, releases, contracts and documents;
 - 9.11.8 to pay benefits out of the Fund to persons entitled;
 - 9.11.9 to decide as and when the need shall arise who are Dependants for the purposes of the Rules;
 - 9.11.10 in case of mental or physical ill-health, or incapacity of a person entitled to benefits to pay or apply such benefits or any part thereof at their discretion to or for the benefit of such person and the Dependants of such person or any of them as the case may be without being responsible for seeing the application of payments under this sub-clause or payments made in the exercise of any other powers vested in the Trustees by the Trust Deed and the Rules;
 - 9.11.11 to borrow or raise any financial accommodation including by drawing, endorsing, accepting or otherwise dealing in any bill of exchange, promissory note or other negotiable instrument for the purposes permitted by the Regulations (including for the purpose of investing in a limited recourse borrowing arrangement or an instalment warrant arrangement as permitted by Rule 7.8.6 of these Rules) and secure the borrowing or financial accommodation in such a manner and upon such terms and conditions and at such rate of interest as the Trustees determine and in particular, by assigning, pledging, charging or mortgaging all or any of the assets of the Fund;
 - 9.11.12 to invest in their name or under their control in any one or more of the investments authorised by these Rules with power at their absolute discretion either to retain the investment in that form or to sell or convert into money any of those investments for cash or on terms (so as to allow a purchaser any time for payment of the whole or part of the purchase price with or without interest and with or without security) and power at their absolute discretion from time to time to vary or transpose any investments into others authorised by these Rules;

- 9.11.13 to grant or take any put or call option for the purchase of any real or personal property, whether the sale occurring on exercise of such option will be at a profit or not;
- 9.11.14 to deal with the assets of the Fund whether the result of such dealing will be at a profit or not;
- 9.11.15 to elect that the Fund become a Regulated Superannuation Fund;
- 9.11.16 to act on a direction given by a Court or the Regulator;
- 9.11.17 to comply with the covenants of Trustees imposed by the *Superannuation Industry (Supervision) Act 1993* (Commonwealth);
- 9.11.18 to delegate in writing the exercise of all or any of the powers or discretionary authorities hereby conferred on the Trustees and to execute any powers of attorney or other instruments necessary to effect such a delegation;
- 9.11.19 to provide indemnities to or on behalf of any person the Trustees see fit;
- 9.11.20 to appoint a custodian to hold assets of the Fund on such terms and conditions as the Trustees deem fit including the power to execute any deed creating a bare trust or such other form of trust permitted by the Regulations to give effect to the power to invest in a limited recourse borrowing arrangement or an instalment warrant arrangement as permitted by Rule 7.8.6;
- 9.11.21 to effect mortgage protection insurance or like insurances to cover the payment of borrowings by the Fund;
- 9.11.22 to effect life insurance policies for the purposes of providing benefits for Members including insurance policies over the life of a Member for the benefit of other Members;
- 9.11.23 to enter into agreements with Members about the payment of insurance policy premiums and the allocation of insurance policy proceeds for any insurance policy not being an Individual Policy; and
- 9.11.24 to do those things permitted or required by the Regulations.

DUTIES OF TRUSTEES

9.12 The Trustees must:

- 9.12.1 ensure that any agreement made with an investment manager under which money of the Fund is placed in the control of the investment manager, is in writing and contains provisions which comply with the Regulations, including adequate provision to enable the Trustees to obtain information concerning the making of, and return on, the investments and to assess the capability of the investment manager.
- 9.12.2 keep and retain for at least 10 years minutes of all meetings of the Trustees at which matters affecting the Fund were considered.
- 9.12.3 keep and retain for at least 10 years records of all changes of trustees and, in the case of corporate trustees, directors of the corporate trustees.
- 9.12.4 keep and retain for at least 10 years copies of reports given in the same form to all Members of the Fund.
- 9.12.5 within the time, if any, specified in the Regulations give written notice to the Regulator of any event or change having a significant adverse effect on the financial position of the Fund or any other event or change specified by the Regulations requiring written notice be given to the Regulator.
- 9.12.6 establish a procedure for the appointment and removal of member representatives to the board of directors of the Trustee, if the Trustee of the Fund is a Constitutional Corporation and it is necessary for Government Approval of the Fund.

INDEMNITY TO TRUSTEES

- 9.13 The Trustees and each person thereof in the case of a group of persons shall, unless prohibited by any law or court of competent jurisdiction, be indemnified out of the Fund against all liabilities incurred by them through any act or omission in the exercise of the powers, duties and discretions under the Trust Deed and the Rules or in the *bona fide* intended or purported exercise of their duties under the Trust Deed and the Rules and shall, unless prohibited by the Regulations have a lien on the Fund for such indemnity. The Trustees shall not be liable for any act or default done or omitted to be done in the exercise of their powers, duties and discretions or for any loss or expenses incurred by the Fund through the insufficiency or deficiency of any security in or upon which any of the moneys of the Fund shall be invested or for any loss or damage arising from the bankruptcy, insolvency or tortious acts of any person with whom any moneys or securities shall be deposited or for any other loss, damage or misfortune whatsoever except where the Trustees fail to act honestly in a matter concerning the Fund, where the Trustees intentionally or recklessly fail to exercise, in relation to a matter affecting the Fund, the degree of care and

diligence that the Trustees were required to exercise or where the Trustees are liable for monetary penalty under a civil penalty order.

- 9.14 For the purposes of the Trust Deed and the Rules the Trustees shall be entitled to regard a discretion, instruction or other written authorisation signed by a Member as a valid discretion, instruction or other written authorisation of the Member.

DISCRETIONS

- 9.15 Save as expressly provided in these Rules and under the Regulations, the Trustees shall have an absolute and uncontrolled discretion in the exercise of the powers, authorities and discretions vested in them by the Deed and these Rules and may exercise or enforce all or any of those powers, authorities and discretions from time to time or may refrain from exercising all or any of those powers, authorities and discretions from time to time or at all.
- 9.16 The Trustees or any director, employee, delegate, agent or other officer of the Trustees may be involved in the exercise of all powers, authorities and discretions conferred on the Trustees notwithstanding that they may have a conflict of interest or duty.
- 9.17 The Trustees may exercise or concur in exercising all of the powers and discretions contained in the Deed and Rules or otherwise conferred by law notwithstanding that the Trustees or any person being an individual trustee of the Fund or any person being a director or shareholder of a corporate trustee of the Fund or any person being a relative of a Trustee or any person being a relative of a director or shareholder of a corporate trustee of the Fund has or may have a direct personal interest (whether as trustee of any other trust or settlement or in his personal capacity or as a director or shareholder or as a relative of a Trustee or relative of a director or shareholder of a corporate trustee of the Fund or member or partner of any company or partnership or as a unit holder in any unit trust or beneficiary of any discretionary trust or otherwise howsoever) in the mode or result of exercising such power or discretion or may benefit either directly or indirectly as a result of the exercise of any such power or discretion and notwithstanding that the Trustee may be a sole Trustee.

DELEGATION

- 9.18 The Trustees may delegate any of their powers, authorities and discretions vested in them (including the power of delegation) to any person in such manner and upon such terms and conditions as they think fit if the delegation is in accordance with the Regulations and may vary or revoke any delegation in such manner and terms as they see fit. The Trustees may exercise any power, authority or discretion in conjunction with or to the temporary or permanent exclusion of a delegate.

MANNER OF EXERCISE BY TRUSTEES OF DISCRETIONS, POWERS, ETC.

- 9.19 Where the Trustees consist of more than one person they:
- 9.19.1 may meet together in person, by telephone and/or by video conference facilities for the dispatch of business;
 - 9.19.2 may adjourn and otherwise regulate their meetings as they think fit;
 - 9.19.3 may determine the quorum necessary for the transaction of business;
 - 9.19.4 shall appoint a chairman for the time being, from time to time or of each meeting, and
 - 9.19.5 shall act unanimously but if the Trustees are unable to reach a decision unanimously then decisions will be made by poll where each individual Trustee's vote shall be weighted in relation to the value of their interest or entitlement in the Fund and all such decisions of the Trustee shall be binding on all Trustees provided always that in making any decision the Trustees have regard to the covenants or obligations imposed on the Trustees under the Regulations and the covenants given by the Trustees under Rule 9.10.
- 9.20 Where the Trustees consist of more than one person, a resolution in writing, signed by all the Trustees for the time being, shall be as valid and effectual as if it had been passed unanimously at a meeting of the Trustees duly convened and held. Any such resolution may consist of several documents in like form, each signed by one or more Trustees.
- 9.21 Notwithstanding Rules 9.19 and 9.20, where more than one Legal Personal Representative or parent or guardian of a Member has been appointed as a Trustee in place of that Member, those Legal Personal Representatives or parents or guardians as Trustees shall have one joint vote for the purposes of any meeting and resolution but this restriction shall not apply if the Legal Personal Representatives or parents or guardians as Trustees are the only Trustees of the Fund.

- 9.22 Where a Trustee is a Trustee of the Fund in a personal capacity to comply with the Regulations and is also a Trustee in a representative capacity as the Legal Personal Representative or parent or guardian of a Member, that Trustee shall have a deliberative vote for the purposes of any meeting and resolution as Trustee in their personal capacity and a deliberative vote in their representative capacity.
- 9.23 Any minutes or resolutions so entered that purport to be signed as provided in Rules 9.19 and 9.20 shall be evidence of the proceedings or of the exercise of the discretion, authority or power to which it relates, as the case may be. When minutes or resolutions have been so entered and signed, then, until the contrary is proved:
- 9.23.1 the meeting (if any) shall be deemed to have been duly held and convened;
- 9.23.2 all proceedings had at any such meeting shall be deemed to have been duly had;
- 9.23.3 all determinations or decisions made at any meeting shall be deemed to be valid; and
- 9.23.4 where the minute or resolution does not relate to a meeting, the discretion, authority or power to which the minute or resolution relates shall be deemed to have been duly exercised.
- 9.24 If the Trustee is a Constitutional Corporation then such Constitutional Corporation may exercise or concur in exercising any discretion or power conferred on the Trustees by the Trust Deed to which these Rules are an annexure or by these Rules by a resolution of its directors or governing body in accordance with the company's Constitution, Memorandum and Rules of Association or other constituent document and may delegate the rights and powers conferred on it by the Trust Deed to which these Rules are an annexure or by these Rules.

TRUSTEE REMUNERATION

- 9.25 The Trustees shall only be entitled to remuneration permitted by the Regulations.

RULE 10 WINDING UP

TERMINATION OF FUND

- 10.1 If it shall, at any time, appear to the Trustees, for such reasons as they shall think fit, appropriate so to do or if required by the Regulations then the Fund shall be terminated and the Trustees shall determine a termination date. In any event, if required by law the Fund shall be terminated on the eightieth anniversary of the Date of the Trust Deed or such later date as permitted by law.
- 10.2 Upon the termination of the Fund in accordance with Rule 10.1, no further contributions shall be accepted by the Trustees other than any arrears of contributions already due, which shall be called in immediately.
- 10.3 Subject to any requirement of the Regulations including any requirements relating to the preservation of Benefits, as from the termination date, the assets of the Fund shall, after provision is made for all expenses and liabilities of the Fund, be held in trust and applied in the following priority:
- 10.3.1 in payment of benefits which on or before the termination date have become payable to Members or Dependants or Legal Personal Representatives of deceased Members but not paid;
- 10.3.2 in payment or transfer of a Member's Accrued Benefit (but not including any amount that has not vested unless the Trustees determine that such amount shall vest) or entitlements to the Pension Reserve in accordance with these Rules;
- 10.3.3 in payment of any surplus to Members, former Members, Dependants of Members and former Members, or Legal Personal Representatives of Members, former Members or Dependants in proportions the Trustees in their discretion determine is appropriate.
- 10.4 Where a Member dies before receiving a Benefit to which the Member has become entitled pursuant to Rule 10.3 such Benefit shall be paid in accordance with Rule 5.8, 5.9 and 5.10.

RULE 11 SAVING PROVISIONS

- 11.1 If a provision of the Deed or Rules would otherwise be wholly or partly invalid because it:
- 11.1.1 subjects the Trustees to direction by another person; or
- 11.1.2 permits a person to exercise a discretion without the consent of the Trustees,
- then the Trustees' consent is required for the giving of the direction or exercise of the discretion.

RULE 12 **INCORPORATION OF REGULATIONS**

- 12.1 The Rules include and incorporate the Regulations to the extent that Regulations impose covenants or obligations on the Trustees and these Rules shall be read on the basis that:-
- 12.1.1 where there is any inconsistency between a provision in these Rules and a provision under the Regulations, the Regulations shall prevail to the extent of the inconsistency and these Rules shall be read down to the extent of the inconsistency;
 - 12.1.2 where there is any doubt arising as to the effect of the Regulations or whether there is an inconsistency between the Regulations and a provision of these Rules, the decision of the Trustees shall be final;
 - 12.1.3 if the Regulations no longer require any such covenant or obligation to be included then that covenant or obligation ceases to be included;
 - 12.1.4 the Trustees are not taken to be in contravention of these Rules or in breach of trust if the Trustees do or omit to do anything which is in contravention of such covenant or obligation if the contravention is waived by the Regulator;

provided that these Rules shall not be so read and no such provision of the Regulations shall be incorporated if to do so would constitute a breach of the power granted in Rule 6 to amend all or any of the provisions of these Rules or if express provision is made in these Rules excluding provisions of the Regulations and the Trustees are permitted by law to do so.

- 12.2 This Rule is paramount and it shall prevail over any inconsistent Rule herein.

SCHEDULE 1

- 1 The Accumulated Contributions in respect of each Member shall be determined at the end of each Financial Year as follows:
 - 1.1 To the Accumulated Contributions in respect of the Member at the beginning of the Financial Year there shall be added:
 - 1.1.1 contributions made in respect of the Member during the Financial Year; and
 - 1.1.2 the proceeds of any Individual Policies in respect of the Member of the kind referred to in paragraph 1.1.6 below;
 - 1.1.3 the income derived from any assets held in respect of the Member in accordance with Rule 7.11 and which are deemed by the Trustees to have been secured with monies debited to the Member's Accumulated Contributions as referred to in paragraph 1.1.7 below;
 - 1.1.4 Splittable Contributions transferred or allocated to a Member which the Trustees have determined shall be credited to the Member's Accumulated Contributions; and
 - 1.1.5 amounts credited to the Member out of the Reserve Accounts;and there shall be subtracted:
 - 1.1.6 premiums paid during the Financial Year under any Individual Policy in respect of the Member which the Trustees have determined shall be funded out of Member contributions, and
 - 1.1.7 amounts paid during the Financial Year to secure assets specific to the Member in accordance with Rule 7.11 and which the Trustees have determined shall be funded out of the Member's Accumulated Contributions; and
 - 1.1.8 Benefits paid in respect of the Member during the Financial Year;
 - 1.1.9 Splittable Contributions transferred or allocated from the Member to another Member or an Eligible Fund which the Trustees have determined shall be debited to the Member's Accumulated Contributions;
 - 1.1.10 any amounts by way of tax and expenses which are or may become payable and which the Trustees consider proper to be deducted from the Member's Accumulated Contributions; and
 - 1.1.11 any other amounts that the Trustees are required to deduct in accordance with the Regulations.
 - 1.2 The profit for the Financial Year shall be determined by deducting from the net assets of the Fund (which may include the proceeds of insurance policies not being Individual Policies and surpluses resulting from a revaluation of assets), as shown in the balance sheet at the end of the Financial Year, the total value of any Individual Policies, the total value of any assets held in respect of specific Members in accordance with Rule 7.11, the total of the amounts determined under paragraph 1.1 above for all Members, any amount in the Reserve Accounts and such other amounts credited to Members in accordance with paragraph 2.3 below.
 - 1.3 The profit for the Financial Year shall, after deducting any amount that the Trustees determine to allocate to the Reserve Accounts, be allocated to each Member's Accumulated Contributions in one of the following ways, as the Trustees shall determine:
 - 1.3.1 in proportion to the Member's Accumulated Contributions as at the beginning of the Financial Year;
 - 1.3.2 in proportion to the amount determined under paragraph 1.1; or
 - 1.3.3 in proportion to the amount determined under paragraph 1.1 above but with allowance being made, on such basis as the Trustees may determine, for the time during the Financial Year at which each item required to be added or subtracted under paragraph 1.1 was received or paid.
- 2 The Accrued Benefit in respect of a Member shall be determined as follows:
 - 2.1 The Member's Accumulated Contributions at the beginning of the Financial Year shall be increased and decreased in the manner indicated in paragraph 1.1 above.
 - 2.2 To the amount determined under paragraph 2.1 above, shall be added an amount representing a share of the profit for the Financial Year to date. This share will be determined by the Trustees and will be calculated as a proportion of the profit allocated to the Member's Accumulated Contributions at the end of the previous Financial Year in accordance with paragraph 1.3 above but with such allowance as the Trustees think fit having regard to:

- 2.2.1 the growth in the Member's Accumulated Contributions;
 - 2.2.2 the property held on behalf of a Member and the income earned from that property;
 - 2.2.3 the balance of any Reserve Accounts;
 - 2.2.4 the length of time since the beginning of the Financial Year;
 - 2.2.5 length of membership;
 - 2.2.6 investment strategies;
 - 2.2.7 any actuarial advice;
 - 2.2.8 the exchange and segregation of any Fund assets set aside to meet current pension liabilities or for other Fund purposes and the extent to which profit is attributable to those assets; and
 - 2.2.9 and any particularly adverse or favourable circumstances known to the Trustees.
- 2.3 To the amount determined under paragraphs 2.1 and 2.2 above, provided they have not already been added to or deducted from the Member's Accumulated Contributions under the provisions of paragraph 2.1 above, as the case may be:
- 2.3.1 shall be added:
 - 2.3.1.1 the value of any Individual Policy or Assets held in respect of the Member in accordance with Rule 7.11;
 - 2.3.1.2 any part of an amount transferred from an Eligible Fund in respect of the Member pursuant to Rule 2.7 which the Trustees have determined shall be credited to the Member's Accrued Benefit;
 - 2.3.1.3 any other amount which shall be credited for the purposes of these Rules or required by the Regulations;
 - 2.3.2 shall be subtracted:
 - 2.3.2.1 any part of an amount transferred to an Eligible Fund in respect of the Member pursuant to Rule 2.8 or Rule 2.10 which the Trustees have determined shall be debited to the Member's Accrued Benefit;
 - 2.3.2.2 any other amount which shall be debited for the purposes of these Rules or required by the Regulations;
- 2.4 In determining the share of profit from property under paragraph 2.2.2 above, attributing profit to assets set aside to meet current pension liabilities of the Fund or for other purposes of the Fund for the purposes of paragraph 2.2.8 above or identifying value to be credited to reserves or liability accounts established in accordance with Rule 7.13.8, the Trustees may determine that any debit, credit or adjustment to an Accrued Benefit, Reserve Account or account that impacts on a Member's Accrued Benefit, Reserve Accounts or accounts, expenses or financial position of the Fund is to be included or excluded as the case may be at the discretion of the Trustees from such determination, attribution or identification and the Trustees shall not be bound to either explain or give reasons unless required by the Regulations.

**ASIC**

Australian Securities & Investments Commission

Forms Manager

Registered Agents

Company: R & C PITCHER PTY LTD ACN 110 360 364

Company details

Date company registered 04-08-2004
 Company next review date 04-08-2022
 Company type Australian Proprietary Company
 Company status Registered
 Home unit company No
 Superannuation trustee company Yes
 Non profit company No

Registered office

C/- SMSF AUSTRALIA, UNIT 8 , 435-439 FULLARTON ROAD , HIGHGATE SA 5063

Principal place of business

UNIT 15 , 32 ONKAPARINGA VALLEY ROAD , BALHANNAH SA 5242

Officeholders

PITCHER, RONALD ALBERT CHARLES

Born 05-06-1946 at ADELAIDE SA

UNIT 15 , 32 ONKAPARINGA VALLEY ROAD , BALHANNAH SA 5242

Office(s) held: Director, appointed 04-08-2004
 Secretary, appointed 04-08-2004

PITCHER, CHERYL KAYE

Born 08-02-1948 at ADELAIDE SA

UNIT 15 , 32 ONKAPARINGA VALLEY ROAD , BALHANNAH SA 5242

Office(s) held: Director, appointed 04-08-2004

Company share structure

Share class	Share description	Number issued	Total amount paid	Total amount unpaid
ORD	ORDINARY	2	2.00	0.00

Members

PITCHER , RONALD ALBERT CHARLES UNIT 15 , 32 ONKAPARINGA VALLEY ROAD , BALHANNAH SA 5242

Share class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

PITCHER , CHERYL KAYE UNIT 15 , 32 ONKAPARINGA VALLEY ROAD , BALHANNAH SA 5242

Share class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

Document history

These are the documents most recently received by ASIC from this organisation.

Received	Number	Form	Description	Status
17-01-2022	7EBO86944	484	CHANGE TO COMPANY DETAILS	Processed and imaged
04-01-2022	2ETL89364	484	CHANGE TO COMPANY DETAILS	Processed and imaged
25-11-2021	2ERM86274	484	CHANGE TO COMPANY DETAILS	Processed and imaged

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Australian Government
Australian Taxation Office

Agent SMSF AUSTRALIA PTY LTD
Client JAMEROCH SUPERANNUATION
FUND
ABN 13 652 251 417
TFN 99 107 263

Activity statement 001

Date generated	05 June 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

0 results found - from **05 June 2021** to **05 June 2023** sorted by **processed date** ordered **newest to oldest**