

SMSF Workpapers Checklist

INFORMATION	Attached	
	YES	N/A
1 Workpapers Checklist	YES	
2 Trial Balance	YES	
3 ASIC Annual statement/Extract	YES	
4 Actuary Cert	YES	
INCOME		
5 RBS		N/A
6 Contributions		N/A
7 Capital Gains	YES	
8 Distributions	YES	
9 Dividends	YES	
10 Interest	YES	
11 Rent		N/A
12 Other		N/A
EXPENSES		
13 Lump Sums	YES	
14 Pensions	YES	
15 Insurance		N/A
16 Accounting	YES	
17 Advisor		N/A
18 Audit	YES	
19 Bank Fees		N/A
20 Depreciation		N/A
21 Interest Paid		N/A
22 Investment Expenses/Mgt Fee		N/A
23 Postage Print Stationery		N/A
24 Property Expenses		N/A
25 Advertising		N/A
26 Agent Fee		N/A
27 Amortisation		N/A
28 Council Rates		N/A
29 Insurance		N/A
30 Land Tax		N/A
31 Repairs & Maintenance		N/A
32 Strata levy		N/A
33 Sundry Expenses		N/A
34 Water Rates		N/A
35 Regulatory Fee		N/A
36 SMSF Supervisory levy		N/A
37 Sundry Expenses		N/A
INVESTMENTS		
38 Term Deposits		N/A
39 Properties		N/A
40 Managed Investments		N/A
41 Shares AU	YES	
42 Shares Foreign		N/A

43 Units	YES	
44 Bank Accounts AU	YES	
45 Bank Accounts Foreign		N/A
46 Distribution Receivable	YES	
47 Prepaid Expenses		N/A
48 Sundry Debtors		N/A
49 Unsettled Trades		N/A
LIABILITIES		
50 LRBAS		N/A
51 GST	YES	
52 ITA/ICA	YES	
53 Sundry Creditors		N/A
PERMANENT YEARLY		
54 Variation Deeds		N/A
55 Change of Trustee		N/A
56 Pension Documents		N/A
57 Investment Strategy	YES	
PERMANENT 1st YEAR ONLY		
58 Establishment Deed	YES	
59 ATO Trustee Declarations	YES	
60 Member Applications	YES	
61 BDBN		N/A
62 Previous Pension Documents	YES	
63 Bare Trust Deed		N/A
64 Loan Offer Documents		N/A
65 Pre Existing Lease		N/A
66 Prior Year signed FS	YES	
67 Prior Year signed ITR	YES	
68 Prior Year Audit Report/Mgt Letter	YES	
69 Prior Year ACR		N/A

Scochen Superfund

Trial Balance as at 30 June 2023

Prior Year			Current Year	
Debits	Credits	Description	Debits	Credits
INCOME				
-	\$2,689.54	Rollovers In	-	-
Contributions				
-	\$647,878.00	Member	-	-
-	\$430,944.00	Other	-	-
\$254,986.46	-	Market Gains	-	\$199,883.03
-	\$27,002.83	Distributions	-	\$28,677.07
-	\$200,356.57	Dividends	-	\$123,922.09
-	-	Foreign Income	-	\$6,192.77
-	\$1,214.71	Interest	-	\$8,840.33
-	-	Other Income	-	\$46,750.00
EXPENSE				
\$500,000.00	-	Lump Sums Paid	\$121,460.00	-
\$72,507.77	-	Pensions Paid	\$67,540.00	-
-	-	Accountancy Fee	\$2,215.00	-
-	-	Actuarial Fee	\$174.00	-
-	-	Auditor Fee	\$385.00	-
\$315.00	-	Fund Administration Fee	-	-
\$6,508.08	-	Investment Management Fee	-	-
-	-	Regulatory Fees	\$59.00	-
-	-	SMSF Supervisory Levy	\$259.00	-
INCOME TAX				
-	\$67,215.87	Income Tax Expense	-	\$50,837.61
PROFIT & LOSS CLEARING ACCOUNT				
\$542,984.21	-	Profit & Loss Clearing Account	\$273,010.90	-
ASSETS				
\$2,281,786.77	-	Shares in Listed Companies	\$2,396,706.81	-
\$367,685.30	-	Stapled Securities	\$407,341.00	-
\$337,807.50	-	Units In Listed Unit Trusts	\$417,087.50	-
\$405,160.55	-	Cash At Bank	\$411,925.47	-
\$13,906.31	-	Receivables	\$15,239.34	-
-	-	Deferred Tax Assets	\$13,252.10	-
\$67,215.87	-	Current Tax Assets	\$51,564.37	-
-	-	Other Taxes Refundable	\$163.00	-
LIABILITIES				
-	\$46,750.00	Other Creditors and Accruals	-	-
-	-	Deferred Tax Liability	-	\$13,456.39
MEMBER ENTITLEMENTS				
-	\$1,713,346.48	Mr Peter Rowsell	-	\$1,856,373.91
-	\$1,713,465.82	Mrs Susan Rowsell	-	\$1,843,449.29
\$4,850,863.82	\$4,850,863.82		\$4,178,382.49	\$4,178,382.49

Company Details

ACN 156 049 722	Company Type Proprietary - Superannuation Trustee Company (PSTC) Limited By Shares	SMSF Trustee YES	Company Class SHARES	Reference Number
Date of incorporation 02/03/2012	Home Unit Co NO	State of Registration Queensland	Non Profit Co NO	Family Group

Company Addresses

Registered Office C/- WESTWOOD GROUP LEVEL 1 170 ROBERTSON STREET, FORTITUDE VALLEY, QLD 4006	Business Address 15 HARWOOD STREET, BARDON, QLD 4065
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Officers

Peter Brian Rowsell (Director)			
Address 15 HARWOOD STREET, BARDON, QLD 4065			
Date of Birth 02/04/1963	Place of Birth BRISTOL, UNITED KINGDOM	Appointment Date DIR - 02/03/2012	

Susan Rowsell (Director)			
Address 15 HARWOOD STREET, BARDON, QLD 4065			
Date of Birth 22/05/1963	Place of Birth MARYBOROUGH, QLD	Appointment Date DIR - 02/03/2012	

Issued Capital

Share Class	Share Code	Number of Shares Issued	Paid Up Value	Unpaid Value
ORD	ORD	2	\$2.00	\$0.00

Members

Member	Beneficial Owner	Number Of Shares
Peter Brian Rowsell 15 HARWOOD STREET, BARDON, QLD 4065	B/O	1 ORD
Susan Rowsell 15 HARWOOD STREET, BARDON, QLD 4065	B/O	1 ORD

Dear Trustees,

Your Self-Managed Superannuation Fund Administrator has requested that we prepare an actuarial certificate for your SMSF to support claims for income tax exemption in the tax return of the Fund. The actuary James Fitzpatrick of Waatinga has calculated the tax-exempt percentage and has prepared the certificate accordingly.

If there are any periods of the income year where the only accounts held by the Fund are Retirement Phase (Pension) accounts, these periods are known as Deemed Segregated Periods (DSPs) and the Segregated Method is generally used to determine the Exempt Current Pension Income (ECPI) during those periods.

We have been informed that the Fund is not eligible to use the Segregated Method in the current income year. As a result, we have treated the assets as being unsegregated for the entire income year.

The tax-exempt percentage specified in the actuarial certificate applies to the net ordinary and statutory assessable income (excluding assessable contributions, non-arm's length income and income derived from any segregated assets) received during the Unsegregated Periods for the given income year. The tax-exempt percentage is calculated as the average of the Retirement Phase balances over the unsegregated periods of the income year as a proportion of the average of the total Fund balances over the unsegregated periods of the income year.

Regards,

A handwritten signature in black ink, appearing to read "A. O'Meagher".

Andy O'Meagher
Director & Founder
Act2 Solutions Pty Ltd
Ph 1800 230 737
andy@act2.com.au

Reference: CC370020 SCOCHEN SUPERFUND



ACTUARIAL CERTIFICATE

Income Tax Assessment Act 1997 (the Act), Section 295.390

We have been requested by Act2 Solutions to prepare an Actuarial Certificate in compliance with the Act for the following Self-Managed Super Fund (SMSF);

SCOCHEN SUPERFUND (the Fund)

Trustee(s): Scochen Pty Ltd

We have been advised the Fund is a complying Self-Managed Super Fund. This certificate is for the year ended 30/06/2023

Results and Segregation

The Exempt Current Pension Income (ECPI) proportion we have calculated for the unsegregated periods set out below is;

99.481%

This certificate relies on the information that we have been provided. If any of the information is incorrect or materially changes, please request an amendment.

There were no actively segregated assets during the year of income.

Where the Fund has Disregarded Small Fund Assets (DSFA) the tax-exempt percentage of income must be calculated using the proportionate or unsegregated method. From the 2021/22 income year, where the Fund does not have DSFA and for a portion of the year, 100% of the SMSF's liabilities are Retirement Phase, the Trustees may choose to use the proportionate method for the full year, or the default segregated method.

This certificate is prepared on the basis that the Fund is not eligible to use the Segregated Method in the current income year. The tax-exempt percentage applies to earnings for the entire income year.

Liabilities

I am advised the unsegregated net assets at 30/06/2023, prior to application of the above ECPI, which are also equal to liabilities of the Fund, were;

Current Pension Liabilities: \$3,699,823

Superannuation Liabilities: \$3,699,823

These figures are from draft financial statements. Please note that there is no need to request a revised ECPI if these balances change due to tax or investment income as these do not impact the ECPI calculation.

I certify that I am satisfied that the value of the stated liabilities of the Fund at 30/06/2023 is also the amount of the Fund's assets on this date. These assets plus any future contributions plus expected future earnings will provide the amount required to discharge the liabilities as they fall due.

Exempt Current Pension Income (ECPI)

Subsection 295.390(1) of the Act states "that a proportion of ordinary income and statutory income of a complying superannuation fund that would otherwise be assessable income is exempt from income tax."

To assist the trustee with calculating this proportion for the year of income ending 30/06/2023 set out below is a proportion that is calculated consistently with the Act.

Average Value of Current Pension Liabilities: \$3,280,960

Average Value of Superannuation Liabilities: \$3,298,067

ECPI Proportion: 99.481%

The ECPI proportion should be applied to the Fund's assessable income (excluding any non-arm's length income, contributions and any income derived from segregated assets) to determine how much income is exempt from tax.

Please Note: The average values are time weighted average balances over the financial year and exclude net investment earnings and expenses. These average values are appropriate to calculate the proportion on the assumption that the Trustee will allocate the relevant unsegregated assessable income in proportion to member's unsegregated account balances at a fixed crediting rate throughout the unsegregated period.

Data Summary

The data on which the above certification and calculation is based has been provided by Act2 Solutions. I have been provided with details of contributions, benefits payments and transfers for each member throughout the year. A summary of this data for the Fund is set out below

	<u>Contributions</u>	<u>Benefit Payments</u>	<u>Transfers</u>
Fund Transactions	\$0	(\$189,000)	\$0

The net assets at 01/07/2022 were \$3,426,812. The member balances as at 30/06/2023 provided and prior to application of the above ECPI proportion were;

	<u>Retirement Phase</u>	<u>Total Balance</u>
Total Fund Balance	\$3,699,823	\$3,699,823
Peter Rowsell	\$1,856,374	\$1,856,374
Susan Rowsell	\$1,843,449	\$1,843,449

Assumptions and Notes

I have been advised that the relevant pension liabilities meet the requirements to be considered a retirement phase superannuation income stream. This advice has been relied upon in preparing this certificate.

During the income year, some or all of the assets of the Fund were Disregarded Small Fund Assets as defined in section 295-387 of the Act. Consequently, the Fund is ineligible to use the Segregated Method to claim ECPI.

I have been advised that the values at 01/07/2022 are from audited financial statements and that the values for the financial year are from unaudited draft financial statements. If there are material changes after the certificate was issued an amendment should be requested.

As the fund only contained account-based pensions and member accounts in accumulation phase, the liabilities have been taken to be the balances of the relevant accounts and reserves (if any). We have been advised there are no unusual terms or guarantees in the SMSF however should this be incorrect please contact Act2 Solutions as this certificate may need to be revised.

For the calculation of the exempt proportion, we have relied on data provided that included the Fund's balances in accumulation phase, the Fund's balances in retirement phase, transactions within, to and from the Fund during the year.

The Fund contained only member accounts in accumulation phase and account-based pensions. Therefore, no assumptions about future inflation, future contributions, investment returns, or discount rates have been required to calculate the tax-exempt percentage.

The preparation of this actuarial certificate and the determination of the liability values are in accordance with Professional Standard 406 of the Institute of Actuaries of Australia.

Yours sincerely,



James Fitzpatrick
Fellow of the Institute of Actuaries of Australia

31st of October 2023

Capital Gains Tax - Realised

From 1/07/2022 Through 30/06/2023

Account Name: Scochen Super Fund

Account Code: ROW0612BA

Adviser: Westwood Group (WWG)

Sale Date	Purchase Tax Date	Purchase Trade Date	Sale Quantity	Actual Cost	Sale Proceeds	Total Gain	Cost Base	Reduced Cost Base	Indexed Cost Base	Discounted Gain	Indexed Gain	CGT Gain	CGT Loss
CGF - CHALLENGER LIMITED													
17 Jan 2023	20 Apr 2015	20 Apr 2015	1,150	8,049.06	8,851.1100	802.0500	8,049.06	8,049.06		534.7000		534.70	
17 Jan 2023	14 Jan 2019	14 Jan 2019	500	4,650.00	3,848.3100		4,650.00	4,650.00					801.69
17 Jan 2023	06 Feb 2019	06 Feb 2019	1,250	9,692.13	9,620.7700		9,692.13	9,692.13					71.36
Total for Product:			2,900	22,391.19	22,320.19	802.05	22,391.19	22,391.19		534.7000		534.70	873.05
IVC - INVOCARE LIMITED													
09 Mar 2023	27 Apr 2018	27 Apr 2018	3,100	40,770.97	37,491.5400		40,770.97	40,770.97					3,279.43
Total for Product:			3,100	40,770.97	37,491.54		40,770.97	40,770.97					3,279.43
WDS - WOODSIDE ENERGY													
21 Jul 2022	30 Nov 2012	30 Nov 2012	100	3,377.23	3,096.4300		3,377.23	3,377.23					280.79
21 Jul 2022	17 Jul 2015	17 Jul 2015	140	4,897.56	4,335.0100		4,897.56	4,897.56					562.55
07 Nov 2022	28 Jun 2017	28 Jun 2017	263	7,891.89	10,266.7100	2,374.8100	7,891.89	7,891.89		1,583.2100		1,583.21	
21 Jul 2022	29 Oct 2018	29 Oct 2018	210	7,157.86	6,502.5100		7,157.86	7,157.86					655.35
07 Nov 2022	08 Oct 2019	08 Oct 2019	492	15,471.72	19,206.1600	3,734.4400	15,471.72	15,471.72		2,489.6300		2,489.63	
21 Jul 2022	06 Nov 2019	06 Nov 2019	415	13,790.20	12,850.2000		13,790.20	13,790.20					940.00
07 Nov 2022	06 Nov 2019	06 Nov 2019	65	2,159.91	2,537.4000	377.4900	2,159.91	2,159.91		251.6600		251.66	
Total for Product:			1,685	54,746.37	58,794.43	6,486.75	54,746.37	54,746.37		4,324.4900		4,324.49	2,438.69
Grand Total:			7,685	117,908.52	118,606.16	7,288.80	117,908.52	117,908.52		4,859.2000		4,859.20	6,591.17

Scochen Superfund
Realised Capital Gains
For the period from 1 July 2022 to 30 June 2023

Quantity /Description			Accounting Treatment				Taxation Treatment						
			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>													
Australia And New Zealand Banking Group Limited - Rights-Appsclose 15Aug2022 Us Prohibited (ASX:ANZR)													
25/08/2022	Sale	22.00	0.00		0.00				0.00		0.00		
25/02/2016	Purchase	22.00	0.00		0.00	0.00			0.00		0.00		
25/08/2022	Sale	44.00	0.00		0.00				0.00		0.00		
11/05/2018	Purchase	44.00	0.00		0.00	0.00			0.00		0.00		
25/08/2022	Sale	20.00	0.00		0.00				0.00		0.00		
30/10/2018	Purchase	20.00	0.00		0.00	0.00			0.00		0.00		
25/08/2022	Sale	106.00	0.00		0.00				0.00		0.00		
17/03/2020	Purchase	106.00	0.00		0.00	0.00			0.00		0.00		
25/08/2022	Sale	50.00	0.00		0.00				0.00		0.00		
16/06/2017	Purchase	50.00	0.00		0.00	0.00			0.00		0.00		
25/08/2022	Sale	47.00	0.00		0.00				0.00		0.00		
19/12/2019	Purchase	47.00	0.00		0.00	0.00			0.00		0.00		
25/08/2022	Sale	148.00	0.00		0.00				0.00		0.00		
25/09/2012	Purchase	148.00	0.00		0.00	0.00			0.00		0.00		
		437.00	0.00		0.00	0.00			0.00		0.00		
<u>Listed Derivatives Market Total</u>			0.00		0.00	0.00			0.00		0.00		

Listed Securities Market

Scochen Superfund
Realised Capital Gains
For the period from 1 July 2022 to 30 June 2023

Quantity /Description			Accounting Treatment				Taxation Treatment						
			Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation				
							Adjusted	Reduced	Indexation	Discounted	Other	Deferred	Capital Loss
<u>Listed Securities Market</u>													
ANZ Group Holdings Limited - Ordinary Fully Paid Deferred Settlement (ASX:ANZDA)													
03/01/2023	Sale	47.00	888.30	888.30	0.00	888.30			0.00		0.00		
19/12/2019	Purchase	47.00	888.30	888.30	0.00	888.30			0.00		0.00		
03/01/2023	Sale	44.00	831.60	831.60	0.00	831.60			0.00		0.00		
11/05/2018	Purchase	44.00	831.60	831.60	0.00	831.60			0.00		0.00		
03/01/2023	Sale	106.00	2,003.40	2,003.40	0.00	2,003.40			0.00		0.00		
17/03/2020	Purchase	106.00	2,003.40	2,003.40	0.00	2,003.40			0.00		0.00		
03/01/2023	Sale	148.00	2,797.20	2,797.20	0.00	2,797.20			0.00		0.00		
25/09/2012	Purchase	148.00	2,797.20	2,797.20	0.00	2,797.20			0.00		0.00		
03/01/2023	Sale	22.00	415.80	415.80	0.00	415.80			0.00		0.00		
25/02/2016	Purchase	22.00	415.80	415.80	0.00	415.80			0.00		0.00		
03/01/2023	Sale	660.00	18,466.98	18,466.98	0.00	18,466.98			0.00		0.00		
11/05/2018	Purchase	660.00	18,466.98	18,466.98	0.00	18,466.98			0.00		0.00		
03/01/2023	Sale	2,220.00	55,070.13	55,070.13	0.00	55,070.13			0.00		0.00		
25/09/2012	Purchase	2,220.00	55,070.13	55,070.13	0.00	55,070.13			0.00		0.00		
03/01/2023	Sale	300.00	7,488.50	7,488.50	0.00	7,488.50			0.00		0.00		
30/10/2018	Purchase	300.00	7,488.50	7,488.50	0.00	7,488.50			0.00		0.00		
03/01/2023	Sale	50.00	945.00	945.00	0.00	945.00			0.00		0.00		
16/06/2017	Purchase	50.00	945.00	945.00	0.00	945.00			0.00		0.00		
03/01/2023	Sale	1,590.00	29,379.03	29,379.03	0.00	29,379.03			0.00		0.00		
17/03/2020	Purchase	1,590.00	29,379.03	29,379.03	0.00	29,379.03			0.00		0.00		
03/01/2023	Sale	20.00	378.00	378.00	0.00	378.00			0.00		0.00		
30/10/2018	Purchase	20.00	378.00	378.00	0.00	378.00			0.00		0.00		
03/01/2023	Sale	325.00	7,595.28	7,595.28	0.00	7,595.28			0.00		0.00		
25/02/2016	Purchase	325.00	7,595.28	7,595.28	0.00	7,595.28			0.00		0.00		
03/01/2023	Sale	755.00	21,594.08	21,594.08	0.00	21,594.08			0.00		0.00		
16/06/2017	Purchase	755.00	21,594.08	21,594.08	0.00	21,594.08			0.00		0.00		

Scochen Superfund
Realised Capital Gains
For the period from 1 July 2022 to 30 June 2023

Quantity /Description		Accounting Treatment				Taxation Treatment					
		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>											
ANZ Group Holdings Limited - Ordinary Fully Paid Deferred Settlement (ASX:ANZDA)											
03/01/2023	Sale	700.00	17,556.13	17,556.13	0.00	17,556.13			0.00		0.00
19/12/2019	Purchase	700.00	17,556.13	17,556.13	0.00	17,556.13			0.00		0.00
		6,987.00	165,409.43	165,409.43	0.00	165,409.43			0.00		0.00

Scochen Superfund
Realised Capital Gains
For the period from 1 July 2022 to 30 June 2023

Quantity /Description			Accounting Treatment				Taxation Treatment						
			Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation				
							Adjusted	Reduced	Indexation	Discounted	Other	Deferred	Capital Loss
<u>Listed Securities Market</u>													
ANZ Group Holdings Limited (ASX:ANZ)													
03/01/2023	Sale	106.00	2,003.40		2,003.40	0.00	2,003.40			0.00		0.00	
17/03/2020	Purchase	106.00	2,003.40		2,003.40	0.00	2,003.40			0.00		0.00	
03/01/2023	Sale	148.00	2,797.20		2,797.20	0.00	2,797.20			0.00		0.00	
25/09/2012	Purchase	148.00	2,797.20		2,797.20	0.00	2,797.20			0.00		0.00	
03/01/2023	Sale	47.00	888.30		888.30	0.00	888.30			0.00		0.00	
19/12/2019	Purchase	47.00	888.30		888.30	0.00	888.30			0.00		0.00	
03/01/2023	Sale	50.00	945.00		945.00	0.00	945.00			0.00		0.00	
16/06/2017	Purchase	50.00	945.00		945.00	0.00	945.00			0.00		0.00	
03/01/2023	Sale	1,590.00	29,379.03		29,379.03	0.00	29,379.03			0.00		0.00	
17/03/2020	Purchase	1,590.00	29,379.03		29,379.03	0.00	29,379.03			0.00		0.00	
03/01/2023	Sale	20.00	378.00		378.00	0.00	378.00			0.00		0.00	
30/10/2018	Purchase	20.00	378.00		378.00	0.00	378.00			0.00		0.00	
03/01/2023	Sale	325.00	7,595.28		7,595.28	0.00	7,595.28			0.00		0.00	
25/02/2016	Purchase	325.00	7,595.28		7,595.28	0.00	7,595.28			0.00		0.00	
03/01/2023	Sale	44.00	831.60		831.60	0.00	831.60			0.00		0.00	
11/05/2018	Purchase	44.00	831.60		831.60	0.00	831.60			0.00		0.00	
03/01/2023	Sale	2,220.00	55,070.13		55,070.13	0.00	55,070.13			0.00		0.00	
25/09/2012	Purchase	2,220.00	55,070.13		55,070.13	0.00	55,070.13			0.00		0.00	
03/01/2023	Sale	755.00	21,594.08		21,594.08	0.00	21,594.08			0.00		0.00	
16/06/2017	Purchase	755.00	21,594.08		21,594.08	0.00	21,594.08			0.00		0.00	
03/01/2023	Sale	22.00	415.80		415.80	0.00	415.80			0.00		0.00	
25/02/2016	Purchase	22.00	415.80		415.80	0.00	415.80			0.00		0.00	
03/01/2023	Sale	660.00	18,466.98		18,466.98	0.00	18,466.98			0.00		0.00	
11/05/2018	Purchase	660.00	18,466.98		18,466.98	0.00	18,466.98			0.00		0.00	
03/01/2023	Sale	300.00	7,488.50		7,488.50	0.00	7,488.50			0.00		0.00	
30/10/2018	Purchase	300.00	7,488.50		7,488.50	0.00	7,488.50			0.00		0.00	

Scochen Superfund
Realised Capital Gains
For the period from 1 July 2022 to 30 June 2023

Quantity /Description			Accounting Treatment				Taxation Treatment					
			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>												
ANZ Group Holdings Limited (ASX:ANZ)												
03/01/2023	Sale	700.00	17,556.13	17,556.13	0.00	17,556.13			0.00		0.00	
19/12/2019	Purchase	700.00	17,556.13	17,556.13	0.00	17,556.13			0.00		0.00	
		6,987.00	165,409.43	165,409.43	0.00	165,409.43			0.00		0.00	
Betashares Nasdaq 100 ETF - Betashares Nasdaq 100 ETF (ASX:NDQ)												
30/06/2023	Dist	0.00	0.00	0.00					4,804.96		0.00	
30/06/2023	Dist	0.00	0.00	0.00					4,804.96		0.00	
30/06/2023	Dist	0.00	0.00	0.00					190.48		0.00	
30/06/2023	Dist	0.00	0.00	0.00					190.48		0.00	
		0.00	0.00	0.00					4,995.44		0.00	
Challenger Limited (ASX:CGF)												
19/01/2023	Sale	2,900.00	22,320.19	22,391.18	(70.99)	8,049.05	14,342.13		802.06		0.00	873.05
23/04/2015	Purchase	1,150.00	8,851.11	8,049.05	802.06	8,049.05			802.06		0.00	
16/01/2019	Purchase	500.00	3,848.31	4,650.00	(801.69)		4,650.00				0.00	801.69
8/02/2019	Purchase	1,250.00	9,620.77	9,692.13	(71.36)		9,692.13				0.00	71.36
		2,900.00	22,320.19	22,391.18	(70.99)	8,049.05	14,342.13		802.06		0.00	873.05
Charter Hall Long Wale REIT - Fully Paid Units Stapled Securities (ASX:CLW)												
30/06/2023	Dist	0.00	0.00	0.00					332.88		0.00	
30/06/2023	Dist	0.00	0.00	0.00					332.88		0.00	
30/06/2023	Dist	0.00	0.00	0.00					332.88		0.00	
30/06/2023	Dist	0.00	0.00	0.00					332.88		0.00	
30/06/2023	Dist	0.00	0.00	0.00					332.88		0.00	
30/06/2023	Dist	0.00	0.00	0.00					332.88		0.00	
30/06/2023	Dist	0.00	0.00	0.00					332.90		0.00	
30/06/2023	Dist	0.00	0.00	0.00					332.90		0.00	
		0.00	0.00	0.00					1,331.54		0.00	

Scochen Superfund
Realised Capital Gains
For the period from 1 July 2022 to 30 June 2023

Quantity /Description			Accounting Treatment				Taxation Treatment					
			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>												
Dexus - Fully Paid Units Stapled Securities (ASX:DXS)												
30/06/2023	Dist	0.00	0.00	0.00				3,056.18			0.00	
30/06/2023	Dist	0.00	0.00	0.00				3,056.18			0.00	
30/06/2023	Dist	0.00	0.00	0.00				2,920.26			0.00	
30/06/2023	Dist	0.00	0.00	0.00				2,920.26			0.00	
		0.00	0.00	0.00				5,976.44			0.00	
Invocare Limited (ASX:IVC)												
13/03/2023	Sale	3,100.00	37,491.54	40,770.97	(3,279.43)		40,770.97				0.00	3,279.43
1/05/2018	Purchase	3,100.00	37,491.54	40,770.97	(3,279.43)		40,770.97				0.00	3,279.43
		3,100.00	37,491.54	40,770.97	(3,279.43)		40,770.97				0.00	3,279.43
Ishares Global Healthcare ETF - Ishares Global Healthcare ETF (ASX:IXJ)												
30/06/2023	Dist	0.00	0.00	0.00				225.26			0.00	
30/06/2023	Dist	0.00	0.00	0.00				225.26			0.00	
30/06/2023	Dist	0.00	0.00	0.00				102.36			0.00	
30/06/2023	Dist	0.00	0.00	0.00				102.36			0.00	
		0.00	0.00	0.00				327.62			0.00	
Transurban Group - Fully Paid Ordinary/Units Stapled Securities (ASX:TCL)												
30/06/2023	Dist	0.00	0.00	0.00				6.28			0.00	
30/06/2023	Dist	0.00	0.00	0.00				6.28			0.00	
30/06/2023	Dist	0.00	0.00	0.00				7.22			0.00	
30/06/2023	Dist	0.00	0.00	0.00				7.22			0.00	
		0.00	0.00	0.00				13.50			0.00	

Scochen Superfund
Realised Capital Gains
For the period from 1 July 2022 to 30 June 2023

Quantity /Description			Accounting Treatment				Taxation Treatment						
			Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation				
							Adjusted	Reduced	Indexation	Discounted	Other	Deferred	Capital Loss
<u>Listed Securities Market</u>													
Woodside Energy Group Ltd (ASX:WDS)			- 2012 Parcel does not exists, assuming that the previous account already cleared, so used 2014 parcel. The remaining shares are matched with the unrealised CG report.										
25/07/2022	Sale	865.00	26,784.16		29,795.19	(3,011.03)		29,795.19			0.00	3,011.03	
1/12/2014	Purchase	100.00	3,096.43		3,949.57	(853.14)		3,949.57			0.00	853.14	
22/07/2015	Purchase	140.00	4,335.01		4,897.56	(562.55)		4,897.56			0.00	562.55	
31/10/2018	Purchase	210.00	6,502.51		7,157.86	(655.35)		7,157.86			0.00	655.35	
8/11/2019	Purchase	415.00	12,850.21		13,790.20	(939.99)		13,790.20			0.00	939.99	
09/11/2022	Sale	820.00	32,010.27		25,523.52	6,486.75	25,523.52		6,486.75		0.00		
30/06/2017	Purchase	263.00	10,266.71		7,891.89	2,374.82	7,891.89		2,374.82		0.00		
10/10/2019	Purchase	492.00	19,206.16		15,471.72	3,734.44	15,471.72		3,734.44		0.00		
8/11/2019	Purchase	65.00	2,537.40		2,159.91	377.49	2,159.91		377.49		0.00		
		1,685.00	58,794.43		55,318.71	3,475.72	25,523.52	29,795.19	6,486.75		0.00	3,011.03	
Listed Securities Market Total			449,425.02		449,299.72	125.30	364,391.43	84,908.29	19,933.35		0.00	7,163.51	
Grand Total			449,425.02		449,299.72	125.30	364,391.43	84,908.29	19,933.35		0.00	7,163.51	

* 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.

Scochen Superfund
Realised Capital Gains
For the period from 1 July 2022 to 30 June 2023

Capital Gains Tax Return Summary

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
Current Year Capital Gains						
Shares & Units - Listed Shares	0.00	7,288.00	0.00	0.00	7,288.00	7,163.00
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	12,644.00	0.00	0.00	12,644.00	0.00
	<u>0.00</u>	<u>19,932.00</u>	<u>0.00</u>	<u>0.00</u>	<u>19,932.00</u>	<u>7,163.00</u>
Capital Losses Applied						
Current Year	0.00	7,163.00	0.00	0.00	7,163.00	
Prior Years	0.00	12,769.00	0.00	0.00	12,769.00	
	<u>0.00</u>	<u>19,932.00</u>	<u>0.00</u>	<u>0.00</u>	<u>19,932.00</u>	
Net Capital Gains						
Net Gain after applying losses	0.00	0.00	0.00	0.00	0.00	
Discount applicable		0.00				
Net Gain after applying discount	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	

Scochen Superfund
Distribution Reconciliation Report
For the period 1 July 2022 to 30 June 2023

Net Distribution	Australian Income			Other Non-Assessable Amounts			Foreign Income			Capital Gains				AMIT	Gross Distribution	
	NPP Income	Franking Credits	Withholding Tax	Tax Exempt	Tax Free	Tax Deferred	Capital Returns	Assesable Amounts	Foreign Tax Credits	Discounted Capital Gains	CGT Concession Amount	Indexed Capital Gains	Other Capital Gains	Net Cost Base Increase/ (Decrease)	Accounting	Tax
<u>Listed Securities Market</u>																
Charter Hall Long Wale REIT - Fully Paid Units Stapled Securities (ASX:CLW)																
7,154.00	1,838.68	0.00	0.00	3,983.78	0.00	0.00	0.00	0.00	0.00	665.77	665.77	0.00	0.00	(3,983.78)	7,154.00	1,838.68
Dexus - Fully Paid Units Stapled Securities (ASX:DXS)																
6,050.40	3,337.75	0.00	0.00	(3,263.79)	0.00	0.00	0.00	0.00	0.00	2,988.22	2,988.22	0.00	0.00	3,263.79	6,050.40	3,337.75
Hyperion Gbl Growth Companies Fund (Managed Fund) - Hyperion Gbl Growth Companies Fund (Managed Fund) (ASX:HYGG)																
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26.58	0.00	0.00	0.00	0.00	0.00	26.58	0.00
Ishares Global Healthcare ETF - Ishares Global Healthcare ETF (ASX:IXJ)																
1,687.33	0.12	0.00	0.00	0.00	0.00	0.00	0.00	1,359.59	240.29	163.81	163.81	0.00	0.00	0.00	1,927.62	0.12
Betashares Nasdaq 100 ETF - Betashares Nasdaq 100 ETF (ASX:NDQ)																
5,492.57	2.98	0.00	0.00	0.00	0.00	0.00	0.00	494.15	255.60	2,497.72	2,497.72	0.00	0.00	0.00	5,748.17	2.98
National Storage REIT - Fully Paid Ordinary/Units Stapled Securities (ASX:NSR)																
3,039.30	919.70	0.00	0.00	2,086.64	0.00	0.00	0.00	32.96	0.00	0.00	0.00	0.00	0.00	(2,086.64)	3,039.30	919.70
Transurban Group - Fully Paid Ordinary/Units Stapled Securities (ASX:TCL)																
4,731.00	2,174.01	4.25	0.00	2,543.49	0.00	0.00	0.00	0.00	0.00	6.75	6.75	0.00	0.00	(2,543.49)	4,731.00	2,178.26
28,154.60	8,273.24	4.25	0.00	5,350.12	0.00	0.00	0.00	1,886.70	522.47	6,322.27	6,322.27	0.00	0.00	(5,350.12)	28,677.07	8,277.49
28,154.60	8,273.24	4.25	0.00	5,350.12	0.00	0.00	0.00	1,886.70	522.47	6,322.27	6,322.27	0.00	0.00	(5,350.12)	28,677.07	8,277.49

Scochen Superfund
Distribution Reconciliation Report
For the period 1 July 2022 to 30 June 2023

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

Reconciliation

	Australian Income			Other Non-Assessable Amounts			Foreign Income		Capital Gains				Gross Distribution	
	NPP Income	Franking Credits		Tax Exempt	Tax Free	Tax Deferred	Assesable Amounts	Foreign Tax Credits	Disc. Capital Gains	CGT Concession Amount	Indexed Capital Gains	Other Capital Gains	Accounting	Tax
Gross Accounting Distribution	8,273.24	-		5,350.12	-	-	1,886.70	522.47	6,322.27	6,322.27	-	-	28,677.07	-
Gross Tax Distribution	8,273.24	4.25		-	-	-	-	-	-	-	-	-	-	8,277.49
Net Foreign Income	-	-		-	-	-	1,886.70	522.47	-	-	-	-	-	2,409.17
Net Distributed Capital Gain	-	-		-	-	-	-	-	12,644.54	N/A	-	-	-	12,644.54

All Registry communications to:
Link Market Services Limited
Locked Bag A14, Sydney South, NSW 1235
Enquiries (within Australia): 1300 303 063
(outside Australia): +61 1300 303 063
ASX Code: CLW
Email: charterhall@linkmarketservices.com.au
Website: www.linkmarketservices.com.au



Charter Hall WALE Limited
ABN 20 610 772 202
ACN 610 772 202
AFSL 486721

As responsible entity of the Charter Hall Long WALE REIT ("CLW")

Part A: Your details



037 013008

SCOCHEN PTY LTD
<SCOCHEN SUPER FUND A/C>
C/- WHITEHAVEN PRIVATE PORT
PO BOX 259
FORTITUDE VALLEY QLD 4006

Date: 8 September 2023
Reference No.: X*****6399

Attribution Managed Investment Trust Member Annual Statement for the year ended 30 June 2023

The below relates to the distributions for the stapled securities issued by Charter Hall Direct Industrial Fund Trust (DIF). There was no distributable income paid from LWR Finance Trust during the 2022-2023 Tax year.

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

Non-Australian residents should seek independent Australian tax advice.

Item	Amount	Tax return label
Share of net income from trusts, less net capital gains, foreign income and franked distributions - primary production income	\$131.45	13L
Share of net income from trusts, less net capital gains, foreign income and franked distributions - non-primary production income	\$1,707.23	13U
Franked distribution from trusts	\$0.00	13C
Other deductions relating to non-primary production income	\$0.00	13Y
Share of franking credits from franked dividends	\$0.00	13Q
Share of credit for foreign resident withholding amounts (excluding capital gains)	\$0.00	13A
Share of credit for tax file number amounts withheld from interest, dividends and unit trust distributions	\$0.00	13R
Net capital gain	\$665.77	18A
Total current year capital gains	\$1,331.54	18H
Credit for foreign resident capital gains withholding amounts	\$0.00	18X
Assessable foreign source income	\$0.00	20E
Other net foreign source income	\$0.00	20M
Australian franking credits from a New Zealand franking company	\$0.00	20F
Foreign income tax offset *	\$0.00	20O

*To work out your foreign income tax offset (FITO) entitlement, see 20 Foreign source income and foreign assets or property or the Guide to foreign tax offset rules 2023.

Part B: Capital gains tax information - additional information for item 18

	Amount	
Capital gains - discounted method	\$1,331.54	(gross amount)
Capital gains - other method	\$0.00	
Total current year capital gains	\$1,331.54	

Part C: Components of attribution

	Cash distributions	Tax paid or franking credit (gross up)	Attributable amount
Australian income			
Interest (subject to non - resident withholding tax)			\$0.00
Interest (not subject to non - resident withholding tax)			\$0.00
Dividends - unfranked amount declared to be CFI			\$0.00
Dividends - unfranked amount not declared to be CFI			\$0.00
Other assessable Australian income (Other)			\$1,707.23
Other assessable Australian income (NCMI)			\$0.00
Other assessable Australian income (Excluded from NCMI)			\$0.00
Other assessable Australian income (NCMI – Non-Primary production)			\$0.00
Other assessable Australian income (CBMI)			\$0.00
Non-primary production income			\$1,707.23
NCMI - primary production			\$131.45
Primary production income			\$131.45
Dividends - franked amount		\$0.00	\$0.00
Capital gains			
Capital gains – discounted method TAP (Other)			\$665.77
Capital gains – discounted method TAP (NCMI)			\$0.00
Capital gains – discounted method TAP (Excluded from NCMI)			\$0.00
Capital gains – discounted method TAP (CBMI)			\$0.00
Capital gains - discounted method NTAP			\$0.00
Taxable foreign capital gains - discounted method		\$0.00	\$0.00
Capital gains – other method TAP (Other)			\$0.00
Capital gains – other method TAP (NCMI)			\$0.00
Capital gains – other method TAP (Excluded from NCMI)			\$0.00
Capital gains – other method TAP (CBMI)			\$0.00
Capital gains - other method NTAP			\$0.00
Taxable foreign capital gains - other method		\$0.00	\$0.00
Net capital gains		\$0.00	\$665.77
AMIT CGT gross up amount			\$665.77
Other capital gains distribution			
Total current year capital gains		\$0.00	\$1,331.54
Foreign income			
Other net foreign source income		\$0.00	\$0.00
Assessable foreign source income		\$0.00	\$0.00
Australian franking credit from a New Zealand franking company		\$0.00	\$0.00
CFC income			\$0.00
Transferor trust income			\$0.00
Total foreign income		\$0.00	\$0.00
Other non-assessable amounts			Amount
Net exempt income			\$0.00
Non-assessable non-exempt amount			\$0.00
Other non-attributable amounts			\$3,983.78
Total non-assessable amounts			\$3,983.78
Gross cash distribution	\$7,154.00		
Less: withholding tax	\$0.00		
Net cash distribution	\$7,154.00		

Part D: Tax offsets

Tax offsets	Amount
Franking credit tax offset from Australian resident companies	\$0.00
Foreign income tax offset - Other net foreign source income	\$0.00
Total tax offsets	\$0.00

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

	Amount
AMIT cost base net amount - excess (decrease cost base)	\$3,983.78
AMIT cost base net amount - shortfall (increase cost base)	\$0.00

Note: FITOs are not split into their components (representing the type of income/gains they have arisen on) and they have not been reduced where they arise on discounted capital gains. Investors should seek their own advice in this respect from their professional tax advisor.

Charter Hall has prepared a Tax Guide to assist you in completing your 2023 Tax return.

This guide can be found at <https://www.charterhall.com.au/taxationguide>

Please retain this statement for income tax purposes

All Registry communications to:
Link Market Services Limited
Locked Bag A14, Sydney South, NSW 1235
Enquiries (within Australia): 1300 303 063
(outside Australia): +61 1300 303 063
ASX Code: CLW
Email: charterhall@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

**DISTRIBUTION ADVICE
DIRECT CREDIT**



Charter Hall WALE Limited
ABN 20 610 772 202
ACN 610 772 202
AFSL 486721

As responsible entity of the Charter Hall Long WALE REIT ("CLW")



037 010938

SCOCHEN PTY LTD
<SCOCHEN SUPER FUND A/C>
C/- WHITEHAVEN PRIVATE PORT
PO BOX 259
FORTITUDE VALLEY QLD 4006

Holder Identification Number (HIN): X*****6399
Payment Date: 11 November 2022
Record Date: 30 September 2022
TFN/ABN Status: Quoted

Distribution statement for the period ended 30 September 2022

Security description	Class	Amount per stapled security	Number of stapled securities	Gross distribution
CLW	Stapled Securities	7.00 cents	25,550	\$1,788.50
Net distribution				\$1,788.50

Income is taxable in the year of entitlement rather than the tax year of receipt.
All distributions are calculated in Australian dollars and withholding tax has been deducted where applicable.

Note for custodians and other intermediaries

Charter Hall WALE Limited has given notice for purposes of the 'fund payment' rules in Schedule 1 of the Taxation Administration Act 1953.
The notice has been placed on CLW's website at www.longwalereit.com.au.

Further Information

If you require further information on your holding, please contact Link Market Services Limited on the above contact details.

We recommend you seek professional advice if you have questions about your personal tax position.

This statement contains important information; please retain this statement for taxation purposes as a charge may be levied for a replacement.

Banking Instructions

Net distribution of \$1,788.50 was credited to the following bank account:

MACQUARIE BANK
ACCOUNT NAME: SCOCHEN PTY LTD ATF SCOCHEN SUPE
BSB: 182-512 ACC: *****6656
DIRECT CREDIT REFERENCE: 001285406444

ADVICE ONLY

All Registry communications to:
Link Market Services Limited
Locked Bag A14, Sydney South, NSW 1235
Enquiries (within Australia): 1300 303 063
(outside Australia): +61 1300 303 063
ASX Code: CLW
Email: charterhall@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

**DISTRIBUTION ADVICE
DIRECT CREDIT**



Charter Hall WALE Limited
ABN 20 610 772 202
ACN 610 772 202
AFSL 486721

As responsible entity of the Charter Hall Long WALE REIT ("CLW")



037 011095

SCOCHEN PTY LTD
<SCOCHEN SUPER FUND A/C>
C/- WHITEHAVEN PRIVATE PORT
PO BOX 259
FORTITUDE VALLEY QLD 4006

Holder Identification Number (HIN): X*****6399
Payment Date: 14 February 2023
Record Date: 30 December 2022
TFN/ABN Status: Quoted

Distribution statement for the period ended 31 December 2022

Security description	Class	Amount per stapled security	Number of stapled securities	Gross distribution
CLW	Stapled Securities	7.00 cents	25,550	\$1,788.50
Net distribution				\$1,788.50

Dividend Reinvestment Plan: The Charter Hall Long WALE REIT Dividend Reinvestment Plan (DRP) has been suspended for this distribution.

Income is taxable in the year of entitlement rather than the tax year of receipt.
All distributions are calculated in Australian dollars and withholding tax has been deducted where applicable.

Note for custodians and other intermediaries

Charter Hall WALE Limited has given notice for purposes of the 'fund payment' rules in Schedule 1 of the Taxation Administration Act 1953. The notice has been placed on CLW's website at www.longwalereit.com.au.

Further Information

If you require further information on your holding, please contact Link Market Services Limited on the above contact details.

We recommend you seek professional advice if you have questions about your personal tax position.

This statement contains important information; please retain this statement for taxation purposes as a charge may be levied for a replacement.

Banking Instructions

Net distribution of \$1,788.50 was credited to the following bank account:

MACQUARIE BANK
ACCOUNT NAME: SCOCHEN PTY LTD ATF SCOCHEN SUPE
BSB: 182-512 ACC: *****6656
DIRECT CREDIT REFERENCE: 001289356078

ADVICE ONLY

All Registry communications to:
Link Market Services Limited
Locked Bag A14, Sydney South, NSW 1235
Enquiries (within Australia): 1300 303 063
(outside Australia): +61 1300 303 063
ASX Code: CLW
Email: charterhall@linkmarketservices.com.au
Website: www.linkmarketservices.com.au



Charter Hall WALE Limited
ABN 20 610 772 202
ACN 610 772 202
AFSL 486721

As responsible entity of the Charter Hall Long WALE REIT ("CLW")

**DISTRIBUTION ADVICE
DIRECT CREDIT**



037 011298

SCOCHEN PTY LTD
<SCOCHEN SUPER FUND A/C>
C/- WHITEHAVEN PRIVATE PORT
PO BOX 259
FORTITUDE VALLEY QLD 4006

Holder Identification Number (HIN): X*****6399
Payment Date: 15 May 2023
Record Date: 31 March 2023
TFN/ABN Status: Quoted

Distribution statement for the period ended 31 March 2023

Security description	Class	Amount per stapled security	Number of stapled securities	Gross distribution
CLW	Stapled Securities	7.00 cents	25,550	\$1,788.50
Net distribution				\$1,788.50

Notes to Charter Hall Long WALE REIT (CLW) distribution statement

- (a) Please note the Distribution Reinvestment Plan (DRP) is not applicable to this distribution.
(b) Income is taxable in the year of entitlement rather than the tax year of receipt. All distributions are calculated in Australian dollars and withholding tax has been deducted where applicable.

Note for custodians and other intermediaries

Charter Hall WALE Limited has given notice for purposes of the 'fund payment' rules in Schedule 1 of the Taxation Administration Act 1953. The notice has been placed on CLW's website at www.longwalereit.com.au.

Further Information

If you require further information on your holding, please contact Link Market Services Limited on the above contact details.

We recommend you seek professional advice if you have questions about your personal tax position.

This statement contains important information; please retain this statement for taxation purposes as a charge may be levied for a replacement.

Banking Instructions

Net distribution of \$1,788.50 was credited to the following bank account:

MACQUARIE BANK
ACCOUNT NAME: SCOCHEN PTY LTD ATF SCOCHEN SUPE
BSB: 182-512 ACC: *****6656
DIRECT CREDIT REFERENCE: 001295708834

ADVICE ONLY

All Registry communications to:
Link Market Services Limited
Locked Bag A14, Sydney South, NSW 1235
Enquiries (within Australia): 1300 303 063
(outside Australia): +61 1300 303 063
ASX Code: CLW
Email: charterhall@linkmarketservices.com.au
Website: www.linkmarketservices.com.au



Charter Hall WALE Limited
ABN 20 610 772 202
ACN 610 772 202
AFSL 486721

As responsible entity of the Charter Hall Long WALE REIT ("CLW")

**DISTRIBUTION ADVICE
DIRECT CREDIT**



037 011265

SCOCHEN PTY LTD
<SCOCHEN SUPER FUND A/C>
C/- WHITEHAVEN PRIVATE PORT
PO BOX 259
FORTITUDE VALLEY QLD 4006

Holder Identification Number (HIN): X*****6399
Payment Date: 14 August 2023
Record Date: 30 June 2023
TFN/ABN Status: Quoted

Distribution statement for the period ended 30 June 2023

Security description	Class	Amount per stapled security	Number of stapled securities	Gross distribution
CLW	Stapled Securities	7.00 cents	25,550	\$1,788.50
Net distribution				\$1,788.50

Notes to Charter Hall Long WALE REIT (CLW) distribution statement

- (a) Please note the Distribution Reinvestment Plan (DRP) is not applicable to this distribution.
(b) Income is taxable in the year of entitlement rather than the tax year of receipt. All distributions are calculated in Australian dollars and withholding tax has been deducted where applicable.

Note for custodians and other intermediaries

Charter Hall WALE Limited has given notice for purposes of the 'fund payment' rules in Schedule 1 of the Taxation Administration Act 1953. The notice has been placed on CLW's website at www.longwalereit.com.au.

Further Information

If you require further information on your holding, please contact Link Market Services Limited on the above contact details.

We recommend you seek professional advice if you have questions about your personal tax position.

This statement contains important information; please retain this statement for taxation purposes as a charge may be levied for a replacement.

Banking Instructions

Net distribution of \$1,788.50 was credited to the following bank account:

MACQUARIE BANK
ACCOUNT NAME: SCOCHEN PTY LTD ATF SCOCHEN SUPE
BSB: 182-512 ACC: *****6656
DIRECT CREDIT REFERENCE: 001299065428

ADVICE ONLY



037 026121

SCOCHEN PTY LTD
<SCOCHEN SUPER FUND A/C>
C/- WHITEHAVEN PRIVATE PORT
PO BOX 259
FORTITUDE VALLEY QLD 4006

Statement date: 30 August 2023

Reference no: X*****6399

Page 1 of 4

Security Price at 30 June 2023: \$7.80

Value of Holding at 30 June 2023: \$121,680.00

Dexus Attribution Managed Investment Trust Member Annual Statement and Guide for the year 1 July 2022 to 30 June 2023

This Dexus Attribution Managed Investment Trust ("AMIT") Member Annual Statement ("AMMA Statement") and Guide have been prepared to assist you with the completion of your Australian Income Tax Return for the year ended 30 June 2023.

Period end date	No of securities held at Record Date	Total Distribution rate (cents per security)	Dexus Property Trust	Dexus Operations Trust	TOTAL
31/12/2022	11,050	28.00	\$3,094.00	\$0.00	\$3,094.00
30/06/2023	15,600	23.60	\$2,956.40	\$725.20	\$3,681.60
Total Paid			\$6,050.40	\$725.20	\$6,775.60

Part A – Summary of 2023 tax return/supplementary section items		
Item	Individual tax return labels	Amount
Franked amount*	11T	\$513.68
Franking credit*	11U	\$220.15
Non-primary production income	13U	\$3,337.75
Franked distributions from trusts	13C	\$0.00
Share of franking credit from franked dividends	13Q	\$0.00
Credit for TFN/ABN amounts withheld	13R	\$0.00
Total current year capital gains	18H	\$5,976.44
Net capital gain	18A	\$2,988.22
Assessable foreign source income	20E and 20M	\$0.00
Foreign income tax offset	20O	\$0.00

* Relates to the dividend paid on 30 August 2022. Refer to the Guide for further information.

Part B – Components of distribution – 2023 tax return amounts

	Notes	Dexus Property Trust distribution	Franking credit	Foreign income tax offset
Australian trust income				
Interest	1	\$445.34		
Franked dividends	2	\$0.00	\$0.00	
Other income	3	\$2,892.41		
Total non-primary production income		\$3,337.75		
Capital gains				
Discounted capital gains (50% discount)	4	\$2,988.22		\$0.00
Capital gains – indexation method	5	\$0.00		
Capital gains – other	6	\$0.00		
Distributed capital gains		\$2,988.22		
Foreign income				
Assessable foreign income	7 and 8	\$0.00		\$0.00
Other non-assessable amounts				
Non-assessable amounts	9	\$0.00		
Excess of components over trust distribution	9	(\$275.57)		
Total Trust Distribution		\$6,050.40		
AMIT cost base adjustments				
AMIT cost base net increase amount	10	\$3,263.79		
AMIT cost base net decrease amount		\$0.00		

Part C – Components of DXS dividend – 2024 tax returns amounts

Dividend date	30 August 2023			
	Notes	Distribution	Franking credit	Franking percentage
Dividend income				
Franked dividend	11	\$725.20	\$310.80	100%
Total dividend		\$725.20		

Part D – Additional capital gains information for Item 18

Discount capital gains – grossed up (taxable Australian property)	\$5,976.44
Discount capital gains – grossed up (non-taxable Australian property)	\$0.00
Capital gains – other method (taxable Australian property)	\$0.00
Capital gains – other method (non-taxable Australian property)	\$0.00
Total current year capital gains	\$5,976.44
CGT discount	\$2,988.22
Net capital gains	\$2,988.22

Part E – Withholding amounts

	Notes	
TFN / ABN withholding tax	12	\$0.00
Managed investment trust withholding tax	13	\$0.00
Managed investment trust withholding tax (clean building)	13	\$0.00
Non-resident interest withholding tax	13	\$0.00



037 010338

SCOCHEN PTY LTD
<SCOCHEN SUPER FUND A/C>
C/- WHITEHAVEN PRIVATE PORT
PO BOX 259
FORTITUDE VALLEY QLD 4006Payment date: 28 February 2023
Record date: 30 December 2022
Reference no: X*****6399
TFN/ABN RECEIVED AND RECORDED
Security Price at 30 December 2022: \$7.75
Value of Holding at 30 December 2022: \$85,637.50**Distribution Statement**

This amount represents a distribution from Dexus (DXS) for the period 1 July 2022 to 31 December 2022 payable on stapled securities entitled to participate in the distribution at the record date.

Description of securities	Rate per security	Participating securities	Distribution amount
DPT distribution	28.0 cents	11,050	\$3,094.00
DXO distribution	0 cents	11,050	\$0.00
Total distribution	28.0 cents		\$3,094.00
Net Amount:			\$3,094.00

BANKING INSTRUCTIONSMACQUARIE BANK
ACCOUNT NAME: SCOCHEN PTY LTD ATF SCOCHEN SUPE
BSB: 182-512 ACC NO.: *****6656
Direct Credit Reference Number: 001289511155

Dexus completed a Corporate Simplification process on 6 July 2021. As a result of the Simplification, a Dexus security comprises a unit in each of Dexus Property Trust (DPT) and Dexus Operations Trust (DXO).

Non-resident investors and their custodians can obtain relevant notices necessary for the purposes of subdivision 12-H of Schedule 1 to the Taxation Administration Act, 1953 at www.dexus.com/dxs.

An Investor Services Login is available at www.dexus.com/update where you can view, update or obtain necessary forms to manage your security details. Please note, broker sponsored holders (i.e. where your reference number starts with "X") must advise their change of address through their broker.

Market announcements, reports, presentations, distributions, tax, security price apportionment and governance information can be obtained at www.dexus.com.

Please retain this statement in a safe place as a charge may be levied for a replacement.

Security Registry
C/- Link Market Services Limited
Locked Bag A14, Sydney South, NSW 1235
Free Call: 1800 819 675
Telephone (outside Australia): +61 1800 819 675
ASX Code: DXS
Email: dexus@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

037 010473

SCOCHEN PTY LTD
<SCOCHEN SUPER FUND A/C>
C/- WHITEHAVEN PRIVATE PORT
PO BOX 259
FORTITUDE VALLEY QLD 4006Payment date: 30 August 2023
Record date: 30 June 2023
Reference no: X*****6399
TFN/ABN RECEIVED AND RECORDED
Security Price at 30 June 2023: \$7.80
Value of Holding at 30 June 2023: \$121,680.00

Distribution Statement

This amount represents a distribution from Dexus (DXS) for the period 1 January 2023 to 30 June 2023 payable on stapled securities entitled to participate in the distribution at the record date.

Description of securities	Rate per security	Participating securities	Distribution amount
DPT distribution	18.951282 cents	15,600	\$2,956.40
DXO distribution	4.648718 cents	15,600	\$725.20
Total distribution	23.6 cents		\$3,681.60
Net Amount:			\$3,681.60

BANKING INSTRUCTIONS

MACQUARIE BANK
ACCOUNT NAME: SCOCHEN PTY LTD ATF SCOCHEN SUPE
BSB: 182-512 ACC NO.: *****6656
Direct Credit Reference Number: 001299373318

A Dexus security comprises a unit in each of Dexus Property Trust (DPT) and the Dexus Operations Trust (DXO)

Non-resident investors and their custodians can obtain relevant notices necessary for the purposes of subdivision 12-H of Schedule 1 to the Taxation Administration Act, 1953 at www.dexus.com/dxs.

An Investor Services Login is available at www.dexus.com/update where you can view, update or obtain necessary forms to manage your security details. Please note, broker sponsored holders (i.e. where your reference number starts with "X") must advise their change of address through their broker.

Market announcements, reports, presentations, distributions, tax, security price apportionment and governance information can be obtained at www.dexus.com/investor-centre.

Please retain this statement in a safe place as a charge may be levied for a replacement.

Hyperion Global Growth Companies Fund (Managed Fund) - ARSN 611 084 229

2023 Tax Statement

Attribution Managed Investment Trust (AMIT)
Member Annual Statement (AMMA Statement)

SCOCHEN PTY LTD
<SCOCHEN SUPER FUND A/C>
C/- WHITEHAVEN PRIVATE PORT
PO BOX 259
FORTITUDE VALLEY QLD 4006

Your details (Part A)

Holder Number

X****456399

Summary of Key Information

Date: 31-Jul-2023
Year Ended: 30-Jun-2023
TFN/ABN Status: Quoted
Fund Code: HYGG

Dear Unitholder,

This AMMA Statement has been prepared to assist you with completion of your Australian Income Tax Return for the year ended 30 June 2023. Please retain this statement for taxation purposes.

Please note that if any of your details displayed above are incorrect please log in to your investor portal account and update your details online or contact our registry.

Distributions Paid for the 2023 tax year

Description	Gross Distribution	Tax Withheld	Net Distribution
Distribution – period end 30 June 2023	\$0.00	\$0.00	\$0.00
Total	\$0.00	\$0.00	\$0.00



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investor.automic.com.au

Tax Return Information

Summary of 2023 Tax Return Items (Part B)

Description	Amount	Tax Return Reference
Table 1 – Partnerships and trusts – Primary production		
Share of net income from trusts		13L
Other deductions relating to amounts shown at share of net income from trusts		13X
Table 2 – Partnership and trusts – Non-primary production		
Share of net income from trusts, less net capital gains, foreign income and franked distributions		13U
Franked distributions from trusts		13C
Other deductions relating to non-primary production income		13Y
Table 3 – Share of credits from income and tax offsets		
Share of credit for tax withheld where Australian business number not quoted		13P
Share of franking credit from franked dividends		13Q
Share of credit for tax file number amounts withheld from interest, dividends and unit trust distributions		13R
Share of credit for tax paid by trustee		13S
Share of credit for foreign resident withholding amounts (excluding capital gains)		13A
Share of National rental affordability scheme tax offset		13B
Early stage venture capital limited partnership: current year tax offset		T8K
Early stage investor: current year tax offset		T9L
Other refundable tax offsets: Exploration credits		T9 (code E)
Table 4 – Capital gains		
Net capital gain		18A
Total current year capital gains		18H
Credit for foreign resident capital gains withholding amounts		18X
Table 5 – Foreign entities		
CFC income		19K
Transferor trust income		19B
Table 6 – Foreign source income and foreign assets or property		
Assessable foreign source income	\$26.58	20E
Net foreign rent		20R
Other net foreign source income	\$26.58	20M
Australian franking credits from a New Zealand franking company		20F
Foreign income tax offset	\$26.58	20O
Table 7 – Other income		
Category 4 rebates		24V

Component Information (Part C)

Description	Cash Distribution	Franking Credits / Tax Offsets	Attributed Amount	Tax Return Reference
Table 1 – Australian income				
Interest				-
Dividends				-
Dividends: unfranked amount declared to be CFI				-
Dividends: unfranked amount not declared to be CFI				-
Dividends: less LIC capital gain deduction				-
Other assessable Australian income				-
NCMI – Non-primary production				-
Excluded from NCMI – Non-primary production				-
Non-primary production income (A)				13U
NCMI – Primary production				-
Excluded from NCMI – Primary Production				-
Primary production Income (B)				13L
Dividends: Franked amount (Franked distributions) (X)				13C/13Q



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Description	Cash Distribution	Franking Credits / Tax Offsets	Attributed Amount	Tax Return Reference
Table 2 – Capital gains				
Capital gains discount – Taxable Australian property				-
Capital gains discount – Non-taxable Australian property				-
Capital gains other – Taxable Australian property				-
Capital gains other – Non-taxable Australian property				-
NCMI capital gains				-
Excluded from NCMI capital gains				-
Net capital gain				18A
AMIT CGT gross up amount				-
Other capital gains distribution				-
Total current year capital gains (C)				18H
Table 3 – Foreign income				
Other net foreign source income		\$26.58	\$26.58	20M/200
Net foreign rent				20R
Assessable foreign source income		\$26.58	\$26.58	20E
Australian franking credits from a New Zealand franking company				20F
CFC income				19K
Transferor trust income				19B
Total foreign income (D)		\$26.58	\$26.58	-
Table 4 – Tax offsets				
Franking credit tax offset				13Q
Foreign income tax offset		\$26.58	\$26.58	200
Total tax offsets (E)		\$26.58	\$26.58	-
Table 5 – Other non-assessable amounts and cost base details				
Net exempt income				
Non-assessable non-exempt amount (F)				
Other non-attributable amounts				
Gross cash distribution (G)				
AMIT cost base net amount – excess (decrease)				
AMIT cost base net amount – shortfall (increase)				
Table 6 – Other amounts deducted from trust distributions				
TFN amounts withheld				13R
Other expenses				13Y
Credit for foreign resident capital gains withholding amounts				18X
Other income Category 4: Rebates				24V
Net cash distribution				-
Table 7 – Reporting for the purposes of non-resident withholding tax and income tax				
Table 1 – Interest exempt from withholding				-
Table 6 – Non-resident withholding amount				-
Table 6 – Non-resident member para 276-105(2)(a) or (b) assessable amount				-
Table 6 – Non-resident member para 276-105(2)(c) assessable amount				-
Table 6 – Managed investment trust fund payments				-
Deemed payment – Dividend				-
Deemed payment – Interest				-
Deemed payment – Royalties				-
Deemed payment – Fund payment				-



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iShares Global Healthcare ETF

ARSN 625 114 347
BlackRock Investment Management (Australia) Limited
ABN 13 006 165 975 AFSL 230523

Update your information:



www.investorcentre.com/au/contact



Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia
Enquiries: (within Australia) 1-300-ishare (474 273)
(international) +61 3 9415 4695

014538 000 IXJ



SCOCHEN PTY LTD
<SCOCHEN SUPER FUND A/C>
C/- WHITEHAVEN PRIVATE PORT
PO BOX 259
FORTITUDE VALLEY QLD 4006

TFN/ABN Status: Quoted
Holder Identification Number (HIN)

HIN WITHHELD

ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2023

The following tax return items are valid for Australian resident individual unitholders only.

PART A – SUMMARY OF 2023 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS			
Item	Tax Return Label	Tax Attribution Amount	
Share of non-primary production income	13U	\$0.12	
Franked distributions from trusts	13C	\$0.00	
Share of franking credits from franked dividends	13Q	\$0.00	
Share of credit for TFN amounts withheld	13R	\$0.00	
Share of credit for foreign resident withholding amounts	13A	\$0.00	
Net capital gain	18A	\$163.81	
Total current year capital gains	18H	\$327.62	
Assessable foreign source income	20E	\$1,599.88	
Other net foreign source income	20M	\$1,599.88	
Foreign income tax offset	20O	\$240.29	
PART B – COMPONENTS OF DISTRIBUTION			
Item	Cash Distribution	Tax Paid/Offsets	Tax Attribution
Australian income			
Unfranked distributions			\$0.00
Unfranked CFI distributions			\$0.00
Interest (subject to non resident WHT)			\$0.12
Interest (not subject to non resident WHT)			\$0.00
Other income - clean building MIT income			\$0.00
Other income - excluded from NCMI			\$0.00
Other income - NCMI			\$0.00
Other income			\$0.00
Non primary production income			\$0.12
Franked distributions		\$0.00	\$0.00
Capital gains			
Discounted capital gains TAP - clean building MIT income			\$0.00
Discounted capital gains TAP - excluded from NCMI			\$0.00
Discounted capital gains TAP - NCMI			\$0.00
Discounted capital gains TAP			\$0.00
Discounted capital gains NTAP			\$163.81
Capital gains – other method TAP - clean building MIT income			\$0.00
Capital gains – other method TAP - excluded from NCMI			\$0.00
Capital gains – other method TAP - NCMI			\$0.00
Capital gains – other method TAP			\$0.00
Capital gains – other method NTAP			\$0.00
Net capital gain			\$163.81
AMIT CGT gross up amount			\$163.81
Total current year capital gains			\$327.62
Foreign income			
Assessable foreign source income		\$240.29	\$1,599.88
Other non-assessable amounts			
Non-assessable non-exempt amount			\$0.00
Gross amount	\$1,687.33		\$1,927.62
AMIT cost base net amount - excess (reduce cost base)			\$0.00
AMIT cost base net amount - shortfall (increase cost base)			\$0.00
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
Net cash distribution	\$1,687.33		

To assist you in completing your tax return, you may refer to the iShares tax booklet available here:

<https://www.blackrock.com/au/individual/literature/tax-information/australian-tax-booklet-for-australian-domiciled-ishares-etfs-en-au.pdf>

006030 000 IXJ



SCOCHEN PTY LTD
<SCOCHEN SUPER FUND A/C>
C/- WHITEHAVEN PRIVATE PORT
PO BOX 259
FORTITUDE VALLEY QLD 4006

Manage your holdings



www.investorcentre.com/au



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

Enquiries:



(within Australia) 1300 474 273
(outside Australia) +61 3 9415 4695

Holder Identification Number (HIN)

HIN WITHHELD

Record Date:

22 December 2022

Payment Date:

5 January 2023

iShares Distribution

Distribution Payment

ASX	Fund Name	Cash per Security (\$)	Units	Gross Cash Amount (\$)	Tax Withheld Amount (\$)	Net Cash Amount (\$)
IXJ	iShares Global Healthcare ETF	0.52716990	1,000	527.17	0.00	527.17
Total				527.17	0.00	527.17

Your Payment Instruction:

MACQUARIE BANK LTD

BSB: 182-512

ACC: XXXXXX56

Amount Deposited:

AUD\$527.17

If payment cannot be made to the above account, the distribution amount will be held as a non-interest bearing deposit pending receipt of your valid direct credit instructions. Register your instructions at www.investorcentre.com/au or call Computershare on 1300 474 273.

Note 1: You should refer to the iShares tax booklet for Australian domiciled iShares ETFs at www.blackrock.com/au for more tax related information. Please retain this statement in a safe place as a charge may be levied for a replacement.

Note 2: If you require a payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AU.

IT'S TIME TO THINK SUSTAINABLY.

Expect more from iShares ESG ETFs. Turn over to learn more.



009244 000 IXJ



SCOCHEN PTY LTD
<SCOCHEN SUPER FUND A/C>
C/- WHITEHAVEN PRIVATE PORT
PO BOX 259
FORTITUDE VALLEY QLD 4006

Manage your holdings



www.investorcentre.com/au



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

Enquiries:



(within Australia) 1300 474 273
(outside Australia) +61 3 9415 4695

Holder Identification Number (HIN)

HIN WITHHELD

Record Date:

4 July 2023

Payment Date:

13 July 2023

iShares Distribution

Distribution Payment

ASX	Fund Name	Cash per Security (\$)	Units	Gross Cash Amount (\$)	Tax Withheld Amount (\$)	Net Cash Amount (\$)
IXJ	iShares Global Healthcare ETF	1.16016424	1,000	1,160.16	0.00	1,160.16
Total				1,160.16	0.00	1,160.16

Your Payment Instruction:

MACQUARIE BANK LTD

BSB: 182-512

ACC: XXXXXX56

Amount Deposited:

AUD\$1,160.16

If payment cannot be made to the above account, the distribution amount will be held as a non-interest bearing deposit pending receipt of your valid direct credit instructions. Register your instructions at www.investorcentre.com/au or call Computershare on 1300 474 273.

Note 1: You should refer to the iShares tax booklet for Australian domiciled iShares ETFs at www.blackrock.com/au for more tax related information. Please retain this statement in a safe place as a charge may be levied for a replacement.

Note 2: If you require a payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AU.

IT'S TIME TO THINK SUSTAINABLY.

Expect more from iShares ESG ETFs. Turn over to learn more.





Responsible Entity: Betashares Capital Ltd
ABN 78 139 566 868 | AFSL 341181
ARSN 169 907 564

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



037 388717

SCOCHEN PTY LTD
<SCOCHEN SUPER FUND A/C>
C/- WHITEHAVEN PRIVATE PORT
PO BOX 259
FORTITUDE VALLEY QLD 4006

Date: 31 July 2023
Reference No.: X*****6399

BETASHARES NASDAQ 100 ETF
Attribution Managed Investment Trust Member Annual Statement
for the year ended 30 June 2023

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

Tax return (supplementary section)	Amount	Tax return label
Share of net income from trusts, less net capital gains, foreign income and franked distributions	\$2.98	13U
Franked distribution from trusts	\$0.00	13C
Share of franking credits from franked dividends	\$0.00	13Q
Share of credit for tax file number amounts withheld from interest, dividends and unit trust	\$0.00	13R
Share of credit for foreign resident withholding amounts (excluding capital gains)	\$0.00	13A
Net capital gain	\$2,497.72	18A
Total current year capital gains	\$4,995.44	18H
CFC Income	\$0.00	19K
Assessable foreign source income	\$749.75	20E
Other net foreign source income	\$749.75	20M
Australian franking credits from a New Zealand franking company	\$0.00	20F
Foreign income tax offset *	\$255.60	20O

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

Capital gains tax information - Additional information for item 18	Amount	
Capital gains - Discounted method	\$4,995.44	(grossed up amount)
Capital gains - Other method	\$0.00	
Total current year capital gains	\$4,995.44	

Part B: Components of attribution	Tax paid or franking credit gross up	Attributable amount
Australian Income		
Interest (subject to non - resident withholding tax)		\$2.95
Interest (not subject to non - resident withholding tax)		\$0.00
Dividends - unfranked amount declared to be CFI		\$0.00
Dividends - unfranked amount not declared to be CFI		\$0.00
Other assessable Australian income (Other)		\$0.03
Other assessable Australian income (NCMI)		\$0.00
Other assessable Australian income (Excluded from NCMI)		\$0.00
Other assessable Australian income (CBMI)		\$0.00
Non-primary production income		\$2.98
Dividends - Franked amount (Franked distributions)	\$0.00	\$0.00
Capital Gains		
Capital gains – Discounted method TAP (Other)		\$0.00
Capital gains – Discounted method TAP (NCMI)		\$0.00
Capital gains – Discounted method TAP (Excluded from NCMI)		\$0.00
Capital gains – Discounted method TAP (CBMI)		\$0.00
Capital gains - Discounted method NTAP		\$2,497.72
Taxable foreign capital gains - Discounted method	\$0.00	\$0.00
Capital gains – Other method TAP (Other)		\$0.00
Capital gains – Other method TAP (NCMI)		\$0.00
Capital gains – Other method TAP (Excluded from NCMI)		\$0.00
Capital gains – Other method TAP (CBMI)		\$0.00
Capital gains - Other method NTAP		\$0.00
Taxable foreign capital gains - Other method	\$0.00	\$0.00
Net capital gains	\$0.00	\$2,497.72
AMIT CGT gross up amount		\$2,497.72
Other capital gains distribution		
Total current year capital gains	\$0.00	\$4,995.44
Foreign income		
Other net foreign source income	\$255.60	\$749.75
Assessable foreign source income	\$255.60	\$749.75
Australian franking credit from a New Zealand franking company	\$0.00	\$0.00
CFC income		\$0.00
Total foreign income	\$255.60	\$749.75
Non-assessable amounts		Amount
Net exempt income		\$0.00
Non-assessable non-exempt amount		\$0.00
Other non-attributable amounts		\$0.00
Total Non-assessable amounts		\$0.00
Cash distribution		Cash amounts
Gross cash distribution		\$5,492.57
Less: TFN amounts withheld		\$0.00
Less: Non-resident tax withheld on interest and dividends		\$0.00
Less: Non-resident tax withheld on fund payments		\$0.00
Net cash distribution		\$5,492.57
Tax offsets		Amount
Franking credit tax offset from Australian resident companies		\$0.00
Foreign income tax offset - Other net foreign source income		\$255.60
Foreign income tax offset - Taxable foreign capital gains - Discounted method		\$0.00
Foreign income tax offset - Taxable foreign capital gains - Other method		\$0.00
Australian franking credit from a New Zealand franking company		\$0.00
Total tax offsets		\$255.60
Attributed Managed Investment Trust ('AMIT') cost base		Amount
AMIT cost base net amount - excess (decrease cost base)		\$0.00
AMIT cost base net amount - shortfall (increase cost base)		\$0.00

Tax Guide

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

www.betashares.com.au/tax-resources/

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

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Exchange Traded Funds

Responsible Entity: BetaShares Capital Ltd
ABN 78 139 566 868 | AFSL 341181
ARSN 169 907 564

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



037 402023

SCOCHEN PTY LTD
<SCOCHEN SUPER FUND A/C>
C/- WHITEHAVEN PRIVATE PORT
PO BOX 259
FORTITUDE VALLEY QLD 4006

Distribution Advice

Payment date: 18 January 2023
Record date: 4 January 2023
Reference no.: X*****6399
TFN/ABN RECEIVED AND RECORDED

Dear Unitholder,

BETASHARES NASDAQ 100 ETF

Distribution statement for the period ended 31 December 2022

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

Visit our investor website at www.linkmarketservices.com.au where you can view and change your details, including electing to receive distribution notifications by email going forward.

Class Description	Rate per Unit	Participating Units	Gross Amount
Ordinary Units	3.10288 cents	6,750	\$209.44
Net Amount:			\$209.44

PAYMENT REMITTED TO:

MACQUARIE BANK
1 SHELLEY STREET
SYDNEY NSW 2000
Account Name: SCOCHEN PTY LTD ATF SCOCHEN SUPE
BSB: 182-512 ACC: *****6656
Direct Credit Reference No.: 001288576744

This statement contains important information; Please retain this statement for taxation purposes as a charge may be levied for replacement.



Responsible Entity: Betashares Capital Ltd
ABN 78 139 566 868 | AFSL 341181
ARSN 169 907 564

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



037 407097

SCOCHEN PTY LTD
<SCOCHEN SUPER FUND A/C>
C/- WHITEHAVEN PRIVATE PORT
PO BOX 259
FORTITUDE VALLEY QLD 4006

Distribution Advice

Payment date: 18 July 2023
Record date: 4 July 2023
Reference no.: X*****6399
TFN/ABN RECEIVED AND RECORDED

Dear Unitholder,

BETASHARES NASDAQ 100 ETF

Distribution statement for the period ended 30 June 2023

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

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

Class Description	Rate per Unit	Participating Units	Gross Amount
Ordinary Units	78.268588 cents	6,750	\$5,283.13
Net Amount:			\$5,283.13

PAYMENT REMITTED TO:

MACQUARIE BANK
1 SHELLEY STREET
SYDNEY NSW 2000
Account Name: SCOCHEN PTY LTD ATF SCOCHEN SUPE
BSB: 182-512 ACC: *****6656
Direct Credit Reference No.: 001298665231

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National Storage Holdings Limited (ACN 166 572 845)
National Storage Financial Services Limited (ACN 600 787 246 AFSL 475 228)
as responsible entity for
National Storage Property Trust (ARSN 101 227 712)

Update your information:



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GPO Box 2975 Melbourne
Victoria 3001 Australia

Enquiries:

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SCOCHEN PTY LTD
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C/- WHITEHAVEN PRIVATE PORT
PO BOX 259
FORTITUDE VALLEY QLD 4006

Holder Number: HIN WITHHELD
Statement Date: 5 September 2023
TFN/ABN Status: Quoted

2023 NSR AMIT Member Annual (AMMA) Statement Information for your 2023 Tax Return

2023 NSR AMMA Statement Guide can be downloaded at

www.nationalstorageinvest.com.au/reporting

This AMMA Statement relates to National Storage Property Trust for the period 1 July 2022 to 30 June 2023.

This statement has been prepared to assist with the completion of 2023 Australian individual income tax returns by persons who, for income tax purposes, were residents of Australia throughout the year ended 30 June 2023 and held their NSR investments on capital account.

This statement should be read together with the 2023 NSR AMMA Statement Guide. Should you have any questions relating to your personal tax position, it is recommended that you contact your accountant or taxation adviser.

NSR Distributions for the year ended 30 June 2023

Part A: Summary of 2023 tax return (supplementary section) items

Tax return (supplementary section)	Tax return label	Tax attribution
Non-primary production income	13U	\$919.70
Credit for TFN amounts withheld	13R	\$0.00
Total current year capital gains	18H	\$0.00
Net capital gain	18A	\$0.00
Assessable foreign source income	20E	\$32.96
Foreign income tax offset	20O	\$0.00

Part B: AMMA Components of an attribution

	Cash distributions	Tax paid/offsets	Tax attribution
Australian income			
Interest income	\$14.74	-	\$14.74
Other income - rental	\$58.74	-	\$58.74
Non-concessional MIT Income (NCMI)	\$150.08	-	\$150.08
Excluded from NCMI	\$696.14	-	\$696.14
Total non-primary production income	\$919.70		\$919.70
Capital gains			
Capital gains discount – TAP	\$0.00		\$0.00
Capital gains discount – non-TAP	\$0.00		\$0.00
Capital gains other – TAP	\$0.00		\$0.00
Capital gains other – non-TAP	\$0.00		\$0.00
Net capital gain	\$0.00		\$0.00
AMIT CGT gross up amount	\$0.00		\$0.00
Other capital gains distribution	\$0.00		\$0.00
Total current year capital gains	\$0.00		\$0.00

	Cash distributions	Tax paid/offsets	Tax attribution
Foreign income			
Assessable foreign source income	\$32.96	\$0.00	\$32.96
Other non-assessable amounts			
Other non-attributable amounts	\$2,086.64		-
Gross cash distribution	\$3,039.30		
AMIT cost base net amount - excess (reduce cost base)			\$2,086.64
AMIT cost base net amount - shortfall (increase cost base)			\$0.00
Other amounts deducted from trust distributions			
Less: Credit for TFN amounts withheld	\$0.00		
Less: Non-resident tax withheld	\$0.00		
Net cash distribution	\$3,039.30		

Notes

1. All income is reported in Australian dollars. Distributions include interim and final distributions, where you held your securities at the record date applicable to the interim and final distribution.
2. Australian resident investors had tax withheld from their NSR distributions at the highest marginal tax rate (including Medicare levy) where no tax file number (TFN) or Australian Business Number (ABN) (where relevant) or exemption was supplied.
3. The non-resident tax withheld amount reflects Australian income and Managed Investment Trust withholding taxes withheld from parts of the distributions paid by NSR.

2023 NSR AMMA Statement Guide References

The information given in this annual AMMA Statement and the explanatory notes is given in good faith from sources believed to be accurate at this date but no warranty of accuracy or reliability is given and no responsibility arising in any other way including by reason of negligence for errors or omissions herein is accepted by National Storage Holdings Limited or members of the National Storage group or their officers.

This annual AMMA Statement summary and the explanatory notes are not intended to be tax advice and investors should consult a professional tax adviser if necessary for tax advice required in connection with completion of tax returns.

Please retain this statement for your income tax purposes. We recommend you seek professional advice if you have questions about your personal tax position.



National Storage Holdings Limited (ACN 166 572 845)
National Storage Financial Services Limited (ACN 600 787 246 AFSL 475 228)
as responsible entity for
National Storage Property Trust (ARSN 101 227 712)

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001615 037 NSR



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PO BOX 259
FORTITUDE VALLEY QLD 4006

ASX Code	NSR
Holder ID No.	HIN WITHHELD
TFN/ABN Status	TFN Quoted
Payment Date	1 March 2023
Record Date	30 December 2022
Direct Credit Reference	802455

Interim distribution statement for the period ended 31 December 2022

Security description	Amount per security	Number of securities	Gross distribution
NSR Stapled Security ^(a)	5.5 cents	27,630	\$1,519.65
Less tax withheld - resident ^(b)			\$0.00
Less tax withheld - non-resident ^(c)			\$0.00
Net payment^(d)			\$1,519.65

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

Notes to NSR distribution statement

- (a) Distribution payment on NSR Stapled Securities from National Storage Property Trust.
- (b) The tax deducted from residents is a withholding made under the PAYG system because a tax file number (or where relevant, ABN) was not supplied and an exemption was not claimed.
- (c) The tax deducted from non-residents represents tax withheld at 30% from the Australian-sourced income component, and at appropriate rates from the fund payment included in the distribution.
- (d) NSR has a 30 June year-end for tax purposes. The above distribution will be included in your annual NSR AMMA Statement for the year ending 30 June 2023. For Australian residents this is relevant for the completion of your 2023 Australian income tax return.

Note for custodians and other intermediaries - Fund Payment Notice

NSPT declares that it is a managed investment trust for the purposes of Subdivision 12-H of Schedule 1 of the Taxation Administration Act 1953 and is an Attribution Managed Investment Trust for the year ending 30 June 2023. This distribution includes a 'Fund Payment' of \$0.02125596 per unit, pursuant to Subdivision 12A-B and 12-H of Schedule 1 of the Taxation Administration Act 1953.

Payment details

Your funds have been credited to the following bank account:

MACQUARIE BANK LTD

BSB: 182-512

ACC: XXXXXXXX56

Please retain this statement to assist with preparation of your income tax return.



National Storage Holdings Limited (ACN 166 572 845)
National Storage Financial Services Limited (ACN 600 787 246 AFSL 475 228)
as responsible entity for
National Storage Property Trust (ARSN 101 227 712)

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Enquiries:

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001657 037 NSR



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C/- WHITEHAVEN PRIVATE PORT
PO BOX 259
FORTITUDE VALLEY QLD 4006

ASX code	NSR
Holder ID No.	HIN WITHHELD
TFN/ABN Status	Quoted
Payment Date	5 September 2023
Record Date	30 June 2023
Direct Credit Reference	802403

Final distribution statement for the period ended 30 June 2023

Security description	Amount per security	Number of securities	Gross distribution
NSR Stapled Security ^(a)	5.5 cents	27,630	\$1,519.65
Less tax withheld - resident ^(b)			\$0.00
Less tax withheld - non-resident ^(c)			\$0.00
Net payment^(d)			\$1,519.65

Ensure your payment details are up to date as a \$25 fee may be deducted for re-issued payments. Go to cpu.vg/paymentreissueterms for T&Cs.

Notes to NSR distribution statement

- (a) Distribution payment on NSR Stapled Securities from National Storage Property Trust.
- (b) The tax deducted from residents is a withholding made under the PAYG system because a tax file number (or where relevant, ABN) was not supplied and an exemption was not claimed.
- (c) The tax deducted from non-residents represents tax withheld at 30% from the Australian-sourced income component, and at appropriate rates from the fund payment included in the distribution.
- (d) NSR has a 30 June year-end for tax purposes. The above distribution is included in your annual NSR AMMA Statement for the year ended 30 June 2023. For Australian residents this is relevant for the completion of your 2023 Australian income tax return.

Note for custodians and other intermediaries - Fund Payment Notice

NSPT declares that it is a managed investment trust for the purposes of Subdivision 12-H of Schedule 1 of the Taxation Administration Act 1953 and is an Attribution Managed Investment Trust for the year ended 30 June 2023. This distribution includes a 'Fund Payment' of \$0.01637621 per unit, pursuant to Subdivision 12A-B and 12-H of Schedule 1 of the Taxation Administration Act 1953.

Payment details

Your funds have been credited to the following bank account:

MACQUARIE BANK LTD

BSB: 182-512

ACC: *****56

Please retain this statement to assist with preparation of your income tax return.

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(international) +61 3 9415 4315

Holder Identification
Number (HIN)

HIN WITHHELD

Annual Tax Statement

TRIPLE STAPLED SECURITIES – DISTRIBUTIONS

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

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

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

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

Item	Australian Resident Individual Tax Return Label	Total
Dividends - Franked	11T	\$166.00
Franking credit	11U	\$71.14
Share of non-primary production income	13U	\$2,164.09
Franked distributions from trusts	13C	\$14.17
Share of franking credits from franked dividends	13Q	\$4.25
Share of credit for TFN amounts withheld	13R	\$0.00
Share of credit for foreign resident withholding amounts	13A	\$0.00
Net capital gain	18A	\$6.75
Total current year capital gains	18H	\$13.50

PART B: COMPONENTS

Dividend - Transurban Holdings Limited ¹	30 June 2022 (paid August 2022)	31 December 2022 (paid February 2023)	Total
Dividends - Franked	\$166.00	\$0.00	\$166.00
Franking Credit / Tax Offset	\$71.14	\$0.00	\$71.14
Distribution - Transurban Holding Trust ² Assessable Australian Income (Attribution Amounts)	31 December 2022 (paid February 2023)	30 June 2023 (paid August 2023)	Total
Interest Income	\$534.92	\$491.10	\$1,026.02
Rent and Other Income ³	\$538.27	\$544.15	\$1,082.42
Non-Concessional MIT Income (NCMI)	\$24.90	\$30.75	\$55.65
Discounted Capital Gains TARP	\$0.00	\$6.75	\$6.75
Other Capital Gains Distribution	\$0.00	\$6.75	\$6.75
Franked Distribution	\$0.00	\$9.92	\$9.92
Franking Credit / Tax Offset	\$0.00	\$4.25	\$4.25
Other - Transurban Holding Trust ⁴	31 December 2022 (paid February 2023)	30 June 2023 (paid August 2023)	Total
Non-Assessable Amount	\$1,101.41	\$1,442.08	\$2,543.49
TFN / ABN Withholding	\$0.00	\$0.00	\$0.00
AMIT Withholding	\$0.00	\$0.00	\$0.00
Non-Resident Withholding	\$0.00	\$0.00	\$0.00

Net Cash Distribution For The Year - Transurban Holding Trust⁴

Gross Distribution (paid February 2023)	\$2,199.50
Tax withheld	\$0.00
Gross Distribution (paid August 2023)	\$2,531.50
Tax withheld	\$0.00
Net cash distributions applicable to the year ended 30 June 2023	\$4,731.00

PART C: AMIT COST BASE ADJUSTMENTS - Transurban Holding Trust⁴

AMIT cost base net increase amount	\$0.00
AMIT cost base net decrease amount	\$2,543.49

Notes:

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

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Victoria 3001 Australia



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

Holder Identification
Number (HIN)

HIN WITHHELD

ASX Code

TCL

TFN/ABN Status

Quoted

Record Date

30 December 2022

Payment Date

13 February 2023

Direct Credit Reference No.

845722

Distribution on Stapled Securities

Set out below are the details of your February 2023 distribution totalling 26.5 cents per security (less withholding tax where applicable).

Transurban Holdings Limited Dividend¹

	Triple Stapled Securities
Dividend per Security (cents)	0.00
Number of Securities	8,300
Dividend - Franked	\$0.00
Dividend - Unfranked	\$0.00
Net Dividend	\$0.00
Franking Credit	\$0.00

Transurban Holding Trust Distribution²

	Triple Stapled Securities
Distribution per Security (cents)	26.50
Number of Securities	8,300
Non-Assessable Component	\$1,101.41
Interest Income	\$534.92
Rent and Other Income ³	\$538.27
Non-Concessional MIT Income (NCMI)	\$24.90
Capital Gain - Discount	\$0.00
Capital Gain - Other	\$0.00
Franked Distribution	\$0.00
Gross Distribution	\$2,199.50
Australian Tax Withheld	\$0.00
Net Distribution	\$2,199.50
Franking Credit	\$0.00

Total

Number of Securities at Record Date	8,300
Total Dividend and Distribution per Security (cents)	26.50
Total Gross Dividend and Distribution	\$2,199.50
Total Australian Tax Withheld	\$0.00
Non-Assessable Component	\$1,101.41
Total Net Dividend and Distribution	\$2,199.50
Total Franking Credits	\$0.00

Payment Instructions

Bank Name	MACQUARIE BANK LTD
BSB	182-512
Account Number	XXXXXXX56
Amount Deposited	A\$2,199.50

Important information is contained on the back of this page



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To update your banking instructions, Distribution Reinvestment Plan election, Tax File Number or electronic communications, simply visit www.computershare.com.au/easyupdate/tcl.

If you do not have access to the internet, please call **1300 360 146** (within Australia) or **+61 3 9415 4315** (international) to speak with a Customer Service Representative.

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GPO Box 2975 Melbourne
Victoria 3001 Australia



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

Holder Identification
Number (HIN)

HIN WITHHELD

ASX Code

TCL

TFN/ABN Status

Quoted

Record Date

30 June 2023

Payment Date

21 August 2023

Direct Credit Reference No.

843710

Distribution on Stapled Securities

Set out below are the details of your August 2023 distribution totalling 31.5 cents per security (less withholding tax where applicable).

Transurban Holdings Limited Dividend ¹	Triple Stapled Securities
Dividend per Security (cents)	1.00
Number of Securities	8,300
Dividend - Franked	\$83.00
Dividend - Unfranked	\$0.00
Net Dividend	\$83.00
Franking Credit	\$35.57

Transurban Holding Trust Distribution ²	Triple Stapled Securities
Distribution per Security (cents)	30.50
Number of Securities	8,300
Non-Assessable Component	\$1,442.08
Interest Income	\$491.10
Rent and Other Income ³	\$544.15
Non-Concessional MIT Income (NCMI)	\$30.75
Discounted Capital Gains TARP	\$6.75
Other Capital Gains Distribution	\$6.75
Franked Distribution	\$9.92
Gross Distribution	\$2,531.50
Australian Tax Withheld	\$0.00
Net Distribution	\$2,531.50
Franking Credit	\$4.25

Total	
Number of Securities at Record Date	8,300
Total Dividend and Distribution per Security (cents)	31.50
Total Gross Dividend and Distribution	\$2,614.50
Total Australian Tax Withheld	\$0.00
Non-Assessable Component	\$1,442.08
Total Net Dividend and Distribution	\$2,614.50
Total Franking Credits	\$39.82

Payment Instructions

Bank Name	MACQUARIE BANK LTD
BSB	182-512
Account Number	XXXXXXX56
Amount Deposited	A\$2,614.50

Important information is contained on the back of this page



Update your details online - it's fast and secure.

To update your banking instructions, Distribution Reinvestment Plan election, Tax File Number or electronic communications, simply visit www.computershare.com.au/easyupdate/tcl.

If you do not have access to the internet, please call **1300 360 146** (within Australia) or **+61 3 9415 4315** (international) to speak with a Customer Service Representative.

031605 037 TCL



SCOCHEN PTY LTD
<SCOCHEN SUPER FUND A/C>
C/- WHITEHAVEN PRIVATE PORT
PO BOX 259
FORTITUDE VALLEY QLD 4006

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



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

Holder Identification
Number (HIN)

HIN WITHHELD

ASX Code

TCL

TFN/ABN Status

Quoted

Record Date

30 June 2022

Payment Date

23 August 2022

Direct Credit Reference No.

846618

Distribution on Stapled Securities

Set out below are the details of your August 2022 distribution totalling 26 cents per security (less withholding tax where applicable).

Transurban Holdings Limited Dividend ¹	Triple Stapled Securities
Dividend per Security (cents)	2.00
Number of Securities	8,300
Dividend - Franked	\$166.00
Dividend - Unfranked	\$0.00
Net Dividend	\$166.00
Franking Credit	\$71.14

Transurban Holding Trust Distribution ²	Triple Stapled Securities
Distribution per Security (cents)	24.00
Number of Securities	8,300
Non-Assessable Component	\$1,215.11
Interest Income	\$276.45
Rent and Other Income ³	\$486.32
Non-Concessional MIT Income (NCMI)	\$0.00
Capital Gain - Discount	\$0.00
Capital Gain - Other	\$0.00
Franked Distribution	\$14.12
Gross Distribution	\$1,992.00
Australian Tax Withheld	\$0.00
Net Distribution	\$1,992.00
Franking Credit	\$6.05

Total	
Number of Securities at Record Date	8,300
Total Dividend and Distribution per Security (cents)	26.00
Total Gross Dividend and Distribution	\$2,158.00
Total Australian Tax Withheld	\$0.00
Non-Assessable Component	\$1,215.11
Total Net Dividend and Distribution	\$2,158.00
Total Franking Credits	\$77.19

Payment Instructions

Bank Name	MACQUARIE BANK LTD
BSB	182-512
Account Number	XXXXXXX56
Amount Deposited	A\$2,158.00

Important information is contained on the back of this page



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Scochen Superfund
Investment Income Detailed Report
For the period 1 July 2022 to 30 June 2023

Tax Effective Date	Description	Income Received	Franked Dividends	Unfranked Dividends	Franking Credits	TFN Credits	Net Foreign Income	Foreign Credits
Transurban Group - Fully Paid Ordinary/Units Stapled Securities (ASX:TCL)								
29/12/2022	TCL AUD DRP NIL DISC	\$2,199.50	-	-	-	-	-	-
29/06/2023	TCL AUD 0.0111946 FRANKED, 30% CTR, DRP NIL DISC	\$2,531.50	-	-	-	-	-	-
Total		\$4,731.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
		\$28,154.60	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

NOTE: as the tax components are not always recorded for each distribution event, please refer to the Distribution Reconciliation Report for distribution tax details

Dividend

Ampol Limited (ASX:ALD)

28/09/2022	ALD AUD 1.2 FRANKED, 30% CTR	\$3,660.00	\$3,660.00	\$0.00	\$1,568.57	\$0.00	\$0.00	\$0.00
30/03/2023	ALD AUD 0.5 SPEC, 1.55 FRANKED, 30% CTR	\$6,324.00	\$6,324.00	\$0.00	\$2,710.29	\$0.00	\$0.00	\$0.00
Total		\$9,984.00	\$9,984.00	\$0.00	\$4,278.86	\$0.00	\$0.00	\$0.00

ANZ Group Holdings Limited (ASX:ANZ)

01/07/2022	ANZ AUD 0.72 FRANKED, 30% CTR, DRP NIL DISC, BSF	\$4,716.00	\$4,716.00	\$0.00	\$2,021.14	\$0.00	\$0.00	\$0.00
15/12/2022	ANZ AUD 0.74 FRANKED, 30% CTR, DRP NIL DISC, BSF	\$5,170.38	\$5,170.38	\$0.00	\$2,215.88	\$0.00	\$0.00	\$0.00
Total		\$9,886.38	\$9,886.38	\$0.00	\$4,237.02	\$0.00	\$0.00	\$0.00

Aurizon Holdings Limited (ASX:AZJ)

21/09/2022	AZJ AUD 0.109 FRANKED, 30% CTR	\$3,815.00	\$3,815.00	\$0.00	\$1,635.00	\$0.00	\$0.00	\$0.00
29/03/2023	AZJ AUD 0.07 FRANKED, 30% CTR	\$2,784.60	\$2,784.60	\$0.00	\$1,193.40	\$0.00	\$0.00	\$0.00
Total		\$6,599.60	\$6,599.60	\$0.00	\$2,828.40	\$0.00	\$0.00	\$0.00

BHP Group Limited (ASX:BHP)

22/09/2022	BHP USD 1.75, 1.75 FRANKED, 30% CTR, DRP NIL DISC	\$15,617.25	\$15,617.25	\$0.00	\$6,693.11	\$0.00	\$0.00	\$0.00
30/03/2023	BHP USD 0.9, 0.9 FRANKED, 30% CTR, DRP NIL DISC	\$8,345.45	\$8,345.45	\$0.00	\$3,576.62	\$0.00	\$0.00	\$0.00
Total		\$23,962.70	\$23,962.70	\$0.00	\$10,269.73	\$0.00	\$0.00	\$0.00

Brambles Limited (ASX:BXB)

Scochen Superfund
Investment Income Detailed Report
For the period 1 July 2022 to 30 June 2023

Tax Effective Date	Description	Income Received	Franked Dividends	Unfranked Dividends	Franking Credits	TFN Credits	Net Foreign Income	Foreign Credits
13/10/2022	BXB USD 0.12, 0.042 FRANKED, 30% CTR, 0.078 CFI, DI	\$1,987.20	\$695.81	\$1,291.39	\$298.20	\$0.00	\$0.00	\$0.00
13/04/2023	BXB USD 0.1225, 0.042875 FRANKED, 30% CTR, 0.0796	\$2,035.58	\$712.45	\$1,323.13	\$305.34	\$0.00	\$0.00	\$0.00
Total		\$4,022.78	\$1,408.26	\$2,614.52	\$603.54	\$0.00	\$0.00	\$0.00
Challenger Limited (ASX:CGF)								
21/09/2022	CGF AUD 0.115 FRANKED, 30% CTR, DRP	\$1,672.10	\$1,672.10	\$0.00	\$716.61	\$0.00	\$0.00	\$0.00
21/03/2023	CGF AUD 0.12 FRANKED, 30% CTR, DRP NIL DISC	\$1,396.80	\$1,396.80	\$0.00	\$598.63	\$0.00	\$0.00	\$0.00
Total		\$3,068.90	\$3,068.90	\$0.00	\$1,315.24	\$0.00	\$0.00	\$0.00
Commonwealth Bank Of Australia. (ASX:CBA)								
29/09/2022	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	\$2,933.70	\$2,933.70	\$0.00	\$1,257.30	\$0.00	\$0.00	\$0.00
30/03/2023	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	\$2,933.70	\$2,933.70	\$0.00	\$1,257.30	\$0.00	\$0.00	\$0.00
Total		\$5,867.40	\$5,867.40	\$0.00	\$2,514.60	\$0.00	\$0.00	\$0.00
CSL Limited (ASX:CSL)								
05/10/2022	CSL USD 1.18, 0.118 FRANKED, 30% CTR, 1.062 CFI, DI	\$316.50	\$31.65	\$284.85	\$13.56	\$0.00	\$0.00	\$0.00
05/04/2023	CSL USD 1.07, UNFRANKED, 1.07 CFI, DRP SUSP	\$291.86	\$0.00	\$291.86	\$0.00	\$0.00	\$0.00	\$0.00
Total		\$608.36	\$31.65	\$576.71	\$13.56	\$0.00	\$0.00	\$0.00
Dexus - Fully Paid Units Stapled Securities (ASX:DXS)								
30/08/2022	DXS AUD 0.04649 FRANKED @ 30%	\$513.68	\$513.68	\$0.00	\$220.15	\$0.00	\$0.00	\$0.00
Total		\$513.68	\$513.68	\$0.00	\$220.15	\$0.00	\$0.00	\$0.00
Healius Limited (ASX:HLS)								
21/09/2022	HLS AUD 0.06 FRANKED, 30% CTR, DRP SUSP	\$1,638.00	\$1,638.00	\$0.00	\$702.00	\$0.00	\$0.00	\$0.00
Total		\$1,638.00	\$1,638.00	\$0.00	\$702.00	\$0.00	\$0.00	\$0.00
Invocare Limited (ASX:IVC)								
06/10/2022	IVC AUD 0.135 FRANKED, 30% CTR, DRP NIL DISC	\$418.50	\$418.50	\$0.00	\$179.36	\$0.00	\$0.00	\$0.00
06/04/2023	IVC AUD 0.11 FRANKED, 30% CTR, DRP SUSP	\$341.00	\$341.00	\$0.00	\$146.14	\$0.00	\$0.00	\$0.00

Scochen Superfund
Investment Income Detailed Report
For the period 1 July 2022 to 30 June 2023

Tax Effective Date	Description	Income Received	Franked Dividends	Unfranked Dividends	Franking Credits	TFN Credits	Net Foreign Income	Foreign Credits
Total		\$759.50	\$759.50	\$0.00	\$325.50	\$0.00	\$0.00	\$0.00
Link Administration Holdings Limited (ASX:LNK)								
14/10/2022	LNK AUD 0.08 SPEC, 0.08 FRANKED, 30% CTR, DRP SL	\$1,422.40	\$1,422.40	\$0.00	\$609.60	\$0.00	\$0.00	\$0.00
11/04/2023	LNK AUD 0.036 FRANKED, 30% CTR, NIL CFI, DRP SUS	\$800.10	\$640.08	\$160.02	\$274.32	\$0.00	\$0.00	\$0.00
Total		\$2,222.50	\$2,062.48	\$160.02	\$883.92	\$0.00	\$0.00	\$0.00
National Australia Bank Limited (ASX:NAB)								
05/07/2022	NAB AUD 0.73 FRANKED, 30% CTR, DRP NIL DISC, BSF	\$4,501.18	\$4,501.18	\$0.00	\$1,929.08	\$0.00	\$0.00	\$0.00
14/12/2022	NAB AUD 0.78 FRANKED, 30% CTR, DRP NIL DISC, BSF	\$4,809.48	\$4,809.48	\$0.00	\$2,061.21	\$0.00	\$0.00	\$0.00
Total		\$9,310.66	\$9,310.66	\$0.00	\$3,990.29	\$0.00	\$0.00	\$0.00
Rio Tinto Limited (ASX:RIO)								
22/09/2022	RIO AUD 3.837 FRANKED, 30% CTR, DRP NIL DISC	\$4,489.29	\$4,489.29	\$0.00	\$1,923.98	\$0.00	\$0.00	\$0.00
20/04/2023	RIO AUD 3.2649 FRANKED, 30% CTR, DRP NIL DISC	\$3,819.93	\$3,819.93	\$0.00	\$1,637.11	\$0.00	\$0.00	\$0.00
Total		\$8,309.22	\$8,309.22	\$0.00	\$3,561.09	\$0.00	\$0.00	\$0.00
Suncorp Group Limited (ASX:SUN)								
21/09/2022	SUN AUD 0.17 FRANKED, 30% CTR, DRP NIL DISC	\$1,588.31	\$1,588.31	\$0.00	\$680.70	\$0.00	\$0.00	\$0.00
31/03/2023	SUN AUD 0.33 FRANKED, 30% CTR, DRP NIL DISC	\$3,083.19	\$3,083.19	\$0.00	\$1,321.37	\$0.00	\$0.00	\$0.00
Total		\$4,671.50	\$4,671.50	\$0.00	\$2,002.07	\$0.00	\$0.00	\$0.00
Transurban Group - Fully Paid Ordinary/Units Stapled Securities (ASX:TCL)								
23/08/2022	TCL AUD 0.02170156 FRANKED, 30% CTR	\$166.00	\$166.00	\$0.00	\$71.14	\$0.00	\$0.00	\$0.00
Total		\$166.00	\$166.00	\$0.00	\$71.14	\$0.00	\$0.00	\$0.00
Wesfarmers Limited (ASX:WES)								
06/10/2022	WES AUD 1 FRANKED, 30% CTR, DRP NIL DISC	\$1,993.00	\$1,993.00	\$0.00	\$854.14	\$0.00	\$0.00	\$0.00
28/03/2023	WES AUD 0.88 FRANKED, 30% CTR, DRP NIL DISC	\$1,753.84	\$1,753.84	\$0.00	\$751.65	\$0.00	\$0.00	\$0.00
Total		\$3,746.84	\$3,746.84	\$0.00	\$1,605.79	\$0.00	\$0.00	\$0.00

Scochen Superfund
Investment Income Detailed Report
For the period 1 July 2022 to 30 June 2023

Tax Effective Date	Description	Income Received	Franked Dividends	Unfranked Dividends	Franking Credits	TFN Credits	Net Foreign Income	Foreign Credits
Westpac Banking Corporation (ASX:WBC)								
20/12/2022	WBC AUD 0.64 FRANKED, 30% CTR, DRP NIL DISC	\$5,113.60	\$5,113.60	\$0.00	\$2,191.54	\$0.00	\$0.00	\$0.00
27/06/2023	WBC AUD 0.7 FRANKED, 30% CTR, DRP NIL DISC	\$5,593.00	\$5,593.00	\$0.00	\$2,397.00	\$0.00	\$0.00	\$0.00
Total		\$10,706.60	\$10,706.60	\$0.00	\$4,588.54	\$0.00	\$0.00	\$0.00
Woodside Energy Group Ltd (ASX:WDS)								
06/10/2022	WDS USD 1.09, 1.09 FRANKED, 30% CTR, DRP NIL DISC	\$7,357.84	\$7,357.84	\$0.00	\$3,153.36	\$0.00	\$0.00	\$0.00
05/04/2023	WDS USD 1.44, 1.44 FRANKED, 30% CTR, DRP SUSP	\$8,143.63	\$8,143.63	\$0.00	\$3,490.13	\$0.00	\$0.00	\$0.00
Total		\$15,501.47	\$15,501.47	\$0.00	\$6,643.49	\$0.00	\$0.00	\$0.00
Woolworths Group Limited (ASX:WOW)								
27/09/2022	WOW AUD 0.53 FRANKED, 30% CTR, DRP NIL DISC	\$1,272.00	\$1,272.00	\$0.00	\$545.14	\$0.00	\$0.00	\$0.00
13/04/2023	WOW AUD 0.46 FRANKED, 30% CTR, DRP NIL DISC	\$1,104.00	\$1,104.00	\$0.00	\$473.14	\$0.00	\$0.00	\$0.00
Total		\$2,376.00	\$2,376.00	\$0.00	\$1,018.28	\$0.00	\$0.00	\$0.00
		\$123,922.09	\$120,570.84	\$3,351.25	\$51,673.21	\$0.00	\$0.00	\$0.00
Foreign Income								
Amcor PLC - Cdi 1:1 Foreign Exempt Nyse (ASX:AMC)								
28/09/2022	AMC USD 0.12	\$1,475.73	\$0.00	\$0.00	\$0.00	\$0.00	\$1,475.73	\$0.00
13/12/2022	AMC USD 0.1225	\$1,662.12	\$0.00	\$0.00	\$0.00	\$0.00	\$1,662.12	\$0.00
21/03/2023	AMC USD 0.1225	\$1,479.15	\$0.00	\$0.00	\$0.00	\$0.00	\$1,479.15	\$0.00
20/06/2023	AMC USD 0.1225	\$1,575.77	\$0.00	\$0.00	\$0.00	\$0.00	\$1,575.77	\$0.00
Total		\$6,192.77	\$0.00	\$0.00	\$0.00	\$0.00	\$6,192.77	\$0.00
		\$6,192.77	\$0.00	\$0.00	\$0.00	\$0.00	\$6,192.77	\$0.00

Interest Received

Investment Income Received - Tax Date

From 1 July 2022 through 30 June 2023

Account Name: Scochen Super Fund
Account Code: ROW0612BA
Adviser: Westwood Group (WWG)

Transaction Date	Settlement Date	Income Received \$	Interest \$	Other Income \$	Gross Franked Dividend \$	Imputation Credit \$	Unfranked Dividend \$	Discount Capital Gain \$	Non-Disc Capital Gain \$	CGT Conc. \$	Tax Free \$	Tax Deferred \$	Return Of Capital \$	TFN Amnts. Deduct. \$	Non Resident W/Holding Tax \$
AMPOL LIMITED (ALD.ASX)															
02 Sep 2022	28 Sep 2022	3,660.00			5,228.57	1,568.57									
03 Mar 2023	30 Mar 2023	2,040.00			2,914.29	874.29									
03 Mar 2023	30 Mar 2023	4,284.00			6,120.00	1,836.00									
Total		9,984.00			14,262.86	4,278.86									
AMCOR PLC (AMC.ASX)															
07 Sep 2022	28 Sep 2022	1,475.73													
22 Nov 2022	13 Dec 2022	1,662.12													
28 Feb 2023	21 Mar 2023	1,479.15													
23 May 2023	20 Jun 2023	1,575.77													
Total		6,192.77													
ANZ GROUP HOLDINGS (ANZ.ASX)															
09 May 2022	01 Jul 2022	4,716.00			6,737.14	2,021.14									
07 Nov 2022	15 Dec 2022	5,170.38			7,386.26	2,215.88									
Total		9,886.38			14,123.40	4,237.02									
AURIZON HOLDINGS LTD (AZJ.ASX)															
22 Aug 2022	21 Sep 2022	3,815.00			5,450.00	1,635.00									
27 Feb 2023	29 Mar 2023	2,784.60			3,978.00	1,193.40									
Total		6,599.60			9,428.00	2,828.40									
BHP GROUP LIMITED (BHP.ASX)															
01 Sep 2022	23 Sep 2022	15,617.25			22,310.36	6,693.10									

These reports contain general information to assist you in completing your tax return, however, it does not take into account your individual taxation and financial circumstances.

From 1 July 2022 through 30 June 2023

Transaction Date	Settlement Date	Income Received \$	Interest \$	Other Income \$	Gross Franked Dividend \$	Imputation Credit \$	Unfranked Dividend \$	Discount Capital Gain \$	Non-Disc Capital Gain \$	CGT Conc. \$	Tax Free \$	Tax Deferred \$	Return Of Capital \$	TFN Amnts. Deduct. \$	Non Resident W/Holding Tax \$
09 Mar 2023	30 Mar 2023	8,345.45			11,922.07	3,576.62									
Total		23,962.70			34,232.43	10,269.72									
BRAMBLES LIMITED (BXB.ASX)															
07 Sep 2022	13 Oct 2022	1,987.20			994.01	298.20	1,291.39								
08 Mar 2023	13 Apr 2023	2,035.58			1,017.79	305.34	1,323.13								
Total		4,022.78			2,011.80	603.54	2,614.52								
COMMONWEALTH BANK. (CBA.ASX)															
17 Aug 2022	29 Sep 2022	2,933.70			4,191.00	1,257.30									
22 Feb 2023	30 Mar 2023	2,933.70			4,191.00	1,257.30									
Total		5,867.40			8,382.00	2,514.60									
CHALLENGER LIMITED (CGF.ASX)															
29 Aug 2022	21 Sep 2022	1,672.10			2,388.71	716.61									
21 Feb 2023	21 Mar 2023	1,396.80			1,995.43	598.63									
Total		3,068.90			4,384.14	1,315.24									
CHTR H LWR - FULLY PAID UNITS STAPLED SECURITIES (CLW.ASX)															
29 Sep 2022	11 Nov 2022	1,788.50		459.67				166.44		166.44		995.95			
29 Dec 2022	14 Feb 2023	1,788.50		459.67				166.44		166.44		995.95			
30 Mar 2023	15 May 2023	1,788.50		459.67				166.44		166.44		995.95			
29 Jun 2023	14 Aug 2023	1,788.50		459.67				166.45		166.45		995.93			
Total		7,154.00		1,838.68				665.77		665.77		3,983.78			
CSL LIMITED (CSL.ASX)															
06 Sep 2022	05 Oct 2022	316.50			45.21	13.56	284.85								
09 Mar 2023	05 Apr 2023	291.86					291.86								
Total		608.36			45.21	13.56	576.71								
DEXUS - FULLY PAID UNITS STAPLED SECURITIES (DXS.ASX)															
29 Jun 2022	30 Aug 2022	513.68			733.83	220.15									
29 Dec 2022	28 Feb 2023	3,094.00	227.73	1,479.09				1,528.09		1,528.09		-1,669.00			
29 Jun 2023	30 Aug 2023	2,956.40	217.61	1,413.32				1,460.13		1,460.13		-1,594.79			
Total		6,564.08	445.34	2,892.41	733.83	220.15		2,988.22		2,988.22		-3,263.79			
HEALIUS (HLS.ASX)															

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From 1 July 2022 through 30 June 2023

Transaction Date	Settlement Date	Income Received \$	Interest \$	Other Income \$	Gross Franked Dividend \$	Imputation Credit \$	Unfranked Dividend \$	Discount Capital Gain \$	Non-Disc Capital Gain \$	CGT Conc. \$	Tax Free \$	Tax Deferred \$	Return Of Capital \$	TFN Amnts. Deduct. \$	Non Resident W/Holding Tax \$
07 Sep 2022	21 Sep 2022	1,638.00			2,340.00	702.00									
Total		1,638.00			2,340.00	702.00									
INVOCARE LIMITED (IVC.ASX)															
01 Sep 2022	06 Oct 2022	418.50			597.86	179.36									
02 Mar 2023	06 Apr 2023	341.00			487.14	146.14									
Total		759.50			1,085.00	325.50									
ISHS GLOB HEALTH ETF - ISHARES GLOBAL HEALTHCARE ETF (IXJ.AXW)															
21 Dec 2022	05 Jan 2023	527.17	0.03					51.18		51.18					
30 Jun 2023	13 Jul 2023	1,160.16	0.09					112.63		112.63					
Total		1,687.33	0.12					163.81		163.81					
LINK ADMIN HLDG (LNK.ASX)															
29 Sep 2022	14 Oct 2022	1,422.40			2,032.00	609.60									
01 Mar 2023	11 Apr 2023	800.10			914.40	274.32	160.02								
Total		2,222.50			2,946.40	883.92	160.02								
MACQUARIE CASH MANAGEMENT ACCOUNT (MBLCCMH.CASH)															
29 Jul 2022	29 Jul 2022	50.04	50.04												
31 Aug 2022	31 Aug 2022	91.05	91.05												
30 Sep 2022	30 Sep 2022	125.00	125.00												
31 Oct 2022	31 Oct 2022	188.67	188.67												
30 Nov 2022	30 Nov 2022	190.16	190.16												
30 Dec 2022	30 Dec 2022	230.86	230.86												
31 Jan 2023	31 Jan 2023	276.42	276.42												
28 Feb 2023	28 Feb 2023	305.26	305.26												
31 Mar 2023	31 Mar 2023	440.12	440.12												
28 Apr 2023	28 Apr 2023	397.69	397.69												
31 May 2023	31 May 2023	453.63	453.63												
30 Jun 2023	30 Jun 2023	424.02	424.02												
Total		3,172.92	3,172.92												
MEMBERS EQUITY BUSINESS ONLINE SAVING ACCOUNT (MEBUS.AMM)															
31 Jul 2022	31 Jul 2022	239.05	239.05												
31 Aug 2022	31 Aug 2022	298.90	298.90												
30 Sep 2022	30 Sep 2022	344.62	344.62												

These reports contain general information to assist you in completing your tax return, however, it does not take into account your individual taxation and financial circumstances.

From 1 July 2022 through 30 June 2023

Transaction Date	Settlement Date	Income Received \$	Interest \$	Other Income \$	Gross Franked Dividend \$	Imputation Credit \$	Unfranked Dividend \$	Discount Capital Gain \$	Non-Disc Capital Gain \$	CGT Conc. \$	Tax Free \$	Tax Deferred \$	Return Of Capital \$	TFN Amnts. Deduct. \$	Non Resident W/Holding Tax \$
31 Oct 2022	31 Oct 2022	428.74	428.74												
30 Nov 2022	30 Nov 2022	471.23	471.23												
31 Dec 2022	31 Dec 2022	516.79	516.79												
31 Jan 2023	31 Jan 2023	518.10	518.10												
28 Feb 2023	28 Feb 2023	477.53	477.53												
31 Mar 2023	31 Mar 2023	564.03	564.03												
30 Apr 2023	30 Apr 2023	547.34	547.34												
31 May 2023	31 May 2023	618.88	618.88												
30 Jun 2023	30 Jun 2023	642.20	642.20												
Total		5,667.41	5,667.41												
NATIONAL AUST. BANK (NAB.ASX)															
11 May 2022	05 Jul 2022	4,501.18			6,430.26	1,929.08									
15 Nov 2022	14 Dec 2022	4,809.48			6,870.69	2,061.21									
Total		9,310.66			13,300.95	3,990.29									
BETASHARES NASDAQ100 - BETASHARES NASDAQ 100 ETF (NDQ.AXW)															
03 Jan 2023	18 Jan 2023	209.44	0.12					95.24		95.24					
30 Jun 2023	18 Jul 2023	5,283.13	2.83	0.03				2,402.48		2,402.48					
Total		5,492.57	2.95	0.03				2,497.72		2,497.72					
NATIONAL STORAGE - FULLY PAID ORDINARY/UNITS STAPLED SECURITIES (NSR.ASX)															
29 Dec 2022	01 Mar 2023	1,519.65	7.37	452.48								1,043.32			
29 Jun 2023	05 Sep 2023	1,519.65	7.37	452.48								1,043.32			
Total		3,039.30	14.74	904.96								2,086.64			
RIO TINTO LIMITED (RIO.ASX)															
11 Aug 2022	22 Sep 2022	4,489.29			6,413.27	1,923.98									
09 Mar 2023	20 Apr 2023	3,819.93			5,457.05	1,637.11									
Total		8,309.22			11,870.32	3,561.09									
SUNCORP GROUP LTD (SUN.ASX)															
12 Aug 2022	21 Sep 2022	1,588.31			2,269.01	680.70									
14 Feb 2023	31 Mar 2023	3,083.19			4,404.56	1,321.37									
Total		4,671.50			6,673.57	2,002.07									
TRANSURBAN GROUP - FULLY PAID ORDINARY/UNITS STAPLED SECURITIES (TCL.ASX)															

These reports contain general information to assist you in completing your tax return, however, it does not take into account your individual taxation and financial circumstances.

Transaction Date	Settlement Date	Income Received \$	Interest \$	Other Income \$	Gross Franked Dividend \$	Imputation Credit \$	Unfranked Dividend \$	Discount Capital Gain \$	Non-Disc Capital Gain \$	CGT Conc. \$	Tax Free \$	Tax Deferred \$	Return Of Capital \$	TFN Amnts. Deduct. \$	Non Resident W/Holding Tax \$
29 Jun 2022	23 Aug 2022	166.00			237.14	71.14									
29 Dec 2022	13 Feb 2023	2,199.50	477.00	529.13	6.59	1.98		3.13		3.13		1,182.50			
29 Jun 2023	21 Aug 2023	2,531.50	549.02	608.94	7.58	2.27		3.62		3.62		1,360.99			
Total		4,897.00	1,026.02	1,138.07	251.31	75.39		6.75		6.75		2,543.49			
WESTPAC BANKING CORP (WBC.ASX)															
17 Nov 2022	20 Dec 2022	5,113.60			7,305.14	2,191.54									
11 May 2023	27 Jun 2023	5,593.00			7,990.00	2,397.00									
Total		10,706.60			15,295.14	4,588.54									
WOODSIDE ENERGY (WDS.ASX)															
08 Sep 2022	06 Oct 2022	7,357.84			10,511.20	3,153.36									
08 Mar 2023	05 Apr 2023	8,143.63			11,633.75	3,490.13									
Total		15,501.47			22,144.95	6,643.49									
WESFARMERS LIMITED (WES.ASX)															
31 Aug 2022	06 Oct 2022	1,993.00			2,847.14	854.14									
20 Feb 2023	28 Mar 2023	1,753.84			2,505.49	751.65									
Total		3,746.84			5,352.63	1,605.79									
WOOLWORTHS GROUP LTD (WOW.ASX)															
31 Aug 2022	27 Sep 2022	1,272.00			1,817.14	545.14									
02 Mar 2023	13 Apr 2023	1,104.00			1,577.14	473.14									
Total		2,376.00			3,394.28	1,018.28									
TOTAL PORTFOLIO															
		167,109.79	10,329.50	6,774.15	172,258.22	51,677.45	3,351.25	6,322.27		6,322.27		5,350.12			

These reports contain general information to assist you in completing your tax return, however, it does not take into account your individual taxation and financial circumstances.



Scochen Pty Ltd ATF Scochen Super Fund, 29473
15 Harwood Street

Deal No	Institution	Transaction Date	Transaction Type	Amount	Running Balance
192185	Member's Equity Business Online Saving Account	30/06/2023	Interest	\$642.20	\$206,709.78

At Call Accounts

Total Interest for period: \$5,667.41

You should check all entries appearing on this statement for errors.

Further information about your account is available by contacting Australian Moneymarket Pty Ltd on 07 3228 2688.

18 July 2022

Scochen Superfund
C/- Mr Peter Brian Rowsell
15 Harwood Street
Bardon, QLD 4065

Dear Peter

**Scochen Superfund
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$17,500.00 from my accumulation account.

I confirm that I have met the Condition of Release of Retirement.

I understand that the current balance of my accumulation account is approximately \$17,500.00. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$17,093.96
Tax Free	\$406.04

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Peter Rowsell
15 Harwood Street
Bardon, QLD 4065

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
SCOCHEN PTY LTD ATF
SCOCHEN SUPERFUND
HELD ON 18 JULY 2022 AT
15 HARWOOD STREET, BARDON QLD**

PRESENT: Susan Rowsell
Peter Rowsell

LUMP SUM WITHDRAWAL: The Fund acknowledges the receipt from Mr Peter Rowsell requesting the payment of a Lump Sum of \$17,500.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$17,093.96
Tax Free	\$406.04

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Retirement and the benefits as requested be paid forthwith.

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund's trust deed.

PAPERWORK: IT WAS RESOLVED to request the fund's administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- ☐ Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- ☐ A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

CLOSURE: There being no further business the meeting was closed.

..... Dated:/...../.....
Peter Rowsell
Chairperson

18 July 2022

Mr Peter Rowsell
15 Harwood Street
Bardon, QLD 4065

Dear Peter

**Scochen Superfund
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$17,500.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$17,093.96
Tax Free	\$406.04

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Peter Brian Rowsell
15 Harwood Street
Bardon, QLD 4065

18 July 2022

Scochen Superfund
C/- Mr Peter Brian Rowsell
15 Harwood Street
Bardon, QLD 4065

Dear Peter

**Scochen Superfund
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$51,500.00 from my accumulation account.

I confirm that I have met the Condition of Release of Retirement.

I understand that the current balance of my accumulation account is approximately \$51,500.00. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$40,252.87
Tax Free	\$11,247.13

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mrs Susan Rowsell
15 Harwood Street
Bardon, QLD 4065

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
SCOCHEN PTY LTD ATF
SCOCHEN SUPERFUND
HELD ON 18 JULY 2022 AT
15 HARWOOD STREET, BARDON QLD**

PRESENT: Susan Rowsell
Peter Rowsell

LUMP SUM WITHDRAWAL: The Fund acknowledges the receipt from Mrs Susan Rowsell requesting the payment of a Lump Sum of \$51,500.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$40,252.87
Tax Free	\$11,247.13

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Retirement and the benefits as requested be paid forthwith.

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund's trust deed.

PAPERWORK: IT WAS RESOLVED to request the fund's administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- ☐ Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- ☐ A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

CLOSURE: There being no further business the meeting was closed.

..... Dated:/...../.....
Peter Rowsell
Chairperson

18 July 2022

Mrs Susan Rowsell
15 Harwood Street
Bardon, QLD 4065

Dear Susan

**Scochen Superfund
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$51,500.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$40,252.87
Tax Free	\$11,247.13

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Peter Brian Rowsell
15 Harwood Street
Bardon, QLD 4065

6 January 2023

Scochen Superfund
C/- Mr Peter Brian Rowsell
15 Harwood Street
Bardon, QLD 4065

Dear Peter

**Scochen Superfund
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$634.04 from my accumulation account.

I confirm that I have met the Condition of Release of Retirement.

I understand that the current balance of my accumulation account is approximately \$12,996.75. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$634.04
Tax Free	\$0.00

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Peter Rowsell
15 Harwood Street
Bardon, QLD 4065

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
SCOCHEN PTY LTD ATF
SCOCHEN SUPERFUND
HELD ON 6 JANUARY 2023 AT
15 HARWOOD STREET, BARDON QLD**

PRESENT: Susan Rowsell
Peter Rowsell

LUMP SUM WITHDRAWAL: The Fund acknowledges the receipt from Mr Peter Rowsell requesting the payment of a Lump Sum of \$634.04 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$634.04
Tax Free	\$0.00

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Retirement and the benefits as requested be paid forthwith.

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund's trust deed.

PAPERWORK: IT WAS RESOLVED to request the fund's administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- ☐ Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- ☐ A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

CLOSURE: There being no further business the meeting was closed.

..... Dated:/...../.....
Peter Rowsell
Chairperson

6 January 2023

Mr Peter Rowsell
15 Harwood Street
Bardon, QLD 4065

Dear Peter

**Scochen Superfund
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$634.04 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$634.04
Tax Free	\$0.00

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Peter Brian Rowsell
15 Harwood Street
Bardon, QLD 4065

6 January 2023

Scochen Superfund
C/- Mr Peter Brian Rowsell
15 Harwood Street
Bardon, QLD 4065

Dear Peter

**Scochen Superfund
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$1,825.96 from my accumulation account.

I confirm that I have met the Condition of Release of Retirement.

I understand that the current balance of my accumulation account is approximately \$12,996.51. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$1,825.96
Tax Free	\$0.00

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mrs Susan Rowsell
15 Harwood Street
Bardon, QLD 4065

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
SCOCHEN PTY LTD ATF
SCOCHEN SUPERFUND
HELD ON 6 JANUARY 2023 AT
15 HARWOOD STREET, BARDON QLD**

PRESENT: Susan Rowsell
Peter Rowsell

LUMP SUM WITHDRAWAL: The Fund acknowledges the receipt from Mrs Susan Rowsell requesting the payment of a Lump Sum of \$1,825.96 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$1,825.96
Tax Free	\$0.00

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Retirement and the benefits as requested be paid forthwith.

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund's trust deed.

PAPERWORK: IT WAS RESOLVED to request the fund's administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- ☐ Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- ☐ A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

CLOSURE: There being no further business the meeting was closed.

..... Dated:/...../.....
Peter Rowsell
Chairperson

6 January 2023

Mrs Susan Rowsell
15 Harwood Street
Bardon, QLD 4065

Dear Susan

**Scochen Superfund
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$1,825.96 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$1,825.96
Tax Free	\$0.00

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Peter Brian Rowsell
15 Harwood Street
Bardon, QLD 4065

7 February 2023

Scochen Superfund
C/- Mr Peter Brian Rowsell
15 Harwood Street
Bardon, QLD 4065

Dear Peter

**Scochen Superfund
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$2,676.56 from my accumulation account.

I confirm that I have met the Condition of Release of Retirement.

I understand that the current balance of my accumulation account is approximately \$2,676.56. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$2,676.56
Tax Free	\$0.00

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mrs Susan Rowsell
15 Harwood Street
Bardon, QLD 4065

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
SCOCHEN PTY LTD ATF
SCOCHEN SUPERFUND
HELD ON 7 FEBRUARY 2023 AT
15 HARWOOD STREET, BARDON QLD**

PRESENT: Susan Rowsell
Peter Rowsell

LUMP SUM WITHDRAWAL: The Fund acknowledges the receipt from Mrs Susan Rowsell requesting the payment of a Lump Sum of \$2,676.56 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$2,676.56
Tax Free	\$0.00

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Retirement and the benefits as requested be paid forthwith.

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund's trust deed.

PAPERWORK: IT WAS RESOLVED to request the fund's administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- ☐ Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- ☐ A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

CLOSURE: There being no further business the meeting was closed.

..... Dated:/...../.....
Peter Rowsell
Chairperson

7 February 2023

Mrs Susan Rowsell
15 Harwood Street
Bardon, QLD 4065

Dear Susan

**Scochen Superfund
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$2,676.56 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$2,676.56
Tax Free	\$0.00

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Peter Brian Rowsell
15 Harwood Street
Bardon, QLD 4065

7 February 2023

Scochen Superfund
C/- Mr Peter Brian Rowsell
15 Harwood Street
Bardon, QLD 4065

Dear Peter

**Scochen Superfund
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$7,323.44 from my accumulation account.

I confirm that I have met the Condition of Release of Retirement.

I understand that the current balance of my accumulation account is approximately \$7,323.44. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$6,665.29
Tax Free	\$658.15

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Peter Rowsell
15 Harwood Street
Bardon, QLD 4065

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
SCOCHEN PTY LTD ATF
SCOCHEN SUPERFUND
HELD ON 7 FEBRUARY 2023 AT
15 HARWOOD STREET, BARDON QLD**

PRESENT: Susan Rowsell
Peter Rowsell

LUMP SUM WITHDRAWAL: The Fund acknowledges the receipt from Mr Peter Rowsell requesting the payment of a Lump Sum of \$7,323.44 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$6,665.29
Tax Free	\$658.15

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Retirement and the benefits as requested be paid forthwith.

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund's trust deed.

PAPERWORK: IT WAS RESOLVED to request the fund's administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- ☐ Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- ☐ A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

CLOSURE: There being no further business the meeting was closed.

..... Dated:/...../.....
Peter Rowsell
Chairperson

7 February 2023

Mr Peter Rowsell
15 Harwood Street
Bardon, QLD 4065

Dear Peter

**Scochen Superfund
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$7,323.44 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$6,665.29
Tax Free	\$658.15

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Peter Brian Rowsell
15 Harwood Street
Bardon, QLD 4065

7 March 2023

Scochen Superfund
C/- Mr Peter Brian Rowsell
15 Harwood Street
Bardon, QLD 4065

Dear Peter

**Scochen Superfund
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$9,811.53 from my accumulation account.

I confirm that I have met the Condition of Release of Retirement.

I understand that the current balance of my accumulation account is approximately \$9,811.53. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$6,995.61
Tax Free	\$2,815.92

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mrs Susan Rowsell
15 Harwood Street
Bardon, QLD 4065

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
SCOCHEN PTY LTD ATF
SCOCHEN SUPERFUND
HELD ON 7 MARCH 2023 AT
15 HARWOOD STREET, BARDON QLD**

PRESENT: Susan Rowsell
Peter Rowsell

LUMP SUM WITHDRAWAL: The Fund acknowledges the receipt from Mrs Susan Rowsell requesting the payment of a Lump Sum of \$9,811.53 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$6,995.61
Tax Free	\$2,815.92

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Retirement and the benefits as requested be paid forthwith.

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund's trust deed.

PAPERWORK: IT WAS RESOLVED to request the fund's administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- ☐ Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- ☐ A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

CLOSURE: There being no further business the meeting was closed.

..... Dated:/...../.....
Peter Rowsell
Chairperson

7 March 2023

Mrs Susan Rowsell
15 Harwood Street
Bardon, QLD 4065

Dear Susan

**Scochen Superfund
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$9,811.53 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$6,995.61
Tax Free	\$2,815.92

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Peter Brian Rowsell
15 Harwood Street
Bardon, QLD 4065

7 March 2023

Scochen Superfund
C/- Mr Peter Brian Rowsell
15 Harwood Street
Bardon, QLD 4065

Dear Peter

**Scochen Superfund
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$188.47 from my accumulation account.

I confirm that I have met the Condition of Release of Retirement.

I understand that the current balance of my accumulation account is approximately \$188.47. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$160.03
Tax Free	\$28.44

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Peter Rowsell
15 Harwood Street
Bardon, QLD 4065

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
SCOCHEN PTY LTD ATF
SCOCHEN SUPERFUND
HELD ON 7 MARCH 2023 AT
15 HARWOOD STREET, BARDON QLD**

PRESENT: Susan Rowsell
Peter Rowsell

LUMP SUM WITHDRAWAL: The Fund acknowledges the receipt from Mr Peter Rowsell requesting the payment of a Lump Sum of \$188.47 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$160.03
Tax Free	\$28.44

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Retirement and the benefits as requested be paid forthwith.

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund's trust deed.

PAPERWORK: IT WAS RESOLVED to request the fund's administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- ☐ Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- ☐ A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

CLOSURE: There being no further business the meeting was closed.

..... Dated:/...../.....
Peter Rowsell
Chairperson

7 March 2023

Mr Peter Rowsell
15 Harwood Street
Bardon, QLD 4065

Dear Peter

**Scochen Superfund
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$188.47 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$160.03
Tax Free	\$28.44

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Peter Brian Rowsell
15 Harwood Street
Bardon, QLD 4065

6 April 2023

Scochen Superfund
C/- Mr Peter Brian Rowsell
15 Harwood Street
Bardon, QLD 4065

Dear Peter

**Scochen Superfund
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$10,000.00 from my accumulation account.

I confirm that I have met the Condition of Release of Retirement.

I understand that the current balance of my accumulation account is approximately \$10,000.00. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$8,490.91
Tax Free	\$1,509.09

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Peter Rowsell
15 Harwood Street
Bardon, QLD 4065

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
SCOCHEN PTY LTD ATF
SCOCHEN SUPERFUND
HELD ON 6 APRIL 2023 AT
15 HARWOOD STREET, BARDON QLD**

PRESENT: Susan Rowsell
Peter Rowsell

LUMP SUM WITHDRAWAL: The Fund acknowledges the receipt from Mr Peter Rowsell requesting the payment of a Lump Sum of \$10,000.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$8,490.91
Tax Free	\$1,509.09

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Retirement and the benefits as requested be paid forthwith.

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund's trust deed.

PAPERWORK: IT WAS RESOLVED to request the fund's administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- ☐ Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- ☐ A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

CLOSURE: There being no further business the meeting was closed.

..... Dated:/...../.....
Peter Rowsell
Chairperson

6 April 2023

Mr Peter Rowsell
15 Harwood Street
Bardon, QLD 4065

Dear Peter

**Scochen Superfund
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$10,000.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$8,490.91
Tax Free	\$1,509.09

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Peter Brian Rowsell
15 Harwood Street
Bardon, QLD 4065

5 May 2023

Scochen Superfund
C/- Mr Peter Brian Rowsell
15 Harwood Street
Bardon, QLD 4065

Dear Peter

**Scochen Superfund
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$10,000.00 from my accumulation account.

I confirm that I have met the Condition of Release of Retirement.

I understand that the current balance of my accumulation account is approximately \$10,000.00. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$8,490.91
Tax Free	\$1,509.09

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Peter Rowsell
15 Harwood Street
Bardon, QLD 4065

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
SCOCHEN PTY LTD ATF
SCOCHEN SUPERFUND
HELD ON 5 MAY 2023 AT
15 HARWOOD STREET, BARDON QLD**

PRESENT: Susan Rowsell
Peter Rowsell

LUMP SUM WITHDRAWAL: The Fund acknowledges the receipt from Mr Peter Rowsell requesting the payment of a Lump Sum of \$10,000.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$8,490.91
Tax Free	\$1,509.09

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Retirement and the benefits as requested be paid forthwith.

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund's trust deed.

PAPERWORK: IT WAS RESOLVED to request the fund's administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- ☐ Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- ☐ A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

CLOSURE: There being no further business the meeting was closed.

..... Dated:/...../.....
Peter Rowsell
Chairperson

5 May 2023

Mr Peter Rowsell
15 Harwood Street
Bardon, QLD 4065

Dear Peter

**Scochen Superfund
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$10,000.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$8,490.91
Tax Free	\$1,509.09

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Peter Brian Rowsell
15 Harwood Street
Bardon, QLD 4065

7 June 2023

Scochen Superfund
C/- Mr Peter Brian Rowsell
15 Harwood Street
Bardon, QLD 4065

Dear Peter

**Scochen Superfund
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$10,000.00 from my accumulation account.

I confirm that I have met the Condition of Release of Retirement.

I understand that the current balance of my accumulation account is approximately \$10,000.00. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$8,490.91
Tax Free	\$1,509.09

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Peter Rowsell
15 Harwood Street
Bardon, QLD 4065

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
SCOCHEN PTY LTD ATF
SCOCHEN SUPERFUND
HELD ON 7 JUNE 2023 AT
15 HARWOOD STREET, BARDON QLD**

PRESENT: Susan Rowsell
Peter Rowsell

LUMP SUM WITHDRAWAL: The Fund acknowledges the receipt from Mr Peter Rowsell requesting the payment of a Lump Sum of \$10,000.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$8,490.91
Tax Free	\$1,509.09

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Retirement and the benefits as requested be paid forthwith.

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund's trust deed.

PAPERWORK: IT WAS RESOLVED to request the fund's administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- ☐ Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- ☐ A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

CLOSURE: There being no further business the meeting was closed.

..... Dated:/...../.....
Peter Rowsell
Chairperson

7 June 2023

Mr Peter Rowsell
15 Harwood Street
Bardon, QLD 4065

Dear Peter

**Scochen Superfund
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$10,000.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$8,490.91
Tax Free	\$1,509.09

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Peter Brian Rowsell
15 Harwood Street
Bardon, QLD 4065

Scochen Superfund
Pension Withdrawal Limits
For the Period 1 July 2022 to 30 June 2023

Mr Peter Rowsell
YTD Summaries

	Drawdowns to date	Rqd. for Minimum	Minimum	Rqd for Plan	Plan*	Remaining until Max	Maximum	Tax Free %
PR_ABP - 1	25,230.00	OK!	25,230.00	OK!	25,230.00	-	-	15.09%
PR_ABP - 2	4,310.00	OK!	4,310.00	OK!	4,310.00	-	-	100.00%
PR_ABP - 3	4,230.00	OK!	4,230.00	OK!	4,230.00	-	-	100.00%

Totals

Gross Drawdowns	33,770.00	0.00	33,770.00	0.00	33,770.00			
PAYG Tax	0.00	0.00	0.00	0.00	0.00			
Net Drawdowns	33,770.00	0.00	33,770.00	0.00	33,770.00			

Footnotes:

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

Pension Payments

PR_ABP - 1

Date	Gross Amount	PAYG	Net Amount	Description
07/07/2022	10,000.00	0.00	10,000.00	PENSION PAYMENT
07/09/2022	10,000.00	0.00	10,000.00	R/P TO NAB P & S ROWSELL
06/01/2023	5,230.00	0.00	5,230.00	part of \$10,000.00 R/P TO NAB P & S ROWSELL
Totals:	25,230.00	0.00	25,230.00	

PR_ABP - 2

Date	Gross Amount	PAYG	Net Amount	Description
07/12/2022	4,310.00	0.00	4,310.00	part of \$10,000.00 R/P TO NAB P & S ROWSELL
Totals:	4,310.00	0.00	4,310.00	

PR_ABP - 3

Date	Gross Amount	PAYG	Net Amount	Description
07/11/2022	4,230.00	0.00	4,230.00	part of \$10,000.00 R/P TO NAB P & S ROWSELL
Totals:	4,230.00	0.00	4,230.00	

Scochen Superfund
Pension Withdrawal Limits
For the Period 1 July 2022 to 30 June 2023

Mrs Susan Rowsell
YTD Summaries

	Drawdowns to date	Rqd. for Minimum	Minimum	Rqd for Plan	Plan*	Remaining until Max	Maximum	Tax Free %
SR_ABP - 1	23,300.00	OK!	23,300.00	OK!	23,300.00	-	-	28.70%
SR_ABP - 2	6,210.00	OK!	6,210.00	OK!	6,210.00	-	-	100.00%
SR_ABP - 3	4,260.00	OK!	4,260.00	OK!	4,260.00	-	-	100.00%

Totals

Gross Drawdowns	33,770.00	0.00	33,770.00	0.00	33,770.00			
PAYG Tax	0.00	0.00	0.00	0.00	0.00			
Net Drawdowns	33,770.00	0.00	33,770.00	0.00	33,770.00			

Footnotes:

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

Pension Payments

SR_ABP - 1

Date	Gross Amount	PAYG	Net Amount	Description
05/08/2022	10,000.00	0.00	10,000.00	R/P TO NAB P & S ROWSELL
07/10/2022	10,000.00	0.00	10,000.00	R/P TO NAB P & S ROWSELL
07/12/2022	990.00	0.00	990.00	part of \$10,000.00 R/P TO NAB P & S ROWSELL
06/01/2023	2,310.00	0.00	2,310.00	part of \$10,000.00 R/P TO NAB P & S ROWSELL
Totals:	23,300.00	0.00	23,300.00	

SR_ABP - 2

Date	Gross Amount	PAYG	Net Amount	Description
07/11/2022	1,510.00	0.00	1,510.00	part of \$10,000.00 R/P TO NAB P & S ROWSELL
07/12/2022	4,700.00	0.00	4,700.00	part of \$10,000.00 R/P TO NAB P & S ROWSELL
Totals:	6,210.00	0.00	6,210.00	

SR_ABP - 3

Date	Gross Amount	PAYG	Net Amount	Description
07/11/2022	4,260.00	0.00	4,260.00	part of \$10,000.00 R/P TO NAB P & S ROWSELL
Totals:	4,260.00	0.00	4,260.00	

TAX INVOICE

Scochen Superannuation Fund
Attention: Mr P Rowsell
15 Harwood Street
BARDON QLD 4065
AUSTRALIA
ABN: 17 693 649 590

Invoice Date
9 Feb 2023

Invoice Number
INV-0130

Reference
PROP-0304

ABN
77 644 396 001

Connectus Accountants
Pty Ltd
GPO Box 233
Sydney NSW 2001

Description	Quantity	Unit Price	GST	Amount AUD
Annual Financial Statements & Tax Return - SMSF	1.00	2,500.00	10%	2,500.00
Self Managed Superannuation Fund Annual Compliance.			\$150	
This includes:				
Preparation of Fund Accounts & Financial Statements				
Preparation of Fund Tax Return				
Preparation of Members Statements				
Calculation of min/max pension amounts				
Fund audit				
Lodgement with the Australian Taxation Office				
<p>Note:</p> <p>If an actuarial certificate is required, this will be billed separately.</p>				
			Subtotal	2,500.00
			TOTAL GST 10%	250.00
			TOTAL AUD	2,750.00
			Less Amount Paid	2,750.00
			AMOUNT DUE AUD	0.00

Due Date: 16 Feb 2023
PLEASE DO NOT PAY THIS INVOICE.

Payment will be automatically collected from your nominated payment method. No further action is required.

Account Code: ROW0612BA

Date	Position	Description	Amount Received/Paid	Imputation Credits	Withholding Tax	GST
13 Apr 2023	Brambles Limited	Corporate Action - BXB.ASX Dividend	2,035.58	305.34		
20 Apr 2023	Rio Tinto Limited	Corporate Action - RIO.ASX Dividend	3,819.93	1,637.11		
15 May 2023	Charter Hall Long Wale REIT	Corporate Action - CLW.ASX Dividend	1,788.50			
20 Jun 2023	Amcor PLC	Corporate Action - AMC.ASX Dividend	1,575.77			
27 Jun 2023	Westpac Banking Corporation	Corporate Action - WBC.ASX Dividend	5,593.00	2,397.00		
13 Jul 2023	iShares Global Healthcare ETF	Corporate Action - IXJ.AXW Dividend	1,160.16			
18 Jul 2023	Betashares Nasdaq 100 ETF	Corporate Action - NDQ.AXW Dividend	5,283.13			
14 Aug 2023	Charter Hall Long Wale REIT	Corporate Action - CLW.ASX Dividend	1,788.50			
21 Aug 2023	Transurban Group	Corporate Action - TCL.ASX Dividend	2,531.50	2.27		
30 Aug 2023	Dexus	Corporate Action - DXS.ASX Distribution	2,956.40			
05 Sep 2023	National Storage REIT	Corporate Action - NSR.ASX Dividend	1,519.65			
			158,269.46	51,677.45		
Total Income:			167,109.79	51,677.45		
Expenses						
Expense						
09 Mar 2023	Macquarie Cash Management Account	Expense: ASIC Company Fee	-59.00			
			-59.00			
Superannuation Expense						
31 Jan 2023	Macquarie Cash Management Account	SMSF Expense: Actuarial Certificate	-187.00			
17 Feb 2023	Macquarie Cash Management Account	SMSF Admin & Accounting Fee	-2,750.00			
			-2,937.00			
Total Expenses:			-2,996.00			
Grand Total:			164,113.79	51,677.45		

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Portfolio Valuation

As At:30 June 2023

Account Name: Scochen Super Fund

Account Code: ROW0612BA

Adviser: Westwood Group (WWG)

Security Name	Holding	Market Price \$	Market Value \$	Market Value %	Gross Estimated Yield %	Gross Estimated Income \$
Total Domestic Equity:			2,514,981.81	68.72		167,813.97
Total International Equity:			417,087.50	11.40		7,179.91
Total Domestic Property:			289,066.00	7.90		17,869.93
Total Domestic Cash:			411,925.47	11.26		13,705.11
Total Unsettled Income:			26,824.79	0.73		
Total Portfolio:			3,659,885.57			206,568.92

Domestic Equity			2,514,981.81	68.72		167,813.97
Amcor PLC	8,550.00	14.86	127,053.00	3.47	5.11	6,498.60
Ampol Limited	4,080.00	29.94	122,155.20	3.34	9.48	11,577.55
Aurizon Holdings Limited	39,780.00	3.92	155,937.60	4.26	6.20	9,670.73
Australia and New Zealand Banking Group Limited	6,987.00	23.71	165,661.77	4.53	9.72	16,108.88
BHP Group Limited	6,120.00	44.99	275,338.80	7.52	6.99	19,245.83
Brambles Limited	11,520.00	14.41	166,003.20	4.54	3.64	6,041.37
Challenger Limited	14,810.00	6.48	95,968.80	2.62	5.46	5,242.59
Commonwealth Bank of Australia	1,397.00	100.27	140,077.19	3.83	6.44	9,027.10
CSL Limited	180.00	277.38	49,928.40	1.36	1.57	781.66
Healius Limited	27,300.00	3.18	86,814.00	2.37	1.47	1,280.28
Link Administration Holdings Limited	17,780.00	1.67	29,692.60	0.81	6.10	1,810.51
National Australia Bank Limited	6,166.00	26.37	162,597.42	4.44	9.10	14,794.86
Pexa Group Limited	2,364.00	13.61	32,174.04	0.88	0.00	0.00
Race Oncology Ltd	2,800.00	1.23	3,430.00	0.09	0.00	0.00
Rio Tinto Limited	1,170.00	114.69	134,187.30	3.67	7.71	10,341.23
Suncorp Group Limited	9,343.00	13.49	126,037.07	3.44	8.03	10,115.75
Transurban Group	8,300.00	14.25	118,275.00	3.23	4.50	5,316.98
Wesfarmers Limited	1,993.00	49.34	98,334.62	2.69	5.75	5,657.86
Westpac Banking Corporation	7,990.00	21.34	170,506.60	4.66	9.45	16,117.89
Woodside Petroleum Limited	4,630.00	34.44	159,457.20	4.36	8.96	14,283.16

As At: 30 June 2023

Security Name	Holding	Market Price \$	Market Value \$	Market Value %	Gross Estimated Yield %	Gross Estimated Income \$
Total Portfolio:			3,659,885.57			206,568.92
Woolworths Group Limited	2,400.00	39.73	95,352.00	2.61	4.09	3,901.12
International Equity			417,087.50	11.40		7,179.91
Betashares Nasdaq 100 ETF	6,750.00	35.05	236,587.50	6.46	2.32	5,492.58
Hyperion Gbl Growth Companies Fund (Managed Fund)	13,500.00	3.96	53,460.00	1.46	0.00	0.00
iShares Global Healthcare ETF	1,000.00	127.04	127,040.00	3.47	1.33	1,687.33
Domestic Property			289,066.00	7.90		17,869.93
Charter Hall Long Wale REIT	25,550.00	4.01	102,455.50	2.80	6.53	6,686.17
Dexus	15,600.00	7.80	121,680.00	3.32	6.70	8,157.80
National Storage REIT	27,630.00	2.35	64,930.50	1.77	4.66	3,025.96
Domestic Cash			411,925.47	11.26		13,705.11
Macquarie Cash Management Account	205,215.69	1.00	205,215.69	5.61	2.75	5,643.43
Members Equity Business Saving Account	206,709.78	1.00	206,709.78	5.65	3.90	8,061.68
Total Settled:			3,633,060.78	99.27		
Unsettled Income						
Australia and New Zealand Banking Group Limited			5,659.47			
Betashares Nasdaq 100 ETF			5,283.13			
Charter Hall Long Wale REIT			1,788.50			
Dexus			3,681.60			
iShares Global Healthcare ETF			1,160.16			
National Australia Bank Limited			5,117.78			
National Storage REIT			1,519.65			
Transurban Group			2,614.50			
Total Unsettled Income:			26,824.79	0.73		
Total Portfolio:			3,659,885.57			206,568.92



Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310
transact@macquarie.com
www.macquarie.com.au

GPO Box 2520
Sydney, NSW 2001



SCOCHEN PTY LTD
C/- CONNECTUS AFSL 1 LTD
PO BOX 259
FORTITUDE VALLEY QLD 4006

1 Shelley Street
Sydney, NSW 2000

account balance **\$205,215.69**
as at 30 Jun 23

account name SCOCHEN PTY LTD ATF
SCOCHEN SUPER FUND
account no. 962006656

	transaction	description	debits	credits	balance
30.12.22		OPENING BALANCE			156,174.41
05.01.23	Deposit	IXJ PAYMENT JAN23/00804327		527.17	156,701.58
06.01.23	Funds transfer	R/P TO NAB P & S ROWSELL	10,000.00		146,701.58
18.01.23	Deposit	NDQ DST 001288576744		209.44	146,911.02
19.01.23	Deposit	308367 SOLD 2900 CGF @7.7017		22,320.19	169,231.21
31.01.23	Interest	MACQUARIE CMA INTEREST PAID*		276.42	169,507.63
31.01.23	Funds transfer	WESTWOOD GROUP	187.00		169,320.63
07.02.23	Funds transfer	R/P TO NAB P & S ROWSELL	10,000.00		159,320.63
13.02.23	Deposit	TCL DISTRIBUTION AUI23/00845722		2,199.50	161,520.13
14.02.23	Deposit	CLW DST 001289356078		1,788.50	163,308.63
15.02.23	Deposit	ATO ATO002000017891632		66,956.87	230,265.50
17.02.23	Direct debit	CONNECTUSACC CONNECTUS_NMm78hgT	2,750.00		227,515.50

how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 962006656

deposits using BPay
From another bank



Bill code: 667022
Ref: 962 006 656

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name SCOCHEN PTY LTD ATF
SCOCHEN SUPER FUND
account no. 962006656

	transaction	description	debits	credits	balance
28.02.23	Interest	MACQUARIE CMA INTEREST PAID*		305.26	227,820.76
28.02.23	Deposit	DXS DST 001289511155		3,094.00	230,914.76
01.03.23	Deposit	NATIONAL STORAGE MAR23/00802455		1,519.65	232,434.41
07.03.23	Funds transfer	R/P TO NAB P & S ROWSELL	10,000.00		222,434.41
09.03.23	BPAY	BPAY TO ASIC	59.00		222,375.41
13.03.23	Deposit	350114 SOLD 3100 IVC @12.1020		37,491.54	259,866.95
21.03.23	Deposit	AMCOR PLC DIV MAR23/00851278		1,479.15	261,346.10
21.03.23	Deposit	CHALLENGER LTD MAR23/00815420		1,396.80	262,742.90
23.03.23	Funds transfer	360879 BGHT 850 WDS @31.2989	26,621.63		236,121.27
28.03.23	Deposit	WESFARMERS LTD INT23/01037474		1,753.84	237,875.11
29.03.23	Deposit	AZJ LIMITED MAR23/00841507		2,784.60	240,659.71
30.03.23	Deposit	ALD DIV 001294465132		6,324.00	246,983.71
30.03.23	Deposit	CBA DIV 001291502862		2,933.70	249,917.41
30.03.23	Deposit	BHP GROUP DIV AI387/00383194		8,345.45	258,262.86
31.03.23	Interest	MACQUARIE CMA INTEREST PAID*		440.12	258,702.98
31.03.23	Deposit	SUN INTERIM DIV 001289900706		3,083.19	261,786.17
31.03.23	Funds transfer	411353 BGHT 4550 DXS @7.5151	34,216.28		227,569.89
05.04.23	Deposit	CSL LTD DIVIDEND 23AUD/00894914		291.86	227,861.75
05.04.23	Deposit	WOODSIDE FIN22/00874638		8,143.63	236,005.38
06.04.23	Deposit	IVC DIV 001294994044		341.00	236,346.38
06.04.23	Funds transfer	R/P TO NAB P & S ROWSELL	10,000.00		226,346.38
11.04.23	Deposit	LNK DIV 001294929163		800.10	227,146.48
13.04.23	Deposit	WOW DIV 001294369847		1,104.00	228,250.48
13.04.23	Deposit	Brambles Limited S00039592118		2,035.58	230,286.06
20.04.23	Deposit	RIO TINTO LTD AUF22/00155742		3,819.93	234,105.99
28.04.23	Interest	MACQUARIE CMA INTEREST PAID*		397.69	234,503.68
05.05.23	Funds transfer	R/P TO NAB P & S ROWSELL	10,000.00		224,503.68

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name SCOCHEN PTY LTD ATF
SCOCHEN SUPER FUND
account no. 962006656

	transaction	description	debits	credits	balance
09.05.23	Funds transfer	436725 BGHT 3170 CGF @6.0283	19,122.91		205,380.77
15.05.23	Deposit	CLW DST 001295708834		1,788.50	207,169.27
31.05.23	Interest	MACQUARIE CMA INTEREST PAID*		453.63	207,622.90
07.06.23	Funds transfer	R/P TO NAB P & S ROWSELL	10,000.00		197,622.90
20.06.23	Deposit	AMCOR PLC DIV JUN23/00850825		1,575.77	199,198.67
27.06.23	Deposit	WBC DIVIDEND 001296416655		5,593.00	204,791.67
30.06.23	Interest	MACQUARIE CMA INTEREST PAID*		424.02	205,215.69
		CLOSING BALANCE AS AT 30 JUN 23	142,956.82	191,998.10	205,215.69

* Stepped interest rates for the period 31 December to 21 February: balances \$0.00 to \$4,999.99 earned 2.00% balances \$5,000.00 and above earned 2.00% pa (53 days); 22 February to 21 March: balances \$0.00 to \$4,999.99 earned 2.10% balances \$5,000.00 and above earned 2.10% pa (28 days); 22 March to 18 May: balances \$0.00 to \$4,999.99 earned 2.25% balances \$5,000.00 and above earned 2.25% pa (58 days); 19 May to 22 June: balances \$0.00 to \$4,999.99 earned 2.50% balances \$5,000.00 and above earned 2.50% pa (35 days); 23 June to 30 June: balances \$0.00 to \$4,999.99 earned 2.75% balances \$5,000.00 and above earned 2.75% pa (8 days)



Macquarie Cash Management Account

enquiries 1800 806 310

account name SCOCHEN PTY LTD ATF
SCOCHEN SUPER FUND
account no. 962006656

Please note the following financial services companies and/or financial advisers have authority on your account.

Name	Authority Type
FNZ CUSTODIANS (AUSTRALIA) PTY LTD	General withdrawal authority
DDH GRAHAM LIMITED	General withdrawal authority
CONNECTUS AFSL 1 LTD	General withdrawal authority
AUSTRALIAN MONEY MARKET PTY LTD ADV AUSTRALIAN MONEY MARKET PTY LTD	Enquiry authority
AXIA SUPER AUDITS PTY LTD	Enquiry authority
CONNECTUS AFSL 1 LTD	Enquiry authority

Authority descriptions

Enquiry authority - you have authorised the third party to have access to information about your account.

General withdrawal authority - you have authorised the third party to:

- withdraw their fees from your account,
- withdraw funds from your account to make payments on your behalf directly to the Australian Taxation Office (ATO), and
- make payments and withdrawals for any purpose including settlement or investment.

Please consider carefully who you appoint as a third party authority on your account as we may follow their instructions as if they were yours. It is important that you understand this risk and carefully consider what level of authority you give to them. For more information on third party authority levels search 'Macquarie Help' in your browser to find our Help Centre.

annual interest summary 2022/2023

INTEREST PAID	3,172.92
TOTAL INCOME PAID	3,172.92



Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310
transact@macquarie.com
www.macquarie.com.au

GPO Box 2520
Sydney, NSW 2001



SCOCHEN PTY LTD
C/- WHITEHAVEN PRIVATE PORTFOLIOS
PO BOX 259
FORTITUDE VALLEY QLD 4006

1 Shelley Street
Sydney, NSW 2000

account balance **\$156,174.41**
as at 30 Dec 22

account name SCOCHEN PTY LTD ATF
SCOCHEN SUPER FUND
account no. 962006656

	transaction	description	debits	credits	balance
30.06.22		OPENING BALANCE			204,118.18
01.07.22	Deposit	ANZ DIVIDEND A073/00630130		4,716.00	208,834.18
05.07.22	Deposit	NAB INTERIM DIV DV231/01050923		4,501.18	213,335.36
07.07.22	Funds transfer	PENSION PAYMENT	10,000.00		203,335.36
11.07.22	Funds transfer	132751 BGHT 4220 CLW @4.4344	18,726.37		184,608.99
13.07.22	Deposit	IXJ PAYMENT JUL22/00804431		843.21	185,452.20
18.07.22	Deposit	NDQ DST JUNE 001279664304		5,680.69	191,132.89
18.07.22	Funds transfer	CASH TRANSFER	69,000.00		122,132.89
25.07.22	Deposit	145736 SOLD 865 WDS @30.9848		26,784.16	148,917.05
29.07.22	Interest	MACQUARIE CMA INTEREST PAID*		50.04	148,967.09
05.08.22	Funds transfer	R/P TO NAB P & S ROWSELL	10,000.00		138,967.09
08.08.22	BPAY	BPAY TO 2022 ANZ PAITREO	1,814.40		137,152.69

how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 962006656

deposits using BPay
From another bank



Bill code: 667022
Ref: 962 006 656

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name SCOCHEN PTY LTD ATF
SCOCHEN SUPER FUND
account no. 962006656

	transaction	description	debits	credits	balance
09.08.22	Funds transfer	ANZ ENTITLEMENT	6,444.90		130,707.79
12.08.22	Deposit	CLW DST 001279984023		1,627.47	132,335.26
23.08.22	Deposit	TCL DIV/DIST AUF22/00846618		2,158.00	134,493.26
30.08.22	Deposit	DXS DST 001280261611		2,784.60	137,277.86
31.08.22	Interest	MACQUARIE CMA INTEREST PAID*		91.05	137,368.91
02.09.22	Deposit	NATIONAL STORAGE SEP22/00802582		1,492.02	138,860.93
07.09.22	Funds transfer	R/P TO NAB P & S ROWSELL	10,000.00		128,860.93
21.09.22	Deposit	CHALLENGER LTD SEP22/00816295		1,672.10	130,533.03
21.09.22	Deposit	HEALIUS DIV SEP22/00806693		1,638.00	132,171.03
21.09.22	Deposit	AZJ LIMITED SEP22/00841996		3,815.00	135,986.03
21.09.22	Deposit	SUN FINAL DIV 001280500137		1,588.31	137,574.34
21.09.22	Deposit	RIO TINTO LTD AUI22/00159217		4,489.29	142,063.63
23.09.22	Deposit	BHP GROUP DIV AF386/00390410		15,617.25	157,680.88
27.09.22	Deposit	WOW FNL DIV 001283516839		1,272.00	158,952.88
28.09.22	Deposit	AMCOR PLC DIV SEP22/00852467		1,475.73	160,428.61
28.09.22	Deposit	AMPOL LTD S00039592118		3,660.00	164,088.61
29.09.22	Deposit	CBA FNL DIV 001280994595		2,933.70	167,022.31
30.09.22	Interest	MACQUARIE CMA INTEREST PAID*		125.00	167,147.31
05.10.22	Deposit	CSL LTD DIVIDEND AUF22/00997797		316.50	167,463.81
06.10.22	Deposit	IVC ITM DIV 001283730911		418.50	167,882.31
06.10.22	Deposit	WOODSIDE INT22/00856977		7,357.84	175,240.15
06.10.22	Deposit	WESFARMERS LTD FIN22/01040773		1,993.00	177,233.15
07.10.22	Funds transfer	R/P TO NAB P & S ROWSELL	10,000.00		167,233.15
13.10.22	Deposit	Brambles Limited S00039592118		1,987.20	169,220.35
14.10.22	Deposit	LNK SPC DIV 001285072039		1,422.40	170,642.75
21.10.22	Funds transfer	245098 BGHT 4780 AZJ @3.5763	17,107.91		153,534.84
28.10.22	Funds transfer	249220 BGHT 1030 ALD @27.6754	28,524.47		125,010.37

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name SCOCHEN PTY LTD ATF
SCOCHEN SUPER FUND
account no. 962006656

	transaction	description	debits	credits	balance
31.10.22	Interest	MACQUARIE CMA INTEREST PAID*		188.67	125,199.04
07.11.22	Funds transfer	R/P TO NAB P & S ROWSELL	10,000.00		115,199.04
09.11.22	Deposit	255833 SOLD 820 WDS @39.0627		32,010.27	147,209.31
11.11.22	Deposit	CLW DST 001285406444		1,788.50	148,997.81
30.11.22	Interest	MACQUARIE CMA INTEREST PAID*		190.16	149,187.97
07.12.22	Funds transfer	R/P TO NAB P & S ROWSELL	10,000.00		139,187.97
13.12.22	Deposit	AMCOR PLC DIV DEC22/00851884		1,662.12	140,850.09
14.12.22	Deposit	NAB FINAL DIV DV232/00547294		4,809.48	145,659.57
15.12.22	Deposit	ANZ DIVIDEND A074/00628918		5,170.38	150,829.95
20.12.22	Deposit	WBC DIVIDEND 001286512240		5,113.60	155,943.55
30.12.22	Interest	MACQUARIE CMA INTEREST PAID*		230.86	156,174.41
		CLOSING BALANCE AS AT 30 DEC 22	201,618.05	153,674.28	156,174.41

* Stepped interest rates for the period 1 July to 13 July: balances \$0.00 to \$4,999.99 earned 0.25% balances \$5,000.00 and above earned 0.25% pa (13 days); 14 July to 11 August: balances \$0.00 to \$4,999.99 earned 0.50% balances \$5,000.00 and above earned 0.50% pa (29 days); 12 August to 15 September: balances \$0.00 to \$4,999.99 earned 0.90% balances \$5,000.00 and above earned 0.90% pa (35 days); 16 September to 13 October: balances \$0.00 to \$4,999.99 earned 1.25% balances \$5,000.00 and above earned 1.25% pa (28 days); 14 October to 15 November: balances \$0.00 to \$4,999.99 earned 1.50% balances \$5,000.00 and above earned 1.50% pa (33 days); 16 November to 15 December: balances \$0.00 to \$4,999.99 earned 1.75% balances \$5,000.00 and above earned 1.75% pa (30 days); 16 December to 30 December: balances \$0.00 to \$4,999.99 earned 2.00% balances \$5,000.00 and above earned 2.00% pa (15 days)

Scochen Pty Ltd ATF Scochen Super Fund, 29473
15 Harwood Street
Bardon QLD 4065

To Whom This May Concern

AUDIT CERTIFICATE

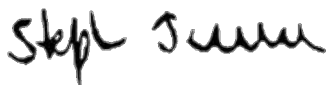
Please find below a summary of deposits held as at 30 June 2023 in the name of Scochen Pty Ltd ATF Scochen Super Fund. Please note any cash management accounts used for the purpose of funding investments on Australian Moneymarket are not included on this report. We can confirm that all of the investments held with the listed institutions via Australian Moneymarket Pty Ltd (ABN. 56 126 032 755) are unencumbered.

Institution	Account Type	Account No	Amount
Members Equity Business Online Saving Account	At Call Account	2452885	\$206,709.78
		Total:	\$206,709.78

The information contained herein is confidential and is provided for private use as confirmation of our customer accounts. It is for audit purposes only. It may not be used for any other purpose or by any other persons. In particular this is not a credit reference.

Should you have any questions in relation to the above account, please do not hesitate to contact us on 07 3228 2688.

Regards



Stephen Jewell | Managing Director | Australian Moneymarket Pty Ltd

Scochen Pty Ltd ATF Scochen Super Fund, 29473
 15 Harwood Street

CONSOLIDATED STATEMENT

1 July 2022 - 30 June 2023

At Call Accounts At Call Accounts

Deal No	Institution	Transaction Date	Transaction Type	Amount	Running Balance
492185	Members Equity Business Online Saving Account	31/07/2022	Interest	\$239.05	\$201,281.42
492185	Members Equity Business Online Saving Account	31/08/2022	Interest	\$298.90	\$201,580.32
492185	Members Equity Business Online Saving Account	30/09/2022	Interest	\$344.62	\$201,924.94
492185	Members Equity Business Online Saving Account	31/10/2022	Interest	\$428.74	\$202,353.68
492185	Members Equity Business Online Saving Account	30/11/2022	Interest	\$471.23	\$202,824.91
492185	Members Equity Business Online Saving Account	31/12/2022	Interest	\$516.79	\$203,341.70
492185	Members Equity Business Online Saving Account	31/01/2023	Interest	\$518.10	\$203,859.80
492185	Members Equity Business Online Saving Account	28/02/2023	Interest	\$477.53	\$204,337.33
492185	Members Equity Business Online Saving Account	31/03/2023	Interest	\$564.03	\$204,901.36
492185	Members Equity Business Online Saving Account	30/04/2023	Interest	\$547.34	\$205,448.70
492185	Members Equity Business Online Saving Account	31/05/2023	Interest	\$618.88	\$206,067.58



Scochen Pty Ltd ATF Scochen Super Fund, 29473
15 Harwood Street

Deal No	Institution	Transaction Date	Transaction Type	Amount	Running Balance
192185	Members Equity Business Online Saving Account	30/06/2023	Interest	\$642.20	\$206,709.78

At Call Accounts

Total Interest for period: \$5,667.41

You should check all entries appearing on this statement for errors.

Further information about your account is available by contacting Australian Moneymarket Pty Ltd on 07 3228 2688.



Level 28, 360 Elizabeth St, Melbourne, VIC 3000
GPO Box 1345, Melbourne, VIC 3001

October 1, 2022

Scochen Super Fund
C/o Australian Moneymarket Pty Ltd Level 18, 344 Queen Street
Brisbane, QLD
AUSTRALIA

Business Online Savings Account Statement

Statement Period July 1, 2022 to September 30, 2022 inclusive

Account Currency: AUD
Account Number: 2452885
Interest Rate:
Effective Date:

Date	Reference No	Transfer Type	Rate	Debit Amount	Credit Amount	Balance
01-Jul-2022		Opening Balance	1.40%		201,042.37	201,042.37
31-Jul-2022	1982488	INTEREST	1.40%		239.05	201,281.42
05-Aug-2022		RATE_CHANGE	1.80%			201,281.42
31-Aug-2022	2167146	INTEREST	1.80%		298.90	201,580.32
19-Sep-2022		RATE_CHANGE	2.50%			201,580.32
30-Sep-2022	2321433	INTEREST	2.50%		344.62	201,924.94
30-Sep-2022		Closing Balance	2.50%		201,924.94	201,924.94

This confirmation is computer generated and therefore issued unsigned. Please check all entries in this confirmation and notify ME Bank immediately of any errors or omissions by contacting us by email at treasury@mebank.com.au or by calling 03 9708 3233.

Please retain this letter for taxation purposes.

ME Bank - a division of Bank of Queensland Limited ABN 32 009 656 740 AFSL and Australian Credit Licence Number 244616





Level 28, 360 Elizabeth St, Melbourne, VIC 3000
GPO Box 1345, Melbourne, VIC 3001

March 31, 2023

Scochen Super Fund
C/O Australian Money Market, Level 9, 324 Queens Street
Brisbane, QLD 4000
AUSTRALIA

Business Online Savings Account Statement

Statement Period December 31, 2022 to March 31, 2023 inclusive

Account Currency: AUD
Account Number: 2452885
Interest Rate:
Effective Date:

Date	Reference No	Transfer Type	Rate	Debit Amount	Credit Amount	Balance
31-Dec-2022		Opening Balance	3.00%		203,341.70	203,341.70
31-Jan-2023	3040817	INTEREST	3.00%		518.10	203,859.80
23-Feb-2023		RATE_CHANGE	3.25%			203,859.80
28-Feb-2023	3213199	INTEREST	3.25%		477.53	204,337.33
31-Mar-2023	3404254	INTEREST	3.25%		564.03	204,901.36
31-Mar-2023		Closing Balance	3.25%		204,901.36	204,901.36

This confirmation is computer generated and therefore issued unsigned. Please check all entries in this confirmation and notify ME Bank immediately of any errors or omissions by contacting us by email at treasury@mebank.com.au or by calling 03 9708 3233.

Please retain this letter for taxation purposes.

ME Bank - a division of Bank of Queensland Limited ABN 32 009 656 740 AFSL and Australian Credit Licence Number 244616



Level 28, 360 Elizabeth St, Melbourne, VIC 3000
GPO Box 1345, Melbourne, VIC 3001

June 30, 2023

Scochen Super Fund
C/O Australian Money Market, Level 9, 324 Queens Street
Brisbane, QLD 4000
AUSTRALIA

Business Online Savings Account Statement

Statement Period March 31, 2023 to June 30, 2023 inclusive

Account Currency: AUD
Account Number: 2452885
Interest Rate:
Effective Date:

Date	Reference No	Transfer Type	Rate	Debit Amount	Credit Amount	Balance
31-Mar-2023		Opening Balance	3.25%		204,901.36	204,901.36
30-Apr-2023	3547837	INTEREST	3.25%		547.34	205,448.70
09-May-2023		RATE_CHANGE	3.65%			205,448.70
31-May-2023	3739447	INTEREST	3.65%		618.88	206,067.58
14-Jun-2023		RATE_CHANGE	3.90%			206,067.58
30-Jun-2023	3928193	INTEREST	3.90%		642.20	206,709.78
30-Jun-2023		Closing Balance	3.90%		206,709.78	206,709.78

This confirmation is computer generated and therefore issued unsigned. Please check all entries in this confirmation and notify ME Bank immediately of any errors or omissions by contacting us by email at treasury@mebank.com.au or by calling 03 9708 3233.

Please retain this letter for taxation purposes.

ME Bank - a division of Bank of Queensland Limited ABN 32 009 656 740 AFSL and Australian Credit Licence Number 244616



All Registry communications to:
Link Market Services Limited
Locked Bag A14, Sydney South, NSW 1235
Enquiries (within Australia): 1300 303 063
(outside Australia): +61 1300 303 063
ASX Code: CLW
Email: charterhall@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

**DISTRIBUTION ADVICE
DIRECT CREDIT**



Charter Hall WALE Limited
ABN 20 610 772 202
ACN 610 772 202
AFSL 486721

As responsible entity of the Charter Hall Long WALE REIT ("CLW")



037 011265

SCOCHEN PTY LTD
<SCOCHEN SUPER FUND A/C>
C/- WHITEHAVEN PRIVATE PORT
PO BOX 259
FORTITUDE VALLEY QLD 4006

Holder Identification Number (HIN): X*****6399
Payment Date: 14 August 2023
Record Date: 30 June 2023
TFN/ABN Status: Quoted

Distribution statement for the period ended 30 June 2023

Security description	Class	Amount per stapled security	Number of stapled securities	Gross distribution
CLW	Stapled Securities	7.00 cents	25,550	\$1,788.50
Net distribution				\$1,788.50

Notes to Charter Hall Long WALE REIT (CLW) distribution statement

- (a) Please note the Distribution Reinvestment Plan (DRP) is not applicable to this distribution.
(b) Income is taxable in the year of entitlement rather than the tax year of receipt. All distributions are calculated in Australian dollars and withholding tax has been deducted where applicable.

Note for custodians and other intermediaries

Charter Hall WALE Limited has given notice for purposes of the 'fund payment' rules in Schedule 1 of the Taxation Administration Act 1953. The notice has been placed on CLW's website at www.longwalereit.com.au.

Further Information

If you require further information on your holding, please contact Link Market Services Limited on the above contact details.

We recommend you seek professional advice if you have questions about your personal tax position.

This statement contains important information; please retain this statement for taxation purposes as a charge may be levied for a replacement.

Banking Instructions

Net distribution of \$1,788.50 was credited to the following bank account:

MACQUARIE BANK
ACCOUNT NAME: SCOCHEN PTY LTD ATF SCOCHEN SUPE
BSB: 182-512 ACC: *****6656
DIRECT CREDIT REFERENCE: 001299065428

ADVICE ONLY

Security Registry
C/- Link Market Services Limited
Locked Bag A14, Sydney South, NSW 1235
Free Call: 1800 819 675
Telephone (outside Australia): +61 1800 819 675
ASX Code: DXS
Email: dexus@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

037 010473

SCOCHEN PTY LTD
<SCOCHEN SUPER FUND A/C>
C/- WHITEHAVEN PRIVATE PORT
PO BOX 259
FORTITUDE VALLEY QLD 4006Payment date: 30 August 2023
Record date: 30 June 2023
Reference no: X*****6399
TFN/ABN RECEIVED AND RECORDED
Security Price at 30 June 2023: \$7.80
Value of Holding at 30 June 2023: \$121,680.00

Distribution Statement

This amount represents a distribution from Dexus (DXS) for the period 1 January 2023 to 30 June 2023 payable on stapled securities entitled to participate in the distribution at the record date.

Description of securities	Rate per security	Participating securities	Distribution amount
DPT distribution	18.951282 cents	15,600	\$2,956.40
DXO distribution	4.648718 cents	15,600	\$725.20
Total distribution	23.6 cents		\$3,681.60
Net Amount:			\$3,681.60

BANKING INSTRUCTIONS

MACQUARIE BANK
ACCOUNT NAME: SCOCHEN PTY LTD ATF SCOCHEN SUPE
BSB: 182-512 ACC NO.: *****6656
Direct Credit Reference Number: 001299373318

A Dexus security comprises a unit in each of Dexus Property Trust (DPT) and the Dexus Operations Trust (DXO)

Non-resident investors and their custodians can obtain relevant notices necessary for the purposes of subdivision 12-H of Schedule 1 to the Taxation Administration Act, 1953 at www.dexus.com/dxs.

An Investor Services Login is available at www.dexus.com/update where you can view, update or obtain necessary forms to manage your security details. Please note, broker sponsored holders (i.e. where your reference number starts with "X") must advise their change of address through their broker.

Market announcements, reports, presentations, distributions, tax, security price apportionment and governance information can be obtained at www.dexus.com/investor-centre.

Please retain this statement in a safe place as a charge may be levied for a replacement.



National Storage Holdings Limited (ACN 166 572 845)
National Storage Financial Services Limited (ACN 600 787 246 AFSL 475 228)
as responsible entity for
National Storage Property Trust (ARSN 101 227 712)

Update your information:



Online:
www.investorcentre.com/au/contact



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

Enquiries:

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

001657 037 NSR



SCOCHEN PTY LTD
<SCOCHEN SUPER FUND A/C>
C/- WHITEHAVEN PRIVATE PORT
PO BOX 259
FORTITUDE VALLEY QLD 4006

ASX code	NSR
Holder ID No.	HIN WITHHELD
TFN/ABN Status	Quoted
Payment Date	5 September 2023
Record Date	30 June 2023
Direct Credit Reference	802403

Final distribution statement for the period ended 30 June 2023

Security description	Amount per security	Number of securities	Gross distribution
NSR Stapled Security ^(a)	5.5 cents	27,630	\$1,519.65
Less tax withheld - resident ^(b)			\$0.00
Less tax withheld - non-resident ^(c)			\$0.00
Net payment^(d)			\$1,519.65

Ensure your payment details are up to date as a \$25 fee may be deducted for re-issued payments. Go to cpu.vg/paymentreissueterms for T&Cs.

Notes to NSR distribution statement

- (a) Distribution payment on NSR Stapled Securities from National Storage Property Trust.
- (b) The tax deducted from residents is a withholding made under the PAYG system because a tax file number (or where relevant, ABN) was not supplied and an exemption was not claimed.
- (c) The tax deducted from non-residents represents tax withheld at 30% from the Australian-sourced income component, and at appropriate rates from the fund payment included in the distribution.
- (d) NSR has a 30 June year-end for tax purposes. The above distribution is included in your annual NSR AMMA Statement for the year ended 30 June 2023. For Australian residents this is relevant for the completion of your 2023 Australian income tax return.

Note for custodians and other intermediaries - Fund Payment Notice

NSPT declares that it is a managed investment trust for the purposes of Subdivision 12-H of Schedule 1 of the Taxation Administration Act 1953 and is an Attribution Managed Investment Trust for the year ended 30 June 2023. This distribution includes a 'Fund Payment' of \$0.01637621 per unit, pursuant to Subdivision 12A-B and 12-H of Schedule 1 of the Taxation Administration Act 1953.

Payment details

Your funds have been credited to the following bank account:

MACQUARIE BANK LTD

BSB: 182-512

ACC: *****56

Please retain this statement to assist with preparation of your income tax return.

030628 037 TCL



SCOCHEN PTY LTD
<SCOCHEN SUPER FUND A/C>
C/- WHITEHAVEN PRIVATE PORT
PO BOX 259
FORTITUDE VALLEY QLD 4006

Update Your Information



www.computershare.com.au/easyupdate/tcl



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



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

Holder Identification
Number (HIN)

HIN WITHHELD

ASX Code

TCL

TFN/ABN Status

Quoted

Record Date

30 June 2023

Payment Date

21 August 2023

Direct Credit Reference No.

843710

Distribution on Stapled Securities

Set out below are the details of your August 2023 distribution totalling 31.5 cents per security (less withholding tax where applicable).

Transurban Holdings Limited Dividend ¹	Triple Stapled Securities
Dividend per Security (cents)	1.00
Number of Securities	8,300
Dividend - Franked	\$83.00
Dividend - Unfranked	\$0.00
Net Dividend	\$83.00
Franking Credit	\$35.57

Transurban Holding Trust Distribution ²	Triple Stapled Securities
Distribution per Security (cents)	30.50
Number of Securities	8,300
Non-Assessable Component	\$1,442.08
Interest Income	\$491.10
Rent and Other Income ³	\$544.15
Non-Concessional MIT Income (NCMI)	\$30.75
Discounted Capital Gains TARP	\$6.75
Other Capital Gains Distribution	\$6.75
Franked Distribution	\$9.92
Gross Distribution	\$2,531.50
Australian Tax Withheld	\$0.00
Net Distribution	\$2,531.50
Franking Credit	\$4.25

Total	
Number of Securities at Record Date	8,300
Total Dividend and Distribution per Security (cents)	31.50
Total Gross Dividend and Distribution	\$2,614.50
Total Australian Tax Withheld	\$0.00
Non-Assessable Component	\$1,442.08
Total Net Dividend and Distribution	\$2,614.50
Total Franking Credits	\$39.82

Payment Instructions

Bank Name	MACQUARIE BANK LTD
BSB	182-512
Account Number	XXXXXXX56
Amount Deposited	A\$2,614.50

Important information is contained on the back of this page



Update your details online - it's fast and secure.

To update your banking instructions, Distribution Reinvestment Plan election, Tax File Number or electronic communications, simply visit www.computershare.com.au/easyupdate/tcl.

If you do not have access to the internet, please call **1300 360 146** (within Australia) or **+61 3 9415 4315** (international) to speak with a Customer Service Representative.



Responsible Entity: Betashares Capital Ltd
ABN 78 139 566 868 | AFSL 341181
ARSN 169 907 564

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



037 407097

SCOCHEN PTY LTD
<SCOCHEN SUPER FUND A/C>
C/- WHITEHAVEN PRIVATE PORT
PO BOX 259
FORTITUDE VALLEY QLD 4006

Distribution Advice

Payment date: 18 July 2023
Record date: 4 July 2023
Reference no.: X*****6399
TFN/ABN RECEIVED AND RECORDED

Dear Unitholder,

BETASHARES NASDAQ 100 ETF

Distribution statement for the period ended 30 June 2023

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

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

Class Description	Rate per Unit	Participating Units	Gross Amount
Ordinary Units	78.268588 cents	6,750	\$5,283.13
Net Amount:			\$5,283.13

PAYMENT REMITTED TO:

MACQUARIE BANK
1 SHELLEY STREET
SYDNEY NSW 2000
Account Name: SCOCHEN PTY LTD ATF SCOCHEN SUPE
BSB: 182-512 ACC: *****6656
Direct Credit Reference No.: 001298665231

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This statement contains important information; Please retain this statement for taxation purposes as a charge may be levied for replacement.

009244 000 IXJ



SCOCHEN PTY LTD
<SCOCHEN SUPER FUND A/C>
C/- WHITEHAVEN PRIVATE PORT
PO BOX 259
FORTITUDE VALLEY QLD 4006

Manage your holdings



www.investorcentre.com/au



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

Enquiries:



(within Australia) 1300 474 273
(outside Australia) +61 3 9415 4695

Holder Identification Number (HIN)

HIN WITHHELD

Record Date:

4 July 2023

Payment Date:

13 July 2023

iShares Distribution

Distribution Payment

ASX	Fund Name	Cash per Security (\$)	Units	Gross Cash Amount (\$)	Tax Withheld Amount (\$)	Net Cash Amount (\$)
IXJ	iShares Global Healthcare ETF	1.16016424	1,000	1,160.16	0.00	1,160.16
Total				1,160.16	0.00	1,160.16

Your Payment Instruction:

MACQUARIE BANK LTD

BSB: 182-512

ACC: XXXXXX56

Amount Deposited:

AUD\$1,160.16

If payment cannot be made to the above account, the distribution amount will be held as a non-interest bearing deposit pending receipt of your valid direct credit instructions. Register your instructions at www.investorcentre.com/au or call Computershare on 1300 474 273.

Note 1: You should refer to the iShares tax booklet for Australian domiciled iShares ETFs at www.blackrock.com/au for more tax related information. Please retain this statement in a safe place as a charge may be levied for a replacement.

Note 2: If you require a payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AU.

IT'S TIME TO THINK SUSTAINABLY.

Expect more from iShares ESG ETFs. Turn over to learn more.



Scochen Superfund**ABN: 17 693 649 590****Activity Statement Preparation Report - Detail****For the period 1 July 2022 to 30 June 2023****GST Detail**

Description	Return Item	Gross (Inc GST)	GST
<i>Income (GST Collected)</i>			
<u>Sales Detail</u>			
Cash Deposit - MEB Cash Account Interest Received		239.05	0.00
Cash Deposit - MEB Cash Account Interest Received		298.90	0.00
Cash Deposit - MEB Cash Account Interest Received		344.62	0.00
Cash Deposit - MEB Cash Account Interest Received		428.74	0.00
Cash Deposit - MEB Cash Account Interest Received		471.23	0.00
Cash Deposit - MEB Cash Account Interest Received		516.79	0.00
Cash Deposit - MEB Cash Account Interest Received		518.10	0.00
Cash Deposit - MEB Cash Account Interest Received		477.53	0.00
Cash Deposit - MEB Cash Account Interest Received		564.03	0.00
Cash Deposit - MEB Cash Account Interest Received		547.34	0.00
MACQUARIE CMA INTEREST PAID		453.63	0.00
MACQUARIE CMA INTEREST PAID		424.02	0.00
Cash Deposit - MEB Cash Account Interest Received		618.88	0.00
Cash Deposit - MEB Cash Account Interest Received		642.20	0.00
Contribution Reserve		23,375.00	0.00
Contribution Reserve		23,375.00	0.00
MACQUARIE CMA INTEREST PAID		50.04	0.00
MACQUARIE CMA INTEREST PAID		188.67	0.00
MACQUARIE CMA INTEREST PAID		91.05	0.00
MACQUARIE CMA INTEREST PAID		125.00	0.00
MACQUARIE CMA INTEREST PAID		190.16	0.00
MACQUARIE CMA INTEREST PAID		230.86	0.00
MACQUARIE CMA INTEREST PAID		276.42	0.00
MACQUARIE CMA INTEREST PAID		305.26	0.00
MACQUARIE CMA INTEREST PAID		440.12	0.00
MACQUARIE CMA INTEREST PAID		397.69	0.00
Total Sales	G1	55,590.33	0.00
<u>Export Sales Detail</u>			
Nil			
Export Sales	G2		
<u>Other GST-Free Sales Detail</u>			
Other GST-Free Sales	G3		
Total GST Collect on Sales	1A		0.00

Outgoings (GST Paid)**Capital Purchases Detail**

Nil

Capital Purchases **G10****Non-Capital Purchases Detail**

BPAY TO ASIC		59.00	0.00
WESTWOOD GROUP		187.00	13.00
CONNECTUSACC CONNECTUS_NMm78hgT		385.00	0.00
CONNECTUSACC CONNECTUS_NMm78hgT		2,365.00	150.00
Non-Capital Purchases	G11	2,996.00	163.00

Scochen Superfund

ABN: 17 693 649 590

Activity Statement Preparation Report - Detail

For the period 1 July 2022 to 30 June 2023

Total GST Paid on Purchases	1B	163.00
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Scochen Superfund**ABN: 17 693 649 590****Activity Statement Preparation Report - Detail****For the period 1 July 2022 to 30 June 2023****PAYG Withholding Tax Detail**

Description	Return Item	Gross	Tax Withheld
Benefit Payment Detail			
<u>Peter Rowsell</u>			
LumpSum	CASH TRANSFER	17,093.96	0.00
LumpSum	R/P TO NAB P & S ROWSELL	6,665.29	0.00
LumpSum	R/P TO NAB P & S ROWSELL	160.03	0.00
LumpSum	R/P TO NAB P & S ROWSELL	634.04	0.00
IncomeStream	Pension Drawdown	8,490.91	0.00
IncomeStream	Pension Drawdown	8,490.91	0.00
IncomeStream	Pension Drawdown	4,440.75	0.00
		<hr/>	
		45,975.89	0.00
 <u>Susan Rowsell</u>			
LumpSum	CASH TRANSFER	40,252.87	0.00
LumpSum	R/P TO NAB P & S ROWSELL	2,676.56	0.00
LumpSum	R/P TO NAB P & S ROWSELL	6,995.61	0.00
LumpSum	R/P TO NAB P & S ROWSELL	1,825.96	0.00
IncomeStream	Pension Drawdown	7,129.99	0.00
IncomeStream	Pension Drawdown	7,129.99	0.00
IncomeStream	Pension Drawdown	705.87	0.00
IncomeStream	Pension Drawdown	1,647.03	0.00
		<hr/>	
		68,363.88	0.00
Total Benefit Payments	W1	114,339.77	
Amounts withheld from benefit payments (W1)	W2		0.00
Total Amounts Withheld	W5		0.00



Income tax 551

Date generated	25 September 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

4 results found - from **25 September 2021** to **25 September 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
10 Feb 2023	15 Feb 2023	EFT refund for Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$66,956.87		\$0.00
9 Feb 2023	9 Feb 2023	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22		\$66,956.87	\$66,956.87 CR
19 Oct 2021	22 Oct 2021	EFT refund for Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$4,978.59		\$0.00
18 Oct 2021	18 Oct 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21		\$4,978.59	\$4,978.59 CR



Activity statement 001

Date generated	25 September 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

0 results found - from **25 September 2021** to **25 September 2023** sorted by **processed date** ordered **newest to oldest**



Whitehaven[®]
private portfolios

Scochen Super Fund

**Annual Investment and Taxation Report for the
Period Ending 30 June 2023**

Portfolio Overview Scochen Super Fund

From 1 July 2022 Through 30 June 2023

Opening Market Value	3,410,562.60
<hr/>	
Net Contributions / Withdrawals	(122,043.13)
Net Asset Movement	207,252.31
Income	167,109.79
Management Fees	0.00
Other Expenses	(2,996.00)
<hr/>	
Closing Market Value	3,659,885.57
Tax Credits Received	52,173.34
<hr/>	
Net Return	12.87%

Portfolio Valuation

Scochen Super Fund

As At: 30 June 2023

Security Name	Holding	Market Price \$	Market Value \$	Market Value %	Gross Estimated Yield %	Gross Estimated Income \$
Domestic Equity						
Amcor PLC	8,550.00	14.86	127,053.00	3.47	5.11	6,498.60
Ampol Limited	4,080.00	29.94	122,155.20	3.34	9.48	11,577.55
Aurizon Holdings Limited	39,780.00	3.92	155,937.60	4.26	6.20	9,670.73
Australia and New Zealand Banking Group Limited	6,987.00	23.71	165,661.77	4.53	9.72	16,108.88
BHP Group Limited	6,120.00	44.99	275,338.80	7.52	6.99	19,245.83
Brambles Limited	11,520.00	14.41	166,003.20	4.54	3.64	6,041.37
Challenger Limited	14,810.00	6.48	95,968.80	2.62	5.46	5,242.59
Commonwealth Bank of Australia	1,397.00	100.27	140,077.19	3.83	6.44	9,027.10
CSL Limited	180.00	277.38	49,928.40	1.36	1.57	781.66
Healius Limited	27,300.00	3.18	86,814.00	2.37	1.47	1,280.28
Link Administration Holdings Limited	17,780.00	1.67	29,692.60	0.81	6.10	1,810.51
National Australia Bank Limited	6,166.00	26.37	162,597.42	4.44	9.10	14,794.86
Pexa Group Limited	2,364.00	13.61	32,174.04	0.88	0.00	0.00
Race Oncology Ltd	2,800.00	1.23	3,430.00	0.09	0.00	0.00
Rio Tinto Limited	1,170.00	114.69	134,187.30	3.67	7.71	10,341.23
Suncorp Group Limited	9,343.00	13.49	126,037.07	3.44	8.03	10,115.75
Transurban Group	8,300.00	14.25	118,275.00	3.23	4.50	5,316.98
Wesfarmers Limited	1,993.00	49.34	98,334.62	2.69	5.75	5,657.86
Westpac Banking Corporation	7,990.00	21.34	170,506.60	4.66	9.45	16,117.89
Woodside Petroleum Limited	4,630.00	34.44	159,457.20	4.36	8.96	14,283.16
Woolworths Group Limited	2,400.00	39.73	95,352.00	2.61	4.09	3,901.12
Total Domestic Equity:			2,514,981.81	68.72		167,813.97
International Equity						
Betashares Nasdaq 100 ETF	6,750.00	35.05	236,587.50	6.46	2.32	5,492.58

The information in this report is not intended to provide advice and is intended to provide general information only.

As At: 30 June 2023

Security Name	Holding	Market Price \$	Market Value \$	Market Value %	Gross Estimated Yield %	Gross Estimated Income \$
Hyperion Gbl Growth Companies Fund (Managed Fund)	13,500.00	3.96	53,460.00	1.46	0.00	0.00
iShares Global Healthcare ETF	1,000.00	127.04	127,040.00	3.47	1.33	1,687.33
Total International Equity:			417,087.50	11.40		7,179.91
Domestic Property						
Charter Hall Long Wale REIT	25,550.00	4.01	102,455.50	2.80	6.53	6,686.17
Dexus	15,600.00	7.80	121,680.00	3.32	6.70	8,157.80
National Storage REIT	27,630.00	2.35	64,930.50	1.77	4.66	3,025.96
Total Domestic Property:			289,066.00	7.90		17,869.93
Domestic Cash						
Macquarie Cash Management Account	205,215.69	1.00	205,215.69	5.61	2.75	5,643.43
Members Equity Business Saving Account	206,709.78	1.00	206,709.78	5.65	3.90	8,061.68
Total Domestic Cash:			411,925.47	11.26		13,705.11
Unsettled Income						
Australia and New Zealand Banking Group Limited			5,659.47			
Betashares Nasdaq 100 ETF			5,283.13			
Charter Hall Long Wale REIT			1,788.50			
Dexus			3,681.60			
iShares Global Healthcare ETF			1,160.16			
National Australia Bank Limited			5,117.78			
National Storage REIT			1,519.65			
Transurban Group			2,614.50			
Total Unsettled Income:			26,824.79	0.73		
Grand Total:			3,659,885.57			206,568.92

The information in this report is not intended to provide advice and is intended to provide general information only.

Income and Expenses

From 1 July 2022 Through 30 June 2023

Account Name: Scochen Super Fund
Account Code: ROW0612BA
Adviser: Westwood Group (WWG)

Date	Position	Description	Amount Received/Paid	Imputation Credits	Withholding Tax	GST
Income						
Declared Interest						
29 Jul 2022	Macquarie Cash Management Account	Macquarie CMA Interest Received	50.04			
31 Jul 2022	Members Equity Business Saving Account	MEB Cash Account Interest Received	239.05			
31 Aug 2022	Macquarie Cash Management Account	Macquarie CMA Interest Received	91.05			
31 Aug 2022	Members Equity Business Saving Account	MEB Cash Account Interest Received	298.90			
30 Sep 2022	Macquarie Cash Management Account	Macquarie CMA Interest Received	125.00			
30 Sep 2022	Members Equity Business Saving Account	MEB Cash Account Interest Received	344.62			
31 Oct 2022	Macquarie Cash Management Account	Macquarie CMA Interest Received	188.67			
31 Oct 2022	Members Equity Business Saving Account	MEB Cash Account Interest Received	428.74			
30 Nov 2022	Macquarie Cash Management Account	Macquarie CMA Interest Received	190.16			
30 Nov 2022	Members Equity Business Saving Account	MEB Cash Account Interest Received	471.23			
30 Dec 2022	Macquarie Cash Management Account	Macquarie CMA Interest Received	230.86			
31 Dec 2022	Members Equity Business Saving Account	MEB Cash Account Interest Received	516.79			
31 Jan 2023	Macquarie Cash Management Account	Macquarie CMA Interest Received	276.42			
31 Jan 2023	Members Equity Business Saving Account	MEB Cash Account Interest Received	518.10			
28 Feb 2023	Macquarie Cash Management Account	Macquarie CMA Interest Received	305.26			
28 Feb 2023	Members Equity Business Saving Account	MEB Cash Account Interest Received	477.53			
31 Mar 2023	Macquarie Cash Management Account	Macquarie CMA Interest Received	440.12			
31 Mar 2023	Members Equity Business Saving Account	MEB Cash Account Interest Received	564.03			
28 Apr 2023	Macquarie Cash Management Account	Macquarie CMA Interest Received	397.69			
30 Apr 2023	Members Equity Business Saving Account	MEB Cash Account Interest Received	547.34			
31 May 2023	Macquarie Cash Management Account	Macquarie CMA Interest Received	453.63			
31 May 2023	Members Equity Business Saving Account	MEB Cash Account Interest Received	618.88			
30 Jun 2023	Macquarie Cash Management Account	Macquarie CMA Interest Received	424.02			
30 Jun 2023	Members Equity Business Saving Account	MEB Cash Account Interest Received	642.20			
			8,840.33			
Distribution Entitlement						
01 Jul 2022	Australia and New Zealand Banking Group Limited	Corporate Action - ANZ.ASX Dividend	4,716.00	2,021.14		
05 Jul 2022	National Australia Bank Limited	Corporate Action - NAB.ASX Dividend	4,501.18	1,929.08		

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Income and Expenses
Account Code: ROW0612BA

From 1 July 2022 through 30 June 2023

Date	Position	Description	Amount Received/Paid	Imputation Credits	Withholding Tax	GST
23 Aug 2022	Transurban Group	Corporate Action - TCL.ASX Dividend	166.00	71.14		
30 Aug 2022	Dexus	Corporate Action - DXS.ASX Dividend	513.68	220.15		
21 Sep 2022	Healius Limited	Corporate Action - HLS.ASX Dividend	1,638.00	702.00		
21 Sep 2022	Suncorp Group Limited	Corporate Action - SUN.ASX Dividend	1,588.31	680.70		
21 Sep 2022	Challenger Limited	Corporate Action - CGF.ASX Dividend	1,672.10	716.61		
21 Sep 2022	Aurizon Holdings Limited	Corporate Action - AZJ.ASX Dividend	3,815.00	1,635.00		
22 Sep 2022	Rio Tinto Limited	Corporate Action - RIO.ASX Dividend	4,489.29	1,923.98		
23 Sep 2022	BHP Group Limited	Corporate Action - BHP.ASX Dividend	15,617.25	6,693.10		
27 Sep 2022	Woolworths Group Limited	Corporate Action - WOW.ASX Dividend	1,272.00	545.14		
28 Sep 2022	Ampol Limited	Corporate Action - ALD.ASX Dividend	3,660.00	1,568.57		
28 Sep 2022	Amcor PLC	Corporate Action - AMC.ASX Dividend	1,475.73			
29 Sep 2022	Commonwealth Bank of Australia	Corporate Action - CBA.ASX Dividend	2,933.70	1,257.30		
05 Oct 2022	CSL Limited	Corporate Action - CSL.ASX Dividend	316.50	13.56		
06 Oct 2022	Wesfarmers Limited	Corporate Action - WES.ASX Dividend	1,993.00	854.14		
06 Oct 2022	Woodside Petroleum Limited	Corporate Action - WDS.ASX Dividend	7,357.84	3,153.36		
06 Oct 2022	InvoCare Limited	Corporate Action - IVC.ASX Dividend	418.50	179.36		
13 Oct 2022	Brambles Limited	Corporate Action - BXB.ASX Dividend	1,987.20	298.20		
14 Oct 2022	Link Administration Holdings Limited	Corporate Action - LNK.ASX Dividend	1,422.40	609.60		
11 Nov 2022	Charter Hall Long Wale REIT	Corporate Action - CLW.ASX Dividend	1,788.50			
13 Dec 2022	Amcor PLC	Corporate Action - AMC.ASX Dividend	1,662.12			
14 Dec 2022	National Australia Bank Limited	Corporate Action - NAB.ASX Dividend	4,809.48	2,061.21		
15 Dec 2022	Australia and New Zealand Banking Group Limited	Corporate Action - ANZ.ASX Dividend	5,170.38	2,215.88		
20 Dec 2022	Westpac Banking Corporation	Corporate Action - WBC.ASX Dividend	5,113.60	2,191.54		
05 Jan 2023	iShares Global Healthcare ETF	Corporate Action - IXJ.AXW Dividend	527.17			
18 Jan 2023	Betashares Nasdaq 100 ETF	Corporate Action - NDQ.AXW Dividend	209.44			
13 Feb 2023	Transurban Group	Corporate Action - TCL.ASX Dividend	2,199.50	1.98		
14 Feb 2023	Charter Hall Long Wale REIT	Corporate Action - CLW.ASX Dividend	1,788.50			
28 Feb 2023	Dexus	Corporate Action - DXS.ASX Dividend	3,094.00			
01 Mar 2023	National Storage REIT	Corporate Action - NSR.ASX Dividend	1,519.65			
21 Mar 2023	Challenger Limited	Corporate Action - CGF.ASX Dividend	1,396.80	598.63		
21 Mar 2023	Amcor PLC	Corporate Action - AMC.ASX Dividend	1,479.15			
28 Mar 2023	Wesfarmers Limited	Corporate Action - WES.ASX Dividend	1,753.84	751.65		
29 Mar 2023	Aurizon Holdings Limited	Corporate Action - AZJ.ASX Dividend	2,784.60	1,193.40		
30 Mar 2023	BHP Group Limited	Corporate Action - BHP.ASX Dividend	8,345.45	3,576.62		
30 Mar 2023	Commonwealth Bank of Australia	Corporate Action - CBA.ASX Dividend	2,933.70	1,257.30		
30 Mar 2023	Ampol Limited	Corporate Action - ALD.ASX Dividend	2,040.00	874.29		
30 Mar 2023	Ampol Limited	Corporate Action - ALD.ASX Dividend	4,284.00	1,836.00		
31 Mar 2023	Suncorp Group Limited	Corporate Action - SUN.ASX Dividend	3,083.19	1,321.37		
05 Apr 2023	Woodside Petroleum Limited	Corporate Action - WDS.ASX Dividend	8,143.63	3,490.13		
05 Apr 2023	CSL Limited	Corporate Action - CSL.ASX Dividend	291.86			
06 Apr 2023	InvoCare Limited	Corporate Action - IVC.ASX Dividend	341.00	146.14		
11 Apr 2023	Link Administration Holdings Limited	Corporate Action - LNK.ASX Dividend	800.10	274.32		
13 Apr 2023	Woolworths Group Limited	Corporate Action - WOW.ASX Dividend	1,104.00	473.14		

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Account Code: ROW0612BA

Date	Position	Description	Amount Received/Paid	Imputation Credits	Withholding Tax	GST
13 Apr 2023	Brambles Limited	Corporate Action - BXB.ASX Dividend	2,035.58	305.34		
20 Apr 2023	Rio Tinto Limited	Corporate Action - RIO.ASX Dividend	3,819.93	1,637.11		
15 May 2023	Charter Hall Long Wale REIT	Corporate Action - CLW.ASX Dividend	1,788.50			
20 Jun 2023	Amcor PLC	Corporate Action - AMC.ASX Dividend	1,575.77			
27 Jun 2023	Westpac Banking Corporation	Corporate Action - WBC.ASX Dividend	5,593.00	2,397.00		
13 Jul 2023	iShares Global Healthcare ETF	Corporate Action - IXJ.AXW Dividend	1,160.16			
18 Jul 2023	Betashares Nasdaq 100 ETF	Corporate Action - NDQ.AXW Dividend	5,283.13			
14 Aug 2023	Charter Hall Long Wale REIT	Corporate Action - CLW.ASX Dividend	1,788.50			
21 Aug 2023	Transurban Group	Corporate Action - TCL.ASX Dividend	2,531.50	2.27		
30 Aug 2023	Dexus	Corporate Action - DXS.ASX Distribution	2,956.40			
05 Sep 2023	National Storage REIT	Corporate Action - NSR.ASX Dividend	1,519.65			
			158,269.46	51,677.45		
Total Income:			167,109.79	51,677.45		
Expenses						
Expense						
09 Mar 2023	Macquarie Cash Management Account	Expense: ASIC Company Fee	-59.00			
			-59.00			
Superannuation Expense						
31 Jan 2023	Macquarie Cash Management Account	SMSF Expense: Actuarial Certificate	-187.00			
17 Feb 2023	Macquarie Cash Management Account	SMSF Admin & Accounting Fee	-2,750.00			
			-2,937.00			
Total Expenses:			-2,996.00			
Grand Total:			164,113.79	51,677.45		

Printed on 21 Sep 2023 15:45:10

Investment Income Received - Tax Date

From 1 July 2022 through 30 June 2023

Account Name: Scochen Super Fund
Account Code: ROW0612BA
Adviser: Westwood Group (WWG)

Transaction Date	Settlement Date	Income Received \$	Interest \$	Other Income \$	Gross Franked Dividend \$	Imputation Credit \$	Unfranked Dividend \$	Discount Capital Gain \$	Non-Disc Capital Gain \$	CGT Conc. \$	Tax Free \$	Tax Deferred \$	Return Of Capital \$	TFN Amnts. Deduct. \$	Non Resident W/Holding Tax \$
AMPOL LIMITED (ALD.ASX)															
02 Sep 2022	28 Sep 2022	3,660.00			5,228.57	1,568.57									
03 Mar 2023	30 Mar 2023	2,040.00			2,914.29	874.29									
03 Mar 2023	30 Mar 2023	4,284.00			6,120.00	1,836.00									
Total		9,984.00			14,262.86	4,278.86									
AMCOR PLC (AMC.ASX)															
07 Sep 2022	28 Sep 2022	1,475.73													
22 Nov 2022	13 Dec 2022	1,662.12													
28 Feb 2023	21 Mar 2023	1,479.15													
23 May 2023	20 Jun 2023	1,575.77													
Total		6,192.77													
ANZ GROUP HOLDINGS (ANZ.ASX)															
09 May 2022	01 Jul 2022	4,716.00			6,737.14	2,021.14									
07 Nov 2022	15 Dec 2022	5,170.38			7,386.26	2,215.88									
Total		9,886.38			14,123.40	4,237.02									
AURIZON HOLDINGS LTD (AZJ.ASX)															
22 Aug 2022	21 Sep 2022	3,815.00			5,450.00	1,635.00									
27 Feb 2023	29 Mar 2023	2,784.60			3,978.00	1,193.40									
Total		6,599.60			9,428.00	2,828.40									
BHP GROUP LIMITED (BHP.ASX)															
01 Sep 2022	23 Sep 2022	15,617.25			22,310.36	6,693.10									

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From 1 July 2022 through 30 June 2023

Transaction Date	Settlement Date	Income Received \$	Interest \$	Other Income \$	Gross Franked Dividend \$	Imputation Credit \$	Unfranked Dividend \$	Discount Capital Gain \$	Non-Disc Capital Gain \$	CGT Conc. \$	Tax Free \$	Tax Deferred \$	Return Of Capital \$	TFN Amnts. Deduct. \$	Non Resident W/Holding Tax \$
09 Mar 2023	30 Mar 2023	8,345.45			11,922.07	3,576.62									
Total		23,962.70			34,232.43	10,269.72									
BRAMBLES LIMITED (BXB.ASX)															
07 Sep 2022	13 Oct 2022	1,987.20			994.01	298.20	1,291.39								
08 Mar 2023	13 Apr 2023	2,035.58			1,017.79	305.34	1,323.13								
Total		4,022.78			2,011.80	603.54	2,614.52								
COMMONWEALTH BANK. (CBA.ASX)															
17 Aug 2022	29 Sep 2022	2,933.70			4,191.00	1,257.30									
22 Feb 2023	30 Mar 2023	2,933.70			4,191.00	1,257.30									
Total		5,867.40			8,382.00	2,514.60									
CHALLENGER LIMITED (CGF.ASX)															
29 Aug 2022	21 Sep 2022	1,672.10			2,388.71	716.61									
21 Feb 2023	21 Mar 2023	1,396.80			1,995.43	598.63									
Total		3,068.90			4,384.14	1,315.24									
CHTR H LWR - FULLY PAID UNITS STAPLED SECURITIES (CLW.ASX)															
29 Sep 2022	11 Nov 2022	1,788.50		459.67				166.44		166.44		995.95			
29 Dec 2022	14 Feb 2023	1,788.50		459.67				166.44		166.44		995.95			
30 Mar 2023	15 May 2023	1,788.50		459.67				166.44		166.44		995.95			
29 Jun 2023	14 Aug 2023	1,788.50		459.67				166.45		166.45		995.93			
Total		7,154.00		1,838.68				665.77		665.77		3,983.78			
CSL LIMITED (CSL.ASX)															
06 Sep 2022	05 Oct 2022	316.50			45.21	13.56	284.85								
09 Mar 2023	05 Apr 2023	291.86					291.86								
Total		608.36			45.21	13.56	576.71								
DEXUS - FULLY PAID UNITS STAPLED SECURITIES (DXS.ASX)															
29 Jun 2022	30 Aug 2022	513.68			733.83	220.15									
29 Dec 2022	28 Feb 2023	3,094.00	227.73	1,479.09				1,528.09		1,528.09		-1,669.00			
29 Jun 2023	30 Aug 2023	2,956.40	217.61	1,413.32				1,460.13		1,460.13		-1,594.79			
Total		6,564.08	445.34	2,892.41	733.83	220.15		2,988.22		2,988.22		-3,263.79			
HEALIUS (HLS.ASX)															

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Investment Income Received - Tax Date

Account Code: ROW0612BA

From 1 July 2022 through 30 June 2023

Transaction Date	Settlement Date	Income Received \$	Interest \$	Other Income \$	Gross Franked Dividend \$	Imputation Credit \$	Unfranked Dividend \$	Discount Capital Gain \$	Non-Disc Capital Gain \$	CGT Conc. \$	Tax Free \$	Tax Deferred \$	Return Of Capital \$	TFN Amnts. Deduct. \$	Non Resident W/Holding Tax \$
07 Sep 2022	21 Sep 2022	1,638.00			2,340.00	702.00									
Total		1,638.00			2,340.00	702.00									
INVOCARE LIMITED (IVC.ASX)															
01 Sep 2022	06 Oct 2022	418.50			597.86	179.36									
02 Mar 2023	06 Apr 2023	341.00			487.14	146.14									
Total		759.50			1,085.00	325.50									
ISHS GLOB HEALTH ETF - ISHARES GLOBAL HEALTHCARE ETF (IXJ.AXW)															
21 Dec 2022	05 Jan 2023	527.17	0.03					51.18		51.18					
30 Jun 2023	13 Jul 2023	1,160.16	0.09					112.63		112.63					
Total		1,687.33	0.12					163.81		163.81					
LINK ADMIN HLDG (LNK.ASX)															
29 Sep 2022	14 Oct 2022	1,422.40			2,032.00	609.60									
01 Mar 2023	11 Apr 2023	800.10			914.40	274.32	160.02								
Total		2,222.50			2,946.40	883.92	160.02								
MACQUARIE CASH MANAGEMENT ACCOUNT (MBLCCMH.CASH)															
29 Jul 2022	29 Jul 2022	50.04	50.04												
31 Aug 2022	31 Aug 2022	91.05	91.05												
30 Sep 2022	30 Sep 2022	125.00	125.00												
31 Oct 2022	31 Oct 2022	188.67	188.67												
30 Nov 2022	30 Nov 2022	190.16	190.16												
30 Dec 2022	30 Dec 2022	230.86	230.86												
31 Jan 2023	31 Jan 2023	276.42	276.42												
28 Feb 2023	28 Feb 2023	305.26	305.26												
31 Mar 2023	31 Mar 2023	440.12	440.12												
28 Apr 2023	28 Apr 2023	397.69	397.69												
31 May 2023	31 May 2023	453.63	453.63												
30 Jun 2023	30 Jun 2023	424.02	424.02												
Total		3,172.92	3,172.92												
MEMBERS EQUITY BUSINESS ONLINE SAVING ACCOUNT (MEBUS.AMM)															
31 Jul 2022	31 Jul 2022	239.05	239.05												
31 Aug 2022	31 Aug 2022	298.90	298.90												
30 Sep 2022	30 Sep 2022	344.62	344.62												

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From 1 July 2022 through 30 June 2023

Transaction Date	Settlement Date	Income Received \$	Interest \$	Other Income \$	Gross Franked Dividend \$	Imputation Credit \$	Unfranked Dividend \$	Discount Capital Gain \$	Non-Disc Capital Gain \$	CGT Conc. \$	Tax Free \$	Tax Deferred \$	Return Of Capital \$	TFN Amnts. Deduct. \$	Non Resident W/Holding Tax \$
31 Oct 2022	31 Oct 2022	428.74	428.74												
30 Nov 2022	30 Nov 2022	471.23	471.23												
31 Dec 2022	31 Dec 2022	516.79	516.79												
31 Jan 2023	31 Jan 2023	518.10	518.10												
28 Feb 2023	28 Feb 2023	477.53	477.53												
31 Mar 2023	31 Mar 2023	564.03	564.03												
30 Apr 2023	30 Apr 2023	547.34	547.34												
31 May 2023	31 May 2023	618.88	618.88												
30 Jun 2023	30 Jun 2023	642.20	642.20												
Total		5,667.41	5,667.41												
NATIONAL AUST. BANK (NAB.ASX)															
11 May 2022	05 Jul 2022	4,501.18			6,430.26	1,929.08									
15 Nov 2022	14 Dec 2022	4,809.48			6,870.69	2,061.21									
Total		9,310.66			13,300.95	3,990.29									
BETASHARES NASDAQ100 - BETASHARES NASDAQ 100 ETF (NDQ.AXW)															
03 Jan 2023	18 Jan 2023	209.44	0.12					95.24		95.24					
30 Jun 2023	18 Jul 2023	5,283.13	2.83	0.03				2,402.48		2,402.48					
Total		5,492.57	2.95	0.03				2,497.72		2,497.72					
NATIONAL STORAGE - FULLY PAID ORDINARY/UNITS STAPLED SECURITIES (NSR.ASX)															
29 Dec 2022	01 Mar 2023	1,519.65	7.37	452.48								1,043.32			
29 Jun 2023	05 Sep 2023	1,519.65	7.37	452.48								1,043.32			
Total		3,039.30	14.74	904.96								2,086.64			
RIO TINTO LIMITED (RIO.ASX)															
11 Aug 2022	22 Sep 2022	4,489.29			6,413.27	1,923.98									
09 Mar 2023	20 Apr 2023	3,819.93			5,457.05	1,637.11									
Total		8,309.22			11,870.32	3,561.09									
SUNCORP GROUP LTD (SUN.ASX)															
12 Aug 2022	21 Sep 2022	1,588.31			2,269.01	680.70									
14 Feb 2023	31 Mar 2023	3,083.19			4,404.56	1,321.37									
Total		4,671.50			6,673.57	2,002.07									
TRANSURBAN GROUP - FULLY PAID ORDINARY/UNITS STAPLED SECURITIES (TCL.ASX)															

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Transaction Date	Settlement Date	Income Received \$	Interest \$	Other Income \$	Gross Franked Dividend \$	Imputation Credit \$	Unfranked Dividend \$	Discount Capital Gain \$	Non-Disc Capital Gain \$	CGT Conc. \$	Tax Free \$	Tax Deferred \$	Return Of Capital \$	TFN Amnts. Deduct. \$	Non Resident W/Holding Tax \$
29 Jun 2022	23 Aug 2022	166.00			237.14	71.14									
29 Dec 2022	13 Feb 2023	2,199.50	477.00	529.13	6.59	1.98		3.13		3.13		1,182.50			
29 Jun 2023	21 Aug 2023	2,531.50	549.02	608.94	7.58	2.27		3.62		3.62		1,360.99			
Total		4,897.00	1,026.02	1,138.07	251.31	75.39		6.75		6.75		2,543.49			
WESTPAC BANKING CORP (WBC.ASX)															
17 Nov 2022	20 Dec 2022	5,113.60			7,305.14	2,191.54									
11 May 2023	27 Jun 2023	5,593.00			7,990.00	2,397.00									
Total		10,706.60			15,295.14	4,588.54									
WOODSIDE ENERGY (WDS.ASX)															
08 Sep 2022	06 Oct 2022	7,357.84			10,511.20	3,153.36									
08 Mar 2023	05 Apr 2023	8,143.63			11,633.75	3,490.13									
Total		15,501.47			22,144.95	6,643.49									
WESFARMERS LIMITED (WES.ASX)															
31 Aug 2022	06 Oct 2022	1,993.00			2,847.14	854.14									
20 Feb 2023	28 Mar 2023	1,753.84			2,505.49	751.65									
Total		3,746.84			5,352.63	1,605.79									
WOOLWORTHS GROUP LTD (WOW.ASX)															
31 Aug 2022	27 Sep 2022	1,272.00			1,817.14	545.14									
02 Mar 2023	13 Apr 2023	1,104.00			1,577.14	473.14									
Total		2,376.00			3,394.28	1,018.28									
TOTAL PORTFOLIO															
		167,109.79	10,329.50	6,774.15	172,258.22	51,677.45	3,351.25	6,322.27		6,322.27		5,350.12			

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Foreign Income

Income									Tax Credits			
Transaction Date	Settlement Date	Income Received \$	Interest \$	Dividend \$	Other \$	Modified Passive Income \$	Discounted Capital Gain \$	Non-Discounted Capital Gain \$	Interest FTC \$	Dividend FTC \$	Other FTC \$	Modified Passive Income FTC \$
AMCOR PLC (AMC.ASX)												
07 Sep 2022	28 Sep 2022	1,475.73		1,475.73								
22 Nov 2022	13 Dec 2022	1,662.12		1,662.12								
28 Feb 2023	21 Mar 2023	1,479.15		1,479.15								
23 May 2023	20 Jun 2023	1,575.77		1,575.77								
		6,192.77		6,192.77								
ISHS GLOB HEALTH ETF - ISHARES GLOBAL HEALTHCARE ETF (IXJ.AXW)												
21 Dec 2022	05 Jan 2023	527.17		499.85						75.07		
30 Jun 2023	13 Jul 2023	1,160.16		1,100.03						165.22		
		1,687.33		1,599.88						240.29		
BETASHARES NASDAQ100 - BETASHARES NASDAQ 100 ETF (NDQ.AXW)												
03 Jan 2023	18 Jan 2023	209.44		28.59						9.75		
30 Jun 2023	18 Jul 2023	5,283.13		721.16						245.85		
		5,492.57		749.75						255.60		
NATIONAL STORAGE - FULLY PAID ORDINARY/UNITS STAPLED SECURITIES (NSR.ASX)												
29 Dec 2022	01 Mar 2023	1,519.65		16.48								
29 Jun 2023	05 Sep 2023	1,519.65		16.48								
		3,039.30		32.96								
TOTAL PORTFOLIO												
		16,411.97		8,575.36						495.89		

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Contributions and Withdrawals

Scochen Super Fund

From 1 July 2022 Through 30 June 2023

Date	Position	Description	Amount
Contributions			
Transfer In			
15 Feb 2023	Macquarie Cash Management Account	ATO Tax Refund	66,956.87
Total Contributions			66,956.87
Withdrawals			
Transfer Out			
07 Jul 2022	Macquarie Cash Management Account	Cash Transfer Out: Pension Payment	-10,000.00
18 Jul 2022	Macquarie Cash Management Account	Cash Transfer Out: Lump Sum Payment (Peter \$17,500 and Sue \$51,500)	-69,000.00
05 Aug 2022	Macquarie Cash Management Account	Cash Transfer Out: Pension Payment	-10,000.00
07 Sep 2022	Macquarie Cash Management Account	Cash Transfer Out: Pension Payment	-10,000.00
07 Oct 2022	Macquarie Cash Management Account	Cash Transfer Out: Pension Payment	-10,000.00
07 Nov 2022	Macquarie Cash Management Account	Cash Transfer Out: Pension Payment	-10,000.00
07 Dec 2022	Macquarie Cash Management Account	Cash Transfer Out: Pension Payment	-10,000.00
06 Jan 2023	Macquarie Cash Management Account	Cash Transfer Out: Pension Payment	-10,000.00
07 Feb 2023	Macquarie Cash Management Account	Cash Transfer Out: Pension Payment	-10,000.00
07 Mar 2023	Macquarie Cash Management Account	Cash Transfer Out: Pension Payment	-10,000.00
06 Apr 2023	Macquarie Cash Management Account	Cash Transfer Out: Pension Payment	-10,000.00
05 May 2023	Macquarie Cash Management Account	Cash Transfer Out: Pension Payment	-10,000.00
07 Jun 2023	Macquarie Cash Management Account	Cash Transfer Out: Pension Payment	-10,000.00
Total Withdrawals			-189,000.00
Net Contributions/Withdrawals			-122,043.13

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Realised CGT

From 1 July 2022 Through 30 June 2023

Account Name: Scochen Super Fund
 Account Code: ROW0612BA
 Adviser: Westwood Group (WWG)

Sale Date	Purchase Tax Date	Purchase Trade Date	Sale Quantity	Actual Cost	Sale Proceeds	Total Gain	Cost Base	Reduced Cost Base	Indexed Cost Base	Discounted Gain	Indexed Gain	CGT Gain	CGT Loss
Challenger Limited - Ordinary Fully Paid													
17 Jan 2023	20 Apr 2015	20 Apr 2015	1,150	8,049.06	8,851.1100	802.0500	8,049.06	8,049.06		534.7000		534.70	
17 Jan 2023	14 Jan 2019	14 Jan 2019	500	4,650.00	3,848.3100		4,650.00	4,650.00					801.69
17 Jan 2023	06 Feb 2019	06 Feb 2019	1,250	9,692.13	9,620.7700		9,692.13	9,692.13					71.36
Total for Product:			2,900	22,391.19	22,320.19	802.05	22,391.19	22,391.19		534.7000		534.70	873.05
InvoCare Limited - Ordinary Fully Paid													
09 Mar 2023	27 Apr 2018	27 Apr 2018	3,100	40,770.97	37,491.5400		40,770.97	40,770.97					3,279.43
Total for Product:			3,100	40,770.97	37,491.54		40,770.97	40,770.97					3,279.43
Woodside Energy - Ordinary Fully Paid													
21 Jul 2022	30 Nov 2012	30 Nov 2012	100	3,377.23	3,096.4300		3,377.23	3,377.23					280.79
21 Jul 2022	17 Jul 2015	17 Jul 2015	140	4,897.56	4,335.0100		4,897.56	4,897.56					562.55
07 Nov 2022	28 Jun 2017	28 Jun 2017	263	7,891.89	10,266.7100	2,374.8100	7,891.89	7,891.89		1,583.2100		1,583.21	
21 Jul 2022	29 Oct 2018	29 Oct 2018	210	7,157.86	6,502.5100		7,157.86	7,157.86					655.35
07 Nov 2022	08 Oct 2019	08 Oct 2019	492	15,471.72	19,206.1600	3,734.4400	15,471.72	15,471.72		2,489.6300		2,489.63	
21 Jul 2022	06 Nov 2019	06 Nov 2019	415	13,790.20	12,850.2000		13,790.20	13,790.20					940.00
07 Nov 2022	06 Nov 2019	06 Nov 2019	65	2,159.91	2,537.4000	377.4900	2,159.91	2,159.91		251.6600		251.66	
Total for Product:			1,685	54,746.37	58,794.43	6,486.75	54,746.37	54,746.37		4,324.4900		4,324.49	2,438.69
Grand Total:			7,685	117,908.52	118,606.16	7,288.80	117,908.52	117,908.52		4,859.2000		4,859.20	6,591.17

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Expenses Report

Scochen Super Fund

From 1 July 2022 Through 30 June 2023

Date	Position	Description	Amount Received/Paid
Other Expenses			
Superannuation Expense			
31 Jan 2023	Macquarie Cash Management Account	SMSF Expense: Actuarial Certificate	-187.00
17 Feb 2023	Macquarie Cash Management Account	SMSF Admin & Accounting Fee	-2,750.00
Expense			
09 Mar 2023	Macquarie Cash Management Account	Expense: ASIC Company Fee	-59.00
Total Other Expenses			-2,996.00

Cash Transaction Report

Scochen Super Fund

From 01 July 2022 Through 30 June 2023

Macquarie Cash Management Account (MBLCCMH.CASH)

Opening Balance			204,118.18
Macquarie Cash Management Account	Corporate Action - ANZ.ASX Dividend	01 Jul 2022	4,716.00
Macquarie Cash Management Account	Corporate Action - NAB.ASX Dividend	05 Jul 2022	4,501.18
Macquarie Cash Management Account	Cash Transfer Out: Pension Payment	07 Jul 2022	-10,000.00
Macquarie Cash Management Account	Cash Withdrawal - Purchase: 4220@443 Charter Hall Long Wale REIT (CLW)	11 Jul 2022	-18,726.37
Macquarie Cash Management Account	Corporate Action - IXJ.AXW Dividend	13 Jul 2022	843.21
Macquarie Cash Management Account	Corporate Action - NDQ.AXW Dividend	18 Jul 2022	5,680.69
Macquarie Cash Management Account	Cash Transfer Out: Lump Sum Payment (Peter \$17,500 and Sue \$51,500)	18 Jul 2022	-69,000.00
Macquarie Cash Management Account	Cash Deposit - Sale: 865@3098 Woodside Energy (WDS)	25 Jul 2022	26,784.16
Macquarie Cash Management Account	Cash Deposit - Macquarie CMA Interest Received	29 Jul 2022	50.04
Macquarie Cash Management Account	Cash Transfer Out: Pension Payment	05 Aug 2022	-10,000.00
Macquarie Cash Management Account	(ANZ.ASX) 1:15 Renounceable Rights Issue @ 18.90 AUD per share - Participating	09 Aug 2022	-8,259.30
Macquarie Cash Management Account	Corporate Action - CLW.ASX Dividend	12 Aug 2022	1,627.47
Macquarie Cash Management Account	Corporate Action - TCL.ASX Dividend	23 Aug 2022	166.00
Macquarie Cash Management Account	Corporate Action - TCL.ASX Dividend	23 Aug 2022	1,992.00
Macquarie Cash Management Account	Corporate Action - DXS.ASX Distribution	30 Aug 2022	2,270.92
Macquarie Cash Management Account	Corporate Action - DXS.ASX Dividend	30 Aug 2022	513.68
Macquarie Cash Management Account	Cash Deposit - Macquarie CMA Interest Received	31 Aug 2022	91.05
Macquarie Cash Management Account	Corporate Action - NSR.ASX Dividend	02 Sep 2022	1,492.02
Macquarie Cash Management Account	Cash Transfer Out: Pension Payment	07 Sep 2022	-10,000.00
Macquarie Cash Management Account	Corporate Action - SUN.ASX Dividend	21 Sep 2022	1,588.31
Macquarie Cash Management Account	Corporate Action - AZJ.ASX Dividend	21 Sep 2022	3,815.00
Macquarie Cash Management Account	Corporate Action - CGF.ASX Dividend	21 Sep 2022	1,672.10
Macquarie Cash Management Account	Corporate Action - HLS.ASX Dividend	21 Sep 2022	1,638.00
Macquarie Cash Management Account	Corporate Action - RIO.ASX Dividend	22 Sep 2022	4,489.29
Macquarie Cash Management Account	Corporate Action - BHP.ASX Dividend	23 Sep 2022	15,617.25
Macquarie Cash Management Account	Corporate Action - WOW.ASX Dividend	27 Sep 2022	1,272.00
Macquarie Cash Management Account	Corporate Action - ALD.ASX Dividend	28 Sep 2022	3,660.00
Macquarie Cash Management Account	Corporate Action - AMC.ASX Dividend	28 Sep 2022	1,475.73
Macquarie Cash Management Account	Corporate Action - CBA.ASX Dividend	29 Sep 2022	2,933.70
Macquarie Cash Management Account	Cash Deposit - Macquarie CMA Interest Received	30 Sep 2022	125.00
Macquarie Cash Management Account	Corporate Action - CSL.ASX Dividend	05 Oct 2022	316.50
Macquarie Cash Management Account	Corporate Action - WES.ASX Dividend	06 Oct 2022	1,993.00
Macquarie Cash Management Account	Corporate Action - IVC.ASX Dividend	06 Oct 2022	418.50
Macquarie Cash Management Account	Corporate Action - WDS.ASX Dividend	06 Oct 2022	7,357.84
Macquarie Cash Management Account	Cash Transfer Out: Pension Payment	07 Oct 2022	-10,000.00

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Cash Transaction Summary
Account Code: ROW0612BA

From 1 July 2022 Through 30 June 2023

Macquarie Cash Management Account	Corporate Action - BXB.ASX Dividend	13 Oct 2022	1,987.20
Macquarie Cash Management Account	Corporate Action - LNK.ASX Dividend	14 Oct 2022	1,422.40
Macquarie Cash Management Account	Cash Withdrawal - Purchase: 4780@358 Aurizon Holdings Limited (AZJ)	21 Oct 2022	-17,107.91
Macquarie Cash Management Account	Cash Withdrawal - Purchase: 1030@2768 Ampol Limited (ALD)	28 Oct 2022	-28,524.47
Macquarie Cash Management Account	Cash Deposit - Macquarie CMA Interest Received	31 Oct 2022	188.67
Macquarie Cash Management Account	Cash Transfer Out: Pension Payment	07 Nov 2022	-10,000.00
Macquarie Cash Management Account	Cash Deposit - Sale: 820@3906 Woodside Petroleum Limited (WDS)	09 Nov 2022	32,010.27
Macquarie Cash Management Account	Corporate Action - CLW.ASX Dividend	11 Nov 2022	1,788.50
Macquarie Cash Management Account	Cash Deposit - Macquarie CMA Interest Received	30 Nov 2022	190.16
Macquarie Cash Management Account	Cash Transfer Out: Pension Payment	07 Dec 2022	-10,000.00
Macquarie Cash Management Account	Corporate Action - AMC.ASX Dividend	13 Dec 2022	1,662.12
Macquarie Cash Management Account	Corporate Action - NAB.ASX Dividend	14 Dec 2022	4,809.48
Macquarie Cash Management Account	Corporate Action - ANZ.ASX Dividend	15 Dec 2022	5,170.38
Macquarie Cash Management Account	Corporate Action - WBC.ASX Dividend	20 Dec 2022	5,113.60
Macquarie Cash Management Account	Cash Deposit - Macquarie CMA Interest Received	30 Dec 2022	230.86
Macquarie Cash Management Account	Corporate Action - IXJ.AXW Dividend	05 Jan 2023	527.17
Macquarie Cash Management Account	Cash Transfer Out: Pension Payment	06 Jan 2023	-10,000.00
Macquarie Cash Management Account	Corporate Action - NDQ.AXW Dividend	18 Jan 2023	209.44
Macquarie Cash Management Account	Cash Deposit - Sale: 2900@770 Challenger Limited (CGF)	19 Jan 2023	22,320.19
Macquarie Cash Management Account	SMSF Expense: Actuarial Certificate	31 Jan 2023	-187.00
Macquarie Cash Management Account	Cash Deposit - Macquarie CMA Interest Received	31 Jan 2023	276.42
Macquarie Cash Management Account	Cash Transfer Out: Pension Payment	07 Feb 2023	-10,000.00
Macquarie Cash Management Account	Corporate Action - TCL.ASX Dividend	13 Feb 2023	2,199.50
Macquarie Cash Management Account	Corporate Action - CLW.ASX Dividend	14 Feb 2023	1,788.50
Macquarie Cash Management Account	ATO Tax Refund	15 Feb 2023	66,956.87
Macquarie Cash Management Account	SMSF Admin & Accounting Fee	17 Feb 2023	-2,750.00
Macquarie Cash Management Account	Cash Deposit - Macquarie CMA Interest Received	28 Feb 2023	305.26
Macquarie Cash Management Account	Corporate Action - DXS.ASX Dividend	28 Feb 2023	3,094.00
Macquarie Cash Management Account	Corporate Action - NSR.ASX Dividend	01 Mar 2023	1,519.65
Macquarie Cash Management Account	Cash Transfer Out: Pension Payment	07 Mar 2023	-10,000.00
Macquarie Cash Management Account	Expense: ASIC Company Fee	09 Mar 2023	-59.00
Macquarie Cash Management Account	Cash Deposit - Sale: 3100@1210 InvoCare Limited (IVC)	13 Mar 2023	37,491.54
Macquarie Cash Management Account	Corporate Action - CGF.ASX Dividend	21 Mar 2023	1,396.80
Macquarie Cash Management Account	Corporate Action - AMC.ASX Dividend	21 Mar 2023	1,479.15
Macquarie Cash Management Account	Cash Withdrawal - Purchase: 850@3130 Woodside Petroleum Limited (WDS)	23 Mar 2023	-26,621.63
Macquarie Cash Management Account	Corporate Action - WES.ASX Dividend	28 Mar 2023	1,753.84
Macquarie Cash Management Account	Corporate Action - AZJ.ASX Dividend	29 Mar 2023	2,784.60
Macquarie Cash Management Account	Corporate Action - CBA.ASX Dividend	30 Mar 2023	2,933.70
Macquarie Cash Management Account	Corporate Action - ALD.ASX Dividend	30 Mar 2023	2,040.00
Macquarie Cash Management Account	Corporate Action - BHP.ASX Dividend	30 Mar 2023	8,345.45
Macquarie Cash Management Account	Corporate Action - ALD.ASX Dividend	30 Mar 2023	4,284.00
Macquarie Cash Management Account	Corporate Action - SUN.ASX Dividend	31 Mar 2023	3,083.19
Macquarie Cash Management Account	Cash Withdrawal - Purchase: 4550@752 Dexs (DXS)	31 Mar 2023	-34,216.28
Macquarie Cash Management Account	Cash Deposit - Macquarie CMA Interest Received	31 Mar 2023	440.12
Macquarie Cash Management Account	Corporate Action - CSL.ASX Dividend	05 Apr 2023	291.86
Macquarie Cash Management Account	Corporate Action - WDS.ASX Dividend	05 Apr 2023	8,143.63
Macquarie Cash Management Account	Corporate Action - IVC.ASX Dividend	06 Apr 2023	341.00
Macquarie Cash Management Account	Cash Transfer Out: Pension Payment	06 Apr 2023	-10,000.00

These reports contain general information to assist you in completing your tax return, however, it does not take into account you individual taxation and financial circumstances.

Macquarie Cash Management Account	Corporate Action - LNK.ASX Dividend	11 Apr 2023	800.10
Macquarie Cash Management Account	Corporate Action - WOW.ASX Dividend	13 Apr 2023	1,104.00
Macquarie Cash Management Account	Corporate Action - BXB.ASX Dividend	13 Apr 2023	2,035.58
Macquarie Cash Management Account	Corporate Action - RIO.ASX Dividend	20 Apr 2023	3,819.93
Macquarie Cash Management Account	Cash Deposit - Macquarie CMA Interest Received	28 Apr 2023	397.69
Macquarie Cash Management Account	Cash Transfer Out: Pension Payment	05 May 2023	-10,000.00
Macquarie Cash Management Account	Cash Withdrawal - Purchase: 3170@603 Challenger Limited (CGF)	09 May 2023	-19,122.91
Macquarie Cash Management Account	Corporate Action - CLW.ASX Dividend	15 May 2023	1,788.50
Macquarie Cash Management Account	Cash Deposit - Macquarie CMA Interest Received	31 May 2023	453.63
Macquarie Cash Management Account	Cash Transfer Out: Pension Payment	07 Jun 2023	-10,000.00
Macquarie Cash Management Account	Corporate Action - AMC.ASX Dividend	20 Jun 2023	1,575.77
Macquarie Cash Management Account	Corporate Action - WBC.ASX Dividend	27 Jun 2023	5,593.00
Macquarie Cash Management Account	Cash Deposit - Macquarie CMA Interest Received	30 Jun 2023	424.02
Total:			1,097.51
Closing Balance			205,215.69

Members Equity Business Online Saving Account (MEBUS.AMM)

Opening Balance			201,042.37
Members Equity Business Saving Account	Cash Deposit - MEB Cash Account Interest Received	31 Jul 2022	239.05
Members Equity Business Saving Account	Cash Deposit - MEB Cash Account Interest Received	31 Aug 2022	298.90
Members Equity Business Saving Account	Cash Deposit - MEB Cash Account Interest Received	30 Sep 2022	344.62
Members Equity Business Saving Account	Cash Deposit - MEB Cash Account Interest Received	31 Oct 2022	428.74
Members Equity Business Saving Account	Cash Deposit - MEB Cash Account Interest Received	30 Nov 2022	471.23
Members Equity Business Saving Account	Cash Deposit - MEB Cash Account Interest Received	31 Dec 2022	516.79
Members Equity Business Saving Account	Cash Deposit - MEB Cash Account Interest Received	31 Jan 2023	518.10
Members Equity Business Saving Account	Cash Deposit - MEB Cash Account Interest Received	28 Feb 2023	477.53
Members Equity Business Saving Account	Cash Deposit - MEB Cash Account Interest Received	31 Mar 2023	564.03
Members Equity Business Saving Account	Cash Deposit - MEB Cash Account Interest Received	30 Apr 2023	547.34
Members Equity Business Saving Account	Cash Deposit - MEB Cash Account Interest Received	31 May 2023	618.88
Members Equity Business Saving Account	Cash Deposit - MEB Cash Account Interest Received	30 Jun 2023	642.20
Total:			5,667.41
Closing Balance			206,709.78

These reports contain general information to assist you in completing your tax return, however, it does not take into account you individual taxation and financial circumstances.

Capital Transaction

From 1 July 2022 Through 30 June 2023

Account Name: Scochen Super Fund
Account Code: ROW0612BA
Adviser: Westwood Group (WWG)

Code	Description	TradeDate	SettleDate	Quantity	Unit Price	Gross Amount	Brokerage	GST	Net Amount
PURCHASES									
CLW	Purchase: 4220@443 Charter Hall Long Wale REIT (CLW)	07 Jul 2022	11 Jul 2022	4,220.00	4.43	18,713.17	12.00	1.20	18,726.37
ANZ	1:15 Renounceable Rights Issue @ 18.90 AUD per share - Participating	24 Aug 2022	24 Aug 2022	437.00	18.90	8,259.30			8,259.30
AZJ	Purchase: 4780@358 Aurizon Holdings Limited (AZJ)	19 Oct 2022	21 Oct 2022	4,780.00	3.58	17,094.71	12.00	1.20	17,107.91
ALD	Purchase: 1030@2768 Ampol Limited (ALD)	26 Oct 2022	28 Oct 2022	1,030.00	27.68	28,505.66	17.10	1.71	28,524.47
LNK	1:7.52 In Specie Distribution of Pexagroup Ltd Entitlements (LNKXE.ASX)	30 Dec 2022	30 Dec 2022	3,680.00	2.35	8,662.26	13.61	1.36	8,677.23
LNK	1:7.52 In Specie Distribution of Pexagroup Ltd Entitlements (LNKXE.ASX)	30 Dec 2022	30 Dec 2022	7,000.00	1.93	13,495.95	13.61	1.36	13,510.92
LNKXE	1:7.52 In Specie Distribution of Pexagroup Ltd Entitlements (LNK.ASX)	30 Dec 2022	30 Dec 2022	489.00	14.82	7,249.32	11.39	1.14	7,261.85
LNKXE	1:7.52 In Specie Distribution of Pexagroup Ltd Entitlements (LNK.ASX)	30 Dec 2022	30 Dec 2022	931.00	12.13	11,294.55	11.39	1.14	11,307.08
LNKXE	1:7.52 In Specie Distribution of Pexagroup Ltd Entitlements (LNK.ASX)	30 Dec 2022	30 Dec 2022	944.00	16.50	15,574.72	12.85	1.28	15,588.85
LNK	1:7.52 In Specie Distribution of Pexagroup Ltd Entitlements (LNKXE.ASX)	30 Dec 2022	30 Dec 2022	7,100.00	2.62	18,610.36	15.35	1.54	18,627.25
PXA	1:1 Conversion of LNKXE Entitlements to PXA Ordinary Shares	30 Dec 2022	10 Jan 2023	944.00	16.50	15,574.68	12.85	1.28	15,588.81
PXA	1:1 Conversion of LNKXE Entitlements to PXA Ordinary Shares	30 Dec 2022	10 Jan 2023	489.00	14.82	7,249.33	11.39	1.14	7,261.86
PXA	1:1 Conversion of LNKXE Entitlements to PXA Ordinary Shares	30 Dec 2022	10 Jan 2023	931.00	12.13	11,294.58	11.39	1.14	11,307.11
WDS	Purchase: 850@3130 Woodside Petroleum Limited (WDS)	21 Mar 2023	23 Mar 2023	850.00	31.30	26,604.07	15.96	1.60	26,621.63
DXS	Purchase: 4550@752 Dexux (DXS)	29 Mar 2023	31 Mar 2023	4,550.00	7.52	34,193.71	20.52	2.05	34,216.28
CGF	Purchase: 3170@603 Challenger Limited (CGF)	05 May 2023	09 May 2023	3,170.00	6.03	19,109.71	12.00	1.20	19,122.91
Total Purchases:						261,486.08			261,709.83

These reports contain general information to assist you in completing your tax return, however, it does not take into account you individual taxation and financial circumstances.

Capital Transaction

From 1 July 2022 Through 30 June 2023

Account Code: ROW0612BA

Code	Description	TradeDate	SettleDate	Quantity	Unit Price	Gross Amount	Brokerage	GST	Net Amount
SALES									
WDS	Sale: 865@3098 Woodside Energy (WDS)	21 Jul 2022	25 Jul 2022	865.00	30.98	(26,801.85)	16.08	1.61	(26,784.16)
WDS	Sale: 820@3906 Woodside Petroleum Limited (WDS)	07 Nov 2022	09 Nov 2022	820.00	39.06	(32,031.41)	19.22	1.92	(32,010.27)
LNK	1:7.52 In Specie Distribution of Pexagroup Ltd Entitlements (LNKXE.ASX)	30 Dec 2022	30 Dec 2022	7,000.00	3.54	(24,790.50)	(25.00)	(2.50)	(24,818.00)
LNK	1:7.52 In Specie Distribution of Pexagroup Ltd Entitlements (LNKXE.ASX)	30 Dec 2022	30 Dec 2022	7,100.00	4.81	(34,185.08)	(28.20)	(2.82)	(34,216.10)
LNK	1:7.52 In Specie Distribution of Pexagroup Ltd Entitlements (LNKXE.ASX)	30 Dec 2022	30 Dec 2022	3,680.00	4.32	(15,911.58)	(25.00)	(2.50)	(15,939.08)
LNKXE	1:1 Conversion of LNKXE Entitlements to PXA Ordinary Shares	30 Dec 2022	10 Jan 2023	931.00	12.13	(11,294.55)	(11.39)	(1.14)	(11,307.08)
LNKXE	1:1 Conversion of LNKXE Entitlements to PXA Ordinary Shares	30 Dec 2022	10 Jan 2023	944.00	16.50	(15,574.72)	(12.85)	(1.28)	(15,588.85)
LNKXE	1:1 Conversion of LNKXE Entitlements to PXA Ordinary Shares	30 Dec 2022	10 Jan 2023	489.00	14.82	(7,249.32)	(11.39)	(1.14)	(7,261.85)
CGF	Sale: 2900@770 Challenger Limited (CGF)	17 Jan 2023	19 Jan 2023	2,900.00	7.70	(22,334.93)	13.40	1.34	(22,320.19)
IVC	Sale: 3100@1210 InvoCare Limited (IVC)	09 Mar 2023	13 Mar 2023	3,100.00	12.10	(37,516.30)	22.51	2.25	(37,491.54)
Total Sales:						(227,690.24)			(227,737.12)
Grand Total:						33,795.84			33,972.71

These reports contain general information to assist you in completing your tax return, however, it does not take into account you individual taxation and financial circumstances.



PERMANENT DOCUMENTS YEARLY

- Establishment Deed
- Trustee Declaration
- Membership Application
- Previous Pension Documents
- 2024 Investment Strategy
- Prior Year signed FS & ITR
- Prior Year Audit Report

Deed of Establishment

Scochen Superfund

Date Date of Establishment

Parties The corporation named and described in Schedule 1 and appointed under clause 9 as Trustee (**Trustee**)

Recitals

- A The Trustee wishes to establish and maintain the Fund solely for the purpose of providing superannuation benefits for its Members and for their Dependants in the event of the death of a Member and for any other purposes permitted by the Superannuation Law.
- B The Trustee will act as trustee of the Fund and has consented to act as the Fund's trustee in accordance with the provisions of this deed, including the powers granted by this deed.
- C The Trustee has agreed to conduct the Fund so as to ensure that the Fund at all times attracts any income tax concessions that may apply to superannuation funds.

It is Declared:

1 Establishment

By this deed, the Trustee establishes the Fund that commences on the date of Establishment.

2 Terms of this Deed

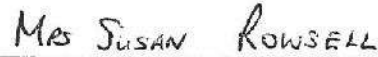
The terms of this deed include those set out in Annexure A and Schedule 1 to this deed.

EXECUTED as a deed.


EXECUTED by Scochen Pty Ltd (ACN)
156 049 722) as Trustee in accordance)
with the Corporations Act 2001 by being)
signed by the following officers:)



Signature of Director



Name of Director (please print)



Signature of Director / company secretary



Name of Director / company secretary
(please print)

Schedule 1

1 Name of Fund

Scochen Superfund

2 Trustee

Scochen Pty Ltd
ACN: 156 049 722

3 Date of Establishment

07/03/2012

4 Proper Law Governing Fund

The Law of the State of Queensland

Annexure A

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Part 1 - How to read this deed

1 Overview of deed

This deed explains the way the Fund will operate and also sets out the roles and the responsibilities of each of the Trustees as well as the obligations of any person, company or entity associated with or having some responsibility under this deed.

The deed comprises fourteen parts. Each part deals with a specific aspect of the Fund. These parts are described as follows:

Part number	Description
Part 1	How to read this deed
Part 2	The Fund
Part 3	Trustees
Part 4	Other persons in the Fund
Part 5	Powers of Trustees
Part 6	Accounts of the Fund
Part 7	Record keeping
Part 8	General matters
Part 9	Membership of the Fund
Part 10	Contributions to the Fund
Part 11	Benefits
Part 12	Family Law
Part 13	Termination of Trust
Part 14	Amendment

2 Definitions

In this deed:

Account means any one of the following (as the case requires):

- (a) Accumulation Account;
- (b) Equalisation Account;
- (c) Forfeiture Account;
- (d) Income Account;

- (e) Income Stream Account; and
- (f) any other accounts required to be opened or maintained by the Trustee in accordance with the Superannuation Law or any other accounts the Trustee decides to establish and maintain.

Accumulation Account means the Account established on behalf of each Member or Beneficiary as described in clause 15.

Actuary means a person for the time being appointed as actuary of the Fund under clause 10.1(b).

Administrator means a person appointed as administrator of the Fund under clause 10.1(c).

Allot has the same meaning given to that term in the SIS Regulations.

Annuity means a Benefit payable by instalments that satisfies the meaning of Annuity in regulation 1.05 of the SIS Regulations or any other provision of the Superannuation Law.

Applicant means a Member who makes a Splittable Contributions application under clause 29.6.

Approved Benefit Arrangement means a fund or benefit arrangement other than the Fund, including:

- (a) another Complying Superannuation Fund;
- (b) an Approved Deposit Fund;
- (c) an Annuity arrangement; or
- (d) an Eligible Roll Over Fund,

into which or from which assets can be transferred into or from the Fund without causing the Fund to be in breach of or to fail to comply with the Superannuation Law.

Approved Deposit Fund in relation to a year of income means a fund which is a complying approved deposit fund in accordance with the Taxation Act.

Approved Trustee means a trustee approved by the Australian Prudential Regulation Authority or any other body or person that has responsibility for the administration of superannuation funds other than Self Managed Superannuation Funds.

Auditor means a person for the time being appointed as auditor of the Fund under clause 10.1(d).

Authorised Deposit Taking Institution has the same meaning given to that term in the *Banking Act 1959* (Cth).

Bankruptcy Act means the *Bankruptcy Act 1966* (Cth).

Beneficiary means a person who is presently and absolutely entitled or has a contingent right to receive a Benefit under the provisions of this deed at any given time and includes a Member, a Dependant or a Pensioner.

Benefit means any amount which is payable by the Trustee out of the Fund in accordance with this deed to or in respect of a Member.

Benefit Entitlement means any amount held in the Fund which may become payable to a Beneficiary but to which the person has not become absolutely and indefeasibly entitled and includes a contingent right to payment of an amount.

Binding Death Benefit Nomination means a nomination made by a Member in relation to the payment or application of a death benefit that is binding on the Trustee.

Child has the same meaning given to that term in the SIS Act.

Closing Date means the date determined in accordance with this deed on which the Fund will be wound up.

Compassionate Ground has the same meaning given to that term in the Superannuation Law.

Complying Superannuation Fund in relation to a year of income means a fund which is a complying superannuation fund in accordance with the Superannuation Law.

Constitutional Corporation has the same meaning given to that term in the Superannuation Law.

Contributions means payments to the Fund by Members, Employers and other Permitted Entities in accordance with the provisions of this deed prior to the deduction of any Tax payable in respect of those Contributions.

Contributions Cap means a Member's concessional contributions cap, Non Concessional Contributions cap or CGT cap (as the case requires) as defined in the Taxation Act.

Corporations Act means the *Corporations Act 2001* (Cth).

Custodian means the person appointed as custodian of the assets of the Fund under clause 10.1(e).

Date of Establishment means the date of commencement of the Fund as set out in schedule 1.

Dependant in relation to a Member or former Member means:

- (a) the Spouse of the Member or former Member or the widow or widower of a deceased Member;
- (b) any Child of a Member or former Member;
- (c) any person with whom the Member is in an Interdependency Relationship; or
- (d) any other person who, in the opinion of the Trustee, was financially dependant on the Member at the relevant time.

Directors means, where the Trustee is a Constitutional Corporation, the directors or board of management for the time being of the Trustee as applicable.

Disclosure Document means any document required to be given under the Corporations Act to a person applying to be a Member.

Earnings means all net income and net capital gains derived from the assets of the Fund whether realised or unrealised after deducting any capital losses and such allowances for expenses and Tax as the Trustee considers appropriate.

Eligible Roll Over Fund has the same meaning given to that term in the SIS Act.

Employee has the same meaning given to that term in the SIS Act.

Employer has the same meaning given to that term in the SIS Act.

Employment Termination Payment has the same meaning given to that term in the Taxation Act.

Family Law means the Payment Splitting arrangements under the Superannuation Law.

Financial Assistance means any financial assistance granted to the Fund in accordance with Part 23 of the SIS Act.

Financial Year means a period of twelve months ending on 30 June or such other period of twelve months as the Trustee determines.

Fluctuation Account means the account established in accordance with clause 18.

Forfeiture Account means the account established in accordance with clause 42.3.

Full Time Gainful Employment in relation to a Member means Gainful Employment on a full time basis within the meaning of the Superannuation Law.

Fund means the superannuation fund under the name set out in schedule 1.

Fund Earning Rate means the earning rate for the Fund (which may for the purposes of this deed be negative) determined under clause 17.4 after taking into account such provisions or reserves for future contingencies as the Trustee considers reasonable.

Fund Year means a period of twelve months ending on 30 June, or such other period ending on such other date as the Trustee determines from time to time.

Gainful Employment means, in relation to a Member, engagement in any business, trade, profession, vocation, calling, occupation or employment for personal gain to the extent required by the Superannuation Law.

Guarantee Act means the *Superannuation Guarantee Charge Act 1992* (Cth) which incorporates the *Superannuation Guarantee (Administration) Act 1992* (Cth) and any regulations made to that Act.

Income Stream means:

- (a) a Pension;
- (b) an Annuity; or
- (c) a Benefit payable in a form other than as a Superannuation Lump Sum as permitted by the Superannuation Law.

Individual Trustee means a natural person who is appointed to be a Trustee of the Fund.

Insured Member means any Member who has a Policy effected in his or her name by the Trustee.

Insurer means any insurer with whom the Trustee effects a Policy or Policies.

Interdependency Relationship has the same meaning given to that term in Superannuation Law.

Investment Manager means a person appointed as an Investment Manager of the Fund in accordance with clause 10.1(a).

Legal Personal Representative has the same meaning given to that term in the SIS Act.

Levy includes a levy payable by the Fund in accordance with the *Superannuation Supervisory Levy Act 1991* (Cth), the *Superannuation (Fund Assistance Levy) Act 1993* (Cth) and any other legislation or regulations which impose a levy or levies on the Fund.

Maximum Splittable Amount has the same meaning given to that term in the SIS Regulations.

Member means a person who has been admitted as a member of the Fund under clause 25.

Member Account means a Member's Accumulation Account or Pension Account as the case may be.

Membership means a Member's or Beneficiary's membership of the Fund.

Nominated Beneficiary means one or more Dependants or Legal Personal Representatives of a Member nominated by the Member as a nominated Beneficiary.

Non Binding Death Benefit Nomination means a nomination made by a Member in relation to the payment or application of a death benefit that is not binding on the Trustee.

Non Concessional Contribution has the same meaning given to that term in the Taxation Act.

Non Member Spouse in relation to a Member has the same meaning given to that term in the Superannuation Law. A person ceases to be a Non Member Spouse when:

- (a) the entitlement of the Non Member Spouse in respect of a Payment Split is paid to the Non Member Spouse or transferred or rolled over in accordance with the Superannuation Law; or
- (b) he or she becomes a Member.

Normal Retirement Age means the age of 65 years or any other age being not less than 55 years as is acceptable to or required by the Superannuation Law and as the Trustee determines.

Part Time Gainful Employment means, in relation to a Member, a Member who is in Gainful Employment on a part time basis within the meaning of the Superannuation Law.

Payment Flag has the same meaning given to that term in the Superannuation Law.

Payment Split has the same meaning given to that term in the Superannuation Law.

Pension means a Benefit payable by instalments that satisfies the meaning of Pension in regulation 1.06 of the SIS Regulations or any other provision of the Superannuation Law.

Pensioner means a member who is entitled to receive or has applied to receive Benefits payable to the Member as a Pension and includes a Reversionary Beneficiary in receipt of a Pension.

Pension Account means the account established in respect of a Pensioner in accordance with clause 16.

Permanent Incapacity has the same meaning given to that term in the Superannuation Law.

Permitted Entity means an entity permitted to contribute to the Fund at the sole discretion of the Trustee from time to time subject to the Superannuation Law.

Policy means any policy of assurance, including:

- (a) a policy on the life of a Member for endowment, term, disablement, accident or sickness insurance, effected either as an individual policy or as a group policy (in which case in relation to a Member or a former Member, Policy means the particular assurance on the life of the Member or former Member);
- (b) any policy covering any two or more of the risks described in paragraph (a); and
- (c) any policy which provides that Benefits are payable to the Trustee on the death or disablement of a Member,

provided that the acquisition of any given policy is not prohibited by Superannuation Law.

Preservation Age means:

for a person born before 1 July 1960	55 years of age
for a person born during the year 1 July 1960 to 30 June 1961	56 years of age
for a person born during the year 1 July 1961 to 30 June 1962	57 years of age
for a person born during the year 1 July 1962 to 30 June 1963	58 years of age
for a person born during the year 1 July 1963 to 30 June 1964	59 years of age
for a person born after 30 June 1964	60 years of age

Preserved means the prohibition against paying any amount held in the Fund before a Member reaches Preservation Age or is otherwise entitled to be paid that amount in accordance with the Superannuation Law and **Preserve** has a corresponding meaning.

Preserved Payment means a payment made to the Fund which is required to be Preserved in order for the Fund to be a Complying Superannuation Fund.

Relative has the same meaning given to that term in the SIS Act.

Reserve Account means an account established in accordance with clause 19.

Retires from Employment means retirement as defined by the Superannuation Law.

Retires from Gainful Employment means actual retirement by a Member from Gainful Employment or retirement as defined for the purposes of the Superannuation Law for the payment of Benefits.

Reversionary Beneficiary means a Dependant nominated by a Pensioner (and in default of a nomination by the Pensioner, a Dependant nominated by the Trustee) who is eligible to receive a Benefit on the death of a Pensioner.

RSE Licensee has the same meaning given to that term in the SIS Act.

Self Managed Superannuation Fund means a superannuation fund which satisfies the requirements of a self managed superannuation fund set out in the Superannuation Law.

Severe Financial Hardship has the same meaning given to that term in the Superannuation Law.

Shortfall Component has the same meaning given to that term in the Guarantee Act.

SIS Act means the *Superannuation Industry (Supervision) Act 1993* (Cth).

SIS Regulations means the Superannuation Industry (Supervision) Regulations 1994 (Cth).

Splittable Contribution has the same meaning given to that term in the SIS Regulations.

Spouse has the same meaning given to that term in the SIS Act.

Statutory Authority means, as the case requires, the Commissioner of Taxation, the Australian Prudential Regulation Authority, the Australian Securities and Investments Commission or such other regulatory body or person that has responsibility for the administration of superannuation.

Superannuation Law means any requirement under the SIS Act, the SIS Regulations, the *Occupational Superannuation Standards Act 1987* (Cth), the *Occupational Superannuation Standards Regulations 1987* (Cth), the *Family Law Act 1975* (Cth), the Corporations Act, the Corporations Regulations, the Taxation Act, the *Financial Sector (Collection of Data) Act 2001* (Cth), the *Financial Institutions Supervisory Levies Collection Act 1998* (Cth), the Superannuation (Unclaimed Money and Lost Members) Act, and any other present or future legislation which the Trustee must comply with in order for the Fund:

- (a) to qualify for concessional Tax treatment as a Complying Superannuation Fund; or
- (b) to meet any other requirement of the Statutory Authority,

and includes any proposed requirements, rulings, announcements or obligations which the Trustee believes will have effect retrospectively.

Superannuation Lump Sum has the same meaning as in the Taxation Act.

Superannuation (Unclaimed Money and Lost Members) Act means the *Superannuation (Unclaimed Money and Lost Members) Act 1999* (Cth)

Taxation Act means the *Income Tax Assessment Act 1936* (Cth), the *Income Tax Assessment Act 1997* (Cth) and the *Income Tax (Transitional Provisions) Act 1997* (Cth) and any regulations issued under those Acts.

Tax includes income tax, pay roll tax, land tax, stamp duty and any other taxes, duties or surcharges paid or payable by the Trustee on behalf of the Fund or a Member or, where applicable, by any Member, former Member, Dependant or Beneficiary.

Taxed Splittable Contribution has the same meaning given to that term in the SIS Regulations.

Temporarily Totally Disabled means disablement as a result of illness (whether physical or mental), accident or injury which commences at or prior to a Member attaining the age of 65 years or the Member's Normal Retirement Age (whichever is the earlier) and which causes the Member to be continuously absent from the Member's business, trade, profession,

occupation or employment for such period as any Policy effected in respect of the Member in respect of total disablement requires provided that the Trustee expects the Member's disablement to be temporary and **Temporary Total Disablement** has a corresponding meaning.

Temporary Incapacity has the same meaning given to that term in the Superannuation Law.

Terminal Medical Condition has the same meaning given to that term in the Superannuation Law.

Total and Permanent Disablement means ill health (whether physical or mental) where the Trustee is reasonably satisfied that the Member is unlikely, because of the ill health, ever again to engage in Full Time Gainful Employment or Part Time Gainful Employment for which the Member is reasonably qualified by education, training or experience.

Tribunal means the Superannuation Complaints Tribunal established under the *Superannuation (Resolution of Complaints) Act 1993* (Cth).

Trustee means the trustee or trustees for the time being of the Fund whether original, additional or substituted who are appointed in accordance with clause 9 of this Deed.

Unclaimed Benefits means those Benefits described as Unclaimed Money in sections 12 and 14 of the Superannuation (Unclaimed Money and Lost Members) Act and the unclaimed superannuation benefits of former temporary residents under Part 3A of the Superannuation (Unclaimed Money and Lost Members) Act.

Unrestricted Non Preserved Amount means an amount including a roll-over payment payable to or in respect of a Member which is not required to be Preserved or at the time of payment is no longer required to be Preserved under the Superannuation Law and is an Unrestricted Non Preserved Benefit as that term is defined in the SIS Regulations.

Untaxed Splittable Contribution has the same meaning given to that term in the SIS Regulations.

Vested Benefit means any Benefit that has vested to the benefit of a Member or Beneficiary in accordance with the Superannuation Law.

3 Interpretation

In this deed, headings are inserted for convenience only and do not affect the interpretation of this deed and unless the context otherwise requires:

- (a) the singular includes the plural and vice versa;
- (b) a gender includes the other gender;
- (c) if a word or phrase is defined, its other grammatical forms have a corresponding meaning;
- (d) the meaning of general words is not limited by specific examples introduced by 'includes', 'including', 'for example', 'such as' or similar expressions;
- (e) a reference to a document or instrument, including this deed, includes all of its clauses, paragraphs, recitals, parts, schedules and annexures and includes the document or instrument as amended, varied, novated, supplemented or replaced from time to time;

- (f) a reference to a statute, code or other law includes regulations and other instruments under it and consolidations, amendments, re-enactments or replacements of any of them;
- (g) a party includes the party's successors and permitted transferees and assigns and if a party is an individual, includes executors and personal legal representatives;
- (h) a reference to a person includes an individual, a partnership, a corporation or other corporate body, a firm and a trust;
- (i) if any dispute arises as to the interpretation of any of the provisions of this deed or as to the rights or obligations of a Member or any other person, then (except to the extent otherwise expressly provided in the deed) the decision of the Trustee is final and binding;
- (j) all monetary amounts are in Australian dollars, unless otherwise stated, and a reference to payment means payment in Australian dollars; and
- (k) a period of time dating from a given day or the day of a given act or event is to be calculated exclusive of that day.

3.2 Severability

If any provision of this deed is void, voidable by a party, unenforceable, invalid or illegal and would not be so if a word or words were omitted, then that word or those words are to be severed and if this cannot be done, the entire provision is to be severed from this deed without affecting the validity or enforceability of the remaining provisions of this deed.

3.3 Fund subject to Superannuation Law at all times

- (a) The provisions contained in this deed are at all times subject to the Superannuation Law and are deemed to incorporate the Superannuation Law to the extent necessary for the Trustee and the Fund to qualify for concessional Tax treatment or to satisfy any other requirements of the Statutory Authority.
- (b) In the event that there is an inconsistency between the deed and the Superannuation Law, the Superannuation Law prevails to the extent of the inconsistency.

4 Other provisions to note

4.1 Exercise of powers and rights

All powers, rights, decisions, discretions, appointments or other authorisations of whatsoever nature or kind granted to or conferred on the Trustee by, under or for the purposes of this deed, may be fully and effectively exercised, made, done or performed by or on behalf of a Trustee:

- (a) where the Trustee is a Constitutional Corporation, by resolution of the Directors in accordance with its constitution or by any person or persons having the authorisation of such Directors to act on their behalf; or
- (b) where the Trustee consists of Individual Trustees, by unanimous resolution or, if allowed by the Superannuation Law, by a majority of persons holding the office of Trustee,

despite any direct or personal interest the Trustee may have in the exercise of the powers, rights, decisions, discretions, appointments or other authorisations and provided that any requirements of the Superannuation Law are satisfied.

4.2 Benefits secured

The rights of the Members or their Dependants who receive Benefits payable under this deed are secured within the meaning of the Superannuation Law.

5 Governing law and jurisdiction

5.1 Governing law

This agreement is governed by the laws in force in the State or Territory specified in Schedule 1.

5.2 Jurisdiction

The Trustee, Members, Beneficiaries and Employers submit to the exclusive jurisdiction of courts of the State or Territory specified in Schedule 1 and any courts that may hear appeals from those courts about any proceedings in connection with this deed.

6 Dispute resolution

6.1 Enquiries and complaints mechanism

The Trustee must ensure that there are arrangements in place to deal with enquiries and complaints from Members, Dependants or Beneficiaries in the circumstances and within the time limits required by the Superannuation Law.

6.2 Trustee to implement decision

Subject to the Trustee's rights to determine in its discretion to appeal against any decision of a court or tribunal, the Trustee must ensure that it implements any decision of a court or tribunal as required by that court or tribunal.

Part 2 - The Fund

7 Structure of the Fund

7.1 Fund vested in Trustee

The Fund is at all times to be vested in the Trustee and must be managed by the Trustee on the terms and conditions contained in this deed and subject to the trusts, powers, authorities and discretions contained in this deed.

7.2 Class of Members

The Trustee has the power to create any additional class or classes of Membership with those rights, entitlements, conditions of eligibility and Benefits as the Trustee thinks appropriate.

7.3 Composition of the Fund

The gross assets of the Fund consist of all cash, investments and other property for the time being held and received by or on account of the Trustee on the trusts of this deed.

Part 3 - Trustees

8 Covenants

The Trustee must perform and observe the covenants, trusts, conditions and obligations of this deed as and to the extent they are included in the deed or deemed to be included in the deed by the Superannuation Law.

9 Appointment and change of Trustee

9.1 Purpose of Fund

Subject to the Superannuation Law:

- (a) the Trustee must at all times be a Constitutional Corporation; or
- (b) as otherwise permitted under the Superannuation Law and where the Trustee is not a Constitutional Corporation, the sole or primary purpose of the Fund must be the provision of old age pensions as that term is defined in section 51(xxiii) of the *Commonwealth of Australia Constitution Act*.

9.2 Self Managed Superannuation Funds and Approved Trustee Funds

- (a) Despite any provision in this clause 9, at any time while the Fund is a Self Managed Superannuation Fund, a person is not eligible to be:
 - (i) the Trustee; or
 - (ii) where the Trustee is a Constitutional Corporation, a Director of the Trustee, of the Fund unless all of the provisions in this clause 9.2 are satisfied.
- (b) Subject to clause 9.2(d), where the Fund is a Self Managed Superannuation Fund with one Member, the Trustee must either be:
 - (i) a Constitutional Corporation where:
 - (A) the Member is the sole director of the Constitutional Corporation; or
 - (B) the Member is one of only two Directors of the Constitutional Corporation and the other Director is a Relative; or
 - (C) the Member is one of only two Directors of the Constitutional Corporation and the Member is not employed by the other Director; or
 - (ii) two Individual Trustees comprising the Member and another person who is either:
 - (A) a Relative of the Member; or
 - (B) not an Employer of the Member.
- (c) Subject to clause 9.2(d), where the Fund is a Self Managed Superannuation Fund with more than one Member, the Trustee must be:

- (i) a Constitutional Corporation where each Member is a Director of the Constitutional Corporation and each Director is a Member; or
 - (ii) Individual Trustees where each Member is an Individual Trustee and each Individual Trustee is a Member of the Fund.
- (d) The requirements in clauses 9.2(b) and 9.2(c) are subject to any alternative tests or exceptions to the general rules outlined in those clauses contained in section 17A(3) of the SIS Act, or any other Superannuation Law.
- (e) For the purposes of clause 9.2(c), no Member of the Fund may be employed by another Member of the Fund unless permitted by the Superannuation Law.
- (f) If the Fund has fewer than five Members and is not a Self Managed Superannuation Fund, the Trustee must be an Approved Trustee or a RSE Licensee that is a Constitutional Corporation.

9.3 Appointment of Trustee

- (a) Subject to the Superannuation Law, a majority of Members may, by deed or other written instrument, appoint a person or persons to act as Trustee provided that the person or persons have given their written consent to the appointment and give any other consents or declarations required by the Superannuation Law.
- (b) The Legal Personal Representative of:
- (i) a deceased Member;
 - (ii) a Member who has lost legal capacity; or
 - (iii) a Member who has appointed that Legal Personal Representative as their attorney under an enduring power of attorney,
- may exercise the particular Member's decision making power to appoint a Trustee on behalf of the Member.
- (c) Where a Member is under the age of 18 years, a parent or guardian of the particular Member is permitted to exercise that Member's power to appoint a Trustee.
- (d) Where the Fund has no remaining Members and where there is no other person who has the power to appoint a Trustee under this clause 9.3 on behalf of the last person ceasing to be a Member, the Legal Personal Representative of the last Member to have a Legal Personal Representative has the power to appoint a Trustee.

9.4 Ceasing to act as Trustee

A Trustee must immediately cease to act as Trustee of the Fund:

- (a) if, being an individual, he or she dies or otherwise loses his or her legal capacity;
- (b) if, being a Constitutional Corporation, it is placed into receivership or liquidation or an administrator is appointed over its affairs;
- (c) if the Trustee is disqualified from holding office as a trustee by operation of the Superannuation Law or is removed or suspended from office under the Superannuation Law;

- (d) if the Trustee resigns as Trustee of the Fund by notice in writing to a majority of the Members; or
- (e) subject to the Superannuation Law, if the person is removed from office by notice in writing given by no less than two thirds of the Members to the Trustee.

9.5 Continuity of office

Any person who acts as Trustee must, on ceasing to be Trustee under this clause 9, do everything necessary to vest the Fund in the remaining or new Trustee or Trustees and must promptly deliver all records and other books to the remaining or new Trustee or Trustees.

9.6 Quorum of Individual Trustees

A quorum of Trustees is the number of Trustees for the time being or as required by the Superannuation Law.

9.7 Remuneration of Trustee

Unless permitted by the Superannuation Law, during any time that the Fund is a Self Managed Superannuation Fund, no Trustee of the Fund may receive remuneration from the Fund or from any person for any duties or services performed by the Trustee in relation to the Fund in its capacity as Trustee of the Fund.

9.8 Confidentiality of information

The Trustee and every Employer must, as far as possible, treat as confidential all information disclosed to or gained by it in the course of administering the Fund or otherwise in connection with this deed.

9.9 Member may be Trustee

No Individual Trustee, Director or officer of a Constitutional Corporation or Employee of an Employer is, by virtue of their office or the powers delegated to them by the Trustee, disqualified from being a Member of the Fund or from exercising rights or deriving any Benefits as a Member of the Fund.

Part 4 - Other persons in Fund

10 Appointment and removal of other persons

10.1 Appointment

Subject to the Superannuation Law and the law generally, the Trustee may appoint in writing one or more persons, as appropriate, as:

- (a) Investment Manager, who has powers, discretions and authority relating to the purchase, sale, management, investment, administration, valuation, retention and transposition of that part of the Fund entrusted to the Investment Manager;
- (b) Actuary, who must be a Fellow of the Institute of Actuaries of Australia or a firm or company of Actuaries of which at least one member or director (as the case requires) is such a Fellow;
- (c) Administrator, who has power to carry out some or all of the administration of the Fund;
- (d) Auditor, who is appropriately qualified and is independent according to any criteria specified in the Superannuation Law;
- (e) Custodian, who has powers, discretions and authorities relating to holding the legal title and the custody of title, deeds and any documents of any nature whatsoever or relating to the custody of any part of the assets of the Fund provided that person is not prohibited from acting under the Superannuation Law; and
- (f) any other consultants, officers or attorneys as may be desirable for the proper management and administration of the Fund.

10.2 Removal

The Trustee may remove from office any person or company appointed to any position under this clause 10 and must remove such person or company when so required by the Superannuation Law.

Part 5 - Powers of Trustees

11 Investment powers of Trustees

11.1 Investment strategy

The Trustee must from time to time formulate and give effect to one or more investment strategies having regard to the Fund's circumstances provided that such investment strategies are formulated and effected in accordance with the Superannuation Law.

11.2 Power of investment

Subject to the Superannuation Law, the Fund's investment strategy and to clause 11.3, the Trustee has power, at the Trustee's absolute discretion, to invest the whole or any part of the Fund's assets, as if the Trustee was the absolute owner and beneficially entitled to those assets, in investments with full power to vary, replace or otherwise deal with any investments as fully and effectively as a person absolutely and beneficially entitled to dealing with their own property, including:

- (a) in the acquisition by original subscription, purchase or otherwise of debentures, debenture stock (whether secured or unsecured), secured or unsecured notes or other loan instruments of any corporation wherever situated or incorporated and payable or repayable in any currency and whether bearing interest or not;
- (b) in the acquisition by original subscription, purchase or otherwise of shares or stocks, whether ordinary, preferred, deferred, redeemable or otherwise and whether involving liabilities or not, of any corporation wherever situated or incorporated and expressed in any currency;
- (c) in the purchase of, or at interest on the security of, shares, stocks, funds, securities, land or other investment or property of any nature and wherever situated (other than an investment of a wasting or speculative nature) and whether income producing or not, whether fully or partly paid up and whether involving liabilities or not, or in loans on personal credit, with or without security, as the Trustee, in the Trustee's absolute discretion, thinks fit and to the intent that the Trustee has the same power in all respects;
- (d) in the acquisition by original subscription, purchase or otherwise of interests or rights, whether partly paid or not and whether involving liabilities or not, in corporations not having a share capital wherever situated or incorporated;
- (e) in the acquisition by original subscription, purchase or otherwise of securities of any country, state or territory for any period;
- (f) in the acquisition by original subscription, purchase or otherwise of securities of any statutory or municipal body, wherever situated and for any period;
- (g) in the acquisition by original agreement, purchase or otherwise of options and rights to take up shares or stock, whether ordinary, preferred, deferred, redeemable or otherwise, whether partly or fully paid and whether involving liabilities or not, of any corporation wherever situated or incorporated or to take up interests or rights, whether involving liabilities or not, in corporations not having a share capital wherever situated or incorporated;
- (h) in the acquisition by original subscription, purchase or otherwise of units or sub-units of any unit trust;

- (i) in the acquisition by any means of land or interest in land of any tenure, improved or unimproved and wherever situated;
- (j) on loan to any person or deposit with any person, wherever situated, with or without security and for any period whatsoever;
- (k) on deposit with any Authorised Deposit Taking Institution for any period;
- (l) in erection of buildings or structures or the making of improvements on land with any tenure, whether improved or unimproved and wherever situated;
- (m) on any Policy or Annuity with an Insurer and any choses in action, interest for life or any lesser term or any reversion or otherwise arising and whether as original Policy holder or by assignment; and
- (n) in any other investments which the Trustee considers appropriate and which satisfy the Superannuation Law.

11.3 Power to hold investment in different names

Any investment may be held in the names that the Trustee determines from time to time including the name of a nominee (whether individual or corporation).

11.4 Disclosure of Trustee's interest in investment

The Trustee and any Director must disclose details of any interest in any investment in the manner prescribed by the Corporations Act and the Superannuation Law whenever they have a direct or indirect interest in the investment or may benefit directly or indirectly from it.

11.5 Specific investments

Subject to clauses 11.1 and 11.2, the Trustee may, with or without the consent of a Member or Beneficiary, make separate investments as the Trustee determines in respect of certain Members or Beneficiaries or certain classes of Members or Beneficiaries of the Fund or in respect of different classes for certain Members or Beneficiaries.

12 Trustee powers generally

12.1 General powers

Subject always to the Superannuation Law and without prejudice to the powers vested in the Trustee by this deed or otherwise, the Trustee has the following powers that may be exercised or not in the Trustee's absolute discretion:

- (a) to institute, conduct, defend, compound or abandon any legal proceedings by or against the Fund or the Trustee or otherwise concerning the affairs of the Fund and also to compound and allow time for payment or satisfaction of any debts due or of any claims or demands by or against the Fund;
- (b) to commence, carry on and defend legal proceedings in order to recover damages against any person arising out of any loss suffered by any Member or former Member or Beneficiary as a result of any negligence, default, remission, breach of duty or breach of the terms of this deed;
- (c) to carry on a business;

- (d) to refer any claims or demands by or against the Fund to arbitration and to observe and perform any awards arising from that arbitration;
- (e) to make and give receipts, releases and other discharges for money payable to the Fund and for the claims and demands of the Fund;
- (f) to open bank accounts and to retain on current or deposit account at any bank any money that it considers proper and to make procedures for the operation of such bank accounts including the signing and endorsing of cheques;
- (g) to enter into a leasing arrangement with any person, including:
 - (i) a finance lease;
 - (ii) an operating lease; or
 - (iii) a hire purchase agreement;
- (h) to determine who is entitled to sign receipts, acceptances, endorsements, release, contracts and documents on the Fund's behalf;
- (i) to pay Benefits out of the Fund to a Member or a Dependant;
- (j) to decide who are Dependents for the purposes of this deed;
- (k) in case of the mental or physical ill health or incapacity of any person entitled to Benefits, to pay or apply all Benefits or any part of those Benefits to, or for the benefit of, that person and the Dependents of that person without being responsible for seeing to the application of payments under this clause 12.1(k) or payments made in the exercise of any other power vested in the Trustee by this deed;
- (l) to indemnify, give any guarantee or to undertake to indemnify or give any guarantee to any person, company, government or institution in respect of any claims, matters or things relating to the Fund or to the rights of Members, former Members or Beneficiaries in respect of the Fund provided that an indemnity or guarantee may only be provided to the extent that it is not limited by or contrary to the Superannuation Law;
- (m) to pay and advance out of the Fund all costs, expenses and outgoings (including Tax) of, and incidental to, the management and administration of the Fund;
- (n) to pay and advance out of the Fund the professional fees (if any) in respect of the provision of its services as Trustee of the Fund;
- (o) to take and act on the opinion of any legal practitioner, whether in relation to the interpretation of this deed or any other document or statute or as to the administration of the trusts declared under this deed, without being liable to any Member or his or her Dependents in respect of any act done by in accordance with that opinion;
- (p) to insure and keep insured as it thinks fit any liability of the Trustee (or, where the Trustee is a Constitutional Corporation, any of its Directors or officers) or the liability of the Fund to indemnify and reimburse the Trustee (or, where the Trustee is a Constitutional Corporation, any of its Directors or officers);
- (q) to insure or re-insure any risk, contingencies or liabilities of the Fund with any Insurer, mortgage insurance company or re-insurance company;

- (r) to provide a full or partial release to any person in respect of matters that have arisen or may arise in respect of the Fund;
- (s) to purchase an Annuity from an Insurer in order to provide all or a part of the Pension payable in respect of a Member and any such Annuity will be in the name of the Trustee or, if the Trustee determines, in the name of the Member or former Member;
- (t) to enter into any agreement or provide any notice or make any election or undertake any other action whether revocable or irrevocable which would or may have the effect of committing the Trustee to conduct the Fund at all times as a Complying Superannuation Fund;
- (u) to seek modifications of or exemptions from the application of the Superannuation Law to the Fund;
- (v) to accept Contributions and any Shortfall Component from any person authorised to make Contributions or pay the Shortfall Component in accordance with the Superannuation Law;
- (w) to borrow from any person, company, trust, government or institution on terms satisfactory to the Trustee and to the extent that it is not limited by or contrary to the Superannuation Law;
- (x) to give a charge over, or in relation to, an asset of the Fund on terms satisfactory to the Trustee and to the extent that it is not limited by or contrary to the Superannuation Law; and
- (y) to draw down any bill of exchange, promissory note or other negotiable instrument on terms satisfactory to the Trustee and to the extent that it is not limited by or contrary to the Superannuation Law.

12.2 Discretion of Trustee

Subject to any exceptions in the Superannuation Law and despite any other provision in this deed, no discretion under the rules of this Fund can be exercised by a person other than the Trustee, unless the Fund is a Self Managed Superannuation Fund.

12.3 Power of delegation

The Trustee may delegate to any person, or where there is more than one Trustee, to any one or more of the Trustees, any of the powers, duties and discretions conferred on the Trustee under this deed on such terms and conditions as the Trustee determines and the Trustee may vary, limit or revoke any such delegation provided that any such delegation must only be undertaken in accordance with the Superannuation Law.

13 Liability and indemnification of Trustee

13.1 Liability

The Trustee (and when the Trustee is a Constitutional Corporation, its Directors or officers) is not liable for:

- (a) any act, omission or mistake in connection with the exercise of its powers, duties or discretions vested by this deed or with the proper performance of its duties under this deed;

- (b) any losses or expenses incurred by the Fund due to the insufficiency or deficiency of any security in or upon which any of the money of the Fund is invested;
- (c) any loss or damage arising from the bankruptcy, insolvency or tortious acts of any person with whom any moneys or securities are deposited;
- (d) any loss suffered as a result of relying on any professional advice or assistance; or
- (e) any other loss, damage or misfortune whatever,

except where the Trustee or other relevant person fails to act honestly or intentionally or recklessly fails to exercise the degree of care and diligence that the Trustee or other relevant person is required to exercise, or incurs a monetary penalty in respect of a civil penalty order under the Superannuation Law.

13.2 Indemnity

- (a) Subject to clause 13.2(b), the Trustee (and when the Trustee is a Constitutional Corporation, its Directors or officers) is indemnified and has, subject to the Superannuation Law, a lien on the Fund for its indemnity against all liabilities incurred by the Trustee or other relevant person through any act, omission or mistake in connection with the exercise of the powers, duties and discretions vested in them under this deed or in the proper performance of their duties under this Deed.
- (b) Where the Trustee or other relevant person fails to act honestly or intentionally or recklessly fails to exercise the degree of care and diligence that the Trustee or other relevant person is required to exercise, or incurs a monetary penalty in respect of a civil order under the Superannuation Law, the indemnity in clause 13.2(a) does not apply.

13.3 Limitation of clause

This clause 13 only operates to exempt a person from liability and provide an indemnity to the extent that the exemption from liability or provision of indemnity would not be limited by or inoperative under the Superannuation Law.

Part 6 - Accounts of the Fund

14 Trustee to open Accounts

The Trustee has the power to open and operate the Accounts.

15 Accumulation Account

15.1 Establishment

The Trustee must establish an Accumulation Account in respect of each Member or Beneficiary.

15.2 Amounts to be credited

The Trustee must credit all amounts that are required by this deed and the Superannuation Law to be credited to the Accumulation Account, including:

- (a) Contributions;
- (b) the portion of the Earnings (if positive) that the Trustee determines in accordance with clause 17.4;
- (c) amounts received by transfer from Approved Benefit Arrangements;
- (d) proceeds of any Policy or Annuity attributable to the Member;
- (e) any Financial Assistance received by the Fund that is attributable to the Member;
- (f) any amounts transferred or Allotted from other Accounts;
- (g) any Levy or Shortfall Component paid in respect of the Member; and
- (h) any other amounts as the Trustee determines and that are permitted by the Superannuation Law.

15.3 Amounts to be debited

The Trustee must debit all amounts that are required by this deed and the Superannuation Law to be debited to the Accumulation Account, including:

- (a) Benefits paid to Members or Beneficiaries;
- (b) the portion of the Earnings (if negative) that the Trustee determines in accordance with clause 17.4;
- (c) amounts transferred to Approved Benefit Arrangements;
- (d) any Tax calculated in accordance with clause 24 attributable to the Member for whom the Accounts or Account has been established;
- (e) any amounts transferred or Allotted to other Accounts;
- (f) any costs or expenses attributable to the Member including the cost of any Policies effected by the Trustee in respect of the Member; and

- (g) any other amounts as the Trustee determines and are permitted by the Superannuation Law.

16 Pension Account

16.1 Establishment

Where the Trustee determines to pay all or any of the Benefits to the Member as a Pension, the Trustee must establish a Pension Account in respect of the Member.

16.2 Amounts to be transferred

The Trustee must transfer to the Pension Account assets of the Fund or amounts as are determined in accordance with this deed which the Trustee believes are necessary in order to provide the Member's Benefit as a Pension.

16.3 Amounts to be credited

The Trustee must credit to the Pension Account the portion of the Earnings (if positive) as the Trustee determines in accordance with clause 17.4, and any other amounts as the Trustee determines and that are permitted by the Superannuation Law.

16.4 Amounts to be debited

The Trustee must debit all amounts that are required by this deed and the Superannuation Law to be debited to the Pension Account, including:

- (a) Benefits to be debited to the Pension Account paid to Members or Beneficiaries;
- (b) the portion of the Earnings (if negative) that the Trustee determines in accordance with clause 17.4; and
- (c) any other amounts as the Trustee determines and that are permitted by the Superannuation Law.

17 Income Account

17.1 Establishment

The Trustee must establish an Income Account for the Fund.

17.2 Amounts to be credited

The Trustee must credit the Income Account with amounts that are required by this deed and the Superannuation Law, including the Earnings (if positive) determined in accordance with clause 17.4 and any proceeds from Policies or Financial Assistance not credited to any other Account.

17.3 Amounts to be debited

The Trustee must debit the Income Account with all amounts that are required by this Deed and the Superannuation Law including:

- (a) any amounts required under clause 21(b);
- (b) any losses on sale of investments;

- (c) any Tax or Levy not attributed to a Member Account; and
- (d) the cost of any Policy not credited to a Member Account.

17.4 Trustee to determine Earnings and Fund Earning Rate

At the end of each Fund Year or at any other time as the Trustee considers it appropriate or as the Superannuation Law requires, the Trustee must determine:

- (a) the Earnings of the Fund in respect of the period since the previous determination; and
- (b) the Fund Earning Rate.

17.5 Distribution of Earnings

Subject to clauses 18 and 20 and the Superannuation Law, the Fund Earning Rate determined under clause 17.4 must be used to determine, at the Trustee's discretion, the proportion of the Earnings to be credited or debited from the Income Account to other Accounts, including Member Accounts, Pension Accounts or Reserve Accounts.

17.6 Trustee to notify Members

The Trustee must notify the Members of the basis of the calculation of the Fund Earning Rate when required to do so by the Statutory Authority or the Superannuation Law.

18 Fluctuation Account

18.1 Establishment

The Trustee may establish a Fluctuation Account.

18.2 Transfers to Fluctuation Account

The Trustee must transfer any amount remaining in the Income Account after distribution of Earnings under clause 17.5 to the credit of the Fluctuation Account.

18.3 Separation of Account moneys

Amounts credited to the Fluctuation Account do not form part of any Member Account and any income earned by the Fund on the moneys held in the Fluctuation Account must be credited to the Fluctuation Account.

18.4 Use of Fluctuation Account

Subject to the Superannuation Law, the Fluctuation Account may be used:

- (a) as part of a reserving strategy to stabilise investment earnings;
- (b) to supplement the Fund Earning Rate;
- (c) to pay any Tax; and
- (d) to provide for any contingencies the Trustee decides to provide for.

18.5 Adjustment of Member Account

The Trustee may make, in its discretion and in accordance with the Superannuation Law, adjustments to the credit of a Member Account to reflect the Fund Earning Rate applying at the date of payment.

19 Reserve Accounts

Subject to the Superannuation Law, the Trustee may establish and maintain one or more Reserve Accounts and operate Reserve Accounts for any purpose that it may specify from time to time, including for the purpose of separating:

- (a) assets funding a Pension from assets that are needed for solvency reasons as instructed by an Actuary or as otherwise determined by the Trustee;
- (b) assets funding a Pension into various classes to comply with the rules of the relevant Pension or to obtain favourable taxation treatment; or
- (c) some assets of the Fund from other assets to establish any other type of reserve account permitted by the Superannuation Law.

20 Specific investments

20.1 Recording of specific investments

Where the Trustee invests separately in respect of certain Members or Beneficiaries in accordance with clause 11.5, the Trustee must record on whose behalf the specific investments are made for the purposes of determining allocations to the Member Account.

20.2 Allocation of Earnings and costs for specific investments

The Member Account of the relevant Member or Beneficiary must be:

- (a) credited with any income and profit; and
- (b) debited with any costs, charges or Tax

in proportions applicable to any specific investment made under clause 20.1, in accordance with the Superannuation Law.

21 Valuation of Fund

At the end of each Fund Year or at such other time as the Trustee considers it appropriate or as the Superannuation Law requires, the Trustee must:

- (a) make a valuation of all of the assets of the Fund (including the value of any Policy held by the Fund);
- (b) transfer any surplus or deficiency in the valuation of assets, other than specific investments in accordance with clause 20.1, to the Income Account; and
- (c) ensure that the records and Accounts of the Fund reflect the valuation of each asset.

Part 7 - Record Keeping

22 Records, Reports and Audit

22.1 Trustee obligations

The Trustee must:

- (a) keep accounts and issue receipts in respect of all money and any other assets received into and disbursed from the Fund and of all dealings in connection with that money or assets;
- (b) collect and promptly pay all money due to or received on behalf of the Fund to the credit of an account in the name of the Fund kept with a bank, building society, or other financial institution or into a trust account of a solicitor, accountant, investment manager or administration manager;
- (c) pay all premiums to Insurers that are required to maintain any Policies or Annuities;
- (d) keep and retain in safe custody all records, books, accounts, minutes, reports and other documentation for the period that the Superannuation Law requires;
- (e) prepare and lodge all documents that the Superannuation Law requires to be lodged;
- (f) ensure the Fund is audited at the end of each Fund Year or at such other time as is required by the Superannuation Law and ensure that the Auditor provides all certificates that are required by the Statutory Authority in accordance with the Superannuation Law;
- (g) once in each Fund Year, report on the affairs of the Fund to the Member in any form that the Superannuation Law requires;
- (h) produce any books or information relating to the Fund and make suitable arrangements for access to premises where the books or information are kept for the purposes of inspection in accordance with the Superannuation Law; and
- (i) record against a Member's Benefit or Benefit Entitlement, a Payment Flag that has been validly served on the Trustee in accordance with the Superannuation Law until the time when it is validly lifted.

22.2 Provision of information

The Trustee must provide any information or documentation required by the Superannuation Law to:

- (a) Employers;
- (b) the Statutory Authority;
- (c) the Actuary;
- (d) the Auditor;
- (e) Members; and

- (f) any other persons specified in the Superannuation Law.

22.3 Information and documents for Tribunal

The Trustee must do all things necessary to comply with its obligations to the Tribunal under the *Superannuation (Resolution of Complaints) Act 1993* (Cth).

22.4 Directions of Statutory Authority

The Trustee must comply with any direction or requirement of the Statutory Authority or Tribunal in relation to the Fund including:

- (a) the acceptance of Contributions into the Fund;
- (b) the disposal of assets of the Fund;
- (c) the appointment of an investigator to the Fund; and
- (d) the conduct of an investigation into the Fund.

Part 8 - General matters

23 Policies of insurance

23.1 Member Policies

The Trustee may, in its absolute discretion, effect Policies with an Insurer and may secure the Benefit of a Member by means of an individual Policy or Policies or a group Policy or Policies or partly in one and partly in another.

23.2 Member may request a specific Policy

Where a Member requests in writing the Trustee to effect a Policy of a specified type in respect of the Member, the Trustee must effect that Policy, except if it is of the opinion that the Policy is not in the best interests of the Member or the Dependants of the Member and provided that the Member has not in writing withdrawn, cancelled or altered the Member's original request.

23.3 Trustee to effect Policy if required

If the Trustee has informed a Member that a Policy of a specified type will be effected in respect of a Member, the Trustee must effect the Policy except if the Member has requested the Trustee in writing not to effect that Policy.

23.4 Premiums

Any premiums for a Policy effected may, if the Trustee considers it appropriate, be debited to an Insured Member's Accumulation Account.

23.5 Limitation on liability of Trustee

Where a Trustee is not required to exercise the power to effect a Policy or Policies, the Trustee is not responsible or liable to a Member, a Member's Legal Personal Representative or Dependant if the Trustee determines not to exercise the power to effect that Policy or those Policies.

24 Payment of Tax and Levies

24.1 Deduction of Tax on Benefit

The Trustee must deduct from any Benefit payable to any Member or Beneficiary under this deed any Tax required to be deducted from it.

24.2 Tax on Contributions and Shortfall Components

The Trustee or any other appropriate organisation (with the agreement of the Trustee) may deduct any Tax payable in relation to a Contribution or Shortfall Component prior to the Contribution or Shortfall Component being credited to the Accumulation Account of the Member.

Part 9 - Membership of the Fund

25 Membership

25.1 Eligibility for Membership

- (a) The Trustee may admit any person who applies for membership in the Fund provided that his or her admission would not cause the Fund to breach the Superannuation Law.
- (b) If the Trustee accepts a person's application for Membership, the person will become a Member from the date and on the terms and conditions as the Trustee may, in its absolute discretion, determine.

25.2 Application for Membership

Each application for Membership is to be made by the relevant applicant in any form as the Trustee may from time to time approve.

25.3 Admission to Membership without application

The Trustee may, subject to Superannuation Law, admit a person as a Member even though he or she has not applied for membership in accordance with clauses 25.1 and 25.2.

25.4 Members and Beneficiaries to provide information

Each applicant for Membership and any Beneficiary must whenever requested by the Trustee supply all information that the Trustee deems necessary for the purposes of any investigations in connection with the Fund.

25.5 Trustee may amend or alter Benefits

Where the Trustee is or becomes aware that the information provided under clause 25.4 is incorrect or misleading or that any relevant information has been deliberately withheld, the Trustee may, in its absolute discretion, alter or amend the Benefits to amounts which would have been determined had full and accurate information been supplied.

25.6 Member bound by deed

Each Member is deemed to have consented to be bound by the provisions of this deed by virtue of his or her application for Membership.

25.7 Member to be medically examined

For the purposes of effecting, increasing or otherwise varying any Policy or Annuity, the Trustee may require a Member, or any person who has applied to become a Member, to take any steps that are required for those purposes to the satisfaction of the Insurer, including:

- (a) being medically examined;
- (b) submitting other evidence of health; or
- (c) providing proof of age.

25.8 Refusal to be medically examined

If any Member or person who has applied to become a Member refuses or omits to:

- (a) take any step reasonably required under clause 25.7;
- (b) do anything which would or might prejudice the relevant Policy or Annuity; or
- (c) do anything which would or might result in some or all of the relevant Policy money not becoming payable,

the Trustee may adjust the Benefit to be provided by the Fund for and in respect of that Member or person as the Trustee considers appropriate.

26 Membership notification requirements

26.1 Product Disclosure Statements

The Trustee must give to all new Members a Disclosure Document containing information and details relating to the Fund that are required by the Superannuation Law.

26.2 Disclosure and reporting requirements

The Trustee must provide annually to Members, former Members and Beneficiaries, all information in writing and copies of accounts, records and documents of the Fund that are required by the Superannuation Law.

26.3 Former Member notices

- (a) The Trustee must give to former Members or their Legal Personal Representatives a written statement containing all information and details relating to the Benefits of the former Members that the Superannuation Law requires to be provided.
- (b) No Member or Dependent of a Member is entitled to obtain information or details on the operation of the Fund or on any matter which may relate to the conduct of the Fund which, in the opinion of the Trustee, would be inappropriate to disclose other than as provided for in this clause 26.

26.4 Inspection of deed and other Documents

- (a) A copy of this deed or any other documents required by the Superannuation Law to be made available for inspection must be made available for inspection by any Member or Beneficiary on the request of that Member or Beneficiary.
- (b) Unless otherwise required by the Superannuation Law, it is sufficient for this clause 26.4 to make a copy of this deed or other documents available to the Member or Beneficiary for inspection at the office of the Trustee or at the place of business of an Individual Trustee during hours when that office or business is open.

26.5 Meetings and Members

The Trustee must notify the Members from time to time of the manner, time and place in which meetings of the Members of the Fund held in accordance with the provisions of the Superannuation Law and for the purposes of this deed are to be called and conducted.

27 Ceasing to be a Member

A Member ceases to be a Member of the Fund on the first of the following to occur:

- (a) the Trustee determines that the Member has been paid all of his or her Benefit from the Fund;
- (b) where the Member dies, the Trustee determines that the deceased Member's Benefit has been paid to the deceased Member's dependants or Legal Personal Representative;
- (c) the Trustee determines that the Member's continued membership would cause the Fund to cease complying with Superannuation Law; or
- (d) the Trustee determines, on reasonable grounds, that the Member should cease to be a Member.

Part 10 - Contributions to the Fund

28 Contributions to the Fund

28.1 Eligibility to make Contributions

Subject to the consent of the Trustee and the provisions of clause 29, Contributions to the Fund may be made by a Member, an Employer or any other Permitted Entity.

28.2 Amount of Contributions

Subject to the provisions of clause 29 and the Superannuation Law, the Trustee may receive amounts by way of Contributions that are:

- (a) determined from time to time by each contributor; or
- (b) deemed to be made by Superannuation Law.

28.3 Superannuation Guarantee legislation

Where the Trustee accepts Contributions in accordance with the Guarantee Act, the Trustee must provide all certificates, reports and other information that the Guarantee Act requires to be provided.

29 General provisions concerning Contributions

29.1 Form of Contribution

A Contribution made under this Part 10 may be made either in cash or by transfer of an asset or assets provided that the assets transferred are authorised investments and are transferred on the terms and conditions provided under the Superannuation Law and the acquisition of the assets is not prohibited by the Superannuation Law.

29.2 Obligations to contribute

- (a) Subject to the requirements of the Superannuation Law and in the absence of any agreement to the contrary, no Member, Employer or Permitted Entity is under any obligation to make a Contribution to the Fund in respect of any Fund Year.
- (b) Subject to the Superannuation Law, a Member may remain a Member of the Fund even if no Contributions are made in respect of that Member for any Fund Year.

29.3 Limitation on commencing Contributions

The Trustee must refuse to accept Contributions to the Fund by or in respect of a Member if the Fund is not authorised by the Superannuation Law to accept Contributions made on that Member's behalf.

29.4 Limit on Contributions

The Trustee must refuse to accept any Contributions or Shortfall Component if:

- (a) the Contributions are not otherwise authorised to be made, or are in excess of the amount of Contributions that can be made, on the Member's behalf by the Superannuation Law;
- (b) acceptance of the Contribution or Shortfall Component would prevent the Fund from qualifying as a Complying Superannuation Fund; or
- (c) the Statutory Authority directs the Trustee not to accept any Contributions or any Shortfall Component in accordance with Superannuation Law.

29.5 Ineligible Contributions

If any Contribution or Shortfall Component is accepted by the Fund in breach of the provisions of this Part 10, the Trustee must refund such Contribution or Shortfall Component as required by the Superannuation Law, less any:

- (a) Tax payable, or amounts which the Member has validly authorised the Trustee to pay, to the Statutory Authority;
- (b) charges which an Insurer may have made in respect of any extra cover which it has provided in relation to those Contribution or Shortfall Components; and
- (c) reasonable administration charges,

and the Trustee must debit the Member's Account accordingly.

29.6 Contributions Splitting

- (a) This clause 29.6 does not apply to a Benefit:
 - (i) that is subject to a Payment Split; or
 - (ii) on which a Payment Flag is operating.
- (b) Subject to the Superannuation Law, an Applicant may, in a Financial Year, apply to the Trustee in writing in such form (if any) as the Trustee may require to roll over, transfer out of the Fund or Allot an amount of the Applicant's Benefits, for the benefit of the Spouse of the Applicant, that is equal to an amount of the Splittable Contributions made by, for, or on behalf of the Applicant in:
 - (i) the previous Financial Year; or
 - (ii) the Financial Year in which the application is made provided that the entire Benefit of the Applicant is to be rolled over or transferred in that Financial Year.
- (c) Subject to the SIS Regulations, an application under clause 29.6(b) is invalid:
 - (i) if in the Financial Year in which it is made:
 - (A) the Applicant has already made an application in respect of the relevant Financial Year; and
 - (B) the Trustee is:
 - (1) considering the application; or
 - (2) has given effect to the application; or

- (ii) if the amount of any Benefits that the application relates to exceeds the Maximum Splittable Amount; or
- (iii) subject to clause 29.6(d), if the Spouse of the Applicant is aged:
 - (A) 65 years or more; or
 - (B) between the relevant Preservation Age and 65 years and satisfies item 101 in schedule 1 of the SIS Regulations.
- (d) Despite clause 29.6(c)(iii), an application is not invalid under that clause if the application includes a statement by the Applicant's Spouse that the Spouse is aged:
 - (i) between the relevant Preservation Age and 65 years, and does not satisfy item 101 in schedule 1 of the SIS Regulations; or
 - (ii) less than the relevant Preservation Age.
- (e) The Applicant must specify, in the application, the amount from his or her:
 - (i) Taxed Splittable Contributions;
 - (ii) Untaxed Splittable Contributions; or
 - (iii) both,

that the Applicant seeks to split for the benefit of his or her Spouse.
- (f) The Trustee may at its discretion accept an application made under clause 29.6(a) if:
 - (i) the application complies with clauses 29.6(a) to 29.6(e); and
 - (ii) the Trustee has no reason to believe that the statement referred to in clause 29.6(d) is untrue; and
 - (iii) the amount that the application relates to does not exceed the Maximum Splittable Amount for the relevant Financial Year.
- (g) Where the Trustee accepts an application under this clause 29.6, the Trustee must as soon as practicable, and in any case within 90 days after receiving the application, roll over or transfer to an Approved Benefit Arrangement or Allot the amount of the Splittable Contribution that is the subject of the application for the benefit of the Applicant's Spouse.
- (h) Before the Trustee Allots any amount under clause 29.6(g) for the benefit of the Spouse:
 - (i) the Trustee must ensure that the requirements of clause 9.2 are satisfied where the Fund is a Self Managed Superannuation Fund; and
 - (ii) either, the Spouse must:
 - (A) be a Member; or
 - (B) apply to become and be accepted as a Member.
- (i) Subject to the Superannuation Law, if an Applicant requests a split of:
 - (i) his or her Untaxed Splittable Contributions, the Trustee can only give effect to the application where the amount specified in the application is less than or equal to the Non Concessional Contributions that would form part of any

Superannuation Lump Sum that would be payable if the Applicant withdrew his or her entire Benefits on or before 5 April 2007; or

- (ii) his or her Taxed Splittable Contributions, the Trustee can only give effect to the application where the amount specified in the application is less than or equal to the Concessional Contributions that may be split under the Superannuation Law that would form part of any Superannuation Lump Sum that would be payable if the Applicant withdrew his or her entire Benefits at the time the Trustee gave effect to the application.

30 Transfers from and to Approved Benefit Arrangements

30.1 Transfers from Approved Benefit Arrangements

Subject to clause 30.2, the Trustee may make any arrangements as it thinks fit with any Member or the trustee of any Approved Benefit Arrangement to transfer any assets to the Fund and may also make arrangements about any other matter which is incidental to, or consequent on, the admission of that Member to the Membership of the Fund.

30.2 Payment of Benefits deferred

If the Approved Benefit Arrangement from which assets are to be transferred is one in which the payment of Benefits is required by Superannuation Law to be deferred until the attainment of a particular age or until the occurrence of a specified event, then the Member is not entitled to receive from the Fund any part of the Benefits that is attributable to those assets at a date earlier than the date on which that Member would have been entitled to receive the those Benefits from the transferring Approved Benefit Arrangement.

30.3 Transfers to Approved Benefit Arrangements

The Trustee may:

- (a) if requested by the Member, in lieu of part or all of any other Benefit that the Member may be entitled to under this deed, transfer to the trustee of another Approved Benefit Arrangement a portion of the assets of the Fund that the Trustee, in its discretion, determines does not exceed the amount that the Trustee considers equivalent in value to the Benefit being provided to the Member to the extent that it has accrued;
- (b) transfer a Benefit which has become payable to a Member to an Approved Benefit Arrangement selected by the Trustee where a Member has not provided instructions to the Trustee on the payment or transfer of the Benefit within a reasonable period of the Benefit first becoming payable;
- (c) transfer some or all of any amount which is the subject of an application by a Member under clause 29.6 that has been accepted by the Trustee to the trustee of an Approved Benefit Arrangement; and
- (d) transfer any other asset or amount in the Fund that it approves, including any reserves, surplus or unallocated amounts in the Fund, to another account or reserve in the Fund or to another Approved Benefit Arrangement.

30.4 Roll overs

The Trustee may, on receiving a written election or application from a Member to:

- (a) pay all or any of the Benefit of that Member in the Fund to any Approved Benefit Arrangement or back into the Fund in a manner permitted by the Superannuation Law;
- (b) roll over an amount which is the subject of an application by a Member under clause 29.6 that has been accepted by the Trustee to the trustee of an Approved Benefit Arrangement; or
- (c) retain or apply all or any of the Benefit of that Member within the Fund in a manner permitted by the Superannuation Law.

pay, apply or retain the Benefit in accordance with that election or application.

30.5 Trustee to protect Preservation on roll over

Where a Member or former Member has a Preserved Payment Benefit in the Fund which forms part of the amount transferred or rolled over to an Approved Benefit Arrangement, the Trustee must ensure that the governing rules of the Approved Benefit Arrangement provide for the amount of the Preserved Payment Benefit to be preserved and vested in accordance with the Superannuation Law.

Part 11 - Benefits

31 Types of Benefits

31.1 Benefit Entitlement

Where a Member becomes entitled to a Benefit in accordance with this deed and the Superannuation Law and there are no cashing restrictions that apply to that Benefit under Superannuation Law, the Member may elect in writing to the Trustee to be paid the Benefit in one or more of the forms permitted under the Superannuation Law including:

- (a) one or more lump sums;
- (b) one or more Income Streams; or
- (c) any other form of Benefit permissible under the Superannuation Law,

but an election is not binding on the Trustee.

31.2 Election

Unless the Trustee otherwise agrees, the election provided by the Member for the purposes of clause 31.1 must:

- (a) be in writing;
- (b) state the amount to be paid;
- (c) state the extent to which the amount is to be paid as any one or more types of Benefit permitted to be paid by this deed and the Superannuation Law; and
- (d) be provided to the Trustee before the Benefit commences to be paid to the Member.

31.3 Benefit Entitlement - with cashing restrictions

Subject to the Superannuation Law, where a Member becomes entitled to a Benefit in accordance with clauses 36 or 37, and there are cashing restrictions that apply to that Benefit under the Superannuation Law, the Trustee must pay that Benefit in accordance with the applicable cashing restrictions.

31.4 Transfer of Policy as Benefit

Where a Member or a Beneficiary is entitled to be paid a Benefit and that Benefit includes any interest in a Policy of any kind on the life of the Member or Beneficiary, the Trustee may transfer the relevant Policy to the Member or Beneficiary or to the Dependents.

31.5 Transfer of assets as Benefit

The Trustee may, with the consent of a Member or Beneficiary to whom a Benefit is payable, transfer assets of the Fund of an equivalent value to that Member or Beneficiary in lieu of paying the whole or any part of the amount otherwise payable under the provisions of this deed.

32 Preservation

The Trustee must Preserve amounts of Contributions in respect of Members or Beneficiaries on the terms and conditions that are required by the Superannuation Law.

33 Payment of Unrestricted Non Preserved Amount

Despite any other provisions in this deed which may be construed to the contrary and subject to the Superannuation Law:

- (a) a Member may elect at any time to withdraw the whole or any part of the Unrestricted Non Preserved Amount of that Member by giving notice to the Trustee in the form and manner that the Trustee may determine from time to time; and
- (b) the minimum Unrestricted Non Preserved Amount which may be withdrawn by a Member under clause 33(a) will be determined by the Trustee and notified to Members of the Fund.

34 Payment of additional Benefits

In circumstances where a Member ceases to be a Member of the Fund, the Trustee may determine to pay, in addition to amounts otherwise payable under this deed, any part of the Fluctuation Account, which the Trustee considers equitable, to the Member's Accumulation Account for purposes of payment of a Benefit.

35 Retention of Benefit in Fund

Where a Member or Beneficiary does not require Benefits to be paid immediately, the Trustee may, in its absolute discretion, retain all or any part of any Benefit payable under this Part 11 in the Fund until the Member or Beneficiary entitled to the Benefit requests that the Benefit is paid to that Member or Beneficiary or until they are required to be paid under the Superannuation Law or this deed.

36 Compulsory payment of Benefits

The Trustee must pay a Member's Benefits as soon as practicable after:

- (a) the Member dies; or
- (b) payment of the Benefit is required in accordance with the provisions of this Deed or the Superannuation Law.

37 Voluntary payment of Benefits

Subject to the Superannuation Law, a Member may elect to receive a Benefit on or after the occurrence of any of the following events:

- (a) if the Member Retires from Gainful Employment;
- (b) if the Member suffers Permanent Incapacity;
- (c) if the Member suffers Temporary Incapacity;

- (d) if the Member being a temporary resident permanently departs Australia in circumstances described in the SIS Regulations, including regulation 6.20A or 6.20B, and requests in writing the release of his or her Benefits;
- (e) if the Member's Gainful Employment with an employer who had, or any of whose associates had, at any time, contributed to the Fund in relation to the Member is terminated;
- (f) if the Member suffers Severe Financial Hardship;
- (g) if the Member attains age 65;
- (h) the Trustee determines that some or all of the Member's Benefit may be released on Compassionate Grounds;
- (i) if the Member attains Preservation Age;
- (j) if the Member has a Terminal Medical Condition; or
- (k) any other condition of release permitted by the Superannuation Law.

38 Pension Benefit

The following provisions apply to the payment of a Pension:

- (a) where the whole or part of a Member's Benefit is payable in the form of a Pension, the Trustee may, subject to the Superannuation Law, provide a Benefit to the Member as any one or more types of Pension permitted by the Superannuation Law;
- (b) subject to the Superannuation Law, where the whole or part of a Member's Benefit is payable in the form of a Pension, the Trustee must provide that Pension in accordance with the governing rules of the Fund (including this deed) trustee resolutions or any pension agreement;
- (c) where an instalment of Pension is payable in respect of a Member and the amount standing to the credit of the Member's relevant Pension Account is less than the instalment payable, the lesser amount must be paid and the Trustee's liability in respect of the payment of the Pension is discharged; and
- (d) despite any other provisions of this clause 38, where a Benefit is payable as a Pension, the Trustee may at its discretion apply an amount representing the capital value of that Benefit in the purchase of an Annuity in its name and may arrange for payments to be made directly to the Member but may assign the Annuity to the Member if requested to do so and if permitted to do so under the Superannuation Law.

39 Reduction of Member's Benefit

39.1 Reduction in Member's Benefit by amounts owed to Employer

Despite any other provision of this deed, the Member's Benefit may, in the Trustee's absolute discretion, be reduced by:

- (a) all amounts, whether actual or contingent, owing by the Member to an Employer or to the Trustee at the time when the Benefit becomes payable or applicable in accordance with this deed or the Superannuation Law;

- (b) the amount of any loss incurred by an Employer in consequence of the Member's proven fraud, dishonesty, misconduct or negligence; or
- (c) the amount of any costs of all proceedings, civil or criminal, incurred by an Employer in attempting to recover any amount owing by the Member to the Employer or in respect of his or her proven fraud, dishonesty, misconduct or negligence,

provided that this clause 39 must not be relied on to reduce the Member's Benefit below the amount required in accordance with the Superannuation Law to be vested in the Member.

39.2 Evidence of amounts owed to Employer

Subject to the Superannuation Law, a written statement signed by an Employer and given to the Trustee that:

- (a) specifies the amount owing by a Member to the Employer or the amounts of any loss or costs incurred by the Employer in respect of the relevant Member; and
- (b) requests that the Member's Benefit is reduced by that amount,

will be sufficient authority to the Trustee to reduce the extent of the Member's Benefit by the specified amount.

39.3 Payment of amounts to Employer

On receipt of a written statement under clause 39.2, the Trustee is entitled to pay to the relevant Employer all amounts actually owing or incurred as specified in the relevant statement and is entitled to retain any amount contingently owing pending the occurrence or non occurrence of the contingency.

40 Statement of Unclaimed Benefits

The Trustee must give to the Statutory Authority a statement of Unclaimed Benefits and must pay any Unclaimed Benefits to the Statutory Authority at the time and in the manner as is required by the Superannuation Law.

41 Limitation on payment

Despite any other provision in this deed, the Trustee must not pay any Benefits to Members, Dependants or Beneficiaries if any such payment would cause the Fund to breach the Superannuation Law.

42 Forfeited Benefits

42.1 Forfeiture

Benefits payable out of the Fund must, subject to the Superannuation Law, be forfeited if:

- (a) without the prior approval of the Trustee, the Member or Beneficiary purports to assign, alienate or charge all or any part of those Benefits; or
- (b) required under the Bankruptcy Act.

42.2 Application of forfeited money

The whole of the Benefits forfeited by a person under clause 42.1 must be applied by the Trustee for the benefit of a Member and his or her Dependants or for any one or more of them as the Trustee, in its absolute discretion, determines.

42.3 Forfeiture Account

The Trustee has power at any time to establish a Forfeiture Account of the Fund and must transfer to the credit of the Forfeiture Account any amounts forfeited pursuant to the reasons above or otherwise forfeited in accordance with this deed or the Bankruptcy Act.

42.4 Treatment of money in Forfeiture Account

While any money is held in the Forfeiture Account, that money does not form part of any other Account and any income derived by the Fund in respect of money held in the Forfeiture Account must be credited to the Forfeiture Account.

42.5 Unclaimed Benefits Account

The Trustee is, subject to the Superannuation Law, entitled to treat as unclaimed and to forfeit and transfer to the Unclaimed Benefits Account, any money in the Fund standing to the credit of any Member whose whereabouts are unknown to the Trustee and if, after making such enquiries as the Trustee deems appropriate, the Trustee is unable to positively trace any person entitled to the benefit of that money.

43 Death Benefit Nominations

43.1 Non Binding Death Benefit Nomination

A Member may at any time make a Non Binding Death Benefit Nomination designating one or more Dependants or Legal Personal Representatives as a Nominated Beneficiary of any Benefit payable by the Trustee on or following the death of the Member, provided that:

- (a) a Member wishing to designate a Nominated Beneficiary may do so by providing a written notice to the Trustee in any form as approved by the Trustee from time to time; and
- (b) subject to the Superannuation Law, a Non Binding Death Benefit Nomination is not binding on the Trustee.

43.2 Binding Death Benefit Nomination

- (a) A Member wishing to make a Binding Death Benefit Nomination must make that Binding Death Benefit Nomination in a form that:
 - (i) is in writing and states that the document is a Binding Death Benefit Nomination;
 - (ii) is signed and dated by the Member in the presence of two witnesses, each of who is:
 - (A) a person who has turned 18 years; and
 - (B) not a person mentioned in the notice; and

- (iii) contains a declaration signed and dated by the two witnesses stating that the Binding Death Benefit Nomination was signed by the Member in their presence.
- (b) A Member may nominate in a Binding Death Benefit Nomination :
 - (i) the person or persons to whom their Benefit must be paid so long as that person or each of those persons are a Legal Personal Representative or Dependant of the Member;
 - (ii) the proportions in which the Benefit will be paid to that person or each of those persons; and
 - (iii) the manner in which those benefits must be paid to the person or each of those persons.
- (c) A Binding Death Benefit Nomination may be confirmed, amended or revoked at any time by the Member and will otherwise be effective until revoked.
- (d) A Binding Death Benefit Nomination may be revoked by making a later valid Binding Death Benefit Nomination or by otherwise revoking it by notice in writing given to the Trustee.

44 Payment of death benefits

44.1 Application

This clause 44 applies to a Member's Benefit that is payable under clause 36(a) on or following the death of a Member.

44.2 Payment if Non Binding Death Benefit Nomination

Subject to clause 44.3 and the Superannuation Law, on or following the death of a Member, if that Member had made one or more Non Binding Death Benefit Nomination, any Benefit payable in respect of that Member may be paid or applied in accordance with clause 44.6 to:

- (a) one or more of the Nominated Beneficiaries (if any) designated in the most recent Non Binding Death Benefit Nomination made by that Member;
- (b) other Dependants of that Member and in such proportions as the Trustee, in its absolute discretion, determines; or
- (c) one or more of the Legal Personal Representatives of that Member.

44.3 Payment if Binding Death Benefit Nomination

Subject to clause 44.7, if a Member made a valid Binding Death Benefit Nomination, any Benefit payable on or following the death of the Member must be paid by the Trustee in accordance with that Binding Death Benefit Nomination.

44.4 Payment if Binding Death Benefit Nomination is invalid or ineffective

If a Member had made a Binding Death Benefit Nomination that is invalid or ineffective at the date of death, the Binding Death Benefit Nomination will be treated as a Non Binding Death Benefit Nomination.

44.5 Payment if no Binding Death Benefit Nomination

Subject to clause 44.3 and the Superannuation Law, on or following the death of a Member, if that Member has not made a Binding Death Benefit Nomination, any Benefit payable in respect of that Member may be paid or applied in accordance with clause 44.6 to:

- (a) one or more of the Nominated Beneficiaries (if any) designated in the most recent Non Binding Death Benefit Nomination made by that Member (if any) in accordance with clause 44.2;
- (b) other Dependants of that Member and in such proportions as the Trustee, in its absolute discretion, determines; or
- (c) one or more of the Legal Personal Representatives of that Member.

44.6 Forms of payment

Payment of a Member's Benefit under clauses 44.2 or 44.5 may be paid or applied, in the manner and on the terms that the Trustee, in its absolute discretion, determines, including by way of:

- (a) one or more Annuities;
- (b) one or more Income Streams;
- (c) one or more Superannuation Lump Sums; or
- (d) any combination of such methods of payment.

44.7 Commutation of Income Stream

Despite any other clause of this deed and subject to the Superannuation Law, the Trustee may, and must where required by Superannuation Law, discharge its liability to a Member, Dependant or Beneficiary in respect of a Pension by paying to the Member, Dependant or Beneficiary a lump sum equal to the amount of the Benefits payable to the relevant Member, Dependant or Beneficiary.

45 Anti detriment payment

The Trustee may determine to increase the Superannuation Lump Sum Benefit payable to a Member's Dependant or Dependents on the death of a Member by way of an anti detriment payment in accordance with section 295-485 of the Taxation Act.

Part 12 - Family Law

46 Information to Members and Non Member Spouses

If a Member's Benefit or Benefit Entitlement becomes subject to a Payment Split, the Trustee must provide the Member and the Non Member Spouse with all notices and information, and in such form as required under the Superannuation Law.

47 Trustee may create new interest for Non Member Spouse

- (a) The Trustee may admit a Non Member Spouse in respect of a Payment Split as a Member:
 - (i) if the Non Member Spouse provides a written request as required by the Superannuation Law to the Trustee in a form approved by the Trustee; or
 - (ii) on its own initiative in the circumstances permitted by the Superannuation Law.
- (b) If the Trustee admits a Non Member Spouse as a Member under this clause 47, the Trustee must reduce the Member's Benefit Entitlement in respect of the Payment Split by the amount required by the Superannuation Law and otherwise as determined by the Trustee in accordance with the Superannuation Law.

48 Non Member Spouse may request transfer of interest

If the Non Member Spouse in respect of a Payment Split is not admitted as a Member under clause 47, the Trustee must:

- (a) either:
 - (i) transfer or roll over the entitlement of the Non Member Spouse to an Approved Benefit Arrangement; or
 - (ii) pay the entitlement of the Non Member Spouse to the Non Member Spouse if permitted or required to do so by the Superannuation Law; and
- (b) reduce the Member's Benefit Entitlement in respect of the Payment Split by the amount required by the Superannuation Law and otherwise as determined by the Trustee in accordance with the Superannuation Law.

49 Family Law fees

- (a) In addition to its other powers under this deed, the Trustee may charge reasonable fees in respect of any action taken by the Trustee which is permitted or required by Family Law and for which the Trustee is entitled to charge fees.
- (b) The Trustee is entitled to recoup those fees in accordance with the Superannuation Law from:
 - (i) a Member's Benefit Entitlement; or
 - (ii) the entitlements of the Non Member Spouse.

50 Satisfaction of entitlement

- (a) The payment, transfer or roll over of the entitlement of a Non Member Spouse in accordance with this Part 12 will be a complete discharge of the Trustee's obligations in respect of any liability to that Non Member Spouse and the Member in respect of that Non Member Spouse for the amount paid, transferred or rolled over.
- (b) In addition to its other powers under this deed, the Trustee may deduct from the amount to be paid, transferred or rolled over the amount of any Tax that is calculated by the Trustee to be payable in respect of the entitlement of the Non Member Spouse.

Part 13 - Termination of Trust

51 Termination

51.1 Events of termination

The trusts declared under this deed will cease and terminate and the Fund must be wound up in accordance with this Part 13 on the occurrence of any of the following events:

- (a) if there are no Members in the Fund and the Trustee resolves to terminate the Fund;
- (b) all Members agree to terminate the Fund;
- (c) the Trustee decides that it is not reasonable to continue to operate the Fund; or
- (d) the Fund is required to be terminated to comply with the Superannuation Law.

51.2 Notice to Members

On the trusts ceasing and terminating due to an event set out in clause 51.1, the Trustee must give written notice to each Employer and to each the Member, if any, that the Fund will be wound up on the Closing Date, which will be a date no later than any date on which the Fund is required to be wound up under clause 51.1(d).

51.3 No further Contributions

As from the Closing Date:

- (a) no Employer or Member may make any further Contributions, other than arrears of Contributions due to the Closing Date; and
- (b) arrears of Contributions, if any, must be called in immediately.

51.4 Order of payment of Benefits

On the trusts ceasing and terminating due to an event set out in clause 51.1, subject to clause 51.8, the Trustee must make provision out of the Fund, after meeting expenses and liabilities, as is necessary to provide for the payment of the following Benefits in the following order of priority:

- (a) payments which on or before the Closing Date had become payable to retired Members or Dependants;
- (b) payments to each Member who is still in employment and has attained his or her Normal Retirement Date equal to his Member's Accumulation Account;
- (c) payment to each Member who is still in the employment of the Employer and has not attained his or her Normal Retirement Date equal to his or her Benefit had he or she resigned immediately prior to the Closing Date; and
- (d) payment to each Member who is still in the employment of the Employer of such amount of the assets of the Fund then remaining as the Trustee considers equitable after taking into account payments determined under clauses 51.4(b) and 51.4(c) as can be paid without being regarded as excessive amounts under the Superannuation Law.

51.5 Payment if Member Dies

Where a Member dies before receiving a Benefit to which he or she has become entitled to under clause 51.4, that Benefit must be paid in accordance with clause 44.

51.6 Surplus

If a surplus remains after providing Benefits for Members and their Dependants in accordance with clause 51.4, that surplus must, subject to any requirements of the Superannuation Law and clause 51.8, be paid by the Trustee to, or for the benefit of:

- (a) any Members;
- (b) any former Members;
- (c) any Dependants of any Members or former Members;
- (d) the Legal Personal Representatives (in their capacity as such) of any Members, former Members or Dependants; or
- (e) any Employer,

as the Trustee, in its absolute discretion, determines and, if provided to or for two or more persons, in the proportions as the Trustee, in its absolute discretion, determines, subject in the case of clauses 51.6(a) and 51.6(d) to clause 51.4.

51.7 Form of Payment

Subject to clause 51.8, the payments to be provided under clauses 51.4 and 51.6 may be made in cash, Policies, participation in any other Approved Benefits Arrangement or otherwise as determined by the Trustee, but shall not be payable to or for the benefit of a Member unless and until he ceases to be in the employment of the Employer other than for personal maintenance and support in case of hardship.

51.8 Payment to other Persons

If any payment of Benefits provided under clauses 51.4 and 51.6 is otherwise required by the Superannuation Law to be deferred until the attainment of a particular age or the occurrence of a specified event, then the relevant Member is not entitled to receive from the Fund any part of the Benefit which is required to be deferred and the Trustee must make any of the following arrangements with respect to the Benefits required to be deferred:

- (a) transfer the Benefit to another Complying Superannuation Fund if that Fund does not permit the payment of the Benefit prior to the attainment of the particular age or the specified event;
- (b) purchase an Annuity with the Benefits commencing no earlier than the particular age or specified event or which otherwise satisfies the Superannuation Law;
- (c) transfer the Benefits to an Approved Deposit Fund if that Fund does not permit the payment of the Benefit prior to the attainment of the particular age or the specified event; or
- (d) purchase a non commutable Pension payable for life in the name of the Member but only if the Member has permanently retired from the employment.

Part 14 - Amendment

52 Amendment of this deed

52.1 Method of amendment

- (a) Subject to clauses 52.1(b) and 52.1(c) and the Superannuation Law, the Trustee may at any time by resolution or by instrument in writing amend, alter, vary, modify or delete with immediate, prospective or, to the extent that the law allows, retrospective effect from time to time, any or all of the provisions of this deed.
- (b) No reduction of the accrued Benefit of a Member can be made without the written consent of the particular Member.
- (c) No amendment may be made under clause 52.1(a) which would cause the trusts contained in this deed to fail by reason of the application of the rule against perpetuities.
- (d) No amendment may be made under clause 52.1(a) that would allow a person other than a Constitutional Corporation to be eligible to be appointed as a Trustee unless the governing rules provide and will continue to provide after the amendment that the Fund has as its sole or primary purpose, the provision of old age pensions.

52.2 Notification of Members of Amendment

As soon as practicable after this deed has been amended under clause 52.1, the Trustee must give to each Member a written statement explaining the nature and purpose of the amendment and the effect (if any) of the amendment on the entitlements of the Member.



Self-managed super fund trustee declaration

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

Fund name

SCOCHEN SUPERFUND

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

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

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

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

SOLE PURPOSE

I understand it is my responsibility to ensure the fund is maintained for the purpose of providing benefits to its members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies.

TRUSTEE DUTIES

I understand that by law I must:

- act honestly in all matters concerning the fund
- exercise skill, care and diligence in managing the fund
- act in the best interests of all the members of the fund
- ensure that retirement benefits are only accessed by members upon a legitimate condition of release being met
- not enter into transactions that circumvent restrictions on the payment of benefits
- ensure that my money and other assets are kept separate from the money and other assets of the fund
- take appropriate action to protect the fund's assets (for example, have sufficient evidence of the ownership of fund assets)
- not enter into any contract or do anything that would prevent me from, or hinder me in, properly performing or exercising my functions or powers as a trustee or director of the corporate trustee of the fund
- prepare and implement an investment strategy that takes the whole of the fund's circumstances into account, which includes, but is not limited to
 - the risks associated with the fund's investments
 - the likely return from investments, taking into account the fund's objectives and expected cash flow requirements
 - investment diversity and the fund's exposure to risk due to inadequate diversification
 - the liquidity of the fund's investments having regard to the fund's expected cash flow requirements in discharging its existing and prospective liabilities
- allow all members of the fund to have access to information and documents as required, including details about
 - the financial situation of the fund
 - the investments of the fund
 - the members' benefit entitlements.

Investment restrictions

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

- lending money of the fund to, or providing financial assistance to, a member of the fund or a member's relative (financial assistance means any assistance that improves the financial position of a person directly or indirectly, including the provision of credit)
- acquiring assets (other than business real property, listed securities, certain in-house assets and acquisitions made under mergers allowed by special determinations or acquisitions as a result of a breakdown of a relationship) for the fund from members or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund except in certain limited circumstances
- having more than 5% of the market value of the fund's total assets at the end of the income year as in-house assets (these are loans to, or investments in, related parties of the fund – including trusts – or assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party)
- entering into investments on behalf of the fund that are not made or maintained on an arm's length (commercial) basis (this ensures the purchase or sale price of the fund's assets reflects their market value).

Accepting contributions and paying a benefit

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

Administration

I understand that the trustees of the fund must:

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

DECLARATION

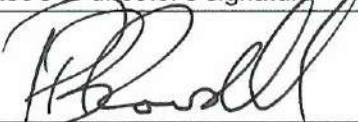
By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self-managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:

- ☒ I must ensure this document is retained for at least 10 years or while I remain a trustee or director of the corporate trustee (whichever is longer) and, if I fail to do this, penalties may apply
- ☒ I may have to make this document available for inspection by a member of staff of the ATO and, if I fail to do this, penalties may apply.

Trustee's or director's name

Mr Peter Kowalski

Trustee's or director's signature



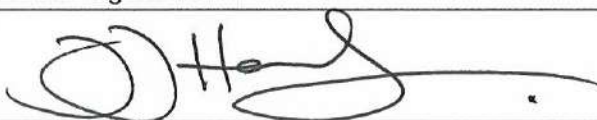
Date

Day Month Year
07 / 03 / 2012

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

JOHN HANCELL

Witness' signature



Date

Day Month Year
07 / 03 / 2012



Self-managed super fund trustee declaration

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

Fund name

SCOCHES FUND

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

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

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

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

SOLE PURPOSE

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

TRUSTEE DUTIES

I understand that by law I must at all times:

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

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

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

Investment restrictions

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

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

Accepting contributions and paying a benefit

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

Administration

I understand that the trustees of the fund must:

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

DECLARATION


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

- I must ensure this document is retained for at least 10 years or while I remain a trustee or director of the corporate trustee (whichever is longer) and, if I fail to do this, penalties may apply
- I may have to make this document available for inspection by a member of staff of the ATO and, if I fail to do this, penalties may apply.

Trustee's or director's name

MRS SUSAN ROWSELL

Trustee's or director's signature



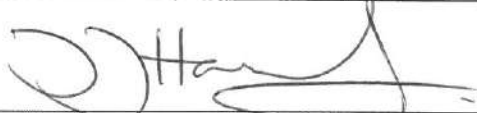
Date

Day: 07 / Month: 03 / Year: 2012

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

JOHN HANCELL

Witness' signature



Date

Day: 07 / Month: 03 / Year: 2012

MEMBERSHIP APPLICATION FORM

Scochen Pty Ltd
(ACN 156 049 722)
as trustee for
Scochen Superfund
(Trustee)

To the Trustee

I, **Susan Rowsell**, of 15 Harwood Street, Bardon, QLD 4065, apply to the Trustee to become a member of the Scochen Superfund (**Fund**) and agree that, should I be accepted as a member by the Trustee, I will be bound by the trust deed establishing the Fund (**Trust Deed**) and any subsequent amendments to the Trust Deed and that I will make any and all full disclosures in writing of information required by the Trustee.

I acknowledge that:

- if I am an employee of any other member, I am also a relative of the other member(s); and
- I am not disqualified under the Superannuation Industry (Supervision) Act 1993 from holding the office of a Trustee or as a director of the Trustee.

I understand that it is not compulsory to provide the Trustee with my tax file number (**TFN**), but if I do not provide my TFN, concessional contributions will be taxed at the highest marginal tax rate plus the Medicare levy and the Fund will not be able to accept non-concessional contributions. In doing so, I acknowledge that the Trustee may use my TFN for lawful purposes, including disclosing my TFN to another superannuation fund where I request that my benefits in the Fund are transferred to that other superannuation fund.

If my TFN is quoted below, I have considered the above and decided to provide my TFN to the Trustee(s) on my Membership Application Form: TFN 487 567 412.

☐ I nominate my legal personal representative to receive any death benefits payable in the event of my death.

- or -

☒ I nominate the following persons to be my nominated superannuation dependants:

Surname	Given names	Relationship	% of total benefits
ROWSSELL	PETER BRIAN	SPOUSE	100%.

I acknowledge that the above nomination is not binding on the Trustee, and that if I so wish, I may prepare and provide to the Trustee a binding death benefit nomination.

I acknowledge that I have received a Product Disclosure Statement for the Fund, which details the nature of the Fund and the rights, benefits and risks that attach to my membership of the Fund.

I declare that the information I will provide to the Trustee and the contents of this application are true and correct.

Dated: 07/03/12


Susan Rowsell

MEMBERSHIP APPLICATION FORM

Scochen Pty Ltd
(ACN 156 049 722)
as trustee for
Scochen Superfund
(Trustee)

To the Trustee

I, **Peter Brian Rowsell**, of 15 Harwood Street, Bardon, QLD 4065, apply to the Trustee to become a member of the Scochen Superfund (Fund) and agree that, should I be accepted as a member by the Trustee, I will be bound by the trust deed establishing the Fund (Trust Deed) and any subsequent amendments to the Trust Deed and that I will make any and all full disclosures in writing of information required by the Trustee.

I acknowledge that:

- if I am an employee of any other member, I am also a relative of the other member(s); and
- I am not disqualified under the Superannuation Industry (Supervision) Act 1993 from holding the office of a Trustee or as a director of the Trustee.

I understand that it is not compulsory to provide the Trustee with my tax file number (TFN), but if I do not provide my TFN, concessional contributions will be taxed at the highest marginal tax rate plus the Medicare levy and the Fund will not be able to accept non-concessional contributions. In doing so, I acknowledge that the Trustee may use my TFN for lawful purposes, including disclosing my TFN to another superannuation fund where I request that my benefits in the Fund are transferred to that other superannuation fund.

If my TFN is quoted below, I have considered the above and decided to provide my TFN to the Trustee(s) on my Membership Application Form: TFN 162 523 864.

☐ I nominate my legal personal representative to receive any death benefits payable in the event of my death.

- or -

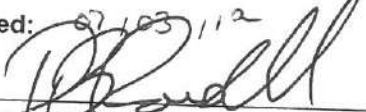
☒ I nominate the following persons to be my nominated superannuation dependants:

Surname	Given names	Relationship	% of total benefits
ROWSSELL	SUSAN	SPOUSE	100%

I acknowledge that the above nomination is not binding on the Trustee, and that if I so wish, I may prepare and provide to the Trustee a binding death benefit nomination.

I acknowledge that I have received a Product Disclosure Statement for the Fund, which details the nature of the Fund and the rights, benefits and risks that attach to my membership of the Fund.

I declare that the information I will provide to the Trustee and the contents of this application are true and correct.

Dated: 07/03/12

Peter Brian Rowsell

Pension 1

Subject Matter: Commencement of an Account Based Pension

Member Name: Rowsell, Peter (the 'Member')

Fund Name: Scochen Superfund (the 'Fund')

I wish to inform the Trustee(s) of the Fund that I would like to commence an Account Based Pension.

I would like the Account Based Pension to commence on 01/07/2021.

I would like to finance the Account Based Pension with \$1,513,667 standing to the credit of my member account in the Fund.


In the event of my death this pension reverts.

My reversionary beneficiary's name is Rowsell, Susan.

My reversionary beneficiary's date of birth is 22/05/1963.

My date of birth is 02/04/1963.

My Tax File Number is Provided.

I permanently retired on 14/05/2021. 

I would like for my pension to be paid periodically.



Rowsell, Peter

Pension Start Date 01/07/2021

Pension Purchase Price \$1,513,667

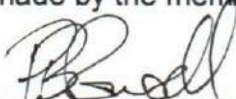
Rowsell, Peter (the 'Member')

Scochen Superfund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence an Account Based Pension.

This pension will operate in accordance with SIS Regulation 1.06(9A) and the Trustee(s) hereby notify the member of the procedures adopted regarding the commencement of your Account Based Pension. As the trust deed is silent in respect of a specific pension process, the Trustee(s) have decided to adopt the following procedures in respect of your pension:

1. Determine the proportion of the monies in the member's account balance that will be used to support the pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Determine an appropriate investment strategy in relation to the assets that will be used to support the pension.
3. Calculate the annual pension payment in accordance with the relevant formula pertaining to an Account Based Pension.
4. Calculate the tax free amount of the pension payment, being the tax free return of capital component of the payment.
5. Provide the member with a return notification to confirm the various details of the pension.
6. Establish a separate pension account from which the pension will be paid, with an amount of assets transferred from the member's balance in the Fund.
7. Commence to pay the pension with reference to the minimum limits imposed by the relevant rules and regulations.
8. Register as a Group Employer (if required), and deduct any PAYG Withholding Tax (as applicable) having regard to the TFN and PAYG Withholding Declarations made by the member.



SIGN HERE

Rowsell, Peter

Pension Start Date 01/07/2021

Pension Purchase Price \$1,513,667

Held At:

15 Harwood Street
Bardon, QLD, 4065

Meeting Date:

01/07/2021

Present:

Rowsell, Peter (the 'Member');
Rowsell, Susan ;
;

Chairperson:

Rowsell, Peter was appointed Chairperson
of the meeting.

**Receipt of Account Based
Pension Commencement
Notification:**

IT WAS NOTED that a notification has been received from
the Member seeking to commence an Account Based
Pension.

IT WAS NOTED that the Account Based Pension will:

1. commence on 01/07/2021
2. be financed with \$1,513,667

Pension Requirements:

IT WAS NOTED that the Trustee(s) may offer an Account
Based Pension pursuant to the Rules of the Fund's Trust
Deed and Regulation 1.06 (9A) of the Superannuation
Industry (Supervision) Regulations 1994 (SIS Regulations).

**Pension Implementation
Procedures:**

IT WAS AGREED that any Account Based Pension is to be
paid in accordance with the relevant rule(s) of the Fund's
Trust Deed and the relevant governing rules. The pension
will operate in accordance with SIS Regulation 1.06(9A).

The Trustee(s) note that the rules of the Fund are silent in
respect of Account Based Pension procedures and thus the
Trustee(s) decided to adopt the following:

Pension Start Date 01/07/2021

Pension Purchase Price \$1,513,667

**Pension Implementation
Procedures:**

1. Determine the proportion of the Member's balance that will be used to support the Account Based Pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Provide the Member with a return notification to confirm the various details of the Account Based Pension and include any relevant procedural forms obtained from the Australian Taxation Office.
3. Establish a separate pension account, from which the pension will be paid, with an amount of assets transferred from the Member's account balance in the Fund.
4. Commence to pay the pension in amounts determined with reference to the minimum limits imposed by the relevant rules and regulations.
5. Register as a Group Employer with the PAYG system (if required) and deduct any group tax (as applicable) having regard to the TFN declaration made by the Member.

Trustee Notification:

IT WAS RESOLVED that the Trustee(s) would notify the Member regarding the procedures adopted for the commencement of his / her Account Based Pension.


Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.



Rowsell, Peter
Chairperson



SIGN HERE

Rowsell, Peter (the 'Member')

Scochen Superfund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence an Account Based Pension.

In accordance with your instructions \$1,513,667, standing to the credit of your Member's account in the Fund, will finance the Account Based Pension.

The Trustee(s) have reviewed your benefits and the Fund's Deed and confirm that the Pension is available to be paid to you. In order to commence the pension we need you to confirm the following information as soon as possible:

1. **Commencement Date of Pension:** 01/07/2021. The commencement date of the Account Based Pension is in accordance with your instructions to the Trustee(s).
2. **Proposed Pension Payment:** In accordance with the superannuation rules and regulations you must take at least one pension payment per year and this must be no less than the minimum payment for your age. The minimum payment is noted below.

Minimum: \$30,270

3. **Payments in excess of the Minimum:** In accordance with the superannuation rules and regulations you may draw an amount in excess of the minimum amount detailed above. Should you draw in excess of the minimum amount you may elect for the payment to be treated as an Eligible Termination Payment or Pension Payment.
4. **Tax Free Proportion:** Based on your pension commencement components your tax free proportion, being the tax free return of capital component of your Account Based Pension, is noted below:

Tax Free Proportion: 15.09%

5. **Reversionary Beneficiary:** This pension reverts on death.

Pension Start Date 01/07/2021

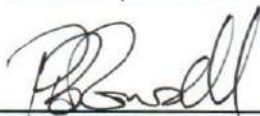
Pension Purchase Price \$1,513,667

6. **Frequency of Pension Payments:** periodically. The payment frequency of the Account Based Pension is in accordance with your instructions to the Trustee(s).

7. **Completion of Tax Forms:** As a pension member of the Fund you may be required to complete a 'TFN Declaration Form'. This form is necessary for the Trustee(s) to determine the amount of PAYG Withholding tax to be deducted from any payment (where applicable), on your behalf. You may also need to complete a 'Withholding Declaration' form if you wish to claim the Senior Australian Tax Offset and certain rebates. These forms must be completed and forwarded to the Trustee(s) prior to the commencement of your pension.

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.



SIGN HERE

Rowsell, Peter

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.



SIGN HERE

Rowsell, Peter

Held At:

15 Harwood Street
Bardon, QLD, 4065

Meeting Date:

01/07/2021

Present:

Rowsell, Peter (the 'Member');
Rowsell, Susan ;
;

Chairperson:

Rowsell, Peter was appointed Chairperson
of the meeting.

Pension Purchase Price:

IT WAS NOTED that a notification has been received from the Member seeking to commence an Account Based Pension.

IT WAS NOTED that the Account Based Pension will:

1. commence on 01/07/2021
2. be financed with \$1,513,667

Account Balance Components:

IT WAS NOTED that the following amounts are held in the Fund attributable to the Member:

Taxable:	\$1,285,241
Tax Free:	\$228,426
Total:	\$1,513,667

Preservation Status of Account Balance:

IT WAS NOTED that the following amounts held in the Fund attributable to the Member have the following preservation status:

Preserved Component:	\$0
Restricted Component:	\$0
Unrestricted Non-Preserved:	\$1,513,667

Pension Start Date 01/07/2021

Pension Purchase Price \$1,513,667

**Resolution re
Preservation Status of
Account Balance:**

IT WAS RESOLVED that the Trustee(s) are satisfied that the Member has met a condition of release and there are sufficient monies in the Member's account with which to commence the desired pension.

Pension Components:

IT WAS RESOLVED that \$1,513,667 of the Member's balance will be required to support the Account Based Pension. This amount comprises the following components:

Taxable:	\$1,285,241
Tax Free:	\$228,426

Tax Free Proportion:

IT WAS NOTED that the Account Based Pension will have a tax free proportion:

The Tax Free Proportion is 15.09%

Minimum Drawdown:

IT WAS NOTED that the Account Based Pension is subject to a minimum payment.

The Minimum Payment is \$30,270

Trustee Notification:

IT WAS RESOLVED that all relevant details in relation to payment of the pension will be confirmed by the Member in a notification to the Trustee(s) (copy attached) before proceeding.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.



Rowsell, Peter
Chairperson

SIGN HERE

Pension 2

Subject Matter: Commencement of an Account Based Pension

Member Name: Rowsell, Susan (the 'Member')

Fund Name: Scochen Superfund (the 'Fund')

I wish to inform the Trustee(s) of the Fund that I would like to commence an Account Based Pension.

I would like the Account Based Pension to commence on 01/07/2021.

I would like to finance the Account Based Pension with \$1,416,912 standing to the credit of my member account in the Fund.

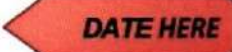
In the event of my death this pension reverts.

My reversionary beneficiary's name is Rowsell, Peter.

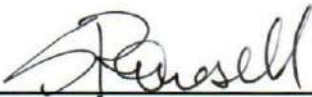

My reversionary beneficiary's date of birth is 02/04/1963.

My date of birth is 22/05/1963.

My Tax File Number is Provided.

I permanently retired on 30/06/2018. 

I would like for my pension to be paid periodically.



Rowsell, Susan

Pension Start Date 01/07/2021

Pension Purchase Price \$1,416,912

Rowsell, Susan (the 'Member')

Scochen Superfund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence an Account Based Pension.

This pension will operate in accordance with SIS Regulation 1.06(9A) and the Trustee(s) hereby notify the member of the procedures adopted regarding the commencement of your Account Based Pension. As the trust deed is silent in respect of a specific pension process, the Trustee(s) have decided to adopt the following procedures in respect of your pension:

1. Determine the proportion of the monies in the member's account balance that will be used to support the pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Determine an appropriate investment strategy in relation to the assets that will be used to support the pension.
3. Calculate the annual pension payment in accordance with the relevant formula pertaining to an Account Based Pension.
4. Calculate the tax free amount of the pension payment, being the tax free return of capital component of the payment.
5. Provide the member with a return notification to confirm the various details of the pension.
6. Establish a separate pension account from which the pension will be paid, with an amount of assets transferred from the member's balance in the Fund.
7. Commence to pay the pension with reference to the minimum limits imposed by the relevant rules and regulations.
8. Register as a Group Employer (if required), and deduct any PAYG Withholding Tax (as applicable) having regard to the TFN and PAYG Withholding Declarations made by the member.

Rowsell

SIGN HERE

Rowsell, Susan

Pension Start Date 01/07/2021

Pension Purchase Price \$1,416,912

Held At:

15 Harwood Street
Bardon, QLD, 4065

Meeting Date:

01/07/2021

Present:

Rowsell, Susan

(the 'Member');

Rowsell, Peter

Chairperson:

Rowsell, Susan

was appointed Chairperson
of the meeting.

**Receipt of Account Based
Pension Commencement
Notification:**

IT WAS NOTED that a notification has been received from
the Member seeking to commence an Account Based
Pension.

IT WAS NOTED that the Account Based Pension will:

1. commence on 01/07/2021
2. be financed with \$1,416,912

Pension Requirements:

IT WAS NOTED that the Trustee(s) may offer an Account
Based Pension pursuant to the Rules of the Fund's Trust
Deed and Regulation 1.06 (9A) of the Superannuation
Industry (Supervision) Regulations 1994 (SIS Regulations).

**Pension Implementation
Procedures:**

IT WAS AGREED that any Account Based Pension is to be
paid in accordance with the relevant rule(s) of the Fund's
Trust Deed and the relevant governing rules. The pension
will operate in accordance with SIS Regulation 1.06(9A).

The Trustee(s) note that the rules of the Fund are silent in
respect of Account Based Pension procedures and thus the
Trustee(s) decided to adopt the following:

Pension Start Date 01/07/2021

Pension Purchase Price \$1,416,912

**Pension Implementation
Procedures:**

1. Determine the proportion of the Member's balance that will be used to support the Account Based Pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Provide the Member with a return notification to confirm the various details of the Account Based Pension and include any relevant procedural forms obtained from the Australian Taxation Office.
3. Establish a separate pension account, from which the pension will be paid, with an amount of assets transferred from the Member's account balance in the Fund.
4. Commence to pay the pension in amounts determined with reference to the minimum limits imposed by the relevant rules and regulations.
5. Register as a Group Employer with the PAYG system (if required) and deduct any group tax (as applicable) having regard to the TFN declaration made by the Member.

Trustee Notification:

IT WAS RESOLVED that the Trustee(s) would notify the Member regarding the procedures adopted for the commencement of his / her Account Based Pension.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.



Rowsell, Susan
Chairperson

SIGN HERE

Rowsell, Susan (the 'Member')

Scochen Superfund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence an Account Based Pension.

In accordance with your instructions \$1,416,912, standing to the credit of your Member's account in the Fund, will finance the Account Based Pension.

The Trustee(s) have reviewed your benefits and the Fund's Deed and confirm that the Pension is available to be paid to you. In order to commence the pension we need you to confirm the following information as soon as possible:

1. **Commencement Date of Pension:** 01/07/2021. The commencement date of the Account Based Pension is in accordance with your instructions to the Trustee(s).
2. **Proposed Pension Payment:** In accordance with the superannuation rules and regulations you must take at least one pension payment per year and this must be no less than the minimum payment for your age. The minimum payment is noted below.

Minimum: \$28,340
3. **Payments in excess of the Minimum:** In accordance with the superannuation rules and regulations you may draw an amount in excess of the minimum amount detailed above. Should you draw in excess of the minimum amount you may elect for the payment to be treated as an Eligible Termination Payment or Pension Payment.
4. **Tax Free Proportion:** Based on your pension commencement components your tax free proportion, being the tax free return of capital component of your Account Based Pension, is noted below:

Tax Free Proportion: 28.70%

5. **Reversionary Beneficiary:** This pension reverts on death.

Pension Start Date 01/07/2021

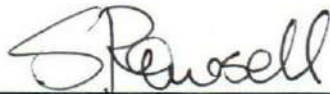
Pension Purchase Price \$1,416,912

6. **Frequency of Pension Payments:** periodically. The payment frequency of the Account Based Pension is in accordance with your instructions to the Trustee(s).

7. **Completion of Tax Forms:** As a pension member of the Fund you may be required to complete a 'TFN Declaration Form'. This form is necessary for the Trustee(s) to determine the amount of PAYG Withholding tax to be deducted from any payment (where applicable), on your behalf. You may also need to complete a 'Withholding Declaration' form if you wish to claim the Senior Australian Tax Offset and certain rebates. These forms must be completed and forwarded to the Trustee(s) prior to the commencement of your pension.

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.



SIGN HERE

Rowsell, Susan

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.



SIGN HERE

Rowsell, Susan

Pension Start Date 01/07/2021

Pension Purchase Price \$1,416,912

Held At:

15 Harwood Street
Bardon, QLD, 4065

Meeting Date:

01/07/2021

Present:

Rowsell, Susan (the 'Member');
Rowsell, Peter ;
;

Chairperson:

Rowsell, Susan was appointed Chairperson
of the meeting.

Pension Purchase Price:

IT WAS NOTED that a notification has been received from
the Member seeking to commence an Account Based
Pension.

IT WAS NOTED that the Account Based Pension will:

1. commence on 01/07/2021
2. be financed with \$1,416,912

**Account Balance
Components:**

IT WAS NOTED that the following amounts are held in the
Fund attributable to the Member:

Taxable:	\$1,010,257
Tax Free:	\$406,655
Total:	\$1,416,912

**Preservation Status of
Account Balance:**

IT WAS NOTED that the following amounts held in the
Fund attributable to the Member have the following
preservation status:

Preserved Component:	\$0
Restricted Component:	\$0
Unrestricted Non-Preserved:	\$1,416,912

Pension Start Date 01/07/2021

Pension Purchase Price \$1,416,912

Resolution re
Preservation Status of
Account Balance:

IT WAS RESOLVED that the Trustee(s) are satisfied that the Member has met a condition of release and there are sufficient monies in the Member's account with which to commence the desired pension.

Pension Components:

IT WAS RESOLVED that \$1,416,912 of the Member's balance will be required to support the Account Based Pension. This amount comprises the following components:

Taxable: \$1,010,257

Tax Free: \$406,655

Tax Free Proportion:

IT WAS NOTED that the Account Based Pension will have a tax free proportion:

The Tax Free Proportion is 28.70%

Minimum Drawdown:

IT WAS NOTED that the Account Based Pension is subject to a minimum payment.

The Minimum Payment is \$28,340

Trustee Notification:

IT WAS RESOLVED that all relevant details in relation to payment of the pension will be confirmed by the Member in a notification to the Trustee(s) (copy attached) before proceeding.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.



Rowsell, Susan
Chairperson

SIGN HERE

Pension 3

Subject Matter: Commencement of an Account Based Pension

Member Name: Rowsell, Peter (the 'Member')

Fund Name: Scochen Superfund (the 'Fund')

I wish to inform the Trustee(s) of the Fund that I would like to commence an Account Based Pension.

I would like the Account Based Pension to commence on 13/10/2021.

I would like to finance the Account Based Pension with \$219,500 standing to the credit of my member account in the Fund.


In the event of my death this pension reverts.

My reversionary beneficiary's name is Rowsell, Susan.

My reversionary beneficiary's date of birth is 22/05/1963.

My date of birth is 02/04/1963.

My Tax File Number is Provided.

I permanently retired on 14/05/2021. 

I would like for my pension to be paid periodically.



Rowsell, Peter

Rowsell, Peter (the 'Member')

Scochen Superfund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence an Account Based Pension.

This pension will operate in accordance with SIS Regulation 1.06(9A) and the Trustee(s) hereby notify the member of the procedures adopted regarding the commencement of your Account Based Pension. As the trust deed is silent in respect of a specific pension process, the Trustee(s) have decided to adopt the following procedures in respect of your pension:

1. Determine the proportion of the monies in the member's account balance that will be used to support the pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Determine an appropriate investment strategy in relation to the assets that will be used to support the pension.
3. Calculate the annual pension payment in accordance with the relevant formula pertaining to an Account Based Pension.
4. Calculate the tax free amount of the pension payment, being the tax free return of capital component of the payment.
5. Provide the member with a return notification to confirm the various details of the pension.
6. Establish a separate pension account from which the pension will be paid, with an amount of assets transferred from the member's balance in the Fund.
7. Commence to pay the pension with reference to the minimum limits imposed by the relevant rules and regulations.
8. Register as a Group Employer (if required), and deduct any PAYG Withholding Tax (as applicable) having regard to the TFN and PAYG Withholding Declarations made by the member.

SIGN HERE

Rowsell, Peter

Pension Start Date 13/10/2021

Pension Purchase Price \$219,500

Held At:

15 Harwood Street
Bardon, QLD, 4065

Meeting Date:

13/10/2021

Present:

Rowsell, Peter

(the 'Member');

Rowsell, Susan

; [redacted];

Chairperson:

Rowsell, Peter

was appointed Chairperson of the meeting.

Receipt of Account Based Pension Commencement Notification:

IT WAS NOTED that a notification has been received from the Member seeking to commence an Account Based Pension.

IT WAS NOTED that the Account Based Pension will:

1. commence on 13/10/2021

2. be financed with \$219,500

Pension Requirements:

IT WAS NOTED that the Trustee(s) may offer an Account Based Pension pursuant to the Rules of the Fund's Trust Deed and Regulation 1.06 (9A) of the Superannuation Industry (Supervision) Regulations 1994 (SIS Regulations).

Pension Implementation Procedures:

IT WAS AGREED that any Account Based Pension is to be paid in accordance with the relevant rule(s) of the Fund's Trust Deed and the relevant governing rules. The pension will operate in accordance with SIS Regulation 1.06(9A).

The Trustee(s) note that the rules of the Fund are silent in respect of Account Based Pension procedures and thus the Trustee(s) decided to adopt the following:

Pension Implementation Procedures:

1. Determine the proportion of the Member's balance that will be used to support the Account Based Pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Provide the Member with a return notification to confirm the various details of the Account Based Pension and include any relevant procedural forms obtained from the Australian Taxation Office.
3. Establish a separate pension account, from which the pension will be paid, with an amount of assets transferred from the Member's account balance in the Fund.
4. Commence to pay the pension in amounts determined with reference to the minimum limits imposed by the relevant rules and regulations.
5. Register as a Group Employer with the PAYG system (if required) and deduct any group tax (as applicable) having regard to the TFN declaration made by the Member.

Trustee Notification:

IT WAS RESOLVED that the Trustee(s) would notify the Member regarding the procedures adopted for the commencement of his / her Account Based Pension.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.

SIGN HERE

Rowsell, Peter
Chairperson

Rowsell, Peter (the 'Member')

Scochen Superfund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence an Account Based Pension.

In accordance with your instructions \$219,500, standing to the credit of your Member's account in the Fund, will finance the Account Based Pension.

The Trustee(s) have reviewed your benefits and the Fund's Deed and confirm that the Pension is available to be paid to you. In order to commence the pension we need you to confirm the following information as soon as possible:

1. **Commencement Date of Pension:** 13/10/2021. The commencement date of the Account Based Pension is in accordance with your instructions to the Trustee(s).
2. **Proposed Pension Payment:** In accordance with the superannuation rules and regulations you must take at least one pension payment per year and this must be no less than the minimum payment for your age. The minimum payment is noted below.

Minimum: \$3,150.

3. **Payments in excess of the Minimum:** In accordance with the superannuation rules and regulations you may draw an amount in excess of the minimum amount detailed above. Should you draw in excess of the minimum amount you may elect for the payment to be treated as an Eligible Termination Payment or Pension Payment.
4. **Tax Free Proportion:** Based on your pension commencement components your tax free proportion, being the tax free return of capital component of your Account Based Pension, is noted below:

Tax Free Proportion: 100.00%.

5. **Reversionary Beneficiary:** This pension reverts on death.

6. **Frequency of Pension Payments:** . The payment frequency of the Account Based Pension is in accordance with your instructions to the Trustee(s).

7. **Completion of Tax Forms:** As a pension member of the Fund you may be required to complete a 'TFN Declaration Form'. This form is necessary for the Trustee(s) to determine the amount of PAYG Withholding tax to be deducted from any payment (where applicable), on your behalf. You may also need to complete a 'Withholding Declaration' form if you wish to claim the Senior Australian Tax Offset and certain rebates. These forms must be completed and forwarded to the Trustee(s) prior to the commencement of your pension.

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.

SIGN HERE

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.

SIGN HERE

Held At:

15 Harwood Street
Bardon, QLD, 4065

Meeting Date:

13/10/2021

Present:

Rowsell, Peter

(the 'Member');

Rowsell, Susan

Chairperson:

Rowsell, Peter

was appointed Chairperson
of the meeting.

Pension Purchase Price:

IT WAS NOTED that a notification has been received from
the Member seeking to commence an Account Based
Pension.

IT WAS NOTED that the Account Based Pension will:

1. commence on 13/10/2021

2. be financed with \$219,500

**Account Balance
Components:**

IT WAS NOTED that the following amounts are held in the
Fund attributable to the Member:

Taxable: \$0

Tax Free: \$219,500

Total: \$219,500

**Preservation Status of
Account Balance:**

IT WAS NOTED that the following amounts held in the
Fund attributable to the Member have the following
preservation status:

Preserved Component: \$0

Restricted Component: \$0

Unrestricted Non-Preserved: \$219,500

**Resolution re
Preservation Status of
Account Balance:**

IT WAS RESOLVED that the Trustee(s) are satisfied that the Member has met a condition of release and there are sufficient monies in the Member's account with which to commence the desired pension.

Pension Components:

IT WAS RESOLVED that of the Member's balance will be required to support the Account Based Pension. This amount comprises the following components:

Taxable:	<input type="text" value="\$0"/>
Tax Free:	<input type="text" value="\$219,500"/>

Tax Free Proportion:

IT WAS NOTED that the Account Based Pension will have a tax free proportion:

The Tax Free Proportion is .

Minimum Drawdown:

IT WAS NOTED that the Account Based Pension is subject to a minimum payment.

The Minimum Payment is .

Trustee Notification:

IT WAS RESOLVED that all relevant details in relation to payment of the pension will be confirmed by the Member in a notification to the Trustee(s) (copy attached) before proceeding.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.

SIGN HERE

Chairperson

Pension 4

Subject Matter: Commencement of an Account Based Pension

Member Name: Rowsell, Susan (the 'Member')

Fund Name: Scochen Superfund (the 'Fund')

I wish to inform the Trustee(s) of the Fund that I would like to commence an Account Based Pension.

I would like the Account Based Pension to commence on 13/10/2021.

I would like to finance the Account Based Pension with \$316,500 standing to the credit of my member account in the Fund.


In the event of my death this pension reverts.

My reversionary beneficiary's name is Rowsell, Peter.

My reversionary beneficiary's date of birth is 02/04/1963.

My date of birth is 22/05/1963.

My Tax File Number is Provided.

I permanently retired on 30/06/2018. 

I would like for my pension to be paid periodically.



Rowsell, Susan

Rowsell, Susan (the 'Member')

Scochen Superfund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence an Account Based Pension.

This pension will operate in accordance with SIS Regulation 1.06(9A) and the Trustee(s) hereby notify the member of the procedures adopted regarding the commencement of your Account Based Pension. As the trust deed is silent in respect of a specific pension process, the Trustee(s) have decided to adopt the following procedures in respect of your pension:

1. Determine the proportion of the monies in the member's account balance that will be used to support the pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Determine an appropriate investment strategy in relation to the assets that will be used to support the pension.
3. Calculate the annual pension payment in accordance with the relevant formula pertaining to an Account Based Pension.
4. Calculate the tax free amount of the pension payment, being the tax free return of capital component of the payment.
5. Provide the member with a return notification to confirm the various details of the pension.
6. Establish a separate pension account from which the pension will be paid, with an amount of assets transferred from the member's balance in the Fund.
7. Commence to pay the pension with reference to the minimum limits imposed by the relevant rules and regulations.
8. Register as a Group Employer (if required), and deduct any PAYG Withholding Tax (as applicable) having regard to the TFN and PAYG Withholding Declarations made by the member.

SIGN HERE

Rowsell, Susan

Pension Start Date 13/10/2021

Pension Purchase Price \$316,500

Held At:

15 Harwood Street
Bardon, QLD, 4065

Meeting Date:

13/10/2021

Present:

Rowsell, Susan

(the 'Member');

Rowsell, Peter

; [redacted];

Chairperson:

Rowsell, Susan

was appointed Chairperson of the meeting.

Receipt of Account Based Pension Commencement Notification:

IT WAS NOTED that a notification has been received from the Member seeking to commence an Account Based Pension.

IT WAS NOTED that the Account Based Pension will:

1. commence on 13/10/2021
2. be financed with \$316,500

Pension Requirements:

IT WAS NOTED that the Trustee(s) may offer an Account Based Pension pursuant to the Rules of the Fund's Trust Deed and Regulation 1.06 (9A) of the Superannuation Industry (Supervision) Regulations 1994 (SIS Regulations).

Pension Implementation Procedures:

IT WAS AGREED that any Account Based Pension is to be paid in accordance with the relevant rule(s) of the Fund's Trust Deed and the relevant governing rules. The pension will operate in accordance with SIS Regulation 1.06(9A).

The Trustee(s) note that the rules of the Fund are silent in respect of Account Based Pension procedures and thus the Trustee(s) decided to adopt the following:

Pension Start Date 13/10/2021

Pension Purchase Price \$316,500

Pension Implementation Procedures:

1. Determine the proportion of the Member's balance that will be used to support the Account Based Pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Provide the Member with a return notification to confirm the various details of the Account Based Pension and include any relevant procedural forms obtained from the Australian Taxation Office.
3. Establish a separate pension account, from which the pension will be paid, with an amount of assets transferred from the Member's account balance in the Fund.
4. Commence to pay the pension in amounts determined with reference to the minimum limits imposed by the relevant rules and regulations.
5. Register as a Group Employer with the PAYG system (if required) and deduct any group tax (as applicable) having regard to the TFN declaration made by the Member.

Trustee Notification:

IT WAS RESOLVED that the Trustee(s) would notify the Member regarding the procedures adopted for the commencement of his / her Account Based Pension.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.

SIGN HERE

Rowsell, Susan
Chairperson

Rowsell, Susan (the 'Member')

Scochen Superfund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence an Account Based Pension.

In accordance with your instructions \$316,500, standing to the credit of your Member's account in the Fund, will finance the Account Based Pension.

The Trustee(s) have reviewed your benefits and the Fund's Deed and confirm that the Pension is available to be paid to you. In order to commence the pension we need you to confirm the following information as soon as possible:

1. **Commencement Date of Pension:** 13/10/2021. The commencement date of the Account Based Pension is in accordance with your instructions to the Trustee(s).
2. **Proposed Pension Payment:** In accordance with the superannuation rules and regulations you must take at least one pension payment per year and this must be no less than the minimum payment for your age. The minimum payment is noted below.

Minimum: \$4,540.
3. **Payments in excess of the Minimum:** In accordance with the superannuation rules and regulations you may draw an amount in excess of the minimum amount detailed above. Should you draw in excess of the minimum amount you may elect for the payment to be treated as an Eligible Termination Payment or Pension Payment.
4. **Tax Free Proportion:** Based on your pension commencement components your tax free proportion, being the tax free return of capital component of your Account Based Pension, is noted below:

Tax Free Proportion: 100.00%.

5. **Reversionary Beneficiary:** This pension reverts on death.

6. **Frequency of Pension Payments:** . The payment frequency of the Account Based Pension is in accordance with your instructions to the Trustee(s).

7. **Completion of Tax Forms:** As a pension member of the Fund you may be required to complete a 'TFN Declaration Form'. This form is necessary for the Trustee(s) to determine the amount of PAYG Withholding tax to be deducted from any payment (where applicable), on your behalf. You may also need to complete a 'Withholding Declaration' form if you wish to claim the Senior Australian Tax Offset and certain rebates. These forms must be completed and forwarded to the Trustee(s) prior to the commencement of your pension.

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.

SIGN HERE

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.

SIGN HERE

Held At:

15 Harwood Street
Bardon, QLD, 4065

Meeting Date:

13/10/2021

Present:

Rowsell, Susan

(the 'Member');

Rowsell, Peter

Chairperson:

Rowsell, Susan

was appointed Chairperson
of the meeting.

Pension Purchase Price:

IT WAS NOTED that a notification has been received from
the Member seeking to commence an Account Based
Pension.

IT WAS NOTED that the Account Based Pension will:

1. commence on 13/10/2021

2. be financed with \$316,500

**Account Balance
Components:**

IT WAS NOTED that the following amounts are held in the
Fund attributable to the Member:

Taxable: \$0

Tax Free: \$316,500

Total: \$316,500

**Preservation Status of
Account Balance:**

IT WAS NOTED that the following amounts held in the
Fund attributable to the Member have the following
preservation status:

Preserved Component: \$0

Restricted Component: \$0

Unrestricted Non-Preserved: \$316,500

**Resolution re
Preservation Status of
Account Balance:**

IT WAS RESOLVED that the Trustee(s) are satisfied that the Member has met a condition of release and there are sufficient monies in the Member's account with which to commence the desired pension.

Pension Components:

IT WAS RESOLVED that of the Member's balance will be required to support the Account Based Pension. This amount comprises the following components:

Taxable:	<input type="text" value="\$0"/>
Tax Free:	<input type="text" value="\$316,500"/>

Tax Free Proportion:

IT WAS NOTED that the Account Based Pension will have a tax free proportion:

The Tax Free Proportion is .

Minimum Drawdown:

IT WAS NOTED that the Account Based Pension is subject to a minimum payment.

The Minimum Payment is .

Trustee Notification:

IT WAS RESOLVED that all relevant details in relation to payment of the pension will be confirmed by the Member in a notification to the Trustee(s) (copy attached) before proceeding.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.

SIGN HERE

Chairperson

Pension 5

Subject Matter: Commencement of an Account Based Pension

Member Name: Rowsell, Peter (the 'Member')

Fund Name: Scochen Superfund (the 'Fund')

I wish to inform the Trustee(s) of the Fund that I would like to commence an Account Based Pension.

I would like the Account Based Pension to commence on 14/10/2021.

I would like to finance the Account Based Pension with \$215,472 standing to the credit of my member account in the Fund.


In the event of my death this pension reverts.

My reversionary beneficiary's name is Rowsell, Susan.

My reversionary beneficiary's date of birth is 22/05/1963.

My date of birth is 02/04/1963.

My Tax File Number is Provided.

I permanently retired on 14/05/2021. 

I would like for my pension to be paid periodically.



Rowsell, Peter

Rowsell, Peter (the 'Member')

Scochen Superfund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence an Account Based Pension.

This pension will operate in accordance with SIS Regulation 1.06(9A) and the Trustee(s) hereby notify the member of the procedures adopted regarding the commencement of your Account Based Pension. As the trust deed is silent in respect of a specific pension process, the Trustee(s) have decided to adopt the following procedures in respect of your pension:

1. Determine the proportion of the monies in the member's account balance that will be used to support the pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Determine an appropriate investment strategy in relation to the assets that will be used to support the pension.
3. Calculate the annual pension payment in accordance with the relevant formula pertaining to an Account Based Pension.
4. Calculate the tax free amount of the pension payment, being the tax free return of capital component of the payment.
5. Provide the member with a return notification to confirm the various details of the pension.
6. Establish a separate pension account from which the pension will be paid, with an amount of assets transferred from the member's balance in the Fund.
7. Commence to pay the pension with reference to the minimum limits imposed by the relevant rules and regulations.
8. Register as a Group Employer (if required), and deduct any PAYG Withholding Tax (as applicable) having regard to the TFN and PAYG Withholding Declarations made by the member.

SIGN HERE

Rowsell, Peter

Pension Start Date 14/10/2021

Pension Purchase Price \$215,472

Held At:

15 Harwood Street
Bardon, QLD, 4065

Meeting Date:

14/10/2021

Present:

Rowsell, Peter

(the 'Member');

Rowsell, Susan

; [redacted];

Chairperson:

Rowsell, Peter

was appointed Chairperson of the meeting.

Receipt of Account Based Pension Commencement Notification:

IT WAS NOTED that a notification has been received from the Member seeking to commence an Account Based Pension.

IT WAS NOTED that the Account Based Pension will:

1. commence on 14/10/2021

2. be financed with \$215,472

Pension Requirements:

IT WAS NOTED that the Trustee(s) may offer an Account Based Pension pursuant to the Rules of the Fund's Trust Deed and Regulation 1.06 (9A) of the Superannuation Industry (Supervision) Regulations 1994 (SIS Regulations).

Pension Implementation Procedures:

IT WAS AGREED that any Account Based Pension is to be paid in accordance with the relevant rule(s) of the Fund's Trust Deed and the relevant governing rules. The pension will operate in accordance with SIS Regulation 1.06(9A).

The Trustee(s) note that the rules of the Fund are silent in respect of Account Based Pension procedures and thus the Trustee(s) decided to adopt the following:

Pension Implementation Procedures:

1. Determine the proportion of the Member's balance that will be used to support the Account Based Pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Provide the Member with a return notification to confirm the various details of the Account Based Pension and include any relevant procedural forms obtained from the Australian Taxation Office.
3. Establish a separate pension account, from which the pension will be paid, with an amount of assets transferred from the Member's account balance in the Fund.
4. Commence to pay the pension in amounts determined with reference to the minimum limits imposed by the relevant rules and regulations.
5. Register as a Group Employer with the PAYG system (if required) and deduct any group tax (as applicable) having regard to the TFN declaration made by the Member.

Trustee Notification:

IT WAS RESOLVED that the Trustee(s) would notify the Member regarding the procedures adopted for the commencement of his / her Account Based Pension.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.

SIGN HERE

Rowsell, Peter
Chairperson

Rowsell, Peter (the 'Member')

Scochen Superfund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence an Account Based Pension.

In accordance with your instructions \$215,472, standing to the credit of your Member's account in the Fund, will finance the Account Based Pension.

The Trustee(s) have reviewed your benefits and the Fund's Deed and confirm that the Pension is available to be paid to you. In order to commence the pension we need you to confirm the following information as soon as possible:

1. **Commencement Date of Pension:** 14/10/2021. The commencement date of the Account Based Pension is in accordance with your instructions to the Trustee(s).
2. **Proposed Pension Payment:** In accordance with the superannuation rules and regulations you must take at least one pension payment per year and this must be no less than the minimum payment for your age. The minimum payment is noted below.
Minimum: \$3,080.
3. **Payments in excess of the Minimum:** In accordance with the superannuation rules and regulations you may draw an amount in excess of the minimum amount detailed above. Should you draw in excess of the minimum amount you may elect for the payment to be treated as an Eligible Termination Payment or Pension Payment.
4. **Tax Free Proportion:** Based on your pension commencement components your tax free proportion, being the tax free return of capital component of your Account Based Pension, is noted below:

Tax Free Proportion: 100.00%.

5. **Reversionary Beneficiary:** This pension reverts on death.

6. **Frequency of Pension Payments:** . The payment frequency of the Account Based Pension is in accordance with your instructions to the Trustee(s).

7. **Completion of Tax Forms:** As a pension member of the Fund you may be required to complete a 'TFN Declaration Form'. This form is necessary for the Trustee(s) to determine the amount of PAYG Withholding tax to be deducted from any payment (where applicable), on your behalf. You may also need to complete a 'Withholding Declaration' form if you wish to claim the Senior Australian Tax Offset and certain rebates. These forms must be completed and forwarded to the Trustee(s) prior to the commencement of your pension.

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.

SIGN HERE

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.

SIGN HERE

Held At:

15 Harwood Street
Bardon, QLD, 4065

Meeting Date:

14/10/2021

Present:

Rowsell, Peter

(the 'Member');

Rowsell, Susan

Chairperson:

Rowsell, Peter

was appointed Chairperson
of the meeting.

Pension Purchase Price:

IT WAS NOTED that a notification has been received from
the Member seeking to commence an Account Based
Pension.

IT WAS NOTED that the Account Based Pension will:

1. commence on 14/10/2021

2. be financed with \$215,472

**Account Balance
Components:**

IT WAS NOTED that the following amounts are held in the
Fund attributable to the Member:

Taxable: \$0

Tax Free: \$215,472

Total: \$215,472

**Preservation Status of
Account Balance:**

IT WAS NOTED that the following amounts held in the
Fund attributable to the Member have the following
preservation status:

Preserved Component: \$0

Restricted Component: \$0

Unrestricted Non-Preserved: \$215,472

**Resolution re
Preservation Status of
Account Balance:**

IT WAS RESOLVED that the Trustee(s) are satisfied that the Member has met a condition of release and there are sufficient monies in the Member's account with which to commence the desired pension.

Pension Components:

IT WAS RESOLVED that of the Member's balance will be required to support the Account Based Pension. This amount comprises the following components:

Taxable:	<input type="text" value="\$0"/>
Tax Free:	<input type="text" value="\$215,472"/>

Tax Free Proportion:

IT WAS NOTED that the Account Based Pension will have a tax free proportion:

The Tax Free Proportion is .

Minimum Drawdown:

IT WAS NOTED that the Account Based Pension is subject to a minimum payment.

The Minimum Payment is .

Trustee Notification:

IT WAS RESOLVED that all relevant details in relation to payment of the pension will be confirmed by the Member in a notification to the Trustee(s) (copy attached) before proceeding.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.

SIGN HERE

Chairperson

Pension 6

Subject Matter: Commencement of an Account Based Pension

Member Name: Rowsell, Susan (the 'Member')

Fund Name: Scochen Superfund (the 'Fund')

I wish to inform the Trustee(s) of the Fund that I would like to commence an Account Based Pension.

I would like the Account Based Pension to commence on 14/10/2021.

I would like to finance the Account Based Pension with \$216,588 standing to the credit of my member account in the Fund.


In the event of my death this pension reverts.

My reversionary beneficiary's name is Rowsell, Peter.

My reversionary beneficiary's date of birth is 02/04/1963.

My date of birth is 22/05/1963.

My Tax File Number is Provided.

I permanently retired on 30/06/2018. 

I would like for my pension to be paid periodically.



Rowsell, Susan

Rowsell, Susan (the 'Member')

Scochen Superfund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence an Account Based Pension.

This pension will operate in accordance with SIS Regulation 1.06(9A) and the Trustee(s) hereby notify the member of the procedures adopted regarding the commencement of your Account Based Pension. As the trust deed is silent in respect of a specific pension process, the Trustee(s) have decided to adopt the following procedures in respect of your pension:

1. Determine the proportion of the monies in the member's account balance that will be used to support the pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Determine an appropriate investment strategy in relation to the assets that will be used to support the pension.
3. Calculate the annual pension payment in accordance with the relevant formula pertaining to an Account Based Pension.
4. Calculate the tax free amount of the pension payment, being the tax free return of capital component of the payment.
5. Provide the member with a return notification to confirm the various details of the pension.
6. Establish a separate pension account from which the pension will be paid, with an amount of assets transferred from the member's balance in the Fund.
7. Commence to pay the pension with reference to the minimum limits imposed by the relevant rules and regulations.
8. Register as a Group Employer (if required), and deduct any PAYG Withholding Tax (as applicable) having regard to the TFN and PAYG Withholding Declarations made by the member.

SIGN HERE

Rowsell, Susan

Pension Start Date 14/10/2021

Pension Purchase Price \$216,588

Held At:

15 Harwood Street
Bardon, QLD, 4065

Meeting Date:

14/10/2021

Present:

Rowsell, Susan

(the 'Member');

Rowsell, Peter

; [redacted];

Chairperson:

Rowsell, Susan

was appointed Chairperson of the meeting.

Receipt of Account Based Pension Commencement Notification:

IT WAS NOTED that a notification has been received from the Member seeking to commence an Account Based Pension.

IT WAS NOTED that the Account Based Pension will:

1. commence on 14/10/2021
2. be financed with \$216,588

Pension Requirements:

IT WAS NOTED that the Trustee(s) may offer an Account Based Pension pursuant to the Rules of the Fund's Trust Deed and Regulation 1.06 (9A) of the Superannuation Industry (Supervision) Regulations 1994 (SIS Regulations).

Pension Implementation Procedures:

IT WAS AGREED that any Account Based Pension is to be paid in accordance with the relevant rule(s) of the Fund's Trust Deed and the relevant governing rules. The pension will operate in accordance with SIS Regulation 1.06(9A).

The Trustee(s) note that the rules of the Fund are silent in respect of Account Based Pension procedures and thus the Trustee(s) decided to adopt the following:

Pension Implementation Procedures:

1. Determine the proportion of the Member's balance that will be used to support the Account Based Pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Provide the Member with a return notification to confirm the various details of the Account Based Pension and include any relevant procedural forms obtained from the Australian Taxation Office.
3. Establish a separate pension account, from which the pension will be paid, with an amount of assets transferred from the Member's account balance in the Fund.
4. Commence to pay the pension in amounts determined with reference to the minimum limits imposed by the relevant rules and regulations.
5. Register as a Group Employer with the PAYG system (if required) and deduct any group tax (as applicable) having regard to the TFN declaration made by the Member.

Trustee Notification:

IT WAS RESOLVED that the Trustee(s) would notify the Member regarding the procedures adopted for the commencement of his / her Account Based Pension.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.

SIGN HERE

Rowsell, Susan
Chairperson

Rowsell, Susan (the 'Member')

Scochen Superfund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence an Account Based Pension.

In accordance with your instructions \$216,588, standing to the credit of your Member's account in the Fund, will finance the Account Based Pension.

The Trustee(s) have reviewed your benefits and the Fund's Deed and confirm that the Pension is available to be paid to you. In order to commence the pension we need you to confirm the following information as soon as possible:

1. **Commencement Date of Pension:** 14/10/2021. The commencement date of the Account Based Pension is in accordance with your instructions to the Trustee(s).
2. **Proposed Pension Payment:** In accordance with the superannuation rules and regulations you must take at least one pension payment per year and this must be no less than the minimum payment for your age. The minimum payment is noted below.

Minimum: \$3,100.

3. **Payments in excess of the Minimum:** In accordance with the superannuation rules and regulations you may draw an amount in excess of the minimum amount detailed above. Should you draw in excess of the minimum amount you may elect for the payment to be treated as an Eligible Termination Payment or Pension Payment.
4. **Tax Free Proportion:** Based on your pension commencement components your tax free proportion, being the tax free return of capital component of your Account Based Pension, is noted below:

Tax Free Proportion: 100.00%.

5. **Reversionary Beneficiary:** This pension reverts on death.

6. **Frequency of Pension Payments:** . The payment frequency of the Account Based Pension is in accordance with your instructions to the Trustee(s).

7. **Completion of Tax Forms:** As a pension member of the Fund you may be required to complete a 'TFN Declaration Form'. This form is necessary for the Trustee(s) to determine the amount of PAYG Withholding tax to be deducted from any payment (where applicable), on your behalf. You may also need to complete a 'Withholding Declaration' form if you wish to claim the Senior Australian Tax Offset and certain rebates. These forms must be completed and forwarded to the Trustee(s) prior to the commencement of your pension.

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.

SIGN HERE

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.

SIGN HERE

Held At:

15 Harwood Street
Bardon, QLD, 4065

Meeting Date:

14/10/2021

Present:

Rowsell, Susan

(the 'Member');

Rowsell, Peter

Chairperson:

Rowsell, Susan

was appointed Chairperson
of the meeting.

Pension Purchase Price:

IT WAS NOTED that a notification has been received from
the Member seeking to commence an Account Based
Pension.

IT WAS NOTED that the Account Based Pension will:

1. commence on 14/10/2021

2. be financed with \$216,588

**Account Balance
Components:**

IT WAS NOTED that the following amounts are held in the
Fund attributable to the Member:

Taxable: \$0

Tax Free: \$216,588

Total: \$216,588

**Preservation Status of
Account Balance:**

IT WAS NOTED that the following amounts held in the
Fund attributable to the Member have the following
preservation status:

Preserved Component: \$0

Restricted Component: \$0

Unrestricted Non-Preserved: \$216,588

**Resolution re
Preservation Status of
Account Balance:**

IT WAS RESOLVED that the Trustee(s) are satisfied that the Member has met a condition of release and there are sufficient monies in the Member's account with which to commence the desired pension.

Pension Components:

IT WAS RESOLVED that of the Member's balance will be required to support the Account Based Pension. This amount comprises the following components:

Taxable:	<input type="text" value="\$0"/>
Tax Free:	<input type="text" value="\$216,588"/>

Tax Free Proportion:

IT WAS NOTED that the Account Based Pension will have a tax free proportion:

The Tax Free Proportion is .

Minimum Drawdown:

IT WAS NOTED that the Account Based Pension is subject to a minimum payment.

The Minimum Payment is .

Trustee Notification:

IT WAS RESOLVED that all relevant details in relation to payment of the pension will be confirmed by the Member in a notification to the Trustee(s) (copy attached) before proceeding.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.

SIGN HERE

Chairperson



SCOCHEN SUPERANNUATION FUND 2023-2024 FINANCIAL YEAR

INVESTMENT STRATEGY

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1 Introduction

The crucial area of responsibility for a Trustee of a Self-Managed Superannuation fund (“SMSFs”) is investment management of the fund. Under the Superannuation Laws (the *Superannuation Industry Supervision Act 1993* - SISA) the Trustee of every SMSF is required to set an investment objective and in addition prepare and implement an investment strategy for the fund. The investment objective and strategy must reflect the purpose and circumstances of the particular super fund and have particular regard to:

- Investing in such a way as to maximise investment returns for retirement purposes for all members of the SMSF and in that regard consider the risk associated in holding the investment.
- Ensuring that there is appropriate diversification in investments and consideration of the benefits of investing across a number of different asset classes (for example shares, property, fixed interest, cash, etc);
- The ability of the super fund to pay benefits as well as other costs of the superannuation fund as they become due and payable which may include the repayment of principal and interest where the Trustee of the fund undertakes Limited Recourse Borrowing Arrangement.
- The necessity of the Trustee to consider the insurance needs and requirements of all members of the SMSF.

An appropriate investment strategy should set out the investment objectives of the super fund and detail the investment methods the Trustee of the fund may use to achieve those objectives. Trustees must ensure all investment decisions are made in accordance with the investment strategy and that they are in writing – *this is the law*. Trustee also needs to ensure that they prepare, implement and regularly review the SMSF’S investment strategy.

Investment Rules are one of the most important requirements of the SISA and breaches of this requirement can result in the Trustee being fined or sued for loss or damages. In addition, the super fund can lose its complying status.

Whilst Trustees are not prevented from engaging or authorising other persons to act on or to do certain things on their behalf (e.g. engaging the services of an investment adviser or financial planner), they are bound to retain control over the fund. Ultimate responsibility and accountability for running the fund in a prudent manner lies with the Trustees.

For more information go to the Australian Taxation Office (ATO) website.

2 Investment Strategy Guideline – The Commissioners View

The ATO has released important guidelines in relation to investment objectives and investment strategies for Trustees of an SMSF and their advisers. An investment strategy should set out the investment objectives of the fund and detail the investment methods the Trustees may adopt to achieve these objectives.

The key obligations raised by the ATO concerning the fund’s investment objectives and investment strategy are as follows:

- The Trustees of an SMSF are solely responsible and directly accountable for the prudential management of their member’s benefits. They can use an adviser but ultimately, it is the Trustee who retains responsibility;
- As part of this prudential responsibility, the Trustees of an SMSF are required to prepare and implement an investment strategy for the superannuation fund;
- The strategy must reflect the purpose and circumstances of the fund and have particular regard to the membership profile, benefit structure, tax position and liquidity requirements of the fund;

- An investment strategy should set out the investment objectives of the fund and detail the investment methods the Trustees may adopt to achieve those objectives;
- It is the Trustees duty to make, implement and document decisions about investing fund assets and to carefully monitor the performance of those assets;
- The Trustees must ensure all investment decisions are made in accordance with the investment strategy;
- The investment strategy must be regularly reviewed;
- Insurance must be considered for all members of the fund; and
- Breaches of the investment strategy requirement may result in the Trustees being fined or sued for loss or damages. In addition, the fund could lose its complying status.

WHY AN INVESTMENT STRATEGY IS IMPORTANT

Where the fund does not complete an investment strategy or the ATO is of the view that the purported investment strategy does not amount to an investment strategy at all then there may be a breach of SIS Reg 4.09.

The breach may result, as noted in the ATO guidelines, in the following:

- The Trustee being liable to a monetary fine; the Trustee being able to be sued for any loss or damage caused as a consequence of the Trustee making an investment not covered by an investment strategy;
- The Superannuation Laws provide a defence to Trustees against an action for loss or damage suffered as a result of the Trustee making an investment. This defence is available when the Trustee can show that the investment was made in accordance with an investment strategy formulated and implemented under the investment strategy rules. If there is no investment strategy then members of the fund may sue the Trustee for any loss or damage to their member benefits as a result of the Trustee making an investment not in accordance with the fund's investment strategy.
- The existence of a statutory defence allows Trustees to focus on the overall risks of the total investments, rather than the risk attached to each investment in isolation. This enables the Trustee to invest fund assets according to the investment strategy in what might, when considered in isolation, appear to represent a rather risky investment.

This emphasises the importance for Trustees to document their considerations and approaches to investment decision. An investment strategy must be reviewed regularly.

3 Investment Restrictions for SMSF trustees

SMSFs are restricted in the investments they can make. These restrictions aim to protect superannuation fund members from being overly exposed to risk and aim to ensure that the assets of the fund may be available to provide retirement income rather than providing current day support. In accordance with SISA the Trustees may not:

- Lend money or give other financial assistance to a member or a relative of a member of the fund. The use of superannuation assets by a member or members relative for no cost or on a guarantee to secure a personal loan would be in breach of the investment restrictions [SISA S65(1)].
- Intentionally acquire an asset from a member or a relative of a member of the fund (related party) unless it meets the following criteria: [SISA S66]
 - The asset is business real property, or a listed security; and
 - Is acquired at market value;
 - The asset is an "in-house asset" which, after being acquired by the Trustees would not result in the level of "in-house assets" of the fund exceeding more than 5% of the superannuation fund assets.

- Borrow any funds, other than to overcome cash flow problems in the payment of benefits or surcharge liabilities. Any borrowings may be restricted to a period not exceeding 90 days and may not exceed 10% of the market value of the fund's total assets. [SISA section 67]. However, the trustee of the fund may borrow pursuant to a limited recourse loan arrangement under SISA sections 67A and 67B to acquire a single acquirable asset that is allowed to be acquired by the Trustee of the fund.
- Acquire any fund assets for amounts other than arm's length consideration. Investments must be made and maintained on a strict commercial basis and any related party arrangement must not favour the related party although in certain conditions it may favour the Trustee of the SMSF. The purchase and sale price of super fund assets and the income from the assets should duly reflect a true market rate [SISA section 109].
- Trustees should consider the costs associated with the asset (i.e.: insurance costs particularly where there is an SMSF Borrowing). Also, where a fund acquires an asset which is utilised by the member at no cost, a breach of the Sole Purpose Test may have occurred.

4 The fund's Investment Guidelines

Trustees of SMSFs are responsible for determining investment strategies and selecting investments for each strategy consistent with the fund's investment objectives and more importantly the fund's purpose. The Trustee is responsible for monitoring on an ongoing basis whether investments remain consistent with investment strategies and remain appropriate for the fund. The Trustees are also responsible for periodically informing members of the fund's investment strategies and objectives. The Trustee of the fund may make and maintain an investment strategy for a single member of the fund or a specific superannuation interest in the fund such as a member's pension.

The governing rules of the fund allow the Trustee to invest in any or all (but not limited) to the following investment types:

Cash Management Trust

Prior to investing in any cash management trust, the Trustee should consider the rate of return and security of such investment against the expected rate of return offered by alternative investments to cash.

Debenture/Mortgage Funds

Prior to investing in any debenture/first or even second mortgage, the Trustee may consider the period of investment, the security offered, the accessibility of funds, the return, and likely interest rate movements. As there have been a number of failed debenture and mortgage funds in the past decade the Trustee should seek professional advice before investing in this type of asset class.

Unit Trusts

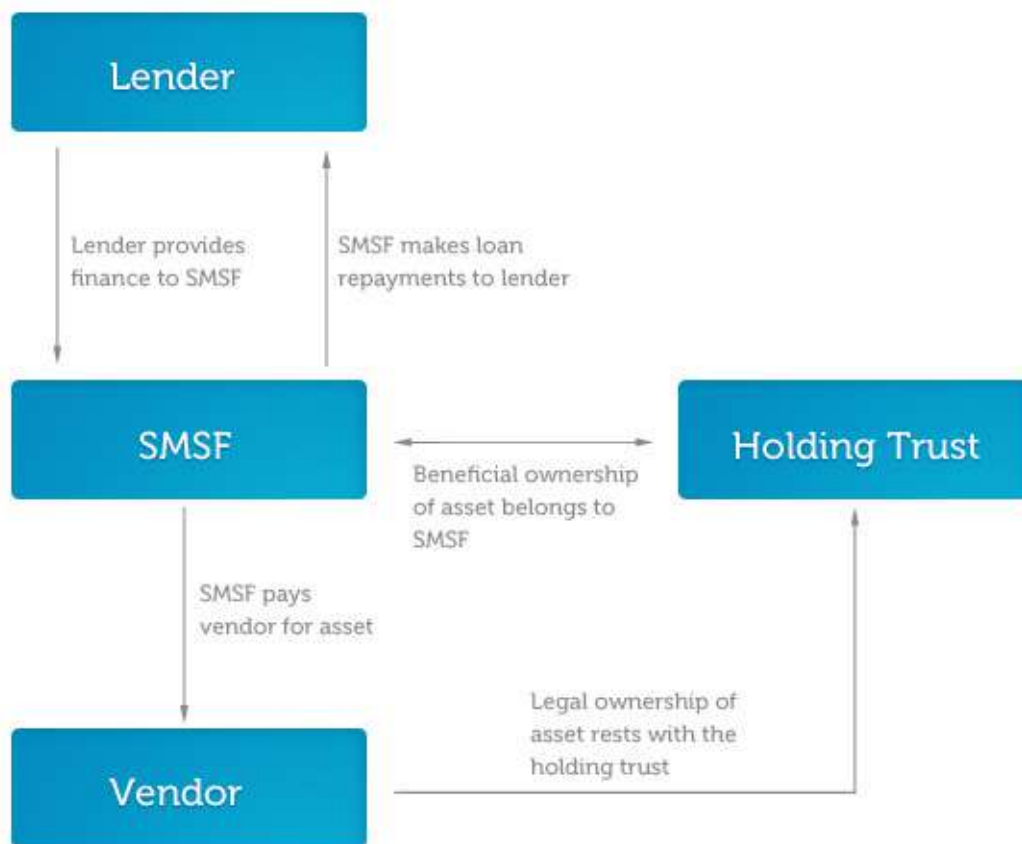
Prior to acquiring or disposing of any units in an unlisted unit trust the Trustee may:

- Obtain appropriate advice on whether the investment would constitute an impermissible in-house asset of the fund under SISA; and
- Obtain and consider valuations of all real and other property held by the unit trust to ensure the price of the units reflect true market value.

The Trustee may also ascertain the intentions of the Trustee of the unit trust in relation to borrowings (if any) and the use of the property as security.

Limited Recourse Borrowing Arrangement – SMSF Borrowing

SMSFs can now borrow via a limited recourse loan arrangement pursuant to section 67A of SISA. This must be done with the following structure:



Prior to using a Holding Trust for the purposes of a limited recourse loan the Trustee of the fund is to secure appropriate borrowing from a bank, credit union or even a related party and at the same time ensure the arrangement meets the limited recourse lending rules under the Superannuation Laws, does not breach any other laws and that the underlying property to be acquired is one that can be acquired by the Trustee. It must be a single acquirable asset such as commercial property or residential property.

The trustee is to include the value of the attached liability for the purposes of this investment strategy either directly or as a net value of the single acquired asset subject to the limited recourse loan arrangement.

Shares – Public Company

Prior to acquiring (or disposing) of any shares in public companies, the Trustee may consider the portfolio profile of the fund and the diversification of shareholding across different market sectors (industrial, retail, banking, mining and other sectors) with a view to attempting to obtain a reasonable diversification within the available assets. The Trustee may also consider advice in relation to expected capital growth and dividend income from the shareholding.

Shares – Private Company

Prior to acquiring or disposing of any shares in non-associated proprietary companies, the Trustee may obtain a valuation to satisfy itself that the price of the shares reflects true market values and constitute a prudent investment/disposal.

The Trustee may also consider the saleability, security and dividend return of the shares and may ensure that the acquisition is not an in-house asset beyond acceptable limits.

Direct Property

Prior to acquiring or disposing of any property to be held directly by the fund both within and outside Australia, the Trustee may obtain and consider property and rental valuations to satisfy the Trustee that the price of the property reflects the true market value and constitutes a prudent investment/disposal on an arm's length basis.

In obtaining a tenant (if any) for any property held by the fund, the Trustee may only enter into a lease with a fund member-, employer sponsor or their SISA Part 8 Associates where to do so would not constitute an impermissible in-house asset of the fund under SISA and provided that a written lease agreement is made, and the transaction is entered into on an arm's length basis with regular rental reviews. The Trustee should seek legal advice where a lease to a related party is contemplated.

In determining the proportion of fund assets to be invested directly in property, the Trustee may consider the liability profile and liquidity requirements of the fund.

Agribusiness Investment

Prior to investing in Agribusiness, the Trustee should consider the profile of the fund and seek expert advice on the appropriateness of the investment. Trustees should consider the protection, performance, risk and return (capital growth, liquidity and potential income) before acquiring investments in agribusiness. The Trustee should also consider the costs associated with the asset such as ongoing rent and maintenance and insurance costs.

Derivatives

Prior to investing in derivatives, the Trustee should have in place appropriate policies for their use, adequate controls on the use of derivatives and adequate checks on compliance with those controls.

For a derivative transaction to be allowed on existing investments, the Trustee must have prepared a Derivatives Risk Statement and only be entering into such a transaction for the purposes of:

- hedging against risk, not for speculation and;
- ensuring that the fund is not exposed to an asset class outside the limits set out in the investment strategy.

In-House Assets and Acquisition Restrictions

An in-house asset is where the Trustee of the fund invests, lends money or otherwise permits a related party of the fund to use an asset of the fund. Although an in-house investment is not directly prohibited – excluding loans to members or their relatives, there is a 5% limit on the amount of in-house assets an SMSF can hold.

The Trustee must not acquire an asset contrary to the restrictions contained in SISA with respect to fund members, employer sponsors or their Part 8 associates under SISA.

If in any doubt about the validity of an investment decision, the Trustee should seek professional advice or contact the ATO for assistance.

5 The Fund's Valuation Requirements

SIS Regulation 8.02B requires that when preparing accounts and statements required by subsection 35B(1) of the SISA, an asset must be valued at its market value. The term 'market value' takes the same meaning as provided in subsection 10(1) of the SISA, that is, the amount that a willing buyer of an asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

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

6 Insurances in the Fund

As noted previously the SISR has been changed to include a requirement for Trustees of the fund to investigate whether the trustees of the fund should hold a contract of insurance that provides insurance cover for one or more members of the fund. In that regard the Explanatory Memorandum to the Regulation changes provides that:

"Regulation 4.09 requires trustees to formulate, regularly review and give effect to an investment strategy having regard to the whole circumstances of the fund. One circumstance SMSF trustees must have regard to is whether the trustees should hold insurance for their members, such as life insurance.

The Super System Review panel noted that less than 13 percent of SMSFs have insurance and that SMSF members were more likely to hold appropriate levels of insurance, or be able to hold insurance outside their superannuation, than members of other superannuation funds. In making its recommendation, the panel wanted to ensure that trustees consider holding insurance for SMSF members.

Trustees of SMSFs are expected to be self-reliant in determining the type and level of insurance cover members might require whether within or outside their SMSF. In meeting this requirement, trustees should have regard to the personal circumstances of their members and other legislative requirements such as the sole purpose test in section 62 SISA. Trustees may evidence this requirement by documenting decisions in the fund's investment strategy or minutes of trustee meetings that are held during the income year."

7 Investment Policy Statement

The SISA places certain duties, responsibilities and restrictions on Trustees when making investment decisions. They aim to protect and increase the member benefits for retirement, transition to retirement income stream and estate planning purposes. All investments must be made in accordance with the investment strategy.

A. Details of the fund

- The Scochen Superannuation Fund
- The trustee of the fund is SCOCHEN PTY LTD - ACN 156 049 722

The fund has been established to provide retirement benefits for the members of the fund. Membership of the fund is voluntary, and upon joining, members are required to provide certain minimum information to the Trustees. The fund is maintained as an SMSF under SISA and regulated by the ATO.

A.1 Members

The Members of The Scochen Superannuation Fund are:

Name of Member	Date of Birth
Peter Brian Rowsell	02/04/1963
Susan Rowsell	22/05/1963

A.2 Benefits

The current intention is to pay one or more benefits before or at retirement of the member provided the Superannuation Laws allow including the payment of:

- A lump sum
- An Accounts Based Pension
- A Transition to Retirement Income Stream, or
- Such other superannuation benefits as the Superannuation Laws allow.

The Trustee may invest fund assets having regard to the need to realise the investments at the members' dates of retirement, age preservation age, 60 (or such later date as the member nominates in accordance with the rules governing the payment of benefits from complying superannuation funds) or in the event of disability – whether permanent or temporary or upon the death of a member of the fund.

B. Investment Objective of the fund

The Trustees of the fund have the objective of maintaining the fund in line with the governing rules of the fund and SISA and through its investment strategy seeking to maximise the superannuation benefits of all members of the fund having regard to risk and reward.

C. Asset Management Strategy

In order to give effect to the investment objective of the fund, the Trustee may have regard to the investment principles outlined in the fund Rules in the implementation of its strategy and the actual making of its investments.

The Trustee must also satisfy that the proposed investment:

- Is permitted by the Trust Deed
- Complies with the law
- Is within the asset allocation of the adopted investment strategy

The Trustee may generally accept the following investments provided they comply with the investment strategy:

- Private or closely held unit trusts
- Private or unlisted companies
- Private business premises
- Domestic and international residential and commercial property
- Domestic companies listed on other exchanges
- Listed International securities
- Limited - Collectables, including art, coins, antiques
- Agribusiness investments

- Derivatives with limited investment risk

The Trustee may not accept these investments unless authorised by the Regulator:

- Family home
- Any mortgage where the family home is security
- Derivatives that have unlimited investment risk unless a Risk Management Strategy has been put in place by the Trustee
- In-house assets exceeding more than 5% of the superannuation fund's assets
- Assets not considered at arm's length or on a strictly commercial basis

D. Asset Class

It was resolved that the fund may also be permitted to invest in any or all of (but not limited to) the following investment types:

D.1 Investment Type

- Cash
- Property – both commercial and residential
- Australian Shares – both listed and unlisted shares
- International Shares – both listed and unlisted shares
- Australian Fixed Interest
- International Fixed Interest
- Mortgages
- Other

It was resolved that investments may be made directly or indirectly via unit trusts, instalment warrants, holding trusts or other vehicles as permitted under relevant statutes and regulations that may be deemed suitable by the Trustees.

Given the Trustees desire to maintain the flexibility of the fund, the Trustee has reserved the right to alter the investment mix of the fund at any time, in the manner they believe is the best at that time for the purpose of achieving the fund's objectives. The Trustees reserve the right to invest in any asset class not covered in the tables above.

D.2 Investment Risk and Return

It has been noted and accepted by the Trustees that growth assets such as Australian and International shares and property present greater potential risk and volatility than cash and fixed interest investments.

The Trustees recognise that the taxation benefits associated with the use of growth assets such as Australian and International shares and property may assist in achieving the fund's investment objectives. If the Trustee of the fund enters into a limited recourse loan or other borrowing arrangements in respect of the acquisition of a fund asset, then return may be enhanced however any market risk on the downside may be magnified. The Trustees of the fund are authorised to borrow and will take into account the benefits of leverage in their risk/return profile for the fund's investments.

E. Investment Management and Review

To monitor the success of the investment policy in achieving the investment objective, the Trustee may take the following action:

- a) compare the investment performance of the fund against a specific index;

- b) compare investment returns against cash rates available over a 12-month period.

The fund's investment strategy is to be reviewed at least annually to ensure that it remains appropriate to the objectives and circumstances of the fund and its member(s). The Trustee undertakes to communicate with the members should they feel that any change in strategy should be contemplated in order to better achieve the fund objective.

F. Investment Strategy

In order to achieve the investment objective of the fund, the Trustee wishes to adopt and pursue the strategy set out hereunder. The Trustee reserves the right to implement more than one strategy as it sees fit, and to offer separate strategies to members and even for member superannuation interests. The Trustee also reserves the right to implement separate and different action plans in the acquisition and disposal of assets pursuant to this strategy.

The Trustee may consider the implementation of this objective through a single asset strategy where it considers it to be appropriate, provided all other investment strategy criteria are met.

F.1 Detailed Investment Strategy

The investment strategy detailed below is a plan for making, holding and realising the assets of the fund to meet the specific objective of the Trustee of the fund as outlined above. It focuses on key parameters relating to making an investment in the fund with the purpose of maximising member's retirement balances or income streams.

F.2 Portfolio Allocation

In order to meet the investment objective of the fund the Trustee has determined The Scochen Superannuation Fund shall broadly be invested in the following asset classes and managed around the following ranges:

Asset Class	Asset Allocation Range (%)
Australian Shares	55-95
International Shares	0-30
Property	0-25
Cash	0-30
Other(Other)	0-20

F.3 Portfolio Diversification

In considering the degree of diversification appropriate to the fund, the Trustee has taken into account the following:

- a) the existing assets of the fund;
- b) the existing assets of the family other than assets held in the fund;
- c) its access to expert investment advice;
- d) the existing and projected membership and assets of the fund; and

- e) the current and expected future liabilities, cash flows and liquidity requirements of the fund

The Trustee is satisfied that the likely return and the potential gains to members retirement benefits from any inadequate diversification of its investments, including any geographical concentration of investments, outweigh the risks associated with the lack of diversification

F.4 Liabilities

The fund will need to have adequate funds held in cash/fixed interest to meet short term liabilities including insurance premiums, pension payments, lumpsum payments, tax liabilities, annual return fees, accounting fees, audit fees and other operational expenses of the fund. Further monies may be retained from time to time in cash/fixed interest in order to take advantage of investment opportunities as they arise. The Trustees of the fund are of the opinion that the investment strategy is structured in such a manner that the fund is sufficiently liquid to discharge its current and future liabilities.

Where the Trustee of the fund has undertaken a limited recourse lending arrangement the Trustee will need to ensure that it maintains cash flow to cover any interest and principal repayments, insurance premiums and other expenses associated with the arrangement.

F.5 Cash Flow and Liquidity

Cash flow requirements for the fund depend on the payment of expenses, pensions, insurance premiums and any loan repayments and it is the Trustee's intention to hold enough cash on hand to ensure these and other cash payments are made.

F.6 Fund Demographics

The Trustee has implemented its strategy taking into account the dates of retirement of the members of the fund. It has also taken into account the expressed intention of the members to receive their benefits as a lump sum / account-based pensions upon retirement.

F.7 Performance Monitoring

To monitor the success of the investment strategy in achieving the investment objectives, the Trustee may take the following action:

- compare investment returns against cash rates and CPI available over a 12-month period or a specific investment index; and
- may review this strategy on an annual basis or on such other basis as it believes appropriate.

F.8 Benchmarks

The Trustee may measure its success criteria against certain benchmarks and indices although there is no requirement to do so. The nominated benchmarks for performance may be as follows:

- a) Australian shares - all ordinaries accumulation index;
- b) Liquid assets - average cash management trusts;
- c) Australian fixed trusts - commonwealth all series, all maturities and accumulation index;
- d) Property trusts - average of composite property accumulation index;
- e) Such loans as may not be prohibited by SIS, and whether or not the loan may also count as an in-house asset of the fund - average rate for comparable loans from major banks;

- f) Such leases of fund property as may be permitted by SISA, and whether or not the lease may also count as an in-house asset of the fund – at a commercial rate obtained by the Trustee from a qualified source;
- g) Such acquisitions of assets as may not be prohibited by SISA, and whether or not the acquisition may also count as an in-house asset of the fund - for a commercial price reflected in comparable markets.
- h) Moses/Myer index for Investment Grade Artwork
- i) A residential property index in the area where the Trustee invests.

F.9 Insurance

As was noted and emphasised earlier in this investment strategy – insurances play an important role in protecting the fund's and a member's superannuation benefits. Superannuation law requires trustees to formulate, regularly review and have regard to whether the trustees should hold insurance for their members, such as life insurance.

The Trustees of the fund have reviewed the member's superannuation benefits, their family and other circumstances and have decided to implement the following insurance strategy for the fund:

The Trustee of the fund has been made aware of the insurances of its members outside the fund and in some cases other superannuation funds and has decided not to hold any insurance on behalf of its members until circumstances change.

Resolution of the Trustee of The Scochen Superannuation Fund

Date:

31/7/23

Present:

Peter Brian Rowsell and Susan Rowsell

Held:

15 Harwood Street, Bardon, QLD 4065

The Trustee of the above fund DO HEREBY RESOLVE as follows:

ADOPTION OF INVESTMENT POLICY STATEMENT, OBJECTIVE AND STRATEGY

It is noted that the Trustees have formulated investment objectives for the fund and an investment strategy to achieve those objectives, (the investment objectives and investment strategy together as attached) having regard to the whole of the circumstances of the fund, including:

- (i) the risk involved in making, holding and realising, and the likely return from the entity's investments having regard to its objectives and its expected cash flow requirements;
- (ii) the composition of the entity's investments as a whole including the extent to which the investments are diverse or involve the entity in being exposed to risks from inadequate diversification;
- (iii) the liquidity of the entity's investments having regard to its expected cash flow requirements;
- the ability of the entity to discharge its existing and prospective liabilities;
- the fund profile;
- anticipated future contributions;
- past investment performance; and
- the current investment portfolio and asset mix,

The Trustee resolved to adopt the investment objectives of the fund being "The Trustees of the fund have the objective of maintaining the fund in line with the governing rules of the fund and SISA and through its investment strategy seeking to maximise the superannuation benefits of all members of the fund having regard to risk and reward" and adopt and implement the investment strategy herein.

Executed by:

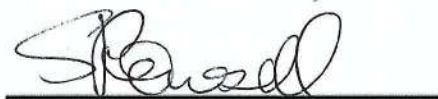
The Directors

Signed by Peter Brian Rowsell and Susan Rowsell:



Peter Brian Rowsell
Director

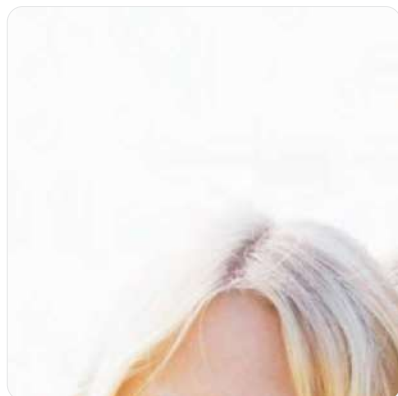
Dated: 31/7/23



Susan Rowsell
Director

Dated: 31/7/2023

Financial Report



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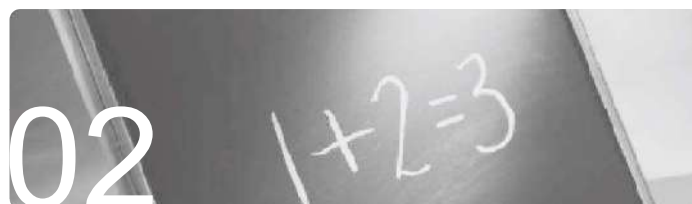
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Financial Statements

Statement of Financial Position, Operating Statement, Notes to Financial Statements, Trustees Declaration

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SMSF Annual Return

SMSF Annual Return

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Invoice(s)

Invoice(s)

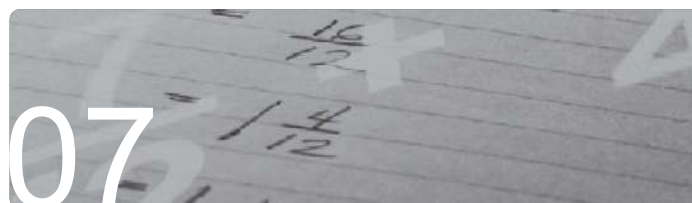
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Minutes & Audit Engagement Documents

Minutes of Meeting, Audit Engagement Documents

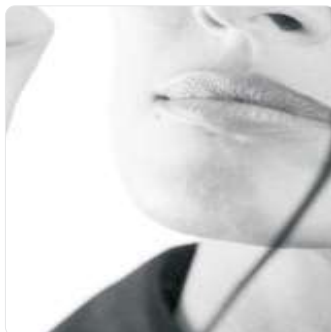
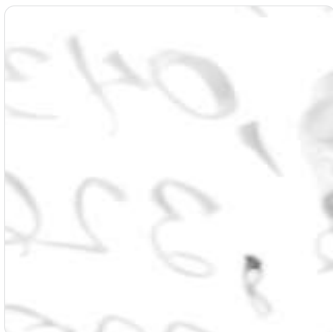
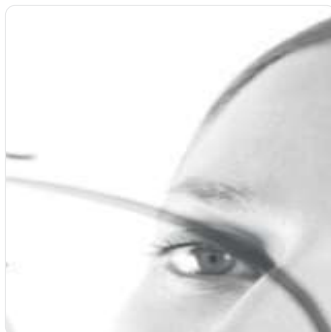
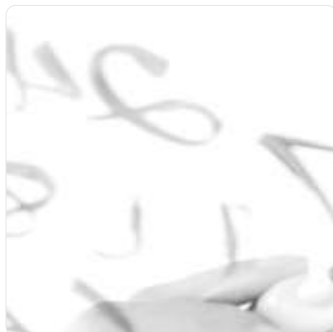
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Audit Report

Audit Management Letter, Audit Report

01



Financial Statements

Statement of Financial Position, Operating Statement,
Notes to Financial Statements, Trustees Declaration



Scochen Superfund

Statement of Financial Position

As at 30 June 2022

	Note	2022 \$	2021 \$
Assets			
Investments			
Shares in Listed Companies (Australian)		2,281,787	2,163,946
Units in Listed Unit Trusts (Australian)		705,493	611,879
Total Investments		<u>2,987,280</u>	<u>2,775,825</u>
Other Assets			
Distributions Receivable		13,906	11,080
Macquarie Cash Management A/c (No. 962006656)		204,118	138,435
Members Equity Business Online Saving A/c (No. 492185)		201,042	0
Income Tax Refundable		67,216	5,238
Total Other Assets		<u>486,282</u>	<u>154,753</u>
Total Assets		<u>3,473,562</u>	<u>2,930,578</u>
Net assets available to pay benefits		<u>3,473,562</u>	<u>2,930,578</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	2, 3		
Rowsell, Susan - Pension (Pension)		310,523	0
Rowsell, Susan - Pension (Pension)		212,789	0
Rowsell, Susan - Accumulation		25,285	0
Rowsell, Susan - Pension (Pension)		1,164,869	0
Rowsell, Susan - Accumulation		0	1,416,911
Rowsell, Peter - Pension (Pension)		215,362	0
Rowsell, Peter - Accumulation		0	1,513,667
Rowsell, Peter - Pension (Pension)		1,261,430	0
Rowsell, Peter - Accumulation		24,854	0
Rowsell, Peter - Pension (Pension)		211,701	0
Contribution and Investment Reserves		46,749	0
Total Liability for accrued benefits allocated to members' accounts		<u>3,473,562</u>	<u>2,930,578</u>

Scochen Superfund

Operating Statement

For the year ended 30 June 2022

	Note	2022	2021
		\$	\$
Income			
Investment Income			
Trust Distributions		27,003	18,710
Dividends Received		200,357	75,661
Interest Received		1,215	98
Other Income		0	86
Contribution Income			
Employer Contributions		0	13,236
Personal Concessional		109,900	36,764
Personal Non Concessional		537,978	100,000
Other Contributions		430,944	165
Transfers In		2,690	0
Total Income		<u>1,310,087</u>	<u>244,720</u>
Expenses			
Accountancy Fees		0	429
Administration Costs		315	314
Investment Expenses		6,508	1,627
		<u>6,823</u>	<u>2,370</u>
Member Payments			
Pensions Paid		72,508	0
Benefits Paid/Transfers Out		500,000	0
Investment Losses			
Changes in Market Values		254,986	(479,236)
Total Expenses		<u>834,317</u>	<u>(476,866)</u>
Benefits accrued as a result of operations before income tax		<u>475,768</u>	<u>721,586</u>
Income Tax Expense		(67,216)	(5,238)
Benefits accrued as a result of operations		<u>542,984</u>	<u>726,824</u>

Notes to the Financial Statements

For the year ended 30 June 2022

Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is not a reporting entity because it is not publicly accountable and is not required by law or governing document to prepare financial statements that comply with Australian Accounting Standards. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the Fund and the needs of members.

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

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

The financial statements were authorised for issue by the Director(s).

a. Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

- (i) shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- (ii) units in managed funds by reference to the unit redemption price at the end of the reporting period;
- (iii) fixed-interest securities by reference to the redemption price at the end of the reporting period;
- (iv) unlisted investments are stated at trustees' assessment based on estimated market value at balance date or where necessary, an external valuer's opinion; and
- (v) investment properties at the trustees' assessment of the market value or where necessary a qualified independent valuer's opinion at the end of reporting period.

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

b. Cash and Cash Equivalents

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

c. Revenue

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

Notes to the Financial Statements

For the year ended 30 June 2022

Interest revenue

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised upon receipt.

Dividend revenue

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

Rental revenue

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

Distribution revenue

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

Remeasurement changes in market values

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

Contributions

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

d. Liability for Accrued Benefits

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

e. Critical Accounting Estimates and Judgements

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

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

Note 2: Liability for Accrued Benefits

	2022 \$	2021 \$
Liability for accrued benefits at beginning of year	2,930,578	2,203,755
Benefits accrued as a result of operations	542,984	726,823
Contribution and Investment Reserves	46,750	0
Current year member movements	(46,750)	0
Liability for accrued benefits at end of year	3,473,562	2,930,578

Notes to the Financial Statements

For the year ended 30 June 2022

Note 3: Vested Benefits

Vested benefits are benefits that are not conditional upon continued membership of the fund (or any factor other than resignation from the plan) and include benefits which members were entitled to receive had they terminated their fund membership as at the end of the reporting period.

	2022 \$	2021 \$
Vested Benefits	3,473,562	2,930,578

Note 4: Subsequent Event - COVID-19

Subsequent to the end of the financial year there have been considerable economic impacts in Australia and globally arising from the Coronavirus (COVID-19) pandemic, and Government actions to reduce the spread of the virus.

At the date of signing the financial statements the Trustees are unable to determine what financial effects the outbreak of the virus could have on the fund in the coming financial period.

No financial effects arising from the economic impacts of the virus have been included in the financial statements for the year ended 30 June 2022. The impacts may include a significant reduction in the carrying value of the SMSF assets and investments. The Trustees acknowledge their responsibility to continuously monitor the situation and evaluate this impact including whether the fund remains a going concern and its ability to pay its liabilities and future retirement benefits.

SECTION A – AUTHORITY AND DECLARATION

I / We, the undersigned, whose details appear in Section D, express the opinions detailed in Section E, on behalf of the entity detailed in Section B, for the financial year detailed in Section C.

This declaration is signed in accordance with a resolution of the trustee(s) / directors.

SECTION B – FUND DETAILS

Fund Name	
-----------	--

SECTION C – FINANCIAL YEAR

Financial year end date	
-------------------------	--

SECTION D – TRUSTEE / DIRECTOR DETAILS

Trustee / Director name		Signature		Date	
Trustee / Director name		Signature		Date	

SECTION E – OPINIONS

The trustee(s) have determined that the Fund is not a reporting entity.

The trustee(s) have determined that this special purpose financial report should be prepared in accordance with the accounting policies described in Note 1 in this financial report.

The Trustee(s) believe the financial report presents fairly the financial position of the Fund and the results of its operations in accordance with the accounting policies described in Note 1 to the financial report.

The Trustee(s) believe the financial report has been prepared in accordance with the requirements of the Trust Deed.

The Trustee(s) believe the operation of the Fund has been carried out in accordance with its Trust Deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993.

Member Reports

Member Reports, Contribution Confirmation

03



Scochen Superfund

Members Statement

Susan Rowsell
15 Harwood Street
Bardon, Queensland, 4065, Australia

Your Details		Nominated Beneficiaries:	Peter Brian Rowsell
Date of Birth :	Provided	Nomination Type:	N/A
Age:	59	Vested Benefits:	310,523
Tax File Number:	Provided		
Date Joined Fund:	07/03/2012		
Service Period Start Date:	01/10/1999		
Date Left Fund:			
Member Code:	ROWSUS00009P		
Account Start Date:	13/10/2021		
Account Phase:	Retirement Phase		
Account Description:	Pension		

Your Balance		Your Detailed Account Summary		
Total Benefits	310,523		This Year	Last Year
<u>Preservation Components</u>		Opening balance at 01/07/2021		
Preserved		<u>Increases to Member account during the period</u>		
Unrestricted Non Preserved	310,523	Employer Contributions		
Restricted Non Preserved		Personal Contributions (Concessional)		
<u>Tax Components</u>		Personal Contributions (Non Concessional)		
Tax Free (100.00%)		Government Co-Contributions		
Taxable		Other Contributions		
		Proceeds of Insurance Policies		
		Transfers In		
		Net Earnings	(1,447)	
		Internal Transfer In	316,500	
		<u>Decreases to Member account during the period</u>		
		Pensions Paid	4,530	
		Contributions Tax		
		Income Tax		
		No TFN Excess Contributions Tax		
		Excess Contributions Tax		
		Refund Excess Contributions		
		Division 293 Tax		
		Insurance Policy Premiums Paid		
		Management Fees		
		Member Expenses		
		Benefits Paid/Transfers Out		
		Superannuation Surcharge Tax		
		Internal Transfer Out		
		Closing balance at 30/06/2022	310,523	0

Scochen Superfund

Members Statement

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. 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 error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

Peter Brian Rowsell
Director

Susan Rowsell
Director

Scochen Superfund

Members Statement

Susan Rowsell
15 Harwood Street
Bardon, Queensland, 4065, Australia

Your Details

Date of Birth : Provided
Age: 59
Tax File Number: Provided
Date Joined Fund: 07/03/2012
Service Period Start Date: 01/10/1999
Date Left Fund:
Member Code: ROWSUS00036P
Account Start Date: 14/10/2021
Account Phase: Retirement Phase
Account Description: Pension

Nominated Beneficiaries: Peter Brian Rowsell
Nomination Type: N/A
Vested Benefits: 212,789

Your Balance

Total Benefits 212,789

Preservation Components

Preserved
Unrestricted Non Preserved 212,789
Restricted Non Preserved

Tax Components

Tax Free (100.00%)
Taxable

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021		
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(709)	
Internal Transfer In	216,588	
<u>Decreases to Member account during the period</u>		
Pensions Paid	3,090	
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	212,789	0

Scochen Superfund

Members Statement

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. 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 error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

Peter Brian Rowsell
Director

Susan Rowsell
Director

Scochen Superfund

Members Statement

Susan Rowsell
15 Harwood Street
Bardon, Queensland, 4065, Australia

Your Details		Nominated Beneficiaries:	N/A
Date of Birth :	Provided	Nomination Type:	N/A
Age:	59	Vested Benefits:	25,285
Tax File Number:	Provided		
Date Joined Fund:	07/03/2012		
Service Period Start Date:	01/10/1999		
Date Left Fund:			
Member Code:	ROWSUS00005A		
Account Start Date:	13/10/2021		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance		Your Detailed Account Summary		
Total Benefits	25,285		This Year	Last Year
<u>Preservation Components</u>		Opening balance at 01/07/2021		
Preserved		<u>Increases to Member account during the period</u>		
Unrestricted Non Preserved	25,285	Employer Contributions		
Restricted Non Preserved		Personal Contributions (Concessional)	27,500	
<u>Tax Components</u>		Personal Contributions (Non Concessional)	318,478	
Tax Free	862	Government Co-Contributions		
Taxable	24,423	Other Contributions	215,472	
		Proceeds of Insurance Policies		
		Transfers In	1,090	
		Net Earnings	(13)	
		Internal Transfer In		
		<u>Decreases to Member account during the period</u>		
		Pensions Paid		
		Contributions Tax	4,125	
		Income Tax	29	
		No TFN Excess Contributions Tax		
		Excess Contributions Tax		
		Refund Excess Contributions		
		Division 293 Tax		
		Insurance Policy Premiums Paid		
		Management Fees		
		Member Expenses		
		Benefits Paid/Transfers Out		
		Superannuation Surcharge Tax		
		Internal Transfer Out	533,088	
		Closing balance at 30/06/2022	25,285	0

Scochen Superfund

Members Statement

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. 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 error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

Peter Brian Rowsell
Director

Susan Rowsell
Director

Scochen Superfund

Members Statement

Susan Rowsell
15 Harwood Street
Bardon, Queensland, 4065, Australia

Your Details		Nominated Beneficiaries:	Peter Brian Rowsell
Date of Birth :	Provided	Nomination Type:	N/A
Age:	59	Vested Benefits:	1,164,869
Tax File Number:	Provided		
Date Joined Fund:	07/03/2012		
Service Period Start Date:	01/10/1999		
Date Left Fund:			
Member Code:	ROWSUS00004P		
Account Start Date:	01/07/2021		
Account Phase:	Retirement Phase		
Account Description:	Pension		

Your Balance		Your Detailed Account Summary		
Total Benefits	1,164,869		This Year	Last Year
<u>Preservation Components</u>		Opening balance at 01/07/2021		
Preserved		<u>Increases to Member account during the period</u>		
Unrestricted Non Preserved	1,164,869	Employer Contributions		
Restricted Non Preserved		Personal Contributions (Concessional)		
<u>Tax Components</u>		Personal Contributions (Non Concessional)		
Tax Free (28.70%)		Government Co-Contributions		
Taxable		Other Contributions		
		Proceeds of Insurance Policies		
		Transfers In		
		Net Earnings	26,313	
		Internal Transfer In	1,416,912	
		<u>Decreases to Member account during the period</u>		
		Pensions Paid	28,340	
		Contributions Tax		
		Income Tax	16	
		No TFN Excess Contributions Tax		
		Excess Contributions Tax		
		Refund Excess Contributions		
		Division 293 Tax		
		Insurance Policy Premiums Paid		
		Management Fees		
		Member Expenses		
		Benefits Paid/Transfers Out	250,000	
		Superannuation Surcharge Tax		
		Internal Transfer Out		
		Closing balance at 30/06/2022	1,164,869	0

Scochen Superfund

Members Statement

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. 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 error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

Peter Brian Rowsell
Director

Susan Rowsell
Director

Scochen Superfund

Members Statement

Susan Rowsell
15 Harwood Street
Bardon, Queensland, 4065, Australia

Your Details

Date of Birth : Provided
Age: 59
Tax File Number: Provided
Date Joined Fund: 07/03/2012
Service Period Start Date: 16/04/2016
Date Left Fund: 01/07/2021
Member Code: ROWSUS00001A
Account Start Date: 07/03/2012
Account Phase: Accumulation Phase
Account Description: Accumulation

Nominated Beneficiaries: N/A
Nomination Type: N/A
Vested Benefits:

Your Balance

Total Benefits

Preservation Components

Preserved
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free
Taxable

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	1,416,912	1,021,935
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		25,000
Personal Contributions (Non Concessional)		100,000
Government Co-Contributions		165
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings		281,320
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		3,750
Income Tax		7,759
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out	1,416,912	
Closing balance at 30/06/2022	0	1,416,911

Scochen Superfund

Members Statement

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. 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 error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

Peter Brian Rowsell
Director

Susan Rowsell
Director

Scochen Superfund

Members Statement

Peter Brian Rowsell
15 Harwood Street
Bardon, Queensland, 4065, Australia

Your Details		Nominated Beneficiaries:	Susan Rowsell
Date of Birth :	Provided	Nomination Type:	N/A
Age:	59	Vested Benefits:	215,362
Tax File Number:	Provided		
Date Joined Fund:	07/03/2012		
Service Period Start Date:	18/01/1993		
Date Left Fund:			
Member Code:	ROWPET00008P		
Account Start Date:	13/10/2021		
Account Phase:	Retirement Phase		
Account Description:	Pension		

Your Balance		Your Detailed Account Summary		
Total Benefits	215,362		This Year	Last Year
<u>Preservation Components</u>		Opening balance at 01/07/2021		
Preserved		<u>Increases to Member account during the period</u>		
Unrestricted Non Preserved	215,362	Employer Contributions		
Restricted Non Preserved		Personal Contributions (Concessional)		
<u>Tax Components</u>		Personal Contributions (Non Concessional)		
Tax Free (100.00%)		Government Co-Contributions		
Taxable		Other Contributions		
		Proceeds of Insurance Policies		
		Transfers In		
		Net Earnings	(998)	
		Internal Transfer In	219,500	
		<u>Decreases to Member account during the period</u>		
		Pensions Paid	3,140	
		Contributions Tax		
		Income Tax		
		No TFN Excess Contributions Tax		
		Excess Contributions Tax		
		Refund Excess Contributions		
		Division 293 Tax		
		Insurance Policy Premiums Paid		
		Management Fees		
		Member Expenses		
		Benefits Paid/Transfers Out		
		Superannuation Surcharge Tax		
		Internal Transfer Out		
		Closing balance at 30/06/2022	215,362	0

Scochen Superfund

Members Statement

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. 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 error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

Peter Brian Rowsell
Director

Susan Rowsell
Director

Scochen Superfund

Members Statement

Peter Brian Rowsell
15 Harwood Street
Bardon, Queensland, 4065, Australia

Your Details

Date of Birth : Provided
Age: 59
Tax File Number: Provided
Date Joined Fund: 07/03/2012
Service Period Start Date:
Date Left Fund: 01/07/2021
Member Code: ROWPET00001A
Account Start Date: 07/03/2012
Account Phase: Accumulation Phase
Account Description: Accumulation

Nominated Beneficiaries: N/A
Nomination Type: N/A
Vested Benefits:

Your Balance

Total Benefits

Preservation Components

Preserved
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free
Taxable

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	1,513,667	1,181,820
<u>Increases to Member account during the period</u>		
Employer Contributions		13,236
Personal Contributions (Concessional)		11,764
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings		319,406
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		3,750
Income Tax		8,809
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out	1,513,667	
Closing balance at 30/06/2022	0	1,513,667

Scochen Superfund

Members Statement

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. 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 error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

Peter Brian Rowsell
Director

Susan Rowsell
Director

Scochen Superfund

Members Statement

Peter Brian Rowsell
15 Harwood Street
Bardon, Queensland, 4065, Australia

Your Details		Nominated Beneficiaries:	Susan Rowsell
Date of Birth :	Provided	Nomination Type:	N/A
Age:	59	Vested Benefits:	1,261,430
Tax File Number:	Provided		
Date Joined Fund:	07/03/2012		
Service Period Start Date:	18/01/1993		
Date Left Fund:			
Member Code:	ROWPET00003P		
Account Start Date:	01/07/2021		
Account Phase:	Retirement Phase		
Account Description:	Pension		

Your Balance		Your Detailed Account Summary		
Total Benefits	1,261,430		This Year	Last Year
<u>Preservation Components</u>		Opening balance at 01/07/2021		
Preserved		<u>Increases to Member account during the period</u>		
Unrestricted Non Preserved	1,261,430	Employer Contributions		
Restricted Non Preserved		Personal Contributions (Concessional)		
<u>Tax Components</u>		Personal Contributions (Non Concessional)		
Tax Free (15.09%)		Government Co-Contributions		
Taxable		Other Contributions		
		Proceeds of Insurance Policies		
		Transfers In		
		Net Earnings	28,118	
		Internal Transfer In	1,513,667	
		<u>Decreases to Member account during the period</u>		
		Pensions Paid	30,338	
		Contributions Tax		
		Income Tax	17	
		No TFN Excess Contributions Tax		
		Excess Contributions Tax		
		Refund Excess Contributions		
		Division 293 Tax		
		Insurance Policy Premiums Paid		
		Management Fees		
		Member Expenses		
		Benefits Paid/Transfers Out	250,000	
		Superannuation Surcharge Tax		
		Internal Transfer Out		
		Closing balance at 30/06/2022	1,261,430	0

Scochen Superfund

Members Statement

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. 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 error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

Peter Brian Rowsell
Director

Susan Rowsell
Director

Scochen Superfund

Members Statement

Peter Brian Rowsell
15 Harwood Street
Bardon, Queensland, 4065, Australia

Your Details

Date of Birth : Provided
Age: 59
Tax File Number: Provided
Date Joined Fund: 07/03/2012
Service Period Start Date: 18/01/1993
Date Left Fund:
Member Code: ROWPET00005A
Account Start Date: 13/10/2021
Account Phase: Accumulation Phase
Account Description: Accumulation

Nominated Beneficiaries: N/A
Nomination Type: N/A
Vested Benefits: 24,854

Your Balance

Total Benefits 24,854

Preservation Components

Preserved

Unrestricted Non Preserved 24,854

Restricted Non Preserved

Tax Components

Tax Free

Taxable 24,854

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021		
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)	27,400	
Personal Contributions (Non Concessional)	219,500	
Government Co-Contributions		
Other Contributions	215,472	
Proceeds of Insurance Policies		
Transfers In	1,599	
Net Earnings	(11)	
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	4,110	
Income Tax	24	
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out	434,972	
Closing balance at 30/06/2022	24,854	0

Scochen Superfund

Members Statement

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. 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 error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

Peter Brian Rowsell
Director

Susan Rowsell
Director

Scochen Superfund

Members Statement

Peter Brian Rowsell
15 Harwood Street
Bardon, Queensland, 4065, Australia

Your Details		Nominated Beneficiaries:	Susan Rowsell
Date of Birth :	Provided	Nomination Type:	N/A
Age:	59	Vested Benefits:	211,701
Tax File Number:	Provided		
Date Joined Fund:	07/03/2012		
Service Period Start Date:	18/01/1993		
Date Left Fund:			
Member Code:	ROWPET00034P		
Account Start Date:	14/10/2021		
Account Phase:	Retirement Phase		
Account Description:	Pension		

Your Balance		Your Detailed Account Summary		
Total Benefits	211,701		This Year	Last Year
<u>Preservation Components</u>		Opening balance at 01/07/2021		
Preserved		<u>Increases to Member account during the period</u>		
Unrestricted Non Preserved	211,701	Employer Contributions		
Restricted Non Preserved		Personal Contributions (Concessional)		
<u>Tax Components</u>		Personal Contributions (Non Concessional)		
Tax Free (100.00%)		Government Co-Contributions		
Taxable		Other Contributions		
		Proceeds of Insurance Policies		
		Transfers In		
		Net Earnings	(701)	
		Internal Transfer In	215,472	
		<u>Decreases to Member account during the period</u>		
		Pensions Paid	3,070	
		Contributions Tax		
		Income Tax		
		No TFN Excess Contributions Tax		
		Excess Contributions Tax		
		Refund Excess Contributions		
		Division 293 Tax		
		Insurance Policy Premiums Paid		
		Management Fees		
		Member Expenses		
		Benefits Paid/Transfers Out		
		Superannuation Surcharge Tax		
		Internal Transfer Out		
		Closing balance at 30/06/2022	211,701	0

Scochen Superfund

Members Statement

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. 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 error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

Peter Brian Rowsell
Director

Susan Rowsell
Director

Contribution & Benefit Payment Confirmation

SECTION A – FUND DETAILS

Fund name	
Balance date	

SECTION B – DETAILS OF PERSON MAKING THE CONFIRMATION

I, whose details appear in Section C below, being the Member of the entity detailed in Section A, do hereby affirm and attest that the amounts and allocations detailed in Section D do accurately reflect the contributions made for and benefit payments drawn by the members detailed in Section D in respect of the year of income ended on the date detailed in Section A.

SECTION C – CONTACT DETAILS OF PERSON MAKING THE CONFIRMATION

Name	
Postal Address	

SECTION D – CONTRIBUTION, ROLL-OVER & BENEFIT PAYMENT DETAILS

Member Name				
Date of Birth				
Fund Phase				
Pension Type				
Employer Contributions				
Member Concessional Contributions				
Member Non-Concessional Contributions				
Govt Co-Contributions				
Other Contributions				
Roll-Ins				
Pension Payments				
Lump Sum Withdrawals				
Roll-Outs				

SECTION E – SIGNATURE OF PERSON MAKING THE CONFIRMATION

Signature		Date	
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Subject Matter: Commencement of an Account Based Pension

Member Name: Rowsell, Peter (the 'Member')

Fund Name: Scochen Superfund (the 'Fund')

I wish to inform the Trustee(s) of the Fund that I would like to commence an Account Based Pension.

I would like the Account Based Pension to commence on 13/10/2021.

I would like to finance the Account Based Pension with \$219,500 standing to the credit of my member account in the Fund.

In the event of my death this pension reverts.

My reversionary beneficiary's name is Rowsell, Susan.

My reversionary beneficiary's date of birth is 22/05/1963.

My date of birth is 02/04/1963.

My Tax File Number is Provided.

I permanently retired on 14/05/2021.

I would like for my pension to be paid periodically.

Rowsell, Peter

Rowsell, Peter (the 'Member')

Scochen Superfund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence an Account Based Pension.

This pension will operate in accordance with SIS Regulation 1.06(9A) and the Trustee(s) hereby notify the member of the procedures adopted regarding the commencement of your Account Based Pension. As the trust deed is silent in respect of a specific pension process, the Trustee(s) have decided to adopt the following procedures in respect of your pension:

1. Determine the proportion of the monies in the member's account balance that will be used to support the pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Determine an appropriate investment strategy in relation to the assets that will be used to support the pension.
3. Calculate the annual pension payment in accordance with the relevant formula pertaining to an Account Based Pension.
4. Calculate the tax free amount of the pension payment, being the tax free return of capital component of the payment.
5. Provide the member with a return notification to confirm the various details of the pension.
6. Establish a separate pension account from which the pension will be paid, with an amount of assets transferred from the member's balance in the Fund.
7. Commence to pay the pension with reference to the minimum limits imposed by the relevant rules and regulations.
8. Register as a Group Employer (if required), and deduct any PAYG Withholding Tax (as applicable) having regard to the TFN and PAYG Withholding Declarations made by the member.

Rowsell, Peter

Held At:

15 Harwood Street
Bardon, QLD, 4065

Meeting Date:

13/10/2021

Present:

Rowsell, Peter

(the 'Member');

Rowsell, Susan

Chairperson:

Rowsell, Peter

was appointed Chairperson of the meeting.

Receipt of Account Based Pension Commencement Notification:

IT WAS NOTED that a notification has been received from the Member seeking to commence an Account Based Pension.

IT WAS NOTED that the Account Based Pension will:

1. commence on 13/10/2021
2. be financed with \$219,500

Pension Requirements:

IT WAS NOTED that the Trustee(s) may offer an Account Based Pension pursuant to the Rules of the Fund's Trust Deed and Regulation 1.06 (9A) of the Superannuation Industry (Supervision) Regulations 1994 (SIS Regulations).

Pension Implementation Procedures:

IT WAS AGREED that any Account Based Pension is to be paid in accordance with the relevant rule(s) of the Fund's Trust Deed and the relevant governing rules. The pension will operate in accordance with SIS Regulation 1.06(9A).

The Trustee(s) note that the rules of the Fund are silent in respect of Account Based Pension procedures and thus the Trustee(s) decided to adopt the following:

Pension Implementation Procedures:

1. Determine the proportion of the Member's balance that will be used to support the Account Based Pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Provide the Member with a return notification to confirm the various details of the Account Based Pension and include any relevant procedural forms obtained from the Australian Taxation Office.
3. Establish a separate pension account, from which the pension will be paid, with an amount of assets transferred from the Member's account balance in the Fund.
4. Commence to pay the pension in amounts determined with reference to the minimum limits imposed by the relevant rules and regulations.
5. Register as a Group Employer with the PAYG system (if required) and deduct any group tax (as applicable) having regard to the TFN declaration made by the Member.

Trustee Notification:

IT WAS RESOLVED that the Trustee(s) would notify the Member regarding the procedures adopted for the commencement of his / her Account Based Pension.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.

Rowsell, Peter

Chairperson

Rowsell, Peter (the 'Member')

Scochen Superfund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence an Account Based Pension.

In accordance with your instructions \$219,500, standing to the credit of your Member's account in the Fund, will finance the Account Based Pension.

The Trustee(s) have reviewed your benefits and the Fund's Deed and confirm that the Pension is available to be paid to you. In order to commence the pension we need you to confirm the following information as soon as possible:

1. **Commencement Date of Pension:** 13/10/2021. The commencement date of the Account Based Pension is in accordance with your instructions to the Trustee(s).
2. **Proposed Pension Payment:** In accordance with the superannuation rules and regulations you must take at least one pension payment per year and this must be no less than the minimum payment for your age. The minimum payment is noted below.

Minimum: \$3,140

3. **Payments in excess of the Minimum:** In accordance with the superannuation rules and regulations you may draw an amount in excess of the minimum amount detailed above. Should you draw in excess of the minimum amount you may elect for the payment to be treated as an Eligible Termination Payment or Pension Payment.
4. **Tax Free Proportion:** Based on your pension commencement components your tax free proportion, being the tax free return of capital component of your Account Based Pension, is noted below:

Tax Free Proportion: 100.00%

5. **Reversionary Beneficiary:** This pension reverts on death.

6. **Frequency of Pension Payments:** . The payment frequency of the Account Based Pension is in accordance with your instructions to the Trustee(s).
7. **Completion of Tax Forms:** As a pension member of the Fund you may be required to complete a 'TFN Declaration Form'. This form is necessary for the Trustee(s) to determine the amount of PAYG Withholding tax to be deducted from any payment (where applicable), on your behalf. You may also need to complete a 'Withholding Declaration' form if you wish to claim the Senior Australian Tax Offset and certain rebates. These forms must be completed and forwarded to the Trustee(s) prior to the commencement of your pension.

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.

Rowsell, Peter

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.

Rowsell, Peter

Held At:**Meeting Date:****Present:**

(the 'Member');

; **Chairperson:**

was appointed Chairperson of the meeting.

Pension Purchase Price:

IT WAS NOTED that a notification has been received from the Member seeking to commence an Account Based Pension.

IT WAS NOTED that the Account Based Pension will:

1. commence on 2. be financed with **Account Balance Components:**

IT WAS NOTED that the following amounts are held in the Fund attributable to the Member:

Taxable: Tax Free: Total: **Preservation Status of Account Balance:**

IT WAS NOTED that the following amounts held in the Fund attributable to the Member have the following preservation status:

Preserved Component:

Restricted Component:

Unrestricted Non-Preserved:

**Resolution re
Preservation Status of
Account Balance:**

IT WAS RESOLVED that the Trustee(s) are satisfied that the Member has met a condition of release and there are sufficient monies in the Member's account with which to commence the desired pension.

Pension Components:

IT WAS RESOLVED that \$219,500 of the Member's balance will be required to support the Account Based Pension. This amount comprises the following components:

Taxable:	\$0
Tax Free:	\$219,500

Tax Free Proportion:

IT WAS NOTED that the Account Based Pension will have a tax free proportion:

The Tax Free Proportion is 100.00% .

Minimum Drawdown:

IT WAS NOTED that the Account Based Pension is subject to a minimum payment.

The Minimum Payment is \$3,140 .

Trustee Notification:

IT WAS RESOLVED that all relevant details in relation to payment of the pension will be confirmed by the Member in a notification to the Trustee(s) (copy attached) before proceeding.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.

Rowsell, Peter
Chairperson

Subject Matter: Commencement of an Account Based Pension

Member Name: Rowsell, Susan (the 'Member')

Fund Name: Scochen Superfund (the 'Fund')

I wish to inform the Trustee(s) of the Fund that I would like to commence an Account Based Pension.

I would like the Account Based Pension to commence on 13/10/2021.

I would like to finance the Account Based Pension with \$316,500 standing to the credit of my member account in the Fund.

In the event of my death this pension reverts.

My reversionary beneficiary's name is Rowsell, Peter.

My reversionary beneficiary's date of birth is 02/04/1963.

My date of birth is 22/05/1963.

My Tax File Number is Provided.

I permanently retired on 30/06/2018.

I would like for my pension to be paid periodically.

Rowsell, Susan

Rowsell, Susan (the 'Member')

Scochen Superfund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence an Account Based Pension.

This pension will operate in accordance with SIS Regulation 1.06(9A) and the Trustee(s) hereby notify the member of the procedures adopted regarding the commencement of your Account Based Pension. As the trust deed is silent in respect of a specific pension process, the Trustee(s) have decided to adopt the following procedures in respect of your pension:

1. Determine the proportion of the monies in the member's account balance that will be used to support the pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Determine an appropriate investment strategy in relation to the assets that will be used to support the pension.
3. Calculate the annual pension payment in accordance with the relevant formula pertaining to an Account Based Pension.
4. Calculate the tax free amount of the pension payment, being the tax free return of capital component of the payment.
5. Provide the member with a return notification to confirm the various details of the pension.
6. Establish a separate pension account from which the pension will be paid, with an amount of assets transferred from the member's balance in the Fund.
7. Commence to pay the pension with reference to the minimum limits imposed by the relevant rules and regulations.
8. Register as a Group Employer (if required), and deduct any PAYG Withholding Tax (as applicable) having regard to the TFN and PAYG Withholding Declarations made by the member.

Rowsell, Susan

Held At:

15 Harwood Street

Bardon, QLD, 4065

Meeting Date:

13/10/2021

Present:

Rowsell, Susan

(the 'Member');

Rowsell, Peter

Chairperson:

Rowsell, Susan

was appointed Chairperson of the meeting.

Receipt of Account Based Pension Commencement Notification:

IT WAS NOTED that a notification has been received from the Member seeking to commence an Account Based Pension.

IT WAS NOTED that the Account Based Pension will:

1. commence on 13/10/2021

2. be financed with \$316,500

Pension Requirements:

IT WAS NOTED that the Trustee(s) may offer an Account Based Pension pursuant to the Rules of the Fund's Trust Deed and Regulation 1.06 (9A) of the Superannuation Industry (Supervision) Regulations 1994 (SIS Regulations).

Pension Implementation Procedures:

IT WAS AGREED that any Account Based Pension is to be paid in accordance with the relevant rule(s) of the Fund's Trust Deed and the relevant governing rules. The pension will operate in accordance with SIS Regulation 1.06(9A).

The Trustee(s) note that the rules of the Fund are silent in respect of Account Based Pension procedures and thus the Trustee(s) decided to adopt the following:

Pension Start Date 13/10/2021

Pension Purchase Price \$316,500

Pension Implementation Procedures:

1. Determine the proportion of the Member's balance that will be used to support the Account Based Pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Provide the Member with a return notification to confirm the various details of the Account Based Pension and include any relevant procedural forms obtained from the Australian Taxation Office.
3. Establish a separate pension account, from which the pension will be paid, with an amount of assets transferred from the Member's account balance in the Fund.
4. Commence to pay the pension in amounts determined with reference to the minimum limits imposed by the relevant rules and regulations.
5. Register as a Group Employer with the PAYG system (if required) and deduct any group tax (as applicable) having regard to the TFN declaration made by the Member.

Trustee Notification:

IT WAS RESOLVED that the Trustee(s) would notify the Member regarding the procedures adopted for the commencement of his / her Account Based Pension.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.

Rowsell, Susan

Chairperson

Rowsell, Susan (the 'Member')

Scochen Superfund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence an Account Based Pension.

In accordance with your instructions \$316,500, standing to the credit of your Member's account in the Fund, will finance the Account Based Pension.

The Trustee(s) have reviewed your benefits and the Fund's Deed and confirm that the Pension is available to be paid to you. In order to commence the pension we need you to confirm the following information as soon as possible:

1. **Commencement Date of Pension:** 13/10/2021. The commencement date of the Account Based Pension is in accordance with your instructions to the Trustee(s).
2. **Proposed Pension Payment:** In accordance with the superannuation rules and regulations you must take at least one pension payment per year and this must be no less than the minimum payment for your age. The minimum payment is noted below.

Minimum: \$4,530

3. **Payments in excess of the Minimum:** In accordance with the superannuation rules and regulations you may draw an amount in excess of the minimum amount detailed above. Should you draw in excess of the minimum amount you may elect for the payment to be treated as an Eligible Termination Payment or Pension Payment.
4. **Tax Free Proportion:** Based on your pension commencement components your tax free proportion, being the tax free return of capital component of your Account Based Pension, is noted below:

Tax Free Proportion: 100.00%

5. **Reversionary Beneficiary:** This pension reverts on death.

6. **Frequency of Pension Payments:** . The payment frequency of the Account Based Pension is in accordance with your instructions to the Trustee(s).
7. **Completion of Tax Forms:** As a pension member of the Fund you may be required to complete a 'TFN Declaration Form'. This form is necessary for the Trustee(s) to determine the amount of PAYG Withholding tax to be deducted from any payment (where applicable), on your behalf. You may also need to complete a 'Withholding Declaration' form if you wish to claim the Senior Australian Tax Offset and certain rebates. These forms must be completed and forwarded to the Trustee(s) prior to the commencement of your pension.

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.

Rowsell, Susan

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.

Rowsell, Susan

Held At:**Meeting Date:****Present:**

(the 'Member');

; **Chairperson:**

was appointed Chairperson of the meeting.

Pension Purchase Price:

IT WAS NOTED that a notification has been received from the Member seeking to commence an Account Based Pension.

IT WAS NOTED that the Account Based Pension will:

1. commence on 2. be financed with **Account Balance Components:**

IT WAS NOTED that the following amounts are held in the Fund attributable to the Member:

Taxable: Tax Free: Total: **Preservation Status of Account Balance:**

IT WAS NOTED that the following amounts held in the Fund attributable to the Member have the following preservation status:

Preserved Component:

Restricted Component:

Unrestricted Non-Preserved:

**Resolution re
Preservation Status of
Account Balance:**

IT WAS RESOLVED that the Trustee(s) are satisfied that the Member has met a condition of release and there are sufficient monies in the Member's account with which to commence the desired pension.

Pension Components:

IT WAS RESOLVED that of the Member's balance will be required to support the Account Based Pension. This amount comprises the following components:

Taxable:	<input type="text" value="\$0"/>
Tax Free:	<input type="text" value="\$316,500"/>

Tax Free Proportion:

IT WAS NOTED that the Account Based Pension will have a tax free proportion:

The Tax Free Proportion is .

Minimum Drawdown:

IT WAS NOTED that the Account Based Pension is subject to a minimum payment.

The Minimum Payment is .

Trustee Notification:

IT WAS RESOLVED that all relevant details in relation to payment of the pension will be confirmed by the Member in a notification to the Trustee(s) (copy attached) before proceeding.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.

<input type="text" value="Rowsell, Susan"/>
Chairperson

Subject Matter: Commencement of an Account Based Pension

Member Name: Rowsell, Peter (the 'Member')

Fund Name: Scochen Superfund (the 'Fund')

I wish to inform the Trustee(s) of the Fund that I would like to commence an Account Based Pension.

I would like the Account Based Pension to commence on 14/10/2021.

I would like to finance the Account Based Pension with \$215,472 standing to the credit of my member account in the Fund.

In the event of my death this pension reverts.

My reversionary beneficiary's name is Rowsell, Susan.

My reversionary beneficiary's date of birth is 22/05/1963.

My date of birth is 02/04/1963.

My Tax File Number is Provided.

I permanently retired on 14/05/2021.

I would like for my pension to be paid periodically.

Rowsell, Peter

Rowsell, Peter (the 'Member')

Scochen Superfund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence an Account Based Pension.

This pension will operate in accordance with SIS Regulation 1.06(9A) and the Trustee(s) hereby notify the member of the procedures adopted regarding the commencement of your Account Based Pension. As the trust deed is silent in respect of a specific pension process, the Trustee(s) have decided to adopt the following procedures in respect of your pension:

1. Determine the proportion of the monies in the member's account balance that will be used to support the pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Determine an appropriate investment strategy in relation to the assets that will be used to support the pension.
3. Calculate the annual pension payment in accordance with the relevant formula pertaining to an Account Based Pension.
4. Calculate the tax free amount of the pension payment, being the tax free return of capital component of the payment.
5. Provide the member with a return notification to confirm the various details of the pension.
6. Establish a separate pension account from which the pension will be paid, with an amount of assets transferred from the member's balance in the Fund.
7. Commence to pay the pension with reference to the minimum limits imposed by the relevant rules and regulations.
8. Register as a Group Employer (if required), and deduct any PAYG Withholding Tax (as applicable) having regard to the TFN and PAYG Withholding Declarations made by the member.

Rowsell, Peter

Held At:

15 Harwood Street

Bardon, QLD, 4065

Meeting Date:

14/10/2021

Present:

Rowsell, Peter

(the 'Member');

Rowsell, Susan

Chairperson:

Rowsell, Peter

was appointed Chairperson of the meeting.

Receipt of Account Based Pension Commencement Notification:

IT WAS NOTED that a notification has been received from the Member seeking to commence an Account Based Pension.

IT WAS NOTED that the Account Based Pension will:

1. commence on 14/10/2021

2. be financed with \$215,472

Pension Requirements:

IT WAS NOTED that the Trustee(s) may offer an Account Based Pension pursuant to the Rules of the Fund's Trust Deed and Regulation 1.06 (9A) of the Superannuation Industry (Supervision) Regulations 1994 (SIS Regulations).

Pension Implementation Procedures:

IT WAS AGREED that any Account Based Pension is to be paid in accordance with the relevant rule(s) of the Fund's Trust Deed and the relevant governing rules. The pension will operate in accordance with SIS Regulation 1.06(9A).

The Trustee(s) note that the rules of the Fund are silent in respect of Account Based Pension procedures and thus the Trustee(s) decided to adopt the following:

Pension Start Date 14/10/2021

Pension Purchase Price \$215,472

Pension Implementation Procedures:

1. Determine the proportion of the Member's balance that will be used to support the Account Based Pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Provide the Member with a return notification to confirm the various details of the Account Based Pension and include any relevant procedural forms obtained from the Australian Taxation Office.
3. Establish a separate pension account, from which the pension will be paid, with an amount of assets transferred from the Member's account balance in the Fund.
4. Commence to pay the pension in amounts determined with reference to the minimum limits imposed by the relevant rules and regulations.
5. Register as a Group Employer with the PAYG system (if required) and deduct any group tax (as applicable) having regard to the TFN declaration made by the Member.

Trustee Notification:

IT WAS RESOLVED that the Trustee(s) would notify the Member regarding the procedures adopted for the commencement of his / her Account Based Pension.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.

Rowsell, Peter

Chairperson

Rowsell, Peter (the 'Member')

Scochen Superfund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence an Account Based Pension.

In accordance with your instructions \$215,472, standing to the credit of your Member's account in the Fund, will finance the Account Based Pension.

The Trustee(s) have reviewed your benefits and the Fund's Deed and confirm that the Pension is available to be paid to you. In order to commence the pension we need you to confirm the following information as soon as possible:

1. **Commencement Date of Pension:** 14/10/2021. The commencement date of the Account Based Pension is in accordance with your instructions to the Trustee(s).
2. **Proposed Pension Payment:** In accordance with the superannuation rules and regulations you must take at least one pension payment per year and this must be no less than the minimum payment for your age. The minimum payment is noted below.

Minimum: \$3,070

3. **Payments in excess of the Minimum:** In accordance with the superannuation rules and regulations you may draw an amount in excess of the minimum amount detailed above. Should you draw in excess of the minimum amount you may elect for the payment to be treated as an Eligible Termination Payment or Pension Payment.
4. **Tax Free Proportion:** Based on your pension commencement components your tax free proportion, being the tax free return of capital component of your Account Based Pension, is noted below:

Tax Free Proportion: 100.00%

5. **Reversionary Beneficiary:** This pension reverts on death.

6. **Frequency of Pension Payments:** . The payment frequency of the Account Based Pension is in accordance with your instructions to the Trustee(s).
7. **Completion of Tax Forms:** As a pension member of the Fund you may be required to complete a 'TFN Declaration Form'. This form is necessary for the Trustee(s) to determine the amount of PAYG Withholding tax to be deducted from any payment (where applicable), on your behalf. You may also need to complete a 'Withholding Declaration' form if you wish to claim the Senior Australian Tax Offset and certain rebates. These forms must be completed and forwarded to the Trustee(s) prior to the commencement of your pension.

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.

Rowsell, Peter

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.

Rowsell, Peter

Held At:

15 Harwood Street

Bardon, QLD, 4065

Meeting Date:

14/10/2021

Present:

Rowsell, Peter

(the 'Member');

Rowsell, Susan

; ;

Chairperson:

Rowsell, Peter

was appointed Chairperson of the meeting.

Pension Purchase Price:

IT WAS NOTED that a notification has been received from the Member seeking to commence an Account Based Pension.

IT WAS NOTED that the Account Based Pension will:

1. commence on 14/10/2021

2. be financed with \$215,472

Account Balance Components:

IT WAS NOTED that the following amounts are held in the Fund attributable to the Member:

Taxable: \$0

Tax Free: \$215,472

Total: \$215,472

Preservation Status of Account Balance:

IT WAS NOTED that the following amounts held in the Fund attributable to the Member have the following preservation status:

Preserved Component:

\$0

Restricted Component:

\$0

Unrestricted Non-Preserved:

\$215,472

**Resolution re
Preservation Status of
Account Balance:**

IT WAS RESOLVED that the Trustee(s) are satisfied that the Member has met a condition of release and there are sufficient monies in the Member's account with which to commence the desired pension.

Pension Components:

IT WAS RESOLVED that \$215,472 of the Member's balance will be required to support the Account Based Pension. This amount comprises the following components:

Taxable:	\$0
Tax Free:	\$215,472

Tax Free Proportion:

IT WAS NOTED that the Account Based Pension will have a tax free proportion:

The Tax Free Proportion is 100.00% .

Minimum Drawdown:

IT WAS NOTED that the Account Based Pension is subject to a minimum payment.

The Minimum Payment is \$3,070 .

Trustee Notification:

IT WAS RESOLVED that all relevant details in relation to payment of the pension will be confirmed by the Member in a notification to the Trustee(s) (copy attached) before proceeding.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.

Rowsell, Peter
Chairperson

Subject Matter: Commencement of an Account Based Pension

Member Name: Rowsell, Susan (the 'Member')

Fund Name: Scochen Superfund (the 'Fund')

I wish to inform the Trustee(s) of the Fund that I would like to commence an Account Based Pension.

I would like the Account Based Pension to commence on 14/10/2021.

I would like to finance the Account Based Pension with \$216,588 standing to the credit of my member account in the Fund.

In the event of my death this pension reverts.

My reversionary beneficiary's name is Rowsell, Peter.

My reversionary beneficiary's date of birth is 02/04/1963.

My date of birth is 22/05/1963.

My Tax File Number is Provided.

I permanently retired on 30/06/2018.

I would like for my pension to be paid periodically.

Rowsell, Susan

Rowsell, Susan (the 'Member')

Scochen Superfund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence an Account Based Pension.

This pension will operate in accordance with SIS Regulation 1.06(9A) and the Trustee(s) hereby notify the member of the procedures adopted regarding the commencement of your Account Based Pension. As the trust deed is silent in respect of a specific pension process, the Trustee(s) have decided to adopt the following procedures in respect of your pension:

1. Determine the proportion of the monies in the member's account balance that will be used to support the pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Determine an appropriate investment strategy in relation to the assets that will be used to support the pension.
3. Calculate the annual pension payment in accordance with the relevant formula pertaining to an Account Based Pension.
4. Calculate the tax free amount of the pension payment, being the tax free return of capital component of the payment.
5. Provide the member with a return notification to confirm the various details of the pension.
6. Establish a separate pension account from which the pension will be paid, with an amount of assets transferred from the member's balance in the Fund.
7. Commence to pay the pension with reference to the minimum limits imposed by the relevant rules and regulations.
8. Register as a Group Employer (if required), and deduct any PAYG Withholding Tax (as applicable) having regard to the TFN and PAYG Withholding Declarations made by the member.

Rowsell, Susan

Held At:

15 Harwood Street

Bardon, QLD, 4065

Meeting Date:

14/10/2021

Present:

Rowsell, Susan

(the 'Member');

Rowsell, Peter

Chairperson:

Rowsell, Susan

was appointed Chairperson of the meeting.

Receipt of Account Based Pension Commencement Notification:

IT WAS NOTED that a notification has been received from the Member seeking to commence an Account Based Pension.

IT WAS NOTED that the Account Based Pension will:

1. commence on 14/10/2021

2. be financed with \$216,588

Pension Requirements:

IT WAS NOTED that the Trustee(s) may offer an Account Based Pension pursuant to the Rules of the Fund's Trust Deed and Regulation 1.06 (9A) of the Superannuation Industry (Supervision) Regulations 1994 (SIS Regulations).

Pension Implementation Procedures:

IT WAS AGREED that any Account Based Pension is to be paid in accordance with the relevant rule(s) of the Fund's Trust Deed and the relevant governing rules. The pension will operate in accordance with SIS Regulation 1.06(9A).

The Trustee(s) note that the rules of the Fund are silent in respect of Account Based Pension procedures and thus the Trustee(s) decided to adopt the following:

**Pension Implementation
Procedures:**

1. Determine the proportion of the Member's balance that will be used to support the Account Based Pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Provide the Member with a return notification to confirm the various details of the Account Based Pension and include any relevant procedural forms obtained from the Australian Taxation Office.
3. Establish a separate pension account, from which the pension will be paid, with an amount of assets transferred from the Member's account balance in the Fund.
4. Commence to pay the pension in amounts determined with reference to the minimum limits imposed by the relevant rules and regulations.
5. Register as a Group Employer with the PAYG system (if required) and deduct any group tax (as applicable) having regard to the TFN declaration made by the Member.

Trustee Notification:

IT WAS RESOLVED that the Trustee(s) would notify the Member regarding the procedures adopted for the commencement of his / her Account Based Pension.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.

Rowsell, Susan

Chairperson

Rowsell, Susan (the 'Member')

Scochen Superfund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence an Account Based Pension.

In accordance with your instructions \$216,588, standing to the credit of your Member's account in the Fund, will finance the Account Based Pension.

The Trustee(s) have reviewed your benefits and the Fund's Deed and confirm that the Pension is available to be paid to you. In order to commence the pension we need you to confirm the following information as soon as possible:

1. **Commencement Date of Pension:** 14/10/2021. The commencement date of the Account Based Pension is in accordance with your instructions to the Trustee(s).
2. **Proposed Pension Payment:** In accordance with the superannuation rules and regulations you must take at least one pension payment per year and this must be no less than the minimum payment for your age. The minimum payment is noted below.

Minimum: \$3,090

3. **Payments in excess of the Minimum:** In accordance with the superannuation rules and regulations you may draw an amount in excess of the minimum amount detailed above. Should you draw in excess of the minimum amount you may elect for the payment to be treated as an Eligible Termination Payment or Pension Payment.
4. **Tax Free Proportion:** Based on your pension commencement components your tax free proportion, being the tax free return of capital component of your Account Based Pension, is noted below:

Tax Free Proportion: 100.00%

5. **Reversionary Beneficiary:** This pension reverts on death.

6. **Frequency of Pension Payments:** . The payment frequency of the Account Based Pension is in accordance with your instructions to the Trustee(s).
7. **Completion of Tax Forms:** As a pension member of the Fund you may be required to complete a 'TFN Declaration Form'. This form is necessary for the Trustee(s) to determine the amount of PAYG Withholding tax to be deducted from any payment (where applicable), on your behalf. You may also need to complete a 'Withholding Declaration' form if you wish to claim the Senior Australian Tax Offset and certain rebates. These forms must be completed and forwarded to the Trustee(s) prior to the commencement of your pension.

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.

Rowsell, Susan

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.

Rowsell, Susan

Held At:

15 Harwood Street

Bardon, QLD, 4065

Meeting Date:

14/10/2021

Present:

Rowsell, Susan

(the 'Member');

Rowsell, Peter

;

Chairperson:

Rowsell, Susan

was appointed Chairperson of the meeting.

Pension Purchase Price:

IT WAS NOTED that a notification has been received from the Member seeking to commence an Account Based Pension.

IT WAS NOTED that the Account Based Pension will:

1. commence on 14/10/2021

2. be financed with \$216,588

Account Balance Components:

IT WAS NOTED that the following amounts are held in the Fund attributable to the Member:

Taxable: \$0

Tax Free: \$216,588

Total: \$216,588

Preservation Status of Account Balance:

IT WAS NOTED that the following amounts held in the Fund attributable to the Member have the following preservation status:

Preserved Component:

\$0

Restricted Component:

\$0

Unrestricted Non-Preserved:

\$216,588

**Resolution re
Preservation Status of
Account Balance:**

IT WAS RESOLVED that the Trustee(s) are satisfied that the Member has met a condition of release and there are sufficient monies in the Member's account with which to commence the desired pension.

Pension Components:

IT WAS RESOLVED that \$216,588 of the Member's balance will be required to support the Account Based Pension. This amount comprises the following components:

Taxable:	\$0
Tax Free:	\$216,588

Tax Free Proportion:

IT WAS NOTED that the Account Based Pension will have a tax free proportion:

The Tax Free Proportion is 100.00% .

Minimum Drawdown:

IT WAS NOTED that the Account Based Pension is subject to a minimum payment.

The Minimum Payment is \$3,090 .

Trustee Notification:

IT WAS RESOLVED that all relevant details in relation to payment of the pension will be confirmed by the Member in a notification to the Trustee(s) (copy attached) before proceeding.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.

Rowsell, Susan
Chairperson



Request to adjust concessional contributions

WHO SHOULD COMPLETE THIS FORM?

Only members of a self-managed superannuation fund (SMSF) can complete this form for contributions they made to their SMSF.

COMPLETING THIS FORM

The instructions contain important information

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

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

Section A: Your details

1 Tax file number (TFN) 1 6 2 5 2 3 8 6 4

! You don't have to provide your TFN to us. However, if you do, it will help us identify you correctly and process your form quickly. For more information on privacy, refer to ato.gov.au/privacy

2 Full name

Title: Mr ☐ Mrs ☐ Miss ☐ Ms ☒ Other

Family name

ROWSELL

First given name

PETER

Other given names

BRIAN

3 Date of birth Day 0 2 / Month 0 4 / Year 1 9 6 3

4 Current postal address

Street address

15 HARWOOD STREET

Suburb/town/locality

BARDON

State/territory

Q L D ▼

(Australia only)

Postcode

4 0 6 5

(Australia only)

5 Daytime phone number (include area code) 0 7 3 2 2 6 2 9 6 6

Section B: Self Managed Superannuation Fund Details

The SMSF to which the concessional contributions to be adjusted were made:

6 What is your Australian business number (ABN)? 1 7 6 9 3 6 4 9 5 9 0

7 Fund name

SCOCHEN SUPERFUND

Section C: Details of the financial years in which concessional contributions will be adjusted

8 Year 1 – The financial year in which the contributions referred to in Section D were **made** to the SMSF but not allocated to you:

Year ending 30 June


9 Year 2 – The financial year in which the contributions referred to in Section D were **allocated** to you by the SMSF's trustees:

Year ending 30 June

Section D: Details of concessional contributions to be adjusted


10 Personal Contributions – The amount of the personal contributions you made to the SMSF in Year 1, which were not allocated until Year 2, and for which you will be claiming a tax deduction in Year 1.

\$

 In the SMSF annual return for Year 1, these contributions will be included as 'assessable personal contributions' in Section B and as 'personal contributions' made by you in Section F or G.

11 Employer Contributions – The amount of the employer contributions, including salary sacrifice contributions, your employer made to the SMSF in Year 1 and which were not allocated to you until Year 2.

\$

 In the SMSF annual return for Year 1, these contributions will be included as 'assessable employer contributions' in Section B and as 'employer contributions' made on your behalf in Section F or G.

Section E: Declaration

Privacy

The ATO is a government agency bound by the Privacy Act 1988 in terms of collection and handling of personal information and TFNs. For further information about privacy law notices go to ato.gov.au/privacy

Complete the declaration that applies to you. Print your full name then sign and date the declaration.

INDIVIDUAL DECLARATION

I declare that the information contained in this form is true and correct.

Name (Print in BLOCK LETTERS)

Signature

Date

Day	Month	Year
<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

AGENT OR AUTHORISED OFFICER DECLARATION

complete this declaration if you are an authorised representative of the individual shown in Section A.

I declare that:

- ☐ I have prepared the form with the information supplied by the individual
- ☐ I have received a declaration made by the individual that the information provided to me for the preparation of this statement is true and correct
- ☐ I am authorised by the individual to give the information in this form to the Australian Taxation Office.

Signature

Date

Day	Month	Year
<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Tax agent number (if applicable)

Name of organisation (if applicable)

Agent or Authorised Officer name

Title: Mr ☐ Mrs ☐ Miss ☐ Ms ☒ Other

Family name

First given name

Other given names

Agent or Authorised Officer phone number (include area code)

Agent or Authorised Officer address

Street address

Suburb/town/locality

State/territory

(Australia only)

Postcode

(Australia only)

Lodging your form

Post or fax your completed and signed form to:

- fax on 1300 139 024
- mail to
Australian Taxation Office
PO Box 3578
ALBURY NSW 2640

Print form

Reset form

If you reset without printing, all your data will be lost. Continue reset?

No

Yes



Request to adjust concessional contributions

WHO SHOULD COMPLETE THIS FORM?

Only members of a self-managed superannuation fund (SMSF) can complete this form for contributions they made to their SMSF.

COMPLETING THIS FORM

The instructions contain important information

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

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

Section A: Your details

1 Tax file number (TFN) 4 8 7 5 6 7 4 1 2

! You don't have to provide your TFN to us. However, if you do, it will help us identify you correctly and process your form quickly. For more information on privacy, refer to ato.gov.au/privacy

2 Full name

Title: Mr ☐ Mrs ☐ Miss ☐ Ms ☒ Other

Family name

ROWSELL

First given name

SUSAN

Other given names

3 Date of birth 0 2 / 0 4 / 1 9 6 3

4 Current postal address

Street address

15 HARWOOD STREET

Suburb/town/locality

BARDON

State/territory

Q L D ▼

(Australia only)

Postcode

4 0 6 5

(Australia only)

5 Daytime phone number (include area code) 0 7 3 2 2 6 2 9 6 6

Section B: Self Managed Superannuation Fund Details

The SMSF to which the concessional contributions to be adjusted were made:

6 What is your Australian business number (ABN)? 1 7 6 9 3 6 4 9 5 9 0

7 Fund name

SCOCHEN SUPERFUND

Section C: Details of the financial years in which concessional contributions will be adjusted

8 Year 1 – The financial year in which the contributions referred to in Section D were **made** to the SMSF but not allocated to you:

Year ending 30 June

9 Year 2 – The financial year in which the contributions referred to in Section D were **allocated** to you by the SMSF's trustees:

Year ending 30 June

Section D: Details of concessional contributions to be adjusted

10 Personal Contributions – The amount of the personal contributions you made to the SMSF in Year 1, which were not allocated until Year 2, and for which you will be claiming a tax deduction in Year 1.

\$



In the SMSF annual return for Year 1, these contributions will be included as 'assessable personal contributions' in Section B and as 'personal contributions' made by you in Section F or G.

11 Employer Contributions – The amount of the employer contributions, including salary sacrifice contributions, your employer made to the SMSF in Year 1 and which were not allocated to you until Year 2.

\$



In the SMSF annual return for Year 1, these contributions will be included as 'assessable employer contributions' in Section B and as 'employer contributions' made on your behalf in Section F or G.

Section E: Declaration

Privacy

The ATO is a government agency bound by the Privacy Act 1988 in terms of collection and handling of personal information and TFNs. For further information about privacy law notices go to **ato.gov.au/privacy**

Complete the declaration that applies to you. Print your full name then sign and date the declaration.

INDIVIDUAL DECLARATION

I declare that the information contained in this form is true and correct.

Name (Print in BLOCK LETTERS)

Signature

Date

Day

Month

Year

 / /

AGENT OR AUTHORISED OFFICER DECLARATION

complete this declaration if you are an authorised representative of the individual shown in Section A.

I declare that:

- ☐ I have prepared the form with the information supplied by the individual
- ☐ I have received a declaration made by the individual that the information provided to me for the preparation of this statement is true and correct
- ☐ I am authorised by the individual to give the information in this form to the Australian Taxation Office.

Signature

Date

Day

Month

Year

 / /

Tax agent number (if applicable)

Name of organisation (if applicable)

Agent or Authorised Officer name

Title: Mr ☐ Mrs ☒ Miss ☐ Ms ☒ Other

Family name

First given name

Other given names

Agent or Authorised Officer phone number (include area code)

Agent or Authorised Officer address

Street address

Suburb/town/locality

State/territory

(Australia only)

Postcode

(Australia only)

Lodging your form

Post or fax your completed and signed form to:

- fax on 1300 139 024
- mail to
Australian Taxation Office
PO Box 3578
ALBURY NSW 2640

Print form

Reset form

If you reset without printing, all your data will be lost. Continue reset?

No

Yes

PAYG Payment Summary - Superannuation Income Stream

Payment summary for year ending 30 June 2022

Warning: This form has been designed to assist you to prepare the Australian Tax Office's PAYG Payment Summary Statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

Payee Details

Payee's surname or family name

ROWSELL

Payee's given name(s)

PETER

Payee's address

15 HARWOOD STREET

BARDON

QLD 4065

Date of birth

02/04/1963

NOTICE TO PAYEE If this payment summary shows an amount in the total tax withheld box, you must lodge a tax return. If no tax was withheld, you may still have to lodge a tax return. If you have already lodged your tax return, you may need to lodge an amendment request. For more information about this payment summary, lodging your tax return or an amendment request, you can: - visit www.ato.gov.au - refer to TaxPack - phone 132861

Period of payment 01/07/2021 to 30/06/2022

Payee's Tax File Number

On File

Total Tax Withheld \$

Taxable component

Taxed element

\$ 25,759

Untaxed element

\$

Tax free component

\$ 10,789

Tax offset amount

\$ 3,863

Lump sum in arrears - taxable component

\$

Lump sum in arrears - tax free component

\$

Payer Details

Payer's ABN or Withholder Payer Number

Branch Number

17693649590

Payer's Name

SCOCHEN SUPERFUND

Signature of authorised person

Date

/ /

PAYG Payment Summary - Superannuation Income Stream

Payment summary for year ending 30 June 2022

Warning: This form has been designed to assist you to prepare the Australian Tax Office's PAYG Payment Summary Statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

Payee Details

Payee's surname or family name

ROWSELL

Payee's given name(s)

SUSAN

Payee's address

15 HARWOOD STREET

BARDON

QLD 4065

Date of birth

22/05/1963

NOTICE TO PAYEE If this payment summary shows an amount in the total tax withheld box, you must lodge a tax return. If no tax was withheld, you may still have to lodge a tax return. If you have already lodged your tax return, you may need to lodge an amendment request. For more information about this payment summary, lodging your tax return or an amendment request, you can: - visit www.ato.gov.au - refer to TaxPack - phone 132861

Period of payment 01/07/2021 to 30/06/2022

Payee's Tax File Number

On File

Total Tax Withheld \$

Taxable component

Taxed element

\$ 20,206

Untaxed element

\$

Tax free component

\$ 15,754

Tax offset amount

\$ 3,030

Lump sum in arrears - taxable component

\$

Lump sum in arrears - tax free component

\$

Payer Details

Payer's ABN or Withholder Payer Number

17693649590

Branch Number

Payer's Name

SCOCHEN SUPERFUND

Signature of authorised person

Date

/ /

PAYG Payment Summary - Superannuation Lump Sum

Payment summary for year ending 30 June 2022

Warning: This form has been designed to assist you to prepare the Australian Tax Office's PAYG Payment Summary Statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

Section A: Payee details

Tax file number

Provided

Surname or family name

ROWSELL

Given name(s)

PETER

Residential address

15 HARWOOD STREET

Suburb/town/locality

BARDON

State/territory

QLD

Postcode

4065

Date of birth (if known)

Day

Month

Year

02

APRIL

1963

Section B: Payment details

Date of payment

14 OCTOBER 2021

TOTAL TAX WITHHELD \$

Taxable component

Taxed element

\$

212,275

Untaxed element

\$

Tax-free component

\$

37,725

Is this payment a death benefit?

No

☒

Yes

☐

Type of death benefit

Trustee of deceased estate

☐

or Non-dependant

☐

Section C: Payer details

!

You must also complete this section

Australian business number (ABN) or withholding payer number (WPN)

17693649590

Branch number

Name (use the same name that appears on your activity statement)

SCOCHEN SUPERFUND

Privacy – For information about your privacy visit our website at [ato.gov.au/privacy](https://www.ato.gov.au/privacy)

DECLARATION – I declare that the information given on this form is complete and correct.

Signature of authorised person

Date

NOTICE TO PAYEE If this payment summary shows an amount in the total tax withheld box, you must lodge a tax return. If no tax was withheld, you may still have to lodge a tax return. If you have already lodged your tax return, you may need to lodge an amendment request. For more information about this payment summary, lodging your tax return or an amendment request, you can : - visit www.ato.gov.au - refer to TaxPack - phone 13 28 61

PAYG Payment Summary - Superannuation Lump Sum

Payment summary for year ending 30 June 2022

Warning: This form has been designed to assist you to prepare the Australian Tax Office's PAYG Payment Summary Statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

Section A: Payee details

Tax file number	Provided		
Surname or family name	ROWSELL		
Given name(s)	SUSAN		
Residential address	15 HARWOOD STREET		
Suburb/town/locality	State/territory	Postcode	
BARDON	QLD	4065	
Date of birth (if known)	Day	Month	Year
	22	MAY	1963

Section B: Payment details

Date of payment	14 OCTOBER 2021
TOTAL TAX WITHHELD \$	
Taxable component	
Taxed element	\$ 178,250
Untaxed element	\$
Tax-free component	\$ 71,750

Is this payment a death benefit? No ☒ Yes ☐

Type of death benefit Trustee of deceased estate ☐ or Non-dependant ☐

Section C: Payer details

! You **must** also complete this section

Australian business number (ABN) or withholding payer number (WPN)

17693649590

Branch number

Name (use the same name that appears on your activity statement)

SCOCHEN SUPERFUND

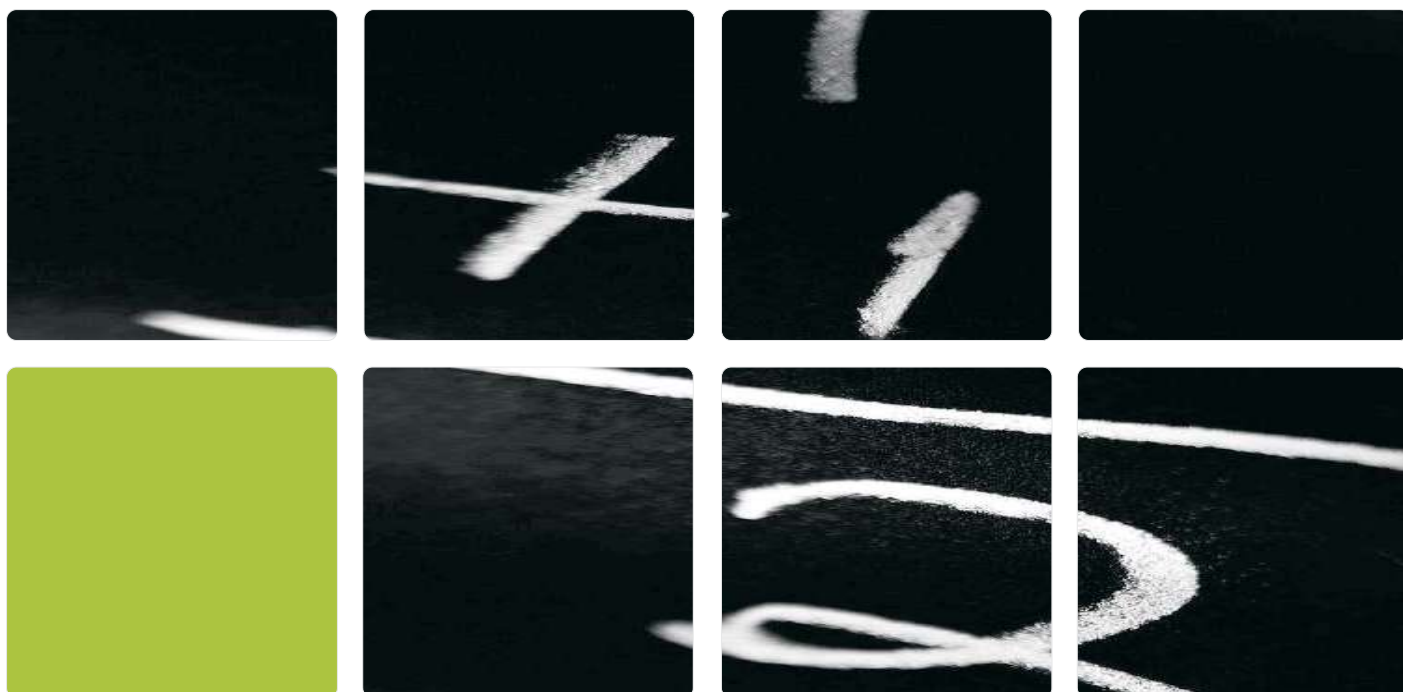
Privacy – For information about your privacy visit our website at [ato.gov.au/privacy](https://www.ato.gov.au/privacy)

DECLARATION – I declare that the information given on this form is complete and correct.

Signature of authorised person

Date

NOTICE TO PAYEE If this payment summary shows an amount in the total tax withheld box, you must lodge a tax return. If no tax was withheld, you may still have to lodge a tax return. If you have already lodged your tax return, you may need to lodge an amendment request. For more information about this payment summary, lodging your tax return or an amendment request, you can : - visit www.ato.gov.au - refer to TaxPack - phone 13 28 61



Investment Reports

Investment Summary Report,
Investment Income Report



Scochen Superfund

Investment Summary Report

As at 30 June 2022

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
Macquarie Cash Management A/c (No. 962006656)		204,118.180000	204,118.18	204,118.18	204,118.18			6.02 %
Members Equity Business Online Saving A/c (No. 492185)		201,042.370000	201,042.37	201,042.37	201,042.37			5.93 %
			405,160.55		405,160.55			11.94 %
Shares in Listed Companies (Australian)								
AMC.AX	Amcor Plc	8,550.00	18.040000	154,242.00	13.60	116,289.49	37,952.51	32.64 %
ALD.AX	Ampol Limited	3,050.00	34.230000	104,401.50	27.27	83,174.09	21,227.41	25.52 %
AZJ.AX	Aurizon Holdings Limited	35,000.00	3.800000	133,000.00	3.77	132,091.52	908.48	0.69 %
ANZ.AX	Australia And New Zealand Banking Group Limited	6,550.00	22.030000	144,296.50	23.99	157,150.13	(12,853.63)	(8.18) %
BHP.AX	BHP Group Limited	6,120.00	41.250000	252,450.00	29.54	180,791.61	71,658.39	39.64 %
BXB.AX	Brambles Limited	11,520.00	10.710000	123,379.20	10.22	117,787.45	5,591.75	4.75 %
CGF.AX	Challenger Limited	14,540.00	6.840000	99,453.60	6.70	97,471.40	1,982.20	2.03 %
CBA.AX	Commonwealth Bank Of Australia.	1,397.00	90.380000	126,260.86	72.62	101,450.34	24,810.52	24.46 %
CSL.AX	CSL Limited	180.00	269.060000	48,430.80	292.46	52,642.97	(4,212.17)	(8.00) %
HLS.AX	Healius Limited	27,300.00	3.670000	100,191.00	3.61	98,502.39	1,688.61	1.71 %
IVC.AX	Invocare Limited	3,100.00	10.460000	32,426.00	13.15	40,770.97	(8,344.97)	(20.47) %
LNK.AX	Link Administration Holdings Limited	17,780.00	3.790000	67,386.20	4.22	74,973.18	(7,586.98)	(10.12) %
NAB.AX	National Australia Bank Limited	6,166.00	27.390000	168,886.74	24.49	150,993.56	17,893.18	11.85 %
RAC.AX	Race Oncology Ltd	2,800.00	1.950000	5,460.00	3.10	8,676.49	(3,216.49)	(37.07) %
RIO.AX	RIO Tinto Limited	1,170.00	102.700000	120,159.00	75.69	88,558.29	31,600.71	35.68 %
SUN.AX	Suncorp Group Limited	9,343.00	10.980000	102,586.14	12.15	113,499.38	(10,913.24)	(9.62) %
WES.AX	Wesfarmers Limited	1,993.00	41.910000	83,526.63	27.93	55,658.98	27,867.65	50.07 %
WBC.AX	Westpac Banking Corporation	7,990.00	19.500000	155,805.00	24.94	199,281.64	(43,476.64)	(21.82) %
WDS.AX	Woodside Energy Group Ltd	5,465.00	31.840000	174,005.60	27.85	152,176.02	21,829.58	14.34 %
WOW.AX	Woolworths Group Limited	2,400.00	35.600000	85,440.00	26.70	64,072.55	21,367.45	33.35 %

Scochen Superfund

Investment Summary Report

As at 30 June 2022

Investment		Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/ (Loss)%	Portfolio Weight%
				2,281,786.77		2,086,012.45	195,774.32	9.39 %	67.26 %
Units in Listed Unit Trusts (Australian)									
NDQ.AX	Betashares Nasdaq 100 Etf	6,750.00	26.710000	180,292.50	12.22	82,457.63	97,834.87	118.65 %	5.31 %
CLW.AX	Charter Hall Long Wale Reit	21,330.00	4.270000	91,079.10	5.06	107,872.85	(16,793.75)	(15.57) %	2.68 %
DXS.AX	Dexus Property Group	11,050.00	8.880000	98,124.00	10.86	119,997.19	(21,873.19)	(18.23) %	2.89 %
HYGG.AX	Hyperion Gbl Growth Companies Fund (managed Fund)	13,500.00	2.950000	39,825.00	3.73	50,400.69	(10,575.69)	(20.98) %	1.17 %
IXJ.AX	Ishares Global Healthcare Etf	1,000.00	117.690000	117,690.00	90.70	90,696.54	26,993.46	29.76 %	3.47 %
NSR.AX	National Storage Reit	27,630.00	2.140000	59,128.20	1.51	41,592.56	17,535.64	42.16 %	1.74 %
TCL.AX	Transurban Group	8,300.00	14.380000	119,354.00	11.54	95,755.38	23,598.62	24.64 %	3.52 %
				705,492.80		588,772.84	116,719.96	19.82 %	20.80 %
				3,392,440.12		3,079,945.84	312,494.28	10.15 %	100.00 %

Scochen Superfund

Investment Income Report

As at 30 June 2022

Investment		Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non-Assessable Payments
Bank Accounts													
	Macquarie Cash Management A/c (No. 962006656)	164.57			164.57	0.00	0.00	0.00	164.57			0.00	0.00
	Members Equity Business Online Saving A/c (No. 492185)	1,042.37			1,042.37	0.00	0.00	0.00	1,042.37			0.00	0.00
	NAB Cash Manager Bank A/c (No. 13-175-6078)	7.77			7.77	0.00	0.00	0.00	7.77			0.00	0.00
		1,214.71			1,214.71	0.00	0.00	0.00	1,214.71			0.00	0.00
Shares in Listed Companies (Australian)													
AGL.AX	Agl Energy Limited	1,213.80	0.00	1,213.80		0.00			1,213.80		0.00		
AMC.AX	Amcor Plc	5,223.34	0.00	5,223.34		0.00			5,223.34		0.00		
ALD.AX	Ampol Limited	2,836.50	2,836.50	0.00		1,215.64			4,052.14		0.00		
AZJ.AX	Aurizon Holdings Limited	6,055.32	5,157.47	897.85		2,210.34			8,265.66		0.00		
ANZ.AX	Australia And New Zealand Banking Group Limited	9,301.00	9,301.00	0.00		3,986.14			13,287.14		0.00		
BHP.AX	BHP Group Limited	58,243.83	58,243.83	0.00		24,961.65			83,205.48		0.00		
BXB.AX	Brambles Limited	2,490.57	747.17	1,743.40		320.22			2,810.79		0.00		
CGF.AX	Challenger Limited	2,842.85	2,842.85	0.00		1,218.36			4,061.21		0.00		
CBA.AX	Commonwealth Bank Of Australia.	37,167.23	37,167.23	0.00		15,928.82			53,096.05		0.00		
CSL.AX	CSL Limited	542.26	28.61	513.65		12.26			554.52		0.00		
EDV.AX	Endeavour Group Limited	152.60	152.60	0.00		65.40			218.00		0.00		
HLS.AX	Healius Limited	3,783.00	3,783.00	0.00		1,621.29			5,404.29		0.00		
IVC.AX	Invocare Limited	651.00	651.00	0.00		279.00			930.00		0.00		
LNK.AX	Link Administration Holdings Limited	1,308.90	1,308.90	0.00		560.96			1,869.86		0.00		
NAB.AX	National Australia Bank Limited	7,830.82	7,830.82	0.00		3,356.06			11,186.88		0.00		
ORA.AX	Orora Limited	1,128.60	0.00	1,128.60		0.00			1,128.60		0.00		
RIO.AX	RIO Tinto Limited	13,683.70	13,683.70	0.00		5,864.44			19,548.14		0.00		
SUN.AX	Suncorp Group Limited	5,755.13	5,755.13	0.00		2,466.48			8,221.61		0.00		
WES.AX	Wesfarmers Limited	3,388.10	3,388.10	0.00		1,452.04			4,840.14		0.00		
WBC.AX	Westpac Banking Corporation	9,667.90	9,667.90	0.00		4,143.38			13,811.28		0.00		

Scochen Superfund Investment Income Report

As at 30 June 2022

Investment		Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non-Assessable Payments
WPL.AX	Woodside Petroleum Ltd	8,161.57	8,161.57	0.00		3,497.82			11,659.39		0.00		
WOW.AX	Woolworths Group Limited	18,928.55	18,928.55	0.00		8,112.24			27,040.79		0.00		
		200,356.57	189,635.93	10,720.64		81,272.54			281,629.11		0.00		
Units in Listed Unit Trusts (Australian)													
NDQ.AX	Betashares Nasdaq 100 Etf	5,680.69			0.14	0.00	357.15	211.54	568.83		0.00	11,004.08	(5,680.68)
CLW.AX	Charter Hall Long Wale Reit	4,880.28			1,786.26	0.00	0.00	0.00	1,786.26		0.00	0.00	3,094.02
DXS.AX	Dexus Property Group	2,270.92			1,341.84	0.00	0.00	0.00	1,341.84		0.00	3,652.32	(2,723.24)
IXJ.AX	Ishares Global Healthcare Etf	1,408.04				0.00	1,239.74	218.88	1,458.62		0.00	168.30	0.00
NSR.AX	National Storage Reit	2,763.00			838.04	0.00	45.74	2.42	886.20		0.00	0.00	1,879.22
SKI.AX	Spark Infrastructure Group	6,701.40	4,968.14	0.00	1,285.20	2,480.30	0.00	0.00	8,733.64		0.00	0.00	448.06
TCL.AX	Transurban Group	3,298.50	75.62		1,628.28	32.41	0.00	0.00	1,736.31		0.00	0.00	1,594.60
		27,002.83	5,043.76	0.00	6,879.76	2,512.71	1,642.63	432.84	16,511.70		0.00	14,824.70	(1,388.02)
		228,574.11	194,679.69	10,720.64	8,094.47	83,785.25	1,642.63	432.84	299,355.52		0.00	14,824.70	(1,388.02)

Assessable Income (Excl. Capital Gains) **299,355.52**

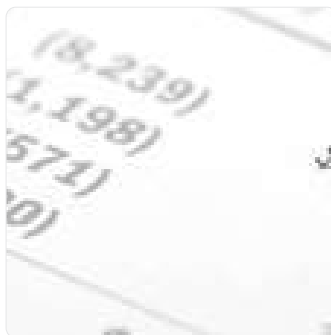
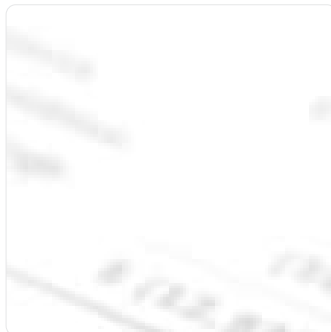
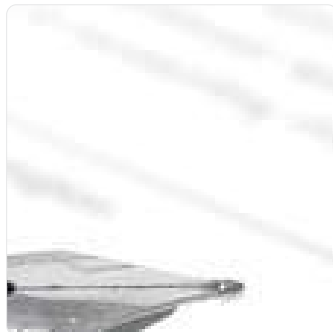
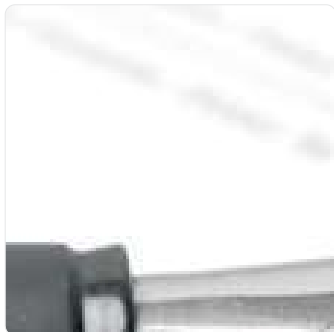
Net Capital Gain **9,883.13**

Total Assessable Income 309,238.65

* 1 Includes foreign credits from foreign capital gains.

* 2 Assessable Income in the SMSF Annual Return will be different as capital gains and losses from disposals of assets have not been included.

For a breakdown of Distributed Capital Gains and Non-Assessable Payments refer to Distributions Reconciliation Report.



SMSF Annual Return

SMSF Annual Return



PART A

Electronic Lodgement Declaration (Form MS)

This declaration is to be completed where the return is to be lodged via the Tax Office's Electronic Lodgment Service (ELS). It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

Privacy

Your tax file number

It is not an offence not to quote your (or if applicable, the partner's or beneficiary's) tax file number (TFN). However, you cannot lodge your income tax return electronically if you do not quote your TFN. The Tax Office is authorised by the Income Tax Assessment Act 1936 and the Income Tax Assessment Act 1997 to ask for information in this tax return.

The Australian Business Register

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

Please refer to the privacy statement on the Australian Business Register (ABR) website (www.abr.gov.au) for further information – it outlines our commitment to safeguarding your details.

Tax File Number

Name of Partnership, Trust, Fund or Entity

Year

I authorise my tax agent to electronically transmit this tax return via the Electronic Lodgment Service.

Important

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

Declaration: I declare that:

- the current trustee and directors have authorised this return and it is documented as such in the Self Managed Superannuation Fund's record
- I have received the audit report and I am aware of any matters raised
- the agent is authorised to lodge this annual return, including any applicable schedules

Signature of Partner, Trustee or
Public Officer

Date

PART C

Tax Agent's Certificate (Shared facility users only)

I declare that,

- I have prepared this tax return in accordance with the information supplied by the trustees
- I have received a declaration from the trustees stating that the information provided to me is true and correct
- I am authorised by the trustees to lodge this annual return, including any applicable schedules

Agent's signature

Date

Contact name

Agent's Phone No

Agent Ref No

Self-managed superannuation fund annual return 2022

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2022* (NAT 71287).

- ! The *Self-managed superannuation fund annual return instructions 2022* (NAT 71606) (the instructions) can assist you to complete this annual return.
- The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT 3036).

To complete this annual return

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

S	M	I	T	H		S	T				
---	---	---	---	---	--	---	---	--	--	--	--
- Place

X

 in ALL applicable boxes.

Postal address for annual returns:

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

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 Tax file number (TFN)

Provided

➤ To assist processing, write the fund's TFN at the top of pages 3, 5, 7, 9 and 11.

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

2 Name of self-managed superannuation fund (SMSF)

Scochen Superfund

3 Australian business number (ABN) (if applicable)

17693649590

4 Current postal address

144 Church Street

Suburb/town

Brighton

State/territory

VIC

Postcode

3186

5 Annual return status

Is this an amendment to the SMSF's 2022 return?

A No ☒ Yes ☐

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

B No ☒ Yes ☐

Tax File Number

6 SMSF auditor

Auditor's name

Title: Mr ☒ Mrs ☐ Miss ☐ Ms ☐ Other

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed **A** / /

Was Part A of the audit report qualified?

B No ☒ Yes ☐

Was Part B of the audit report qualified?

C No ☒ Yes ☐

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

D No ☐ Yes ☐

7 Electronic funds transfer (EFT)

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

A Fund's financial institution account details

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

Fund BSB number

Fund account number

Fund account name

I would like my tax refunds made to this account. ☒ Go to C.

B Financial institution account details for tax refunds

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

BSB number

Account number

Account name

C Electronic service address alias

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

Tax File Number

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

9 Was the fund wound up during the income year?

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

10 Exempt current pension income

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

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

No ☐ Go to Section B: Income.

Yes ☒ Exempt current pension income amount **A** \$

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

Segregated assets method **B** ☐

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

Did the fund have any other income that was assessable?

E Yes ☒ Go to Section B: Income.

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

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

Section B: **Income**

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

11 Income

Did you have a capital gains tax (CGT) event during the year?

G No ☐ Yes ☒

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2022*.

Have you applied an exemption or rollover?

M No ☒ Yes ☐

Code

☐

Net capital gain

A

\$

Gross rent and other leasing and hiring income

B

\$

Gross interest

C

\$

Forestry managed investment scheme income

X

\$

Gross foreign income

D1

\$

Net foreign income

D

\$

Loss

☐

Australian franking credits from a New Zealand company

E

\$

Transfers from foreign funds

F

\$

Number

Gross payments where ABN not quoted

H

\$

Calculation of assessable contributions

Assessable employer contributions

R1

\$

plus Assessable personal contributions

R2

\$

plus **No-TFN-quoted contributions

R3

\$

(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST

R6

\$

Gross distribution from partnerships

I

\$

*Unfranked dividend amount

J

\$

*Franked dividend amount

K

\$

*Dividend franking credit

L

\$

*Gross trust distributions

M

\$

Loss

☐

Code

Assessable contributions (R1 plus R2 plus R3 less R6)

R

\$

Calculation of non-arm's length income

*Net non-arm's length private company dividends

U1

\$

plus *Net non-arm's length trust distributions

U2

\$

plus *Net other non-arm's length income

U3

\$

*Other income

S

\$

*Assessable income due to changed tax status of fund

T

\$

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

U

\$

Code

☐

*This is a mandatory label.

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

GROSS INCOME (Sum of labels A to U)

W

\$

Loss

☐

Exempt current pension income

Y

\$

TOTAL ASSESSABLE INCOME (W less Y)

V

\$

Loss

☐

Section C: Deductions and non-deductible expenses**12 Deductions and non-deductible expenses**

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

DEDUCTIONS	NON-DEDUCTIBLE EXPENSES
Interest expenses within Australia A1 \$ <input style="width: 150px;" type="text"/>	A2 \$ <input style="width: 150px;" type="text"/>
Interest expenses overseas B1 \$ <input style="width: 150px;" type="text"/>	B2 \$ <input style="width: 150px;" type="text"/>
Capital works expenditure D1 \$ <input style="width: 150px;" type="text"/>	D2 \$ <input style="width: 150px;" type="text"/>
Decline in value of depreciating assets E1 \$ <input style="width: 150px;" type="text"/>	E2 \$ <input style="width: 150px;" type="text"/>
Insurance premiums – members F1 \$ <input style="width: 150px;" type="text"/>	F2 \$ <input style="width: 150px;" type="text"/>
SMSF auditor fee H1 \$ <input style="width: 150px;" type="text"/>	H2 \$ <input style="width: 150px;" type="text"/>
Investment expenses I1 \$ <input style="width: 150px;" type="text"/>	I2 \$ <input style="width: 150px;" type="text"/>
Management and administration expenses J1 \$ <input style="width: 150px;" type="text"/>	J2 \$ <input style="width: 150px; text-align: right; value: 314;" type="text"/>
Forestry managed investment scheme expense U1 \$ <input style="width: 150px;" type="text"/>	U2 \$ <input style="width: 150px;" type="text"/>
Other amounts L1 \$ <input style="width: 150px;" type="text"/>	L2 \$ <input style="width: 150px; text-align: right; value: 6,508;" type="text"/>
Tax losses deducted M1 \$ <input style="width: 150px;" type="text"/>	

Code

Code

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

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

#TAXABLE INCOME OR LOSS
O \$
(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

Loss

TOTAL SMSF EXPENSES
Z \$
(**N** plus **Y**)

#This is a mandatory label.

Section D: Income tax calculation statement**#Important:**

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

13 Calculation statement

Please refer to the
*Self-managed superannuation
fund annual return instructions
2022* on how to complete the
calculation statement.

#Taxable income **A** \$ 110,468
(an amount must be included even if it is zero)

#Tax on taxable income **T1** \$ 16,570.20
(an amount must be included even if it is zero)

#Tax on no-TFN-quoted contributions **J** \$ 0.00
(an amount must be included even if it is zero)

Gross tax **B** \$ 16,570.20
(T1 plus J)

Foreign income tax offset
C1 \$ 0.82

Rebates and tax offsets
C2 \$

Non-refundable non-carry forward tax offsets
C \$ 0.82
(C1 plus C2)

SUBTOTAL 1

T2 \$ 16,569.38
(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset
D1 \$ 0.00

Early stage venture capital limited partnership tax offset carried forward from previous year
D2 \$ 0.00

Early stage investor tax offset
D3 \$ 0.00

Early stage investor tax offset carried forward from previous year
D4 \$ 0.00

Non-refundable carry forward tax offsets
D \$ 0.00
(D1 plus D2 plus D3 plus D4)

SUBTOTAL 2

T3 \$ 16,569.38
(T2 less D – cannot be less than zero)

Complying fund's franking credits tax offset
E1 \$ 83,785.25

No-TFN tax offset
E2 \$

National rental affordability scheme tax offset
E3 \$

Exploration credit tax offset
E4 \$ 0.00

Refundable tax offsets
E \$ 83,785.25
(E1 plus E2 plus E3 plus E4)

#TAX PAYABLE **T5** \$ 0.00
(T3 less E – cannot be less than zero)

Section 102AAM interest charge

G \$

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

#Tax offset refunds (Remainder of refundable tax offsets)	I \$ <input type="text" value="67,215.87"/>
<i>(unused amount from label E – an amount must be included even if it is zero)</i>	

PAYG instalments raised

K \$

Supervisory levy

L \$

Supervisory levy adjustment for wound up funds

M \$

Supervisory levy adjustment for new funds

N \$ **AMOUNT DUE OR REFUNDABLE**A positive amount at **S** is what you owe, while a negative amount is refundable to you.**S \$** *(T5 plus G less H less I less K plus L less M plus N)*

#This is a mandatory label.

Section E: Losses**14 Losses**

! If total loss is greater than \$100,000, complete and attach a *Losses schedule 2022*.

Tax losses carried forward to later income years	U \$ <input type="text"/>
Net capital losses carried forward to later income years	V \$ <input type="text" value="145,290"/>

Tax File Number **Provided**Section F: **Member information****MEMBER 1**Title: Mr ☐ Mrs ☒ Miss ☐ Ms ☐ Other

Family name

Rowsell

First given name

Susan

Other given names

Member's TFN

See the Privacy note in the Declaration.

Provided**Date of birth**

Day Month Year

Provided**Contributions**OPENING ACCOUNT BALANCE \$ **1,416,911.52****!** Refer to instructions for completing these labels.

Employer contributions

A \$

ABN of principal employer

A1

Personal contributions

B \$ **373,478.00**

CGT small business retirement exemption

C \$ **215,472.00**

CGT small business 15-year exemption amount

D \$

Personal injury election

E \$

Spouse and child contributions

F \$

Other third party contributions

G \$

Proceeds from primary residence disposal

H \$

Day Month Year

H1 Receipt date / /

Assessable foreign superannuation fund amount

I \$

Non-assessable foreign superannuation fund amount

J \$

Transfer from reserve: assessable amount

K \$

Transfer from reserve: non-assessable amount

L \$ Contributions from non-complying funds
and previously non-complying funds**T \$** Any other contributions
(including Super Co-contributions
and Low Income Super Amounts)**M \$** **TOTAL CONTRIBUTIONS N \$** **588,950.00**(Sum of labels **A** to **M**)**Other transactions**

Accumulation phase account balance

S1 \$ **48,659.68**Retirement phase account balance
– Non CDBIS**S2 \$** **1,688,181.14**Retirement phase account balance
– CDBIS**S3 \$** **0.00** **0** TRIS Count**CLOSING ACCOUNT BALANCE S \$** **1,736,840.82****(S1 plus S2 plus S3)**

Allocated earnings or losses

O \$ **15,849.24**

Inward rollovers and transfers

P \$ **1,090.06**

Outward rollovers and transfers

Q \$

Lump Sum payments

R1 \$ **250,000.00**

Income stream payments

R2 \$ **35,960.00**

Loss

Code

B

Code

NAccumulation phase value **X1 \$** Retirement phase value **X2 \$** Outstanding limited recourse
borrowing arrangement amount **Y \$**

Tax File Number **Provided****MEMBER 2**Title: Mr ☒ Mrs ☐ Miss ☐ Ms ☐ Other

Family name

Rowsell

First given name

Peter

Other given names

Brian**Member's TFN**

See the Privacy note in the Declaration.

Provided**Date of birth**

Day Month Year

Provided**Contributions**OPENING ACCOUNT BALANCE \$ **1,513,666.57****!** Refer to instructions for completing these labels.

Employer contributions

A \$

ABN of principal employer

A1

Personal contributions

B \$ 274,400.00

CGT small business retirement exemption

C \$ 215,472.00

CGT small business 15-year exemption amount

D \$

Personal injury election

E \$

Spouse and child contributions

F \$

Other third party contributions

G \$

Proceeds from primary residence disposal

H \$

Day Month Year

H1 Receipt date / /

Assessable foreign superannuation fund amount

I \$

Non-assessable foreign superannuation fund amount

J \$

Transfer from reserve: assessable amount

K \$

Transfer from reserve: non-assessable amount

L \$ Contributions from non-complying funds
and previously non-complying funds**T \$** Any other contributions
(including Super Co-contributions
and Low Income Super Amounts)**M \$** **TOTAL CONTRIBUTIONS N \$** 489,872.00(Sum of labels **A** to **M**)**Other transactions**

Accumulation phase account balance

S1 \$ 48,229.33Retirement phase account balance
– Non CDBIS**S2 \$** 1,688,492.15Retirement phase account balance
– CDBIS**S3 \$** 0.00 0

TRIS Count

CLOSING ACCOUNT BALANCE S \$ 1,736,721.48

(S1 plus S2 plus S3)

Allocated earnings or losses

O \$ 18,131.20

Loss

☐

Inward rollovers and transfers

P \$ 1,599.48

Outward rollovers and transfers

Q \$

Lump Sum payments

R1 \$ 250,000.00

Code

 B

Income stream payments

R2 \$ 36,547.77

Code

 NAccumulation phase value **X1 \$** Retirement phase value **X2 \$** Outstanding limited recourse
borrowing arrangement amount **Y \$**

Section H: **Assets and liabilities****15 ASSETS****15a Australian managed investments**Listed trusts **A** \$ 705,492Unlisted trusts **B** \$ Insurance policy **C** \$ Other managed investments **D** \$ **15b Australian direct investments**Cash and term deposits **E** \$ 405,160**Limited recourse borrowing arrangements**

Australian residential real property

J1 \$

Australian non-residential real property

J2 \$

Overseas real property

J3 \$

Australian shares

J4 \$

Overseas shares

J5 \$

Other

J6 \$

Property count

J7 Debt securities **F** \$ Loans **G** \$ Listed shares **H** \$ 2,281,786Unlisted shares **I** \$ Limited recourse borrowing arrangements **J** \$ Non-residential real property **K** \$ Residential real property **L** \$ Collectables and personal use assets **M** \$ Other assets **O** \$ 81,122**15c Other investments**Crypto-Currency **N** \$ **15d Overseas direct investments**Overseas shares **P** \$ Overseas non-residential real property **Q** \$ Overseas residential real property **R** \$ Overseas managed investments **S** \$ Other overseas assets **T** \$ **TOTAL AUSTRALIAN AND OVERSEAS ASSETS** **U** \$ 3,473,560
(Sum of labels **A** to **T**)**15e In-house assets**Did the fund have a loan to, lease to
or investment in, related parties
(known as in-house assets)
at the end of the income year?**A** No ☒Yes ☐\$

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution?

A No ☐ Yes ☐

Did the members or related parties of the fund use personal guarantees or other security for the LRBA?

B No ☐ Yes ☐

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements

V1 \$

Permissible temporary borrowings

V2 \$

Other borrowings

V3 \$

Borrowings **V** \$

Total member closing account balances
(total of all **CLOSING ACCOUNT BALANCES** from Sections F and G)

W \$

Reserve accounts **X** \$

Other liabilities **Y** \$

TOTAL LIABILITIES Z \$

Section I: Taxation of financial arrangements**17 Taxation of financial arrangements (TOFA)**

Total TOFA gains **H** \$

Total TOFA losses **I** \$

Section J: Other information**Family trust election status**

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2021–22 income year, write **2022**).

A

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2022*.

B

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2022* for each election.

C

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2022*.

D

Section K: **Declarations**

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

Date Day / Month / Year

Preferred trustee or director contact details:

Title: Mr ☒ Mrs ☐ Miss ☐ Ms ☐ Other

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

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

TAX AGENT'S DECLARATION:

I declare that the *Self-managed superannuation fund annual return 2022* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date Day / Month / Year

Tax agent's contact details

Title: Mr ☐ Mrs ☐ Miss ☐ Ms ☒ Other

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

5 December 2022

The Trustee
Scochen Superfund

Dear Trustee,

**Subject: Actuarial Certificate – Tax Exempt Percentage for the 2021/22 year
Scochen Superfund**

Thank you for requesting this actuarial certificate from Verus SMSF Actuaries.

Results

We calculate that the tax exempt percentage for Scochen Superfund in the 2021/22 financial year is **99.81%**.

More Information

Further details regarding this actuarial certificate are contained in the appendices, including:

- Appendix 1: Data Summary
- Appendix 2: Detailed Results
- Appendix 3: Further Information

Note that the results in this certificate are based on the information provided to us. If there are any material changes to the information provided, please contact us, as the results may need to be updated.

If you would like to discuss any aspect of this actuarial certificate, please don't hesitate to contact us.

Yours sincerely,



Geoff Morley, BCom, BSc, FIAA
Consulting Actuary

Verus Reference Number: T13593202336

Appendix 1 - Data Summary

Fund Details

Fund Name	Scochen Superfund
Name of Trustee	Scochen Pty Ltd
Tax Year for Actuarial Certificate	2021/22
ABN of Fund	17 693 649 590

Member Details

Members' Names	Peter Rowsell
	Susan Rowsell

Financial Details

	Amount (\$)
Opening Balance at 1 July 2021	2,930,578.09
Concessional Contributions	109,900.00
Non-concessional Contributions	968,922.00
Rollovers-in	2,689.00
Rollovers-out	0.00
Lump Sum and Pension Benefits Paid	572,507.77
Other Net Income	33,980.98
Closing Balance at 30 June 2022	3,473,562.30

We understand that the Fund's financial statements have not been audited at the time this certificate has been prepared.

Segregation

The Fund did not have any segregated current pension assets during the financial year.

Appendix 2 - Detailed Results

Tax Exempt Percentage

This actuarial certificate has been prepared to provide the tax exempt percentage applying to Scochen Superfund for the 2021/22 financial year.

During the 2021/22 financial year, the Fund contained only member accounts in accumulation phase and account based pensions. Therefore no assumptions about future inflation, investment returns or discount rates have been required to calculate the tax exempt percentage. Only data regarding the Fund's balances in accumulation phase and the Fund's balances in retirement phase plus details of transactions within, to and from the Fund during the year have been provided for this calculation.

Using the data supplied, we have calculated the tax exempt percentage based on the ratio below:

$$\frac{\text{Average value of current pension liabilities}}{\text{Average value of superannuation liabilities}}$$
$$= \$3,243,235 / \$3,249,355$$
$$= 99.81\%$$

The values for the current pension liabilities and the superannuation liabilities shown above are time weighted average balances over the financial year. Segregated current pension assets and segregated non-current assets (if any) have been excluded from the values shown above.

Member Breakdown

To assist you, we have also calculated the breakdown of the tax exempt percentage between the Fund's members, as follows:

Member Name	Tax Exempt Percentage	Taxable Percentage
Peter Rowsell	50.06%	0.08%
Susan Rowsell	49.75%	0.09%
Reserve	0.00%	0.02%
Total	99.81%	0.19%

This breakdown between members is not required for the Fund's tax return, but may assist in other ways, for example with allocating the Fund's tax liabilities between members.

Appendix 3 - Further Information

Actuarial Standards

This actuarial certificate has been prepared in accordance with Professional Standard 406 of the Institute of Actuaries of Australia.

Other Comments

We have been informed by the trustee and/or their advisors that the relevant pension liabilities meet the requirements to be considered a retirement phase superannuation income stream. We have relied upon this information in preparing this actuarial certificate.

As required under Professional Standard 406, we are satisfied that the value of particular liabilities of the Fund at a particular time as set out in this certificate is the amount of the Fund's assets, together with any future contributions in respect of the benefits concerned and expected earnings on the assets and contributions after that time, that would provide the amount required to discharge those liabilities as they fall due.

We also document the following information items provided to us, and upon which we have relied, when preparing this certificate:

Item	Information Provided
Does the Fund meet the definition of Disregarded Small Fund Assets for the tax year covered by this certificate?	No
Have the trustee(s) chosen (if eligible) to treat all of the assets of the fund as not being segregated current pension assets for the whole of the tax year covered by this certificate?	Yes

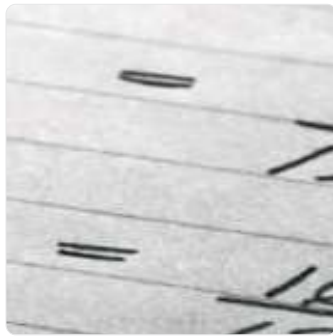
Requirement for and Use of Actuarial Certification

This actuarial certificate is required so that the Fund can claim an exemption from tax on the investment income derived from the unsegregated assets supporting members' balances that are in retirement phase. The certificate should be obtained before the Fund submits its tax return. It does not need to be submitted with the Fund's tax return, but should be retained in the Fund's records.

An actuarial certificate is required for a Fund that has been partly in retirement phase and partly in accumulation phase during the year and which is not applying the segregated method throughout the year. Therefore an actuarial certificate is not required if:

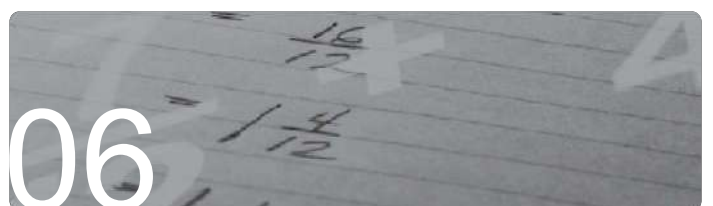
- The Fund was entirely in accumulation phase for the whole of the tax year; or
- The Fund was entirely in retirement phase for the whole of the tax year; or
- The Fund's retirement phase assets and accumulation phase assets were fully segregated throughout the tax year.

The tax exempt percentage should be applied to the Fund's assessable income (excluding any non-arm's length income, concessional contributions and any income derived from segregated assets) to determine how much income is exempt from tax.

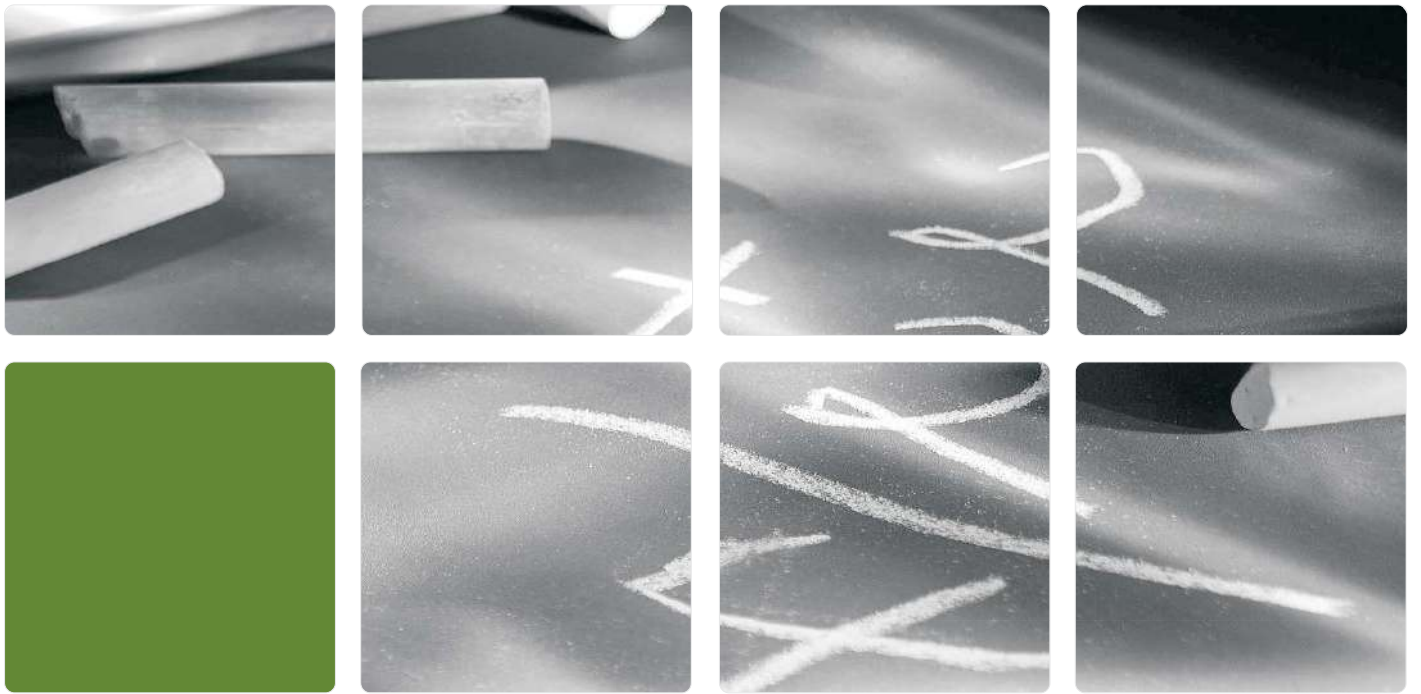


Invoice(s)

Invoice(s)



06



Minutes & Audit Engagement Documents

Minutes of Meeting, Audit Engagement Documents



Memorandum of Resolutions of the Director(s) of

Scochen Pty Ltd ACN: 156049722

ATF Scochen Superfund

FINANCIAL STATEMENTS OF SUPERANNUATION FUND:

It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the directors of the Trustee Company, the Superannuation Fund is not a reporting entity and therefore is not required to comply with all Australian Accounting Standards.

It was further resolved that the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2022 thereon be adopted.

TRUSTEE'S DECLARATION:

It was resolved that the trustee's declaration of the Superannuation Fund be signed.

ANNUAL RETURN:

Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2022, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.

TRUST DEED:

It was resolved that the advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.

INVESTMENT STRATEGY:

The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.

INSURANCE COVER:

The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.

ALLOCATION OF INCOME:

It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).

INVESTMENT ACQUISITIONS:

It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2022.

INVESTMENT DISPOSALS:

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2022.

AUDITORS:

It was resolved that

AXiA Audit Super Pty Ltd

of

PO Box 3553, Australia Fair, Queensland 4215

act as auditors of the Fund for the next financial year.

TAX AGENTS:

It was resolved that

CONNECTUS TAX PTY LTD

act as tax agents of the Fund for the next financial year.

TRUSTEE STATUS:

Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the

Memorandum of Resolutions of the Director(s) of

Scochen Pty Ltd ACN: 156049722
ATF Scochen Superfund

Fund and that they are not disqualified persons as defined by s 120 of the SISA.

CONTRIBUTIONS RECEIVED:

It was resolved that the contributions during the year be allocated to members on the basis of the tabled Contribution & Benefit Payment Confirmation. The trustee noted that all members contributing to the Fund had indicated that they met all necessary age based requirements.

It was noted that where any member indicated their intent to claim a tax deduction for contributions made to the Fund during the year on the tabled Contribution & Benefit Payment Confirmation, that the Trustee has taken action to deduct the appropriate level of tax from the contributions claimed.

Where a Contribution & Benefit Payment Confirmation was accepted as a Notice of Intent to Claim a Tax Deduction for the financial year ended 30 June 2021, in accordance with the requirements of s290-170 of ITAA97, the contributions covered by this Contribution & Benefit Payment Confirmation have not been included in an earlier notice.

Where member contributions or employer contributions (except mandated contributions) have been accepted by the Fund during the year, and the member was not under the relevant age (65 before 30 June 2020 and 67 from 01 July 2020) but is under 75, the trustee confirms that they are satisfied that the member has been gainfully employed at least on a part-time basis during the financial year in which the contribution is made. Further, the trustee confirms the member has made a declaration to this effect.

The basic work test for accepting contributions is to work for remuneration for at least 40 hours in a continual 30 day period within the year the contribution was made.

It was noted that contributions deposited on behalf of Peter Rowsell during the 2022 financial year, totalling \$27,500, were allocated to a reserve. It was further noted that the contributions would be allocated to the member account of Peter Rowsell within 28 days of receipt.

The Trustees resolved to invest the reserves in accordance with the existing Fund investment strategy.

It was noted that contributions deposited on behalf of Susan Rowsell during the 2022 financial year, totalling \$27,500, were allocated to a reserve. It was further noted that the contributions would be allocated to the member account of Susan Rowsell within 28 days of receipt.

The Trustees resolved to invest the reserves in accordance with the existing Fund investment strategy.

ACCEPTANCE OF ROLLOVERS:

The trustee has ensured that any rollover made to the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making rollover between Funds; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the rollover and received advice that the rollover is in accordance with the Trust Deed and the rules of the Fund and the superannuation laws. As such the trustee has resolved to accept the rollover on behalf of the member.

Memorandum of Resolutions of the Director(s) of

Scochen Pty Ltd ACN: 156049722

ATF Scochen Superfund

PAYMENT OF BENEFITS:

The trustee has ensured that any payment of benefits made from the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making payments to members; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the payment of the benefit and received advice that the transfer is in accordance with the Deed and the superannuation laws. As such the trustee has resolved to allow the payment of the benefits on behalf of the member.

It was noted that the member(s) also confirmed that they received the benefit payment(s) in accordance with the amount shown on their Member Statement arising from Superannuation Lump Sum Payment(s) and/or Superannuation Income Stream(s).

The trustee confirmed that, just before the start of the income year, no Fund member, who had retirement phase pension from any fund, had a total superannuation balance that exceeds \$1.6 million.

The Trustee noted that Peter Rowsell and Susan Rowsell each withdrew lump sums amounting to \$250,000 each from their unrestricted non preserved benefits during the 2022 financial year.

CLOSURE:

Signed as a true record –

.....

Peter Rowsell

.....

Susan Rowsell

General Authority Letter

SECTION A – AUTHORITY AND DECLARATION

I / We, the undersigned, whose details appear in Section C below, do hereby expressly approve and authorise SMSF Administration Solutions Pty Ltd (ABN 76 097 695 988), whose details appear in Section D below, and their agents, to access all information held by you in relation to the entity whose details appear in Section B below.

I / We authorise for this information to be released verbally, via email, post or fax as requested by SMSF Administration Solutions Pty Ltd (ABN 76 097 695 988). Where possible, we sanction SMSF Administration Solutions Pty Ltd (ABN 76 097 695 988) access to online, view-only, non- transactional access to this information and request your assistance in establishing the same.

This Authority is effective from the Effective Date stipulated in Section B. I am / We are aware that I / we can revoke this authority at any time. Please accept a photocopy, facsimile or scanned copy of this letter as authority, as the original will stay on our file at SMSF Administration Solutions Pty Ltd.

I / We declare that, to the best of my / our knowledge, at the date hereof, the information provided in this form is true and correct.

SECTION B – SUPER FUND DETAILS

Super Fund Name

Super Fund Address

Effective Date

Period of Authority

Ongoing

SECTION C – SUPER FUND TRUSTEE / CORPORATE TRUSTEE DIRECTOR DETAILS

Trustee / Director Name

Signature

Date of Birth

Trustee / Director Name

Signature

Date of Birth

Trustee / Director Name

Signature

Date of Birth

Trustee / Director Name

Signature

Date of Birth

SECTION D – AUTHORISED ENTITY DETAILS

Company Name

SMSF Administration Solutions Pty Ltd

ABN

76 097 695 988

Office Adviser Code

B735

Postal Address

GPO Box 9981, Adelaide South Australia 5001

Phone

1300 023 170

Email Address

requests@superfundadmin.com.au

Private & Confidential

The Trustee/s

Dear Trustee/s

**AUDIT ENGAGEMENT LETTER – AUDIT OF SUPERANNUATION FUND
(the 'Fund'):**

You have requested that I complete the financial and compliance audit of your Fund for the year ended . I am pleased to confirm my acceptance of the appointment and would now like to set out my understanding of the terms of this engagement, our responsibilities and the process I will undertake to complete the audit by means of this letter.

Audit of the Financial Report

In accordance with Section 35C of the *Superannuation Industry (Supervision) Act 1993 ('SISA')*, the financial report of a regulated superannuation fund must be audited by an approved auditor. The auditor must give the trustee a report on the special purpose financial report in the approved form within the prescribed time after the year of income to which the financial report relates. Our report must be read in conjunction with the accompanying Management Letter and SISA Section 129 Notice, as applicable.

My responsibilities include obtaining reasonable assurance that the financial report, taken as a whole, is free from material misstatement, whether caused by fraud or error. Notwithstanding this responsibility, due to the inherent limitations of an audit, there is an unavoidable risk that some material misstatements may not be detected, even though the audit is properly planned and performed in accordance with the Australian Auditing Standards.

The work undertaken by me to form an opinion is permeated by judgement, in particular regarding the nature, timing and extent of the audit procedures for gathering of audit evidence and the drawing of conclusions based on the audit evidence gathered. In addition, there are inherent limitations in any audit, and these include the use of testing, the inherent limitations of any internal control structure, the possibility of collusion to commit fraud, and the fact that most audit evidence is persuasive rather than conclusive. As a result, my audit can only provide reasonable – not absolute – assurance that the financial report is free from material misstatement.

Trustee's Obligations

I direct your attention to the fact that it is the responsibility of each trustee for the maintenance of adequate accounting records and internal controls, the safeguarding of the assets of the Fund, the selection and application of accounting policies, the preparation of the special purpose financial report and returns, and compliance, at all times, with the SISA.

These duties are imposed upon the Trustees by the trust deed and the SISA. The Trustees are required to keep minutes of meetings, reports and records of changes of Trustees for ten years.

The financial report must be prepared using an acceptable financial reporting framework.

I note that each trustee is responsible for providing access to all information that is relevant to the preparation of the financial report, and any additional information that may be required as part of the audit. In particular,

I further note that each trustee is responsible for the implementation and operations of accounting and internal control systems that are designed to prevent and detect fraud and error. Your signature below evidences your understanding and acknowledgement of these responsibilities, and confirms these pre-conditions have been met by each Fund trustee.

The audit of the financial report does not relieve the trustee of their individual responsibilities.

My audit will be conducted in accordance with Australian Auditing Standards. The objective of the audit is to obtain a reasonable assurance about whether the special purpose financial report as a whole is free from material misstatement, whether due to fraud or error and to issue an audit report on the financial report.

My responsibilities also include ensuring compliance with all relevant ethical requirements. I must ensure I plan and perform the audit with professional scepticism, whilst recognising that circumstances may exist that can cause the financial report to be materially misstated. Whilst undertaking the audit, I am also required to exercise professional judgment in planning and performing my work.

My audit will be planned and conducted primarily to enable me to express a professional opinion as to whether the financial report complies with Australian Accounting Standards and other mandatory professional reporting requirements as adopted by the trustee in writing but, also, so as to have reasonable expectation of detecting those material misstatements arising as a result of irregularities which would have a material effect on the financial report. Unless otherwise agreed to in writing, I assume no responsibility to design audit procedures to identify matters that may be appropriate to report to you.

I am required to communicate the planned scope and timing of my audit, and I note the scope of my audit will be sufficient to perform my duties as the auditor of the Fund. The timing of the audit will be dictated by the provision of relevant documentation to commence the audit, together with responses to audit queries we raise with you or your Audit Intermediary (being your Fund Administrator, Financial Advisor and/or Accountant). Generally speaking, the auditing standards require a presumption that revenue recognition, and the possibility of the trustee overriding internal controls as significant risks.

My audit work involves examination, on a test basis, of evidence supporting the amounts and other disclosures in the financial report in order to form an opinion as to whether, in all material respects, the financial report:

- Is presented fairly in accordance with the accounting policies described in the Notes to the Financial Statements; and
- Fairly represents the financial position of the Fund at balance date and its operating results for the year then ended.

As the auditor of your Fund, I note I am not responsible for investment decisions. You should not consider the receipt of an unmodified audit report a validation of investment choices made as the trustee of the Fund. Investment decisions, and the resultant outcomes, are the responsibility of the trustee. Your signature below acknowledges each trustee is responsible for investment decisions and outcomes.

As part of our audit, I will request from the trustees written confirmation concerning representations made to me in connection with the audit. Such representations may be furnished via the Management Representation Letter, email correspondence, or in any other format requested by my office or I. I may also rely on representations made by your Fund Administrator, Financial Advisor and/or Accountant (the '**Audit Intermediary**'), as applicable. All such representations form part of our audit workpaper file. Execution of such representations are intended to operate in accordance with the signing parameters outlined in SISA Section 35B(3).

Any requests for documentation required for the audit of your Fund must be provided within 14 days of the request being made under Section 35C(2) of the SISA.

I am required by the Australian Auditing Standards to include an *Emphasis of Matter* paragraph in our audit report; the anticipated wording will be:

Without modifying my opinion, I draw attention to Note 1 of the financial report, which describes the basis of accounting. The financial report has been prepared to assist the Fund meet the requirements of the Superannuation Industry (Supervision) Act 1993 ('SISA') and the Superannuation Industry (Supervision) Regulations 1994 ('SISR'). As a result, the financial report may not be suitable for other purposes and should not be distributed to parties other than the trustees. My opinion is not modified in respect of this matter.

In the first year of our engagement, I am also required to draw attention to the fact that the financial report in the prior period was audited by a different auditor. Depending upon how this is to be addressed, my audit report may include a qualified opinion on Opening Balances or an Other Matter paragraph. I note I am required to include the name of the previous auditor, whether their audit opinion was modified and the date of their audit report.

Audit Communications

If my audit report requires an additional *Emphasis of Matter* paragraph, or an *Other Matter* paragraph, I am obligated to communicate with you regarding the inclusion of such an additional paragraph, along with the anticipated wording.

Notwithstanding the ATO publish the required wording of the audit report that I am required to use, there may be circumstances in which my report may differ from its expected form and content. An audit opinion may be modified, typically as a qualified opinion, or an adverse opinion may be issued. In certain cases, a disclaimer of opinion may be appropriate. Again, I am obligated to communicate with you regarding any modification to my opinion, along with the anticipated wording.

I am required to inform you of certain uncorrected misstatements identified during the audit, and I must obtain representations from you acknowledging the uncorrected misstatements have been brought to your attention, and that you have considered the effects of these misstatements to be either material or immaterial individually and in aggregate to the financial report.

At the completion of the audit, I will prepare an Audit Management Letter to advise you of any matters encountered during the course of the audit that I believe should be brought to your attention. Please note you should not assume that matters reported to you, or that a report that there are no matters to be communicated, indicates that there are no additional matters that you should be aware of in meeting your responsibilities. The Audit Management Letter and Independent Auditor's Report including Section 129 Notice if applicable, are provided solely for the information and use of the trustee and should not be used for any other purpose.

Audit of SIS Compliance

I acknowledge that I am a member of a practice that applies ASQC 1, and that I have the assurance skills and techniques developed through intensive training and practical application, and that I have sufficient competence in the audit of self managed superannuation funds to accept responsibility for the assurance opinion that will be issued.

I acknowledge that during the compliance engagement, I will apply professional scepticism, exercise my professional judgment, and apply assurance skills and techniques in the planning and performing of the compliance engagement.

I am also required to form an opinion in respect of compliance with certain aspects of SISA and the SISR thereto, being the *Superannuation Industry (Supervision) Regulations 1994* ('**SISR**'), referred to as the Listed Provisions below. My Audit Report must be read in conjunction with the accompanying Management Letter and SISA Section 129 Notice, as applicable. I direct your attention to the fact that it is each trustee's responsibility to ensure compliance with SISA and the SISR. I note each trustee is responsible for providing access to all information that is relevant to the compliance engagement, and any additional information that may be required as part of the compliance engagement.

I note this is a direct engagement, and the compliance aspect of my audit is considered to be a reasonable assurance engagement. That is, I am required to plan the compliance engagement to reduce the engagement risk to an acceptably low level. The compliance aspect of the assurance report is intended to be used by the trustee of the Fund, and the legislative provisions requiring audit are determined by the Australian Taxation Office ('**ATO**') (the '**Listed Provisions**').

The assurance report, applicable to the year ended _____, must refer to the following SISA Sections and SISR Regulations:

Sections: 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K; and
Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA

The above Listed Provisions (also known as the applicable criteria) define the scope of the compliance engagement, and are the only compliance requirements being covered by this compliance engagement.

The trustee is responsible for complying with the Listed Provisions, including the identification of risks that might threaten Fund compliance. The trustee is responsible for designing and maintaining internal controls to mitigate these risks, including the risk of fraud in the hope that these risks do not prevent the Fund's ability to comply with the Listed Provisions.

Your signature below evidences your understanding and acknowledgement of these responsibilities.

Report on Significant Matters

Under Section 129 of SISA, I am required to report to you in writing if, during the course of, or in connection with, my audit, I become aware of any contravention of the Act or Regulations which I believe has occurred, is occurring or may occur. There are instances where I will be obligated to report the contravention(s) to the ATO. I am also required under Section 130 to report to you and the ATO if I believe the Fund may be about to become, or may be in an unsatisfactory financial position.

There may also be instances where I am obligated to report to the ATO under Section 130BA of the SISA.

Report on Other Matters

At the completion of the compliance audit, I will incorporate into my Audit Management Letter details of any non-compliance (unless considered clearly trivial) with the Listed Provisions not already communicated above under Significant Matters.

My procedures do not include a review of each member's Total Superannuation Balance (TSB), Transfer Balance Account Report (TBAR), Member Statements and the Fund's Self-Managed Superannuation Fund Annual Return. Accordingly, no opinion will be given and no responsibility taken for any issues arising from any inaccuracies regarding each member's TSB, the TBARs and Self-Managed Superannuation Fund Annual Return lodged with the ATO, nor the content of the Member Statements.

Compliance with Professional Standards

Where we suspect there may be any non-compliance with laws or regulations, we are required under APES 110 issued by the Accounting Professional & Ethical Standards Board to consider this matter. This may involve making further enquiries, considering the position and taking actions considered to be appropriate, with the objective being to rectify, remediate or mitigate the consequences of the non-compliance. This extends to a public interest duty as defined by APES 110.

Privacy and Quality Control

The conduct of my audit in accordance with Australian Auditing Standards means that information acquired by me in the course of the audit is subject to strict confidentiality requirements. I am also subject to the *Privacy Act 1988* in the handling of personal information.

I will not use any personal information obtained during the audit for any purposes other than for the purpose of conducting the audit.

I will keep secure personal information obtained during the audit to ensure it is not misused, lost, or improperly accessed, modified or disclosed. After completing the audit, I will return to you any physical documents containing personal information that I obtain from you during the course of the audit, except for copies or extracts as required to be retained by Auditing Standards.

Information will not be disclosed by me to other parties except as required or allowed for by law or professional standards, or with your authority. My audit files may, however, be subject to review as part of the quality control review program of the Institute of Public Accountants ('IPA'), the Chartered Accountants Australia And New Zealand ('CA ANZ'), CPA Australia ('CPA'), or any of the other Australian accounting bodies, which monitor compliance with professional standards by their members. My audit files may also be subject to review by the ATO or the Australian Securities and Investments Commission ('ASIC').

I advise you that by signing this letter you acknowledge that, if requested, my audit files relating to this audit will be made available under either of these review programs. Should this occur, I will advise you. The same strict confidentiality requirements apply under all the Australian accounting bodies, ATO and ASIC reviews that apply to me as your auditor.

Presentation of Audited Financial Statements on the Internet

Should the trustees of the Fund intend to electronically present the audited financial statements and audit report on an internet website, the security controls over information on the website should be addressed by the trustees to maintain the integrity of the data presented. The examination of the controls over the electronic presentation of audited financial information on a website is beyond the scope of the audit of the financial statements. Responsibility for the electronic presentation of the financial statements on a website is that of the trustees of the Fund.

Fees

I look forward to full co-operation with you and/or your Audit Intermediary and trust that you will make available to our office and I whatever records, documentation and other information are requested in connection with my audit. My fee is based on the time required by the individuals assigned to the engagement plus out-of-pocket expenses, and is payable upon issuance of my invoice. I note that, in certain instances, third parties contacted by our office in the conduct of my audit, may impose a fee for their services. This will typically apply to, but is not limited to, the provision of Bank Audit Certificates. Such costs are to be borne by the Fund's trustees.

Notwithstanding your (or my) right to terminate this engagement, there may be instances where I am still required to report on significant matters, as noted above, after the date of termination. You acknowledge that any time spent undertaking such obligations are to be paid for by the Fund, along with any direct or incidental costs in connection with these obligations, including by not limited to specific legal advice, the cost of any consultations with other professionals, and any other associated costs.

Cloud Computing

We utilise third party cloud computing software systems as part of our service delivery to you. We have assessed these service providers and have taken all reasonable measures to protect your privacy. Specifically, our firm uses:

- *Microsoft 360* for word processing and spreadsheets,
- *Google Business Email and Docs* for email services and spreadsheets respectively
- In-house cloud computing software systems for conducting the audit and managing workflow
- *Microsoft Azure Data Centre* for on-demand access to networks, servers and data storage, including backups.

We understand that *Microsoft 360* and *Google Business Email and Docs* utilise globally distributed data centre infrastructure. The *Microsoft Azure Data Centre* utilised in our service delivery for storage of all data and server backups is located in Sydney, Australia. All such systems are accessible only to authorised personnel.

Outsourced Services

As part of our service delivery to you, our firm utilises the services of an outsourcing service based in Maharashtra, India whose team members and management are under our direction. We utilise this service for collation of audit documentation. All work is monitored, reviewed, and completed by us. Signing this engagement is an acceptance of the use of our outsourcing service for this engagement.

Please also note that this engagement is limited liability engagement. Liability is limited by a scheme approved under Professional Standards Legislation.

Please sign and return this letter, together with other documents housed within the Audit Engagement Package, to my office to indicate that it is in accordance with your understanding of the arrangements for our engagement. Should a signed copy of the same not be provided to our office, delivery of our signed audit report may be delayed.

Other

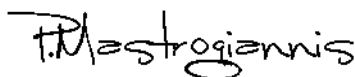
Prior to my accepting this appointment as auditor, I am obligated to contact your previous auditor. I may also need to request documentation, that may be contained in the audit file of your previous auditor. Your signature below permits my office or I to do this, and permits the previous auditor to provide that information. Should you not wish for my office or I to contact your previous auditor, please contact us to discuss the same.

This letter will be effective for future years until either party advises of any change in the arrangement. Please note that the engagement auditor assigned to this engagement will be allocated when the file is received for audit. On this basis, the auditor assigned may not be the undersigned and I may, on an as needs basis, engage additional external resources to assist in the engagement. However, the terms of the engagement remain the same as outlined in this letter.

Yours faithfully,

AXiA SUPER AUDITS

[ABN 73 133 954 211]

**Peter Mastrogiannis**

Director

Liability limited by a scheme approved under Professional Standards Legislation.

The terms of this engagement are acknowledged, understood and agreed to by the undersigned in my/our capacity as trustees/director/s of the corporate trustee of

Dated: / /

Private & Confidential

Peter Mastrogiannis
AXiA Super Audits Pty Ltd
PO Box 3553
AUSTRALIA FAIR QLD 4215

Dear Sir,

**MANAGEMENT REPRESENTATION LETTER
(the 'Fund'):**

In connection with your examination of our Fund for the financial year, we acknowledge that:

1. The Fund is not a reporting entity and the special purpose financial report is for distribution to Fund members. The preparation of the financial report satisfies the requirements of the *Superannuation Industry (Supervision) Act 1993* (the '**SISA**') and the *Superannuation Industry (Supervision) Regulations 1994* (the '**SISR**');
2. The financial statements of the Fund for the year ended are presented fairly in all material aspects, in accordance with the accounting policies adopted and as set out in the notes to the accounts; and
3. The operations of the Fund during the income year ended were conducted in accordance with the requirements of the SISA and SISR.

This letter is provided in connection with your audit of the financial statements and your determination of the Fund's compliance with the SISA and SISR for the year ended .

This letter should aid you in expressing an opinion as to whether:

- The financial statements are, in all material aspects, presented fairly and in accordance with the accounting principles adopted by the Fund and as set out in the notes to the financial statements; and
- Whether the Fund has complied, in all material aspects, with the SISA and SISR.

We acknowledge our responsibility for:

- Ensuring the financial statements are in accordance with the financial policies set out in the notes to the financial statements and that the financial report is free of material misstatement (including omissions); and
- Ensuring the Fund is maintained in accordance with the provisions of the SISA and SISR.

We have approved the financial report, as evidenced by our signature on the Trustee Declaration attached to the financial report.

The following representations are made which are true to the best of our knowledge and belief and are applicable to the audit. Where any of these representations do not apply, we have directly communicated the same to the auditor in writing.

1. Accounting Policies

All the significant accounting policies of the Fund are adequately described in Note 1 to the financial statements and are consistent with the policies adopted last year unless otherwise detailed in the Notes to the financial statements.

2. Fund Books / Records / Minutes

As agreed in the terms of this audit engagement, all financial books, records and related data have been made available to you, including relevant minutes of the trustee's meetings and the Trust Deed. This information has been retained in the appropriate format for the required period of time.

We confirm all transactions have been recorded and are reflected in the financial report.

With the exception of any data collated with regard to accounting estimates, no experts have been engaged in the preparation of documentation for your audit.

3. Asset Form

The assets of the Fund are being held in a form suitable for the benefit of the members of the Fund, and have been held in accordance with the Fund's investment strategy.

4. Ownership and Pledging of Assets

- a) The Fund has satisfactory title to all assets disclosed in the Statement of Financial Position;
- b) Investments are registered in the name of the trustee(s) as trustee for
- c) No assets of the Fund have been pledged to secure liabilities of the Fund (unless the charge relates to a limited recourse borrowing arrangement) or of others; and
- d) The trustee(s) is not aware of any assignment or charge over the Fund's assets, other than what is allowable by law.

5. Custodian Services

Where the Fund engages the services of a Custodian, we note:

- a) Notwithstanding the Custodian is engaged to assist with the holding, safeguarding and administration of certain Fund assets, we are responsible for investment decisions and to ensure the Fund's investment strategy is complied with;
- b) We are responsible for establishing the terms under which the Custodian is engaged;
- c) Investments and other reports are received at least quarterly, or more often as required;
- d) The nature of the relationship between the Fund and the Custodian engaged is consistent with the general terms of contracts of this nature.

It is noted that it is our responsibility to establish the terms under which the Custodian is engaged and to ensure the investments held by the custodian are in accordance with the Fund's investment strategy.

In instances where the Fund uses a Custodian, we confirm we have not been advised of any fraud, non-compliance with laws and regulations or uncorrected mis-statements that would affect the financial report of the Fund.

6. Investments

- a) Investments as at _____ are carried in the financial statements at market value, unless otherwise noted in the financial report. If an accounting estimate is used to determine the value to be reported, the trustee confirms a value was selected (based on the evidence collated) that most accurately reflects the market value of the asset. Save for the impact of events subsequent to year end, such amounts are considered reasonable in the light of present circumstances;
- b) There are no commitments, fixed or contingent, for the purchase or sale of long-term investments, that have not been disclosed in the financial report;
- c) The investment strategy has been determined with due regard to risk, return, liquidity and diversification. This is so even where investments chosen may be considered risky, may have negative or limited returns, may be illiquid and may not equate to a diversified portfolio;
- d) In the event the Fund does not have a diversified portfolio, the trustee confirms the risks associated with a lack of diversification were considered prior to making and maintaining investments;

- e) The investments held by the trustee are considered appropriate to meet the needs of the Fund member(s); and
- f) All investments are acquired, maintained and disposed of on an arm's length basis.

7. Accounting Estimates

We note accounting estimates may be needed where the Fund invests in property, unlisted investments, collectable or other tangible assets, or where the Fund transacts with related parties.

With regard to the use of any accounting estimates, we confirm we oversee the collation of information needed to evidence the estimate(s) set. We do not have a formal process to identify or address the risks relating to accounting estimates. Estimates undertaken for the purpose of compliance with SISA Section 109 or SISR Regulation 8.02B are supported by appropriate documentation.

We acknowledge and understand there is a degree of estimation uncertainty. We do not believe the level of estimation uncertainty needs separate disclosure in the financial report. We confirm the methods, assumptions and data used in the making of any accounting estimates are appropriate for the preparation and presentation of the special purpose financial report.

8. Trust Deed

The Fund is being conducted in accordance with its governing rules, at all times, and you have been provided with copies of any updates to the governing rules made during the financial year.

9. Income Tax Assessment Act, Superannuation Industry (Supervision) Act and Regulations

The Fund is in compliance with the requirements of the relevant *Income Tax Assessment Act* and is being conducted in accordance with the *Superannuation Industry (Supervision) Act 1993 ('SISA')*, and *Superannuation Industry (Supervision) Regulations 1994 ('SISR')*, (with the exception of any contraventions as identified by you as the auditor).

We specifically confirm:

- a) The individual trustees / the directors of the corporate trustee have been nominated and may only be removed in such manner and circumstances as are allowed in the trust deed;
- b) The trustee has complied with all the trustee standards set out in the Regulations and the covenants prescribed by SISA Section 52B; These trustee covenants require the trustee(s) to:
 - Act honestly in all matters affecting the superannuation fund;
 - Exercise a degree of care, skill and diligence as an ordinary prudent person;
 - Act in the best interests of the beneficiaries and classes of beneficiaries;
 - Keep Fund assets separate from other assets i.e., separate from the trustee's personal assets;
 - Do not do anything that would impede the proper performance and function of trustee powers;
 - Formulate and give effect to an investment strategy for any Fund reserves; and
 - Allow beneficiaries access to prescribed information or documents.
- c) Where the Fund has a corporate trustee, the directors of the corporate trustee have been nominated, have consented to act and may only be removed in such manner and circumstances as are allowed in the governing rules;
- d) No individual trustee / director of the corporate trustee is a disqualified person, as defined by Section 120 of the SISA;
- e) The trustee has complied with the investment standards set out in SISA and SISR; and
- f) Information retention obligations have been complied with.
- g) The trustees are not subject to any contract or obligation that would prevent or hinder them from properly executing their functions and powers.

We acknowledge we are responsible for complying with the Listed Provisions (per the Audit Engagement Letter), including the identification of risks that might threaten Fund compliance. We are responsible for designing and maintaining internal controls to mitigate these risks, including the risk of fraud in the hope that these risks do not hamper the Fund's ability to comply with the Listed Provisions.

All known instances of non-compliance or suspected non-compliance with the relevant Income Tax Assessment Act or the SISA and SISR legislation, whose effects should be considered when preparing the financial report, or that impact your obligation to report certain matters to the Australian Taxation Office, have been disclosed to you.

We confirm the Fund has complied with the provisions of any laws and regulations that may have a direct effect on the determination of material amounts and disclosures in the financial report, other than those you have advised.

10. Contributions

We confirm the contributions, if any, received by the Fund are within the limits imposed by the applicable Australian legislation, taking into account contributions paid to other superannuation funds. Any excessive contributions will be dealt with, as required, by either the legislation or the ATO.

11. Internal Controls

We acknowledge our responsibility for the design, implementation and maintenance of internal controls to prevent and detect fraud. We do not have an internal audit function. However, we have established and maintained an adequate internal control structure to facilitate the preparation of a reliable financial report and to ensure that the assets of the Fund are safeguarded from fraud or error. We have assessed the risk that the financial report may be materially mis-stated as a result of fraud and advise we have no knowledge of any actual, suspected or alleged fraud affecting the Fund. There have been no irregularities that could allude to a fraud affecting the Fund.

There are no specific risks arising from the information technology utilised by the Fund that require attention by the trustee.

To monitor internal controls over financial reporting, we review all reports provided by the information technology systems utilised by the Fund for accuracy. This assists in determining if the information is sufficiently reliable for financial reporting purposes.

There are no material transactions that have not been properly recorded in the records underlying the financial report.

12. Legal Matters

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

Any minutes of meetings with the Fund's legal counsel have been provided for audit review.

13. Related Parties

All related parties and related party transactions (if any) have been brought to your attention and have been appropriately accounted for. We confirm the effect of any related party relationships or transactions do not cause the financial report to be misleading.

Related party transactions and related amounts receivable or payable have been properly recorded and identified in the financial statements.

Any transactions that occur with related parties are conducted at arm's length.

14. Subsequent Events

The trustee has no formal procedures for the identification of subsequent events, however, we monitor investments and markets information relevant to the Fund on an ongoing basis.

Subsequent to the end of the financial year there have been considerable economic impacts in Australia and internationally arising from the outbreak of the COVID-19.

At the date of signing the financial statements, we are currently unable to determine the financial impact of COVID-19.

The financial statements for the year ended _____ have not taken into account the financial impact of COVID-19. The impacts may include a material reduction in the carrying value of the Fund's assets and investments. We acknowledge our responsibility to continuously monitor the situation and assess the impact including whether the Fund remains a going concern and its ability to pay its liabilities and any future retirement benefits.

Other than those reported, there are no events subsequent to year end, nor any new litigation or claims referred to the Fund's legal counsel, that would require adjustment to, or disclosure in, the financial report.

We note there are no further subsequent events that could have significant effect on the Fund's compliance and therefore on your opinion for the compliance engagement (other than those advised to you directly by us).

15. Going Concern Assumption

We confirm we have no knowledge of any events or conditions that would cast significant doubt on the Fund's ability to continue as a going concern.

16. Uncorrected Misstatements

We note that where any uncorrected misstatements were identified by the auditor, they have been brought to our attention. The material effect of these uncorrected misstatements on the financial report has been considered both individually and in aggregate. Appropriate remedial action has been taken where the effect on the financial report is material.

17. Definition of an SMSF

The Fund meets the definition of a Self Managed Superannuation Fund as set out in Section 17A of the SISA.

18. Sole Purpose of the Fund

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

19. Asset Form

The Fund's assets are held in a form suitable for the benefit of the members of the Fund and are in line with the investment strategy of the Fund.

20. Fund Membership

We confirm that each member of the Fund executed a Member Application Form applying for membership to the Fund prior to the commencement of their membership. We further confirm that we have retained said Applications with the Fund's permanent records.

21. Trusteeship – Consent to Act

We confirm that each trustee (or director of the corporate trustee) has consented in writing to their appointment to act as trustee (or director of the corporate trustee). We further confirm that we have retained said Consents to Act with the Fund's permanent records.

22. Risk of Fraud

The nature, extent and frequency of assessments undertaken by us to conclude that there is a low risk that the financial report is materially misstated due to fraud, are informal and ad-hoc given the nature of the Fund. However, we confirm:

- a) The trustees are signatories on all transactions, no other party has the authority to act on behalf of the trustee; and
- b) Reconciliations are undertaken by the Fund's accountant for both investments held and all bank accounts maintained by the Fund.

In instances where the Fund uses a custodian, we confirm the trustees have granted authority to the approved custodian to act on their behalf. In those instances, the trustees and/or its custodian can be signatory on any or all transactions.

We have not identified any specific risks of fraud. However, we acknowledge that if fraud existed within the Fund, the most likely areas of concern would be investments or cash being misappropriated or contributions being intercepted prior to being banked into the Fund's bank account.

23. Procedures for Identifying and Responding to Fraud

We believe the procedures in place reduce the risk of fraud. However, should fraudulent activity be identified, the trustee would ensure all trustees are aware of the situation and the Fund's accountant and auditor would be informed.

Depending on the situation, steps would be implemented to cease the fraudulent activity and controls would be put in place to limit any such future activity from affecting the Fund.

24. Existence of Fraud, Error and Non-Compliance

There has been no:

- (a) Fraud, error, or non-compliance with the laws and regulations by persons who are involved in the internal management of the Fund;
- (b) Fraud, error, or non-compliance with laws and regulations that could have a material effect on the financial reports of the Fund; and
- (c) Communications from regulatory agencies concerning non-compliance with or deficiencies in the financial reporting practices of the Fund. Where there has been correspondence or undertakings, for example from the ATO, we have advised you of these.

25. Safeguarding Assets

We have considered the importance of safeguarding the assets of the Fund, and we confirm we have the following procedures in place to achieve this:

- a) Authorised signatories on bank and investment accounts are regularly reviewed and considered appropriate; and
- b) Tangible assets are, where appropriate, adequately insured and appropriately stored.

26. Legislative Requirements

The Fund is managed in accordance with the SIS Act and the SISR. We have complied with the requirements to retain all accounting records and financial statements for 5 years, minutes and records of trustees' meetings for 10 years, and signed trustee declarations in the approved form for each trustee appointed after 30 June 2007 as required by the SIS Act.

27. Work Test

The trustee confirms that any member aged 65 years or above has provided a declaration that they have satisfied the work test requirement (they were gainfully employed for at least 40 hours in a period of not more than 30 consecutive days during the year) in relation to non-mandated contributions.

The trustees confirm that no members aged 75 years or above received any non-mandated contributions.

28. Fund Residency

The trustees confirm the Fund satisfies the requirements to be an Australian Superannuation Fund, the central management and control of the Fund is ordinarily located in Australia and contributions have been accepted in accordance with the residency requirements.

29. Outstanding Legal Action

The trustees confirm that there is no outstanding legal action or claims against the Fund.

30. Other Matters

We confirm that the trustee(s) / corporate trustee director(s), member(s) and related parties thereof, have not personally used (including leased, borrowed, loaned) any Fund assets during the year ended _____, except where such use would not result in a breach of the SISA and/or SISR.

31. Documentation

We acknowledge that we are responsible for providing you, as auditor, with access to all information that is relevant to the preparation of the financial report, and any additional information you may request. Where documentation has been provided electronically to our advisor, accountant, or financial planner, as applicable, for the preparation of the Fund's special purpose financial report or to the auditor, for the conduct of your audit, we acknowledge that we have not altered, or caused for it to be altered, in any way. We warrant that all documentation provided to you in this manner is an exact copy of the original as issued by the issuer.

Where the Fund's accounting records presented for audit have included transaction listing(s) generated by us or on our behalf in lieu of the provision of bank statements issued by the Fund's financial institution(s), we also represent that we have not altered, or caused for it to be altered, in any way and that the transaction details noted thereon (amounts, narrations, dates, account name, etc) are the exact same as noted on the actual bank statement(s) issued by the Fund's financial institution(s).

32. Communication & Delivery of Audit Matters

We acknowledge that, in your conduct of the Fund's audit, you will communicate all audit matters, via email and/or telephone, with the Fund Administrator, Financial Advisor and/ or Accountant (the '**Audit Intermediary**') that we have engaged to facilitate the administration and audit liaison for our Fund.

We consent to the release of all audit material, comprising Audit Report, Audit Management Letter and Auditor Contravention Report, as applicable, to the Fund's Audit Intermediary.

We accept that provision of all audit material to the Audit Intermediary constitutes delivery to us, in our capacity as trustee(s) of the Fund.

Yours faithfully,

The terms of this engagement are acknowledged, understood and agreed to by the undersigned in my/our capacity as trustees/director/s of the corporate trustee of

Dated: / /

Signing Package



Actions Required:

Applicable

1. Peruse the associated financial report to ensure no inadvertent errors
2. Sign & date all documents where indicated and return to our office
3. Arrange payment of the SMSFs Income Tax Liability
4. Await refund of the SMSFs Income Tax Asset
5. Await the SMSFs Audit Report.

☐☐☐☐☐

SECTION A – AUTHORITY AND DECLARATION

I / We, the undersigned, whose details appear in Section D, express the opinions detailed in Section E, on behalf of the entity detailed in Section B, for the financial year detailed in Section C.
This declaration is signed in accordance with a resolution of the trustee(s) / directors.

SECTION B – FUND DETAILS

Fund Name	
-----------	--

SECTION C – FINANCIAL YEAR

Financial year end date	
-------------------------	--

SECTION D – TRUSTEE / DIRECTOR DETAILS

Trustee / Director name		Signature		Date	
Trustee / Director name		Signature		Date	

SECTION E – OPINIONS

The trustee(s) have determined that the Fund is not a reporting entity.

The trustee(s) have determined that this special purpose financial report should be prepared in accordance with the accounting policies described in Note 1 in this financial report.

The Trustee(s) believe the financial report presents fairly the financial position of the Fund and the results of its operations in accordance with the accounting policies described in Note 1 to the financial report.

The Trustee(s) believe the financial report has been prepared in accordance with the requirements of the Trust Deed.

The Trustee(s) believe the operation of the Fund has been carried out in accordance with its Trust Deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993.

SIGN HERE

DATE HERE

Contribution & Benefit Payment Confirmation

SECTION A – FUND DETAILS

Fund name	
Balance date	

SECTION B – DETAILS OF PERSON MAKING THE CONFIRMATION

I, whose details appear in Section C below, being the Member of the entity detailed in Section A, do hereby affirm and attest that the amounts and allocations detailed in Section D do accurately reflect the contributions made for and benefit payments drawn by the members detailed in Section D in respect of the year of income ended on the date detailed in Section A.

SECTION C – CONTACT DETAILS OF PERSON MAKING THE CONFIRMATION

Name	
Postal Address	

SECTION D – CONTRIBUTION, ROLL-OVER & BENEFIT PAYMENT DETAILS

Member Name				
Date of Birth				
Fund Phase				
Pension Type				
Employer Contributions				
Member Concessional Contributions				
Member Non-Concessional Contributions				
Govt Co-Contributions				
Other Contributions				
Roll-Ins				
Pension Payments				
Lump Sum Withdrawals				
Roll-Outs				

SECTION E – SIGNATURE OF PERSON MAKING THE CONFIRMATION

Signature		Date	
-----------	--	------	--



Subject Matter: Commencement of an Account Based Pension

Member Name: Rowsell, Peter (the 'Member')

Fund Name: Scochen Superfund (the 'Fund')

I wish to inform the Trustee(s) of the Fund that I would like to commence an Account Based Pension.

I would like the Account Based Pension to commence on 13/10/2021.

I would like to finance the Account Based Pension with \$219,500 standing to the credit of my member account in the Fund.


In the event of my death this pension reverts.

My reversionary beneficiary's name is Rowsell, Susan.

My reversionary beneficiary's date of birth is 22/05/1963.

My date of birth is 02/04/1963.

My Tax File Number is Provided.

I permanently retired on 14/05/2021. 

I would like for my pension to be paid periodically.

 SIGN HERE

Rowsell, Peter

Rowsell, Peter (the 'Member')

Scochen Superfund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence an Account Based Pension.

This pension will operate in accordance with SIS Regulation 1.06(9A) and the Trustee(s) hereby notify the member of the procedures adopted regarding the commencement of your Account Based Pension. As the trust deed is silent in respect of a specific pension process, the Trustee(s) have decided to adopt the following procedures in respect of your pension:

1. Determine the proportion of the monies in the member's account balance that will be used to support the pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Determine an appropriate investment strategy in relation to the assets that will be used to support the pension.
3. Calculate the annual pension payment in accordance with the relevant formula pertaining to an Account Based Pension.
4. Calculate the tax free amount of the pension payment, being the tax free return of capital component of the payment.
5. Provide the member with a return notification to confirm the various details of the pension.
6. Establish a separate pension account from which the pension will be paid, with an amount of assets transferred from the member's balance in the Fund.
7. Commence to pay the pension with reference to the minimum limits imposed by the relevant rules and regulations.
8. Register as a Group Employer (if required), and deduct any PAYG Withholding Tax (as applicable) having regard to the TFN and PAYG Withholding Declarations made by the member.

SIGN HERE

Rowsell, Peter

Pension Implementation Procedures:

1. Determine the proportion of the Member's balance that will be used to support the Account Based Pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Provide the Member with a return notification to confirm the various details of the Account Based Pension and include any relevant procedural forms obtained from the Australian Taxation Office.
3. Establish a separate pension account, from which the pension will be paid, with an amount of assets transferred from the Member's account balance in the Fund.
4. Commence to pay the pension in amounts determined with reference to the minimum limits imposed by the relevant rules and regulations.
5. Register as a Group Employer with the PAYG system (if required) and deduct any group tax (as applicable) having regard to the TFN declaration made by the Member.

Trustee Notification:

IT WAS RESOLVED that the Trustee(s) would notify the Member regarding the procedures adopted for the commencement of his / her Account Based Pension.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.

SIGN HERE

Rowsell, Peter
Chairperson

6. **Frequency of Pension Payments:** . The payment frequency of the Account Based Pension is in accordance with your instructions to the Trustee(s).

7. **Completion of Tax Forms:** As a pension member of the Fund you may be required to complete a 'TFN Declaration Form'. This form is necessary for the Trustee(s) to determine the amount of PAYG Withholding tax to be deducted from any payment (where applicable), on your behalf. You may also need to complete a 'Withholding Declaration' form if you wish to claim the Senior Australian Tax Offset and certain rebates. These forms must be completed and forwarded to the Trustee(s) prior to the commencement of your pension.

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.

SIGN HERE

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.

SIGN HERE

**Resolution re
Preservation Status of
Account Balance:**

IT WAS RESOLVED that the Trustee(s) are satisfied that the Member has met a condition of release and there are sufficient monies in the Member's account with which to commence the desired pension.

Pension Components:

IT WAS RESOLVED that of the Member's balance will be required to support the Account Based Pension. This amount comprises the following components:

Taxable:	<input type="text" value="\$0"/>
Tax Free:	<input type="text" value="\$219,500"/>

Tax Free Proportion:

IT WAS NOTED that the Account Based Pension will have a tax free proportion:

The Tax Free Proportion is .

Minimum Drawdown:

IT WAS NOTED that the Account Based Pension is subject to a minimum payment.

The Minimum Payment is .

Trustee Notification:

IT WAS RESOLVED that all relevant details in relation to payment of the pension will be confirmed by the Member in a notification to the Trustee(s) (copy attached) before proceeding.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.

SIGN HERE

Chairperson

Subject Matter: Commencement of an Account Based Pension

Member Name: Rowsell, Susan (the 'Member')

Fund Name: Scochen Superfund (the 'Fund')

I wish to inform the Trustee(s) of the Fund that I would like to commence an Account Based Pension.

I would like the Account Based Pension to commence on 13/10/2021.

I would like to finance the Account Based Pension with \$316,500 standing to the credit of my member account in the Fund.


In the event of my death this pension reverts.

My reversionary beneficiary's name is Rowsell, Peter.

My reversionary beneficiary's date of birth is 02/04/1963.

My date of birth is 22/05/1963.

My Tax File Number is Provided.

I permanently retired on 30/06/2018. 

I would like for my pension to be paid periodically.



Rowsell, Susan

Rowsell, Susan (the 'Member')

Scochen Superfund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence an Account Based Pension.

This pension will operate in accordance with SIS Regulation 1.06(9A) and the Trustee(s) hereby notify the member of the procedures adopted regarding the commencement of your Account Based Pension. As the trust deed is silent in respect of a specific pension process, the Trustee(s) have decided to adopt the following procedures in respect of your pension:

1. Determine the proportion of the monies in the member's account balance that will be used to support the pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Determine an appropriate investment strategy in relation to the assets that will be used to support the pension.
3. Calculate the annual pension payment in accordance with the relevant formula pertaining to an Account Based Pension.
4. Calculate the tax free amount of the pension payment, being the tax free return of capital component of the payment.
5. Provide the member with a return notification to confirm the various details of the pension.
6. Establish a separate pension account from which the pension will be paid, with an amount of assets transferred from the member's balance in the Fund.
7. Commence to pay the pension with reference to the minimum limits imposed by the relevant rules and regulations.
8. Register as a Group Employer (if required), and deduct any PAYG Withholding Tax (as applicable) having regard to the TFN and PAYG Withholding Declarations made by the member.

SIGN HERE

Rowsell, Susan

Pension Implementation Procedures:

1. Determine the proportion of the Member's balance that will be used to support the Account Based Pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Provide the Member with a return notification to confirm the various details of the Account Based Pension and include any relevant procedural forms obtained from the Australian Taxation Office.
3. Establish a separate pension account, from which the pension will be paid, with an amount of assets transferred from the Member's account balance in the Fund.
4. Commence to pay the pension in amounts determined with reference to the minimum limits imposed by the relevant rules and regulations.
5. Register as a Group Employer with the PAYG system (if required) and deduct any group tax (as applicable) having regard to the TFN declaration made by the Member.

Trustee Notification:

IT WAS RESOLVED that the Trustee(s) would notify the Member regarding the procedures adopted for the commencement of his / her Account Based Pension.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.



Rowsell, Susan
Chairperson

6. **Frequency of Pension Payments:** . The payment frequency of the Account Based Pension is in accordance with your instructions to the Trustee(s).
7. **Completion of Tax Forms:** As a pension member of the Fund you may be required to complete a 'TFN Declaration Form'. This form is necessary for the Trustee(s) to determine the amount of PAYG Withholding tax to be deducted from any payment (where applicable), on your behalf. You may also need to complete a 'Withholding Declaration' form if you wish to claim the Senior Australian Tax Offset and certain rebates. These forms must be completed and forwarded to the Trustee(s) prior to the commencement of your pension.

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.

SIGN HERE

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.

SIGN HERE

**Resolution re
Preservation Status of
Account Balance:**

IT WAS RESOLVED that the Trustee(s) are satisfied that the Member has met a condition of release and there are sufficient monies in the Member's account with which to commence the desired pension.

Pension Components:

IT WAS RESOLVED that of the Member's balance will be required to support the Account Based Pension. This amount comprises the following components:

Taxable:	<input type="text" value="\$0"/>
Tax Free:	<input type="text" value="\$316,500"/>

Tax Free Proportion:

IT WAS NOTED that the Account Based Pension will have a tax free proportion:

The Tax Free Proportion is .

Minimum Drawdown:

IT WAS NOTED that the Account Based Pension is subject to a minimum payment.

The Minimum Payment is .

Trustee Notification:

IT WAS RESOLVED that all relevant details in relation to payment of the pension will be confirmed by the Member in a notification to the Trustee(s) (copy attached) before proceeding.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.

SIGN HERE

Chairperson

Subject Matter: Commencement of an Account Based Pension

Member Name: Rowsell, Peter (the 'Member')

Fund Name: Scochen Superfund (the 'Fund')

I wish to inform the Trustee(s) of the Fund that I would like to commence an Account Based Pension.

I would like the Account Based Pension to commence on 14/10/2021.

I would like to finance the Account Based Pension with \$215,472 standing to the credit of my member account in the Fund.


In the event of my death this pension reverts.

My reversionary beneficiary's name is Rowsell, Susan.

My reversionary beneficiary's date of birth is 22/05/1963.

My date of birth is 02/04/1963.

My Tax File Number is Provided.

I permanently retired on 14/05/2021. 

I would like for my pension to be paid periodically.

 SIGN HERE

Rowsell, Peter

Rowsell, Peter (the 'Member')

Scochen Superfund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence an Account Based Pension.

This pension will operate in accordance with SIS Regulation 1.06(9A) and the Trustee(s) hereby notify the member of the procedures adopted regarding the commencement of your Account Based Pension. As the trust deed is silent in respect of a specific pension process, the Trustee(s) have decided to adopt the following procedures in respect of your pension:

1. Determine the proportion of the monies in the member's account balance that will be used to support the pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Determine an appropriate investment strategy in relation to the assets that will be used to support the pension.
3. Calculate the annual pension payment in accordance with the relevant formula pertaining to an Account Based Pension.
4. Calculate the tax free amount of the pension payment, being the tax free return of capital component of the payment.
5. Provide the member with a return notification to confirm the various details of the pension.
6. Establish a separate pension account from which the pension will be paid, with an amount of assets transferred from the member's balance in the Fund.
7. Commence to pay the pension with reference to the minimum limits imposed by the relevant rules and regulations.
8. Register as a Group Employer (if required), and deduct any PAYG Withholding Tax (as applicable) having regard to the TFN and PAYG Withholding Declarations made by the member.

SIGN HERE

Rowsell, Peter

**Pension Implementation
Procedures:**

1. Determine the proportion of the Member's balance that will be used to support the Account Based Pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Provide the Member with a return notification to confirm the various details of the Account Based Pension and include any relevant procedural forms obtained from the Australian Taxation Office.
3. Establish a separate pension account, from which the pension will be paid, with an amount of assets transferred from the Member's account balance in the Fund.
4. Commence to pay the pension in amounts determined with reference to the minimum limits imposed by the relevant rules and regulations.
5. Register as a Group Employer with the PAYG system (if required) and deduct any group tax (as applicable) having regard to the TFN declaration made by the Member.

Trustee Notification:

IT WAS RESOLVED that the Trustee(s) would notify the Member regarding the procedures adopted for the commencement of his / her Account Based Pension.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.

SIGN HERE

Rowsell, Peter
Chairperson

6. **Frequency of Pension Payments:** . The payment frequency of the Account Based Pension is in accordance with your instructions to the Trustee(s).
7. **Completion of Tax Forms:** As a pension member of the Fund you may be required to complete a 'TFN Declaration Form'. This form is necessary for the Trustee(s) to determine the amount of PAYG Withholding tax to be deducted from any payment (where applicable), on your behalf. You may also need to complete a 'Withholding Declaration' form if you wish to claim the Senior Australian Tax Offset and certain rebates. These forms must be completed and forwarded to the Trustee(s) prior to the commencement of your pension.

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

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SIGN HERE

**Resolution re
Preservation Status of
Account Balance:**

IT WAS RESOLVED that the Trustee(s) are satisfied that the Member has met a condition of release and there are sufficient monies in the Member's account with which to commence the desired pension.

Pension Components:

IT WAS RESOLVED that of the Member's balance will be required to support the Account Based Pension. This amount comprises the following components:

Taxable:	<input type="text" value="\$0"/>
Tax Free:	<input type="text" value="\$215,472"/>

Tax Free Proportion:

IT WAS NOTED that the Account Based Pension will have a tax free proportion:

The Tax Free Proportion is .

Minimum Drawdown:

IT WAS NOTED that the Account Based Pension is subject to a minimum payment.

The Minimum Payment is .

Trustee Notification:

IT WAS RESOLVED that all relevant details in relation to payment of the pension will be confirmed by the Member in a notification to the Trustee(s) (copy attached) before proceeding.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.

SIGN HERE

Chairperson

Subject Matter: Commencement of an Account Based Pension

Member Name: Rowsell, Susan (the 'Member')

Fund Name: Scochen Superfund (the 'Fund')

I wish to inform the Trustee(s) of the Fund that I would like to commence an Account Based Pension.

I would like the Account Based Pension to commence on 14/10/2021.

I would like to finance the Account Based Pension with \$216,588 standing to the credit of my member account in the Fund.


In the event of my death this pension reverts.

My reversionary beneficiary's name is Rowsell, Peter.

My reversionary beneficiary's date of birth is 02/04/1963.

My date of birth is 22/05/1963.

My Tax File Number is Provided.

I permanently retired on 30/06/2018. 

I would like for my pension to be paid periodically.

 SIGN HERE

Rowsell, Susan

Rowsell, Susan (the 'Member')

Scochen Superfund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence an Account Based Pension.

This pension will operate in accordance with SIS Regulation 1.06(9A) and the Trustee(s) hereby notify the member of the procedures adopted regarding the commencement of your Account Based Pension. As the trust deed is silent in respect of a specific pension process, the Trustee(s) have decided to adopt the following procedures in respect of your pension:

1. Determine the proportion of the monies in the member's account balance that will be used to support the pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Determine an appropriate investment strategy in relation to the assets that will be used to support the pension.
3. Calculate the annual pension payment in accordance with the relevant formula pertaining to an Account Based Pension.
4. Calculate the tax free amount of the pension payment, being the tax free return of capital component of the payment.
5. Provide the member with a return notification to confirm the various details of the pension.
6. Establish a separate pension account from which the pension will be paid, with an amount of assets transferred from the member's balance in the Fund.
7. Commence to pay the pension with reference to the minimum limits imposed by the relevant rules and regulations.
8. Register as a Group Employer (if required), and deduct any PAYG Withholding Tax (as applicable) having regard to the TFN and PAYG Withholding Declarations made by the member.

SIGN HERE

Rowsell, Susan

Pension Implementation Procedures:

1. Determine the proportion of the Member's balance that will be used to support the Account Based Pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Provide the Member with a return notification to confirm the various details of the Account Based Pension and include any relevant procedural forms obtained from the Australian Taxation Office.
3. Establish a separate pension account, from which the pension will be paid, with an amount of assets transferred from the Member's account balance in the Fund.
4. Commence to pay the pension in amounts determined with reference to the minimum limits imposed by the relevant rules and regulations.
5. Register as a Group Employer with the PAYG system (if required) and deduct any group tax (as applicable) having regard to the TFN declaration made by the Member.

Trustee Notification:

IT WAS RESOLVED that the Trustee(s) would notify the Member regarding the procedures adopted for the commencement of his / her Account Based Pension.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.



Rowsell, Susan
Chairperson

6. **Frequency of Pension Payments:** . The payment frequency of the Account Based Pension is in accordance with your instructions to the Trustee(s).

7. **Completion of Tax Forms:** As a pension member of the Fund you may be required to complete a 'TFN Declaration Form'. This form is necessary for the Trustee(s) to determine the amount of PAYG Withholding tax to be deducted from any payment (where applicable), on your behalf. You may also need to complete a 'Withholding Declaration' form if you wish to claim the Senior Australian Tax Offset and certain rebates. These forms must be completed and forwarded to the Trustee(s) prior to the commencement of your pension.

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.

SIGN HERE

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.

SIGN HERE

**Resolution re
Preservation Status of
Account Balance:**

IT WAS RESOLVED that the Trustee(s) are satisfied that the Member has met a condition of release and there are sufficient monies in the Member's account with which to commence the desired pension.

Pension Components:

IT WAS RESOLVED that of the Member's balance will be required to support the Account Based Pension. This amount comprises the following components:

Taxable:	<input type="text" value="\$0"/>
Tax Free:	<input type="text" value="\$216,588"/>

Tax Free Proportion:

IT WAS NOTED that the Account Based Pension will have a tax free proportion:

The Tax Free Proportion is .

Minimum Drawdown:

IT WAS NOTED that the Account Based Pension is subject to a minimum payment.

The Minimum Payment is .

Trustee Notification:

IT WAS RESOLVED that all relevant details in relation to payment of the pension will be confirmed by the Member in a notification to the Trustee(s) (copy attached) before proceeding.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.

SIGN HERE

Chairperson



Request to adjust concessional contributions

WHO SHOULD COMPLETE THIS FORM?

Only members of a self-managed superannuation fund (SMSF) can complete this form for contributions they made to their SMSF.

COMPLETING THIS FORM

The instructions contain important information

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

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

Section A: Your details

1 Tax file number (TFN) 1 6 2 5 2 3 8 6 4

! You don't have to provide your TFN to us. However, if you do, it will help us identify you correctly and process your form quickly. For more information on privacy, refer to ato.gov.au/privacy

2 Full name

Title: Mr ☐ Mrs ☐ Miss ☐ Ms ☒ Other

Family name

ROWSELL

First given name

PETER

Other given names

BRIAN

3 Date of birth 0 2 / 0 4 / 1 9 6 3

4 Current postal address

Street address

15 HARWOOD STREET

Suburb/town/locality

BARDON

State/territory

Q L D ▼

(Australia only)

Postcode

4 0 6 5

(Australia only)

5 Daytime phone number (include area code) 0 7 3 2 2 6 2 9 6 6

Section B: Self Managed Superannuation Fund Details

The SMSF to which the concessional contributions to be adjusted were made:

6 What is your Australian business number (ABN)? 1 7 6 9 3 6 4 9 5 9 0

7 Fund name

SCOCHEN SUPERFUND

Section C: Details of the financial years in which concessional contributions will be adjusted

8 Year 1 – The financial year in which the contributions referred to in Section D were **made** to the SMSF but not allocated to you:

Year ending 30 June


9 Year 2 – The financial year in which the contributions referred to in Section D were **allocated** to you by the SMSF's trustees:

Year ending 30 June

Section D: Details of concessional contributions to be adjusted


10 Personal Contributions – The amount of the personal contributions you made to the SMSF in Year 1, which were not allocated until Year 2, and for which you will be claiming a tax deduction in Year 1.

\$

 In the SMSF annual return for Year 1, these contributions will be included as 'assessable personal contributions' in Section B and as 'personal contributions' made by you in Section F or G.

11 Employer Contributions – The amount of the employer contributions, including salary sacrifice contributions, your employer made to the SMSF in Year 1 and which were not allocated to you until Year 2.

\$

 In the SMSF annual return for Year 1, these contributions will be included as 'assessable employer contributions' in Section B and as 'employer contributions' made on your behalf in Section F or G.

Section E: Declaration

Privacy

The ATO is a government agency bound by the Privacy Act 1988 in terms of collection and handling of personal information and TFNs. For further information about privacy law notices go to ato.gov.au/privacy

Complete the declaration that applies to you. Print your full name then sign and date the declaration.

INDIVIDUAL DECLARATION

I declare that the information contained in this form is true and correct.

Name (Print in BLOCK LETTERS)

Signature

SIGN HERE

Date

Day

Month

Year

 / /

DATE HERE

AGENT OR AUTHORISED OFFICER DECLARATION

complete this declaration if you are an authorised representative of the individual shown in Section A.

I declare that:

- ☐ I have prepared the form with the information supplied by the individual
- ☐ I have received a declaration made by the individual that the information provided to me for the preparation of this statement is true and correct
- ☐ I am authorised by the individual to give the information in this form to the Australian Taxation Office.

Signature

Date

Day

Month

Year

 / /

Tax agent number (if applicable)

Name of organisation (if applicable)

Agent or Authorised Officer name

Title: Mr ☐ Mrs ☐ Miss ☐ Ms ☒ Other

Family name

First given name

Other given names

Agent or Authorised Officer phone number (include area code)

Agent or Authorised Officer address

Street address

Suburb/town/locality

State/territory

(Australia only)

Postcode

(Australia only)

Lodging your form

Post or fax your completed and signed form to:

- fax on 1300 139 024
- mail to
Australian Taxation Office
PO Box 3578
ALBURY NSW 2640

Print form

Reset form

If you reset without printing, all your data will be lost. Continue reset?

No

Yes



Request to adjust concessional contributions

WHO SHOULD COMPLETE THIS FORM?

Only members of a self-managed superannuation fund (SMSF) can complete this form for contributions they made to their SMSF.

COMPLETING THIS FORM

The instructions contain important information

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

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

Section A: Your details

1 Tax file number (TFN) 4 8 7 5 6 7 4 1 2

! You don't have to provide your TFN to us. However, if you do, it will help us identify you correctly and process your form quickly. For more information on privacy, refer to ato.gov.au/privacy

2 Full name

Title: Mr ☐ Mrs ☐ Miss ☐ Ms ☒ Other

Family name

ROWSELL

First given name

SUSAN

Other given names

3 Date of birth 0 2 / 0 4 / 1 9 6 3

4 Current postal address

Street address

15 HARWOOD STREET

Suburb/town/locality

BARDON

State/territory

Q L D ▼

(Australia only)

Postcode

4 0 6 5

(Australia only)

5 Daytime phone number (include area code) 0 7 3 2 2 6 2 9 6 6

Section B: Self Managed Superannuation Fund Details

The SMSF to which the concessional contributions to be adjusted were made:

6 What is your Australian business number (ABN)? 1 7 6 9 3 6 4 9 5 9 0

7 Fund name

SCOCHEN SUPERFUND

Section C: Details of the financial years in which concessional contributions will be adjusted

8 Year 1 – The financial year in which the contributions referred to in Section D were **made** to the SMSF but not allocated to you:

Year ending 30 June


9 Year 2 – The financial year in which the contributions referred to in Section D were **allocated** to you by the SMSF's trustees:

Year ending 30 June

Section D: Details of concessional contributions to be adjusted


10 Personal Contributions – The amount of the personal contributions you made to the SMSF in Year 1, which were not allocated until Year 2, and for which you will be claiming a tax deduction in Year 1.

\$

 In the SMSF annual return for Year 1, these contributions will be included as 'assessable personal contributions' in Section B and as 'personal contributions' made by you in Section F or G.

11 Employer Contributions – The amount of the employer contributions, including salary sacrifice contributions, your employer made to the SMSF in Year 1 and which were not allocated to you until Year 2.

\$

 In the SMSF annual return for Year 1, these contributions will be included as 'assessable employer contributions' in Section B and as 'employer contributions' made on your behalf in Section F or G.

Section E: Declaration

Privacy

The ATO is a government agency bound by the Privacy Act 1988 in terms of collection and handling of personal information and TFNs. For further information about privacy law notices go to ato.gov.au/privacy

Complete the declaration that applies to you. Print your full name then sign and date the declaration.

INDIVIDUAL DECLARATION

I declare that the information contained in this form is true and correct.

Name (Print in BLOCK LETTERS)

Signature

SIGN HERE

Date

Day

Month

Year

 / /

DATE HERE

AGENT OR AUTHORISED OFFICER DECLARATION

complete this declaration if you are an authorised representative of the individual shown in Section A.

I declare that:

- ☐ I have prepared the form with the information supplied by the individual
- ☐ I have received a declaration made by the individual that the information provided to me for the preparation of this statement is true and correct
- ☐ I am authorised by the individual to give the information in this form to the Australian Taxation Office.

Signature

Date

Day

Month

Year

 / /

Tax agent number (if applicable)

Name of organisation (if applicable)

Agent or Authorised Officer name

Title: Mr ☐ Mrs ☒ Miss ☐ Ms ☒ Other

Family name

First given name

Other given names

Agent or Authorised Officer phone number (include area code)

Agent or Authorised Officer address

Street address

Suburb/town/locality

State/territory

(Australia only)

Postcode

(Australia only)

Lodging your form

Post or fax your completed and signed form to:

- fax on 1300 139 024
- mail to
Australian Taxation Office
PO Box 3578
ALBURY NSW 2640

Print form

Reset form

If you reset without printing, all your data will be lost. Continue reset?

No

Yes

PAYG Payment Summary - Superannuation Income Stream

Payment summary for year ending 30 June 2022

Warning: This form has been designed to assist you to prepare the Australian Tax Office's PAYG Payment Summary Statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

Payee Details

Payee's surname or family name

ROWSELL

Payee's given name(s)

PETER

Payee's address

15 HARWOOD STREET

BARDON

QLD 4065

Date of birth

02/04/1963

NOTICE TO PAYEE If this payment summary shows an amount in the total tax withheld box, you must lodge a tax return. If no tax was withheld, you may still have to lodge a tax return. If you have already lodged your tax return, you may need to lodge an amendment request. For more information about this payment summary, lodging your tax return or an amendment request, you can: - visit www.ato.gov.au - refer to TaxPack - phone 132861

Period of payment 01/07/2021 to 30/06/2022

Payee's Tax File Number

On File

Total Tax Withheld \$

Taxable component

Taxed element

\$ 25,759

Untaxed element

\$

Tax free component

\$ 10,789

Tax offset amount

\$ 3,863

Lump sum in arrears - taxable component

\$

Lump sum in arrears - tax free component

\$

Payer Details

Payer's ABN or Withholder Payer Number

17693649590

Branch Number

Payer's Name

SCOCHEN SUPERFUND

Signature of authorised person



DATE HERE

Date

/ /

PAYG Payment Summary - Superannuation Income Stream

Payment summary for year ending 30 June 2022

Warning: This form has been designed to assist you to prepare the Australian Tax Office's PAYG Payment Summary Statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

Payee Details

Payee's surname or family name

ROWSELL

Payee's given name(s)

SUSAN

Payee's address

15 HARWOOD STREET

BARDON

QLD 4065

Date of birth

22/05/1963

NOTICE TO PAYEE If this payment summary shows an amount in the total tax withheld box, you must lodge a tax return. If no tax was withheld, you may still have to lodge a tax return. If you have already lodged your tax return, you may need to lodge an amendment request. For more information about this payment summary, lodging your tax return or an amendment request, you can: - visit www.ato.gov.au - refer to TaxPack - phone 132861

Period of payment 01/07/2021 to 30/06/2022

Payee's Tax File Number

On File

Total Tax Withheld \$

Taxable component

Taxed element

\$ 20,206

Untaxed element

\$

Tax free component

\$ 15,754

Tax offset amount

\$ 3,030

Lump sum in arrears - taxable component

\$

Lump sum in arrears - tax free component

\$

Payer Details

Payer's ABN or Withholder Payer Number

Branch Number

17693649590

Payer's Name

SCOCHEN SUPERFUND

Signature of authorised person

DATE HERE

Date

SIGN HERE

/ /

PAYG Payment Summary - Superannuation Lump Sum

Payment summary for year ending 30 June 2022

Warning: This form has been designed to assist you to prepare the Australian Tax Office's PAYG Payment Summary Statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

Section A: Payee details

Tax file number

Provided

Surname or family name

ROWSELL

Given name(s)

PETER

Residential address

15 HARWOOD STREET

Suburb/town/locality

BARDON

State/territory

QLD

Postcode

4065

Date of birth (if known)

Day

Month

Year

02

APRIL

1963

Section B: Payment details

Date of payment

14 OCTOBER 2021

TOTAL TAX WITHHELD \$

Taxable component

Taxed element

\$

212,275

Untaxed element

\$

Tax-free component

\$

37,725

Is this payment a death benefit?

No

☒

Yes

☐

Type of death benefit

Trustee of deceased estate

☐

or Non-dependant

☐

Section C: Payer details

!

You must also complete this section

Australian business number (ABN) or withholding payer number (WPN)

17693649590

Branch number

Name (use the same name that appears on your activity statement)

SCOCHEN SUPERFUND

Privacy – For information about your privacy visit our website at ato.gov.au/privacy

DECLARATION – I declare that the information given on this form is complete and correct.

Signature of authorised person

SIGN HERE

Date

DATE HERE

NOTICE TO PAYEE If this payment summary shows an amount in the total tax withheld box, you must lodge a tax return. If no tax was withheld, you may still have to lodge a tax return. If you have already lodged your tax return, you may need to lodge an amendment request. For more information about this payment summary, lodging your tax return or an amendment request, you can : - visit www.ato.gov.au - refer to TaxPack - phone 13 28 61

PAYG Payment Summary - Superannuation Lump Sum

Payment summary for year ending 30 June 2022

Warning: This form has been designed to assist you to prepare the Australian Tax Office's PAYG Payment Summary Statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

Section A: Payee details

Tax file number

Provided

Surname or family name

ROWSELL

Given name(s)

SUSAN

Residential address

15 HARWOOD STREET

Suburb/town/locality

BARDON

State/territory

QLD

Postcode

4065

Date of birth (if known)

Day

Month

Year

22

MAY

1963

Section B: Payment details

Date of payment

14 OCTOBER 2021

TOTAL TAX WITHHELD \$

Taxable component

Taxed element

\$

178,250

Untaxed element

\$

Tax-free component

\$

71,750

Is this payment a death benefit?

No

☒

Yes

☐

Type of death benefit

Trustee of deceased estate

☐

or Non-dependant

☐

Section C: Payer details

!

You must also complete this section

Australian business number (ABN) or withholding payer number (WPN)

17693649590

Branch number

Name (use the same name that appears on your activity statement)

SCOCHEN SUPERFUND

Privacy – For information about your privacy visit our website at ato.gov.au/privacy

DECLARATION – I declare that the information given on this form is complete and correct.

Signature of authorised person

SIGN HERE

Date

DATE HERE

NOTICE TO PAYEE If this payment summary shows an amount in the total tax withheld box, you must lodge a tax return. If no tax was withheld, you may still have to lodge a tax return. If you have already lodged your tax return, you may need to lodge an amendment request. For more information about this payment summary, lodging your tax return or an amendment request, you can : - visit www.ato.gov.au - refer to TaxPack - phone 13 28 61

Members Statement

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. 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 error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund



Director/Trustee



Director/Trustee

PART A

Electronic Lodgement Declaration (Form MS)

This declaration is to be completed where the return is to be lodged via the Tax Office's Electronic Lodgment Service (ELS). It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

Privacy

Your tax file number

It is not an offence not to quote your (or if applicable, the partner's or beneficiary's) tax file number (TFN). However, you cannot lodge your income tax return electronically if you do not quote your TFN. The Tax Office is authorised by the Income Tax Assessment Act 1936 and the Income Tax Assessment Act 1997 to ask for information in this tax return.

The Australian Business Register

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

Please refer to the privacy statement on the Australian Business Register (ABR) website (www.abr.gov.au) for further information – it outlines our commitment to safeguarding your details.

Tax File Number

Name of Partnership, Trust, Fund or Entity

Year

I authorise my tax agent to electronically transmit this tax return via the Electronic Lodgment Service.

Important

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

Declaration: I declare that:

- the current trustee and directors have authorised this return and it is documented as such in the Self Managed Superannuation Fund's record
- I have received the audit report and I am aware of any matters raised
- the agent is authorised to lodge this annual return, including any applicable schedules

Signature of Partner, Trustee or
Public Officer

Date

SIGN HERE

DATE HERE

PART C

Tax Agent's Certificate (Shared facility users only)

I declare that,

- I have prepared this tax return in accordance with the information supplied by the trustees
- I have received a declaration from the trustees stating that the information provided to me is true and correct
- I am authorised by the trustees to lodge this annual return, including any applicable schedules

Agent's signature

Date

Contact name

Agent's Phone No

Agent Ref No

Section K: **Declarations**

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

Important

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

Privacy


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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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



Date Day / Month / Year

DATE HERE

Preferred trustee or director contact details:

Title: Mr ☒ Mrs ☐ Miss ☐ Ms ☐ Other ☐

Family name

Rowsell

First given name

Peter

Other given names

Brian

Phone number 07 3226 2966

Email address

Non-individual trustee name (if applicable)

Scochen Pty Ltd

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

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

TAX AGENT'S DECLARATION:

I declare that the *Self-managed superannuation fund annual return 2022* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature



Date Day / Month / Year

Tax agent's contact details

Title: Mr ☐ Mrs ☐ Miss ☐ Ms ☒ Other ☐

Family name

White

First given name

Felicity

Other given names

Tax agent's practice

CONNECTUS TAX PTY LTD

Tax agent's phone number

1300229178

Reference number

SCOCHENS0001

Tax agent number

26071945

Memorandum of Resolutions of the Director(s) of

Scochen Pty Ltd ACN: 156049722

ATF Scochen Superfund

PAYMENT OF BENEFITS:

The trustee has ensured that any payment of benefits made from the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making payments to members; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the payment of the benefit and received advice that the transfer is in accordance with the Deed and the superannuation laws. As such the trustee has resolved to allow the payment of the benefits on behalf of the member.

It was noted that the member(s) also confirmed that they received the benefit payment(s) in accordance with the amount shown on their Member Statement arising from Superannuation Lump Sum Payment(s) and/or Superannuation Income Stream(s).

The trustee confirmed that, just before the start of the income year, no Fund member, who had retirement phase pension from any fund, had a total superannuation balance that exceeds \$1.6 million.

The Trustee noted that Peter Rowsell and Susan Rowsell each withdrew lump sums amounting to \$250,000 each from their unrestricted non preserved benefits during the 2022 financial year.

CLOSURE:

Signed as a true record –

.....

Peter Rowsell

.....

Susan Rowsell



General Authority Letter

SECTION A – AUTHORITY AND DECLARATION

I / We, the undersigned, whose details appear in Section C below, do hereby expressly approve and authorise SMSF Administration Solutions Pty Ltd (ABN 76 097 695 988), whose details appear in Section D below, and their agents, to access all information held by you in relation to the entity whose details appear in Section B below.

I / We authorise for this information to be released verbally, via email, post or fax as requested by SMSF Administration Solutions Pty Ltd (ABN 76 097 695 988). Where possible, we sanction SMSF Administration Solutions Pty Ltd (ABN 76 097 695 988) access to online, view-only, non- transactional access to this information and request your assistance in establishing the same.

This Authority is effective from the Effective Date stipulated in Section B. I am / We are aware that I / we can revoke this authority at any time. Please accept a photocopy, facsimile or scanned copy of this letter as authority, as the original will stay on our file at SMSF Administration Solutions Pty Ltd.

I / We declare that, to the best of my / our knowledge, at the date hereof, the information provided in this form is true and correct.

SECTION B – SUPER FUND DETAILS

Super Fund Name

Super Fund Address

Effective Date

Period of Authority

Ongoing

SECTION C – SUPER FUND TRUSTEE / CORPORATE TRUSTEE DIRECTOR DETAILS

Trustee / Director Name

Signature

SIGN HERE

Date of Birth

Trustee / Director Name

Signature

SIGN HERE

Date of Birth

Trustee / Director Name

Signature

SIGN HERE

Date of Birth

Trustee / Director Name

Signature

SIGN HERE

Date of Birth

SECTION D – AUTHORISED ENTITY DETAILS

Company Name

SMSF Administration Solutions Pty Ltd

ABN

76 097 695 988

Office Adviser Code

B735

Postal Address

GPO Box 9981, Adelaide South Australia 5001

Phone

1300 023 170

Email Address

requests@superfundadmin.com.au

The terms of this engagement are acknowledged, understood and agreed to by the undersigned in my/our capacity as trustees/director/s of the corporate trustee of

_____ **SIGN HERE** _____ **SIGN HERE**

_____ **SIGN HERE** _____ **SIGN HERE**

Dated: / / **DATE HERE**

28. Fund Residency

The trustees confirm the Fund satisfies the requirements to be an Australian Superannuation Fund, the central management and control of the Fund is ordinarily located in Australia and contributions have been accepted in accordance with the residency requirements.

29. Outstanding Legal Action

The trustees confirm that there is no outstanding legal action or claims against the Fund.

30. Other Matters

We confirm that the trustee(s) / corporate trustee director(s), member(s) and related parties thereof, have not personally used (including leased, borrowed, loaned) any Fund assets during the year ended _____, except where such use would not result in a breach of the SISA and/or SISR.

31. Documentation

We acknowledge that we are responsible for providing you, as auditor, with access to all information that is relevant to the preparation of the financial report, and any additional information you may request. Where documentation has been provided electronically to our advisor, accountant, or financial planner, as applicable, for the preparation of the Fund's special purpose financial report or to the auditor, for the conduct of your audit, we acknowledge that we have not altered, or caused for it to be altered, in any way. We warrant that all documentation provided to you in this manner is an exact copy of the original as issued by the issuer.

Where the Fund's accounting records presented for audit have included transaction listing(s) generated by us or on our behalf in lieu of the provision of bank statements issued by the Fund's financial institution(s), we also represent that we have not altered, or caused for it to be altered, in any way and that the transaction details noted thereon (amounts, narrations, dates, account name, etc) are the exact same as noted on the actual bank statement(s) issued by the Fund's financial institution(s).

32. Communication & Delivery of Audit Matters

We acknowledge that, in your conduct of the Fund's audit, you will communicate all audit matters, via email and/or telephone, with the Fund Administrator, Financial Advisor and/ or Accountant (the 'Audit Intermediary') that we have engaged to facilitate the administration and audit liaison for our Fund.

We consent to the release of all audit material, comprising Audit Report, Audit Management Letter and Auditor Contravention Report, as applicable, to the Fund's Audit Intermediary.

We accept that provision of all audit material to the Audit Intermediary constitutes delivery to us, in our capacity as trustee(s) of the Fund.

Yours faithfully,

The terms of this engagement are acknowledged, understood and agreed to by the undersigned in my/our capacity as trustees/director/s of the corporate trustee of

SIGN HERE

SIGN HERE

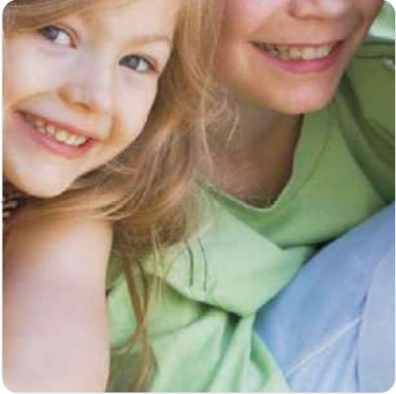
SIGN HERE

SIGN HERE

Dated: / /

DATE HERE

Signing Package



Scochen Superfund

Actions Required:	Applicable
1. Peruse the associated financial report to ensure no inadvertent errors	<input checked="" type="checkbox"/>
2. Sign & date all documents where indicated and return to our office	<input checked="" type="checkbox"/>
3. Arrange payment of the SMSFs Income Tax Liability	<input type="checkbox"/>
4. Await refund of the SMSFs Income Tax Asset - \$66,956.87	<input checked="" type="checkbox"/>
5. Await the SMSFs Audit Report.	<input checked="" type="checkbox"/>

SECTION A – AUTHORITY AND DECLARATION

I / We, the undersigned, whose details appear in Section D, express the opinions detailed in Section E, on behalf of the entity detailed in Section B, for the financial year detailed in Section C.

This declaration is signed in accordance with a resolution of the trustee(s) / directors.

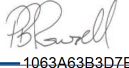
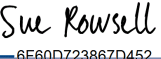
SECTION B – FUND DETAILS

Fund Name	Scochen Superfund
-----------	-------------------

SECTION C – FINANCIAL YEAR

Financial year end date	30 June 2022
-------------------------	--------------

SECTION D – TRUSTEE / DIRECTOR DETAILS

Trustee / Director name	Rowsell, Peter	Signature	DocuSigned by:  1063A63B3D7E4B8...	31/1/2023 2:41
Trustee / Director name	Rowsell, Susan	Signature	DocuSigned by:  6F60D723867D452	31/1/2023 3:00

SECTION E – OPINIONS

The trustee(s) have determined that the Fund is not a reporting entity.

The trustee(s) have determined that this special purpose financial report should be prepared in accordance with the accounting policies described in Note 1 in this financial report.

The Trustee(s) believe the financial report presents fairly the financial position of the Fund and the results of its operations in accordance with the accounting policies described in Note 1 to the financial report.

The Trustee(s) believe the financial report has been prepared in accordance with the requirements of the Trust Deed.

The Trustee(s) believe the operation of the Fund has been carried out in accordance with its Trust Deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993.

SIGN HERE

DATE HERE

SECTION A – FUND DETAILS

Fund name	Scochen Superfund
Balance date	30 June 2022

SECTION B – DETAILS OF PERSON MAKING THE CONFIRMATION

I, whose details appear in Section C below, being the Member of the entity detailed in Section A, do hereby affirm and attest that the amounts and allocations detailed in Section D do accurately reflect the contributions made for and benefit payments drawn by the members detailed in Section D in respect of the year of income ended on the date detailed in Section A.

SECTION C – CONTACT DETAILS OF PERSON MAKING THE CONFIRMATION

Name	Rowsell, Peter
Postal Address	15 Harwood Street, Bardon, QLD, 4065

SECTION D – CONTRIBUTION, ROLL-OVER & BENEFIT PAYMENT DETAILS

Member Name	Rowsell, Peter	Rowsell, Susan		
Date of Birth	02/04/1963	22/05/1963		
Fund Phase	Hybrid	Hybrid		
Pension Type	Account Based	Account Based		
Employer Contributions	Nil	Nil		
Member Concessional Contributions	\$54,900	\$55,000		
Member Non-Concessional Contributions	\$219,500	\$318,478		
Govt Co-Contributions	Nil	Nil		
Other Contributions	\$215,472	\$215,472		
Roll-Ins	\$1,599	\$1,090		
Pension Payments	\$36,548	\$35,960		
Lump Sum Withdrawals	\$250,000	\$250,000		
Roll-Outs	Nil	Nil		

SECTION E – SIGNATURE OF PERSON MAKING THE CONFIRMATION

Signature	<div>DocuSigned by:  1063A63B3D7E4B8...</div>	Date	31/1/2023 2:41
-----------	--	------	------------------

SIGN HERE

DATE HERE

Subject Matter: Commencement of an Account Based Pension

Member Name: Rowsell, Peter (the 'Member')

Fund Name: Scochen Superfund (the 'Fund')

I wish to inform the Trustee(s) of the Fund that I would like to commence an Account Based Pension.

I would like the Account Based Pension to commence on 13/10/2021.

I would like to finance the Account Based Pension with \$219,500 standing to the credit of my member account in the Fund.


In the event of my death this pension reverts.

My reversionary beneficiary's name is Rowsell, Susan.

My reversionary beneficiary's date of birth is 22/05/1963.

My date of birth is 02/04/1963.

My Tax File Number is Provided.

I permanently retired on 14/05/2021. 

I would like for my pension to be paid periodically.

DocuSigned by:



1063A63B3D7E4B8...

Rowsell, Peter



SIGN HERE

Pension Start Date 13/10/2021

Pension Purchase Price \$219,500

Rowsell, Peter (the 'Member')

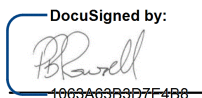
Scochen Superfund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence an Account Based Pension.

This pension will operate in accordance with SIS Regulation 1.06(9A) and the Trustee(s) hereby notify the member of the procedures adopted regarding the commencement of your Account Based Pension. As the trust deed is silent in respect of a specific pension process, the Trustee(s) have decided to adopt the following procedures in respect of your pension:

1. Determine the proportion of the monies in the member's account balance that will be used to support the pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Determine an appropriate investment strategy in relation to the assets that will be used to support the pension.
3. Calculate the annual pension payment in accordance with the relevant formula pertaining to an Account Based Pension.
4. Calculate the tax free amount of the pension payment, being the tax free return of capital component of the payment.
5. Provide the member with a return notification to confirm the various details of the pension.
6. Establish a separate pension account from which the pension will be paid, with an amount of assets transferred from the member's balance in the Fund.
7. Commence to pay the pension with reference to the minimum limits imposed by the relevant rules and regulations.
8. Register as a Group Employer (if required), and deduct any PAYG Withholding Tax (as applicable) having regard to the TFN and PAYG Withholding Declarations made by the member.

DocuSigned by:


1003A03B3D7E4B0...

SIGN HERE

Rowsell, Peter

Pension Start Date 13/10/2021

Pension Purchase Price \$219,500

Pension Implementation Procedures:

1. Determine the proportion of the Member's balance that will be used to support the Account Based Pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Provide the Member with a return notification to confirm the various details of the Account Based Pension and include any relevant procedural forms obtained from the Australian Taxation Office.
3. Establish a separate pension account, from which the pension will be paid, with an amount of assets transferred from the Member's account balance in the Fund.
4. Commence to pay the pension in amounts determined with reference to the minimum limits imposed by the relevant rules and regulations.
5. Register as a Group Employer with the PAYG system (if required) and deduct any group tax (as applicable) having regard to the TFN declaration made by the Member.

Trustee Notification:

IT WAS RESOLVED that the Trustee(s) would notify the Member regarding the procedures adopted for the commencement of his / her Account Based Pension.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.

DocuSigned by:



1063A63E3D7E4B8...

Rowsell, Peter

Chairperson

SIGN HERE

6. **Frequency of Pension Payments:** . The payment frequency of the Account Based Pension is in accordance with your instructions to the Trustee(s).
7. **Completion of Tax Forms:** As a pension member of the Fund you may be required to complete a 'TFN Declaration Form'. This form is necessary for the Trustee(s) to determine the amount of PAYG Withholding tax to be deducted from any payment (where applicable), on your behalf. You may also need to complete a 'Withholding Declaration' form if you wish to claim the Senior Australian Tax Offset and certain rebates. These forms must be completed and forwarded to the Trustee(s) prior to the commencement of your pension.

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.

DocuSigned by:



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SIGN HERE

Rowsell, Peter

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.

DocuSigned by:



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SIGN HERE

Rowsell, Peter

**Resolution re
Preservation Status of
Account Balance:**

IT WAS RESOLVED that the Trustee(s) are satisfied that the Member has met a condition of release and there are sufficient monies in the Member's account with which to commence the desired pension.

Pension Components:

IT WAS RESOLVED that \$219,500 of the Member's balance will be required to support the Account Based Pension. This amount comprises the following components:

Taxable:	\$0
Tax Free:	\$219,500

Tax Free Proportion:

IT WAS NOTED that the Account Based Pension will have a tax free proportion:

The Tax Free Proportion is 100.00% .

Minimum Drawdown:

IT WAS NOTED that the Account Based Pension is subject to a minimum payment.

The Minimum Payment is \$3,140 .

Trustee Notification:

IT WAS RESOLVED that all relevant details in relation to payment of the pension will be confirmed by the Member in a notification to the Trustee(s) (copy attached) before proceeding.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.

DocuSigned by:

P Rowsell

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SIGN HERE

Rowsell, Peter
Chairperson

Subject Matter: Commencement of an Account Based Pension

Member Name: Rowsell, Susan (the 'Member')

Fund Name: Scochen Superfund (the 'Fund')

I wish to inform the Trustee(s) of the Fund that I would like to commence an Account Based Pension.

I would like the Account Based Pension to commence on 13/10/2021.

I would like to finance the Account Based Pension with \$316,500 standing to the credit of my member account in the Fund.


In the event of my death this pension reverts.

My reversionary beneficiary's name is Rowsell, Peter.

My reversionary beneficiary's date of birth is 02/04/1963.

My date of birth is 22/05/1963.

My Tax File Number is Provided.

I permanently retired on 30/06/2018. 

I would like for my pension to be paid periodically.

DocuSigned by:

Sue Rowsell

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 SIGN HERE

Rowsell, Susan

Rowsell, Susan (the 'Member')

Scochen Superfund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence an Account Based Pension.

This pension will operate in accordance with SIS Regulation 1.06(9A) and the Trustee(s) hereby notify the member of the procedures adopted regarding the commencement of your Account Based Pension. As the trust deed is silent in respect of a specific pension process, the Trustee(s) have decided to adopt the following procedures in respect of your pension:

1. Determine the proportion of the monies in the member's account balance that will be used to support the pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Determine an appropriate investment strategy in relation to the assets that will be used to support the pension.
3. Calculate the annual pension payment in accordance with the relevant formula pertaining to an Account Based Pension.
4. Calculate the tax free amount of the pension payment, being the tax free return of capital component of the payment.
5. Provide the member with a return notification to confirm the various details of the pension.
6. Establish a separate pension account from which the pension will be paid, with an amount of assets transferred from the member's balance in the Fund.
7. Commence to pay the pension with reference to the minimum limits imposed by the relevant rules and regulations.
8. Register as a Group Employer (if required), and deduct any PAYG Withholding Tax (as applicable) having regard to the TFN and PAYG Withholding Declarations made by the member.

DocuSigned by:

Sue Rowsell

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SIGN HERE

Rowsell, Susan

Pension Start Date 13/10/2021

Pension Purchase Price \$316,500

Pension Implementation Procedures:

1. Determine the proportion of the Member's balance that will be used to support the Account Based Pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Provide the Member with a return notification to confirm the various details of the Account Based Pension and include any relevant procedural forms obtained from the Australian Taxation Office.
3. Establish a separate pension account, from which the pension will be paid, with an amount of assets transferred from the Member's account balance in the Fund.
4. Commence to pay the pension in amounts determined with reference to the minimum limits imposed by the relevant rules and regulations.
5. Register as a Group Employer with the PAYG system (if required) and deduct any group tax (as applicable) having regard to the TFN declaration made by the Member.

Trustee Notification:

IT WAS RESOLVED that the Trustee(s) would notify the Member regarding the procedures adopted for the commencement of his / her Account Based Pension.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.

DocuSigned by:

Sue Rowsell

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Rowsell, Susan
Chairperson

SIGN HERE

6. **Frequency of Pension Payments:** . The payment frequency of the Account Based Pension is in accordance with your instructions to the Trustee(s).
7. **Completion of Tax Forms:** As a pension member of the Fund you may be required to complete a 'TFN Declaration Form'. This form is necessary for the Trustee(s) to determine the amount of PAYG Withholding tax to be deducted from any payment (where applicable), on your behalf. You may also need to complete a 'Withholding Declaration' form if you wish to claim the Senior Australian Tax Offset and certain rebates. These forms must be completed and forwarded to the Trustee(s) prior to the commencement of your pension.

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.

DocuSigned by:

Sue Rowsell

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Rowsell, Susan

SIGN HERE

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.

DocuSigned by:

Sue Rowsell

6F60D723867D452...

Rowsell, Susan

SIGN HERE

**Resolution re
Preservation Status of
Account Balance:**

IT WAS RESOLVED that the Trustee(s) are satisfied that the Member has met a condition of release and there are sufficient monies in the Member's account with which to commence the desired pension.

Pension Components:

IT WAS RESOLVED that of the Member's balance will be required to support the Account Based Pension. This amount comprises the following components:

Taxable:	<input type="text" value="\$0"/>
Tax Free:	<input type="text" value="\$316,500"/>

Tax Free Proportion:

IT WAS NOTED that the Account Based Pension will have a tax free proportion:

The Tax Free Proportion is .

Minimum Drawdown:

IT WAS NOTED that the Account Based Pension is subject to a minimum payment.

The Minimum Payment is .

Trustee Notification:

IT WAS RESOLVED that all relevant details in relation to payment of the pension will be confirmed by the Member in a notification to the Trustee(s) (copy attached) before proceeding.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.

DocuSigned by:

Sue Rowsell

6F60D723867D452...

Chairperson

SIGN HERE

Subject Matter: Commencement of an Account Based Pension

Member Name: Rowsell, Peter (the 'Member')

Fund Name: Scochen Superfund (the 'Fund')

I wish to inform the Trustee(s) of the Fund that I would like to commence an Account Based Pension.

I would like the Account Based Pension to commence on 14/10/2021.

I would like to finance the Account Based Pension with \$215,472 standing to the credit of my member account in the Fund.


In the event of my death this pension reverts.

My reversionary beneficiary's name is Rowsell, Susan.

My reversionary beneficiary's date of birth is 22/05/1963.

My date of birth is 02/04/1963.

My Tax File Number is Provided.

I permanently retired on 14/05/2021. 

I would like for my pension to be paid periodically.

DocuSigned by:



1063A63B3D7E4B8...

Rowsell, Peter



SIGN HERE

Pension Start Date 14/10/2021

Pension Purchase Price \$215,472

Rowsell, Peter (the 'Member')

Scochen Superfund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence an Account Based Pension.

This pension will operate in accordance with SIS Regulation 1.06(9A) and the Trustee(s) hereby notify the member of the procedures adopted regarding the commencement of your Account Based Pension. As the trust deed is silent in respect of a specific pension process, the Trustee(s) have decided to adopt the following procedures in respect of your pension:

1. Determine the proportion of the monies in the member's account balance that will be used to support the pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Determine an appropriate investment strategy in relation to the assets that will be used to support the pension.
3. Calculate the annual pension payment in accordance with the relevant formula pertaining to an Account Based Pension.
4. Calculate the tax free amount of the pension payment, being the tax free return of capital component of the payment.
5. Provide the member with a return notification to confirm the various details of the pension.
6. Establish a separate pension account from which the pension will be paid, with an amount of assets transferred from the member's balance in the Fund.
7. Commence to pay the pension with reference to the minimum limits imposed by the relevant rules and regulations.
8. Register as a Group Employer (if required), and deduct any PAYG Withholding Tax (as applicable) having regard to the TFN and PAYG Withholding Declarations made by the member.

DocuSigned by:



1063A63B3D7E4B8...

Rowsell, Peter

SIGN HERE

Pension Start Date 14/10/2021

Pension Purchase Price \$215,472

Pension Implementation Procedures:

1. Determine the proportion of the Member's balance that will be used to support the Account Based Pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Provide the Member with a return notification to confirm the various details of the Account Based Pension and include any relevant procedural forms obtained from the Australian Taxation Office.
3. Establish a separate pension account, from which the pension will be paid, with an amount of assets transferred from the Member's account balance in the Fund.
4. Commence to pay the pension in amounts determined with reference to the minimum limits imposed by the relevant rules and regulations.
5. Register as a Group Employer with the PAYG system (if required) and deduct any group tax (as applicable) having regard to the TFN declaration made by the Member.

Trustee Notification:

IT WAS RESOLVED that the Trustee(s) would notify the Member regarding the procedures adopted for the commencement of his / her Account Based Pension.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.

DocuSigned by:



1063A63B3D7E4B8...

Rowsell, Peter

Chairperson

SIGN HERE

6. **Frequency of Pension Payments:** . The payment frequency of the Account Based Pension is in accordance with your instructions to the Trustee(s).
7. **Completion of Tax Forms:** As a pension member of the Fund you may be required to complete a 'TFN Declaration Form'. This form is necessary for the Trustee(s) to determine the amount of PAYG Withholding tax to be deducted from any payment (where applicable), on your behalf. You may also need to complete a 'Withholding Declaration' form if you wish to claim the Senior Australian Tax Offset and certain rebates. These forms must be completed and forwarded to the Trustee(s) prior to the commencement of your pension.

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.

DocuSigned by:



1063A63B3D7E4B8...

Rowsell, Peter

SIGN HERE

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.

DocuSigned by:



1063A63B3D7E4B8...

Rowsell, Peter

SIGN HERE

**Resolution re
Preservation Status of
Account Balance:**

IT WAS RESOLVED that the Trustee(s) are satisfied that the Member has met a condition of release and there are sufficient monies in the Member's account with which to commence the desired pension.

Pension Components:

IT WAS RESOLVED that \$215,472 of the Member's balance will be required to support the Account Based Pension. This amount comprises the following components:

Taxable:	\$0
Tax Free:	\$215,472

Tax Free Proportion:

IT WAS NOTED that the Account Based Pension will have a tax free proportion:

The Tax Free Proportion is 100.00%.

Minimum Drawdown:

IT WAS NOTED that the Account Based Pension is subject to a minimum payment.

The Minimum Payment is \$3,070.

Trustee Notification:

IT WAS RESOLVED that all relevant details in relation to payment of the pension will be confirmed by the Member in a notification to the Trustee(s) (copy attached) before proceeding.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.

DocuSigned by:



1003A03B3D7E4B3...

Rowsell, Peter
Chairperson

SIGN HERE

Subject Matter: Commencement of an Account Based Pension

Member Name: Rowsell, Susan (the 'Member')

Fund Name: Scochen Superfund (the 'Fund')

I wish to inform the Trustee(s) of the Fund that I would like to commence an Account Based Pension.

I would like the Account Based Pension to commence on 14/10/2021.

I would like to finance the Account Based Pension with \$216,588 standing to the credit of my member account in the Fund.


In the event of my death this pension reverts.

My reversionary beneficiary's name is Rowsell, Peter.

My reversionary beneficiary's date of birth is 02/04/1963.

My date of birth is 22/05/1963.

My Tax File Number is Provided.

I permanently retired on 30/06/2018. 

I would like for my pension to be paid periodically.

DocuSigned by:

Sue Rowsell

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Rowsell, Susan

SIGN HERE

Rowsell, Susan (the 'Member')

Scochen Superfund (the 'Fund')

We refer to your request to the Trustee(s) of the Fund to commence an Account Based Pension.

This pension will operate in accordance with SIS Regulation 1.06(9A) and the Trustee(s) hereby notify the member of the procedures adopted regarding the commencement of your Account Based Pension. As the trust deed is silent in respect of a specific pension process, the Trustee(s) have decided to adopt the following procedures in respect of your pension:

1. Determine the proportion of the monies in the member's account balance that will be used to support the pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Determine an appropriate investment strategy in relation to the assets that will be used to support the pension.
3. Calculate the annual pension payment in accordance with the relevant formula pertaining to an Account Based Pension.
4. Calculate the tax free amount of the pension payment, being the tax free return of capital component of the payment.
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6. Establish a separate pension account from which the pension will be paid, with an amount of assets transferred from the member's balance in the Fund.
7. Commence to pay the pension with reference to the minimum limits imposed by the relevant rules and regulations.
8. Register as a Group Employer (if required), and deduct any PAYG Withholding Tax (as applicable) having regard to the TFN and PAYG Withholding Declarations made by the member.

DocuSigned by:

Sue Rowsell

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Rowsell, Susan

SIGN HERE

Pension Start Date 14/10/2021

Pension Purchase Price \$216,588

Pension Implementation Procedures:

1. Determine the proportion of the Member's balance that will be used to support the Account Based Pension, ensuring that those monies are unrestricted, non-preserved benefits.
2. Provide the Member with a return notification to confirm the various details of the Account Based Pension and include any relevant procedural forms obtained from the Australian Taxation Office.
3. Establish a separate pension account, from which the pension will be paid, with an amount of assets transferred from the Member's account balance in the Fund.
4. Commence to pay the pension in amounts determined with reference to the minimum limits imposed by the relevant rules and regulations.
5. Register as a Group Employer with the PAYG system (if required) and deduct any group tax (as applicable) having regard to the TFN declaration made by the Member.

Trustee Notification:

IT WAS RESOLVED that the Trustee(s) would notify the Member regarding the procedures adopted for the commencement of his / her Account Based Pension.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.

DocuSigned by:

Sue Rowsell

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Rowsell, Susan

Chairperson

SIGN HERE

6. **Frequency of Pension Payments:** . The payment frequency of the Account Based Pension is in accordance with your instructions to the Trustee(s).
7. **Completion of Tax Forms:** As a pension member of the Fund you may be required to complete a 'TFN Declaration Form'. This form is necessary for the Trustee(s) to determine the amount of PAYG Withholding tax to be deducted from any payment (where applicable), on your behalf. You may also need to complete a 'Withholding Declaration' form if you wish to claim the Senior Australian Tax Offset and certain rebates. These forms must be completed and forwarded to the Trustee(s) prior to the commencement of your pension.

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.

DocuSigned by:

Sue Rowsell

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Rowsell, Susan

SIGN HERE

Could you please confirm all the information in this letter by signing in the space below and returning it to the Trustee(s) as soon as possible along with the completed TFN Declaration Form and the Withholding Declaration Form (as applicable).

If you wish to change any of the above details please inform the Trustee(s) in writing as soon as possible.

DocuSigned by:

Sue Rowsell

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Rowsell, Susan

SIGN HERE

**Resolution re
Preservation Status of
Account Balance:**

IT WAS RESOLVED that the Trustee(s) are satisfied that the Member has met a condition of release and there are sufficient monies in the Member's account with which to commence the desired pension.

Pension Components:

IT WAS RESOLVED that \$216,588 of the Member's balance will be required to support the Account Based Pension. This amount comprises the following components:

Taxable:	\$0
Tax Free:	\$216,588

Tax Free Proportion:

IT WAS NOTED that the Account Based Pension will have a tax free proportion:

The Tax Free Proportion is 100.00% .

Minimum Drawdown:

IT WAS NOTED that the Account Based Pension is subject to a minimum payment.

The Minimum Payment is \$3,090 .

Trustee Notification:

IT WAS RESOLVED that all relevant details in relation to payment of the pension will be confirmed by the Member in a notification to the Trustee(s) (copy attached) before proceeding.

Meeting Closed:

There being no further business the Chairperson declared the meeting closed.

Confirmed as a correct record.

DocuSigned by:

Sue Rowsell

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Rowsell, Susan
Chairperson

SIGN HERE

PAYG Payment Summary - Superannuation Income Stream
Payment summary for year ending 30 June 2022

Warning: This form has been designed to assist you to prepare the Australian Tax Office's PAYG Payment Summary Statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

Payee Details

Payee's surname or family name

ROWSELL

Payee's given name(s)

PETER

Payee's address

15 HARWOOD STREET

BARDON

QLD 4065

Date of birth

02/04/1963

NOTICE TO PAYEE If this payment summary shows an amount in the total tax withheld box, you must lodge a tax return. If no tax was withheld, you may still have to lodge a tax return. If you have already lodged your tax return, you may need to lodge an amendment request. For more information about this payment summary, lodging your tax return or an amendment request, you can: - visit www.ato.gov.au - refer to TaxPack - phone 132861

Period of payment 01/07/2021 to 30/06/2022

Payee's Tax File Number

On File

Total Tax Withheld \$

Taxable component

Taxed element \$ 25,759

Untaxed element \$

Tax free component \$ 10,789

Tax offset amount \$ 3,863

Lump sum in arrears - taxable component \$

Lump sum in arrears - tax free component \$

Payer Details

Payer's ABN or Withholder Payer Number

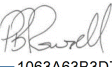
17693649590

Branch Number

Payer's Name

SCOCHEN SUPERFUND

Signature of authorised person

DocuSigned by:

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SIGN HERE

Date

DATE HERE
31/1/2023 | 12:41 AEST

PAYG Payment Summary - Superannuation Income Stream

Payment summary for year ending 30 June 2022

Warning: This form has been designed to assist you to prepare the Australian Tax Office's PAYG Payment Summary Statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

Payee Details

Payee's surname or family name

ROWSELL

Payee's given name(s)

SUSAN

Payee's address

15 HARWOOD STREET

BARDON

QLD 4065

Date of birth

22/05/1963

NOTICE TO PAYEE If this payment summary shows an amount in the total tax withheld box, you must lodge a tax return. If no tax was withheld, you may still have to lodge a tax return. If you have already lodged your tax return, you may need to lodge an amendment request. For more information about this payment summary, lodging your tax return or an amendment request, you can: - visit www.ato.gov.au - refer to TaxPack - phone 132861

Period of payment 01/07/2021 to 30/06/2022

Payee's Tax File Number

On File

Total Tax Withheld \$

Taxable component

Taxed element

\$ 20,206

Untaxed element

\$

Tax free component

\$ 15,754

Tax offset amount

\$ 3,030

Lump sum in arrears - taxable component

\$

Lump sum in arrears - tax free component

\$

Payer Details

Payer's ABN or Withholder Payer Number

17693649590

Branch Number

Payer's Name

SCOCHEN SUPERFUND

Signature of authorised person

DATE HERE

Date

DocuSigned by:

BR

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SIGN HERE

31/1/2023 | 2:41 AEST

PAYG Payment Summary - Superannuation Lump Sum

Payment summary for year ending 30 June 2022

Warning: This form has been designed to assist you to prepare the Australian Tax Office's PAYG Payment Summary Statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

Section A: Payee details

Tax file number	Provided		
Surname or family name	ROWSELL		
Given name(s)	PETER		
Residential address	15 HARWOOD STREET		
Suburb/town/locality	State/territory	Postcode	
BARDON	QLD	4065	
Date of birth (if known)	Day	Month	Year
	02	APRIL	1963

Section B: Payment details

Date of payment	14 OCTOBER 2021
TOTAL TAX WITHHELD \$	
Taxable component	
Taxed element	\$ 212,275
Untaxed element	\$
Tax-free component	\$ 37,725

Is this payment a death benefit? No ☒ Yes ☐Type of death benefit Trustee of deceased estate ☐ or Non-dependant ☐

Section C: Payer details

! You **must** also complete this section

Australian business number (ABN) or withholding payer number (WPN)

17693649590

Branch number


Name (use the same name that appears on your activity statement)

SCOCHEN SUPERFUND

Privacy – For information about your privacy visit our website at ato.gov.au/privacy

DECLARATION – I declare that the information given on this form is complete and correct.

Signature of authorised person

DocuSigned by:

1063A63B3D7E4B8...

Date

31/1/2023 | 2:41 AEST

DATE HERE

SIGN HERE

NOTICE TO PAYEE If this payment summary shows an amount in the total tax withheld box, you must lodge a tax return. If no tax was withheld, you may still have to lodge a tax return. If you have already lodged your tax return, you may need to lodge an amendment request. For more information about this payment summary, lodging your tax return or an amendment request, you can : - visit www.ato.gov.au - refer to TaxPack - phone 13 28 61

PAYG Payment Summary - Superannuation Lump Sum

Payment summary for year ending 30 June 2022

Warning: This form has been designed to assist you to prepare the Australian Tax Office's PAYG Payment Summary Statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

Section A: Payee details

Tax file number	Provided		
Surname or family name	ROWSELL		
Given name(s)	SUSAN		
Residential address	15 HARWOOD STREET		
Suburb/town/locality	State/territory	Postcode	
BARDON	QLD	4065	
Date of birth (if known)	Day	Month	Year
	22	MAY	1963

Section B: Payment details

Date of payment	14 OCTOBER 2021
TOTAL TAX WITHHELD \$	
Taxable component	
Taxed element	\$ 178,250
Untaxed element	\$
Tax-free component	\$ 71,750

Is this payment a death benefit?	No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/>
Type of death benefit	Trustee of deceased estate <input type="checkbox"/>	or Non-dependant <input type="checkbox"/>


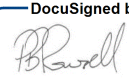
Section C: Payer details

 You must also complete this section	Australian business number (ABN) or withholding payer number (WPN)	Branch number
	17693649590	
Name (use the same name that appears on your activity statement)		
SCOCHEN SUPERFUND		

Privacy – For information about your privacy visit our website at ato.gov.au/privacy

DECLARATION – I declare that the information given on this form is complete and correct.

Signature of authorised person

DocuSigned by:	
 1063A63B3D7E4B8...	

Date

31/1/2023 | 2:41 AEST

DATE HERE

NOTICE TO PAYEE If this payment summary shows an amount in the total tax withheld box, you must lodge a tax return. If no tax was withheld, you may still have to lodge a tax return. If you have already lodged your tax return, you may need to lodge an amendment request. For more information about this payment summary, lodging your tax return or an amendment request, you can : - visit www.ato.gov.au - refer to TaxPack - phone 13 28 61

Scochen Superfund

Members Statement


Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. 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 error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

DocuSigned by:

Rowsell, Peter



1063A63B3D7E4B8...

SIGN HERE

Director/Trustee

DocuSigned by:

Rowsell, Susan



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SIGN HERE

Director/Trustee

PART A**Electronic Lodgement Declaration (Form MS)**

This declaration is to be completed where the return is to be lodged via the Tax Office's Electronic Lodgment Service (ELS). It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

Privacy

Your tax file number

It is not an offence not to quote your (or if applicable, the partner's or beneficiary's) tax file number (TFN). However, you cannot lodge your income tax return electronically if you do not quote your TFN. The Tax Office is authorised by the Income Tax Assessment Act 1936 and the Income Tax Assessment Act 1997 to ask for information in this tax return.

The Australian Business Register

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

Please refer to the privacy statement on the Australian Business Register (ABR) website (www.abr.gov.au) for further information – it outlines our commitment to safeguarding your details.

Tax File Number	Name of Partnership, Trust, Fund or Entity	Year
On File	Scochen Superfund	2022

I authorise my tax agent to electronically transmit this tax return via the Electronic Lodgment Service.

Important

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

Declaration: I declare that:

- the current trustee and directors have authorised this return and it is documented as such in the Self Managed Superannuation Fund's record
- I have received the audit report and I am aware of any matters raised
- the agent is authorised to lodge this annual return, including any applicable schedules

Signature of Partner, Trustee or Public Officer

DocuSigned by:



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Date 31/1/2023 | 2:41 AEST

SIGN HERE

DATE HERE

PART C**Tax Agent's Certificate (Shared facility users only)**

I declare that,

- I have prepared this tax return in accordance with the information supplied by the trustees
- I have received a declaration from the trustees stating that the information provided to me is true and correct
- I am authorised by the trustees to lodge this annual return, including any applicable schedules

Agent's signature

Date

/ /

Contact name

Connectus Accountants

Agent's Phone No

1300229178

Agent Ref No

26071945

Tax File Number Provided

Section K: **Declarations**

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

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

Privacy
The ATO is authorised by the *Taxation Administration Act 1953* to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.
Taxation law authorises the ATO to collect information and disclose it to other government agencies. For information about your privacy go to ato.gov.au/privacy

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

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

DocuSigned by:
 Date Day Month Year 31/1/2023 2:41 AEST

Preferred trustee or director contact details:

Title: Mr ☒ Mrs ☐ Miss ☐ Ms ☐ Other ☐

Family name Rowsell

First given name Peter Other given names Brian

Phone number 07 3226 2966

Email address

Non-individual trustee name (if applicable) Scochen Pty Ltd

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

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

TAX AGENT'S DECLARATION:
I declare that the *Self-managed superannuation fund annual return 2022* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date Day Month Year

Tax agent's contact details

Title: Mr ☐ Mrs ☐ Miss ☐ Ms ☒ Other ☐

Family name White

First given name Felicity Other given names

Tax agent's practice CONNECTUS TAX PTY LTD

Tax agent's phone number 1300229178 Reference number SCOCHENS0001 Tax agent number 26071945

Memorandum of Resolutions of the Director(s) of

Scochen Pty Ltd ACN: 156049722
ATF Scochen Superfund

PAYMENT OF BENEFITS:

The trustee has ensured that any payment of benefits made from the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making payments to members; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the payment of the benefit and received advice that the transfer is in accordance with the Deed and the superannuation laws. As such the trustee has resolved to allow the payment of the benefits on behalf of the member.

It was noted that the member(s) also confirmed that they received the benefit payment(s) in accordance with the amount shown on their Member Statement arising from Superannuation Lump Sum Payment(s) and/or Superannuation Income Stream(s).


The trustee confirmed that, just before the start of the income year, no Fund member, who had retirement phase pension from any fund, had a total superannuation balance that exceeds \$1.6 million.

The Trustee noted that Peter Rowsell and Susan Rowsell each withdrew lump sums amounting to \$250,000 each from their unrestricted non preserved benefits during the 2022 financial year.

CLOSURE:

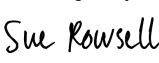
Signed as a true record –

DocuSigned by:


.....1063A63B3D7E4B8:.....

Peter Rowsell

DocuSigned by:


.....6F60D723867D452:.....

Susan Rowsell


SIGN HERE

General Authority Letter

SECTION A – AUTHORITY AND DECLARATION

I / We, the undersigned, whose details appear in Section C below, do hereby expressly approve and authorise SMSF Administration Solutions Pty Ltd (ABN 76 097 695 988), whose details appear in Section D below, and their agents, to access all information held by you in relation to the entity whose details appear in Section B below.

I / We authorise for this information to be released verbally, via email, post or fax as requested by SMSF Administration Solutions Pty Ltd (ABN 76 097 695 988). Where possible, we sanction SMSF Administration Solutions Pty Ltd (ABN 76 097 695 988) access to online, view-only, non- transactional access to this information and request your assistance in establishing the same.

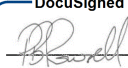
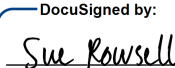
This Authority is effective from the Effective Date stipulated in Section B. I am / We are aware that I / we can revoke this authority at any time. Please accept a photocopy, facsimile or scanned copy of this letter as authority, as the original will stay on our file at SMSF Administration Solutions Pty Ltd.

I / We declare that, to the best of my / our knowledge, at the date hereof, the information provided in this form is true and correct.

SECTION B – SUPER FUND DETAILS

Super Fund Name	<input type="text" value="Scochen Superfund"/>		
Super Fund Address	<input type="text" value="15 Harwood Street, Bardon, QLD, 4065"/>		
Effective Date	<input type="text" value="06/12/2022"/>	Period of Authority	<input type="text" value="Ongoing"/>


SECTION C – SUPER FUND TRUSTEE / CORPORATE TRUSTEE DIRECTOR DETAILS

Trustee / Director Name	<input type="text" value="Rowsell, Peter"/>	Signature	<div>DocuSigned by:</div>  <div>1063A63B3D7E4B8...</div>	SIGN HERE
Date of Birth	<input type="text" value="02/04/1963"/>			
Trustee / Director Name	<input type="text" value="Rowsell, Susan"/>	Signature	<div>DocuSigned by:</div>  <div>6F60D723867D452...</div>	SIGN HERE
Date of Birth	<input type="text" value="22/05/1963"/>			
Trustee / Director Name	<input type="text"/>	Signature	<input type="text"/>	SIGN HERE
Date of Birth	<input type="text"/>			
Trustee / Director Name	<input type="text"/>	Signature	<input type="text"/>	SIGN HERE
Date of Birth	<input type="text"/>			


SECTION D – AUTHORISED ENTITY DETAILS

Company Name	SMSF Administration Solutions Pty Ltd
ABN	76 097 695 988
Office Adviser Code	B735
Postal Address	GPO Box 9981, Adelaide South Australia 5001
Phone	1300 023 170
Email Address	requests@superfundadmin.com.au

The terms of this engagement are acknowledged, understood and agreed to by the undersigned in my/our capacity as trustees/director/s of the corporate trustee of Scochen Superfund

DocuSigned by:

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Rowsell, Peter


SIGN HERE

DocuSigned by:

6F60D723867D452...
Rowsell, Susan

SIGN HERE

SIGN HERE

SIGN HERE

Dated: 31/1/2023 | 2:41 AEST 

28. Fund Residency

The trustees confirm the Fund satisfies the requirements to be an Australian Superannuation Fund, the central management and control of the Fund is ordinarily located in Australia and contributions have been accepted in accordance with the residency requirements.

29. Outstanding Legal Action

The trustees confirm that there is no outstanding legal action or claims against the Fund.

30. Other Matters

We confirm that the trustee(s) / corporate trustee director(s), member(s) and related parties thereof, have not personally used (including leased, borrowed, loaned) any Fund assets during the year ended 30 June 2022, except where such use would not result in a breach of the SISA and/or SISR.

31. Documentation

We acknowledge that we are responsible for providing you, as auditor, with access to all information that is relevant to the preparation of the financial report, and any additional information you may request. Where documentation has been provided electronically to our advisor, accountant, or financial planner, as applicable, for the preparation of the Fund's special purpose financial report or to the auditor, for the conduct of your audit, we acknowledge that we have not altered, or caused for it to be altered, in any way. We warrant that all documentation provided to you in this manner is an exact copy of the original as issued by the issuer.

Where the Fund's accounting records presented for audit have included transaction listing(s) generated by us or on our behalf in lieu of the provision of bank statements issued by the Fund's financial institution(s), we also represent that we have not altered, or caused for it to be altered, in any way and that the transaction details noted thereon (amounts, narrations, dates, account name, etc) are the exact same as noted on the actual bank statement(s) issued by the Fund's financial institution(s).

32. Communication & Delivery of Audit Matters

We acknowledge that, in your conduct of the Fund's audit, you will communicate all audit matters, via email and/or telephone, with the Fund Administrator, Financial Advisor and/ or Accountant (the 'Audit Intermediary') that we have engaged to facilitate the administration and audit liaison for our Fund.

We consent to the release of all audit material, comprising Audit Report, Audit Management Letter and Auditor Contravention Report, as applicable, to the Fund's Audit Intermediary.

We accept that provision of all audit material to the Audit Intermediary constitutes delivery to us, in our capacity as trustee(s) of the Fund.

Yours faithfully,

The terms of this engagement are acknowledged, understood and agreed to by the undersigned in my/our capacity as trustees/director/s of the corporate trustee of Scochen Superfund

DocuSigned by: Rowsell, Peter 1063A63B3D7E4B8...	SIGN HERE	DocuSigned by: Rowsell, Susan 6F60D723867D452...	SIGN HERE
	SIGN HERE		SIGN HERE

Dated: 31/1/2023 | 2:41 AEST **DATE HERE**

Private & Confidential

The Trustees
Scochen Superfund
C/- Westwood Group, PO Box 332
Fortitude Valley QLD 4006

Dear Peter and Susan,

AUDIT MANAGEMENT LETTER
(the "Fund"): Scochen Superfund

I wish to advise that the audit of the Fund for the year ended **30 June 2022** has recently been completed and enclose our signed audit report for your records.

Auditors are encouraged by the Australian Taxation Office to issue management letters at the completion of each audit as a means of advising the trustee of any matters noted during the course of the audit.

My audit work involves examination, on a test basis, of evidence supporting the amounts and other disclosures in the financial report in order to form an opinion as to whether, in all material respects, the financial report is fairly stated in accordance with the accounting policies described in the notes there to. Further, my audit work involves examination, again on a test basis, of evidence supporting compliance with certain requirements of the *Superannuation Industry (Supervision) Act 1993* ("SISA") and the *Superannuation Industry (Supervision) Regulations 1994* ("SISR").

I advise that I have not encountered any material matters during the course of the audit that I believe should be brought to your attention.

Corrected Misstatements

I am obligated to advise you of significant misstatements identified during the audit, which were corrected prior to the financial report being finalised. I wish to advise that there were no significant misstatements identified.

Finally, we take this opportunity to thank you and your accountant for the co-operation and assistance provided to us during the course of Scochen Superfund's 30 June 2022 audit.

Kind regards,

AXiA SUPER AUDITS
[ABN 73 133 954 211]

Erin Ashwood

Mrs Erin Ashwood | SMSF Auditor
Date audit completed: 06/02/2023

**SELF MANAGED SUPERANNUATION FUND
INDEPENDENT AUDITOR'S REPORT**

Approved Self-Managed Superannuation Fund (SMSF) Auditor Details

Name	Mrs Erin Ashwood
Business Name	AXiA Super Audits
Business Postal Address	PO Box 3553 Australia Fair Qld 4215
SMSF Auditor Number (SAN)	100 265 049

SMSF Details

Fund Name	Scochen Superfund
Australian Business Number (ABN) or Tax File Number (TFN)	17 693 649 590
Fund Address	C/- Westwood Group, PO Box 332, Fortitude Valley QLD 4006
Year of Income Being Audited	30 June 2022

TO THE SMSF TRUSTEES

To the SMSF Trustees of Scochen Superfund

PART A: FINANCIAL AUDIT

Opinion

I have audited the special purpose financial report of **Scochen Superfund** comprising the statement of financial position as at **30 June 2022** and the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes.

In my opinion, the financial report presents fairly in all material respects, in accordance with the accounting policies described in the notes to the financial report, the financial position of the fund at **30 June 2022** and the results of its operations for the year then ended.

Basis for Opinion

My audit has been conducted in accordance with Australian Auditing Standards (issued by the Auditing and Assurance Standards Board). My responsibilities under those standards are further described in the *Approved SMSF Auditor's Responsibilities for the Audit of the Financial Report* section of this report.

I am independent of the SMSF in accordance with the auditor independence requirements of the Accounting Professional and Ethical Standards Board's APES 110 *Code of Ethics for Professional Accountants* (the 'Code') as required by the *Superannuation Industry (Supervision) Regulations 1994* ('SISR'). I have also fulfilled my other ethical responsibilities in accordance with the Code. In particular, neither myself, my firm or my network firm assumed a management responsibility for the fund. My firm or network firm did not prepare the financial statements for the SMSF. Where my firm or network firm provided any other non-assurance services to the fund, we are satisfied that those services were not prohibited under the Code and any independence threats arising have been eliminated or reduced to an acceptable level by the application of safeguards.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

Emphasis of Matter - Basis of accounting

I draw attention to Note 1 of the financial report, which describes the basis of accounting. The financial report has been prepared to assist **Scochen Superfund** meet the requirements of the SMSF's governing rules, the *Superannuation Industry (Supervision) Act 1993* (the 'SISA') and the SISR. As a result, the financial report may not be suitable for other purposes, and should not be distributed to parties other than the trustees. My opinion is not modified in respect of this matter.

Responsibilities of SMSF trustees for the financial report

Each SMSF trustee (individual trustee or director of the corporate trustee) is responsible for the preparation and fair presentation of the financial report in accordance with the financial reporting requirements of the SMSF's governing rules, the SISA and the SISR. Each trustee is also responsible for such internal controls as they determine are necessary to enable the preparation and fair presentation of a financial report that is free from material misstatement, whether due to fraud or error.

In preparing the financial report, the trustees are responsible for assessing the fund's ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting unless the trustees intend to wind-up the fund, or have no realistic alternative but to do so.

Each SMSF trustee is responsible for overseeing the fund's financial reporting process.

Approved SMSF auditor's responsibility for the audit of the financial report

My objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes my opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of trustees taken on the basis of this financial report.

As part of an audit in accordance with Australian Auditing Standards, I exercise professional judgment and maintain professional scepticism throughout the audit. I also:

- Identify and assess the risks of material misstatement of the financial report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of an internal control.
- Obtain an understanding of internal controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the fund's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the fund's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in the auditor's report to the related disclosures in the financial report or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of the auditor's report. However, future events or conditions may cause the fund to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation.

I have communicated with the trustees regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I may identify during the audit.

PART B: COMPLIANCE ENGAGEMENT

Opinion

I have undertaken a reasonable assurance engagement on **Scochen Superfund's** compliance, in all material respects, with the applicable provisions of the SISA and the SISR as listed below (the '**Listed Provisions**') for the year ended **30 June 2022**.

Sections: 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K
Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA

In my opinion, each trustee of **Scochen Superfund** has complied in all material respects, with the Listed Provisions, for the year ended **30 June 2022**.

Basis for Opinion

I have conducted my engagement in accordance with Standard on Assurance Engagements ASAE 3100 *Compliance Engagements* issued by the Auditing and Assurance Standards Board.

I believe that the evidence I have obtained is sufficient and appropriate to provide a basis for my qualified opinion.

Independence and quality control

I have complied with the independence and other ethical requirements relating to assurance engagements, and applied Auditing Standards ASQC 1 *Quality Control for Firms that Perform Audits and Reviews of Financial Reports and Other Financial Information, and Other Assurance Engagements* in undertaking this assurance engagement. In particular, neither myself, my firm or my network firm assumed a management responsibility for the fund. Where my firm or network firm provided any other non-assurance services to the fund, we are satisfied that those services were not prohibited under the Code and any independence threats arising have been eliminated or reduced to an acceptable level by the application of safeguards.

SMSF trustees' responsibilities

Each SMSF trustee is responsible for complying with the listed provisions and for the identification of risks that threaten compliance with the Listed Provisions, controls which will mitigate those risks and monitoring ongoing compliance.

Approved SMSF auditor's responsibilities

My responsibility is to express an opinion on the trustees' compliance, in all material respects, with the Listed Provisions, for the year ended **30 June 2022**. ASAE 3100 *Compliance Engagements* requires that I plan and perform my procedures to obtain reasonable assurance about whether the trustees have complied, in all material respects, with the Listed Provisions for the year ended **30 June 2022**.

An assurance engagement to report on the trustees' compliance with the Listed Provisions involves performing procedures to obtain evidence about the compliance activity and controls implemented to meet the compliance requirements. The procedures selected depend on my judgement, including the identification and assessment of risks of material non-compliance.

My procedures included examination, on a test basis, of evidence supporting compliance with the requirements of the Listed Provisions for the year ended **30 June 2022**.

These tests have not been performed continuously throughout the period, were not designed to detect all instances of non-compliance, and have not covered any other provisions of the SISA and the SISR apart from those specified.

Inherent limitations

Due to the inherent limitations of an assurance engagement, together with the internal control structure it is possible that fraud, error, or non-compliance with the Listed Provisions may occur and not be detected.

A reasonable assurance engagement for the year ended **30 June 2022** does not provide assurance on whether compliance with the Listed Provisions will continue in the future.

AXiA SUPER AUDITS

[ABN 73 133 954 211]



Mrs Erin Ashwood | SMSF Auditor

Date audit completed: 06/02/2023

APPENDIX 1 - Explanation of listed sections and regulations in compliance engagement

This appendix is included to assist with the meaning of the legislation and regulations listed above.

Section or Regulation	Explanation
S17A	The fund must meet the definition of a self-managed super fund (SMSF)
S35AE	The trustees must keep and maintain accounting records for a minimum of five years
S35B	The trustees must prepare, sign and retain accounts and statements
S35C(2)	The trustees must provide the auditor with the necessary documents to complete the audit in a timely and professional manner; and within 14 days of a written request from the auditor
S62	The fund must be maintained for the sole purpose of providing benefits to any or all of the following: - fund members upon their retirement - fund members upon reaching a prescribed age - the dependants of a fund member in the case of the member's death before retirement
S65	The trustees must not loan monies or provide financial assistance to any member or relative at any time during the financial year
S66	The trustees must not acquire any assets (not listed as an exception) from any member or related party of the fund
S67	The trustees of the fund must not borrow any money or maintain an existing borrowing (not listed as an exception)
S67A & 67B	The fund must comply with the limited recourse borrowing arrangement rules when borrowing to purchase single acquirable asset or replacement assets (not listed as an exception to the borrowing rules)
S82-85	The trustees must comply with the in-house asset rules
S103	The trustees must keep minutes of all meetings and retain the minutes for a minimum of 10 years
S104	The trustees must keep up to date records of all trustee or director of corporate trustee changes and trustee consents for a minimum of 10 years
S104A	Trustees who became a trustee on or after 1 July 2007 must sign and retain a trustee declaration
S105	The trustees must ensure that copies of all member or beneficiary reports are kept for a minimum of 10 years

S109	All investment transactions must be made and maintained at arms-length - that is, purchase, sale price and income from an asset reflects a true market value and or rate of return
S126K	A disqualified person cannot be a trustee, investment manager or custodian of a superannuation fund
Sub Reg 1.06 (9A)	Pension payments must be made at least annually, and must be at least the amount calculated under Schedule 7
Reg 4.09	Trustees must formulate, regularly review and give effect to an investment strategy for the fund
Reg 4.09A	The assets of the SMSF must be held separately from any assets held by the trustee personally or by a standard employer sponsor or an associate of the standard employer sponsor
Reg 5.03	Investment returns must be allocated to members in a manner that is fair and reasonable
Reg 5.08	Member minimum benefits must be maintained in the fund until transferred, rolled over, allotted (to the member's spouse) or cashed out in a permitted fashion
Reg 6.17	Payments of member benefits must be made in accordance with Part 6 or Part 7A of the regulations and be permitted by the trust deed
Reg 7.04	Contributions can only be accepted in accordance with the applicable rules for the year being audited
Reg 8.02B	When preparing accounts and statements required by subsection 35B(1) of SISA, an asset must be valued at its market value
Reg 13.12	Trustees must not recognise an assignment of a super interest of a member or beneficiary
Reg 13.13	Trustees must not recognise a charge over or in relation to a member's benefits
Reg 13.14	Trustees must not give a charge over, or in relation to, an asset of the fund
Reg 13.18AA	Investments in collectables and personal use assets must be maintained in accordance with prescribed rules