

Compliance Workpapers
MG & JH Super Fund
Financial Year - 2023



Fund Details

Fund Name	MG & JH Super Fund
Contact no	
Financial Year	2023
Established Date	27/07/2015
ABN	68 689 759 783
TFN	966231638
Trustee Type	Corporate
Trustees	MG & JH Super Pty Ltd
ACN	607298911

Review Points

Reference : Income / Other Income / Sundry

Subject : Sundry **Addressed :** Notes for Auditor

Action	Description	Owner	DateTime	Attachment
Created	Onemarket Ltd final payout	Joan Sayas	05/10/2023 11:31 AM	

Reference : Expenses / Other Expenses / Establishment Fee

Subject : Establishment Fee **Addressed :** Notes for Auditor

Action	Description	Owner	DateTime	Attachment
Created	Previously capitalised formation cost.	Joan Sayas	05/10/2023 11:34 AM	

Statement of Financial Position

Assets	Qty	2023	2022	Change (\$)	Change (%)	
Investments	0.00	525,028.06	297,531.23	227,496.83	76.46	
Shares in Listed Companies	0.00	506,049.98	276,343.78	229,706.20	83.12	
Altium Limited	370.00	13,660.40	9,956.70	3,703.70	37.20	
Argo Investments Limited	18,068.00	158,275.68	67,082.40	91,193.28	135.94	
Australian Foundation Investment Company Limited	23,301.00	164,738.07	79,140.38	85,597.69	108.16	
BHP Group Limited	965.00	43,415.35	20,831.25	22,584.10	108.41	
BWX Limited	600.00	120.00	384.00	-264.00	68.75	
Coles Group Limited	114.00	2,099.88	2,030.34	69.54	3.43	
Commonwealth Bank Of Australia	335.00	33,590.45	21,239.30	12,351.15	58.15	
Endeavour Group Limited	335.00	2,113.85	2,535.95	-422.10	16.64	
G8 Education Limited	1,590.00	1,653.60	1,677.45	-23.85	1.42	
Healius Limited	750.00	2,385.00	2,752.50	-367.50	13.35	
Insignia Financial Limited	555.00	1,565.10	1,492.95	72.15	4.83	
Insurance Australia Group Limited	1,269.00	7,233.30	5,532.84	1,700.46	30.73	
National Australia Bank Limited	985.00	25,974.45	17,146.14	8,828.31	51.49	
Sonic Healthcare Limited	210.00	7,469.70	6,932.10	537.60	7.76	
Tabcorp Holdings Limited	1,020.00	1,132.20	1,086.30	45.90	4.23	
Telstra Group Limited	2,760.00	11,868.00	10,626.00	1,242.00	11.69	
The Lottery Corporation Limited	1,020.00	5,232.60	4,610.40	622.20	13.50	
Unibail-Rodamco-Westfield	160.00	616.00	601.60	14.40	2.39	

Assets	Qty	2023	2022	Change (\$)	Change (%)	
Vulcan Energy Resources Limited	200.00	838.00	1,084.00	-246.00	22.69	
Wesfarmers Limited	114.00	5,624.76	4,777.74	847.02	17.73	
Woodside Energy Group Limited	91.00	3,134.04	2,897.44	236.60	8.17	
Woolworths Group Limited	335.00	13,309.55	11,926.00	1,383.55	11.60	
Shares in Unlisted Companies	0.00	0.00	0.00	0.00	0.00	
WPG High St Pty Ltd	200,000.00	0.00	0.00	0.00	0.00	
Stapled Securities	0.00	18,978.08	21,187.45	-2,209.37	10.43	
Lendlease Group	350.00	2,712.50	3,188.50	-476.00	14.93	
Mirvac Group	2,100.00	4,746.00	4,147.50	598.50	14.43	
Rural Funds Group	3,055.00	5,392.08	7,668.05	-2,275.97	29.68	
Transurban Group	430.00	6,127.50	6,183.40	-55.90	0.90	
Other Assets	0.00	11,209.87	16,224.14	-5,014.27	30.91	
Cash At Bank	0.00	10,863.66	13,815.69	-2,952.03	21.37	
CBA Bank Account	0.00	10,863.66	13,815.69	-2,952.03	21.37	
Receivables	0.00	346.21	2,408.45	-2,062.24	85.63	
Investment Income Receivable	0.00	346.21	0.00	346.21	100.00	
Distributions	0.00	346.21	0.00	346.21	100.00	
Stapled Securities	0.00	346.21	0.00	346.21	100.00	
Lendlease Group	0.00	22.55	0.00	22.55	100.00	
Mirvac Group	0.00	111.30	0.00	111.30	100.00	
Rural Funds Group	0.00	81.21	0.00	81.21	100.00	

Assets	Qty	2023	2022	Change (\$)	Change (%)
Transurban Group	0.00	131.15	0.00	131.15	100.00
Sundry Debtors	0.00	0.00	2,408.45	-2,408.45	100.00
Sundry	0.00	0.00	2,408.45	-2,408.45	100.00
Total Assets	0.00	536,237.93	313,755.37	222,482.56	70.91

Liabilities	Qty	2023	2022	Change (\$)	Change (%)
Income Tax Payable	0.00	5,315.17	-3,162.92	8,478.09	268.05
Foreign Tax Credits	0.00	-1.21	0.00	-1.21	100.00
Stapled Securities	0.00	-1.21	0.00	-1.21	100.00
Lendlease Group	0.00	-1.21	0.00	-1.21	100.00
Franking Credits	0.00	-5,154.52	0.00	-5,154.52	100.00
Shares in Listed Companies	0.00	-5,133.42	0.00	-5,133.42	100.00
Altium Limited	0.00	-57.09	0.00	-57.09	100.00
Argo Investments Limited	0.00	-1,237.29	0.00	-1,237.29	100.00
Australian Foundation Investment Company Limited	0.00	-1,243.86	0.00	-1,243.86	100.00
BHP Group Limited	0.00	-847.42	0.00	-847.42	100.00
Coles Group Limited	0.00	-32.25	0.00	-32.25	100.00
Commonwealth Bank Of Australia	0.00	-423.00	0.00	-423.00	100.00
Endeavour Group Limited	0.00	-31.59	0.00	-31.59	100.00
G8 Education Limited	0.00	-20.44	0.00	-20.44	100.00
Healius Limited	0.00	-19.29	0.00	-19.29	100.00

Liabilities	Qty	2023	2022	Change (\$)	Change (%)
Insignia Financial Limited	0.00	-40.56	0.00	-40.56	100.00
Insurance Australia Group Limited	0.00	-28.83	0.00	-28.83	100.00
National Australia Bank Limited	0.00	-405.11	0.00	-405.11	100.00
Sonic Healthcare Limited	0.00	-91.80	0.00	-91.80	100.00
Tabcorp Holdings Limited	0.00	-34.09	0.00	-34.09	100.00
Telstra Group Limited	0.00	-201.08	0.00	-201.08	100.00
The Lottery Corporation Limited	0.00	-39.34	0.00	-39.34	100.00
Wesfarmers Limited	0.00	-91.85	0.00	-91.85	100.00
Woodside Energy Group Limited	0.00	-146.40	0.00	-146.40	100.00
Woolworths Group Limited	0.00	-142.13	0.00	-142.13	100.00
Stapled Securities	0.00	-21.10	0.00	-21.10	100.00
Lendlease Group	0.00	-6.42	0.00	-6.42	100.00
Rural Funds Group	0.00	-10.77	0.00	-10.77	100.00
Transurban Group	0.00	-3.91	0.00	-3.91	100.00
Income Tax Payable	0.00	0.00	-3,162.92	3,162.92	100.00
Provision for Income Tax	0.00	10,470.90	0.00	10,470.90	100.00
Total Liabilities	0.00	5,315.17	-3,162.92	8,478.09	268.05

Member Entitlements	Qty	2023	2022	Change (\$)	Change (%)
Member Entitlement Accounts	0.00	530,922.76	316,918.29	214,004.47	67.53
Mr Justin Hetherington	0.00	312,665.01	204,287.12	108,377.89	53.05

Member Entitlements	Qty	2023	2022	Change (\$)	Change (%)	
Accumulation	0.00	312,665.01	204,287.12	108,377.89	53.05	
Ms Mandy Goudge	0.00	218,257.75	112,631.17	105,626.58	93.78	
Accumulation	0.00	218,257.75	112,631.17	105,626.58	93.78	
Total Member Entitlements	0.00	530,922.76	316,918.29	214,004.47	67.53	

Operating Statement

Income	2023	2022	Change (\$)	Change (%)	
Investment Gains	672.47	-22,014.50	22,686.97	103.05	
Increase in Market Value	672.47	-19,903.70	20,576.17	103.38	
Shares in Listed Companies	2,881.84	0.00	2,881.84	100.00	
Altium Limited	3,703.70	0.00	3,703.70	100.00	
Argo Investments Limited	-2,410.44	0.00	-2,410.44	100.00	
Australian Foundation Investment Company Limited	-8,017.69	0.00	-8,017.69	100.00	
BHP Group Limited	2,686.92	0.00	2,686.92	100.00	
BWX Limited	-264.00	0.00	-264.00	100.00	
Coles Group Limited	69.54	0.00	69.54	100.00	
Commonwealth Bank Of Australia	2,652.20	0.00	2,652.20	100.00	
Endeavour Group Limited	-422.10	0.00	-422.10	100.00	
G8 Education Limited	-23.85	0.00	-23.85	100.00	
Healius Limited	-367.50	0.00	-367.50	100.00	
Insignia Financial Limited	72.15	0.00	72.15	100.00	
Insurance Australia Group Limited	1,700.46	0.00	1,700.46	100.00	
National Australia Bank Limited	-1,180.82	0.00	-1,180.82	100.00	
Sonic Healthcare Limited	537.60	0.00	537.60	100.00	
Tabcorp Holdings Limited	45.90	0.00	45.90	100.00	
Telstra Group Limited	1,242.00	0.00	1,242.00	100.00	
The Lottery Corporation Limited	622.20	0.00	622.20	100.00	

Income	2023	2022	Change (\$)	Change (%)	
Unibail-Rodamco-Westfield	14.40	0.00	14.40	100.00	
Vulcan Energy Resources Limited	-246.00	0.00	-246.00	100.00	
Wesfarmers Limited	847.02	0.00	847.02	100.00	
Woodside Energy Group Limited	236.60	0.00	236.60	100.00	
Woolworths Group Limited	1,383.55	0.00	1,383.55	100.00	
Stapled Securities	-2,209.37	0.00	-2,209.37	100.00	
Lendlease Group	-476.00	0.00	-476.00	100.00	
Mirvac Group	598.50	0.00	598.50	100.00	
Rural Funds Group	-2,275.97	0.00	-2,275.97	100.00	
Transurban Group	-55.90	0.00	-55.90	100.00	
Realised Capital Gains	0.00	-2,110.80	2,110.80	100.00	
Investment Income	18,357.38	19,837.93	-1,480.55	7.46	
Distributions	906.15	777.61	128.54	16.53	
Stapled Securities	906.15	0.00	906.15	100.00	
Lendlease Group	67.29	0.00	67.29	100.00	
Mirvac Group	220.50	0.00	220.50	100.00	
Rural Funds Group	360.75	0.00	360.75	100.00	
Transurban Group	257.61	0.00	257.61	100.00	
Dividends	17,268.41	19,053.63	-1,785.22	9.37	
Shares in Listed Companies	17,268.41	0.00	17,268.41	100.00	
Altium Limited	245.79	0.00	245.79	100.00	

Income	2023	2022	Change (\$)	Change (%)	
Argo Investments Limited	4,124.30	0.00	4,124.30	100.00	
Australian Foundation Investment Company Limited	4,146.21	0.00	4,146.21	100.00	
BHP Group Limited	2,824.74	0.00	2,824.74	100.00	
Coles Group Limited	107.49	0.00	107.49	100.00	
Commonwealth Bank Of Australia	1,410.00	0.00	1,410.00	100.00	
Endeavour Group Limited	105.30	0.00	105.30	100.00	
G8 Education Limited	68.14	0.00	68.14	100.00	
Healius Limited	64.29	0.00	64.29	100.00	
Insignia Financial Limited	164.33	0.00	164.33	100.00	
Insurance Australia Group Limited	168.42	0.00	168.42	100.00	
National Australia Bank Limited	1,350.37	0.00	1,350.37	100.00	
Sonic Healthcare Limited	306.00	0.00	306.00	100.00	
Tabcorp Holdings Limited	113.65	0.00	113.65	100.00	
Telstra Group Limited	670.28	0.00	670.28	100.00	
The Lottery Corporation Limited	131.14	0.00	131.14	100.00	
Wesfarmers Limited	306.17	0.00	306.17	100.00	
Woodside Energy Group Limited	488.01	0.00	488.01	100.00	
Woolworths Group Limited	473.78	0.00	473.78	100.00	
Interest	182.82	6.69	176.13	2,632.74	
Cash At Bank	182.82	0.00	182.82	100.00	
CBA Bank Account	182.82	0.00	182.82	100.00	

Income	2023	2022	Change (\$)	Change (%)
Member Receipts	210,766.69	0.00	210,766.69	100.00
Contributions	210,766.69	0.00	210,766.69	100.00
Member	210,766.69	0.00	210,766.69	100.00
Personal Concessional	55,000.00	0.00	55,000.00	100.00
Mr Justin Hetherington	27,500.00	0.00	27,500.00	100.00
Ms Mandy Goudge	27,500.00	0.00	27,500.00	100.00
Personal Non-Concessional	155,766.69	0.00	155,766.69	100.00
Mr Justin Hetherington	77,883.35	0.00	77,883.35	100.00
Ms Mandy Goudge	77,883.34	0.00	77,883.34	100.00
Other Income	1.83	0.00	1.83	100.00
Sundry	1.83	0.00	1.83	100.00
Total Income	229,798.37	-2,176.57	231,974.94	10,657.82
Expenses	2023	2022	Change (\$)	Change (%)
Other Expenses	5,323.00	3,230.00	2,093.00	64.80
Accountancy Fee	2,640.00	0.00	2,640.00	100.00
ASIC Fee	59.00	0.00	59.00	100.00
Auditor Fee	275.00	495.00	-220.00	44.44
Establishment Fee	2,090.00	0.00	2,090.00	100.00
Fund Administration Fee	0.00	2,420.00	-2,420.00	100.00
Regulatory Fees	0.00	56.00	-56.00	100.00

Expenses	2023	2022	Change (\$)	Change (%)
SMSF Supervisory Levy	259.00	259.00	0.00	0.00
Total Expenses	5,323.00	3,230.00	2,093.00	64.80
Income Tax	2023	2022	Change (\$)	Change (%)
Income Tax Expense	10,470.90	2,441.70	8,029.20	328.84
Income Tax Expense	10,470.90	2,441.70	8,029.20	328.84
Total Income Tax	10,470.90	2,441.70	8,029.20	328.84
Net Profit(Loss) Total	214,004.47	-7,848.27		

Market Value

					Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Security Code	Security Name	Source Price	Units	Market Price	Market Value	
SECURITY							
	AFI	Australian Foundation Investment Company Limited	7.07	23,301.00	7.07	164,738.07	
	ALU	Altium Limited	36.92	370.00	36.92	13,660.40	
	ARG	Argo Investments Limited	8.76	18,068.00	8.76	158,275.68	
	BHP	BHP Group Limited	44.99	965.00	44.99	43,415.35	
	BWX	BWX Limited	0.20	600.00	0.20	120.00	
	CBA	Commonwealth Bank Of Australia	100.27	335.00	100.27	33,590.45	
	COL	Coles Group Limited	18.42	114.00	18.42	2,099.88	
	EDV	Endeavour Group Limited	6.31	335.00	6.31	2,113.85	
	GEM	G8 Education Limited	1.04	1,590.00	1.04	1,653.60	
	HLS	Healius Limited	3.18	750.00	3.18	2,385.00	
	IAG	Insurance Australia Group Limited	5.70	1,269.00	5.70	7,233.30	
	IFL	Insignia Financial Limited	2.82	555.00	2.82	1,565.10	
	LLC	Lendlease Group	7.75	350.00	7.75	2,712.50	
	MGR	Mirvac Group	2.26	2,100.00	2.26	4,746.00	
	NAB	National Australia Bank Limited	26.37	985.00	26.37	25,974.45	
	RFF	Rural Funds Group	1.76	3,055.00	1.76	5,392.08	
	SHL	Sonic Healthcare Limited	35.57	210.00	35.57	7,469.70	

				Current Status : Good to Go Prior Status : N/A		Prepared By : N/A	Reviewed By : N/A
TAH	Tabcorp Holdings Limited		1.11	1,020.00	1.11	1,132.20	
TCL	Transurban Group		14.25	430.00	14.25	6,127.50	
TLC	The Lottery Corporation Limited		5.13	1,020.00	5.13	5,232.60	
TLS	Telstra Group Limited		4.30	2,760.00	4.30	11,868.00	
URW	Unibail-Rodamco-Westfield		3.85	160.00	3.85	616.00	
VUL	Vulcan Energy Resources Limited		4.19	200.00	4.19	838.00	
WDS	Woodside Energy Group Limited		34.44	91.00	34.44	3,134.04	
WES	Wesfarmers Limited		49.34	114.00	49.34	5,624.76	
WOW	Woolworths Group Limited		39.73	335.00	39.73	13,309.55	

Lump Sum Payment - Good to Go

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

Preservation Components

						Current Status : Good to Go Prior Status : N/A		Prepared By : N/A	Reviewed By : N/A
			Prior Year			Current Year			
Account Name	Account Type	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount		
<i>Ms Mandy Goudge (Age: 53 at 30/06/2023)</i>									
Accumulation	Accumulation	112,631.17	0.00	0.00	218,257.75	0.00	0.00		
<i>Mr Justin Hetherington (Age: 52 at 30/06/2023)</i>									
Accumulation	Accumulation	204,287.12	0.00	0.00	312,665.01	0.00	0.00		

Tax Component Verification (Accumulation)

		Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Account Name		Prior Year Tax Free Amount	Current Year Tax Free Amount
Ms Mandy Goudge (Age: 53 at 30/06/2023)				
	Accumulation		1,085.66	78,969.00
Mr Justin Hetherington (Age: 52 at 30/06/2023)				
	Accumulation		1,045.00	78,928.35

Work Test - Good to Go

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

Contribution Cap Limit

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
Current Year Contributions			Concessional	Non-Concessional
<p>Mr Justin Hetherington Date of Birth: 09/07/1970 (Age: 51 at 30/06/2023)</p>				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		102,500.00	0.00
	Maximum cap available		130,000.00	110,000.00
	Contributions made (to this fund)		27,500.00	77,883.35
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		27,500.00	77,883.35
	Amount above caps		0.00	0.00
<p>Ms Mandy Goudge Date of Birth: 17/01/1970 (Age: 52 at 30/06/2023)</p>				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		102,500.00	0.00
	Maximum cap available		130,000.00	110,000.00
	Contributions made (to this fund)		27,500.00	77,883.34
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		27,500.00	77,883.34
	Amount above caps		0.00	0.00

Negative Balance - Good to Go

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

Contra Bank Entries - Good to Go

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

Income Comparison

					Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Date	Income Type	Total Income	Franking Credit	Estimated Income	Estimated Franking Credit	
TCL : Transurban Group (ASX:TCL)							
🚩	23/08/2022	Distribution	8.60	0.00	0.00	0.00	
🚩	29/06/2023	Distribution	131.15	0.00	131.15	0.22	
RFF : Rural Funds Group (ASX:RFF)							
🚩	29/09/2022	Distribution	89.59	0.00	89.59	3.59	
🚩	29/12/2022	Distribution	89.59	0.00	89.59	3.59	
🚩	30/03/2023	Distribution	89.59	0.00	89.59	3.59	
🚩	29/06/2023	Distribution	81.21	0.00	89.59	3.59	
EDV : Endeavour Group Limited (ASX:EDV)							
🚩	20/03/2023	Dividend	47.91	20.53	47.90	20.53	
NAB : National Australia Bank Limited (ASX:NAB)							
🚩	05/07/2022	Dividend	456.98	195.85	0.00	0.00	
LLC : Lendlease Group (ASX:LLC)							
🚩	21/09/2022	Distribution	19.96	0.00	0.00	0.00	
🚩	21/09/2022	Dividend	0.00	0.00	19.96	6.42	

Benefits Paid to Member < 60 - Good to Go

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

Retirement Condition - Good to Go

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

Pension Limit - Not Applicable

The system did not find any data to process.

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

The system did not find any data to process.

Preservation Components for Member above 65 - Not Applicable

The system did not find any data to process.

Tax Component Verification (Pension) - Not Applicable

The system did not find any data to process.

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

The system did not find any data to process.

General Ledger

Date	Description	Quantity	Debits	Credits	Balance
Member Receipts / Contributions / Member / Personal Concessional / Mr Justin Hetherington					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/09/2022	Direct Credit 301500 Super Payments	0.00	0.00	11,883.21	11,883.21
22/03/2023	Direct Credit 301500 Super Payments	0.00	0.00	15,616.79	27,500.00
30/06/2023	Closing Balance	0.00	0.00	0.00	27,500.00
Member Receipts / Contributions / Member / Personal Concessional / Ms Mandy Goudge					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/09/2022	Direct Credit 301500 Super Payments	0.00	0.00	11,883.22	11,883.22
22/03/2023	Direct Credit 301500 Super Payments	0.00	0.00	15,616.78	27,500.00
30/06/2023	Closing Balance	0.00	0.00	0.00	27,500.00
Member Receipts / Contributions / Member / Mr Justin Hetherington					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/03/2023	Direct Credit 301500 Super Payments	0.00	0.00	28,296.06	28,296.06
22/03/2023	Direct Credit 301500 Super Payments	0.00	0.00	49,587.29	77,883.35
30/06/2023	Closing Balance	0.00	0.00	0.00	77,883.35
Member Receipts / Contributions / Member / Ms Mandy Goudge					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/03/2023	Direct Credit 301500 Super Payments	0.00	0.00	28,296.06	28,296.06

Date	Description	Quantity	Debits	Credits	Balance
22/03/2023	Direct Credit 301500 Super Payments	0.00	0.00	49,587.28	77,883.34
30/06/2023	Closing Balance	0.00	0.00	0.00	77,883.34
Investment Gains / Increase in Market Value / Shares in Listed Companies / Altium Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	3,703.70	3,703.70
30/06/2023	Closing Balance	0.00	0.00	0.00	3,703.70
Investment Gains / Increase in Market Value / Shares in Listed Companies / Argo Investments Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	2,410.44	0.00	2,410.44
30/06/2023	Closing Balance	0.00	0.00	0.00	2,410.44
Investment Gains / Increase in Market Value / Shares in Listed Companies / Australian Foundation Investment Company Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	8,017.69	0.00	8,017.69
30/06/2023	Closing Balance	0.00	0.00	0.00	8,017.69
Investment Gains / Increase in Market Value / Shares in Listed Companies / BHP Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	2,686.92	2,686.92
30/06/2023	Closing Balance	0.00	0.00	0.00	2,686.92
Investment Gains / Increase in Market Value / Shares in Listed Companies / BWX Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Market Value Adjustment	0.00	264.00	0.00	264.00
30/06/2023	Closing Balance	0.00	0.00	0.00	264.00
Investment Gains / Increase in Market Value / Shares in Listed Companies / Coles Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	69.54	69.54
30/06/2023	Closing Balance	0.00	0.00	0.00	69.54
Investment Gains / Increase in Market Value / Shares in Listed Companies / Commonwealth Bank Of Australia					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	2,652.20	2,652.20
30/06/2023	Closing Balance	0.00	0.00	0.00	2,652.20
Investment Gains / Increase in Market Value / Shares in Listed Companies / Endeavour Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	422.10	0.00	422.10
30/06/2023	Closing Balance	0.00	0.00	0.00	422.10
Investment Gains / Increase in Market Value / Shares in Listed Companies / G8 Education Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	23.85	0.00	23.85
30/06/2023	Closing Balance	0.00	0.00	0.00	23.85
Investment Gains / Increase in Market Value / Shares in Listed Companies / Healius Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Market Value Adjustment	0.00	367.50	0.00	367.50
30/06/2023	Closing Balance	0.00	0.00	0.00	367.50
Investment Gains / Increase in Market Value / Shares in Listed Companies / Insignia Financial Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	72.15	72.15
30/06/2023	Closing Balance	0.00	0.00	0.00	72.15
Investment Gains / Increase in Market Value / Shares in Listed Companies / Insurance Australia Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	1,700.46	1,700.46
30/06/2023	Closing Balance	0.00	0.00	0.00	1,700.46
Investment Gains / Increase in Market Value / Shares in Listed Companies / National Australia Bank Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	1,180.82	0.00	1,180.82
30/06/2023	Closing Balance	0.00	0.00	0.00	1,180.82
Investment Gains / Increase in Market Value / Shares in Listed Companies / Sonic Healthcare Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	537.60	537.60
30/06/2023	Closing Balance	0.00	0.00	0.00	537.60
Investment Gains / Increase in Market Value / Shares in Listed Companies / Tabcorp Holdings Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Market Value Adjustment	0.00	0.00	45.90	45.90
30/06/2023	Closing Balance	0.00	0.00	0.00	45.90
Investment Gains / Increase in Market Value / Shares in Listed Companies / Telstra Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	1,242.00	1,242.00
30/06/2023	Closing Balance	0.00	0.00	0.00	1,242.00
Investment Gains / Increase in Market Value / Shares in Listed Companies / The Lottery Corporation Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	622.20	622.20
30/06/2023	Closing Balance	0.00	0.00	0.00	622.20
Investment Gains / Increase in Market Value / Shares in Listed Companies / Unibail-Rodamco-Westfield					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	14.40	14.40
30/06/2023	Closing Balance	0.00	0.00	0.00	14.40
Investment Gains / Increase in Market Value / Shares in Listed Companies / Vulcan Energy Resources Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	246.00	0.00	246.00
30/06/2023	Closing Balance	0.00	0.00	0.00	246.00
Investment Gains / Increase in Market Value / Shares in Listed Companies / Wesfarmers Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Market Value Adjustment	0.00	0.00	847.02	847.02
30/06/2023	Closing Balance	0.00	0.00	0.00	847.02
Investment Gains / Increase in Market Value / Shares in Listed Companies / Woodside Energy Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	236.60	236.60
30/06/2023	Closing Balance	0.00	0.00	0.00	236.60
Investment Gains / Increase in Market Value / Shares in Listed Companies / Woolworths Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	1,383.55	1,383.55
30/06/2023	Closing Balance	0.00	0.00	0.00	1,383.55
Investment Gains / Increase in Market Value / Lendlease Group					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	476.00	0.00	476.00
30/06/2023	Closing Balance	0.00	0.00	0.00	476.00
Investment Gains / Increase in Market Value / Mirvac Group					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	598.50	598.50
30/06/2023	Closing Balance	0.00	0.00	0.00	598.50
Investment Gains / Increase in Market Value / Rural Funds Group					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Market Value Adjustment	0.00	2,275.97	0.00	2,275.97
30/06/2023	Closing Balance	0.00	0.00	0.00	2,275.97
Investment Gains / Increase in Market Value / Transurban Group					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	55.90	0.00	55.90
30/06/2023	Closing Balance	0.00	0.00	0.00	55.90
Investment Income / Distributions / Stapled Securities / Lendlease Group					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/09/2022	Direct Credit 612445 LLC DIST 22REC/00836683	0.00	0.00	19.96	19.96
21/09/2022	Distribution - Tax Statement	0.00	0.00	2.54	22.50
17/02/2023	Distribution - Tax Statement	0.00	0.00	2.20	24.70
17/02/2023	LLC AUD DRP NIL DISC	0.00	0.00	17.15	41.85
30/06/2023	Distribution - Tax Statement	0.00	0.00	2.89	44.74
30/06/2023	LLC AUD 0.04656179 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	22.55	67.29
30/06/2023	Closing Balance	0.00	0.00	0.00	67.29
Investment Income / Distributions / Stapled Securities / Mirvac Group					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/12/2022	Distribution - Tax Statement	0.00	0.00	0.00	0.00
29/12/2022	MGR AUD DRP SUSP	0.00	0.00	109.20	109.20

Date	Description	Quantity	Debits	Credits	Balance
29/06/2023	Distribution - Tax Statement	0.00	0.00	0.00	109.20
29/06/2023	MGR AUD DRP SUSP	0.00	0.00	111.30	220.50
30/06/2023	Closing Balance	0.00	0.00	0.00	220.50
Investment Income / Distributions / Stapled Securities / Rural Funds Group					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/09/2022	Distribution - Tax Statement	0.00	0.00	2.75	2.75
29/09/2022	RFF AUD 0.002742 FRANKED, 30% CTR, DRP 1.5% DISC	0.00	0.00	89.59	92.34
29/12/2022	Distribution - Tax Statement	0.00	0.00	2.76	95.10
29/12/2022	RFF AUD 0.002742 FRANKED, 30% CTR, DRP 1.5% DISC	0.00	0.00	89.59	184.69
30/03/2023	Distribution - Tax Statement	0.00	0.00	2.76	187.45
30/03/2023	RFF AUD 0.002742 FRANKED, 30% CTR, DRP 1.5% DISC	0.00	0.00	89.59	277.04
29/06/2023	Distribution - Tax Statement	0.00	0.00	2.50	279.54
29/06/2023	RFF AUD 0.002742 FRANKED, 30% CTR, DRP 1.5% DISC	0.00	0.00	81.21	360.75
30/06/2023	Closing Balance	0.00	0.00	0.00	360.75
Investment Income / Distributions / Stapled Securities / Transurban Group					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/08/2022	Direct Credit 396297 TCL DIV/DIST AUF22/00863270	0.00	0.00	8.60	8.60
23/08/2022	Distribution - Tax Statement	0.00	0.00	0.13	8.73

Date	Description	Quantity	Debits	Credits	Balance
29/12/2022	Distribution - Tax Statement	0.00	0.00	1.76	10.49
29/12/2022	TCL AUD DRP NIL DISC	0.00	0.00	113.95	124.44
29/06/2023	Distribution - Tax Statement	0.00	0.00	2.02	126.46
29/06/2023	TCL AUD 0.0111946 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	131.15	257.61
30/06/2023	Closing Balance	0.00	0.00	0.00	257.61
Investment Income / Dividends / Shares in Listed Companies / Altium Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/09/2022	ALU AUD 0.26 FRANKED, 30% CTR	0.00	0.00	137.43	137.43
21/03/2023	ALU AUD 0.1 FRANKED, 30% CTR, NIL CFI	0.00	0.00	108.36	245.79
30/06/2023	Closing Balance	0.00	0.00	0.00	245.79
Investment Income / Dividends / Shares in Listed Companies / Argo Investments Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
16/09/2022	ARG AUD 0.17 FRANKED, 30% CTR, DRP 2% DISC	0.00	0.00	1,851.30	1,851.30
10/03/2023	ARG AUD 0.165 FRANKED, 30% CTR, DRP 2% DISC	0.00	0.00	2,273.00	4,124.30
30/06/2023	Closing Balance	0.00	0.00	0.00	4,124.30
Investment Income / Dividends / Shares in Listed Companies / Australian Foundation Investment Company Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/08/2022	AFI AUD 0.14 FRANKED, 30% CTR, DRP 5% DISC, BSP	0.00	0.00	2,107.60	2,107.60

Date	Description	Quantity	Debits	Credits	Balance
24/02/2023	AFI AUD 0.11 FRANKED, 30% CTR, DRP 2.5% DISC, BSP	0.00	0.00	2,038.61	4,146.21
30/06/2023	Closing Balance	0.00	0.00	0.00	4,146.21
Investment Income / Dividends / Shares in Listed Companies / BHP Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/09/2022	BHP USD 1.75, 1.75 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	1,840.97	1,840.97
30/03/2023	BHP USD 0.9, 0.9 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	983.77	2,824.74
30/06/2023	Closing Balance	0.00	0.00	0.00	2,824.74
Investment Income / Dividends / Shares in Listed Companies / Coles Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
28/09/2022	COL AUD 0.3 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	48.86	48.86
30/03/2023	COL AUD 0.36 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	58.63	107.49
30/06/2023	Closing Balance	0.00	0.00	0.00	107.49
Investment Income / Dividends / Shares in Listed Companies / Commonwealth Bank Of Australia					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/09/2022	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	705.00	705.00
30/03/2023	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	705.00	1,410.00
30/06/2023	Closing Balance	0.00	0.00	0.00	1,410.00

Date	Description	Quantity	Debits	Credits	Balance
Investment Income / Dividends / Shares in Listed Companies / Endeavour Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
16/09/2022	EDV AUD 0.077 FRANKED, 30% CTR	0.00	0.00	36.86	36.86
20/03/2023	EDV AUD 0.143 FRANKED, 30% CTR	0.00	0.00	68.44	105.30
30/06/2023	Closing Balance	0.00	0.00	0.00	105.30
Investment Income / Dividends / Shares in Listed Companies / G8 Education Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
07/10/2022	GEM AUD 0.01 FRANKED, 30% CTR	0.00	0.00	22.71	22.71
06/04/2023	GEM AUD 0.02 FRANKED, 30% CTR	0.00	0.00	45.43	68.14
30/06/2023	Closing Balance	0.00	0.00	0.00	68.14
Investment Income / Dividends / Shares in Listed Companies / Healius Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/09/2022	HLS AUD 0.06 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	64.29	64.29
30/06/2023	Closing Balance	0.00	0.00	0.00	64.29
Investment Income / Dividends / Shares in Listed Companies / Insignia Financial Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/09/2022	IFL AUD 0.118 FRANKED, 30% CTR, DRP 1.5% DISC	0.00	0.00	93.56	93.56
03/04/2023	IFL AUD 0.012 SPEC, 0.0525 FRANKED, 30% CTR, NIL CFI, DRP 1.5% D	0.00	0.00	70.77	164.33

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	164.33
Investment Income / Dividends / Shares in Listed Companies / Insurance Australia Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/09/2022	IAG AUD 0.035 FRANKED, 30% CTR, 0.015 CFI, DRP	0.00	0.00	82.49	82.49
23/03/2023	IAG AUD 0.018 FRANKED, 30% CTR, 0.042 CFI, DRP SUSP	0.00	0.00	85.93	168.42
30/06/2023	Closing Balance	0.00	0.00	0.00	168.42
Investment Income / Dividends / Shares in Listed Companies / National Australia Bank Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
05/07/2022	Direct Credit 531543 NAB INTERIM DIV DV231/01105555	0.00	0.00	652.83	652.83
14/12/2022	NAB AUD 0.78 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	0.00	697.54	1,350.37
30/06/2023	Closing Balance	0.00	0.00	0.00	1,350.37
Investment Income / Dividends / Shares in Listed Companies / Sonic Healthcare Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/09/2022	SHL AUD 0.6 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	180.00	180.00
22/03/2023	SHL AUD 0.42 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	126.00	306.00
30/06/2023	Closing Balance	0.00	0.00	0.00	306.00
Investment Income / Dividends / Shares in Listed Companies / Tabcorp Holdings Limited					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/09/2022	TAH AUD 0.065 FRANKED, 30% CTR, DRP 2.5% DISC	0.00	0.00	94.71	94.71
21/03/2023	TAH AUD 0.013 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	18.94	113.65
30/06/2023	Closing Balance	0.00	0.00	0.00	113.65
Investment Income / Dividends / Shares in Listed Companies / Telstra Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/09/2022	TLS AUD 0.01 SPEC, 0.085 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	335.14	335.14
31/03/2023	TLS AUD 0.085 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	335.14	670.28
30/06/2023	Closing Balance	0.00	0.00	0.00	670.28
Investment Income / Dividends / Shares in Listed Companies / The Lottery Corporation Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/03/2023	TLC AUD 0.01 SPEC, 0.09 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	131.14	131.14
30/06/2023	Closing Balance	0.00	0.00	0.00	131.14
Investment Income / Dividends / Shares in Listed Companies / Wesfarmers Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
06/10/2022	WES AUD 1 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	162.86	162.86
28/03/2023	WES AUD 0.88 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	143.31	306.17

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	306.17
Investment Income / Dividends / Shares in Listed Companies / Woodside Energy Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
06/10/2022	WDS USD 1.09, 1.09 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	207.94	207.94
05/04/2023	WDS USD 1.44, 1.44 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	280.07	488.01
30/06/2023	Closing Balance	0.00	0.00	0.00	488.01
Investment Income / Dividends / Shares in Listed Companies / Woolworths Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/09/2022	WOW AUD 0.53 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	253.64	253.64
13/04/2023	WOW AUD 0.46 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	220.14	473.78
30/06/2023	Closing Balance	0.00	0.00	0.00	473.78
Investment Income / Interest / Cash At Bank / CBA Bank Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Credit Interest	0.00	0.00	2.10	2.10
01/08/2022	Credit Interest	0.00	0.00	4.80	6.90
01/09/2022	Credit Interest	0.00	0.00	9.97	16.87
01/10/2022	Credit Interest	0.00	0.00	23.60	40.47
01/11/2022	Credit Interest	0.00	0.00	11.55	52.02

Date	Description	Quantity	Debits	Credits	Balance
01/03/2023	Credit Interest	0.00	0.00	3.10	55.12
01/04/2023	Credit Interest	0.00	0.00	82.53	137.65
01/05/2023	Credit Interest	0.00	0.00	21.43	159.08
01/06/2023	Credit Interest	0.00	0.00	23.74	182.82
30/06/2023	Closing Balance	0.00	0.00	0.00	182.82
Other Income / Sundry					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/12/2022	Direct Credit 458106 ONEMARKET LTD AUD22/00828819	0.00	0.00	1.25	1.25
16/05/2023	Direct Credit 458106 ONEMARKET LTD AUM23/00828794	0.00	0.00	0.58	1.83
30/06/2023	Closing Balance	0.00	0.00	0.00	1.83
Other Expenses / Accountancy Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/11/2022	Transfer to other Bank NetBank SMSF Tax and Audit	0.00	2,640.00	0.00	2,640.00
30/06/2023	Closing Balance	0.00	0.00	0.00	2,640.00
Other Expenses / ASIC Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
12/08/2022	ASIC NetBank BPAY 17301 2296072989116 ASIC coy state	0.00	59.00	0.00	59.00
30/06/2023	Closing Balance	0.00	0.00	0.00	59.00

Date	Description	Quantity	Debits	Credits	Balance
Other Expenses / Auditor Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/11/2022	Transfer to other Bank NetBank SMSF Tax and Audit	0.00	275.00	0.00	275.00
30/06/2023	Closing Balance	0.00	0.00	0.00	275.00
Other Expenses / Establishment Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Formation Cost	0.00	2,090.00	0.00	2,090.00
30/06/2023	Closing Balance	0.00	0.00	0.00	2,090.00
Other Expenses / SMSF Supervisory Levy					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/11/2022	Direct Credit 012721 ATO ATO005000017339152	0.00	259.00	0.00	259.00
30/06/2023	Closing Balance	0.00	0.00	0.00	259.00
Income Tax Expense / Income Tax Expense					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/09/2022	Fund Income Tax	0.00	3,564.96	0.00	3,564.96
22/03/2023	Fund Income Tax	0.00	4,685.04	0.00	8,250.00
30/06/2023	Fund Income Tax	0.00	2,220.90	0.00	10,470.90
30/06/2023	Closing Balance	0.00	0.00	0.00	10,470.90
Investments - Altium Limited					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	370.00	0.00	0.00	9,956.70
30/06/2023	Market Value Adjustment	0.00	3,703.70	0.00	13,660.40
30/06/2023	Closing Balance	370.00	0.00	0.00	13,660.40
Investments - Argo Investments Limited					
01/07/2022	Opening Balance	7,623.00	0.00	0.00	67,082.40
05/10/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	2,020.00	18,189.75	0.00	85,272.15
23/03/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	560.00	5,026.35	0.00	90,298.50
23/03/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	7,865.00	70,387.62	0.00	160,686.12
30/06/2023	Market Value Adjustment	0.00	0.00	2,410.44	158,275.68
30/06/2023	Closing Balance	18,068.00	0.00	0.00	158,275.68
Investments - Australian Foundation Investment Company Limited					
01/07/2022	Opening Balance	10,538.00	0.00	0.00	79,140.38
05/10/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	2,435.00	18,111.94	0.00	97,252.32
23/03/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	688.00	5,035.47	0.00	102,287.79
23/03/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	9,640.00	70,467.97	0.00	172,755.76
30/06/2023	Market Value Adjustment	0.00	0.00	8,017.69	164,738.07
30/06/2023	Closing Balance	23,301.00	0.00	0.00	164,738.07

Date	Description	Quantity	Debits	Credits	Balance
Investments - BHP Group Limited					
01/07/2022	Opening Balance	505.00	0.00	0.00	20,831.25
23/03/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	460.00	19,897.18	0.00	40,728.43
30/06/2023	Market Value Adjustment	0.00	2,686.92	0.00	43,415.35
30/06/2023	Closing Balance	965.00	0.00	0.00	43,415.35
Investments - BWX Limited					
01/07/2022	Opening Balance	600.00	0.00	0.00	384.00
30/06/2023	Market Value Adjustment	0.00	0.00	264.00	120.00
30/06/2023	Closing Balance	600.00	0.00	0.00	120.00
Investments - Coles Group Limited					
01/07/2022	Opening Balance	114.00	0.00	0.00	2,030.34
30/06/2023	Market Value Adjustment	0.00	69.54	0.00	2,099.88
30/06/2023	Closing Balance	114.00	0.00	0.00	2,099.88
Investments - Commonwealth Bank Of Australia					
01/07/2022	Opening Balance	235.00	0.00	0.00	21,239.30
23/03/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	100.00	9,698.95	0.00	30,938.25
30/06/2023	Market Value Adjustment	0.00	2,652.20	0.00	33,590.45
30/06/2023	Closing Balance	335.00	0.00	0.00	33,590.45
Investments - Endeavour Group Limited					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	335.00	0.00	0.00	2,535.95
30/06/2023	Market Value Adjustment	0.00	0.00	422.10	2,113.85
30/06/2023	Closing Balance	335.00	0.00	0.00	2,113.85
Investments - G8 Education Limited					
01/07/2022	Opening Balance	1,590.00	0.00	0.00	1,677.45
30/06/2023	Market Value Adjustment	0.00	0.00	23.85	1,653.60
30/06/2023	Closing Balance	1,590.00	0.00	0.00	1,653.60
Investments - Healius Limited					
01/07/2022	Opening Balance	750.00	0.00	0.00	2,752.50
30/06/2023	Market Value Adjustment	0.00	0.00	367.50	2,385.00
30/06/2023	Closing Balance	750.00	0.00	0.00	2,385.00
Investments - Insignia Financial Limited					
01/07/2022	Opening Balance	555.00	0.00	0.00	1,492.95
30/06/2023	Market Value Adjustment	0.00	72.15	0.00	1,565.10
30/06/2023	Closing Balance	555.00	0.00	0.00	1,565.10
Investments - Insurance Australia Group Limited					
01/07/2022	Opening Balance	1,269.00	0.00	0.00	5,532.84
30/06/2023	Market Value Adjustment	0.00	1,700.46	0.00	7,233.30
30/06/2023	Closing Balance	1,269.00	0.00	0.00	7,233.30
Investments - National Australia Bank Limited					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	626.00	0.00	0.00	17,146.14
23/03/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	359.00	10,009.13	0.00	27,155.27
30/06/2023	Market Value Adjustment	0.00	0.00	1,180.82	25,974.45
30/06/2023	Closing Balance	985.00	0.00	0.00	25,974.45
Investments - Sonic Healthcare Limited					
01/07/2022	Opening Balance	210.00	0.00	0.00	6,932.10
30/06/2023	Market Value Adjustment	0.00	537.60	0.00	7,469.70
30/06/2023	Closing Balance	210.00	0.00	0.00	7,469.70
Investments - Tabcorp Holdings Limited					
01/07/2022	Opening Balance	1,020.00	0.00	0.00	1,086.30
30/06/2023	Market Value Adjustment	0.00	45.90	0.00	1,132.20
30/06/2023	Closing Balance	1,020.00	0.00	0.00	1,132.20
Investments - Telstra Group Limited					
01/07/2022	Opening Balance	2,760.00	0.00	0.00	10,626.00
30/06/2023	Market Value Adjustment	0.00	1,242.00	0.00	11,868.00
30/06/2023	Closing Balance	2,760.00	0.00	0.00	11,868.00
Investments - The Lottery Corporation Limited					
01/07/2022	Opening Balance	1,020.00	0.00	0.00	4,610.40
30/06/2023	Market Value Adjustment	0.00	622.20	0.00	5,232.60

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	1,020.00	0.00	0.00	5,232.60
Investments - Unibail-Rodamco-Westfield					
01/07/2022	Opening Balance	160.00	0.00	0.00	601.60
30/06/2023	Market Value Adjustment	0.00	14.40	0.00	616.00
30/06/2023	Closing Balance	160.00	0.00	0.00	616.00
Investments - Vulcan Energy Resources Limited					
01/07/2022	Opening Balance	200.00	0.00	0.00	1,084.00
30/06/2023	Market Value Adjustment	0.00	0.00	246.00	838.00
30/06/2023	Closing Balance	200.00	0.00	0.00	838.00
Investments - Wesfarmers Limited					
01/07/2022	Opening Balance	114.00	0.00	0.00	4,777.74
30/06/2023	Market Value Adjustment	0.00	847.02	0.00	5,624.76
30/06/2023	Closing Balance	114.00	0.00	0.00	5,624.76
Investments - Woodside Energy Group Limited					
01/07/2022	Opening Balance	91.00	0.00	0.00	2,897.44
30/06/2023	Market Value Adjustment	0.00	236.60	0.00	3,134.04
30/06/2023	Closing Balance	91.00	0.00	0.00	3,134.04
Investments - Woolworths Group Limited					
01/07/2022	Opening Balance	335.00	0.00	0.00	11,926.00
30/06/2023	Market Value Adjustment	0.00	1,383.55	0.00	13,309.55

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	335.00	0.00	0.00	13,309.55
Investments - Lendlease Group					
01/07/2022	Opening Balance	350.00	0.00	0.00	3,188.50
30/06/2023	Market Value Adjustment	0.00	0.00	476.00	2,712.50
30/06/2023	Closing Balance	350.00	0.00	0.00	2,712.50
Investments - Mirvac Group					
01/07/2022	Opening Balance	2,100.00	0.00	0.00	4,147.50
30/06/2023	Market Value Adjustment	0.00	598.50	0.00	4,746.00
30/06/2023	Closing Balance	2,100.00	0.00	0.00	4,746.00
Investments - Rural Funds Group					
01/07/2022	Opening Balance	3,055.00	0.00	0.00	7,668.05
30/06/2023	Market Value Adjustment	0.00	0.00	2,275.97	5,392.08
30/06/2023	Closing Balance	3,055.00	0.00	0.00	5,392.08
Investments - Transurban Group					
01/07/2022	Opening Balance	430.00	0.00	0.00	6,183.40
30/06/2023	Market Value Adjustment	0.00	0.00	55.90	6,127.50
30/06/2023	Closing Balance	430.00	0.00	0.00	6,127.50
Cash At Bank - CBA Bank Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	13,815.69
01/07/2022	Credit Interest	0.00	2.10	0.00	13,817.79

Date	Description	Quantity	Debits	Credits	Balance
05/07/2022	Direct Credit 531543 NAB INTERIM DIV DV231/01105555	0.00	456.98	0.00	14,274.77
29/07/2022	Direct Credit 463135 Rural Funds RFF S00100293455	0.00	89.61	0.00	14,364.38
01/08/2022	Credit Interest	0.00	4.80	0.00	14,369.18
12/08/2022	ASIC NetBank BPAY 17301 2296072989116 ASIC coy state	0.00	0.00	59.00	14,310.18
23/08/2022	Direct Credit 396297 TCL DIV/DIST AUF22/00863270	0.00	111.80	0.00	14,421.98
30/08/2022	Direct Credit 302980 AFI DIV PAYMENT AUG22/00548805	0.00	1,475.32	0.00	15,897.30
31/08/2022	Direct Credit 480318 MGR DST 001280359121	0.00	107.10	0.00	16,004.40
01/09/2022	Credit Interest	0.00	9.97	0.00	16,014.37
16/09/2022	Direct Credit 255730 Argo Investments S00100293455	0.00	1,295.91	0.00	17,310.28
16/09/2022	Direct Credit 624300 EDV DIV 001283128423	0.00	25.80	0.00	17,336.08
21/09/2022	Direct Credit 140504 SONIC HEALTHCARE FIN22/00849513	0.00	126.00	0.00	17,462.08
21/09/2022	Direct Credit 325872 IAG DIVIDEND PYT FIN22/01218344	0.00	63.45	0.00	17,525.53
21/09/2022	Direct Credit 326860 HEALIUS DIV SEP22/00809177	0.00	45.00	0.00	17,570.53
21/09/2022	Direct Credit 612445 LLC DIST 22REC/00836683	0.00	38.50	0.00	17,609.03
21/09/2022	Direct Credit 629786 TLS FNL DIV 001282222932	0.00	234.60	0.00	17,843.63

Date	Description	Quantity	Debits	Credits	Balance
23/09/2022	Direct Credit 071224 TAH FNL DIV 001282699573	0.00	66.30	0.00	17,909.93
23/09/2022	Direct Credit 458106 BHP GROUP DIV AF386/00451503	0.00	1,288.68	0.00	19,198.61
27/09/2022	Direct Credit 301500 Super Payments	0.00	23,766.43	0.00	42,965.04
27/09/2022	Direct Credit 326860 ALTIUM LIMITED SEP22/00812915	0.00	96.20	0.00	43,061.24
27/09/2022	Direct Credit 516612 WOW FNL DIV 001283526091	0.00	177.55	0.00	43,238.79
28/09/2022	Direct Credit 458106 COLES GROUP LTD FIN22/01133101	0.00	34.20	0.00	43,272.99
29/09/2022	Direct Credit 401507 CBA FNL DIV 001281013301	0.00	493.50	0.00	43,766.49
29/09/2022	Direct Credit 489275 IFL DIVIDEND S00100293455	0.00	65.49	0.00	43,831.98
01/10/2022	Credit Interest	0.00	23.60	0.00	43,855.58
06/10/2022	Direct Credit 362548 WESFARMERS LTD FIN22/01080341	0.00	114.00	0.00	43,969.58
06/10/2022	Direct Credit 458106 WOODSIDE INT22/00925500	0.00	145.56	0.00	44,115.14
07/10/2022	Direct Credit 208379 G8 EDUCATION DIV 001284356393	0.00	15.90	0.00	44,131.04
07/10/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	36,301.69	7,829.35
31/10/2022	Direct Credit 463135 Rural Funds RFF S00100293455	0.00	89.59	0.00	7,918.94
01/11/2022	Credit Interest	0.00	11.55	0.00	7,930.49

Date	Description	Quantity	Debits	Credits	Balance
03/11/2022	Transfer to other Bank NetBank SMSF Tax and Audit	0.00	0.00	2,915.00	5,015.49
23/11/2022	Direct Credit 012721 ATO ATO005000017339152	0.00	2,903.92	0.00	7,919.41
14/12/2022	Direct Credit 531543 NAB FINAL DIV DV232/00600086	0.00	488.28	0.00	8,407.69
23/12/2022	Direct Credit 458106 ONEMARKET LTD AUD22/00828819	0.00	1.25	0.00	8,408.94
31/01/2023	Direct Credit 463135 Rural Funds RFF S00100293455	0.00	89.59	0.00	8,498.53
13/02/2023	Direct Credit 396297 TCL DISTRIBUTION AUI23/00861780	0.00	113.95	0.00	8,612.48
24/02/2023	Direct Credit 302980 AFI DIV PAYMENT FEB23/00848152	0.00	1,427.03	0.00	10,039.51
28/02/2023	Direct Credit 480318 MGR DST 001289706078	0.00	109.20	0.00	10,148.71
01/03/2023	Credit Interest	0.00	3.10	0.00	10,151.81
08/03/2023	Direct Credit 612445 LLC DIST INT23/00835709	0.00	17.15	0.00	10,168.96
10/03/2023	Direct Credit 255730 Argo Investments S00100293455	0.00	1,591.10	0.00	11,760.06
20/03/2023	Direct Credit 624300 EDV DIV 001291005213	0.00	47.91	0.00	11,807.97
21/03/2023	Direct Credit 071224 TAH DIV 001291758874	0.00	13.26	0.00	11,821.23
21/03/2023	Direct Credit 326860 ALTIUM LIMITED MAR23/00812248	0.00	92.50	0.00	11,913.73
22/03/2023	Direct Credit 140504 SONIC HEALTHCARE INT23/00848860	0.00	88.20	0.00	12,001.93

Date	Description	Quantity	Debits	Credits	Balance
22/03/2023	Direct Credit 301500 Super Payments	0.00	87,825.69	0.00	99,827.62
22/03/2023	Direct Credit 301500 Super Payments	0.00	99,174.57	0.00	199,002.19
23/03/2023	Direct Credit 302169 TLC DIV 001293629622	0.00	91.80	0.00	199,093.99
23/03/2023	Direct Credit 325872 IAG DIVIDEND PYT INT23/01384585	0.00	76.14	0.00	199,170.13
27/03/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	190,522.67	8,647.46
28/03/2023	Direct Credit 362548 WESFARMERS LTD INT23/01075982	0.00	100.32	0.00	8,747.78
30/03/2023	Direct Credit 401507 CBA DIV 001291521475	0.00	493.50	0.00	9,241.28
30/03/2023	Direct Credit 458106 BHP GROUP DIV AI387/00442093	0.00	688.64	0.00	9,929.92
30/03/2023	Direct Credit 458106 COLES GROUP LTD INT23/01125992	0.00	41.04	0.00	9,970.96
31/03/2023	Direct Credit 629786 TLS ITM DIV 001293193695	0.00	234.60	0.00	10,205.56
01/04/2023	Credit Interest	0.00	82.53	0.00	10,288.09
03/04/2023	Direct Credit 489275 IFL DIVIDEND S00100293455	0.00	58.28	0.00	10,346.37
05/04/2023	Direct Credit 458106 WOODSIDE FIN22/00944594	0.00	196.05	0.00	10,542.42
06/04/2023	Direct Credit 208379 G8 EDUCATION DIV 001294759609	0.00	31.80	0.00	10,574.22
13/04/2023	Direct Credit 516612 WOW DIV 001294379446	0.00	154.10	0.00	10,728.32
28/04/2023	Direct Credit 463135 Rural Funds RFF S00100293455	0.00	89.59	0.00	10,817.91

Date	Description	Quantity	Debits	Credits	Balance
01/05/2023	Credit Interest	0.00	21.43	0.00	10,839.34
16/05/2023	Direct Credit 458106 ONEMARKET LTD AUM23/00828794	0.00	0.58	0.00	10,839.92
01/06/2023	Credit Interest	0.00	23.74	0.00	10,863.66
30/06/2023	Closing Balance	0.00	0.00	0.00	10,863.66
Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / Argo Investments Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
05/10/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	18,189.75	18,189.75
07/10/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	18,189.75	0.00	0.00
23/03/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	5,026.35	5,026.35
23/03/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	70,387.62	75,413.97
27/03/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	5,026.35	0.00	70,387.62
27/03/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	70,387.62	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / Australian Foundation Investment Company Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
05/10/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	18,111.94	18,111.94

Date	Description	Quantity	Debits	Credits	Balance
07/10/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	18,111.94	0.00	0.00
23/03/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	5,035.47	5,035.47
23/03/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	70,467.97	75,503.44
27/03/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	5,035.47	0.00	70,467.97
27/03/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	70,467.97	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / BHP Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/03/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	19,897.18	19,897.18
27/03/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	19,897.18	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / Commonwealth Bank Of Australia					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/03/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	9,698.95	9,698.95
27/03/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	9,698.95	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / National Australia Bank Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/03/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	10,009.13	10,009.13
27/03/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	10,009.13	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Distributions / Stapled Securities / Lendlease Group					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/09/2022	Direct Credit 612445 LLC DIST 22REC/00836683	0.00	0.00	19.96	19.96
21/09/2022	Direct Credit 612445 LLC DIST 22REC/00836683	0.00	19.96	0.00	0.00
17/02/2023	LLC AUD DRP NIL DISC	0.00	17.15	0.00	17.15
08/03/2023	LLC AUD DRP NIL DISC	0.00	0.00	17.15	0.00
30/06/2023	LLC AUD 0.04656179 FRANKED, 30% CTR, DRP NIL DISC	0.00	22.55	0.00	22.55
30/06/2023	Closing Balance	0.00	0.00	0.00	22.55
Other Assets - Receivables / Investment Income Receivable / Distributions / Stapled Securities / Mirvac Group					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/12/2022	MGR AUD DRP SUSP	0.00	109.20	0.00	109.20
28/02/2023	MGR AUD DRP SUSP	0.00	0.00	109.20	0.00
29/06/2023	MGR AUD DRP SUSP	0.00	111.30	0.00	111.30

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	111.30
Other Assets - Receivables / Investment Income Receivable / Distributions / Stapled Securities / Rural Funds Group					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/09/2022	RFF AUD 0.002742 FRANKED, 30% CTR, DRP 1.5% DISC	0.00	89.59	0.00	89.59
31/10/2022	RFF AUD 0.002742 FRANKED, 30% CTR, DRP 1.5% DISC	0.00	0.00	89.59	0.00
29/12/2022	RFF AUD 0.002742 FRANKED, 30% CTR, DRP 1.5% DISC	0.00	89.59	0.00	89.59
31/01/2023	RFF AUD 0.002742 FRANKED, 30% CTR, DRP 1.5% DISC	0.00	0.00	89.59	0.00
30/03/2023	RFF AUD 0.002742 FRANKED, 30% CTR, DRP 1.5% DISC	0.00	89.59	0.00	89.59
28/04/2023	RFF AUD 0.002742 FRANKED, 30% CTR, DRP 1.5% DISC	0.00	0.00	89.59	0.00
29/06/2023	RFF AUD 0.002742 FRANKED, 30% CTR, DRP 1.5% DISC	0.00	81.21	0.00	81.21
30/06/2023	Closing Balance	0.00	0.00	0.00	81.21
Other Assets - Receivables / Investment Income Receivable / Distributions / Stapled Securities / Transurban Group					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/08/2022	Direct Credit 396297 TCL DIV/DIST AUF22/00863270	0.00	0.00	8.60	8.60
23/08/2022	Direct Credit 396297 TCL DIV/DIST AUF22/00863270	0.00	8.60	0.00	0.00
29/12/2022	TCL AUD DRP NIL DISC	0.00	113.95	0.00	113.95

Date	Description	Quantity	Debits	Credits	Balance
13/02/2023	TCL AUD DRP NIL DISC	0.00	0.00	113.95	0.00
29/06/2023	TCL AUD 0.0111946 FRANKED, 30% CTR, DRP NIL DISC	0.00	131.15	0.00	131.15
30/06/2023	Closing Balance	0.00	0.00	0.00	131.15
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Altium Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/09/2022	ALU AUD 0.26 FRANKED, 30% CTR	0.00	0.00	96.20	96.20
27/09/2022	ALU AUD 0.26 FRANKED, 30% CTR	0.00	96.20	0.00	0.00
21/03/2023	ALU AUD 0.1 FRANKED, 30% CTR, NIL CFI	0.00	0.00	92.50	92.50
21/03/2023	ALU AUD 0.1 FRANKED, 30% CTR, NIL CFI	0.00	92.50	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Argo Investments Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
16/09/2022	ARG AUD 0.17 FRANKED, 30% CTR, DRP 2% DISC	0.00	0.00	1,295.91	1,295.91
16/09/2022	ARG AUD 0.17 FRANKED, 30% CTR, DRP 2% DISC	0.00	1,295.91	0.00	0.00
10/03/2023	ARG AUD 0.165 FRANKED, 30% CTR, DRP 2% DISC	0.00	0.00	1,591.10	1,591.10
10/03/2023	ARG AUD 0.165 FRANKED, 30% CTR, DRP 2% DISC	0.00	1,591.10	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Australian Foundation Investment Company Limited					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/08/2022	AFI AUD 0.14 FRANKED, 30% CTR, DRP 5% DISC, BSP	0.00	0.00	1,475.32	1,475.32
30/08/2022	AFI AUD 0.14 FRANKED, 30% CTR, DRP 5% DISC, BSP	0.00	1,475.32	0.00	0.00
24/02/2023	AFI AUD 0.11 FRANKED, 30% CTR, DRP 2.5% DISC, BSP	0.00	0.00	1,427.03	1,427.03
24/02/2023	AFI AUD 0.11 FRANKED, 30% CTR, DRP 2.5% DISC, BSP	0.00	1,427.03	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / BHP Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/09/2022	BHP USD 1.75, 1.75 FRANKED, 30% CTR, DRP NIL DISC	0.00	1,288.68	0.00	1,288.68
23/09/2022	BHP USD 1.75, 1.75 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	1,288.68	0.00
30/03/2023	BHP USD 0.9, 0.9 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	688.64	688.64
30/03/2023	BHP USD 0.9, 0.9 FRANKED, 30% CTR, DRP NIL DISC	0.00	688.64	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Coles Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
28/09/2022	COL AUD 0.3 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	34.20	34.20

Date	Description	Quantity	Debits	Credits	Balance
28/09/2022	COL AUD 0.3 FRANKED, 30% CTR, DRP NIL DISC	0.00	34.20	0.00	0.00
30/03/2023	COL AUD 0.36 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	41.04	41.04
30/03/2023	COL AUD 0.36 FRANKED, 30% CTR, DRP NIL DISC	0.00	41.04	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Commonwealth Bank Of Australia					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/09/2022	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	493.50	493.50
29/09/2022	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	493.50	0.00	0.00
30/03/2023	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	493.50	493.50
30/03/2023	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	493.50	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Endeavour Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
16/09/2022	EDV AUD 0.077 FRANKED, 30% CTR	0.00	0.00	25.80	25.80
16/09/2022	EDV AUD 0.077 FRANKED, 30% CTR	0.00	25.80	0.00	0.00
20/03/2023	EDV AUD 0.143 FRANKED, 30% CTR	0.00	0.00	47.91	47.91
20/03/2023	EDV AUD 0.143 FRANKED, 30% CTR	0.00	47.91	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / G8 Education Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
07/10/2022	GEM AUD 0.01 FRANKED, 30% CTR	0.00	0.00	15.90	15.90
07/10/2022	GEM AUD 0.01 FRANKED, 30% CTR	0.00	15.90	0.00	0.00
06/04/2023	GEM AUD 0.02 FRANKED, 30% CTR	0.00	0.00	31.80	31.80
06/04/2023	GEM AUD 0.02 FRANKED, 30% CTR	0.00	31.80	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Healius Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/09/2022	HLS AUD 0.06 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	45.00	45.00
21/09/2022	HLS AUD 0.06 FRANKED, 30% CTR, DRP SUSP	0.00	45.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Insignia Financial Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/09/2022	IFL AUD 0.118 FRANKED, 30% CTR, DRP 1.5% DISC	0.00	0.00	65.49	65.49
29/09/2022	IFL AUD 0.118 FRANKED, 30% CTR, DRP 1.5% DISC	0.00	65.49	0.00	0.00
03/04/2023	IFL AUD 0.012 SPEC, 0.0525 FRANKED, 30% CTR, NIL CFI, DRP 1.5% D	0.00	0.00	58.28	58.28

Date	Description	Quantity	Debits	Credits	Balance
03/04/2023	IFL AUD 0.012 SPEC, 0.0525 FRANKED, 30% CTR, NIL CFI, DRP 1.5% D	0.00	58.28	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Insurance Australia Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/09/2022	IAG AUD 0.035 FRANKED, 30% CTR, 0.015 CFI, DRP	0.00	0.00	63.45	63.45
22/09/2022	IAG AUD 0.035 FRANKED, 30% CTR, 0.015 CFI, DRP	0.00	63.45	0.00	0.00
23/03/2023	IAG AUD 0.018 FRANKED, 30% CTR, 0.042 CFI, DRP SUSP	0.00	0.00	76.14	76.14
23/03/2023	IAG AUD 0.018 FRANKED, 30% CTR, 0.042 CFI, DRP SUSP	0.00	76.14	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / National Australia Bank Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
05/07/2022	Direct Credit 531543 NAB INTERIM DIV DV231/01105555	0.00	0.00	456.98	456.98
05/07/2022	Direct Credit 531543 NAB INTERIM DIV DV231/01105555	0.00	456.98	0.00	0.00
14/12/2022	NAB AUD 0.78 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	0.00	488.28	488.28
14/12/2022	NAB AUD 0.78 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	488.28	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Sonic Healthcare Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/09/2022	SHL AUD 0.6 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	126.00	126.00
21/09/2022	SHL AUD 0.6 FRANKED, 30% CTR, DRP SUSP	0.00	126.00	0.00	0.00
22/03/2023	SHL AUD 0.42 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	88.20	88.20
22/03/2023	SHL AUD 0.42 FRANKED, 30% CTR, DRP SUSP	0.00	88.20	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Tabcorp Holdings Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/09/2022	TAH AUD 0.065 FRANKED, 30% CTR, DRP 2.5% DISC	0.00	0.00	66.30	66.30
23/09/2022	TAH AUD 0.065 FRANKED, 30% CTR, DRP 2.5% DISC	0.00	66.30	0.00	0.00
21/03/2023	TAH AUD 0.013 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	13.26	13.26
21/03/2023	TAH AUD 0.013 FRANKED, 30% CTR, DRP NIL DISC	0.00	13.26	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Telstra Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
21/09/2022	TLS AUD 0.01 SPEC, 0.085 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	234.60	234.60
21/09/2022	TLS AUD 0.01 SPEC, 0.085 FRANKED, 30% CTR, DRP NIL DISC	0.00	234.60	0.00	0.00
31/03/2023	TLS AUD 0.085 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	234.60	234.60
31/03/2023	TLS AUD 0.085 FRANKED, 30% CTR, DRP NIL DISC	0.00	234.60	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / The Lottery Corporation Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/03/2023	TLC AUD 0.01 SPEC, 0.09 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	91.80	91.80
23/03/2023	TLC AUD 0.01 SPEC, 0.09 FRANKED, 30% CTR, DRP NIL DISC	0.00	91.80	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Wesfarmers Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
06/10/2022	WES AUD 1 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	114.00	114.00
06/10/2022	WES AUD 1 FRANKED, 30% CTR, DRP NIL DISC	0.00	114.00	0.00	0.00
28/03/2023	WES AUD 0.88 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	100.32	100.32
28/03/2023	WES AUD 0.88 FRANKED, 30% CTR, DRP NIL DISC	0.00	100.32	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Woodside Energy Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
06/10/2022	WDS USD 1.09, 1.09 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	145.56	145.56
06/10/2022	WDS USD 1.09, 1.09 FRANKED, 30% CTR, DRP NIL DISC	0.00	145.56	0.00	0.00
05/04/2023	WDS USD 1.44, 1.44 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	196.05	196.05
05/04/2023	WDS USD 1.44, 1.44 FRANKED, 30% CTR, DRP SUSP	0.00	196.05	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Woolworths Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/09/2022	WOW AUD 0.53 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	177.55	177.55
27/09/2022	WOW AUD 0.53 FRANKED, 30% CTR, DRP NIL DISC	0.00	177.55	0.00	0.00
13/04/2023	WOW AUD 0.46 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	154.10	154.10
13/04/2023	WOW AUD 0.46 FRANKED, 30% CTR, DRP NIL DISC	0.00	154.10	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Interest / Cash At Bank / CBA Bank Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Credit Interest	0.00	0.00	2.10	2.10
01/07/2022	Credit Interest	0.00	2.10	0.00	0.00
01/08/2022	Credit Interest	0.00	0.00	4.80	4.80
01/08/2022	Credit Interest	0.00	4.80	0.00	0.00
01/09/2022	Credit Interest	0.00	0.00	9.97	9.97
01/09/2022	Credit Interest	0.00	9.97	0.00	0.00
01/10/2022	Credit Interest	0.00	0.00	23.60	23.60
01/10/2022	Credit Interest	0.00	23.60	0.00	0.00
01/11/2022	Credit Interest	0.00	0.00	11.55	11.55
01/11/2022	Credit Interest	0.00	11.55	0.00	0.00
01/03/2023	Credit Interest	0.00	0.00	3.10	3.10
01/03/2023	Credit Interest	0.00	3.10	0.00	0.00
01/04/2023	Credit Interest	0.00	0.00	82.53	82.53
01/04/2023	Credit Interest	0.00	82.53	0.00	0.00
01/05/2023	Credit Interest	0.00	0.00	21.43	21.43
01/05/2023	Credit Interest	0.00	21.43	0.00	0.00
01/06/2023	Credit Interest	0.00	0.00	23.74	23.74
01/06/2023	Credit Interest	0.00	23.74	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Other Assets - Receivables / Member Income Receivable / Contributions / Mr Justin Hetherington

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/09/2022	Contribution Received	0.00	0.00	11,883.21	11,883.21
27/09/2022	Direct Credit 301500 Super Payments	0.00	11,883.21	0.00	0.00
22/03/2023	Contribution Received	0.00	0.00	43,912.85	43,912.85
22/03/2023	Contribution Received	0.00	0.00	49,587.29	93,500.14
22/03/2023	Direct Credit 301500 Super Payments	0.00	43,912.85	0.00	49,587.29
22/03/2023	Direct Credit 301500 Super Payments	0.00	49,587.29	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Member Income Receivable / Contributions / Ms Mandy Goudge					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/09/2022	Contribution Received	0.00	0.00	11,883.22	11,883.22
27/09/2022	Direct Credit 301500 Super Payments	0.00	11,883.22	0.00	0.00
22/03/2023	Contribution Received	0.00	0.00	43,912.84	43,912.84
22/03/2023	Contribution Received	0.00	0.00	49,587.28	93,500.12
22/03/2023	Direct Credit 301500 Super Payments	0.00	43,912.84	0.00	49,587.28
22/03/2023	Direct Credit 301500 Super Payments	0.00	49,587.28	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Sundry Debtors / Sundry					
01/07/2022	Opening Balance	0.00	0.00	0.00	2,408.45
01/07/2022	Sundry Debtors	0.00	0.00	2,090.00	318.45

Date	Description	Quantity	Debits	Credits	Balance
29/07/2022	Distributions Receivable	0.00	0.00	89.61	228.84
23/08/2022	Distributions Receivable	0.00	0.00	103.20	125.64
31/08/2022	Distributions Receivable	0.00	0.00	107.10	18.54
21/09/2022	Distributions Receivable	0.00	0.00	18.54	0.00
23/12/2022	Direct Credit 458106 ONEMARKET LTD AUD22/00828819	0.00	0.00	1.25	1.25
23/12/2022	Direct Credit 458106 ONEMARKET LTD AUD22/00828819	0.00	1.25	0.00	0.00
16/05/2023	Direct Credit 458106 ONEMARKET LTD AUM23/00828794	0.00	0.00	0.58	0.58
16/05/2023	Direct Credit 458106 ONEMARKET LTD AUM23/00828794	0.00	0.58	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Accountancy Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/11/2022	Transfer to other Bank NetBank SMSF Tax and Audit	0.00	0.00	2,640.00	2,640.00
03/11/2022	Transfer to other Bank NetBank SMSF Tax and Audit	0.00	2,640.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / ASIC Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
12/08/2022	ASIC NetBank BPAY 17301 2296072989116 ASIC coy state	0.00	0.00	59.00	59.00

Date	Description	Quantity	Debits	Credits	Balance
12/08/2022	ASIC NetBank BPAY 17301 2296072989116 ASIC coy state	0.00	59.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Auditor Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/11/2022	Transfer to other Bank NetBank SMSF Tax and Audit	0.00	0.00	275.00	275.00
03/11/2022	Transfer to other Bank NetBank SMSF Tax and Audit	0.00	275.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Creditors and Accruals / Establishment Fee					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Formation Cost	0.00	0.00	2,090.00	2,090.00
01/07/2022	Formation Cost	0.00	2,090.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Income Tax Suspense					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/11/2022	Direct Credit 012721 ATO ATO005000017339152	0.00	0.00	2,903.92	2,903.92
23/11/2022	Direct Credit 012721 ATO ATO005000017339152	0.00	2,903.92	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Income Tax Payable / Income Tax Payable					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	3,162.92
23/11/2022	Direct Credit 012721 ATO ATO005000017339152	0.00	0.00	3,162.92	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Income Tax Payable / Provision for Income Tax					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/09/2022	Tax Effect Of Income	0.00	0.00	3,564.96	3,564.96
22/03/2023	Tax Effect Of Income	0.00	0.00	4,685.04	8,250.00
30/06/2023	Tax Effect Of Income	0.00	0.00	2,220.90	10,470.90
30/06/2023	Closing Balance	0.00	0.00	0.00	10,470.90
Income Tax Payable / Franking Credits / Shares in Listed Companies / Altium Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/09/2022	ALU AUD 0.26 FRANKED, 30% CTR	0.00	41.23	0.00	41.23
21/03/2023	ALU AUD 0.1 FRANKED, 30% CTR, NIL CFI	0.00	15.86	0.00	57.09
30/06/2023	Closing Balance	0.00	0.00	0.00	57.09
Income Tax Payable / Franking Credits / Shares in Listed Companies / Argo Investments Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
16/09/2022	ARG AUD 0.17 FRANKED, 30% CTR, DRP 2% DISC	0.00	555.39	0.00	555.39
10/03/2023	ARG AUD 0.165 FRANKED, 30% CTR, DRP 2% DISC	0.00	681.90	0.00	1,237.29
30/06/2023	Closing Balance	0.00	0.00	0.00	1,237.29

Date	Description	Quantity	Debits	Credits	Balance
Income Tax Payable / Franking Credits / Shares in Listed Companies / Australian Foundation Investment Company Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/08/2022	AFI AUD 0.14 FRANKED, 30% CTR, DRP 5% DISC, BSP	0.00	632.28	0.00	632.28
24/02/2023	AFI AUD 0.11 FRANKED, 30% CTR, DRP 2.5% DISC, BSP	0.00	611.58	0.00	1,243.86
30/06/2023	Closing Balance	0.00	0.00	0.00	1,243.86
Income Tax Payable / Franking Credits / Shares in Listed Companies / BHP Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/09/2022	BHP USD 1.75, 1.75 FRANKED, 30% CTR, DRP NIL DISC	0.00	552.29	0.00	552.29
30/03/2023	BHP USD 0.9, 0.9 FRANKED, 30% CTR, DRP NIL DISC	0.00	295.13	0.00	847.42
30/06/2023	Closing Balance	0.00	0.00	0.00	847.42
Income Tax Payable / Franking Credits / Shares in Listed Companies / Coles Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
28/09/2022	COL AUD 0.3 FRANKED, 30% CTR, DRP NIL DISC	0.00	14.66	0.00	14.66
30/03/2023	COL AUD 0.36 FRANKED, 30% CTR, DRP NIL DISC	0.00	17.59	0.00	32.25
30/06/2023	Closing Balance	0.00	0.00	0.00	32.25
Income Tax Payable / Franking Credits / Shares in Listed Companies / Commonwealth Bank Of Australia					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
29/09/2022	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	211.50	0.00	211.50
30/03/2023	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	211.50	0.00	423.00
30/06/2023	Closing Balance	0.00	0.00	0.00	423.00
Income Tax Payable / Franking Credits / Shares in Listed Companies / Endeavour Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
16/09/2022	EDV AUD 0.077 FRANKED, 30% CTR	0.00	11.06	0.00	11.06
20/03/2023	EDV AUD 0.143 FRANKED, 30% CTR	0.00	20.53	0.00	31.59
30/06/2023	Closing Balance	0.00	0.00	0.00	31.59
Income Tax Payable / Franking Credits / Shares in Listed Companies / G8 Education Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
07/10/2022	GEM AUD 0.01 FRANKED, 30% CTR	0.00	6.81	0.00	6.81
06/04/2023	GEM AUD 0.02 FRANKED, 30% CTR	0.00	13.63	0.00	20.44
30/06/2023	Closing Balance	0.00	0.00	0.00	20.44
Income Tax Payable / Franking Credits / Shares in Listed Companies / Healius Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/09/2022	HLS AUD 0.06 FRANKED, 30% CTR, DRP SUSP	0.00	19.29	0.00	19.29
30/06/2023	Closing Balance	0.00	0.00	0.00	19.29
Income Tax Payable / Franking Credits / Shares in Listed Companies / Insignia Financial Limited					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/09/2022	IFL AUD 0.118 FRANKED, 30% CTR, DRP 1.5% DISC	0.00	28.07	0.00	28.07
03/04/2023	IFL AUD 0.012 SPEC, 0.0525 FRANKED, 30% CTR, NIL CFI, DRP 1.5% D	0.00	12.49	0.00	40.56
30/06/2023	Closing Balance	0.00	0.00	0.00	40.56
Income Tax Payable / Franking Credits / Shares in Listed Companies / Insurance Australia Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/09/2022	IAG AUD 0.035 FRANKED, 30% CTR, 0.015 CFI, DRP	0.00	19.04	0.00	19.04
23/03/2023	IAG AUD 0.018 FRANKED, 30% CTR, 0.042 CFI, DRP SUSP	0.00	9.79	0.00	28.83
30/06/2023	Closing Balance	0.00	0.00	0.00	28.83
Income Tax Payable / Franking Credits / Shares in Listed Companies / National Australia Bank Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
05/07/2022	Direct Credit 531543 NAB INTERIM DIV DV231/01105555	0.00	195.85	0.00	195.85
14/12/2022	NAB AUD 0.78 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	209.26	0.00	405.11
30/06/2023	Closing Balance	0.00	0.00	0.00	405.11
Income Tax Payable / Franking Credits / Shares in Listed Companies / Sonic Healthcare Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/09/2022	SHL AUD 0.6 FRANKED, 30% CTR, DRP SUSP	0.00	54.00	0.00	54.00

Date	Description	Quantity	Debits	Credits	Balance
22/03/2023	SHL AUD 0.42 FRANKED, 30% CTR, DRP SUSP	0.00	37.80	0.00	91.80
30/06/2023	Closing Balance	0.00	0.00	0.00	91.80
Income Tax Payable / Franking Credits / Shares in Listed Companies / Tabcorp Holdings Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/09/2022	TAH AUD 0.065 FRANKED, 30% CTR, DRP 2.5% DISC	0.00	28.41	0.00	28.41
21/03/2023	TAH AUD 0.013 FRANKED, 30% CTR, DRP NIL DISC	0.00	5.68	0.00	34.09
30/06/2023	Closing Balance	0.00	0.00	0.00	34.09
Income Tax Payable / Franking Credits / Shares in Listed Companies / Telstra Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/09/2022	TLS AUD 0.01 SPEC, 0.085 FRANKED, 30% CTR, DRP NIL DISC	0.00	100.54	0.00	100.54
31/03/2023	TLS AUD 0.085 FRANKED, 30% CTR, DRP NIL DISC	0.00	100.54	0.00	201.08
30/06/2023	Closing Balance	0.00	0.00	0.00	201.08
Income Tax Payable / Franking Credits / Shares in Listed Companies / The Lottery Corporation Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/03/2023	TLC AUD 0.01 SPEC, 0.09 FRANKED, 30% CTR, DRP NIL DISC	0.00	39.34	0.00	39.34
30/06/2023	Closing Balance	0.00	0.00	0.00	39.34
Income Tax Payable / Franking Credits / Shares in Listed Companies / Wesfarmers Limited					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
06/10/2022	WES AUD 1 FRANKED, 30% CTR, DRP NIL DISC	0.00	48.86	0.00	48.86
28/03/2023	WES AUD 0.88 FRANKED, 30% CTR, DRP NIL DISC	0.00	42.99	0.00	91.85
30/06/2023	Closing Balance	0.00	0.00	0.00	91.85
Income Tax Payable / Franking Credits / Shares in Listed Companies / Woodside Energy Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
06/10/2022	WDS USD 1.09, 1.09 FRANKED, 30% CTR, DRP NIL DISC	0.00	62.38	0.00	62.38
05/04/2023	WDS USD 1.44, 1.44 FRANKED, 30% CTR, DRP SUSP	0.00	84.02	0.00	146.40
30/06/2023	Closing Balance	0.00	0.00	0.00	146.40
Income Tax Payable / Franking Credits / Shares in Listed Companies / Woolworths Group Limited					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/09/2022	WOW AUD 0.53 FRANKED, 30% CTR, DRP NIL DISC	0.00	76.09	0.00	76.09
13/04/2023	WOW AUD 0.46 FRANKED, 30% CTR, DRP NIL DISC	0.00	66.04	0.00	142.13
30/06/2023	Closing Balance	0.00	0.00	0.00	142.13
Income Tax Payable / Franking Credits / Stapled Securities / Lendlease Group					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/09/2022	Distribution - Tax Statement	0.00	2.14	0.00	2.14

Date	Description	Quantity	Debits	Credits	Balance
17/02/2023	Distribution - Tax Statement	0.00	1.85	0.00	3.99
30/06/2023	Distribution - Tax Statement	0.00	2.43	0.00	6.42
30/06/2023	Closing Balance	0.00	0.00	0.00	6.42
Income Tax Payable / Franking Credits / Stapled Securities / Rural Funds Group					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/09/2022	Distribution - Tax Statement	0.00	2.75	0.00	2.75
29/12/2022	Distribution - Tax Statement	0.00	2.76	0.00	5.51
30/03/2023	Distribution - Tax Statement	0.00	2.76	0.00	8.27
29/06/2023	Distribution - Tax Statement	0.00	2.50	0.00	10.77
30/06/2023	Closing Balance	0.00	0.00	0.00	10.77
Income Tax Payable / Franking Credits / Stapled Securities / Transurban Group					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/08/2022	Distribution - Tax Statement	0.00	0.13	0.00	0.13
29/12/2022	Distribution - Tax Statement	0.00	1.76	0.00	1.89
29/06/2023	Distribution - Tax Statement	0.00	2.02	0.00	3.91
30/06/2023	Closing Balance	0.00	0.00	0.00	3.91
Income Tax Payable / Foreign Tax Credits / Stapled Securities / Lendlease Group					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/09/2022	Distribution - Tax Statement	0.00	0.40	0.00	0.40
17/02/2023	Distribution - Tax Statement	0.00	0.35	0.00	0.75

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Distribution - Tax Statement	0.00	0.46	0.00	1.21
30/06/2023	Closing Balance	0.00	0.00	0.00	1.21
Fund Suspense / CBA Bank Account					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Credit Interest	0.00	0.00	2.10	2.10
01/07/2022	Credit Interest	0.00	2.10	0.00	0.00
05/07/2022	Direct Credit 531543 NAB INTERIM DIV DV231/01105555	0.00	0.00	456.98	456.98
05/07/2022	Direct Credit 531543 NAB INTERIM DIV DV231/01105555	0.00	456.98	0.00	0.00
29/07/2022	Direct Credit 463135 Rural Funds RFF S00100293455	0.00	0.00	89.61	89.61
29/07/2022	Direct Credit 463135 Rural Funds RFF S00100293455	0.00	89.61	0.00	0.00
01/08/2022	Credit Interest	0.00	0.00	4.80	4.80
01/08/2022	Credit Interest	0.00	4.80	0.00	0.00
12/08/2022	ASIC NetBank BPAY 17301 2296072989116 ASIC coy state	0.00	0.00	59.00	59.00
12/08/2022	ASIC NetBank BPAY 17301 2296072989116 ASIC coy state	0.00	59.00	0.00	0.00
23/08/2022	Direct Credit 396297 TCL DIV/DIST AUF22/00863270	0.00	0.00	111.80	111.80
23/08/2022	Direct Credit 396297 TCL DIV/DIST AUF22/00863270	0.00	8.60	0.00	103.20

Date	Description	Quantity	Debits	Credits	Balance
23/08/2022	Direct Credit 396297 TCL DIV/DIST AUF22/00863270	0.00	103.20	0.00	0.00
30/08/2022	Direct Credit 302980 AFI DIV PAYMENT AUG22/00548805	0.00	0.00	1,475.32	1,475.32
30/08/2022	Direct Credit 302980 AFI DIV PAYMENT AUG22/00548805	0.00	1,475.32	0.00	0.00
31/08/2022	Direct Credit 480318 MGR DST 001280359121	0.00	0.00	107.10	107.10
31/08/2022	Direct Credit 480318 MGR DST 001280359121	0.00	107.10	0.00	0.00
01/09/2022	Credit Interest	0.00	0.00	9.97	9.97
01/09/2022	Credit Interest	0.00	9.97	0.00	0.00
16/09/2022	Direct Credit 255730 Argo Investments S00100293455	0.00	0.00	1,295.91	1,295.91
16/09/2022	Direct Credit 255730 Argo Investments S00100293455	0.00	1,295.91	0.00	0.00
16/09/2022	Direct Credit 624300 EDV DIV 001283128423	0.00	0.00	25.80	25.80
16/09/2022	Direct Credit 624300 EDV DIV 001283128423	0.00	25.80	0.00	0.00
21/09/2022	Direct Credit 140504 SONIC HEALTHCARE FIN22/00849513	0.00	0.00	126.00	126.00
21/09/2022	Direct Credit 140504 SONIC HEALTHCARE FIN22/00849513	0.00	126.00	0.00	0.00
21/09/2022	Direct Credit 325872 IAG DIVIDEND PYT FIN22/01218344	0.00	0.00	63.45	63.45
21/09/2022	Direct Credit 325872 IAG DIVIDEND PYT FIN22/01218344	0.00	63.45	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
21/09/2022	Direct Credit 326860 HEALIUS DIV SEP22/00809177	0.00	0.00	45.00	45.00
21/09/2022	Direct Credit 326860 HEALIUS DIV SEP22/00809177	0.00	45.00	0.00	0.00
21/09/2022	Direct Credit 612445 LLC DIST 22REC/00836683	0.00	0.00	38.50	38.50
21/09/2022	Direct Credit 612445 LLC DIST 22REC/00836683	0.00	18.54	0.00	19.96
21/09/2022	Direct Credit 612445 LLC DIST 22REC/00836683	0.00	19.96	0.00	0.00
21/09/2022	Direct Credit 629786 TLS FNL DIV 001282222932	0.00	0.00	234.60	234.60
21/09/2022	Direct Credit 629786 TLS FNL DIV 001282222932	0.00	234.60	0.00	0.00
23/09/2022	Direct Credit 071224 TAH FNL DIV 001282699573	0.00	0.00	66.30	66.30
23/09/2022	Direct Credit 071224 TAH FNL DIV 001282699573	0.00	66.30	0.00	0.00
23/09/2022	Direct Credit 458106 BHP GROUP DIV AF386/00451503	0.00	0.00	1,288.68	1,288.68
23/09/2022	Direct Credit 458106 BHP GROUP DIV AF386/00451503	0.00	1,288.68	0.00	0.00
27/09/2022	Direct Credit 301500 Super Payments	0.00	0.00	23,766.43	23,766.43
27/09/2022	Direct Credit 301500 Super Payments	0.00	23,766.43	0.00	0.00
27/09/2022	Direct Credit 326860 ALTIUM LIMITED SEP22/00812915	0.00	0.00	96.20	96.20
27/09/2022	Direct Credit 326860 ALTIUM LIMITED SEP22/00812915	0.00	96.20	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
27/09/2022	Direct Credit 516612 WOW FNL DIV 001283526091	0.00	0.00	177.55	177.55
27/09/2022	Direct Credit 516612 WOW FNL DIV 001283526091	0.00	177.55	0.00	0.00
28/09/2022	Direct Credit 458106 COLES GROUP LTD FIN22/01133101	0.00	0.00	34.20	34.20
28/09/2022	Direct Credit 458106 COLES GROUP LTD FIN22/01133101	0.00	34.20	0.00	0.00
29/09/2022	Direct Credit 401507 CBA FNL DIV 001281013301	0.00	0.00	493.50	493.50
29/09/2022	Direct Credit 401507 CBA FNL DIV 001281013301	0.00	493.50	0.00	0.00
29/09/2022	Direct Credit 489275 IFL DIVIDEND S00100293455	0.00	0.00	65.49	65.49
29/09/2022	Direct Credit 489275 IFL DIVIDEND S00100293455	0.00	65.49	0.00	0.00
01/10/2022	Credit Interest	0.00	0.00	23.60	23.60
01/10/2022	Credit Interest	0.00	23.60	0.00	0.00
06/10/2022	Direct Credit 362548 WESFARMERS LTD FIN22/01080341	0.00	0.00	114.00	114.00
06/10/2022	Direct Credit 362548 WESFARMERS LTD FIN22/01080341	0.00	114.00	0.00	0.00
06/10/2022	Direct Credit 458106 WOODSIDE INT22/00925500	0.00	0.00	145.56	145.56
06/10/2022	Direct Credit 458106 WOODSIDE INT22/00925500	0.00	145.56	0.00	0.00
07/10/2022	Direct Credit 208379 G8 EDUCATION DIV 001284356393	0.00	0.00	15.90	15.90

Date	Description	Quantity	Debits	Credits	Balance
07/10/2022	Direct Credit 208379 G8 EDUCATION DIV 001284356393	0.00	15.90	0.00	0.00
07/10/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	18,111.94	18,111.94
07/10/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	18,189.75	36,301.69
07/10/2022	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	36,301.69	0.00	0.00
31/10/2022	Direct Credit 463135 Rural Funds RFF S00100293455	0.00	0.00	89.59	89.59
31/10/2022	Direct Credit 463135 Rural Funds RFF S00100293455	0.00	89.59	0.00	0.00
01/11/2022	Credit Interest	0.00	0.00	11.55	11.55
01/11/2022	Credit Interest	0.00	11.55	0.00	0.00
03/11/2022	Transfer to other Bank NetBank SMSF Tax and Audit	0.00	0.00	275.00	275.00
03/11/2022	Transfer to other Bank NetBank SMSF Tax and Audit	0.00	0.00	2,640.00	2,915.00
03/11/2022	Transfer to other Bank NetBank SMSF Tax and Audit	0.00	2,915.00	0.00	0.00
23/11/2022	Direct Credit 012721 ATO ATO005000017339152	0.00	0.00	2,903.92	2,903.92
23/11/2022	Direct Credit 012721 ATO ATO005000017339152	0.00	2,903.92	0.00	0.00
14/12/2022	Direct Credit 531543 NAB FINAL DIV DV232/00600086	0.00	0.00	488.28	488.28
14/12/2022	Direct Credit 531543 NAB FINAL DIV DV232/00600086	0.00	488.28	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
23/12/2022	Direct Credit 458106 ONEMARKET LTD AUD22/00828819	0.00	0.00	1.25	1.25
23/12/2022	Direct Credit 458106 ONEMARKET LTD AUD22/00828819	0.00	1.25	0.00	0.00
31/01/2023	Direct Credit 463135 Rural Funds RFF S00100293455	0.00	0.00	89.59	89.59
31/01/2023	Direct Credit 463135 Rural Funds RFF S00100293455	0.00	89.59	0.00	0.00
13/02/2023	Direct Credit 396297 TCL DISTRIBUTION AUI23/00861780	0.00	0.00	113.95	113.95
13/02/2023	Direct Credit 396297 TCL DISTRIBUTION AUI23/00861780	0.00	113.95	0.00	0.00
24/02/2023	Direct Credit 302980 AFI DIV PAYMENT FEB23/00848152	0.00	0.00	1,427.03	1,427.03
24/02/2023	Direct Credit 302980 AFI DIV PAYMENT FEB23/00848152	0.00	1,427.03	0.00	0.00
28/02/2023	Direct Credit 480318 MGR DST 001289706078	0.00	0.00	109.20	109.20
28/02/2023	Direct Credit 480318 MGR DST 001289706078	0.00	109.20	0.00	0.00
01/03/2023	Credit Interest	0.00	0.00	3.10	3.10
01/03/2023	Credit Interest	0.00	3.10	0.00	0.00
08/03/2023	Direct Credit 612445 LLC DIST INT23/00835709	0.00	0.00	17.15	17.15
08/03/2023	Direct Credit 612445 LLC DIST INT23/00835709	0.00	17.15	0.00	0.00
10/03/2023	Direct Credit 255730 Argo Investments S00100293455	0.00	0.00	1,591.10	1,591.10

Date	Description	Quantity	Debits	Credits	Balance
10/03/2023	Direct Credit 255730 Argo Investments S00100293455	0.00	1,591.10	0.00	0.00
20/03/2023	Direct Credit 624300 EDV DIV 001291005213	0.00	0.00	47.91	47.91
20/03/2023	Direct Credit 624300 EDV DIV 001291005213	0.00	47.91	0.00	0.00
21/03/2023	Direct Credit 071224 TAH DIV 001291758874	0.00	0.00	13.26	13.26
21/03/2023	Direct Credit 071224 TAH DIV 001291758874	0.00	13.26	0.00	0.00
21/03/2023	Direct Credit 326860 ALTIUM LIMITED MAR23/00812248	0.00	0.00	92.50	92.50
21/03/2023	Direct Credit 326860 ALTIUM LIMITED MAR23/00812248	0.00	92.50	0.00	0.00
22/03/2023	Direct Credit 140504 SONIC HEALTHCARE INT23/00848860	0.00	0.00	88.20	88.20
22/03/2023	Direct Credit 140504 SONIC HEALTHCARE INT23/00848860	0.00	88.20	0.00	0.00
22/03/2023	Direct Credit 301500 Super Payments	0.00	0.00	87,825.69	87,825.69
22/03/2023	Direct Credit 301500 Super Payments	0.00	0.00	99,174.57	187,000.26
22/03/2023	Direct Credit 301500 Super Payments	0.00	87,825.69	0.00	99,174.57
22/03/2023	Direct Credit 301500 Super Payments	0.00	99,174.57	0.00	0.00
23/03/2023	Direct Credit 302169 TLC DIV 001293629622	0.00	0.00	91.80	91.80
23/03/2023	Direct Credit 302169 TLC DIV 001293629622	0.00	91.80	0.00	0.00
23/03/2023	Direct Credit 325872 IAG DIVIDEND PYT INT23/01384585	0.00	0.00	76.14	76.14
23/03/2023	Direct Credit 325872 IAG DIVIDEND PYT INT23/01384585	0.00	76.14	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
27/03/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	5,026.35	5,026.35
27/03/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	5,035.47	10,061.82
27/03/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	9,698.95	19,760.77
27/03/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	10,009.13	29,769.90
27/03/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	19,897.18	49,667.08
27/03/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	70,387.62	120,054.70
27/03/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	0.00	70,467.97	190,522.67
27/03/2023	Direct Debit 062934 COMMSEC SECURITI COMMSEC	0.00	190,522.67	0.00	0.00
28/03/2023	Direct Credit 362548 WESFARMERS LTD INT23/01075982	0.00	0.00	100.32	100.32
28/03/2023	Direct Credit 362548 WESFARMERS LTD INT23/01075982	0.00	100.32	0.00	0.00
30/03/2023	Direct Credit 401507 CBA DIV 001291521475	0.00	0.00	493.50	493.50
30/03/2023	Direct Credit 401507 CBA DIV 001291521475	0.00	493.50	0.00	0.00
30/03/2023	Direct Credit 458106 BHP GROUP DIV AI387/00442093	0.00	0.00	688.64	688.64
30/03/2023	Direct Credit 458106 BHP GROUP DIV AI387/00442093	0.00	688.64	0.00	0.00
30/03/2023	Direct Credit 458106 COLES GROUP LTD INT23/01125992	0.00	0.00	41.04	41.04

Date	Description	Quantity	Debits	Credits	Balance
30/03/2023	Direct Credit 458106 COLES GROUP LTD INT23/01125992	0.00	41.04	0.00	0.00
31/03/2023	Direct Credit 629786 TLS ITM DIV 001293193695	0.00	0.00	234.60	234.60
31/03/2023	Direct Credit 629786 TLS ITM DIV 001293193695	0.00	234.60	0.00	0.00
01/04/2023	Credit Interest	0.00	0.00	82.53	82.53
01/04/2023	Credit Interest	0.00	82.53	0.00	0.00
03/04/2023	Direct Credit 489275 IFL DIVIDEND S00100293455	0.00	0.00	58.28	58.28
03/04/2023	Direct Credit 489275 IFL DIVIDEND S00100293455	0.00	58.28	0.00	0.00
05/04/2023	Direct Credit 458106 WOODSIDE FIN22/00944594	0.00	0.00	196.05	196.05
05/04/2023	Direct Credit 458106 WOODSIDE FIN22/00944594	0.00	196.05	0.00	0.00
06/04/2023	Direct Credit 208379 G8 EDUCATION DIV 001294759609	0.00	0.00	31.80	31.80
06/04/2023	Direct Credit 208379 G8 EDUCATION DIV 001294759609	0.00	31.80	0.00	0.00
13/04/2023	Direct Credit 516612 WOW DIV 001294379446	0.00	0.00	154.10	154.10
13/04/2023	Direct Credit 516612 WOW DIV 001294379446	0.00	154.10	0.00	0.00
28/04/2023	Direct Credit 463135 Rural Funds RFF S00100293455	0.00	0.00	89.59	89.59
28/04/2023	Direct Credit 463135 Rural Funds RFF S00100293455	0.00	89.59	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
01/05/2023	Credit Interest	0.00	0.00	21.43	21.43
01/05/2023	Credit Interest	0.00	21.43	0.00	0.00
16/05/2023	Direct Credit 458106 ONEMARKET LTD AUM23/00828794	0.00	0.00	0.58	0.58
16/05/2023	Direct Credit 458106 ONEMARKET LTD AUM23/00828794	0.00	0.58	0.00	0.00
01/06/2023	Credit Interest	0.00	0.00	23.74	23.74
01/06/2023	Credit Interest	0.00	23.74	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Member Entitlement Accounts / Mr Justin Hetherington / Accumulation					
01/07/2022	Opening Balance	0.00	0.00	0.00	204,287.12
27/09/2022	Contribution Tax Withheld	0.00	1,782.48	0.00	202,504.64
27/09/2022	Direct Credit 301500 Super Payments	0.00	0.00	11,883.21	214,387.85
22/03/2023	Contribution Tax Withheld	0.00	2,342.52	0.00	212,045.33
22/03/2023	Direct Credit 301500 Super Payments	0.00	0.00	43,912.85	255,958.18
22/03/2023	Direct Credit 301500 Super Payments	0.00	0.00	49,587.29	305,545.47
30/06/2023	Income Taxes Allocated	0.00	1,376.38	0.00	304,169.09
30/06/2023	Investment Profit or Loss	0.00	0.00	8,495.92	312,665.01
30/06/2023	Closing Balance	0.00	0.00	0.00	312,665.01
Member Entitlement Accounts / Ms Mandy Goudge / Accumulation					
01/07/2022	Opening Balance	0.00	0.00	0.00	112,631.17

Date	Description	Quantity	Debits	Credits	Balance
27/09/2022	Contribution Tax Withheld	0.00	1,782.48	0.00	110,848.69
27/09/2022	Direct Credit 301500 Super Payments	0.00	0.00	11,883.22	122,731.91
22/03/2023	Contribution Tax Withheld	0.00	2,342.52	0.00	120,389.39
22/03/2023	Direct Credit 301500 Super Payments	0.00	0.00	43,912.84	164,302.23
22/03/2023	Direct Credit 301500 Super Payments	0.00	0.00	49,587.28	213,889.51
30/06/2023	Income Taxes Allocated	0.00	844.52	0.00	213,044.99
30/06/2023	Investment Profit or Loss	0.00	0.00	5,212.76	218,257.75
30/06/2023	Closing Balance	0.00	0.00	0.00	218,257.75

Permanent Documents

OCR_ATO Trustee Declarations.pdf
OCR_Application for Membership_Justin.pdf
OCR_Consents.pdf
OCR_Application for Membership_Mandy.pdf
MG &JH Super Pty Ltd_ASIC Extract.pdf
OCR_Trust Deed.pdf
OCR_Deed Declarations.pdf

Prior Year Documents

[2022 Financials and Annual Return.pdf](#)

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

Who should complete this annual return?

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

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

To complete this annual return

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

S M I T H S T

- Place X in ALL applicable boxes.

➤ Postal address for annual returns:

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

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 Tax file number (TFN)

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

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

2 Name of self-managed superannuation fund (SMSF)

MG & JH Super Fund

3 Australian business number (ABN) (if applicable)

4 Current postal address

PO Box 230

Suburb/town

Glen Osmond

State/territory

SA

Postcode

5064

5 Annual return status

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

A No Yes

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

B No Yes

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

6 SMSF auditor

Auditor's name

Title: MR

Family name

Boys

First given name

Anthony

Other given names

SMSF Auditor Number

100014140

Auditor's phone number

04

10702708

Postal address

PO Box 3376

Suburb/town

Rundle Mall

State/territory

SA

Postcode

5000

Date audit was completed

A

Day Month Year

Was Part A of the audit report qualified?

B No Yes

Was Part B of the audit report qualified?

C No Yes

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

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

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

A Fund's financial institution account details

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

Fund BSB number 067167

Fund account number 18465855

Fund account name

MG & JH Super Pty Ltd ATF MG & JH Super Fund

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

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

BSB number

Account number

Account name

C Electronic service address alias

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

smsfdataflow

Fund's tax file number (TFN)

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

9 Was the fund wound up during the income year?

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

10 Exempt current pension income

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

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

No Go to Section B: Income.

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

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

Segregated assets method **B**

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

Did the fund have any other income that was assessable?

E Yes Go to Section B: Income.

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

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

Fund's tax file number (TFN)

Section B: Income

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

11 Income

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

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

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

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

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

Gross interest **C** \$ -00

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

Gross foreign income	D1 \$ <input type="text" value="11"/> -00	Net foreign income	D \$ <input type="text" value="11"/> -00	Loss <input type="checkbox"/>
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Australian franking credits from a New Zealand company **E** \$ -00

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

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

Calculation of assessable contributions

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

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

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

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

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

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

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

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

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

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

Calculation of non-arm's length income

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

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

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

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

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

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

#This is a mandatory label.

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

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

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

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

Fund's tax file number (TFN)

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 \$ <input type="text" value="0"/> -00	A2 \$ <input type="text" value="0"/> -00	
Interest expenses overseas	B1 \$ <input type="text" value="0"/> -00	B2 \$ <input type="text" value="0"/> -00	
Capital works expenditure	D1 \$ <input type="text" value="0"/> -00	D2 \$ <input type="text" value="0"/> -00	
Decline in value of depreciating assets	E1 \$ <input type="text" value="0"/> -00	E2 \$ <input type="text" value="0"/> -00	
Insurance premiums – members	F1 \$ <input type="text" value="0"/> -00	F2 \$ <input type="text" value="0"/> -00	
SMSF auditor fee	H1 \$ <input type="text" value="275"/> -00	H2 \$ <input type="text" value="0"/> -00	
Investment expenses	I1 \$ <input type="text" value="0"/> -00	I2 \$ <input type="text" value="0"/> -00	
Management and administration expenses	J1 \$ <input type="text" value="2699"/> -00	J2 \$ <input type="text" value="2090"/> -00	
Forestry managed investment scheme expense	U1 \$ <input type="text" value="0"/> -00	U2 \$ <input type="text" value="0"/> -00	
Other amounts	L1 \$ <input type="text" value="259"/> -00	L2 \$ <input type="text" value="0"/> -00	Code <input type="text" value="0"/>
Tax losses deducted	M1 \$ <input type="text" value="0"/> -00		Code <input type="text" value=""/>

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

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

#TAXABLE INCOME OR LOSS
O \$ -00 Loss
 (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

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

#This is a mandatory label.

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

Section D: Income tax calculation statement

#Important:

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

13 Calculation statement

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

#Taxable income	A	\$	<input type="text" value="69806"/>	-00
<i>(an amount must be included even if it is zero)</i>				
#Tax on taxable income	T1	\$	<input type="text" value="10470.90"/>	
<i>(an amount must be included even if it is zero)</i>				
#Tax on no-TFN-quoted contributions	J	\$	<input type="text" value="0"/>	
<i>(an amount must be included even if it is zero)</i>				

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

Foreign income tax offset	C1	\$	<input type="text" value="1.21"/>	
Rebates and tax offsets	C2	\$	<input type="text"/>	
Non-refundable non-carry forward tax offsets				
	C	\$	<input type="text" value="1.21"/>	
<i>(C1 plus C2)</i>				

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

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

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

Complying fund's franking credits tax offset	E1	\$	<input type="text" value="5154.52"/>	
No-TFN tax offset	E2	\$	<input type="text"/>	
National rental affordability scheme tax offset	E3	\$	<input type="text"/>	
Exploration credit tax offset	E4	\$	<input type="text"/>	
Refundable tax offsets				
	E	\$	<input type="text" value="5154.52"/>	
<i>(E1 plus E2 plus E3 plus E4)</i>				

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

Section 102AAM interest charge
G \$

Fund's tax file number (TFN)

Credit for tax withheld – foreign resident withholding (excluding capital gains)	H2 \$ <input type="text" value="0"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	H3 \$ <input type="text" value="0"/>
Credit for TFN amounts withheld from payments from closely held trusts	H5 \$ <input type="text"/>
Credit for interest on no-TFN tax offset	H6 \$ <input type="text"/>
Credit for foreign resident capital gains withholding amounts	H8 \$ <input type="text"/>
Eligible credits	H \$ <input type="text" value="0"/>
	<i>(H2 plus H3 plus H5 plus H6 plus H8)</i>

#Tax offset refunds (Remainder of refundable tax offsets)	I \$ <input type="text" value="0"/>
	<i>(unused amount from label E – an amount must be included even if it is zero)</i>

PAYG instalments raised

K \$

Supervisory levy

L \$

Supervisory levy adjustment for wound up funds

M \$

Supervisory levy adjustment for new funds

N \$

AMOUNT DUE OR REFUNDABLE A positive amount at S is what you owe, while a negative amount is refundable to you.	S \$ <input type="text" value="5574.17"/>
	<i>(T5 plus G less H less I less K plus L less M plus N)</i>

#This is a mandatory label.

Section E: Losses

14 Losses

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

Tax losses carried forward to later income years	U \$ <input type="text" value="0"/> -00
Net capital losses carried forward to later income years	V \$ <input type="text" value="1976"/> -00

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

Section F: Member information

MEMBER 1

Title:

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Date of birth

Day Month Year

Contributions

OPENING ACCOUNT BALANCE \$

! Refer to instructions for completing these labels.

Employer contributions

A \$

ABN of principal employer

A1

Personal contributions

B \$

CGT small business retirement exemption

C \$

CGT small business 15-year exemption amount

D \$

Personal injury election

E \$

Spouse and child contributions

F \$

Other third party contributions

G \$

Proceeds from primary residence disposal

H \$

Receipt date

Day Month Year

H1

Assessable foreign superannuation fund amount

I \$

Non-assessable foreign superannuation fund amount

J \$

Transfer from reserve: assessable amount

K \$

Transfer from reserve: non-assessable amount

L \$

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

T \$

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

M \$

TOTAL CONTRIBUTIONS N \$

(Sum of labels **A** to **M**)

Other transactions

Allocated earnings or losses

O \$

Loss

Inward rollovers and transfers

P \$

Outward rollovers and transfers

Q \$

Lump Sum payments

R1 \$

Income stream payments

R2 \$

Code

Code

Accumulation phase account balance

S1 \$

Retirement phase account balance - Non CDBIS

S2 \$

Retirement phase account balance - CDBIS

S3 \$

TRIS Count

CLOSING ACCOUNT BALANCE S \$

(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Fund's tax file number (TFN)

MEMBER 2

Title:

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Day Month Year

Date of birth

Contributions

OPENING ACCOUNT BALANCE \$

! Refer to instructions for completing these labels.

Employer contributions

A \$

ABN of principal employer

A1

Personal contributions

B \$

CGT small business retirement exemption

C \$

CGT small business 15-year exemption amount

D \$

Personal injury election

E \$

Spouse and child contributions

F \$

Other third party contributions

G \$

Proceeds from primary residence disposal

H \$

Receipt date

Day Month Year

H1

Assessable foreign superannuation fund amount

I \$

Non-assessable foreign superannuation fund amount

J \$

Transfer from reserve: assessable amount

K \$

Transfer from reserve: non-assessable amount

L \$

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

T \$

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

M \$

TOTAL CONTRIBUTIONS N \$

(Sum of labels **A** to **M**)

Other transactions

Allocated earnings or losses

O \$

Loss

Inward rollovers and transfers

P \$

Outward rollovers and transfers

Q \$

Lump Sum payments

R1 \$

Income stream payments

R2 \$

Code

Code

Accumulation phase account balance
S1 \$

Retirement phase account balance - Non CDBIS
S2 \$

Retirement phase account balance - CDBIS
S3 \$

TRIS Count

CLOSING ACCOUNT BALANCE S \$

(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Fund's tax file number (TFN)

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts **A** \$ -00
 Unlisted trusts **B** \$ -00
 Insurance policy **C** \$ -00
 Other managed investments **D** \$ -00

15b Australian direct investments

Limited recourse borrowing arrangements
 Australian residential real property
J1 \$ -00
 Australian non-residential real property
J2 \$ -00
 Overseas real property
J3 \$ -00
 Australian shares
J4 \$ -00
 Overseas shares
J5 \$ -00
 Other
J6 \$ -00
 Property count
J7

Cash and term deposits **E** \$ -00
 Debt securities **F** \$ -00
 Loans **G** \$ -00
 Listed shares **H** \$ -00
 Unlisted shares **I** \$ -00
 Limited recourse borrowing arrangements **J** \$ -00
 Non-residential real property **K** \$ -00
 Residential real property **L** \$ -00
 Collectables and personal use assets **M** \$ -00
 Other assets **O** \$ -00

15c Other investments

Crypto-Currency **N** \$ -00

15d Overseas direct investments

Overseas shares **P** \$ -00
 Overseas non-residential real property **Q** \$ -00
 Overseas residential real property **R** \$ -00
 Overseas managed investments **S** \$ -00
 Other overseas assets **T** \$ -00

TOTAL AUSTRALIAN AND OVERSEAS ASSETS U \$ -00
 (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 \$ -00

Fund's tax file number (TFN)

15f Limited recourse borrowing arrangements

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

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

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1 \$ <input type="text" value=""/>	-00		
Permissible temporary borrowings	V2 \$ <input type="text" value=""/>	-00		
Other borrowings	V3 \$ <input type="text" value=""/>	-00	Borrowings	V \$ <input type="text" value="0"/>
				-00
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)			W \$	<input type="text" value="530922"/>
				-00
Reserve accounts	X \$	<input type="text" value="0"/>		-00
Other liabilities	Y \$	<input type="text" value="5315"/>		-00
TOTAL LIABILITIES			Z \$	<input type="text" value="536237"/>
				-00

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H** \$

Total TOFA losses **I** \$

Section J: Other information

Family trust election status

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

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

Interposed entity election status

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

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

Section K: **Declarations**

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

Date Day / Month / Year

Preferred trustee or director contact details:

Title:

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

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

TAX AGENT'S DECLARATION:

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

Tax agent's signature

Date Day / Month / Year

Tax agent's contact details

Title:

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

MG & JH Super Fund
Investment Revaluation as at 30 June 2023

Investment		Price Date	Market Price	Quantity	Market Value	Change in Market Value
Listed Securities Market						
AFI	Australian Foundation Investment Company Limited (ASX:AFI)	30 Jun 2023	7.07000	23,301.00000	164,738.07	(8,017.69)
ALU	Altium Limited (ASX:ALU)	30 Jun 2023	36.92000	370.00000	13,660.40	3,703.70
ARG	Argo Investments Limited (ASX:ARG)	30 Jun 2023	8.76000	18,068.00000	158,275.68	(2,410.44)
BHP	BHP Group Limited (ASX:BHP)	30 Jun 2023	44.99000	965.00000	43,415.35	2,686.92
BWX	BWX Limited (ASX:BWV)	23 Mar 2023	0.20000	600.00000	120.00	(264.00)
CBA	Commonwealth Bank Of Australia (ASX:CBA)	30 Jun 2023	100.27000	335.00000	33,590.45	2,652.20
COL	Coles Group Limited (ASX:COL)	30 Jun 2023	18.42000	114.00000	2,099.88	69.54
EDV	Endeavour Group Limited (ASX:EDV)	30 Jun 2023	6.31000	335.00000	2,113.85	(422.10)
GEM	G8 Education Limited (ASX:GEM)	30 Jun 2023	1.04000	1,590.00000	1,653.60	(23.85)
HLS	Healius Limited (ASX:HLS)	30 Jun 2023	3.18000	750.00000	2,385.00	(367.50)
IAG	Insurance Australia Group Limited (ASX:IAG)	30 Jun 2023	5.70000	1,269.00000	7,233.30	1,700.46
IFL	Insignia Financial Limited (ASX:IFL)	30 Jun 2023	2.82000	555.00000	1,565.10	72.15
LLC	Lendlease Group (ASX:LLC)	30 Jun 2023	7.75000	350.00000	2,712.50	(476.00)
MGR	Mirvac Group (ASX:MGR)	30 Jun 2023	2.26000	2,100.00000	4,746.00	598.50
NAB	National Australia Bank Limited (ASX:NAB)	30 Jun 2023	26.37000	985.00000	25,974.45	(1,180.82)
RFF	Rural Funds Group (ASX:RFF)	30 Jun 2023	1.76500	3,055.00000	5,392.08	(2,275.97)
SHL	Sonic Healthcare Limited (ASX:SHL)	30 Jun 2023	35.57000	210.00000	7,469.70	537.60
TAH	Tabcorp Holdings Limited (ASX:TAH)	30 Jun 2023	1.11000	1,020.00000	1,132.20	45.90
TCL	Transurban Group (ASX:TCL)	30 Jun 2023	14.25000	430.00000	6,127.50	(55.90)
TLC	The Lottery Corporation Limited (ASX:TLC)	30 Jun 2023	5.13000	1,020.00000	5,232.60	622.20
TLS	Telstra Group Limited (ASX:TLS)	30 Jun 2023	4.30000	2,760.00000	11,868.00	1,242.00
URW	Unibail-Rodamco-Westfield (ASX:URW)	30 Jun 2023	3.85000	160.00000	616.00	14.40
VUL	Vulcan Energy Resources Limited (ASX:VUL)	30 Jun 2023	4.19000	200.00000	838.00	(246.00)
WDS	Woodside Energy Group Limited (ASX:WDS)	30 Jun 2023	34.44000	91.00000	3,134.04	236.60
WES	Wesfarmers Limited (ASX:WES)	30 Jun 2023	49.34000	114.00000	5,624.76	847.02
WOW	Woolworths Group Limited (ASX:WOW)	30 Jun 2023	39.73000	335.00000	13,309.55	1,383.55

MG & JH Super Fund
Investment Revaluation as at 30 June 2023

Investment	Price Date	Market Price	Quantity	Market Value	Change in Market Value
Listed Securities Market Total				525,028.06	672.47
Unlisted Market					
WPGHIGH WPG High St Pty Ltd	30 Jun 2022	0.00000	200,000.00000	0.00	0.00
Unlisted Market Total				0.00	0.00
Fund Total				525,028.06	672.47

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

Payment Date	Income Type	Ledger Data		Diff *	Announcement Data				
		Total Income	Tax Credits+		Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+
Cash At Bank									
CBA.BACCT: CBA Bank Account									
01/07/2022	Interest	2.10	0.00						
01/08/2022	Interest	4.80	0.00						
01/09/2022	Interest	9.97	0.00						
01/10/2022	Interest	23.60	0.00						
01/11/2022	Interest	11.55	0.00						
01/03/2023	Interest	3.10	0.00						
01/04/2023	Interest	82.53	0.00						
01/05/2023	Interest	21.43	0.00						
01/06/2023	Interest	23.74	0.00						
		<u>182.82</u>	<u>0.00</u>						
Total		182.82	0.00						
Shares in Listed Companies									
AFI: Australian Foundation Investment Company Limited (ASX:AFI)									
30/08/2022	Dividend	1,475.32	632.28		10,538	0	0.1400	1,475.32	632.28
24/02/2023	Dividend	1,427.03	611.58		12,973	0	0.1100	1,427.03	611.58
		<u>2,902.35</u>	<u>1,243.86</u>					<u>2,902.35</u>	<u>1,243.86</u>
ALU: Altium Limited (ASX:ALU)									
27/09/2022	Dividend	96.20	41.23		370	0	0.2600	96.20	41.23
21/03/2023	Dividend	92.50	15.86		370	0	0.2500	92.50	15.86
		<u>188.70</u>	<u>57.09</u>					<u>188.70</u>	<u>57.09</u>
ARG: Argo Investments Limited (ASX:ARG)									
16/09/2022	Dividend	1,295.91	555.39		7,623	0	0.1700	1,295.91	555.39
10/03/2023	Dividend	1,591.10	681.90		9,643	0	0.1650	1,591.10	681.90
		<u>2,887.01</u>	<u>1,237.29</u>					<u>2,887.01</u>	<u>1,237.29</u>
BHP: BHP Group Limited (ASX:BHP)									
22/09/2022	Dividend	1,288.68	552.29		505	0	2.5518	1,288.68	552.29
30/03/2023	Dividend	688.64	295.13		505	0	1.3636	688.64	295.13
		<u>1,977.32</u>	<u>847.42</u>					<u>1,977.32</u>	<u>847.42</u>
CBA: Commonwealth Bank Of Australia (ASX:CBA)									
29/09/2022	Dividend	493.50	211.50		235	0	2.1000	493.50	211.50
30/03/2023	Dividend	493.50	211.50		235	0	2.1000	493.50	211.50
		<u>987.00</u>	<u>423.00</u>					<u>987.00</u>	<u>423.00</u>
COL: Coles Group Limited (ASX:COL)									
28/09/2022	Dividend	34.20	14.66		114	0	0.3000	34.20	14.66
30/03/2023	Dividend	41.04	17.59		114	0	0.3600	41.04	17.59
		<u>75.24</u>	<u>32.25</u>					<u>75.24</u>	<u>32.25</u>
EDV: Endeavour Group Limited (ASX:EDV)									
16/09/2022	Dividend	25.80	11.06		335	0	0.0770	25.80	11.06
20/03/2023	Dividend	47.91	20.53	*	335	0	0.1430	47.90	20.53

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

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

Payment Date	Income Type	Ledger Data		Diff *	Announcement Data				
		Total Income	Tax Credits+		Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+
		73.71	31.59					73.70	31.59
GEM: G8 Education Limited (ASX:GEM)									
07/10/2022	Dividend	15.90	6.81		1,590	0	0.0100	15.90	6.81
06/04/2023	Dividend	31.80	13.63		1,590	0	0.0200	31.80	13.63
		47.70	20.44					47.70	20.44
HLS: Healius Limited (ASX:HLS)									
21/09/2022	Dividend	45.00	19.29		750	0	0.0600	45.00	19.29
		45.00	19.29					45.00	19.29
IAG: Insurance Australia Group Limited (ASX:IAG)									
22/09/2022	Dividend	63.45	19.04		1,269	0	0.0500	63.45	19.04
23/03/2023	Dividend	76.14	9.79		1,269	0	0.0600	76.14	9.79
		139.59	28.83					139.59	28.83
IFL: Insignia Financial Limited (ASX:IFL)									
29/09/2022	Dividend	65.49	28.07		555	0	0.1180	65.49	28.07
03/04/2023	Dividend	58.28	12.49		555	0	0.1050	58.28	12.49
		123.77	40.56					123.77	40.56
NAB: National Australia Bank Limited (ASX:NAB)									
05/07/2022	Dividend	456.98	195.85	*	0	0	0.7300	0.00	0.00
14/12/2022	Dividend	488.28	209.26		626	0	0.7800	488.28	209.26
		945.26	405.11					488.28	209.26
SHL: Sonic Healthcare Limited (ASX:SHL)									
21/09/2022	Dividend	126.00	54.00		210	0	0.6000	126.00	54.00
22/03/2023	Dividend	88.20	37.80		210	0	0.4200	88.20	37.80
		214.20	91.80					214.20	91.80
TAH: Tabcorp Holdings Limited (ASX:TAH)									
23/09/2022	Dividend	66.30	28.41		1,020	0	0.0650	66.30	28.41
21/03/2023	Dividend	13.26	5.68		1,020	0	0.0130	13.26	5.68
		79.56	34.09					79.56	34.09
TLC: The Lottery Corporation Limited (ASX:TLC)									
23/03/2023	Dividend	91.80	39.34		1,020	0	0.0900	91.80	39.34
		91.80	39.34					91.80	39.34
TLS: Telstra Group Limited (ASX:TLS)									
21/09/2022	Dividend	234.60	100.54		2,760	0	0.0850	234.60	100.54
31/03/2023	Dividend	234.60	100.54		2,760	0	0.0850	234.60	100.54
		469.20	201.08					469.20	201.08
WDS: Woodside Energy Group Limited (ASX:WDS)									
06/10/2022	Dividend	145.56	62.38		91	0	1.5995	145.56	62.38
05/04/2023	Dividend	196.05	84.02		91	0	2.1544	196.05	84.02
		341.61	146.40					341.61	146.40
WES: Wesfarmers Limited (ASX:WES)									
06/10/2022	Dividend	114.00	48.86		114	0	1.0000	114.00	48.86
28/03/2023	Dividend	100.32	42.99		114	0	0.8800	100.32	42.99
		214.32	91.85					214.32	91.85
WOW: Woolworths Group Limited (ASX:WOW)									

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

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

Payment Date	Income Type	Ledger Data			Announcement Data				
		Total Income	Tax Credits+	Diff *	Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+
27/09/2022	Dividend	177.55	76.09		335	0	0.5300	177.55	76.09
13/04/2023	Dividend	154.10	66.04		335	0	0.4600	154.10	66.04
		331.65	142.13					331.65	142.13
Total		12,134.99	5,133.42					11,678.00	4,937.57
Stapled Securities									
LLC: Lendlease Group (ASX:LLC)									
21/09/2022	Distribution	19.96	0.00	*					
21/09/2022	Dividend	0.00	0.00	*	350	0	0.0570	19.96	6.42
17/02/2023	Distribution	17.15	0.00		350	0	0.0490	17.15	0.00
30/06/2023	Distribution	22.55	0.00		350	0	0.0644	22.55	0.00
		59.66	0.00					59.66	6.42
MGR: Mirvac Group (ASX:MGR)									
29/12/2022	Distribution	109.20	0.00		2,100	0	0.0520	109.20	0.00
29/06/2023	Distribution	111.30	0.00		2,100	0	0.0530	111.30	0.00
		220.50	0.00					220.50	0.00
RFF: Rural Funds Group (ASX:RFF)									
29/09/2022	Distribution	89.59	0.00	*	3,055	0	0.0293	89.59	3.59
29/12/2022	Distribution	89.59	0.00	*	3,055	0	0.0293	89.59	3.59
30/03/2023	Distribution	89.59	0.00	*	3,055	0	0.0293	89.59	3.59
29/06/2023	Distribution	81.21	0.00	*	3,055	0	0.0293	89.59	3.59
		349.98	0.00					358.36	14.36
TCL: Transurban Group (ASX:TCL)									
23/08/2022	Distribution	8.60	0.00	*					
29/12/2022	Distribution	113.95	0.00		430	0	0.2650	113.95	0.00
29/06/2023	Distribution	131.15	0.00	*	430	0	0.3050	131.15	0.22
		253.70	0.00					245.10	0.22
Total		883.84	0.00					883.62	21.00

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

MG & JH Super Fund
Tax Accounting Reconciliation
For the period 1 July 2022 to 30 June 2023

Operating Statement Profit vs. Provision for Income Tax	2023	
	\$	
Benefits Accrued as a Result of Operations before Income Tax	224,475.37	
<u>ADD:</u>		
Non-Deductible Expenses	2,090.00	
<u>LESS:</u>		
Increase in Market Value	672.47	
Distributed Capital Gains	80.64	
Non-Taxable Contributions	155,766.69	
Non-Taxable Income	235.74	
Rounding	3.83	
Taxable Income or Loss	69,806.00	
	Income Amount	
	Tax Amount	
Gross Tax @ 15% for Concessional Income	69,806.00	10,470.90
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 32%	0.00	0.00
Change in Carried Forward Losses	0.00	0.00
Provision for Income Tax		10,470.90

Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax	10,470.90
Income Tax Expense	10,470.90

Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax	10,470.90
<u>LESS:</u>	
Franking Credits	5,154.52
Foreign Tax Credits	1.21
Income Tax Payable (Receivable)	5,315.17

Exempt Current Pension Income Settings

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

MG & JH Super Fund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return Ref.	Amount
				Section B
Income				
Net Capital Gain				
Gross Capital Gain - Distributed Capital Gains from Trusts	As Per Investment Disposals CGT Report	30 Jun 2023	A	80.00
Deferred Capital Gain Realised		30 Jun 2023	A	0.00
Less Capital Losses Applied		30 Jun 2023	A	(80.00)
Less Discount		30 Jun 2023	A	0.00
Total Net Capital Gain			A	0.00
Total Gross Rent and Other Leasing & Hiring Income			B	0.00
Gross Interest				
Credit Interest	CBA.BACCT: CBA Bank Account	01 Jul 2022	C	2.10
Credit Interest	CBA.BACCT: CBA Bank Account	01 Aug 2022	C	4.80
Credit Interest	CBA.BACCT: CBA Bank Account	01 Sep 2022	C	9.97
Credit Interest	CBA.BACCT: CBA Bank Account	01 Oct 2022	C	23.60
Credit Interest	CBA.BACCT: CBA Bank Account	01 Nov 2022	C	11.55
Credit Interest	CBA.BACCT: CBA Bank Account	01 Mar 2023	C	3.10
Credit Interest	CBA.BACCT: CBA Bank Account	01 Apr 2023	C	82.53
Credit Interest	CBA.BACCT: CBA Bank Account	01 May 2023	C	21.43
Credit Interest	CBA.BACCT: CBA Bank Account	01 Jun 2023	C	23.74
<i>Less Rounding</i>			C	(0.82)
Total Gross Interest			C	182.00
Total Forestry Managed Investment Scheme Income			X	0.00
Net Foreign Income				
Distribution - Tax Statement	LLC: Lendlease Group	21 Sep 2022	D	3.83
Distribution - Tax Statement	LLC: Lendlease Group	17 Feb 2023	D	3.30
Distribution - Tax Statement	LLC: Lendlease Group	30 Jun 2023	D	4.33
<i>Less Rounding</i>			D	(0.46)
Total Net Foreign Income			D	11.00
Total Australian Franking Credits from a New Zealand Company			E	0.00
Total Transfers from Foreign Funds			F	0.00
Total Gross Payments where ABN not quoted			H	0.00
Total Gross Distribution from Partnerships			I	0.00
Unfranked Dividend Amount				
ALU AUD 0.1 FRANKED, 30% CTR, NIL CFI	ALU: Altium Limited	21 Mar 2023	J	55.50
IAG AUD 0.035 FRANKED, 30% CTR, 0.015 CFI, DRP	IAG: Insurance Australia Group Limited	22 Sep 2022	J	19.03
IAG AUD 0.018 FRANKED, 30% CTR, 0.042 CFI, DRP SUSP	IAG: Insurance Australia Group Limited	23 Mar 2023	J	53.30
IFL AUD 0.012 SPEC, 0.0525 FRANKED, 30% CTR, NIL CFI, DRP 1.5% D	IFL: Insignia Financial Limited	03 Apr 2023	J	29.14
<i>Less Rounding</i>			J	(0.97)
Total Unfranked Dividend Amount			J	156.00

MG & JH Super Fund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return Ref.	Amount
Franked Dividend Amount				
AFI AUD 0.14 FRANKED, 30% CTR, DRP 5% DISC, BSP	AFI: Australian Foundation Investment Company Limited	30 Aug 2022	K	1,475.32
AFI AUD 0.11 FRANKED, 30% CTR, DRP 2.5% DISC, BSP	AFI: Australian Foundation Investment Company Limited	24 Feb 2023	K	1,427.03
ALU AUD 0.26 FRANKED, 30% CTR	ALU: Altium Limited	27 Sep 2022	K	96.20
ALU AUD 0.1 FRANKED, 30% CTR, NIL CFI	ALU: Altium Limited	21 Mar 2023	K	37.00
ARG AUD 0.17 FRANKED, 30% CTR, DRP 2% DISC	ARG: Argo Investments Limited	16 Sep 2022	K	1,295.91
ARG AUD 0.165 FRANKED, 30% CTR, DRP 2% DISC	ARG: Argo Investments Limited	10 Mar 2023	K	1,591.10
BHP USD 1.75, 1.75 FRANKED, 30% CTR, DRP NIL DISC	BHP: BHP Group Limited	22 Sep 2022	K	1,288.68
BHP USD 0.9, 0.9 FRANKED, 30% CTR, DRP NIL DISC	BHP: BHP Group Limited	30 Mar 2023	K	688.64
CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia	29 Sep 2022	K	493.50
CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia	30 Mar 2023	K	493.50
COL AUD 0.3 FRANKED, 30% CTR, DRP NIL DISC	COL: Coles Group Limited	28 Sep 2022	K	34.20
COL AUD 0.36 FRANKED, 30% CTR, DRP NIL DISC	COL: Coles Group Limited	30 Mar 2023	K	41.04
EDV AUD 0.077 FRANKED, 30% CTR	EDV: Endeavour Group Limited	16 Sep 2022	K	25.80
EDV AUD 0.143 FRANKED, 30% CTR	EDV: Endeavour Group Limited	20 Mar 2023	K	47.91
GEM AUD 0.01 FRANKED, 30% CTR	GEM: G8 Education Limited	07 Oct 2022	K	15.90
GEM AUD 0.02 FRANKED, 30% CTR	GEM: G8 Education Limited	06 Apr 2023	K	31.80
HLS AUD 0.06 FRANKED, 30% CTR, DRP SUSP	HLS: Healius Limited	21 Sep 2022	K	45.00
IAG AUD 0.035 FRANKED, 30% CTR, 0.015 CFI, DRP	IAG: Insurance Australia Group Limited	22 Sep 2022	K	44.42
IAG AUD 0.018 FRANKED, 30% CTR, 0.042 CFI, DRP SUSP	IAG: Insurance Australia Group Limited	23 Mar 2023	K	22.84
IFL AUD 0.118 FRANKED, 30% CTR, DRP 1.5% DISC	IFL: Insignia Financial Limited	29 Sep 2022	K	65.49
IFL AUD 0.012 SPEC, 0.0525 FRANKED, 30% CTR, NIL CFI, DRP 1.5% D	IFL: Insignia Financial Limited	03 Apr 2023	K	29.14
Direct Credit 531543 NAB INTERIM DIV DV231/01105555	NAB: National Australia Bank Limited	05 Jul 2022	K	456.98
NAB AUD 0.78 FRANKED, 30% CTR, DRP NIL DISC, BSP	NAB: National Australia Bank Limited	14 Dec 2022	K	488.28
SHL AUD 0.6 FRANKED, 30% CTR, DRP SUSP	SHL: Sonic Healthcare Limited	21 Sep 2022	K	126.00
SHL AUD 0.42 FRANKED, 30% CTR, DRP SUSP	SHL: Sonic Healthcare Limited	22 Mar 2023	K	88.20
TAH AUD 0.065 FRANKED, 30% CTR, DRP 2.5% DISC	TAH: Tabcorp Holdings Limited	23 Sep 2022	K	66.30
TAH AUD 0.013 FRANKED, 30% CTR, DRP NIL DISC	TAH: Tabcorp Holdings Limited	21 Mar 2023	K	13.26
TLC AUD 0.01 SPEC, 0.09 FRANKED, 30% CTR, DRP NIL DISC	TLC: The Lottery Corporation Limited	23 Mar 2023	K	91.80
TLS AUD 0.01 SPEC, 0.085 FRANKED, 30% CTR, DRP NIL DISC	TLS: Telstra Group Limited	21 Sep 2022	K	234.60
TLS AUD 0.085 FRANKED, 30% CTR, DRP NIL DISC	TLS: Telstra Group Limited	31 Mar 2023	K	234.60
WDS USD 1.09, 1.09 FRANKED, 30% CTR, DRP NIL DISC	WDS: Woodside Energy Group Limited	06 Oct 2022	K	145.56
WDS USD 1.44, 1.44 FRANKED, 30% CTR, DRP SUSP	WDS: Woodside Energy Group Limited	05 Apr 2023	K	196.05
WES AUD 1 FRANKED, 30% CTR, DRP NIL DISC	WES: Wesfarmers Limited	06 Oct 2022	K	114.00
WES AUD 0.88 FRANKED, 30% CTR, DRP NIL DISC	WES: Wesfarmers Limited	28 Mar 2023	K	100.32
WOW AUD 0.53 FRANKED, 30% CTR, DRP NIL DISC	WOW: Woolworths Group Limited	27 Sep 2022	K	177.55
WOW AUD 0.46 FRANKED, 30% CTR, DRP NIL DISC	WOW: Woolworths Group Limited	13 Apr 2023	K	154.10
Less Rounding			K	(0.02)
Total Franked Dividend Amount			K	11,978.00

MG & JH Super Fund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return Ref.	Amount
Dividend Franking Credit				
AFI AUD 0.14 FRANKED, 30% CTR, DRP 5% DISC, BSP	AFI: Australian Foundation Investment Company Limited	30 Aug 2022	L	632.28
AFI AUD 0.11 FRANKED, 30% CTR, DRP 2.5% DISC, BSP	AFI: Australian Foundation Investment Company Limited	24 Feb 2023	L	611.58
ALU AUD 0.26 FRANKED, 30% CTR	ALU: Altium Limited	27 Sep 2022	L	41.23
ALU AUD 0.1 FRANKED, 30% CTR, NIL CFI	ALU: Altium Limited	21 Mar 2023	L	15.86
ARG AUD 0.17 FRANKED, 30% CTR, DRP 2% DISC	ARG: Argo Investments Limited	16 Sep 2022	L	555.39
ARG AUD 0.165 FRANKED, 30% CTR, DRP 2% DISC	ARG: Argo Investments Limited	10 Mar 2023	L	681.90
BHP USD 1.75, 1.75 FRANKED, 30% CTR, DRP NIL DISC	BHP: BHP Group Limited	22 Sep 2022	L	552.29
BHP USD 0.9, 0.9 FRANKED, 30% CTR, DRP NIL DISC	BHP: BHP Group Limited	30 Mar 2023	L	295.13
CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia	29 Sep 2022	L	211.50
CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia	30 Mar 2023	L	211.50
COL AUD 0.3 FRANKED, 30% CTR, DRP NIL DISC	COL: Coles Group Limited	28 Sep 2022	L	14.66
COL AUD 0.36 FRANKED, 30% CTR, DRP NIL DISC	COL: Coles Group Limited	30 Mar 2023	L	17.59
EDV AUD 0.077 FRANKED, 30% CTR	EDV: Endeavour Group Limited	16 Sep 2022	L	11.06
EDV AUD 0.143 FRANKED, 30% CTR	EDV: Endeavour Group Limited	20 Mar 2023	L	20.53
GEM AUD 0.01 FRANKED, 30% CTR	GEM: G8 Education Limited	07 Oct 2022	L	6.81
GEM AUD 0.02 FRANKED, 30% CTR	GEM: G8 Education Limited	06 Apr 2023	L	13.63
HLS AUD 0.06 FRANKED, 30% CTR, DRP SUSP	HLS: Healius Limited	21 Sep 2022	L	19.29
IAG AUD 0.035 FRANKED, 30% CTR, 0.015 CFI, DRP	IAG: Insurance Australia Group Limited	22 Sep 2022	L	19.04
IAG AUD 0.018 FRANKED, 30% CTR, 0.042 CFI, DRP SUSP	IAG: Insurance Australia Group Limited	23 Mar 2023	L	9.79
IFL AUD 0.118 FRANKED, 30% CTR, DRP 1.5% DISC	IFL: Insignia Financial Limited	29 Sep 2022	L	28.07
IFL AUD 0.012 SPEC, 0.0525 FRANKED, 30% CTR, NIL CFI, DRP 1.5% D	IFL: Insignia Financial Limited	03 Apr 2023	L	12.49
Direct Credit 531543 NAB INTERIM DIV DV231/01105555	NAB: National Australia Bank Limited	05 Jul 2022	L	195.85
NAB AUD 0.78 FRANKED, 30% CTR, DRP NIL DISC, BSP	NAB: National Australia Bank Limited	14 Dec 2022	L	209.26
SHL AUD 0.6 FRANKED, 30% CTR, DRP SUSP	SHL: Sonic Healthcare Limited	21 Sep 2022	L	54.00
SHL AUD 0.42 FRANKED, 30% CTR, DRP SUSP	SHL: Sonic Healthcare Limited	22 Mar 2023	L	37.80
TAH AUD 0.065 FRANKED, 30% CTR, DRP 2.5% DISC	TAH: Tabcorp Holdings Limited	23 Sep 2022	L	28.41
TAH AUD 0.013 FRANKED, 30% CTR, DRP NIL DISC	TAH: Tabcorp Holdings Limited	21 Mar 2023	L	5.68
TLC AUD 0.01 SPEC, 0.09 FRANKED, 30% CTR, DRP NIL DISC	TLC: The Lottery Corporation Limited	23 Mar 2023	L	39.34
TLS AUD 0.01 SPEC, 0.085 FRANKED, 30% CTR, DRP NIL DISC	TLS: Telstra Group Limited	21 Sep 2022	L	100.54
TLS AUD 0.085 FRANKED, 30% CTR, DRP NIL DISC	TLS: Telstra Group Limited	31 Mar 2023	L	100.54
WDS USD 1.09, 1.09 FRANKED, 30% CTR, DRP NIL DISC	WDS: Woodside Energy Group Limited	06 Oct 2022	L	62.38
WDS USD 1.44, 1.44 FRANKED, 30% CTR, DRP SUSP	WDS: Woodside Energy Group Limited	05 Apr 2023	L	84.02
WES AUD 1 FRANKED, 30% CTR, DRP NIL DISC	WES: Wesfarmers Limited	06 Oct 2022	L	48.86
WES AUD 0.88 FRANKED, 30% CTR, DRP NIL DISC	WES: Wesfarmers Limited	28 Mar 2023	L	42.99
WOW AUD 0.53 FRANKED, 30% CTR, DRP NIL DISC	WOW: Woolworths Group Limited	27 Sep 2022	L	76.09
WOW AUD 0.46 FRANKED, 30% CTR, DRP NIL DISC	WOW: Woolworths Group Limited	13 Apr 2023	L	66.04
<i>Less Rounding</i>			L	(0.42)
Total Dividend Franking Credit			L	5,133.00

MG & JH Super Fund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return Ref.	Amount
Gross Trust Distributions				
Direct Credit 612445 LLC DIST 22REC/00836683	LLC: Lendlease Group	21 Sep 2022	M	19.96
Distribution - Tax Statement	LLC: Lendlease Group	21 Sep 2022	M	(4.14)
Distribution - Tax Statement	LLC: Lendlease Group	17 Feb 2023	M	(3.53)
LLC AUD DRP NIL DISC	LLC: Lendlease Group	17 Feb 2023	M	17.15
Distribution - Tax Statement	LLC: Lendlease Group	30 Jun 2023	M	(4.65)
LLC AUD 0.04656179 FRANKED, 30% CTR, DRP NIL DISC	LLC: Lendlease Group	30 Jun 2023	M	22.55
Distribution - Tax Statement	MGR: Mirvac Group	29 Dec 2022	M	(51.46)
MGR AUD DRP SUSP	MGR: Mirvac Group	29 Dec 2022	M	109.20
Distribution - Tax Statement	MGR: Mirvac Group	29 Jun 2023	M	(52.44)
MGR AUD DRP SUSP	MGR: Mirvac Group	29 Jun 2023	M	111.30
Distribution - Tax Statement	RFF: Rural Funds Group	29 Sep 2022	M	(15.55)
RFF AUD 0.002742 FRANKED, 30% CTR, DRP 1.5% DISC	RFF: Rural Funds Group	29 Sep 2022	M	89.59
Distribution - Tax Statement	RFF: Rural Funds Group	29 Dec 2022	M	(15.55)
RFF AUD 0.002742 FRANKED, 30% CTR, DRP 1.5% DISC	RFF: Rural Funds Group	29 Dec 2022	M	89.59
Distribution - Tax Statement	RFF: Rural Funds Group	30 Mar 2023	M	(15.55)
RFF AUD 0.002742 FRANKED, 30% CTR, DRP 1.5% DISC	RFF: Rural Funds Group	30 Mar 2023	M	89.59
Distribution - Tax Statement	RFF: Rural Funds Group	29 Jun 2023	M	(14.10)
RFF AUD 0.002742 FRANKED, 30% CTR, DRP 1.5% DISC	RFF: Rural Funds Group	29 Jun 2023	M	81.21
Direct Credit 396297 TCL DIV/DIST AUF22/00863270	TCL: Transurban Group	23 Aug 2022	M	8.60
Distribution - Tax Statement	TCL: Transurban Group	23 Aug 2022	M	(4.36)
Distribution - Tax Statement	TCL: Transurban Group	29 Dec 2022	M	(57.74)
TCL AUD DRP NIL DISC	TCL: Transurban Group	29 Dec 2022	M	113.95
Distribution - Tax Statement	TCL: Transurban Group	29 Jun 2023	M	(66.46)
TCL AUD 0.0111946 FRANKED, 30% CTR, DRP NIL DISC	TCL: Transurban Group	29 Jun 2023	M	131.15
<i>Less Rounding</i>			M	(0.31)
Total Gross Trust Distributions			M	578.00
Total Assessable Employer Contributions			R1	0.00
Assessable Personal Contributions				
Direct Credit 301500 Super Payments	1: Justin Hetherington	27 Sep 2022	R2	11,883.21
Direct Credit 301500 Super Payments	1: Justin Hetherington	22 Mar 2023	R2	15,616.79
Direct Credit 301500 Super Payments	2: Mandy Goudge	27 Sep 2022	R2	11,883.22
Direct Credit 301500 Super Payments	2: Mandy Goudge	22 Mar 2023	R2	15,616.78
Total Assessable Personal Contributions			R2	55,000.00
Total No-TFN quoted contributions			R3	0.00
Total Transfer of Liability to life insurance company or PST			R6	0.00
Total Assessable Contributions			R	55,000.00
Other Income				
Direct Credit 458106 ONEMARKET LTD AUD22/00828819		23 Dec 2022	S	1.25
Direct Credit 458106 ONEMARKET LTD AUM23/00828794		16 May 2023	S	0.58
<i>Less Rounding</i>			S	(0.83)
Total Other Income			S	1.00

MG & JH Super Fund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return Ref.	Amount
Total Assessable Income Due to Changed Tax Status of Fund			T	0.00
Total Net Non-arm's Length Income			U	0.00
Total Exempt Current Pension Income			Y	0.00
Total Assessable Income				73,039.00
<u>Deductions</u>			<u>Section C</u>	
Total Interest Expenses within Australia			A	0.00
Total Interest Expenses Overseas			B	0.00
Total Capital Works Deductions			D	0.00
Total Deduction for Decline in Value of Depreciating Assets			E	0.00
Total Death or Disability Premiums			F	0.00
Total Death Benefit Increase			G	0.00
Approved Auditor Fee				
Transfer to other Bank NetBank SMSF Tax and Audit		03 Nov 2022	H	275.00
Total Approved Auditor Fee			H	275.00
Total Investment Expenses			I	0.00
Management and Administration Expenses				
ASIC NetBank BPAY 17301 2296072989116 ASIC coy state		12 Aug 2022	J	59.00
Transfer to other Bank NetBank SMSF Tax and Audit		03 Nov 2022	J	2,640.00
Total Management and Administration Expenses			J	2,699.00
Total Forestry Managed Investment Scheme Deduction			U	0.00
Other Deductions				
Direct Credit 012721 ATO ATO005000017339152		23 Nov 2022	L	259.00
Total Other Deductions			L	259.00
Tax Losses Deducted				
Tax Losses Brought Forward		30 Jun 2023	M	0.00
Less Net Exempt Income		30 Jun 2023	M	0.00
Total Tax Losses Deducted			M	0.00
Total Deductions				3,233.00
Taxable Income or Loss			(V - N) O	69,806.00

Income Tax Calculation Statement

Section D

Gross Tax

Gross Tax @ 15% for Concessional Income		30 Jun 2023	T1	10,470.90
Gross Tax @ 45% for Net Non-Arm's Length Income		30 Jun 2023	T1	0.00
No-TFN Quoted Contributions @ 32%		30 Jun 2023	J	0.00
Total Gross Tax				10,470.90

MG & JH Super Fund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return Ref.	Amount
Credit: Foreign Tax Income Offset				
Distribution - Tax Statement	LLC: Lendlease Group	21 Sep 2022	C1	0.40
Distribution - Tax Statement	LLC: Lendlease Group	17 Feb 2023	C1	0.35
Distribution - Tax Statement	LLC: Lendlease Group	30 Jun 2023	C1	0.46
Total Credit: Foreign Tax Income Offset			C1	1.21
Total Credit: Rebates and Tax Offset			C2	0.00
Rebates and Offsets			C	1.21
SUBTOTAL				10,469.69
Credit: Refundable Franking Credits				
AFI AUD 0.14 FRANKED, 30% CTR, DRP 5% DISC, BSP	AFI: Australian Foundation Investment Company Limited	30 Aug 2022	E1	632.28
AFI AUD 0.11 FRANKED, 30% CTR, DRP 2.5% DISC, BSP	AFI: Australian Foundation Investment Company Limited	24 Feb 2023	E1	611.58
ALU AUD 0.26 FRANKED, 30% CTR	ALU: Altium Limited	27 Sep 2022	E1	41.23
ALU AUD 0.1 FRANKED, 30% CTR, NIL CFI	ALU: Altium Limited	21 Mar 2023	E1	15.86
ARG AUD 0.17 FRANKED, 30% CTR, DRP 2% DISC	ARG: Argo Investments Limited	16 Sep 2022	E1	555.39
ARG AUD 0.165 FRANKED, 30% CTR, DRP 2% DISC	ARG: Argo Investments Limited	10 Mar 2023	E1	681.90
BHP USD 1.75, 1.75 FRANKED, 30% CTR, DRP NIL DISC	BHP: BHP Group Limited	22 Sep 2022	E1	552.29
BHP USD 0.9, 0.9 FRANKED, 30% CTR, DRP NIL DISC	BHP: BHP Group Limited	30 Mar 2023	E1	295.13
CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia	29 Sep 2022	E1	211.50
CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia	30 Mar 2023	E1	211.50
COL AUD 0.3 FRANKED, 30% CTR, DRP NIL DISC	COL: Coles Group Limited	28 Sep 2022	E1	14.66
COL AUD 0.36 FRANKED, 30% CTR, DRP NIL DISC	COL: Coles Group Limited	30 Mar 2023	E1	17.59
EDV AUD 0.077 FRANKED, 30% CTR	EDV: Endeavour Group Limited	16 Sep 2022	E1	11.06
EDV AUD 0.143 FRANKED, 30% CTR	EDV: Endeavour Group Limited	20 Mar 2023	E1	20.53
GEM AUD 0.01 FRANKED, 30% CTR	GEM: G8 Education Limited	07 Oct 2022	E1	6.81
GEM AUD 0.02 FRANKED, 30% CTR	GEM: G8 Education Limited	06 Apr 2023	E1	13.63
HLS AUD 0.06 FRANKED, 30% CTR, DRP SUSP	HLS: Healius Limited	21 Sep 2022	E1	19.29
IAG AUD 0.035 FRANKED, 30% CTR, 0.015 CFI, DRP	IAG: Insurance Australia Group Limited	22 Sep 2022	E1	19.04
IAG AUD 0.018 FRANKED, 30% CTR, 0.042 CFI, DRP SUSP	IAG: Insurance Australia Group Limited	23 Mar 2023	E1	9.79
IFL AUD 0.118 FRANKED, 30% CTR, DRP 1.5% DISC	IFL: Insignia Financial Limited	29 Sep 2022	E1	28.07
IFL AUD 0.012 SPEC, 0.0525 FRANKED, 30% CTR, NIL CFI, DRP 1.5% D	IFL: Insignia Financial Limited	03 Apr 2023	E1	12.49
Distribution - Tax Statement	LLC: Lendlease Group	21 Sep 2022	E1	2.14
Distribution - Tax Statement	LLC: Lendlease Group	17 Feb 2023	E1	1.85
Distribution - Tax Statement	LLC: Lendlease Group	30 Jun 2023	E1	2.43
Direct Credit 531543 NAB INTERIM DIV DV231/01105555	NAB: National Australia Bank Limited	05 Jul 2022	E1	195.85
NAB AUD 0.78 FRANKED, 30% CTR, DRP NIL DISC, BSP	NAB: National Australia Bank Limited	14 Dec 2022	E1	209.26
Distribution - Tax Statement	RFF: Rural Funds Group	29 Sep 2022	E1	2.75
Distribution - Tax Statement	RFF: Rural Funds Group	29 Dec 2022	E1	2.76
Distribution - Tax Statement	RFF: Rural Funds Group	30 Mar 2023	E1	2.76
Distribution - Tax Statement	RFF: Rural Funds Group	29 Jun 2023	E1	2.50
SHL AUD 0.6 FRANKED, 30% CTR, DRP SUSP	SHL: Sonic Healthcare Limited	21 Sep 2022	E1	54.00

MG & JH Super Fund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return Ref.	Amount
SHL AUD 0.42 FRANKED, 30% CTR, DRP SUSP	SHL: Sonic Healthcare Limited	22 Mar 2023	E1	37.80
TAH AUD 0.065 FRANKED, 30% CTR, DRP 2.5% DISC	TAH: Tabcorp Holdings Limited	23 Sep 2022	E1	28.41
TAH AUD 0.013 FRANKED, 30% CTR, DRP NIL DISC	TAH: Tabcorp Holdings Limited	21 Mar 2023	E1	5.68
Distribution - Tax Statement	TCL: Transurban Group	23 Aug 2022	E1	0.13
Distribution - Tax Statement	TCL: Transurban Group	29 Dec 2022	E1	1.76
Distribution - Tax Statement	TCL: Transurban Group	29 Jun 2023	E1	2.02
TLC AUD 0.01 SPEC, 0.09 FRANKED, 30% CTR, DRP NIL DISC	TLC: The Lottery Corporation Limited	23 Mar 2023	E1	39.34
TLS AUD 0.01 SPEC, 0.085 FRANKED, 30% CTR, DRP NIL DISC	TLS: Telstra Group Limited	21 Sep 2022	E1	100.54
TLS AUD 0.085 FRANKED, 30% CTR, DRP NIL DISC	TLS: Telstra Group Limited	31 Mar 2023	E1	100.54
WDS USD 1.09, 1.09 FRANKED, 30% CTR, DRP NIL DISC	WDS: Woodside Energy Group Limited	06 Oct 2022	E1	62.38
WDS USD 1.44, 1.44 FRANKED, 30% CTR, DRP SUSP	WDS: Woodside Energy Group Limited	05 Apr 2023	E1	84.02
WES AUD 1 FRANKED, 30% CTR, DRP NIL DISC	WES: Wesfarmers Limited	06 Oct 2022	E1	48.86
WES AUD 0.88 FRANKED, 30% CTR, DRP NIL DISC	WES: Wesfarmers Limited	28 Mar 2023	E1	42.99
WOW AUD 0.53 FRANKED, 30% CTR, DRP NIL DISC	WOW: Woolworths Group Limited	27 Sep 2022	E1	76.09
WOW AUD 0.46 FRANKED, 30% CTR, DRP NIL DISC	WOW: Woolworths Group Limited	13 Apr 2023	E1	66.04
<i>Less Rounding</i>			E1	0.00
Total Credit: Refundable Franking Credits			E1	5,154.52
Total Credit: No-TFN Tax Offset			E2	0.00
Total Credit: Refundable National Rental Affordability Scheme Tax Offset			E3	0.00
Total Credit: Interest on Early Payments			H1	0.00
Total Credit: Foreign Resident Withholding			H2	0.00
Total Credit: ABN/TFN Not Quoted (Non-Individual)			H3	0.00
Total Credit: Interest on No-TFN Tax Offset			H6	0.00
Total Eligible Credits				0.00
Net Tax Payable				5,315.17
Total PAYG Instalments Raised			K	0.00
Total Supervisory Levy			L	259.00
Total Supervisory Levy Adjustment for Wound Up Funds			M	0.00
Total Supervisory Levy Adjustment for New Funds			N	0.00
Total Amount Due / (Refundable)				5,574.17

MG & JH Super Fund

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

Member's Detail	Opening Balance	Increases				Decreases					Closing Balance	
		Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out	Ben Paid		
Mr Justin Hetherington												
9 KINGFISHER CRESCENT BURLEIGH WATERS QLD 4220												
Accumulation	Accumulation	204,287.12	105,383.35	0.00	8,495.92	0.00	(5,501.38)	0.00	0.00	0.00	0.00	312,665.01
		204,287.12	105,383.35	0.00	8,495.92	0.00	(5,501.38)	0.00	0.00	0.00	0.00	312,665.01
Ms Mandy Goudge												
9 KINGFISHER CRESCENT BURLEIGH WATERS QLD 4220												
Accumulation	Accumulation	112,631.17	105,383.34	0.00	5,212.76	0.00	(4,969.52)	0.00	0.00	0.00	0.00	218,257.75
		112,631.17	105,383.34	0.00	5,212.76	0.00	(4,969.52)	0.00	0.00	0.00	0.00	218,257.75
		316,918.29	210,766.69	0.00	13,708.68	0.00	(10,470.90)	0.00	0.00	0.00	0.00	530,922.76

MG & JH Super Fund

Investment Summary as at 30 June 2023

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<u>Bank</u>								
CBA Bank Account				10,863.66	10,863.66			2.03%
				10,863.66	10,863.66			2.03%
<u>Listed Securities Market</u>								
Australian Foundation Investment Company Limited (ASX:AFI)	23,301.00000	6.8236	7.0700	158,996.09	164,738.07	5,741.98	3.61%	30.74%
Altium Limited (ASX:ALU)	370.00000	8.1751	36.9200	3,024.77	13,660.40	10,635.63	351.62%	2.55%
Argo Investments Limited (ASX:ARG)	18,068.00000	8.5082	8.7600	153,726.00	158,275.68	4,549.68	2.96%	29.54%
BHP Group Limited (ASX:BHP)	965.00000	31.0284	44.9900	29,942.43	43,415.35	13,472.92	45.00%	8.10%
BWX Limited (ASX:BWV)	600.00000	5.1333	0.2000	3,079.95	120.00	(2,959.95)	(96.10)%	0.02%
Commonwealth Bank Of Australia (ASX:CBA)	335.00000	81.2810	100.2700	27,229.15	33,590.45	6,361.30	23.36%	6.27%
Coles Group Limited (ASX:COL)	114.00000	12.4963	18.4200	1,424.58	2,099.88	675.30	47.40%	0.39%
Endeavour Group Limited (ASX:EDV)	335.00000	2.9855	6.3100	1,000.15	2,113.85	1,113.70	111.35%	0.39%
G8 Education Limited (ASX:GEM)	1,590.00000	3.1289	1.0400	4,975.02	1,653.60	(3,321.42)	(66.76)%	0.31%
Healius Limited (ASX:HLS)	750.00000	4.0366	3.1800	3,027.45	2,385.00	(642.45)	(21.22)%	0.45%
Insurance Australia Group Limited (ASX:IAG)	1,269.00000	5.5835	5.7000	7,085.45	7,233.30	147.85	2.09%	1.35%
Insignia Financial Limited (ASX:IFL)	555.00000	8.9559	2.8200	4,970.55	1,565.10	(3,405.45)	(68.51)%	0.29%
Lendlease Group (ASX:LLC)	350.00000	13.9370	7.7500	4,877.95	2,712.50	(2,165.45)	(44.39)%	0.51%
Mirvac Group (ASX:MGR)	2,100.00000	2.3395	2.2600	4,912.95	4,746.00	(166.95)	(3.40)%	0.89%
National Australia Bank Limited (ASX:NAB)	985.00000	27.9473	26.3700	27,528.06	25,974.45	(1,553.61)	(5.64)%	4.85%
Rural Funds Group (ASX:RFF)	3,055.00000	1.6415	1.7650	5,014.88	5,392.08	377.20	7.52%	1.01%
Sonic Healthcare Limited (ASX:SHL)	210.00000	23.0950	35.5700	4,849.95	7,469.70	2,619.75	54.02%	1.39%
Tabcorp Holdings Limited (ASX:TAH)	1,020.00000	0.8227	1.1100	839.20	1,132.20	293.00	34.91%	0.21%
Transurban Group (ASX:TCL)	430.00000	11.6614	14.2500	5,014.40	6,127.50	1,113.10	22.20%	1.14%
The Lottery Corporation Limited (ASX:TLC)	1,020.00000	3.8098	5.1300	3,886.00	5,232.60	1,346.60	34.65%	0.98%
Telstra Group Limited (ASX:TLS)	2,760.00000	5.4566	4.3000	15,060.10	11,868.00	(3,192.10)	(21.20)%	2.21%

MG & JH Super Fund
Investment Summary as at 30 June 2023

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<u>Listed Securities Market</u>								
Unibail-Rodamco-Westfield (ASX:URW)	160.00000	14.6659	3.8500	2,346.54	616.00	(1,730.54)	(73.75)%	0.11%
Vulcan Energy Resources Limited (ASX:VUL)	200.00000	10.4397	4.1900	2,087.95	838.00	(1,249.95)	(59.86)%	0.16%
Woodside Energy Group Limited (ASX:WDS)	91.00000	29.7600	34.4400	2,708.16	3,134.04	425.88	15.73%	0.58%
Wesfarmers Limited (ASX:WES)	114.00000	28.7285	49.3400	3,275.05	5,624.76	2,349.71	71.75%	1.05%
Woolworths Group Limited (ASX:WOW)	335.00000	18.0540	39.7300	6,048.10	13,309.55	7,261.45	120.06%	2.48%
				486,930.88	525,028.06	38,097.18	7.82%	97.97%
<u>Unlisted Market</u>								
WPG High St Pty Ltd	200,000.00000	1.0000	0.0000	200,000.00	0.00	(200,000.00)	(100.00)%	- %
				200,000.00	0.00	(200,000.00)	(100.00)%	- %
				697,794.54	535,891.72	(161,902.82)	(23.20)%	100.00%

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

MG & JH Super Fund
Investment Income Summary
For the period 1 July 2022 to 30 June 2023

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *	
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST						
<u>Bank</u>														
CBA Bank Account														
182.82	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	182.82	0.00	0.00	0.00	0.00
182.82	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	182.82	0.00	0.00	0.00	0.00
<u>Listed Securities Market</u>														
Altium Limited (ASX:ALU)														
188.70	57.09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	245.79	0.00	0.00	0.00	0.00
Argo Investments Limited (ASX:ARG)														
2,887.01	1,237.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,124.30	0.00	0.00	0.00	0.00
Australian Foundation Investment Company Limited (ASX:AFI)														
2,902.35	1,243.86	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,146.21	0.00	0.00	0.00	0.00
BHP Group Limited (ASX:BHP)														
1,977.32	847.42	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,824.74	0.00	0.00	0.00	0.00
Coles Group Limited (ASX:COL)														
75.24	32.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	107.49	0.00	0.00	0.00	0.00
Commonwealth Bank Of Australia (ASX:CBA)														
987.00	423.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,410.00	0.00	0.00	0.00	0.00
Endeavour Group Limited (ASX:EDV)														
73.71	31.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	105.30	0.00	0.00	0.00	0.00
G8 Education Limited (ASX:GEM)														
47.70	20.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68.14	0.00	0.00	0.00	0.00
Healius Limited (ASX:HLS)														
45.00	19.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	64.29	0.00	0.00	0.00	0.00
Insignia Financial Limited (ASX:IFL)														

MG & JH Super Fund
Investment Income Summary
For the period 1 July 2022 to 30 June 2023

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST					
123.77	40.56	0.00	0.00	0.00	0.00	0.00	0.00	0.00	164.33	0.00	0.00	0.00	0.00
Insurance Australia Group Limited (ASX:IAG)													
139.59	28.83	0.00	0.00	0.00	0.00	0.00	0.00	0.00	168.42	0.00	0.00	0.00	0.00
Lendlease Group (ASX:LLC)													
59.66	6.42	1.21	0.00	0.00	8.39	0.00	0.10	0.00	58.80	0.00	0.05	0.00	0.05
Mirvac Group (ASX:MGR)													
220.50	0.00	0.00	0.00	0.00	24.06	0.00	79.84	0.00	116.60	0.00	39.92	0.00	39.92
National Australia Bank Limited (ASX:NAB)													
945.26	405.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,350.37	0.00	0.00	0.00	0.00
Rural Funds Group (ASX:RFF)													
349.98	10.77	0.00	0.00	0.00	71.52	0.00	0.00	0.00	289.23	0.00	0.00	0.00	0.00
Sonic Healthcare Limited (ASX:SHL)													
214.20	91.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	306.00	0.00	0.00	0.00	0.00
Tabcorp Holdings Limited (ASX:TAH)													
79.56	34.09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	113.65	0.00	0.00	0.00	0.00
Telstra Group Limited (ASX:TLS)													
469.20	201.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00	670.28	0.00	0.00	0.00	0.00
The Lottery Corporation Limited (ASX:TLC)													
91.80	39.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131.14	0.00	0.00	0.00	0.00
Transurban Group (ASX:TCL)													
253.70	3.91	0.00	0.00	0.00	131.77	0.00	0.70	0.00	125.14	0.00	0.35	0.00	0.35
Wesfarmers Limited (ASX:WES)													
214.32	91.85	0.00	0.00	0.00	0.00	0.00	0.00	0.00	306.17	0.00	0.00	0.00	0.00
Woodside Energy Group Limited (ASX:WDS)													
341.61	146.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	488.01	0.00	0.00	0.00	0.00
Woolworths Group Limited (ASX:WOW)													
331.65	142.13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	473.78	0.00	0.00	0.00	0.00
13,018.83	5,154.52	1.21	0.00	0.00	235.74	0.00	80.64	0.00	17,858.18	0.00	40.32	0.00	40.32

MG & JH Super Fund
Investment Income Summary
For the period 1 July 2022 to 30 June 2023

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST					
13,201.65	5,154.52	1.21	0.00	0.00	235.74	0.00	80.64	0.00	18,041.00	0.00	40.32	0.00	40.32

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

MG & JH Super Fund
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
<i>Listed Securities Market</i>																
Lendlease Group (ASX:LLC)																
59.66	40.92	6.42	0.00	8.39	0.00	0.00	0.00	10.25	1.21	0.05	0.05	0.00	0.00	(8.39)	67.29	47.34
Mirvac Group (ASX:MGR)																
220.50	116.60	0.00	0.00	24.06	0.00	0.00	0.00	0.00	0.00	39.92	39.92	0.00	0.00	(24.06)	220.50	116.60
Rural Funds Group (ASX:RFF)																
349.98	278.46	10.77	0.00	71.52	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(71.52)	360.75	289.23
Transurban Group (ASX:TCL)																
253.70	121.23	3.91	0.00	131.77	0.00	0.00	0.00	0.00	0.00	0.35	0.35	0.00	0.00	(131.77)	257.61	125.14
883.84	557.21	21.10	0.00	235.74	0.00	0.00	0.00	10.25	1.21	40.32	40.32	0.00	0.00	(235.74)	906.15	578.31
883.84	557.21	21.10	0.00	235.74	0.00	0.00	0.00	10.25	1.21	40.32	40.32	0.00	0.00	(235.74)	906.15	578.31

MG & JH Super Fund
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

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	557.21	21.10		235.74	-	-	10.25	1.21	40.32	40.32	-	-	906.15	-
Gross Tax Distribution	557.21	21.10		-	-	-	-	-	-	-	-	-	-	578.31
Net Foreign Income	-	-		-	-	-	10.25	1.21	-	-	-	-	-	11.46
Net Distributed Capital Gain	-	-		-	-	-	-	-	80.64	N/A	-	-	-	80.64

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

Accounting Treatment					Taxation Treatment					
Quantity	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation			
					Adjusted	Reduced	Indexation	Discounted	Other	Deferred
<u>Listed Securities Market</u>										
Lendlease Group (ASX:LLC)										
21/09/2022	Dist	0.00	0.00	0.00				0.03		
17/02/2023	Dist	0.00	0.00	0.00				0.03		
30/06/2023	Dist	0.00	0.00	0.00				0.04		
		0.00	0.00	0.00				0.10		0.00
Mirvac Group (ASX:MGR)										
29/12/2022	Dist	0.00	0.00	0.00				39.54		
29/06/2023	Dist	0.00	0.00	0.00				40.30		
		0.00	0.00	0.00				79.84		0.00
Transurban Group (ASX:TCL)										
23/08/2022	Dist	0.00	0.00	0.00				0.02		
29/12/2022	Dist	0.00	0.00	0.00				0.32		
29/06/2023	Dist	0.00	0.00	0.00				0.36		
		0.00	0.00	0.00				0.70		0.00
Listed Securities Market Total										
		0.00	0.00	0.00				80.64		0.00
Grand Total										
		0.00	0.00	0.00				80.64		0.00

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

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

Capital Gains Tax Return Summary

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
Current Year Capital Gains						
Shares & Units - Listed Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Listed Trusts	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Units	0.00	0.00	0.00	0.00	0.00	0.00
Australian Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Other Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Collectables	0.00	0.00	0.00	0.00	0.00	0.00
Other CGT Assets & Other CGT Events	0.00	0.00	0.00	0.00	0.00	0.00
Distributed Capital Gains from Trusts	0.00	80.00	0.00	0.00	80.00	0.00
	0.00	80.00	0.00	0.00	80.00	0.00
Capital Losses Applied						
Current Year	0.00	0.00	0.00	0.00	0.00	
Prior Years	0.00	80.00	0.00	0.00	80.00	
	0.00	80.00	0.00	0.00	80.00	
Net Capital Gains						
Net Gain after applying losses	0.00	0.00	0.00	0.00	0.00	
Discount applicable		0.00				
Net Gain after applying discount	0.00	0.00	0.00	0.00	0.00	

MG & JH Super Fund
(ABN: 68 689 759 783)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 9 KINGFISHER CRESCENT BURLEIGH WATERS, QLD 4220
Member	Number: 1
Mr Justin Hetherington	Date of Birth: 9 July 1970 Date Joined Fund: 27 July 2015 Eligible Service Date: 27 July 2015 Tax File Number Held: Yes

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

Your Accounts	
Withdrawal Benefit as at 1 Jul 2022	
Accumulation	204,287.12
Total as at 1 Jul 2022	<u>204,287.12</u>
Withdrawal Benefit as at 30 Jun 2023	
Accumulation	312,665.01
Total as at 30 Jun 2023	<u>312,665.01</u>

Your Tax Components	
Tax Free	78,928.35
Taxable - Taxed	233,736.66
Taxable - Untaxed	-

Your Preservation Components	
Preserved	312,665.01
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits
No insurance details have been recorded

Your Beneficiaries
No beneficiary details have been recorded

For Enquiries:
email justin.hetherington@bigpond.com
mail MG & JH Super Fund, 9 Kingfisher Crescent, Burleigh Waters VIC 3187

MG & JH Super Fund
(ABN: 68 689 759 783)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 9 KINGFISHER CRESCENT BURLEIGH WATERS, QLD 4220
Member Number: 1	Date of Birth: 9 July 1970
Mr Justin Hetherington	Date Joined Fund: 27 July 2015
Accumulation Account	Eligible Service Date: 27 July 2015
Accumulation	Tax File Number Held: Yes
	Account Start Date: 27 July 2015

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	204,287.12
<i><u>Increases to your account:</u></i>	
Member Contributions	105,383.35
Share Of Net Fund Income	8,495.92
<u>Total Increases</u>	<u>113,879.27</u>
<i><u>Decreases to your account:</u></i>	
Contributions Tax	4,125.00
Tax on Net Fund Income	1,376.38
<u>Total Decreases</u>	<u>5,501.38</u>
Withdrawal Benefit as at 30 Jun 2023	<u>312,665.01</u>

Your Tax Components		
Tax Free	25.2437 %	78,928.35
Taxable - Taxed		233,736.66
Taxable - Untaxed		-

Your Preservation Components	
Preserved	312,665.01
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits
No insurance details have been recorded

Your Beneficiaries
No beneficiary details have been recorded



Trustee

The Trustee of the Fund is as follows:

MG & JH Super Pty Ltd

The directors of the Trustee company are:

Mandy Goudge and
Justin Hetherington

Availability of Other Fund Information

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

Trustee Disclaimer

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

Signed on behalf of the Trustee of the Fund

.....
Mandy Goudge
Director - MG & JH Super Pty Ltd

.....
Justin Hetherington
Director - MG & JH Super Pty Ltd

Statement Date: 30 June 2023

For Enquiries:
email justin.hetherington@bigpond.com
mail **MG & JH Super Fund, 9 Kingfisher Crescent, Burleigh Waters VIC 3187**

MG & JH Super Fund
(ABN: 68 689 759 783)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 9 KINGFISHER CRESCENT BURLEIGH WATERS, QLD 4220
Member	Number: 2
Ms Mandy Goudge	Date of Birth: 17 January 1970 Date Joined Fund: 27 July 2015 Eligible Service Date: 27 July 2015 Tax File Number Held: Yes

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

Your Accounts

Withdrawal Benefit as at 1 Jul 2022	
Accumulation	112,631.17
Total as at 1 Jul 2022	112,631.17

Withdrawal Benefit as at 30 Jun 2023	
Accumulation	218,257.75
Total as at 30 Jun 2023	218,257.75

Your Tax Components

Tax Free	78,969.00
Taxable - Taxed	139,288.75
Taxable - Untaxed	-

Your Preservation Components

Preserved	218,257.75
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

No beneficiary details have been recorded

For Enquiries:
email justin.hetherington@bigpond.com
mail MG & JH Super Fund, 9 Kingfisher Crescent, Burleigh Waters VIC 3187

MG & JH Super Fund
(ABN: 68 689 759 783)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 9 KINGFISHER CRESCENT BURLEIGH WATERS, QLD 4220
Member Number: 2	Date of Birth: 17 January 1970
Ms Mandy Goudge	Date Joined Fund: 27 July 2015
Accumulation Account	Eligible Service Date: 27 July 2015
Accumulation	Tax File Number Held: Yes
	Account Start Date: 27 July 2015

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	112,631.17
<i>Increases to your account:</i>	
Member Contributions	105,383.34
Share Of Net Fund Income	5,212.76
<u>Total Increases</u>	<u>110,596.10</u>
<i>Decreases to your account:</i>	
Contributions Tax	4,125.00
Tax on Net Fund Income	844.52
<u>Total Decreases</u>	<u>4,969.52</u>
Withdrawal Benefit as at 30 Jun 2023	<u>218,257.75</u>

Your Tax Components		
Tax Free	36.1815 %	78,969.00
Taxable - Taxed		139,288.75
Taxable - Untaxed		-

Your Preservation Components	
Preserved	218,257.75
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits
No insurance details have been recorded

Your Beneficiaries
No beneficiary details have been recorded



Trustee

The Trustee of the Fund is as follows:

MG & JH Super Pty Ltd

The directors of the Trustee company are:

Mandy Goudge and
Justin Hetherington

Availability of Other Fund Information

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

Trustee Disclaimer

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

Signed on behalf of the Trustee of the Fund

.....
Mandy Goudge
Director - MG & JH Super Pty Ltd

.....
Justin Hetherington
Director - MG & JH Super Pty Ltd

Statement Date: 30 June 2023

For Enquiries:
email justin.hetherington@bigpond.com
mail **MG & JH Super Fund, 9 Kingfisher Crescent, Burleigh Waters VIC 3187**

MG & JH Super Fund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023

Mr Justin Hetherington

Date of Birth: 09 Jul 1970
Age: 52 (at 30/06/2023)
Status: Member may be eligible for the bring forward rule, certain conditions apply

Contributions Summary

Prior Year Contributions **Non-Concessional**
The 'Bring Forward Rule' was NOT triggered in the previous 2 years
3-year cap in effect from previous years N/A
Total non-concessional contributions in previous 2 years N/A

Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1,2	27,500.00	110,000.00
Cumulative Available Unused Cap	3	102,500.00	0.00
Contributions made (to this fund)	4	27,500.00	77,883.35
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		27,500.00	77,883.35
Amount above caps	5	0.00	0.00
Available		102,500.00	32,116.65

Notes

- 1 . 'Bring Forward Rule' MAY be triggered this year
- 2 . Non-concessional cap shown applies to current year only
- 3 . Member may be eligible to make catch-up concessional contributions
- 4 . Excludes any unmatched deposits
- 5 . Any excess concessional contributions are treated as non-concessional

Contributions Breakdown

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
Concessional	Employer	0.00
	Personal	27,500.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	Contributions as allocated	27,500.00
NonConcessional	Personal	77,883.35
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	Contributions as allocated	77,883.35
Other	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
	Total Other contributions	0.00

Transactions

MG & JH Super Fund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023

Mr Justin Hetherington

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
27/09/2022	Personal	11,883.21			manual
22/03/2023	Personal	15,616.79			manual
22/03/2023	Personal		28,296.06		manual
22/03/2023	Personal		49,587.29		manual
Totals:		27,500.00	77,883.35		

MG & JH Super Fund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023

Ms Mandy Goudge

Date of Birth: 17 Jan 1970
Age: 53 (at 30/06/2023)
Status: Member may be eligible for the bring forward rule, certain conditions apply

Contributions Summary

Prior Year Contributions		Non-Concessional	
The 'Bring Forward Rule' was NOT triggered in the previous 2 years			N/A
3-year cap in effect from previous years			N/A
Total non-concessional contributions in previous 2 years			N/A
Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1,2	27,500.00	110,000.00
Cumulative Available Unused Cap	3	102,500.00	0.00
Contributions made (to this fund)	4	27,500.00	77,883.34
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		27,500.00	77,883.34
Amount above caps	5	0.00	0.00
Available		102,500.00	32,116.66

Notes

- 1 . 'Bring Forward Rule' MAY be triggered this year
- 2 . Non-concessional cap shown applies to current year only
- 3 . Member may be eligible to make catch-up concessional contributions
- 4 . Excludes any unmatched deposits
- 5 . Any excess concessional contributions are treated as non-concessional

Contributions Breakdown

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
Concessional	Employer	0.00
	Personal	27,500.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	Contributions as allocated	27,500.00
NonConcessional	Personal	77,883.34
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	Contributions as allocated	77,883.34
Other	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
	Total Other contributions	0.00

Transactions

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
27/09/2022	Personal	11,883.22			manual
22/03/2023	Personal	15,616.78			manual
22/03/2023	Personal		28,296.06		manual
22/03/2023	Personal		49,587.28		manual

MG & JH Super Fund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023

Ms Mandy Goudge

Totals:	27,500.00	77,883.34
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MG & JH Super Fund
Investment Movement Summary
For the period 1 July 2022 to 30 June 2023

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
<u>Bank</u>										
CBA Bank Account		13,815.69		226,846.33		229,798.36	0.00		10,863.66	10,863.66
		13,815.69		226,846.33		229,798.36	0.00		10,863.66	10,863.66
<u>Listed Securities Market</u>										
Altium Limited (ASX:ALU)	370.00	3,024.77	0.00	0.00	0.00	0.00	0.00	370.00	3,024.77	13,660.40
Argo Investments Limited (ASX:ARG)	7,623.00	60,122.28	10,445.00	93,603.72	0.00	0.00	0.00	18,068.00	153,726.00	158,275.68
Australian Foundation Investment Company Limited (ASX:AFI)	10,538.00	65,380.71	12,763.00	93,615.38	0.00	0.00	0.00	23,301.00	158,996.09	164,738.07
BHP Group Limited (ASX:BHP)	505.00	10,045.25	460.00	19,897.18	0.00	0.00	0.00	965.00	29,942.43	43,415.35
BWX Limited (ASX:BWX)	600.00	3,079.95	0.00	0.00	0.00	0.00	0.00	600.00	3,079.95	120.00
Coles Group Limited (ASX:COL)	114.00	1,424.58	0.00	0.00	0.00	0.00	0.00	114.00	1,424.58	2,099.88
Commonwealth Bank Of Australia (ASX:CBA)	235.00	17,530.20	100.00	9,698.95	0.00	0.00	0.00	335.00	27,229.15	33,590.45
Endeavour Group Limited (ASX:EDV)	335.00	1,000.15	0.00	0.00	0.00	0.00	0.00	335.00	1,000.15	2,113.85
G8 Education Limited (ASX:GEM)	1,590.00	4,975.02	0.00	0.00	0.00	0.00	0.00	1,590.00	4,975.02	1,653.60
Healius Limited (ASX:HLS)	750.00	3,027.45	0.00	0.00	0.00	0.00	0.00	750.00	3,027.45	2,385.00
Insignia Financial Limited (ASX:IFL)	555.00	4,970.55	0.00	0.00	0.00	0.00	0.00	555.00	4,970.55	1,565.10
Insurance Australia Group Limited (ASX:IAG)	1,269.00	7,085.45	0.00	0.00	0.00	0.00	0.00	1,269.00	7,085.45	7,233.30
Lendlease Group (ASX:LLC)	350.00	4,877.95	0.00	0.00	0.00	0.00	0.00	350.00	4,877.95	2,712.50
Mirvac Group (ASX:MGR)	2,100.00	4,912.95	0.00	0.00	0.00	0.00	0.00	2,100.00	4,912.95	4,746.00
National Australia Bank Limited (ASX:NAB)	626.00	17,518.93	359.00	10,009.13	0.00	0.00	0.00	985.00	27,528.06	25,974.45
Rural Funds Group (ASX:RFF)	3,055.00	5,014.88	0.00	0.00	0.00	0.00	0.00	3,055.00	5,014.88	5,392.08
Sonic Healthcare Limited (ASX:SHL)	210.00	4,849.95	0.00	0.00	0.00	0.00	0.00	210.00	4,849.95	7,469.70
Tabcorp Holdings Limited (ASX:TAH)	1,020.00	839.20	0.00	0.00	0.00	0.00	0.00	1,020.00	839.20	1,132.20
Telstra Group Limited (ASX:TLS)	2,760.00	15,060.10	0.00	0.00	0.00	0.00	0.00	2,760.00	15,060.10	11,868.00

MG & JH Super Fund
Investment Movement Summary
For the period 1 July 2022 to 30 June 2023

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
The Lottery Corporation Limited (ASX:TLC)	1,020.00	3,886.00	0.00	0.00	0.00	0.00	0.00	1,020.00	3,886.00	5,232.60
Transurban Group (ASX:TCL)	430.00	5,014.40	0.00	0.00	0.00	0.00	0.00	430.00	5,014.40	6,127.50
Unibail-Rodamco-Westfield (ASX:URW)	160.00	2,346.54	0.00	0.00	0.00	0.00	0.00	160.00	2,346.54	616.00
Vulcan Energy Resources Limited (ASX:VUL)	200.00	2,087.95	0.00	0.00	0.00	0.00	0.00	200.00	2,087.95	838.00
Wesfarmers Limited (ASX:WES)	114.00	3,275.05	0.00	0.00	0.00	0.00	0.00	114.00	3,275.05	5,624.76
Woodside Energy Group Limited (ASX:WDS)	91.00	2,708.16	0.00	0.00	0.00	0.00	0.00	91.00	2,708.16	3,134.04
Woolworths Group Limited (ASX:WOW)	335.00	6,048.10	0.00	0.00	0.00	0.00	0.00	335.00	6,048.10	13,309.55
		260,106.52		226,824.36		0.00	0.00		486,930.88	525,028.06
<u>Unlisted Market</u>										
WPG High St Pty Ltd	200,000.00	200,000.00	0.00	0.00	0.00	0.00	0.00	200,000.00	200,000.00	0.00
		200,000.00		0.00		0.00	0.00		200,000.00	0.00
Fund Total		473,922.21		453,670.69		229,798.36	0.00		697,794.54	535,891.72




Lendlease Corporation Limited ABN 32 000 226 228
and
Lendlease Responsible Entity Limited ABN 72 122 883 185 AFS Licence 308983
as responsible entity for Lendlease Trust ABN 39 944 184 773 ARSN 128 052 595

016399 000 LLC
MG & JH SUPER PTY LTD
<MG & JH SUPERANNUATION A/C>
9 KINGFISHER CRES
BURLEIGH WATERS QLD 4220

Update your information:

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

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

Enquiries:

(within Australia) 1800 230 300
(international) +61 (03) 9946 4460
lendlease@computershare.com.au

Holder Number:	HIN WITHHELD
Statement Date	13 September 2023
TFN/ABN Status	Quoted

Lendlease Group Annual Tax Statement For the Year Ended 30 June 2023

This statement has been prepared to assist with the completion of the 2023 Australian Income Tax Return for Individuals. This statement should be read together with the Lendlease Group Tax Return Guide 2023, a copy of which is available on the Lendlease website. This statement should not be read as giving taxation advice. Investors should consult with their professional advisors on all tax related issues.

For Australian taxation purposes, Lendlease Trust is an attribution managed investment trust (AMIT) for the year ended 30 June 2023. This statement is an AMIT member annual statement (AMMA statement), which sets out distributions recognised on an 'attribution' basis. Lendlease Corporation Limited dividends are recognised on a 'payment' basis. As a result, the details set out in this statement include the following dividends and distributions:

- Lendlease Corporation Limited dividend paid on 21 September 2022;
- Lendlease Trust distribution for the six months ended 31 December 2022, paid on 8 March 2023;
- Lendlease Trust distribution for the six months ended 30 June 2023, paid on 13 September 2023.

No dividend was paid by Lendlease Corporation Limited in March 2023. The March 2023 payment was made up entirely of a distribution from Lendlease Trust.

PLEASE REFER TO OVERLEAF FOR YOUR 2023 AMMA STATEMENT

Notes to the Lendlease Group Annual Tax Statement

1. The whole of the unfranked dividend has been declared to be conduit foreign income.
2. For Australian residents, withholding tax has been deducted from your Lendlease Group dividends and distributions at the highest marginal tax rate (including Medicare levy) because you have not provided a tax file number (TFN) (or where relevant Australian Business Number (ABN)) or claimed an exemption.
3. Total capital gain attributed for the year ended 30 June 2023 from Lendlease Trust, prior to the application of the CGT discount (if any).
4. The net capital gain is calculated using the 50% discount method (where available) and assumes you have no capital losses.
5. Other non-assessable amounts, which includes the 50% CGT discount from discount capital gains, are not included in your tax return and are not used to adjust the CGT cost base of your securities. Refer notes 8 and 9 below for cost base adjustments.
6. For non-residents, 10% interest withholding tax has been deducted from that portion of the Lendlease Trust distribution referable to Australian interest income.
7. For non-residents, managed investment trust (MIT) non-resident withholding tax has been deducted from that portion of the Lendlease Trust distribution that is a 'Fund Payment' pursuant to Subdivision 12-H and 12A-B of the Taxation Administration Act 1953 which relates to the income year of Lendlease Trust ended 30 June 2023. MIT non-resident withholding tax is generally deducted at either 15% or 30%, depending on the country recorded as your address. Distributions which are attributable to a fund payment from a clean building managed investment trust are subject to MIT non-resident withholding tax at either 10% or 30% depending on the country recorded as your address.
8. The AMIT cost base net amount - increase for the year increases your CGT cost base in the Lendlease Trust units. An AMIT cost base net amount - increase will arise where the total attribution amount displayed in your AMMA exceeds the sum of (i) actual gross payments (or entitlements) from LLT in relation to the income year ended 30 June 2023 and (ii) tax offsets.
9. The AMIT cost base net amount - decrease for the year reduces your CGT cost base in the Lendlease Trust units. An AMIT cost base net amount - decrease will arise where the total attribution amount displayed in your AMMA is less than the sum of (i) actual gross payments (or entitlements) from LLT in relation to the income year ended 30 June 2023 and (ii) tax offsets.
10. Details of the 2023 Lendlease Trust capital gains in relation to Taxable Australian Property (TAP) is available within the Investor Centre on Lendlease's Website (www.lendlease.com).

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES



Lendlease Corporation Limited Dividends

	Amount (\$)	Tax Return Label
Dividend Income		
Franked Dividends	\$14.97	11T
Franking Credit	\$6.42	11U
Unfranked dividends ¹	\$4.99	11S
TFN amount withheld ²	-	11V
Non-resident withholding tax	-	

Lendlease Trust Distributions

A. Tax Return (supplementary section)	Amount (\$)	Tax Return Label	
Share of net income from trusts less - net capital gains, foreign income and franked distributions	\$20.96	13U	
Gross franked distributions from trusts	-	13C	
Share of franking credit from franked dividends	-	13Q	
Share of credit for tax file number amounts withheld from interest, dividends and unit trust distributions ²	-	13R	
Total current year capital gains ³	\$0.10	18H	
Net capital gains ⁴	\$0.05	18A	
Assessable foreign source income	\$11.46	20E & 20M	
Foreign income tax offset	\$1.21	20O	
B. Components of LLT Distribution	Cash distribution (\$)	Tax Paid or Tax Offsets (\$)	Attribution Amount (\$)
Australian income			
Interest Income	\$11.76		\$11.76
Other Australian Income	\$5.43		\$5.43
Clean Building MIT Income	\$3.77		\$3.77
Total non-primary production income	\$20.96		\$20.96
Current year capital gains¹⁰			
Capital gains - discount method (TAP)	\$0.05		\$0.10
Capital gains - discounted method (non-TAP)	-		-
Capital gains - other method (TAP)	-		-
Capital gains - other method (non-TAP)	-		-
Net capital gain⁴	\$0.05		
Attributed capital gain³			\$0.10
Foreign income			
Assessable foreign source income	\$10.25	\$1.21	\$11.46
Total Amount Attributed			\$32.52
Other non-assessable amounts			
Other non-assessable amounts ⁵	\$8.44		
Gross cash distribution	\$39.70		
Other amounts deducted from trust distribution			
Less: TFN amounts withheld ²	-		
Less: Foreign resident interest withholding tax ⁶	-		
Less: Foreign resident MIT fund payment withholding tax ⁷	-		
Net cash distribution	\$39.70		
C. AMIT Cost Base Adjustments			Amount (\$)
AMIT cost base net amount - increase ⁸			-
AMIT cost base net amount - decrease ⁹			\$8.39

2099559_13_V4



Mirvac Limited
ABN 92 003 280 699
Mirvac Funds Limited
ABN 70 002 561 640
AFSL 233121
as responsible entity of the
Mirvac Property Trust
ARSN 086 780 645

All correspondence to:
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Email: registrars@linkmarketservices.com.au
Website: www.linkmarketservices.com.au



041 015339

MG & JH SUPER PTY LTD
<MG & JH SUPERANNUATION A/C>
9 KINGFISHER CRES
BURLEIGH WATERS QLD 4220

STATEMENT DATE: 31 August 2023
REFERENCE NUMBER: X*****3481

TFN/ABN RECEIVED AND RECORDED

Mirvac Group

Attribution Managed Investment Trust Member Annual Statement and Guide

FOR THE YEAR ENDED 30 JUNE 2023

This Mirvac Group 2023 Attribution Managed Investment Trust ("AMIT") Member Annual 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 PERIOD END	DISTRIBUTION AMOUNT PER SECURITY	MIRVAC PROPERTY TRUST DISTRIBUTIONS	MIRVAC LTD DIVIDEND	TOTAL
31/12/2022 (paid 28/02/2023)	2,100	\$0.052	\$109.20	\$0.00	\$109.20
30/06/2023 (paid 31/08/2023)	2,100	\$0.053	\$111.30	\$0.00	\$111.30
Total Paid		\$0.105	\$220.50	\$0.00	\$220.50

PART A – SUMMARY OF 2023 TAX RETURN/SUPPLEMENTARY SECTION ITEMS

ITEM	INDIVIDUAL TAX RETURN LABELS	AMOUNT
Franked dividend income	11T	\$0.00
Franking credits	11U	\$0.00
TFN amounts withheld from dividends	11V	\$0.00
Franked distributions from trusts	13C	\$0.00
Non primary production income	13U	\$116.60
Franking credits from trusts	13Q	\$0.00
Credit for non-resident withholding amounts (excluding capital gains)	13A	\$0.00
Credit for TFN/ABN amounts withheld from interest, dividends and unit trust distributions	13R/13P	\$0.00
Total current year capital gains	18H	\$79.84
Net capital gain	18A	\$39.92
Credit for non-resident capital gains withholding amounts	18X	\$0.00
Assessable foreign sourced income/Other net foreign source income	20E/20M	\$0.00
Foreign income tax offset	20O	\$0.00

PART B - COMPONENTS OF ATTRIBUTION

	NOTES	CASH DISTRIBUTION	FRANKING CREDITS	ATTRIBUTED TAXABLE INCOME	INDIVIDUAL TAX RETURN LABEL
Australian Income					
Dividends franked	1	\$0.00	\$0.00	\$0.00	
Dividends unfranked	2	\$0.00		\$0.00	
Interest	3	\$0.37		\$0.37	
NCMI – Non-primary production	4	\$0.01		\$0.01	
Excluded from NCMI – Non-primary production	5	\$0.71		\$0.71	
Other Income	6	\$115.51		\$115.51	
Non primary production income		\$116.60	\$0.00	\$116.60	13U
Capital Gains					
			FOREIGN INCOME TAX OFFSET		
Capital gains discount – Taxable Australian property	7 & 13	\$39.92		\$39.92	
Capital gains discount – Non-taxable Australian property	7 & 13	\$0.00		\$0.00	
Capital gains other – Taxable Australian property	8 & 13	\$0.00		\$0.00	
Capital gains other – Non-taxable Australian property	8 & 13	\$0.00		\$0.00	
NCMI - capital gains	4	\$0.00		\$0.00	
Excluded from NCMI - capital gains	5	\$0.00		\$0.00	
Distributed capital gains		\$39.92			
Net capital gains				\$39.92	18A
Assessable Foreign Income	9 & 10	\$0.00	\$0.00	\$0.00	20E/20M
Non-Assessable Amounts					
Non-assessable amounts	11	\$63.98			
Total Cash Distribution		\$220.50			

PART C - ATTRIBUTION MANAGED INVESTMENT TRUST (“AMIT”) COST BASE ADJUSTMENTS

AMIT cost base net increase amount	12	\$0.00			
AMIT cost base net decrease amount	12	\$24.06			

PART D - ADDITIONAL CAPITAL GAINS INFORMATION FOR ITEM 18

Capital gains – discount method (grossed up amount)	13	\$79.84			
Capital gains - other		\$0.00			
Total Current Year Capital Gains		\$79.84			18H

PART E - WITHHOLDING AND ATTRIBUTION MANAGED INVESTMENT TRUST (“AMIT”) AMOUNTS

Withholding and AMIT Amounts					
Credit for TFN/ABN amounts withheld from interest, dividends and unit trust distributions	14	\$0.00			13R/13P
Total of the amounts withheld by the payer from your AMIT fund payments	15	\$0.00			
Total of the fund payments covered by this payment summary	15	\$0.00			
Total non-resident withholding tax withheld from interest	16	\$0.00			
Name of recipient of the withholding payments fund payments					
Recipient's TFN or ABN			Provided		

Please retain this statement for Australian Income Tax purposes.

AMIT Member Annual Statement Guide

This Guide provides general information to assist in the completion of an Australian Income Tax Return for the financial year ended 30 June 2023. This guide has been prepared on the basis that you hold your Mirvac Group securities on capital account. Whilst every care has been taken in the preparation of this Guide, Mirvac Group does not provide taxation advice and nothing in this document is to be regarded as advice. If you have any doubt about your tax position, or if you require any further information about your tax affairs or the completion of an Australian Income Tax Return, you should consult your professional adviser without delay.

Mirvac Property Trust ("MPT") is an attribution managed investment trust ("AMIT") for the year ended 30 June 2023. Information on the AMIT regime can be obtained from the My Securities section of the Investor Centre section of Mirvac's website at <https://www.mirvac.com/investor-centre>.

PART A – WHAT DO YOU DO WITH THE AMOUNTS THAT APPEAR IN PART A?

Your AMIT Member Annual Statement has been designed so that the amounts in Part A correspond with the amounts you are required to enter into your 2023 Individual Tax Return/Supplementary Section for Australian-residents and includes the distribution components from your investment that are relevant for the completion of your Australian Income Tax Return. Please note that there are no dividend amounts from Mirvac Limited to be included in your Australian Income Tax Return for the year ended 30 June 2023.

PART B – WHAT DO YOU DO WITH THE AMOUNTS THAT APPEAR IN PART B?

Part B of your AMIT Member Annual Statement provides additional information relating to the components of the distribution from MPT that were attributed to you in respect of the year ended 30 June 2023. Please note that there were no dividend amounts from Mirvac Limited to be included in your Australian Income Tax Return for the year ended 30 June 2023.

NON PRIMARY PRODUCTION INCOME

Note 1 - Dividends – Franked amounts

This is your share of franked dividends. Your share of franking credits in relation to franked dividends is provided in the "Franking Credits" column. Although you do not receive the franking credits in cash, you must, in most cases, include them as part of your assessable income in your tax return. You may be entitled to tax offsets in respect of the franking credits distributed, to reduce your income tax or give you a tax refund.

Note 2 - Dividends – Unfranked amounts

This is your share of unfranked dividends. No franking credits are attached to these dividends.

Note 3 – Interest

This income relates to interest earned on amounts such as cash or fixed interest for securities held in Australia.

Note 4 - NCMI

"NCMI" refers to non-concessional managed investment trust income.

Note 5 - Excluded from NCMI

"Excluded from NCMI" refers to income that would be NCMI but for a transitional election made by MPT or its sub trusts.

Note 6 - Other Income

Other income is any other income from Australian sources (excluding capital gains) that is taxable. This includes rental income from direct or indirect property investments but excludes income from NCMI non-primary production and income Excluded from NCMI - non-primary production.

CAPITAL GAINS

Note 7 – Capital Gains Discount

Capital gains discount are gains on the disposal of investments that have been held for at least 12 months. The gain has been reduced by 50 per cent as a result of the Capital Gains Tax ("CGT") discount. For additional information refer to Part D overleaf.

Note 8 – Capital Gains – Other

Capital gains – other shows the part of the capital gains where the discount method has not been applied (such as for CGT assets held for less than 12 months or capital gains where the indexation method has been applied).

FOREIGN INCOME

Note 9 – Assessable Foreign Income

Foreign assessable income is foreign income including foreign sourced interest income, foreign dividend income and foreign rental income which is attributed at 30 June 2023.

Note 10 – Foreign Income Tax Offset

Foreign income tax offsets are tax offsets you may be entitled to or in respect to tax paid on foreign sourced income included in your assessable income. The foreign income tax offset is only available to non-residents in certain circumstances such as where certain income distributed is taxed as assessable income in Australia. Your entitlement to a foreign income tax offset may be subject to a foreign tax offset limit. We recommend you refer to the Australian Taxation Office (“ATO”) publication “Guide to Foreign Income Tax Offset Rules 2023”. This can be downloaded from the ATO website at www.ato.gov.au.

NON-ASSESSABLE AMOUNTS

Note 11 – Non-Assessable Amounts

Non-assessable amounts are distributions that are not immediately assessable for income tax purposes and are therefore not included in your Australian Income Tax Return. Under the AMIT regime you should not reduce your cost base for the non-assessable amount.

Under the AMIT regime, the adjustment to the cost base of your MPT units will be determined in accordance with the figures in Part C.

PART C – WHAT DO YOU DO WITH THE AMOUNTS THAT APPEAR IN PART C?

AMIT COST BASE ADJUSTMENTS

Note 12 – AMIT Cost Base Amounts

Under the AMIT regime you must:

- increase the cost base in your MPT units by your share of the MPT’s taxable income (before the application of the CGT discount); and
- decrease the cost base in your MPT units by the amount distributed to you.

If there is a net decrease amount that exceeds the cost base of your MPT units, the excess will be treated as a capital gain. The amount stated in Part C represents the net change in the cost base in your MPT units for the year ended 30 June 2023. For this year, you will have a net decrease in your cost base.

PART D – WHAT DO YOU DO WITH THE AMOUNTS THAT APPEAR IN PART D?

Note 13 – Additional Capital Gains Information

Part D of your AMIT Member Annual Statement provides additional CGT information relating to the components of the distributions from MPT. There are three methods that are used to calculate a capital gain: indexation method; the discount method and the other method. There is only one way to calculate a capital loss. In some cases, you may be able to choose either the discount or indexation method to calculate your capital gain. In these cases you can use the method that gives you the better result. We recommend you refer to the ATO website page, “Guide to Capital Gains Tax 2023” and the publication “Personal Investors Guide to Capital Gains Tax 2023”. The ATO website address is www.ato.gov.au.

The discounted capital gain amount and the net capital gain amount in the capital gains section of Part B are based on the 50 per cent CGT discount, which is available to individuals and trusts. Accordingly, a company or complying superannuation fund should use the information contained in the “Additional Capital Gains Information” section in Part D as a basis to determine their net capital gain amount to be included in the 2023 Australian Income Tax Return. We recommend you refer to the ATO website page, “Guide to Capital Gains Tax 2023” and the publication “Personal Investors Guide to Capital Gains Tax 2023”. The ATO website address is www.ato.gov.au.

If you disposed of your investment in Mirvac Group during the year ended 30 June 2023 you may be required to declare a gain or loss on your investment. This should also be disclosed under Item 18.

PART E – WHAT DO YOU DO WITH THE AMOUNTS THAT APPEAR IN PART E?

Note 14 – Credit for TFN/ABN Amounts Withheld


If you have not provided a TFN, ABN or exemption for your investment, withholding tax at the highest marginal rate (including Medicare levy) of 47.0 per cent has been deducted from your distributions. You should record the total amount detailed at “Credit for TFN/ABN amounts withheld” at item 13R or 13P.

Note 15 – Total Amount of “Fund Payments” Made to Non-Resident and Applicable Tax Withheld from those Payments

If you are a non-resident securityholder, tax has been withheld from parts of your distribution that related to certain Australian sourced income. A Payment Summary for the year ended 30 June 2023 has been provided to you in Part E because tax has been withheld from your distribution.

Note 16 – Total Non-Resident Withholding Tax Withheld from Interest

If you are a non-resident securityholder, non-resident withholding tax has been deducted from your interest income. A Payment Summary for the year ended 30 June 2023 has been provided to you in Part E because tax has been withheld from your distribution.



This guide provides general information to assist in the completion of an Australian Income Tax Return for the financial year ended 30 June 2023. This guide has been prepared on the basis that you hold your Mirvac Group securities on capital account. Whilst every care has been taken in the preparation of this Guide, Mirvac Group does not provide taxation advice and nothing in this document is to be regarded as advice. If you have any doubts about your tax position, or if you require any further information about your tax affairs or the completion of income tax return, you should consult your professional adviser without delay.

MG & JH SUPER PTY LTD
<MG & JH SUPERANNUATION A/C>
9 KINGFISHER CRES
BURLEIGH WATERS QLD 4220

Rural Funds Group Stapled Securities Fully Paid

Reference Number: S00100293455

Unitholder Name: MG & JH SUPER PTY LTD

Annual Tax Statement

Attribution Managed Investment Trust Member Annual Statement (AMMA)

Australian Resident Individuals – Use this statement to complete your 2023 Tax Return.

This Statement includes all distributions/dividends paid by the entities in Rural Funds Group during the period 1 July 2022 to 30 June 2023

Summary of 2023 Tax Return (supplementary section) Items

Tax Return (supplementary section)	Amount (\$) ¹	Tax Return Label
Rural Funds Trust (RFT)		
Share of non-primary production (NPP) income	253.32	13U
NPP income - Franked distributions from trusts ²	0.00	13C
Other deductions relating to NPP distributions	0.00	13Y
Share of franking credit from franked dividends	0.00	13Q
Share of credit for TFN amounts withheld	0.00	13R
Share of credit for non-resident withholding amounts withheld	0.00	13A
Total current year capital gains	0.00	18H
Net capital gain	0.00	18A
Assessable foreign source income	0.00	20E
Other net foreign source income	0.00	20M
Foreign income tax offsets ³	0.00	20O
Australian Franking Credit from New Zealand Franking Company	0.00	20F
RF Active (RFA)		
Franked dividend	25.14	11T
Unfranked dividend	0.00	11S
Franking credit	10.77	11U

Please see reverse for detailed components of the distribution/dividend.

Components of Distribution

Rural Funds Trust (RFT)	Cash Distribution (\$)	Tax Paid/Offsets (\$) (E)	Attribution Amount (\$)
Australian Income			
Dividends – Unfranked	162.91		162.91
Conduit Foreign Income	0.00		0.00
Interest	0.67		0.67
Other income	0.00		0.00
Clean Building MIT Income	0.00		0.00
NCMI – Non primary production	69.29		89.74
Excluded from NCMI – Non primary production	0.00		0.00
Non-Primary Production Income	232.87		253.32
Capital Gains			
Discounted capital gain (TAP)	0.00	0.00	0.00
Discounted capital gain (NTAP)	0.00	0.00	0.00
Capital gains – Other method (TAP)	0.00	0.00	0.00
Capital gains – Other method (NTAP)	0.00	0.00	0.00
NCMI capital Gains	0.00		0.00
Excluded from NCMI capital gains	0.00		
Net Capital Gain	0.00	0.00	0.00
AMIT CGT Gross up amount			0.00
Other capital gains distribution	0.00		
Total current year capital gains	0.00		0.00
Foreign Income			
Assessable foreign source income	0.00	0.00	0.00
Australian Franking Credit from NZ Company	0.00	0.00	0.00
Total foreign income	0.00	0.00	
Other Non-Assessable Amounts			
Net exempted amounts	0.00		
Non-assessable non-exempt amounts (F)	0.00		
Other non-attributable amounts	91.97		
Gross Cash Distribution	324.84		
Less: TFN amounts withheld	0.00		
Less: Non-resident withholding tax	0.00		
Less: Other expenses	0.00		
Net Cash Distribution	324.84		
Attribution Managed Investment Trust (AMIT)	Amounts (\$)		
cost base adjustments			
AMIT cost base net amount – excess (decrease)	71.52		
AMIT cost base net amount – shortfall (increase)	0.00		

Components of Dividend

RF Active (RFA)	Cash Dividend (\$)	Tax Paid/Offsets (\$) (E)	Taxable Income (\$)
Australian income			
Franked dividend	25.14		25.14
Unfranked dividend	0.00		0.00
Franking Credit		10.77	10.77
Gross Cash Dividend	25.14		
Net Cash Dividend	25.14		

Notes:

1. All amounts are in Australian dollars and withholding tax has been deducted where applicable.
2. Trustees may choose to show the franked distributions at label 13C rather than at label 13U.
3. If your total foreign income tax offset from all sources for the year is \$1,000 or less, then you can claim this amount in full. Otherwise, you will need to refer to the publication Guide To Foreign Income Tax Offset Rules (NAT 72923) to work out your entitlement.

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

033379 000 TCL
 MG & JH SUPER PTY LTD
 <MG & JH SUPERANNUATION A/C>
 9 KINGFISHER CRES
 BURLEIGH WATERS QLD 4220

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

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	\$8.60
Franking credit	11U	\$3.69
Share of non-primary production income	13U	\$112.12
Franked distributions from trusts	13C	\$0.73
Share of franking credits from franked dividends	13Q	\$0.22
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	\$0.35
Total current year capital gains	18H	\$0.70

PART B: COMPONENTS

Dividend - Transurban Holdings Limited ¹	30 June 2022 (paid August 2022)	31 December 2022 (paid February 2023)	Total
Dividends - Franked	\$8.60	\$0.00	\$8.60
Franking Credit / Tax Offset	\$3.69	\$0.00	\$3.69
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	\$27.71	\$25.45	\$53.16
Rent and Other Income ³	\$27.89	\$28.19	\$56.08
Non-Concessional MIT Income (NCMI)	\$1.29	\$1.59	\$2.88
Discounted Capital Gains TARP	\$0.00	\$0.35	\$0.35
Other Capital Gains Distribution	\$0.00	\$0.35	\$0.35
Franked Distribution	\$0.00	\$0.51	\$0.51
Franking Credit / Tax Offset	\$0.00	\$0.22	\$0.22
Other - Transurban Holding Trust ⁴	31 December 2022 (paid February 2023)	30 June 2023 (paid August 2023)	Total
Non-Assessable Amount	\$57.06	\$74.71	\$131.77
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)	\$113.95
Tax withheld	\$0.00
Gross Distribution (paid August 2023)	\$131.15
Tax withheld	\$0.00
Net cash distributions applicable to the year ended 30 June 2023	\$245.10

PART C: AMIT COST BASE ADJUSTMENTS - Transurban Holding Trust⁴

AMIT cost base net increase amount	\$0.00
AMIT cost base net decrease amount	\$131.77

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.

WPG HIGH ST PTY LTD

ACN/ARBN: 607 670 959

Incorporated in Victoria on 14/08/2015 under the Corporations Act 2001 (Cth)

Registered Office:

PROCTOR MAJOR & CO PTY LTD
, 164 WAVERLEY ROAD
MALVERN EAST, VIC, 3145

Certificate Number: 36

Share Certificate

This is to certify that

MG & JH SUPER PTY LTD <A/C MG & JH SUPERANNUATION FUND>

ACN/ARBN: 607 298 911

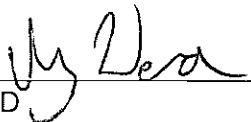
**9 GLENIFFER AVENUE
BRIGHTON EAST, VIC, 3187**

is the registered holder of

No of Shares:	200,000
Security	ORD - ORDINARY FULLY PAID
Amount Payable per Share	\$1.00
Amount Unpaid per Share	\$0.00

in the above named company subject to its Constitution.

Signed in accordance with the Constitution of the company on 16/05/2016



WERDEN, RAYMOND
Sole Director

TAX INVOICE

MG & JH Superannuation Fund
 Attention: Justin
 C/o UPLOAD TO CLIENT PORTAL
 ABN: 68 689 759 783

Invoice Date
 2 Nov 2022

Invoice Number
 INV-2335

ABN
 37 646 212 651

Alto Accounting &
 Advisory Pty Ltd
 PO Box 6393
 GOLD COAST MAIL
 CENTRE QLD 9726
 ABN: 37 646 212 651
 Office: 07 5647 6108

Description	GST	Amount AUD
SMSF Administration & Compliance - 2022 MG & JH Superannuation Fund Including preparation of: Financial Statements and notes to the accounts, Fund member statements, SMSF Annual Tax Return and all other ATO reporting requirements, Fund minutes and associated documentation, Facilitating external audit, Compliance and regulatory matters, Consulting services and advice as requested; and Other administrative duties as required. Attending to lodgement of the income tax return with the Australian Taxation Office. Attending to year end audit requirements including organising and liaising with external auditor.	10%	2,400.00
Independent Financial Statement & Compliance Audit	10%	250.00
	Subtotal	2,650.00
	TOTAL GST 10%	265.00
	TOTAL AUD	2,915.00

Due Date: 16 Nov 2022

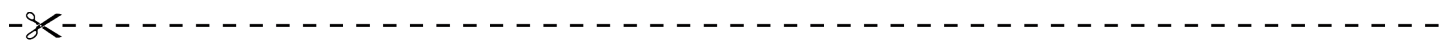
Payment required within fourteen (14) days from date of Invoice

Banking Details:

Alto Accounting & Advisory Pty Ltd
 BSB 084-917 Acc 924307301



[View and pay online now](#)



PAYMENT ADVICE

To: Alto Accounting & Advisory Pty Ltd
PO Box 6393
GOLD COAST MAIL CENTRE QLD 9726
ABN: 37 646 212 651
Office: 07 5647 6108

Customer MG & JH Superannuation
Fund

Invoice Number INV-2335

Amount Due **2,915.00**

Due Date 16 Nov 2022

**Amount
Enclosed**

Enter the amount you are paying above


033379 000 TCL



MG & JH SUPER PTY LTD
 <MG & JH SUPERANNUATION A/C>
 9 KINGFISHER CRES
 BURLEIGH WATERS QLD 4220

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.	859044

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	430
Dividend - Franked	\$4.30
Dividend - Unfranked	\$0.00
Net Dividend	\$4.30
Franking Credit	\$1.84

Transurban Holding Trust Distribution ²	Triple Stapled Securities
Distribution per Security (cents)	30.50
Number of Securities	430
Non-Assessable Component	\$74.71
Interest Income	\$25.45
Rent and Other Income ³	\$28.19
Non-Concessional MIT Income (NCMI)	\$1.59
Discounted Capital Gains TARP	\$0.35
Other Capital Gains Distribution	\$0.35
Franked Distribution	\$0.51
Gross Distribution	\$131.15
Australian Tax Withheld	\$0.00
Net Distribution	\$131.15
Franking Credit	\$0.22

Total	
Number of Securities at Record Date	430
Total Dividend and Distribution per Security (cents)	31.50
Total Gross Dividend and Distribution	\$135.45
Total Australian Tax Withheld	\$0.00
Non-Assessable Component	\$74.71
Total Net Dividend and Distribution	\$135.45
Total Franking Credits	\$2.06

Payment Instructions

Bank Name	COMMONWEALTH BANK OF AUSTRALIA
BSB	067-167
Account Number	XXXXXX55
Amount Deposited	A\$135.45

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.

Withholding Tax

All amounts are in Australian dollars. Resident withholding tax has been deducted where Tax File Numbers have not been advised. Non-resident withholding tax has been deducted from the Interest Income, Rent and Other Income and Non-Concessional MIT Income ("NCMI") components of the distribution where applicable.

Annual Tax Statement

Your Annual Tax Statement in respect of the year ended 30 June 2023 accompanies this advice. The Annual Tax Statement contains information to assist you in preparing your income tax return.

The Annual Tax Statement is also your AMIT Member Annual ("AMMA") Statement in respect of your direct security holding in Transurban Holding Trust ("THT"), which is an Attribution Managed Investment Trust ("AMIT") for the 2023 income year. This Distribution 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.

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.

If payment cannot be made to your account, a cheque will be forwarded to your registered address.



Lendlease Corporation Limited ABN 32 000 226 228
and
Lendlease Responsible Entity Limited ABN 72 122 883 185 AFS Licence 308983
as responsible entity for Lendlease Trust ABN 39 944 184 773 ARSN 128 052 595

016399 000 LLC



MG & JH SUPER PTY LTD
<MG & JH SUPERANNUATION A/C>
9 KINGFISHER CRES
BURLEIGH WATERS QLD 4220

Update your information:

Online:
www.investorcentre.com/au/contact

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

Enquiries:

(within Australia) 1800 230 300
(international) +61 3 9946 4460
lendlease@computershare.com.au

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code LLC
TFN/ABN Status Quoted
Record Date 21 August 2023
Payment Date 13 September 2023
Direct Credit Reference No. 833604

2023 Final Distribution

This distribution statement details your final distribution for the period ended 30 June 2023. This distribution is payable on the securities that were registered in your name as at the Record Date. If you are in any doubt as to your tax position you should seek professional advice.

Class Description	Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Distribution	Gross Payment
Lendlease Corporation Limited shares	4.656179 cents	350	\$16.30	\$0.00	\$0.00	\$16.30
Lendlease Trust units	6.443780 cents	350	\$0.00	\$0.00	\$22.55	\$22.55
Total - Stapled Securities	11.099959 cents	350	\$16.30	\$0.00	\$22.55	\$38.85
					Less resident withholding tax *	\$0.00
					Less non-resident withholding tax ^	\$0.00
					Net Payment	\$38.85
					Franking Credit	\$6.99

The final distribution of \$0.11099959 per Stapled Security is comprised of fully franked dividend of 4.656179 cents per share paid by Lendlease Corporation Limited and a trust distribution of 6.443780 cents per unit paid by Lendlease Trust. The dividend paid by Lendlease Corporation Limited is 100% franked at the company tax rate of 30%.

For the foreseeable future, Lendlease Corporation Limited is currently forecasting to be in a position to frank (either partially or fully) its dividends. Lendlease Corporation Limited's ability to fund unfranked dividends, either partly or fully, from the conduit foreign income account is limited. Non-resident securityholders will be subject to non-resident withholding tax on any future unfranked dividend that is not declared to be conduit foreign income.

Important information is also contained on the back of this page

Your Payment Instruction

COMMONWEALTH BANK OF AUSTRALIA
BSB: 067-167 Account number: *****55

Amount Deposited

\$38.85

^ Non-Resident Withholding Tax

10% non-resident interest withholding tax has been deducted from that portion of the Lendlease Trust distribution referable to Australian interest income, being 1.849110 cents per unit.

The 'Fund Payment' of 1.423653 cents per unit will have MIT non-resident withholding tax deducted depending on the country recorded as your address. The withholding amount is calculated based on 0.900647 cents per unit deducted at either 15% or 30% and the 0.523006 cents per unit that is attributable to a fund payment from a clean building managed investment trust which is deducted at either 10% or 30%.

Fund Payment Notice (relevant for distributions to residents outside of Australia)

For withholding tax purposes, this distribution includes a 'Fund Payment' of 1.423653 cents per unit, pursuant to Subdivisions 12-H and 12A-B of the Taxation Administration Act 1953 in respect of Lendlease Trust's income year ended 30 June 2023.

Lendlease Trust declares that it is a withholding MIT for the purpose of Subdivision 12-H of the Taxation Administration Act 1953 in respect of the income year ended 30 June 2023. The 'Fund Payment' includes an amount of 0.523006 cents per unit that is attributable to a fund payment from a clean building managed investment trust.

Australian resident securityholders should not rely on the Fund Payment Notice for the purposes of completing their income tax returns. Details of the Lendlease Trust distribution components for the year ended 30 June 2023 is provided in a tax statement issued to securityholders accompanying this advice.

Within the fund payment, the amount attributable to non-concessional MIT income (NCMI) is nil. The amount that is "Excluded from NCMI" as a result of transitional provisions is nil.

Note 1: An annual tax statement will be issued to securityholders for the year ended 30 June 2023. Do not use this statement to complete your 2023 Tax Return.

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

Distribution Reinvestment Plan

Please contact Computershare on 1800 230 300 (or +61 3 9946 4460 if you are calling from overseas) if you would like further information on the DRP.



Mirvac Limited
ABN 92 003 280 699
Mirvac Funds Limited
ABN 70 002 561 640
AFSL 233121
as responsible entity of the
Mirvac Property Trust
ARSN 086 780 645

All correspondence to:
Link Market Services Limited
Locked Bag A14
Sydney South NSW 1235 Australia
Freecall: +61 1800 356 444
Email: registrars@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

DATE PAID: 31 August 2023
RECORD DATE: 30 June 2023
REFERENCE NUMBER: X*****3481



041 013530

MG & JH SUPER PTY LTD
<MG & JH SUPERANNUATION A/C>
9 KINGFISHER CRES
BURLEIGH WATERS QLD 4220

TFN/ABN RECEIVED AND RECORDED

AS AT 30 JUNE 2023

STAPLED SECURITIES	2,100
MIRVAC SECURITY PRICE	\$2.26
VALUE OF INVESTMENT	\$4,746.00

DISTRIBUTION STATEMENT FOR THE HALF YEAR ENDED 30 JUNE 2023

This distribution advice relates to the distribution payment for your holding in Mirvac Group and is for the half year ended 30 June 2023. The payment represents a distribution from Mirvac Property Trust ("MPT") only. Mirvac Limited ("ML") did not pay a dividend for the half year ended 30 June 2023. An Attribution Managed Investment Trust ("AMIT") member annual statement for the year ended 30 June 2023 which provides the actual components of the distribution required to prepare your Australian tax return is enclosed with this distribution advice.

DESCRIPTION	NUMBER OF STAPLED SECURITIES	RATE PER STAPLED SECURITY	PAYMENT AMOUNTS
DISTRIBUTION - MPT	2,100	5.3 cents	\$111.30
DIVIDEND - ML	2,100	-	\$0.00
TOTAL PAYMENT			\$111.30
LESS RESIDENT WITHHOLDING TAX			\$0.00
ADD DRP ACCOUNT CASH RESIDUAL AMOUNT			\$0.00
NET PAYMENT			\$111.30

BANKING INSTRUCTIONS

COMMONWEALTH BANK OF AUSTRALIA
1 HARBOUR ST SHOP C4 DARLING W
SYDNEY NSW 2000
ACCOUNT NAME: MG & JH SUPER PTY LTD <MG & JH S
BSB: 067-167 ACCOUNT NO.: ****5855
DIRECT CREDIT REFERENCE NO.: 001299406363

If you have not done so, please confirm your tax residency status online by selecting 'FATCA/CRS' from the 'Payments & Tax' tab as part of self-certification for the Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS).

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

MIRVAC WEBSITE

Market announcements, reports, presentations, distribution and taxation information can be obtained from the Investor Centre section of Mirvac's website at <https://www.mirvac.com/investor-centre>.

APPORTIONMENT PERCENTAGES FOR COST BASE PURPOSES

A summary of apportionment percentages that will apply when determining the cost base for each individual entity that makes up a Mirvac Group stapled security (being Mirvac Limited and Mirvac Property Trust) is available from the Investor Centre section of Mirvac's website at <https://www.mirvac.com/investor-centre>.

DISTRIBUTION BREAKDOWN

The non-taxable and taxable components of MPT's distribution will be shown on your AMIT member annual statement.

AMIT FUND PAYMENT NOTICES

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, from the Investor Centre section of Mirvac's website at <https://www.mirvac.com/investor-centre>.

PERIODIC STATEMENTS

Periodic and Exit Statements are made available online via the Link Market Services Investor Centre which can be found here: <https://investorcentre.linkmarketservices.com.au>.

UPDATE YOUR DETAILS ONLINE

You are able to update details on your holding via Link's secure website at www.investorcentre.linkmarketservices.com.au.

Use the below instructions to:

- Provide your **bank account details** in Australia or New Zealand dollars
- Provide your **Tax File Number (TFN) or Australian Business Number (ABN)**
- Elect your **communication preference**
- Elect the **foreign currency payment**
- To update your **FATCA/CRS details**, select Payments & Tax, click on **FATCA/CRS**



How to update your information:

1. Login to Link's Investor Centre at www.linkmarketservices.com.au and click on 'Investor Login' or scan the QR Code (above).
2. Enter your email address and password in **Portfolio Login**.
3. If you do not have a **Portfolio*** login, please set up a portfolio by selecting **Register Now** and follow the prompts.

Authentication will be required depending on the value of your portfolio. If you are unable to update your address or bank account details online; you must complete the relevant forms (available on Link's website) and return the completed forms to Link.

How to register for a Portfolio:

1. Enter the Issuer's name/ASX Code.
2. You will need your HIN/SRN. This important information is on your holding statement. You should always ensure to keep this information in a safe place.
3. Your postcode or, if your registered address is overseas, click on the Outside Australia link and select your country of residence from the drop-down list.

* Setting up a Portfolio login allows you to easily manage your holdings across issuers who use Link as their registrar.

Rural Funds Group | ASX: RFF

Rural Funds Group Stapled Securities Fully Paid
incorporating Rural Funds Trust (ARSN 112 951 578) and RF Active (ARSN 168 740 805)

Managed by:



Rural Funds Management Ltd
ABN 65 077 492 838
AFSL 226701

Level 2, 2 King Street Deakin ACT 2600
Locked Bag 150 Kingston ACT 2604

P 02 6203 9700
E investorservices@ruralfunds.com.au
W www.ruralfunds.com.au

Reference Number: S00100293455

TFN/ABN Status: Quoted

Record Date: 30/06/2023

Payment Date: 31/07/2023

MG & JH SUPER PTY LTD
<MG & JH SUPERANNUATION A/C>
9 KINGFISHER CRES
BURLEIGH WATERS QLD 4220

Distribution Statement

Payment Description June 2023 Quarterly Distribution

Entity	Number of units	Distribution Rate per unit	Franked Amount	Unfranked Amount	Gross Distribution	Withholding Tax	Net Distribution	Franking Credit
RFA	3,055	0.2742 cents	\$8.38	Nil	\$8.38	Nil	\$8.38	\$3.59
RFT	3,055	2.6583 cents	Nil	Nil	\$81.21	Nil	\$81.21	Nil
Total	3,055	2.9325 cents	\$8.38	Nil	\$89.59	Nil	\$89.59	\$3.59

Important Information

Rural Funds Group (RFF) is a stapled security comprising Rural Funds Trust (RFT) and RF Active (RFA).

Actual taxation components for RFT for the income year ending 30 June 2023 will be provided in the 2023 Attribution Managed Investment Trust (AMIT) Member Annual Statement to be sent to Unitholders in September 2023.

The total distribution from RFF is franked at 9.35% at the corporate tax rate of 30%. This includes a fully franked distribution from RFA.

All distributions listed in this statement are in Australian dollars.

Withholding tax is deducted if your TFN or ABN has not been recorded or if non-resident withholding tax applies.

Please see reverse for Direct Credit Instructions



All correspondence

BoardRoom
Smart Business Solutions

Boardroom Pty Limited
GPO Box 3993
Sydney NSW 2001

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

ABN 14 003 209 836
enquiries@boardroomlimited.com.au
www.boardroomlimited.com.au

S00100293455

Direct Credit Instruction

The total net payment has been paid in accordance with your instructions as shown below:

Bank Domicile:	AUS	Receipt Currency:	AUD
Bank Account Type:	Domestic	Amount Deposited:	\$89.59
Bank Code:	067-167		
Account Number:	****855		
Exchange Rate:	N/A		

Please contact Boardroom Pty Limited on 1300 737 760 or enquiries@boardroomlimited.com.au to update your details. Alternatively, you may log onto www.investorserve.com.au to submit your details.

Please retain this statement for taxation purposes.

All correspondence

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Smart Business Solutions

Boardroom Pty Limited
GPO Box 3993
Sydney NSW 2001

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Tel: +61 2 9290 9600 (outside Australia)
Fax: +61 2 9279 0664

ABN 14 003 209 836
enquiries@boardroomlimited.com.au
www.boardroomlimited.com.au

Financial Year Summary

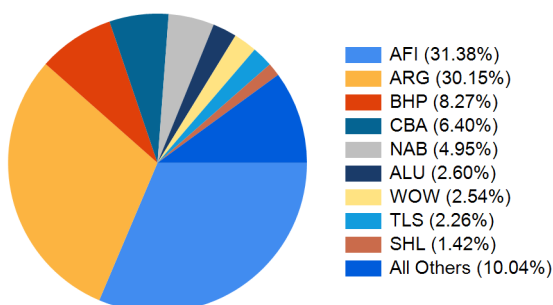
1 JULY 2022 - 30 JUNE 2023



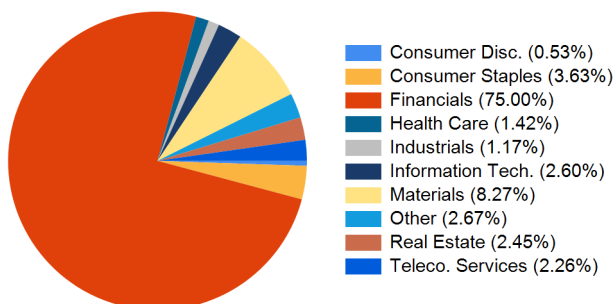
Portfolio Valuation	Account Number	Account Name	Value as at 30 June 2023
Shares	2698429	MG & JH SUPER PTY LTD <MG & JH SUPERANNUATION A/C>	\$525,028.06
CDIA	18465855	MG & JH SUPER PTY LTD <MG & JH SUPERANNUATION A/C>	\$10,863.66
TOTAL PORTFOLIO VALUE			\$535,891.72

Allocation as at 30 June 2023

Shares in your portfolio



Sectors in your portfolio



Estimated Interest & Dividends

2022-2023 Financial Year

Est. Franked Dividends	\$12,027.08
Est. Unfranked Dividends	\$964.00
Est. Franking Credits	\$5,154.46
Est. Interest Received from Interest Rate Securities	\$0.00
Interest Received from Cash Account(s)	\$182.82
TOTAL INCOME	\$13,173.90

Fees & Charges

2022-2023 Financial Year

Total Brokerage (inc. GST)	\$338.47
Total Subscriptions (inc. GST)	\$0.00
Other Fees (inc. GST)	\$0.00
TOTAL FEES & CHARGES	\$338.47

Financial Year Summary

1 JULY 2022 - 30 JUNE 2023



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

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Portfolio Valuation

30 JUNE 2023



SHARES - 2698429 - HIN 71363481

MG & JH SUPER PTY LTD <MG & JH SUPERANNUATION A/C>

Portfolio	Units	Unit Price	Portfolio Value	% of Portfolio
AFI - AUSTRALIAN FOUNDAT. FPO (ORDINARY FULLY PAID)	23,301	\$7.0700	\$164,738.07	30.74%
ALU - ALTIUM LIMITED FPO (ORDINARY FULLY PAID)	370	\$36.9200	\$13,660.40	2.55%
ARG - ARGO INVESTMENTS FPO (ORDINARY FULLY PAID)	18,068	\$8.7600	\$158,275.68	29.54%
BHP - BHP GROUP LIMITED FPO (ORDINARY FULLY PAID)	965	\$44.9900	\$43,415.35	8.10%
BWX - BWX LIMITED FPO (ORDINARY FULLY PAID)	600	\$0.2000	\$120.00	0.02%
CBA - COMMONWEALTH BANK. FPO (ORDINARY FULLY PAID)	335	\$100.2700	\$33,590.45	6.27%
COL - COLES GROUP FPO (ORDINARY FULLY PAID)	114	\$18.4200	\$2,099.88	0.39%
EDV - ENDEAVOUR FPO (ORDINARY FULLY PAID)	335	\$6.3100	\$2,113.85	0.39%
GEM - G8 EDUCATION LIMITED FPO (ORDINARY FULLY PAID)	1,590	\$1.0400	\$1,653.60	0.31%
HLS - HEALIUS FPO (ORDINARY FULLY PAID)	750	\$3.1800	\$2,385.00	0.45%
IAG - INSURANCE AUSTRALIA FPO (ORDINARY FULLY PAID)	1,269	\$5.7000	\$7,233.30	1.35%
IFL - INSIGNIA FINANCIAL FPO (ORDINARY FULLY PAID)	555	\$2.8200	\$1,565.10	0.29%
LLC - LENDLEASE GROUP STAPLED (FULLY PAID ORDINARY/UNITS STAPLED SECURITIES)	350	\$7.7500	\$2,712.50	0.51%
MGR - MIRVAC GROUP STAPLED (FULLY PAID ORDINARY/UNITS STAPLED SECURITIES)	2,100	\$2.2600	\$4,746.00	0.89%
NAB - NATIONAL AUST. BANK FPO (ORDINARY FULLY PAID)	985	\$26.3700	\$25,974.45	4.85%
RFF - RURAL FUNDS GROUP STAPLED (FULLY PAID UNITS STAPLED SECURITIES)	3,055	\$1.7650	\$5,392.08	1.01%
SHL - SONIC HEALTHCARE FPO (ORDINARY FULLY PAID)	210	\$35.5700	\$7,469.70	1.39%
TAH - TABCORP HOLDINGS LTD FPO (ORDINARY FULLY PAID)	1,020	\$1.1100	\$1,132.20	0.21%
TCL - TRANSURBAN GROUP STAPLED (FULLY PAID ORDINARY/UNITS STAPLED SECURITIES)	430	\$14.2500	\$6,127.50	1.14%
TLC - THE LOTTERY CORP FPO (ORDINARY FULLY PAID)	1,020	\$5.1300	\$5,232.60	0.98%
TLS - TELSTRA GROUP FPO (ORDINARY FULLY PAID)	2,760	\$4.3000	\$11,868.00	2.21%
URW - UNIBAILRODAWESTFIELD CDI 20:1 (CDI 20:1 FOREIGN EXEMPT XPAR)	160	\$3.8500	\$616.00	0.11%
VUL - VULCAN ENERGY FPO (ORDINARY FULLY PAID)	200	\$4.1900	\$838.00	0.16%
WDS - WOODSIDE ENERGY FPO (ORDINARY FULLY PAID)	91	\$34.4400	\$3,134.04	0.58%
WES - WESFARMERS LIMITED FPO (ORDINARY FULLY PAID)	114	\$49.3400	\$5,624.76	1.05%
WOW - WOOLWORTHS GROUP LTD FPO (ORDINARY FULLY PAID)	335	\$39.7300	\$13,309.55	2.48%
		Sub Total	\$525,028.06	97.97%

Cash Accounts	Portfolio Value	% of Portfolio
CDIA - 06716718465855	\$10,863.66	2.03%
	TOTAL	\$535,891.72 100.00%

30 JUNE 2023

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Transaction Summary

1 JULY 2022 - 30 JUNE 2023



MG & JH SUPER PTY LTD <MG & JH
SUPERANNUATION A/C>

SHARES - 2698429 - HIN 71363481

Total Buys and Sells	2022 - 2023 Financial Year
Total Buys (inc. Brokerage + GST)	\$226,824.36
Total Sells (inc. Brokerage + GST)	\$0.00

AFI - AUSTRALIAN FOUNDAT. FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
23-Mar-2023	Buy	9,640	\$7.3012	\$70,383.51	\$84.46	\$7.68	141812368	\$70,467.97
23-Mar-2023	Buy	688	\$7.2900	\$5,015.52	\$19.95	\$1.81	141812891	\$5,035.47
05-Oct-2022	Buy	2,435	\$7.4259	\$18,081.99	\$29.95	\$2.72	137599329	\$18,111.94
Sub Total					\$134.36	\$12.21		\$93,615.38

ARG - ARGO INVESTMENTS FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
23-Mar-2023	Buy	560	\$8.9400	\$5,006.40	\$19.95	\$1.81	141812869	\$5,026.35
23-Mar-2023	Buy	7,865	\$8.9387	\$70,303.26	\$84.36	\$7.67	141812407	\$70,387.62
05-Oct-2022	Buy	2,020	\$8.9900	\$18,159.80	\$29.95	\$2.72	137599367	\$18,189.75
Sub Total					\$134.26	\$12.20		\$93,603.72

BHP - BHP GROUP LIMITED FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
23-Mar-2023	Buy	460	\$43.1896	\$19,867.23	\$29.95	\$2.72	141812468	\$19,897.18
Sub Total					\$29.95	\$2.72		\$19,897.18

CBA - COMMONWEALTH BANK. FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
23-Mar-2023	Buy	100	\$96.7900	\$9,679.00	\$19.95	\$1.81	141812496	\$9,698.95
Sub Total					\$19.95	\$1.81		\$9,698.95

NAB - NATIONAL AUST. BANK FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
23-Mar-2023	Buy	359	\$27.8250	\$9,989.18	\$19.95	\$1.81	141812546	\$10,009.13
Sub Total					\$19.95	\$1.81		\$10,009.13

Transaction Summary

1 JULY 2022 - 30 JUNE 2023



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

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

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Interest & Estimated Dividend Summary



1 JULY 2022 - 30 JUNE 2023

SHARES - 2698429 - HIN 71363481

MG & JH SUPER PTY LTD <MG & JH SUPERANNUATION A/C>

ESTIMATED DIVIDEND SUMMARY

AFI - AUSTRALIAN FOUNDAT. FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
02-Feb-2023	24-Feb-2023	Interim	\$0.1100	12,973	\$0.00	\$1,427.03	\$1,427.03	\$611.58
10-Aug-2022	30-Aug-2022	Final	\$0.1400	10,538	\$0.00	\$1,475.32	\$1,475.32	\$632.28
Sub Total					\$0.00	\$2,902.35	\$2,902.35	\$1,243.86

ALU - ALTIUM LIMITED FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
06-Mar-2023	21-Mar-2023	Interim	\$0.2500	370	\$55.50	\$37.00	\$92.50	\$15.86
05-Sep-2022	27-Sep-2022	Final	\$0.2600	370	\$0.00	\$96.20	\$96.20	\$41.23
Sub Total					\$55.50	\$133.20	\$188.70	\$57.09

ARG - ARGO INVESTMENTS FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
17-Feb-2023	10-Mar-2023	Interim	\$0.1650	9,643	\$0.00	\$1,591.10	\$1,591.10	\$681.90
26-Aug-2022	16-Sep-2022	Final	\$0.1700	7,623	\$0.00	\$1,295.91	\$1,295.91	\$555.39
Sub Total					\$0.00	\$2,887.01	\$2,887.01	\$1,237.29

BHP - BHP GROUP LIMITED FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
09-Mar-2023	30-Mar-2023	Interim	\$1.3636	505	\$0.00	\$688.64	\$688.64	\$295.13
01-Sep-2022	22-Sep-2022	Final	\$2.5518	505	\$0.00	\$1,288.68	\$1,288.68	\$552.29
Sub Total					\$0.00	\$1,977.32	\$1,977.32	\$847.42

CBA - COMMONWEALTH BANK. FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
22-Feb-2023	30-Mar-2023	Interim	\$2.1000	235	\$0.00	\$493.50	\$493.50	\$211.50
17-Aug-2022	29-Sep-2022	Final	\$2.1000	235	\$0.00	\$493.50	\$493.50	\$211.50
Sub Total					\$0.00	\$987.00	\$987.00	\$423.00

COL - COLES GROUP FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
02-Mar-2023	30-Mar-2023	Interim	\$0.3600	114	\$0.00	\$41.04	\$41.04	\$17.59
02-Sep-2022	28-Sep-2022	Final	\$0.3000	114	\$0.00	\$34.20	\$34.20	\$14.66
Sub Total					\$0.00	\$75.24	\$75.24	\$32.25

Interest & Estimated Dividend Summary



1 JULY 2022 - 30 JUNE 2023

EDV - ENDEAVOUR FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
21-Feb-2023	20-Mar-2023	Interim	\$0.1430	335	\$0.00	\$47.91	\$47.91	\$20.53
31-Aug-2022	16-Sep-2022	Final	\$0.0770	335	\$0.00	\$25.80	\$25.80	\$11.06
Sub Total					\$0.00	\$73.71	\$73.71	\$31.59

GEM - G8 EDUCATION LIMITED FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
09-Mar-2023	06-Apr-2023	Final	\$0.0200	1,590	\$0.00	\$31.80	\$31.80	\$13.63
08-Sep-2022	07-Oct-2022	Interim	\$0.0100	1,590	\$0.00	\$15.90	\$15.90	\$6.81
Sub Total					\$0.00	\$47.70	\$47.70	\$20.44

HLS - HEALIUS FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
07-Sep-2022	21-Sep-2022	Final	\$0.0600	750	\$0.00	\$45.00	\$45.00	\$19.29
Sub Total					\$0.00	\$45.00	\$45.00	\$19.29

IAG - INSURANCE AUSTRALIA FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
16-Feb-2023	23-Mar-2023	Interim	\$0.0600	1,269	\$53.30	\$22.84	\$76.14	\$9.79
18-Aug-2022	22-Sep-2022	Final	\$0.0500	1,269	\$19.04	\$44.42	\$63.45	\$19.04
Sub Total					\$72.34	\$67.26	\$139.59	\$28.83

IFL - INSIGNIA FINANCIAL FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
10-Mar-2023	03-Apr-2023	Interim	\$0.1050	555	\$29.14	\$29.14	\$58.28	\$12.49
07-Sep-2022	29-Sep-2022	Final	\$0.1180	555	\$0.00	\$65.49	\$65.49	\$28.07
Sub Total					\$29.14	\$94.63	\$123.77	\$40.56

LLC - LENDLEASE GROUP STAPLED (FULLY PAID ORDINARY/UNITS STAPLED SECURITIES)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
17-Feb-2023	08-Mar-2023	Interim	\$0.0490	350	\$17.15	\$0.00	\$17.15	\$0.00
26-Aug-2022	21-Sep-2022	Final	\$0.1100	350	\$23.52	\$14.98	\$38.50	\$6.42
Sub Total					\$40.67	\$14.98	\$55.65	\$6.42

Interest & Estimated Dividend Summary



1 JULY 2022 - 30 JUNE 2023

MGR - MIRVAC GROUP STAPLED (FULLY PAID ORDINARY/UNITS STAPLED SECURITIES)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
29-Dec-2022	28-Feb-2023	Interim	\$0.0520	2,100	\$109.20	\$0.00	\$109.20	\$0.00
29-Jun-2022	31-Aug-2022	Final	\$0.0510	2,100	\$107.10	\$0.00	\$107.10	\$0.00
Sub Total					\$216.30	\$0.00	\$216.30	\$0.00

NAB - NATIONAL AUST. BANK FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
15-Nov-2022	14-Dec-2022	Final	\$0.7800	626	\$0.00	\$488.28	\$488.28	\$209.26
11-May-2022	05-Jul-2022	Interim	\$0.7300	626	\$0.00	\$456.98	\$456.98	\$195.85
Sub Total					\$0.00	\$945.26	\$945.26	\$405.11

RFF - RURAL FUNDS GROUP STAPLED (FULLY PAID UNITS STAPLED SECURITIES)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
30-Mar-2023	28-Apr-2023	Interim	\$0.0293	3,055	\$81.34	\$8.25	\$89.59	\$3.54
29-Dec-2022	31-Jan-2023	Interim	\$0.0293	3,055	\$81.34	\$8.25	\$89.59	\$3.54
29-Sep-2022	31-Oct-2022	Interim	\$0.0293	3,055	\$81.34	\$8.25	\$89.59	\$3.54
29-Jun-2022	29-Jul-2022	Final	\$0.0293	3,055	\$89.61	\$0.00	\$89.61	\$0.00
Sub Total					\$333.63	\$24.75	\$358.38	\$10.62

SHL - SONIC HEALTHCARE FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
07-Mar-2023	22-Mar-2023	Interim	\$0.4200	210	\$0.00	\$88.20	\$88.20	\$37.80
06-Sep-2022	21-Sep-2022	Final	\$0.6000	210	\$0.00	\$126.00	\$126.00	\$54.00
Sub Total					\$0.00	\$214.20	\$214.20	\$91.80

TAH - TABCORP HOLDINGS LTD FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
24-Feb-2023	21-Mar-2023	Interim	\$0.0130	1,020	\$0.00	\$13.26	\$13.26	\$5.68
31-Aug-2022	23-Sep-2022	Final	\$0.0650	1,020	\$0.00	\$66.30	\$66.30	\$28.41
Sub Total					\$0.00	\$79.56	\$79.56	\$34.09

TCL - TRANSURBAN GROUP STAPLED (FULLY PAID ORDINARY/UNITS STAPLED SECURITIES)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
29-Dec-2022	13-Feb-2023	Interim	\$0.2650	430	\$113.95	\$0.00	\$113.95	\$0.00
29-Jun-2022	23-Aug-2022	Final	\$0.2600	430	\$102.47	\$9.33	\$111.80	\$4.00
Sub Total					\$216.42	\$9.33	\$225.75	\$4.00

Interest & Estimated Dividend Summary



1 JULY 2022 - 30 JUNE 2023

TLC - THE LOTTERY CORP FPO (ORDINARY FULLY PAID)								
Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
01-Mar-2023	23-Mar-2023	Interim	\$0.0900	1,020	\$0.00	\$91.80	\$91.80	\$39.34
Sub Total					\$0.00	\$91.80	\$91.80	\$39.34

TLS - TELSTRA GROUP FPO (ORDINARY FULLY PAID)								
Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
01-Mar-2023	31-Mar-2023	Interim	\$0.0850	2,760	\$0.00	\$234.60	\$234.60	\$100.54
24-Aug-2022	21-Sep-2022	Final	\$0.0850	2,760	\$0.00	\$234.60	\$234.60	\$100.54
Sub Total					\$0.00	\$469.20	\$469.20	\$201.08

WDS - WOODSIDE ENERGY FPO (ORDINARY FULLY PAID)								
Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
08-Mar-2023	05-Apr-2023	Final	\$2.1544	91	\$0.00	\$196.05	\$196.05	\$84.02
08-Sep-2022	06-Oct-2022	Interim	\$1.5995	91	\$0.00	\$145.56	\$145.56	\$62.38
Sub Total					\$0.00	\$341.61	\$341.61	\$146.40

WES - WESFARMERS LIMITED FPO (ORDINARY FULLY PAID)								
Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
20-Feb-2023	28-Mar-2023	Interim	\$0.8800	114	\$0.00	\$100.32	\$100.32	\$42.99
31-Aug-2022	06-Oct-2022	Final	\$1.0000	114	\$0.00	\$114.00	\$114.00	\$48.86
Sub Total					\$0.00	\$214.32	\$214.32	\$91.85

WOW - WOOLWORTHS GROUP LTD FPO (ORDINARY FULLY PAID)								
Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
02-Mar-2023	13-Apr-2023	Interim	\$0.4600	335	\$0.00	\$154.10	\$154.10	\$66.04
31-Aug-2022	27-Sep-2022	Final	\$0.5300	335	\$0.00	\$177.55	\$177.55	\$76.09
Sub Total					\$0.00	\$331.65	\$331.65	\$142.13
TOTAL					\$964.00	\$12,027.08	\$12,991.07	\$5,154.46

ESTIMATED INTEREST RECEIVED

There are no transactions on this account.

TOTAL	\$0.00
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INTEREST INCOME SUMMARY

Account	Interest
CDIA - 18465855	\$182.82
TOTAL	\$182.82

Interest & Estimated Dividend Summary



1 JULY 2022 - 30 JUNE 2023

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Interest & Estimated Dividend Summary



1 JULY 2022 - 30 JUNE 2023

GLOSSARY

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



Australian Government
Australian Taxation Office

Agent SMSF AUSTRALIA PTY LTD
Client THE TRUSTEE FOR MG & JH
SUPERANNUATION FUND
ABN 68 689 759 783
TFN 966 231 638

Activity statement 004

Date generated	07 August 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

0 results found - from **07 August 2021** to **07 August 2023** sorted by **processed date** ordered **newest to oldest**



Australian Government
Australian Taxation Office

Agent SMSF AUSTRALIA PTY LTD
Client THE TRUSTEE FOR MG & JH
SUPERANNUATION FUND
ABN 68 689 759 783
TFN 966 231 638

Income tax 002

Date generated	07 August 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

4 results found - from **07 August 2021** to **07 August 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
18 Nov 2022	23 Nov 2022	EFT refund for Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$2,903.92		\$0.00
18 Nov 2022	18 Nov 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22		\$2,903.92	\$2,903.92 CR
26 Nov 2021	1 Dec 2021	EFT refund for Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$1,662.06		\$0.00
26 Nov 2021	26 Nov 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21		\$1,662.06	\$1,662.06 CR



Emily Cooper <emily@smsfaustralia.com>

New submission from Contact Us Gold Coast

justin.hetherington@bigpond.com <justin.hetherington@bigpond.com>
To: Emily Cooper <emily@smsfaustralia.com>

21 July 2023 at 10:35

Hi Emily,

Thanks

We allocated these funds across to our SMSF to make up for the \$200K we lost with the WPG investment in our Super.

Concessional Contribution

Mandy - \$27,500

Justin - \$27,500

Non Concessional Contribution

Mandy - \$77,883.35

Justin - \$77,883.35

Invoice 2335 – for SMSF Tax and Audit.

Cheers

justin

[Quoted text hidden]

 **Invoice INV-2335 SMSF.pdf**
69K



Emily Cooper <emily@smsfaustralia.com>

New submission from Contact Us Gold Coast

justin.hetherington@bigpond.com <justin.hetherington@bigpond.com>
To: Emily Cooper <emily@smsfaustralia.com>

24 July 2023 at 08:31

Hi Emily,

Attached share certificate.

WPG is \$0 (retain how it is a capital loss). – There is still some legal letters going around but I expect nothing from them.

[Quoted text hidden]

 **Share Certificate WPG.pdf**
20K



Your account confirmation as at 04 July 2023

Thank you for banking with us. Here is a quick summary of some of the important features of your Account.

If you have any questions or need more information please go to [netbank.com.au](https://www.netbank.com.au), call **13 2221** or visit any branch.

Account details

Account type	Commonwealth Direct Investment Account
BSB	067-167
Account number	1846 5855
BIC/SWIFT Code	CTBAAU2S
Account holder(s)	MG & JH SUPER PTY LTD ITF MG & JH SUPERA NNUATION
Start date	22/09/2015
Method of operation	Any account holder can operate on the account.
TFN/ABN/Exemption quoted	Yes
Features	The Commonwealth Direct Investment Account is the preferred cash account for SMSF customers. - Enjoy discounted brokerage when you link your CDIA to a CommSec Trading Account. - Manage your investments, with full access to your funds through NetBank and the CommBank app.

Credit interest

These are the current interest rates that apply to your account however these are subject to change.

Balance	Standard credit interest rate
\$0.00 - \$9,999.99	0.35% p.a.
\$10,000.00 and over	3.00% p.a.

When is interest paid? We pay interest monthly.
Your next interest payment date is on 01 August 2023.

Fees

This section shows some of the fees and charges that apply to your account. For more information on other fees and charges that may apply, please see the Terms and Conditions of your account.

Type of fee	Standard fee
Account Fee	Free
CBA ATM cash withdrawals in Australia	Free
CBA ATM transfers in Australia	Free
EFTPOS in Australia	Free
NetBank transfers and BPAY	Free
Electronic credits	Free

Details for your account cont...

Type of fee	Standard fee
Business Debit Card credit option	Free
Self service phone withdrawals	Free
Direct debits or periodical payments (excluding NetBank)	Free
Staff assisted withdrawals	Free
Over the counter deposit	Free
Cheques written	Free
Cheque deposit	Free
Deposits via the quick deposit box or quick cash envelope	Free
Cheque deposits in quick deposits box	Free

Statements

Delivery method Online

Statement frequency Half yearly

Important information: This information is correct as at the date above, however is subject to change and should be read in conjunction with the Terms and Conditions of your account.

1/6/2023	\$23.74 Credit Interest	\$10,863.66
16/5/2023	\$0.58 Direct Credit 458106 ONEMARKET LTD AUM23/00828794	\$10,839.92
1/5/2023	\$21.43 Credit Interest	\$10,839.34
28/4/2023	\$89.59 Direct Credit 463135 Rural Funds RFF S00100293455	\$10,817.91
13/4/2023	\$154.10 Direct Credit 516612 WOW DIV 001294379446	\$10,728.32
6/4/2023	\$31.80 Direct Credit 208379 G8 EDUCATION DIV 001294759609	\$10,574.22
5/4/2023	\$196.05 Direct Credit 458106 WOODSIDE FIN22/00944594	\$10,542.42
3/4/2023	\$58.28 Direct Credit 489275 IFL DIVIDEND S00100293455	\$10,346.37
1/4/2023	\$82.53 Credit Interest	\$10,288.09
31/3/2023	\$234.60 Direct Credit 629786 TLS ITM DIV 001293193695	\$10,205.56
30/3/2023	\$41.04 Direct Credit 458106 COLES GROUP LTD INT23/01125992	\$9,970.96
30/3/2023	\$688.64 Direct Credit 458106 BHP GROUP DIV AI387/00442093	\$9,929.92
30/3/2023	\$493.50 Direct Credit 401507 CBA DIV 001291521475	\$9,241.28
28/3/2023	\$100.32 Direct Credit 362548 WESFARMERS LTD INT23/01075982	\$8,747.78
27/3/2023	-\$190,522.67 Direct Debit 062934 COMMSEC SECURITI COMMSEC	\$8,647.46
23/3/2023	\$91.80 Direct Credit 302169 TLC DIV 001293629622	\$199,170.13
23/3/2023	\$76.14 Direct Credit 325872 IAG DIVIDEND PYT INT23/01384585	\$199,078.33
22/3/2023	\$88.20 Direct Credit 140504 SONIC HEALTHCARE INT23/00848860	\$199,002.19
22/3/2023	\$87,825.69 Direct Credit 301500 Super Payments	\$198,913.99
22/3/2023	\$99,174.57 Direct Credit 301500 Super Payments	\$111,088.30
21/3/2023	\$13.26 Direct Credit 071224 TAH DIV 001291758874	\$11,913.73
21/3/2023	\$92.50 Direct Credit 326860 ALTIUM LIMITED MAR23/00812248	\$11,900.47
20/3/2023	\$47.91 Direct Credit 624300 EDV DIV 001291005213	\$11,807.97
10/3/2023	\$1,591.10 Direct Credit 255730 Argo Investments S00100293455	\$11,760.06
8/3/2023	\$17.15 Direct Credit 612445 LLC DIST INT23/00835709	\$10,168.96
1/3/2023	\$3.10 Credit Interest	\$10,151.81
28/2/2023	\$109.20 Direct Credit 480318 MGR DST 001289706078	\$10,148.71
24/2/2023	\$1,427.03 Direct Credit 302980 AFI DIV PAYMENT FEB23/00848152	\$10,039.51
13/2/2023	\$113.95 Direct Credit 396297 TCL DISTRIBUTION AUI23/00861780	\$8,612.48
31/1/2023	\$89.59 Direct Credit 463135 Rural Funds RFF S00100293455	\$8,498.53
23/12/2022	\$1.25 Direct Credit 458106 ONEMARKET LTD AUD22/00828819	\$8,408.94
14/12/2022	\$488.28 Direct Credit 531543 NAB FINAL DIV DV232/00600086	\$8,407.69
23/11/2022	\$2,903.92 Direct Credit 012721 ATO ATO005000017339152	\$7,919.41
3/11/2022	-\$2,915.00 Transfer to other Bank NetBank SMSF Tax and Audit	\$5,015.49
1/11/2022	\$11.55 Credit Interest	\$7,930.49
31/10/2022	\$89.59 Direct Credit 463135 Rural Funds RFF S00100293455	\$7,918.94
7/10/2022	-\$36,301.69 Direct Debit 062934 COMMSEC SECURITI COMMSEC	\$7,829.35
7/10/2022	\$15.90 Direct Credit 208379 G8 EDUCATION DIV 001284356393	\$44,131.04
6/10/2022	\$145.56 Direct Credit 458106 WOODSIDE INT22/00925500	\$44,115.14
6/10/2022	\$114.00 Direct Credit 362548 WESFARMERS LTD FIN22/01080341	\$43,969.58
1/10/2022	\$23.60 Credit Interest	\$43,855.58
29/9/2022	\$65.49 Direct Credit 489275 IFL DIVIDEND S00100293455	\$43,831.98
29/9/2022	\$493.50 Direct Credit 401507 CBA FNL DIV 001281013301	\$43,766.49
28/9/2022	\$34.20 Direct Credit 458106 COLES GROUP LTD FIN22/01133101	\$43,272.99
27/9/2022	\$96.20 Direct Credit 326860 ALTIUM LIMITED SEP22/00812915	\$43,238.79
27/9/2022	\$177.55 Direct Credit 516612 WOW FNL DIV 001283526091	\$43,142.59
27/9/2022	\$23,766.43 Direct Credit 301500 Super Payments	\$42,965.04
23/9/2022	\$66.30 Direct Credit 071224 TAH FNL DIV 001282699573	\$19,198.61
23/9/2022	\$1,288.68 Direct Credit 458106 BHP GROUP DIV AF386/00451503	\$19,132.31
21/9/2022	\$38.50 Direct Credit 612445 LLC DIST 22REC/00836683	\$17,843.63

21/9/2022	\$45.00 Direct Credit 326860 HEALIUS DIV SEP22/00809177	\$17,805.13
21/9/2022	\$63.45 Direct Credit 325872 IAG DIVIDEND PYT FIN22/01218344	\$17,760.13
21/9/2022	\$126.00 Direct Credit 140504 SONIC HEALTHCARE FIN22/00849513	\$17,696.68
21/9/2022	\$234.60 Direct Credit 629786 TLS FNL DIV 001282222932	\$17,570.68
16/9/2022	\$1,295.91 Direct Credit 255730 Argo Investments S00100293455	\$17,336.08
16/9/2022	\$25.80 Direct Credit 624300 EDV DIV 001283128423	\$16,040.17
1/9/2022	\$9.97 Credit Interest	\$16,014.37
31/8/2022	\$107.10 Direct Credit 480318 MGR DST 001280359121	\$16,004.40
30/8/2022	\$1,475.32 Direct Credit 302980 AFI DIV PAYMENT AUG22/00548805	\$15,897.30
23/8/2022	\$111.80 Direct Credit 396297 TCL DIV/DIST AUF22/00863270	\$14,421.98
12/8/2022	-\$59.00 ASIC NetBank BPAY 17301 2296072989116 ASIC coy state	\$14,310.18
1/8/2022	\$4.80 Credit Interest	\$14,369.18
29/7/2022	\$89.61 Direct Credit 463135 Rural Funds RFF S00100293455	\$14,364.38
5/7/2022	\$456.98 Direct Credit 531543 NAB INTERIM DIV DV231/01105555	\$14,274.77
1/7/2022	\$2.10 Credit Interest	\$13,817.79



Self-managed super fund trustee declaration

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

Fund name

MG & JH SUPERANNUATION 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 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. 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 and implement and regularly review an investment strategy having regard to all the circumstances of the fund which include, 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 (including benefit payments)
- whether the trustees of the fund should hold insurance cover for one or more members of the fund.

Investment Restrictions

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

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

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

Accepting Contributions and Paying Benefits

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

Administration

I understand that the trustees of the fund must:

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

DECLARATION

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

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

Trustee's or director's name

Justin Paul Hetherington

Trustee or director's signature

 **Date**
27/07/2015

Witness' name (witness must be over 18 years of age)

MICHAEL JOHN LEWIS

Witness' signature

 **Date**
27/07/2015



Self-managed super fund trustee declaration

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

Fund name

MG & JH SUPERANNUATION 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 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. 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 and implement and regularly review an investment strategy having regard to all the circumstances of the fund which include, 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 (including benefit payments)
- whether the trustees of the fund should hold insurance cover for one or more members of the fund.

Investment Restrictions

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

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

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

Accepting Contributions and Paying Benefits

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

Administration

I understand that the trustees of the fund must:

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

DECLARATION

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

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

Trustee's or director's name

Mandy Goudge

Trustee or director's signature

 Date: 27/07/2015

Witness' name (witness must be over 18 years of age)

MICHAEL JOHN LEWIS

Witness' signature

 Date: 27/07/2015

MG & JH SUPERANNUATION FUND

APPLICATION FOR MEMBERSHIP

Full Name: Justin Paul Hetherington

Address: 9 Gleniffer Avenue
Brighton East Vic 3187

Date of Birth: 09/07/1970

I make application to become a member of the MG & JH Superannuation Fund ("The Fund")

*I hereby authorise my current Employer to deduct from my salary such amounts (if any) as are from time to time agreed upon by myself and my employer as contributions to be made by me to the abovementioned Fund.

* The Applicant hereby applies to make contributions to the Fund and agrees to be bound by the Deed and Rules governing the Fund.

Pursuant to the authorisations for the collection of Tax File Numbers ("TFN") contained in the taxation laws, the *Superannuation Industry (Supervision) Act 1993* and the *Privacy Act 1988*, I hereby agree to provide my TFN as follows:

My Tax File Number is: _____
and I hereby authorise the trustees to use this tax file number.

NOMINATION OF BENEFICIARIES (Non Binding)

Whilst I acknowledge the discretion the Trustees have to determine who the benefit is paid to, I hereby nominate the following persons to receive the benefit payable by the Trustees of the fund in the event of my death:

Name and Address	Relationship to member	Proportion of benefit
_____	_____	_____ %
_____	_____	_____ %

Dated this 27th day of July 2015

Signature of Applicant: _____



BINDING DEATH BENEFIT NOMINATION

To the Trustees of the MG & JH Superannuation Fund

I Justin Paul Hetherington,

of 9 Gleniffer Avenue
 Brighton East Vic 3187

as a member of the above fund, direct you to pay my death benefit to the following persons in the proportions as shown:

Name of Beneficiary	Relationship to Me	Percentage of Benefit	Transfer via Lump Sum or Pension
.....
.....
.....
.....

If any of the person nominated above predecease me I direct you to pay the proportion of my death benefit that would have been payable to that person to the following persons in the proportions as shown:

Name of Beneficiary	Relationship to Me	Percentage of Benefit	Transfer via Lump Sum or Pension
.....
.....
.....
.....

I understand that:

1. I can amend or revoke this Nomination at any time by providing a new nomination.
2. Unless amended or revoked earlier, this nomination is binding on the trustees for a period of three (3) years from the date this nomination is signed.

OR

I understand that this nomination will not lapse unless I amend or revoke it.

(cross out whichever is inapplicable)

3. If the total proportion of my benefit nominated above does not equal my entire benefit then I understand that the trustee shall have discretion as to where the remaining proportion of my benefit shall be paid.
4. I understand that if I have not completed this nomination correctly then it may be invalid and that the trustee may then have a discretion as to where my benefit is paid.

I acknowledge that I have been provided with the necessary information to enable me to make an informed nomination and I fully understand the effect of this nomination.

Signed

..... Date:

Witnesses: (This nomination must be signed by 2 witnesses over the age of 18 and not named as beneficiaries)

We declare that:

- * This Nomination was signed by the member in our presence
- * We are aged 18 years or older
- * We are not named as beneficiaries in this nomination.

.....

Name: Name:

Date: Date:

DISCLOSURE STATEMENT

I, Justin Paul Hetherington of 9 Gleniffer Avenue, Brighton East Vic 3187 hereby acknowledge and declare as follows:

1. I am an initial Member of the MG & JH Superannuation Fund (the Fund). I am also a director of the trustee of the Fund.
2. I have not been induced to become a Member and Trustee of the Fund as a result of any representation or statement made by any Members or Trustees of the fund or any other person.
3. I have decided to become a Member and Trustee of the Fund based solely upon my own investigation and inquiries.
4. Having considered the financial strategy, responsibilities, risks, possible gains and benefits, costs of entry and administration, the rules of the Fund and taxation matters, I am satisfied that it is appropriate for me to invest in and become a Member and Trustee of the Fund.
5. I have had and will have access to all documents relating to the Fund including:
 - a. source documents (investments confirmations, invoices and receipts);
 - b. banking records;
 - c. financial strategies;
 - d. financial reports and taxation records;
 - e. minutes of meetings and resolutions of trustees;
 - f. Trust Deed and trust register;
 - g. incoming and outgoing correspondence
6. I am aware that investing money on behalf of myself and others carries significant risks of loss and that the Trustees of the Fund are not professional investors or experts in that field.
7. I have had the opportunity to seek independent financial, legal and taxation advice before making my decision to establish and invest in the Fund.


.....
Justin Paul Hetherington

Date: 27/07/2015.....

DISCLOSURE STATEMENT

I, Mandy Goudge of 9 Gleniffer Avenue, Brighton East Vic 3187 hereby acknowledge and declare as follows:

1. I am an initial Member of the MG & JH Superannuation Fund (the Fund). I am also a director of the trustee of the Fund.
2. I have not been induced to become a Member and Trustee of the Fund as a result of any representation or statement made by any Members or Trustees of the fund or any other person.
3. I have decided to become a Member and Trustee of the Fund based solely upon my own investigation and inquiries.
4. Having considered the financial strategy, responsibilities, risks, possible gains and benefits, costs of entry and administration, the rules of the Fund and taxation matters, I am satisfied that it is appropriate for me to invest in and become a Member and Trustee of the Fund.
5. I have had and will have access to all documents relating to the Fund including:
 - a. source documents (investments confirmations, invoices and receipts);
 - b. banking records;
 - c. financial strategies;
 - d. financial reports and taxation records;
 - e. minutes of meetings and resolutions of trustees;
 - f. Trust Deed and trust register;
 - g. incoming and outgoing correspondence
6. I am aware that investing money on behalf of myself and others carries significant risks of loss and that the Trustees of the Fund are not professional investors or experts in that field.
7. I have had the opportunity to seek independent financial, legal and taxation advice before making my decision to establish and invest in the Fund.


.....
Mandy Goudge

Date: 27/07/2015

NOTICE OF MEMBER'S BENEFITS MG & JH SUPERANNUATION FUND

INTRODUCTION

As a member of the Superannuation Fund, benefits will be accruing for financial security in your retirement. Your rights to receive benefits from the Fund are secured by the Trust Deed held and administered by the Trustees in accordance with the Rules.

CONTRIBUTIONS

You, your employer and any person permitted by the Rules may contribute to the Fund at any time. Each contribution is credited to your Accumulated Benefit. Contributions for a member will vest 100% immediately in favour of the member.

BENEFIT ENTITLEMENTS

Your benefit entitlement will depend on a number of factors including the contributions made to the Fund on your behalf, the Trustees' discretion to vest, rollover payments and net investment earnings and from which is deducted any benefit payments, costs and insurance costs. Expenses will usually be allocated at least annually proportionally among Member' balances but the Trustees are empowered to allocate expenses disproportionately if there is good reason.

The Fund is conducted as an accumulation fund (under superannuation law called "an accumulation interest") where Benefits accumulate in distinct accounts for Members out of which a lump sum, a pension, or an annuity may be paid.

The Deed specifies when entitlements to Benefits arise. This will usually be on retirement, attaining a specified age, death or total and permanent disability. You may be entitled to a benefit upon attaining your preservation age even though you may continue in employment.

Benefits are payable as follows:

* **Retirement**

On retirement and as permitted by the Regulator, you are entitled to:

1. an account based pension which provides a minimum payout set by the Regulator and paid out of the Member's Accumulated Benefit;
2. a non-account based pension calculated and paid in accordance with the Relevant Requirements out of the Member's Accumulated Benefit;
3. A lump sum paid out of the Member's Accumulated Benefit;
4. an annuity which meets the Regulator's requirements purchased out of the Member's Accumulated Benefit;

* **Attaining Preservation Age**

Upon attaining your Preservation Age, and as permitted by the Regulator, you are entitled to a non-commutable transition to retirement income stream calculated and paid in accordance with the Relevant Requirements out of the Member's Accumulated Benefit.

* **Permanent Disablement**

If you cease employment on the grounds of Permanent Disablement, the benefits are the same as those payable on retirement. The benefit will include the amount received by the Trustees from a policy of insurance (if any) as a result of your Permanent Disablement.

* **Temporary Disablement**

If you are in employment and the Trustee has taken out a policy of insurance and you qualify as being Temporary Disabled with the meaning of that policy, then you will be entitled to the amount payable under that policy as an income benefit.

* **Death**

In the event of your death, the Trustees shall pay the full amount standing to the credit of your Accumulated Benefit and any other entitlements to your Dependents or Estate as either a lump sum or as a pension. The benefit may include the amount received by the Trustees under an insurance policy (if any) as a result of your death.

* **Early Retirement from Employment**

The benefit payable on retirement from employment in circumstances other than as a result of Retirement (as defined in the Relevant Requirements) Death or Permanent Disablement is the full amount standing to the credit of your Accumulated Benefit and any entitlement out of the reserves, if any.

* **Unrestricted Non-Preserved Benefits**

You may withdraw any amount of your Unrestricted Non-Preserved Benefits in the Fund by giving notice to the Trustees.

* **Terminal Illness**

You may also receive a benefit payment from the fund if you are suffering a terminal illness.

OTHER INFORMATION

Preservation

Government preservation rules generally require certain superannuation benefits to be held within the Superannuation system until your retirement or until Death or Permanent Disablement or if you permanently emigrate overseas.

You may transfer your benefits to another approved Superannuation Fund, approved Deposit Fund or Deferred Annuity.

Trustee

The Trust Deed sets out procedures for the appointment and removal of Trustees and the powers and duties of the Trustee. As a member of the Fund, you will be required to be a Trustee or a director of a company that acts as the Trustee of the Fund. If you are removed or resign as a Trustee or a director of a corporate trustee, you cannot remain as a Member of the Fund.

Death Benefit

You are able to nominate which of your Dependents (as defined) are to receive your superannuation entitlements in the event of your death. When applying for membership of the Fund you were offered the choice of a Nomination binding on the Fund Trustees or a Non Binding Nomination. You should consider carefully the type of Nomination you make.

Unclaimed Benefits

In the event that the Trustee is unable to contact you and you are entitled to benefit payment the Trustees will either rollover your entitlements to an Eligible Rollover Fund (if appropriate) or transfer the benefit to unclaimed monies.

Product Disclosure Statement (PDS)

Under the Corporations Act Superannuation Funds are required to provide a new members with a PDS. SMSF's are able to claim an exemption to this requirement where the trustees think that the new member has access to, and knows they have access to, ALL the information that would be required to be included in a PDS. The Trustees will need to decide if they are required to provide a PDS to you and if they decide that a PDS is required then it will be attached to this New Member Benefit Statement.

Availability of Other Information

Other information is available upon request from the Contact Person.

Contact Details

Inquiries regarding your benefit entitlements in the Fund should be directed to:

Name of Fund:	MG & JH Superannuation Fund
Address:	9 Gleniffer Avenue Brighton East Vic 3187
Contact Person	Justin Paul Hetherington

A Product Disclosure Statement is attached to this Notice and should be read in conjunction with this Notice (cross out if inapplicable)

**PRODUCT DISCLOSURE STATEMENT
COVERSHEET
MG & JH SUPERANNUATION FUND**

Member Name:

Member Address:

Notice Date:

I have read and understood this Product Disclosure Statement prior to signing my Membership Application and/or Member's Consent to Amendment of Deed:-

Signature:

Name:

Date:

Please ensure that the following document is attached to this coversheet:-

Product Disclosure Statement comprising 5 pages

Most Recent Financial Statement for Fund <delete if this is for a new fund>

PRODUCT DISCLOSURE STATEMENT

MG & JH SUPERANNUATION FUND

This Product Disclosure Statement (PDS) may be required by Part 7.9 of the *Corporations Act 2001* to be given to superannuation fund Members being issued with an interest in this Superannuation Fund (the "Fund") for the first time. An interest in this Fund includes the acceptance of your Membership application and may also include when you commence a pension.

This PDS applies only for so long as the Fund remains a self-managed superannuation fund (SMSF), pursuant to the *Superannuation Industry (Supervision) Act 1993*.

Much of the information required to be provided in a PDS for a SMSF will fall into one of the following categories:

Information which you already have such as your address and contact details for the Fund.

Information which due to your duties and responsibilities as an individual trustee or as a director of a corporate trustee of the Fund you should know prior to becoming a trustee or director of a corporate trustee such as the governing rules of the Fund.

Where the Fund is newly established, information which has not come into existence at the date this PDS was issued such as fees and charges, investment strategy and returns, etc.

In particular, this PDS must be read in conjunction with the information contained in:

the Notice of Member's Benefits; and

the Statement of Advice provided by your fund advisor or administrator, if any.

It is important to note that this information relates to your Membership of the Fund, not to your obligations as a individual trustee or director of a corporate trustee of the Fund. You must decide whether or not you wish to take on the responsibility of trusteeship of a SMSF. However, you cannot be a Member of a SMSF without also being an individual trustee or director of a corporate trustee of the Fund. As such, a reference to "Trustee(s)" in this Statement is a reference to you and your fellow individual trustee(s) or director(s) of a corporate trustee. You should separately familiarise yourself with your trustee duties.

Pursuant to Section 1013D of the *Corporations Act 2001* the following information is provided to you:

Name and Contact Details of the Product Issuer

The Fund is the issuer of this PDS. The Fund's contact details are determined by the Trustee(s). This will either be your own address or an address to which you have previously agreed.

Benefits

The benefits available to you are set out in the Fund's trust deed. As a Member of a SMSF, with the agreement of the Trustee(s), you can choose any form or combination of retirement benefits legally available and permitted to be provided by a SMSF.

Unless you elect otherwise, your primary form of retirement benefit is a "pension", as defined in the *Superannuation Industry (Supervision) Regulations 1994*. However, at the time you wish to take your benefits, you may elect in writing to choose a lump sum benefit. Other benefits potentially available to you include death benefits, total and permanent disablement benefits and total and temporary disablement benefits.

Once you have "retired", you will be entitled to your superannuation benefits. Any decision or election should be in writing but if legally permitted, it may be verbal. It should be noted that the timing and types of superannuation benefits you may be entitled to take is the subject of regular legislative change. As such, you should check what options are available to you, at the time you are ready to start taking your benefits.

There may be significant taxation and other implications, should you choose to take your retirement benefits in one form or another. The area of benefits design is a complex, but critical area to ensuring the value of your superannuation savings are maximised. As such, it is strongly recommended that you seek professional advice, prior to taking any benefits.

Nominating Beneficiaries

You may make two different types of nominations in relation to the payment of your benefits upon your death. The nominations are contained in your Application for Membership to the Fund. There are restrictions on whom you can nominate as a beneficiary to receive a benefit upon your death.

The first type of nomination is not binding on the Trustee(s) and may be open to challenge by any potential beneficiaries. Nevertheless, the Trustee(s) must give this nomination serious consideration and would require good reasons not to distribute in accordance with these wishes. However, it is possible that a person may receive a benefit that you might not otherwise have wanted them to receive.

The second type of nomination is called a Binding Nomination. You should be aware that the trustee cannot deviate from the terms of a valid, binding nomination, even if the consequences of complying with it would result in higher tax than might be possible via other avenues, or where you have changed your mind about the beneficiaries or the amounts they should receive.

It is important that you seek professional advice prior to submitting either type of Nomination.

Risks

This SMSF is an accumulation fund (under superannuation law called "an accumulation interest"). This means that amounts (including contributions, transfers and rollovers and accumulated earnings) are invested as you and your co-trustees (or director(s) of a corporate trustee) see fit.

Depending upon the investment decisions which the Trustee(s) make over time, you will either accumulate investment gains (including capital and income gains) or accumulate investment losses. In some years, gains may arise and in other years, losses may arise. This will affect the balance of your Member's "Accumulated Benefit". As a trustee, you have both the responsibility for and control over the manner in which the Fund's investments are made and, as such, you control the risks associated with the Fund's investments.

Amounts Payable and Fund Expenses

As a trustee of the SMSF, you and the other trustees control any amounts which might be payable for the issue of your Membership in the Fund. Costs and expenses of the Fund may either be shared equitably among Members by way of deduction from their accounts or, where the expense relates to identifiable Members only, from those Members' accounts.

Commissions

As a trustee of the SMSF, you and your trustees control any appointments of financial professionals and investments into products which might include commissions.

Dispute Resolution

There are no formal dispute resolutions mechanisms available to Members. In the event of dispute it is expected that the Founder of the Fund will exercise the discretions available under the terms of the deed to remove and replace Trustee(s). If you are removed as a trustee you also cease to be a Member of the Fund. As a trustee, it is reasonable to presume that you have made yourself aware of the contents of the trust deed. As such, pursuant to Section 1013F of the *Corporations Act 2001* detailed information concerning the role of the Founder under the deed are not included in this PDS.

Taxation Implications

All superannuation funds in the accumulation phase pay 15% tax on their net taxable incomes. Net taxable income includes assessable contributions, plus investment earnings, less deductible expenses. Other rebates and credits, such as franking rebates and imputations credits may reduce the amount of tax which a superannuation fund must pay. Net taxable capital gains of a superannuation fund are taxed at 10%.

Each year, the Trustee(s) will make a determination as to how these taxes are to be deducted from an individual Members account. The Trustee(s) is required to determine this in an equitable manner, as between the Members.

The income and capital gains of a superannuation fund which is paying a benefit after you reach age 60 years will be exempt from tax. Where contributions are in excess of the amount receivable by the Fund for the purposes of concessional tax treatment, the tax liability will be levied on the Member for whom the excessive contribution was made. The Fund will be permitted to release money to pay that liability.

The rules regarding personal taxation of superannuation benefits can depend on the type of benefit being paid and when you receive it and are not addressed in this document. It is strongly advised that you seek professional advice regarding the taxation of your personal superannuation benefits and the options available to you.

Insurance

There is no obligation for the Trustee(s) of the Fund to take out life or other insurances on your behalf. However, there is nothing to prevent you as a trustee making such application. As noted above, benefits can be paid out in similar circumstances to normal insurable events (death, total and permanent disablement, total and temporary disablement), however where the Fund has not undertaken insurance on your behalf, any payments will be limited to the value of your Members' "Accumulated Benefit".

Alternative Types of Superannuation Funds

You should be aware that there are a number of alternative forms of superannuation available to you, each of which have different characteristics. You should consider your own situation carefully prior to becoming a Member of one form of superannuation fund or another, and should seriously consider seeking advice from an authorised representative of an Australian financial services licensee.

Public Offer Superannuation Funds

These funds are managed by a trustee on your behalf. You may have a choice of broad "categories" for investment, such as conservative, balanced, growth, etc., where you have no control over the actual investments which are undertaken by the fund (and, depending upon their reporting, you may never know what those assets are). Certain other funds allow Members (usually only through a financial planner) to select individual investments from a menu of options. An example might be a list of 50 managed funds and shares in the top 200 ASX listed companies. Typically, you will only receive written reports on your share of the fund's performance annually in your Member statement, although you may be able to access interim performance results for the fund (e.g. via a website). Fees will usually be charged on entry and exit from these funds. There will also be contribution fees, administration fees, category switching fees (often only after a certain number of free annual switches) and asset management fees. Some of these fees may be charged as a percentage of your account balance. Many public offer funds will include a commission payable to the advisor who recommends the fund to you. In most cases, the more investment choices you have, the higher the overall level of fees the fund charges. Typically, you can also purchase insurance (life, total and permanent disablement and sometimes total and temporary disablement). Furthermore, public offer funds may restrict the types of benefits which are payable upon your death or retirement (e.g. they may not pay certain types of pensions, or may require you to transfer to another sub-category within their fund before paying pensions).

Industry Superannuation Funds

These funds are managed by a trustee on your behalf. In the past, these funds have only been open to Members of a certain union or industry, however many are now accepting Membership from other parties. You may not have a choice of "categories" for investment in these funds, although many now offer similar choices of categories to public offer funds, such as conservative, balanced, growth, etc. Once again, you have no control over the actual investments which are undertaken by the fund (and, depending upon their reporting, you may never know what those assets are). Typically, you will only receive reports on your share of the fund's performance annually in your Member statement, although you may be able to access interim performance results for the fund (e.g. via a website). Where categories are available, there will normally be restrictions on the frequency with which you can change between categories. Fees will usually be charged on entry and exit from these funds. There may also be contribution fees, administration fees, category switching fees (often only after a certain number of free annual switches) and asset management fees. Some of these fees may be charged as a percentage of your account balance. Industry funds do not normally pay commissions to advisors who recommend the fund to you. Typically, a certain level of "group" insurance (life, total and permanent disablement and sometimes total and temporary disablement) will be provided by industry funds without medical requirements. Additional insurance can be acquired with medical examination. Industry funds may restrict the types of benefits which are payable upon your death or retirement (e.g. they may not pay certain types of pensions, or may require you to transfer to another sub-category within their fund before paying pensions).

Small APRA Funds

These funds are similar to SMSF'S, except that they have an independent trustee. The independent trustee must be an "approved" trustee. Typically, these are large public trustee corporations. They will charge fees for their services and all decisions as to investments, benefit payments and the like must be approved by them. They will normally control the fund's cheque book and appoint the accountants and auditors of the fund. They are normally only chosen when a Member wishes to have investment flexibility similar to that of a SMSF, but for one reason or another, they cannot be a trustee of their own fund (e.g. because they are an undischarged bankrupt and therefore a 'disqualified' person, or because the trustees are leaving Australia for more than two years, which can have adverse tax consequences). Because of the expense of the approved trustee services, these funds are only used in a very limited number of cases.

There are two other types of superannuation fund - employer-sponsored superannuation funds and public sector superannuation schemes - which are not discussed here, as they are not a type of fund which a Member can typically "choose" to join. Your employer may as part of "Super Choice" offer such a Fund which is established by the Employer to which your superannuation contributions are made.

Other Information

The first duty of a Trustee is to familiarise themselves with the terms of and their duties under the trust. Pursuant to Section 17A of the *Superannuation Industry (Supervision) Act 1993* all Members of SMSF's must be trustees or directors of the Fund's corporate trustee.

This PDS addresses issues relating to your proposed Membership of the Fund, not issues which arise in relation to your duties and liabilities as a trustee of the Fund. As a trustee, it is your responsibility to separately familiarise yourself with those duties and liabilities and to be actively involved in the operation of the Fund. As this is a legal obligation, it is reasonable to presume that you have done so. As such, pursuant to Section 1013F of the *Corporations Act 2001* detailed information concerning other matters pertaining to the operation of the Fund are not included in this PDS.

Other Documents Forming Part of This PDS, For Funds Other Than New Funds

Where the Fund is a pre-existing fund and you are joining as a Member, or where you are an existing Member and are commencing to take your benefit in the form of a pension, you will find the following documents annexed to this PDS:

The Fund's investment strategy; and
The last financial statements prepared in respect of the Fund.

These documents form part of this PDS for funds other than newly established funds. If you have not yet received a copy of these documents, you should not sign this PDS until you have received them.

MG & JH SUPERANNUATION FUND

APPLICATION FOR MEMBERSHIP

Full Name: Mandy Goudge

Address: 9 Gleniffer Avenue
Brighton East Vic 3187

Date of Birth: 17/01/1970

I make application to become a member of the MG & JH Superannuation Fund ("The Fund")

*I hereby authorise my current Employer to deduct from my salary such amounts (if any) as are from time to time agreed upon by myself and my employer as contributions to be made by me to the abovementioned Fund.

* The Applicant hereby applies to make contributions to the Fund and agrees to be bound by the Deed and Rules governing the Fund.

Pursuant to the authorisations for the collection of Tax File Numbers ("TFN") contained in the taxation laws, the *Superannuation Industry (Supervision) Act 1993* and the *Privacy Act 1988*, I hereby agree to provide my TFN as follows:

My Tax File Number is: _____
and I hereby authorise the trustees to use this tax file number.

NOMINATION OF BENEFICIARIES (Non Binding)

Whilst I acknowledge the discretion the Trustees have to determine who the benefit is paid to, I hereby nominate the following persons to receive the benefit payable by the Trustees of the fund in the event of my death:

Name and Address	Relationship to member	Proportion of benefit
_____	_____	_____ %
_____	_____	_____ %

Dated this 27th day of July 2015

Signature of Applicant: _____



* Delete this clause if inapplicable

BINDING DEATH BENEFIT NOMINATION

To the Trustees of the MG & JH Superannuation Fund

I Mandy Goudge,

of 9 Gleniffer Avenue
 Brighton East Vic 3187

as a member of the above fund, direct you to pay my death benefit to the following persons in the proportions as shown:

Name of Beneficiary	Relationship to Me	Percentage of Benefit	Transfer via Lump Sum or Pension
.....
.....
.....
.....

If any of the person nominated above predecease me I direct you to pay the proportion of my death benefit that would have been payable to that person to the following persons in the proportions as shown:

Name of Beneficiary	Relationship to Me	Percentage of Benefit	Transfer via Lump Sum or Pension
.....
.....
.....
.....

I understand that:

1. I can amend or revoke this Nomination at any time by providing a new nomination.
2. Unless amended or revoked earlier, this nomination is binding on the trustees for a period of three (3) years from the date this nomination is signed.

OR

I understand that this nomination will not lapse unless I amend or revoke it.

(cross out whichever is inapplicable)

3. If the total proportion of my benefit nominated above does not equal my entire benefit then I understand that the trustee shall have discretion as to where the remaining proportion of my benefit shall be paid.
4. I understand that if I have not completed this nomination correctly then it may be invalid and that the trustee may then have a discretion as to where my benefit is paid.

I acknowledge that I have been provided with the necessary information to enable me to make an informed nomination and I fully understand the effect of this nomination.

Signed

..... Date:

Witnesses: (This nomination must be signed by 2 witnesses over the age of 18 and not named as beneficiaries)

We declare that:

- * This Nomination was signed by the member in our presence
- * We are aged 18 years or older
- * We are not named as beneficiaries in this nomination.

.....

Name: Name:

Date: Date:

**ASIC**

Australian Securities & Investments Commission

Forms Manager

Registered Agents

Company: MG & JH SUPER PTY LTD ACN 607 298 911**Company details**

Date company registered 27-07-2015
 Company next review date 27-07-2023
 Company type Australian Proprietary Company
 Company status Registered
 Home unit company No
 Superannuation trustee company Yes
 Non profit company No

Registered office

9 KINGFISHER CRESCENT , BURLEIGH WATERS QLD 4220

Future address

C/- SMSF AUSTRALIA, UNIT 8 , 435-439 FULLARTON ROAD , HIGHGATE SA 5063 Start date: 11-05-2023

Principal place of business

9 KINGFISHER CRESCENT , BURLEIGH WATERS QLD 4220

Officeholders

GOUDGE, MANDY

Born 17-01-1970 at GEELONG VIC

9 KINGFISHER CRESCENT , BURLEIGH WATERS QLD 4220

Office(s) held: Director, appointed 27-07-2015

HETHERINGTON, JUSTIN PAUL

Born 09-07-1970 at MELBOURNE VIC

9 KINGFISHER CRESCENT , BURLEIGH WATERS QLD 4220

Office(s) held: Director, appointed 27-07-2015

Company share structure

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

Members

GOUDGE , MANDY 9 KINGFISHER CRESCENT , BURLEIGH WATERS QLD 4220

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

HETHERINGTON , JUSTIN PAUL 9 KINGFISHER CRESCENT , BURLEIGH WATERS QLD 4220

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

Document history

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

Received	Number	Form	Description	Status
04-05-2023	7ECD56337	484	CHANGE TO COMPANY DETAILS	Processed - awaiting imaging
05-08-2020	7EAZ20259	484	CHANGE TO COMPANY DETAILS	Processed and imaged
27-07-2015	2E2197971	201	APPLICATION FOR INCORPORATION (DIVN 1)	Processed and imaged

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**MG & JH SUPERANNUATION
FUND**



TRUST DEED



www.accesslawgroup.com.au

THIS DEED POLL is made on the 27th day of July 2015

BY: MG & JH Super Pty Ltd ACN 607 298 911 of
9 Gleniffer Avenue
Brighton East Vic 3187

hereby known as "the Trustee"

WHEREAS:

- A. The Trustee has decided to establish an indefinitely continuing superannuation plan to be known as the MG & JH Superannuation Fund (the "Fund").
- B. The Trustee has agreed to act as the first Trustee of the Fund.
- C. The primary purpose of the Fund is to provide old age pensions to the Members.

NOW THIS DEED WITNESSES as follows:

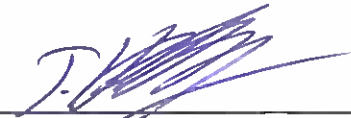
- 1. a. The Trustees include the Trustees for the time being of this Deed.
b. The Rules means the Rules set forth in the attachments hereto as amended from time to time as therein provided.
- 2. The Fund shall come into operation on the date of signing this deed.
- 3. The assets of the Fund shall be vested in the Trustee upon trust to apply the same in the manner set forth in the Rules. The Trustees shall manage and administer the Fund in all respects according to the Rules.
- 4. The power of appointing new Trustees shall be as provided in and subject to the Rules and the Trustees may be appointed or removed in the manner provided for in the Rules.
- 5. The provisions of this Deed may be amended in the manner set out in the Rules.
- 6. This Deed and the Rules shall be governed by and construed in accordance with the law of Victoria

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

Signed for and on behalf of)
MG & JH Super Pty Ltd)
ACN 607 298 911)
in accordance with section 127 of the)
Corporations Act 2001)



Mandy Gbudge - director)



Justin Paul Hetherington - director)

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THE RULES

RULE 1 DEFINITIONS & INTERPRETATIONS

DEFINITIONS

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

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

- 1.1.28 **QROPS Requirements** means any requirements under laws relating to superannuation funds that the Fund must satisfy to be a qualified recognised overseas pension scheme under s169 of the Finance Act 2004 (United Kingdom).
- 1.1.29 **Recognised Transfer Amount** means the amount transferred to the Fund or a previous superannuation arrangement in respect of a Member as a recognised transfer under section 169 of the Finance Act 2004 (United Kingdom).
- 1.1.30 **Regulated Superannuation Fund** means a fund where the Trustees have caused to be made the necessary election to be such a fund as required by the Regulations.
- 1.1.31 **Regulations** means the obligations imposed upon the Fund by the *Income Tax Assessment Act 1936*, the *Income Tax Assessment Act 1997*, the *Superannuation Industry (Supervision) Act 1993*, the *Superannuation Industry (Supervision) Regulations*, the Superannuation Splitting Law, any amending or replacement legislation and any other present or future relevant legislation, regulation, rulings and explanatory notes published with the approval or knowledge of the Regulator and includes the *Finance Act 2004 (UK)* and regulations made by the Board of Inland Revenue of the United Kingdom (“the **UK Regulations**”), which the Fund must satisfy in order for the Fund to:
- 1.1.31.1 qualify as a Complying Superannuation Fund;
 - 1.1.31.2 remain entitled to concessional tax treatment;
 - 1.1.31.3 provide an income stream which is to be an Asset Test Exempt Pension;
 - 1.1.31.4 satisfy QROPS Requirements;
 - 1.1.31.5 comply with the law.
- 1.1.32 **Regulator** means, as the case may require one or more of the Federal Commissioner of Taxation, the Australian Prudential Regulation Authority, the Australian Securities and Investments Commission, the Department of Human Services or any other authority or government regulatory body who may be involved with the regulation of superannuation, taxation or financial products and in respect of Recognised Transfer Amounts means the Board of Inland Revenue and HM Revenue & Customs of the United Kingdom.
- 1.1.33 **Reserve Accounts** means any of the accounts that may be established by the Trustees to which is credited amounts that the Trustees determine to credit to the account and to which are debited amounts that the Trustees determine to allocate to the Members in accordance with these Rules.
- 1.1.34 **Retires** means ceasing Gainful Employment and **Retirement** shall have a corresponding meaning.
- 1.1.35 **Reversionary Pension** means a Pension payable to a Beneficiary who succeeds a Member to the entitlement of the Member's Pension. **Reversionary Pensioner** has corresponding meaning.
- 1.1.36 **Shortfall Component** has the same meaning as that contained in the Superannuation Guarantee (Administration) Act.
- 1.1.37 **Splittable Contributions** has the same meaning as that contained in the Regulations.
- 1.1.38 **Spouse** in relation to a Member means, subject to the Regulations, a person married to the Member or a person who, although not legally married to the Member, lives with the Member or had lived with the Member immediately prior to the Member's death on a genuine domestic basis as a partner of that Member and if there is more than one spouse the Trustees shall determine whether and how the entitlement of a spouse shall be distributed between them or whether one shall be exclusively treated as spouse.
- 1.1.39 **State Trust Law** means whichever of the Trustee Act 1958 (VIC), the Trustee Act 1925 (NSW), the Trustees Act 1962 (WA), the Trusts Act 1973 (QLD), the Trustee Act 1936 (SA), the Trustee Act 1898 (TAS), the Trustee Act 1925 (ACT) and the Trustee Act (NT) apply to the Fund or any other Commonwealth, State or Territory legislation of like effect that may apply.
- 1.1.40 **Superannuation Splitting Law** means the law dealing with superannuation interests as set out in Part VIII B of the Family Law Act 1975.
- 1.1.41 **Temporary Disability** means physical or mental incapacity that causes the Member to cease Gainful Employment or which otherwise qualifies as temporary disablement (or its equivalent) under the Regulations but which does not qualify as Permanent Disablement. Every question as to Temporary Disablement shall be decided by the Trustees after receipt of any relevant information and reports by such registered medical practitioners approved by the Trustees as they consider appropriate, and having regard to any requirements for Government Approval of the Fund and of any insurer underwriting the Member's Temporary Disability Benefit. The decision of the Trustees shall be conclusive and binding upon all parties concerned.

- 1.1.42 **Trust Deed** means the deed to which these Rules are annexed and any authorised alterations, additions, amendments, modifications or variations due to any amendment or change made to the Regulations or by amending deed or otherwise.
- 1.1.43 **Trustees** means the individual trustees of the Fund or a corporate trustee of the Fund, for the time being, appointed in accordance with these Rules and where the context permits includes the directors of a Constitutional Corporation appointed as Trustee.

INTERPRETATION

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

SEVERANCE

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

RULE 2 ELIGIBILITY, MEMBERSHIP & TRANSFERS

ELIGIBILITY

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

MEMBERSHIP

- 2.2 An Eligible Person may apply for membership to the Trustees in such form or manner acceptable to the Trustees. The Eligible Person may indicate a preference for the type of Benefit to be provided by the Fund but if no

preference is made shall be deemed to have specified a Pension Benefit of such type determined by the Trustees. The Trustees may accept or refuse any such application in their absolute discretion and shall not be required to give any reason for a refusal. The Trustees may admit an Eligible Person as a Member without requiring an application for membership to be completed by that person. If an application from an Eligible Person is accepted by the Trustees, membership commences on the date of acceptance or such earlier or later date as the Trustees determine.

ALTERATION OF MEMBER'S BENEFIT

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

INFORMATION TO MEMBERS

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

COMPLAINTS AND ENQUIRIES

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

TRANSFER FROM ANOTHER FUND

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

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

TRANSFER TO ANOTHER FUND

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

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

TRANSFERS WITHIN THE FUND

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

CESSATION OF MEMBERSHIP

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

CLOSURE OF MEMBERSHIP

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

TRANSFER FROM UK REGISTERED PENSION SCHEMES

- 2.14 Notwithstanding Rule 5, this Rule 2.14 applies to Recognised Transfer Amounts accepted by the Trustees pursuant to Rule 2.7 from a registered pension scheme in the United Kingdom:
- 2.14.1 subject to this Rule, a Member is only entitled to receive a benefit sourced from a Recognised Transfer Amount when the Member is permitted by the UK Regulations;

- 2.14.2 the Trustee must not pay a benefit sourced from a Recognised Transfer Amount to a Member no earlier than would be payable if pension rule 1 of s165 of the Finance Act 2004 (UK) applied;
- 2.14.3 this Rule 2.14 may be amended only if, after the amendment, the Rule would continue to comply with the QROPS Requirements;;
- 2.14.4 a Recognised Transfer Amount may be transferred to an Eligible Fund only in accordance with Rule 2.8 and only where the provisions governing the Eligible Fund contain provisions to the same effect as this Rule 2.14 in respect of a Recognised Transfer Amount;
- 2.14.5 the Trustees must do all necessary things to comply with the QROPS Requirements including but not limited to the Benefits Tax Relief Test and the Pension Age Test.

RULE 3 CONTRIBUTIONS

MEMBER CONTRIBUTIONS

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

EMPLOYER CONTRIBUTIONS

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

OTHER CONTRIBUTIONS

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

PAYMENT OF CONTRIBUTIONS

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

SPLITTABLE CONTRIBUTIONS

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

TAXATION DEDUCTION CLAIMED

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

CONTRIBUTION REPAYMENT OR RELEASE

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

RULE 4 BENEFIT ENTITLEMENT & DETERMINATION

WHEN BENEFIT PAYABLE

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

DISABLEMENT

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

DEATH

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

TERMINAL ILLNESS

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

TERMINATION OF SERVICE

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

TRANSITION TO RETIREMENT PENSION

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

ANCILLARY BENEFIT

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

OTHER CIRCUMSTANCES

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

RULE 5 PAYMENT OF BENEFITS

TYPE OF BENEFIT

- 5.1 Subject to Rule 2.14, the Benefit payable to a Member or a Beneficiary, where permitted by the Regulations, may be paid as:
- 5.1.1 a Lump Sum;
 - 5.1.2 a Pension which may include a lump sum component subject to any applicable limitations imposed by the Regulations;
 - 5.1.3 an Ancillary Benefit;
 - 5.1.4 a Benefit permitted to be provided under the Regulations in such form or manner as is required under the Regulations; or

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

LUMP SUM BENEFIT

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

PENSION BENEFIT

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

Trustees' Discretion

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

No Assignment or Encumbrance

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

Annuities

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

Imputation Credits

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

Asset Test Exempt Pension

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

Reversionary Pension

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

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

FORMS OF BENEFIT PAYMENT

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

may specify whether or not it is intended to be a Reversionary Pension and, if so, to whom and under what terms or conditions the Member requires the Pension to be subject.

PAYMENT OF BENEFITS IN SPECIE - BY TRANSFER OF ASSETS

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

BENEFICIARY AND DEATH BENEFIT NOMINATIONS

- 5.6 A Member may from time to time give the Trustees notice in writing (the form and content of which notice need not comply with the Regulations and which notice may be given to the Trustees after the Member's death and which does not need to be given by the Member personally) as to the names of those Nominated Beneficiaries (being persons who would be Dependants, if the Trustees were determining dependency at the time of notification, or the Member's Legal Personal Representative or any other person authorised by the Regulations) to whom the Member directs Death Benefits to be paid and, if more than one, in what proportion and may include a direction by the Member about persons to whom a Benefit is not to be paid. The Member may elect that all or some (as specified by the Member in the notice) of the directions in any such notice shall be binding upon the Trustees but to be binding the content of such notice does not require an express statement that it is a notice binding upon the Trustees and it shall be sufficient if such notice uses words or language that satisfy the Trustees that the notice was intended by the Member to be binding upon the Trustees. If the Member does not make a binding election, the Trustees shall use their discretion in distributing any Death Benefit not covered by a binding election in accordance with Rules 5.10 and 5.11. The notice may:

- 5.6.1 specify the type, amount and proportion of different components of Benefit to be paid;
- 5.6.2 specify whether a Pension including a Reversionary Pension is to be provided;
- 5.6.3 contain conditions which must be satisfied or met in order for a Death Benefit to be paid;
- 5.6.4 specify a period of time or date after which any direction which the Member elected to be binding upon the Trustees is to be no longer binding but is otherwise to remain valid;
- 5.6.5 specify a period of time or date after which the notice lapses;
- 5.6.6 specify the circumstances in which directions in such a notice intended to be binding upon the Trustees are to be treated as no longer binding upon the Trustees including but not limited to:
 - 5.6.6.1 the marriage, separation, divorce or death of a Nominated Beneficiary;
 - 5.6.6.2 the marriage, separation, divorce of a Member;
 - 5.6.6.3 where a Nominated Beneficiary consents.

- 5.7 The Trustees and a Member may enter into an agreement in writing about the payment of Death Benefits to Nominated Beneficiaries and which include terms and conditions of the type set out in Rules 5.6.1 to 5.6.6. The terms of an agreement made under this Rule shall form part of the Rules of the Fund as between Member and the Trustees and shall be read together with the Fund Rules as follows:

- 5.7.1 the agreement prevails over any notice given under Rule 5.6 unless the notice expressly revokes or replaces the agreement made under Rule 5.7;
- 5.7.2 the agreement replaces any previous agreement made under this Rule;
- 5.7.3 any previous notice given under Rule 5.6 is to be treated as not in effect for the purposes of Rules 5.6 and 5.9;
- 5.7.4 the terms of the agreement are to prevail if there is any inconsistency between the agreement and these Rules;
- 5.7.5 the agreement may specify the manner in which the terms of the agreement may be modified, revoked or amended; and
- 5.7.6 if part of an agreement is invalid because a Nominated Beneficiary is not eligible to receive a Death Benefit Payment under the Regulations then that part of the Death Benefit shall be distributed in accordance with Rules 5.10 and 5.11.

PAYMENT OF DEATH BENEFITS

- 5.8 Where the Trustees and a Member have entered into an agreement made under Rule 5.7, any Death Benefit must be paid or applied in accordance with the terms of that agreement. Where the agreement does not cover the whole of the Member's Death Benefit, so much of the Member's Death Benefit as is not covered by the agreement shall be paid by the Trustees in accordance with Rules 5.10 and 5.11.
- 5.9 Any Death Benefit to the extent that the Trustees are bound by a notice made under Rule 5.6 shall be paid by the Trustees in accordance with that notice. Where the notice does not cover the whole of the Member's Death Benefit, so much of the Member's Death Benefit as is not covered by the notice shall be paid by the Trustees in accordance with Rules 5.10 and 5.11.
- 5.10 Subject to Rules 5.8 and 5.9, the Trustees may decide as to the type, amount and proportions of different components in any Death Benefit and whether a Pension is provided and, if so, whether it is reversionary or not and any Death Benefit may be paid as the Trustees in their absolute discretion decide but in accordance with any restrictions or conditions imposed by the Regulations to any one or more of the following persons and in such proportions as the Trustees may decide, namely:
- 5.10.1 the Member's Dependants,
 - 5.10.2 the Member's Legal Personal Representative, and
 - 5.10.3 any other person permitted by the Regulations;
- PROVIDED THAT:
- 5.10.4 the Trustees shall not exercise their discretion regarding the payment of any Death Benefit unless the Legal Personal Representative of a deceased Member, in respect of whom Death Benefits are to be paid, is a Trustee or a director of a Constitutional Corporation which is a Trustee; and
 - 5.10.5 any payment of a Death Benefit shall be in accordance with the Regulations if to do otherwise would affect the status of the Fund as a Complying Superannuation Fund.
- 5.11 If the Trustees are unable to establish within 6 months of the death of the Member that there are any Dependants, then the Death Benefit shall be paid to the Member's Legal Personal Representative but, if a Grant of Probate or Letters of Administration in respect of the estate of the Member is not made within 3 years of the Member's date of death (or such other period that the Trustees determine), then the Death Benefit shall be paid to such person or persons that the Trustees determine or shall be dealt with pursuant to Rule 5.13 or Rule 5.14.
- 5.12 Notwithstanding Rules 5.8 and 5.9, where a Nominated Beneficiary gives notice in writing to the Trustees that the Nominated Beneficiary elects not to receive a benefit under a notice made under Rule 5.6 or an Agreement made under Rule 5.7 then so much of the Member's Death Benefit as is covered by the Nominated Beneficiary's written notice shall be paid by the Trustees in accordance with Rules 5.10 and 5.11 unless the notice made under Rule 5.6 or the Agreement made under Rule 5.7 contains provisions for the payment of a Benefit to an alternative Beneficiary.

UNCLAIMED MONIES

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

PAYMENT OF MONIES TO AN EMPLOYER

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

ROLLOVER OF BENEFITS BETWEEN FUNDS

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

shall pay the Benefit to an Eligible Fund that has been declared by the Regulator to be a fund eligible to receive such rolled-over benefits.

BENEFIT PAYABLE IN OTHER CIRCUMSTANCES

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

PRESERVATION

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

COMMUTABLE AND NON-COMMUTABLE BENEFITS

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

DISCHARGE OF OBLIGATIONS

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

RULE 6 ADMINISTRATION

SOLE OR PRIMARY PURPOSE

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

ENTITLEMENT

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

EXPENSES, TAX AND CHARGES

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

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

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

FORFEITURE OF BENEFITS

- 6.5 All Benefits of a Member shall be forfeited unless the Trustees have determined otherwise within 6 months after the happening of any one of the following events:
- 6.5.1 the Member is or becomes insolvent or has committed or commits an act of bankruptcy;
 - 6.5.2 the Member assigns or charges the whole or part of a Member's benefit entitlement except in accordance with the Regulations;
 - 6.5.3 the whole or part of a Member's benefit entitlement becomes payable to or vested in another person, corporation or government or public authority;
 - 6.5.4 the Member is unable personally to receive or enjoy any part of the Benefit; and
- the Trustees' determination shall have effect from the date specified by the Trustees which may be a date before the happening of the event.
- 6.6 The Trustees may only forfeit Benefits where such forfeiture is not ineffective under the Regulations or the Bankruptcy Act 1966.
- 6.7 Benefits forfeited under Rule 6.5 shall be applied by the Trustees as the Trustees may think fit for the benefit of any such person and the person's Dependants or any one or more of them, provided that where the person is a Member the Trustees shall not make any payment to or for the benefit of the Member or the Member's Dependants until the Member attains such age as is prescribed in the Regulations, other than for personal maintenance and support in case of hardship. Such application of the benefit shall be a discharge by the Trustees of their obligations in respect of payment.
- 6.8 Subject to the Regulations, for the purposes of Rule 6.5, if a Member is entitled to or is being paid a Benefit, the Trustees' determination may include a determination to:
- 6.8.1 pay the Member a Lump Sum Benefit; or
 - 6.8.2 cease the payment of a Pension Benefit to the Member and in lieu of such Pension Benefit pay a Lump Sum Benefit; or.
 - 6.8.3 transfer the Member's Benefit to another eligible fund.

RIGHTS OF MEMBERS

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

MEMBERS TO GIVE INFORMATION

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

NOTICES

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

POWER OF ATTORNEY

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

VARIATION OF TRUST DEED AND RULES

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

- 6.17 The Trustees shall notify the Members of any addition, amendment, deletion or replacement to these Rules. The provisions of section 35B of the Trustee Act of South Australia shall not apply.

- 6.18 No addition, amendment, deletion or replacement of these Rules shall have the effect of invalidating, overriding or otherwise affecting:

6.18.1 a notice given by a Member under Rule 5.6; or

6.18.2 any agreement made under Rule 5.7;

without the express personal consent in writing of the Member who has given the notice or made the agreement and unless and until such express personal consent is given, such notice and/or agreement shall continue to apply.

- 6.19 No amendment to the Trust Deed or the Rules introduced primarily for the purpose of securing exemption or relief from liability for taxation, stamp duty, gift duty, death duty, or any other form of taxation imposed or to be imposed or primarily for the purpose of complying with or conforming to future State or Commonwealth legislation governing or regulating the maintenance or operation of superannuation pension or like funds shall be deemed prejudicially to vary or to affect the Accrued Benefit of a Member.

- 6.20 No amendment to the Trust Deed or Rules shall be made:

6.20.1 while an individual is a Trustee, to allow the sole or primary purpose of the Fund to be other than the provision of Old-Age Pensions; or

6.20.2 while the sole or primary purpose of the Fund is other than the provision of Old-Age Pensions to allow the Trustees to be other than a Constitutional Corporation;

6.20.3 which would have the effect of adding to, amending, deleting or replacing Rule 6.18 unless all Members personally consent in writing to such addition, amendment, deletion or replacement; or

6.20.4 which would have the effect of adding to, amending, deleting or replacing Rule 2.14 if to do so resulted in the Fund failing to comply with the QROPS Requirements unless all Members personally consent in writing to such addition, amendment, deletion or replacement.

LAW

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

SUPERANNUATION SPLITTING LAW

- 6.22 The Trustees shall only be obliged to comply with any request for information, agreement or order made under the Superannuation Splitting Law to the extent permitted or required by the Regulations.

- 6.23 The Trustees may impose a fee not exceeding the amount, if any, prescribed by the Regulations for the administrative costs associated with complying with an agreement or order made under the Superannuation Splitting Law and such fee shall be payable by such persons and in such proportions as prescribed by the Regulations. The Trustee may add interest, at a rate the Trustee determines, to any unpaid fee that the Trustee imposes and may debit the interest to a benefit or interest that the relevant Member or person deemed to be a Member has in the Fund.

- 6.24 Nothing in these Rules shall impose a duty or obligation upon the Trustees to admit as a Member of the Fund any person being a party to an agreement or order made under the Superannuation Splitting Law who is not already a Member of the Fund and the Trustees may transfer any Benefit to which such person is entitled to an Eligible Fund in accordance with the Regulations.
- 6.25 Notwithstanding anything contained in these Rules, a Benefit payable to a Member or Dependant under these Rules shall be subject to any agreement or order made under the Superannuation Splitting Law applying to that Benefit.

COMPLIANCE WITH REGULATIONS

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

RULE 7 THE ASSETS, EXPENSES & INVESTMENTS

THE ASSETS

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

ASSETS HELD BY TRUSTEES

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

EXPENSES OF THE FUND

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

INVESTMENTS IN NAME OF NOMINEE

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

LOANS TO MEMBERS

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

ACQUIRING ASSETS FROM MEMBERS

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

IN-HOUSE ASSETS

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

INVESTMENTS

- 7.8 Subject to the provisions of the Regulations and Rules 7.5, 7.6 and 7.7 and provided investments are made on an arm's-length basis, all moneys received by the Trustees but not required to meet current payments may in the absolute discretion of the Trustees either be or remain on deposit or be reinvested either directly or indirectly in any manner in which the Trustees, if they were personally entitled to such assets, could invest without prejudicing Government Approval of the Fund. Without restricting the generality of the foregoing, moneys may be invested:
- 7.8.1 in any one or more of the modes of investment considered by law to be prudent or authorised by law for the investment of trust funds;
 - 7.8.2 on deposit with or on loan to any bank, company or business whether secured or unsecured and at such rate of interest and upon such terms as the Trustees think fit;
 - 7.8.3 on the purchase or acquisition of or at interest upon the security of such real or personal property of whatsoever nature and wheresoever situate;
 - 7.8.4 in the shares, notes, options, debentures or other securities of any company or the securities of any government, semi-governmental body or public authority;
 - 7.8.5 in options, hedging contracts, futures contracts, derivatives and other financial instruments or contracts;
 - 7.8.6 in a limited recourse borrowing arrangement or in an instalment warrant arrangement that satisfies the requirements of the Regulations;
 - 7.8.7 in units of any common fund property trust or unit trust;
 - 7.8.8 in any policies of life insurance or annuities; and
 - 7.8.9 any other investment which the Trustees consider to be appropriate and which is acceptable to the Regulator.
- 7.9 The Trustees shall have full power to vary, replace and otherwise deal with such investments as fully and effectively and with the same unrestricted powers in all respects as if the Trustees were the absolute and beneficial owners.
- 7.10 Any State Trust Law which imposes any obligations on the Trustees concerning the exercise of the powers of investment granted under these Rules or the performance of those investments are excluded unless the applicable State Trust Law cannot lawfully be so excluded.

ASSETS SPECIFIC TO A MEMBER

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

RESERVE ACCOUNTS

- 7.13 The Trustees to the extent permitted by the Regulations may establish and maintain the following Reserve Accounts:
- 7.13.1 a Taxation Reserve (in which is recorded any unpaid or expected taxation liabilities);
 - 7.13.2 an Expense Reserve;
 - 7.13.3 an Investment Reserve;

- 7.13.4 a Contributions Reserve;
 - 7.13.5 a Miscellaneous Reserve;
 - 7.13.6 an Accumulation Reserve;
 - 7.13.7 a Pension Reserve;
 - 7.13.8 such Reserves or liability accounts as may assist the Trustees to identify the value of assets that may be exchanged or segregated as either current pension assets, non-current pension assets or that are dealt with as a different sub-fund, segment or partition; and
 - 7.13.9 such other Reserves and accounts as the Trustees consider appropriate from time to time;
- and the Trustees may transfer any amount from the income of the Fund including contributions for any Member to any one or more of the Reserves and vice versa and between the Reserves so established as they consider appropriate and which is acceptable to the Regulators.

PENSION RESERVE

- 7.14 Based on the advice of an actuary, the Trustees may credit a Pension Reserve with:
- 7.14.1 contributions for a Member to fund a Complying Pension including any contributions which exceed the Member's maximum contribution limit in a Financial Year as determined by the Regulations;
 - 7.14.2 transfers from an Eligible Fund under Rule 2.7;
 - 7.14.3 allocations of income and profit of the Fund pursuant to paragraphs 1 and 2 of Schedule 1;
 - 7.14.4 allocations made from time to time by the Trustees from the Accumulation Reserve;
 - 7.14.5 proceeds of policies of insurance effected to provide benefits on the death or disablement of the Member;
 - 7.14.6 transfers from the Member's Accrued Benefit or any of the Reserves where the Trustees determine that an anticipated Member's Complying Pension requires further funding; and
 - 7.14.7 such other amounts as the Trustees may determine be properly credited to a Pension Reserve in respect of a Member;
- and shall debit a Pension Reserve with:
- 7.14.8 amounts paid by way of Benefits in respect of a Member;
 - 7.14.9 transfers to a Member's Accrued Benefit or any of the Reserve Accounts where the Trustees determine that an anticipated Member's Complying Pension is over-funded;
 - 7.14.10 amounts debited to pay premiums on policies of insurance effected to provide benefits to Members;
 - 7.14.11 amounts debited to pay any tax and other expenses, or amounts to provide for them;
 - 7.14.12 any part of an amount transferred to an Eligible Fund in respect of the Member pursuant to Rule 2.8 or Rule 2.10 which the Trustees have determined shall be debited to Pension Reserve; and
 - 7.14.13 any other amount which shall be debited for the purposes of these Rules;

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

ACCUMULATION RESERVE

- 7.15 The Trustees may credit an Accumulation Reserve with:
- 7.15.1 transfers of any balance remaining of any Member's Accrued Benefit after all Benefits have been paid to a Member or is otherwise satisfied in full;
 - 7.15.2 transfers from a Member's Accrued Benefit where the Trustees consider that it is in the interests of the Member to do so;
 - 7.15.3 allocations of income and profit of the Fund pursuant to paragraphs 1 and 2 of Schedule 1;
 - 7.15.4 transfers from a Pension Reserve where the Trustees determine that an anticipated Member's Complying Pension is over-funded;

- 7.15.5 the value of any Benefit covered by Rules 5.8, 5.9 and 5.10;
- 7.15.6 the value of any Benefit covered by Rule 6.5; and
- 7.15.7 such other amounts as the Trustees may determine be properly credited to the Accumulation Reserve in respect of a Member;

and shall debit an Accumulation Reserve with:

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

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

RULE 8 RECORDS, ACCOUNTS & REPORTS

RECORDS

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

ACCOUNTS

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

AUDIT

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

ACTUARIAL REVIEW

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

ANNUAL RETURNS

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

REPORTS ON SIGNIFICANT EVENTS

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

RECEIVING OF INFORMATION ON REQUEST

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

MEMBER BENEFIT STATEMENTS

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

MEMBER FUND REPORT

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

MEMBER LEAVING STATEMENT

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

RULE 9 TRUSTEES

TRUSTEES STRUCTURE

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

APPOINTMENT AND REMOVAL OF TRUSTEES

- 9.2 The Trustees shall take such action as they consider necessary and appropriate to ensure that the Trustees are constituted in a manner which complies with the Regulations including action relating to constitution or governing rules of a Trustee which is a Constitutional Corporation and the eligibility, appointment, replacement, representation, removal and composition of Trustees and the board of directors of a Trustee which is a Constitutional Corporation.
- 9.3 A person shall only be appointed as a Trustee or a director of a corporate Trustee if that person consents in writing to the appointment. Each Trustee or a director of a corporate Trustee shall complete such other declarations, forms or notices regarding appointment as required under the Regulations. Each written consent, declaration, form or notice shall be retained by the Trustees for 10 years or such other period required by the Regulations.
- 9.4 The Members may at any time by writing and in accordance with the Regulations and in accordance with the other provisions of these Rules remove from office any Trustee other than a Trustee appointed by the court or the Regulator and may at any time in writing appoint a new or additional Trustee PROVIDED ALWAYS a Legal Personal Representative appointed as Trustee by reason of Rule 9.8.1 shall not be removed until the Fund has paid the Death Benefit of the deceased Member in respect of whom the Legal Personal Representative has been appointed as Trustee. The appointment, removal or replacement of a Trustee shall be by resolution in writing of at least two thirds of the Members except where there are only two Members in which case unanimous agreement is required. Where there is a deadlock each individual Member's vote shall be weighted in relation to the value of the Member's interest or entitlement in the Fund. A Trustee who retires or ceases to hold office shall be replaced by the Members in the manner set out in this Rule 9.4.
- 9.5 Any requirement under State Trust Law that:
- 9.5.1 an appointment of a Trustee, new Trustee, replacement Trustee or additional Trustee must be registered for that appointment to be effective is expressly excluded; and
- 9.5.2 where the Fund has an individual Trustee, the Fund must not have less than two individual Trustees or places a limit on the number of Trustees that may be appointed and is capable of being expressly excluded by these Fund Rules is expressly excluded provided always that the Fund complies with the Regulations.

RETIREMENT OF TRUSTEES

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

VACANCY

- 9.7 Any vacancy in the office of Trustee or the board of directors of a Constitutional Corporation holding the office of Trustee shall be filled within such period as and when required by the Regulations but until and unless the vacancy is filled, the continuing Trustees or the board of directors may exercise any of the powers, authorities and discretions conferred on the Trustees under the Deed provided that where:
- 9.7.1 there is at least two continuing Trustees or one continuing director there shall be no obligation to fill any vacancy unless required by the Regulations; and
 - 9.7.2 a vacancy occurs by reason of Rule 9.6.8, and the Trustees are individuals, that Member who has attained the age of 18 years shall be appointed as a Trustee of the Fund provided the appointment does not breach the Regulations or effect the status of the Fund as a Complying Superannuation Fund.
- 9.8 Notwithstanding anything contained in Rule 9.7 and without limiting the power to remove a Trustee under Rule 9.4:
- 9.8.1 if Trustees are individuals, where a Member dies and there is a Death Benefit to be paid in respect of that deceased Member, the Legal Personal Representative of the deceased Member shall be appointed Trustee;
 - 9.8.2 where a Trustee being an individual is under a legal disability, the Legal Personal Representative of the Trustee shall to the extent permitted by the Regulations replace that Trustee;
 - 9.8.3 notwithstanding Rules 9.8.1 & 9.8.2, if there is more than one Legal Personal Representative of the Trustee, the continuing Trustees shall determine which of the Legal Personal Representatives shall be appointed as Trustees PROVIDED ALWAYS the continuing Trustees shall appoint at least one Legal Personal Representative of the Member or Trustee, as the case may be who has died or is under a legal disability;
 - 9.8.4 where a Trustee is a Constitutional Corporation, the Trustee shall ensure that the constitution or governing rules of the Constitutional Corporation do not prohibit the Legal Personal Representative of a director of the Constitutional Corporation who dies or is under a legal disability from replacing that director as a director of the Constitutional Corporation:
 - 9.8.5 this Rule 9.8 shall not apply:
 - 9.8.5.1 to any individual Trustee or a director of a Constitutional Corporation who dies or is under a legal disability who is not also a Member of the Fund;
 - 9.8.5.2 where a continuing individual Trustee or a director of a Constitutional Corporation is the sole Legal Personal Representative of an individual Trustee or a director of the Constitutional Corporation who dies or is under a legal disability.

TRANSFER OF ASSETS

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

COVENANTS GIVEN BY THE TRUSTEES

- 9.10 The Trustees give the following covenants:
- 9.10.1 to act honestly in all matters concerning the Fund;
 - 9.10.2 to exercise, in relation to all matters affecting the Fund, the same degree of care, skill and diligence as an ordinary prudent person would exercise in dealing with property of another for whom the person felt morally bound to provide;
 - 9.10.3 to ensure that the Trustee's duties and powers are performed and exercised in the best interests of the beneficiaries;
 - 9.10.4 to keep the money and other assets of the Fund separate from any money and assets, respectively:
 - 9.10.4.1 that are held by the Trustees personally; or
 - 9.10.4.2 that are money or assets, as the case may be, of an Employer or an associate of an Employer;

- 9.10.5 not to enter into any contract, or do anything else, that would prevent the Trustees from, or hinder the Trustees in, properly performing or exercising the Trustee's functions and powers;
- 9.10.6 to formulate and give effect to an investment strategy that has regard to the whole of the circumstances of the Fund including, but not limited to, the following:
 - 9.10.6.1 the risk involved in making, holding and realising, and the likely return from the Fund's investments having regard to its objectives and its expected cash flow requirements;
 - 9.10.6.2 the composition of the Fund's investments as a whole including the extent to which the investments are diverse or involve the Fund in being exposed to risks from inadequate diversification;
 - 9.10.6.3 the liquidity of the Fund's investments having regard to its expected cash flow requirements;
 - 9.10.6.4 the ability of the Fund to discharge its existing and prospective liabilities;
 - 9.10.6.5 whether the Trustees of the Fund should hold a contract of insurance that provides insurance cover for one or more Members of the Fund;
- 9.10.7 if there are any Reserve Accounts of the Fund - to formulate and to give effect to a strategy for their prudential management, consistent with the Fund's investment strategy and its capacity to discharge its liabilities (whether actual or contingent) as and when they fall due;
- 9.10.8 to allow a Member access to any prescribed information or any prescribed documents;

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

POWERS OF TRUSTEES

- 9.11 Without prejudice to the powers vested in the Trustees by law, the Trust Deed and the Rules or otherwise, so as to administer the Fund and to exercise the powers, authorities and discretions conferred on the Trustees, the Trustees have all the powers in relation to the assets of the Fund that the Trustees would have if the Trustees were the legal and beneficial owner of those assets and the Trustees shall have (without limiting or to be construed as limiting the powers of the Trustees) the following powers, that is to say, power:
 - 9.11.1 to purchase, take on lease or licence, develop, construct, hold, improve, sell, transfer, convey, surrender, licence, lease or otherwise deal with real or personal property and, without limiting the generality of this sub-rule, to develop any commercial or retail premises and hold or sell, convey, surrender, lease or licence such premises on such terms and conditions as they shall think fit;
 - 9.11.2 to appoint and at their discretion remove or suspend any auditor, actuary, investment managers, investment advisers, custodian, managers, secretaries, clerks, agents and other servants, appoint them for permanent, temporary or special services as they from time to time think fit, determine their powers and duties and fix their salaries or emoluments and require security in such instances and to such amount as they may think fit and any person so employed shall be deemed for the purposes of the Rules to be employed by the Trustees;
 - 9.11.3 to institute, conduct, defend, compound or abandon any legal proceedings by or against the Fund or its officers or otherwise concerning the affairs of the Fund and also to compound and allow time for payments or satisfaction of any debts due and of any claims or demands by or against the Fund;
 - 9.11.4 to refer any claims or demands by or against the Fund to arbitration and observe and perform the awards;
 - 9.11.5 to make and give receipts, releases and other discharges for money payable to the Fund and for the claims and demands of the Fund;
 - 9.11.6 to open bank accounts and to retain on current or deposit account at any bank such moneys as it considers proper and to make regulations for the operation of such bank accounts including the signing and endorsing of cheques in connection therewith;
 - 9.11.7 to determine who shall be entitled to sign on the Fund's behalf, receipts, acceptances, endorsements, releases, contracts and documents;
 - 9.11.8 to pay benefits out of the Fund to persons entitled;
 - 9.11.9 to decide as and when the need shall arise who are Dependants for the purposes of the Rules;

- 9.11.10 in case of mental or physical ill-health, or incapacity of a person entitled to benefits to pay or apply such benefits or any part thereof at their discretion to or for the benefit of such person and the Dependants of such person or any of them as the case may be without being responsible for seeing the application of payments under this sub-clause or payments made in the exercise of any other powers vested in the Trustees by the Trust Deed and the Rules;
- 9.11.11 to borrow or raise any financial accommodation including by drawing, endorsing, accepting or otherwise dealing in any bill of exchange, promissory note or other negotiable instrument for the purposes permitted by the Regulations (including for the purpose of investing in a limited recourse borrowing arrangement or an instalment warrant arrangement as permitted by Rule 7.8.6 of these Rules) and secure the borrowing or financial accommodation in such a manner and upon such terms and conditions and at such rate of interest as the Trustees determine and in particular, by assigning, pledging, charging or mortgaging all or any of the assets of the Fund;
- 9.11.12 to invest in their name or under their control in any one or more of the investments authorised by these Rules with power at their absolute discretion either to retain the investment in that form or to sell or convert into money any of those investments for cash or on terms (so as to allow a purchaser any time for payment of the whole or part of the purchase price with or without interest and with or without security) and power at their absolute discretion from time to time to vary or transpose any investments into others authorised by these Rules;
- 9.11.13 to grant or take any put or call option for the purchase of any real or personal property, whether the sale occurring on exercise of such option will be at a profit or not;
- 9.11.14 to deal with the assets of the Fund whether the result of such dealing will be at a profit or not;
- 9.11.15 to elect that the Fund become a Regulated Superannuation Fund;
- 9.11.16 to act on a direction given by a Court or the Regulator;
- 9.11.17 to comply with the covenants of Trustees imposed by the *Superannuation Industry (Supervision) Act 1993* (Commonwealth);
- 9.11.18 to delegate in writing the exercise of all or any of the powers or discretionary authorities hereby conferred on the Trustees and to execute any powers of attorney or other instruments necessary to effect such a delegation;
- 9.11.19 to provide indemnities to or on behalf of any person the Trustees see fit;
- 9.11.20 to appoint a custodian to hold assets of the Fund on such terms and conditions as the Trustees deem fit including the power to execute any deed creating a bare trust or such other form of trust permitted by the Regulations to give effect to the power to invest in a limited recourse borrowing arrangement or an instalment warrant arrangement as permitted by Rule 7.8.6;
- 9.11.21 to effect mortgage protection insurance or like insurances to cover the payment of borrowings by the Fund;
- 9.11.22 to effect life insurance policies for the purposes of providing benefits for Members including insurance policies over the life of a Member for the benefit of other Members;
- 9.11.23 to enter into agreements with Members about the payment of insurance policy premiums and the allocation of insurance policy proceeds for any insurance policy not being an Individual Policy; and
- 9.11.24 to do those things permitted or required by the Regulations.

DUTIES OF TRUSTEES

- 9.12 The Trustees must:
 - 9.12.1 ensure that any agreement made with an investment manager under which money of the Fund is placed in the control of the investment manager, is in writing and contains provisions which comply with the Regulations, including adequate provision to enable the Trustees to obtain information concerning the making of, and return on, the investments and to assess the capability of the investment manager.
 - 9.12.2 keep and retain for at least 10 years minutes of all meetings of the Trustees at which matters affecting the Fund were considered.
 - 9.12.3 keep and retain for at least 10 years records of all changes of trustees and, in the case of corporate trustees, directors of the corporate trustees.

- 9.12.4 keep and retain for at least 10 years copies of reports given in the same form to all Members of the Fund.
- 9.12.5 within the time, if any, specified in the Regulations give written notice to the Regulator of any event or change having a significant adverse effect on the financial position of the Fund or any other event or change specified by the Regulations requiring written notice be given to the Regulator.
- 9.12.6 establish a procedure for the appointment and removal of member representatives to the board of directors of the Trustee, if the Trustee of the Fund is a Constitutional Corporation and it is necessary for Government Approval of the Fund.

INDEMNITY TO TRUSTEES

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

DISCRETIONS

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

DELEGATION

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

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

- 9.19 Where the Trustees consist of more than one person they:
 - 9.19.1 may meet together in person, by telephone and/or by video conference facilities for the dispatch of business;

- 9.19.2 may adjourn and otherwise regulate their meetings as they think fit;
 - 9.19.3 may determine the quorum necessary for the transaction of business;
 - 9.19.4 shall appoint a chairman for the time being, from time to time or of each meeting, and
 - 9.19.5 shall act unanimously but if the Trustees are unable to reach a decision unanimously then decisions will be made by poll where each individual Trustee's vote shall be weighted in relation to the value of their interest or entitlement in the Fund and all such decisions of the Trustee shall be binding on all Trustees provided always that in making any decision the Trustees have regard to the covenants or obligations imposed on the Trustees under the Regulations and the covenants given by the Trustees under Rule 9.10.
- 9.20 Where the Trustees consist of more than one person, a resolution in writing, signed by all the Trustees for the time being, shall be as valid and effectual as if it had been passed unanimously at a meeting of the Trustees duly convened and held. Any such resolution may consist of several documents in like form, each signed by one or more Trustees.
- 9.21 Notwithstanding Rules 9.19 and 9.20, where more than one Legal Personal Representative or parent or guardian of a Member has been appointed as a Trustee in place of that Member, those Legal Personal Representatives or parents or guardians as Trustees shall have one joint vote for the purposes of any meeting and resolution but this restriction shall not apply if the Legal Personal Representatives or parents or guardians as Trustees are the only Trustees of the Fund.
- 9.22 Where a Trustee is a Trustee of the Fund in a personal capacity to comply with the Regulations and is also a Trustee in a representative capacity as the Legal Personal Representative or parent or guardian of a Member, that Trustee shall have a deliberative vote for the purposes of any meeting and resolution as Trustee in their personal capacity and a deliberative vote in their representative capacity.
- 9.23 Any minutes or resolutions so entered that purport to be signed as provided in Rules 9.19 and 9.20 shall be evidence of the proceedings or of the exercise of the discretion, authority or power to which it relates, as the case may be. When minutes or resolutions have been so entered and signed, then, until the contrary is proved:
- 9.23.1 the meeting (if any) shall be deemed to have been duly held and convened;
 - 9.23.2 all proceedings had at any such meeting shall be deemed to have been duly had;
 - 9.23.3 all determinations or decisions made at any meeting shall be deemed to be valid; and
 - 9.23.4 where the minute or resolution does not relate to a meeting, the discretion, authority or power to which the minute or resolution relates shall be deemed to have been duly exercised.
- 9.24 If the Trustee is a Constitutional Corporation then such Constitutional Corporation may exercise or concur in exercising any discretion or power conferred on the Trustees by the Trust Deed to which these Rules are an annexure or by these Rules by a resolution of its directors or governing body in accordance with the company's Constitution, Memorandum and Rules of Association or other constituent document and may delegate the rights and powers conferred on it by the Trust Deed to which these Rules are an annexure or by these Rules.

TRUSTEE REMUNERATION

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

RULE 10 WINDING UP

TERMINATION OF FUND

- 10.1 If it shall, at any time, appear to the Trustees, for such reasons as they shall think fit, appropriate so to do or if required by the Regulations then the Fund shall be terminated and the Trustees shall determine a termination date. In any event, if required by law the Fund shall be terminated on the eightieth anniversary of the Date of the Trust Deed or such later date as permitted by law.
- 10.2 Upon the termination of the Fund in accordance with Rule 10.1, no further contributions shall be accepted by the Trustees other than any arrears of contributions already due, which shall be called in immediately.
- 10.3 Subject to any requirement of the Regulations including any requirements relating to the preservation of Benefits, as from the termination date, the assets of the Fund shall, after provision is made for all expenses and liabilities of the Fund, be held in trust and applied in the following priority:
- 10.3.1 in payment of benefits which on or before the termination date have become payable to Members or Dependents or Legal Personal Representatives of deceased Members but not paid;

- 10.3.2 in payment or transfer of a Member's Accrued Benefit (but not including any amount that has not vested unless the Trustees determine that such amount shall vest) or entitlements to the Pension Reserve in accordance with these Rules;
 - 10.3.3 in payment of any surplus to Members, former Members, Dependants of Members and former Members, or Legal Personal Representatives of Members, former Members or Dependants in proportions the Trustees in their discretion determine is appropriate.
- 10.4 Where a Member dies before receiving a Benefit to which the Member has become entitled pursuant to Rule 10.3 such Benefit shall be paid in accordance with Rule 5.8, 5.9 and 5.10.

RULE 11 SAVING PROVISIONS

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

RULE 12 INCORPORATION OF REGULATIONS

- 12.1 The Rules include and incorporate the Regulations to the extent that Regulations impose covenants or obligations on the Trustees and these Rules shall be read on the basis that:-
- 12.1.1 where there is any inconsistency between a provision in these Rules and a provision under the Regulations, the Regulations shall prevail to the extent of the inconsistency and these Rules shall be read down to the extent of the inconsistency;
 - 12.1.2 where there is any doubt arising as to the effect of the Regulations or whether there is an inconsistency between the Regulations and a provision of these Rules, the decision of the Trustees shall be final;
 - 12.1.3 if the Regulations no longer require any such covenant or obligation to be included then that covenant or obligation ceases to be included;
 - 12.1.4 the Trustees are not taken to be in contravention of these Rules or in breach of trust if the Trustees do or omit to do anything which is in contravention of such covenant or obligation if the contravention is waived by the Regulator;
- provided that these Rules shall not be so read and no such provision of the Regulations shall be incorporated if to do so would constitute a breach of the power granted in Rule 6 to amend all or any of the provisions of these Rules or if express provision is made in these Rules excluding provisions of the Regulations and the Trustees are permitted by law to do so.
- 12.2 This Rule is paramount and it shall prevail over any inconsistent Rule herein.

SCHEDULE 1

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

calculated as a proportion of the profit allocated to the Member's Accumulated Contributions at the end of the previous Financial Year in accordance with paragraph 1.3 above but with such allowance as the Trustees think fit having regard to:

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

DECLARATION BY DIRECTOR OF TRUSTEE COMPANY
UNDER SECTION 118 OF THE
SUPERANNUATION INDUSTRY (SUPERVISION) ACT 1993

I, Justin Paul Hetherington

of 9 Gleniffer Avenue
Brighton East Vic 3187

HEREBY DECLARE that I am not a disqualified person as defined by SIS and am therefore not disqualified from acting as a director of a trustee company of a superannuation fund under SIS

HEREBY DECLARE that I am aware of my responsibilities under the trust deed having read and fully understood it's contents, and also my responsibilities under SIS.

AND HEREBY CONSENT to act as a Trustee of the MG & JH Superannuation Fund (in my capacity as a director of MG & JH Super Pty Ltd)

constituted on 27/07/2015

AND I AGREE to execute the Trust Deed and to administer the Fund in accordance with the terms and conditions set out in the Trust Deed and other legislative requirements.

I UNDERTAKE to notify any other directors of the trustee of the Fund in writing if I am for any reason disqualified from continuing to act as a trustee.

dated: 27/07/2015

signed: 

* Note re Disqualified Person (SIS Section 120):

The following are defined by SIS as being disqualified persons:

1. persons who have at any time been convicted of an offence in respect of dishonest conduct;
2. a civil penalty order was made against the person; or
3. a person is an insolvent under administration.

A body corporate trustee is a disqualified person where:

1. a receiver and manager has been appointed in respect of property beneficially owned by the body;
2. an official manager or deputy official manager has been appointed in respect of the body;
3. a provisional liquidator has been appointed in respect of the body; or
4. the body has begun to be wound up.

N.B. A director of a Corporate trustee must not be a disqualified person as described above.

DECLARATION BY DIRECTOR OF TRUSTEE COMPANY
UNDER SECTION 118 OF THE
SUPERANNUATION INDUSTRY (SUPERVISION) ACT 1993

I, Mandy Goudge
of 9 Gleniffer Avenue
Brighton East Vic 3187

HEREBY DECLARE that I am not a disqualified person as defined by SIS and am therefore not disqualified from acting as a director of a trustee company of a superannuation fund under SIS

HEREBY DECLARE that I am aware of my responsibilities under the trust deed having read and fully understood it's contents, and also my responsibilities under SIS.

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Alto Accounting
& Advisory Pty Ltd
ABN 37 646 212 651

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Bundall QLD 4217

PO Box 6393,
Gold Coast MC QLD 9726

31 October 2022

MG & JH Superannuation Fund
PRIVATE & CONFIDENTIAL
9 Kingfisher Crescent
Burleigh Heads QLD 4220

Dear Justin and Mandy,

ANNUAL FINANCIAL STATEMENTS & TAX RETURN - MG & JH SUPERANNUATION FUND

Please find enclosed your super fund's annual financial reports, income tax return and have independent auditor report for the year ended 30 June 2022.

The return has been prepared based on information supplied to us, consequently the accuracy of the return depends on those details. We encourage you to carefully review the return as the Income Tax Assessment Act places all responsibility with you, the taxpayer. Your sign-off declares that you have reviewed and confirmed the income tax return. Please note your return will be lodged electronically.

Please retain copies of all supporting documentation for a period of five (5) years so; if requested, they can be provided to the Australian Taxation Office.

We have included your invoice for our services and could you please arrange payment from the superfund using the payment details on the invoice. Should you require lodgement of your tax return prior to payment of our invoice please contact our office to arrange a payment plan or discuss an alternative arrangement.

If you have any queries, would like to discuss any of the matters raised below or would like to discuss the performance or future plans of your Fund please do not hesitate to contact our office. Thank you for your continued support.

Kind regards,

Scott M Coghlan
SMSF Manager
Alto Accounting & Advisory



SMSF DASHBOARD

SIGN OFF	DUE
Review and Sign & Return the 'Signing Package'	11 November 2022
Pay Alto Accounting & Advisory invoice	11 November 2022
Your Fund will receive a refund of \$2,903.92. This refund will be directly deposited into your nominated bank account.	Up to 28 days from lodgement

2023 CONTRIBUTION LIMITS				
MEMBER	ANNUAL CONCESSIONAL	CARRIED FORWARD CONCESSIONAL	TOTAL CONCESSIONAL*	NON-CONCESSIONAL
Justin Hetherington	27,500	102,500	130,000	110,000
Mandy Goudge	27,500	101,500	129,000	110,000

* Please contact our office before maximising any contributions. This figure is based on information available at the time of writing and may be subject to change.

ACCESS TO BENEFITS				
MEMBER	DATE OF BIRTH	PRESERVATION AGE	ACCESS DATE	TAX FREE ACCESS DATE
Justin Hetherington	9/07/1970	60	9/07/2030	9/07/2035
Mandy Goudge	17/01/1970	60	17/01/2030	17/01/2035



Byrne & Miller MGA Audit

Registered Company Auditors | SMSF Audit | Real Estate Trust Account Audit

Byrne & Miller MGA Audit Pty Ltd, ABN 76 600 747 126

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12/10/2022

The Trustee
MG & JH Superannuation Fund
9 Kingfisher Crescent
BURLEIGH HEADS QLD 4220
AUSTRALIA

Dear Trustees,

The Objective and Scope of the Audit

You have requested that we audit (the Fund's):

1. financial report, which comprises the statement of financial position as at 30th June 2022 and the operating statement for the period then ended and the notes to the financial statements; and
2. compliance during the same period with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and SIS Regulations (SISR) specified in the approved form auditor's report as issued by the ATO, which are sections 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109 and 126K of the SISA and regulations 1.06(9A), 4.09, 4.09(A), 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14 and 13.18AA of the SISR.

We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted pursuant to the SISA with the objective of our expressing an opinion on the financial report and the fund's compliance with the specified requirements of the SISA and SISR.

The Responsibilities of the Auditor

We will conduct our financial audit in accordance with Australian Auditing Standards and our compliance audit in accordance with applicable Standards on Assurance Engagements, issued by the Auditing and Assurance Standards Board (AUASB). These standards require that we comply with relevant ethical requirements relating to audit and assurance engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement and that you have complied, in all material respects, with the specified requirements of the SISA and SISR.

The annual audit of the financial reports and records of the fund must be carried out during and after the end of each year of income. In accordance with section 35C of the SISA, we are required to provide to the Trustees of the fund an auditor's report in the approved form within the prescribed time as set out in the SISR, being 28 days after the Trustees have provided all documents relevant to the preparation of the auditor's report.

Financial Audit

A financial audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. A financial audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the reasonableness of accounting estimates made by the Trustees, as well as evaluating the overall presentation of the financial report. Due to the test nature and other inherent limitations of an audit, together with the inherent limitations of any accounting and internal control system, there is an unavoidable risk that even some material misstatements may remain undiscovered.



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In making our risk assessments, we consider controls relevant to the fund's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the fund's internal controls. However, we expect to provide you with a separate letter concerning any material weaknesses in the fund's system of accounting and internal controls that come to our attention during the audit of the financial report. This will be in the form of a management letter.

Compliance Audit

A compliance audit involves performing audit procedures to obtain audit evidence about the fund's compliance with the provisions of the SISA and SISR specified in the ATO's approved form auditor's report.

Our compliance audit with respect to investments includes determining whether the investments are made for the sole purpose of funding members' retirement, death or disability benefits and whether you have an investment strategy for the fund, which has been reviewed regularly and gives due consideration to risk, return, liquidity and diversification and the insurance needs of members. Our procedures will include testing whether the investments are made for the allowable purposes in accordance with the investment strategy, but not for the purpose of assessing the appropriateness of those investments to the members.

The Responsibilities of the Trustees

We take this opportunity to remind you that it is the responsibility of the Trustees to ensure that the fund, at all times, complies with the SISA and SISR as well as any other legislation relevant to the fund. The Trustees are also responsible for the preparation and fair presentation of the financial report.

Our auditor's report will explain that the Trustees are responsible for the preparation and the fair presentation of the financial report and for determining that the accounting policies used are consistent with the financial reporting requirements of the SMSF's governing rules, comply with the requirements of SISA and SISR and are appropriate to meet the needs of the members. This responsibility includes:

- Establishing and maintaining controls relevant to the preparation of a financial report that is free from misstatement, whether due to fraud or error. The system of accounting and internal control should be adequate in ensuring that all transactions are recorded and that the recorded transactions are valid, accurate, authorised, properly classified and promptly recorded, so as to facilitate the preparation of reliable financial information. This responsibility to maintain adequate internal controls also extends to the fund's compliance with SIS, including any circulars and guidelines issued by a relevant regulator to the extent applicable. The internal controls should be sufficient to prevent and/or detect material non-compliance with such legislative requirements.
- Selecting and applying appropriate accounting policies.
- Making accounting estimates that are reasonable in the circumstances.
- Making available to us all the books of the Funds, including any registers and general documents, minutes and other relevant papers of all Trustees meetings and giving us any information, explanations and assistance we require for the purposes of our audit. Section 35C(2) of SIS requires that Trustees must give to the auditor any document that the auditor requests in writing within 14 days of the request.

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

Our audit report is prepared for the members of the fund and we disclaim any assumption of responsibility for any reliance on our report, or on the financial report to which it relates, to any person other than the members of the fund, or for any purpose other than that for which it was prepared.

Independence

We confirm that, to the best of our knowledge and belief, the engagement team meets the current independence requirements of the SISA and SISR including APES 110 *Code of Ethics for Professional Accountants* in relation to the audit of the fund. In conducting our financial and compliance audit, should we become aware that we have contravened the independence requirements, we shall notify you on a timely basis.

Report on Matters Identified

Under section 129 of the SISA, we are required to report to you in writing, if during the course of, or in connection with, our audit, we become aware of any contravention of the SISA or SISR which we believe has occurred, is occurring or may occur. Furthermore, you should be aware that we are also required to notify the Australian Taxation Office (ATO) of certain contraventions of the SISA and SISR that we become aware of during the audit, which meet the tests stipulated by the ATO, irrespective of the materiality of the contravention or action taken by the Trustees to rectify the matter. Finally, under section 130 we are required to report to you and the ATO if we believe the financial position of the fund may be, or may be about to become unsatisfactory.

You should not assume that any matters reported to you, or that a report that there are no matters to be communicated, indicates that there are no additional matters, or matters that you should be aware of in meeting your responsibilities. The completed audit report may be provided to you as a signed hard copy or a signed electronic version.

Compliance Program

The conduct of our audit in accordance with Australian Auditing Standards and applicable Standards on Assurance Engagements means that information acquired by us in the course of our audit is subject to strict confidentiality requirements. Information will not be disclosed by us to other parties except as required or allowed for by law or professional standards, or with your express consent. Our audit files may, however, be subject to review as part of the compliance program of a professional accounting body or the ATO. We advise you that by signing this letter you acknowledge that, if requested, our audit files relating to this audit will be made available under these programs. Should this occur, we will advise you. The same strict confidentiality requirements apply under these programs as apply to us as your auditor.

Fees

Our Fees will be charged at the completion of the audit.

Limitation of Liability

As a practitioner participating in a scheme approved under Professional Services Legislation, our liability may be limited under the scheme.

Other

We look forward to full co-operation with you and we trust that you will make available to us whatever records, documentation and other information are requested in connection with our audit.

This letter will be effective for future years unless we advise you of its amendment or replacement, or the engagement is terminated.

Please sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our financial and compliance audit of MG & JH Superannuation Fund.

Yours faithfully,



ALAN J MILLER CPA
Byrne & Miller MGA Audit Pty Ltd

Acknowledged on behalf of the Trustees for MG & JH Superannuation Fund

Trustee/s Signature

Date: 12/10/2022

Mr Alan Miller
Byrne & Miller MGA Audit Pty Ltd
PO Box 257
Elanora QLD 4221

MG & JH Super Pty Ltd
ATF MG & JH Superannuation Fund
9 Kingfisher Crescent
BURLEIGH HEADS QLD 4220

Dear Alan,

Trustee Representation Letter

This representation letter is provided in connection with your audit of the financial report of the MG & JH Superannuation Fund (the Fund) and the Fund's compliance with the Superannuation Industry (Supervision) Act 1993 (SISA) and SIS Regulations (SISR), for the year ended 30th June 2022, for the purpose of you expressing an opinion as to whether the financial report is, in all material respects, presented fairly in accordance with the accounting policies adopted by the Fund and the Fund complied, in all material respects, with the relevant requirements of SISA and SISR.

The trustees have determined that the Fund is not a reporting entity for the year ended 30th June 2022 and that the requirement to apply Australian Accounting Standards and other mandatory reporting requirements do not apply to the Fund. Accordingly, the financial report prepared is a special purpose financial report which is for distribution to members of the Fund and to satisfy the requirements of the SISA and SISR. We acknowledge our responsibility for ensuring that the financial report is in accordance with the accounting policies as selected by ourselves and requirements of SISA and SISR, and confirm that the financial report is free of material misstatements, including omissions.

We confirm, to the best of our knowledge and belief, the following representations made to you during your audit.

1. **Sole purpose test**
The Fund is maintained for the sole purpose of providing benefits for each member on their retirement, death, termination of employment or ill-health.
2. **Trustees are not disqualified**
No disqualified person acts as a director of the trustee company or as an individual trustee.
3. **Fund's governing rules, trustees' responsibilities and Fund conduct**
The Fund meets the definition of a self-managed superannuation fund under SISA, including that no member is an employee of another member, unless they are relatives and no trustee (or director of the corporate trustee) receives any remuneration for any duties or services performed by the trustee (or director) in relation to the Fund.
The Fund has been conducted in accordance with its governing rules at all times during the year and there were no amendments to the governing rules during the year, except as notified to you.
The trustees have complied with all aspects of the trustee requirements of the SISA and SISR.
The trustees are not subject to any contract or obligation which would prevent or hinder the trustees in properly executing their functions and powers.
The Fund has been conducted in accordance with SISA, SISR and the governing rules of the Fund.
The Fund has complied with the requirements of the SISA and SISR specified in the approved form auditor's report as issued by the ATO, which are sections 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109 and 126K of the SISA 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 and 13.18AA of the SISR.
All contributions accepted and benefits paid have been in accordance with the governing rules of the Fund and relevant provisions of the SISA and SISR.
There have been no communications from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report.
4. **Investment strategy**
The investment strategy has been determined and reviewed with due regard to risk, return, liquidity, diversity and the insurance needs of Fund members, and the assets of the Fund are in line with this strategy.
5. **Accounting policies**
All the significant accounting policies of the Fund are adequately described in the financial report and the notes attached thereto. These policies are consistent with the policies adopted last year.
6. **Fund books and records**
All transactions have been recorded in the accounting records and are reflected in the financial report. We have made available to you all financial records and related data, other information, explanations and assistance necessary for the conduct of the audit; and minutes of all meetings of the trustees.
We acknowledge our responsibility for the design and implementation of internal control to prevent and detect error and fraud. We have established and maintained an adequate internal control structure to facilitate the preparation of reliable financial

reports, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial report.

We have disclosed to you the results of our assessment of the risk that the financial report may be materially misstated as a result of fraud. We have disclosed to you all information in relation to fraud or suspected fraud that we are aware of and that affects the Fund and involves trustees or others.

All accounting records and financial reports have been kept for 5 years, minutes and records of trustees' (or directors of the corporate trustee) meetings have been kept for 10 years and trustee declarations in the approved form have been signed and kept for each trustee appointed after 30 June 2007.

7. Asset form and valuation

The assets of the Fund are being held in a form suitable for the benefit of the members of the Fund, and are in accordance with our investment strategy.

Investments are carried in the books at market value. Such amounts are considered reasonable in light of present circumstances. We have no plans or intentions that may materially affect the carrying values, or classification, of assets and liabilities. There are no commitments, fixed or contingent, for the purchase or sale of long term investments.

8. Significant assumptions

We believe that significant assumptions used by us in making accounting estimates are reasonable.

9. Uncorrected misstatements

We believe the effects of those uncorrected financial report misstatements (if any) aggregated by the auditor during the audit are immaterial, both individually and in aggregate, to the financial report taken as a whole.

10. Ownership and pledging of assets

The Fund has satisfactory title to all assets appearing in the statement of financial position. All investments are registered in the name of the Fund, where possible, and are in the custody of the respective manager/trustee.

There are no liens or encumbrances on any assets or benefits and no assets, benefits or interests in the Fund have been pledged or assigned to secure liabilities of others.

All assets of the Fund are held separately from the assets of the members, employers and the trustees. All assets are acquired, maintained and disposed of on an arm's length basis and appropriate action is taken to protect the assets of the Fund.

11. Related parties

We have disclosed to you the identity of the Fund's related parties and all related party transactions and relationships. Related party transactions and related amounts receivable have been properly recorded or disclosed in the financial report. Acquisitions from, loans to, leasing of assets to and investments in related parties have not exceeded the in-house asset restrictions in the SISA at the time of the investment, acquisition or at year end.

The Fund has not made any loans or provided financial assistance to members of the Fund or their relatives.

12. Borrowings

The Fund has not borrowed money or maintained any borrowings during the period, with the exception of borrowings which were allowable under SISA.

13. Subsequent events

Except for those notes stated in the financial statements; no events or transactions have occurred since the date of the financial report, or are pending, which would have a significant adverse effect on the Fund's financial position at that date, or which are of such significance in relation to the Fund as to require mention in the notes to the financial statements in order to ensure they are not misleading as to the financial position of the Fund or its operations.

14. Outstanding legal action

The trustees confirm that there is no outstanding legal action or claims against the Fund.

There have been no communications from the ATO concerning a contravention of SISA or SISR which has occurred, is occurring, or is about to occur.

We understand that your examination was made in accordance with Australian Auditing Standards and applicable Standards on Assurance Engagements and was, therefore, designed primarily for the purpose of expressing an opinion on the financial report of the Fund taken as a whole, and on the compliance of the Fund with specified requirements of SISA and SISR, and that your tests of the financial and compliance records and other auditing procedures were limited to those which you considered necessary for that purpose.

Yours faithfully,

.....
Justin Hetherington
Director of Trustee
Date: 12/10/2022

.....
Mandy Goudge
Director of Trustee
Date: 12/10/2022



Byrne & Miller MGA Audit

Registered Company Auditors | SMSF Audit | Real Estate Trust Account Audit

Byrne & Miller MGA Audit Pty Ltd, ABN 76 600 747 126

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Mr Alan Miller
Byrne & Miller MGA Audit Pty Ltd
PO Box 257
Elanora QLD 4221

Date: 27/10/2022

The Trustee
MG & JH Superannuation Fund
9 Kingfisher Crescent
BURLEIGH HEADS QLD 4220
AUSTRALIA

Dear Trustee,

2022 Management Letter

We have completed our audit of the MG & JH Superannuation Fund for the year ended 30th June 2022. As outlined in the terms of our engagement, we remind you that our audit procedures have been designed to allow us to form an opinion on the financial statements as a whole, and therefore may not necessarily detect all financial report misstatements, non-compliance with legislative requirements, or weaknesses in internal control.

During our audit, we did not observe any events of non-compliance which should be brought to your attention. As such we have issued an unqualified audit report stating that the Fund complies in all material aspects with the relevant sections of the SIS Act and Regulations. Please refer to the audit report for further detail.

We would like to thank you for the assistance provided to us during the course of my audit. If you would like to discuss any matter, please do not hesitate to contact us.

Yours faithfully,

ALAN J MILLER
CPA



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SELF-MANAGED SUPERANNUATION FUND
INDEPENDENT AUDITOR'S REPORT

Approved Self-managed superannuation fund (SMSF) auditor details

Name	Mr Alan John Miller
Business name	Byrne & Miller MGA Audit
Business postal address	PO Box 257 ELANORA QLD 4221 AUSTRALIA
SMSF auditor number (SAN)	100166345

SMSF details

Fund name	MG & JH Superannuation Fund
Australian business number (ABN) or tax file number (TFN)	68 689 759 783
Fund address	9 Kingfisher Crescent BURLEIGH HEADS QLD 4220 AUSTRALIA
Year of income being audited	2022

To the SMSF trustees

of the MG & JH Superannuation Fund

PART A: Financial Audit

Opinion

I have audited the special purpose financial report of the MG & JH Superannuation Fund comprising of the statement of financial position as at 30 June 2022, and the operating statement, 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 (including Independence Standards)* (the Code) that are relevant to this audit and 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 or my firm assumed a management responsibility for the fund. My firm did not prepare the financial statements for the fund. Where my 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 MG & JH Superannuation Fund meet the requirements of the SMSF's governing rules, the *Superannuation Industry (Supervision) Act 1993* (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 not realistic alternative but to do so.

Each SMSF trustee is responsible for overseeing the fund's financial reporting process.

Approved SMSF auditor's responsibilities 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 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 MG & JH Superannuation Fund 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 MG & JH Superannuation Fund 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 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 or my firm assumed a management responsibility for the fund. Where my 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' responsibility

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 trustee 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.

SMSF Auditor's name

Alan Miller

SMSF Auditor's signature



Date audit completed

27 October 2022

MG & JH Superannuation Fund
ABN 68 689 759 783
Independent Audit Report
to the Trustee and Members
For the year ended 30th June 2022



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 an 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: <ul style="list-style-type: none"> • 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/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

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE MG &
JH SUPER PTY LTD ATF
MG & JH SUPERANNUATION FUND
HELD ON/...../..... AT
9 KINGFISHER CRESENT, BURLEIGH HEADS QLD**

PRESENT

Mandy Goudge
Justin Hetherington

**APPROVAL OF
PREVIOUS MINUTES:**

It was resolved that the minutes of the previous meeting had been signed as a true and correct record.

PURCHASE OF ASSETS:

It was resolved that having regard to the composition, risk and return of the fund's existing investments, the fund's investment objectives and its present liquidity, the purchase of the assets identified below during the year ended 30 June 2022 hereto be confirmed and are in line with the investment strategy of the fund.

Asset / Date	Price	Units	Consideration
<i>Listed Securities Market</i>			
<i>Australian Foundation Investment Company Limited</i>			
17 Nov 2021	8.2998	250.00	2,074.95
24 Mar 2022	8.3333	600.00	4,999.95
<i>Argo Investments Limited</i>			
17 Nov 2021	9.6614	110.00	1,062.75
24 Mar 2022	9.6099	500.00	4,804.95
<i>Endeavour Group Limited</i>			
01 Jul 2021	2.9855	335.00	1,000.15
<i>The Lottery Corporation Limited - Ordinary Fully Paid Deferred Settlement</i>			
01 Jun 2022	3.8098	1,020.00	3,886.00
<i>Vulcan Energy Resources Limited</i>			
17 Nov 2021	10.4398	200.00	2,087.95
<i>Woodside Energy Group Ltd</i>			
02 Jun 2022	0.0000	91.00	0.00
<i>Listed Derivatives Market</i>			
<i>Transurban Group - Rights-Appsclose 08Oct2021 Us Prohibited</i>			
28 Sep 2021	0.0000	48.00	0.00

DISPOSAL OF ASSETS:

It was resolved that having regard to the composition, risk and return of the fund's existing investments, the fund's investment objectives and its present liquidity, the disposal of the assets identified below during the year ended 30 June 2022 hereto be confirmed and are in line with the investment strategy of the fund.

Asset / Date	Price	Units	Consideration
<i>Listed Securities Market</i>			
<i>Isentia Group Limited</i>			
01 Sep 2021	0.1750	830.00	145.25
<i>Sydney Airport - Fully Paid Stapled Securities</i>			
<i>Us Prohibited</i>			
09 Mar 2022	8.7500	680.00	5,950.00
<i>Vocus Group Limited</i>			
22 Jul 2021	5.5000	525.00	2,887.50
<i>Listed Derivatives Market</i>			
<i>Transurban Group - Rights-Appsclose</i>			
<i>08Oct2021 Us Prohibited</i>			
19 Oct 2021	0.3000	48.00	14.40

PROPERTY VALUATIONS:

In respect of the year ending 30 June 2022, it was resolved that the trustees revalue the properties set out below in respect of the effective dates specified.

Giving consideration to the fund's circumstances and the value of the fund's assets that property represents, the trustees have obtained property valuations from the sources listed below.

The trustees have reviewed the content and assumptions within and believe the valuations supplied fairly represent the value and attributes of the properties held.

The trustees resolved to accept the valuations obtained on the basis that the valuations are based on objective and supportable data; are representative of the assets owned by the fund; and are indicative of market conditions as at the effective dates.

After consideration from the trustees, it was also resolved to carry forward valuations from prior years where appropriate. The trustees are of the opinion that the valuations continue to be relevant and appropriate and have been obtained within a suitable time frame to still be applied.

Address:

Valuation	Effective Date	Valuation Date	Type	Source
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ALLOCATION OF NET INCOME:

It was resolved that the income of the fund be proportionally allocated to members based on the members' daily weighted average balances. The following amounts of income, and related amounts of tax, are to be credited to / debited from member accounts:

	Income	Fund Tax	Conts Tax	Direct Tax
<i>Ms Mandy Goudge</i>				
Accumulation	(1,921.45)	867.73	0.00	0.00
<i>Mr Justin Hetherington</i>				
Accumulation	(3,485.12)	1,573.97	0.00	0.00

REPORTING ENTITY

CONCEPT:

It was resolved that, in the opinion of the trustee, the fund is not a reporting entity because it is unlikely that users exist who are unable to command the preparation of reports tailored so as to satisfy specifically all their information needs.

Therefore, the financial statements for the fund are to be prepared on the basis of the fund being a “non-reporting entity”, and will therefore take the form of Special Purpose Financial Reports.

REPORTS AND STATEMENTS:

The Financial Reports consisting of Statement of Financial Position, Operating Statement and Notes to the Financial Statements, Trustee's Declaration, Compilation Report, Auditor's Report and Member Statement for the period ended 30 June 2022 were tabled for consideration at the meeting.

It was resolved that the financial statements be adopted in their present format and that the statement by the trustees attached to the financial reports be signed by the Trustees, stating that:

1. the financial statements are drawn up so as to present fairly the financial position of the fund as at 30 June 2022, the benefits accrued as a result of operations and its cash flow for the year then ended;
2. the financial statements have been prepared in accordance with the requirements of the trust deed and Australian Accounting Standards as noted in Note 1 to the Financial Statements and
3. the fund has operated substantially in accordance with the trust deed and the requirements of the *Superannuation Industry (Supervision) Act 1993 (SISA)*, during the year ended 30 June 2022.

INCOME TAX RETURN:

The completed Self-Managed Superannuation Fund Annual Return for the financial year ended 30 June 2022 was tabled for consideration at the meeting.

It was resolved that:

1. the particulars contained in the 2022 income tax return and the relevant records used to ascertain the taxable income, as shown, derived by the fund from all sources in and out of Australia during the year of income are true and correct and;
2. the fund satisfies the statutory requirements and conditions applicable to be classified as a 'Regulated Superannuation Fund/Complying Superannuation Fund' for the year of income and;
3. the income tax return be adopted in its present format and that the Return be signed by the Trustees.

REVIEW OF INVESTMENT STRATEGY:

The fund's investment performance for the year ended 30 June 2022 and existing investment strategy have been reviewed by the Trustees, after considering:

1. the risk involved in making, holding and realising, and the likely return from, the fund's investments having regard to its objectives and its expressed cash flow requirements;
2. the composition of the fund's investments as a whole including the extent to which the investments are diverse or involve the funds being exposed to risks from inadequate diversification;
3. the liquidity of the fund's investments having regard to its expected cash flow requirements;
4. the ability of the fund to discharge its existing and prospective liabilities;
5. whether the fund should hold a contract of insurance that provides insurance cover for members of the fund; and
6. the effect of the fund's investments on the above requirements and all matters relating to the prudential nature of the investment being continuously monitored, regularly reviewed and to make sure they adhere to fund's investment objectives and relevant legislation.

It was resolved that the aims and objectives of the investment strategy were being achieved and that the said investment strategy requires no further modification or adoption at this time.

TRUSTEE AND MEMBER STATUS:

Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the fund and that they are not disqualified persons as defined by Section 120 of the S/SA.

Each of the member(s) confirmed that they are a member of the fund and agreed to be bound by the provisions contained within the Trust Deed of the fund (and any subsequent amendments).

AUDITOR:

It was resolved that

Alan Miller
of
BYRNE & MILLER MGA AUDIT PTY LTD
Unit 6, 23 Township Drive
Burleigh Heads, QLD 4220

act as the auditor of the fund for the next financial year.

TAX AGENT:

It was resolved that

Mrs Donna Bruce
of
Alto Accounting & Advisory Pty Ltd
Suite 302B 140 Bundall Road
Bundall, QLD 4217

act as the tax agent of the fund for the next financial year.

CLOSURE:

There being no further business the meeting was closed.

..... Dated:
Justin Hetherington
Chairperson



ALTO
ACCOUNTING & ADVISORY

MG & JH Superannuation Fund

ABN 68 689 759 783

Trustees: MG & JH Super Pty Ltd

Financial Statement

For the year ended 30 June 2022

MG & JH Superannuation Fund
Statement of Financial Position
as at 30 June 2022

	Note	2022 \$	2021 \$
Assets			
Investments			
Shares in Listed Companies	6A	276,343.78	282,737.32
Stapled Securities	6B	21,187.45	28,294.85
Other Assets			
Cash At Bank		13,815.69	9,427.71
Sundry Assets		2,090.00	2,090.00
Receivables		318.45	295.62
Current Tax Assets		3,162.92	1,921.06
Total Assets		<u>316,918.29</u>	<u>324,766.56</u>
Liabilities			
Total Liabilities		<u>-</u>	<u>-</u>
Net Assets Available to Pay Benefits		<u>316,918.29</u>	<u>324,766.56</u>
<i>Represented by:</i>			
Liability for Accrued Benefits	2		
Mr Justin Hetherington		204,287.12	209,346.21
Ms Mandy Goudge		112,631.17	115,420.35
Total Liability for Accrued Benefits		<u>316,918.29</u>	<u>324,766.56</u>

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

MG & JH Superannuation Fund
Operating Statement
For the period 1 July 2021 to 30 June 2022

	Note	2022 \$	2021 \$
Income			
Investment Income			
Distributions	7A	777.61	781.34
Dividends	7B	19,053.63	11,083.34
Interest	7C	6.69	11.11
		<u>19,837.93</u>	<u>11,875.79</u>
Expenses			
Other Expenses			
Auditor Fee		495.00	495.00
Fund Administration Fee		2,420.00	2,420.00
Regulatory Fees		56.00	55.00
SMSF Supervisory Levy		259.00	259.00
Sundry		-	58.59
Investment Losses			
Realised Capital Losses	8A	2,110.80	(130.60)
Decrease in Market Value	8B	19,903.70	(61,291.07)
		<u>25,244.50</u>	<u>(58,134.08)</u>
Benefits Accrued as a Result of Operations before Income Tax		(5,406.57)	70,009.87
Income Tax			
Income Tax Expense		2,441.70	1,306.20
		<u>2,441.70</u>	<u>1,306.20</u>
Benefits Accrued as a Result of Operations		<u>(7,848.27)</u>	<u>68,703.67</u>

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

MG & JH Superannuation Fund

Notes to the Financial Statements

As at 30 June 2022

Note 1 - Statement of Significant Accounting Policies

The following significant accounting policies have been adopted in the preparation and presentation of the financial statements. They have been consistently applied in the current and previous periods unless otherwise stated to ensure the financial information satisfies the concept of relevance and reliability.

(a) Statement of Compliance

The trustees have prepared the financial statements on the basis that the superannuation fund is a non-reporting entity because the members are able to command the preparation of tailored reports so as to satisfy specifically all of their information needs and there are no other users dependent on the financial statements. The financial statements are therefore special purpose financial statements that have been prepared in accordance with the legislative requirements of the *Superannuation Industry (Supervision) Act 1993* and *Regulations 1994* and the provisions of the Trust Deed. The trustees have determined that the accounting policies adopted are appropriate to meet their needs.

(b) Basis of Preparation

The financial statements have been prepared on a cash basis using historical costs convention unless stated otherwise. For investments and financial liabilities, they are measured at market values.

The financial statements are presented in Australian dollars, which is the functional currency of the fund.

(c) Use of Accounting Estimates and Judgments

The preparation of financial statements requires the trustees to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstance, the results of which form the basis of making the judgments. 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.

(d) Cash and Cash Equivalents

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

(e) Foreign Currency

Any foreign currency transactions during the financial year are brought to account using the exchange rate in effect at the date of the transaction. Foreign currency monetary items at reporting date are translated at the exchange rate existing at reporting date. Exchange differences are recognised in the operating statement in the period in which they arise.

(f) Valuation of Assets

Investment

An investment is initially recognised when as a result of past transactions or events, the Fund controls the future economic benefits expected to flow from the asset.

The investment assets are firstly recorded at cost, being the fair value of the consideration given. After initial recognition, they are measured at market value. Gains or losses arising from changes in market value are recognised on the Operating Statement in the periods in which they occur.

Market value as defined in s10 of *SISA 1993*, in relation to an asset, means the amount that a willing buyer of the asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

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

As disposal costs are generally immaterial unless otherwise stated, market value approximates fair value.

MG & JH Superannuation Fund

Notes to the Financial Statements

As at 30 June 2022

Market values for various types of investment have been determined as follows:

- i. listed securities, government and other fixed interest securities for which there is a readily available market quotation, the valuation is recorded as the last quoted sale price as at the close of business on reporting date. If the listed securities are foreign, they are also converted to Australian dollars using the exchange rate at the close of business on the reporting date;
- ii. unit trusts and managed funds are stated by reference to the unit redemption price quoted by the fund manager at the end of the reporting period;
- iii. unlisted investments are stated at the Trustees' valuation based on estimated market value at balance date; or where necessary, upon external valuers' expert opinions;
- iv. Investment properties are carried at market value and are held for the purpose of generating long-term rental yields and capital appreciation. The Trustees give consideration to the value of the investment property each financial year and revalue when a significant event occurs or when deemed appropriate. Where an external valuation has been obtained, the valuation is based on objective and supportable data and has been carried out by a property valuation service provider or qualified independent valuer as appropriate.

Financial Liabilities

The Fund initially recognises a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Financial liabilities including credit balances of hedging instruments and derivatives are measured at market values as at the reporting date. Any change in market values of the financial liabilities since the beginning of the reporting period shall be included in the profit or loss for the reporting period. As disposal costs are generally immaterial, unless otherwise stated, market value approximates fair value.

Receivables and Payables

Current assets such as accounts receivable, which are expected to be recovered within twelve months after the reporting period, are carried at nominal amounts which approximate the fair values.

Accounts payable are recognised when the Fund becomes obliged to make future payments resulting from the goods and services received, whether or not billed to the Fund and are carried at nominal amounts which are equivalent to fair values.

(g) Revenue Recognition

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 measured at the fair value of consideration received or receivable. The following recognition criteria relate to the specific items of revenue the Fund receives:

Interest

The interest revenue is recognised by the Fund on a cash receipt basis, unless the Fund chooses the accrual method and the amount can be reliably measured by reference to the principal outstanding and using the effective interest rate of the instrument calculated at the acquisition or origination date.

Dividend Revenue

The entitlement to a dividend is based on the date the shares are quoted ex-dividend; the actual dividend revenue is recognised by the Fund when it is received.

Distribution Revenue

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

Rental Income

Rent from investment properties is recognised by the Fund on a cash receipt basis.

Movement in market values

Changes in the market value of investments are determined as the difference between the market value at balance date or consideration received (if sold during the year) and the market value as at the prior year end or cost (if the investment was acquired during the period). All movements are recognised in the Operating Statement.

Contributions and Rollovers In

Contributions and rollovers 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.

The financial report was authorised for issue on 12 October 2022 by the directors of the trustee company.

MG & JH Superannuation Fund
Notes to the Financial Statements
As at 30 June 2022

Note 2 – 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. Changes in the Liability for Accrued Benefits are as follows:

	Current	Previous
Liability for Accrued Benefits at beginning of period	324,766.56	256,062.89
Benefits Accrued during the period	(7,848.27)	68,703.67
Benefits Paid during the period	0.00	0.00
Liability for Accrued Benefits at end of period	316,918.29	324,766.56

Any amount in the Unallocated Contributions account represent amounts that have been received by the fund from either the members of the fund or a third party but have not been allocated to any specific member as at the reporting date. It is the intention of the trustee to allocate any such amounts recorded as unallocated contributions within 28 days following the end of the month to specific fund member, which will increase the liability for members accrued benefits.

Note 3 – Vested Benefits

Vested benefits are benefits which 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 reporting period.

	Current	Previous
Vested Benefits at beginning of period	324,766.56	256,062.89
Benefits Accrued during the period	(7,848.27)	68,703.67
Benefits Paid during the period	0.00	0.00
Vested Benefits at end of period	316,918.29	324,766.56

Note 4 – Guaranteed Benefits

No guarantees have been made in respect of any part of the liability for accrued benefits.

Note 5 – Funding Arrangements

No fixed funding arrangements were in place for the Fund as at year end.

MG & JH Superannuation Fund
Notes to the Financial Statements
As at 30 June 2022

Note 6A – Shares in Listed Companies

	Current	Previous
At market value:		
Altium Limited	9,956.70	13,575.30
Argo Investments Limited	67,082.40	62,626.09
Australian Foundation Investment Company Limited	79,140.38	75,760.16
BHP Group Limited	20,831.25	24,527.85
BWX Limited	384.00	3,264.00
Coles Group Limited. - Ordinary Fully Paid Deferred Settlement	2,030.34	1,948.26
Commonwealth Bank Of Australia.	21,239.30	23,469.45
Endeavour Group Limited	2,535.95	0.00
G8 Education Limited	1,677.45	1,597.95
Healius Ltd	2,752.50	3,472.50
Insurance Australia Group Limited	5,532.84	6,548.04
loof Holdings Limited	1,492.95	2,369.85
Isentia Group Limited	0.00	136.95
National Australia Bank Limited	17,146.14	16,413.72
Sonic Healthcare Limited	6,932.10	8,064.00
Tabcorp Holdings Limited	1,086.30	5,283.60
Telstra Corporation Limited.	10,626.00	10,377.60
The Lottery Corporation Limited - Ordinary Fully Paid Deferred Settlement	4,610.40	0.00
Unibail-Rodamco-Westfield - Chess Depository Interests 20:1	601.60	908.80
Vocus Group Limited	0.00	2,882.25
Vulcan Energy Resources Limited	1,084.00	0.00
Wesfarmers Limited	4,777.74	6,737.40
Woodside Energy Group Ltd	2,897.44	0.00
Woolworths Limited	11,926.00	12,773.55
	276,343.78	282,737.32

Note 6B – Stapled Securities

	Current	Previous
At market value:		
Lendlease Group - Unit/Ordinary Fully Paid Stapled Securities	3,188.50	4,011.00
Mirvac Group - Stapled Securities	4,147.50	6,132.00
Rural Funds Group - Stapled Securities Fully Paid	7,668.05	8,095.75
Sydney Airport - Fully Paid Stapled Securities Us Prohibited	0.00	3,937.20
Transurban Group - Ordinary Shares/Units Fully Paid Triple Stapled	6,183.40	6,118.90
	21,187.45	28,294.85

Note 7A – Distributions

	Current	Previous
Lendlease Group - Unit/Ordinary Fully Paid Stapled Securities	36.96	75.72
Mirvac Group - Stapled Securities	214.20	207.90
Rural Funds Group - Stapled Securities Fully Paid	358.44	344.64
Transurban Group - Ordinary Shares/Units Fully Paid Triple Stapled	168.01	153.08
	777.61	781.34

MG & JH Superannuation Fund
Notes to the Financial Statements
As at 30 June 2022

Note 7B – Dividends

	Current	Previous
Altium Limited	193.70	140.60
Argo Investments Limited	3,030.71	2,605.20
Australian Foundation Investment Company Limited	3,357.31	3,115.89
BHP Group Limited	7,328.64	1,490.40
BWX Limited	26.57	30.86
Coles Group Limited. - Ordinary Fully Paid Deferred Settlement	99.34	98.53
Commonwealth Bank Of Australia.	1,258.93	832.57
Endeavour Group Limited	93.33	0.00
G8 Education Limited	68.14	136.29
Healius Ltd	179.47	97.50
Insurance Australia Group Limited	241.11	88.83
loof Holdings Limited	184.75	182.38
National Australia Bank Limited	1,135.74	536.58
Sonic Healthcare Limited	267.68	206.19
Tabcorp Holdings Limited	196.71	109.29
Telstra Corporation Limited.	630.86	630.86
Wesfarmers Limited	276.86	298.02
Woolworths Limited	449.85	483.35
Lendlease Group - Unit/Ordinary Fully Paid Stapled Securities	27.79	0.00
Transurban Group - Ordinary Shares/Units Fully Paid Triple Stapled	6.14	0.00
	19,053.63	11,083.34

Note 7C – Interest

	Current	Previous
CBA Transaction Account	6.69	11.11
	6.69	11.11

Note 8A – Realised Capital Losses

	Current	Previous
Shares in Listed Companies		
Isentia Group Limited	2,904.20	0.00
Sydney Airport - Rights-Appsclose 02Sep2020 Us Prohibited Deferred	0.00	(125.02)
Tabcorp Holdings Limited - Rights-Appsclose 10Sep2020 Us Prohibited	0.00	(5.58)
Transurban Group - Rights-Appsclose 08Oct2021 Us Prohibited	(14.40)	0.00
Vocus Group Limited	156.45	0.00
Stapled Securities		
Sydney Airport - Fully Paid Stapled Securities Us Prohibited	(935.45)	0.00
	2,110.80	(130.60)

MG & JH Superannuation Fund
Notes to the Financial Statements
As at 30 June 2022

Note 8B – Decrease in Market Value

	Current	Previous
Shares in Listed Companies		
Altium Limited	3,618.60	(1,557.70)
Argo Investments Limited	1,411.39	(11,482.67)
Australian Foundation Investment Company Limited	3,694.68	(15,874.58)
BHP Group Limited	3,696.60	(6,438.75)
BWX Limited	2,880.00	(1,158.00)
Coles Group Limited. - Ordinary Fully Paid Deferred Settlement	(82.08)	9.12
Commonwealth Bank Of Australia.	2,230.15	(7,155.75)
Endeavour Group Limited	(1,535.80)	0.00
G8 Education Limited	(79.50)	(190.80)
Healius Ltd	720.00	(1,185.00)
Insurance Australia Group Limited	1,015.20	774.09
loof Holdings Limited	876.90	360.75
Isentia Group Limited	(2,912.50)	(16.60)
National Australia Bank Limited	(732.42)	(5,008.00)
Sonic Healthcare Limited	1,131.90	(1,673.70)
Tabcorp Holdings Limited	311.30	(1,836.00)
Telstra Corporation Limited.	(248.40)	(1,738.80)
The Lottery Corporation Limited - Ordinary Fully Paid Deferred Settlement	(724.40)	0.00
Unibail-Rodamco-Westfield - Chess Depository Interests 20:1	307.20	(262.40)
Vocus Group Limited	(161.70)	(1,333.50)
Vulcan Energy Resources Limited	1,003.95	0.00
Wesfarmers Limited	1,731.66	(1,626.78)
Woodside Energy Group Ltd	(189.28)	0.00
Woolworths Limited	(152.60)	(284.75)
Stapled Securities		
Lendlease Group - Unit/Ordinary Fully Paid Stapled Securities	822.50	318.50
Mirvac Group - Stapled Securities	1,984.50	(1,575.00)
Rural Funds Group - Stapled Securities Fully Paid	427.70	(2,230.15)
Sydney Airport - Fully Paid Stapled Securities Us Prohibited	(1,077.35)	(81.60)
Transurban Group - Ordinary Shares/Units Fully Paid Triple Stapled	(64.50)	(43.00)
	19,903.70	(61,291.07)

MG & JH Superannuation Fund

(ABN: 68 689 759 783)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 9 Kingfisher Crescent Burleigh Heads, QLD 4220
Member Number: 1	Date of Birth: 9 July 1970
Mr Justin Hetherington	Date Joined Fund: 27 July 2015
	Eligible Service Date: 24 February 1994
	Tax File Number Held: Yes

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

Your Accounts

Withdrawal Benefit as at 1 Jul 2021	
Accumulation	209,346.21
Total as at 1 Jul 2021	209,346.21

Withdrawal Benefit as at 30 Jun 2022	
Accumulation	204,287.12
Total as at 30 Jun 2022	204,287.12

Your Tax Components

Tax Free	1,045.00
Taxable - Taxed	203,242.12
Taxable - Untaxed	-

Your Preservation Components

Preserved	204,287.12
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

No beneficiary details have been recorded

For Enquiries:

phone 0400490022 | email jhetherington@tpg.com.au
mail MG & JH Superannuation Fund, 9 Kingfisher Crescent, Burleigh Heads QLD 4220

MG & JH Superannuation Fund

(ABN: 68 689 759 783)

Member Benefit Statement

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 9 Kingfisher Crescent Burleigh Heads, QLD 4220
Member Number: 1	Date of Birth: 9 July 1970 Date Joined Fund: 27 July 2015 Eligible Service Date: 24 February 1994
Mr Justin Hetherington	Tax File Number Held: Yes
Accumulation Account	Account Start Date: 27 July 2015
Accumulation	

Your Account Summary

Withdrawal Benefit as at 1 Jul 2021	209,346.21
<u>Decreases to your account:</u>	
Share Of Net Fund Income	3,485.12
Tax on Net Fund Income	1,573.97
<u>Total Decreases</u>	<u>5,059.09</u>
Withdrawal Benefit as at 30 Jun 2022	<u><u>204,287.12</u></u>

Your Tax Components

Tax Free	0.5115 %	1,045.00
Taxable - Taxed		203,242.12
Taxable - Untaxed		-

Your Preservation Components

Preserved	204,287.12
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

No beneficiary details have been recorded

For Enquiries:

phone 0400490022 | email jhetherington@tpg.com.au
mail MG & JH Superannuation Fund, 9 Kingfisher Crescent, Burleigh Heads QLD 4220

MG & JH Superannuation Fund
(ABN: 68 689 759 783)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 9 Kingfisher Crescent Burleigh Heads, QLD 4220
Member Number: 2	Date of Birth: 17 January 1970
Ms Mandy Goudge	Date Joined Fund: 27 July 2015
	Eligible Service Date: 26 June 1983
	Tax File Number Held: Yes

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

Your Accounts

Withdrawal Benefit as at 1 Jul 2021	
Accumulation	115,420.35
Total as at 1 Jul 2021	115,420.35
Withdrawal Benefit as at 30 Jun 2022	
Accumulation	112,631.17
Total as at 30 Jun 2022	112,631.17

Your Tax Components

Tax Free	1,085.66
Taxable - Taxed	111,545.51
Taxable - Untaxed	-

Your Preservation Components

Preserved	112,631.17
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

No beneficiary details have been recorded

For Enquiries:

phone 0400490022 | email jhetherington@tpg.com.au
mail MG & JH Superannuation Fund, 9 Kingfisher Crescent, Burleigh Heads QLD 4220

MG & JH Superannuation Fund

(ABN: 68 689 759 783)

Member Benefit Statement

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 9 Kingfisher Crescent Burleigh Heads, QLD 4220
Member Number: 2	Date of Birth: 17 January 1970
Ms Mandy Goudge	Date Joined Fund: 27 July 2015
Accumulation Account	Eligible Service Date: 26 June 1983
Accumulation	Tax File Number Held: Yes
	Account Start Date: 27 July 2015

Your Account Summary

Withdrawal Benefit as at 1 Jul 2021	115,420.35
<u>Decreases to your account:</u>	
Share Of Net Fund Income	1,921.45
Tax on Net Fund Income	867.73
<u>Total Decreases</u>	<u>2,789.18</u>
Withdrawal Benefit as at 30 Jun 2022	<u><u>112,631.17</u></u>

Your Tax Components

Tax Free	0.9639 %	1,085.66
Taxable - Taxed		111,545.51
Taxable - Untaxed		-

Your Preservation Components

Preserved	112,631.17
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

No beneficiary details have been recorded

For Enquiries:

phone 0400490022 | email jhetherington@tpg.com.au
mail MG & JH Superannuation Fund, 9 Kingfisher Crescent, Burleigh Heads QLD 4220

MG & JH Superannuation Fund

Trustee Declaration

In the opinion of the Trustees of the MG & JH Superannuation Fund.

The Fund is not a reporting entity and this special purpose financial report should be prepared in accordance with the accounting policies described in Note 1 to these financial statements.

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2022 present fairly the financial position of the Fund at 30 June 2022 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the Trust Deed; and
- (iii) the operation of the Fund has been carried out in accordance with its Trust Deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 during the year ended 30 June 2022.

Signed in accordance with a resolution of the directors of MG & JH Super Pty Ltd by:

..... **Dated:**
Mandy Goudge
Director: MG & JH Super Pty Ltd

..... **Dated:**
Justin Hetherington
Director: MG & JH Super Pty Ltd

CLIENT VERIFICATION

NAME OF THE TAX PAYER: MG & JH Superannuation Fund

NAME OF THE AUTHORISED PERSONS: Mandy Goudge and Justin Hetherington

We advise that Alto Accounting & Advisory have been engaged to attend to the taxation affairs of the above named for the year ended 30 June 2022. Terms of engagement set out below should be read in conjunction with and in addition to any other terms of engagement, which has been agreed with Alto Accounting & Advisory and will continue for future services unless otherwise varied in writing.

We acknowledge our understanding that under taxation law the reporting for compliance and accuracy of income tax returns and other return statements made to the Australian Taxation Office rests with the tax payer or officers of taxpayer entities.

We have examined the income tax return prepared for lodgement and accordingly have signed the return and supporting worksheets.

We are satisfied with the contents and accuracy of the return and verify that we have available or have access to documentation in support of the information disclosed in the return in the format required by the taxation legislation.

We have been advised by Alto Accounting & Advisory as to the substantiation requirements in relation to all expenses incurred by the entity.

We have been advised by Alto Accounting & Advisory of the need to retain receipts.

We have been told by Alto Accounting & Advisory of the need to maintain the above documentary evidence for at least (5) five years from date of lodgement of the income tax return.

We have been warned of the consequences and penalties, which will arise if income returns are incorrect.

We understand what constitutes a receipt acceptable to the Commissioner of Taxation.

We have all the substantiation documents necessary to support all the claims made in our income tax return.

We declare that:

- We have disclosed to you all income, which we have earned.
- All of that income has been declared in the return.
- All the claims for deductions and rebates, which have been included in the return, are based on our specific instructions.

We have discussed the matters in the return with Alto Accounting & Advisory and verify that they have prepared the return on the basis of information and advices given to them.

We also advise that Alto Accounting & Advisory has been instructed to lodge the abovementioned income tax return by electronic lodgement service (ELS) should they so desire.

We acknowledge that any taxation advice provided by Alto Accounting & Advisory is necessary an opinion only based on their knowledge of particular facts and circumstances. There are limitations attaching to such tax advice and the expression of opinion should not be taken as an assertion of fact. Consequently such advice and income tax returns are not beyond challenge.

We acknowledge that in the provision of any advice or assistance, Alto Accounting & Advisory will rely on an understanding of specific facts which we, or authorised parties/entities, will provide. The accuracy and completeness of Alto Accounting & Advisory advice is reliant on the accuracy and completeness of the underlying facts provided.

.....
Mr Justin Hetherington
Chair

Date:



ALTO
ACCOUNTING & ADVISORY

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)** *****

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

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

2 **Name of self-managed superannuation fund (SMSF)**

MG & JH Superannuation Fund

3 **Australian business number (ABN)** (if applicable) 68689759783

4 **Current postal address**

PO Box 6393

Suburb/town

Gold Coast MC

State/territory

QLD

Postcode

9726

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

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

6 SMSF auditor

Auditor's name

Title: MR

Family name

Miller

First given name

Alan

Other given names

SMSF Auditor Number

100166345

Auditor's phone number

07

55981118

Postal address

PO Box 257

Suburb/town

Elanora

State/territory

QLD

Postcode

4221

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 067167

Fund account number 18465855

Fund account name

MG & JH Super Pty Ltd ATF MG & JH Superannuation Fund

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

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

BSB number

Account number

Account name

C Electronic service address alias

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

smsfdataflow

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

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

9 Was the fund wound up during the income year?

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

10 Exempt current pension income

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

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

No Go to Section B: Income.Yes Exempt current pension income amount **A** \$.00

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

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

Did the fund have any other income that was assessable?

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

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

Fund's tax file number (TFN)

Section B: Income

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

11 Income

Did you have a capital gains tax (CGT) event during the year?

G No Yes

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2022*.

Have you applied an exemption or rollover?

M No Yes

Code

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

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

Gross interest **C** \$ -00

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

Gross foreign income	D1 \$ <input type="text" value="9"/> -00	Net foreign income	D \$ <input type="text" value="9"/> -00	Loss <input type="checkbox"/>
----------------------	---	--------------------	--	-------------------------------

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

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

Number

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

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

Loss

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

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

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

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

Code

Calculation of assessable contributions

Assessable employer contributions

R1 \$ -00

plus Assessable personal contributions

R2 \$ -00

plus **No-TFN-quoted contributions

R3 \$ -00

(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST

R6 \$ -00

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

R \$ -00

Calculation of non-arm's length income

*Net non-arm's length private company dividends

U1 \$ -00

plus *Net non-arm's length trust distributions

U2 \$ -00

plus *Net other non-arm's length income

U3 \$ -00

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

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

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

U \$ -00

Code

#This is a mandatory label.

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

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

W \$ -00

Loss

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

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

V \$ -00

Loss

Fund's tax file number (TFN)

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

	DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 \$	<input type="text" value="0-00"/>	A2 \$	<input type="text" value="0-00"/>
Interest expenses overseas	B1 \$	<input type="text" value="0-00"/>	B2 \$	<input type="text" value="0-00"/>
Capital works expenditure	D1 \$	<input type="text" value="0-00"/>	D2 \$	<input type="text" value="0-00"/>
Decline in value of depreciating assets	E1 \$	<input type="text" value="0-00"/>	E2 \$	<input type="text" value="0-00"/>
Insurance premiums – members	F1 \$	<input type="text" value="0-00"/>	F2 \$	<input type="text" value="0-00"/>
SMSF auditor fee	H1 \$	<input type="text" value="495-00"/>	H2 \$	<input type="text" value="0-00"/>
Investment expenses	I1 \$	<input type="text" value="0-00"/>	I2 \$	<input type="text" value="0-00"/>
Management and administration expenses	J1 \$	<input type="text" value="2476-00"/>	J2 \$	<input type="text" value="0-00"/>
Forestry managed investment scheme expense	U1 \$	<input type="text" value="0-00"/>	U2 \$	<input type="text" value="0-00"/>
Other amounts	L1 \$	<input type="text" value="259-00"/>	L2 \$	<input type="text" value="0-00"/>
	Code	<input type="text" value="0"/>	Code	<input type="text" value=""/>
Tax losses deducted	M1 \$	<input type="text" value="0-00"/>		

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

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

#TAXABLE INCOME OR LOSS
O \$ Loss
 (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

TOTAL SMSF EXPENSES
Z \$
 (**N** plus **Y**)

#This is a mandatory label.

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

Section D: Income tax calculation statement

#Important:

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

13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2022* on how to complete the calculation statement.

#Taxable income **A** \$ (an amount must be included even if it is zero)

#Tax on taxable income **T1** \$ (an amount must be included even if it is zero)

#Tax on no-TFN-quoted contributions **J** \$ (an amount must be included even if it is zero)

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

Foreign income tax offset **C1** \$

Rebates and tax offsets **C2** \$

Non-refundable non-carry forward tax offsets **C** \$ (C1 plus C2)

SUBTOTAL 1

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

Early stage venture capital limited partnership tax offset **D1** \$

Early stage venture capital limited partnership tax offset carried forward from previous year **D2** \$

Early stage investor tax offset **D3** \$

Early stage investor tax offset carried forward from previous year **D4** \$

Non-refundable carry forward tax offsets **D** \$ (D1 plus D2 plus D3 plus D4)

SUBTOTAL 2

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

Complying fund's franking credits tax offset **E1** \$

No-TFN tax offset **E2** \$

National rental affordability scheme tax offset **E3** \$

Exploration credit tax offset **E4** \$

Refundable tax offsets **E** \$ (E1 plus E2 plus E3 plus E4)

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

Section 102AAM interest charge

G \$

Fund's tax file number (TFN)

H1	Credit for interest on early payments – amount of interest	<input type="text"/>
H2	Credit for tax withheld – foreign resident withholding (excluding capital gains)	<input type="text" value="0"/>
H3	Credit for tax withheld – where ABN or TFN not quoted (non-individual)	<input type="text" value="0"/>
H5	Credit for TFN amounts withheld from payments from closely held trusts	<input type="text"/>
H6	Credit for interest on no-TFN tax offset	<input type="text"/>
H8	Credit for foreign resident capital gains withholding amounts	<input type="text"/>
Eligible credits		H \$ <input type="text" value="0"/> <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="3162.92"/> <i>(unused amount from label E – an amount must be included even if it is zero)</i>
---	---

PAYG instalments raised

K \$

Supervisory levy

L \$

Supervisory levy adjustment for wound up funds

M \$

Supervisory levy adjustment for new funds

N \$

AMOUNT DUE OR REFUNDABLE A positive amount at S is what you owe, while a negative amount is refundable to you.	S \$ <input type="text" value="-2903.92"/> <i>(T5 plus G less H less I less K plus L less M plus N)</i>
---	---

#This is a mandatory label.

Section E: Losses

14 Losses

! If total loss is greater than \$100,000, complete and attach a *Losses schedule 2022*.

Tax losses carried forward to later income years **U** \$.00

Net capital losses carried forward to later income years **V** \$.00

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

Section F: Member information

MEMBER 1

Title:

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Date of birth

Contributions

OPENING ACCOUNT BALANCE \$

Refer to instructions for completing these labels.

Employer contributions

A \$

ABN of principal employer

A1

Personal contributions

B \$

CGT small business retirement exemption

C \$

CGT small business 15-year exemption amount

D \$

Personal injury election

E \$

Spouse and child contributions

F \$

Other third party contributions

G \$

Proceeds from primary residence disposal

H \$

Receipt date

H1

Assessable foreign superannuation fund amount

I \$

Non-assessable foreign superannuation fund amount

J \$

Transfer from reserve: assessable amount

K \$

Transfer from reserve: non-assessable amount

L \$

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

T \$

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

M \$

TOTAL CONTRIBUTIONS N \$

(Sum of labels **A** to **M**)

Other transactions

Allocated earnings or losses

O \$

Loss

Inward rollovers and transfers

P \$

Outward rollovers and transfers

Q \$

Lump Sum payments

R1 \$

Income stream payments

R2 \$

Code

Code

Accumulation phase account balance

S1 \$

Retirement phase account balance - Non CDBIS

S2 \$

Retirement phase account balance - CDBIS

S3 \$

TRIS Count

CLOSING ACCOUNT BALANCE S \$

(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Fund's tax file number (TFN)

MEMBER 2

Title:

Family name

First given name

Other given names

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

Date of birth

Contributions

OPENING ACCOUNT BALANCE \$

i Refer to instructions for completing these labels.

Employer contributions
A \$

ABN of principal employer
A1

Personal contributions
B \$

CGT small business retirement exemption
C \$

CGT small business 15-year exemption amount
D \$

Personal injury election
E \$

Spouse and child contributions
F \$

Other third party contributions
G \$

Proceeds from primary residence disposal
H \$

Receipt date
Day Month Year

H1

Assessable foreign superannuation fund amount
I \$

Non-assessable foreign superannuation fund amount
J \$

Transfer from reserve: assessable amount
K \$

Transfer from reserve: non-assessable amount
L \$

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

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

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

Other transactions

Accumulation phase account balance
S1 \$

Retirement phase account balance - Non CDBIS
S2 \$

Retirement phase account balance - CDBIS
S3 \$

Allocated earnings or losses
O \$

Inward rollovers and transfers
P \$

Outward rollovers and transfers
Q \$

Lump Sum payments
R1 \$

Income stream payments
R2 \$

Loss

Code

Code

TRIS Count

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

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

Section H: **Assets and liabilities****15 ASSETS****15a Australian managed investments**Listed trusts **A** \$ 21187.00Unlisted trusts **B** \$ 0.00Insurance policy **C** \$ 0.00Other managed investments **D** \$ 0.00**15b Australian direct investments**Cash and term deposits **E** \$ 13815.00**Limited recourse borrowing arrangements**

Australian residential real property

J1 \$ 0.00

Australian non-residential real property

J2 \$ 0.00

Overseas real property

J3 \$ 0.00

Australian shares

J4 \$ 0.00

Overseas shares

J5 \$ 0.00

Other

J6 \$ 0.00

Property count

J7 0Debt securities **F** \$ 0.00Loans **G** \$ 0.00Listed shares **H** \$ 276343.00Unlisted shares **I** \$ 0.00Limited recourse borrowing arrangements **J** \$ 0.00Non-residential real property **K** \$ 0.00Residential real property **L** \$ 0.00Collectables and personal use assets **M** \$ 0.00Other assets **O** \$ 5573.00**15c Other investments**Crypto-Currency **N** \$ 0.00**15d Overseas direct investments**Overseas shares **P** \$ 0.00Overseas non-residential real property **Q** \$ 0.00Overseas residential real property **R** \$ 0.00Overseas managed investments **S** \$ 0.00Other overseas assets **T** \$ 0.00**TOTAL AUSTRALIAN AND OVERSEAS ASSETS U** \$ 316918.00
(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

\$ 0.00

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

15f Limited recourse borrowing arrangements

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

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

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements

V1 \$.00

Permissible temporary borrowings

V2 \$.00

Other borrowings

V3 \$.00Borrowings **V** \$ 0 .00

Total member closing account balances (total of all **CLOSING ACCOUNT BALANCE**s from Sections F and G) **W** \$ 316918 .00

Reserve accounts **X** \$ 0 .00Other liabilities **Y** \$ 0 .00**TOTAL LIABILITIES Z** \$ 316918 .00**Section I: Taxation of financial arrangements****17 Taxation of financial arrangements (TOFA)**Total TOFA gains **H** \$.00Total TOFA losses **I** \$.00**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.

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2022*. **D**

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

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

Day Month Year
Date

Preferred trustee or director contact details:

Title: MR

Family name

Hetherington

First given name

Justin

Other given names

Phone number

04

00490022

Email address

jhetherington@tpg.com.au

Non-individual trustee name (if applicable)

MG & JH Super 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

Day / Month / Year
Date

Tax agent's contact details

Title: MRS

Family name

Bruce

First given name

Donna

Other given names

Tax agent's practice

Alto Accounting & Advisory Pty Ltd

Tax agent's phone number

04 58450391

Reference number

HETHERJ9

Tax agent number

26076856

Capital gains tax (CGT) schedule **2022**

When completing this form

- Print clearly, using a black or dark blue pen only.
- Use BLOCK LETTERS and print one character in each box.

S M / T H S T

- Do not use correction fluid or covering stickers.
- Sign next to any corrections with your **full signature** (not initials).

- Use in conjunction with company, trust, fund income tax return or the self-managed superannuation fund annual return.
- Refer to the *Guide to capital gains tax 2022* available on our website at ato.gov.au for instructions on how to complete this schedule.

Tax file number (TFN)

- ! We are authorised by law to request your TFN. You do not have to quote your TFN. However, if you don't it could increase the chance of delay or error in processing your form.

Australian business number (ABN)

68689759783

Taxpayer's name

MG & JH Superannuation Fund

1 Current year capital gains and capital losses

	Capital gain	Capital loss
Shares in companies listed on an Australian securities exchange	A \$ 0.00	K \$ 3060.00
Other shares	B \$ 0.00	L \$ 0.00
Units in unit trusts listed on an Australian securities exchange	C \$ 936.00	M \$ 0.00
Other units	D \$ 0.00	N \$ 0.00
Real estate situated in Australia	E \$ 0.00	O \$ 0.00
Other real estate	F \$ 0.00	P \$ 0.00
Amount of capital gains from a trust (including a managed fund)	G \$ 54.00	
Collectables	H \$ 0.00	Q \$ 0.00
Other CGT assets and any other CGT events	I \$ 14.00	R \$ 0.00
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	S \$ 0.00	
Total current year capital gains	J \$ 1004.00	

Add the amounts at labels **K** to **R** and write the total in item 2 label **A** – **Total current year capital losses**.

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

2 Capital lossesTotal current year capital losses **A** \$ -00Total current year capital losses applied **B** \$ -00Total prior year net capital losses applied **C** \$ -00Total capital losses transferred in applied
(only for transfers involving a foreign bank branch or
permanent establishment of a foreign financial entity) **D** \$ -00Total capital losses applied **E** \$ -00

Add amounts at B, C and D.

3 Unapplied net capital losses carried forwardNet capital losses from collectables carried forward to later income years **A** \$ -00Other net capital losses carried forward to later income years **B** \$ -00Add amounts at **A** and **B** and transfer the total
to label **V – Net capital losses carried forward
to later income years** on your tax return.**4 CGT discount**Total CGT discount applied **A** \$ -00**5 CGT concessions for small business**Small business active asset reduction **A** \$ -00Small business retirement exemption **B** \$ -00Small business rollover **C** \$ -00Total small business concessions applied **D** \$ -00**6 Net capital gain**Net capital gain **A** \$ -001J less 2E less 4A less 5D (cannot be less than
zero). Transfer the amount at **A** to label **A – Net
capital gain** on your tax return.

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

7 Earnout arrangements

Are you a party to an earnout arrangement? **A** Yes, as a buyer Yes, as a seller No
 (Print in the appropriate box.)

! If you are a party to more than one earnout arrangement, copy and attach a separate sheet to this schedule providing the details requested here for each additional earnout arrangement.

How many years does the earnout arrangement run for? **B**

What year of that arrangement are you in? **C**

If you are the seller, what is the total estimated capital proceeds from the earnout arrangement? **D** \$ -00

Amount of any capital gain or loss you made under your non-qualifying arrangement in the income year. **E** \$ -00 / ^{LOSS}

! Request for amendment

If you received or provided a financial benefit under a look-through earnout right created in an earlier income year and you wish to seek an amendment to that earlier income year, complete the following:

Income year earnout right created **F**

Amended net capital gain or capital losses carried forward **G** \$ -00 / ^{LOSS}

8 Other CGT information required (if applicable)

Small business 15 year exemption – exempt capital gains **A** \$ -00 / ^{CODE}

Capital gains disregarded by a foreign resident **B** \$ -00

Capital gains disregarded as a result of a scrip for scrip rollover **C** \$ -00

Capital gains disregarded as a result of an inter-company asset rollover **D** \$ -00

Capital gains disregarded by a demerging entity **E** \$ -00

2022**Losses schedule**

Companies and trusts that do not join consolidated groups should complete and attach this schedule to their 2022 tax return.

Superannuation funds should complete and attach this schedule to their 2022 tax return.

Print neatly in BLOCK LETTERS with a black or blue ballpoint pen only. Print one letter or number in each box. Do not use correction fluid or tape.

Place *X* in all applicable boxes.

Refer to *Losses schedule instructions 2022*, available on our website ato.gov.au for instructions on how to complete this schedule.

Tax file number (TFN)

Name of entity

MG & JH Superannuation Fund

Australian business number

68689759783

Part A – Losses carried forward to the 2022–23 income year – excludes film losses

1 Tax losses carried forward to later income years

Year of loss		
2021–22	B	<input type="text"/> -00
2020–21	C	<input type="text"/> -00
2019–20	D	<input type="text"/> -00
2018–19	E	<input type="text"/> -00
2017–18	F	<input type="text"/> -00
2016–17 and earlier income years	G	<input type="text"/> -00
Total	U	<input type="text"/> 0-00

Transfer the amount at **U** to the **Tax losses carried forward to later income years** label on your tax return.

2 Net capital losses carried forward to later income years

Year of loss		
2021–22	H	<input type="text"/> 2056-00
2020–21	I	<input type="text"/> -00
2019–20	J	<input type="text"/> -00
2018–19	K	<input type="text"/> -00
2017–18	L	<input type="text"/> -00
2016–17 and earlier income years	M	<input type="text"/> -00
Total	V	<input type="text"/> 2056-00

Transfer the amount at **V** to the **Net capital losses carried forward to later income years** label on your tax return.

Fund's tax file number (TFN)

Part B – Ownership and business continuity test – company and listed widely held trust only

Complete item **3** of **Part B** if a loss is being carried forward to later income years and the business continuity test has to be satisfied in relation to that loss.

Do not complete items **1** or **2** of **Part B** if, in the 2021–22 income year, no loss has been claimed as a deduction, applied against a net capital gain or, in the case of companies, losses have not been transferred in or out.

1 Whether continuity of majority ownership test passed

Note: If the entity has deducted, applied, transferred in or transferred out (as applicable) in the 2021–22 income year loss incurred in any of the listed years, print **X** in the **Yes** or **No** box to indicate whether the entity has satisfied the continuity of majority ownership test in respect of that loss.

Year of loss2021–22 **A** Yes No 2020–21 **B** Yes No 2019–20 **C** Yes No 2018–19 **D** Yes No 2017–18 **E** Yes No 2016–17 and earlier income years **F** Yes No **2 Amount of losses deducted/applied for which the continuity of majority ownership test is not passed but the business continuity test is satisfied** – excludes film lossesTax losses **G** .00Net capital losses **H** .00**3 Losses carried forward for which the business continuity test must be satisfied before they can be deducted/applied in later years** – excludes film lossesTax losses **I** .00Net capital losses **J** .00**4 Do current year loss provisions apply?**

Is the company required to calculate its taxable income or tax loss for the year under Subdivision 165-B or its net capital gain or net capital loss for the year under Subdivision 165-CB of the *Income Tax Assessment Act 1997* (ITAA 1997)?

K Yes No **Part C – Unrealised losses** – company only

Note: These questions relate to the operation of Subdivision 165-CC of ITAA 1997.

Has a changeover time occurred in relation to the company after 1.00pm by legal time in the Australian Capital Territory on 11 November 1999?

L Yes No

If you printed **X** in the **No** box at **L**, do not complete **M**, **N** or **O**.

At the changeover time did the company satisfy the maximum net asset value test under section 152-15 of ITAA 1997?

M Yes No

If you printed **X** in the **No** box at **M**, has the company determined it had an unrealised net loss at the changeover time?

N Yes No

If you printed **X** in the **Yes** box at **N**, what was the amount of unrealised net loss calculated under section 165-115E of ITAA 1997?

O .00

Fund's tax file number (TFN)

Part D – Life insurance companiesComplying superannuation class tax losses carried forward to later income years **P** -00Complying superannuation net capital losses carried forward to later income years **Q** -00**Part E – Controlled foreign company losses**Current year CFC losses **M** -00CFC losses deducted **N** -00CFC losses carried forward **O** -00**Part F – Tax losses reconciliation statement**Balance of tax losses brought forward from the prior income year **A** -00**ADD** Uplift of tax losses of designated infrastructure project entities **B** -00**SUBTRACT** Net forgiven amount of debt **C** -00**ADD** Tax loss incurred (if any) during current year **D** -00**ADD** Tax loss amount from conversion of excess franking offsets **E** -00**SUBTRACT** Net exempt income **F** -00**SUBTRACT** Tax losses forgone **G** -00**SUBTRACT** Tax losses deducted **H** -00**SUBTRACT** Tax losses transferred out under Subdivision 170-A
(only for transfers involving a foreign bank branch or a PE of a foreign financial entity) **I** -00Total tax losses carried forward to later income years **J** 0 -00Transfer the amount at **J** to the **Tax losses carried forward to later income years** label on your tax return.

Electronic lodgment declaration (Form MS)

(for self-managed superannuation funds)

Part A: Taxpayer's declaration

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel. 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

The ATO is authorised by the *Taxation Administration Act 1953* to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN.

Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to ato.gov.au/privacy

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.

Electronic funds transfer – direct debit

Where you have requested an EFT direct debit some of your details will be provided to your financial institution and the Tax Office's sponsor bank to facilitate the payment of your taxation liability from your nominated account.

Tax file number	Fund name	Year of return
*****	MG & JH Superannuation Fund	2022

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

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:

- all of the information I have provided to the agent for the preparation of this document is true and correct
- I authorise the agent to give this document to the Commissioner of Taxation

Signature of trustee or director	<input type="text"/>	Date	<input type="text"/>
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Part B: Electronic funds transfer consent

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

Important:

Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

Agent's reference number	Account name
26076856	MG & JH Super Pty Ltd ATF MG & JH Superannuation Fund

I authorise the refund to be deposited directly to the specified account.

Signature of trustee or director	<input type="text"/>	Date	<input type="text"/>
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Part D: Tax agent's certificate (shared facility users only)

Declaration: I declare that:

- I have prepared this tax return in accordance with the information supplied by the trustees;
- I have received a declaration by the trustees that the information provided to me for the preparation of this tax return is true and correct, and;
- I am authorised by the trustees to lodge this tax return, including any applicable schedules.

Signature of tax agent	<input type="text"/>	Date	<input type="text"/>
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Agent's contact name	Agent's phone	Agent's reference	Client's reference
MRS Donna Bruce	04 58450391	26076856	HETHERJ9