

Compliance Workpapers

Hancox & Yang Superannuation Fund

Financial Year - 2023



Fund Details

| | |
|-------------------------|-----------------------------------|
| Fund Name | Hancox & Yang Superannuation Fund |
| Contact no | |
| Financial Year | 2023 |
| Established Date | 01/04/2015 |
| ABN | 84 136 470 633 |
| TFN | 963333929 |
| Trustee Type | Corporate |
| Trustees | Working Anthill Pty Limited |
| ACN | 116246569 |

Review Points

Reference : Assets / Other Assets / Sundry Assets

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

| Action | Description | Owner | DateTime | Attachment |
|---------|--|------------|---------------------|------------|
| Created | Rental income, property and other fund expenses and taxes were transacted in the member's personal account. Client is made aware to return the net amount of money back to the fund. | Joan Sayas | 09/11/2023 11:26 AM | |

Reference : Income / Investment Income / Rent

Subject : Rent **Addressed :** Notes for Auditor

| Action | Description | Owner | DateTime | Attachment |
|---------|--|------------|---------------------|------------|
| Created | Member maintains the rent income and expense schedule. | Joan Sayas | 09/11/2023 11:45 AM | |

Statement of Financial Position

| Assets | Qty | 2023 | 2022 | Change (\$) | Change (%) | |
|---|------|--------------|------------|--------------|------------|--|
| Investments | 0.00 | 1,650,000.00 | 578,771.42 | 1,071,228.58 | 185.09 | WP-1 WP-2 |
| Direct Property | 0.00 | 1,650,000.00 | 0.00 | 1,650,000.00 | 100.00 | WP-1 WP-2 WP-3 WP-4 |
| 60 Reiby Street Newtown NSW 2042 | 1.00 | 1,650,000.00 | 0.00 | 1,650,000.00 | 100.00 | |
| Managed Investments | 0.00 | 0.00 | 578,771.42 | -578,771.42 | 100.00 | WP-1 |
| AMP Capital Core Infrastructure Fund - Class A Units | 0.00 | 0.00 | 23,811.01 | -23,811.01 | 100.00 | |
| Ashmore Emerging Markets Equity Fund | 0.00 | 0.00 | 6,435.59 | -6,435.59 | 100.00 | |
| BT Index Moderate Fund | 0.00 | 0.00 | 271,998.72 | -271,998.72 | 100.00 | |
| CC Sage Capital Equity Plus Fund | 0.00 | 0.00 | 27,035.85 | -27,035.85 | 100.00 | |
| Franklin Australian Absolute Return Bond Fund - W Class | 0.00 | 0.00 | 9,479.36 | -9,479.36 | 100.00 | |
| Fulcrum Diversified Investments Fund | 0.00 | 0.00 | 26,666.01 | -26,666.01 | 100.00 | |
| Ironbark Royal London Concentrated Global Share Fund | 0.00 | 0.00 | 21,989.16 | -21,989.16 | 100.00 | |
| JP Morgan Global Research Enhanced Index Equity Fund (Hedged) | 0.00 | 0.00 | 13,351.66 | -13,351.66 | 100.00 | |
| JP Morgan Global Strategic Bond Fund | 0.00 | 0.00 | 26,908.39 | -26,908.39 | 100.00 | |
| Macquarie True Index Australian Fixed Interest Fund | 0.00 | 0.00 | 7,898.27 | -7,898.27 | 100.00 | |
| Metrics Direct Income Fund | 0.00 | 0.00 | 23,014.02 | -23,014.02 | 100.00 | |
| OC Premium Small Companies Fund | 0.00 | 0.00 | 8,195.46 | -8,195.46 | 100.00 | |
| Pendal Focus Australian Share Fund | 0.00 | 0.00 | 21,240.86 | -21,240.86 | 100.00 | |

| Assets | Qty | 2023 | 2022 | Change (\$) | Change (%) | |
|--|------|-----------|-----------|-------------|------------|----------------------|
| Pendal Property Securities Fund | 0.00 | 0.00 | 4,903.64 | -4,903.64 | 100.00 | |
| Principal Global Credit Opportunities Fund | 0.00 | 0.00 | 19,449.41 | -19,449.41 | 100.00 | |
| Principal Global Property Securities Fund | 0.00 | 0.00 | 7,328.91 | -7,328.91 | 100.00 | |
| Spire Multifamily Growth and Income Fund Founders (AUD) Hedged Class | 0.00 | 0.00 | 23,374.62 | -23,374.62 | 100.00 | |
| T. Rowe Price Global Equity Fund | 0.00 | 0.00 | 10,589.15 | -10,589.15 | 100.00 | |
| UBS CBRE Global Real Assets Fund | 0.00 | 0.00 | 25,101.33 | -25,101.33 | 100.00 | |
| Other Assets | 0.00 | 15,895.94 | 26,225.75 | -10,329.81 | 39.39 | |
| Cash At Bank | 0.00 | 0.99 | 7,096.18 | -7,095.19 | 99.99 | |
| BT Panorama Investments Compact | 0.00 | 0.00 | 4,011.83 | -4,011.83 | 100.00 | WP-1 |
| MP Cash | 0.00 | 0.00 | 3,083.54 | -3,083.54 | 100.00 | |
| Westpac Banking Corporation DIY | 0.00 | 0.99 | 0.81 | 0.18 | 22.22 | WP-1 |
| Receivables | 0.00 | 0.00 | 19,129.57 | -19,129.57 | 100.00 | |
| Investment Income Receivable | 0.00 | 0.00 | 19,129.57 | -19,129.57 | 100.00 | |
| Distributions | 0.00 | 0.00 | 19,129.57 | -19,129.57 | 100.00 | |
| Managed Investments | 0.00 | 0.00 | 19,129.57 | -19,129.57 | 100.00 | |
| AMP Capital Core Infrastructure Fund - Class A Units | 0.00 | 0.00 | 225.52 | -225.52 | 100.00 | |
| BT Index Moderate Fund | 0.00 | 0.00 | 11,690.87 | -11,690.87 | 100.00 | |
| CC Sage Capital Equity Plus Fund | 0.00 | 0.00 | 285.22 | -285.22 | 100.00 | |
| Franklin Australian Absolute Return Bond Fund - W Class | 0.00 | 0.00 | 185.26 | -185.26 | 100.00 | |
| Ironbark Royal London Concentrated Global Share Fund | 0.00 | 0.00 | 819.69 | -819.69 | 100.00 | |
| JP Morgan Global Research Enhanced Index Equity Fund (Hedged) | 0.00 | 0.00 | 252.81 | -252.81 | 100.00 | |

| Assets | Qty | 2023 | 2022 | Change (\$) | Change (%) | |
|--|------|--------------|------------|--------------|------------|----------------------|
| JP Morgan Global Strategic Bond Fund | 0.00 | 0.00 | 247.25 | -247.25 | 100.00 | |
| Macquarie True Index Australian Fixed Interest Fund | 0.00 | 0.00 | 6.44 | -6.44 | 100.00 | |
| Metrics Direct Income Fund | 0.00 | 0.00 | 121.89 | -121.89 | 100.00 | |
| OC Premium Small Companies Fund | 0.00 | 0.00 | 771.78 | -771.78 | 100.00 | |
| Pendal Focus Australian Share Fund | 0.00 | 0.00 | 1,664.01 | -1,664.01 | 100.00 | |
| Pendal Property Securities Fund | 0.00 | 0.00 | 615.49 | -615.49 | 100.00 | |
| Principal Global Credit Opportunities Fund | 0.00 | 0.00 | 82.49 | -82.49 | 100.00 | |
| Principal Global Property Securities Fund | 0.00 | 0.00 | 25.47 | -25.47 | 100.00 | |
| Spire Multifamily Growth and Income Fund Founders (AUD) Hedged Class | 0.00 | 0.00 | 402.53 | -402.53 | 100.00 | |
| T. Rowe Price Global Equity Fund | 0.00 | 0.00 | 93.49 | -93.49 | 100.00 | |
| UBS CBRE Global Real Assets Fund | 0.00 | 0.00 | 1,639.36 | -1,639.36 | 100.00 | |
| Sundry Assets | 0.00 | 15,894.95 | 0.00 | 15,894.95 | 100.00 | WP-1 |
| Sundry Debtor | 0.00 | 15,894.95 | 0.00 | 15,894.95 | 100.00 | |
| Total Assets | 0.00 | 1,665,895.94 | 604,997.17 | 1,060,898.77 | 175.36 | |

| Liabilities | Qty | 2023 | 2022 | Change (\$) | Change (%) | |
|--------------------|------|------------|------|-------------|------------|--|
| Borrowings | 0.00 | 390,000.00 | 0.00 | 390,000.00 | 100.00 | WP-1 WP-2 |
| Other Loans | 0.00 | 390,000.00 | 0.00 | 390,000.00 | 100.00 | |
| Loan From Members | 0.00 | 390,000.00 | 0.00 | 390,000.00 | 100.00 | |

| Liabilities | Qty | 2023 | 2022 | Change (\$) | Change (%) | |
|--|------|----------|-----------|-------------|------------|--|
| Income Tax Payable | 0.00 | 1,069.20 | 1,223.36 | -154.16 | 12.60 | WP-1 WP-2 WP-3 |
| Foreign Tax Credits | 0.00 | 0.00 | -190.44 | 190.44 | 100.00 | |
| Managed Investments | 0.00 | 0.00 | -190.44 | 190.44 | 100.00 | |
| AMP Capital Core Infrastructure Fund - Class A Units | 0.00 | 0.00 | -11.27 | 11.27 | 100.00 | |
| BT Index Moderate Fund | 0.00 | 0.00 | -97.57 | 97.57 | 100.00 | |
| CC Sage Capital Equity Plus Fund | 0.00 | 0.00 | -1.44 | 1.44 | 100.00 | |
| Franklin Australian Absolute Return Bond Fund - W Class | 0.00 | 0.00 | -0.22 | 0.22 | 100.00 | |
| Ironbark Royal London Concentrated Global Share Fund | 0.00 | 0.00 | -25.20 | 25.20 | 100.00 | |
| JP Morgan Global Strategic Bond Fund | 0.00 | 0.00 | -4.01 | 4.01 | 100.00 | |
| OC Premium Small Companies Fund | 0.00 | 0.00 | -1.87 | 1.87 | 100.00 | |
| Pendal Property Securities Fund | 0.00 | 0.00 | -0.04 | 0.04 | 100.00 | |
| Spire Multifamily Growth and Income Fund Founders (AUD) Hedged Class | 0.00 | 0.00 | -3.77 | 3.77 | 100.00 | |
| T. Rowe Price Global Equity Fund | 0.00 | 0.00 | -9.79 | 9.79 | 100.00 | |
| UBS CBRE Global Real Assets Fund | 0.00 | 0.00 | -35.26 | 35.26 | 100.00 | |
| Franking Credits | 0.00 | 0.00 | -2,338.26 | 2,338.26 | 100.00 | |
| Managed Investments | 0.00 | 0.00 | -2,338.26 | 2,338.26 | 100.00 | |
| AMP Capital Core Infrastructure Fund - Class A Units | 0.00 | 0.00 | -4.73 | 4.73 | 100.00 | |
| BT Index Moderate Fund | 0.00 | 0.00 | -1,498.05 | 1,498.05 | 100.00 | |
| CC Sage Capital Equity Plus Fund | 0.00 | 0.00 | -350.02 | 350.02 | 100.00 | |

| Liabilities | Qty | 2023 | 2022 | Change (\$) | Change (%) | |
|---------------------------------------|------|------------|-----------|-------------|------------|----------------------|
| OC Premium Small Companies Fund | 0.00 | 0.00 | -81.59 | 81.59 | 100.00 | |
| Pendal Focus Australian Share Fund | 0.00 | 0.00 | -396.97 | 396.97 | 100.00 | |
| Pendal Property Securities Fund | 0.00 | 0.00 | -2.95 | 2.95 | 100.00 | |
| T. Rowe Price Global Equity Fund | 0.00 | 0.00 | -2.09 | 2.09 | 100.00 | |
| UBS CBRE Global Real Assets Fund | 0.00 | 0.00 | -1.86 | 1.86 | 100.00 | |
| Income Tax Instalments Paid | 0.00 | -3,504.00 | -6,872.00 | 3,368.00 | 49.01 | WP-1 |
| Income Tax Payable | 0.00 | 0.00 | 7,353.16 | -7,353.16 | 100.00 | |
| Provision for Income Tax | 0.00 | 4,573.20 | 3,270.90 | 1,302.30 | 39.81 | |
| Other Taxes Payable | 0.00 | 0.00 | 3,436.00 | -3,436.00 | 100.00 | |
| Activity Statement Payable/Refundable | 0.00 | 0.00 | 3,436.00 | -3,436.00 | 100.00 | |
| Total Liabilities | 0.00 | 391,069.20 | 4,659.36 | 386,409.84 | 8,293.20 | |

| Member Entitlements | Qty | 2023 | 2022 | Change (\$) | Change (%) | |
|------------------------------------|------|--------------|------------|-------------|------------|--|
| Member Entitlement Accounts | 0.00 | 1,274,826.74 | 600,337.81 | 674,488.93 | 112.35 | WP-1 WP-2 |
| Mr Terence Hancox | 0.00 | 583,862.69 | 247,788.23 | 336,074.46 | 135.63 | |
| Accumulation | 0.00 | 583,862.69 | 247,788.23 | 336,074.46 | 135.63 | |
| Mrs Jennifer Yang | 0.00 | 690,964.05 | 352,549.58 | 338,414.47 | 95.99 | |
| Accumulation | 0.00 | 690,964.05 | 352,549.58 | 338,414.47 | 95.99 | |
| Total Member Entitlements | 0.00 | 1,274,826.74 | 600,337.81 | 674,488.93 | 112.35 | |

Operating Statement

| Income | 2023 | 2022 | Change (\$) | Change (%) | |
|---|------------|------------|-------------|------------|----------------------|
| Investment Gains | 39,750.08 | -68,280.90 | 108,030.98 | 158.22 | |
| Increase in Market Value | 39,750.08 | -68,280.90 | 108,030.98 | 158.22 | WP-1 |
| Direct Property | -17,404.28 | 0.00 | -17,404.28 | 100.00 | |
| 60 Reiby Street Newtown NSW 2042 | -17,404.28 | 0.00 | -17,404.28 | 100.00 | |
| Managed Investments | 57,154.36 | -68,280.90 | 125,435.26 | 183.70 | |
| AMP Capital Core Infrastructure Fund - Class A Units | -821.39 | 414.93 | -1,236.32 | 297.96 | |
| Ashmore Emerging Markets Equity Fund | 1,404.78 | -1,404.78 | 2,809.56 | 200.00 | |
| BT Index Moderate Fund | 38,796.62 | -38,319.28 | 77,115.90 | 201.25 | |
| CC Sage Capital Equity Plus Fund | 1,369.42 | -1,369.42 | 2,738.84 | 200.00 | |
| Franklin Australian Absolute Return Bond Fund - W Class | 1,011.24 | -943.49 | 1,954.73 | 207.18 | |
| Fulcrum Diversified Investments Fund | -1,344.31 | 304.32 | -1,648.63 | 541.74 | |
| Ironbark GCM Global Macro Fund | 0.00 | 705.70 | -705.70 | 100.00 | |
| Ironbark Royal London Concentrated Global Share Fund | 1,812.65 | -1,488.28 | 3,300.93 | 221.79 | |
| JP Morgan Global Research Enhanced Index Equity Fund (Hedged) | 154.81 | -2,893.38 | 3,048.19 | 105.35 | |
| JP Morgan Global Strategic Bond Fund | 2,796.06 | -2,771.56 | 5,567.62 | 200.88 | |
| Macquarie True Index Australian Fixed Interest Fund | 567.43 | -567.43 | 1,134.86 | 200.00 | |
| Metrics Direct Income Fund | 26.81 | -26.81 | 53.62 | 200.00 | |
| OC Premium Small Companies Fund | 1,805.77 | -2,903.94 | 4,709.71 | 162.18 | |
| Pental Focus Australian Share Fund | 3,522.16 | -3,522.16 | 7,044.32 | 200.00 | |
| Pental Global Emerging Markets Opportunities Fund - WS | 0.00 | -639.65 | 639.65 | 100.00 | |

| Income | 2023 | 2022 | Change (\$) | Change (%) | |
|--|-----------|-----------|-------------|------------|--|
| Pendal Property Securities Fund | 2,810.33 | -1,524.66 | 4,334.99 | 284.33 | |
| Principal Global Credit Opportunities Fund | 5,004.19 | -3,524.00 | 8,528.19 | 242.00 | |
| Principal Global Property Securities Fund | 1,489.64 | -1,204.62 | 2,694.26 | 223.66 | |
| Solaris Australian Equity Long Short Fund | 0.00 | 580.18 | -580.18 | 100.00 | |
| Spire Multifamily Growth and Income Fund Founders (AUD) Hedged Class | -3,221.73 | 3,221.73 | -6,443.46 | 200.00 | |
| T. Rowe Price Australian Equity Fund - I Class | 0.00 | -7,774.82 | 7,774.82 | 100.00 | |
| T. Rowe Price Global Equity Fund | 2,879.91 | -4,336.45 | 7,216.36 | 166.41 | |
| UBS Australian Bond Fund | 0.00 | 410.01 | -410.01 | 100.00 | |
| UBS CBRE Global Real Assets Fund | -2,910.03 | 1,296.96 | -4,206.99 | 324.37 | |
| Investment Income | 42,844.01 | 27,588.71 | 15,255.30 | 55.30 | WP-1 WP-2 |
| Distributions | 207.56 | 27,587.29 | -27,379.73 | 99.25 | WP-1 WP-2 |
| Managed Investments | 207.56 | 27,587.29 | -27,379.73 | 99.25 | |
| AMP Capital Core Infrastructure Fund - Class A Units | 0.00 | 750.99 | -750.99 | 100.00 | |
| BT Index Moderate Fund | 0.00 | 16,364.77 | -16,364.77 | 100.00 | |
| CC Sage Capital Equity Plus Fund | 0.00 | 657.63 | -657.63 | 100.00 | |
| Franklin Australian Absolute Return Bond Fund - W Class | 0.00 | 360.59 | -360.59 | 100.00 | |
| Ironbark Royal London Concentrated Global Share Fund | 0.00 | 890.28 | -890.28 | 100.00 | |
| JP Morgan Global Research Enhanced Index Equity Fund (Hedged) | 0.00 | 252.81 | -252.81 | 100.00 | |
| JP Morgan Global Strategic Bond Fund | 0.00 | 937.91 | -937.91 | 100.00 | |

| Income | 2023 | 2022 | Change (\$) | Change (%) | |
|--|------------|----------|-------------|------------|----------------------|
| Macquarie True Index Australian Fixed Interest Fund | 0.00 | 14.23 | -14.23 | 100.00 | |
| Metrics Direct Income Fund | 207.56 | 617.26 | -409.70 | 66.37 | |
| OC Premium Small Companies Fund | 0.00 | 909.56 | -909.56 | 100.00 | |
| Pendal Focus Australian Share Fund | 0.00 | 2,060.98 | -2,060.98 | 100.00 | |
| Pendal Property Securities Fund | 0.00 | 738.72 | -738.72 | 100.00 | |
| Principal Global Credit Opportunities Fund | 0.00 | 515.71 | -515.71 | 100.00 | |
| Principal Global Property Securities Fund | 0.00 | 58.34 | -58.34 | 100.00 | |
| Spire Multifamily Growth and Income Fund Founders (AUD) Hedged Class | 0.00 | 555.69 | -555.69 | 100.00 | |
| T. Rowe Price Global Equity Fund | 0.00 | 105.37 | -105.37 | 100.00 | |
| UBS Australian Bond Fund | 0.00 | 56.28 | -56.28 | 100.00 | |
| UBS CBRE Global Real Assets Fund | 0.00 | 1,740.17 | -1,740.17 | 100.00 | |
| Interest | 1,542.45 | 1.42 | 1,541.03 | 108,523.24 | |
| Cash At Bank | 1,542.45 | 1.42 | 1,541.03 | 108,523.24 | |
| BT Panorama Investments Compact | 201.56 | 0.45 | 201.11 | 44,691.11 | WP-1 |
| MP Cash | 19.10 | 0.73 | 18.37 | 2,516.44 | WP-1 |
| Westpac Banking Corporation DIY | 1,321.79 | 0.24 | 1,321.55 | 550,645.83 | |
| Rent | 41,094.00 | 0.00 | 41,094.00 | 100.00 | WP-1 |
| Direct Property | 41,094.00 | 0.00 | 41,094.00 | 100.00 | |
| 60 Reiby Street Newtown NSW 2042 | 41,094.00 | 0.00 | 41,094.00 | 100.00 | |
| Member Receipts | 661,397.10 | 586.40 | 660,810.70 | 112,689.41 | |
| Contributions | 661,397.10 | 586.40 | 660,810.70 | 112,689.41 | WP-1 |

| Income | 2023 | 2022 | Change (\$) | Change (%) | |
|--|------------|------------|-------------|------------|----------------------|
| Employer | 1,086.60 | 586.40 | 500.20 | 85.30 | |
| Mrs Jennifer Yang | 1,086.60 | 586.40 | 500.20 | 85.30 | |
| Government Co-Contributions | 310.50 | 0.00 | 310.50 | 100.00 | WP-1 |
| Mr Terence Hancox | 310.50 | 0.00 | 310.50 | 100.00 | |
| Member | 660,000.00 | 0.00 | 660,000.00 | 100.00 | |
| Personal Non-Concessional | 660,000.00 | 0.00 | 660,000.00 | 100.00 | |
| Mr Terence Hancox | 330,000.00 | 0.00 | 330,000.00 | 100.00 | |
| Mrs Jennifer Yang | 330,000.00 | 0.00 | 330,000.00 | 100.00 | |
| Other Income | 236.28 | 834.54 | -598.26 | 71.69 | |
| ATO Interest Payments | 28.99 | 0.00 | 28.99 | 100.00 | WP-1 |
| Rebate | 207.29 | 834.54 | -627.25 | 75.16 | WP-1 |
| Total Income | 744,227.47 | -39,271.25 | 783,498.72 | 1,995.09 | |
| Expenses | 2023 | 2022 | Change (\$) | Change (%) | |
| Investment Losses | 50,334.53 | -8,593.48 | 58,928.01 | 685.73 | |
| Realised Capital Losses | 50,334.53 | -8,593.48 | 58,928.01 | 685.73 | WP-1 |
| Managed Investments | 50,334.53 | -8,593.48 | 58,928.01 | 685.73 | |
| AMP Capital Core Infrastructure Fund - Class A Units | -821.27 | -135.66 | -685.61 | 505.39 | |
| Ashmore Emerging Markets Equity Fund | 1,504.59 | 38.57 | 1,466.02 | 3,800.93 | |
| BT Index Moderate Fund | 34,944.27 | 160.23 | 34,784.04 | 21,708.82 | |
| CC Sage Capital Equity Plus Fund | 1,088.88 | -78.97 | 1,167.85 | 1,478.85 | |

| Expenses | 2023 | 2022 | Change (\$) | Change (%) |
|--|-----------|-----------|-------------|------------|
| Franklin Australian Absolute Return Bond Fund - W Class | 1,035.70 | 132.94 | 902.76 | 679.07 |
| Fulcrum Diversified Investments Fund | -1,386.58 | -246.25 | -1,140.33 | 463.08 |
| Ironbark GCM Global Macro Fund | 0.00 | 997.18 | -997.18 | 100.00 |
| Ironbark Royal London Concentrated Global Share Fund | 1,354.02 | -41.41 | 1,395.43 | 3,369.79 |
| JP Morgan Global Research Enhanced Index Equity Fund (Hedged) | -449.22 | -1,006.22 | 557.00 | 55.36 |
| JP Morgan Global Strategic Bond Fund | 2,561.85 | 71.63 | 2,490.22 | 3,476.50 |
| Macquarie True Index Australian Fixed Interest Fund | 560.40 | 12.60 | 547.80 | 4,347.62 |
| Metrics Direct Income Fund | 24.18 | 0.54 | 23.64 | 4,377.78 |
| OC Premium Small Companies Fund | 1,450.96 | -57.51 | 1,508.47 | 2,622.97 |
| Pendal Focus Australian Share Fund | 3,476.21 | 0.00 | 3,476.21 | 100.00 |
| Pendal Global Emerging Markets Opportunities Fund - WS | 0.00 | -403.73 | 403.73 | 100.00 |
| Pendal Property Securities Fund | 2,562.00 | 54.15 | 2,507.85 | 4,631.30 |
| Principal Global Credit Opportunities Fund | 4,813.70 | 636.45 | 4,177.25 | 656.34 |
| Principal Global Property Securities Fund | 1,331.71 | 180.04 | 1,151.67 | 639.67 |
| Solaris Australian Equity Long Short Fund | 0.00 | -956.91 | 956.91 | 100.00 |
| Spire Multifamily Growth and Income Fund Founders (AUD) Hedged Class | -2,885.03 | -65.45 | -2,819.58 | 4,307.99 |
| T. Rowe Price Australian Equity Fund - I Class | 0.00 | -7,727.91 | 7,727.91 | 100.00 |
| T. Rowe Price Global Equity Fund | 2,586.80 | -710.99 | 3,297.79 | 463.83 |
| UBS Australian Bond Fund | 0.00 | 718.86 | -718.86 | 100.00 |
| UBS CBRE Global Real Assets Fund | -3,418.64 | -165.66 | -3,252.98 | 1,963.65 |
| Member Payments | 1,152.00 | 26,932.00 | -25,780.00 | 95.72 |

| Expenses | 2023 | 2022 | Change (\$) | Change (%) | |
|----------------------------------|-----------|-----------|-------------|------------|--|
| Lump Sums Paid | 1,152.00 | 26,932.00 | -25,780.00 | 95.72 | |
| Mr Terence Hancox | 576.00 | 13,466.00 | -12,890.00 | 95.72 | |
| Accumulation | 576.00 | 13,466.00 | -12,890.00 | 95.72 | |
| Mrs Jennifer Yang | 576.00 | 13,466.00 | -12,890.00 | 95.72 | |
| Accumulation | 576.00 | 13,466.00 | -12,890.00 | 95.72 | |
| Other Expenses | 13,678.81 | 7,235.75 | 6,443.06 | 89.04 | |
| Adviser Fee | 386.00 | 4,870.54 | -4,484.54 | 92.07 | WP-1 |
| Fund Administration Fee | 220.99 | 1,125.68 | -904.69 | 80.37 | |
| Investment Management Fee | 248.51 | 1,239.53 | -991.02 | 79.95 | |
| Property Expenses | 12,305.31 | 0.00 | 12,305.31 | 100.00 | WP-1 |
| Cleaning | 2,278.00 | 0.00 | 2,278.00 | 100.00 | WP-1 WP-2 |
| Direct Property | 2,278.00 | 0.00 | 2,278.00 | 100.00 | |
| 60 Reiby Street Newtown NSW 2042 | 2,278.00 | 0.00 | 2,278.00 | 100.00 | |
| Council Rates | 851.71 | 0.00 | 851.71 | 100.00 | WP-1 |
| Direct Property | 851.71 | 0.00 | 851.71 | 100.00 | |
| 60 Reiby Street Newtown NSW 2042 | 851.71 | 0.00 | 851.71 | 100.00 | |
| Electricity | 2,277.00 | 0.00 | 2,277.00 | 100.00 | WP-1 WP-2 |
| Direct Property | 2,277.00 | 0.00 | 2,277.00 | 100.00 | |
| 60 Reiby Street Newtown NSW 2042 | 2,277.00 | 0.00 | 2,277.00 | 100.00 | |

| Expenses | 2023 | 2022 | Change (\$) | Change (%) | |
|----------------------------------|------------|------------|-------------|------------|--|
| Insurance Premium | 517.14 | 0.00 | 517.14 | 100.00 | WP-1 |
| Direct Property | 517.14 | 0.00 | 517.14 | 100.00 | |
| 60 Reiby Street Newtown NSW 2042 | 517.14 | 0.00 | 517.14 | 100.00 | |
| Sundry Expenses | 5,788.66 | 0.00 | 5,788.66 | 100.00 | |
| Direct Property | 5,788.66 | 0.00 | 5,788.66 | 100.00 | |
| 60 Reiby Street Newtown NSW 2042 | 5,788.66 | 0.00 | 5,788.66 | 100.00 | |
| Water Rates | 592.80 | 0.00 | 592.80 | 100.00 | WP-1 |
| Direct Property | 592.80 | 0.00 | 592.80 | 100.00 | |
| 60 Reiby Street Newtown NSW 2042 | 592.80 | 0.00 | 592.80 | 100.00 | |
| SMSF Supervisory Levy | 518.00 | 0.00 | 518.00 | 100.00 | |
| Total Expenses | 65,165.34 | 25,574.27 | 39,591.07 | 154.81 | |
| Income Tax | 2023 | 2022 | Change (\$) | Change (%) | |
| Income Tax Expense | 4,573.20 | 3,270.90 | 1,302.30 | 39.81 | WP-1 WP-2 |
| Income Tax Expense | 4,573.20 | 3,270.90 | 1,302.30 | 39.81 | |
| Total Income Tax | 4,573.20 | 3,270.90 | 1,302.30 | 39.81 | |
| Net Profit(Loss) Total | 674,488.93 | -68,116.42 | | | |

Pension Limit

| | | | | Current Status : Good to Go Prior Status : N/A | Prepared By : N/A | Reviewed By : N/A |
|--------------------------|--|-----|--------------|---|-------------------|-------------------|
| | Account Name | Age | Year To Date | Minimum | Maximum | |
| Mr Terence Hancox | | | | | | |
| | Account Based Pension (100.00% Tax Free) | 70 | 0.00 | 0.00 | | |
| Mrs Jennifer Yang | | | | | | |
| | Account Based Pension (100.00% Tax Free) | 69 | 0.00 | 0.00 | | |

Tax Effective Allocation of Pension Payment (Member Level)

| | | Current Status : Good to Go Prior Status : N/A | Prepared By : N/A | Reviewed By : N/A |
|--|--|---|-------------------|-------------------|
| | Account Name | Drawdown To Date | Minimum | Tax Free % |
| Mr Terence Hancox (Age: 70 at 30/06/2023) | | | | |
| | Account Based Pension (100.00% Tax Free) | 0.00 | 0.00 | 100.00 |
| Mrs Jennifer Yang (Age: 69 at 30/06/2023) | | | | |
| | Account Based Pension (100.00% Tax Free) | 0.00 | 0.00 | 100.00 |



Preservation Components for Member above 65

| | | | | Current Status : Good to Go Prior Status : N/A | | Prepared By : N/A | Reviewed By : N/A |
|---|--------------|--------------|------------------|---|-----------------------------------|-------------------|-------------------|
| | Account Name | Account Type | Preserved Amount | Restricted Non-Preserved Amount | Unrestricted Non-Preserved Amount | | |
| Mr Terence Hancox (Age: 70 at 30/06/2023) | | | | | | | |
| | Accumulation | Accumulation | 0.00 | 0.00 | 583,862.69 | | |
| Mrs Jennifer Yang (Age: 69 at 30/06/2023) | | | | | | | |
| | Accumulation | Accumulation | 0.00 | 0.00 | 690,964.05 | | |

Lump Sum Payment - Good to Go

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

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 |
| Mr Terence Hancox (Age: 70 at 30/06/2023) | | | | |
|  | Accumulation | | 181,776.58 | 511,579.65 |
| Mrs Jennifer Yang (Age: 69 at 30/06/2023) | | | | |
|  | Accumulation | | 283,732.33 | 613,218.18 |

Work Test

| | | Current Status : Good to Go Prior Status : Warning | Prepared By : N/A | Reviewed By : N/A |
|---|------------------------------------|---|-------------------|-------------------|
| | Current Year Contributions | | Concessional | Non-Concessional |
| Mrs Jennifer Yang | | | | |
| Date of Birth: 24/01/1954 (Age: 69 at 30/06/2023) | | | | |
| | Caps | | 27,500.00 | 110,000.00 |
| | Cumulative available unused cap | | 76,913.60 | 0.00 |
| | Maximum cap available | | 104,413.60 | 110,000.00 |
| | Contributions made (to this fund) | | 1,086.60 | 330,000.00 |
| | Contributions made (to other fund) | | 0.00 | 0.00 |
| | Contributions as allocated | | 1,086.60 | 330,000.00 |
| | Amount above caps | | 0.00 | 220,000.00 |

Contribution Cap Limit

| | | Current Status : Good to Go Prior Status : Warning | Prepared By : N/A | Reviewed By : N/A |
|--|------------------------------------|---|-------------------|-------------------|
| | Current Year Contributions | | Concessional | Non-Concessional |
| Mr Terence Hancox Date of Birth: 18/06/1953 (Age: 69 at 30/06/2023) | | | | |
| | Caps | | 27,500.00 | 330,000.00 |
| | Cumulative available unused cap | | 77,500.00 | 0.00 |
| | Maximum cap available | | 105,000.00 | 330,000.00 |
| | Contributions made (to this fund) | | 0.00 | 330,000.00 |
| | Contributions made (to other fund) | | 0.00 | 0.00 |
| | Contributions as allocated | | 0.00 | 330,000.00 |
| | Amount above caps | | 0.00 | 0.00 |
| Mrs Jennifer Yang Date of Birth: 24/01/1954 (Age: 68 at 30/06/2023) | | | | |
| | Caps | | 27,500.00 | 110,000.00 |
| | Cumulative available unused cap | | 76,913.60 | 0.00 |
| | Maximum cap available | | 104,413.60 | 110,000.00 |
| | Contributions made (to this fund) | | 1,086.60 | 330,000.00 |
| | Contributions made (to other fund) | | 0.00 | 0.00 |
| | Contributions as allocated | | 1,086.60 | 330,000.00 |
| 🚩 | Amount above caps | | 0.00 | 220,000.00 |

Negative Balance - Good to Go

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

Contra Bank Entries

| | | | | Current Status : Good to Go Prior Status : Warning | Prepared By : N/A | Reviewed By : N/A |
|--|------------|---|------------|---|-------------------|-------------------|
| | Date | Description | Debits | Credits | Balance | |
| Westpac Banking Corporation DIY | | | | | | |
| 🚩 | 05/08/2022 | Deposit Online 2303824 Partial Withdrawal | 0.00 | 500,000.00 | 500,000.81 | |
| 🚩 | 13/09/2022 | Deposit Online 2166860 | 0.00 | 85,000.00 | 585,178.89 | |
| 🚩 | 26/10/2022 | Deposit Online 2161016 | 0.00 | 23,300.00 | 608,856.99 | |
| 🚩 | 21/02/2023 | Deposit Online 2660455 Tfr Westpac Cho | 0.00 | 660,000.00 | 660,000.23 | |
| 🚩 | 22/02/2023 | Withdrawal Mobile 1153732 Tfr Westpac Cho | 660,000.00 | 0.00 | 0.23 | |
| MP Cash | | | | | | |
| 🚩 | 19/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 1,783.52 | 0.00 | 4,498.06 | |
| 🚩 | 20/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 3,678.37 | 0.00 | 33,132.00 | |
| 🚩 | 21/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 22,106.50 | 0.00 | 72,263.11 | |
| 🚩 | 22/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 44,577.11 | 0.00 | 55,071.54 | |
| 🚩 | 23/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 55,071.54 | 0.00 | 0.00 | |
| 🚩 | 26/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 84,038.77 | 0.00 | 0.00 | |
| 🚩 | 27/07/2022 | Sell 8,248.6401 Ashmore Emerging Markets Equity Fund (ETL3590AU) @ \$0.7681 | 0.00 | 6,335.78 | 6,335.78 | |
| 🚩 | 28/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 6,335.78 | 0.00 | 0.00 | |
| 🚩 | 01/08/2022 | Sell 4,055.2683 Metrics Direct Income Fund (EVO2608AU) @ \$1.0326 | 0.00 | 4,187.47 | 4,187.47 | |

| | | | Current Status : Good to Go Prior Status : Warning | Prepared By : N/A | Reviewed By : N/A |
|--|------------|---|---|-------------------|-------------------|
| 🚩 | 02/08/2022 | Sell 1,545.1112 UBS CBRE Global Real Assets Fund (UBS9614AU) @ \$1.2099 | 0.00 | 1,869.43 | 6,056.90 |
| 🚩 | 02/08/2022 | Sell 16,664.1612 Fulcrum Diversified Investments Fund (HFL0104AU) @ \$1.7515 | 0.00 | 29,187.28 | 35,244.18 |
| 🚩 | 03/08/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 29,187.28 | 0.00 | 6,056.90 |
| 🚩 | 10/08/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 1,869.43 | 0.00 | 4,289.50 |
| 🚩 | 11/08/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 4,187.47 | 0.00 | 102.03 |
| 🚩 | 17/08/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 23,842.54 | 0.00 | 0.00 |
| 🚩 | 19/08/2022 | Distribution 19,879.7594 Spire Multifamily Growth and Income Fund (AUD (ETL4846AU) @ \$0.020248 | 0.00 | 402.53 | 402.53 |
| 🚩 | 24/08/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 402.53 | 0.00 | 0.00 |
| 🚩 | 07/09/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 2,781.79 | 0.00 | 18,829.18 |
| 🚩 | 10/09/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 18,934.71 | 0.00 | 0.00 |
| 🚩 | 26/10/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 20,248.45 | 0.00 | 0.00 |
| 🚩 | 27/10/2022 | Interest payment for MP Cash | 0.00 | 1.03 | 1.03 |
| 🚩 | 27/10/2022 | Sell | 1.03 | 0.00 | 0.00 |
| BT Panorama Investments Compact | | | | | |
| 🚩 | 19/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 1,783.52 | 5,319.76 |
| 🚩 | 20/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 3,678.37 | 8,998.13 |
| 🚩 | 21/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 22,106.50 | 42,795.50 |
| 🚩 | 22/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 44,577.11 | 363,223.68 |

| | | | Current Status : Good to Go Prior Status : Warning | Prepared By : N/A | Reviewed By : N/A |
|---|------------|--|---|-------------------|-------------------|
| 🚩 | 23/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 55,071.54 | 418,295.22 |
| 🚩 | 26/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 84,038.77 | 502,333.99 |
| 🚩 | 05/08/2022 | Payment to SMSF YANG HANCOX Partial Withdrawal Receipt no. 288239087 | 500,000.00 | 0.00 | 37,862.50 |
| 🚩 | 17/08/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 23,842.54 | 67,843.99 |
| 🚩 | 07/09/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 2,781.79 | 71,183.44 |
| 🚩 | 10/09/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 18,934.71 | 90,118.15 |
| 🚩 | 13/09/2022 | Payment to SMSF YANG HANCOX Receipt no. 300441876 | 85,000.00 | 0.00 | 5,150.29 |
| 🚩 | 26/10/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 20,248.45 | 25,338.70 |
| 🚩 | 26/10/2022 | Payment to SMSF YANG HANCOX Receipt no. 318274497 | 23,300.00 | 0.00 | 2,038.70 |

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 | |
| EVO2608AU : Metrics Direct Income Fund (MF:EVO2608AU) | | | | | | | |
| | 08/09/2022 | Distribution | 105.53 | 0.00 | 0.00 | 0.00 | |

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.

Tax Effective Allocation of Pension Payment (Pension Account Level)

| | | Current Status : Good to Go Prior Status : N/A | Prepared By : N/A | Reviewed By : N/A |
|--|--|---|-------------------|-------------------|
| | Account Name | Drawdown To Date | Minimum | Tax Free % |
| Mr Terence Hancox (Age: 70 at 30/06/2023) | | | | |
| | Account Based Pension (100.00% Tax Free) | 0.00 | 0.00 | 100.00 |
| Mrs Jennifer Yang (Age: 69 at 30/06/2023) | | | | |
| | Account Based Pension (100.00% Tax Free) | 0.00 | 0.00 | 100.00 |

Market Value - Not Applicable

The system did not find any data to process.

Preservation Components - Not Applicable

The system did not find any data to process.

Tax Component Verification (Pension) - Not Applicable

The system did not find any data to process.

General Ledger

| Date | Description | Quantity | Debits | Credits | Balance |
|---|--|----------|--------|------------|------------|
| Member Receipts / Contributions / Employer / Mrs Jennifer Yang | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 24/01/2023 | Deposit Superchoice P/L Pc180123-196961497 | 0.00 | 0.00 | 670.80 | 670.80 |
| 19/04/2023 | Deposit Superchoice P/L Pc120423-159738965 | 0.00 | 0.00 | 201.60 | 872.40 |
| 28/06/2023 | Deposit Superchoice P/L Pc210623-104713849 | 0.00 | 0.00 | 214.20 | 1,086.60 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 1,086.60 |
| Member Receipts / Contributions / Member / Personal Non-Concessional / Mr Terence Hancox | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 21/02/2023 | Deposit Online 2660455 Tfr Westpac Cho | 0.00 | 0.00 | 330,000.00 | 330,000.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 330,000.00 |
| Member Receipts / Contributions / Member / Personal Non-Concessional / Mrs Jennifer Yang | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 21/02/2023 | Deposit Online 2660455 Tfr Westpac Cho | 0.00 | 0.00 | 330,000.00 | 330,000.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 330,000.00 |
| Member Receipts / Contributions / Government Co-Contributions / Mr Terence Hancox | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 14/04/2023 | Deposit Ato Ato005000017659996 | 0.00 | 0.00 | 310.50 | 310.50 |

| Date | Description | Quantity | Debits | Credits | Balance |
|---|-------------------------|----------|-----------|-----------|-----------|
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 310.50 |
| Investment Gains / Increase in Market Value / Direct Property / 60 Reiby Street Newtown NSW 2042 | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 30/06/2023 | Market Value Adjustment | 0.00 | 17,404.28 | 0.00 | 17,404.28 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 17,404.28 |
| Investment Gains / Increase in Market Value / Managed Investments / AMP Capital Core Infrastructure Fund - Class A Units | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 26/03/2023 | Market Value Adjustment | 0.00 | 821.39 | 0.00 | 821.39 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 821.39 |
| Investment Gains / Increase in Market Value / Managed Investments / Ashmore Emerging Markets Equity Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 26/03/2023 | Market Value Adjustment | 0.00 | 0.00 | 1,404.78 | 1,404.78 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 1,404.78 |
| Investment Gains / Increase in Market Value / Managed Investments / BT Index Moderate Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 26/03/2023 | Market Value Adjustment | 0.00 | 0.00 | 38,796.62 | 38,796.62 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 38,796.62 |
| Investment Gains / Increase in Market Value / Managed Investments / CC Sage Capital Equity Plus Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 26/03/2023 | Market Value Adjustment | 0.00 | 0.00 | 1,369.42 | 1,369.42 |

| Date | Description | Quantity | Debits | Credits | Balance |
|--|-------------------------|----------|----------|----------|----------|
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 1,369.42 |
| Investment Gains / Increase in Market Value / Managed Investments / Franklin Australian Absolute Return Bond Fund - W Class | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 26/03/2023 | Market Value Adjustment | 0.00 | 0.00 | 1,011.24 | 1,011.24 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 1,011.24 |
| Investment Gains / Increase in Market Value / Managed Investments / Fulcrum Diversified Investments Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 26/03/2023 | Market Value Adjustment | 0.00 | 1,344.31 | 0.00 | 1,344.31 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 1,344.31 |
| Investment Gains / Increase in Market Value / Managed Investments / Ironbark Royal London Concentrated Global Share Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 26/03/2023 | Market Value Adjustment | 0.00 | 0.00 | 1,812.65 | 1,812.65 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 1,812.65 |
| Investment Gains / Increase in Market Value / Managed Investments / JP Morgan Global Research Enhanced Index Equity Fund (Hedged) | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 26/03/2023 | Market Value Adjustment | 0.00 | 0.00 | 154.81 | 154.81 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 154.81 |
| Investment Gains / Increase in Market Value / Managed Investments / JP Morgan Global Strategic Bond Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 26/03/2023 | Market Value Adjustment | 0.00 | 0.00 | 2,796.06 | 2,796.06 |

| Date | Description | Quantity | Debits | Credits | Balance |
|--|-------------------------|----------|--------|----------|----------|
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 2,796.06 |
| Investment Gains / Increase in Market Value / Managed Investments / Macquarie True Index Australian Fixed Interest Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 26/03/2023 | Market Value Adjustment | 0.00 | 0.00 | 567.43 | 567.43 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 567.43 |
| Investment Gains / Increase in Market Value / Managed Investments / Metrics Direct Income Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 26/03/2023 | Market Value Adjustment | 0.00 | 0.00 | 26.81 | 26.81 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 26.81 |
| Investment Gains / Increase in Market Value / Managed Investments / OC Premium Small Companies Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 26/03/2023 | Market Value Adjustment | 0.00 | 0.00 | 1,805.77 | 1,805.77 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 1,805.77 |
| Investment Gains / Increase in Market Value / Managed Investments / Pental Focus Australian Share Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 26/03/2023 | Market Value Adjustment | 0.00 | 0.00 | 3,522.16 | 3,522.16 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 3,522.16 |
| Investment Gains / Increase in Market Value / Managed Investments / Pental Property Securities Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 26/03/2023 | Market Value Adjustment | 0.00 | 0.00 | 2,810.33 | 2,810.33 |

| Date | Description | Quantity | Debits | Credits | Balance |
|---|-------------------------|----------|----------|----------|----------|
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 2,810.33 |
| Investment Gains / Increase in Market Value / Managed Investments / Principal Global Credit Opportunities Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 26/03/2023 | Market Value Adjustment | 0.00 | 0.00 | 5,004.19 | 5,004.19 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 5,004.19 |
| Investment Gains / Increase in Market Value / Managed Investments / Principal Global Property Securities Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 26/03/2023 | Market Value Adjustment | 0.00 | 0.00 | 1,489.64 | 1,489.64 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 1,489.64 |
| Investment Gains / Increase in Market Value / Managed Investments / Spire Multifamily Growth and Income Fund Founders (AUD) Hedged Class | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 26/03/2023 | Market Value Adjustment | 0.00 | 3,221.73 | 0.00 | 3,221.73 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 3,221.73 |
| Investment Gains / Increase in Market Value / Managed Investments / T. Rowe Price Global Equity Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 26/03/2023 | Market Value Adjustment | 0.00 | 0.00 | 2,879.91 | 2,879.91 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 2,879.91 |
| Investment Gains / Increase in Market Value / Managed Investments / UBS CBRE Global Real Assets Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 26/03/2023 | Market Value Adjustment | 0.00 | 2,910.03 | 0.00 | 2,910.03 |

| Date | Description | Quantity | Debits | Credits | Balance |
|--|--|-------------|------------|------------|------------|
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 2,910.03 |
| Investment Gains / Disposal Suspense / Managed Investments / AMP Capital Core Infrastructure Fund - Class A Units | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 20/07/2022 | Sell 19,995.870175 AMP Capital Core Infrastructure Fund (AMP1179AU) @ \$1.3696 | 19,996.15 | 0.00 | 27,385.54 | 27,385.54 |
| 20/07/2022 | Sell 19,995.870175 AMP Capital Core Infrastructure Fund (AMP1179AU) @ \$1.3696 | -19,996.15 | 27,385.54 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investment Gains / Disposal Suspense / Managed Investments / Ashmore Emerging Markets Equity Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 20/07/2022 | Sell 8,248.6401 Ashmore Emerging Markets Equity Fund (ETL3590AU) @ \$0.7681 | 8,248.64 | 0.00 | 6,335.78 | 6,335.78 |
| 20/07/2022 | Sell 8,248.6401 Ashmore Emerging Markets Equity Fund (ETL3590AU) @ \$0.7681 | -8,248.64 | 6,335.78 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investment Gains / Disposal Suspense / Managed Investments / BT Index Moderate Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 19/07/2022 | Sell 281,193.7531 BT Index Moderate Fund (WFS0589AU) @ \$0.9810. Transaction fee \$0.00. | 281,193.75 | 0.00 | 275,851.07 | 275,851.07 |
| 19/07/2022 | Sell 281,193.7531 BT Index Moderate Fund (WFS0589AU) @ \$0.9810. Transaction fee \$0.00. | -281,193.75 | 275,851.07 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investment Gains / Disposal Suspense / Managed Investments / CC Sage Capital Equity Plus Fund | | | | | |

| Date | Description | Quantity | Debits | Credits | Balance |
|---|---|------------|-----------|-----------|-----------|
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 20/07/2022 | Sell 20,477.0513 CC Sage Capital Equity Plus Fund (CHN8862AU) @ \$1.3340 | 20,477.05 | 0.00 | 27,316.39 | 27,316.39 |
| 20/07/2022 | Sell 20,477.0513 CC Sage Capital Equity Plus Fund (CHN8862AU) @ \$1.3340 | -20,477.05 | 27,316.39 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investment Gains / Disposal Suspense / Managed Investments / Franklin Australian Absolute Return Bond Fund - W Class | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 20/07/2022 | Sell 10,101.3849722 Franklin Australian Absolute Return Bond Fund (FRT0027AU) @\$0.9360 | 10,101.62 | 0.00 | 9,454.90 | 9,454.90 |
| 20/07/2022 | Sell 10,101.3849722 Franklin Australian Absolute Return Bond Fund (FRT0027AU) @\$0.9360 | -10,101.62 | 9,454.90 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investment Gains / Disposal Suspense / Managed Investments / Fulcrum Diversified Investments Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 22/07/2022 | Sell 16,664.1612 Fulcrum Diversified Investments Fund (HFL0104AU) @ \$1.7515 | 16,664.16 | 0.00 | 29,187.28 | 29,187.28 |
| 22/07/2022 | Sell 16,664.1612 Fulcrum Diversified Investments Fund (HFL0104AU) @ \$1.7515 | -16,664.16 | 29,187.28 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investment Gains / Disposal Suspense / Managed Investments / Ironbark Royal London Concentrated Global Share Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |

| Date | Description | Quantity | Debits | Credits | Balance |
|---|---|------------|-----------|-----------|-----------|
| 19/07/2022 | Sell 8,477.5841 Ironbark Royal London Concentrated Global Sha (MGL0004AU) @\$2.6479 | 8,477.58 | 0.00 | 22,447.79 | 22,447.79 |
| 19/07/2022 | Sell 8,477.5841 Ironbark Royal London Concentrated Global Sha (MGL0004AU) @\$2.6479 | -8,477.58 | 22,447.79 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investment Gains / Disposal Suspense / Managed Investments / JP Morgan Global Research Enhanced Index Equity Fund (Hedged) | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 20/07/2022 | Sell 8,637.0155 JPMorgan Global Research Enhanced Index Equit (PER0715AU) @\$1.6158 | 8,636.82 | 0.00 | 13,955.69 | 13,955.69 |
| 20/07/2022 | Sell 8,637.0155 JPMorgan Global Research Enhanced Index Equit (PER0715AU) @\$1.6158 | -8,636.82 | 13,955.69 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investment Gains / Disposal Suspense / Managed Investments / JP Morgan Global Strategic Bond Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 20/07/2022 | Sell 29,270.569894 JPMorgan Global Strategic Bond Fund (PER0727AU) @\$0.9273 | 29,270.52 | 0.00 | 27,142.60 | 27,142.60 |
| 20/07/2022 | Sell 29,270.569894 JPMorgan Global Strategic Bond Fund (PER0727AU) @\$0.9273 | -29,270.52 | 27,142.60 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investment Gains / Disposal Suspense / Managed Investments / Macquarie True Index Australian Fixed Interest Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |

| Date | Description | Quantity | Debits | Credits | Balance |
|---|---|------------|-----------|-----------|-----------|
| 21/07/2022 | Sell 12,212.6423 Macquarie True Index Australian Fixed Interes (MAQ0211AU) @ \$0.9038 | 12,212.64 | 0.00 | 11,037.79 | 11,037.79 |
| 21/07/2022 | Sell 12,212.6423 Macquarie True Index Australian Fixed Interes (MAQ0211AU) @ \$0.9038 | -12,212.64 | 11,037.79 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investment Gains / Disposal Suspense / Managed Investments / Metrics Direct Income Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 01/08/2022 | Sell 4,055.2683 Metrics Direct Income Fund (EVO2608AU) @ \$1.0326 | 4,055.27 | 0.00 | 4,187.47 | 4,187.47 |
| 01/08/2022 | Sell 4,055.2683 Metrics Direct Income Fund (EVO2608AU) @ \$1.0326 | -4,055.27 | 4,187.47 | 0.00 | 0.00 |
| 31/08/2022 | Sell 18,236.4982 Metrics Direct Income Fund (EVO2608AU) @ \$1.0325 | 18,236.50 | 0.00 | 18,829.18 | 18,829.18 |
| 31/08/2022 | Sell 18,236.4982 Metrics Direct Income Fund (EVO2608AU) @ \$1.0325 | -18,236.50 | 18,829.18 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investment Gains / Disposal Suspense / Managed Investments / OC Premium Small Companies Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 06/07/2022 | Sell 864.7757 OC Premium Small Companies Fund (OPS0002AU) @ \$3.0953 | 864.78 | 0.00 | 2,676.74 | 2,676.74 |
| 06/07/2022 | Sell 864.7757 OC Premium Small Companies Fund (OPS0002AU) @ \$3.0953 | -864.78 | 2,676.74 | 0.00 | 0.00 |
| 19/07/2022 | Sell 1,854.8954 OC Premium Small Companies Fund (OPS0002AU) @ \$3.1665 | 1,854.90 | 0.00 | 5,873.53 | 5,873.53 |

| Date | Description | Quantity | Debits | Credits | Balance |
|--|--|-----------|-----------|-----------|-----------|
| 19/07/2022 | Sell 1,854.8954 OC Premium Small Companies Fund (OPS002AU) @ \$3.1665 | -1,854.90 | 5,873.53 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investment Gains / Disposal Suspense / Managed Investments / Pental Focus Australian Share Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 19/07/2022 | Sell 9,989.1166 Pental Focus Australian Share Fund (RFA0059AU) @ \$2.1310 | 9,989.12 | 0.00 | 21,286.81 | 21,286.81 |
| 19/07/2022 | Sell 9,989.1166 Pental Focus Australian Share Fund (RFA0059AU) @ \$2.1310 | -9,989.12 | 21,286.81 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investment Gains / Disposal Suspense / Managed Investments / Pental Property Securities Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 19/07/2022 | Sell 9,671.4298 Pental Property Securities Fund (BTA0061AU) @ \$0.5327 | 9,671.87 | 0.00 | 5,151.97 | 5,151.97 |
| 19/07/2022 | Sell 9,671.4298 Pental Property Securities Fund (BTA0061AU) @ \$0.5327 | -9,671.87 | 5,151.97 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investment Gains / Disposal Suspense / Managed Investments / Principal Global Credit Opportunities Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 06/07/2022 | Sell 2,724.401255 Principal Global Credit Opportunities Fund (PGI0001AU) @ \$0.7975 | 2,724.40 | 0.00 | 2,172.71 | 2,172.71 |
| 06/07/2022 | Sell 2,724.401255 Principal Global Credit Opportunities Fund (PGI0001AU) @ \$0.7975 | -2,724.40 | 2,172.71 | 0.00 | 0.00 |
| 19/07/2022 | Sell 21,795.844659 Principal Global Credit Opportunities Fund (PGI0001AU) @ \$0.8014 | 21,795.78 | 0.00 | 17,467.19 | 17,467.19 |

| Date | Description | Quantity | Debits | Credits | Balance |
|--|--|------------|-----------|-----------|-----------|
| 19/07/2022 | Sell 21,795.844659 Principal Global Credit Opportunities Fund (PGI0001AU) @ \$0.8014 | -21,795.78 | 17,467.19 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investment Gains / Disposal Suspense / Managed Investments / Principal Global Property Securities Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 06/07/2022 | Sell 1,378.3314 Principal Global Property Securities Fund (PGI0002AU) @ \$0.7647 | 1,378.33 | 0.00 | 1,054.01 | 1,054.01 |
| 06/07/2022 | Sell 1,378.3314 Principal Global Property Securities Fund (PGI0002AU) @ \$0.7647 | -1,378.33 | 1,054.01 | 0.00 | 0.00 |
| 19/07/2022 | Sell 8,310.0791 Principal Global Property Securities Fund (PGI0002AU) @ \$0.7741 | 8,309.59 | 0.00 | 6,432.83 | 6,432.83 |
| 19/07/2022 | Sell 8,310.0791 Principal Global Property Securities Fund (PGI0002AU) @ \$0.7741 | -8,309.59 | 6,432.83 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investment Gains / Disposal Suspense / Managed Investments / Spire Multifamily Growth and Income Fund Founders (AUD) Hedged Class | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 01/08/2022 | Sell 2,369.5811 Spire Multifamily Growth and Income Fund (AUD (ETL4846AU) @ \$1.1815 | 2,369.58 | 0.00 | 2,799.66 | 2,799.66 |
| 01/08/2022 | Sell 2,369.5811 Spire Multifamily Growth and Income Fund (AUD (ETL4846AU) @ \$1.1815 | -2,369.58 | 2,799.66 | 0.00 | 0.00 |
| 04/10/2022 | Sell 17,510.1783 Spire Multifamily Growth and Income Fund (AUD (ETL4846AU) @\$1.1558 | 17,510.18 | 0.00 | 20,238.26 | 20,238.26 |
| 04/10/2022 | Sell 17,510.1783 Spire Multifamily Growth and Income Fund (AUD (ETL4846AU) @\$1.1558 | -17,510.18 | 20,238.26 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |

| Date | Description | Quantity | Debits | Credits | Balance |
|--|--|------------|-----------|-----------|-----------|
| Investment Gains / Disposal Suspense / Managed Investments / T. Rowe Price Global Equity Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 06/07/2022 | Sell 869.3015 T. Rowe Price Global Equity Fund (ETL0071AU) @ \$1.4157 | 869.30 | 0.00 | 1,230.67 | 1,230.67 |
| 06/07/2022 | Sell 869.3015 T. Rowe Price Global Equity Fund (ETL0071AU) @ \$1.4157 | -869.30 | 1,230.67 | 0.00 | 0.00 |
| 19/07/2022 | Sell 6,847.5298 T. Rowe Price Global Equity Fund (ETL0071AU) @ \$1.4095 | 6,847.05 | 0.00 | 9,651.59 | 9,651.59 |
| 19/07/2022 | Sell 6,847.5298 T. Rowe Price Global Equity Fund (ETL0071AU) @ \$1.4095 | -6,847.05 | 9,651.59 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investment Gains / Disposal Suspense / Managed Investments / UBS CBRE Global Real Assets Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 27/07/2022 | Sell 1,545.1112 UBS CBRE Global Real Assets Fund (UBS9614AU) @ \$1.2099 | 1,545.11 | 0.00 | 1,869.43 | 1,869.43 |
| 27/07/2022 | Sell 1,545.1112 UBS CBRE Global Real Assets Fund (UBS9614AU) @ \$1.2099 | -1,545.11 | 1,869.43 | 0.00 | 0.00 |
| 10/08/2022 | Sell 19,448.2769 UBS CBRE Global Real Assets Fund (UBS9614AU) @ \$1.2207 | 19,448.28 | 0.00 | 23,740.51 | 23,740.51 |
| 10/08/2022 | Sell 19,448.2769 UBS CBRE Global Real Assets Fund (UBS9614AU) @ \$1.2207 | -19,448.28 | 23,740.51 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investment Income / Distributions / Managed Investments / Metrics Direct Income Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 29/07/2022 | Distribution - Tax Statement | 0.00 | 0.00 | 0.00 | 0.00 |

| Date | Description | Quantity | Debits | Credits | Balance |
|--|--|----------|--------|---------|---------|
| 29/07/2022 | EVO2608AU Distribution - Cash | 0.00 | 0.00 | 102.03 | 102.03 |
| 08/09/2022 | Distribution - Tax Statement | 0.00 | 0.00 | 0.00 | 102.03 |
| 08/09/2022 | Distribution 18,236.4982 Metrics Direct Income Fund (EVO2608AU) @ \$0.005787 | 0.00 | 0.00 | 105.53 | 207.56 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 207.56 |
| Investment Income / Interest / Cash At Bank / BT Panorama Investments Compact | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 31/07/2022 | Interest payment for Cash Management Account | 0.00 | 0.00 | 74.27 | 74.27 |
| 31/08/2022 | Interest payment for Cash Management Account | 0.00 | 0.00 | 84.81 | 159.08 |
| 30/09/2022 | Interest payment for Cash Management Account | 0.00 | 0.00 | 34.06 | 193.14 |
| 31/10/2022 | Interest payment for Cash Management Account | 0.00 | 0.00 | 6.88 | 200.02 |
| 14/11/2022 | Interest payment for Cash Management Account | 0.00 | 0.00 | 1.54 | 201.56 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 201.56 |
| Investment Income / Interest / Cash At Bank / MP Cash | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 25/10/2022 | Interest payment for MP Cash | 0.00 | 0.00 | 18.07 | 18.07 |
| 27/10/2022 | Interest payment for MP Cash | 0.00 | 0.00 | 1.03 | 19.10 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 19.10 |

| Date | Description | Quantity | Debits | Credits | Balance |
|--|--------------------------------|----------|--------|-----------|-----------|
| Investment Income / Interest / Cash At Bank / Westpac Banking Corporation DIY | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 31/08/2022 | Interest Paid | 0.00 | 0.00 | 178.08 | 178.08 |
| 30/09/2022 | Interest Paid | 0.00 | 0.00 | 378.10 | 556.18 |
| 31/10/2022 | Interest Paid | 0.00 | 0.00 | 500.51 | 1,056.69 |
| 30/11/2022 | Interest Paid | 0.00 | 0.00 | 130.50 | 1,187.19 |
| 30/12/2022 | Interest Paid | 0.00 | 0.00 | 73.70 | 1,260.89 |
| 31/01/2023 | Interest Paid | 0.00 | 0.00 | 41.93 | 1,302.82 |
| 28/02/2023 | Interest Paid | 0.00 | 0.00 | 18.84 | 1,321.66 |
| 31/03/2023 | Interest Paid | 0.00 | 0.00 | 0.08 | 1,321.74 |
| 28/04/2023 | Interest Paid | 0.00 | 0.00 | 0.05 | 1,321.79 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 1,321.79 |
| Investment Income / Rent / Direct Property / 60 Reiby Street Newtown NSW 2042 | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 30/06/2023 | Rent Income | 0.00 | 0.00 | 41,094.00 | 41,094.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 41,094.00 |
| Other Income / ATO Interest Payments | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 02/02/2023 | Deposit Ato Ato009000017532763 | 0.00 | 0.00 | 28.99 | 28.99 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 28.99 |

| Date | Description | Quantity | Debits | Credits | Balance |
|------------------------------|--|----------|--------|---------|---------|
| Other Income / Rebate | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 10/08/2022 | Management fee rebate HFL0104AU for Jun 2022 | 0.00 | 0.00 | 23.42 | 23.42 |
| 10/08/2022 | Management fee rebate MGL0004AU for Jun 2022 | 0.00 | 0.00 | 18.47 | 41.89 |
| 10/08/2022 | Management fee rebate PGI0001AU for Jun 2022 | 0.00 | 0.00 | 12.31 | 54.20 |
| 10/08/2022 | Management fee rebate PGI0002AU for Jun 2022 | 0.00 | 0.00 | 8.02 | 62.22 |
| 11/08/2022 | Management fee rebate ETL0071AU for Mar 2022 | 0.00 | 0.00 | 7.80 | 70.02 |
| 12/08/2022 | Management fee rebate FRT0027AU for Jun 2022 | 0.00 | 0.00 | 3.68 | 73.70 |
| 15/08/2022 | Management fee rebate ETL3590AU for Jun 2022 | 0.00 | 0.00 | 8.35 | 82.05 |
| 19/08/2022 | Management fee rebate OPS0002AU for Jun 2022 | 0.00 | 0.00 | 8.60 | 90.65 |
| 19/08/2022 | Management fee rebate PER0727AU for Jun 2022 | 0.00 | 0.00 | 14.21 | 104.86 |
| 22/08/2022 | Management fee rebate AMP1179AU for Jun 2022 | 0.00 | 0.00 | 24.55 | 129.41 |
| 22/08/2022 | Management fee rebate EVO2608AU for Jun 2022 | 0.00 | 0.00 | 5.65 | 135.06 |
| 23/08/2022 | Management fee rebate UBS9614AU for Jun 2022 | 0.00 | 0.00 | 25.59 | 160.65 |
| 25/08/2022 | Management fee rebate ETL0071AU for Jun 2022 | 0.00 | 0.00 | 6.96 | 167.61 |

| Date | Description | Quantity | Debits | Credits | Balance |
|--|--|----------|--------|---------|---------|
| 29/08/2022 | Management fee rebate BTA0061AU for Jun 2022 | 0.00 | 0.00 | 2.33 | 169.94 |
| 29/08/2022 | Management fee rebate RFA0059AU for Jun 2022 | 0.00 | 0.00 | 5.21 | 175.15 |
| 13/09/2022 | Management fee rebate CHN8862AU for Jun 2022 | 0.00 | 0.00 | 32.14 | 207.29 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 207.29 |
| Member Payments / Lump Sums Paid / Mr Terence Hancox / Accumulation | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 27/03/2023 | Withdrawal Mobile 1563737 Tfr Westpac Cho | 0.00 | 425.00 | 0.00 | 425.00 |
| 17/04/2023 | Withdrawal Mobile 1779868 Tfr Westpac Cho | 0.00 | 151.00 | 0.00 | 576.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 576.00 |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 27/03/2023 | Rollover Out - Paid | 0.00 | 425.00 | 0.00 | 425.00 |
| 27/03/2023 | Withdrawal Mobile 1563737 Tfr Westpac Cho | 0.00 | 0.00 | 425.00 | 0.00 |
| 17/04/2023 | Rollover Out - Paid | 0.00 | 151.00 | 0.00 | 151.00 |
| 17/04/2023 | Withdrawal Mobile 1779868 Tfr Westpac Cho | 0.00 | 0.00 | 151.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Member Payments / Lump Sums Paid / Mrs Jennifer Yang / Accumulation | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 17/04/2023 | Withdrawal Mobile 1779868 Tfr Westpac Cho | 0.00 | 161.00 | 0.00 | 161.00 |
| 24/04/2023 | Withdrawal Mobile 1673753 Tfr Westpac Cho | 0.00 | 200.00 | 0.00 | 361.00 |

| Date | Description | Quantity | Debits | Credits | Balance |
|---|--|----------|--------|---------|---------|
| 29/06/2023 | Withdrawal Mobile 1929406 Tfr Westpac Cho | 0.00 | 215.00 | 0.00 | 576.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 576.00 |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 17/04/2023 | Rollover Out - Paid | 0.00 | 161.00 | 0.00 | 161.00 |
| 17/04/2023 | Withdrawal Mobile 1779868 Tfr Westpac Cho | 0.00 | 0.00 | 161.00 | 0.00 |
| 24/04/2023 | Rollover Out - Paid | 0.00 | 200.00 | 0.00 | 200.00 |
| 24/04/2023 | Withdrawal Mobile 1673753 Tfr Westpac Cho | 0.00 | 0.00 | 200.00 | 0.00 |
| 29/06/2023 | Rollover Out - Paid | 0.00 | 215.00 | 0.00 | 215.00 |
| 29/06/2023 | Withdrawal Mobile 1929406 Tfr Westpac Cho | 0.00 | 0.00 | 215.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Expenses / Adviser Fee | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 07/07/2022 | Advice fee for the period 01/06/2022 to 30/06/2022 | 0.00 | 386.00 | 0.00 | 386.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 386.00 |
| Other Expenses / Fund Administration Fee | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 05/07/2022 | Administration fee for the period 01/06/2022 to 30/06/2022 | 0.00 | 89.59 | 0.00 | 89.59 |
| 03/08/2022 | Administration fee for the period 01/07/2022 to 31/07/2022 | 0.00 | 68.82 | 0.00 | 158.41 |

| Date | Description | Quantity | Debits | Credits | Balance |
|---|---|----------|----------|---------|----------|
| 05/09/2022 | Administration fee for the period 01/08/2022 to 31/08/2022 | 0.00 | 22.78 | 0.00 | 181.19 |
| 05/10/2022 | Administration fee for the period 01/09/2022 to 30/09/2022 | 0.00 | 18.10 | 0.00 | 199.29 |
| 03/11/2022 | Administration fee for the period 01/10/2022 to 31/10/2022 | 0.00 | 15.29 | 0.00 | 214.58 |
| 14/11/2022 | Administration fee for the period 01/11/2022 to 13/11/2022 | 0.00 | 6.41 | 0.00 | 220.99 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 220.99 |
| Other Expenses / Investment Management Fee | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 06/07/2022 | Investment management fee for the period 01/06/2022 to 30/06/2022 | 0.00 | 94.03 | 0.00 | 94.03 |
| 18/07/2022 | Investment management fee for the period 01/07/2022 to 17/07/2022 | 0.00 | 52.73 | 0.00 | 146.76 |
| 07/09/2022 | Investment management fee for the period 01/08/2022 to 31/08/2022 | 0.00 | 17.87 | 0.00 | 164.63 |
| 15/09/2022 | Expense recovery - Legislative | 0.00 | 76.00 | 0.00 | 240.63 |
| 26/10/2022 | Investment management fee for the period 01/09/2022 to 30/09/2022 | 0.00 | 7.88 | 0.00 | 248.51 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 248.51 |
| Other Expenses / Cleaning / Direct Property / 60 Reiby Street Newtown NSW 2042 | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 30/06/2023 | Cleaning | 0.00 | 2,278.00 | 0.00 | 2,278.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 2,278.00 |

| Date | Description | Quantity | Debits | Credits | Balance |
|--|---------------------|----------|----------|---------|----------|
| Other Expenses / Property Expenses / Council Rates / Direct Property / 60 Reiby Street Newtown NSW 2042 | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 30/06/2023 | Council Rate | 0.00 | 851.71 | 0.00 | 851.71 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 851.71 |
| Other Expenses / Property Expenses / Electricity / Direct Property / 60 Reiby Street Newtown NSW 2042 | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 30/06/2023 | Electricity & Gas | 0.00 | 2,277.00 | 0.00 | 2,277.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 2,277.00 |
| Other Expenses / Property Expenses / Insurance Premium / Direct Property / 60 Reiby Street Newtown NSW 2042 | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 30/06/2023 | Building Insurance | 0.00 | 517.14 | 0.00 | 517.14 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 517.14 |
| Other Expenses / Property Expenses / Sundry Expenses / Direct Property / 60 Reiby Street Newtown NSW 2042 | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 08/02/2023 | Sundry Expenses | 0.00 | 133.86 | 0.00 | 133.86 |
| 30/06/2023 | Fire check expenses | 0.00 | 373.80 | 0.00 | 507.66 |
| 30/06/2023 | Internet | 0.00 | 421.00 | 0.00 | 928.66 |
| 30/06/2023 | Valuation | 0.00 | 4,860.00 | 0.00 | 5,788.66 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 5,788.66 |
| Other Expenses / Property Expenses / Water Rates / Direct Property / 60 Reiby Street Newtown NSW 2042 | | | | | |

| Date | Description | Quantity | Debits | Credits | Balance |
|---|--|----------|----------|---------|----------|
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 30/06/2023 | Water Rates | 0.00 | 592.80 | 0.00 | 592.80 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 592.80 |
| Other Expenses / SMSF Supervisory Levy | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 02/02/2023 | Deposit Ato Ato009000017532763 | 0.00 | 259.00 | 0.00 | 259.00 |
| 11/05/2023 | Fund Income Tax Payment | 0.00 | 259.00 | 0.00 | 518.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 518.00 |
| Investment Losses / Realised Capital Losses / Managed Investments / AMP Capital Core Infrastructure Fund - Class A Units | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 20/07/2022 | Sell 19,995.870175 AMP Capital Core Infrastructure Fund (AMP1179AU) @ \$1.3696 | 0.00 | 0.00 | 821.27 | 821.27 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 821.27 |
| Investment Losses / Realised Capital Losses / Managed Investments / Ashmore Emerging Markets Equity Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 20/07/2022 | Sell 8,248.6401 Ashmore Emerging Markets Equity Fund (ETL3590AU) @ \$0.7681 | 0.00 | 1,504.59 | 0.00 | 1,504.59 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 1,504.59 |
| Investment Losses / Realised Capital Losses / Managed Investments / BT Index Moderate Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |

| Date | Description | Quantity | Debits | Credits | Balance |
|--|--|----------|-----------|----------|-----------|
| 19/07/2022 | Sell 281,193.7531 BT Index Moderate Fund (WFS0589AU) @ \$0.9810. Transaction fee \$0.00. | 0.00 | 34,944.27 | 0.00 | 34,944.27 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 34,944.27 |
| Investment Losses / Realised Capital Losses / Managed Investments / CC Sage Capital Equity Plus Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 20/07/2022 | Sell 20,477.0513 CC Sage Capital Equity Plus Fund (CHN8862AU) @ \$1.3340 | 0.00 | 1,088.88 | 0.00 | 1,088.88 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 1,088.88 |
| Investment Losses / Realised Capital Losses / Managed Investments / Franklin Australian Absolute Return Bond Fund - W Class | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 20/07/2022 | Sell 10,101.3849722 Franklin Australian Absolute Return Bond Fund (FRT0027AU) @\$0.9360 | 0.00 | 1,035.70 | 0.00 | 1,035.70 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 1,035.70 |
| Investment Losses / Realised Capital Losses / Managed Investments / Fulcrum Diversified Investments Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 22/07/2022 | Sell 16,664.1612 Fulcrum Diversified Investments Fund (HFL0104AU) @ \$1.7515 | 0.00 | 0.00 | 1,386.58 | 1,386.58 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 1,386.58 |
| Investment Losses / Realised Capital Losses / Managed Investments / Ironbark Royal London Concentrated Global Share Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 19/07/2022 | Sell 8,477.5841 Ironbark Royal London Concentrated Global Sha (MGL0004AU) @\$2.6479 | 0.00 | 1,354.02 | 0.00 | 1,354.02 |

| Date | Description | Quantity | Debits | Credits | Balance |
|--|---|----------|----------|---------|----------|
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 1,354.02 |
| Investment Losses / Realised Capital Losses / Managed Investments / JP Morgan Global Research Enhanced Index Equity Fund (Hedged) | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 20/07/2022 | Sell 8,637.0155 JPMorgan Global Research Enhanced Index Equit (PER0715AU) @\$1.6158 | 0.00 | 0.00 | 449.22 | 449.22 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 449.22 |
| Investment Losses / Realised Capital Losses / Managed Investments / JP Morgan Global Strategic Bond Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 20/07/2022 | Sell 29,270.569894 JPMorgan Global Strategic Bond Fund (PER0727AU) @\$0.9273 | 0.00 | 2,561.85 | 0.00 | 2,561.85 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 2,561.85 |
| Investment Losses / Realised Capital Losses / Managed Investments / Macquarie True Index Australian Fixed Interest Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 21/07/2022 | Sell 12,212.6423 Macquarie True Index Australian Fixed Interes (MAQ0211AU) @ \$0.9038 | 0.00 | 560.40 | 0.00 | 560.40 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 560.40 |
| Investment Losses / Realised Capital Losses / Managed Investments / Metrics Direct Income Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 01/08/2022 | Sell 4,055.2683 Metrics Direct Income Fund (EVO2608AU) @ \$1.0326 | 0.00 | 3.65 | 0.00 | 3.65 |
| 31/08/2022 | Sell 18,236.4982 Metrics Direct Income Fund (EVO2608AU) @ \$1.0325 | 0.00 | 20.53 | 0.00 | 24.18 |

| Date | Description | Quantity | Debits | Credits | Balance |
|---|---|----------|----------|---------|----------|
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 24.18 |
| Investment Losses / Realised Capital Losses / Managed Investments / OC Premium Small Companies Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 06/07/2022 | Sell 864.7757 OC Premium Small Companies Fund (OPS0002AU) @ \$3.0953 | 0.00 | 446.92 | 0.00 | 446.92 |
| 19/07/2022 | Sell 1,854.8954 OC Premium Small Companies Fund (OPS0002AU) @ \$3.1665 | 0.00 | 1,004.04 | 0.00 | 1,450.96 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 1,450.96 |
| Investment Losses / Realised Capital Losses / Managed Investments / Pental Focus Australian Share Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 19/07/2022 | Sell 9,989.1166 Pental Focus Australian Share Fund (RFA0059AU) @ \$2.1310 | 0.00 | 3,476.21 | 0.00 | 3,476.21 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 3,476.21 |
| Investment Losses / Realised Capital Losses / Managed Investments / Pental Property Securities Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 19/07/2022 | Sell 9,671.4298 Pental Property Securities Fund (BTA0061AU) @ \$0.5327 | 0.00 | 2,562.00 | 0.00 | 2,562.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 2,562.00 |
| Investment Losses / Realised Capital Losses / Managed Investments / Principal Global Credit Opportunities Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 06/07/2022 | Sell 2,724.401255 Principal Global Credit Opportunities Fund (PGI0001AU) @ \$0.7975 | 0.00 | 572.58 | 0.00 | 572.58 |

| Date | Description | Quantity | Debits | Credits | Balance |
|---|--|----------|----------|----------|----------|
| 19/07/2022 | Sell 21,795.844659 Principal Global Credit Opportunities Fund (PGI0001AU) @ \$0.8014 | 0.00 | 4,241.12 | 0.00 | 4,813.70 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 4,813.70 |
| Investment Losses / Realised Capital Losses / Managed Investments / Principal Global Property Securities Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 06/07/2022 | Sell 1,378.3314 Principal Global Property Securities Fund (PGI0002AU) @ \$0.7647 | 0.00 | 200.78 | 0.00 | 200.78 |
| 19/07/2022 | Sell 8,310.0791 Principal Global Property Securities Fund (PGI0002AU) @ \$0.7741 | 0.00 | 1,130.93 | 0.00 | 1,331.71 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 1,331.71 |
| Investment Losses / Realised Capital Losses / Managed Investments / Spire Multifamily Growth and Income Fund Founders (AUD) Hedged Class | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 01/08/2022 | Sell 2,369.5811 Spire Multifamily Growth and Income Fund (AUD (ETL4846AU) @ \$1.1815 | 0.00 | 0.00 | 485.76 | 485.76 |
| 04/10/2022 | Sell 17,510.1783 Spire Multifamily Growth and Income Fund (AUD (ETL4846AU) @\$1.1558 | 0.00 | 0.00 | 2,399.27 | 2,885.03 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 2,885.03 |
| Investment Losses / Realised Capital Losses / Managed Investments / T. Rowe Price Global Equity Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 06/07/2022 | Sell 869.3015 T. Rowe Price Global Equity Fund (ETL0071AU) @ \$1.4157 | 0.00 | 200.70 | 0.00 | 200.70 |
| 19/07/2022 | Sell 6,847.5298 T. Rowe Price Global Equity Fund (ETL0071AU) @ \$1.4095 | 0.00 | 2,386.10 | 0.00 | 2,586.80 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 2,586.80 |

| Date | Description | Quantity | Debits | Credits | Balance |
|---|--|----------|----------|----------|----------|
| Investment Losses / Realised Capital Losses / Managed Investments / UBS CBRE Global Real Assets Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 27/07/2022 | Sell 1,545.1112 UBS CBRE Global Real Assets Fund (UBS9614AU) @ \$1.2099 | 0.00 | 0.00 | 285.07 | 285.07 |
| 10/08/2022 | Sell 19,448.2769 UBS CBRE Global Real Assets Fund (UBS9614AU) @ \$1.2207 | 0.00 | 0.00 | 3,133.57 | 3,418.64 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 3,418.64 |
| Income Tax Expense / Income Tax Expense | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 24/01/2023 | Fund Income Tax | 0.00 | 100.62 | 0.00 | 100.62 |
| 26/03/2023 | Fund Income Tax | 0.00 | 110.58 | 0.00 | 211.20 |
| 19/04/2023 | Fund Income Tax | 0.00 | 30.24 | 0.00 | 241.44 |
| 23/04/2023 | Fund Income Tax | 0.00 | 0.06 | 0.00 | 241.50 |
| 28/06/2023 | Fund Income Tax | 0.00 | 0.00 | 38.88 | 202.62 |
| 28/06/2023 | Fund Income Tax | 0.00 | 32.13 | 0.00 | 234.75 |
| 30/06/2023 | Fund Income Tax | 0.00 | 4,338.45 | 0.00 | 4,573.20 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 4,573.20 |
| Investments - 60 Reiby Street Newtown NSW 2042 | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 08/02/2023 | Legal Fees | 0.00 | 1,172.14 | 0.00 | 1,172.14 |
| 08/02/2023 | Lodgement Fees | 0.00 | 154.20 | 0.00 | 1,326.34 |

| Date | Description | Quantity | Debits | Credits | Balance |
|---|--|------------|--------------|-----------|--------------|
| 08/02/2023 | PEXA Fees | 0.00 | 247.94 | 0.00 | 1,574.28 |
| 08/02/2023 | Professional Fees | 0.00 | 770.00 | 0.00 | 2,344.28 |
| 08/02/2023 | Property Purchase | 1.00 | 1,590,090.00 | 0.00 | 1,592,434.28 |
| 08/02/2023 | Stamp Duty | 0.00 | 74,970.00 | 0.00 | 1,667,404.28 |
| 30/06/2023 | Market Value Adjustment | 0.00 | 0.00 | 17,404.28 | 1,650,000.00 |
| 30/06/2023 | Closing Balance | 1.00 | 0.00 | 0.00 | 1,650,000.00 |
| Investments - AMP Capital Core Infrastructure Fund - Class A Units | | | | | |
| 01/07/2022 | Opening Balance | 17,389.18 | 0.00 | 0.00 | 23,811.01 |
| 18/07/2022 | Buy AMP Capital Core Infrastructure Fund (AMP1179AU) for \$3,574.65. Transaction fee \$0.00. | 2,606.97 | 3,574.65 | 0.00 | 27,385.66 |
| 20/07/2022 | Sell 19,995.870175 AMP Capital Core Infrastructure Fund (AMP1179AU) @ \$1.3696 | -19,996.15 | 0.00 | 26,564.27 | 821.39 |
| 26/03/2023 | Market Value Adjustment | 0.00 | 0.00 | 821.39 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investments - Ashmore Emerging Markets Equity Fund | | | | | |
| 01/07/2022 | Opening Balance | 8,248.64 | 0.00 | 0.00 | 6,435.59 |
| 20/07/2022 | Sell 8,248.6401 Ashmore Emerging Markets Equity Fund (ETL3590AU) @ \$0.7681 | -8,248.64 | 0.00 | 7,840.37 | 1,404.78 |
| 26/03/2023 | Market Value Adjustment | 0.00 | 1,404.78 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investments - BT Index Moderate Fund | | | | | |

| Date | Description | Quantity | Debits | Credits | Balance |
|--|--|-------------|-----------|------------|------------|
| 01/07/2022 | Opening Balance | 281,193.75 | 0.00 | 0.00 | 271,998.72 |
| 19/07/2022 | Sell 281,193.7531 BT Index Moderate Fund (WFS0589AU) @ \$0.9810. Transaction fee \$0.00. | -281,193.75 | 0.00 | 310,795.34 | 38,796.62 |
| 26/03/2023 | Market Value Adjustment | 0.00 | 38,796.62 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investments - CC Sage Capital Equity Plus Fund | | | | | |
| 01/07/2022 | Opening Balance | 20,477.05 | 0.00 | 0.00 | 27,035.85 |
| 20/07/2022 | Sell 20,477.0513 CC Sage Capital Equity Plus Fund (CHN8862AU) @ \$1.3340 | -20,477.05 | 0.00 | 28,405.27 | 1,369.42 |
| 26/03/2023 | Market Value Adjustment | 0.00 | 1,369.42 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investments - Franklin Australian Absolute Return Bond Fund - W Class | | | | | |
| 01/07/2022 | Opening Balance | 10,101.62 | 0.00 | 0.00 | 9,479.36 |
| 20/07/2022 | Sell 10,101.3849722 Franklin Australian Absolute Return Bond Fund (FRT0027AU) @\$0.9360 | -10,101.62 | 0.00 | 10,490.60 | 1,011.24 |
| 26/03/2023 | Market Value Adjustment | 0.00 | 1,011.24 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investments - Fulcrum Diversified Investments Fund | | | | | |
| 01/07/2022 | Opening Balance | 15,245.56 | 0.00 | 0.00 | 26,666.01 |
| 06/07/2022 | Buy Fulcrum Diversified Investments Fund (HFL0104AU) for \$2,479.00. Transaction fee \$0.00. | 1,418.60 | 2,479.00 | 0.00 | 29,145.01 |

| Date | Description | Quantity | Debits | Credits | Balance |
|--|---|------------|----------|-----------|-----------|
| 22/07/2022 | Sell 16,664.1612 Fulcrum Diversified Investments Fund (HFL0104AU) @ \$1.7515 | -16,664.16 | 0.00 | 27,800.70 | 1,344.31 |
| 26/03/2023 | Market Value Adjustment | 0.00 | 0.00 | 1,344.31 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investments - Ironbark Royal London Concentrated Global Share Fund | | | | | |
| 01/07/2022 | Opening Balance | 8,477.58 | 0.00 | 0.00 | 21,989.16 |
| 19/07/2022 | Sell 8,477.5841 Ironbark Royal London Concentrated Global Sha (MGL0004AU) @\$2.6479 | -8,477.58 | 0.00 | 23,801.81 | 1,812.65 |
| 26/03/2023 | Market Value Adjustment | 0.00 | 1,812.65 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investments - JP Morgan Global Research Enhanced Index Equity Fund (Hedged) | | | | | |
| 01/07/2022 | Opening Balance | 8,636.82 | 0.00 | 0.00 | 13,351.66 |
| 20/07/2022 | Sell 8,637.0155 JPMorgan Global Research Enhanced Index Equit (PER0715AU) @\$1.6158 | -8,636.82 | 0.00 | 13,506.47 | 154.81 |
| 26/03/2023 | Market Value Adjustment | 0.00 | 154.81 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investments - JP Morgan Global Strategic Bond Fund | | | | | |
| 01/07/2022 | Opening Balance | 29,270.52 | 0.00 | 0.00 | 26,908.39 |
| 20/07/2022 | Sell 29,270.569894 JPMorgan Global Strategic Bond Fund (PER0727AU) @\$0.9273 | -29,270.52 | 0.00 | 29,704.45 | 2,796.06 |
| 26/03/2023 | Market Value Adjustment | 0.00 | 2,796.06 | 0.00 | 0.00 |

| Date | Description | Quantity | Debits | Credits | Balance |
|--|---|------------|----------|-----------|-----------|
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investments - Macquarie True Index Australian Fixed Interest Fund | | | | | |
| 01/07/2022 | Opening Balance | 8,774.88 | 0.00 | 0.00 | 7,898.27 |
| 15/07/2022 | Buy Macquarie True Index Australian Fixed Interes (MAQ0211AU) for \$3,132.49. Transaction fee \$0.00. | 3,437.76 | 3,132.49 | 0.00 | 11,030.76 |
| 21/07/2022 | Sell 12,212.6423 Macquarie True Index Australian Fixed Interes (MAQ0211AU) @ \$0.9038 | -12,212.64 | 0.00 | 11,598.19 | 567.43 |
| 26/03/2023 | Market Value Adjustment | 0.00 | 567.43 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investments - Metrics Direct Income Fund | | | | | |
| 01/07/2022 | Opening Balance | 22,291.77 | 0.00 | 0.00 | 23,014.02 |
| 01/08/2022 | Sell 4,055.2683 Metrics Direct Income Fund (EVO2608AU) @ \$1.0326 | -4,055.27 | 0.00 | 4,191.12 | 18,822.90 |
| 31/08/2022 | Sell 18,236.4982 Metrics Direct Income Fund (EVO2608AU) @ \$1.0325 | -18,236.50 | 0.00 | 18,849.71 | 26.81 |
| 26/03/2023 | Market Value Adjustment | 0.00 | 26.81 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investments - OC Premium Small Companies Fund | | | | | |
| 01/07/2022 | Opening Balance | 2,719.67 | 0.00 | 0.00 | 8,195.46 |
| 06/07/2022 | Sell 864.7757 OC Premium Small Companies Fund (OPS0002AU) @ \$3.0953 | -864.78 | 0.00 | 3,123.66 | 5,071.80 |
| 19/07/2022 | Sell 1,854.8954 OC Premium Small Companies Fund (OPS0002AU) @ \$3.1665 | -1,854.90 | 0.00 | 6,877.57 | 1,805.77 |

| Date | Description | Quantity | Debits | Credits | Balance |
|---|--|------------|----------|-----------|-----------|
| 26/03/2023 | Market Value Adjustment | 0.00 | 1,805.77 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investments - Pandal Focus Australian Share Fund | | | | | |
| 01/07/2022 | Opening Balance | 9,989.12 | 0.00 | 0.00 | 21,240.86 |
| 19/07/2022 | Sell 9,989.1166 Pandal Focus Australian Share Fund (RFA0059AU) @ \$2.1310 | -9,989.12 | 0.00 | 24,763.02 | 3,522.16 |
| 26/03/2023 | Market Value Adjustment | 0.00 | 3,522.16 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investments - Pandal Property Securities Fund | | | | | |
| 01/07/2022 | Opening Balance | 9,671.87 | 0.00 | 0.00 | 4,903.64 |
| 19/07/2022 | Sell 9,671.4298 Pandal Property Securities Fund (BTA0061AU) @ \$0.5327 | -9,671.87 | 0.00 | 7,713.97 | 2,810.33 |
| 26/03/2023 | Market Value Adjustment | 0.00 | 2,810.33 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investments - Principal Global Credit Opportunities Fund | | | | | |
| 01/07/2022 | Opening Balance | 24,520.18 | 0.00 | 0.00 | 19,449.41 |
| 06/07/2022 | Sell 2,724.401255 Principal Global Credit Opportunities Fund (PGI0001AU) @ \$0.7975 | -2,724.40 | 0.00 | 2,745.29 | 16,704.12 |
| 19/07/2022 | Sell 21,795.844659 Principal Global Credit Opportunities Fund (PGI0001AU) @ \$0.8014 | -21,795.78 | 0.00 | 21,708.31 | 5,004.19 |
| 26/03/2023 | Market Value Adjustment | 0.00 | 5,004.19 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |

| Date | Description | Quantity | Debits | Credits | Balance |
|---|--|------------|----------|-----------|-----------|
| Investments - Principal Global Property Securities Fund | | | | | |
| 01/07/2022 | Opening Balance | 9,687.92 | 0.00 | 0.00 | 7,328.91 |
| 06/07/2022 | Sell 1,378.3314 Principal Global Property Securities Fund (PGI0002AU) @ \$0.7647 | -1,378.33 | 0.00 | 1,254.79 | 6,074.12 |
| 19/07/2022 | Sell 8,310.0791 Principal Global Property Securities Fund (PGI0002AU) @ \$0.7741 | -8,309.59 | 0.00 | 7,563.76 | 1,489.64 |
| 26/03/2023 | Market Value Adjustment | 0.00 | 1,489.64 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investments - Spire Multifamily Growth and Income Fund Founders (AUD) Hedged Class | | | | | |
| 01/07/2022 | Opening Balance | 19,879.76 | 0.00 | 0.00 | 23,374.62 |
| 01/08/2022 | Sell 2,369.5811 Spire Multifamily Growth and Income Fund (AUD (ETL4846AU) @ \$1.1815 | -2,369.58 | 0.00 | 2,313.90 | 21,060.72 |
| 04/10/2022 | Sell 17,510.1783 Spire Multifamily Growth and Income Fund (AUD (ETL4846AU) @\$1.1558 | -17,510.18 | 0.00 | 17,838.99 | 3,221.73 |
| 26/03/2023 | Market Value Adjustment | 0.00 | 0.00 | 3,221.73 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investments - T. Rowe Price Global Equity Fund | | | | | |
| 01/07/2022 | Opening Balance | 7,716.35 | 0.00 | 0.00 | 10,589.15 |
| 06/07/2022 | Sell 869.3015 T. Rowe Price Global Equity Fund (ETL0071AU) @ \$1.4157 | -869.30 | 0.00 | 1,431.37 | 9,157.78 |
| 19/07/2022 | Sell 6,847.5298 T. Rowe Price Global Equity Fund (ETL0071AU) @ \$1.4095 | -6,847.05 | 0.00 | 12,037.69 | 2,879.91 |
| 26/03/2023 | Market Value Adjustment | 0.00 | 2,879.91 | 0.00 | 0.00 |

| Date | Description | Quantity | Debits | Credits | Balance |
|---|--|------------|------------|-----------|------------|
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investments - UBS CBRE Global Real Assets Fund | | | | | |
| 01/07/2022 | Opening Balance | 20,993.39 | 0.00 | 0.00 | 25,101.33 |
| 27/07/2022 | Sell 1,545.1112 UBS CBRE Global Real Assets Fund (UBS9614AU) @ \$1.2099 | -1,545.11 | 0.00 | 1,584.36 | 23,516.97 |
| 10/08/2022 | Sell 19,448.2769 UBS CBRE Global Real Assets Fund (UBS9614AU) @ \$1.2207 | -19,448.28 | 0.00 | 20,606.94 | 2,910.03 |
| 26/03/2023 | Market Value Adjustment | 0.00 | 0.00 | 2,910.03 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Cash At Bank - BT Panorama Investments Compact | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 4,011.83 |
| 05/07/2022 | Administration fee for the period 01/06/2022 to 30/06/2022 | 0.00 | 0.00 | 89.59 | 3,922.24 |
| 07/07/2022 | Advice fee for the period 01/06/2022 to 30/06/2022 | 0.00 | 0.00 | 386.00 | 3,536.24 |
| 19/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 1,783.52 | 0.00 | 5,319.76 |
| 20/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 3,678.37 | 0.00 | 8,998.13 |
| 21/07/2022 | Distribution 281,193.7531 BT Index Moderate Fund (WFS0589AU) @ \$0.041576 | 0.00 | 11,690.87 | 0.00 | 20,689.00 |
| 21/07/2022 | Sell 281,193.7531 BT Index Moderate Fund (WFS0589AU) @ \$0.9810. Transaction fee \$0.00. | 0.00 | 275,851.07 | 0.00 | 296,540.07 |
| 21/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 22,106.50 | 0.00 | 318,646.57 |

| Date | Description | Quantity | Debits | Credits | Balance |
|------------|--|----------|-----------|------------|------------|
| 22/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 44,577.11 | 0.00 | 363,223.68 |
| 23/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 55,071.54 | 0.00 | 418,295.22 |
| 26/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 84,038.77 | 0.00 | 502,333.99 |
| 28/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 6,335.78 | 0.00 | 508,669.77 |
| 31/07/2022 | Interest payment for Cash Management Account | 0.00 | 74.27 | 0.00 | 508,744.04 |
| 03/08/2022 | Administration fee for the period 01/07/2022 to 31/07/2022 | 0.00 | 0.00 | 68.82 | 508,675.22 |
| 03/08/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 29,187.28 | 0.00 | 537,862.50 |
| 05/08/2022 | Payment to SMSF YANG HANCOX Partial Withdrawal Receipt no. 288239087 | 0.00 | 0.00 | 500,000.00 | 37,862.50 |
| 10/08/2022 | Management fee rebate HFL0104AU for Jun 2022 | 0.00 | 23.42 | 0.00 | 37,885.92 |
| 10/08/2022 | Management fee rebate MGL0004AU for Jun 2022 | 0.00 | 18.47 | 0.00 | 37,904.39 |
| 10/08/2022 | Management fee rebate PGI0001AU for Jun 2022 | 0.00 | 12.31 | 0.00 | 37,916.70 |
| 10/08/2022 | Management fee rebate PGI0002AU for Jun 2022 | 0.00 | 8.02 | 0.00 | 37,924.72 |
| 10/08/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 1,869.43 | 0.00 | 39,794.15 |
| 11/08/2022 | Management fee rebate ETL0071AU for Mar 2022 | 0.00 | 7.80 | 0.00 | 39,801.95 |

| Date | Description | Quantity | Debits | Credits | Balance |
|------------|---|----------|-----------|---------|-----------|
| 11/08/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 4,187.47 | 0.00 | 43,989.42 |
| 12/08/2022 | Management fee rebate FRT0027AU for Jun 2022 | 0.00 | 3.68 | 0.00 | 43,993.10 |
| 15/08/2022 | Management fee rebate ETL3590AU for Jun 2022 | 0.00 | 8.35 | 0.00 | 44,001.45 |
| 17/08/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 23,842.54 | 0.00 | 67,843.99 |
| 19/08/2022 | Management fee rebate OPS0002AU for Jun 2022 | 0.00 | 8.60 | 0.00 | 67,852.59 |
| 19/08/2022 | Management fee rebate PER0727AU for Jun 2022 | 0.00 | 14.21 | 0.00 | 67,866.80 |
| 22/08/2022 | Management fee rebate AMP1179AU for Jun 2022 | 0.00 | 24.55 | 0.00 | 67,891.35 |
| 22/08/2022 | Management fee rebate EVO2608AU for Jun 2022 | 0.00 | 5.65 | 0.00 | 67,897.00 |
| 23/08/2022 | Management fee rebate UBS9614AU for Jun 2022 | 0.00 | 25.59 | 0.00 | 67,922.59 |
| 24/08/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 402.53 | 0.00 | 68,325.12 |
| 25/08/2022 | Management fee rebate ETL0071AU for Jun 2022 | 0.00 | 6.96 | 0.00 | 68,332.08 |
| 29/08/2022 | Management fee rebate BTA0061AU for Jun 2022 | 0.00 | 2.33 | 0.00 | 68,334.41 |
| 29/08/2022 | Management fee rebate RFA0059AU for Jun 2022 | 0.00 | 5.21 | 0.00 | 68,339.62 |
| 31/08/2022 | Interest payment for Cash Management Account | 0.00 | 84.81 | 0.00 | 68,424.43 |

| Date | Description | Quantity | Debits | Credits | Balance |
|------------|---|----------|-----------|-----------|-----------|
| 05/09/2022 | Administration fee for the period 01/08/2022 to 31/08/2022 | 0.00 | 0.00 | 22.78 | 68,401.65 |
| 07/09/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 2,781.79 | 0.00 | 71,183.44 |
| 10/09/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 18,934.71 | 0.00 | 90,118.15 |
| 13/09/2022 | Management fee rebate CHN8862AU for Jun 2022 | 0.00 | 32.14 | 0.00 | 90,150.29 |
| 13/09/2022 | Payment to SMSF YANG HANCOX Receipt no. 300441876 | 0.00 | 0.00 | 85,000.00 | 5,150.29 |
| 15/09/2022 | Expense recovery - Legislative | 0.00 | 0.00 | 76.00 | 5,074.29 |
| 30/09/2022 | Interest payment for Cash Management Account | 0.00 | 34.06 | 0.00 | 5,108.35 |
| 05/10/2022 | Administration fee for the period 01/09/2022 to 30/09/2022 | 0.00 | 0.00 | 18.10 | 5,090.25 |
| 26/10/2022 | Payment to SMSF YANG HANCOX Receipt no. 318274497 | 0.00 | 0.00 | 23,300.00 | 18,209.75 |
| 26/10/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 20,248.45 | 0.00 | 2,038.70 |
| 27/10/2022 | Sell | 0.00 | 1.03 | 0.00 | 2,039.73 |
| 31/10/2022 | Interest payment for Cash Management Account | 0.00 | 6.88 | 0.00 | 2,046.61 |
| 03/11/2022 | Administration fee for the period 01/10/2022 to 31/10/2022 | 0.00 | 0.00 | 15.29 | 2,031.32 |
| 14/11/2022 | Administration fee for the period 01/11/2022 to 13/11/2022 | 0.00 | 0.00 | 6.41 | 2,024.91 |
| 14/11/2022 | Interest payment for Cash Management Account | 0.00 | 1.54 | 0.00 | 2,026.45 |

| Date | Description | Quantity | Debits | Credits | Balance |
|-------------------------------|--|----------|----------|----------|----------|
| 14/11/2022 | Payment to jennifer yang Receipt no. 322697214 | 0.00 | 0.00 | 2,026.45 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Cash At Bank - MP Cash | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 3,083.54 |
| 06/07/2022 | Buy Fulcrum Diversified Investments Fund (HFL0104AU) for \$2,479.00. Transaction fee \$0.00. | 0.00 | 0.00 | 2,479.00 | 604.54 |
| 06/07/2022 | Investment management fee for the period 01/06/2022 to 30/06/2022 | 0.00 | 0.00 | 94.03 | 510.51 |
| 07/07/2022 | Distribution 10,101.3849722 Franklin Australian Absolute Return Bond Fund (FRT0027AU) @ \$0.018340 | 0.00 | 185.26 | 0.00 | 695.77 |
| 07/07/2022 | Distribution 9,989.1166 Pandal Focus Australian Share Fund (RFA0059AU) @\$0.166582 | 0.00 | 1,664.01 | 0.00 | 2,359.78 |
| 08/07/2022 | Distribution 17,388.901033 AMP Capital Core Infrastructure Fund (AMP1179AU) @\$0.012969 | 0.00 | 225.52 | 0.00 | 2,585.30 |
| 08/07/2022 | Distribution 22,291.7665 Metrics Direct Income Fund (EVO2608AU) @ \$0.005468 | 0.00 | 121.89 | 0.00 | 2,707.19 |
| 08/07/2022 | Sell 1,378.3314 Principal Global Property Securities Fund (PGI0002AU) @ \$0.7647 | 0.00 | 1,054.01 | 0.00 | 3,761.20 |
| 08/07/2022 | Sell 2,724.401255 Principal Global Credit Opportunities Fund (PGI0001AU) @ \$0.7975 | 0.00 | 2,172.71 | 0.00 | 5,933.91 |
| 11/07/2022 | Distribution 8,774.8789 Macquarie True Index Australian Fixed Interes (MAQ0211AU) @\$0.000734 | 0.00 | 6.44 | 0.00 | 5,940.35 |
| 12/07/2022 | Distribution 29,270.569894 JPMorgan Global Strategic Bond Fund (PER0727AU) @\$0.008447 | 0.00 | 247.25 | 0.00 | 6,187.60 |

| Date | Description | Quantity | Debits | Credits | Balance |
|------------|---|----------|----------|----------|----------|
| 12/07/2022 | Distribution 8,637.0155 JPMorgan Global Research Enhanced Index Equit (PER0715AU) @ \$0.02927 | 0.00 | 252.81 | 0.00 | 6,440.41 |
| 12/07/2022 | Distribution 9,671.4298 Pental Property Securities Fund (BTA0061AU) @ \$0.063640 | 0.00 | 615.49 | 0.00 | 7,055.90 |
| 14/07/2022 | Distribution 20,477.0513 CC Sage Capital Equity Plus Fund (CHN8862AU) @\$0.013929 | 0.00 | 285.22 | 0.00 | 7,341.12 |
| 14/07/2022 | Distribution 7,716.8313 T. Rowe Price Global Equity Fund (ETL0071AU) @ \$0.012115 | 0.00 | 93.49 | 0.00 | 7,434.61 |
| 15/07/2022 | Buy Macquarie True Index Australian Fixed Interes (MAQ0211AU) for \$3,132.49. Transaction fee \$0.00. | 0.00 | 0.00 | 3,132.49 | 4,302.12 |
| 15/07/2022 | Sell 864.7757 OC Premium Small Companies Fund (OPS0002AU) @ \$3.0953 | 0.00 | 2,676.74 | 0.00 | 6,978.86 |
| 18/07/2022 | Buy AMP Capital Core Infrastructure Fund (AMP1179AU) for \$3,574.65. Transaction fee \$0.00. | 0.00 | 0.00 | 3,574.65 | 3,404.21 |
| 18/07/2022 | Distribution 2,719.6711 OC Premium Small Companies Fund (OPS0002AU) @\$0.283777 | 0.00 | 771.78 | 0.00 | 4,175.99 |
| 18/07/2022 | Distribution 24,520.245914 Principal Global Credit Opportunities Fund (PGI0001AU) @\$0.003364 | 0.00 | 82.49 | 0.00 | 4,258.48 |
| 18/07/2022 | Distribution 8,477.5841 Ironbark Royal London Concentrated Global Sha (MGL0004AU) @ \$0.096689 | 0.00 | 819.69 | 0.00 | 5,078.17 |
| 18/07/2022 | Distribution 9,688.4105 Principal Global Property Securities Fund (PGI0002AU) @\$0.002629 | 0.00 | 25.47 | 0.00 | 5,103.64 |
| 18/07/2022 | Investment management fee for the period 01/07/2022 to 17/07/2022 | 0.00 | 0.00 | 52.73 | 5,050.91 |
| 18/07/2022 | Sell 869.3015 T. Rowe Price Global Equity Fund (ETL0071AU) @ \$1.4157 | 0.00 | 1,230.67 | 0.00 | 6,281.58 |

| Date | Description | Quantity | Debits | Credits | Balance |
|------------|--|----------|-----------|-----------|-----------|
| 19/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 1,783.52 | 4,498.06 |
| 20/07/2022 | Sell 1,854.8954 OC Premium Small Companies Fund (OPS0002AU) @ \$3.1665 | 0.00 | 5,873.53 | 0.00 | 10,371.59 |
| 20/07/2022 | Sell 9,671.4298 Pandal Property Securities Fund (BTA0061AU) @ \$0.5327 | 0.00 | 5,151.97 | 0.00 | 15,523.56 |
| 20/07/2022 | Sell 9,989.1166 Pandal Focus Australian Share Fund (RFA0059AU) @ \$2.1310 | 0.00 | 21,286.81 | 0.00 | 36,810.37 |
| 20/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 3,678.37 | 33,132.00 |
| 21/07/2022 | Distribution 20,993.3881 UBS CBRE Global Real Assets Fund (UBS9614AU) @\$0.017606 | 0.00 | 369.61 | 0.00 | 33,501.61 |
| 21/07/2022 | Sell 20,477.0513 CC Sage Capital Equity Plus Fund (CHN8862AU) @ \$1.3340 | 0.00 | 27,316.39 | 0.00 | 60,818.00 |
| 21/07/2022 | Sell 21,795.844659 Principal Global Credit Opportunities Fund (PGI0001AU) @ \$0.8014 | 0.00 | 17,467.19 | 0.00 | 78,285.19 |
| 21/07/2022 | Sell 6,847.5298 T. Rowe Price Global Equity Fund (ETL0071AU) @ \$1.4095 | 0.00 | 9,651.59 | 0.00 | 87,936.78 |
| 21/07/2022 | Sell 8,310.0791 Principal Global Property Securities Fund (PGI0002AU) @ \$0.7741 | 0.00 | 6,432.83 | 0.00 | 94,369.61 |
| 21/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 22,106.50 | 72,263.11 |
| 22/07/2022 | Sell 19,995.870175 AMP Capital Core Infrastructure Fund (AMP1179AU) @ \$1.3696 | 0.00 | 27,385.54 | 0.00 | 99,648.65 |
| 22/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 44,577.11 | 55,071.54 |
| 23/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 55,071.54 | 0.00 |

| Date | Description | Quantity | Debits | Credits | Balance |
|------------|---|----------|-----------|-----------|-----------|
| 25/07/2022 | Sell 10,101.3849722 Franklin Australian Absolute Return Bond Fund (FRT0027AU) @\$0.9360 | 0.00 | 9,454.90 | 0.00 | 9,454.90 |
| 25/07/2022 | Sell 12,212.6423 Macquarie True Index Australian Fixed Interes (MAQ0211AU) @ \$0.9038 | 0.00 | 11,037.79 | 0.00 | 20,492.69 |
| 25/07/2022 | Sell 29,270.569894 JPMorgan Global Strategic Bond Fund (PER0727AU) @\$0.9273 | 0.00 | 27,142.60 | 0.00 | 47,635.29 |
| 25/07/2022 | Sell 8,477.5841 Ironbark Royal London Concentrated Global Sha (MGL0004AU) @\$2.6479 | 0.00 | 22,447.79 | 0.00 | 70,083.08 |
| 25/07/2022 | Sell 8,637.0155 JPMorgan Global Research Enhanced Index Equit (PER0715AU) @\$1.6158 | 0.00 | 13,955.69 | 0.00 | 84,038.77 |
| 26/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 84,038.77 | 0.00 |
| 27/07/2022 | Sell 8,248.6401 Ashmore Emerging Markets Equity Fund (ETL3590AU) @ \$0.7681 | 0.00 | 6,335.78 | 0.00 | 6,335.78 |
| 28/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 6,335.78 | 0.00 |
| 01/08/2022 | Sell 4,055.2683 Metrics Direct Income Fund (EVO2608AU) @ \$1.0326 | 0.00 | 4,187.47 | 0.00 | 4,187.47 |
| 02/08/2022 | Sell 1,545.1112 UBS CBRE Global Real Assets Fund (UBS9614AU) @ \$1.2099 | 0.00 | 1,869.43 | 0.00 | 6,056.90 |
| 02/08/2022 | Sell 16,664.1612 Fulcrum Diversified Investments Fund (HFL0104AU) @ \$1.7515 | 0.00 | 29,187.28 | 0.00 | 35,244.18 |
| 03/08/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 29,187.28 | 6,056.90 |
| 08/08/2022 | Distribution 22,291.7665 Metrics Direct Income Fund (EVO2608AU) @ \$0.004577 | 0.00 | 102.03 | 0.00 | 6,158.93 |

| Date | Description | Quantity | Debits | Credits | Balance |
|------------|---|----------|-----------|-----------|-----------|
| 10/08/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 1,869.43 | 4,289.50 |
| 11/08/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 4,187.47 | 102.03 |
| 15/08/2022 | Sell 19,448.2769 UBS CBRE Global Real Assets Fund (UBS9614AU) @ \$1.2207 | 0.00 | 23,740.51 | 0.00 | 23,842.54 |
| 17/08/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 23,842.54 | 0.00 |
| 19/08/2022 | Distribution 19,879.7594 Spire Multifamily Growth and Income Fund (AUD (ETL4846AU) @ \$0.020248 | 0.00 | 402.53 | 0.00 | 402.53 |
| 24/08/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 402.53 | 0.00 |
| 01/09/2022 | Sell 18,236.4982 Metrics Direct Income Fund (EVO2608AU) @ \$1.0325 | 0.00 | 18,829.18 | 0.00 | 18,829.18 |
| 01/09/2022 | Sell 2,369.5811 Spire Multifamily Growth and Income Fund (AUD (ETL4846AU) @ \$1.1815 | 0.00 | 2,799.66 | 0.00 | 21,628.84 |
| 07/09/2022 | Investment management fee for the period 01/08/2022 to 31/08/2022 | 0.00 | 0.00 | 17.87 | 21,610.97 |
| 07/09/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 2,781.79 | 18,829.18 |
| 08/09/2022 | Distribution 18,236.4982 Metrics Direct Income Fund (EVO2608AU) @ \$0.005787 | 0.00 | 105.53 | 0.00 | 18,934.71 |
| 10/09/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 18,934.71 | 0.00 |
| 21/10/2022 | Sell 17,510.1783 Spire Multifamily Growth and Income Fund (AUD (ETL4846AU) @\$1.1558 | 0.00 | 20,238.26 | 0.00 | 20,238.26 |
| 25/10/2022 | Interest payment for MP Cash | 0.00 | 18.07 | 0.00 | 20,256.33 |

| Date | Description | Quantity | Debits | Credits | Balance |
|---|---|----------|------------|------------|------------|
| 26/10/2022 | Investment management fee for the period 01/09/2022 to 30/09/2022 | 0.00 | 0.00 | 7.88 | 20,248.45 |
| 26/10/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 20,248.45 | 0.00 |
| 27/10/2022 | Interest payment for MP Cash | 0.00 | 1.03 | 0.00 | 1.03 |
| 27/10/2022 | Sell | 0.00 | 0.00 | 1.03 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Cash At Bank - Westpac Banking Corporation DIY | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.81 |
| 05/08/2022 | Deposit Online 2303824 Partial Withdrawal | 0.00 | 500,000.00 | 0.00 | 500,000.81 |
| 31/08/2022 | Interest Paid | 0.00 | 178.08 | 0.00 | 500,178.89 |
| 13/09/2022 | Deposit Online 2166860 | 0.00 | 85,000.00 | 0.00 | 585,178.89 |
| 30/09/2022 | Interest Paid | 0.00 | 378.10 | 0.00 | 585,556.99 |
| 26/10/2022 | Deposit Online 2161016 | 0.00 | 23,300.00 | 0.00 | 608,856.99 |
| 31/10/2022 | Interest Paid | 0.00 | 500.51 | 0.00 | 609,357.50 |
| 04/11/2022 | Withdrawal Online 1125384 Tfr Westpac Cho From Smsf | 0.00 | 0.00 | 520,000.00 | 89,357.50 |
| 15/11/2022 | Deposit Newtown NSW | 0.00 | 192.01 | 0.00 | 89,549.51 |
| 30/11/2022 | Interest Paid | 0.00 | 130.50 | 0.00 | 89,680.01 |
| 30/12/2022 | Interest Paid | 0.00 | 73.70 | 0.00 | 89,753.71 |
| 16/01/2023 | Withdrawal Mobile 1795111 Tfr Westpac Cho | 0.00 | 0.00 | 89,753.00 | 0.71 |

| Date | Description | Quantity | Debits | Credits | Balance |
|------------|--|----------|------------|------------|------------|
| 24/01/2023 | Deposit Superchoice P/L Pc180123-196961497 | 0.00 | 670.80 | 0.00 | 671.51 |
| 31/01/2023 | Interest Paid | 0.00 | 41.93 | 0.00 | 713.44 |
| 02/02/2023 | Deposit Ato Ato009000017532763 | 0.00 | 5,899.79 | 0.00 | 6,613.23 |
| 06/02/2023 | Withdrawal Mobile 1882361 Tfr Westpac Cho | 0.00 | 0.00 | 6,613.00 | 0.23 |
| 21/02/2023 | Deposit Online 2660455 Tfr Westpac Cho | 0.00 | 660,000.00 | 0.00 | 660,000.23 |
| 22/02/2023 | Withdrawal Mobile 1153732 Tfr Westpac Cho | 0.00 | 0.00 | 660,000.00 | 0.23 |
| 28/02/2023 | Interest Paid | 0.00 | 18.84 | 0.00 | 19.07 |
| 21/03/2023 | Deposit Haymarket NSW | 0.00 | 407.49 | 0.00 | 426.56 |
| 27/03/2023 | Withdrawal Mobile 1563737 Tfr Westpac Cho | 0.00 | 0.00 | 425.00 | 1.56 |
| 31/03/2023 | Interest Paid | 0.00 | 0.08 | 0.00 | 1.64 |
| 14/04/2023 | Deposit Ato Ato005000017659996 | 0.00 | 310.50 | 0.00 | 312.14 |
| 17/04/2023 | Withdrawal Mobile 1779868 Tfr Westpac Cho | 0.00 | 0.00 | 312.00 | 0.14 |
| 19/04/2023 | Deposit Superchoice P/L Pc120423-159738965 | 0.00 | 201.60 | 0.00 | 201.74 |
| 24/04/2023 | Withdrawal Mobile 1673753 Tfr Westpac Cho | 0.00 | 0.00 | 200.00 | 1.74 |
| 28/04/2023 | Interest Paid | 0.00 | 0.05 | 0.00 | 1.79 |
| 28/06/2023 | Deposit Superchoice P/L Pc210623-104713849 | 0.00 | 214.20 | 0.00 | 215.99 |
| 29/06/2023 | Withdrawal Mobile 1929406 Tfr Westpac Cho | 0.00 | 0.00 | 215.00 | 0.99 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.99 |

Other Assets - Sundry Assets / Sundry Debtor

| Date | Description | Quantity | Debits | Credits | Balance |
|------------|------------------------|----------|-----------|----------|-----------|
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 19/07/2022 | FY22 PAYGI Paid | 0.00 | 0.00 | 3,436.00 | 3,436.00 |
| 13/01/2023 | FY23 PAYGI Paid | 0.00 | 0.00 | 3,504.00 | 6,940.00 |
| 11/05/2023 | FY21 Income Tax Paid | 0.00 | 0.00 | 7,612.16 | 14,552.16 |
| 30/06/2023 | Building Insurance | 0.00 | 0.00 | 517.14 | 15,069.30 |
| 30/06/2023 | Cleaning | 0.00 | 0.00 | 2,278.00 | 17,347.30 |
| 30/06/2023 | Council Rate | 0.00 | 0.00 | 851.71 | 18,199.01 |
| 30/06/2023 | Electricity & Gas | 0.00 | 0.00 | 2,277.00 | 20,476.01 |
| 30/06/2023 | Fire check expenses | 0.00 | 0.00 | 373.80 | 20,849.81 |
| 30/06/2023 | Internet | 0.00 | 0.00 | 421.00 | 21,270.81 |
| 30/06/2023 | Legal Fee | 0.00 | 0.00 | 1,172.14 | 22,442.95 |
| 30/06/2023 | Receivable from client | 0.00 | 2,696.70 | 0.00 | 19,746.25 |
| 30/06/2023 | Rent Income | 0.00 | 41,094.00 | 0.00 | 21,347.75 |
| 30/06/2023 | Valuation | 0.00 | 0.00 | 4,860.00 | 16,487.75 |
| 30/06/2023 | Water Rate | 0.00 | 0.00 | 592.80 | 15,894.95 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 15,894.95 |

Other Assets - Unsettled Trades / Acquisitions / Direct Property / 60 Reiby Street Newtown NSW 2042

| | | | | | |
|------------|--------------------------|------|------------|------|------------|
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 04/11/2022 | Purchase Settlement Paid | 0.00 | 519,958.26 | 0.00 | 519,958.26 |
| 16/01/2023 | Purchase Settlement Paid | 0.00 | 89,745.79 | 0.00 | 609,704.05 |

| Date | Description | Quantity | Debits | Credits | Balance |
|--|--|----------|------------|--------------|--------------|
| 06/02/2023 | Purchase Settlement Paid | 0.00 | 6,612.47 | 0.00 | 616,316.52 |
| 08/02/2023 | Legal Fees | 0.00 | 0.00 | 1,172.14 | 615,144.38 |
| 08/02/2023 | Lodgement Fees | 0.00 | 0.00 | 154.20 | 614,990.18 |
| 08/02/2023 | PEXA Fees | 0.00 | 0.00 | 247.94 | 614,742.24 |
| 08/02/2023 | Professional Fees | 0.00 | 0.00 | 770.00 | 613,972.24 |
| 08/02/2023 | Property Purchase | 0.00 | 0.00 | 1,590,090.00 | 976,117.76 |
| 08/02/2023 | Stamp Duty | 0.00 | 0.00 | 74,970.00 | 1,051,087.76 |
| 21/02/2023 | Purchase Settlement Paid | 0.00 | 389,968.69 | 0.00 | 661,119.07 |
| 22/02/2023 | Purchase Settlement Paid | 0.00 | 659,947.02 | 0.00 | 1,172.05 |
| 30/06/2023 | Purchase Settlement Paid | 0.00 | 1,172.05 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Assets - Unsettled Trades / Acquisitions / Managed Investments / AMP Capital Core Infrastructure Fund - Class A Units | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 18/07/2022 | Buy AMP Capital Core Infrastructure Fund (AMP1179AU) for \$3,574.65. Transaction fee \$0.00. | 0.00 | 0.00 | 3,574.65 | 3,574.65 |
| 18/07/2022 | Buy AMP Capital Core Infrastructure Fund (AMP1179AU) for \$3,574.65. Transaction fee \$0.00. | 0.00 | 3,574.65 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Assets - Unsettled Trades / Acquisitions / Managed Investments / Fulcrum Diversified Investments Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |

| Date | Description | Quantity | Debits | Credits | Balance |
|---|---|----------|------------|------------|------------|
| 06/07/2022 | Buy Fulcrum Diversified Investments Fund (HFL0104AU) for \$2,479.00. Transaction fee \$0.00. | 0.00 | 0.00 | 2,479.00 | 2,479.00 |
| 06/07/2022 | Buy Fulcrum Diversified Investments Fund (HFL0104AU) for \$2,479.00. Transaction fee \$0.00. | 0.00 | 2,479.00 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Assets - Unsettled Trades / Acquisitions / Managed Investments / Macquarie True Index Australian Fixed Interest Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 15/07/2022 | Buy Macquarie True Index Australian Fixed Interes (MAQ0211AU) for \$3,132.49. Transaction fee \$0.00. | 0.00 | 0.00 | 3,132.49 | 3,132.49 |
| 15/07/2022 | Buy Macquarie True Index Australian Fixed Interes (MAQ0211AU) for \$3,132.49. Transaction fee \$0.00. | 0.00 | 3,132.49 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Assets - Unsettled Trades / Acquisitions / Other Loans / Loan From Members | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 21/02/2023 | Loan Amount | 0.00 | 0.00 | 390,000.00 | 390,000.00 |
| 21/02/2023 | Loan Amount | 0.00 | 390,000.00 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Assets - Unsettled Trades / Acquisitions / Sundry Assets / Sundry Debtor | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 19/07/2022 | FY22 PAYGI Paid | 0.00 | 0.00 | 1,718.00 | 1,718.00 |
| 19/07/2022 | FY22 PAYGI Paid | 0.00 | 0.00 | 1,718.00 | 3,436.00 |

| Date | Description | Quantity | Debits | Credits | Balance |
|------------|----------------------|----------|----------|----------|----------|
| 19/07/2022 | FY22 PAYGI Paid | 0.00 | 3,436.00 | 0.00 | 0.00 |
| 13/01/2023 | FY23 PAYGI Paid | 0.00 | 0.00 | 1,752.00 | 1,752.00 |
| 13/01/2023 | FY23 PAYGI Paid | 0.00 | 0.00 | 1,752.00 | 3,504.00 |
| 13/01/2023 | FY23 PAYGI Paid | 0.00 | 3,504.00 | 0.00 | 0.00 |
| 11/05/2023 | FY21 Income Tax Paid | 0.00 | 0.00 | 7,612.16 | 7,612.16 |
| 11/05/2023 | FY21 Income Tax Paid | 0.00 | 7,612.16 | 0.00 | 0.00 |
| 30/06/2023 | Building Insurance | 0.00 | 0.00 | 517.14 | 517.14 |
| 30/06/2023 | Building Insurance | 0.00 | 517.14 | 0.00 | 0.00 |
| 30/06/2023 | Cleaning | 0.00 | 0.00 | 2,278.00 | 2,278.00 |
| 30/06/2023 | Cleaning | 0.00 | 2,278.00 | 0.00 | 0.00 |
| 30/06/2023 | Council Rate | 0.00 | 0.00 | 851.71 | 851.71 |
| 30/06/2023 | Council Rate | 0.00 | 851.71 | 0.00 | 0.00 |
| 30/06/2023 | Electricity & Gas | 0.00 | 0.00 | 2,277.00 | 2,277.00 |
| 30/06/2023 | Electricity & Gas | 0.00 | 2,277.00 | 0.00 | 0.00 |
| 30/06/2023 | Fire check expenses | 0.00 | 0.00 | 373.80 | 373.80 |
| 30/06/2023 | Fire check expenses | 0.00 | 373.80 | 0.00 | 0.00 |
| 30/06/2023 | Internet | 0.00 | 0.00 | 421.00 | 421.00 |
| 30/06/2023 | Internet | 0.00 | 421.00 | 0.00 | 0.00 |
| 30/06/2023 | Legal Fee | 0.00 | 0.00 | 1,172.14 | 1,172.14 |
| 30/06/2023 | Legal Fee | 0.00 | 1,172.14 | 0.00 | 0.00 |

| Date | Description | Quantity | Debits | Credits | Balance |
|---|--|----------|-----------|-----------|-----------|
| 30/06/2023 | Receivable from client | 0.00 | 0.00 | 2,696.70 | 2,696.70 |
| 30/06/2023 | Receivable from client | 0.00 | 2,696.70 | 0.00 | 0.00 |
| 30/06/2023 | Rent Income | 0.00 | 0.00 | 41,094.00 | 41,094.00 |
| 30/06/2023 | Rent Income | 0.00 | 41,094.00 | 0.00 | 0.00 |
| 30/06/2023 | Valuation | 0.00 | 0.00 | 4,860.00 | 4,860.00 |
| 30/06/2023 | Valuation | 0.00 | 4,860.00 | 0.00 | 0.00 |
| 30/06/2023 | Water Rate | 0.00 | 0.00 | 592.80 | 592.80 |
| 30/06/2023 | Water Rate | 0.00 | 592.80 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Assets - Unsettled Trades / Disposals / Managed Investments / AMP Capital Core Infrastructure Fund - Class A Units | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 20/07/2022 | Sell 19,995.870175 AMP Capital Core Infrastructure Fund (AMP1179AU) @ \$1.3696 | 0.00 | 27,385.54 | 0.00 | 27,385.54 |
| 22/07/2022 | Sell 19,995.870175 AMP Capital Core Infrastructure Fund (AMP1179AU) @ \$1.3696 | 0.00 | 0.00 | 27,385.54 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Assets - Unsettled Trades / Disposals / Managed Investments / Ashmore Emerging Markets Equity Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 20/07/2022 | Sell 8,248.6401 Ashmore Emerging Markets Equity Fund (ETL3590AU) @ \$0.7681 | 0.00 | 6,335.78 | 0.00 | 6,335.78 |
| 27/07/2022 | Sell 8,248.6401 Ashmore Emerging Markets Equity Fund (ETL3590AU) @ \$0.7681 | 0.00 | 0.00 | 6,335.78 | 0.00 |

| Date | Description | Quantity | Debits | Credits | Balance |
|--|--|----------|------------|------------|------------|
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Assets - Unsettled Trades / Disposals / Managed Investments / BT Index Moderate Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 19/07/2022 | Sell 281,193.7531 BT Index Moderate Fund (WFS0589AU) @ \$0.9810. Transaction fee \$0.00. | 0.00 | 275,851.07 | 0.00 | 275,851.07 |
| 21/07/2022 | Sell 281,193.7531 BT Index Moderate Fund (WFS0589AU) @ \$0.9810. Transaction fee \$0.00. | 0.00 | 0.00 | 275,851.07 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Assets - Unsettled Trades / Disposals / Managed Investments / CC Sage Capital Equity Plus Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 20/07/2022 | Sell 20,477.0513 CC Sage Capital Equity Plus Fund (CHN8862AU) @ \$1.3340 | 0.00 | 27,316.39 | 0.00 | 27,316.39 |
| 21/07/2022 | Sell 20,477.0513 CC Sage Capital Equity Plus Fund (CHN8862AU) @ \$1.3340 | 0.00 | 0.00 | 27,316.39 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Assets - Unsettled Trades / Disposals / Managed Investments / Franklin Australian Absolute Return Bond Fund - W Class | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 20/07/2022 | Sell 10,101.3849722 Franklin Australian Absolute Return Bond Fund (FRT0027AU) @\$0.9360 | 0.00 | 9,454.90 | 0.00 | 9,454.90 |
| 25/07/2022 | Sell 10,101.3849722 Franklin Australian Absolute Return Bond Fund (FRT0027AU) @\$0.9360 | 0.00 | 0.00 | 9,454.90 | 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 / Disposals / Managed Investments / Fulcrum Diversified Investments Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 22/07/2022 | Sell 16,664.1612 Fulcrum Diversified Investments Fund (HFL0104AU) @ \$1.7515 | 0.00 | 29,187.28 | 0.00 | 29,187.28 |
| 02/08/2022 | Sell 16,664.1612 Fulcrum Diversified Investments Fund (HFL0104AU) @ \$1.7515 | 0.00 | 0.00 | 29,187.28 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Assets - Unsettled Trades / Disposals / Managed Investments / Ironbark Royal London Concentrated Global Share Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 19/07/2022 | Sell 8,477.5841 Ironbark Royal London Concentrated Global Sha (MGL0004AU) @\$2.6479 | 0.00 | 22,447.79 | 0.00 | 22,447.79 |
| 25/07/2022 | Sell 8,477.5841 Ironbark Royal London Concentrated Global Sha (MGL0004AU) @\$2.6479 | 0.00 | 0.00 | 22,447.79 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Assets - Unsettled Trades / Disposals / Managed Investments / JP Morgan Global Research Enhanced Index Equity Fund (Hedged) | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 20/07/2022 | Sell 8,637.0155 JPMorgan Global Research Enhanced Index Equit (PER0715AU) @\$1.6158 | 0.00 | 13,955.69 | 0.00 | 13,955.69 |
| 25/07/2022 | Sell 8,637.0155 JPMorgan Global Research Enhanced Index Equit (PER0715AU) @\$1.6158 | 0.00 | 0.00 | 13,955.69 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Assets - Unsettled Trades / Disposals / Managed Investments / JP Morgan Global Strategic Bond Fund | | | | | |

| Date | Description | Quantity | Debits | Credits | Balance |
|--|---|----------|-----------|-----------|-----------|
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 20/07/2022 | Sell 29,270.569894 JPMorgan Global Strategic Bond Fund (PER0727AU) @\$0.9273 | 0.00 | 27,142.60 | 0.00 | 27,142.60 |
| 25/07/2022 | Sell 29,270.569894 JPMorgan Global Strategic Bond Fund (PER0727AU) @\$0.9273 | 0.00 | 0.00 | 27,142.60 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Assets - Unsettled Trades / Disposals / Managed Investments / Macquarie True Index Australian Fixed Interest Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 21/07/2022 | Sell 12,212.6423 Macquarie True Index Australian Fixed Interes (MAQ0211AU) @ \$0.9038 | 0.00 | 11,037.79 | 0.00 | 11,037.79 |
| 25/07/2022 | Sell 12,212.6423 Macquarie True Index Australian Fixed Interes (MAQ0211AU) @ \$0.9038 | 0.00 | 0.00 | 11,037.79 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Assets - Unsettled Trades / Disposals / Managed Investments / Metrics Direct Income Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 01/08/2022 | Sell 4,055.2683 Metrics Direct Income Fund (EVO2608AU) @ \$1.0326 | 0.00 | 0.00 | 4,187.47 | 4,187.47 |
| 01/08/2022 | Sell 4,055.2683 Metrics Direct Income Fund (EVO2608AU) @ \$1.0326 | 0.00 | 4,187.47 | 0.00 | 0.00 |
| 31/08/2022 | Sell 18,236.4982 Metrics Direct Income Fund (EVO2608AU) @ \$1.0325 | 0.00 | 18,829.18 | 0.00 | 18,829.18 |
| 01/09/2022 | Sell 18,236.4982 Metrics Direct Income Fund (EVO2608AU) @ \$1.0325 | 0.00 | 0.00 | 18,829.18 | 0.00 |

| Date | Description | Quantity | Debits | Credits | Balance |
|---|---|----------|-----------|-----------|-----------|
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Assets - Unsettled Trades / Disposals / Managed Investments / OC Premium Small Companies Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 06/07/2022 | Sell 864.7757 OC Premium Small Companies Fund (OPS0002AU) @ \$3.0953 | 0.00 | 2,676.74 | 0.00 | 2,676.74 |
| 15/07/2022 | Sell 864.7757 OC Premium Small Companies Fund (OPS0002AU) @ \$3.0953 | 0.00 | 0.00 | 2,676.74 | 0.00 |
| 19/07/2022 | Sell 1,854.8954 OC Premium Small Companies Fund (OPS0002AU) @ \$3.1665 | 0.00 | 5,873.53 | 0.00 | 5,873.53 |
| 20/07/2022 | Sell 1,854.8954 OC Premium Small Companies Fund (OPS0002AU) @ \$3.1665 | 0.00 | 0.00 | 5,873.53 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Assets - Unsettled Trades / Disposals / Managed Investments / Pental Focus Australian Share Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 19/07/2022 | Sell 9,989.1166 Pental Focus Australian Share Fund (RFA0059AU) @ \$2.1310 | 0.00 | 21,286.81 | 0.00 | 21,286.81 |
| 20/07/2022 | Sell 9,989.1166 Pental Focus Australian Share Fund (RFA0059AU) @ \$2.1310 | 0.00 | 0.00 | 21,286.81 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Assets - Unsettled Trades / Disposals / Managed Investments / Pental Property Securities Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 19/07/2022 | Sell 9,671.4298 Pental Property Securities Fund (BTA0061AU) @ \$0.5327 | 0.00 | 5,151.97 | 0.00 | 5,151.97 |
| 20/07/2022 | Sell 9,671.4298 Pental Property Securities Fund (BTA0061AU) @ \$0.5327 | 0.00 | 0.00 | 5,151.97 | 0.00 |

| Date | Description | Quantity | Debits | Credits | Balance |
|---|--|----------|-----------|-----------|-----------|
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Assets - Unsettled Trades / Disposals / Managed Investments / Principal Global Credit Opportunities Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 06/07/2022 | Sell 2,724.401255 Principal Global Credit Opportunities Fund (PGI0001AU) @ \$0.7975 | 0.00 | 2,172.71 | 0.00 | 2,172.71 |
| 08/07/2022 | Sell 2,724.401255 Principal Global Credit Opportunities Fund (PGI0001AU) @ \$0.7975 | 0.00 | 0.00 | 2,172.71 | 0.00 |
| 19/07/2022 | Sell 21,795.844659 Principal Global Credit Opportunities Fund (PGI0001AU) @ \$0.8014 | 0.00 | 17,467.19 | 0.00 | 17,467.19 |
| 21/07/2022 | Sell 21,795.844659 Principal Global Credit Opportunities Fund (PGI0001AU) @ \$0.8014 | 0.00 | 0.00 | 17,467.19 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Assets - Unsettled Trades / Disposals / Managed Investments / Principal Global Property Securities Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 06/07/2022 | Sell 1,378.3314 Principal Global Property Securities Fund (PGI0002AU) @ \$0.7647 | 0.00 | 1,054.01 | 0.00 | 1,054.01 |
| 08/07/2022 | Sell 1,378.3314 Principal Global Property Securities Fund (PGI0002AU) @ \$0.7647 | 0.00 | 0.00 | 1,054.01 | 0.00 |
| 19/07/2022 | Sell 8,310.0791 Principal Global Property Securities Fund (PGI0002AU) @ \$0.7741 | 0.00 | 6,432.83 | 0.00 | 6,432.83 |
| 21/07/2022 | Sell 8,310.0791 Principal Global Property Securities Fund (PGI0002AU) @ \$0.7741 | 0.00 | 0.00 | 6,432.83 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Assets - Unsettled Trades / Disposals / Managed Investments / Spire Multifamily Growth and Income Fund Founders (AUD) Hedged Class | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |

| Date | Description | Quantity | Debits | Credits | Balance |
|---|--|----------|-----------|-----------|-----------|
| 01/08/2022 | Sell 2,369.5811 Spire Multifamily Growth and Income Fund (AUD (ETL4846AU) @ \$1.1815 | 0.00 | 2,799.66 | 0.00 | 2,799.66 |
| 01/09/2022 | Sell 2,369.5811 Spire Multifamily Growth and Income Fund (AUD (ETL4846AU) @ \$1.1815 | 0.00 | 0.00 | 2,799.66 | 0.00 |
| 04/10/2022 | Sell 17,510.1783 Spire Multifamily Growth and Income Fund (AUD (ETL4846AU) @\$1.1558 | 0.00 | 20,238.26 | 0.00 | 20,238.26 |
| 21/10/2022 | Sell 17,510.1783 Spire Multifamily Growth and Income Fund (AUD (ETL4846AU) @\$1.1558 | 0.00 | 0.00 | 20,238.26 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Assets - Unsettled Trades / Disposals / Managed Investments / T. Rowe Price Global Equity Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 06/07/2022 | Sell 869.3015 T. Rowe Price Global Equity Fund (ETL0071AU) @ \$1.4157 | 0.00 | 1,230.67 | 0.00 | 1,230.67 |
| 18/07/2022 | Sell 869.3015 T. Rowe Price Global Equity Fund (ETL0071AU) @ \$1.4157 | 0.00 | 0.00 | 1,230.67 | 0.00 |
| 19/07/2022 | Sell 6,847.5298 T. Rowe Price Global Equity Fund (ETL0071AU) @ \$1.4095 | 0.00 | 9,651.59 | 0.00 | 9,651.59 |
| 21/07/2022 | Sell 6,847.5298 T. Rowe Price Global Equity Fund (ETL0071AU) @ \$1.4095 | 0.00 | 0.00 | 9,651.59 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Assets - Unsettled Trades / Disposals / Managed Investments / UBS CBRE Global Real Assets Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 27/07/2022 | Sell 1,545.1112 UBS CBRE Global Real Assets Fund (UBS9614AU) @ \$1.2099 | 0.00 | 1,869.43 | 0.00 | 1,869.43 |
| 02/08/2022 | Sell 1,545.1112 UBS CBRE Global Real Assets Fund (UBS9614AU) @ \$1.2099 | 0.00 | 0.00 | 1,869.43 | 0.00 |

| Date | Description | Quantity | Debits | Credits | Balance |
|--|--|----------|-----------|-----------|-----------|
| 10/08/2022 | Sell 19,448.2769 UBS CBRE Global Real Assets Fund (UBS9614AU) @ \$1.2207 | 0.00 | 23,740.51 | 0.00 | 23,740.51 |
| 15/08/2022 | Sell 19,448.2769 UBS CBRE Global Real Assets Fund (UBS9614AU) @ \$1.2207 | 0.00 | 0.00 | 23,740.51 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Assets - Receivables / Investment Income Receivable / Distributions / Managed Investments / AMP Capital Core Infrastructure Fund - Class A Units | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 225.52 |
| 08/07/2022 | AMP1179AU Distribution - Cash | 0.00 | 0.00 | 225.52 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Assets - Receivables / Investment Income Receivable / Distributions / Managed Investments / BT Index Moderate Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 11,690.87 |
| 21/07/2022 | WFS0589AU Distribution - Cash | 0.00 | 0.00 | 11,690.87 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Assets - Receivables / Investment Income Receivable / Distributions / Managed Investments / CC Sage Capital Equity Plus Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 285.22 |
| 14/07/2022 | CHN8862AU Distribution - Cash | 0.00 | 0.00 | 285.22 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Assets - Receivables / Investment Income Receivable / Distributions / Managed Investments / Franklin Australian Absolute Return Bond Fund - W Class | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 185.26 |
| 07/07/2022 | FRT0027AU Distribution - Cash | 0.00 | 0.00 | 185.26 | 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 / Distributions / Managed Investments / Ironbark Royal London Concentrated Global Share Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 819.69 |
| 18/07/2022 | MGL0004AU Distribution - Cash | 0.00 | 0.00 | 819.69 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Assets - Receivables / Investment Income Receivable / Distributions / Managed Investments / JP Morgan Global Research Enhanced Index Equity Fund (Hedged) | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 252.81 |
| 12/07/2022 | PER0715AU Distribution - Cash | 0.00 | 0.00 | 252.81 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Assets - Receivables / Investment Income Receivable / Distributions / Managed Investments / JP Morgan Global Strategic Bond Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 247.25 |
| 12/07/2022 | PER0727AU Distribution - Cash | 0.00 | 0.00 | 247.25 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Assets - Receivables / Investment Income Receivable / Distributions / Managed Investments / Macquarie True Index Australian Fixed Interest Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 6.44 |
| 11/07/2022 | MAQ0211AU Distribution - Cash | 0.00 | 0.00 | 6.44 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Assets - Receivables / Investment Income Receivable / Distributions / Managed Investments / Metrics Direct Income Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 121.89 |
| 08/07/2022 | EVO2608AU Distribution - Cash | 0.00 | 0.00 | 121.89 | 0.00 |
| 29/07/2022 | EVO2608AU Distribution - Cash | 0.00 | 102.03 | 0.00 | 102.03 |

| Date | Description | Quantity | Debits | Credits | Balance |
|---|--|----------|--------|----------|----------|
| 08/08/2022 | EVO2608AU Distribution - Cash | 0.00 | 0.00 | 102.03 | 0.00 |
| 08/09/2022 | Distribution 18,236.4982 Metrics Direct Income Fund (EVO2608AU) @ \$0.005787 | 0.00 | 0.00 | 105.53 | 105.53 |
| 08/09/2022 | Distribution 18,236.4982 Metrics Direct Income Fund (EVO2608AU) @ \$0.005787 | 0.00 | 105.53 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Assets - Receivables / Investment Income Receivable / Distributions / Managed Investments / OC Premium Small Companies Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 771.78 |
| 18/07/2022 | OPS0002AU Distribution - Cash | 0.00 | 0.00 | 771.78 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Assets - Receivables / Investment Income Receivable / Distributions / Managed Investments / Pandal Focus Australian Share Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 1,664.01 |
| 07/07/2022 | RFA0059AU Distribution - Cash | 0.00 | 0.00 | 1,664.01 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Assets - Receivables / Investment Income Receivable / Distributions / Managed Investments / Pandal Property Securities Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 615.49 |
| 12/07/2022 | BTA0061AU Distribution - Cash | 0.00 | 0.00 | 615.49 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Assets - Receivables / Investment Income Receivable / Distributions / Managed Investments / Principal Global Credit Opportunities Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 82.49 |
| 18/07/2022 | PGI0001AU Distribution - Cash | 0.00 | 0.00 | 82.49 | 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 / Distributions / Managed Investments / Principal Global Property Securities Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 25.47 |
| 18/07/2022 | PGI0002AU Distribution - Cash | 0.00 | 0.00 | 25.47 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Assets - Receivables / Investment Income Receivable / Distributions / Managed Investments / Spire Multifamily Growth and Income Fund Founders (AUD) Hedged Class | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 402.53 |
| 19/08/2022 | ETL4846AU Distribution - Cash | 0.00 | 0.00 | 402.53 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Assets - Receivables / Investment Income Receivable / Distributions / Managed Investments / T. Rowe Price Global Equity Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 93.49 |
| 14/07/2022 | ETL0071AU Distribution - Cash | 0.00 | 0.00 | 93.49 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Assets - Receivables / Investment Income Receivable / Distributions / Managed Investments / UBS CBRE Global Real Assets Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 1,639.36 |
| 21/07/2022 | UBS9614AU Distribution - Cash | 0.00 | 0.00 | 369.61 | 1,269.75 |
| 14/11/2022 | UBS CBRE Investment Income | 0.00 | 0.00 | 1,269.75 | 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 / BT Panorama Investments Compact | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |

| Date | Description | Quantity | Debits | Credits | Balance |
|--|--|----------|--------|---------|---------|
| 31/07/2022 | Interest payment for Cash Management Account | 0.00 | 0.00 | 74.27 | 74.27 |
| 31/07/2022 | Interest payment for Cash Management Account | 0.00 | 74.27 | 0.00 | 0.00 |
| 31/08/2022 | Interest payment for Cash Management Account | 0.00 | 0.00 | 84.81 | 84.81 |
| 31/08/2022 | Interest payment for Cash Management Account | 0.00 | 84.81 | 0.00 | 0.00 |
| 30/09/2022 | Interest payment for Cash Management Account | 0.00 | 0.00 | 34.06 | 34.06 |
| 30/09/2022 | Interest payment for Cash Management Account | 0.00 | 34.06 | 0.00 | 0.00 |
| 31/10/2022 | Interest payment for Cash Management Account | 0.00 | 0.00 | 6.88 | 6.88 |
| 31/10/2022 | Interest payment for Cash Management Account | 0.00 | 6.88 | 0.00 | 0.00 |
| 14/11/2022 | Interest payment for Cash Management Account | 0.00 | 0.00 | 1.54 | 1.54 |
| 14/11/2022 | Interest payment for Cash Management Account | 0.00 | 1.54 | 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 / MP Cash | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 25/10/2022 | Interest payment for MP Cash | 0.00 | 0.00 | 18.07 | 18.07 |
| 25/10/2022 | Interest payment for MP Cash | 0.00 | 18.07 | 0.00 | 0.00 |
| 27/10/2022 | Interest payment for MP Cash | 0.00 | 0.00 | 1.03 | 1.03 |

| Date | Description | Quantity | Debits | Credits | Balance |
|--|------------------------------|----------|--------|---------|---------|
| 27/10/2022 | Interest payment for MP Cash | 0.00 | 1.03 | 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 / Westpac Banking Corporation DIY | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 31/08/2022 | Interest Paid | 0.00 | 0.00 | 178.08 | 178.08 |
| 31/08/2022 | Interest Paid | 0.00 | 178.08 | 0.00 | 0.00 |
| 30/09/2022 | Interest Paid | 0.00 | 0.00 | 378.10 | 378.10 |
| 30/09/2022 | Interest Paid | 0.00 | 378.10 | 0.00 | 0.00 |
| 31/10/2022 | Interest Paid | 0.00 | 0.00 | 500.51 | 500.51 |
| 31/10/2022 | Interest Paid | 0.00 | 500.51 | 0.00 | 0.00 |
| 30/11/2022 | Interest Paid | 0.00 | 0.00 | 130.50 | 130.50 |
| 30/11/2022 | Interest Paid | 0.00 | 130.50 | 0.00 | 0.00 |
| 30/12/2022 | Interest Paid | 0.00 | 0.00 | 73.70 | 73.70 |
| 30/12/2022 | Interest Paid | 0.00 | 73.70 | 0.00 | 0.00 |
| 31/01/2023 | Interest Paid | 0.00 | 0.00 | 41.93 | 41.93 |
| 31/01/2023 | Interest Paid | 0.00 | 41.93 | 0.00 | 0.00 |
| 28/02/2023 | Interest Paid | 0.00 | 0.00 | 18.84 | 18.84 |
| 28/02/2023 | Interest Paid | 0.00 | 18.84 | 0.00 | 0.00 |
| 31/03/2023 | Interest Paid | 0.00 | 0.00 | 0.08 | 0.08 |
| 31/03/2023 | Interest Paid | 0.00 | 0.08 | 0.00 | 0.00 |

| Date | Description | Quantity | Debits | Credits | Balance |
|--|--|----------|------------|------------|------------|
| 28/04/2023 | Interest Paid | 0.00 | 0.00 | 0.05 | 0.05 |
| 28/04/2023 | Interest Paid | 0.00 | 0.05 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Assets - Receivables / Investment Income Receivable / Rent / Direct Property / 60 Reiby Street Newtown NSW 2042 | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 30/06/2023 | Rent Income | 0.00 | 41,094.00 | 0.00 | 41,094.00 |
| 30/06/2023 | Rental Income/Disbursements Received | 0.00 | 0.00 | 41,094.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Assets - Receivables / Member Income Receivable / Contributions / Mr Terence Hancox | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 21/02/2023 | Contribution Received | 0.00 | 0.00 | 330,000.00 | 330,000.00 |
| 21/02/2023 | Deposit Online 2660455 Tfr Westpac Cho | 0.00 | 330,000.00 | 0.00 | 0.00 |
| 14/04/2023 | Contribution Received | 0.00 | 0.00 | 310.50 | 310.50 |
| 14/04/2023 | Deposit Ato Ato005000017659996 | 0.00 | 310.50 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Assets - Receivables / Member Income Receivable / Contributions / Mrs Jennifer Yang | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 24/01/2023 | Contribution Received | 0.00 | 0.00 | 670.80 | 670.80 |
| 24/01/2023 | Deposit Superchoice P/L Pc180123-196961497 | 0.00 | 670.80 | 0.00 | 0.00 |

| Date | Description | Quantity | Debits | Credits | Balance |
|---|--|----------|------------|------------|------------|
| 21/02/2023 | Contribution Received | 0.00 | 0.00 | 330,000.00 | 330,000.00 |
| 21/02/2023 | Deposit Online 2660455 Tfr Westpac Cho | 0.00 | 330,000.00 | 0.00 | 0.00 |
| 19/04/2023 | Contribution Received | 0.00 | 0.00 | 201.60 | 201.60 |
| 19/04/2023 | Deposit Superchoice P/L Pc120423-159738965 | 0.00 | 201.60 | 0.00 | 0.00 |
| 28/06/2023 | Contribution Received | 0.00 | 0.00 | 214.20 | 214.20 |
| 28/06/2023 | Deposit Superchoice P/L Pc210623-104713849 | 0.00 | 214.20 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Assets - Receivables / Sundry Debtors / Rebate | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 10/08/2022 | Management fee rebate HFL0104AU for Jun 2022 | 0.00 | 0.00 | 23.42 | 23.42 |
| 10/08/2022 | Management fee rebate HFL0104AU for Jun 2022 | 0.00 | 23.42 | 0.00 | 0.00 |
| 10/08/2022 | Management fee rebate MGL0004AU for Jun 2022 | 0.00 | 0.00 | 18.47 | 18.47 |
| 10/08/2022 | Management fee rebate MGL0004AU for Jun 2022 | 0.00 | 18.47 | 0.00 | 0.00 |
| 10/08/2022 | Management fee rebate PGI0001AU for Jun 2022 | 0.00 | 0.00 | 12.31 | 12.31 |
| 10/08/2022 | Management fee rebate PGI0001AU for Jun 2022 | 0.00 | 12.31 | 0.00 | 0.00 |
| 10/08/2022 | Management fee rebate PGI0002AU for Jun 2022 | 0.00 | 0.00 | 8.02 | 8.02 |

| Date | Description | Quantity | Debits | Credits | Balance |
|------------|--|----------|--------|---------|---------|
| 10/08/2022 | Management fee rebate PGI0002AU for Jun 2022 | 0.00 | 8.02 | 0.00 | 0.00 |
| 11/08/2022 | Management fee rebate ETL0071AU for Mar 2022 | 0.00 | 0.00 | 7.80 | 7.80 |
| 11/08/2022 | Management fee rebate ETL0071AU for Mar 2022 | 0.00 | 7.80 | 0.00 | 0.00 |
| 12/08/2022 | Management fee rebate FRT0027AU for Jun 2022 | 0.00 | 0.00 | 3.68 | 3.68 |
| 12/08/2022 | Management fee rebate FRT0027AU for Jun 2022 | 0.00 | 3.68 | 0.00 | 0.00 |
| 15/08/2022 | Management fee rebate ETL3590AU for Jun 2022 | 0.00 | 0.00 | 8.35 | 8.35 |
| 15/08/2022 | Management fee rebate ETL3590AU for Jun 2022 | 0.00 | 8.35 | 0.00 | 0.00 |
| 19/08/2022 | Management fee rebate OPS0002AU for Jun 2022 | 0.00 | 0.00 | 8.60 | 8.60 |
| 19/08/2022 | Management fee rebate OPS0002AU for Jun 2022 | 0.00 | 8.60 | 0.00 | 0.00 |
| 19/08/2022 | Management fee rebate PER0727AU for Jun 2022 | 0.00 | 0.00 | 14.21 | 14.21 |
| 19/08/2022 | Management fee rebate PER0727AU for Jun 2022 | 0.00 | 14.21 | 0.00 | 0.00 |
| 22/08/2022 | Management fee rebate AMP1179AU for Jun 2022 | 0.00 | 0.00 | 24.55 | 24.55 |
| 22/08/2022 | Management fee rebate AMP1179AU for Jun 2022 | 0.00 | 24.55 | 0.00 | 0.00 |
| 22/08/2022 | Management fee rebate EVO2608AU for Jun 2022 | 0.00 | 0.00 | 5.65 | 5.65 |

| Date | Description | Quantity | Debits | Credits | Balance |
|---|--|----------|--------|---------|---------|
| 22/08/2022 | Management fee rebate EVO2608AU for Jun 2022 | 0.00 | 5.65 | 0.00 | 0.00 |
| 23/08/2022 | Management fee rebate UBS9614AU for Jun 2022 | 0.00 | 0.00 | 25.59 | 25.59 |
| 23/08/2022 | Management fee rebate UBS9614AU for Jun 2022 | 0.00 | 25.59 | 0.00 | 0.00 |
| 25/08/2022 | Management fee rebate ETL0071AU for Jun 2022 | 0.00 | 0.00 | 6.96 | 6.96 |
| 25/08/2022 | Management fee rebate ETL0071AU for Jun 2022 | 0.00 | 6.96 | 0.00 | 0.00 |
| 29/08/2022 | Management fee rebate BTA0061AU for Jun 2022 | 0.00 | 0.00 | 2.33 | 2.33 |
| 29/08/2022 | Management fee rebate BTA0061AU for Jun 2022 | 0.00 | 2.33 | 0.00 | 0.00 |
| 29/08/2022 | Management fee rebate RFA0059AU for Jun 2022 | 0.00 | 0.00 | 5.21 | 5.21 |
| 29/08/2022 | Management fee rebate RFA0059AU for Jun 2022 | 0.00 | 5.21 | 0.00 | 0.00 |
| 13/09/2022 | Management fee rebate CHN8862AU for Jun 2022 | 0.00 | 0.00 | 32.14 | 32.14 |
| 13/09/2022 | Management fee rebate CHN8862AU for Jun 2022 | 0.00 | 32.14 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Creditors and Accruals / Adviser Fee | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 07/07/2022 | Advice fee for the period 01/06/2022 to 30/06/2022 | 0.00 | 0.00 | 386.00 | 386.00 |

| Date | Description | Quantity | Debits | Credits | Balance |
|---|--|----------|--------|---------|---------|
| 07/07/2022 | Advice fee for the period 01/06/2022 to 30/06/2022 | 0.00 | 386.00 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Creditors and Accruals / Fund Administration Fee | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 05/07/2022 | Administration fee for the period 01/06/2022 to 30/06/2022 | 0.00 | 0.00 | 89.59 | 89.59 |
| 05/07/2022 | Administration fee for the period 01/06/2022 to 30/06/2022 | 0.00 | 89.59 | 0.00 | 0.00 |
| 03/08/2022 | Administration fee for the period 01/07/2022 to 31/07/2022 | 0.00 | 0.00 | 68.82 | 68.82 |
| 03/08/2022 | Administration fee for the period 01/07/2022 to 31/07/2022 | 0.00 | 68.82 | 0.00 | 0.00 |
| 05/09/2022 | Administration fee for the period 01/08/2022 to 31/08/2022 | 0.00 | 0.00 | 22.78 | 22.78 |
| 05/09/2022 | Administration fee for the period 01/08/2022 to 31/08/2022 | 0.00 | 22.78 | 0.00 | 0.00 |
| 05/10/2022 | Administration fee for the period 01/09/2022 to 30/09/2022 | 0.00 | 0.00 | 18.10 | 18.10 |
| 05/10/2022 | Administration fee for the period 01/09/2022 to 30/09/2022 | 0.00 | 18.10 | 0.00 | 0.00 |
| 03/11/2022 | Administration fee for the period 01/10/2022 to 31/10/2022 | 0.00 | 0.00 | 15.29 | 15.29 |
| 03/11/2022 | Administration fee for the period 01/10/2022 to 31/10/2022 | 0.00 | 15.29 | 0.00 | 0.00 |
| 14/11/2022 | Administration fee for the period 01/11/2022 to 13/11/2022 | 0.00 | 0.00 | 6.41 | 6.41 |

| Date | Description | Quantity | Debits | Credits | Balance |
|---|---|----------|--------|---------|---------|
| 14/11/2022 | Administration fee for the period 01/11/2022 to 13/11/2022 | 0.00 | 6.41 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Creditors and Accruals / Investment Management Fee | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 06/07/2022 | Investment management fee for the period 01/06/2022 to 30/06/2022 | 0.00 | 0.00 | 94.03 | 94.03 |
| 06/07/2022 | Investment management fee for the period 01/06/2022 to 30/06/2022 | 0.00 | 94.03 | 0.00 | 0.00 |
| 18/07/2022 | Investment management fee for the period 01/07/2022 to 17/07/2022 | 0.00 | 0.00 | 52.73 | 52.73 |
| 18/07/2022 | Investment management fee for the period 01/07/2022 to 17/07/2022 | 0.00 | 52.73 | 0.00 | 0.00 |
| 07/09/2022 | Investment management fee for the period 01/08/2022 to 31/08/2022 | 0.00 | 0.00 | 17.87 | 17.87 |
| 07/09/2022 | Investment management fee for the period 01/08/2022 to 31/08/2022 | 0.00 | 17.87 | 0.00 | 0.00 |
| 15/09/2022 | Expense recovery - Legislative | 0.00 | 0.00 | 76.00 | 76.00 |
| 15/09/2022 | Expense recovery - Legislative | 0.00 | 76.00 | 0.00 | 0.00 |
| 26/10/2022 | Investment management fee for the period 01/09/2022 to 30/09/2022 | 0.00 | 0.00 | 7.88 | 7.88 |
| 26/10/2022 | Investment management fee for the period 01/09/2022 to 30/09/2022 | 0.00 | 7.88 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Creditors and Accruals / Cleaning / Direct Property / 60 Reiby Street Newtown NSW 2042 | | | | | |

| Date | Description | Quantity | Debits | Credits | Balance |
|--|--------------------|----------|----------|----------|----------|
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 30/06/2023 | Cleaning | 0.00 | 0.00 | 2,278.00 | 2,278.00 |
| 30/06/2023 | Cleaning | 0.00 | 2,278.00 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Creditors and Accruals / Property Expenses / Council Rates / Direct Property / 60 Reiby Street Newtown NSW 2042 | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 30/06/2023 | Council Rate | 0.00 | 0.00 | 851.71 | 851.71 |
| 30/06/2023 | Council Rate | 0.00 | 851.71 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Creditors and Accruals / Property Expenses / Electricity / Direct Property / 60 Reiby Street Newtown NSW 2042 | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 30/06/2023 | Electricity & Gas | 0.00 | 0.00 | 2,277.00 | 2,277.00 |
| 30/06/2023 | Electricity & Gas | 0.00 | 2,277.00 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Creditors and Accruals / Property Expenses / Insurance Premium / Direct Property / 60 Reiby Street Newtown NSW 2042 | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 30/06/2023 | Building Insurance | 0.00 | 0.00 | 517.14 | 517.14 |
| 30/06/2023 | Building Insurance | 0.00 | 517.14 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Creditors and Accruals / Property Expenses / Sundry Expenses / Direct Property / 60 Reiby Street Newtown NSW 2042 | | | | | |

| Date | Description | Quantity | Debits | Credits | Balance |
|------------|--------------------------|----------|----------|----------|----------|
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 04/11/2022 | Purchase Settlement Paid | 0.00 | 41.74 | 0.00 | 41.74 |
| 16/01/2023 | Purchase Settlement Paid | 0.00 | 7.21 | 0.00 | 48.95 |
| 06/02/2023 | Purchase Settlement Paid | 0.00 | 0.53 | 0.00 | 49.48 |
| 08/02/2023 | Sundry Expenses | 0.00 | 0.00 | 133.86 | 84.38 |
| 21/02/2023 | Purchase Settlement Paid | 0.00 | 31.31 | 0.00 | 53.07 |
| 22/02/2023 | Purchase Settlement Paid | 0.00 | 52.98 | 0.00 | 0.09 |
| 30/06/2023 | Fire check expenses | 0.00 | 0.00 | 373.80 | 373.89 |
| 30/06/2023 | Fire check expenses | 0.00 | 373.80 | 0.00 | 0.09 |
| 30/06/2023 | Internet | 0.00 | 0.00 | 421.00 | 421.09 |
| 30/06/2023 | Internet | 0.00 | 421.00 | 0.00 | 0.09 |
| 30/06/2023 | Purchase Settlement Paid | 0.00 | 0.09 | 0.00 | 0.00 |
| 30/06/2023 | Valuation | 0.00 | 0.00 | 4,860.00 | 4,860.00 |
| 30/06/2023 | Valuation | 0.00 | 4,860.00 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |

Other Creditors and Accruals / Property Expenses / Water Rates / Direct Property / 60 Reiby Street Newtown NSW 2042

| | | | | | |
|------------|-----------------|------|--------|--------|--------|
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 30/06/2023 | Water Rates | 0.00 | 0.00 | 592.80 | 592.80 |
| 30/06/2023 | Water Rates | 0.00 | 592.80 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |

| Date | Description | Quantity | Debits | Credits | Balance |
|--|--------------------------------|----------|----------|------------|------------|
| Borrowings / Other Loans / Loan From Members | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 21/02/2023 | Loan Amount | 0.00 | 0.00 | 390,000.00 | 390,000.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 390,000.00 |
| Income Tax Suspense | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 02/02/2023 | Deposit Ato Ato009000017532763 | 0.00 | 0.00 | 5,899.79 | 5,899.79 |
| 02/02/2023 | Deposit Ato Ato009000017532763 | 0.00 | 5,899.79 | 0.00 | 0.00 |
| 11/05/2023 | Fund Income Tax Payment | 0.00 | 0.00 | 7,612.16 | 7,612.16 |
| 11/05/2023 | Fund Income Tax Payment | 0.00 | 7,612.16 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Income Tax Payable / Income Tax Payable | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 7,353.16 |
| 01/07/2022 | Fund Tax Finalisation | 0.00 | 6,129.80 | 0.00 | 1,223.36 |
| 02/02/2023 | Deposit Ato Ato009000017532763 | 0.00 | 0.00 | 6,129.80 | 7,353.16 |
| 11/05/2023 | Fund Income Tax Payment | 0.00 | 7,353.16 | 0.00 | 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 | 3,270.90 |
| 01/07/2022 | Fund Tax Finalisation | 0.00 | 3,270.90 | 0.00 | 0.00 |

| Date | Description | Quantity | Debits | Credits | Balance |
|---|-----------------------|----------|--------|----------|----------|
| 24/01/2023 | Tax Effect Of Income | 0.00 | 0.00 | 100.62 | 100.62 |
| 26/03/2023 | Tax Effect Of Income | 0.00 | 0.00 | 110.58 | 211.20 |
| 19/04/2023 | Tax Effect Of Income | 0.00 | 0.00 | 30.24 | 241.44 |
| 23/04/2023 | Tax Effect Of Income | 0.00 | 0.00 | 0.06 | 241.50 |
| 28/06/2023 | Tax Effect Of Income | 0.00 | 0.00 | 32.13 | 273.63 |
| 28/06/2023 | Tax Effect Of Income | 0.00 | 38.88 | 0.00 | 234.75 |
| 30/06/2023 | Tax Effect Of Income | 0.00 | 0.00 | 4,338.45 | 4,573.20 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 4,573.20 |
| Income Tax Payable / Franking Credits / Managed Investments / AMP Capital Core Infrastructure Fund - Class A Units | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 4.73 |
| 01/07/2022 | Fund Tax Finalisation | 0.00 | 0.00 | 4.73 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Income Tax Payable / Franking Credits / Managed Investments / BT Index Moderate Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 1,498.05 |
| 01/07/2022 | Fund Tax Finalisation | 0.00 | 0.00 | 1,498.05 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Income Tax Payable / Franking Credits / Managed Investments / CC Sage Capital Equity Plus Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 350.02 |
| 01/07/2022 | Fund Tax Finalisation | 0.00 | 0.00 | 350.02 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |

| Date | Description | Quantity | Debits | Credits | Balance |
|---|-----------------------|----------|--------|---------|---------|
| Income Tax Payable / Franking Credits / Managed Investments / OC Premium Small Companies Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 81.59 |
| 01/07/2022 | Fund Tax Finalisation | 0.00 | 0.00 | 81.59 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Income Tax Payable / Franking Credits / Managed Investments / Pental Focus Australian Share Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 396.97 |
| 01/07/2022 | Fund Tax Finalisation | 0.00 | 0.00 | 396.97 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Income Tax Payable / Franking Credits / Managed Investments / Pental Property Securities Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 2.95 |
| 01/07/2022 | Fund Tax Finalisation | 0.00 | 0.00 | 2.95 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Income Tax Payable / Franking Credits / Managed Investments / T. Rowe Price Global Equity Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 2.09 |
| 01/07/2022 | Fund Tax Finalisation | 0.00 | 0.00 | 2.09 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Income Tax Payable / Franking Credits / Managed Investments / UBS CBRE Global Real Assets Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 1.86 |
| 01/07/2022 | Fund Tax Finalisation | 0.00 | 0.00 | 1.86 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |

| Date | Description | Quantity | Debits | Credits | Balance |
|---|-----------------------|----------|--------|---------|---------|
| Income Tax Payable / Foreign Tax Credits / Managed Investments / AMP Capital Core Infrastructure Fund - Class A Units | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 11.27 |
| 01/07/2022 | Fund Tax Finalisation | 0.00 | 0.00 | 11.27 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Income Tax Payable / Foreign Tax Credits / Managed Investments / BT Index Moderate Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 97.57 |
| 01/07/2022 | Fund Tax Finalisation | 0.00 | 0.00 | 97.57 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Income Tax Payable / Foreign Tax Credits / Managed Investments / CC Sage Capital Equity Plus Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 1.44 |
| 01/07/2022 | Fund Tax Finalisation | 0.00 | 0.00 | 1.44 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Income Tax Payable / Foreign Tax Credits / Managed Investments / Franklin Australian Absolute Return Bond Fund - W Class | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.22 |
| 01/07/2022 | Fund Tax Finalisation | 0.00 | 0.00 | 0.22 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Income Tax Payable / Foreign Tax Credits / Managed Investments / Ironbark Royal London Concentrated Global Share Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 25.20 |
| 01/07/2022 | Fund Tax Finalisation | 0.00 | 0.00 | 25.20 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |

| Date | Description | Quantity | Debits | Credits | Balance |
|--|-----------------------|----------|--------|---------|---------|
| Income Tax Payable / Foreign Tax Credits / Managed Investments / JP Morgan Global Strategic Bond Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 4.01 |
| 01/07/2022 | Fund Tax Finalisation | 0.00 | 0.00 | 4.01 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Income Tax Payable / Foreign Tax Credits / Managed Investments / OC Premium Small Companies Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 1.87 |
| 01/07/2022 | Fund Tax Finalisation | 0.00 | 0.00 | 1.87 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Income Tax Payable / Foreign Tax Credits / Managed Investments / Pental Property Securities Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.04 |
| 01/07/2022 | Fund Tax Finalisation | 0.00 | 0.00 | 0.04 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Income Tax Payable / Foreign Tax Credits / Managed Investments / Spire Multifamily Growth and Income Fund Founders (AUD) Hedged Class | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 3.77 |
| 01/07/2022 | Fund Tax Finalisation | 0.00 | 0.00 | 3.77 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Income Tax Payable / Foreign Tax Credits / Managed Investments / T. Rowe Price Global Equity Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 9.79 |
| 01/07/2022 | Fund Tax Finalisation | 0.00 | 0.00 | 9.79 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |

| Date | Description | Quantity | Debits | Credits | Balance |
|--|---------------------------|----------|----------|----------|----------|
| Income Tax Payable / Foreign Tax Credits / Managed Investments / UBS CBRE Global Real Assets Fund | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 35.26 |
| 01/07/2022 | Fund Tax Finalisation | 0.00 | 0.00 | 35.26 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Income Tax Payable / Income Tax Instalments Paid | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 6,872.00 |
| 01/07/2022 | Fund Tax Finalisation | 0.00 | 0.00 | 6,872.00 | 0.00 |
| 30/09/2022 | Fund Activity Statement | 0.00 | 1,752.00 | 0.00 | 1,752.00 |
| 31/12/2022 | Fund Activity Statement | 0.00 | 1,752.00 | 0.00 | 3,504.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 3,504.00 |
| Other Taxes Payable / Activity Statement Payable/Refundable | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 3,436.00 |
| 19/07/2022 | PAYG Instalment June 2022 | 0.00 | 1,718.00 | 0.00 | 1,718.00 |
| 19/07/2022 | PAYG Instalment Mar 2022 | 0.00 | 1,718.00 | 0.00 | 0.00 |
| 30/09/2022 | Fund Activity Statement | 0.00 | 0.00 | 1,752.00 | 1,752.00 |
| 31/12/2022 | Fund Activity Statement | 0.00 | 0.00 | 1,752.00 | 3,504.00 |
| 13/01/2023 | Fund Activity Statement | 0.00 | 1,752.00 | 0.00 | 1,752.00 |
| 13/01/2023 | Fund Activity Statement | 0.00 | 1,752.00 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Fund Suspense / BT Panorama Investments Compact | | | | | |

| Date | Description | Quantity | Debits | Credits | Balance |
|------------|--|----------|------------|------------|------------|
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 05/07/2022 | Administration fee for the period 01/06/2022 to 30/06/2022 | 0.00 | 0.00 | 89.59 | 89.59 |
| 05/07/2022 | Administration fee for the period 01/06/2022 to 30/06/2022 | 0.00 | 89.59 | 0.00 | 0.00 |
| 07/07/2022 | Advice fee for the period 01/06/2022 to 30/06/2022 | 0.00 | 0.00 | 386.00 | 386.00 |
| 07/07/2022 | Advice fee for the period 01/06/2022 to 30/06/2022 | 0.00 | 386.00 | 0.00 | 0.00 |
| 19/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 1,783.52 | 1,783.52 |
| 19/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 1,783.52 | 0.00 | 0.00 |
| 20/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 3,678.37 | 3,678.37 |
| 20/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 3,678.37 | 0.00 | 0.00 |
| 21/07/2022 | Distribution 281,193.7531 BT Index Moderate Fund (WFS0589AU) @ \$0.041576 | 0.00 | 0.00 | 11,690.87 | 11,690.87 |
| 21/07/2022 | Distribution 281,193.7531 BT Index Moderate Fund (WFS0589AU) @ \$0.041576 | 0.00 | 11,690.87 | 0.00 | 0.00 |
| 21/07/2022 | Sell 281,193.7531 BT Index Moderate Fund (WFS0589AU) @ \$0.9810. Transaction fee \$0.00. | 0.00 | 0.00 | 275,851.07 | 275,851.07 |
| 21/07/2022 | Sell 281,193.7531 BT Index Moderate Fund (WFS0589AU) @ \$0.9810. Transaction fee \$0.00. | 0.00 | 275,851.07 | 0.00 | 0.00 |
| 21/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 22,106.50 | 22,106.50 |

| Date | Description | Quantity | Debits | Credits | Balance |
|------------|---|----------|-----------|-----------|-----------|
| 21/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 22,106.50 | 0.00 | 0.00 |
| 22/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 44,577.11 | 44,577.11 |
| 22/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 44,577.11 | 0.00 | 0.00 |
| 23/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 55,071.54 | 55,071.54 |
| 23/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 55,071.54 | 0.00 | 0.00 |
| 26/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 84,038.77 | 84,038.77 |
| 26/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 84,038.77 | 0.00 | 0.00 |
| 28/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 6,335.78 | 6,335.78 |
| 28/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 6,335.78 | 0.00 | 0.00 |
| 31/07/2022 | Interest payment for Cash Management Account | 0.00 | 0.00 | 74.27 | 74.27 |
| 31/07/2022 | Interest payment for Cash Management Account | 0.00 | 74.27 | 0.00 | 0.00 |
| 03/08/2022 | Administration fee for the period 01/07/2022 to 31/07/2022 | 0.00 | 0.00 | 68.82 | 68.82 |
| 03/08/2022 | Administration fee for the period 01/07/2022 to 31/07/2022 | 0.00 | 68.82 | 0.00 | 0.00 |
| 03/08/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 29,187.28 | 29,187.28 |

| Date | Description | Quantity | Debits | Credits | Balance |
|------------|--|----------|------------|------------|------------|
| 03/08/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 29,187.28 | 0.00 | 0.00 |
| 05/08/2022 | Payment to SMSF YANG HANCOX Partial Withdrawal Receipt no. 288239087 | 0.00 | 0.00 | 500,000.00 | 500,000.00 |
| 05/08/2022 | Payment to SMSF YANG HANCOX Partial Withdrawal Receipt no. 288239087 | 0.00 | 500,000.00 | 0.00 | 0.00 |
| 10/08/2022 | Management fee rebate HFL0104AU for Jun 2022 | 0.00 | 0.00 | 23.42 | 23.42 |
| 10/08/2022 | Management fee rebate HFL0104AU for Jun 2022 | 0.00 | 23.42 | 0.00 | 0.00 |
| 10/08/2022 | Management fee rebate MGL0004AU for Jun 2022 | 0.00 | 0.00 | 18.47 | 18.47 |
| 10/08/2022 | Management fee rebate MGL0004AU for Jun 2022 | 0.00 | 18.47 | 0.00 | 0.00 |
| 10/08/2022 | Management fee rebate PGI0001AU for Jun 2022 | 0.00 | 0.00 | 12.31 | 12.31 |
| 10/08/2022 | Management fee rebate PGI0001AU for Jun 2022 | 0.00 | 12.31 | 0.00 | 0.00 |
| 10/08/2022 | Management fee rebate PGI0002AU for Jun 2022 | 0.00 | 0.00 | 8.02 | 8.02 |
| 10/08/2022 | Management fee rebate PGI0002AU for Jun 2022 | 0.00 | 8.02 | 0.00 | 0.00 |
| 10/08/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 1,869.43 | 1,869.43 |
| 10/08/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 1,869.43 | 0.00 | 0.00 |
| 11/08/2022 | Management fee rebate ETL0071AU for Mar 2022 | 0.00 | 0.00 | 7.80 | 7.80 |

| Date | Description | Quantity | Debits | Credits | Balance |
|------------|---|----------|-----------|-----------|-----------|
| 11/08/2022 | Management fee rebate ETL0071AU for Mar 2022 | 0.00 | 7.80 | 0.00 | 0.00 |
| 11/08/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 4,187.47 | 4,187.47 |
| 11/08/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 4,187.47 | 0.00 | 0.00 |
| 12/08/2022 | Management fee rebate FRT0027AU for Jun 2022 | 0.00 | 0.00 | 3.68 | 3.68 |
| 12/08/2022 | Management fee rebate FRT0027AU for Jun 2022 | 0.00 | 3.68 | 0.00 | 0.00 |
| 15/08/2022 | Management fee rebate ETL3590AU for Jun 2022 | 0.00 | 0.00 | 8.35 | 8.35 |
| 15/08/2022 | Management fee rebate ETL3590AU for Jun 2022 | 0.00 | 8.35 | 0.00 | 0.00 |
| 17/08/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 23,842.54 | 23,842.54 |
| 17/08/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 23,842.54 | 0.00 | 0.00 |
| 19/08/2022 | Management fee rebate OPS0002AU for Jun 2022 | 0.00 | 0.00 | 8.60 | 8.60 |
| 19/08/2022 | Management fee rebate OPS0002AU for Jun 2022 | 0.00 | 8.60 | 0.00 | 0.00 |
| 19/08/2022 | Management fee rebate PER0727AU for Jun 2022 | 0.00 | 0.00 | 14.21 | 14.21 |
| 19/08/2022 | Management fee rebate PER0727AU for Jun 2022 | 0.00 | 14.21 | 0.00 | 0.00 |
| 22/08/2022 | Management fee rebate AMP1179AU for Jun 2022 | 0.00 | 0.00 | 24.55 | 24.55 |

| Date | Description | Quantity | Debits | Credits | Balance |
|------------|---|----------|--------|---------|---------|
| 22/08/2022 | Management fee rebate AMP1179AU for Jun 2022 | 0.00 | 24.55 | 0.00 | 0.00 |
| 22/08/2022 | Management fee rebate EVO2608AU for Jun 2022 | 0.00 | 0.00 | 5.65 | 5.65 |
| 22/08/2022 | Management fee rebate EVO2608AU for Jun 2022 | 0.00 | 5.65 | 0.00 | 0.00 |
| 23/08/2022 | Management fee rebate UBS9614AU for Jun 2022 | 0.00 | 0.00 | 25.59 | 25.59 |
| 23/08/2022 | Management fee rebate UBS9614AU for Jun 2022 | 0.00 | 25.59 | 0.00 | 0.00 |
| 24/08/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 402.53 | 402.53 |
| 24/08/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 402.53 | 0.00 | 0.00 |
| 25/08/2022 | Management fee rebate ETL0071AU for Jun 2022 | 0.00 | 0.00 | 6.96 | 6.96 |
| 25/08/2022 | Management fee rebate ETL0071AU for Jun 2022 | 0.00 | 6.96 | 0.00 | 0.00 |
| 29/08/2022 | Management fee rebate BTA0061AU for Jun 2022 | 0.00 | 0.00 | 2.33 | 2.33 |
| 29/08/2022 | Management fee rebate BTA0061AU for Jun 2022 | 0.00 | 2.33 | 0.00 | 0.00 |
| 29/08/2022 | Management fee rebate RFA0059AU for Jun 2022 | 0.00 | 0.00 | 5.21 | 5.21 |
| 29/08/2022 | Management fee rebate RFA0059AU for Jun 2022 | 0.00 | 5.21 | 0.00 | 0.00 |
| 31/08/2022 | Interest payment for Cash Management Account | 0.00 | 0.00 | 84.81 | 84.81 |

| Date | Description | Quantity | Debits | Credits | Balance |
|------------|---|----------|-----------|-----------|-----------|
| 31/08/2022 | Interest payment for Cash Management Account | 0.00 | 84.81 | 0.00 | 0.00 |
| 05/09/2022 | Administration fee for the period 01/08/2022 to 31/08/2022 | 0.00 | 0.00 | 22.78 | 22.78 |
| 05/09/2022 | Administration fee for the period 01/08/2022 to 31/08/2022 | 0.00 | 22.78 | 0.00 | 0.00 |
| 07/09/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 2,781.79 | 2,781.79 |
| 07/09/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 2,781.79 | 0.00 | 0.00 |
| 10/09/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 18,934.71 | 18,934.71 |
| 10/09/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 18,934.71 | 0.00 | 0.00 |
| 13/09/2022 | Management fee rebate CHN8862AU for Jun 2022 | 0.00 | 0.00 | 32.14 | 32.14 |
| 13/09/2022 | Management fee rebate CHN8862AU for Jun 2022 | 0.00 | 32.14 | 0.00 | 0.00 |
| 13/09/2022 | Payment to SMSF YANG HANCOX Receipt no. 300441876 | 0.00 | 0.00 | 85,000.00 | 85,000.00 |
| 13/09/2022 | Payment to SMSF YANG HANCOX Receipt no. 300441876 | 0.00 | 85,000.00 | 0.00 | 0.00 |
| 15/09/2022 | Expense recovery - Legislative | 0.00 | 0.00 | 76.00 | 76.00 |
| 15/09/2022 | Expense recovery - Legislative | 0.00 | 76.00 | 0.00 | 0.00 |
| 30/09/2022 | Interest payment for Cash Management Account | 0.00 | 0.00 | 34.06 | 34.06 |
| 30/09/2022 | Interest payment for Cash Management Account | 0.00 | 34.06 | 0.00 | 0.00 |

| Date | Description | Quantity | Debits | Credits | Balance |
|------------|---|----------|-----------|-----------|-----------|
| 05/10/2022 | Administration fee for the period 01/09/2022 to 30/09/2022 | 0.00 | 0.00 | 18.10 | 18.10 |
| 05/10/2022 | Administration fee for the period 01/09/2022 to 30/09/2022 | 0.00 | 18.10 | 0.00 | 0.00 |
| 26/10/2022 | Payment to SMSF YANG HANCOX Receipt no. 318274497 | 0.00 | 0.00 | 23,300.00 | 23,300.00 |
| 26/10/2022 | Payment to SMSF YANG HANCOX Receipt no. 318274497 | 0.00 | 23,300.00 | 0.00 | 0.00 |
| 26/10/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 20,248.45 | 20,248.45 |
| 26/10/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 20,248.45 | 0.00 | 0.00 |
| 27/10/2022 | Sell | 0.00 | 0.00 | 1.03 | 1.03 |
| 27/10/2022 | Sell | 0.00 | 1.03 | 0.00 | 0.00 |
| 31/10/2022 | Interest payment for Cash Management Account | 0.00 | 0.00 | 6.88 | 6.88 |
| 31/10/2022 | Interest payment for Cash Management Account | 0.00 | 6.88 | 0.00 | 0.00 |
| 03/11/2022 | Administration fee for the period 01/10/2022 to 31/10/2022 | 0.00 | 0.00 | 15.29 | 15.29 |
| 03/11/2022 | Administration fee for the period 01/10/2022 to 31/10/2022 | 0.00 | 15.29 | 0.00 | 0.00 |
| 14/11/2022 | Administration fee for the period 01/11/2022 to 13/11/2022 | 0.00 | 0.00 | 6.41 | 6.41 |
| 14/11/2022 | Administration fee for the period 01/11/2022 to 13/11/2022 | 0.00 | 6.41 | 0.00 | 0.00 |
| 14/11/2022 | Interest payment for Cash Management Account | 0.00 | 0.00 | 1.54 | 1.54 |

| Date | Description | Quantity | Debits | Credits | Balance |
|--------------------------------|--|----------|----------|----------|----------|
| 14/11/2022 | Interest payment for Cash Management Account | 0.00 | 1.54 | 0.00 | 0.00 |
| 14/11/2022 | Payment to jennifer yang Receipt no. 322697214 | 0.00 | 1,269.75 | 0.00 | 1,269.75 |
| 14/11/2022 | Payment to jennifer yang Receipt no. 322697214 | 0.00 | 2,026.45 | 0.00 | 3,296.20 |
| 15/11/2022 | Payment to jennifer yang Receipt no. 322697214 | 0.00 | 0.00 | 192.01 | 3,104.19 |
| 21/03/2023 | Payment to jennifer yang Receipt no. 322697214 | 0.00 | 0.00 | 407.49 | 2,696.70 |
| 30/06/2023 | Payment to jennifer yang Receipt no. 322697214 | 0.00 | 0.00 | 2,696.70 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Fund Suspense / MP Cash | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 06/07/2022 | Buy Fulcrum Diversified Investments Fund (HFL0104AU) for \$2,479.00. Transaction fee \$0.00. | 0.00 | 0.00 | 2,479.00 | 2,479.00 |
| 06/07/2022 | Buy Fulcrum Diversified Investments Fund (HFL0104AU) for \$2,479.00. Transaction fee \$0.00. | 0.00 | 2,479.00 | 0.00 | 0.00 |
| 06/07/2022 | Investment management fee for the period 01/06/2022 to 30/06/2022 | 0.00 | 0.00 | 94.03 | 94.03 |
| 06/07/2022 | Investment management fee for the period 01/06/2022 to 30/06/2022 | 0.00 | 94.03 | 0.00 | 0.00 |
| 07/07/2022 | Distribution 10,101.3849722 Franklin Australian Absolute Return Bond Fund (FRT0027AU) @ \$0.018340 | 0.00 | 0.00 | 185.26 | 185.26 |

| Date | Description | Quantity | Debits | Credits | Balance |
|------------|--|----------|----------|----------|----------|
| 07/07/2022 | Distribution 10,101.3849722 Franklin Australian Absolute Return Bond Fund (FRT0027AU) @ \$0.018340 | 0.00 | 185.26 | 0.00 | 0.00 |
| 07/07/2022 | Distribution 9,989.1166 Pandal Focus Australian Share Fund (RFA0059AU) @\$0.166582 | 0.00 | 0.00 | 1,664.01 | 1,664.01 |
| 07/07/2022 | Distribution 9,989.1166 Pandal Focus Australian Share Fund (RFA0059AU) @\$0.166582 | 0.00 | 1,664.01 | 0.00 | 0.00 |
| 08/07/2022 | Distribution 17,388.901033 AMP Capital Core Infrastructure Fund (AMP1179AU) @\$0.012969 | 0.00 | 0.00 | 225.52 | 225.52 |
| 08/07/2022 | Distribution 17,388.901033 AMP Capital Core Infrastructure Fund (AMP1179AU) @\$0.012969 | 0.00 | 225.52 | 0.00 | 0.00 |
| 08/07/2022 | Distribution 22,291.7665 Metrics Direct Income Fund (EVO2608AU) @ \$0.005468 | 0.00 | 0.00 | 121.89 | 121.89 |
| 08/07/2022 | Distribution 22,291.7665 Metrics Direct Income Fund (EVO2608AU) @ \$0.005468 | 0.00 | 121.89 | 0.00 | 0.00 |
| 08/07/2022 | Sell 1,378.3314 Principal Global Property Securities Fund (PGI0002AU) @ \$0.7647 | 0.00 | 0.00 | 1,054.01 | 1,054.01 |
| 08/07/2022 | Sell 1,378.3314 Principal Global Property Securities Fund (PGI0002AU) @ \$0.7647 | 0.00 | 1,054.01 | 0.00 | 0.00 |
| 08/07/2022 | Sell 2,724.401255 Principal Global Credit Opportunities Fund (PGI0001AU) @ \$0.7975 | 0.00 | 0.00 | 2,172.71 | 2,172.71 |
| 08/07/2022 | Sell 2,724.401255 Principal Global Credit Opportunities Fund (PGI0001AU) @ \$0.7975 | 0.00 | 2,172.71 | 0.00 | 0.00 |
| 11/07/2022 | Distribution 8,774.8789 Macquarie True Index Australian Fixed Interes (MAQ0211AU) @\$0.000734 | 0.00 | 0.00 | 6.44 | 6.44 |

| Date | Description | Quantity | Debits | Credits | Balance |
|------------|---|----------|--------|----------|----------|
| 11/07/2022 | Distribution 8,774.8789 Macquarie True Index Australian Fixed Interes (MAQ0211AU) @\$0.000734 | 0.00 | 6.44 | 0.00 | 0.00 |
| 12/07/2022 | Distribution 29,270.569894 JPMorgan Global Strategic Bond Fund (PER0727AU) @\$0.008447 | 0.00 | 0.00 | 247.25 | 247.25 |
| 12/07/2022 | Distribution 29,270.569894 JPMorgan Global Strategic Bond Fund (PER0727AU) @\$0.008447 | 0.00 | 247.25 | 0.00 | 0.00 |
| 12/07/2022 | Distribution 8,637.0155 JPMorgan Global Research Enhanced Index Equit (PER0715AU) @ \$0.02927 | 0.00 | 0.00 | 252.81 | 252.81 |
| 12/07/2022 | Distribution 8,637.0155 JPMorgan Global Research Enhanced Index Equit (PER0715AU) @ \$0.02927 | 0.00 | 252.81 | 0.00 | 0.00 |
| 12/07/2022 | Distribution 9,671.4298 Pental Property Securities Fund (BTA0061AU) @ \$0.063640 | 0.00 | 0.00 | 615.49 | 615.49 |
| 12/07/2022 | Distribution 9,671.4298 Pental Property Securities Fund (BTA0061AU) @ \$0.063640 | 0.00 | 615.49 | 0.00 | 0.00 |
| 14/07/2022 | Distribution 20,477.0513 CC Sage Capital Equity Plus Fund (CHN8862AU) @\$0.013929 | 0.00 | 0.00 | 285.22 | 285.22 |
| 14/07/2022 | Distribution 20,477.0513 CC Sage Capital Equity Plus Fund (CHN8862AU) @\$0.013929 | 0.00 | 285.22 | 0.00 | 0.00 |
| 14/07/2022 | Distribution 7,716.8313 T. Rowe Price Global Equity Fund (ETL0071AU) @ \$0.012115 | 0.00 | 0.00 | 93.49 | 93.49 |
| 14/07/2022 | Distribution 7,716.8313 T. Rowe Price Global Equity Fund (ETL0071AU) @ \$0.012115 | 0.00 | 93.49 | 0.00 | 0.00 |
| 15/07/2022 | Buy Macquarie True Index Australian Fixed Interes (MAQ0211AU) for \$3,132.49. Transaction fee \$0.00. | 0.00 | 0.00 | 3,132.49 | 3,132.49 |

| Date | Description | Quantity | Debits | Credits | Balance |
|------------|---|----------|----------|----------|----------|
| 15/07/2022 | Buy Macquarie True Index Australian Fixed Interes (MAQ0211AU) for \$3,132.49. Transaction fee \$0.00. | 0.00 | 3,132.49 | 0.00 | 0.00 |
| 15/07/2022 | Sell 864.7757 OC Premium Small Companies Fund (OPS0002AU) @ \$3.0953 | 0.00 | 0.00 | 2,676.74 | 2,676.74 |
| 15/07/2022 | Sell 864.7757 OC Premium Small Companies Fund (OPS0002AU) @ \$3.0953 | 0.00 | 2,676.74 | 0.00 | 0.00 |
| 18/07/2022 | Buy AMP Capital Core Infrastructure Fund (AMP1179AU) for \$3,574.65. Transaction fee \$0.00. | 0.00 | 0.00 | 3,574.65 | 3,574.65 |
| 18/07/2022 | Buy AMP Capital Core Infrastructure Fund (AMP1179AU) for \$3,574.65. Transaction fee \$0.00. | 0.00 | 3,574.65 | 0.00 | 0.00 |
| 18/07/2022 | Distribution 2,719.6711 OC Premium Small Companies Fund (OPS0002AU) @\$0.283777 | 0.00 | 0.00 | 771.78 | 771.78 |
| 18/07/2022 | Distribution 2,719.6711 OC Premium Small Companies Fund (OPS0002AU) @\$0.283777 | 0.00 | 771.78 | 0.00 | 0.00 |
| 18/07/2022 | Distribution 24,520.245914 Principal Global Credit Opportunities Fund (PGI0001AU) @\$0.003364 | 0.00 | 0.00 | 82.49 | 82.49 |
| 18/07/2022 | Distribution 24,520.245914 Principal Global Credit Opportunities Fund (PGI0001AU) @\$0.003364 | 0.00 | 82.49 | 0.00 | 0.00 |
| 18/07/2022 | Distribution 8,477.5841 Ironbark Royal London Concentrated Global Sha (MGL0004AU) @ \$0.096689 | 0.00 | 0.00 | 819.69 | 819.69 |
| 18/07/2022 | Distribution 8,477.5841 Ironbark Royal London Concentrated Global Sha (MGL0004AU) @ \$0.096689 | 0.00 | 819.69 | 0.00 | 0.00 |
| 18/07/2022 | Distribution 9,688.4105 Principal Global Property Securities Fund (PGI0002AU) @\$0.002629 | 0.00 | 0.00 | 25.47 | 25.47 |

| Date | Description | Quantity | Debits | Credits | Balance |
|------------|---|----------|-----------|-----------|-----------|
| 18/07/2022 | Distribution 9,688.4105 Principal Global Property Securities Fund (PGI0002AU) @\$0.002629 | 0.00 | 25.47 | 0.00 | 0.00 |
| 18/07/2022 | Investment management fee for the period 01/07/2022 to 17/07/2022 | 0.00 | 0.00 | 52.73 | 52.73 |
| 18/07/2022 | Investment management fee for the period 01/07/2022 to 17/07/2022 | 0.00 | 52.73 | 0.00 | 0.00 |
| 18/07/2022 | Sell 869.3015 T. Rowe Price Global Equity Fund (ETL0071AU) @ \$1.4157 | 0.00 | 0.00 | 1,230.67 | 1,230.67 |
| 18/07/2022 | Sell 869.3015 T. Rowe Price Global Equity Fund (ETL0071AU) @ \$1.4157 | 0.00 | 1,230.67 | 0.00 | 0.00 |
| 19/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 1,783.52 | 1,783.52 |
| 19/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 1,783.52 | 0.00 | 0.00 |
| 20/07/2022 | Sell 1,854.8954 OC Premium Small Companies Fund (OPS0002AU) @ \$3.1665 | 0.00 | 0.00 | 5,873.53 | 5,873.53 |
| 20/07/2022 | Sell 1,854.8954 OC Premium Small Companies Fund (OPS0002AU) @ \$3.1665 | 0.00 | 5,873.53 | 0.00 | 0.00 |
| 20/07/2022 | Sell 9,671.4298 Pental Property Securities Fund (BTA0061AU) @ \$0.5327 | 0.00 | 0.00 | 5,151.97 | 5,151.97 |
| 20/07/2022 | Sell 9,671.4298 Pental Property Securities Fund (BTA0061AU) @ \$0.5327 | 0.00 | 5,151.97 | 0.00 | 0.00 |
| 20/07/2022 | Sell 9,989.1166 Pental Focus Australian Share Fund (RFA0059AU) @ \$2.1310 | 0.00 | 0.00 | 21,286.81 | 21,286.81 |
| 20/07/2022 | Sell 9,989.1166 Pental Focus Australian Share Fund (RFA0059AU) @ \$2.1310 | 0.00 | 21,286.81 | 0.00 | 0.00 |
| 20/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 3,678.37 | 3,678.37 |

| Date | Description | Quantity | Debits | Credits | Balance |
|------------|--|----------|-----------|-----------|-----------|
| 20/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 3,678.37 | 0.00 | 0.00 |
| 21/07/2022 | Distribution 20,993.3881 UBS CBRE Global Real Assets Fund (UBS9614AU) @\$0.017606 | 0.00 | 0.00 | 369.61 | 369.61 |
| 21/07/2022 | Distribution 20,993.3881 UBS CBRE Global Real Assets Fund (UBS9614AU) @\$0.017606 | 0.00 | 369.61 | 0.00 | 0.00 |
| 21/07/2022 | Sell 20,477.0513 CC Sage Capital Equity Plus Fund (CHN8862AU) @ \$1.3340 | 0.00 | 0.00 | 27,316.39 | 27,316.39 |
| 21/07/2022 | Sell 20,477.0513 CC Sage Capital Equity Plus Fund (CHN8862AU) @ \$1.3340 | 0.00 | 27,316.39 | 0.00 | 0.00 |
| 21/07/2022 | Sell 21,795.844659 Principal Global Credit Opportunities Fund (PGI0001AU) @ \$0.8014 | 0.00 | 0.00 | 17,467.19 | 17,467.19 |
| 21/07/2022 | Sell 21,795.844659 Principal Global Credit Opportunities Fund (PGI0001AU) @ \$0.8014 | 0.00 | 17,467.19 | 0.00 | 0.00 |
| 21/07/2022 | Sell 6,847.5298 T. Rowe Price Global Equity Fund (ETL0071AU) @ \$1.4095 | 0.00 | 0.00 | 9,651.59 | 9,651.59 |
| 21/07/2022 | Sell 6,847.5298 T. Rowe Price Global Equity Fund (ETL0071AU) @ \$1.4095 | 0.00 | 9,651.59 | 0.00 | 0.00 |
| 21/07/2022 | Sell 8,310.0791 Principal Global Property Securities Fund (PGI0002AU) @ \$0.7741 | 0.00 | 0.00 | 6,432.83 | 6,432.83 |
| 21/07/2022 | Sell 8,310.0791 Principal Global Property Securities Fund (PGI0002AU) @ \$0.7741 | 0.00 | 6,432.83 | 0.00 | 0.00 |
| 21/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 22,106.50 | 22,106.50 |
| 21/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 22,106.50 | 0.00 | 0.00 |
| 22/07/2022 | Sell 19,995.870175 AMP Capital Core Infrastructure Fund (AMP1179AU) @ \$1.3696 | 0.00 | 0.00 | 27,385.54 | 27,385.54 |

| Date | Description | Quantity | Debits | Credits | Balance |
|------------|---|----------|-----------|-----------|-----------|
| 22/07/2022 | Sell 19,995.870175 AMP Capital Core Infrastructure Fund (AMP1179AU) @ \$1.3696 | 0.00 | 27,385.54 | 0.00 | 0.00 |
| 22/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 44,577.11 | 44,577.11 |
| 22/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 44,577.11 | 0.00 | 0.00 |
| 23/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 55,071.54 | 55,071.54 |
| 23/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 55,071.54 | 0.00 | 0.00 |
| 25/07/2022 | Sell 10,101.3849722 Franklin Australian Absolute Return Bond Fund (FRT0027AU) @\$0.9360 | 0.00 | 0.00 | 9,454.90 | 9,454.90 |
| 25/07/2022 | Sell 10,101.3849722 Franklin Australian Absolute Return Bond Fund (FRT0027AU) @\$0.9360 | 0.00 | 9,454.90 | 0.00 | 0.00 |
| 25/07/2022 | Sell 12,212.6423 Macquarie True Index Australian Fixed Interes (MAQ0211AU) @ \$0.9038 | 0.00 | 0.00 | 11,037.79 | 11,037.79 |
| 25/07/2022 | Sell 12,212.6423 Macquarie True Index Australian Fixed Interes (MAQ0211AU) @ \$0.9038 | 0.00 | 11,037.79 | 0.00 | 0.00 |
| 25/07/2022 | Sell 29,270.569894 JPMorgan Global Strategic Bond Fund (PER0727AU) @\$0.9273 | 0.00 | 0.00 | 27,142.60 | 27,142.60 |
| 25/07/2022 | Sell 29,270.569894 JPMorgan Global Strategic Bond Fund (PER0727AU) @\$0.9273 | 0.00 | 27,142.60 | 0.00 | 0.00 |
| 25/07/2022 | Sell 8,477.5841 Ironbark Royal London Concentrated Global Sha (MGL0004AU) @\$2.6479 | 0.00 | 0.00 | 22,447.79 | 22,447.79 |

| Date | Description | Quantity | Debits | Credits | Balance |
|------------|---|----------|-----------|-----------|-----------|
| 25/07/2022 | Sell 8,477.5841 Ironbark Royal London Concentrated Global Sha (MGL0004AU) @\$2.6479 | 0.00 | 22,447.79 | 0.00 | 0.00 |
| 25/07/2022 | Sell 8,637.0155 JPMorgan Global Research Enhanced Index Equit (PER0715AU) @\$1.6158 | 0.00 | 0.00 | 13,955.69 | 13,955.69 |
| 25/07/2022 | Sell 8,637.0155 JPMorgan Global Research Enhanced Index Equit (PER0715AU) @\$1.6158 | 0.00 | 13,955.69 | 0.00 | 0.00 |
| 26/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 84,038.77 | 84,038.77 |
| 26/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 84,038.77 | 0.00 | 0.00 |
| 27/07/2022 | Sell 8,248.6401 Ashmore Emerging Markets Equity Fund (ETL3590AU) @ \$0.7681 | 0.00 | 0.00 | 6,335.78 | 6,335.78 |
| 27/07/2022 | Sell 8,248.6401 Ashmore Emerging Markets Equity Fund (ETL3590AU) @ \$0.7681 | 0.00 | 6,335.78 | 0.00 | 0.00 |
| 28/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 6,335.78 | 6,335.78 |
| 28/07/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 6,335.78 | 0.00 | 0.00 |
| 01/08/2022 | Sell 4,055.2683 Metrics Direct Income Fund (EVO2608AU) @ \$1.0326 | 0.00 | 0.00 | 4,187.47 | 4,187.47 |
| 01/08/2022 | Sell 4,055.2683 Metrics Direct Income Fund (EVO2608AU) @ \$1.0326 | 0.00 | 4,187.47 | 0.00 | 0.00 |
| 02/08/2022 | Sell 1,545.1112 UBS CBRE Global Real Assets Fund (UBS9614AU) @ \$1.2099 | 0.00 | 0.00 | 1,869.43 | 1,869.43 |
| 02/08/2022 | Sell 1,545.1112 UBS CBRE Global Real Assets Fund (UBS9614AU) @ \$1.2099 | 0.00 | 1,869.43 | 0.00 | 0.00 |
| 02/08/2022 | Sell 16,664.1612 Fulcrum Diversified Investments Fund (HFL0104AU) @ \$1.7515 | 0.00 | 0.00 | 29,187.28 | 29,187.28 |

| Date | Description | Quantity | Debits | Credits | Balance |
|------------|---|----------|-----------|-----------|-----------|
| 02/08/2022 | Sell 16,664.1612 Fulcrum Diversified Investments Fund (HFL0104AU) @ \$1.7515 | 0.00 | 29,187.28 | 0.00 | 0.00 |
| 03/08/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 29,187.28 | 29,187.28 |
| 03/08/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 29,187.28 | 0.00 | 0.00 |
| 08/08/2022 | Distribution 22,291.7665 Metrics Direct Income Fund (EVO2608AU) @ \$0.004577 | 0.00 | 0.00 | 102.03 | 102.03 |
| 08/08/2022 | Distribution 22,291.7665 Metrics Direct Income Fund (EVO2608AU) @ \$0.004577 | 0.00 | 102.03 | 0.00 | 0.00 |
| 10/08/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 1,869.43 | 1,869.43 |
| 10/08/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 1,869.43 | 0.00 | 0.00 |
| 11/08/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 4,187.47 | 4,187.47 |
| 11/08/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 4,187.47 | 0.00 | 0.00 |
| 15/08/2022 | Sell 19,448.2769 UBS CBRE Global Real Assets Fund (UBS9614AU) @ \$1.2207 | 0.00 | 0.00 | 23,740.51 | 23,740.51 |
| 15/08/2022 | Sell 19,448.2769 UBS CBRE Global Real Assets Fund (UBS9614AU) @ \$1.2207 | 0.00 | 23,740.51 | 0.00 | 0.00 |
| 17/08/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 23,842.54 | 23,842.54 |
| 17/08/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 23,842.54 | 0.00 | 0.00 |
| 19/08/2022 | Distribution 19,879.7594 Spire Multifamily Growth and Income Fund (AUD (ETL4846AU) @ \$0.020248 | 0.00 | 0.00 | 402.53 | 402.53 |

| Date | Description | Quantity | Debits | Credits | Balance |
|------------|---|----------|-----------|-----------|-----------|
| 19/08/2022 | Distribution 19,879.7594 Spire Multifamily Growth and Income Fund (AUD (ETL4846AU) @ \$0.020248 | 0.00 | 402.53 | 0.00 | 0.00 |
| 24/08/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 402.53 | 402.53 |
| 24/08/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 402.53 | 0.00 | 0.00 |
| 01/09/2022 | Sell 18,236.4982 Metrics Direct Income Fund (EVO2608AU) @ \$1.0325 | 0.00 | 0.00 | 18,829.18 | 18,829.18 |
| 01/09/2022 | Sell 18,236.4982 Metrics Direct Income Fund (EVO2608AU) @ \$1.0325 | 0.00 | 18,829.18 | 0.00 | 0.00 |
| 01/09/2022 | Sell 2,369.5811 Spire Multifamily Growth and Income Fund (AUD (ETL4846AU) @ \$1.1815 | 0.00 | 0.00 | 2,799.66 | 2,799.66 |
| 01/09/2022 | Sell 2,369.5811 Spire Multifamily Growth and Income Fund (AUD (ETL4846AU) @ \$1.1815 | 0.00 | 2,799.66 | 0.00 | 0.00 |
| 07/09/2022 | Investment management fee for the period 01/08/2022 to 31/08/2022 | 0.00 | 0.00 | 17.87 | 17.87 |
| 07/09/2022 | Investment management fee for the period 01/08/2022 to 31/08/2022 | 0.00 | 17.87 | 0.00 | 0.00 |
| 07/09/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 2,781.79 | 2,781.79 |
| 07/09/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 2,781.79 | 0.00 | 0.00 |
| 08/09/2022 | Distribution 18,236.4982 Metrics Direct Income Fund (EVO2608AU) @ \$0.005787 | 0.00 | 0.00 | 105.53 | 105.53 |
| 08/09/2022 | Distribution 18,236.4982 Metrics Direct Income Fund (EVO2608AU) @ \$0.005787 | 0.00 | 105.53 | 0.00 | 0.00 |
| 10/09/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 18,934.71 | 18,934.71 |

| Date | Description | Quantity | Debits | Credits | Balance |
|--|--|----------|-----------|------------|------------|
| 10/09/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 18,934.71 | 0.00 | 0.00 |
| 21/10/2022 | Sell 17,510.1783 Spire Multifamily Growth and Income Fund (AUD (ETL4846AU) @\$1.1558 | 0.00 | 0.00 | 20,238.26 | 20,238.26 |
| 21/10/2022 | Sell 17,510.1783 Spire Multifamily Growth and Income Fund (AUD (ETL4846AU) @\$1.1558 | 0.00 | 20,238.26 | 0.00 | 0.00 |
| 25/10/2022 | Interest payment for MP Cash | 0.00 | 0.00 | 18.07 | 18.07 |
| 25/10/2022 | Interest payment for MP Cash | 0.00 | 18.07 | 0.00 | 0.00 |
| 26/10/2022 | Investment management fee for the period 01/09/2022 to 30/09/2022 | 0.00 | 0.00 | 7.88 | 7.88 |
| 26/10/2022 | Investment management fee for the period 01/09/2022 to 30/09/2022 | 0.00 | 7.88 | 0.00 | 0.00 |
| 26/10/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 0.00 | 20,248.45 | 20,248.45 |
| 26/10/2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | 0.00 | 20,248.45 | 0.00 | 0.00 |
| 27/10/2022 | Interest payment for MP Cash | 0.00 | 0.00 | 1.03 | 1.03 |
| 27/10/2022 | Interest payment for MP Cash | 0.00 | 1.03 | 0.00 | 0.00 |
| 27/10/2022 | Sell | 0.00 | 0.00 | 1.03 | 1.03 |
| 27/10/2022 | Sell | 0.00 | 1.03 | 0.00 | 0.00 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Fund Suspense / Westpac Banking Corporation DIY | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| 05/08/2022 | Deposit Online 2303824 Partial Withdrawal | 0.00 | 0.00 | 500,000.00 | 500,000.00 |

| Date | Description | Quantity | Debits | Credits | Balance |
|------------|---|----------|------------|------------|------------|
| 05/08/2022 | Deposit Online 2303824 Partial Withdrawal | 0.00 | 500,000.00 | 0.00 | 0.00 |
| 31/08/2022 | Interest Paid | 0.00 | 0.00 | 178.08 | 178.08 |
| 31/08/2022 | Interest Paid | 0.00 | 178.08 | 0.00 | 0.00 |
| 13/09/2022 | Deposit Online 2166860 | 0.00 | 0.00 | 85,000.00 | 85,000.00 |
| 13/09/2022 | Deposit Online 2166860 | 0.00 | 85,000.00 | 0.00 | 0.00 |
| 30/09/2022 | Interest Paid | 0.00 | 0.00 | 378.10 | 378.10 |
| 30/09/2022 | Interest Paid | 0.00 | 378.10 | 0.00 | 0.00 |
| 26/10/2022 | Deposit Online 2161016 | 0.00 | 0.00 | 23,300.00 | 23,300.00 |
| 26/10/2022 | Deposit Online 2161016 | 0.00 | 23,300.00 | 0.00 | 0.00 |
| 31/10/2022 | Interest Paid | 0.00 | 0.00 | 500.51 | 500.51 |
| 31/10/2022 | Interest Paid | 0.00 | 500.51 | 0.00 | 0.00 |
| 04/11/2022 | Withdrawal Online 1125384 Tfr Westpac Cho From Smsf | 0.00 | 0.00 | 520,000.00 | 520,000.00 |
| 04/11/2022 | Withdrawal Online 1125384 Tfr Westpac Cho From Smsf | 0.00 | 520,000.00 | 0.00 | 0.00 |
| 15/11/2022 | Deposit Newtown NSW | 0.00 | 0.00 | 192.01 | 192.01 |
| 15/11/2022 | Deposit Newtown NSW | 0.00 | 192.01 | 0.00 | 0.00 |
| 30/11/2022 | Interest Paid | 0.00 | 0.00 | 130.50 | 130.50 |
| 30/11/2022 | Interest Paid | 0.00 | 130.50 | 0.00 | 0.00 |
| 30/12/2022 | Interest Paid | 0.00 | 0.00 | 73.70 | 73.70 |
| 30/12/2022 | Interest Paid | 0.00 | 73.70 | 0.00 | 0.00 |

| Date | Description | Quantity | Debits | Credits | Balance |
|------------|--|----------|------------|------------|------------|
| 16/01/2023 | Withdrawal Mobile 1795111 Tfr Westpac Cho | 0.00 | 0.00 | 89,753.00 | 89,753.00 |
| 16/01/2023 | Withdrawal Mobile 1795111 Tfr Westpac Cho | 0.00 | 89,753.00 | 0.00 | 0.00 |
| 24/01/2023 | Deposit Superchoice P/L Pc180123-196961497 | 0.00 | 0.00 | 670.80 | 670.80 |
| 24/01/2023 | Deposit Superchoice P/L Pc180123-196961497 | 0.00 | 670.80 | 0.00 | 0.00 |
| 31/01/2023 | Interest Paid | 0.00 | 0.00 | 41.93 | 41.93 |
| 31/01/2023 | Interest Paid | 0.00 | 41.93 | 0.00 | 0.00 |
| 02/02/2023 | Deposit Ato Ato009000017532763 | 0.00 | 0.00 | 5,899.79 | 5,899.79 |
| 02/02/2023 | Deposit Ato Ato009000017532763 | 0.00 | 5,899.79 | 0.00 | 0.00 |
| 06/02/2023 | Withdrawal Mobile 1882361 Tfr Westpac Cho | 0.00 | 0.00 | 6,613.00 | 6,613.00 |
| 06/02/2023 | Withdrawal Mobile 1882361 Tfr Westpac Cho | 0.00 | 6,613.00 | 0.00 | 0.00 |
| 21/02/2023 | Deposit Online 2660455 Tfr Westpac Cho | 0.00 | 0.00 | 660,000.00 | 660,000.00 |
| 21/02/2023 | Deposit Online 2660455 Tfr Westpac Cho | 0.00 | 660,000.00 | 0.00 | 0.00 |
| 22/02/2023 | Withdrawal Mobile 1153732 Tfr Westpac Cho | 0.00 | 0.00 | 660,000.00 | 660,000.00 |
| 22/02/2023 | Withdrawal Mobile 1153732 Tfr Westpac Cho | 0.00 | 660,000.00 | 0.00 | 0.00 |
| 28/02/2023 | Interest Paid | 0.00 | 0.00 | 18.84 | 18.84 |
| 28/02/2023 | Interest Paid | 0.00 | 18.84 | 0.00 | 0.00 |
| 21/03/2023 | Deposit Haymarket NSW | 0.00 | 0.00 | 407.49 | 407.49 |
| 21/03/2023 | Deposit Haymarket NSW | 0.00 | 407.49 | 0.00 | 0.00 |
| 27/03/2023 | Withdrawal Mobile 1563737 Tfr Westpac Cho | 0.00 | 0.00 | 425.00 | 425.00 |

| Date | Description | Quantity | Debits | Credits | Balance |
|------------|--|----------|--------|---------|---------|
| 27/03/2023 | Withdrawal Mobile 1563737 Tfr Westpac Cho | 0.00 | 425.00 | 0.00 | 0.00 |
| 31/03/2023 | Interest Paid | 0.00 | 0.00 | 0.08 | 0.08 |
| 31/03/2023 | Interest Paid | 0.00 | 0.08 | 0.00 | 0.00 |
| 14/04/2023 | Deposit Ato Ato005000017659996 | 0.00 | 0.00 | 310.50 | 310.50 |
| 14/04/2023 | Deposit Ato Ato005000017659996 | 0.00 | 310.50 | 0.00 | 0.00 |
| 17/04/2023 | Withdrawal Mobile 1779868 Tfr Westpac Cho | 0.00 | 0.00 | 151.00 | 151.00 |
| 17/04/2023 | Withdrawal Mobile 1779868 Tfr Westpac Cho | 0.00 | 0.00 | 161.00 | 312.00 |
| 17/04/2023 | Withdrawal Mobile 1779868 Tfr Westpac Cho | 0.00 | 312.00 | 0.00 | 0.00 |
| 19/04/2023 | Deposit Superchoice P/L Pc120423-159738965 | 0.00 | 0.00 | 201.60 | 201.60 |
| 19/04/2023 | Deposit Superchoice P/L Pc120423-159738965 | 0.00 | 201.60 | 0.00 | 0.00 |
| 24/04/2023 | Withdrawal Mobile 1673753 Tfr Westpac Cho | 0.00 | 0.00 | 200.00 | 200.00 |
| 24/04/2023 | Withdrawal Mobile 1673753 Tfr Westpac Cho | 0.00 | 200.00 | 0.00 | 0.00 |
| 28/04/2023 | Interest Paid | 0.00 | 0.00 | 0.05 | 0.05 |
| 28/04/2023 | Interest Paid | 0.00 | 0.05 | 0.00 | 0.00 |
| 28/06/2023 | Deposit Superchoice P/L Pc210623-104713849 | 0.00 | 0.00 | 214.20 | 214.20 |
| 28/06/2023 | Deposit Superchoice P/L Pc210623-104713849 | 0.00 | 214.20 | 0.00 | 0.00 |
| 29/06/2023 | Withdrawal Mobile 1929406 Tfr Westpac Cho | 0.00 | 0.00 | 215.00 | 215.00 |
| 29/06/2023 | Withdrawal Mobile 1929406 Tfr Westpac Cho | 0.00 | 215.00 | 0.00 | 0.00 |

| Date | Description | Quantity | Debits | Credits | Balance |
|---|---|----------|----------|------------|------------|
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Member Entitlement Accounts / Mr Terence Hancox / Accumulation | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 247,788.23 |
| 21/02/2023 | Deposit Online 2660455 Tfr Westpac Cho | 0.00 | 0.00 | 330,000.00 | 577,788.23 |
| 26/03/2023 | Income Taxes Allocated | 0.00 | 46.81 | 0.00 | 577,741.42 |
| 26/03/2023 | Investment Profit or Loss | 0.00 | 0.00 | 3,199.23 | 580,940.65 |
| 27/03/2023 | Withdrawal Mobile 1563737 Tfr Westpac Cho | 0.00 | 425.00 | 0.00 | 580,515.65 |
| 14/04/2023 | Deposit Ato Ato005000017659996 | 0.00 | 0.00 | 310.50 | 580,826.15 |
| 16/04/2023 | Investment Profit or Loss | 0.00 | 0.00 | 0.04 | 580,826.19 |
| 17/04/2023 | Withdrawal Mobile 1779868 Tfr Westpac Cho | 0.00 | 151.00 | 0.00 | 580,675.19 |
| 23/04/2023 | Income Taxes Allocated | 0.00 | 0.03 | 0.00 | 580,675.16 |
| 28/06/2023 | Income Taxes Allocated | 0.00 | 0.00 | 17.81 | 580,692.97 |
| 28/06/2023 | Investment Profit or Loss | 0.00 | 118.60 | 0.00 | 580,574.37 |
| 30/06/2023 | Income Taxes Allocated | 0.00 | 1,986.98 | 0.00 | 578,587.39 |
| 30/06/2023 | Investment Profit or Loss | 0.00 | 0.00 | 5,275.30 | 583,862.69 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 583,862.69 |
| Member Entitlement Accounts / Mrs Jennifer Yang / Accumulation | | | | | |
| 01/07/2022 | Opening Balance | 0.00 | 0.00 | 0.00 | 352,549.58 |
| 24/01/2023 | Contribution Tax Withheld | 0.00 | 100.62 | 0.00 | 352,448.96 |

| Date | Description | Quantity | Debits | Credits | Balance |
|------------|--|----------|----------|------------|------------|
| 24/01/2023 | Deposit Superchoice P/L Pc180123-196961497 | 0.00 | 0.00 | 670.80 | 353,119.76 |
| 21/02/2023 | Deposit Online 2660455 Tfr Westpac Cho | 0.00 | 0.00 | 330,000.00 | 683,119.76 |
| 26/03/2023 | Income Taxes Allocated | 0.00 | 63.77 | 0.00 | 683,055.99 |
| 26/03/2023 | Investment Profit or Loss | 0.00 | 0.00 | 4,358.40 | 687,414.39 |
| 16/04/2023 | Investment Profit or Loss | 0.00 | 0.00 | 0.04 | 687,414.43 |
| 17/04/2023 | Withdrawal Mobile 1779868 Tfr Westpac Cho | 0.00 | 161.00 | 0.00 | 687,253.43 |
| 19/04/2023 | Contribution Tax Withheld | 0.00 | 30.24 | 0.00 | 687,223.19 |
| 19/04/2023 | Deposit Superchoice P/L Pc120423-159738965 | 0.00 | 0.00 | 201.60 | 687,424.79 |
| 23/04/2023 | Income Taxes Allocated | 0.00 | 0.03 | 0.00 | 687,424.76 |
| 24/04/2023 | Withdrawal Mobile 1673753 Tfr Westpac Cho | 0.00 | 200.00 | 0.00 | 687,224.76 |
| 28/06/2023 | Contribution Tax Withheld | 0.00 | 32.13 | 0.00 | 687,192.63 |
| 28/06/2023 | Deposit Superchoice P/L Pc210623-104713849 | 0.00 | 0.00 | 214.20 | 687,406.83 |
| 28/06/2023 | Income Taxes Allocated | 0.00 | 0.00 | 21.07 | 687,427.90 |
| 28/06/2023 | Investment Profit or Loss | 0.00 | 140.35 | 0.00 | 687,287.55 |
| 29/06/2023 | Withdrawal Mobile 1929406 Tfr Westpac Cho | 0.00 | 215.00 | 0.00 | 687,072.55 |
| 30/06/2023 | Income Taxes Allocated | 0.00 | 2,351.47 | 0.00 | 684,721.08 |
| 30/06/2023 | Investment Profit or Loss | 0.00 | 0.00 | 6,242.97 | 690,964.05 |
| 30/06/2023 | Closing Balance | 0.00 | 0.00 | 0.00 | 690,964.05 |

Permanent Documents

| |
|--|
| OCR_Super Set Up minutes.pdf |
| OCR_Super Trust deed.pdf |
| OCR_Signed Bare Trust.pdf |
| Working Anthill Pty Limited 2023 Annual ASIC Statement.pdf |
| OCR_minutes of meeting Superfund.pdf |
| Hancox & Yang SF_Ethical Letter.pdf |
| OCR_Super Trust deed_1.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)**

- ! 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.

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

2 **Name of self-managed superannuation fund (SMSF)**

Hancox & Yang Superannuation 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 032067

Fund account number 559788

Fund account name

Hancox & Yang 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** 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 Have all tax lodgment and payment obligations been met? No Yes

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

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

No Go to Section B: Income.

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

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

Segregated assets method **B**

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

Did the fund have any other income that was assessable?

E Yes Go to Section B: Income.

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

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

Fund's tax file number (TFN)

Section B: Income

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

11 Income

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

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

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

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

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

Gross interest **C** \$ -00

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

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

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

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

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

Calculation of assessable contributions

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

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

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

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

| | |
|--|-------------------------------------|
| Gross distribution from partnerships I \$ <input type="text" value="0"/> -00 | Loss <input type="checkbox"/> |
| *Unfranked dividend amount J \$ <input type="text" value="0"/> -00 | |
| *Franked dividend amount K \$ <input type="text" value="0"/> -00 | |
| *Dividend franking credit L \$ <input type="text" value="0"/> -00 | |
| *Gross trust distributions M \$ <input type="text" value="207"/> -00 | Code <input type="text" value="Q"/> |
| Assessable contributions (R1 plus R2 plus R3 less R6) R \$ <input type="text" value="1086"/> -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 \$ <input type="text" value="207"/> -00 | Code <input type="text" value="O"/> |
| *Assessable income due to changed tax status of fund T \$ <input type="text" value="0"/> -00 | |
| Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3) U \$ <input type="text" value="0"/> -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 \$ <input type="text" value="44165"/> -00 | Loss <input type="checkbox"/> |
| Exempt current pension income Y \$ <input type="text" value="0"/> -00 | |
| TOTAL ASSESSABLE INCOME (W less Y) V \$ <input type="text" value="44165"/> -00 | Loss <input type="checkbox"/> |

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="0"/> -00 | H2 \$ <input type="text" value="0"/> -00 | |
| Investment expenses | I1 \$ <input type="text" value="12553"/> -00 | I2 \$ <input type="text" value="0"/> -00 | |
| Management and administration expenses | J1 \$ <input type="text" value="606"/> -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="518"/> -00 <input type="text" value="0"/> Code | L2 \$ <input type="text" value="0"/> -00 <input type="text" value="0"/> Code | |
| Tax losses deducted | M1 \$ <input type="text" value="0"/> -00 | | |

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

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

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

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

#This is a mandatory label.

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

Section D: Income tax calculation statement

#Important:

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

13 Calculation statement

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

| | | | |
|-------------------------------------|--------------|--|------------|
| #Taxable income | A \$ | <input type="text" value="30488"/> | -00 |
| | | <i>(an amount must be included even if it is zero)</i> | |
| #Tax on taxable income | T1 \$ | <input type="text" value="4573.20"/> | |
| | | <i>(an amount must be included even if it is zero)</i> | |
| #Tax on no-TFN-quoted contributions | J \$ | <input type="text" value="0"/> | |
| | | <i>(an amount must be included even if it is zero)</i> | |

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

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

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

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

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

| | | | |
|---|--------------|-------------------------------------|--|
| Complying fund's franking credits tax offset | E1 \$ | <input type="text" value="0"/> | |
| 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="0"/> | |
| | | <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 <small>(Remainder of refundable tax offsets)</small> | I \$ | <input type="text" value="0"/> |
| <small>(unused amount from label E – an amount must be included even if it is zero)</small> | | |

| | |
|---|-----------------------------------|
| PAYG instalments raised | |
| K \$ | <input type="text" value="3504"/> |
| Supervisory levy | |
| L \$ | <input type="text" value="259"/> |
| Supervisory levy adjustment for wound up funds | |
| M \$ | <input type="text"/> |
| Supervisory levy adjustment for new funds | |
| N \$ | <input type="text"/> |

| | | |
|--|-------------|--------------------------------------|
| AMOUNT DUE OR REFUNDABLE <small>A positive amount at S is what you owe, while a negative amount is refundable to you.</small> | S \$ | <input type="text" value="1328.20"/> |
| <small>(T5 plus G less H less I less K plus L less M plus N)</small> | | |

#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="52203"/> | -00 |

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

Section F: Member information

MEMBER 1

Title: MR

Family name

Hancox

First given name

Terence

Other given names

John

Member's TFN

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

Day Month Year

Date of birth 18/06/1953

Contributions

OPENING ACCOUNT BALANCE \$ 247788.23

Refer to instructions for completing these labels.

Employer contributions

A \$ 0

ABN of principal employer

A1

Personal contributions

B \$ 330000

CGT small business retirement exemption

C \$ 0

CGT small business 15-year exemption amount

D \$ 0

Personal injury election

E \$ 0

Spouse and child contributions

F \$ 0

Other third party contributions

G \$ 0

Proceeds from primary residence disposal

H \$ 0

Receipt date

Day Month Year

H1

Assessable foreign superannuation fund amount

I \$ 0

Non-assessable foreign superannuation fund amount

J \$ 0

Transfer from reserve: assessable amount

K \$ 0

Transfer from reserve: non-assessable amount

L \$ 0

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

T \$ 0

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

M \$ 310.50

TOTAL CONTRIBUTIONS N \$ 330310.50

(Sum of labels A to M)

Other transactions

Allocated earnings or losses

O \$ 6339.96

Loss

Inward rollovers and transfers

P \$ 0

Outward rollovers and transfers

Q \$ 0

Lump Sum payments

R1 \$ 576

Income stream payments

R2 \$

Code

A

Code

Accumulation phase account balance S1 \$ 583862.69

Retirement phase account balance - Non CDBIS S2 \$ 0

Retirement phase account balance - CDBIS S3 \$ 0

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 583862.69

(S1 plus S2 plus S3)

Accumulation phase value X1 \$

Retirement phase value X2 \$

Outstanding limited recourse borrowing arrangement amount Y \$

Fund's tax file number (TFN)

MEMBER 2

Title:

Family name

First given name

Other given names

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

Date of birth

Contributions

OPENING ACCOUNT BALANCE \$

! Refer to instructions for completing these labels.

Proceeds from primary residence disposal
H \$

Employer contributions
A \$

Receipt date
H1

ABN of principal employer
A1

Assessable foreign superannuation fund amount
I \$

Personal contributions
B \$

Non-assessable foreign superannuation fund amount
J \$

CGT small business retirement exemption
C \$

Transfer from reserve: assessable amount
K \$

CGT small business 15-year exemption amount
D \$

Transfer from reserve: non-assessable amount
L \$

Personal injury election
E \$

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

Spouse and child contributions
F \$

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

Other third party contributions
G \$

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

Other transactions

Allocated earnings or losses **O** \$

Loss

Accumulation phase account balance
S1 \$

Inward rollovers and transfers **P** \$

Retirement phase account balance - Non CDBIS
S2 \$

Outward rollovers and transfers **Q** \$

Retirement phase account balance - CDBIS
S3 \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

TRIS Count

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Fund's tax file number (TFN)

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts **A** \$ -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 \$ <input type="text" value="0"/> -00 |
| Australian non-residential real property | J2 \$ <input type="text" value="0"/> -00 |
| Overseas real property | J3 \$ <input type="text" value="0"/> -00 |
| Australian shares | J4 \$ <input type="text" value="0"/> -00 |
| Overseas shares | J5 \$ <input type="text" value="0"/> -00 |
| Other | J6 \$ <input type="text" value="0"/> -00 |
| Property count | J7 <input type="text" value="0"/> |

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 \$ <input type="text" value="1665895"/> -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="390000"/> | -00 | Borrowings | V \$ <input type="text" value="390000"/> |
| | | | | -00 |
| Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G) | | | W \$ | <input type="text" value="1274826"/> |
| | | | | -00 |
| Reserve accounts | | | X \$ | <input type="text" value="0"/> |
| | | | | -00 |
| Other liabilities | | | Y \$ | <input type="text" value="1069"/> |
| | | | | -00 |
| TOTAL LIABILITIES | Z \$ | <input type="text" value="1665895"/> | | -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

Hancox & Yang Superannuation Fund

Investment Revaluation as at 30 June 2023

| Investment | Price Date | Market Price | Quantity | Market Value | Change in Market Value | |
|-------------------------------------|--|--------------|-----------------|--------------|------------------------|--------------------|
| Managed Funds Market | | | | | | |
| AMP1179AU | AMP Capital Core Infrastructure Fund - Class A Units | 24 Mar 2023 | 1.31780 | 0.00000 | 0.00 | (821.39) |
| BTA0061AU | Pendal Property Securities Fund | 24 Mar 2023 | 0.51410 | 0.00000 | 0.00 | 2,810.33 |
| CHN8862AU | CC Sage Capital Equity Plus Fund | 24 Mar 2023 | 1.43000 | 0.00000 | 0.00 | 1,369.42 |
| ETL0071AU | T. Rowe Price Global Equity Fund | 24 Mar 2023 | 1.48200 | 0.00000 | 0.00 | 2,879.91 |
| ETL3590AU | Ashmore Emerging Markets Equity Fund | 24 Mar 2023 | 0.81990 | 0.00000 | 0.00 | 1,404.78 |
| ETL4846AU | Spire Multifamily Growth and Income Fund Founders (AUD) Hedged Class | 28 Feb 2023 | 1.09840 | 0.00000 | 0.00 | (3,221.73) |
| EVO2608AU | Metrics Direct Income Fund | 26 Mar 2023 | 1.03630 | 0.00000 | 0.00 | 26.81 |
| FRT0027AU | Franklin Australian Absolute Return Bond Fund - W Class | 24 Mar 2023 | 0.95180 | 0.00000 | 0.00 | 1,011.24 |
| HFL0104AU | Fulcrum Diversified Investments Fund | 24 Mar 2023 | 1.69740 | 0.00000 | 0.00 | (1,344.31) |
| MAQ0211AU | Macquarie True Index Australian Fixed Interest Fund | 24 Mar 2023 | 0.94020 | 0.00000 | 0.00 | 567.43 |
| MGL0004AU | Ironbark Royal London Concentrated Global Share Fund | 24 Mar 2023 | 2.99290 | 0.00000 | 0.00 | 1,812.65 |
| OPS0002AU | OC Premium Small Companies Fund | 24 Mar 2023 | 3.28320 | 0.00000 | 0.00 | 1,805.77 |
| PER0715AU | JP Morgan Global Research Enhanced Index Equity Fund (Hedged) | 24 Mar 2023 | 1.62680 | 0.00000 | 0.00 | 154.81 |
| PER0727AU | JP Morgan Global Strategic Bond Fund | 24 Mar 2023 | 0.94460 | 0.00000 | 0.00 | 2,796.06 |
| PGI0001AU | Principal Global Credit Opportunities Fund | 24 Mar 2023 | 0.80600 | 0.00000 | 0.00 | 5,004.19 |
| PGI0002AU | Principal Global Property Securities Fund | 24 Mar 2023 | 0.66950 | 0.00000 | 0.00 | 1,489.64 |
| RFA0059AU | Pendal Focus Australian Share Fund | 24 Mar 2023 | 2.28140 | 0.00000 | 0.00 | 3,522.16 |
| UBS9614AU | UBS CBRE Global Real Assets Fund | 24 Mar 2023 | 1.20530 | 0.00000 | 0.00 | (2,910.03) |
| WFS0589AU | BT Index Moderate Fund | 24 Mar 2023 | 0.99770 | 0.00000 | 0.00 | 38,796.62 |
| Property Direct Market | | | | | | |
| PROP1 | 60 Reiby Street Newtown NSW 2042 | 30 Jun 2023 | 1,650,000.00000 | 1.00000 | 1,650,000.00 | (17,404.28) |
| Property Direct Market Total | | | | | 1,650,000.00 | (17,404.28) |
| Fund Total | | | | | 1,650,000.00 | 39,750.08 |

Hancox & Yang Superannuation 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 | | | | | | | | | | |
| 6000: BT Panorama Investments Compact | | | | | | | | | | |
| 31/07/2022 | Interest | 74.27 | 0.00 | | | | | | | |
| 31/08/2022 | Interest | 84.81 | 0.00 | | | | | | | |
| 30/09/2022 | Interest | 34.06 | 0.00 | | | | | | | |
| 31/10/2022 | Interest | 6.88 | 0.00 | | | | | | | |
| 14/11/2022 | Interest | 1.54 | 0.00 | | | | | | | |
| | | 201.56 | 0.00 | | | | | | | |
| 6001: Westpac Banking Corporation DIY | | | | | | | | | | |
| 31/08/2022 | Interest | 178.08 | 0.00 | | | | | | | |
| 30/09/2022 | Interest | 378.10 | 0.00 | | | | | | | |
| 31/10/2022 | Interest | 500.51 | 0.00 | | | | | | | |
| 30/11/2022 | Interest | 130.50 | 0.00 | | | | | | | |
| 30/12/2022 | Interest | 73.70 | 0.00 | | | | | | | |
| 31/01/2023 | Interest | 41.93 | 0.00 | | | | | | | |
| 28/02/2023 | Interest | 18.84 | 0.00 | | | | | | | |
| 31/03/2023 | Interest | 0.08 | 0.00 | | | | | | | |
| 28/04/2023 | Interest | 0.05 | 0.00 | | | | | | | |
| | | 1,321.79 | 0.00 | | | | | | | |
| 6002: MP Cash | | | | | | | | | | |
| 25/10/2022 | Interest | 18.07 | 0.00 | | | | | | | |
| 27/10/2022 | Interest | 1.03 | 0.00 | | | | | | | |
| | | 19.10 | 0.00 | | | | | | | |
| Total | | 1,542.45 | 0.00 | | | | | | | |
| Managed Investments | | | | | | | | | | |
| EVO2608AU: Metrics Direct Income Fund | | | | | | | | | | |
| 29/07/2022 | Distribution | 102.03 | 0.00 | | 22,292 | 0 | 0.0046 | 102.03 | 0.00 | |
| 08/09/2022 | Distribution | 105.53 | 0.00 | * | | | | | | |
| | | 207.56 | 0.00 | | | | | 102.03 | 0.00 | |
| Total | | 207.56 | 0.00 | | | | | 102.03 | 0.00 | |

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

Hancox & Yang Superannuation 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 | | 679,062.13 |
| <u>ADD:</u> | | |
| Lump Sums Paid | | 1,152.00 |
| Realised Capital Losses | | 50,334.53 |
| <u>LESS:</u> | | |
| Increase in Market Value | | 39,750.08 |
| Non-Taxable Contributions | | 660,310.50 |
| Rounding | | 0.08 |
| Taxable Income or Loss | | <u>30,488.00</u> |
| | Income Amount | Tax Amount |
| Gross Tax @ 15% for Concessional Income | 30,488.00 | 4,573.20 |
| Gross Tax @ 45% for Net Non-Arm's Length Income | 0.00 | 0.00 |
| No-TFN Quoted Contributions @ 32% | 0.00 | 0.00 |
| Change in Carried Forward Losses | 0.00 | 0.00 |
| Provision for Income Tax | | <u>4,573.20</u> |

Provision for Income Tax vs. Income Tax Expense

| | |
|---------------------------------|------------------------|
| Provision for Income Tax | 4,573.20 |
| Income Tax Expense | <u>4,573.20</u> |

Provision for Income Tax vs. Income Tax Payable

| | |
|--|------------------------|
| Provision for Income Tax | 4,573.20 |
| <u>LESS:</u> | |
| Income Tax Instalments Paid | 3,504.00 |
| Income Tax Payable (Receivable) | <u>1,069.20</u> |

Exempt Current Pension Income Settings

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

Hancox & Yang Superannuation 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 - Shares & Units - Other Units | As Per Investment Disposals CGT Report | 30 Jun 2023 | A | 7,959.00 |
| Deferred Capital Gain Realised | | 30 Jun 2023 | A | 0.00 |
| Less Capital Losses Applied | | 30 Jun 2023 | A | (7,959.00) |
| Less Discount | | 30 Jun 2023 | A | 0.00 |
| Total Net Capital Gain | | | A | 0.00 |
| Gross Rent and Other Leasing & Hiring Income | | | | |
| Rental Income/Disbursements Received | PROP1: 60 Reiby Street Newtown NSW 2042 | 30 Jun 2023 | B | 41,094.00 |
| Total Gross Rent and Other Leasing & Hiring Income | | | B | 41,094.00 |
| Gross Interest | | | | |
| Deposit Ato Ato009000017532763 | | 02 Feb 2023 | C | 28.99 |
| Interest payment for Cash Management Account | 6000: BT Panorama Investments Compact | 31 Jul 2022 | C | 74.27 |
| Interest payment for Cash Management Account | 6000: BT Panorama Investments Compact | 31 Aug 2022 | C | 84.81 |
| Interest payment for Cash Management Account | 6000: BT Panorama Investments Compact | 30 Sep 2022 | C | 34.06 |
| Interest payment for Cash Management Account | 6000: BT Panorama Investments Compact | 31 Oct 2022 | C | 6.88 |
| Interest payment for Cash Management Account | 6000: BT Panorama Investments Compact | 14 Nov 2022 | C | 1.54 |
| Interest Paid | 6001: Westpac Banking Corporation DIY | 31 Aug 2022 | C | 178.08 |
| Interest Paid | 6001: Westpac Banking Corporation DIY | 30 Sep 2022 | C | 378.10 |
| Interest Paid | 6001: Westpac Banking Corporation DIY | 31 Oct 2022 | C | 500.51 |
| Interest Paid | 6001: Westpac Banking Corporation DIY | 30 Nov 2022 | C | 130.50 |
| Interest Paid | 6001: Westpac Banking Corporation DIY | 30 Dec 2022 | C | 73.70 |
| Interest Paid | 6001: Westpac Banking Corporation DIY | 31 Jan 2023 | C | 41.93 |
| Interest Paid | 6001: Westpac Banking Corporation DIY | 28 Feb 2023 | C | 18.84 |
| Interest Paid | 6001: Westpac Banking Corporation DIY | 31 Mar 2023 | C | 0.08 |
| Interest Paid | 6001: Westpac Banking Corporation DIY | 28 Apr 2023 | C | 0.05 |
| Interest payment for MP Cash | 6002: MP Cash | 25 Oct 2022 | C | 18.07 |
| Interest payment for MP Cash | 6002: MP Cash | 27 Oct 2022 | C | 1.03 |
| Less Rounding | | | C | (0.44) |
| Total Gross Interest | | | C | 1,571.00 |
| Total Forestry Managed Investment Scheme Income | | | X | 0.00 |
| Total Net Foreign Income | | | D | 0.00 |
| 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 |
| Total Unfranked Dividend Amount | | | J | 0.00 |
| Total Franked Dividend Amount | | | K | 0.00 |

Hancox & Yang Superannuation 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 Dividend Franking Credit | | | L | 0.00 |
| Gross Trust Distributions | | | | |
| Distribution - Tax Statement | EVO2608AU: Metrics Direct Income Fund | 29 Jul 2022 | M | 0.00 |
| EVO2608AU Distribution - Cash | EVO2608AU: Metrics Direct Income Fund | 29 Jul 2022 | M | 102.03 |
| Distribution - Tax Statement | EVO2608AU: Metrics Direct Income Fund | 08 Sep 2022 | M | 0.00 |
| Distribution 18,236.4982 Metrics Direct Income Fund (EVO2608AU) @ \$0.005787 | EVO2608AU: Metrics Direct Income Fund | 08 Sep 2022 | M | 105.53 |
| <i>Less Rounding</i> | | | M | (0.56) |
| Total Gross Trust Distributions | | | M | 207.00 |
| Assessable Employer Contributions | | | | |
| Deposit Superchoice P/L Pc180123-196961497 | 2: Jennifer Yang | 24 Jan 2023 | R1 | 670.80 |
| Deposit Superchoice P/L Pc120423-159738965 | 2: Jennifer Yang | 19 Apr 2023 | R1 | 201.60 |
| Deposit Superchoice P/L Pc210623-104713849 | 2: Jennifer Yang | 28 Jun 2023 | R1 | 214.20 |
| <i>Less Rounding</i> | | | R1 | (0.60) |
| Total Assessable Employer Contributions | | | R1 | 1,086.00 |
| Total Assessable Personal Contributions | | | R2 | 0.00 |
| Total No-TFN quoted contributions | | | R3 | 0.00 |
| Total Transfer of Liability to life insurance company or PST | | | R6 | 0.00 |
| Total Assessable Contributions | | | R | 1,086.00 |
| Other Income | | | | |
| Management fee rebate HFL0104AU for Jun 2022 | | 10 Aug 2022 | S | 23.42 |
| Management fee rebate MGL0004AU for Jun 2022 | | 10 Aug 2022 | S | 18.47 |
| Management fee rebate PGI0001AU for Jun 2022 | | 10 Aug 2022 | S | 12.31 |
| Management fee rebate PGI0002AU for Jun 2022 | | 10 Aug 2022 | S | 8.02 |
| Management fee rebate ETL0071AU for Mar 2022 | | 11 Aug 2022 | S | 7.80 |
| Management fee rebate FRT0027AU for Jun 2022 | | 12 Aug 2022 | S | 3.68 |
| Management fee rebate ETL3590AU for Jun 2022 | | 15 Aug 2022 | S | 8.35 |
| Management fee rebate OPS0002AU for Jun 2022 | | 19 Aug 2022 | S | 8.60 |
| Management fee rebate PER0727AU for Jun 2022 | | 19 Aug 2022 | S | 14.21 |
| Management fee rebate AMP1179AU for Jun 2022 | | 22 Aug 2022 | S | 24.55 |
| Management fee rebate EVO2608AU for Jun 2022 | | 22 Aug 2022 | S | 5.65 |
| Management fee rebate UBS9614AU for Jun 2022 | | 23 Aug 2022 | S | 25.59 |
| Management fee rebate ETL0071AU for Jun 2022 | | 25 Aug 2022 | S | 6.96 |
| Management fee rebate BTA0061AU for Jun 2022 | | 29 Aug 2022 | S | 2.33 |
| Management fee rebate RFA0059AU for Jun 2022 | | 29 Aug 2022 | S | 5.21 |
| Management fee rebate CHN8862AU for Jun 2022 | | 13 Sep 2022 | S | 32.14 |
| <i>Less Rounding</i> | | | S | (0.29) |
| Total Other Income | | | S | 207.00 |
| 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 | | | | 44,165.00 |

Deductions

Section C

Hancox & Yang Superannuation 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 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 |
| Total Approved Auditor Fee | | | H | 0.00 |
| Investment Expenses | | | | |
| Investment management fee for the period 01/06/2022 to 30/06/2022 | | 06 Jul 2022 | I | 94.03 |
| Investment management fee for the period 01/07/2022 to 17/07/2022 | | 18 Jul 2022 | I | 52.73 |
| Investment management fee for the period 01/08/2022 to 31/08/2022 | | 07 Sep 2022 | I | 17.87 |
| Expense recovery - Legislative | | 15 Sep 2022 | I | 76.00 |
| Investment management fee for the period 01/09/2022 to 30/09/2022 | | 26 Oct 2022 | I | 7.88 |
| Sundry Expenses | PROP1: 60 Reiby Street Newtown NSW 2042 | 08 Feb 2023 | I | 133.86 |
| Building Insurance | PROP1: 60 Reiby Street Newtown NSW 2042 | 30 Jun 2023 | I | 517.14 |
| Cleaning | PROP1: 60 Reiby Street Newtown NSW 2042 | 30 Jun 2023 | I | 2,278.00 |
| Council Rate | PROP1: 60 Reiby Street Newtown NSW 2042 | 30 Jun 2023 | I | 851.71 |
| Electricity & Gas | PROP1: 60 Reiby Street Newtown NSW 2042 | 30 Jun 2023 | I | 2,277.00 |
| Fire check expenses | PROP1: 60 Reiby Street Newtown NSW 2042 | 30 Jun 2023 | I | 373.80 |
| Internet | PROP1: 60 Reiby Street Newtown NSW 2042 | 30 Jun 2023 | I | 421.00 |
| Valuation | PROP1: 60 Reiby Street Newtown NSW 2042 | 30 Jun 2023 | I | 4,860.00 |
| Water Rates | PROP1: 60 Reiby Street Newtown NSW 2042 | 30 Jun 2023 | I | 592.80 |
| <i>Less Rounding</i> | | | I | (0.82) |
| Total Investment Expenses | | | I | 12,553.00 |
| Management and Administration Expenses | | | | |
| Administration fee for the period 01/06/2022 to 30/06/2022 | | 05 Jul 2022 | J | 89.59 |
| Advice fee for the period 01/06/2022 to 30/06/2022 | | 07 Jul 2022 | J | 386.00 |
| Administration fee for the period 01/07/2022 to 31/07/2022 | | 03 Aug 2022 | J | 68.82 |
| Administration fee for the period 01/08/2022 to 31/08/2022 | | 05 Sep 2022 | J | 22.78 |
| Administration fee for the period 01/09/2022 to 30/09/2022 | | 05 Oct 2022 | J | 18.10 |
| Administration fee for the period 01/10/2022 to 31/10/2022 | | 03 Nov 2022 | J | 15.29 |
| Administration fee for the period 01/11/2022 to 13/11/2022 | | 14 Nov 2022 | J | 6.41 |
| <i>Less Rounding</i> | | | J | (0.99) |
| Total Management and Administration Expenses | | | J | 606.00 |
| Total Forestry Managed Investment Scheme Deduction | | | U | 0.00 |
| Other Deductions | | | | |
| Deposit Ato Ato009000017532763 | | 02 Feb 2023 | L | 259.00 |
| Fund Income Tax Payment | | 11 May 2023 | L | 259.00 |
| Total Other Deductions | | | L | 518.00 |

Hancox & Yang Superannuation Fund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

| Description | Investment Reference | Date | Tax Return Ref. | Amount |
|----------------------------------|----------------------|-------------|-----------------|------------------|
| 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 | | | | 13,677.00 |
| Taxable Income or Loss | | (V - N) | O | 30,488.00 |

Income Tax Calculation Statement

Section D

Gross Tax

| | | | | |
|---|--|-------------|----|----------|
| Gross Tax @ 15% for Concessional Income | | 30 Jun 2023 | T1 | 4,573.20 |
| 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 | | | | 4,573.20 |
|------------------------|--|--|--|-----------------|

| | | | | |
|--|--|--|-----------|-------------|
| Total Credit: Foreign Tax Income Offset | | | C1 | 0.00 |
|--|--|--|-----------|-------------|

| | | | | |
|---|--|--|-----------|-------------|
| Total Credit: Rebates and Tax Offset | | | C2 | 0.00 |
|---|--|--|-----------|-------------|

| | | | | |
|----------------------------|--|--|----------|-------------|
| Rebates and Offsets | | | C | 0.00 |
|----------------------------|--|--|----------|-------------|

| | | | | |
|-----------------|--|--|--|-----------------|
| SUBTOTAL | | | | 4,573.20 |
|-----------------|--|--|--|-----------------|

| | | | | |
|--|--|--|-----------|-------------|
| Total Credit: Refundable Franking Credits | | | E1 | 0.00 |
|--|--|--|-----------|-------------|

| | | | | |
|--|--|--|-----------|-------------|
| 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 | | | | 4,573.20 |
|------------------------|--|--|--|-----------------|

PAYG Instalments Raised

| | | | | |
|-------------------------|--|-------------|---|----------|
| Fund Activity Statement | | 30 Sep 2022 | K | 1,752.00 |
| Fund Activity Statement | | 31 Dec 2022 | K | 1,752.00 |

| | | | | |
|--------------------------------------|--|--|----------|-----------------|
| Total PAYG Instalments Raised | | | K | 3,504.00 |
|--------------------------------------|--|--|----------|-----------------|

| | | | | |
|-------------------------------|--|--|----------|---------------|
| 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) | | | | 1,328.20 |
|--|--|--|--|-----------------|

Hancox & Yang Superannuation 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 Terence Hancox | | | | | | | | | | | | |
| 31 Margaret Street Newtown NSW 2042 | | | | | | | | | | | | |
| Accumulation | Accumulation | 247,788.23 | 330,310.50 | 0.00 | 8,355.97 | 0.00 | (2,016.01) | 0.00 | 0.00 | 0.00 | (576.00) | 583,862.69 |
| | | 247,788.23 | 330,310.50 | 0.00 | 8,355.97 | 0.00 | (2,016.01) | 0.00 | 0.00 | 0.00 | (576.00) | 583,862.69 |
| Mrs Jennifer Yang | | | | | | | | | | | | |
| 31 Margaret Street Newtown NSW 2042 | | | | | | | | | | | | |
| Accumulation | Accumulation | 352,549.58 | 331,086.60 | 0.00 | 10,461.06 | 0.00 | (2,557.19) | 0.00 | 0.00 | 0.00 | (576.00) | 690,964.05 |
| | | 352,549.58 | 331,086.60 | 0.00 | 10,461.06 | 0.00 | (2,557.19) | 0.00 | 0.00 | 0.00 | (576.00) | 690,964.05 |
| | | 600,337.81 | 661,397.10 | 0.00 | 18,817.03 | 0.00 | (4,573.20) | 0.00 | 0.00 | 0.00 | (1,152.00) | 1,274,826.74 |

Hancox & Yang Superannuation 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> | | | | | | | | |
| Westpac Banking Corporation DIY | | | | 0.99 | 0.99 | | | - % |
| | | | | 0.99 | 0.99 | | | - % |
| <u>Property Direct Market</u> | | | | | | | | |
| 60 Reiby Street Newtown NSW 2042 | 1.00000 | 1,667,404.2800 | 1,650,000.0000 | 1,667,404.28 | 1,650,000.00 | (17,404.28) | (1.04)% | 100.00% |
| | | | | 1,667,404.28 | 1,650,000.00 | (17,404.28) | (1.04)% | 100.00% |
| | | | | 1,667,405.27 | 1,650,000.99 | (17,404.28) | (1.04)% | 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.

Hancox & Yang Superannuation Fund
Investment Income Summary
For the period 1 July 2022 to 30 June 2023

| Total Income | Add | | | Less | | | | | Taxable Income (excluding Capital Gains) | Indexed Capital Gains * | Discounted Capital Gains * | Other Capital Gains * | CGT Concession Amount * | |
|--------------------------------------|---------------------|--------------------|----------------|-------------|---------------|-----------------|---------------------------------|-------------|--|-------------------------------|----------------------------------|-----------------------------|-------------------------------|-------------|
| | Franking Credits | Foreign Credits | TFN Credits | Tax Free | Tax Exempt | Tax Deferred | Distributed Capital Gains | GST | | | | | | |
| <i>Bank</i> | | | | | | | | | | | | | | |
| BT Panorama Investments Compact | | | | | | | | | | | | | | |
| 201.56 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 201.56 | 0.00 | 0.00 | 0.00 | 0.00 |
| MP Cash | | | | | | | | | | | | | | |
| 19.10 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 19.10 | 0.00 | 0.00 | 0.00 | 0.00 |
| Westpac Banking Corporation DIY | | | | | | | | | | | | | | |
| 1,321.79 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1,321.79 | 0.00 | 0.00 | 0.00 | 0.00 |
| 1,542.45 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1,542.45 | 0.00 | 0.00 | 0.00 | 0.00 |
| <i>Managed Funds Market</i> | | | | | | | | | | | | | | |
| Metrics Direct Income Fund | | | | | | | | | | | | | | |
| 207.56 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 207.56 | 0.00 | 0.00 | 0.00 | 0.00 |
| 207.56 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 207.56 | 0.00 | 0.00 | 0.00 | 0.00 |
| <i>Property Direct Market</i> | | | | | | | | | | | | | | |
| 60 Reiby Street Newtown NSW 2042 | | | | | | | | | | | | | | |
| 41,094.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 41,094.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 41,094.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 41,094.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 42,844.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 42,844.01 | 0.00 | 0.00 | 0.00 | 0.00 |

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

Hancox & Yang Superannuation 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>Managed Funds Market</i> | | | | | | | | | | | | | | | | |
| Metrics Direct Income Fund | | | | | | | | | | | | | | | | |
| 207.56 | 207.56 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 207.56 | 207.56 |
| 207.56 | 207.56 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 207.56 | 207.56 |
| 207.56 | 207.56 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 207.56 | 207.56 |

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 | 207.56 | - | - | - | - | - | - | - | - | - | - | 207.56 | - |
| Gross Tax Distribution | 207.56 | - | - | - | - | - | - | - | - | - | - | - | 207.56 |
| Net Foreign Income | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Net Distributed Capital Gain | - | - | - | - | - | - | - | - | N/A | - | - | - | - |

Hancox & Yang Superannuation Fund
Fund ABN: 84 136 470 633
Rental Property Schedule
For the Period From 1 July 2022 to 30 June 2023

Property Account Name **60 Reiby Street Newtown NSW 2042**
Property Type Residential
Address of the Property 0/60 REIBY STREET
 NEWTOWN, NSW 2042
 Australia

| Description | Tax Return Label | Amount | Prior Year |
|--|------------------|------------------|-------------|
| Income | | | |
| ■ Rent from Property | B | 41,094.00 | 0.00 |
| Gross Rent | | 41,094.00 | 0.00 |
| Expenses | | | |
| Cleaning | I | 2,278.00 | 0.00 |
| Council Rates | I | 851.71 | 0.00 |
| Electricity | I1 | 2,277.00 | 0.00 |
| Insurance Premium | I | 517.14 | 0.00 |
| Sundry Expenses | I | 5,788.66 | 0.00 |
| Water Rates | I | 592.80 | 0.00 |
| Total Expenses | | 12,305.31 | 0.00 |
| Net Rent | | 28,788.69 | 0.00 |

Hancox & Yang Superannuation Fund
Realised Capital Gains
For the period from 1 July 2022 to 30 June 2023

| | | Accounting Treatment | | | | Taxation Treatment | | | | | | | |
|--|------|----------------------|------------|-------------------|---------------|--------------------------|-----------------------|------------|---------------------------|------------|--------|----------|--------------|
| | | Quantity | Proceeds | Excess Tax Value* | Original Cost | Accounting Profit/(Loss) | Cost Base Calculation | | Capital Gains Calculation | | | | |
| | | | | | | | Adjusted | Reduced | Indexation | Discounted | Other | Deferred | Capital Loss |
| <u>Managed Funds Market</u> | | | | | | | | | | | | | |
| AMP Capital Core Infrastructure Fund - Class A Units | | | | | | | | | | | | | |
| 20/07/2022 | Sale | 19,996.15 | 27,385.54 | | 26,564.27 | 821.27 | 22,490.57 | 3,574.65 | | 1,022.97 | 301.65 | | 4.30 |
| | | 19,996.15 | 27,385.54 | | 26,564.27 | 821.27 | 22,490.57 | 3,574.65 | | 1,022.97 | 301.65 | 0.00 | 4.30 |
| Ashmore Emerging Markets Equity Fund | | | | | | | | | | | | | |
| 20/07/2022 | Sale | 8,248.64 | 6,335.78 | | 7,840.37 | (1,504.59) | | 7,840.37 | | | | | 1,504.59 |
| | | 8,248.64 | 6,335.78 | | 7,840.37 | (1,504.59) | | 7,840.37 | | | | 0.00 | 1,504.59 |
| BT Index Moderate Fund | | | | | | | | | | | | | |
| 19/07/2022 | Sale | 281,193.75 | 275,851.07 | | 310,795.34 | (34,944.27) | | 310,219.37 | | | | | 34,368.30 |
| | | 281,193.75 | 275,851.07 | | 310,795.34 | (34,944.27) | | 310,219.37 | | | | 0.00 | 34,368.30 |
| CC Sage Capital Equity Plus Fund | | | | | | | | | | | | | |
| 20/07/2022 | Sale | 20,477.05 | 27,316.39 | | 28,405.27 | (1,088.88) | | 28,390.28 | | | | | 1,073.89 |
| | | 20,477.05 | 27,316.39 | | 28,405.27 | (1,088.88) | | 28,390.28 | | | | 0.00 | 1,073.89 |
| Franklin Australian Absolute Return Bond Fund - W Class | | | | | | | | | | | | | |
| 20/07/2022 | Sale | 10,101.62 | 9,454.90 | | 10,490.60 | (1,035.70) | | 10,490.60 | | | | | 1,035.70 |
| | | 10,101.62 | 9,454.90 | | 10,490.60 | (1,035.70) | | 10,490.60 | | | | 0.00 | 1,035.70 |
| Fulcrum Diversified Investments Fund | | | | | | | | | | | | | |
| 22/07/2022 | Sale | 16,664.16 | 29,187.28 | | 27,800.70 | 1,386.58 | 26,559.95 | 1,240.75 | | 1,041.17 | 369.92 | | 24.51 |
| | | 16,664.16 | 29,187.28 | | 27,800.70 | 1,386.58 | 26,559.95 | 1,240.75 | | 1,041.17 | 369.92 | 0.00 | 24.51 |
| Ironbark Royal London Concentrated Global Share Fund | | | | | | | | | | | | | |
| 19/07/2022 | Sale | 8,477.58 | 22,447.79 | | 23,801.81 | (1,354.02) | | 23,801.81 | | | | | 1,354.02 |
| | | 8,477.58 | 22,447.79 | | 23,801.81 | (1,354.02) | | 23,801.81 | | | | 0.00 | 1,354.02 |
| JP Morgan Global Research Enhanced Index Equity Fund (Hedged) | | | | | | | | | | | | | |
| 20/07/2022 | Sale | 8,636.82 | 13,955.69 | | 13,506.47 | 449.22 | 5,983.69 | 7,678.88 | | 849.57 | | | 556.45 |
| | | 8,636.82 | 13,955.69 | | 13,506.47 | 449.22 | 5,983.69 | 7,678.88 | | 849.57 | | 0.00 | 556.45 |

Hancox & Yang Superannuation Fund
Realised Capital Gains
For the period from 1 July 2022 to 30 June 2023

| | | Accounting Treatment | | | | Taxation Treatment | | | | | | | |
|--|------|----------------------|-----------|-------------------|---------------|--------------------------|-----------------------|-----------|---------------------------|------------|-------|----------|--------------|
| | | Quantity | Proceeds | Excess Tax Value* | Original Cost | Accounting Profit/(Loss) | Cost Base Calculation | | Capital Gains Calculation | | | | |
| | | | | | | | Adjusted | Reduced | Indexation | Discounted | Other | Deferred | Capital Loss |
| <u>Managed Funds Market</u> | | | | | | | | | | | | | |
| JP Morgan Global Strategic Bond Fund | | | | | | | | | | | | | |
| 20/07/2022 | Sale | 29,270.52 | 27,142.60 | | 29,704.45 | (2,561.85) | | 30,581.22 | | | | | 3,438.62 |
| | | 29,270.52 | 27,142.60 | | 29,704.45 | (2,561.85) | | 30,581.22 | | | | 0.00 | 3,438.62 |
| Macquarie True Index Australian Fixed Interest Fund | | | | | | | | | | | | | |
| 21/07/2022 | Sale | 12,212.64 | 11,037.79 | | 11,598.19 | (560.40) | | 11,583.96 | | | | | 546.17 |
| | | 12,212.64 | 11,037.79 | | 11,598.19 | (560.40) | | 11,583.96 | | | | 0.00 | 546.17 |
| Metrics Direct Income Fund | | | | | | | | | | | | | |
| 01/08/2022 | Sale | 4,055.27 | 4,187.47 | | 4,191.12 | (3.65) | | 4,191.12 | | | | | 3.65 |
| 31/08/2022 | Sale | 18,236.50 | 18,829.18 | | 18,849.71 | (20.53) | | 18,849.71 | | | | | 20.53 |
| | | 22,291.77 | 23,016.65 | | 23,040.83 | (24.18) | | 23,040.83 | | | | 0.00 | 24.18 |
| OC Premium Small Companies Fund | | | | | | | | | | | | | |
| 06/07/2022 | Sale | 864.78 | 2,676.74 | | 3,123.66 | (446.92) | | 3,122.58 | | | | | 445.84 |
| 19/07/2022 | Sale | 1,854.90 | 5,873.53 | | 6,877.57 | (1,004.04) | | 6,875.27 | | | | | 1,001.74 |
| | | 2,719.67 | 8,550.27 | | 10,001.23 | (1,450.96) | | 9,997.85 | | | | 0.00 | 1,447.58 |
| Pendal Focus Australian Share Fund | | | | | | | | | | | | | |
| 19/07/2022 | Sale | 9,989.12 | 21,286.81 | | 24,763.02 | (3,476.21) | | 24,746.25 | | | | | 3,459.44 |
| | | 9,989.12 | 21,286.81 | | 24,763.02 | (3,476.21) | | 24,746.25 | | | | 0.00 | 3,459.44 |
| Pendal Property Securities Fund | | | | | | | | | | | | | |
| 19/07/2022 | Sale | 9,671.87 | 5,151.97 | | 7,713.97 | (2,562.00) | | 8,193.25 | | | | | 3,041.28 |
| | | 9,671.87 | 5,151.97 | | 7,713.97 | (2,562.00) | | 8,193.25 | | | | 0.00 | 3,041.28 |
| Principal Global Credit Opportunities Fund | | | | | | | | | | | | | |
| 06/07/2022 | Sale | 2,724.40 | 2,172.71 | | 2,745.29 | (572.58) | | 2,687.99 | | | | | 515.28 |
| 19/07/2022 | Sale | 21,795.78 | 17,467.19 | | 21,708.31 | (4,241.12) | | 21,249.90 | | | | | 3,782.71 |
| | | 24,520.18 | 19,639.90 | | 24,453.60 | (4,813.70) | | 23,937.89 | | | | 0.00 | 4,297.99 |
| Principal Global Property Securities Fund | | | | | | | | | | | | | |
| 06/07/2022 | Sale | 1,378.33 | 1,054.01 | | 1,254.79 | (200.78) | | 1,246.89 | | | | | 192.88 |
| 19/07/2022 | Sale | 8,309.59 | 6,432.83 | | 7,563.76 | (1,130.93) | | 7,516.13 | | | | | 1,083.30 |
| | | 9,687.92 | 7,486.84 | | 8,818.55 | (1,331.71) | | 8,763.02 | | | | 0.00 | 1,276.18 |

Hancox & Yang Superannuation 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>Managed Funds Market</u> | | | | | | | | | | | | |
| Spire Multifamily Growth and Income Fund Founders (AUD) Hedged Class | | | | | | | | | | | | |
| 01/08/2022 | Sale | 2,369.58 | 2,799.66 | | 2,313.90 | 485.76 | 2,308.66 | | 491.00 | | | |
| 04/10/2022 | Sale | 17,510.18 | 20,238.26 | | 17,838.99 | 2,399.27 | 16,160.77 | 1,639.49 | 1,694.68 | 776.79 | | 33.47 |
| | | 19,879.76 | 23,037.92 | | 20,152.89 | 2,885.03 | 18,469.43 | 1,639.49 | 2,185.68 | 776.79 | 0.00 | 33.47 |
| T. Rowe Price Global Equity Fund | | | | | | | | | | | | |
| 06/07/2022 | Sale | 869.30 | 1,230.67 | | 1,431.37 | (200.70) | | 1,431.37 | | | | 200.70 |
| 19/07/2022 | Sale | 6,847.05 | 9,651.59 | | 12,037.69 | (2,386.10) | | 12,037.69 | | | | 2,386.10 |
| | | 7,716.35 | 10,882.26 | | 13,469.06 | (2,586.80) | | 13,469.06 | | | 0.00 | 2,586.80 |
| UBS CBRE Global Real Assets Fund | | | | | | | | | | | | |
| 27/07/2022 | Sale | 1,545.11 | 1,869.43 | | 1,584.36 | 285.07 | 1,760.06 | | 109.37 | | | |
| 10/08/2022 | Sale | 19,448.28 | 23,740.51 | | 20,606.94 | 3,133.57 | 19,359.77 | 3,299.86 | 1,302.67 | | | 88.88 |
| | | 20,993.39 | 25,609.94 | | 22,191.30 | 3,418.64 | 21,119.83 | 3,299.86 | 1,412.04 | | 0.00 | 88.88 |
| Managed Funds Market Total | | | 594,777.39 | | 645,111.92 | (50,334.53) | 94,623.47 | 552,489.39 | 6,511.43 | 1,448.36 | 0.00 | 60,162.35 |
| Grand Total | | | 594,777.39 | | 645,111.92 | (50,334.53) | 94,623.47 | 552,489.39 | 6,511.43 | 1,448.36 | 0.00 | 60,162.35 |

* 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.

Hancox & Yang Superannuation 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 | 6,511.00 | 1,448.00 | 0.00 | 7,959.00 | 60,162.00 |
| Australian Real Estate | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Real Estate | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Collectables | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other CGT Assets & Other CGT Events | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Distributed Capital Gains from Trusts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | 0.00 | 6,511.00 | 1,448.00 | 0.00 | 7,959.00 | 60,162.00 |
| Capital Losses Applied | | | | | | |
| Current Year | 0.00 | 6,511.00 | 1,448.00 | 0.00 | 7,959.00 | |
| Prior Years | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| | 0.00 | 6,511.00 | 1,448.00 | 0.00 | 7,959.00 | |
| 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 | |

Hancox & Yang Superannuation Fund
(ABN: 84 136 470 633)

Consolidated Member Benefit Totals

| Period | Member Account Details |
|----------------------------|---|
| 1 July 2022 - 30 June 2023 | Residential Address: 31 Margaret Street Newtown, NSW 2042 |
| Member | Number: 1 |
| Mr Terence John Hancox | Date of Birth: 18 June 1953 Date Joined Fund: 1 April 2015 Eligible Service Date: 1 April 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 | 247,788.23 |
| Total as at 1 Jul 2022 | <u>247,788.23</u> |

| | |
|---|--------------------------|
| Withdrawal Benefit as at 30 Jun 2023 | |
| Accumulation | 583,862.69 |
| Total as at 30 Jun 2023 | <u>583,862.69</u> |

Your Tax Components

| | |
|-------------------|------------|
| Tax Free | 511,579.65 |
| Taxable - Taxed | 72,283.04 |
| Taxable - Untaxed | - |

Your Preservation Components

| | |
|----------------------------|------------|
| Preserved | - |
| Restricted Non Preserved | - |
| Unrestricted Non Preserved | 583,862.69 |

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

No beneficiary details have been recorded

For Enquiries:
email jennifer.yang7777@gmail.com
mail Hancox & Yang Superannuation Fund, 31 Margaret Street, NEWTOWN NSW 2042

Hancox & Yang Superannuation Fund
(ABN: 84 136 470 633)

Member Benefit Statement

| Period | Member Account Details |
|-------------------------------|--|
| 1 July 2022 - 30 June 2023 | Residential Address: 31 Margaret Street Newtown, NSW 2042 |
| Member Number: 1 | Date of Birth: 18 June 1953 |
| Mr Terence John Hancox | Date Joined Fund: 1 April 2015 |
| Accumulation Account | Eligible Service Date: 1 April 2015 |
| Accumulation | Tax File Number Held: Yes |
| | Account Start Date: 1 April 2015 |

| Your Account Summary | |
|---|--------------------------|
| Withdrawal Benefit as at 1 Jul 2022 | 247,788.23 |
| <i><u>Increases to your account:</u></i> | |
| Government Co-Contributions | 310.50 |
| Member Contributions | 330,000.00 |
| Share Of Net Fund Income | 8,355.97 |
| <u>Total Increases</u> | 338,666.47 |
| <i><u>Decreases to your account:</u></i> | |
| Lump Sum Cash Payments | 576.00 |
| Tax on Net Fund Income | 2,016.01 |
| <u>Total Decreases</u> | 2,592.01 |
| Withdrawal Benefit as at 30 Jun 2023 | <u>583,862.69</u> |

| Your Tax Components | | |
|---|-----------|------------|
| Tax Free | 87.6199 % | 511,579.65 |
| Taxable - Taxed | | 72,283.04 |
| Taxable - Untaxed | | - |
| Your Preservation Components | | |
| Preserved | | - |
| Restricted Non Preserved | | - |
| Unrestricted Non Preserved | | 583,862.69 |
| Your Insurance Benefits | | |
| No insurance details have been recorded | | |
| Your Beneficiaries | | |
| No beneficiary details have been recorded | | |

For Enquiries:
email jennifer.yang7777@gmail.com
mail Hancox & Yang Superannuation Fund, 31 Margaret Street, NEWTOWN NSW 2042



Trustee

The Trustee of the Fund is as follows:

Working Anthill Pty Limited

The directors of the Trustee company are:

Jennifer Yang and
Terence Hancox

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

.....
Jennifer Yang
Director - Working Anthill Pty Limited

.....
Terence Hancox
Director - Working Anthill Pty Limited

Statement Date: 30 June 2023

For Enquiries:

email jennifer.yang7777@gmail.com

mail Hancox & Yang Superannuation Fund, 31 Margaret Street, NEWTOWN NSW 2042

Hancox & Yang Superannuation Fund
 (ABN: 84 136 470 633)

Consolidated Member Benefit Totals

| Period | Member Account Details |
|----------------------------|--|
| 1 July 2022 - 30 June 2023 | Residential Address: 31 Margaret Street Newtown, NSW 2042 |
| Member Number: 2 | Date of Birth: 24 January 1954 |
| Mrs Jennifer Yang | Date Joined Fund: 1 April 2015 |
| | Eligible Service Date: 1 April 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 | 352,549.58 |
| Total as at 1 Jul 2022 | 352,549.58 |

| | |
|---|-------------------|
| Withdrawal Benefit as at 30 Jun 2023 | |
| Accumulation | 690,964.05 |
| Total as at 30 Jun 2023 | 690,964.05 |

Your Tax Components

| | |
|-------------------|------------|
| Tax Free | 613,218.18 |
| Taxable - Taxed | 77,745.87 |
| Taxable - Untaxed | - |

Your Preservation Components

| | |
|----------------------------|------------|
| Preserved | - |
| Restricted Non Preserved | - |
| Unrestricted Non Preserved | 690,964.05 |

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

No beneficiary details have been recorded

For Enquiries:

email jennifer.yang7777@gmail.com
 mail Hancox & Yang Superannuation Fund, 31 Margaret Street, NEWTOWN NSW 2042

Hancox & Yang Superannuation Fund
 (ABN: 84 136 470 633)

Member Benefit Statement

| Period | Member Account Details |
|-----------------------------------|--|
| 1 July 2022 - 30 June 2023 | Residential Address: 31 Margaret Street Newtown, NSW 2042 |
| Member Number: 2 | Date of Birth: 24 January 1954 |
| Mrs Jennifer Yang | Date Joined Fund: 1 April 2015 |
| Accumulation Account | Eligible Service Date: 1 April 2015 |
| Accumulation | Tax File Number Held: Yes |
| | Account Start Date: 1 April 2015 |

| Your Account Summary | |
|---|--------------------------|
| Withdrawal Benefit as at 1 Jul 2022 | 352,549.58 |
| <i>Increases to your account:</i> | |
| Employer Contributions | 1,086.60 |
| Member Contributions | 330,000.00 |
| Share Of Net Fund Income | 10,461.06 |
| <u>Total Increases</u> | <u>341,547.66</u> |
| <i>Decreases to your account:</i> | |
| Contributions Tax | 162.99 |
| Lump Sum Cash Payments | 576.00 |
| Tax on Net Fund Income | 2,394.20 |
| <u>Total Decreases</u> | <u>3,133.19</u> |
| Withdrawal Benefit as at 30 Jun 2023 | <u>690,964.05</u> |

| Your Tax Components | | |
|---------------------|-----------|------------|
| Tax Free | 88.7482 % | 613,218.18 |
| Taxable - Taxed | | 77,745.87 |
| Taxable - Untaxed | | - |

| Your Preservation Components | | |
|------------------------------|--|------------|
| Preserved | | - |
| Restricted Non Preserved | | - |
| Unrestricted Non Preserved | | 690,964.05 |

Your Insurance Benefits
 No insurance details have been recorded

Your Beneficiaries
 No beneficiary details have been recorded

For Enquiries:
 email jennifer.yang7777@gmail.com
 mail Hancox & Yang Superannuation Fund, 31 Margaret Street, NEWTOWN NSW 2042



Trustee

The Trustee of the Fund is as follows:

Working Anthill Pty Limited

The directors of the Trustee company are:

Jennifer Yang and
Terence Hancox

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

.....
Jennifer Yang
Director - Working Anthill Pty Limited

.....
Terence Hancox
Director - Working Anthill Pty Limited

Statement Date: 30 June 2023

For Enquiries:
email jennifer.yang7777@gmail.com
mail Hancox & Yang Superannuation Fund, 31 Margaret Street, NEWTOWN NSW 2042

Hancox & Yang Superannuation Fund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023

Mr Terence Hancox

Date of Birth: 18 Jun 1953
Age: 70 (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 IS being triggered this year
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 | 330,000.00 |
| Cumulative Available Unused Cap | 3 | 77,500.00 | 0.00 |
| Contributions made (to this fund) | 4 | 0.00 | 330,000.00 |
| Contributions made (to other funds) | | 0.00 | 0.00 |
| Contributions as allocated | | 0.00 | 330,000.00 |
| Amount above caps | 5 | 0.00 | 0.00 |
| Available | | 105,000.00 | 0.00 |

Notes

- 1 . 'Bring Forward Rule' IS being triggered this year
- 2 . Non-concessional cap shown is the total for current and following 2 years
- 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 | 0.00 |
| | Family and friends | 0.00 |
| | Foreign superannuation fund | 0.00 |
| | Transfers from reserve | 0.00 |
| | Contributions as allocated | 0.00 |
| NonConcessional | Personal | 330,000.00 |
| | Spouse | 0.00 |
| | Child | 0.00 |
| | Transfers from reserve | 0.00 |
| | Foreign superannuation fund | 0.00 |
| | Contributions as allocated | 330,000.00 |
| Other | CGT small business 15-year exemption | 0.00 |
| | CGT small business retirement exemption | 0.00 |
| | Government Co-Contributions | 310.50 |
| | 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 | 310.50 |

Transactions

Hancox & Yang Superannuation Fund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023

Mr Terence Hancox

| Date | Contribution Type | Concessional | Non-Concessional | Other | Source |
|-------------|-----------------------------|---------------------|-------------------------|---------------|---------------|
| 21/02/2023 | Personal | | 330,000.00 | | manual |
| 14/04/2023 | Government Co-Contributions | | | 310.50 | manual |
| | Totals: | | 330,000.00 | 310.50 | |

Hancox & Yang Superannuation Fund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023

Mrs Jennifer Yang

Date of Birth: 24 Jan 1954
Age: 69 (at 30/06/2023)
Status: Member may be eligible for the bring forward rule, certain conditions apply

Contributions Summary

| | | | |
|--|---|-------------------------|-------------------------|
| Prior Year Contributions | | Non-Concessional | |
| Contributions for the previous 2 years are not confirmed | | | |
| 3-year cap in effect from previous years | | Unknown | |
| Total non-concessional contributions in previous 2 years | | Unknown | |
| Current Year Contributions | | Concessional | Non-Concessional |
| Caps | 1 | 27,500.00 | 110,000.00 |
| Cumulative Available Unused Cap | 2 | 76,913.60 | 0.00 |
| Contributions made (to this fund) | 3 | 1,086.60 | 330,000.00 |
| Contributions made (to other funds) | | 0.00 | 0.00 |
| Contributions as allocated | | 1,086.60 | 330,000.00 |
| Amount above caps | 4 | 0.00 | 220,000.00 |
| Available | | 103,327.00 | 0.00 |

Notes

- 1 . Non-concessional cap shown does NOT take prior year 'Bring Forward Rule' usage into account
- 2 . Member may be eligible to make catch-up concessional contributions
- 3 . Excludes any unmatched deposits
- 4 . Any excess concessional contributions are treated as non-concessional

Contributions Breakdown

| <u>Income Type</u> | <u>Contribution Type</u> | <u>Amount</u> |
|------------------------|---|-------------------|
| Concessional | Employer | 1,086.60 |
| | Personal | 0.00 |
| | Family and friends | 0.00 |
| | Foreign superannuation fund | 0.00 |
| | Transfers from reserve | 0.00 |
| | Contributions as allocated | 1,086.60 |
| NonConcessional | Personal | 330,000.00 |
| | Spouse | 0.00 |
| | Child | 0.00 |
| | Transfers from reserve | 0.00 |
| | Foreign superannuation fund | 0.00 |
| | Contributions as allocated | 330,000.00 |
| 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 |
|----------------|--------------------------|---------------------|-------------------------|--------------|---------------|
| 24/01/2023 | Employer Mandated | 670.80 | | | manual |
| 21/02/2023 | Personal | | 330,000.00 | | manual |
| 19/04/2023 | Employer Mandated | 201.60 | | | manual |
| 28/06/2023 | Employer Mandated | 214.20 | | | manual |
| Totals: | | 1,086.60 | 330,000.00 | | |

Hancox & Yang Superannuation Fund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023

Hancox & Yang Superannuation 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> | | | | | | | | | | |
| BT Panorama Investments Compact | | 4,011.83 | | 606,997.61 | | 611,009.44 | 0.00 | | 0.00 | 0.00 |
| MP Cash | | 3,083.54 | | 325,321.93 | | 328,405.47 | 0.00 | | 0.00 | 0.00 |
| Westpac Banking Corporation DIY | | 0.81 | | 1,277,518.18 | | 1,277,518.00 | 0.00 | | 0.99 | 0.99 |
| | | <u>7,096.18</u> | | <u>2,209,837.72</u> | | <u>2,216,932.91</u> | <u>0.00</u> | | <u>0.99</u> | <u>0.99</u> |
| <u>Managed Funds Market</u> | | | | | | | | | | |
| AMP Capital Core Infrastructure Fund - Class A Units | 17,389.18 | 22,989.62 | 2,606.97 | 3,574.65 | 19,996.15 | 27,385.54 | 821.27 | 0.00 | 0.00 | 0.00 |
| Ashmore Emerging Markets Equity Fund | 8,248.64 | 7,840.37 | 0.00 | 0.00 | 8,248.64 | 6,335.78 | (1,504.59) | 0.00 | 0.00 | 0.00 |
| BT Index Moderate Fund | 281,193.75 | 310,795.34 | 0.00 | 0.00 | 281,193.75 | 275,851.07 | (34,944.27) | 0.00 | 0.00 | 0.00 |
| CC Sage Capital Equity Plus Fund | 20,477.05 | 28,405.27 | 0.00 | 0.00 | 20,477.05 | 27,316.39 | (1,088.88) | 0.00 | 0.00 | 0.00 |
| Franklin Australian Absolute Return Bond Fund - W Class | 10,101.62 | 10,490.60 | 0.00 | 0.00 | 10,101.62 | 9,454.90 | (1,035.70) | 0.00 | 0.00 | 0.00 |
| Fulcrum Diversified Investments Fund | 15,245.56 | 25,321.70 | 1,418.60 | 2,479.00 | 16,664.16 | 29,187.28 | 1,386.58 | 0.00 | 0.00 | 0.00 |
| Ironbark Royal London Concentrated Global Share Fund | 8,477.58 | 23,801.81 | 0.00 | 0.00 | 8,477.58 | 22,447.79 | (1,354.02) | 0.00 | 0.00 | 0.00 |
| JP Morgan Global Research Enhanced Index Equity Fund (Hedged) | 8,636.82 | 13,506.47 | 0.00 | 0.00 | 8,636.82 | 13,955.69 | 449.22 | 0.00 | 0.00 | 0.00 |
| JP Morgan Global Strategic Bond Fund | 29,270.52 | 29,704.45 | 0.00 | 0.00 | 29,270.52 | 27,142.60 | (2,561.85) | 0.00 | 0.00 | 0.00 |
| Macquarie True Index Australian Fixed Interest Fund | 8,774.88 | 8,465.70 | 3,437.76 | 3,132.49 | 12,212.64 | 11,037.79 | (560.40) | 0.00 | 0.00 | 0.00 |
| Metrics Direct Income Fund | 22,291.77 | 23,040.83 | 0.00 | 0.00 | 22,291.77 | 23,016.65 | (24.18) | 0.00 | 0.00 | 0.00 |
| OC Premium Small Companies Fund | 2,719.67 | 10,001.23 | 0.00 | 0.00 | 2,719.67 | 8,550.27 | (1,450.96) | 0.00 | 0.00 | 0.00 |
| Pendal Focus Australian Share Fund | 9,989.12 | 24,763.02 | 0.00 | 0.00 | 9,989.12 | 21,286.81 | (3,476.21) | 0.00 | 0.00 | 0.00 |
| Pendal Property Securities Fund | 9,671.87 | 7,713.97 | 0.00 | 0.00 | 9,671.87 | 5,151.97 | (2,562.00) | 0.00 | 0.00 | 0.00 |
| Principal Global Credit Opportunities Fund | 24,520.18 | 24,453.60 | 0.00 | 0.00 | 24,520.18 | 19,639.90 | (4,813.70) | 0.00 | 0.00 | 0.00 |

Hancox & Yang Superannuation 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 |
| Principal Global Property Securities Fund | 9,687.92 | 8,818.55 | 0.00 | 0.00 | 9,687.92 | 7,486.84 | (1,331.71) | 0.00 | 0.00 | 0.00 |
| Spire Multifamily Growth and Income Fund Founders (AUD) Hedged Class | 19,879.76 | 20,152.89 | 0.00 | 0.00 | 19,879.76 | 23,037.92 | 2,885.03 | 0.00 | 0.00 | 0.00 |
| T. Rowe Price Global Equity Fund | 7,716.35 | 13,469.06 | 0.00 | 0.00 | 7,716.35 | 10,882.26 | (2,586.80) | 0.00 | 0.00 | 0.00 |
| UBS CBRE Global Real Assets Fund | 20,993.39 | 22,191.30 | 0.00 | 0.00 | 20,993.39 | 25,609.94 | 3,418.64 | 0.00 | 0.00 | 0.00 |
| | | 635,925.78 | | 9,186.14 | | 594,777.39 | (50,334.53) | | 0.00 | 0.00 |
| <u>Property Direct Market</u> | | | | | | | | | | |
| 60 Reiby Street Newtown NSW 2042 | 0.00 | 0.00 | 1.00 | 1,667,404.28 | 0.00 | 0.00 | 0.00 | 1.00 | 1,667,404.28 | 1,650,000.00 |
| | | 0.00 | | 1,667,404.28 | | 0.00 | 0.00 | | 1,667,404.28 | 1,650,000.00 |
| Fund Total | | 643,021.96 | | 3,886,428.14 | | 2,811,710.30 | (50,334.53) | | 1,667,405.27 | 1,650,000.99 |



Security Trust Deed

Hancox & Yang Trust

Hanyang Pty Limited

(ACN 605 095 109)

(Bare Trustee)

and

Working Anthill Pty Limited

(ACN 116 246 569)

(SMSF Trustee)



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THE HANCOX & YANG TRUST DEED

THIS DEED is made the day of 2022

Parties

Hanyang Pty Limited (ACN 605 095 109) of 724 Botany Road, Mascot in the State of New South Wales [**Bare Trustee**]

and

Working Anthill Pty Limited (ACN 116 246 569) of Unit 8, 435-439 Fullarton Road, Highgate in the State of South Australia [**SMSF Trustee**]

Recitals

- A. The SMSF Trustee intends to borrow funds from the Lender to acquire the Investment under a bare trust arrangement as described in section 67A of the SIS Act.
- B. The Bare Trustee is willing to hold legal title to the Investment in the capacity of bare trustee under the bare trust arrangement in accordance with the terms of this security trust Deed.
- C. The Bare Trustee hereby declares that it acts as bare trustee in respect of the Investment.
- D. This bare trust is to be known as the **Hancox & Yang Trust**.

Definitions

1. In this Deed unless otherwise stated, or inconsistent with the context:
 - 1.1. **Acquirable Asset** means a single acquirable asset in accordance with Section 67A(2) of the SIS Act;
 - 1.2. **Bare Trustee** means **Hanyang Pty Limited** (ACN 605 095 109) of 724 Botany Road, Mascot in the State of New South Wales and the expression extends to and includes its successors and permitted assigns in respect of this security trust;
 - 1.3. **Complying Superannuation Fund** has the meaning given in Sub-section 995-1(1) of *Income Tax Assessment Act 1997* (Cth);
 - 1.4. **Deed** means this deed as amended from time to time;
 - 1.5. **Investment** means the Acquirable Asset specified at Item 1 of the Schedule or a Replacement Asset in accordance with section 67B nominated by the SMSF Trustee in writing;

- 1.6. **Lender** means the entity specified at Item 2 of the Schedule;
- 1.7. **Loan Agreement** means the agreement between the Lender and the SMSF Trustee in respect of the borrowing of the Loan Amount by the SMSF Trustee to provide to the Bare Trustee for acquisition of the Investment;
- 1.8. **Loan Amount** means the amount provided to the SMSF Trustee by the Lender under the Loan Agreement being the sum referred to in Item 3 of the Schedule;
- 1.9. **Loan Term** means the period from the date on which the Loan Agreement commences until the earlier of:
 - 1.9.1. the date stated at Item 4 of the schedule; or
 - 1.9.2. the date on which the SMSF Trustee repays the Loan Amount to the Lender in full;
- 1.10. **Regulated Superannuation Fund** has the meaning that expression has in Section 19 of the SIS Act;
- 1.11. **Regulator** has the meaning that expression bears in Section 10 of the SIS Act;
- 1.12. **Replacement Asset** means a replacement asset in accordance with Section 67B(2) of the SIS Act;
- 1.13. **Schedule** means the schedule to this Deed;
- 1.14. **Self Managed Superannuation Fund** has the meaning that expression has in Section 17A of the SIS Act;
- 1.15. **SIS Act** means the *Superannuation Industry (Supervision) Act 1993* (Cth) as amended from time to time;
- 1.16. **SIS Regulations** means:
 - 1.16.1. the Superannuation Industry (Supervision) Regulations 1994 as amended from time to time; and
 - 1.16.2. (where the context requires or admits) any other Statutory Rules made under and pursuant to the SIS Act as amended from time to time;
- 1.17. **State** means South Australia;
- 1.18. **Statutory Rule** includes regulations, by-laws and rules made under the authority of a statutory enactment;
- 1.19. **Superannuation Law** means:
 - 1.19.1. the SIS Act;
 - 1.19.2. the SIS Regulations;
 - 1.19.3. the applicable provisions of the *Income Tax Assessment Act 1997* (Cth);

- 1.19.4. the applicable provisions of the *Income Tax Assessment Act 1936* (Cth);
- 1.19.5. any other law or regulation regulating the conduct or affairs of superannuation funds of a type of which the SMSF is one; or
- 1.19.6. any direction ruling prescribed standard or condition:
 - 1.19.6.1. made or prescribed by the Regulator;
 - 1.19.6.2. applicable to superannuation funds of a type of which the SMSF is one;
- 1.20. **SMSF** means Working Anthill Pty Limited (ACN 116 246 569) of Unit 8, 435-439 Fullarton Road, Highgate in the state of South Australia in its capacity as trustee for the **Hancox & Yang Family Super Fund** a complying self managed superannuation fund and the expression extends to and includes its successors and assigns in respect of the Hancox & Yang Family Super Fund;
- 1.21. **SMSF Trustee** means the individual or company, or individuals or companies described as the Trustee in the Deed of the SMSF and any individual or company appointed as an additional SMSF Trustee or replacement SMSF Trustee from time to time and the expression extends to and includes its successors and permitted assigns in respect of the SMSF; and
- 1.22. **Vesting Day** means:
 - 1.22.1. subject to sub-clauses 1.22.2 and 1.22.3 – the day nominated by the SMSF Trustee to be the Vesting Day;
 - 1.22.2. if the Trustee acquires property in a jurisdiction in which the rule against perpetuities applies then with respect to that property subject to sub-clause 1.22.3 – the first to occur of:
 - 1.22.2.1. the latest day for which such property can be held in that jurisdiction without a breach of the rule against perpetuities in that jurisdiction; or
 - 1.22.2.2. the day nominated by the SMSF Trustee to be the Vesting Day;
 - 1.22.3. the day on which the full Loan Amount is repaid to the Lender.

Interpretation

- 2. In the interpretation, construction and application of this Deed:
 - 2.1. the above Recitals are true and correct and are to apply in the interpretation and application of the provisions of this Deed;
 - 2.2. a word or term which is defined in the SIS Act or the SIS Regulations and used in this Deed shall except where excluded by context have that same definition in this Deed;

- 2.3. any provision that is treated or held by the Regulator or a court or tribunal of competent jurisdiction to be void or voidable or unenforceable shall not affect the validity or enforceability of any other provision;
- 2.4. a reference to a statutory enactment (including the ITAA 1997 and the SIS Act) or a Statutory Rule (including the SIS Regulations):
 - 2.4.1. is to that enactment or Statutory Rule as amended from time to time; and
 - 2.4.2. extends to any replacement or successor legislation or Statutory Rule;
- 2.5. a reference to a person includes a natural person, corporate entity, partnership or any of these acting in the capacity as the trustee of a trust and includes the successors and assigns of the person;
- 2.6. headings and sub-headings are for convenience and reference part of this Deed, but in the event of any inconsistency do not limit or affect the interpretation of any other provision of this Deed;
- 2.7. unless the context otherwise requires, the words denoting one gender include other genders and words in the singular number include the plural number and words in the plural number include the singular;
- 2.8. provisions of any clause or sub-clause that contains any subordinate sub-clause shall be read distributively to that subordinate sub-clause and that subordinate sub-clause shall be construed accordingly; and
- 2.9. a reference to an act matter or thing being:
 - 2.9.1. subject to or subject to compliance with; or
 - 2.9.2. in accordance witha section of the SIS Act or a Regulation or Division of that Act shall be read as if that section Regulation or Division imposed an obligation in relation to that Act matter or thing on the person to whom the reference relates.

Law of Deed

3. This Deed shall be construed and shall take effect according to the laws of the State and of the Commonwealth of Australia and all rights liabilities and obligations hereunder shall be subject by the Trustee to the jurisdiction of the courts of the State and of the Commonwealth of Australia.

Superannuation Law

4. This Deed including all clauses conditions and arrangements pertaining thereto is in accordance with the Superannuation Law and shall be varied to take into account changes in that law from time to time for the purpose of ensuring that no provision herein or condition or arrangement pertaining hereto shall affect the ability of the SMSF to remain:
 - 4.1. a Complying Superannuation Fund for the purposes of the ITAA 1997; and



- 4.2. a Regulated Superannuation Fund for the purposes of the SIS Act.
5. Any provision of this Deed (whether express or implied) that is found to be inconsistent with the requirements of Clause 4 shall be read down to the extent required for compliance with Clause 4 or where that is not possible shall be held to be void. However, reading down a clause or finding a clause to be void shall not affect the validity or enforceability of any other term or provision of this Deed.

Declaration of Trust

6. The Bare Trustee hereby declares that on and from the date of acquisition the Investment is held for the SMSF Trustee on and subject to this Deed.

Name

7. This security trust shall be known as the **Hancox & Yang Trust**.

SMSF Trustee Warranties

8. The SMSF Trustee hereby warrants that:
 - 8.1. the SMSF is an indefinitely continuing Complying Superannuation Fund which is
 - 8.1.1. a self-managed superannuation fund for the purposes of the SIS Act;
 - 8.1.2. a Complying Superannuation Fund for the purposes of the ITAA 1997;
 - 8.1.3. a Regulated Superannuation Fund for the purposes of the SIS Act; and
 - 8.1.4. an accumulation fund within the meaning of the SIS Regulations; and
 - 8.2. the Investment is an Acquirable Asset;
 - 8.3. the acquisition of the Investment is in accordance with the Investment Strategy of the SMSF;
 - 8.4. at the date hereof the SMSF Trustee has all powers and authorities to enter into this Deed under the terms of the deed of the SMSF; and
 - 8.5. it is bound by this Deed and this Deed shall be enforceable against it.

SMSF Trustee

9. The SMSF Trustee will:
 - 9.1. enter into the Loan Agreement;
 - 9.2. provide the Loan Amount and any other monies required for the acquisition of the Investment to the Bare Trustee;
 - 9.3. retain a vested and indefeasible interest in and be absolutely entitled to the Investment as against the Bare Trustee;
 - 9.4. direct the Bare Trustee to acquire the Investment;



- 9.5. direct the Bare Trustee to deposit all income and accretions of any kind generated by the Investment to a nominated bank account or to nominated bank accounts;
- 9.6. direct the Bare Trustee to do all things necessary or properly adapted to ensure all information concerning the Investment is promptly provided to the SMSF Trustee; and
- 9.7. direct the Bare Trustee to transfer the Investment to the SMSF Trustee after payments are made such that no Loan Amount remains outstanding.

Bare Trustee

10. The Bare Trustee will:
 - 10.1. acquire the Investment as trustee subject to the terms herein at the direction of the SMSF Trustee using the Loan Amount and other monies provided by the SMSF Trustee;
 - 10.2. maintain legal title to the Investment until the SMSF Trustee directs it to relinquish that title to the SMSF Trustee;
 - 10.3. comply with all directions of the SMSF Trustee; and
 - 10.4. on or as soon as practicable after the Vesting Date transfer the Investment to the SMSF Trustee as directed by the SMSF Trustee.
11. The Bare Trustee shall have no duties under this Deed other than to comply with the directions of the SMSF Trustee and shall have no discretions under this Deed.
12. Notwithstanding any terms to the contrary herein the Bare Trustee has no beneficial interest in or rights to the Investment but mere legal title.

Removal and Appointment of Bare Trustee

13. The Bare Trustee shall act continuously as trustee of this security trust until the Vesting Day or until the Bare Trustee is removed from office in the manner provided herein.
14. At any time before the Vesting Day the SMSF Trustee may:
 - 14.1. issue a written notice to the Bare Trustee directing that it shall cease to act in that capacity; and
 - 14.2. by Deed appoint a new Bare Trustee over the Investment under and subject to the terms herein in place of a Bare Trustee who is to retire or be removed or who has retired, been removed, been disqualified or ceases to exist.
15. Where there is an appointment of a replacement Bare Trustee:
 - 15.1. the retiring Bare Trustee shall take all actions necessary to vest the Investment in the new Bare Trustee and to deliver to the new Bare Trustee all information it holds relating to the Investment and to the Loan Agreement; and

- 15.2. a new Bare Trustee shall execute an instrument in a form approved by the SMSF Trustee wherein the new Bare Trustee undertakes to assume all of the obligations of a Bare Trustee under this Deed.

Vesting

16. Prior to the Vesting Day the SMSF Trustee must:
 - 16.1. repay all amounts owed under the Loan Agreement;
 - 16.2. ensure that no charge or other security remains over the Investment; and
 - 16.3. direct the Bare Trustee in writing to transfer the Investment.

Miscellaneous

17. The following shall apply to all parts of this Deed:
 - 17.1. time is of the essence in respect of all obligations herein;
 - 17.2. variation of this Deed must be in writing and is subject to the consent of the Lender;
 - 17.3. each indemnity in this deed:
 - 17.3.1. is a continuing obligation, separate and independent from any other obligation of any party;
 - 17.3.2. survives the Vesting of the trust constituted by this Deed; and
 - 17.3.3. is enforceable whether or not payment has been made in respect of the relevant cost or expense; and
 - 17.4. warranties undertakings and obligations in this Deed do not merge on completion.

Notices

18. A notice to be given by a Party to another party under this Deed:
 - 18.1. must be:
 - 18.1.1. in writing;
 - 18.1.2. directed to the recipient at the Address for Service; and
 - 18.1.3. left at or sent by prepaid express or registered post, hand delivery or electronic transmission
 - 18.2. and will be deemed to be duly given:
 - 18.2.1. on the day of hand delivery;
 - 18.2.2. four days after the day of postage by prepaid express or registered post; or
 - 18.2.3. when a delivery receipt is received if sent by electronic transmission

as the case may be;

18.3. (subject to sub-clause 18.3.2.2) for the purposes of this Agreement the following addresses are specified by each of the parties as their Address for Service:

18.3.1. **Working Anthill Pty Limited (ACN 116 246 569):**

18.3.1.1. Unit 8, 435-439 Fullarton Road, Highgate SA 5063; and

18.3.1.2. Emily@smsfaustralia.com;

18.3.2. **Hanyang Pty Limited (ACN 605 095 109):**

18.3.2.1. Unit 8, 435-439 Fullarton Road, Highgate SA 5063; and

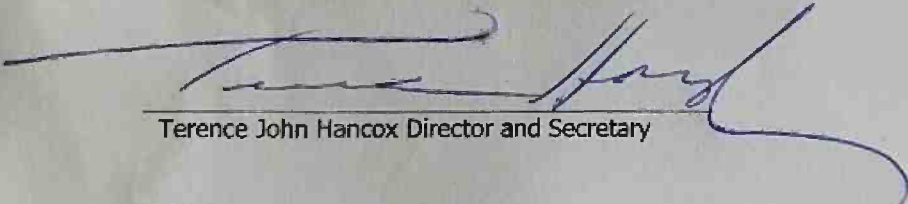
18.3.2.2. Emily@smsfaustralia.com;

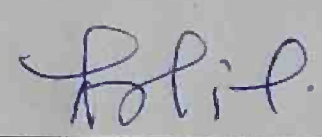
18.4. either party may specify a new Address for Service by delivery of a Notice detailing the same by a method allowed in this Clause 18 and that party's address will be changed from the date given in sub-clause 18.2.

Execution and Date

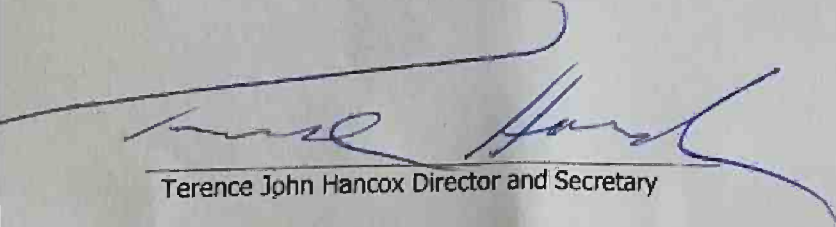
This 13 day of Oct. 2022

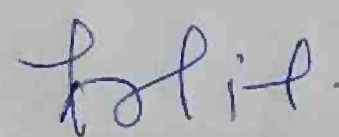
EXECUTED as a deed by Hanyang Pty Limited (ACN 605 095 109) in accordance with section 127(1) of the *Corporations Act 2001* (Cth):


Terence John Hancox Director and Secretary


Jennifer Yang Director

EXECUTED as a deed by Working Anthill Pty Limited (ACN 116 246 569) in accordance with section 127(1) of the *Corporations Act 2001* (Cth):


Terence John Hancox Director and Secretary


Jennifer Yang Director

Settlement Completion Record

Settlement Details:

| | |
|--|----------------------------------|
| Subscriber | LEGAL WORLD PTY LTD |
| Subscriber Role: | Proprietor on Title |
| Subscriber Reference: | 14394 |
| For sale or refinance of: | 60 REIBY Street NEWTOWN NSW 2042 |
| Land Title Reference: | 1/918512 |
| Total funds settled via PEXA: | \$ 1,726,276.34 |
| Funds not included in PEXA Financial Settlement: | \$ 0.00 |
| Net Adjustments: | \$ 0.00 |
| PEXA Workspace ID: | PEXA228648627 |
| Settlement Date: | 08/02/2023 |

Signature(s) on Settlement Statement:

Jeevan Menon - 08/02/2023 15:39 AEDT

Jeevan Menon - 08/02/2023 15:38 AEDT

Signature(s) on Trust Account Debit Authorisation:

Jeevan Menon - 08/02/2023 15:38 AEDT

Other Workspace Participants

Incoming Proprietor LEGAL WORLD PTY LTD

Details of Sale Price

| | Dealing | Gross Consideration | Deposit Paid | Balance of Purchase |
|---|----------|---------------------|---------------|---------------------|
| 1 | AS847461 | \$ 1,650,000.00 | Not Specified | \$ 1,650,000.00 |

Source Financial Line Item(s)

| | Transaction ID | Category | Account Name | Account Details | Client Name | Owner | Amount |
|---|--------------------|--------------------|--------------|-----------------|--------------|---------------------|-----------------|
| 1 | PEXA228648627 S01F | Purchaser's Equity | - | - | - | LEGAL WORLD PTY LTD | \$ 1,726,276.34 |
| | | | | | Total | | \$ 1,726,276.34 |

Destination Financial Line Item(s)

| | Transaction ID | Category | Account Name | Account Details | Owner | Amount |
|---|--------------------|-------------------------|-------------------------------|-----------------|---------------------|-----------------|
| 1 | PEXA228648627 D02F | Lodgement Fees | Lodgement Fee Account - NSW | - | LEGAL WORLD PTY LTD | \$ 154.20 |
| 2 | PEXA228648627 D08F | Stamp Duty Disbursement | OSR EPS Tax Remitting Account | - | LEGAL WORLD PTY LTD | \$ 74,970.00 |
| 3 | PEXA228648627 D04F | PEXA Fees | PEXA Fee Account | - | LEGAL WORLD PTY LTD | \$ 123.97 |
| 4 | PEXA228648627 D07F | Vendor's Funds | Jennifer Yang | 732067 787630 | LEGAL WORLD PTY LTD | \$ 1,650,134.20 |



Date Generated: 08/02/2023

Destination Financial Line Item(s)

| | Transaction ID | Category | Account Name | Account Details | Owner | Amount |
|---|-----------------------|----------------------|------------------|------------------|------------------------|-----------------|
| 5 | PEXA228648627 D03F | PEXA Fees | PEXA Fee Account | - | LEGAL WORLD PTY LTD | \$ 123.97 |
| 6 | PEXA228648627 D06F | Professional Fees | Legal World | 012306 299202693 | LEGAL WORLD PTY LTD | \$ 770.00 |
| | | | | Total | | \$ 1,726,276.34 |



The Cash Management Account is issued by
Westpac Banking Corporation ABN 33 007 457 141
AFSL and Australian credit licence 233714
BT Portfolio Services Limited holds the CMA on trust for you

Working Anthill Pty Ltd ATF Hancox & Yang
Superannuation Fund - SMSF
BT Panorama Investments Compact
BSB: 262-786
Account No.: 120362470
Statement period: 1 Jul 2022 - 31 Dec 2022

Hancox & Yang Superannuation Fund
Ms Jennifer Yang
31 Margaret Street
NEWTOWN NSW 2042

BT Cash Management Account bank statement

Account summary

| | |
|------------------------|--------------------|
| Opening balance | +\$4,011.83 |
| Total credits | +\$606,997.61 |
| Total debits | -\$611,009.44 |
| Closing balance | \$0.00 |

Interest rate summary

| Effective date | Interest rate |
|----------------|---------------|
| 15 Jun 2022 | 0.10% p.a. |
| 11 Jul 2022 | 0.60% p.a. |
| 8 Aug 2022 | 1.10% p.a. |
| 12 Sep 2022 | 1.60% p.a. |
| 10 Oct 2022 | 1.85% p.a. |
| 7 Nov 2022 | 2.10% p.a. |

Transactions

| Date | Description | Credit | Debit | Balance |
|-------------------|---|--------|---------|-------------------|
| 1 Jul 2022 | Opening balance | | | \$4,011.83 |
| 5 Jul 2022 | Administration fee for the period 01/06/2022 to 30/06/2022 | | \$89.59 | \$3,922.24 |

Please check that entries listed on this statement are correct. Westpac Banking Corporation (Westpac) is the issuer of the Cash Management Account. Westpac ABN 33 007 457 141 AFSL and Australian credit licence 233714.



The Cash Management Account is issued by
Westpac Banking Corporation ABN 33 007 457 141
AFSL and Australian credit licence 233714
BT Portfolio Services Limited holds the CMA on trust for you

Working Anthill Pty Ltd ATF Hancox & Yang
Superannuation Fund - SMSF
BT Panorama Investments Compact
BSB: 262-786
Account No.: 120362470
Statement period: 1 Jul 2022 - 31 Dec 2022

| Date | Description | Credit | Debit | Balance |
|-------------|--|--------------|--------------|--------------|
| 7 Jul 2022 | Advice fee for the period 01/06/2022 to 30/06/2022 | | \$386.00 | \$3,536.24 |
| 19 Jul 2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | \$1,783.52 | | \$5,319.76 |
| 20 Jul 2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | \$3,678.37 | | \$8,998.13 |
| 21 Jul 2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | \$22,106.50 | | \$31,104.63 |
| 21 Jul 2022 | Distribution 281,193.7531 BT Index Moderate Fund (WFS0589AU) @ \$0.041576 | \$11,690.87 | | \$42,795.50 |
| 21 Jul 2022 | Sell 281,193.7531 BT Index Moderate Fund (WFS0589AU) @ \$0.9810. Transaction fee \$0.00. | \$275,851.07 | | \$318,646.57 |
| 22 Jul 2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | \$44,577.11 | | \$363,223.68 |
| 23 Jul 2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | \$55,071.54 | | \$418,295.22 |
| 26 Jul 2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | \$84,038.77 | | \$502,333.99 |
| 28 Jul 2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | \$6,335.78 | | \$508,669.77 |
| 31 Jul 2022 | Interest payment for Cash Management Account | \$74.27 | | \$508,744.04 |
| 3 Aug 2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | \$29,187.28 | | \$537,931.32 |
| 3 Aug 2022 | Administration fee for the period 01/07/2022 to 31/07/2022 | | \$68.82 | \$537,862.50 |
| 5 Aug 2022 | Payment to SMSF YANG HANCOX Partial Withdrawal Receipt no. 288239087 | | \$500,000.00 | \$37,862.50 |
| 10 Aug 2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | \$1,869.43 | | \$39,731.93 |
| 10 Aug 2022 | Management fee rebate HFL0104AU for Jun 2022 | \$23.42 | | \$39,755.35 |
| 10 Aug 2022 | Management fee rebate MGL0004AU for Jun 2022 | \$18.47 | | \$39,773.82 |
| 10 Aug 2022 | Management fee rebate PGI0001AU for Jun 2022 | \$12.31 | | \$39,786.13 |
| 10 Aug 2022 | Management fee rebate PGI0002AU for Jun 2022 | \$8.02 | | \$39,794.15 |

Please check that entries listed on this statement are correct. Westpac Banking Corporation (Westpac) is the issuer of the Cash Management Account. Westpac ABN 33 007 457 141 AFSL and Australian credit licence 233714.



The Cash Management Account is issued by
Westpac Banking Corporation ABN 33 007 457 141
AFSL and Australian credit licence 233714
BT Portfolio Services Limited holds the CMA on trust for you

Working Anthill Pty Ltd ATF Hancox & Yang
Superannuation Fund - SMSF
BT Panorama Investments Compact
BSB: 262-786
Account No.: 120362470
Statement period: 1 Jul 2022 - 31 Dec 2022

| Date | Description | Credit | Debit | Balance |
|-------------|---|-------------|-------------|-------------|
| 11 Aug 2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | \$4,187.47 | | \$43,981.62 |
| 11 Aug 2022 | Management fee rebate ETL0071AU for Mar 2022 | \$7.80 | | \$43,989.42 |
| 12 Aug 2022 | Management fee rebate FRT0027AU for Jun 2022 | \$3.68 | | \$43,993.10 |
| 15 Aug 2022 | Management fee rebate ETL3590AU for Jun 2022 | \$8.35 | | \$44,001.45 |
| 17 Aug 2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | \$23,842.54 | | \$67,843.99 |
| 19 Aug 2022 | Management fee rebate OPS0002AU for Jun 2022 | \$8.60 | | \$67,852.59 |
| 19 Aug 2022 | Management fee rebate PER0727AU for Jun 2022 | \$14.21 | | \$67,866.80 |
| 22 Aug 2022 | Management fee rebate AMP1179AU for Jun 2022 | \$24.55 | | \$67,891.35 |
| 22 Aug 2022 | Management fee rebate EVO2608AU for Jun 2022 | \$5.65 | | \$67,897.00 |
| 23 Aug 2022 | Management fee rebate UBS9614AU for Jun 2022 | \$25.59 | | \$67,922.59 |
| 24 Aug 2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | \$402.53 | | \$68,325.12 |
| 25 Aug 2022 | Management fee rebate ETL0071AU for Jun 2022 | \$6.96 | | \$68,332.08 |
| 29 Aug 2022 | Management fee rebate RFA0059AU for Jun 2022 | \$5.21 | | \$68,337.29 |
| 29 Aug 2022 | Management fee rebate BTA0061AU for Jun 2022 | \$2.33 | | \$68,339.62 |
| 31 Aug 2022 | Interest payment for Cash Management Account | \$84.81 | | \$68,424.43 |
| 5 Sep 2022 | Administration fee for the period 01/08/2022 to 31/08/2022 | | \$22.78 | \$68,401.65 |
| 7 Sep 2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | \$2,781.79 | | \$71,183.44 |
| 10 Sep 2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | \$18,934.71 | | \$90,118.15 |
| 13 Sep 2022 | Payment to SMSF YANG HANCOX Receipt no. 300441876 | | \$85,000.00 | \$5,118.15 |
| 13 Sep 2022 | Management fee rebate CHN8862AU for Jun 2022 | \$32.14 | | \$5,150.29 |

Please check that entries listed on this statement are correct. Westpac Banking Corporation (Westpac) is the issuer of the Cash Management Account. Westpac ABN 33 007 457 141 AFSL and Australian credit licence 233714.



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Westpac Banking Corporation ABN 33 007 457 141
AFSL and Australian credit licence 233714
BT Portfolio Services Limited holds the CMA on trust for you

Working Anthill Pty Ltd ATF Hancox & Yang
Superannuation Fund - SMSF
BT Panorama Investments Compact
BSB: 262-786
Account No.: 120362470
Statement period: 1 Jul 2022 - 31 Dec 2022

| Date | Description | Credit | Debit | Balance |
|-------------|---|-------------|-------------|-------------|
| 15 Sep 2022 | Expense recovery - Legislative | | \$76.00 | \$5,074.29 |
| 30 Sep 2022 | Interest payment for Cash Management Account | \$34.06 | | \$5,108.35 |
| 5 Oct 2022 | Administration fee for the period 01/09/2022 to 30/09/2022 | | \$18.10 | \$5,090.25 |
| 26 Oct 2022 | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | \$20,248.45 | | \$25,338.70 |
| 26 Oct 2022 | Payment to SMSF YANG HANCOX Receipt no. 318274497 | | \$23,300.00 | \$2,038.70 |
| 27 Oct 2022 | Sell | \$1.03 | | \$2,039.73 |
| 31 Oct 2022 | Interest payment for Cash Management Account | \$6.88 | | \$2,046.61 |
| 3 Nov 2022 | Administration fee for the period 01/10/2022 to 31/10/2022 | | \$15.29 | \$2,031.32 |
| 14 Nov 2022 | Administration fee for the period 01/11/2022 to 13/11/2022 | | \$6.41 | \$2,024.91 |
| 14 Nov 2022 | Interest payment for Cash Management Account | \$1.54 | | \$2,026.45 |
| 14 Nov 2022 | Payment to jennifer yang Receipt no. 322697214 | | \$2,026.45 | \$0.00 |

Closing balance as at 31 Dec 2022

\$0.00

Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 is the issuer of the Cash Management Account.

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Panorama Support on 1300 881 716 from Australia or +61 8 8377 9021 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

Due to the late timing of deposits or as a result of your account undergoing administrative amendments, the closing balance provided on the statement for this period may differ to the opening balance, which will be provided in the statement for the next period. To access the prevailing value of your account at any time, please log onto Panorama.com.au.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 881 716.

Please check all entries on this statement and promptly inform us of any possible error or unauthorised transactions.

Please check that entries listed on this statement are correct. Westpac Banking Corporation (Westpac) is the issuer of the Cash Management Account. Westpac ABN 33 007 457 141 AFSL and Australian credit licence 233714.



The Cash Management Account is issued by
Westpac Banking Corporation ABN 33 007 457 141
AFSL and Australian credit licence 233714
BT Portfolio Services Limited holds the CMA on trust for you

Working Anthill Pty Ltd ATF Hancox & Yang
Superannuation Fund - SMSF
BT Panorama Investments Compact
BSB: 262-786
Account No.: 120362470
Statement period: 1 Jul 2022 - 31 Dec 2022

Complaints

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

Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

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

For more information

 1300 881 716

 support@panorama.com.au



Activity statement 004

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

Transactions

21 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 |
|----------------|----------------|---|------------|-------------|---------------|
| 7 Jul 2023 | 28 Jul 2023 | Original Activity Statement for the period ending 30 Jun 23 | | \$0.00 | \$0.00 |
| 15 Mar 2023 | 28 Apr 2023 | Original Activity Statement for the period ending 31 Mar 23 | | \$0.00 | \$0.00 |
| 16 Jan 2023 | 16 Jan 2023 | General interest charge | | | \$0.00 |
| 16 Jan 2023 | 13 Jan 2023 | Payment received | | \$3,504.00 | \$0.00 |
| 12 Jan 2023 | 28 Feb 2023 | Original Activity Statement for the period ending 31 Dec 22 - PAYG Instalments | \$1,752.00 | | \$3,504.00 DR |
| 1 Nov 2022 | 1 Nov 2022 | General interest charge | | | \$1,752.00 DR |
| 30 Oct 2022 | 28 Oct 2022 | Original Activity Statement for the period ending 30 Sep 22 - PAYG Instalments | \$1,752.00 | | \$1,752.00 DR |
| 20 Jul 2022 | 20 Jul 2022 | General interest charge | | | \$0.00 |
| 20 Jul 2022 | 19 Jul 2022 | Payment received | | \$3,436.00 | \$0.00 |
| 1 Jul 2022 | 1 Jul 2022 | General interest charge | | | \$3,436.00 DR |

| Processed date | Effective date | Description | Debit (DR) | Credit (CR) | Balance |
|----------------|----------------|---|------------|-------------|---------------|
| 21 Jun 2022 | 28 Jul 2022 | Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments | \$1,718.00 | | \$3,436.00 DR |
| 2 May 2022 | 2 May 2022 | General interest charge | | | \$1,718.00 DR |
| 1 May 2022 | 28 Apr 2022 | Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments | \$1,718.00 | | \$1,718.00 DR |
| 24 Mar 2022 | 24 Mar 2022 | General interest charge | | | \$0.00 |
| 24 Mar 2022 | 23 Mar 2022 | Payment received | | \$5,154.00 | \$0.00 |
| 24 Mar 2022 | 1 Mar 2022 | General interest charge | | | \$5,154.00 DR |
| 7 Mar 2022 | 28 Feb 2022 | Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments | \$1,718.00 | | \$5,154.00 DR |
| 1 Nov 2021 | 1 Nov 2021 | General interest charge | | | \$3,436.00 DR |
| 31 Oct 2021 | 28 Oct 2021 | Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments | \$1,718.00 | | \$3,436.00 DR |
| 1 Oct 2021 | 1 Oct 2021 | General interest charge | | | \$1,718.00 DR |
| 5 Sep 2021 | 28 Jul 2021 | Original Activity Statement for the period ending 30 Jun 21 - PAYG Instalments | \$1,718.00 | | \$1,718.00 DR |



Income tax 002

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

Transactions

7 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 |
|----------------|----------------|---|------------|-------------|---------------|
| 12 May 2023 | 12 May 2023 | General interest charge | | | \$0.00 |
| 12 May 2023 | 11 May 2023 | Payment received | | \$7,612.16 | \$0.00 |
| 1 Mar 2023 | 1 Jul 2022 | General interest charge | | | \$7,612.16 DR |
| 28 Feb 2023 | 16 May 2022 | Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21 | \$7,612.16 | | \$7,612.16 DR |
| 30 Jan 2023 | 2 Feb 2023 | EFT refund for Income Tax for the period from 01 Jul 21 to 30 Jun 22 | \$5,899.79 | | \$0.00 |
| 30 Jan 2023 | 30 Jan 2023 | Interest on overpayment for Income Tax for the period from 01 Jul 21 to 30 Jun 22 | | \$28.99 | \$5,899.79 CR |
| 30 Jan 2023 | 1 Dec 2022 | Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22 | | \$5,870.80 | \$5,870.80 CR |



Sundry Debtor

| | | |
|--|-----|-----------|
| rent income | \$ | 41,094.00 |
| council rate | -\$ | 851.71 |
| water rate | -\$ | 592.80 |
| cleaner | -\$ | 2,028.00 |
| electricity | -\$ | 1,404.00 |
| gas | -\$ | 873.00 |
| internet | -\$ | 421.00 |
| building insurance youi | -\$ | 517.14 |
| cleaning stuff | -\$ | 250.00 |
| fire check by council | -\$ | 122.40 |
| fire service adept | -\$ | 150.00 |
| fire certificate | -\$ | 101.40 |
| legal fee for sale | -\$ | 1,172.14 |
| valuation | -\$ | 880.00 |
| valuation kpV | -\$ | 3,980.00 |
| Balance of BT Panorama Cash transferred out - be | \$ | 2,026.45 |
| FY22 UBS Distribution Receivable | \$ | 1,269.75 |
| Cash received on 21Mar23 | -\$ | 407.49 |
| Cash received on 15Nov22 | -\$ | 192.01 |
| PAYGI Paid | -\$ | 6,940.00 |
| FY21 Income Tax Paid | -\$ | 7,612.16 |
| | \$ | 15,894.95 |

Annual statement

for the period 1 July 2022 to 30 June 2023

Account details

| | |
|--------------|---|
| Product | BT Panorama Investments Compact |
| Account ID | 120362470 |
| Account name | Working Anthill Pty Ltd ATF Hancox & Yang Superannuation Fund |
| Adviser | Kieran Hall |

Contents

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| Your statement at a glance | 2 |
| Earnings and expenses | 3 |
| Transaction history | 6 |
| Complaints | 15 |

\$0.00

Portfolio value as at 30 Jun 2023

For more information



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

Annual statement created 7 Sep 2023

Your statement at a glance

| | |
|--|----------------------|
| Total portfolio opening balance 1 Jul 2022 | \$603,636.38 |
| Inflows | \$0.00 |
| Deposits to Transaction account | \$0.00 |
| Asset transfers in | \$0.00 |
| Outflows | -\$610,326.45 |
| Payments from Transaction account | -\$610,326.45 |
| Asset transfers out | \$0.00 |
| Expenses | -\$855.50 |
| Fees | -\$855.50 |
| Taxes | \$0.00 |
| Income on investments | \$635.51 |
| Market movement | \$6,910.06 |
| Total portfolio closing balance 30 Jun 2023 | \$0.00 |

Earnings and expenses

| Income | |
|----------------------------|------------------|
| | Amount \$ |
| Transaction account income | \$201.56 |
| Term deposit interest | \$0.00 |
| Managed portfolio income | \$226.66 |
| Tailored portfolio income | \$0.00 |
| Listed security income | \$0.00 |
| Managed fund income | \$0.00 |
| Accrued interest | \$0.00 |
| Other income | \$207.29 |
| Total income | \$635.51 |

| Market movement | |
|-------------------------------------|-------------------|
| | Amount \$ |
| Realised/unrealised market movement | \$6,910.06 |
| Total market movement | \$6,910.06 |

Earnings and expenses

| Expenses | |
|--------------------------------|------------------|
| Fee type | Amount \$ |
| Administration fees | -\$220.99 |
| Investment management fees | -\$172.51 |
| Expense Recovery - Legislative | -\$76.00 |
| Portfolio management fees | \$0.00 |
| Advice fees | -\$386.00 |
| Adviser Establishment Fee | \$0.00 |
| Advice fee | -\$386.00 |
| One-off advice fee | \$0.00 |
| Licensee advice fee | \$0.00 |
| SMSF fees | \$0.00 |
| SMSF Administration fee | \$0.00 |
| SMSF Actuarial fee | \$0.00 |
| SMSF Audit fee | \$0.00 |
| SMSF Establishment fee | \$0.00 |
| Taxes | \$0.00 |
| Non-resident withholding tax | \$0.00 |
| TFN withholding tax | \$0.00 |
| Total expenses | -\$855.50 |

Net earnings

\$6,690.07

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

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

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

Fees and costs summary

| Description | Amount |
|-------------|--------|
|-------------|--------|

Fees deducted directly from your account \$855.50

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

Fees and costs deducted from your investment \$0.00

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

Total fees and costs you paid \$855.50

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

Other fees and costs (investment options) \$1,152.24

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

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

Total fees and costs you paid - with investment options fees and costs \$2,007.74

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

Additional explanation of fees and costs

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

Transaction account history - Cash

| Settlement date | Trade date | Transaction type | Description | Quantity | Debit \$ | Credit \$ | Balance \$ |
|---|-------------|------------------|--|---------------|----------|--------------|--------------------|
| Opening balance as at 1 Jul 2022 | | | | | | | \$15,702.70 |
| 5 Jul 2022 | 5 Jul 2022 | Expense | Administration fee for the period 01/06/2022 to 30/06/2022 | | \$89.59 | | \$15,613.11 |
| 7 Jul 2022 | 7 Jul 2022 | Expense | Advice fee for the period 01/06/2022 to 30/06/2022 | | \$386.00 | | \$15,227.11 |
| 19 Jul 2022 | 19 Jul 2022 | Sell | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | | | \$1,783.52 | \$17,010.63 |
| 20 Jul 2022 | 20 Jul 2022 | Sell | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | | | \$3,678.37 | \$20,689.00 |
| 21 Jul 2022 | 21 Jul 2022 | Sell | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | | | \$22,106.50 | \$42,795.50 |
| 21 Jul 2022 | 19 Jul 2022 | Sell | Sell 281,193.7531 BT Index Moderate Fund (WFS0589AU) @ \$0.9810. Transaction fee \$0.00. | -281,193.7531 | | \$275,851.07 | \$318,646.57 |
| 22 Jul 2022 | 22 Jul 2022 | Sell | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | | | \$44,577.11 | \$363,223.68 |
| 23 Jul 2022 | 23 Jul 2022 | Sell | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | | | \$55,071.54 | \$418,295.22 |
| 26 Jul 2022 | 26 Jul 2022 | Sell | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | | | \$84,038.77 | \$502,333.99 |
| 28 Jul 2022 | 28 Jul 2022 | Sell | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | | | \$6,335.78 | \$508,669.77 |
| 31 Jul 2022 | 31 Jul 2022 | Income | Interest payment for Cash Management Account | | | \$74.27 | \$508,744.04 |
| 3 Aug 2022 | 3 Aug 2022 | Sell | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | | | \$29,187.28 | \$537,931.32 |
| 3 Aug 2022 | 3 Aug 2022 | Expense | Administration fee for the period 01/07/2022 to 31/07/2022 | | \$68.82 | | \$537,862.50 |

Transaction account history - Cash

| Settlement date | Trade date | Transaction type | Description | Quantity | Debit \$ | Credit \$ | Balance \$ |
|-----------------|-------------|------------------|--|----------|--------------|-------------|-------------|
| 5 Aug 2022 | 5 Aug 2022 | Payment | Payment to SMSF YANG HANCOX Partial Withdrawal | | \$500,000.00 | | \$37,862.50 |
| 10 Aug 2022 | 10 Aug 2022 | Sell | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | | | \$1,869.43 | \$39,731.93 |
| 10 Aug 2022 | 7 Jul 2022 | Income | Management fee rebate HFL0104AU for Jun 2022 | | | \$23.42 | \$39,755.35 |
| 10 Aug 2022 | 7 Jul 2022 | Income | Management fee rebate MGL0004AU for Jun 2022 | | | \$18.47 | \$39,773.82 |
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| 10 Aug 2022 | 7 Jul 2022 | Income | Management fee rebate PGI0002AU for Jun 2022 | | | \$8.02 | \$39,794.15 |
| 11 Aug 2022 | 11 Aug 2022 | Sell | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | | | \$4,187.47 | \$43,981.62 |
| 11 Aug 2022 | 8 Apr 2022 | Income | Management fee rebate ETL0071AU for Mar 2022 | | | \$7.80 | \$43,989.42 |
| 12 Aug 2022 | 7 Jul 2022 | Income | Management fee rebate FRT0027AU for Jun 2022 | | | \$3.68 | \$43,993.10 |
| 15 Aug 2022 | 7 Jul 2022 | Income | Management fee rebate ETL3590AU for Jun 2022 | | | \$8.35 | \$44,001.45 |
| 17 Aug 2022 | 17 Aug 2022 | Sell | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | | | \$23,842.54 | \$67,843.99 |
| 19 Aug 2022 | 7 Jul 2022 | Income | Management fee rebate OPS0002AU for Jun 2022 | | | \$8.60 | \$67,852.59 |
| 19 Aug 2022 | 7 Jul 2022 | Income | Management fee rebate PER0727AU for Jun 2022 | | | \$14.21 | \$67,866.80 |
| 22 Aug 2022 | 7 Jul 2022 | Income | Management fee rebate AMP1179AU for Jun 2022 | | | \$24.55 | \$67,891.35 |
| 22 Aug 2022 | 7 Jul 2022 | Income | Management fee rebate EVO2608AU for Jun 2022 | | | \$5.65 | \$67,897.00 |

Transaction account history - Cash

| Settlement date | Trade date | Transaction type | Description | Quantity | Debit \$ | Credit \$ | Balance \$ |
|-----------------|-------------|------------------|---|----------|-------------|-------------|-------------|
| 23 Aug 2022 | 7 Jul 2022 | Income | Management fee rebate UBS9614AU for Jun 2022 | | | \$25.59 | \$67,922.59 |
| 24 Aug 2022 | 24 Aug 2022 | Sell | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | | | \$402.53 | \$68,325.12 |
| 25 Aug 2022 | 7 Jul 2022 | Income | Management fee rebate ETL0071AU for Jun 2022 | | | \$6.96 | \$68,332.08 |
| 29 Aug 2022 | 7 Jul 2022 | Income | Management fee rebate RFA0059AU for Jun 2022 | | | \$5.21 | \$68,337.29 |
| 29 Aug 2022 | 7 Jul 2022 | Income | Management fee rebate BTA0061AU for Jun 2022 | | | \$2.33 | \$68,339.62 |
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| 5 Sep 2022 | 5 Sep 2022 | Expense | Administration fee for the period 01/08/2022 to 31/08/2022 | | \$22.78 | | \$68,401.65 |
| 7 Sep 2022 | 7 Sep 2022 | Sell | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | | | \$2,781.79 | \$71,183.44 |
| 10 Sep 2022 | 10 Sep 2022 | Sell | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | | | \$18,934.71 | \$90,118.15 |
| 13 Sep 2022 | 13 Sep 2022 | Payment | Payment to SMSF YANG HANCOX | | \$85,000.00 | | \$5,118.15 |
| 13 Sep 2022 | 7 Jul 2022 | Income | Management fee rebate CHN8862AU for Jun 2022 | | | \$32.14 | \$5,150.29 |
| 15 Sep 2022 | 15 Sep 2022 | Expense | Expense recovery - Legislative | | \$76.00 | | \$5,074.29 |
| 30 Sep 2022 | 30 Sep 2022 | Income | Interest payment for Cash Management Account | | | \$34.06 | \$5,108.35 |
| 5 Oct 2022 | 5 Oct 2022 | Expense | Administration fee for the period 01/09/2022 to 30/09/2022 | | \$18.10 | | \$5,090.25 |
| 26 Oct 2022 | 26 Oct 2022 | Sell | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | | | \$20,248.45 | \$25,338.70 |
| 26 Oct 2022 | 26 Oct 2022 | Payment | Payment to SMSF YANG HANCOX | | \$23,300.00 | | \$2,038.70 |

Transaction account history - Cash

| Settlement date | Trade date | Transaction type | Description | Quantity | Debit \$ | Credit \$ | Balance \$ |
|-----------------|-------------|------------------|--|----------|---------------------|---------------------|------------|
| 27 Oct 2022 | 27 Oct 2022 | Sell | Sell | | | \$1.03 | \$2,039.73 |
| 31 Oct 2022 | 31 Oct 2022 | Income | Interest payment for Cash Management Account | | | \$6.88 | \$2,046.61 |
| 3 Nov 2022 | 3 Nov 2022 | Expense | Administration fee for the period 01/10/2022 to 31/10/2022 | | \$15.29 | | \$2,031.32 |
| 14 Nov 2022 | 14 Nov 2022 | Expense | Administration fee for the period 01/11/2022 to 13/11/2022 | | \$6.41 | | \$2,024.91 |
| 14 Nov 2022 | 14 Nov 2022 | Income | Interest payment for Cash Management Account | | | \$1.54 | \$2,026.45 |
| 14 Nov 2022 | 14 Nov 2022 | Payment | Payment to jennifer yang | | \$2,026.45 | | \$0.00 |
| Subtotal | | | | | \$611,009.44 | \$595,306.74 | |

Closing balance as at 30 Jun 2023

\$0.00

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

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

Managed accounts history – Cash

DAM0509AU Infinity Moderate Portfolio

| Settlement date | Trade date | Transaction type | Description | Quantity | Debit \$ | Credit \$ | Balance \$ |
|---|-------------|------------------|---|-------------|------------|------------|-------------------|
| Opening balance as at 1 Jul 2022 | | | | | | | \$9,252.49 |
| 6 Jul 2022 | 6 Jul 2022 | Buy | Buy Fulcrum Diversified Investments Fund (HFL0104AU) for \$2,479.00. Transaction fee \$0.00. | 1,418.5980 | \$2,479.00 | | \$6,773.49 |
| 6 Jul 2022 | 6 Jul 2022 | Expense | Investment management fee for the period 01/06/2022 to 30/06/2022 | | \$94.03 | | \$6,679.46 |
| 8 Jul 2022 | 6 Jul 2022 | Sell | Sell 1,378.3314 Principal Global Property Securities Fund (PGI0002AU) @ \$0.7647 | -1,378.3314 | | \$1,054.01 | \$7,733.47 |
| 8 Jul 2022 | 6 Jul 2022 | Sell | Sell 2,724.401255 Principal Global Credit Opportunities Fund (PGI0001AU) @ \$0.7975 | -2,724.4013 | | \$2,172.71 | \$9,906.18 |
| 15 Jul 2022 | 15 Jul 2022 | Buy | Buy Macquarie True Index Australian Fixed Interes (MAQ0211AU) for \$3,132.49. Transaction fee \$0.00. | 3,437.7634 | \$3,132.49 | | \$6,773.69 |
| 15 Jul 2022 | 6 Jul 2022 | Sell | Sell 864.7757 OC Premium Small Companies Fund (OPS0002AU) @ \$3.0953 | -864.7757 | | \$2,676.74 | \$9,450.43 |
| 18 Jul 2022 | 6 Jul 2022 | Sell | Sell 869.3015 T. Rowe Price Global Equity Fund (ETL0071AU) @ \$1.4157 | -869.3015 | | \$1,230.67 | \$10,681.10 |
| 18 Jul 2022 | 18 Jul 2022 | Buy | Buy AMP Capital Core Infrastructure Fund (AMP1179AU) for \$3,574.65. Transaction fee \$0.00. | 2,606.9691 | \$3,574.65 | | \$7,106.45 |
| 18 Jul 2022 | 18 Jul 2022 | Expense | Investment management fee for the period 01/07/2022 to 17/07/2022 | | \$52.73 | | \$7,053.72 |
| 19 Jul 2022 | 19 Jul 2022 | Sell | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | | \$1,783.52 | | \$5,270.20 |
| 20 Jul 2022 | 20 Jul 2022 | Sell | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | | \$3,678.37 | | \$1,591.83 |

Managed accounts history – Cash

| Settlement date | Trade date | Transaction type | Description | Quantity | Debit \$ | Credit \$ | Balance \$ |
|-----------------|-------------|------------------|---|--------------|-------------|-------------|-------------|
| 20 Jul 2022 | 19 Jul 2022 | Sell | Sell 9,989.1166 Pandal Focus Australian Share Fund (RFA0059AU) @ \$2.1310 | -9,989.1166 | | \$21,286.81 | \$22,878.64 |
| 20 Jul 2022 | 19 Jul 2022 | Sell | Sell 9,671.4298 Pandal Property Securities Fund (BTA0061AU) @ \$0.5327 | -9,671.4298 | | \$5,151.97 | \$28,030.61 |
| 20 Jul 2022 | 19 Jul 2022 | Sell | Sell 1,854.8954 OC Premium Small Companies Fund (OPS0002AU) @ \$3.1665 | -1,854.8954 | | \$5,873.53 | \$33,904.14 |
| 21 Jul 2022 | 21 Jul 2022 | Sell | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | | \$22,106.50 | | \$11,797.64 |
| 21 Jul 2022 | 19 Jul 2022 | Sell | Sell 6,847.5298 T. Rowe Price Global Equity Fund (ETL0071AU) @ \$1.4095 | -6,847.5298 | | \$9,651.59 | \$21,449.23 |
| 21 Jul 2022 | 19 Jul 2022 | Sell | Sell 8,310.0791 Principal Global Property Securities Fund (PGI0002AU) @ \$0.7741 | -8,310.0791 | | \$6,432.83 | \$27,882.06 |
| 21 Jul 2022 | 19 Jul 2022 | Sell | Sell 21,795.844659 Principal Global Credit Opportunities Fund (PGI0001AU) @ \$0.8014 | -21,795.8447 | | \$17,467.19 | \$45,349.25 |
| 21 Jul 2022 | 20 Jul 2022 | Sell | Sell 20,477.0513 CC Sage Capital Equity Plus Fund (CHN8862AU) @ \$1.3340 | -20,477.0513 | | \$27,316.39 | \$72,665.64 |
| 22 Jul 2022 | 22 Jul 2022 | Sell | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | | \$44,577.11 | | \$28,088.53 |
| 22 Jul 2022 | 20 Jul 2022 | Sell | Sell 19,995.870175 AMP Capital Core Infrastructure Fund (AMP1179AU) @ \$1.3696 | -19,995.8702 | | \$27,385.54 | \$55,474.07 |
| 23 Jul 2022 | 23 Jul 2022 | Sell | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | | \$55,071.54 | | \$402.53 |
| 25 Jul 2022 | 21 Jul 2022 | Sell | Sell 12,212.6423 Macquarie True Index Australian Fixed Interes (MAQ0211AU) @ \$0.9038 | -12,212.6423 | | \$11,037.79 | \$11,440.32 |
| 25 Jul 2022 | 20 Jul 2022 | Sell | Sell 8,637.0155 JPMorgan Global Research Enhanced Index Equit (PER0715AU) @ \$1.6158 | -8,637.0155 | | \$13,955.69 | \$25,396.01 |

Managed accounts history – Cash

| Settlement date | Trade date | Transaction type | Description | Quantity | Debit \$ | Credit \$ | Balance \$ |
|-----------------|-------------|------------------|--|--------------|-------------|-------------|-------------|
| 25 Jul 2022 | 20 Jul 2022 | Sell | Sell 29,270.569894 JPMorgan Global Strategic Bond Fund (PER0727AU) @ \$0.9273 | -29,270.5699 | | \$27,142.60 | \$52,538.61 |
| 25 Jul 2022 | 20 Jul 2022 | Sell | Sell 10,101.3849722 Franklin Australian Absolute Return Bond Fund (FRT0027AU) @ \$0.9360 | -10,101.3850 | | \$9,454.90 | \$61,993.51 |
| 25 Jul 2022 | 19 Jul 2022 | Sell | Sell 8,477.5841 Ironbark Royal London Concentrated Global Sha (MGL0004AU) @ \$2.6479 | -8,477.5841 | | \$22,447.79 | \$84,441.30 |
| 26 Jul 2022 | 26 Jul 2022 | Sell | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | | \$84,038.77 | | \$402.53 |
| 27 Jul 2022 | 20 Jul 2022 | Sell | Sell 8,248.6401 Ashmore Emerging Markets Equity Fund (ETL3590AU) @ \$0.7681 | -8,248.6401 | | \$6,335.78 | \$6,738.31 |
| 28 Jul 2022 | 28 Jul 2022 | Sell | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | | \$6,335.78 | | \$402.53 |
| 1 Aug 2022 | 1 Aug 2022 | Sell | Sell 4,055.2683 Metrics Direct Income Fund (EVO2608AU) @ \$1.0326 | -4,055.2683 | | \$4,187.47 | \$4,590.00 |
| 2 Aug 2022 | 22 Jul 2022 | Sell | Sell 16,664.1612 Fulcrum Diversified Investments Fund (HFL0104AU) @ \$1.7515 | -16,664.1612 | | \$29,187.28 | \$33,777.28 |
| 2 Aug 2022 | 27 Jul 2022 | Sell | Sell 1,545.1112 UBS CBRE Global Real Assets Fund (UBS9614AU) @ \$1.2099 | -1,545.1112 | | \$1,869.43 | \$35,646.71 |
| 3 Aug 2022 | 3 Aug 2022 | Sell | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | | \$29,187.28 | | \$6,459.43 |
| 8 Aug 2022 | 29 Jul 2022 | Income | Distribution 22,291.7665 Metrics Direct Income Fund (EVO2608AU) @ \$0.004577 | | | \$102.03 | \$6,561.46 |
| 10 Aug 2022 | 10 Aug 2022 | Sell | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | | \$1,869.43 | | \$4,692.03 |
| 11 Aug 2022 | 11 Aug 2022 | Sell | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | | \$4,187.47 | | \$504.56 |

Managed accounts history – Cash

| Settlement date | Trade date | Transaction type | Description | Quantity | Debit \$ | Credit \$ | Balance \$ |
|-----------------|-------------|------------------|---|--------------|-------------|-------------|-------------|
| 15 Aug 2022 | 10 Aug 2022 | Sell | Sell 19,448.2769 UBS CBRE Global Real Assets Fund (UBS9614AU) @ \$1.2207 | -19,448.2769 | | \$23,740.51 | \$24,245.07 |
| 17 Aug 2022 | 17 Aug 2022 | Sell | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | | \$23,842.54 | | \$402.53 |
| 24 Aug 2022 | 24 Aug 2022 | Sell | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | | \$402.53 | | \$0.00 |
| 1 Sep 2022 | 1 Aug 2022 | Sell | Sell 2,369.5811 Spire Multifamily Growth and Income Fund (AUD (ETL4846AU) @ \$1.1815 | -2,369.5811 | | \$2,799.66 | \$2,799.66 |
| 1 Sep 2022 | 1 Sep 2022 | Sell | Sell 18,236.4982 Metrics Direct Income Fund (EVO2608AU) @ \$1.0325 | -18,236.4982 | | \$18,829.18 | \$21,628.84 |
| 7 Sep 2022 | 7 Sep 2022 | Expense | Investment management fee for the period 01/08/2022 to 31/08/2022 | | \$17.87 | | \$21,610.97 |
| 7 Sep 2022 | 7 Sep 2022 | Sell | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | | \$2,781.79 | | \$18,829.18 |
| 8 Sep 2022 | 31 Aug 2022 | Income | Distribution 18,236.4982 Metrics Direct Income Fund (EVO2608AU) @ \$0.005787 | | | \$105.53 | \$18,934.71 |
| 10 Sep 2022 | 10 Sep 2022 | Sell | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | | \$18,934.71 | | \$0.00 |
| 21 Oct 2022 | 4 Oct 2022 | Sell | Sell 17,510.1783 Spire Multifamily Growth and Income Fund (AUD (ETL4846AU) @ \$1.1558 | -17,510.1783 | | \$20,238.26 | \$20,238.26 |
| 25 Oct 2022 | 25 Oct 2022 | Income | Interest payment for MP Cash | | | \$18.07 | \$20,256.33 |
| 26 Oct 2022 | 26 Oct 2022 | Expense | Investment management fee for the period 01/09/2022 to 30/09/2022 | | \$7.88 | | \$20,248.45 |
| 26 Oct 2022 | 26 Oct 2022 | Sell | Sell DAM0509AU Infinity Diversified Moderate Portfolio (IBFS) | | \$20,248.45 | | \$0.00 |
| 27 Oct 2022 | 27 Oct 2022 | Income | Interest payment for MP Cash | | | \$1.03 | \$1.03 |

Managed accounts history – Cash

| Settlement date | Trade date | Transaction type | Description | Quantity | Debit \$ | Credit \$ | Balance \$ |
|-----------------|-------------|------------------|-------------|----------|---------------------|---------------------|------------|
| 27 Oct 2022 | 27 Oct 2022 | Sell | Sell | | \$1.03 | | \$0.00 |
| Subtotal | | | | | \$328,405.47 | \$319,152.98 | |

Closing balance as at 30 Jun 2023

\$0.00

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Complaints

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

Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

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

Disclaimer

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

Annual tax statement

for the period 1 July 2022 to 30 June 2023

Account details

| | |
|--------------|-----------------------------------|
| Product | BT Panorama Investments Compact |
| Account ID | 120362470 |
| Account name | Hancox & Yang Superannuation Fund |
| Entity type | SMSF |
| Adviser | Kieran Hall |

Contents

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For more information



1300 881 716



support@panorama.com.au

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

Summary of assessable income

| Item | Amount \$ |
|---|-----------------|
| Gross interest | 220.66 |
| Unfranked dividends from shares | 0.00 |
| Franked dividends from shares | 0.00 |
| Franking credits from shares | 0.00 |
| Franked distributions from trusts | 0.00 |
| Distributions from trusts | 207.56 |
| Net capital gain | 0.00 |
| Foreign income | 0.00 |
| Foreign trust and CFC income | 0.00 |
| Australian franking credits from a New Zealand franking company | 0.00 |
| Other income | 207.29 |
| Total assessable income | \$635.51 |

Deductions and credits summary

| Deductions | |
|--|------------------|
| Item | Amount \$ |
| Listed investment company capital gain deduction | 0.00 |
| Expenses | 855.50 |
| Loss on sale of traditional security | 0.00 |
| Total deductions/expenses | \$855.50 |

Total taxable income from investment assets **\$0.00**

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

Total tax credits **\$0.00**

Deductions and credits summary

Additional information for non-residents

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

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

Interest schedule

| Cash | | |
|----------------------------|-------------------------|------------------|
| Date | Investment | Amount \$ |
| Transaction Account | | |
| 31 Jul 2022 | Cash Management Account | 74.27 |
| 31 Aug 2022 | Cash Management Account | 84.81 |
| 30 Sep 2022 | Cash Management Account | 34.06 |
| 31 Oct 2022 | Cash Management Account | 6.88 |
| 14 Nov 2022 | Cash Management Account | 1.54 |
| Subtotal | | \$201.56 |
| DAM0509AU | | |
| 25 Oct 2022 | MP Cash | 18.07 |
| 27 Oct 2022 | MP Cash | 1.03 |
| Subtotal | | \$19.10 |
| Total cash | | \$220.66 |
| Total interest | | \$220.66 |

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

Distributions schedule - summary

| Description | Total distribution \$ | Less 2022 entitlement ¹ \$ | Add 2023 entitlement ² \$ | Total income ³ \$ |
|---|-----------------------|---------------------------------------|--------------------------------------|------------------------------|
| AMP1179AU AMP Capital Core Infrastructure Fund | 225.53 | 225.53 | 0.00 | 0.00 |
| BTA0061AU Pandal Property Securities Fund | 615.49 | 615.49 | 0.00 | 0.00 |
| CHN8862AU CC Sage Capital Equity Plus Fund | 285.21 | 285.21 | 0.00 | 0.00 |
| ETL0071AU T. Rowe Price Global Equity Fund | 93.49 | 93.49 | 0.00 | 0.00 |
| ETL4846AU Spire Multifamily Growth and Income Fund (AUD) Hedged Class | 402.53 | 402.53 | 0.00 | 0.00 |
| EVO2608AU Metrics Direct Income Fund | 329.45 | 121.89 | 0.00 | 207.56 |
| FRT0027AU Franklin Australian Absolute Return Bond Fund | 185.26 | 185.26 | 0.00 | 0.00 |
| MAQ0211AU Macquarie True Index Australian Fixed Interest Fund | 6.44 | 6.44 | 0.00 | 0.00 |
| MGL0004AU Ironbark Royal London Concentrated Global Share Fund | 819.69 | 819.69 | 0.00 | 0.00 |
| OPS0002AU OC Premium Small Companies Fund | 771.78 | 771.78 | 0.00 | 0.00 |
| PER0715AU JPMorgan Global Research Enhanced Index Equity Trust | 252.81 | 252.81 | 0.00 | 0.00 |
| PER0727AU JPMorgan Global Strategic Bond Fund | 247.24 | 247.24 | 0.00 | 0.00 |
| PGI0001AU Principal Global Credit Opportunities Fund | 82.49 | 82.49 | 0.00 | 0.00 |
| PGI0002AU Principal Global Property Securities Fund | 25.47 | 25.47 | 0.00 | 0.00 |
| RFA0059AU Pandal Focus Australian Share Fund | 1,664.00 | 1,664.00 | 0.00 | 0.00 |
| UBS9614AU UBS CBRE Global Real Assets Fund | 1,639.36 | 1,639.36 | 0.00 | 0.00 |

Distributions schedule - summary

| Description | Total distribution \$ | Less 2022 entitlement ¹ \$ | Add 2023 entitlement ² \$ | Total income ³ \$ |
|--|-----------------------|---------------------------------------|--------------------------------------|------------------------------|
| WFS0589AU Mercer Indexed Moderate Fund | 11,690.87 | 11,690.87 | 0.00 | 0.00 |
| Total | \$19,337.11 | \$19,129.55 | \$0.00 | \$207.56 |

1. Income you received during the year ended 30 June 2023 which was included in your 30 June 2022 tax return.

2. Income you received after 30 June 2023 which is required to be included in your 30 June 2023 tax return.

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

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

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

Distributions schedule - detail

| Description | Total \$ | EVO2608AU |
|---|-----------------|-----------------|
| Interest – Australian | 159.06 | 159.06 |
| Dividends | | |
| Unfranked amount | 0.00 | 0.00 |
| Unfranked CFI amount | 0.00 | 0.00 |
| Franked amount | 0.00 | 0.00 |
| Franking credits (before 45 day rule) | 0.00 | 0.00 |
| Franking credits denied | 0.00 | 0.00 |
| Other Australian income | 48.50 | 48.50 |
| Gains not eligible for discount - TAP | 0.00 | 0.00 |
| Gains not eligible for discount - Non TAP | 0.00 | 0.00 |
| Discounted capital gains - TAP | 0.00 | 0.00 |
| Discounted capital gains - Non TAP | 0.00 | 0.00 |
| Gross foreign income | 0.00 | 0.00 |
| Australian franking credits from a New Zealand franking company | 0.00 | 0.00 |
| Foreign trust and CFC income | 0.00 | 0.00 |
| Total taxable income | \$207.56 | \$207.56 |
| Other non-taxable items | | |
| CGT concession | 0.00 | 0.00 |
| Tax free amounts | 0.00 | 0.00 |
| Non-assessable non-exempt income | 0.00 | 0.00 |
| Tax deferred amounts / Return of capital | 0.00 | 0.00 |
| Other non-assessable amounts | 0.00 | 0.00 |
| Assessable credits / offsets | | |
| Franking credits (after 45 day rule) | 0.00 | 0.00 |
| Foreign income tax offset | 0.00 | 0.00 |
| Foreign income tax offset – capital gain | 0.00 | 0.00 |
| Total distribution | \$207.56 | \$207.56 |
| Includes non-cash attributions | 0.00 | 0.00 |
| Taxes withheld | | |
| Non-resident withholding tax on interest | 0.00 | 0.00 |
| Non-resident withholding tax on unfranked dividends | 0.00 | 0.00 |
| Non-resident withholding tax on MIT | 0.00 | 0.00 |
| Non-resident withholding tax on non-MIT | 0.00 | 0.00 |
| TFN tax withheld | 0.00 | 0.00 |
| Cash distribution | \$207.56 | \$207.56 |
| AMIT Cost base increase / decrease | 0.00 | 0.00 |

Other income schedule

| Miscellaneous income | | | |
|-----------------------------|-----------------------|-----------------------------|---------------------------------|
| Date | Description | Assessable amount \$ | Non-assessable amount \$ |
| 10 Aug 2022 | Management Fee Rebate | 12.31 | 0.00 |
| 10 Aug 2022 | Management Fee Rebate | 18.47 | 0.00 |
| 10 Aug 2022 | Management Fee Rebate | 23.42 | 0.00 |
| 10 Aug 2022 | Management Fee Rebate | 8.02 | 0.00 |
| 11 Aug 2022 | Management Fee Rebate | 7.80 | 0.00 |
| 12 Aug 2022 | Management Fee Rebate | 3.68 | 0.00 |
| 15 Aug 2022 | Management Fee Rebate | 8.35 | 0.00 |
| 19 Aug 2022 | Management Fee Rebate | 8.60 | 0.00 |
| 19 Aug 2022 | Management Fee Rebate | 14.21 | 0.00 |
| 22 Aug 2022 | Management Fee Rebate | 24.55 | 0.00 |
| 22 Aug 2022 | Management Fee Rebate | 5.65 | 0.00 |
| 23 Aug 2022 | Management Fee Rebate | 25.59 | 0.00 |
| 25 Aug 2022 | Management Fee Rebate | 6.96 | 0.00 |
| 29 Aug 2022 | Management Fee Rebate | 5.21 | 0.00 |
| 29 Aug 2022 | Management Fee Rebate | 2.33 | 0.00 |
| 13 Sep 2022 | Management Fee Rebate | 32.14 | 0.00 |
| Total | | \$207.29 | \$0.00 |

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

Net capital gain/loss schedule

| | Capital losses | Gains not eligible for discount | Gains eligible for discount |
|-------------------------------------|--------------------|---------------------------------|-----------------------------|
| Capital gains/losses on sales | 55,659.72 | 1,467.02 | 7,332.60 |
| Net capital gain from distributions | | | |
| TAP | | 0.00 | 0.00 |
| Non TAP | | 0.00 | 0.00 |
| On platform losses brought forward | 0.00 | | |
| Subtotal | \$55,659.72 | \$1,467.02 | \$7,332.60 |
| Application of losses | -8,799.62 | -1,467.02 | -7,332.60 |
| Subtotal | \$46,860.10 | \$0.00 | \$0.00 |
| CGT discount | | 0.00 | |

Net capital gain/loss

\$46,860.10

\$0.00

\$0.00

| Security | Disposal date | Quantity | Sale proceeds \$ | Acquisition date | CGT/reduced/indexed cost base \$ | Capital losses \$ | Gains not eligible for discount \$ | Gains eligible for discount \$ |
|--|---------------|------------|------------------|------------------|----------------------------------|-------------------|------------------------------------|--------------------------------|
| AMP1179AU AMP Capital Core Infrastructure Fund | | | | | | | | |
| DAM0509AU - AMP1179AU AMP Capital Core Infrastructure Fund | 20 Jul 2022 | 1,473.1073 | 2,017.51 | 20 Aug 2019 | 2,009.15 | 0.00 | 0.00 | 8.36 |
| DAM0509AU - AMP1179AU AMP Capital Core Infrastructure Fund | 20 Jul 2022 | 1,366.6775 | 1,871.75 | 16 Sep 2019 | 1,858.64 | 0.00 | 0.00 | 13.11 |
| DAM0509AU - AMP1179AU AMP Capital Core Infrastructure Fund | 20 Jul 2022 | 633.8481 | 868.09 | 16 Oct 2019 | 870.73 | 2.64 | 0.00 | 0.00 |
| DAM0509AU - AMP1179AU AMP Capital Core Infrastructure Fund | 20 Jul 2022 | 3,470.3086 | 4,752.80 | 12 Mar 2020 | 4,367.58 | 0.00 | 0.00 | 385.22 |

Net capital gain/loss schedule

| Security | Disposal date | Quantity | Sale proceeds \$ | Acquisition date | CGT/reduced/indexed cost base \$ | Capital losses \$ | Gains not eligible for discount \$ | Gains eligible for discount \$ |
|---|---------------|------------|------------------|------------------|----------------------------------|-------------------|------------------------------------|--------------------------------|
| DAM0509AU - AMP1179AU AMP Capital Core Infrastructure Fund | 20 Jul 2022 | 1,570.1392 | 2,150.40 | 12 Feb 2021 | 2,014.18 | 0.00 | 0.00 | 136.22 |
| DAM0509AU - AMP1179AU AMP Capital Core Infrastructure Fund | 20 Jul 2022 | 1,129.7114 | 1,547.21 | 27 Apr 2021 | 1,486.57 | 0.00 | 0.00 | 60.64 |
| DAM0509AU - AMP1179AU AMP Capital Core Infrastructure Fund | 20 Jul 2022 | 3,423.9486 | 4,689.30 | 6 Aug 2021 | 4,579.11 | 0.00 | 110.19 | 0.00 |
| DAM0509AU - AMP1179AU AMP Capital Core Infrastructure Fund | 20 Jul 2022 | 2,690.0351 | 3,684.16 | 20 Sep 2021 | 3,581.68 | 0.00 | 102.48 | 0.00 |
| DAM0509AU - AMP1179AU AMP Capital Core Infrastructure Fund | 20 Jul 2022 | 1,631.1253 | 2,233.92 | 19 Nov 2021 | 2,159.51 | 0.00 | 74.41 | 0.00 |
| DAM0509AU - AMP1179AU AMP Capital Core Infrastructure Fund | 20 Jul 2022 | 2,606.9691 | 3,570.40 | 18 Jul 2022 | 3,574.65 | 4.25 | 0.00 | 0.00 |
| BTA0061AU Pental Property Securities Fund | | | | | | | | |
| DAM0509AU - BTA0061AU Pental Property Securities Fund | 19 Jul 2022 | 775.1056 | 412.90 | 28 Aug 2019 | 625.26 | 212.36 | 0.00 | 0.00 |
| DAM0509AU - BTA0061AU Pental Property Securities Fund | 19 Jul 2022 | 2,638.4570 | 1,405.51 | 16 Sep 2019 | 2,048.15 | 642.64 | 0.00 | 0.00 |
| DAM0509AU - BTA0061AU Pental Property Securities Fund | 19 Jul 2022 | 2,778.8819 | 1,480.31 | 16 Oct 2019 | 2,215.49 | 735.18 | 0.00 | 0.00 |
| DAM0509AU - BTA0061AU Pental Property Securities Fund | 19 Jul 2022 | 2,409.0355 | 1,283.29 | 24 Mar 2020 | 1,238.72 | 0.00 | 0.00 | 44.57 |
| DAM0509AU - BTA0061AU Pental Property Securities Fund | 19 Jul 2022 | 1,069.9498 | 569.96 | 20 Aug 2021 | 807.15 | 237.19 | 0.00 | 0.00 |

Net capital gain/loss schedule

| Security | Disposal date | Quantity | Sale proceeds \$ | Acquisition date | CGT/reduced/indexed cost base \$ | Capital losses \$ | Gains not eligible for discount \$ | Gains eligible for discount \$ |
|--|---------------|-------------|------------------|------------------|----------------------------------|-------------------|------------------------------------|--------------------------------|
| CHN8862AU CC Sage Capital Equity Plus Fund | | | | | | | | |
| DAM0509AU - CHN8862AU CC Sage Capital Equity Plus Fund | 20 Jul 2022 | 18,429.7164 | 24,585.24 | 29 Nov 2021 | 25,308.88 | 723.64 | 0.00 | 0.00 |
| DAM0509AU - CHN8862AU CC Sage Capital Equity Plus Fund | 20 Jul 2022 | 2,047.3349 | 2,731.15 | 28 Mar 2022 | 3,024.16 | 293.01 | 0.00 | 0.00 |
| ETL0071AU T. Rowe Price Global Equity Fund | | | | | | | | |
| DAM0509AU - ETL0071AU T. Rowe Price Global Equity Fund | 6 Jul 2022 | 869.3015 | 1,230.67 | 12 May 2020 | 1,455.91 | 225.24 | 0.00 | 0.00 |
| DAM0509AU - ETL0071AU T. Rowe Price Global Equity Fund | 19 Jul 2022 | 902.0962 | 1,271.50 | 20 Aug 2019 | 1,355.58 | 84.08 | 0.00 | 0.00 |
| DAM0509AU - ETL0071AU T. Rowe Price Global Equity Fund | 19 Jul 2022 | 1,041.3336 | 1,467.76 | 16 Sep 2019 | 1,581.89 | 114.13 | 0.00 | 0.00 |
| DAM0509AU - ETL0071AU T. Rowe Price Global Equity Fund | 19 Jul 2022 | 866.4029 | 1,221.19 | 16 Oct 2019 | 1,335.82 | 114.63 | 0.00 | 0.00 |
| DAM0509AU - ETL0071AU T. Rowe Price Global Equity Fund | 19 Jul 2022 | 2,426.8139 | 3,420.59 | 12 May 2020 | 4,064.42 | 643.83 | 0.00 | 0.00 |
| DAM0509AU - ETL0071AU T. Rowe Price Global Equity Fund | 19 Jul 2022 | 738.9585 | 1,041.56 | 31 Aug 2020 | 1,237.46 | 195.90 | 0.00 | 0.00 |
| DAM0509AU - ETL0071AU T. Rowe Price Global Equity Fund | 19 Jul 2022 | 871.9247 | 1,228.99 | 1 Apr 2022 | 1,388.54 | 159.55 | 0.00 | 0.00 |
| ETL3590AU Ashmore Emerging Markets Equity Fund | | | | | | | | |
| DAM0509AU - ETL3590AU Ashmore Emerging Markets Equity Fund | 20 Jul 2022 | 6,962.1464 | 5,347.62 | 21 Jan 2022 | 6,788.79 | 1,441.17 | 0.00 | 0.00 |

Net capital gain/loss schedule

| Security | Disposal date | Quantity | Sale proceeds \$ | Acquisition date | CGT/reduced/indexed cost base \$ | Capital losses \$ | Gains not eligible for discount \$ | Gains eligible for discount \$ |
|---|---------------|------------|------------------|------------------|----------------------------------|-------------------|------------------------------------|--------------------------------|
| DAM0509AU - ETL3590AU Ashmore Emerging Markets Equity Fund | 20 Jul 2022 | 1,286.4937 | 988.16 | 4 Apr 2022 | 1,051.58 | 63.42 | 0.00 | 0.00 |
| ETL4846AU Spire Multifamily Growth and Income Fund (AUD) Hedged Class | | | | | | | | |
| DAM0509AU - ETL4846AU Spire Multifamily Growth and Income Fund (AUD) Hedged Class | 1 Aug 2022 | 1,294.3948 | 1,529.33 | 1 Feb 2022 | 1,399.22 | 0.00 | 130.11 | 0.00 |
| DAM0509AU - ETL4846AU Spire Multifamily Growth and Income Fund (AUD) Hedged Class | 1 Aug 2022 | 1,075.1863 | 1,270.33 | 1 Apr 2022 | 1,269.25 | 0.00 | 1.08 | 0.00 |
| DAM0509AU - ETL4846AU Spire Multifamily Growth and Income Fund (AUD) Hedged Class | 4 Oct 2022 | 6,848.2745 | 7,915.23 | 1 Jul 2021 | 6,671.18 | 0.00 | 0.00 | 1,244.05 |
| DAM0509AU - ETL4846AU Spire Multifamily Growth and Income Fund (AUD) Hedged Class | 4 Oct 2022 | 5,250.2043 | 6,068.18 | 1 Sep 2021 | 5,128.61 | 0.00 | 0.00 | 939.57 |
| DAM0509AU - ETL4846AU Spire Multifamily Growth and Income Fund (AUD) Hedged Class | 4 Oct 2022 | 3,856.0111 | 4,456.78 | 1 Dec 2021 | 3,894.35 | 0.00 | 562.43 | 0.00 |
| DAM0509AU - ETL4846AU Spire Multifamily Growth and Income Fund (AUD) Hedged Class | 4 Oct 2022 | 1,555.6884 | 1,798.07 | 1 Feb 2022 | 1,681.68 | 0.00 | 116.39 | 0.00 |
| EVO2608AU Metrics Direct Income Fund | | | | | | | | |
| DAM0509AU - EVO2608AU Metrics Direct Income Fund | 1 Aug 2022 | 1,774.6633 | 1,832.52 | 1 Dec 2021 | 1,834.11 | 1.59 | 0.00 | 0.00 |
| DAM0509AU - EVO2608AU Metrics Direct Income Fund | 1 Aug 2022 | 2,280.6050 | 2,354.95 | 3 Jan 2022 | 2,359.29 | 4.34 | 0.00 | 0.00 |

Net capital gain/loss schedule

| Security | Disposal date | Quantity | Sale proceeds \$ | Acquisition date | CGT/reduced/indexed cost base \$ | Capital losses \$ | Gains not eligible for discount \$ | Gains eligible for discount \$ |
|---|---------------|-------------|------------------|------------------|----------------------------------|-------------------|------------------------------------|--------------------------------|
| DAM0509AU - EVO2608AU Metrics Direct Income Fund | 1 Sep 2022 | 16,744.3692 | 17,288.56 | 1 Dec 2021 | 17,305.31 | 16.75 | 0.00 | 0.00 |
| DAM0509AU - EVO2608AU Metrics Direct Income Fund | 1 Sep 2022 | 1,492.1290 | 1,540.62 | 1 Jun 2022 | 1,541.22 | 0.60 | 0.00 | 0.00 |
| FRT0027AU Franklin Australian Absolute Return Bond Fund | | | | | | | | |
| DAM0509AU - FRT0027AU Franklin Australian Absolute Return Bond Fund | 20 Jul 2022 | 10,101.3850 | 9,454.90 | 16 Jan 2020 | 10,389.28 | 934.38 | 0.00 | 0.00 |
| HFL0104AU Fulcrum Diversified Investments Fund | | | | | | | | |
| DAM0509AU - HFL0104AU Fulcrum Diversified Investments Fund | 22 Jul 2022 | 7,373.1391 | 12,914.05 | 2 Dec 2020 | 11,896.56 | 0.00 | 0.00 | 1,017.49 |
| DAM0509AU - HFL0104AU Fulcrum Diversified Investments Fund | 22 Jul 2022 | 2,165.7759 | 3,793.36 | 17 Feb 2021 | 3,640.88 | 0.00 | 0.00 | 152.48 |
| DAM0509AU - HFL0104AU Fulcrum Diversified Investments Fund | 22 Jul 2022 | 868.8635 | 1,521.81 | 23 Aug 2021 | 1,441.01 | 0.00 | 80.80 | 0.00 |
| DAM0509AU - HFL0104AU Fulcrum Diversified Investments Fund | 22 Jul 2022 | 2,119.5039 | 3,712.31 | 21 Sep 2021 | 3,545.93 | 0.00 | 166.38 | 0.00 |
| DAM0509AU - HFL0104AU Fulcrum Diversified Investments Fund | 22 Jul 2022 | 797.9259 | 1,397.57 | 22 Nov 2021 | 1,361.90 | 0.00 | 35.67 | 0.00 |
| DAM0509AU - HFL0104AU Fulcrum Diversified Investments Fund | 22 Jul 2022 | 1,225.9570 | 2,147.26 | 8 Dec 2021 | 2,065.86 | 0.00 | 81.40 | 0.00 |
| DAM0509AU - HFL0104AU Fulcrum Diversified Investments Fund | 22 Jul 2022 | 694.3979 | 1,216.24 | 5 May 2022 | 1,240.75 | 24.51 | 0.00 | 0.00 |
| DAM0509AU - HFL0104AU Fulcrum Diversified Investments Fund | 22 Jul 2022 | 1,418.5980 | 2,484.68 | 7 Jul 2022 | 2,479.00 | 0.00 | 5.68 | 0.00 |

Net capital gain/loss schedule

| Security | Disposal date | Quantity | Sale proceeds \$ | Acquisition date | CGT/reduced/indexed cost base \$ | Capital losses \$ | Gains not eligible for discount \$ | Gains eligible for discount \$ |
|--|---------------|------------|------------------|------------------|----------------------------------|-------------------|------------------------------------|--------------------------------|
| MAQ0211AU Macquarie True Index Australian Fixed Interest Fund | | | | | | | | |
| DAM0509AU - MAQ0211AU Macquarie True Index Australian Fixed Interest Fund | 21 Jul 2022 | 6,770.5733 | 6,119.25 | 24 Feb 2022 | 6,574.26 | 455.01 | 0.00 | 0.00 |
| DAM0509AU - MAQ0211AU Macquarie True Index Australian Fixed Interest Fund | 21 Jul 2022 | 2,004.3056 | 1,811.49 | 31 Mar 2022 | 1,877.44 | 65.95 | 0.00 | 0.00 |
| DAM0509AU - MAQ0211AU Macquarie True Index Australian Fixed Interest Fund | 21 Jul 2022 | 3,437.7634 | 3,107.05 | 18 Jul 2022 | 3,132.49 | 25.44 | 0.00 | 0.00 |
| MGL0004AU Ironbark Royal London Concentrated Global Share Fund | | | | | | | | |
| DAM0509AU - MGL0004AU Ironbark Royal London Concentrated Global Share Fund | 19 Jul 2022 | 4,877.7061 | 12,915.68 | 10 Jun 2021 | 13,374.67 | 458.99 | 0.00 | 0.00 |
| DAM0509AU - MGL0004AU Ironbark Royal London Concentrated Global Share Fund | 19 Jul 2022 | 1,825.9418 | 4,833.32 | 3 Aug 2021 | 5,167.36 | 334.04 | 0.00 | 0.00 |
| DAM0509AU - MGL0004AU Ironbark Royal London Concentrated Global Share Fund | 19 Jul 2022 | 1,125.8476 | 2,981.13 | 19 Aug 2021 | 3,238.05 | 256.92 | 0.00 | 0.00 |
| DAM0509AU - MGL0004AU Ironbark Royal London Concentrated Global Share Fund | 19 Jul 2022 | 648.6886 | 1,717.66 | 14 Jan 2022 | 1,957.29 | 239.63 | 0.00 | 0.00 |
| OPF0002AU OC Premium Small Companies Fund | | | | | | | | |
| DAM0509AU - OPF0002AU OC Premium Small Companies Fund | 6 Jul 2022 | 864.7757 | 2,676.74 | 12 Nov 2020 | 3,122.59 | 445.85 | 0.00 | 0.00 |
| DAM0509AU - OPF0002AU OC Premium Small Companies Fund | 19 Jul 2022 | 1,854.8954 | 5,873.53 | 12 Nov 2020 | 6,697.77 | 824.24 | 0.00 | 0.00 |

Net capital gain/loss schedule

| Security | Disposal date | Quantity | Sale proceeds \$ | Acquisition date | CGT/reduced/indexed cost base \$ | Capital losses \$ | Gains not eligible for discount \$ | Gains eligible for discount \$ |
|--|---------------|-------------|------------------|------------------|----------------------------------|-------------------|------------------------------------|--------------------------------|
| PER0715AU JPMorgan Global Research Enhanced Index Equity Trust | | | | | | | | |
| DAM0509AU - PER0715AU JPMorgan Global Research Enhanced Index Equity Trust | 20 Jul 2022 | 4,641.1925 | 7,499.24 | 3 Jun 2020 | 6,201.90 | 0.00 | 0.00 | 1,297.34 |
| DAM0509AU - PER0715AU JPMorgan Global Research Enhanced Index Equity Trust | 20 Jul 2022 | 688.3707 | 1,112.27 | 24 Nov 2020 | 1,047.13 | 0.00 | 0.00 | 65.14 |
| DAM0509AU - PER0715AU JPMorgan Global Research Enhanced Index Equity Trust | 20 Jul 2022 | 912.0837 | 1,473.74 | 18 Dec 2020 | 1,424.19 | 0.00 | 0.00 | 49.55 |
| DAM0509AU - PER0715AU JPMorgan Global Research Enhanced Index Equity Trust | 20 Jul 2022 | 317.5586 | 513.11 | 2 Mar 2021 | 520.06 | 6.95 | 0.00 | 0.00 |
| DAM0509AU - PER0715AU JPMorgan Global Research Enhanced Index Equity Trust | 20 Jul 2022 | 641.1253 | 1,035.93 | 22 Nov 2021 | 1,258.13 | 222.20 | 0.00 | 0.00 |
| DAM0509AU - PER0715AU JPMorgan Global Research Enhanced Index Equity Trust | 20 Jul 2022 | 1,436.6847 | 2,321.40 | 10 May 2022 | 2,442.33 | 120.93 | 0.00 | 0.00 |
| PER0727AU JPMorgan Global Strategic Bond Fund | | | | | | | | |
| DAM0509AU - PER0727AU JPMorgan Global Strategic Bond Fund | 20 Jul 2022 | 29,270.5699 | 27,142.60 | 13 Mar 2020 | 29,956.37 | 2,813.77 | 0.00 | 0.00 |
| PGI0001AU Principal Global Credit Opportunities Fund | | | | | | | | |
| DAM0509AU - PGI0001AU Principal Global Credit Opportunities Fund | 6 Jul 2022 | 2,724.4013 | 2,172.71 | 28 Aug 2020 | 2,683.77 | 511.06 | 0.00 | 0.00 |

Net capital gain/loss schedule

| Security | Disposal date | Quantity | Sale proceeds \$ | Acquisition date | CGT/reduced/indexed cost base \$ | Capital losses \$ | Gains not eligible for discount \$ | Gains eligible for discount \$ |
|--|---------------|------------|------------------|------------------|----------------------------------|-------------------|------------------------------------|--------------------------------|
| DAM0509AU - PG10001AU Principal Global Credit Opportunities Fund | 19 Jul 2022 | 9,720.9469 | 7,790.37 | 17 Jan 2020 | 9,403.89 | 1,613.52 | 0.00 | 0.00 |
| DAM0509AU - PG10001AU Principal Global Credit Opportunities Fund | 19 Jul 2022 | 3,669.5345 | 2,940.76 | 24 Jan 2020 | 3,573.70 | 632.94 | 0.00 | 0.00 |
| DAM0509AU - PG10001AU Principal Global Credit Opportunities Fund | 19 Jul 2022 | 4,401.5910 | 3,527.44 | 28 Aug 2020 | 4,335.94 | 808.50 | 0.00 | 0.00 |
| DAM0509AU - PG10001AU Principal Global Credit Opportunities Fund | 19 Jul 2022 | 1,463.2435 | 1,172.64 | 1 Dec 2020 | 1,438.49 | 265.85 | 0.00 | 0.00 |
| DAM0509AU - PG10001AU Principal Global Credit Opportunities Fund | 19 Jul 2022 | 1,065.3379 | 853.76 | 20 Aug 2021 | 1,014.10 | 160.34 | 0.00 | 0.00 |
| DAM0509AU - PG10001AU Principal Global Credit Opportunities Fund | 19 Jul 2022 | 1,475.1909 | 1,182.22 | 1 Apr 2022 | 1,308.53 | 126.31 | 0.00 | 0.00 |
| PG10002AU Principal Global Property Securities Fund | | | | | | | | |
| DAM0509AU - PG10002AU Principal Global Property Securities Fund | 6 Jul 2022 | 1,378.3314 | 1,054.01 | 3 Aug 2021 | 1,247.83 | 193.82 | 0.00 | 0.00 |
| DAM0509AU - PG10002AU Principal Global Property Securities Fund | 19 Jul 2022 | 1,975.7000 | 1,529.39 | 20 Aug 2019 | 1,755.91 | 226.52 | 0.00 | 0.00 |
| DAM0509AU - PG10002AU Principal Global Property Securities Fund | 19 Jul 2022 | 1,938.3374 | 1,500.47 | 16 Sep 2019 | 1,727.75 | 227.28 | 0.00 | 0.00 |
| DAM0509AU - PG10002AU Principal Global Property Securities Fund | 19 Jul 2022 | 3,181.9976 | 2,463.18 | 1 Apr 2020 | 2,042.20 | 0.00 | 0.00 | 420.98 |
| DAM0509AU - PG10002AU Principal Global Property Securities Fund | 19 Jul 2022 | 1,214.0441 | 939.79 | 3 Aug 2021 | 1,099.10 | 159.31 | 0.00 | 0.00 |

Net capital gain/loss schedule

| Security | Disposal date | Quantity | Sale proceeds \$ | Acquisition date | CGT/reduced/indexed cost base \$ | Capital losses \$ | Gains not eligible for discount \$ | Gains eligible for discount \$ |
|--|---------------|-------------|------------------|------------------|----------------------------------|-------------------|------------------------------------|--------------------------------|
| RFA0059AU Pandal Focus Australian Share Fund | | | | | | | | |
| DAM0509AU - RFA0059AU Pandal Focus Australian Share Fund | 19 Jul 2022 | 9,989.1166 | 21,286.81 | 10 May 2022 | 24,746.26 | 3,459.45 | 0.00 | 0.00 |
| UBS9614AU UBS CBRE Global Real Assets Fund | | | | | | | | |
| DAM0509AU - UBS9614AU UBS CBRE Global Real Assets Fund | 27 Jul 2022 | 1,545.1112 | 1,869.43 | 19 Nov 2021 | 2,031.50 | 162.07 | 0.00 | 0.00 |
| DAM0509AU - UBS9614AU UBS CBRE Global Real Assets Fund | 10 Aug 2022 | 8,038.0948 | 9,812.10 | 2 Jul 2020 | 9,154.78 | 0.00 | 0.00 | 657.32 |
| DAM0509AU - UBS9614AU UBS CBRE Global Real Assets Fund | 10 Aug 2022 | 3,946.9735 | 4,818.07 | 18 Feb 2021 | 4,471.22 | 0.00 | 0.00 | 346.85 |
| DAM0509AU - UBS9614AU UBS CBRE Global Real Assets Fund | 10 Aug 2022 | 4,808.4620 | 5,869.69 | 4 Mar 2021 | 5,375.98 | 0.00 | 0.00 | 493.71 |
| DAM0509AU - UBS9614AU UBS CBRE Global Real Assets Fund | 10 Aug 2022 | 2,378.6550 | 2,903.62 | 3 Aug 2021 | 3,036.09 | 132.47 | 0.00 | 0.00 |
| DAM0509AU - UBS9614AU UBS CBRE Global Real Assets Fund | 10 Aug 2022 | 276.0916 | 337.03 | 19 Nov 2021 | 363.00 | 25.97 | 0.00 | 0.00 |
| WFS0589AU Mercer Indexed Moderate Fund | | | | | | | | |
| WFS0589AU Mercer Indexed Moderate Fund | 19 Jul 2022 | 77,177.5071 | 75,711.13 | 16 Sep 2019 | 83,710.30 | 7,999.17 | 0.00 | 0.00 |
| WFS0589AU Mercer Indexed Moderate Fund | 19 Jul 2022 | 37,384.8813 | 36,674.57 | 16 Oct 2019 | 40,864.27 | 4,189.70 | 0.00 | 0.00 |
| WFS0589AU Mercer Indexed Moderate Fund | 19 Jul 2022 | 204.8604 | 200.97 | 17 Oct 2019 | 223.07 | 22.10 | 0.00 | 0.00 |

Net capital gain/loss schedule

| Security | Disposal date | Quantity | Sale proceeds \$ | Acquisition date | CGT/reduced/indexed cost base \$ | Capital losses \$ | Gains not eligible for discount \$ | Gains eligible for discount \$ |
|--|---------------|--------------|---------------------|------------------|----------------------------------|--------------------|------------------------------------|--------------------------------|
| WFS0589AU Mercer Indexed Moderate Fund | 19 Jul 2022 | 449.5104 | 440.97 | 17 Jan 2020 | 503.43 | 62.46 | 0.00 | 0.00 |
| WFS0589AU Mercer Indexed Moderate Fund | 19 Jul 2022 | 109,329.9246 | 107,252.66 | 24 Jan 2020 | 122,882.04 | 15,629.38 | 0.00 | 0.00 |
| WFS0589AU Mercer Indexed Moderate Fund | 19 Jul 2022 | 471.5214 | 462.56 | 21 Apr 2020 | 470.13 | 7.57 | 0.00 | 0.00 |
| WFS0589AU Mercer Indexed Moderate Fund | 19 Jul 2022 | 7,139.9444 | 7,004.29 | 21 Jul 2020 | 7,422.98 | 418.69 | 0.00 | 0.00 |
| WFS0589AU Mercer Indexed Moderate Fund | 19 Jul 2022 | 328.0850 | 321.85 | 21 Oct 2020 | 347.09 | 25.24 | 0.00 | 0.00 |
| WFS0589AU Mercer Indexed Moderate Fund | 19 Jul 2022 | 44,344.8845 | 43,502.33 | 22 Dec 2020 | 48,409.21 | 4,906.88 | 0.00 | 0.00 |
| WFS0589AU Mercer Indexed Moderate Fund | 19 Jul 2022 | 638.9476 | 626.81 | 27 Jan 2021 | 700.52 | 73.71 | 0.00 | 0.00 |
| WFS0589AU Mercer Indexed Moderate Fund | 19 Jul 2022 | 939.0565 | 921.21 | 22 Apr 2021 | 1,053.16 | 131.95 | 0.00 | 0.00 |
| WFS0589AU Mercer Indexed Moderate Fund | 19 Jul 2022 | 832.6451 | 816.82 | 20 Oct 2021 | 930.15 | 113.33 | 0.00 | 0.00 |
| WFS0589AU Mercer Indexed Moderate Fund | 19 Jul 2022 | 808.0295 | 792.68 | 19 Jan 2022 | 898.48 | 105.80 | 0.00 | 0.00 |
| WFS0589AU Mercer Indexed Moderate Fund | 19 Jul 2022 | 1,143.9553 | 1,122.22 | 20 Apr 2022 | 1,245.60 | 123.38 | 0.00 | 0.00 |
| Subtotal | | | \$594,777.39 | | \$641,637.49 | \$55,659.72 | \$1,467.02 | \$7,332.60 |

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

Miscellaneous expenses schedule

| Payment date | Description | Deductible \$ | Not deductible \$ |
|--------------|--------------------------------|-----------------|-------------------|
| 5 Jul 2022 | Administration fee | 89.59 | 0.00 |
| 6 Jul 2022 | Investment management fee | 94.03 | 0.00 |
| 7 Jul 2022 | Advice fee | 386.00 | 0.00 |
| 18 Jul 2022 | Investment management fee | 52.73 | 0.00 |
| 3 Aug 2022 | Administration fee | 68.82 | 0.00 |
| 5 Sep 2022 | Administration fee | 22.78 | 0.00 |
| 7 Sep 2022 | Investment management fee | 17.87 | 0.00 |
| 15 Sep 2022 | Expense Recovery - Legislative | 76.00 | 0.00 |
| 5 Oct 2022 | Administration fee | 18.10 | 0.00 |
| 26 Oct 2022 | Investment management fee | 7.88 | 0.00 |
| 3 Nov 2022 | Administration fee | 15.29 | 0.00 |
| 14 Nov 2022 | Administration fee | 6.41 | 0.00 |
| Total | | \$855.50 | \$0.00 |

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

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

Complaints

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

Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

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

Disclaimer

This document may not be copied, reproduced or otherwise distributed or circulated without the express permission of BT Portfolio Services Ltd ABN 73 095 055 208 AFSL 233715 (BTPS). This statement is designed to assist you in preparing your 1 Jul 2022 - 30 Jun 2023 Australian Tax Return. It is provided for the use of investors in Panorama and is based on current Australian taxation laws and their interpretation.

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

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



Statement Period
29 April 2022 - 29 July 2022

Westpac DIY Super Savings Account

Account Name
**WORKING ANTHILL PTY LIMITED ATF
HANCOX & YANG SUPERANNUATION
FUND**

Customer ID
4746 3530 **WORKING ANTHILL PTY
LIMITED**

BSB
032-067 Account Number
559 788

| | |
|-----------------|----------|
| Opening Balance | + \$0.81 |
| Total Credits | + \$0.00 |
| Total Debits | - \$0.00 |
| Closing Balance | + \$0.81 |

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

| Effective Date | \$0 to \$9999 | Over \$9999 to \$49999 | Over \$49999 to \$99999 | Over \$99999 to \$499999 |
|----------------|------------------|---------------------------|----------------------------|-----------------------------|
| 17 Mar 2020 | 0.01 % | 0.05 % | 0.05 % | 0.05 % |
| 17 May 2022 | 0.10 % | 0.10 % | 0.10 % | 0.10 % |
| 22 Jul 2022 | 0.25 % | 0.25 % | 0.25 % | 0.25 % |

| Effective Date | Over \$499999 |
|----------------|------------------|
| 17 Mar 2020 | 0.05 % |
| 17 May 2022 | 0.10 % |
| 22 Jul 2022 | 0.25 % |

TRANSACTIONS

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

| DATE | TRANSACTION DESCRIPTION | DEBIT | CREDIT | BALANCE |
|----------|---------------------------|-------|--------|---------|
| 29/04/22 | STATEMENT OPENING BALANCE | | | 0.81 |
| 29/07/22 | CLOSING BALANCE | | | 0.81 |

CONVENIENCE AT YOUR FINGERTIPS

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



MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9155 7700 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/, call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit www.westpac.com.au/personal-banking/bank-accounts/transaction/

If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be insured. Please review the replacement value of the property and check with your insurer to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: www.moneysmart.gov.au.

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 132 032 or write to us at Westpac Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

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



Westpac Live



Find out about Online Banking
at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9155 7700 if overseas

Local Branch



Find branches and ATMs at
westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



Statement Period
29 July 2022 - 31 October 2022

Westpac DIY Super Savings Account

Account Name
WORKING ANTHILL PTY LIMITED ATF
HANCOX & YANG SUPERANNUATION
FUND

Customer ID
4746 3530 WORKING ANTHILL PTY
LIMITED

BSB Account Number
032-067 559 788

| | |
|-----------------|----------------|
| Opening Balance | + \$0.81 |
| Total Credits | + \$609,356.69 |
| Total Debits | - \$0.00 |
| Closing Balance | + \$609,357.50 |

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

| Effective Date | \$0 to \$9999 | Over \$9999 to \$49999 | Over \$49999 to \$99999 | Over \$99999 to \$499999 |
|----------------|------------------|---------------------------|----------------------------|-----------------------------|
| 22 Jul 2022 | 0.25 % | 0.25 % | 0.25 % | 0.25 % |
| 18 Aug 2022 | 0.75 % | 0.75 % | 0.75 % | 0.75 % |
| 20 Sep 2022 | 1.00 % | 1.00 % | 1.00 % | 1.00 % |

| Effective Date | Over \$499999 |
|----------------|------------------|
| 22 Jul 2022 | 0.25 % |
| 18 Aug 2022 | 0.75 % |
| 20 Sep 2022 | 1.00 % |

TRANSACTIONS

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

| DATE | TRANSACTION DESCRIPTION | DEBIT | CREDIT | BALANCE |
|-----------------|---|-------|------------|-------------------|
| 29/07/22 | STATEMENT OPENING BALANCE | | | 0.81 |
| 05/08/22 | Deposit Online 2303824 Partial Withdrawal | | 500,000.00 | 500,000.81 |
| 31/08/22 | Interest Paid | | 178.08 | 500,178.89 |
| 13/09/22 | Deposit Online 2166860 | | 85,000.00 | 585,178.89 |
| 30/09/22 | Interest Paid | | 378.10 | 585,556.99 |
| 26/10/22 | Deposit Online 2161016 | | 23,300.00 | 608,856.99 |
| 31/10/22 | Interest Paid | | 500.51 | 609,357.50 |
| 31/10/22 | CLOSING BALANCE | | | 609,357.50 |



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MORE INFORMATION

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If you would like more information or would like to apply for the Westpac Choice Concession account please visit www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/, call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit www.westpac.com.au/personal-banking/bank-accounts/transaction/

If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be insured. Please review the replacement value of the property and check with your insurer to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: www.moneysmart.gov.au.

Understanding comprehensive credit reporting

It's more important than ever to pay on time as this is shown on your consumer credit report as part of comprehensive credit reporting (CCR).

CCR provides you with a more complete picture of your credit history including your on time and late repayments. You



can also see your consumer credit account open and closed dates, type of credit, credit limit and it now includes whether you are in a financial hardship arrangement.

For more information please see our website, our Privacy Statement or visit CreditSmart.org.au.

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

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Local Branch



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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
31 October 2022 - 31 January 2023

Westpac DIY Super Savings Account

Account Name
WORKING ANTHILL PTY LIMITED ATF
HANCOX & YANG SUPERANNUATION
FUND

Customer ID
4746 3530 WORKING ANTHILL PTY
LIMITED

BSB Account Number
032-067 559 788

| | |
|-----------------|----------------|
| Opening Balance | + \$609,357.50 |
| Total Credits | + \$1,108.94 |
| Total Debits | - \$609,753.00 |
| Closing Balance | + \$713.44 |

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

| Effective Date | \$0 to \$9999 | Over \$9999 to \$49999 | Over \$49999 to \$99999 | Over \$99999 to \$499999 |
|----------------|------------------|---------------------------|----------------------------|-----------------------------|
| 20 Sep 2022 | 1.00 % | 1.00 % | 1.00 % | 1.00 % |

| Effective Date | Over \$499999 |
|----------------|------------------|
| 20 Sep 2022 | 1.00 % |

TRANSACTIONS

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| DATE | TRANSACTION DESCRIPTION | DEBIT | CREDIT | BALANCE |
|-----------------|--|------------|--------|-------------------|
| 31/10/22 | STATEMENT OPENING BALANCE | | | 609,357.50 |
| 04/11/22 | Withdrawal Online 1125384 Tfr Westpac Cho From Smsf | 520,000.00 | | 89,357.50 |
| 15/11/22 | Deposit Newtown NSW | | 192.01 | 89,549.51 |
| 30/11/22 | Interest Paid | | 130.50 | 89,680.01 |
| 30/12/22 | Interest Paid | | 73.70 | 89,753.71 |
| 16/01/23 | Withdrawal Mobile 1795111 Tfr Westpac Cho | 89,753.00 | | 0.71 |
| 24/01/23 | Deposit Superchoice P/L Pc180123-196961497 | | 670.80 | 671.51 |
| 31/01/23 | Interest Paid | | 41.93 | 713.44 |
| 31/01/23 | CLOSING BALANCE | | | 713.44 |

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Local Branch



**Find branches and ATMs at
westpac.com.au/locateus**

THANK YOU FOR BANKING WITH WESTPAC



Statement Period
31 January 2023 - 28 April 2023

Westpac DIY Super Savings Account

Account Name
**WORKING ANTHILL PTY LIMITED ATF
HANCOX & YANG SUPERANNUATION
FUND**

Customer ID
**4746 3530 WORKING ANTHILL PTY
LIMITED**

BSB Account Number
032-067 559 788

| | |
|-----------------|----------------|
| Opening Balance | + \$713.44 |
| Total Credits | + \$666,838.35 |
| Total Debits | - \$667,550.00 |
| Closing Balance | + \$1.79 |

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

| Effective Date | \$0 to \$9999 | Over \$9999 to \$49999 | Over \$49999 to \$99999 | Over \$99999 to \$499999 |
|----------------|------------------|---------------------------|----------------------------|-----------------------------|
| 20 Sep 2022 | 1.00 % | 1.00 % | 1.00 % | 1.00 % |

| Effective Date | Over \$499999 |
|----------------|------------------|
| 20 Sep 2022 | 1.00 % |

TRANSACTIONS

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| DATE | TRANSACTION DESCRIPTION | DEBIT | CREDIT | BALANCE |
|-----------------|--|------------|------------|---------------|
| 31/01/23 | STATEMENT OPENING BALANCE | | | 713.44 |
| 02/02/23 | Deposit Ato Ato009000017532763 | | 5,899.79 | 6,613.23 |
| 06/02/23 | Withdrawal Mobile 1882361 Tfr Westpac Cho | 6,613.00 | | 0.23 |
| 21/02/23 | Deposit Online 2660455 Tfr Westpac Cho | | 660,000.00 | 660,000.23 |
| 22/02/23 | Withdrawal Mobile 1153732 Tfr Westpac Cho | 660,000.00 | | 0.23 |
| 28/02/23 | Interest Paid | | 18.84 | 19.07 |
| 21/03/23 | Deposit Haymarket NSW | | 407.49 | 426.56 |
| 27/03/23 | Withdrawal Mobile 1563737 Tfr Westpac Cho | 425.00 | | 1.56 |
| 31/03/23 | Interest Paid | | 0.08 | 1.64 |
| 14/04/23 | Deposit Ato Ato005000017659996 | | 310.50 | 312.14 |
| 17/04/23 | Withdrawal Mobile 1779868 Tfr Westpac Cho | 312.00 | | 0.14 |
| 19/04/23 | Deposit Superchoice P/L Pc120423-159738965 | | 201.60 | 201.74 |
| 24/04/23 | Withdrawal Mobile 1673753 Tfr Westpac Cho | 200.00 | | 1.74 |



TRANSACTIONS

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| DATE | TRANSACTION DESCRIPTION | DEBIT | CREDIT | BALANCE |
|-----------------|-------------------------|-------|--------|-------------|
| 28/04/23 | Interest Paid | | 0.05 | 1.79 |
| 28/04/23 | CLOSING BALANCE | | | 1.79 |

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For more information please see our website, our Privacy Statement or visit CreditSmart.org.au.

We've updated our Privacy Statement and Notices

Our Privacy Statement combines important details about how we handle your personal and credit-related information. We've also introduced new supplementary privacy notices that provide more specific information when collecting your personal information for certain purposes e.g., if you choose to provide your identity information online.

We're making it clearer for you to understand what information we collect, how and why we collect, hold, and use your information. This may mean you could receive offers for products and services provided by us or our third-party partners that we think may be of interest and value to you.

If you'd like to learn more, our frequently asked questions, the full Privacy Statement, and supplementary privacy notices can be found at: www.westpac.com.au/privacy/privacy-statement

This statement applies to our Australian financial products and services.

Complaints

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+61 2 9155 7700 if overseas

Local Branch



Find branches and ATMs at westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



Statement Period
28 April 2023 - 31 July 2023

Westpac DIY Super Savings Account

Account Name
WORKING ANTHILL PTY LIMITED ATF
HANCOX & YANG SUPERANNUATION
FUND

Customer ID
4746 3530 WORKING ANTHILL PTY
LIMITED

BSB Account Number
032-067 559 788

| | |
|-----------------|------------|
| Opening Balance | + \$1.79 |
| Total Credits | + \$214.20 |
| Total Debits | - \$215.00 |
| Closing Balance | + \$0.99 |

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

| Effective Date | \$0 to \$9999 | Over \$9999 to \$49999 | Over \$49999 to \$99999 | Over \$99999 to \$499999 |
|----------------|------------------|---------------------------|----------------------------|-----------------------------|
| 20 Sep 2022 | 1.00 % | 1.00 % | 1.00 % | 1.00 % |

| Effective Date | Over \$499999 |
|----------------|------------------|
| 20 Sep 2022 | 1.00 % |

TRANSACTIONS

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| DATE | TRANSACTION DESCRIPTION | DEBIT | CREDIT | BALANCE |
|-----------------|--|--------|--------|-------------|
| 28/04/23 | STATEMENT OPENING BALANCE | | | 1.79 |
| 28/06/23 | Deposit Superchoice P/L Pc210623-104713849 | | 214.20 | 215.99 |
| 29/06/23 | Withdrawal Mobile 1929406 Tfr Westpac Cho | 215.00 | | 0.99 |
| 31/07/23 | CLOSING BALANCE | | | 0.99 |

CONVENIENCE AT YOUR FINGERTIPS

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



ANNUAL INFORMATION FOR THE PERIOD 1 JULY 2022 TO 30 JUNE 2023

For account: 2067/559788

Total interest credited \$1,321.79

These details are provided for your records and taxation purposes

MORE INFORMATION

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If you would like more information or would like to apply for the Westpac Choice Concession account please visit www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/, call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit www.westpac.com.au/personal-banking/bank-accounts/transaction/

If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be insured. Please review the replacement value of the property and check with your insurer to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: www.moneysmart.gov.au.



Understanding comprehensive credit reporting

It's more important than ever to pay on time as this is shown on your consumer credit report as part of comprehensive credit reporting (CCR).

CCR provides you with a more complete picture of your credit history including your on time and late repayments. You can also see your consumer credit account open and closed dates, type of credit, credit limit and it now includes whether you are in a financial hardship arrangement.

For more information please see our website, our Privacy Statement or visit CreditSmart.org.au.

We've updated our Privacy Statement and Notices

Our Privacy Statement combines important details about how we handle your personal and credit-related information. We've also introduced new supplementary privacy notices that provide more specific information when collecting your personal information for certain purposes e.g., if you choose to provide your identity information online.

We're making it clearer for you to understand what information we collect, how and why we collect, hold, and use your information. This may mean you could receive offers for products and services provided by us or our third-party partners that we think may be of interest and value to you.

If you'd like to learn more, our frequently asked questions, the full Privacy Statement, and supplementary privacy notices can be found at: www.westpac.com.au/privacy/privacy-statement

This statement applies to our Australian financial products and services.

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 132 032 or write to us at Westpac Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

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

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Local Branch



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westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC

Settlement Completion Record

Settlement Details:

| | |
|--|----------------------------------|
| Subscriber | LEGAL WORLD PTY LTD |
| Subscriber Role: | Incoming Proprietor |
| Subscriber Reference: | 14394 |
| Being purchase or refinance of: | 60 REIBY Street NEWTOWN NSW 2042 |
| Land Title Reference: | 1/918512 |
| Total funds settled via PEXA: | \$ 1,726,276.34 |
| Funds not included in PEXA Financial Settlement: | \$ 0.00 |
| Net Adjustments: | \$ 0.00 |
| PEXA Workspace ID: | PEXA228648627 |
| Settlement Date: | 08/02/2023 |

Signature(s) on Settlement Statement:

Jeevan Menon - 08/02/2023 15:39 AEDT

Jeevan Menon - 08/02/2023 15:38 AEDT

Signature(s) on Trust Account Debit Authorisation:

Jeevan Menon - 08/02/2023 15:38 AEDT

Other Workspace Participants

Proprietor on Title LEGAL WORLD PTY LTD

Details of Sale Price

| | Dealing | Gross Consideration | Deposit Paid | Balance of Purchase |
|---|----------|---------------------|---------------|---------------------|
| 1 | AS847461 | \$ 1,650,000.00 | Not Specified | \$ 1,650,000.00 |

Source Financial Line Item(s)

| | Transaction ID | Category | Account Name | Account Details | Client Name | Owner | Amount |
|---|--------------------|--------------------|---------------------------|------------------|---------------|---------------------|-----------------|
| 1 | PEXA228648627 S01F | Purchaser's Equity | Legal World Trust Account | 012306 410990078 | Jennifer Yang | LEGAL WORLD PTY LTD | \$ 1,726,276.34 |
| | | | | | Total | | \$ 1,726,276.34 |

Destination Financial Line Item(s)

| | Transaction ID | Category | Account Name | Account Details | Owner | Amount |
|---|--------------------|-------------------------|-------------------------------|-----------------|---------------------|-----------------|
| 1 | PEXA228648627 D02F | Lodgement Fees | Lodgement Fee Account - NSW | - | LEGAL WORLD PTY LTD | \$ 154.20 |
| 2 | PEXA228648627 D08F | Stamp Duty Disbursement | OSR EPS Tax Remitting Account | - | LEGAL WORLD PTY LTD | \$ 74,970.00 |
| 3 | PEXA228648627 D04F | PEXA Fees | PEXA Fee Account | - | LEGAL WORLD PTY LTD | \$ 123.97 |
| 4 | PEXA228648627 D07F | Vendor's Funds | - | - | LEGAL WORLD PTY LTD | \$ 1,650,134.20 |



Date Generated: 08/02/2023

Destination Financial Line Item(s)

| | Transaction ID | Category | Account Name | Account Details | Owner | Amount |
|---|-----------------------|----------------------|------------------|-----------------|------------------------|-----------------|
| 5 | PEXA228648627 D03F | PEXA Fees | PEXA Fee Account | - | LEGAL WORLD PTY LTD | \$ 123.97 |
| 6 | PEXA228648627 D06F | Professional Fees | - | - | LEGAL WORLD PTY LTD | \$ 770.00 |
| | | | | Total | | \$ 1,726,276.34 |

Vertical line 1

Vertical line 2

Vertical line 3

Vertical line 4



THE TRUSTEE FOR HANCOX & YANG
SUPERANNUATION FUND
PO BOX 354
MASCOT NSW 1460

Our reference: 7137927113288
Phone: 13 10 20
ABN: 84 136 470 633

14 April 2023

Superannuation remittance advice

To whom it may concern

An amount of \$310.50 has been forwarded to you from the super co-contribution account for THE TRUSTEE FOR HANCOX & YANG SUPERANNUATION FUND as per the enclosed remittance advice.

More information about the remittance process is provided on the back of this page, but if you have any questions please phone **13 10 20** between 8.00am and 6.00pm, Monday to Friday.

Yours faithfully

Grant Brodie
Deputy Commissioner of Taxation

Reading your remittance advice

This remittance advice provides details of super co-contribution payments credited to you for one or more of your members.

Payment for and account details

These details are provided so you can reconcile each payment with the correct member account.

Where you have made a claim for payment, the member and account details will match those you reported to us as part of your claim.

Remittance reference number

This is a unique identifier we assign to the remittance of a member's super co-contribution payment.

It is important to note this number as it needs to be quoted if you are not accepting a particular payment on this remittance.

Payment

This is the total amount of super co-contribution being credited for a member.

Tax file numbers

From 1 July 2007, funds cannot accept any member contributions, including super co-contributions paid by the Australian Taxation Office unless the fund holds a tax file number for that member.

What should you do if you will not be accepting one or more payments on the remittance?

You will need to complete a *Superannuation payment variation advice* (NAT 8451) statement and lodge it and your repayment with us on or before **19 May 2023**.

The *Completing the Superannuation payment variation advice* (NAT 8450) statement instructions will help you fill out this form.

Your repayment can be sent electronically to us by BPAY® or direct credit, or by cheque enclosed with the completed form.

If you are paying by cheque, please refer to the 'How to pay' information on the *Superannuation payment variation advice* (NAT 8451) statement. This will help you to complete the repayment details.

HOW TO PAY

Your payment reference number (PRN) is:

BPAY®



Billers code: 75556

Ref:

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit or credit card account.

More info: www.bpay.com.au

CREDIT OR DEBIT CARD

Pay online with your credit or debit card at www.governmenteasypay.gov.au/PayATO


To pay by phone, call the Government EasyPay service on **1300 898 089**.

A card payment fee applies.

OTHER PAYMENT OPTIONS

For other payment options, visit www.ato.gov.au/paymentoptions

Superannuation remittance advice

Provider: THE TRUSTEE FOR HANCOX & YANG SUPERANNUATION FUND
Tax file number: 963 333 929
Remittance type: Super co-contribution 

| Payment for | Account/Other ID | TFN | Date of birth | Remittance reference number | Financial year | Payment |
|----------------|----------------------|-------------|---------------|-----------------------------|----------------|----------|
| Terence Hancox | SMSF12104753882 1 | 124 372 754 | 18/6/1953 | 7029085207767 | 2021 | \$310.50 |

| Payment details | Description | Processed date | Credit |
|-----------------------------|----------------------------------|----------------|--------------------|
| | Super co-contribution remittance | 13 April 2023 | \$310.50 CR |
| Total payment amount | | | \$310.50 CR |

Valuation Report

KP

VALUATIONS
& ADVISORY

60 Reiby Street, Newtown, NSW, 2042



Instructing Party:

Jennifer Yang

M: 0432 713 794

Email: jyang01@optusnet.com.au

On Behalf Of:

SMSF Hanyang Pty Ltd

Purpose:

Stamp duty purposes

Valuation Date: 10 January 2023

Valuation Reference: VAL01-23

KP Valuations and Advisory
Shop 1/223 Great Nth Rd,
Five Dock NSW 2046

P: 1800 2 VALUE [1800 282 583]

M: 0403 218 889

E: kevin@kpvaluations.com.au

W: www.kpvaluations.com.au

KP Valuations Pty Ltd trading as KP Valuations and Advisory
(ABN 81 619 774 524).

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Annexures

- Letter of Instruction

1. Valuation Summary

| Address: | 60 Reiby Street, Newtown, NSW, 2042 | | | | | | | | |
|------------------------------------|---|-------------|------------------------|---------------|--------------------|---------------|-------------------|------------------|--------------------------|
| Instructing Party: | Jennifer Yang. | | | | | | | | |
| On Behalf Of: | SMSF Hanyang Pty Ltd | | | | | | | | |
| Basis of Value: | Market Value 'As Is' subject to existing tenancy. | | | | | | | | |
| Purpose of Valuation: | Stamp duty purposes. | | | | | | | | |
| Interest Valued: | Unencumbered freehold interest subject existing tenancy. | | | | | | | | |
| Title Details: | Lot 1 in Deposited Plan 918512. | | | | | | | | |
| Registered Proprietor(s): | Working Anthill Pty Ltd. | | | | | | | | |
| Gross Building Areas: | <table border="1"> <thead> <tr> <th>Description</th> <th>Area (m²)</th> </tr> </thead> <tbody> <tr> <td>Main building</td> <td>182 m²</td> </tr> <tr> <td>Mezz Addition</td> <td>49 m²</td> </tr> <tr> <td>Total GBA</td> <td>231 m²</td> </tr> </tbody> </table> | Description | Area (m ²) | Main building | 182 m ² | Mezz Addition | 49 m ² | Total GBA | 231 m² |
| Description | Area (m ²) | | | | | | | | |
| Main building | 182 m ² | | | | | | | | |
| Mezz Addition | 49 m ² | | | | | | | | |
| Total GBA | 231 m² | | | | | | | | |
| Land Area: | 212m ² (as per Deposited Plan). | | | | | | | | |
| Zoning and Planning Scheme: | "R2 Low Density Residential" under the Inner West Local Environmental Plan 2022 | | | | | | | | |
| Description: | Erected on the land an older style single level former church building converted for use as a boarding house. External improvements include pavements and fencing. | | | | | | | | |
| Tenancy Profile: | Causal occupancies. | | | | | | | | |
| Valuation Methodology: | Direct Comparison and Capitalisation Approach. | | | | | | | | |
| Date of Inspection: | 10 January 2023. | | | | | | | | |
| Valuation Date: | 10 January 2023. | | | | | | | | |
| Adopted Market Value: | \$1,650,000 GST Exclusive ("Existing tenancy"). | | | | | | | | |
| Reflected Parameters: | CORE MARKET YIELD – 4.40%. \$206,250 per room. | | | | | | | | |

Valuation/Critical Assumptions

- Valuation is as per the condition outlined in the report as at the date of valuation. The valuation is conditional on the site being not contaminated and that the continuing **boarding house use** of the property will not be affected by environmental issues.
- Our valuation is conditional on a sound structural condition of the buildings, fully operational building services and compliance with building, health and fire safety regulations. Any known or discovered structural deficiencies should be referred to the Valuer for review.
- Our valuation is conditional that there are no significant encroachments on the subject property or adjoining properties as might otherwise affect the property valuation.

Market Value Definition

The valuation has been completed in accordance with the following definition of 'market value' as defined by the International Valuations Standard Committee (IVSC) and endorsed by the Australian Property Institute (API):

"the estimated amount for which an asset should exchange on the date of valuation between a willing buyer and a willing seller in an arm's length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion."

2. Instructions

We have been instructed by Jennifer Yang on behalf of SMSF Hanyang Pty Ltd to determine the unencumbered market value of the property known as 60 Reiby Street, Newtown, NSW, 2042 for Stamp duty purposes.

We confirm that the valuer has at least 10 years continuous experience and has no pecuniary interest that would conflict with a proper valuation of the property. A copy of the instruction is appended. The report complies with Nick Liew & CO's standing instructions.

3. Title Details

| | |
|----------------------------|--------------------------------|
| Legal Description: | Lot 1 in Deposited Plan 918512 |
| Local Government Area: | Inner West |
| Computer Folio Identifier: | 1/918512 |
| Registered proprietor(s): | Working Anthill Pty Ltd |

This valuation is made on the basis that the property is free of unregistered mortgages, charges and other financial liens. Notations on title have been taken into consideration in the assessment of value. This valuation is conditional upon there being no other encumbrances or interests on Title which materially affect the value, marketability and continued utility of the property. Should any encumbrances, encroachments, restrictions, leases or covenants which are not noted in this report be discovered, the valuation should be returned for comment and review.

4. Site Description

4.1 Property Identification

The property has been identified by the street address and RPData records.

4.2 Topography

Parent site is a regular shaped parcel of land with a generally level topography throughout.

4.3 Land Area and Dimensions

As per RPData records, measurements of the land are as follows:

| | |
|---------------------|-------------------------|
| Reiby St Frontage: | 9.14m |
| Rawson St Frontage: | 22.71m |
| Rear Boundary: | 9.14m |
| Side Boundary: | 22.71m |
| Land Area: | 212m² |

4.4 Encroachments

From inspection, there are no apparent encroachments by or upon the subject property apart from possible minor irregularities; however, a Survey Certificate has not been sighted to verify same.

4.5 Services

Town water, electricity, sewer and telephone are available or connected to the property.

5. Planning

As noted on the NSW Planning and Environment website portal, the land is currently zoned “R2 Low Density Residential” under the Inner West Local Environmental Plan 2022.



Zoning Map – NSW Planning Portal

Affectations - As per Council enquiries the land has the following affectations:

| Affectation | Yes | No | Comments |
|-----------------------|-----|----|-------------|
| Heritage Conservation | | X | No comments |
| Road Widening | | X | No comments |
| Landslip | | X | No comments |
| Mine Subsidence | | X | No comments |
| Flooding | | X | No comments |

Current/Past Uses:

The current boarding house use is NOT permissible under the current zoning. Due to the age of building, former uses and the property being registered as a boarding house with Fair Trading – NSW, the property is assumed to have “existing use” rights.

Development Approvals:

A search of Council’s development register shows no recent applications/approvals.

Qualifications:

Comments in relation to zoning, heritage conservation orders/classification, road widening, government proposals, acquisitions or realignment proposal or any Council policy restricting the development of the land by reason of likelihood of landslip, flooding or drainage issues are based on verbal advice or records available to the public and have not been confirmed by obtaining a formal 149 Certificate issued by the relevant authority. Should such certificate indicate otherwise, then this valuation should be requisitioned for comment and review.

6. Boarding House Register

The Boarding House Register is a publicly available register of general and assisted boarding houses. Local Councils have the primary role in approving new boarding houses and inspecting and enforcing safety and accommodation standards in existing boarding houses. They also have the power to fine operators of unregistered boarding houses or to issue orders for boarding houses to meet certain building, safety and accommodation standards. All registered Boarding houses are required to be listed upon the Department of Fair Trading website.

A search of the register shows that the property is a registered.

| |
|---|
| Trading Name: |
| Accommodation Type: Boarding House |
| Boarding House Class: General Registrable Boarding House |
| Address: 60 Reiby Street NEWTOWN NSW 2042 |
| Proprietor Name: Jennifer Yang |
| Proprietor Address: 31 Margaret Street NEWTOWN NSW 2042 |
| Proprietor Name: Terence Hancox |
| Proprietor Address: 31 Margaret Street NEWTOWN NSW 2042 |

7. Environmental Issues

The use at the date of valuation is not considered environmentally hazardous.

7.1 Contamination

The List of NSW Contaminated Sites Notified to the EPA has been sighted. The subject property **is not** included within this list.

Our valuation is conditional upon the land being not contaminated. No soil tests or environmental reports have been made available. Upon inspection of the site there were no obvious signs of contamination. The instructing party acknowledges that we are not experts in identifying environmental hazards. For confirmation that the site is not contaminated we would recommend that you retain the services of an environmental consultant. The valuation is to be referred immediately to the Valuer for review if an environmental report is obtained and identifies any signs of contamination.

7.2 Asbestos

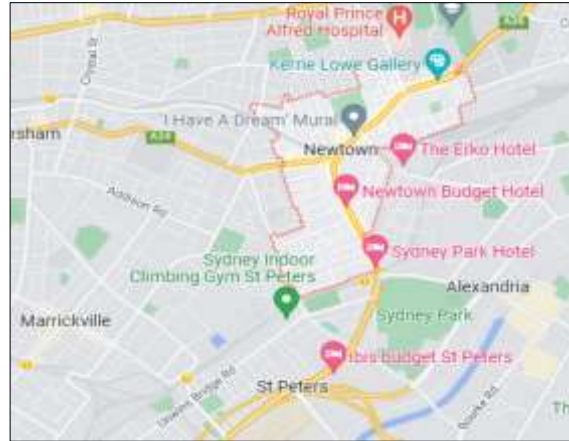
Improvements are built in the 1920's and our inspection did not reveal any obvious signs of asbestos contamination.

8. Location and Services

The property is situated on the corner of Reiby and Rawson Streets at Newtown, an established suburb in the Inner West, approximately 4 kilometres by road, southwest of the Sydney's General Post Office. Surrounding development is characterised by mainly older style low to medium density residential properties, varying in construction, age, design and size.



Aerial Map



Locality Map

9. Transport and Access

Reiby and Rawson Streets is a bitumen sealed carriageway with concrete kerb and gutters. Local private bus services are available. Access to the site is available from Rawson Streets.

10. Improvements

Erected on the land an older style single level former church building converted for use as a boarding house. External improvements include pavements and fencing.

10.1 Construction

| | |
|---------------------|--|
| Age of building: | 1960's |
| Addition/Extension: | None noted. |
| Floors: | Concrete slab. |
| External Walls: | Brick to main walls. |
| Internal Walls: | Brick to main walls. |
| Roof: | Corrugated iron sheeting. |
| Ceiling: | Plasterboard and timber panelling to ceilings. |
| Windows: | Aluminium/timber. |
| Lighting: | Fluorescent/incandescent light fittings. |

10.2 Accommodation

Accommodation essentially comprises:

Ground Floor

- Six bedrooms.
- Common shared bathroom.
- Common kitchen and laundry.

Mezzanine Level

- Two bedrooms.
- Common shared bathroom.

Photo Study



Street Elevation



Bathroom



Typical bedroom

10.3 Building Area(s)

From on-site measurements, the floor area is as follows:

| Description | Gross Building Area |
|------------------|--------------------------|
| Main building | 182 m ² |
| Mezz Addition | 49 m ² |
| Total GBA | 231 m² |

10.4 Building Condition and Utility

At the date of inspection, condition of the building can be noted as:

| | | | | | |
|------|---------------|------|---------|----------|-----|
| Poor | Below Average | Good | Average | Original | New |
|------|---------------|------|---------|----------|-----|

A structural report on the building and/or its plant and equipment has not been sighted, and nor have we inspected unexposed or inaccessible portions of the premises (including sub-floor areas, roof and roof cavities). Therefore, comment on the structural integrity, any defects, rot or infestation of the improvements, any use of asbestos or other materials now considered hazardous, or areas of non-compliance with the building standards, regulations or codes and Local Government, other than matters which are obvious and which are noted within this report, is not possible. Persons or entities involved in dealings with the property may need to make further investigations in this regard if considered necessary.

10.5 Essential Repairs and Maintenance

At the date of inspection, no major repairs noted. No immediate capital expenditure other than general maintenance requirements commensurate with the age and condition of the building.

10.6 Fire and Safety Provision

At the date of inspection fire extinguishers, and hose reels were noted. We have assumed that the property meets all fire requirements in relation the fire safety measures, however we recommend that you obtain a copy of the Annual Fire Safety Statement to confirm this.

11. Occupancy Details

The owner has advised the maximum occupant is 10 with rates ranging from \$200 to \$300 per week. The average occupancy and lodger rate are as follows:

| Rental Assessment | |
|-------------------------------------|------------------|
| Maximum lodger/boarder | 10 |
| Average lodger/boarder rate (p.w) | \$250 |
| Total Weekly Return (Ex GST) | 2,500 |
| Total Annual Return (Ex GST) | \$130,000 |
| Average Occupancy Rate | 80% |
| Adopted Annual Rent (ex GST) | \$104,000 |


12. Outgoings


Outgoings estimated by the owner is \$20,000 per annum ex GST which is adopted in the valuation assessment.

13. Sales Analysis

| Sale | 123 Crystal St, Petersham |
|--|---------------------------|
| Price: | \$2,500,000 |
| Date: | 8 September 2022 |
| Land Area (m ²): | 452 |
| Lettable Area (m ²): | 260 |
| Analysis | |
| Rate per m ² of improved land area: | \$5,530.97 |
| Rate per m ² of Floor Area: | \$9,615 |
| Room rate: | \$138,889 |
| Description: | |
| Two adjoining Victorian terraces on separate titles approved for boarding house use and registered with Fair Trading. Accommodation includes 18 rooms and 6.5 bathrooms, three of which are upgraded. Rear lane access. Zoned "R2: Low Density Residential". | |
| Comments: | |
| Superior. | |



| Sale | 1 Johnston Street, Annandale | |
|---|------------------------------|---|
| Price: | \$3,950,000 |  |
| Date: | 23 March 2022 | |
| Land Area (m ²): | 430 | |
| Lettable Area (m ²): | 600 | |
| Analysis | | |
| Rate per m ² of improved land area: | \$9,186.05 | |
| Rate per m ² of Floor Area: | \$6,583 | |
| Room rate: | \$263,333.33 | |
| Description: | | |
| Fully renovated Victorian terrace approved for boarding house use. Accommodation includes a mix of 15 king-sized bedrooms each with private kitchenettes over four levels with shared kitchen and bathrooms. Rear lane access. Zoned "R1: General Density Residential". | | |
| Comments: | | |
| Superior. | | |

| Sale | 142 Alice Street, Newtown | |
|--|---------------------------|--|
| Price: | \$1,470,000 |  |
| Date: | 9 September 2022 | |
| Land Area (m ²): | 177 | |
| Lettable Area (m ²): | 80 | |
| Analysis | | |
| Rate per m ² of improved land area: | \$8,305.08 | |
| Rate per m ² of Floor Area: | \$18,375 | |
| Description: | | |
| C1930's single level attached terrace. Fully renovated condition. 3bedrooms and 1 bathroom. Rear lane access. Zoned "R1: General Density Residential". | | |
| Comments: | | |
| Comparison of a standard residential property. Inferior. | | |

Investment Sales

| Sale | 29 Liverpool Road, Croydon | |
|--|----------------------------|-------|
| Price: | \$3,155,000 | |
| Date: | 12 March 2022 | |
| Land Area (m ²): | 1246 | |
| Number of rooms: | 22 | |
| Annual Rent (Ex GST): | \$170,000 | Gross |
| Annual Rent (Ex GST): | \$136,000 | Net |
| Analysis | | |
| Average rental rate: | \$149 per week | |
| Rate per room: | \$143,409 | |
| Initial Yield: | 5.39% Gross | |
| Initial Yield: | 4.31% Net | |
| Description: | | |
| Erected on the land is an older style C1920's single level residential building converted to a boarding house. Accommodation consist of 22 rooms with common bathrooms and kitchen. Located on corner of Devonshire Street. Zoned "R2: Low Density Residential". | | |
| Comments: | | |
| Superior. Indicative of yield levels. | | |



| Sale | 76 Marion Street, Bankstown | |
|--|-----------------------------|-------|
| Price: | \$3,915,000 | |
| Date: | 29 July 2022 | |
| Land Area (m ²): | 770 | |
| Number of rooms: | 16 | |
| Annual Rent (Ex GST): | \$247,000 | Gross |
| Annual Rent (Ex GST): | \$172,900 | Net |
| Analysis | | |
| Average rental rate: | \$297 per week | |
| Rate per room: | \$244,688 | |
| Initial Yield: | 6.31% Gross | |
| Initial Yield: | 4.42% Net | |
| Description: | | |
| Purpose built 2015, 3 level building boarding house. Accommodation consist of 16 self-contained rooms and 1 manager's room. Corner site (Marion Street & Winspear Avenue). Four (4) car & three (3) bike onsite parking spaces. Slightly below market rental level. About 600m to Bankstown Railway Station and Bankstown Town Centre. Zoned "R4: High Density Residential". | | |
| Comments: | | |
| Inferior location. Superior in age and size. Indicative of yield levels. | | |



| Sale | 23 Brumby St, Surry Hills | |
|---|---------------------------|-------|
| Price: | \$2,825,000 | |
| Date: | 3 March 2020 | |
| Land Area (m ²): | 94 | |
| Number of rooms: | 9 | |
| Annual Rent (Ex GST): | \$171,000 | Gross |
| Annual Rent (Ex GST): | \$119,700 | Net |
| Analysis | | |
| Average rental rate: | \$365 per week | |
| Rate per room: | \$313,889 | |
| Initial Yield: | 6.05% Gross | |
| Initial Yield: | 4.24% Net | |
| Description: | | |
| Erected on the land is a fully refurbished 3 level building converted to a boarding house. Accommodation consist of 9 self-contained rooms, each with ensuite and kitchens. Outdoor common roof top terrace. Handy laundry facilities washer & dryer. Fully fire compliant through City of Sydney Council. Swipe cards for access & CCTV. Zoned "B4 Mix Use". Maximum Height limit of 9m. Maximum FSR of 1.5:1. | | |
| Comments: | | |
| Dated sale in the nearby locality. Indicative of yield levels. | | |



14. Valuation Rationale

14.1 Methodology

In assessing the market value, we have applied the Direct Comparison and Capitalisation Approaches. The property has been valued subject to existing tenancy. In assessing the market value, I have considered the following:

- The property is vacant. Majority of the main improvements have not been utilised for an extended period of time and we consider the current condition to be below average to poor. Some immediate capital expenditure may be required, say up to \$100,000. This has been taken into consideration in the assessment of value.
- Low clearance factory floor reduced by the mezzanine addition.
- Single roller door entry point at side.
- Location and zoning.
- Limited supply of larger freehold industrial buildings available for acquisition.
- Current tight market conditions.
- Surrounding developments.
- Any COVID 19 issues.

14.2 Valuation Approach – “As Is” Market Value subject to existing tenancy

- 1) **Capitalisation Approach** - The capitalisation approach reflects predominantly an investor’s interest and capitalises the net maintainable income to establish market value. Factored in are items of vacancy, letting up costs associated with any vacant or owner occupied space, and in addition, to any rental shortfall/profit rent. Yields achieved are also dependent on age and condition of improvements, location, and lease covenants in place. As an investment, I have adopted the following:

| Capitalisation Approach | | | | |
|--------------------------------|-------------------|-------------|---------------------|-------------|
| Market Rental Income | | | | |
| Market Income on Vacant Space | | | | \$104,000 |
| | | | | \$104,000 |
| Less Vacancy | 1.00% | | | \$1,040 |
| | | | | \$102,960 |
| Less Outgoings | | \$20,000 | | |
| Management | 10.00% | \$10,400 | | \$30,400 |
| Net Rental Return | | | | \$72,560 |
| ADD: recoverable outgoings | | | | \$0 |
| | | | | \$72,560 |
| Value Before Adjustments | | | | |
| Capitalisation Net Yield | | 4.00% | 4.25% | 4.50% |
| Core Value | | \$1,814,000 | \$1,707,294 | \$1,612,444 |
| Less: Letting Up Costs | | | | |
| Leasing period (months) | 0 | \$0 | \$0 | \$0 |
| Agent's Commission | 0% | \$0 | \$0 | \$0 |
| Incentives | 0% | \$0 | \$0 | \$0 |
| Value | | \$1,814,000 | \$1,707,294 | \$1,612,444 |
| Net Yield Equivalent | | 4.00% | 4.25% | 4.50% |
| Gross Yield Equivalent | | 5.73% | 6.09% | 6.45% |
| | Range | \$1,612,444 | to | \$1,814,000 |
| | SAY | | \$1,650,000 | |
| | Core Market Yield | | 4.40% Net | |
| | Room Rate | | \$206,250 /per room | |

- 1) **Direct Comparison Approach** - This approach analyses available sales evidence in comparison to the subject property to establish a market value. Adjustments are made for points of differences such as location, condition of improvements and zoning.

Having regards to comments noted in the sales evidence, I have adopted the following:

| Room Rate Basis | | | | |
|------------------------|-------|-------------|------------------|-------------|
| 8 Rooms | 8 @ | \$200,000 | /room equates to | \$1,600,000 |
| | | \$210,000 | /room equates to | \$1,680,000 |
| | Range | \$1,600,000 | to | \$1,680,000 |

14.3 Conclusion

Based on sales evidence, methods of valuation and comments noted in the report, the adopted Market Value for Stamp duty purposes is:

- "As is" basis - \$1,650,000 (GST Exclusive)

15. GST Issues

Our assessment of value is on a GST Exclusive basis. The GST became law on 8 July 1999 and commenced operation on 1 July 2000. The sale of existing commercial property is GST free unless the property is sold for a commercial purpose. The amount of tax payable is dependent on the tax status of the property, any input tax credits and the operation of the margin scheme. GST issues are complex and we strongly recommend that professional advice is obtained.

Valuation Certification

We are of the opinion that the Market Values of the unencumbered freehold interest in the property with existing tenancy and subject to the comments contained within the report and to there being no onerous restrictions and encumbrances which we are aware of, as at 10 January 2023 is:

'As Is' 'Existing tenancy'

\$1,650,000

(GST Exclusive)

(One Million Six Hundred and Fifty Thousand Dollars (GST Exclusive))

Acting under instructions from Jennifer Yang on behalf of SMSF Hanyang Pty Ltd, KP VALUATIONS AND ADVISORY has inspected the property known as 60 Reiby Street, Newtown, NSW, 2042 and our valuation report is current as of that date.



**KEVIN KWOK BCOM AAPI
B. COM (LAND ECONOMY)
CERTIFIED PRACTISING VALUER
AAPI MEMBERSHIP NO. 69056**

DIRECTOR AND VALUER

KP Valuations and Advisory

AUTHORISING THIS REPORT FOR ISSUE IS THE DIRECTOR OF KP VALUATIONS AND ADVISORY. THE OPINION OF VALUE EXPRESSED IN THIS REPORT IS THAT OF THE VALUER, WHO IS THE PRIME SIGNATORY TO THIS REPORT.

This Certificate of Valuation forms a part of and should not be used or read independently from the complete report.

16. Qualifications and Disclaimers

This report has been prepared for and under the instructions of our client, Nick Liew & CO for Stamp duty purposes. The report can be relied on by whom it is addressed to and should not be reproduced unless written authorisation and obtained from KP VALUATIONS AND ADVISORY.

The Valuer has no pecuniary interest in the said property past, present or prospective, and the opinion expressed is free of any bias in this regard. The Valuation has been made in conformity with the Code of Professional Ethics and Conduct laid down by the Australian Property Institute and the Regulations under the New South Wales Valuers Registration Act, 1975 as amended.

Our assessed Market Value is current at the date of valuation only. There is the potential for the value to change significantly or unexpectedly over a relatively short period (including as a result of general market movements or factors specific to particular property).

We do not accept liability for losses arising from such subsequent changes in value. Without limiting the generality of the above comment, we do not assume any responsibility or accept any liability where this valuation is relied upon after the expiration of three months from the date of the valuation, or such earlier date if you become aware of any factors that have an effect on the valuation.

The valuation report is not a Structural Survey and that there are no orders under Section 124 of the Local Government Act 1993 affecting the building on site. A Building Certificate under Section 149A of the Environmental Planning and Assessment Act 1979 has not been made available and it is assumed that the buildings are contained wholly within the site.

Mortgage Endorsement:

Subject to comments herein, during the course of inspection and investigation no issues were discovered to indicate that the property is unsuitable security for first mortgage purposes subject to the lender reviewing their own lending policy in relation to this valuation. The lender should acknowledge that KP VALUATIONS AND ADVISORY and the report valuer are not aware of the lender's specific definition of "suitable" or "acceptable" security. The indication noted above that the property is not unsuitable security for first mortgage purposes is a subjective opinion of the valuer based upon a broad understanding of property types that lenders in general consider for security and may differ from the lender's specific lending policy.

In accordance with the standard practice of KP VALUATIONS AND ADVISORY, loan to value ratios are not stated in KP VALUATIONS AND ADVISORY's reports in the belief and understanding that such is the commercial decision and prerogative of the intending mortgagee after giving due consideration as to the financial credibility of the intending mortgagor, the state of the general economy, the period of the loan and any comments relating to the property herein.

KP VALUATIONS AND ADVISORY does not make any guarantee, promise, warranty, representation or undertaking that the submission of the valuation report as part of a loan/finance application will result in mortgage finance being obtained.

Prudent Lending:

Where the lender is not an authorised deposit taking institution within the meaning of The Banking Act 1959, it must comply with the following: This valuation is prepared on the assumption that the lender as referred to in the valuation report (and no other) may rely on the valuation for first mortgage finance purposes and the lender has complied with its own lending guidelines as well as prudent finance industry lending practices, and has considered all prudent aspects of credit risk for any potential borrower, including the borrower's ability to service and repay any mortgage loan. Further, the valuation is prepared on the assumption that the lender is providing first mortgage financing at a conservative and prudent loan to value ratio.

Market Movement Clause:

This valuation is current at the date of valuation only. The value assessed herein may change significantly and unexpectedly over a relatively short period (including as a result of general market movements or factors specific to particular property). We do not accept liability for losses arising from such subsequent changes in value. Without limiting the generality of the above comment, we do not assume any responsibility or accept any liability where this valuation is relied upon after the expiration of three months from the date of the valuation, or such earlier date if you become aware of any factors that have an effect on the valuation.

Assignment:

Neither the whole nor any part of this report, nor any reference thereto, may be included in any document, circular or statement, without written approval from KP Valuations and Advisory of the form and context in which it will appear.

Underwriters will not indemnify the Insured in respect of valuations carried out by the Insured where the valuation is assigned to a Third Party without the written Consent of the Valuer and in accordance with the Conditions of this endorsement. Furthermore, no indemnity will be granted under any circumstances for any assigned valuation after the expiration of three (3) months from the date of valuation.

API COVID-19 Disclosure Statement:

“The outbreak of the Novel Coronavirus (COVID-19) was declared as a ‘Global Pandemic’ by the World Health Organisation on 11 March 2020. We have seen global financial markets and travel restrictions and recommendations being implemented by many countries, including Australia.

The real estate market is being impacted by the uncertainty that the COVID-19 outbreak has caused. Market conditions are changing daily at present. As at the date of valuation we consider that there is a significant market uncertainty.

This valuation is current at the date of valuation only. The value assessed herein may change significantly and unexpectedly over a relatively short period of time (including as a result of factors that the Valuer could not reasonably have been aware of as at the date of valuation). We do not accept responsibility or liability for any losses arising from such subsequent changes in value.

Given the valuation uncertainty noted, we recommend that the user(s) of this report review this valuation periodically.”

ANNEXURES

Client Instructions

From: jyang01@optusnet.com.au <jyang01@optusnet.com.au>
Sent: Tuesday, 10 January 2023 4:41 PM
To: kevin kwok <kevin@kpvaluations.com.au>
Subject: Re: Formal Instructions - 60 Reiby Street, Newtown, NSW, 2042

Hi Kevin,
I confirm.

Regard
Jennifer
Sent from my Huawei phone

----- Original Message -----

Subject: Formal Instructions - 60 Reiby Street, Newtown, NSW, 2042
From: kevin kwok
To: jyang01@optusnet.com.au
CC:

Hi Jennifer

further to our conversation in late December, please confirm the following:

- Market value for Stamp duty purposes
- on behalf of SMSF Hanyang Pty Ltd









Regards

Kevin Kwok
KP Valuations & Advisory, Director

Shop 1/223 Great North Road
Five Dock, NSW 2046
PH: 0403218889
E: kevin@kpvaluations.com.au
W: kpvaluations.com.au

This email is intended solely for its addressee. The contents are confidential and may be legally privileged or subject to copyright. Any unauthorised access, disclosure, use or copying is strictly prohibited and may be unlawful. If you have received this email in error, please notify the sender by return email immediately and then delete it. Any views expressed in the email are those of the individual sender, except where the sender specifically states them to be the views of KP Valuations and Advisory. Email is not secure and there is a risk messages may be corrupted in transmission.

“Liability limited by a scheme approved under Professional Standards Legislation”

| | | |
|--|---|------------------|
| Sold to SMSF at 8.2.2023 \$ 1,650,000. 143 days book keeping for super fund | | |
| 60 Reiby st, Boarding House from 8.2.2023 to 30.6.23 | | |
| rent income | 41,094.00  | from 8.2.23 |
| council rate | -851.71  | from 8.2.23 |
| water rate | -592.8  | from 8.2.23 |
| cleaner | -2,028.00  | from 8.2.23 |
| electricity | -1,404.00  | from 8.2.23 |
| gas | -873  | from 8.2.23 |
| internet | -421 | from 8.2.23 |
| building insurance youi | -517.14  | from 8.2.23 |
| cleaning stuff | -250  | from 8.2.23 |
| fire check by council | -122.4 | from 8.2.23 |
| fire service adept | -150 | from 8.2.23 |
| fire certificate | -101.4 | from 8.2.23 |
| legal fee for sale | -1,172.14 | 8.2.23 |
| valuation | -880 | visa 12/7/22 |
| valuation kpV | -3,980.00 | choice 12.1.2023 |
| | 27,750.41 | |

**MINUTES OF MEETING OF DIRECTORS OF WORKING ANTHILL
PTY LIMITED (CORPORATE TRUSTEE) OF
HANCOX & YANG SUPERANNUATION FUND**

| | |
|------------------------|---------------------------------------|
| Venue | 31 MARGARET STREET, NEWTOWN, NSW-2042 |
| Date & Time | 1/04/2015 03:15 PM |
| Present | JENNIFER YANG TERENCE JOHN HANCOX |
| Chairperson | TERENCE JOHN HANCOX |

TABLED: Draft Trust Deed, Application to become members & proposed Investment Strategy.

RESOLVED THAT:

Establishment of Fund The persons present intend to form a superannuation fund to provide retirement benefits for Eligible persons and agree to act as the director of trustee company of the Fund.

Name of the fund The fund will be called HANCOX & YANG SUPERANNUATION FUND. The fund will be a Self Managed Superannuation Fund.

Execute Trust Deed The Directors of the Trustee Company will execute the Trust Deed tabled at the meeting. The fund will be a regulated complying superannuation fund and commence on the day of execution of the Trust Deed.

Application to be regulated The Directors of the Trustee Company will make an application with the regulator to elect the fund to be a regulated fund and register the fund for, Australian Business Number, Tax File Number and Goods & Services Tax (if necessary).

Application for Members The application forms to become members in the fund received from following persons
JENNIFER YANG
TERENCE JOHN HANCOX

are accepted and trustees will give members details, of the benefits provided under Rules of this Fund.

Information to members The members have been provided with Product Disclosure Statement of the fund and all the necessary information regarding the fund.

Investment Strategy The Directors of the Trustee Company will formulate an Investment strategy for the Fund and this will be documented and reviewed on a regular basis.

Bank Account The Directors of the Trustee Company will open a bank account in the name of the Fund. And with the bank be operated by one or more Directors of the Trustee Company who will be the signatories to the bank account

Appointment of fund Accountant Appointed as the funds Accountant :

Appointment of fund Auditor Appointed as the funds Auditor :

Appointment of fund Financial Advisor Appointed as the Financial Advisor :

Contributions, Rollovers & investments The Directors of the Trustee Company are empowered to Receive contributions and rollovers for members and invest monies as per investment strategy of the fund.

There being no further matters to discuss, the meeting was closed.

| | |
|--|---------------------|
| Signature of Director of the Trustee Company JENNIFER YANG | Date 11 4 15 |
| Signature of Director of the Trustee Company TERENCE JOHN HANCOX | Date 1 14 15 |

Investment Strategy

HANCOX & YANG SUPERANNUATION FUND

Objectives:

The objective of the fund is to:

- Provide superannuation benefits to members and their dependants to meet their retirement need.
- Ensure that appropriate mixes of investments are held by the fund to support these needs.

Investment objective of the trustee's is to aim to achieve real medium to longer-term growth, whilst maintaining a low level of risk.

Investment Choice:

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

- Direct equities, stocks and derivatives and including the participation in dividend reinvestment program, right issues and the like:
- Property trusts and associated investments:
- Managed investments and associated products:
- Direct residential, industrial commercial property investment:
- Bank and other financial institution securities including Term Deposits, Debentures, Secured and Unsecured Notes and Bonds:
- Any other investment that the trustee may feel prudent to achieve the objective of the fund.

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

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

While drafting this investment strategy, the trustee have taken into account all of the circumstances of the fund, including, but not limited to:

- the risks involved in making each investment;
- the likely return from making each investment;
- the range and diversity of investments;
- any risks coming from limited diversification;
- the liquidity of the fund's investments;
- expected cash flow requirements; and
- the ability of the fund to meet its existing and prospective liabilities such as paying benefits to its members.

- Whether the trustee of the fund should hold insurance cover for one or more members of the fund.

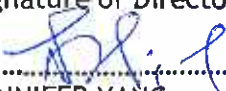

Policies:

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

- Regular monitoring of the performance of the fund's investment, to oversee the overall investment mix and the expected cash flow requirements of the fund.
- Balancing the fund's investment portfolio due to changes in market conditions, by further sale and purchase of investments.

The Trustee's aim will always be to ensure that they follow the investment strategy, however, the Trustee will at all time reserve the right to change the investment mix depending on the market situation and opportunities available to strengthen its Objectives.

A copy of current investment strategy of the fund will be made available to all members of the fund.

| | |
|---|-----------------|
| Signature of Director of the Trustee Company  JENNIFER YANG | Date 1 14 15 |
| Signature of Director of the Trustee Company  TERENCE JOHN HANCOX | Date 1 14 15 |

Trustee Consent Form

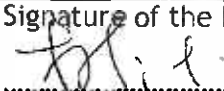

HANCOX & YANG SUPERANNUATION FUND

I, JENNIFER YANG of 31 MARGARET STREET NEWTOWN NSW - 2042 Australia consent to act as a Director of the Trustee Company.

I declare that:

- I have never been found guilty of a dishonest conduct offence in Australia or elsewhere.
- I am not a bankrupt and I have not, in the preceding 3 years from the date of this statement, entered into a deed of assignment or arrangement or a composition with my creditors under part X of the Bankruptcy Act.
- I am not, disqualified from acting as a trustee or as a responsible officer of a trustee company* under the Superannuation Industry (Supervision) Act.
- I understand my role & responsibility as a director of trustee company of HANCOX & YANG SUPERANNUATION FUND,
- I have read and understood the trust deed and the attached product disclosure statement and agree to abide to the trust deed and superannuation law.
- I agree to comply with the requirements of the Superannuation Industry (Supervision) Act 1993 (the SIS Act) and the Superannuation Industry (Supervision) Regulations 1994 (the SIS Regulations).
- I agree to comply, in all material respects, with the relevant requirements of the following provisions (to the extent applicable) of the SIS Act and the SIS Regulations. Sections 52(2)e, 52(2)d, 62, 65, 66, 67, 69-71E, 73-75, 80-85, 103, 106, 109, 111, 112, 113(1A), 121 Regulations 4.09, 5.08, 6.17, 7.04, 13.12, 13.13, 13.14

* If a company is acting as the trustee of the Fund, a receiver, or a receiver and manager, or an official manager, or a deputy official manager, or a provisional liquidator has not been appointed in respect of the company acting as trustee nor has it begun to be wound up.

| | |
|---|-----------------|
| Signature of the Director of Trustee Company  | Date 1 14 15 |
| JENNIFER YANG | |
| Signature of Witness  | Date 1 14 15 |
| Name of Witness Sarah Dimopoulos | |

Trustee Consent Form

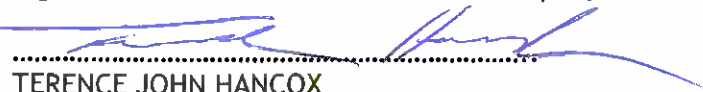

HANCOX & YANG SUPERANNUATION FUND

I, TERENCE JOHN HANCOX of 31 MARGARET STREET NEWTOWN NSW - 2042 Australia consent to act as a Director of the Trustee Company.

I declare that:

- I have never been found guilty of a dishonest conduct offence in Australia or elsewhere.
- I am not a bankrupt and I have not, in the preceding 3 years from the date of this statement, entered into a deed of assignment or arrangement or a composition with my creditors under part X of the Bankruptcy Act.
- I am not, disqualified from acting as a trustee or as a responsible officer of a trustee company* under the Superannuation Industry (Supervision) Act.
- I understand my role & responsibility as a director of trustee company of HANCOX & YANG SUPERANNUATION FUND,
- I have read and understood the trust deed and the attached product disclosure statement and agree to abide to the trust deed and superannuation law.
- I agree to comply with the requirements of the Superannuation Industry (Supervision) Act 1993 (the SIS Act) and the Superannuation Industry (Supervision) Regulations 1994 (the SIS Regulations).
- I agree to comply, in all material respects, with the relevant requirements of the following provisions (to the extent applicable) of the SIS Act and the SIS Regulations. Sections 52(2)e, 52(2)d, 62, 65, 66, 67, 69-71E, 73-75, 80-85, 103, 106, 109, 111, 112, 113(1A), 121 Regulations 4.09, 5.08, 6.17, 7.04, 13.12, 13.13, 13.14

* If a company is acting as the trustee of the Fund, a receiver, or a receiver and manager, or an official manager, or a deputy official manager, or a provisional liquidator has not been appointed in respect of the company acting as trustee nor has it begun to be wound up.

| | |
|---|-----------------|
| Signature of the Director of Trustee Company  | Date 11/4/15 |
| TERENCE JOHN HANCOX Signature of Witness  | Date 11/4/15 |
| Name of Witness Steven Danopoulos | |

HANCOX & YANG SUPERANNUATION FUND

Application for membership

With indicative death benefit nomination

No binding Death benefit nomination


(This Application Form must be inserted after the Product Disclosure Statement)

[N.B.: Choices in [brackets] must be struck out if not relevant].

I hereby apply for membership of this fund as an initial member of this fund under the trust deed. I hereby make the following declarations as listed below:

- I have read and understood the trust deed, including all the terms relating to withdrawal of benefits payable in the deed, and the preceding Product Disclosure Statement (PDS),
- I have read the requirements of supplying my tax file number in the PDS; I hereby supply my tax file number to the trustee of this superannuation fund.
- I have read and understood the trust deed and Product Disclosure Statement and understand my role & responsibility as member and director of Trustee Company of the fund.
- I am not in an employment relationship with [any other member/any other member except a relative of myself].
- I am not disqualified person, under superannuation law, from being Director of the trustee company of the fund.
- I will, as member, abide by and comply with all requirements of the trust deed.
- I will fully and truthfully disclose any information relating to my membership of the fund that is required by the trustee, disclosing such information in writing as soon as is practicable upon such a request being made by the trustee, including:
 - If I have entered into an employment relationship with any other member of the fund who is not also a relative of myself, then any information about the circumstances leading to such a relationship
 - Any information about any circumstance (if any) that may disqualify me under superannuation law from being director of the trustee of the fund.
 - Any information that relates to my medical condition, whether or not I have any medical problems.
- I will also act as a director of the trustee company of this fund.

| Member details | |
|-----------------|---|
| Name | JENNIFER YANG |
| Address | 31 MARGARET STREET, NEWTOWN, NSW - 2042 Australia |
| Place of Birth | JIXI - China |
| Date of birth | 24/01/1954 |
| Tax File Number | 150363363 |



JENNIFER YANG
Dated ... 1-14-15

HANCOX & YANG SUPERANNUATION FUND

Nomination of dependants

With indicative death benefit nomination

No binding Death benefit nomination

(This Application Form must be inserted after the Product Disclosure Statement)

Important information for completion

[This constitutes a direction to the trustee of the fund as to the manner of apportionment of any benefit from the fund that is payable upon your death; which direction is a non-binding death benefit notice in spite of the existence of which the trustee shall retain its discretion as to how to apply any benefit that is so payable upon your death.]

1. This nomination notice is not binding. The trustee will take it into account in the event that a benefit is paid from the fund on your death. However, the trustee has complete discretion as to which of your dependants and/or legal personal representative may receive the benefit and in what proportions. If there are no dependants or legal personal representative, the benefit may be payable to any other person.
2. This nomination notice must be fully completed in accordance with the details below
 - the beneficiaries named in this notice must be dependants and/or your legal personal representative.
 - Your dependants are your spouse, de facto spouse and your children (including step, adopted and ex-nuptial children), and any other person financially dependent upon you at the time of your death.
 - Your legal personal representative is either the person named as your executor in your will, or, if you do not have a valid will at the date of your death, the person who, as your next of kin, applies for and has been granted letters of administration for your estate. Should you wish to nominate your legal personal representative, please write "legal personal representative" as the name of the beneficiary.
 - for each person nominated, you must provide both their relationships to you and the proportion of any benefit that is to be paid to each.

Nomination of beneficiaries / dependants

Name

Relationship to you

Proportion of
benefit (%)

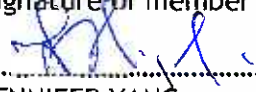
Allocation 100%

Member declaration

I, JENNIFER YANG of 31 MARGARET STREET, NEWTOWN, NSW - 2042 Australia hereby direct the directors of the trustee that the [person/persons] named in the above table [are/is] to receive the proportions specified therein of any benefit that is payable upon my death from HANCOX & YANG SUPERANNUATION FUND.

I understand that

- in the event of my death, the trustees have complete discretion as to which of my dependants and/or estate will receive any death benefit payable.
- this notice revokes and amends any previous notice supplied to the trustee of the fund in regard to my nominated beneficiaries.

| | |
|--|--------------------|
| Signature of member  JENNIFER YANG | Date 1 / 4 / 15 |
|--|--------------------|

HANCOX & YANG SUPERANNUATION FUND

Application for membership

With indicative death benefit nomination

No binding Death benefit nomination

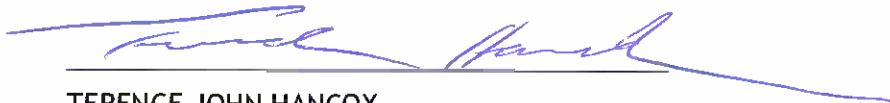
(This Application Form must be inserted after the Product Disclosure Statement)

[N.B.: Choices in [brackets] must be struck out if not relevant].

I hereby apply for membership of this fund as an initial member of this fund under the trust deed. I hereby make the following declarations as listed below:

- I have read and understood the trust deed, including all the terms relating to withdrawal of benefits payable in the deed, and the preceding Product Disclosure Statement (PDS),
- I have read the requirements of supplying my tax file number in the PDS; I hereby supply my tax file number to the trustee of this superannuation fund.
- I have read and understood the trust deed and Product Disclosure Statement and understand my role & responsibility as member and director of Trustee Company of the fund.
- I am not in an employment relationship with [any other member/any other member except a relative of myself].
- I am not disqualified person, under superannuation law, from being Director of the trustee company of the fund.
- I will, as member, abide by and comply with all requirements of the trust deed.
- I will fully and truthfully disclose any information relating to my membership of the fund that is required by the trustee, disclosing such information in writing as soon as is practicable upon such a request being made by the trustee, including:
 - If I have entered into an employment relationship with any other member of the fund who is not also a relative of myself, then any information about the circumstances leading to such a relationship
 - Any information about any circumstance (if any) that may disqualify me under superannuation law from being director of the trustee of the fund.
 - Any information that relates to my medical condition, whether or not I have any medical problems.
- I will also act as a director of the trustee company of this fund.

| Member details | |
|-----------------|---|
| Name | TERENCE JOHN HANCOX |
| Address | 31 MARGARET STREET, NEWTOWN, NSW - 2042 Australia |
| Place of Birth | SYDNEY - Australia |
| Date of birth | 18/06/1953 |
| Tax File Number | 124372754 |



TERENCE JOHN HANCOX

Dated1-4-15.....

HANCOX & YANG SUPERANNUATION FUND

Nomination of dependants

With indicative death benefit nomination

No binding Death benefit nomination

(This Application Form must be inserted after the Product Disclosure Statement)

[N.B.: Choices in [brackets] must be struck out if not relevant].

Important information for completion

[This constitutes a direction to the trustee of the fund as to the manner of apportionment of any benefit from the fund that is payable upon your death; which direction is a non-binding death benefit notice in spite of the existence of which the trustee shall retain its discretion as to how to apply any benefit that is so payable upon your death.]

1. This nomination notice is not binding. The trustee will take it into account in the event that a benefit is paid from the fund on your death. However, the trustee has complete discretion as to which of your dependants and/or legal personal representative may receive the benefit and in what proportions. If there are no dependants or legal personal representative, the benefit may be payable to any other person.
2. This nomination notice must be fully completed in accordance with the details below
 - the beneficiaries named in this notice must be dependants and/or your legal personal representative,
 - Your dependants are your spouse, de facto spouse and your children (including step, adopted and ex-nuptial children), and any other person financially dependent upon you at the time of your death.
 - Your legal personal representative is either the person named as your executor in your will, or, if you do not have a valid will at the date of your death, the person who, as your next of kin, applies for and has been granted letters of administration for your estate. Should you wish to nominate your legal personal representative, please write "legal personal representative" as the name of the beneficiary.
 - for each person nominated, you must provide both their relationships to you and the proportion of any benefit that is to be paid to each.

Nomination of beneficiaries / dependants

Name

Relationship to you

Proportion of
benefit (%)

Allocation 100%


Member declaration

I, TERENCE JOHN HANCOX of 31 MARGARET STREET, NEWTOWN, NSW - 2042 Australia hereby direct the directors of the trustee that the [person/persons] named in the above table [are/is] to receive the proportions specified therein of any benefit that is payable upon my death from HANCOX & YANG SUPERANNUATION FUND.

I understand that

- in the event of my death, the trustees have complete discretion as to which of my dependants and/or estate will receive any death benefit payable.
- this notice revokes and amends any previous notice supplied to the trustee of the fund in regard to my nominated beneficiaries.

Signature of member



TERENCE JOHN HANCOX

Date

1 ' 4 ' 15

ATO Self Managed Super Fund Trustee Declaration

I understand that as a director of the corporate trustee of HANCOX & YANG 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 only maintained for the purpose of providing benefits to the members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies. I understand that I should regularly evaluate whether the fund continues to be the appropriate vehicle to meet this purpose.

TRUSTEE DUTIES

I understand that by law I must at all times:

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

- allow all members of the fund to have access to information and documents as required, including details about
 - the financial situation of the fund
 - the investments of the fund
 - the members' benefit entitlements.

- I also understand that by law I must prepare, implement and regularly review an investment strategy having regard to all the circumstances of the fund, which include, but are not limited to:
 - the risks associated with the fund's investments
 - the likely return from investments, taking into account the fund's objectives and expected cash flow requirements
 - investment diversity and the fund's exposure to risk due to inadequate diversification
 - the liquidity of the fund's investments having regard to the fund's expected cash flow requirements in discharging its existing and prospective liabilities (including benefit payments)
 - whether the trustees of the fund should hold insurance cover for one or more members of the fund.

Investment restrictions

I understand that, as a 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 a benefit

I understand that I can only accept contributions and pay benefits (income streams or lump

sums) to members or their beneficiaries when the conditions specified in the law and the fund trust deed have been met.

Administration

I understand that the trustees of the fund must:

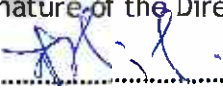

- keep and retain for at least 10 years
 - minutes of all trustee meetings at which matters affecting the fund were considered (this includes investment decisions and decisions to appoint members and trustees)
 - records of all changes of trustees, including directors of the corporate trustee
 - each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

DECLARATION

By signing this declaration I acknowledge that I understand my duties and responsibilities as a 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.

| | |
|---|--------------------|
| Signature of the Director of Trustee Company  JENNIFER YANG | Date 1 / 4 / 15 |
| Signature of Witness Witness' name (witness must be over the age of 18 years)  | Date 1 / 4 / 15 |

ATO Self Managed Super Fund Trustee Declaration

I understand that as a director of the corporate trustee of HANCOX & YANG 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 only maintained for the purpose of providing benefits to the members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies. I understand that I should regularly evaluate whether the fund continues to be the appropriate vehicle to meet this purpose.

TRUSTEE DUTIES

I understand that by law I must at all times:

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

- allow all members of the fund to have access to information and documents as required, including details about
 - the financial situation of the fund
 - the investments of the fund
 - the members' benefit entitlements.

- I also understand that by law I must prepare, implement and regularly review an investment strategy having regard to all the circumstances of the fund, which include, but are not limited to:
 - the risks associated with the fund's investments
 - the likely return from investments, taking into account the fund's objectives and expected cash flow requirements
 - investment diversity and the fund's exposure to risk due to inadequate diversification
 - the liquidity of the fund's investments having regard to the fund's expected cash flow requirements in discharging its existing and prospective liabilities (including benefit payments)
 - whether the trustees of the fund should hold insurance cover for one or more members of the fund.

Investment restrictions

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

- lending money of the fund to, or providing financial assistance to, a member of the fund or a member's relative (financial assistance means any assistance that improves the financial position of a person directly or indirectly, including the provision of credit)
- acquiring assets (other than business real property, listed securities, certain in-house assets and acquisitions made under mergers allowed by special determinations or acquisitions as a result of a breakdown of a relationship) for the fund from members or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund except in certain limited circumstances (while limited recourse borrowing arrangements are permitted, they can be complex and particular conditions must be met to ensure that legal requirements are not breached) having more than 5% of the market value of the fund's total assets at the end of the income year as in-house assets (these are loans to, or investments in, related parties of the fund (including trusts) or assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party)
- entering into investments on behalf of the fund that are not made or maintained on an arm's length (commercial) basis (this ensures the purchase or sale price of the fund's assets and any earnings from those assets reflects their market value).

Accepting contributions and paying a benefit

I understand that I can only accept contributions and pay benefits (income streams or lump

sums) to members or their beneficiaries when the conditions specified in the law and the fund trust deed have been met.

Administration

I understand that the trustees of the fund must:

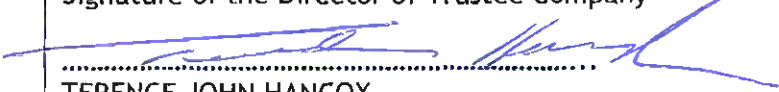
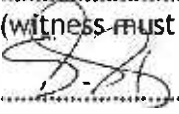
- keep and retain for at least 10 years
 - minutes of all trustee meetings at which matters affecting the fund were considered (this includes investment decisions and decisions to appoint members and trustees)
 - records of all changes of trustees, including directors of the corporate trustee
 - each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

DECLARATION

By signing this declaration I acknowledge that I understand my duties and responsibilities as a 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.

| | |
|---|-----------------|
| Signature of the Director of Trustee Company  TERENCE JOHN HANCOX | Date 1 14 15 |
| Signature of Witness Witness' name (witness must be over the age of 18 years)  | Date 1 14 15 |

HANCOX & YANG SUPERANNUATION FUND

SMSF

Trust Deed

Supplied By

ACCOUNTAX PTY LTD

ABN : 68 106 323 004

724 Botany Road

Mascot NSW - 2020

Phone No : 0293134000

Fax : 02 93135800

SMSF Trust Deed

Date

1/04/2015

Trust Name

HANCOX & YANG SUPERANNUATION FUND

Trustees

WORKING ANTHILL PTY LIMITED

A.C.N : 116246569

31 MARGARET STREET NEWTOWN NSW - 2042 Australia

Members

JENNIFER YANG

31 MARGARET STREET NEWTOWN NSW - 2042 Australia

TERENCE JOHN HANCOX

31 MARGARET STREET NEWTOWN NSW - 2042 Australia

Words with an * are defined in the definitions section of this deed.
Generally, defined words only have an * the first time they appear in this deed.
The parties to this deed agree to the terms and conditions set out in the deed.
Liability limited by a scheme approved under Professional Standards Legislation.
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WARNING

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This deed is made on the 1/04/2015 by the persons or entity(s) named in Schedule 1 to this deed, as the *Trustee(s).

1. Establishment of Fund

1. The entities listed as Trustee(s) in Schedule 1 to this deed, wish to establish the "HANCOX & YANG SUPERANNUATION FUND" as a *self managed superannuation fund as defined in section 17A of the *SIS Act. This deed establishes HANCOX & YANG SUPERANNUATION FUND as a self managed superannuation fund.
2. This fund is constituted and commences on the 1/04/2015. The fund constituted by this trust deed shall be known by the name " HANCOX & YANG SUPERANNUATION FUND " (hereinafter called "the fund"). The fund is an indefinitely continuing superannuation fund and is intended by the Trustee(s) to be a regulated *complying superannuation fund.
3. All members have consented to act as directors of a *corporation which will act as corporate Trustee of this fund. The Trustee has made this trust deed available to all members. The Trustee has agreed to conduct the fund so as to ensure that the fund at all times is entitled to *tax concessions that are prescribed in *superannuation law.

Purpose of the Fund

4. The sole or primary purpose of the HANCOX & YANG SUPERANNUATION FUND is the provision of old-age pensions. Trustee(s) of HANCOX & YANG SUPERANNUATION FUND have agreed that the fund will be maintained solely for one or more core and ancillary purposes as per section 62 of SIS Act and for other superannuation *benefits to members listed on Schedule 1 to this deed and their *nominated *dependants, who have in the prescribed form applied to become a member of the HANCOX & YANG SUPERANNUATION FUND.
5. From the time of its establishment onwards, the fund is vested in the Trustee(s) of the HANCOX & YANG SUPERANNUATION FUND. The fund shall include the *assets of the fund (including *cash, *contributions to the fund, investments and other property) from time to time held by or on *account of the Trustee(s) under this deed who shall hold assets of the fund, on trust, for the objects and purposes of this deed.

Compliance with Superannuation Law

6. The Trustee(s) must comply with superannuation *legislation and this deed and do all such things as are necessary to ensure that the fund complies with superannuation legislation and must not do those things (or fail to do those things) that would make the fund non-complying with superannuation legislation. That is, at all times the Trustee(s) shall ensure that the fund remains a complying superannuation fund.
7. This trust deed complies with superannuation law. In particular, the HANCOX & YANG SUPERANNUATION FUND qualifies as a self managed superannuation fund as defined in section 17A and other relevant sections of the SIS Act and *SIS Regulations. Further, the HANCOX & YANG SUPERANNUATION FUND qualifies for Concessional tax treatment under the *Tax Act as amended from time to time.
8. If any provisions of this deed are inconsistent with superannuation law then those provisions shall be severed to the extent of that inconsistency. The superannuation law shall apply to the extent of any inconsistency. Any requirement of superannuation law governing the HANCOX & YANG SUPERANNUATION FUND which is not included in this deed shall be deemed to be included in the deed.

approved benefit arrangement means an arrangement into which or from which assets of the fund can be transferred without a breach of superannuation law. It includes a roll over fund, a complying superannuation fund, an approved deposit fund and an annuity arrangement.

approved deposit fund means a fund which is a complying approved deposit fund under the Tax Act.

assets means the cash, investments and other property of the fund held by the Trustee.

beneficiary means a person immediately and absolutely entitled to a benefit under this deed for a member and includes a member, a dependant or a pensioner.

benefit means an amount payable out of the fund to a member or beneficiary.

benefit entitlement means an amount in the fund which may become payable to a member or to a beneficiary.

binding death benefit notice means a notice given by a member or beneficiary to the Trustee in accordance with regulation 6.17A of the SIS Regulations, relevant superannuation law and with this deed.

business day means Monday to Friday excluding public holidays in the state of New South Wales.

business hours means between 9:00 am and 5:00 pm on a business day.

cash means what it means under superannuation law.

cashing restriction, in relation to a condition of release, means a cashing restriction specified in column 3 of the item in Schedule 1 of regulation 6.01(2) of the SIS Regulations that mentions the condition of release.

capital gains tax exempt component has the same meaning as CGT exempt component in section 27A (1) of the ITAA 1936 as in force immediately before 1 July 2007.

child has the same meaning given to the term in the SIS Act.

Collectables and personal use assets: A collectable or personal use asset is an investment in:

- artwork
- jewellery
- antiques
- artefacts
- coins, medallions or bank notes
- postage stamps or first day covers
- rare folios, manuscripts or books
- memorabilia
- wine or spirits
- motor vehicles
- recreational boats
- memberships of sporting or social clubs

complying superannuation fund means a complying superannuation fund under superannuation law.

concessional contributions has the meaning given by section 995-1(1) of the ITAA 1997.

commute refers to when a right to receive a regular payment (like pension or annuity payments) is converted into the right to receive a lump sum payment.

concessional contributions cap has the meaning given by section 995-(1) of the ITAA 1997.

contributions means gross contributions made to the fund before tax in accordance with this deed.

contributions-splitting superannuation benefit means a payment made in accordance regulation 6.45 (2) of the SIS Regulations.

corporation means a constitutional corporation under superannuation law.

Corporations Act means the Corporations Act 2001 (Cth) and the regulations and determinations made under the Act.

- one person is a member of a partnership in which the other person, or a relative of the other person, is a beneficiary of a trust, the Trustee of which is a partner.

However, an employment relationship does not exist between 2 persons if superannuation law has the contrary effect.

employment termination payment has the meaning given by section 995-1 (1) of the ITAA 1997.

ETP means an employment termination payment.

expenses of the fund means the expenses for which the Trustee is entitled to be reimbursed under this deed.

foreign superannuation fund has the meaning given by section 995-1(1) of the ITAA 1997.

Fund capped contributions means the member contributions described in the definition of that expression in regulation 5.01 (1), other than the following:

- a contribution to which a valid and acknowledged notice under section 290-170 of the ITAA 1997 relates;
- a contribution that meets the requirements of section 292-95(1)(d) of the ITAA 1997;
- a contribution that meets the requirements of section 292-100(9) of the ITAA 1997;
- a payment made by the Commissioner of Taxation under section 65 of the *Superannuation Guarantee (Administration) Act 1992 (Cth)*;
- a payment made by the Commissioner of Taxation under section 61 or 61A of the *Small Superannuation Accounts Act 1995 (Cth)*;
- a Government co-contribution made under the *Superannuation (Government Co-contribution for Low Income Earners) Act 2003 (Cth)*;
- a contribution that is a directed termination payment within the meaning of section 82-10F of the *Income Tax (Transitional Provisions) Act 1997 (Cth)*.

full time gainful employment - in relation to a member, means gainfully employed on a full time basis within the meaning of superannuation law.

fund earning rate means the positive or negative earning rate the Trustee determines after taking account of any provision or reserve for future contingencies.

fund employer means the employer-sponsor or a participating employer.

fund year means the 12 month period ending on 30 June or a substitute date decided on by the Trustee.

gainful employment means what it means under superannuation law. It includes full time and part time gainful employment.

In-house asset: An in-house asset of an SMSF, after 11 August 1999, is as defined in Section 71 of SISA and elsewhere in superannuation law, primarily it is either:

- a loan to, or an investment in, a related party of a fund
- an investment in a related trust of a fund
- an asset of a fund, other than business real property, that is subject to a lease or lease arrangement between the trustees of an SMSF and a related party of the fund

insurance policy means an insurance policy effected on the life of the member or a beneficiary of the member or for the member's or beneficiary's illness, accident or disablement.

interdependency relationship has the same meaning as in the SIS Act.

ITAA 1936 means the *Income Tax Assessment Act 1936 (Cth)*.

ITAA 1997 means the *Income Tax Assessment Act 1997 (Cth)*.

legislation generally refers to superannuation law or such other legislation as governs superannuation funds.

levy means a levy payable by the fund under superannuation law.

life expectancy means the period which a person is expected to live in addition to their age, calculated in accordance with the life expectancy table published by the Australian Government Actuary.

Part 8 associate of a member whether or not the individual is in the capacity of trustee includes, but not limited to:

- a relative of the individual;
- other members of the super fund;
- if the member is a partner in a partnership, other partners in the partnership and the partnership itself;
- if the partnership mentioned above contains other individuals, the spouse or child of those individuals;
- a company that is sufficiently influenced by, or in which a majority voting interest is held by, an individual and/or their Part 8 associates.

part time gainful employment means a person who is employed for at least 520 hours per annum or who meets any other requirement set out in superannuation law.

participating employer means an employer the Trustee admits as a participating employer.

payment split means a payment split under Part VIII B of the *Family Law Act 1975*.

pension means a pension, annuity or income stream permitted to be paid under this trust deed and superannuation law and which is taken to be a benefit under the SIS Act. It includes any account based pension, allocated pension, market linked pension, transition to retirement income pension or stream and any other type of pension or income stream permitted under the Superannuation Law.

pension account means a pension account established under trust deed.

pension age means what it means under superannuation law.

permanent incapacity, in relation to a member, means ill-health (whether physical or mental), where the Trustee is reasonably satisfied that the member is unlikely, because of the ill health, to engage in gainful employment for which the member is reasonably qualified by education, training or experience.

preservation age means what it means under superannuation law. Essentially it is the minimum age after which your preserved benefits may be paid to a member.

Preservation age depends on member(s) date of birth in the following table:

| Date of birth | Preservation age |
|----------------------------|------------------|
| Before 1 July 1960 | 55 |
| 1 July 1960 - 30 June 1961 | 56 |
| 1 July 1961 - 30 June 1962 | 57 |
| 1 July 1962 - 30 June 1963 | 58 |
| 1 July 1963 - 30 June 1964 | 59 |
| From 1 July 1964 | 60 |

preserved benefits means a benefit arising from a preserved payment.

preserved payment means a payment made to the fund which is required to be preserved under superannuation law if the fund is to be a complying superannuation fund.

purchase price of pension means the total amount paid as consideration to purchase the income stream.

qualified independent valuer : A valuer will be qualified either through holding formal valuation qualifications or by being considered to have specific knowledge, experience and judgment by their particular professional community. This may be demonstrated by being a current member of a relevant professional body or trade association holding a practicing certificate and appropriate professional indemnity insurance.

regulator means the particular Commonwealth body responsible for the administration of the relevant aspect of superannuation. It may be the regulator of taxation, the Australian Prudential Regulation Authority, the Australian Securities and Investments Commission or some other body.

superannuation law means any law of the Commonwealth of Australia including the *Corporations Act 2001*, *Superannuation Industry (Supervision) Act 1993 (Cth)*, *Superannuation Industry (Supervision) Regulations 1994* and the *Social Security Act 1991*, which deals with any aspect of superannuation or taxation in relation to superannuation, or any lawful requirement in relation to the fund by the Commissioner of Taxation, the Australian Taxation Office, APRA, ASIC or any other body that has responsibility in connection with the regulation of superannuation. It includes changes to any superannuation law after the date of this deed. It also includes any proposed law or lawful requirement that the Trustee believes may have retrospective effect.

tax includes any form of taxation, surcharge, levy, duty or other government charge that the Trustee is required to pay out of the fund, or a member, former member or beneficiary is required to pay.

taxable component of a payment means:

- (a) a taxable component of an ETP within the meaning given by section 995-1 (1) of the ITAA 1997; or
- (b) a taxable component of a superannuation benefit within the meaning given by section 995-1 (1) of the ITAA 1997.

Tax Act means the ITAA 1936 or the ITAA 1997, as amended, and the regulations and determinations made under the relevant Act.

taxation includes any tax, charge duty or levy of any type paid or payable by the Trustee, or by a member, former member or beneficiary, in relation to any part of the fund.

tax file number has the meaning given by section 299W of the ITAA 1936.

temporary total disablement means disablement that is not total and permanent disablement that makes the relevant member incapable of continuing in the gainful employment that the member was in immediately before the incapacity.

terminal medical condition means what it means in superannuation law

total permanent disablement means such total physical or mental disablement that the Trustee is reasonably satisfied that the relevant member is unlikely ever again to be able to engage in gainful employment for which the member is reasonably qualified by education, training or experience.

transaction costs means cost of any of the following:

- a brokerage paid because of an investment transaction;
- b a cost arising from maintenance of a real property investment;
- c stamp duty on an investment transaction.

transition to retirement income stream means:

- (a) an annuity provided under a contract that:
 - (i) is a contract:
 - (A) to which regulation 1.05(11A)(a) of the SIS Regulations applies; and
 - (B) that meets the standards of regulation 1.05(11A) of the SIS Regulations; and
 - (ii) allows total payments (including under a payment split) made in a financial year to amount to no more than 10% of the annuity account balance:
 - (A) on 1 July in the financial year in which the payment is made; or
 - (B) if that year is the year in which the annuity commences – on the commencement day; and
 - (iii) complies with paragraphs (b) and (c) of the definition of non-commutable allocated annuity, as if it were such an annuity; or
- (b) a pension provided from a superannuation fund, the rules of which:
 - (i) are rules:
 - (A) to which regulation 1.06 of the SIS Regulations applies; and
 - (B) that meet the standards of regulation 1.06(9A) of the SIS Regulations; and
 - (ii) allow total payments (including under a payment split) made in a financial year to amount to no more than 10% of the pension account balance:
 - (A) on 1 July in the financial year in which the payment is made; or
 - (B) if that year is the year in which the pension commences – on the commencement day; and
 - (iii) comply with paragraph (b) of the definition of non-commutable allocated pension, as if it were such a pension.

Further Information from Member

19. The Trustees may request further information or documentation from member from time to time. Member should attend to a medical examination, by a medical *doctor acceptable to the Trustee, if requested by the Trustee. Each member with the application to become a member must also provide proof of age to the Trustee of the fund.
20. The Trustee may refuse further contributions on behalf of the member, if the member refuses to supply information and documents requested by the Trustee.
21. All members must notify the Trustee if the member becomes aware that either of the following may happen:
 - the member becomes a *disqualified person as defined in superannuation law
 - the member intends to enter into an *employment relationship with another member who is not a *relative of the member; or the member is likely to be disqualified from being a Trustee of the fund or a director of the Trustee corporation.

Information to be provided by Trustee

22. Trustees must provide each new member of the superannuation fund with a copy of this trust deed and a product disclosure statement as attached in Schedule 6 of this deed. In addition, an individual who becomes a Trustee or a director of the corporate Trustee of the fund must sign a declaration in the approved form stating that they understand their duties and responsibilities as Trustees of the fund. The declaration must be signed no later than 21 days after the individual becomes a Trustee or director of the corporate Trustee of the fund.

Cessation of Membership

23. The Trustee must ensure that the member ceases to be a member of the fund within 6 months, after either of the following occurs:
 - the member enters into an employment relationship (*employee) with another member who is not a relative of the member; or
 - the member is disqualified from being a Trustee of the fund or a director of the Trustee corporation unless the requirements of section 17A of the SIS Act would otherwise be met for the fund to be a self managed superannuation fund.

Trustee must provide notice of cessation to the member in writing.

24. A person shall cease to be a member on the occurrence of any of the following:
 - when the Trustee determines that there is no further *benefit entitlement payable to the member from the fund;
 - when the member dies;
 - when the Trustee notifies the member that the member is no longer a member of the fund;
 - when the member becomes ineligible as Trustee or director of corporate Trustee; or
 - when the member otherwise becomes ineligible to be a member under superannuation law.

When the member ceases to be a member of the fund, this person may continue to act as Trustee of the fund provided the remaining members appoint this person as Trustee of the fund and this appointment is permitted by superannuation law. Otherwise when a member ceases to be a member, this person will no longer be Trustee of the fund. Any member who ceases to be a member must also cease being a director of the corporate Trustee of the fund.

32. Whenever a Trustee leaves the fund, he or she shall return all records, books and accounts of the fund to the remaining Trustees.

Additional Trustee

33. A Trustee may resign at any time by giving notice to the members in writing. If required by superannuation law, upon resignation of Trustee, the members may appoint a new or additional Trustee if required by superannuation law.
34. Trustees may appoint additional Trustee if they receive a notice from a Trustee under clause 33, at any time. If a replacement Trustee needs to be appointed at any stage, that appointment must be made within 6 months of receiving notice under clause 33.
35. Member(s) residing overseas may appoint by proper execution of enduring power of attorney other persons as individual Trustee(s) or director(s) of Trustee corporation and resign as individual Trustees or from directorship of Trustee corporation in Australia and hand over the control and management of the fund to Australian resident Trustee(s) to ensure that the fund remains a complying superannuation fund and obtains tax concessions offered by the regulator. This appointment of Trustee or additional Trustees should be as per superannuation law.
36. The Trustees must appoint within prescribed time additional individual Trustee(s) or replace the fund Trustee with a corporate Trustee, if due to any reason, the fund remains with only one individual Trustee.
37. A single member and director of a corporate Trustee may appoint another person to act as Trustee and appoint that person as additional director of Trustee corporation. This other person need not be a member of the fund as defined in section 17A of the SIS Act.
38. Members of the fund who are directors of a corporate Trustee must appoint a non member person to act as additional Trustee by appointing that person as a director of corporate Trustee of the fund, if that person is acting on behalf as a legal personal representative of a deceased member or a minor member or guardian of minor member or a member with total permanent or temporary disablement or any other person which the legislation may allow to maintain the fund as a complying fund.

Meetings of Trustee(s)

39. Any member or Trustee may call a meeting by giving seven (7) *business days written notice to all members and Trustees, setting out the time of the meeting during *business hours and the general nature of business. In case of corporate Trustee, the calling of meeting will be as per the constitution of the corporation.
40. A quorum of meeting will be met if 75% of Trustees are present at the meeting. If there is no quorum, the meeting will be adjourned.
41. In case of a corporate Trustee, the quorum rules will be as per the constitution of the corporation. A Trustee meeting can be in person, or telephone or any other form of communication as agreed by the Trustees.
42. Any one Trustee may be appointed as chairperson. In case of a corporate Trustee, the appointment of chairperson will be as per the constitution of the corporation. A written resolution of all decisions shall be prepared, recorded and signed by the chairperson.
43. The Trustees must maintain minutes of all meetings for a period as required by superannuation law. All minutes of Trustee meetings must be circulated to all Trustees within 21 days of the meeting. The minutes must be signed by the chairperson certifying that the matter has been agreed to by the majority of Trustees.

52. The Trustees of the fund must accept a transfer of *eligible termination payment or roll-over of members balance from another complying superannuation fund, *foreign superannuation fund, *approved deposit fund or an *eligible roll over fund in the form of cash or in specie, i.e. transfer of assets as prescribed in superannuation law. Trustees must provide an *approved benefit arrangement to all members of the fund.
53. The Trustee may request an employer of a member, or employer of a person who wishes to become a member, to apply to become a *participating employer in the form set out in schedule 3 of this deed. The Trustee may request an employer of a member, or employer of a person who wishes to become a member, to apply to become a *fund employer sponsor employer in the form set out in Schedule 4 of this deed.
54. The Trustee may not accept contributions for a member:
- If the acceptance of such contributions would cause the fund to cease to be a complying superannuation fund;
 - If the Trustee has not received a *tax file number for that member;
 - any contributions which are a rollover or an *employment termination payments (*ETP) from employer of a member; or
 - any contribution otherwise not permitted by superannuation law or are in excess of the amount of contributions that can be made, on the member's behalf by the superannuation law.

If after receiving the contribution on behalf of a member, including *fund capped contributions, the Trustee becomes aware that any of the above factors apply, the Trustee must refund (and debit the account of the member) with the appropriate amount within a reasonable time after deducting tax payable or amounts which the member has validly authorised the Trustee to pay to the regulator and in such a way as not to contravene superannuation law.

The Trustee on receipt of an offer from the regulator or when superannuation law permits, the Trustee may refund any excess *concessional contribution received by the fund.

Spouse Splitting Arrangements

55. The Trustees of the fund may accept a request for the transfer of contributions from one spouse member into an account of another spouse member, or a request for the transfer of contributions into another complying superannuation fund in which the spouse of the member is a member, so long as the contribution is accepted consistently with the terms of the SIS Act and SIS Regulations Division 6.7. These requests for transfers of *contributions splitting *superannuation benefit must be made in the prescribed form as per superannuation law.
56. The Trustee may accept requests for the following contributions to be split (splittable contributions):
- 85% of all concessional contributions;
 - nil of non-concessional;
 - any other amount defined in the superannuation law as splittable contributions
57. The Trustee may, in a financial year, only accept this application for roll over, transfer or allot an amount of benefits, for the benefit of the member's spouse, that is equal to an amount of the splittable contributions made to the fund by the member or on behalf of the member, in the last financial year, that ended before the application or in the financial year in which the application is made— where the member's entire benefit is to be rolled over, transferred or cashed in that financial year.

64. The Trustees may also accept contributions of up to indexed cap amount relevant for that financial year from a member as non-concessional contributions, at any time, from the proceeds of the sale of small business assets. This cap or a higher indexed amount relevant for that financial year may include any capital gain tax exemption allowed to the member under the *relevant legislation. (Ref: 2014-15 financial year cap \$1,355,000).
65. The Trustee may accept contribution to the fund, from an insurance company or employer of the member or any other person, at any time, the proceeds from a settlement for an injury resulting in permanent disablement as non-concessional contribution on behalf of a member.

Insurance Policies

66. Upon written request from a member the Trustee may, at its absolute discretion, purchase insurance policies with an insurer and may secure the benefit of a member by means of an life individual policy or temporary total disablement or *total permanent disablement policy or an income protection policy or any other policy allowed by superannuation law.
67. Upon written request from a member the Trustee may purchase an *insurance policy of a specified type in respect of the member, the Trustee must purchase that policy, except if it is of the opinion that the policy is not in the best interests of the member or the dependants of the member.
68. Once the Trustee has informed a member that a policy of a specified type will be purchased for the member, the Trustee must purchase the policy except if the member has requested the Trustee in writing not to purchase that policy. Any premiums for a policy purchased must be debited to an insured member's *accumulation account, in absence of an accumulation account, debited to the *pension account. The Trustee must collect proceeds from the insurer, upon death of the member and credit to the insured members account to pay a benefit as per this deed, after any tax to the *beneficiary of the member.
69. Trustee may purchase an insurance policy for liquidity of the fund; any premium paid by the fund must be debited to the income account. Any proceeds from these policy or policies, upon the death of the insured member, must be credited to the income account and after paying appropriate taxes the trustee may at the Trustee absolute discretion use the proceeds from such insurance policy or policies including any investment or retiring of any debt of the fund, pay anti-detriment payment or set aside in a reserve account or crediting to all or surviving members various accounts in a fair and reasonable basis.
70. When Trustee to its absolute discretion decides not to purchase a policy or policies for a member, the Trustee is not responsible or liable to a member, or to a member's legal personal representative, beneficiary or dependant of the member.

Contribution Reporting and Other Matters

71. The Trustees of the fund must report to the *regulator all contributions received on behalf of all members (concessional and non concessional contributions) each financial year in a form prescribed by superannuation law.
72. A participating employer or an *employer sponsor may stop making contributions on behalf of a member at any time or by giving written notice to the Trustee that they are temporarily or permanently terminating contributions to the fund.
73. The Trustees may provide a declaration to the nominated or participating employer, if requested by the employer that the member is over 65 years old, that the member is gainfully employed on a *part time basis. Notwithstanding anything else in legislation, part time basis means that a member works at least 40 hours in a 30 day consecutive period in a year where contributions are made by the member or by the member's employer.

- in units in a geared widely held unit trust or professionally managed unit trusts owning property or shares or combined or any other allowed investment as prescribed in superannuation law either listed or not listed in any authorised stock exchanges;
- in units in a related unit trust, provided such investments comply with the rules relating to such investments in the SIS Act and the SIS Regulations;
- in futures, options and contracts for difference, provided the requirements of the SIS Act and the SIS Regulations and the regulator are met;
- in certain in-house assets, provided that such assets comprise less than 5% of the total assets of the fund, or such investments that comply with the rules relating to such investments in the SIS Act or the SIS Regulations;
- in personal use assets and *collectables or such investments that comply with the rules relating to such investments in the SIS Act or the SIS Regulations specifically Regulation 13.18AA of SISR & Section 62A of SISA;
- in employee share schemes provided the discount from the market value of shares is appropriately disclosed as a contribution under superannuation law;
- Life insurance and other policies for the liquidity of the fund;
- in life insurance policies (including those offering risk cover) for the benefit of the member and their nominated beneficiaries; and
- in any other investment authorised by superannuation law.

81. The Trustee may appoint an individual(s) or a corporation as administration manager, investment manager, financial planner or as a *custodian to hold the investment for the fund as a nominee or as a bare trustee for the benefit of the fund. However, the Trustee holds ultimate discretion and responsibility of all investment decisions of the fund.
82. The Trustee must not, except to the extent permitted by superannuation law, perform any of the following: borrow money from the fund ; charge the assets of the fund other than limited recourse borrowing arrangements; borrow to improve a single acquirable asset; acquire an asset intentionally from a *related party (including *Part 8 associates); invest in or loan to or provide financial assistance to members or enter into a lease arrangement with a related party; invest in a geared related trust; invest in any asset or investment where the principal sum is at risk; or conduct any business, partnership or joint venture where the principal sum is at risk.

Investment Strategy

83. Trustees must prepare and implement an investment strategy for the fund. The strategy must take into account all of the circumstances of the fund and must be reviewed regularly (SISR 4.09 (2)) and takes into account the objectives of the fund and retirement goals of its members and:
- Whether the fund should hold a contract of insurance that provides insurance cover for one or more members of the fund as per SISR 4.09 (2) (e);
 - the risks involved in making, holding and realising each investment;
 - the likely return from making each investment;
 - the range and diversity of investments;
 - any risks coming from limited diversification;
 - the liquidity of the fund's investments;
 - expected cash flow requirements including reserving strategy to fund anti-detriment payments and
 - the ability of the fund to meet its existing and prospective liabilities such as paying benefits to its members.
84. No investment by the Trustee for the fund may depart from the investment strategy of the fund.

91. Trustees must value a real property when an event occurs that may have affect the value of the property since it was last valued (e.g. change in market conditions, macro-events, volatility or a natural disaster). Trustees must adopt market valuation concept where it is
- acquiring or disposing assets to related parties including collectables and personal use assets;
 - investments made and maintained on an arm's-length basis;
 - determining the market value of an in-house assets as a percentage of all assets in the fund;
 - determining the value of assets that support a member's pension.

VII. Maintain Records and Accounts

Accounts & Administration

92. The Trustees must deposit all monies belonging to the fund in the fund's bank accounts promptly upon receipt; and keep fund monies separate from their own money (SISR 4.09A). Trustees must promptly pay all *transaction costs, *administration costs & expenses to creditors, income tax, supervisory *levy to the regulator and premiums to insurers of the fund.

If any asset for some legal reason cannot be held by the trustee on behalf of the fund then the Trustees must clearly document the fund's ownership of the asset with a caveat, legal instrument or a declaration of trust.

93. The Trustees of the fund must prepare an operating statement, a statement of financial position, member accounts and an asset register at market value at the end of each financial year; and must also prepare any other accounts, register or statement required by superannuation law.

In preparing accounts of the fund, the Trustees must apply applicable accounting standards and proper accounting practices. All accounting reporting should be in Australian dollars.

94. The Trustee must lodge an income tax return with a regulatory return of the fund and any other return or document required by superannuation law with the regulator in the prescribed format and pay *taxation within the time required by superannuation law.
95. The Trustee may appoint (or remove) professionals such as accountants, registered tax agent, administration manager, investment manager or custodian of the fund for assisting him with his responsibilities as Trustee of the fund provided the appointment complies with superannuation law. The Trustees are not bound to follow any advice of the appointed professionals and continue to be personally responsible to the regulator to follow this trust deed and superannuation law, even if the responsibilities have been delegated to professionals.
96. The Trustee must keep a record of proper records and accounts of all monies received and all the monies paid by the fund for a minimum period prescribed by superannuation law. The Trustees must record
- a minute book in which all proceedings and resolutions of meetings of the Trustee are recorded;
 - changes of all members and Trustees are recorded;
 - all other documents as required by superannuation law.
97. The Trustee must make this deed and all records of the fund available to all members, regulator, auditor, actuary or any other person prescribed in superannuation law. The Trustee must make the books, records and accounts of the fund available to the beneficiary or legal personal representative of a member in case of death of a member.

104. The Trustee must debit to the member's accumulation account in the fund each of the following amounts, in accordance with superannuation law:

- a proportion of the expenses such as administration or life insurance etc, taxes on income & investment losses segregated for the member;
- losses transferred from the income account;
- any extra taxes the Trustee may have to pay on request of the member on concessional and non-concessional contributions received by the fund above the cap limits or above the Employment Termination Payment cap;
- any payment of financial hardship benefit or any payment on compassionate grounds or any payment on total or partial disability of the member provided the payment is with approval of the regulator;
- an amount rolled out from the fund to another complying fund for that member;
- any amount that is transferred to the pension account of the member;
- an amount transferred to the spouse accumulation account of the fund in accordance with a contributions-split request made by the member under this deed and appropriately accepted by the Trustee of this fund or another fund where the spouse is a member;
- any amount paid to accumulation account of spouse of the member because of any Family Court Splitting order;
- any superannuation surcharge levied by the regulator; and
- any amount that the Trustee considers appropriate to debit.

Income Account

105. The Trustee must establish an income account for the fund in which all income and expenses are credited and debited for disbursements or allocation to the various members and member accounts. At the end of fund year or at any other time as Trustee decides or when Superannuation Law requires, the Trustee must determine the earnings of the fund in respect of the period since the previous determination period and the fund earnings rate.

Where the fund is claiming exempt pension income when part of the assets of the fund are supporting a pension, the Trustee must calculate investment *expenses of the fund for income tax deduction claim as per proportionate expenses rules defined in *ITAA 1997 including TR93/17 and administrative expenses of the fund as per rules defined in ITAA 1997 including ATO ID 2012/47.

106. The Trustee must perform a valuation of the fund's assets as per clause 90 and 91. The Trustee must then transfer the surplus or a deficiency of asset value from previous period to the income account as unrealized income of the fund.

Additions and Deductions to and from Income Account

107. The income account of the fund must be credited with each of the following, when appropriate, by the Trustee. These types of incomes are termed as "shared income" and are determined by the Trustee to not to be allocated directly to any one particular member account:

- income and capital gains received by the fund such as dividends, interest, capital gains etc.;
- refund of tax on "shared income less expenses received from the regulator;
- income which is not yet received by the fund such as receivables in the financial year;
- proceeds of an insurance policy;
- unrealized capital gain, due to valuation of funds investment assets; and
- any other amount which the Trustee determines is the fund's income, if approved by superannuation law.

113. The Trustee may transfer amounts from the reserve account which the Trustee determines, to any members' accounts in any basis as the Trustee considers equitable with complete discretion. Trustee must consider members contributions cap limits before any such transfer.

The balance in the reserve account shall be transferred to the members' accounts consistently with this clause before the winding-up or crystallisation of the fund.

Equalisation Account

114. At any time, the Trustee has the discretion to establish an equalization account. The equalization account may be credited, whenever appropriate, by any amount which the Trustee determines from time to time from the income account. This account may be used for any purpose, such as to smooth the investment earnings of the fund or to pay any extraordinary expense of the fund or for any other purpose at the discretion of the Trustee subject to provisions of superannuation law.

VIII. Powers of Trustees

Limitations of Powers

115. The Trustee has ultimate possible powers and choice to administer the fund. The Trustee's powers shall be as extensive as is possible under superannuation law, including those powers that any individual would have as the legal and beneficial owner of those assets, and including all the powers conferred upon Trustees under law and specifically conferred by this deed notwithstanding that the Trustee or any director of Trustee company has a direct or personal interest whilst exercising any such powers.
116. The Trustee must act as owner of the property of the fund as a prudent person and should do all such other things as may be incidental to exercise his powers conferred on him by this deed and superannuation law.
117. The Trustee(s) are not required to give reasons for any of their decisions or acts done in the exercise of their permitted discretion unless limited by this deed or superannuation law. All decisions of the Trustee(s) shall be final and binding on all members of the fund. Without prejudice to the powers vested in the Trustee(s) by this deed or otherwise and subject to superannuation law.
118. The Trustee(s) may delegate their powers or duties or appoint any person as the representative or attorney for the purpose of executing any document or on any terms and conditions and execute any power of attorney or other instruments to effectuate the delegation, as long as the person appointed performs the acts on behalf of Trustees and the acts themselves are permitted within superannuation law.

Trustee Powers

119. The Trustees powers shall include the following powers: The Trustee;
- shall have complete management and control of the fund in addition to any powers conferred by the SIS Act and the SIS Regulations;
 - must pay all trust expenses, taxes and collect all income of the fund;

- may invest in its own name or under its control the trust in any one or more of the investments authorised by this deed with power in its 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 in its absolute discretion from time to time to vary or transpose any investments into other investments authorised by this deed.
- may raise any money in any lawful manner including by drawing, endorsing, accepting or otherwise dealing in any bill of exchange, promissory note or other negotiable instrument. The Trustee may secure the repayment of any moneys so raised with interest at such rate as the Trustee thinks fit and upon any terms and conditions in all respects as the Trustee thinks fit. Any money raised by the Trustee will form part of the Fund.
- may appoint any person or entity as custodian to hold legal title for any asset acquired or to be acquired by the Trustee in such terms as the Trustee thinks fit provided that the person or entity is not prohibited from acting as a custodian under Superannuation law.
- may enter into any agreement or provide any notice or make any election or undertake any other action whether revocable or irrevocable which would or may have the effect of committing the Trustee to conduct the Fund at all times as a Complying Superannuation Fund.

The Trustee may engage a qualified professional person to undertake or to advise on any of the above tasks. The Trustee may or may not act on this advice. The Trustee may pay such specialist or professionals out of the income account of the fund for their assistance. The Trustee may do anything which is necessary or required to discharge its obligations under this deed and superannuation law.

Generally to exercise or concur in exercising all the foregoing powers and discretions contained in this Deed or otherwise by law conferred notwithstanding that any person being a Trustee or any person being a director or shareholder of a Trustee hereof (being a company) has or may have a direct or personal interest (whether as trustee of any other settlement or in his personal capacity or a shareholder or director 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 for the time being is the sole Trustee.

Declaration of Trust

120. This trust deed sets up a trust in favour of the Trustee of the fund. The Trustee must hold and own assets and investments of the fund in the name of all the Trustees on behalf of this superannuation fund consistent with superannuation law including Section 52B (2) (d) of SISA. In case of individual Trustees, the Trustees must register the assets & investments (such as shares & real property etc) of the fund in the name of all individual Trustees on behalf of this superannuation fund. In case of a corporate Trustee, the Trustee Corporation must hold assets & investments of the superannuation fund, in the name of the corporation on behalf of this superannuation fund. If required by any Act of any State of Commonwealth of Australia or any act of any other country, an asset belonging to the fund which cannot be held by the Trustee in its own name, the Trustee may execute a separate "declaration of trust" for each such asset provided this declaration does not contravene superannuation law.

IX. Family Law Act - Splitting Arrangements

Family Law Order

121. The Trustee must comply to any order for *payment split or agreement pursuant to a family law court order under Part VIII B of the *Family Law Act 1975 (Cth), in relation to the splitting of a *superannuation interest of a member with the members spouse on the breakdown of marriage or domestic relationship. The manner of splitting of superannuation interest, with spouse, must be in accordance with superannuation law.

131. Despite any other provisions in this deed which may be construed to the contrary and subject to superannuation law, Trustee may pay *unrestricted *non-preserved components to a member upon that member satisfying a condition of release consistently with the relevant legislation. Restricted non-preserved components may only be paid to a member upon that member satisfying a condition of release consistently with the legislation and upon termination of employment.
132. The Trustee of the fund may pay a member a benefit in any other circumstances permitted by the superannuation law.

Components of Benefit

133. Trustee when paying a benefit as a lump sum or a pension to a member must pay the benefit to include any tax free and *taxable components in relevant proportions. These proportions will reflect total superannuation benefits of the member as at 30 June 2007 and any addition to each component from there after as per superannuation law.
134. Trustee must advise a member who is being paid a full or part lump sum benefit or a pension benefit proportion of each tax free and taxable component as per *crystallised segment rules. The tax free component will be paid to the member without any tax being withheld from the payment. The following amounts will form part of the tax free component:
- all non-concessional contributions made to the fund after 1 July 2007;
 - all pre-July 1983 components;
 - the *CGT exempt component;
 - the post-July 1994 invalidity component;
 - the concessional component; and
 - un deducted contributions prior to 30th June 2007.
- the balance amount will be considered as taxable component.
135. The Trustee may pay a lump sum benefit to a member once requested by a member who has retired (working less than 10 hours per week) and has reached the preservation age. Trustee must withhold Pay As You Go withholding tax from any lump sum payment on any taxable component which is higher than the low rate threshold cap (*Ref: \$185,000 for financial year 2014/15*).

Permanent or Temporary Disability

136. The Trustee on request from the member must pay any amount up to the balance of the member account as a benefit to a member (or to either guardian or their legal personal representative) who becomes permanently disabled as a disability superannuation benefit to the member. The payment to the member should be when the trustee reasonably believes that due to an accident or illness the member is totally and permanently disabled leaving them unlikely to be engaged in any regular remunerative work for which they are reasonably suited by education, training and experience in their own occupation or otherwise. The Trustee must pay the benefit to the member in accordance with superannuation law and ensure that the payment does not change the funds status as a complying superannuation fund under the SIS Act.
137. The Trustee may claim any insurance policy taken out for the member should the member become permanent and /or temporary disabled. The benefits resulting from the insurance policy and the member balance may be paid to the member, as an income stream or as a lump sum when the member is permanently and totally disabled in accordance with superannuation law. The Trustee may transfer the receipt of the insurance policy to a reserve account and may dispense from the reserve account to the member after consultation with the member or his legal personal representative or guardian in accordance with superannuation law. Trustees may deduct premium from income of the fund as per Section 295 -465 of ITAA 1997 and limits as prescribed in the law with specific regard item 5 and item 6 in the table of subsection (1) as per Taxation Ruling 2012/6.

XI. Pensions

Preservation Rules

147. The Trustee may, on written request from a member, commence paying a pension to the member from the whole or part of the members benefit (*purchase price of pension) in accordance with superannuation law. The trustee must ensure that the member is entitled to all of their benefits to be paid as a pension from the fund upon attaining preservation age and no *cashing restrictions apply to that benefit under superannuation law.

Trustee must provide pension to the member in accordance to terms of this deed, any other governing rules such as pension agreement or any trustee resolutions.

Trustee must not pay a benefit to a member unless the member requests to be paid. An oral request to commence a pension, from the member to the Trustee for pensions commencing at the end of the fund year or beginning of fund year must be deemed adequate election by the member to commence a pension provided a written request by the member is forwarded to the Trustee at a later date, to give adequate time to Trustee to get the accounts of the fund finalized and audited, provided such an oral request does not contravene superannuation law.

148. The Trustee, under this deed may pay to a member a pension in various forms (including pensions being paid as *transition to retirement pensions) such as:

- allocated pensions (commenced before 20th September 2007);
- market-linked pensions (commenced before 20th September 2007);
- account-based pensions (commenced from 1st July 2007); and
- any other type of pension in accordance with superannuation law.

149. A corporate Trustee of the fund may pay all the benefits in the member account, to the member, as a lump sum, upon their attaining preservation age and satisfying a condition of release. Individual Trustees may pay all the benefits in the member account to the member as a lump sum, upon their attaining preservation age and satisfying condition of release, only if superannuation law permits such a payment. Individual Trustees may pay a lump sum to a member only if the lump sum is a result of commutation of any pension.

Pension Benefits Payable on Disablement

150. The Trustee may pay a benefit, on a written application from a member, an amount determined at its discretion, to the member (or to guardian or to dependants or to his legal personal representative) on total and permanent or temporary disablement of that member's benefit; as a pension, on occurrence of member being totally and permanently incapacitated, the payment should be in accordance with superannuation law.

151. The Trustee may seek a medical opinion to determine whether a member is totally and permanently or temporary disabled before commencing to pay any benefit or do all such things as required in superannuation law. Prior to paying this pension, the Trustee may collect the proceeds of any relevant disablement insurance policy as per superannuation law.

The Trustee may transfer the receipt of any insurance policy to a reserve account and may dispense from the reserve account to the member after consultation with the member or his legal personal representative or guardian in accordance with superannuation law.

Reasonable Benefit Limits

152. The Trustee, from 1 July 2007, need not comply with the reasonable benefit limits calculations and may pay all pensions to members as per Regulations 1.06 of SISR. Trustees must preserve amounts of contributions in respect of members or beneficiaries on the terms and conditions that are required by the Superannuation Law.

156. The Trustee may use a fund earning rate as calculated per clause 109, acceptable to the member, to make an adjustment under clause 155 proportionate to the member's financial year's opening balance of the accumulation account to the date which is the pension purchase date. The earning rate may be the rate of income of the funds last financial year.
157. The Trustee must within prescribed limits of ITAA 97 advise a member, who is less than 60 years old, any taxable component included in the pension amount paid to the member in the required PAYG summary form.
158. The Trustee may on request from a member pay "lump sum" payments in-specie, which is in the form of assets of the fund instead of cash payment to the member. The Trustee must not pay any pension benefit in-specie. On commutation of any pension, the Trustee may pay a "lump sum" to the member in-specie. The Trustee may fund a pension of the member by purchasing an annuity for the member.
159. Trustee must pay a member who is on a pension as at 30th June 2007 in proportion to that member's ratio of "taxable" to "tax exempt" components calculated as at 30 June 2007. The calculations of these components are to be done in accordance with clause 134 & 135 of this deed and in accordance to superannuation law.

Allocated Pension

160. An allocated pension must comply with the limitations and requirements in regulations 1.06(4), 1.06(5) and 1.07A of the SIS Regulations and any other provision of the superannuation law. Trustee may pay an existing allocated pension from this fund to a member but cannot commence an allocated pension from this fund after 20th September 2007. An allocated pension must:
 - be paid at least annually (proportionally for number of days in the first year), until there is no more amount to be paid to the member;
 - comply with the minimum and maximum limits as prescribed in Schedule 1A of the SIS Regulations and in superannuation law;
 - be paid only to the member and upon death to the members dependant reversionary beneficiary or in absence of any dependant to the legal personal representative of the member;
 - not be used by the Trustee to borrow money, neither its capital account nor the pension stream; and
 - comply with all other conditions in the superannuation law including payment of *withdrawal benefit.
161. A member may elect, in writing to the Trustee, to *commute the pension in favour of a lump sum payment or another pension paid from the remainder of the balance to the member. A member may elect, in writing to the Trustee, to commute the pension and leave the remaining amount in the member account in the accumulation account, and decide not to commence a new pension as per the removal of compulsory cashing restrictions as per superannuation law. The Trustee may accept the election of the member if the election is in accordance with superannuation law and do all those things which are necessary to give effect to the member's election.

Market Linked Pension

162. A market linked pension (also known as term allocated pensions or TAP) is a *non-commutable pension where the terms of payment of the pension must comply with the limitations and requirements in Regulation 1.06(8) of the SIS Regulations and other provision of the superannuation law. Trustee may pay an existing market linked pension from this fund to a member but cannot commence a market linked pension from this fund after 20th September 2007. A market linked pension must:

165. A member, who is drawing one, two or more pensions, may request the Trustee to commute one or more pensions and merge it with the other pension account of the member or commute all pensions and commence a new account based pension along with the balance of accumulation account, in the manner and form provided in superannuation law.

Compulsory Cashing Requirements

166. The trustee must pay a member's benefit as soon as practicable after:
- the member dies; or
 - payment has to made according to the terms of this deed or superannuation law.

Transition to Retirement Pension

167. Trustee of the fund may pay any pension as per clause 168 of this deed as a transition to retirement pension, where the member is gainfully employed and is under 65 years. Trustees must not allow the member to withdraw more than maximum annual payment limit of 10% of the account balance at the start of each year or not more than a maximum annual payment limit of 10% of purchase price of the pension, if the pension starts on any date during the fund year.
168. The Trustee, if requested by a member in writing or under a pension agreement can pay either an existing allocated pension, an existing market linked pension or an account based pension as a transition to retirement pension.
169. The Trustee must pay transition to retirement pensions consistently and as defined in regulation 6.01(2) of the SIS Regulations. However, such pensions must not be commuted (subject to certain exemptions) and must comply with limitation and requirements to each form of pension as prescribed in superannuation law.

Payment of Existing Pensions after 1 July 2007

170. The Trustee may convert a current allocated pension and/or transition to retirement allocated pension to an account based pension, in accordance with superannuation law.
171. Trustee may continue to pay all types of pensions from this fund. Including those pensions which can no longer be commenced from this fund (e.g. 20th September 2007 an allocated pension and market linked pension) as long as they are being paid in accordance with superannuation law.
172. If the fund is paying an existing complying pension which can no longer be commenced in a self managed superannuation fund, along with an allocated pension or market linked pension or with account based pension, the Trustee must obtain an actuarial certificate as to the adequacy of amount of income allocated to the complying pension account to ensure that there is sufficient amount to meet the requirements of the complying pension, irrespective of whether the assets of the complying pension are segregated from those assets not paying a complying pension.

Reversionary Pensions

173. Trustee must not allow a member or a reversionary beneficiary to nominate a non-dependant of the member or reversionary beneficiary as a nominated beneficiary to receive a pension from this fund. A member or a reversionary beneficiary must only nominate a dependant as defined in section 10 of the SIS Act.
174. Upon death of a member receiving a pension, the Trustee must automatically pay a pension to the reversionary beneficiary nominated by the member unless paying of such reversionary pensions is contrary to superannuation law.

The Trustee must pay a partial or full amount as lump sum to the member proportionately to the member in ratio from taxable and tax exempt components as calculated on the crystallization date 30th June 2007 as per clause 134 & 135 of this deed and superannuation law.

183. Upon written request from a member who is on receipt of a pension, the Trustee must commute a pension of the member, if the commutation of the pension is in accordance with superannuation law. Any such balance of the pension account from such commutation must be added to any existing accumulation account of the member or in absence of any accumulation account, the Trustee must open a new accumulation account for the member.
184. If the Trustee commutes only a part of the pension to a lump sum, the Trustee must then adjust the amount of the pension payable in accordance with superannuation law.
185. A Trustee may commute a pension if:
- the pensioner dies;
 - to pay a splitting agreement or court order under Part VIII B of the *Family Law Act* to transfer the benefit to a member or non-member spouse or
 - to pay a *superannuation contribution surcharge;
 - the term of the pension is over; or
 - as otherwise permitted by superannuation law.

The funds of a commuted pension are vested with the Trustees in the account of the member until such time the funds are allocated by the Trustee for the above named purposes.

186. The Trustee may, on request of a member, purchase a pension for the member from an outside source, using the balance in the pension account of the member. Income from this pension and any commuted amount from this pension will be credited to the members pension account.
187. If a member requests in writing to roll over their benefit to another complying superannuation fund, and the Trustee accepts the request, the Trustee must affect this rollover within 30 days. The Trustee must ensure that the receiving fund is a complying fund before any rollover request is accepted. Along with the rolled over funds, the Trustee must send all the documents required by superannuation law to the receiving fund. Trustees may charge a reasonable fee and deduct this fee from the relevant account, before rolling over the amount to the receiving fund.

XII. Death of a Member

Death Benefit

188. In case of death of a member the Trustee may pay the balance of the member's account to the beneficiaries nominated by the member or a legal personal representative, in a *non-binding death benefit nomination form or binding death benefit nomination form as a *death benefit.

If the beneficiary is a tax dependant as defined in superannuation law and ITAA specifically Section 302-195, on request from the beneficiary or in the existence of a reversionary pension agreement, the Trustee may pay to the beneficiary the death benefit as a pension automatically; where the beneficiary is a non-tax dependant as defined in superannuation law and ITAA 1997 specifically Section 302-195, the Trustee must only pay a lump sum death benefit.

196. The Trustee may release an amount, by way of an advance, to the legal personal representative of a member for the purposes of the member's funeral and/or other expenses relating to the death of the member. Trustees must pay the member's death benefit to the beneficiaries as soon as practical.
197. If there are unclaimed monies and no known beneficiaries, the Trustee must pay such unclaimed moneys in accordance with the legislation governing the payment of such unclaimed moneys.
198. Once the Trustee has paid a death benefit, it will no longer be liable to any damages to any person who claims to be entitled to the death benefit.
199. If a death benefit has to be paid to a beneficiary who is under a legal disability or a minor, then the Trustee may make the payment to the legal personal representative or guardian or parent or person who has custody of the beneficiary.

Payment of Death Benefit when Member is Accumulating

200. When a member is in accumulation phase, upon the death of the member, the trustee must pay the benefit to the beneficiary as a lump sum. However, if the beneficiary is above the preservation age and upon the request of the beneficiary, the trustee may pay the benefit to the beneficiary as a pension.

Payment of Death Benefit when Member is on Pension

201. When a member is on pension, upon the death of the member, where there is a valid binding death benefit nomination in place and a valid pension agreement, if there is no reversionary beneficiary nominated in the pension agreement, the Trustees must pay the member's death benefit in accordance with the binding death benefit nomination. However, on request from the beneficiary, the Trustee may pay a reversionary pension to the beneficiary.

When a member is on pension, upon the death of the member, where there is a valid binding death benefit nomination in place and a valid pension agreement, if there is a reversionary beneficiary nominated in the pension agreement, the Trustees must pay the member's death benefit in accordance with the reversionary pension agreement. However, on request from the beneficiary, the Trustee may pay a lump sum to the beneficiary as a death benefit within the time limits stipulated in superannuation law and ITAA 1997.

202. When a member is on pension, upon the death of the member, where there is an invalid binding death benefit nomination or non-binding death benefit nomination in place and a valid pension agreement, if there is no reversionary beneficiary nominated in the pension agreement, the Trustees must pay the member's death benefit at its own discretion. However, on request from the beneficiary, the Trustee may pay a reversionary pension or a lump sum to the beneficiary within the time limits stipulated in superannuation law and ITAA 1997.

When a member is on pension, upon the death of the member, where there is an invalid binding death benefit nomination or a non-binding death benefit nomination in place and a valid pension agreement, if there is a reversionary beneficiary nominated in the pension agreement, the Trustees must pay the member's death benefit in accordance with the pension agreement as a reversionary pension. However, on request from the beneficiary, the Trustee may pay a lump sum to the beneficiary as a death benefit within the time limits stipulated in superannuation law and ITAA 1997.

203. If the member has nominated reversionary beneficiaries in a binding death nomination form or in a pension agreement and no reversionary beneficiaries remain, and that member dies, then the Trustees must pay the balance of the fund to non-dependants as a lump sum.

211. The Trustees must before winding up the fund:
- dispose of all the assets of the fund to pay members benefits;
 - close the income account and reserve account and transfer the balance to the members accounts as prescribed in superannuation law;
 - pay all expenses and taxes of the fund;
 - lodge the last income tax return and regulatory return of the fund and pay whatever expenses are due to creditors and professionals engaged;
 - pay all benefits to the members or transfer and / or roll over member's entitlements to another complying fund as prescribed in superannuation law; and
 - notify the regulator that the fund is wound up.
212. In the case of death of the last member, the Trustee must pay any benefit in such a manner as they feel is equitable having regard to that member's indicative death nomination. In the case of a binding death nomination, however, the Trustee must follow the instructions of the member. If there are no dependants or known beneficiaries the Trustee is required to follow the superannuation law relating to unclaimed monies.

XV. Miscellaneous

213. The Trustee(s) must collect tax file numbers from all existing and new members. If a member does not provide to the Trustee(s) with their tax file number, the Trustees must, on all contributions, which the fund receives on behalf of the member over \$1,000, pay tax to the regulator at the highest tax rate that applies to individuals plus Medicare Levy.
214. The Trustee may provide information to certain government bodies to asset test an income stream for any benefits available to a member under the **Social Security Act 1991 (Cth)*.
215. The Trustee must hand over their contact details to all members and establish a system to communicate with members, beneficiaries and their dependants.

HANCOX & YANG SUPERANNUATION FUND

Schedule 2A to this deed

{This schedule is not to be filled out. It is a pro-forma document to be used when new members join the fund in the future.}

Part 1

Application for membership

With Indicative Death Benefit Nomination

No Binding Death Benefit Nomination

(This Application Form must be inserted after the Product Disclosure Statement)

[N.B.: Choices in [square brackets] must be struck out if not relevant].

I hereby apply for membership of this fund as an [initial/additional] member of this fund under the trust deed.

I hereby make the following declarations as listed below:

- I have read and understood the trust deed, including all the terms relating to withdrawal of benefits payable in the deed, and the preceding Product Disclosure Statement (PDS),
- I have read the requirements of supplying my tax file number in the PDS; I hereby supply my tax file number to the Trustee of this superannuation fund.
- I have read and understood the Trust Deed and Product Disclosure Statement and understand my role & responsibility as member and Trustee [director of Trustee Company] of the fund.
- I am not in an employment relationship with [any other member/any other member except a relative of myself].
- I am not a disqualified person, under superannuation law, from being [Trustee/director of the Trustee company] of the fund.
- I will, as member, abide by and comply with all requirements of the Trust Deed.
- I will fully and truthfully disclose any information relating to my membership of the fund that is required by the Trustee, disclosing such information in writing as soon as is practicable upon such a request being made by the Trustee, including:
 - If I have entered into an employment relationship with any other member of the fund who is not also a relative of myself, then any information about the circumstances leading to such a relationship
 - Any information about any circumstance (if any) that may disqualify me under superannuation law from being [Trustee/director of the Trustee company] of the fund.
 - Any information that relates to my medical condition, whether or not I have any medical problems.
- I will also act as a [Trustee/director of the Trustee company] of this fund.

| | |
|-----------------|--------------------------------------|
| Name | {Insert applicant's full Legal Name} |
| Address | {Insert applicant's address} |
| Place of Birth | {Insert applicant's place of birth} |
| Date of birth | {Insert applicant's date of birth} |
| Occupation | {Insert applicant's occupation} |
| Tax File Number | {Insert applicant's tax file number} |

Signed _____

Dated

HANCOX & YANG SUPERANNUATION FUND

Schedule 2B to this deed

{This schedule is not to be filled out. It is a pro-forma document to be used when new members join the fund in the future.}

Part 1

Application for Membership

With Binding Death Benefit Nomination

(This Application Form must be inserted after the Product Disclosure Statement)

[N.B.: Choices in [square brackets] must be struck out if not relevant].

I hereby apply for membership of this fund as an [initial/additional] member of this fund under the trust deed. I hereby make the following declarations as listed below:

- I have read and understood the trust deed, including all the terms relating to withdrawal of benefits payable in the deed, and the preceding Product Disclosure Statement,
- I have read the requirements of supplying my tax file number in the PDS; I hereby supply my Tax file number to the Trustee of this superannuation fund.
- I have read and understood the Trust Deed and Product Disclosure Statement and understand my role & responsibility as member and Trustee (director of Trustee Company) of the fund.
- I am not in an employment relationship with [any other member/any other member except a relative of myself].
- I am not disqualified, under superannuation law, from being [Trustee/director of Trustee company] of the fund.
- I will, as member, abide by and comply with all requirements of the Trust Deed.
- I will fully and truthfully disclose any information relating to my membership of the fund that is required by the Trustee, disclosing such information in writing as soon as is practicable upon such a request being made by the Trustee, including:
 - If I have entered into an employment relationship with any other member of the fund who is not also a relative of myself, then any information about the circumstances leading to such a relationship
 - Any information about any circumstance (if any) that may disqualify me under superannuation law from being [Trustee/director of the Trustee company] of the fund.
 - Any information that relates to my medical condition, whether or not I have any medical problems.
- I will also act as a [Trustee/director of the Trustee company] of this fund.

| | |
|-----------------|--------------------------------------|
| Name | {Insert applicant's full Legal Name} |
| Address | {Insert applicant's address} |
| Place of Birth | {insert applicant's place of birth} |
| Date of birth | {Insert applicant's date of birth} |
| Occupation | {Insert applicant's occupation} |
| Tax File Number | {Insert applicant's tax file number} |

Signed

Dated.....

1. in order for this nomination notice to be valid, it must be fully completed in accordance with the details below
 - ensure the nomination and member and witness declaration are completed.
 - the beneficiaries must be dependants and/or your legal personal representative.
 - As noted above, your dependants are your spouse including same sex and de facto spouse and your children (including step, adopted and ex-nuptial children of the member or their spouse), and any other person financially dependent upon you at the time of your death or a person with whom an interdependent relationship existed.
 - Your legal personal representative is either the person named as your executor in your will, or, if you do not have a valid will at the date of your death, the person who applies for and has been granted letters of administration for your estate.
 - Should you wish to nominate your legal personal representative, please write "legal personal representative" as the name of the beneficiary.
 - for each person nominated, you must provide both their relationships to you and the proportion of any benefit that is to be paid to each.
 - the nomination must be signed and dated by you in the presence of 2 witnesses aged 18 years or over. Both witnesses must also provide their date of birth, sign and date the nomination. It is important to note that the witnesses cannot be persons nominated as beneficiaries.

2. If any of this information is not provided, then your nomination may be invalid. The Trustee/s will contact you for clarification if this is the case.

3. It is not compulsory to complete this nomination. Information on what happens in the situation where there is no valid nomination can be found in the Member Death Benefit section of the Trust Deed.

| Name | Relationship to you | Proportion of benefit |
|-------------------------------------|---|--|
| <i>{Insert Name of beneficiary}</i> | <i>{Insert members relationship with beneficiary}</i> | <i>{Insert percentage of benefit to be paid to this beneficiary}</i> |

Total Allocation 100%

Signed

Dated.....

HANCOX & YANG SUPERANNUATION FUND

Schedule 3 to this deed

{This schedule is not to be filled out. It is a pro-forma document to be used when new members join the fund in the future.}

| Application to become a Participating Employer (This Application Form must be inserted after the Product Disclosure Statement) | |
|---|-------------|
| <p><i>{Employer's Name} {Employer's Address}</i> applies to become a participating employer of the HANCOX & YANG SUPERANNUATION FUND. The applicant agrees to comply with the trust deed.</p> | |
| Signed by the applicant's authorised officer | |
| _____ | Date: _____ |
| <i>{Name of the Authorised Officer}</i> | |

Schedule 5A to this deed

{This schedule is not to be filled out. It is a pro-forma document to be used when new members join the fund in the future.}

Part 1

Application for membership (if member is a minor)

With indicative Death Benefit Nomination

(This Application Form must be inserted after the Product Disclosure Statement)

[N.B.: Choices in [square brackets] must be struck out if not relevant].

On behalf of, and as the parent or guardian of, the minor person listed below (hereinafter "the Applicant"), I apply that the Applicant become an [initial / additional] member, under the trust deed, of this fund.

I hereby make the undertakings listed below:

- The Applicant is not in an employment relationship with [any other member/any other member except a relative of the Applicant].
- I am not disqualified, under superannuation law, from being [Trustee/director of the Trustee company] of the fund.
- I have read and understood the Trust Deed and Product Disclosure Statement and understand my role & responsibility as member and [Trustee /director of Trustee Company) of the fund.
- I have read the requirements of supplying my tax file number in the PDS; I hereby supply my tax file number to the Trustee of this superannuation fund.
- I will abide by and comply with all requirements of the Trust Deed and the attached PDS.
- I will fully and truthfully disclose any information relating to the Applicant's membership of the fund that is required by the Trustee, disclosing such information in writing as soon as is practicable upon such a request being made by the Trustee, including:
 - if the Applicant has entered into an employment relationship with any other member of the fund who is not also a relative of the Applicant, then any information about the circumstances leading to such a relationship;
 - any information about any circumstance (if any) that may disqualify me under superannuation law from being [Trustee/director of the Trustee company] of the fund; and
 - any information that relates to the Applicant's medical condition, whether or not the Applicant has any medical problems.
- ***[If the parent or guardian is not also a separate member of the fund in their own right]***
I will act as a [Trustee/director of the Trustee company] of the fund.
- ***[If the parent or guardian is also a separate member of the fund in their own right]***
I am a member of the fund myself and will act as a [Trustee/director of the Trustee company] of the fund
- I have read and understood the Trust Deed and the attached PDS, including all the terms relating to benefits payable under the deed, and the attached Product Disclosure Statement and the information relating to the collection of tax file numbers by the Trustees of superannuation funds.
- In consideration of that fact, the Applicant's status as a minor, I do not attach a completed ATO individual tax file number notification form.

| | |
|-----------------------------------|--|
| Name | <i>{Insert minor's full Legal Name}</i> |
| Address | <i>{Insert minor's address}</i> |
| Place of Birth | <i>{insert minor's place of birth}</i> |
| Date of birth | <i>{Insert minor's date of birth}</i> |
| Parent or guardian Name | <i>{Insert Parent or Guardian's Name}</i> |
| Parent or Guardian Address | <i>{Insert Parent or Guardian's Address}</i> |
| Parent or guardian Place of Birth | <i>{Insert Parent or Guardian's Place of Birth }</i> |
| Parent or guardian Date of Birth | <i>{Insert Parent or Guardian's Date of Birth}</i> |

Signed by Parent or guardian

Dated.....

Schedule 5B to this deed

{This schedule is not to be filled out. It is a pro-forma document to be used when new members join the fund in the future.}

Part 1

Application for Membership (if member is a minor)

With Binding Death Benefit Nomination

(This Application Form must be inserted after the Product Disclosure Statement)

[N.B.: Choices in [square brackets] must be struck out if not relevant].

On behalf of, and as the parent or guardian of, the minor person listed below (hereinafter "the Applicant"), I apply that the Applicant become an [initial / additional] member, under the trust deed, of this fund.

I hereby make the undertakings listed below:

- The Applicant is not in an employment relationship with [any other member/any other member except a relative of the Applicant].
 - I am not disqualified, under superannuation law, from being [Trustee/director of the Trustee company] of the fund.
 - I have read the requirements of supplying my tax file number in the PDS; I hereby supply my tax file number to the Trustee of this superannuation fund.
 - I have read and understood the Trust Deed and Product Disclosure Statement and understand my role & responsibility as member and (Trustee /director of Trustee company) of the fund.
 - I will abide by and comply with the Trust Deed and the attached PDS.
 - I will fully and truthfully disclose any information relating to the Applicant's membership of the fund that is required by the Trustee, disclosing such information in writing as soon as is practicable upon such a request being made by the Trustee, including:
 - if the Applicant has entered into an employment relationship with any other member of the fund who is not also a relative of the Applicant, then any information about the circumstances leading to such a relationship;
 - any information about any circumstance (if any) that may disqualify me under superannuation law from being [Trustee/director of the Trustee company] of the fund; and
 - any information that relates to the Applicant's medical condition, whether or not the Applicant has any medical problems.
- [If the parent or guardian is not also a separate member of the fund in their own right]***
- I will act as a [Trustee/director of the Trustee company] of the fund.
- [If the parent or guardian is also a separate member of the fund in their own right]***
- I am a member of the fund myself and will act as a [Trustee/director of the Trustee company] of the fund.
 - I have read and understood the Trust Deed and the attached PDS, including all the terms relating to benefits payable under the Trust Deed and the attached Product Disclosure Statement and the information relating to the collection of tax file numbers by the Trustees of superannuation funds.
 - In consideration of that fact of the Applicant's status as a minor, I do not attach a completed ATO individual tax file number notification form.

| | |
|-----------------------------------|---|
| Name | {Insert minor's full legal name} |
| Address | {Insert minor's address} |
| Place of Birth | {insert minor's place of birth} |
| Date of birth | {Insert minor's date of birth} |
| Parent or Guardian Name | {Insert Parent or Guardian's Name} |
| Parent or Guardian Address | {Insert Parent or Guardian's Address} |
| Parent or Guardian Place of Birth | {Insert Parent or Guardian's Place of Birth } |
| Parent or Guardian Date of Birth | {Insert Parent or Guardian's Date of Birth} |

Signed by Parent or guardian

Dated.....

1. In order for this nomination notice to be valid, it must be fully completed in accordance with the details below
 - ensure the nomination and witness declaration are completed.
 - the beneficiaries must be dependants and/or legal personal representative of the minor.
 - a minor's legal personal representative is either the person named as the minor's executor in the minors will, or, if the minor does not have a valid will at the date of his / her death, the person who applies for and has been granted letters of administration for estate of the minor.
 - should the minor wish to nominate a legal personal representative, please write "legal personal representative" as the name of the beneficiary.
 - for each person nominated, the minor must provide both their relationships to the minor and the proportion of any benefit that is to be paid to each,
 - the nomination must be signed and dated by a Parent or legal guardian in the presence of 2 witnesses aged 18 years or over. Both witnesses must also provide their date of birth, sign and date the nomination. It is important to note that the witnesses cannot be persons nominated as beneficiaries.
2. If any of this information is not provided, then the minor's nomination may be invalid. The Trustee/s will contact the minor for clarification if this is the case.
3. It is not compulsory to complete this nomination. Information on what happens in the situation where there is no valid nomination can be found in the Member Death Benefit section of the Trust Deed.

| Name | Relationship to you | Proportion of benefit |
|-------------------------------------|---|--|
| <i>{Insert Name of beneficiary}</i> | <i>{Insert minor's relationship with beneficiary}</i> | <i>{Insert percentage of benefit to be paid to this beneficiary}</i> |

Total Allocation 100%

Signed By Parent or Legal Guardian

Dated.....

HANCOX & YANG SUPERANNUATION FUND

Schedule 6 to this deed

Product Disclosure Statement

The Corporation Act 2001 (Cth) requires Trustees to provide a Product Disclosure Statement to all prospective members of a self managed superannuation fund and any employer who will contribute for a member to this self managed superannuation fund.

Attach this Product Disclosure Statement to each member application form and to any participating employer or employer-sponsor application form.

Trustee Details

WORKING ANTHILL PTY LIMITED

A.C.N : 116246569

31 MARGARET STREET NEWTOWN NSW - 2042 Australia

Member Details

JENNIFER YANG

31 MARGARET STREET NEWTOWN NSW 2042 Australia

TERENCE JOHN HANCOX

31 MARGARET STREET NEWTOWN NSW 2042 Australia

(i) the provision of lump sum or pension benefits for each member of the fund on or after the member's retirement from any business, trade, profession, vocation, occupation or employment in which the member was engaged (whether the member's retirement occurred before, or occurred after, the member joined the fund);

(ii) the provision of lump sum or pension benefits for each member of the fund on or after the member's attainment of preservation age;

(iii) the provision of lump sum or pension benefits in respect of each member of the fund on or after the member's death, if:

(A) the death occurred before the member's retirement (or attaining preservation age) from any business, trade, profession, vocation, occupation or employment in which the member was engaged; and

(B) the benefits are provided to the member's legal personal representative, to any or all of the member's dependants, or to both;

(b) for one or more of the core purposes and for one or more of the following purposes (the *ancillary purposes*):

(i) the provision of lump sum or pension benefits for each member of the fund on or after the termination of the member's employment with an employer; or due to ill health (whether physical or mental);

(ii) the provision of lump sum or pension benefits in respect of each member of the fund on or after the member's death, if:

(A) the death occurred after the member's retirement (or attaining the preservation age) from any business, trade, profession, vocation, occupation or employment in which the member was engaged (whether the member's retirement occurred before, or occurred after, the member joined the fund); and

(B) the benefits are provided to the member's legal personal representative, to any or all of the member's dependants, or to both;

(iii) the provision of such other benefits as the Regulator approves in writing.

4. The Fund provides superannuation in the form of accumulation benefits which can be taken either as: as lump sums; or as account based pension benefits. From 1 July 2007 new account based pension or an allocated pensions, non-commutable allocated pensions ("AP"), market linked pensions ("MLP") and non-commutable market-linked pensions (market-linked pensions are also called term allocated pensions ("TAP")); or any combination of lump sums and account-based pensions may be paid. All MLP, TAP, Allocated pension or existing complying, flexi, life time etc pensions can be paid by a SMSF but can no longer be commenced from a SMSF, only account based pensions can commence from this SMSF.

5. There are substantial civil and criminal penalties consequences of contravening, or of being involved in a contravention of, not maintaining the sole purpose test. The Trustees must inform the regulator within 21 days from ceasing to be a SMSF.

6. The Australian Taxation Office ("ATO") together with the Australian Prudential Regulation Authority ("APRA") regulate superannuation funds. For a current copy of the SIS Act and Regulations please visit www.apra.gov.au

7. The requirement that all members be Trustees ensures that each member is fully involved and has the opportunity to participate in the decision-making processes of the fund. This promotes true self-management. The ATO regulates superannuation funds that meet the definition of an SMSF.

Advantages of setting up a self managed superannuation fund

8. Some of the advantages of operating a superannuation fund are:

- individuals can have greater investment freedom;
- individuals feel their money's are safer if invested by them as Trustees;
- members are able to chose the investment portfolio
- members can actively participate in the management of the fund;
- there are reduced formal reporting requirements;
- members can choose a retirement strategy, that is custom made for them

16. Trustees are also responsible for the fund's 'housekeeping' including:

- complying with record keeping requirements (such as minutes, books and financial records);
- preparing and lodging annual returns with the ATO; and
- getting the fund's accounts audited annually.

Appointing auditors can be a daunting task. According to a statement by the Commissioner of Taxation, 70% of all auditors who are auditing SMSFs, audit less than five SMSFs. The ATO is concerned that these auditors do not fully understand the role and responsibilities of an auditor of a SMSF. For further reference <http://www.ato.gov.au/content/downloads/nat11375.pdf>

17. If a Trustee fails to act in accordance with the rules and obligations imposed on them, the Trustee may be sued by affected fund members and/or may jeopardize a fund's eligibility for tax concessions. In addition, the SIS Act imposes substantial penalties on Trustees who have failed to carry out their duties.

The above does not provide an exhaustive coverage of responsibilities of Trustees. Many more obligations are imposed on Trustees under different laws including numerous administrative requirements. Trustees need to be familiar with them and when in doubt about these requirements, professional advice should be sought. For more information please refer to www.ato.gov.au/super.

Costs of operating a SMSF

18. Annual compliance costs can be broken down to accounting, audit and income tax return preparation and lodgement. Trustees can employ professionals to take over some of the functions however audit has to be conducted by a qualified auditor.

19. Due to recent changes in legislation Trustees may also need to incur legal fees in keeping their trust deed up to date with the SIS Act.

20. The Trustees may incur investment costs by employing a financial planner in helping them to formulate an investment strategy. Trustees may also incur costs in implementing the fund's investment strategy like share broker costs or if purchasing a property, stamp duty and associated legal costs.

21. Trustees while employing accountants should be aware that the SIS Act is a complex Act and changes frequently. Hence, employing a non-specialist accountant can mean that the advisor may give wrong or no advice, in any case the ultimate responsibility of the fund rests with the Trustees of the fund.

Cost of Valuations

Trustee(s) may need to employ qualified independent valuer at various times. Below is the summary of valuation requirements.

ATO recommends the use of a qualified independent valuer where the value of the asset represents a significant proportion of the fund's value or the nature of the asset indicates that the valuation is likely to be complex.

| Event | Valuation Requirement |
|--|---|
| Preparing the SMSF financial accounts and statements | Assets should be reported at market value. The valuation should be based on objective and supportable data. |
| Collectables and personal use assets - acquired after 1 July 2011. Transfer or sale to a related party | Must be made at a market price determined by a qualified independent valuer |

ASIC and the ATO have drafted a joint statement for prospective members for further reading http://www.ato.gov.au/content/downloads/n13556-05-2005_w.pdf For illegal arrangements to withdraw your superannuation early for further reading <http://www.ato.gov.au/content/downloads/n14542-05-2006.pdf> For information on when the money can be withdrawn for further reading <http://www.ato.gov.au/content/downloads/nat11393.pdf> For role and responsibilities of Trustees for further reading <http://www.ato.gov.au/content/downloads/n11032-11-2005.pdf>

Accumulation Benefits

27. Every member has an account in a SMSF. If the member is being paid a pension and is also contributing to the fund, the member can have an accumulation account and a pension account. If a member is getting two or more pensions - one member can have more than one account in a SMSF. All accounts work like accumulation account - money can go in an account and monies can come out of the account.

Concessional and non-concessional contributions and earnings of the fund are credited to the account and relevant expenses, insurance and taxes are debited to the account. Your superannuation fund is the balance of the opening balance and the result of the activities during the year. The superfund balance can be used only for sole purpose as explained above and not withdrawn before certain events.

28. Your spouse can also make a contribution for you. Your spouse will get a tax rebate if your income is low. The amount of the rebate is dependent on the contribution made by your spouse and your assessable income. The details of the rebate are

| Spouse's assessable income | Maximum rebatable contributions ("MRC") | Maximum rebate (18% of the lesser of the following) |
|----------------------------|---|---|
| \$0 - \$10,800 | \$3,000 | MRC or actual contributions |
| \$10,801 to \$13,799 | \$3,000 - (AI - \$10,800) | MRC or actual contributions |
| \$13,800 | \$0 | \$0 |

For further information please visit

<http://www.ato.gov.au/super/content.asp?doc=/content/60489.htm&mnu=26961&mfp=001/006>

29. Children under the age of 18 can also become members of a SMSF. Any person can make a contribution of up to \$3,000 in each 3 year period for a child member.

30. A Trustee can also have a reserve account for members. This account is not for any specific member. Proceeds from this reserve account may be used as prescribed in SIS Act including paying anti-detrimental payments on death of a member. A reserve account is generally used to smooth the investment returns credited to member accounts over a period of time

31. The Government has introduced a policy, for 2003/04 and later years, to provide superannuation contributions for low income earners. These contributions will be paid for you from the Government's own money. Initially this scheme was for employed members of a super fund. However, the Government has extended the co-contribution scheme to self employed super members from 1 July 2007, who earns 10% or more of their total income from active income.

Briefly, if your income is below \$31,920 and contribute \$1,000 to a complying fund from your after tax income as non-concessional contributions the government will contribute \$500 which will taper off for income above \$31,920 to permanently cut off at income of \$46,920.

In accordance with section 10A of the *Superannuation (Government Co-contributions for Low Income Earners) Act 2003*, the lower income threshold is indexed in line with AWOTE each income year. The new indexed amount is generally available each May. However, note that the amounts have been frozen for the 2010-11 and 2011-12 years. This government contribution is not taxable to the SMSF and is treated as non-concessional contribution (un deducted). A member has to meet other conditions to receive co-contributions.

37. A SMSF must not accept any fund-capped non-concessional contributions in a financial year in respect of a member that exceed:

- a. if the member is 64 or less from 1 July 2007 in a financial year – six times the amount of the concessional contributions cap (for 2012/13 , 2013/14 year \$25,000 & 2014/15 \$30,000); on 1st July 2014 \$180,000 or the bring forward of next two years which equals to \$540,000.
- b) if the member is 65 but less than 75 in 2014/15 financial year – the non-concessional contributions cap which is \$180,000 provided the member is gainfully employed. If the Trustees receive a higher non-concessional amount, the member will have to pay tax at the highest marginal tax rate plus the Medicare Levy.

38. If the fund receives any non-contribution inconsistent with the above rules, the SMSF must return the amount to the member within 30 days of becoming aware that the amount was received in a manner that was inconsistent with the above rules.

39. The Trustee may accept a contribution splitting request from a spouse to split 85% of all concessional (deductible) received from 1 January 2006 and 100% of non-concessional (un deductible) contributions received from 1 January 2006 up to 5 April 2007. Any splitting with spouse can only take place for contributions made in the preceding financial year.

40. Until 30 June 2007 a member who is unemployed or self-employed, can make their own contributions; and these contributions are likely to be deductible provided the member files with the Trustee a suitable declaration under section 80AAT of the Income Tax Assessment Act 1936 (Cth). 100% of all contributions are deductible to the concessional cap limit provided the 10% rule for supported employee is not breached by self employed who are also employed during the year.

41. Employers can claim a deduction for any amount of contribution for their employees or the self employed for them self's. Contributions made by an employer for an employee who is a member of a complying fund will be fully tax deductible, even if the amount of the contributions exceeds the \$35,000 (\$35,000 for members over 49 years as on 1st July 2014) concessional contribution cap limit.

Any excess concessional contributions received by the superannuation fund will be added in the member's taxable income and taxed at their marginal tax rate plus the Medicare Levy. The member may withdraw 85% of any contributions above the cap amount from super. The government may offer the fund to return concessional contributions of less than 10,000 for 2011/12 and 2012/13 financial year.

When can I access my super benefit?

42. You can access your superannuation benefits in full when:

you attain age 65; you have attained age 60 and you subsequently cease gainful employment; you have attained your preservation age but not attained age 60 and: you have ceased gainful employment (whether before or after attaining your preservation age); and the Trustee is reasonably satisfied that you intend never to again be gainfully employed; and you become permanently incapacitated.

in which case, your benefit can be paid as a lump sum or as a pension or as a mixture of both. You must not confuse obtaining a pension from your self managed superannuation fund with obtaining age pension from the government. Even if you are receiving a pension from your self managed superannuation fund, you could be eligible for age pension at your *normal pension age for age pension depending on asset and income tests.

43. You can also access all or part of your superannuation benefit after attaining your preservation age (whether or not you have ceased gainful employment), so long as your benefit is paid as a non-commutable allocated pension or as a non commutable market linked pension up to 20 September 2007 or as a new account based pension from 1 July 2007.

44. You may also be able to access all or part of your benefit when:

- you cease to be gainfully employed with an employer who contributed to the Fund; and you are in severe financial hardship;
- there are compassionate grounds to access your benefit and the ATO/APRA/ Regulator has authorised the payment.

51. The term of the pension is: for allocated pensions - usually your life expectancy (or if the pension is reversionary, the life expectancy of you or the reversionary pensioner - whichever is the greater; and for market-linked pensions - the number of years over which the pension must be paid. This can either be the life expectancy of the pensioner or plus 5 years or 100 years or if the pension is reversionary to the spouse then if the spouse is younger than life expectancy of the spouse or plus 5 years. You cannot commence these pensions after 20th September 2007 from a self managed super fund.

52. For all deductible contributions made on or after 1 July 2005 by an employer or a member, the superannuation's contributions surcharge has been abolished. However, contributions preceding that date still attract surcharge.

What is an Allocated Pension?

53. An allocated pension is a non-complying pension as defined in SIS Regulation 1.06(4), assets used to pay an allocated pension that earn income or capital gain are exempt from income tax, the main features of an allocated pension are:

- the pension payments are made from member capital account and can be paid as long there is a balance in the account; investment performance of the fund, fees and charges, withdrawals, will decide the closing balance of the pension account at the end of the financial year;
- there must be at least one minimum pension payment (unless the pension commenced on June of the financial year) in a financial year and can be any amount within a range which is determined at the commencement of the pension and then at the start of each financial year by dividing the new account balance of the pension fund by the prescribed minimum and maximum factors in SIS Regulation Schedule 1A;
- the pension cannot be more than the amount prescribed as maximum amount, if the pensioner withdraws more than the maximum amount then the amount can be treated as a commutation of a pension and withdrawal of a lump sum.
- the pension cannot be transferred to another person other than to a reversionary beneficiary on death; the pension can be reversionary to your spouse, child or other dependant and from 1 July 2007 cannot revert to a non-dependant;
- the pension (or a portion of the pension) can at any time be converted into a lump sum (commutation) or into another type of pension; if the pension is converted into a lump sum (commuted) during the year, then the minimum amount of pension (as per number of days) must first be paid to the pensioner; and lump sums payable on death and which are paid to your spouse, children under 18 and other dependants are tax free.

54. A transition to retirement pension can be an allocated pension, marked linked pension or an account based pension. You do not have to first retire to commence this pension. This pension can be paid if you have attained your preservation age (which is an age between 55 and 60 depending on your date of birth). This type of allocated pension is a non-commutable allocated pension and can be commuted on certain limited circumstances.

While the non-commutable allocated pension cannot be commuted, you can roll back the pension into accumulation phase or recommence another non commutable pension from a part of the earlier amount. Once you retire, become permanently incapacitated or attain age 65 (whichever first occurs), the commutation restrictions cease.

55. Upon commencement of a pension, the member is required to complete a Tax File Number Declaration. The member will be issued with a yearly payment summary by the Trustee detailing the amount paid to the pensioner. The Trustee may withhold tax from the pension payment and remit to the tax office. The pensioner must include the payment summary in his or her income tax return. From 1st July 2007 any pension income paid to a 60 year old pensioner is not to be included in their income tax return consequently no payg payment summary has to be issued by the super fund.

56. Existing allocated pensions and transition to retirement pensions will be deemed to meet the new requirements if they commenced prior to 1 July 2007 and should they meet the existing rules. Existing allocated pensions may be transferred to a "new account based pensions" product without being forced to commute.

no nomination is in place, then the trustee must pay the benefit to the legal personal representative of the estate of the member.

64. If the Trustee has taken out a life insurance policy for you, your dependants or other persons may also be entitled to a lump sum death benefit under that policy. The Trustee will collect the proceeds of this policy before paying the death benefit as listed above.

65. Death benefits paid out of a super fund will remain concessional tax free. All lump sum payments to a dependant (as defined in the *Income Tax Assessment Act 1936*) are tax free.

66. Lump sum payments to someone who is a non-dependant (as defined in the *Income Tax Assessment Act 1936*) but a dependant for SIS Act purposes will have the taxable component of the death benefits taxed at 15% plus the Medicare Levy.

67. In the event of death of a member who was on a pension, all reversionary pensions will be tax-free if the original beneficiary was 60 years or over. If the original beneficiary was less than 60, then if the reversionary beneficiary is 60 years or over, the pension will be tax free, however if the beneficiary is less than 60 years, the pension shall be taxed at his or her own marginal tax rate until he or she turns 60, when the pension becomes tax free.

68. In event of death of a member who was on a pension, reversionary pensions can only be paid to a dependant (as defined in the *Income Tax Assessment Act 1936*) of the original beneficiary. A non-dependant (as defined in the *Income Tax Assessment Act 1936*) cannot be paid a pension; they can only be paid a lump sum (provided they are still a SIS Act dependant).

69. You can give Trustee instructions, on how your death benefit needs to be paid. These instructions must be on "binding death nomination form". Any instructions on the non-binding death nomination form may be considered by the Trustee, but is not bound, by your instructions.

70. A binding death nomination form is valid for a period of three years from the date it is handed to the Trustee. To be effective it has to be renewed and witnessed by two adults who are not beneficiaries.

71. On death of the member, lump sum benefits of the member can be paid by the trustee to non-dependants in cash or in assets of the fund transferred to the non-dependant at market value.

Information about risks associated with the fund

72. The significant risks which a member must consider before joining this fund, include the following:

- the Trustee may not invest the funds wisely, resulting in negative realised and unrealised gains;
- the fund may cease to be a complying superannuation fund either because of any action or inaction of the Trustees. For example, the fund can become a non-complying fund as the Trustees may not be in resident of Australia and / or breaches the SIS Act or the SIS Regulations;
- future government policies may remove the current tax treatment of all SMSF. This may adversely affect the future planning of prospective member;

Members must remember that in any case - if rental / dividend income is not sufficient to meet interest costs, any shortfall has to be funded by other income of the super fund or by new contributions by the members. We recommend that members take financial advice before getting involved with instalment warrants transactions within a Self managed super fund.

Contacting Trustee for additional information

75. If you need further information regarding the fund, this trust deed, the fund's performance or your member rights, please contact the Trustee on the address on the top page.

Execution

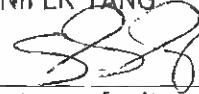
Executed as a deed.

Dated: 1/04/2015

Signed for and on behalf of
WORKING ANTHILL PTY LIMITED
116246569
As director of trustee company



JENNIFER YANG

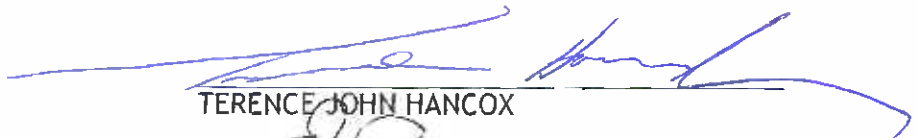


Signature of witness

In the presence of:


Witnesses' name and title (please print)

Signed for and on behalf of
WORKING ANTHILL PTY LIMITED
116246569
As director of trustee company



TERENCE JOHN HANCOX



Signature of witness

in the presence of:


Witnesses' name and title (please print)

Inquires 1300 300 630

Issue date 15 Sep 23

Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 00242504

Check this statement carefully

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

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

ACN 116 246 569
FOR WORKING ANTHILL PTY LIMITED

REVIEW DATE: 15 September 23

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



To make changes to company details or amend incorrect information

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



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



Use your agent.

Company Statement

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

1 Registered office

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

2 Principal place of business

31 MARGARET STREET NEWTOWN NSW 2042

3 Officeholders

Name: TERENCE JOHN HANCOX
Born: SYDNEY NSW
Date of birth: 18/06/1953
Address: 31 MARGARET STREET NEWTOWN NSW 2042
Office(s) held: DIRECTOR, APPOINTED 15/09/2005; SECRETARY, APPOINTED 15/09/2005

Name: JENNIFER YANG
Born: CHINA
Date of birth: 24/01/1954
Address: 31 MARGARET STREET NEWTOWN NSW 2042
Office(s) held: DIRECTOR, APPOINTED 15/09/2005; SECRETARY, APPOINTED 15/09/2005

4 Company share structure

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

5 Members

These details continue on the next page

WORKING ANTHILL PTY LIMITED ACN 116 246 569

Page 1 of 2

Company statement continued

Name: JENNIFER YANG

Address: 31 MARGARET STREET NEWTOWN NSW 2042

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

Name: TERENCE JOHN HANCOX

Address: 31 MARGARET STREET NEWTOWN NSW 2042

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

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

End of company statement

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

Additional company information

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

6 Contact address for ASIC use only

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

**ASIC**

Australian Securities & Investments Commission

ABN 86 768 265 615

WORKING ANTHILL PTY LIMITED
 SMSF AUSTRALIA PTY LTD
 PO BOX 230 GLEN OSMOND SA 5064

INVOICE STATEMENT

Issue date 15 Sep 23

WORKING ANTHILL PTY LIMITED

ACN 116 246 569

Account No. 22 116246569

Summary

| | |
|--------------------|-----------------|
| Opening Balance | \$0.00 |
| New items | \$310.00 |
| Payments & credits | \$0.00 |
| TOTAL DUE | \$310.00 |

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

Transaction details are listed on the back of this page

Inquiries

www.asic.gov.au/invoices

1300 300 630

Please pay

| | |
|--------------|-----------------|
| Immediately | \$0.00 |
| By 15 Nov 23 | \$310.00 |

If you have already paid please ignore this invoice statement.

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

**ASIC**

Australian Securities & Investments Commission

PAYMENT SLIP**WORKING ANTHILL PTY LIMITED**

ACN 116 246 569

Account No: 22 116246569



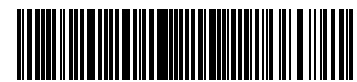
22 116246569

| | |
|------------------|-----------------|
| TOTAL DUE | \$310.00 |
| Immediately | \$0.00 |
| By 15 Nov 23 | \$310.00 |

Payment options are listed on the back of this payment slip



Bill Code: 17301
Ref: 2291162465697



*814 129 0002291162465697 16

Transaction details:

page 2 of 2

| | Transactions for this period | ASIC reference | \$ Amount |
|------------|---------------------------------|-----------------|-----------|
| 2023-09-15 | Annual Review - Pty Co | 4X4282750480B A | \$310.00 |
| | Outstanding transactions | | |
| 2023-09-15 | Annual Review - Pty Co | 4X4282750480B A | \$310.00 |

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2291 1624 6569 716

Australia Post

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

Phone

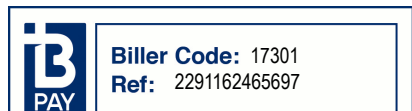
Call 13 18 16 to pay by Mastercard or Visa

On-line

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

Mail

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



Biller Code: 17301
Ref: 2291162465697

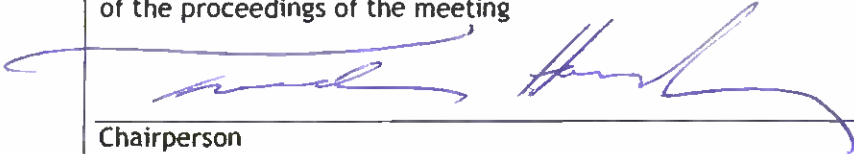
Telephone & Internet Banking – BPAY®

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

**WORKING ANTHILL PTY LIMITED
A.C.N. 116246569
HANCOX & YANG SUPERANNUATION FUND**

**MINUTES OF A MEETING OF THE DIRECTORS HELD AT
31 MARGARET STREET NEWTOWN NSW 2042**

| | |
|-------------------------------|---|
| DATE OF MEETING | 07-04-2015 |
| TIME OF MEETING | 01:00 PM |
| PRESENT | JENNIFER YANG TERENCE HANCOX |
| INVESTMENT STRATEGY | The Chairman tabled a revised investment strategy for the fund. The revised strategy provides for the trustees to invest in direct property using an limited recourse borrowing arrangement consistently with section 67A & 67B of the SIS Act. IT WAS RESOLVED to adopt the revised Investment Strategy for the fund |
| PURCHASE PROPERTY OF | The chairperson noted that the trustees of the superannuation fund have power to borrow under clause number 119 of the trust deed. IT WAS RESOLVED that the fund purchase an underlying property at 724 Botany Road MASCOT NSW 2020 and that the property be held on trust for the fund by HANYANG PTY LIMITED ACN 605095109 as trustee for HANYANG PROPERTY CUSTODIAL TRUST under the limited recourse borrowing arrangement that satisfies section 67A & 67B of the SIS Act. IT WAS FURTHER RESOLVED that the trustee/s of the property custodian trust is instructed to execute the necessary documentation to purchase the underlying property. |
| BORROWINGS | IT WAS RESOLVED that the trustees enter into a limited recourse borrowing arrangement with , JENNIFER YANG of 31 MARGARET STREET NEWTOWN NSW 2042, TERENCE HANCOX of 31 MARGARET STREET NEWTOWN NSW 2042 that satisfies section 67A & 67B of SIS Act. The Chairman tabled a Loan Agreement prepared by Batallion Legal that is required to be signed to establish the borrowing between the trustee of the SMSF and the Lender to satisfy section 67A & 67B of the SIS Act. IT WAS RESOLVED that the trustees sign the documents as tabled |
| PROPERTY CUSTODIAN TRUST DEED | The Chairman tabled a property custodian trust deed prepared by Batallion Legal that is required to be signed to establish the bare trust relationship between the trustee of the SMSF and the trustee of the property custodian trust and limited recourse borrowing arrangement to satisfy section 67A & 67B of the SIS Act. IT WAS RESOLVED that the trustees sign the documents as tabled. |
| PRODUCT DISCLOSURE | All of the members of the fund are also trustees of the fund and all of them have access to all of the documentation of the fund. Accordingly, the fund is |

| | |
|-----------|--|
| STATEMENT | <p>exempt from the requirement to issue a PDS under section 1012D(2A) of the <i>Corporations Act 2001 (Cth)</i>.</p> <p>IT WAS RESOLVED that the fund not issue Product Disclosure Statements as a result of this transaction.</p> |
| CLOSURE | <p>There being no further business the meeting was declared closed.</p> |
| | <p>Signed as a true and correct record of the proceedings of the meeting</p>  <p>Chairperson</p> |

◀ SIGN

20/04/2022

Katralis & Co
Steve Dimos
724 Botany Rd
Mascot NSW 2020

Dear Steve,

Re: Hancox & Yang Superannuation Fund (ABN 84 136 470 633)

We have been approached by your client as named above to take over the execution of their financial statements, tax return and administration.

We would appreciate it if you could inform us of any ethical or professional reason that we should not accept this assignment.

If there are no objections would you please email us a copy of their last return and financial statements. Could you also forward on copies of any permanent documents, such as Trust Deeds, that you hold on file.

Please do not hesitate to contact us if you have any further queries.

Yours faithfully



Emily Cooper
Director
SMSF Australia

HANCOX & YANG SUPERANNUATION FUND

SMSF

Trust Deed

Supplied By

ACCOUNTAX PTY LTD

ABN : 68 106 323 004

724 Botany Road

Mascot NSW - 2020

Phone No : 0293134000

Fax : 02 93135800

SMSF Trust Deed

Date

1/04/2015

Trust Name

HANCOX & YANG SUPERANNUATION FUND

Trustees

WORKING ANTHILL PTY LIMITED

A.C.N : 116246569

31 MARGARET STREET NEWTOWN NSW - 2042 Australia

Members

JENNIFER YANG

31 MARGARET STREET NEWTOWN NSW - 2042 Australia

TERENCE JOHN HANCOX

31 MARGARET STREET NEWTOWN NSW - 2042 Australia

Words with an * are defined in the definitions section of this deed.
Generally, defined words only have an * the first time they appear in this deed.
The parties to this deed agree to the terms and conditions set out in the deed.
Liability limited by a scheme approved under Professional Standards Legislation.
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WARNING

This Trust deed has a **copyright** and is owned by Batallion Legal. No part of this deed can be copied without express authority of the proprietor. **If you alter or copy this Trust Deed, you will be prosecuted.** This Trust Deed has certain unique clauses and is created for certain defined purpose and for parties mentioned above. If you copy this Trust Deed for another purpose and for other parties, some of the clauses of this Trust Deed may not be valid in this present form. To create a Trust Deed for another purpose and for different parties you must visit www.trustdeed.com.au. **VER 14/02**

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This deed is made on the 1/04/2015 by the persons or entity(s) named in Schedule 1 to this deed, as the *Trustee(s).

1. Establishment of Fund

1. The entities listed as Trustee(s) in Schedule 1 to this deed, wish to establish the "HANCOX & YANG SUPERANNUATION FUND" as a *self managed superannuation fund as defined in section 17A of the *SIS Act. This deed establishes HANCOX & YANG SUPERANNUATION FUND as a self managed superannuation fund.
2. This fund is constituted and commences on the 1/04/2015. The fund constituted by this trust deed shall be known by the name " HANCOX & YANG SUPERANNUATION FUND " (hereinafter called "the fund"). The fund is an indefinitely continuing superannuation fund and is intended by the Trustee(s) to be a regulated *complying superannuation fund.
3. All members have consented to act as directors of a *corporation which will act as corporate Trustee of this fund. The Trustee has made this trust deed available to all members. The Trustee has agreed to conduct the fund so as to ensure that the fund at all times is entitled to *tax concessions that are prescribed in *superannuation law.

Purpose of the Fund

4. The sole or primary purpose of the HANCOX & YANG SUPERANNUATION FUND is the provision of old-age pensions. Trustee(s) of HANCOX & YANG SUPERANNUATION FUND have agreed that the fund will be maintained solely for one or more core and ancillary purposes as per section 62 of SIS Act and for other superannuation *benefits to members listed on Schedule 1 to this deed and their *nominated *dependants, who have in the prescribed form applied to become a member of the HANCOX & YANG SUPERANNUATION FUND.
5. From the time of its establishment onwards, the fund is vested in the Trustee(s) of the HANCOX & YANG SUPERANNUATION FUND. The fund shall include the *assets of the fund (including *cash, *contributions to the fund, investments and other property) from time to time held by or on *account of the Trustee(s) under this deed who shall hold assets of the fund, on trust, for the objects and purposes of this deed.

Compliance with Superannuation Law

6. The Trustee(s) must comply with superannuation *legislation and this deed and do all such things as are necessary to ensure that the fund complies with superannuation legislation and must not do those things (or fail to do those things) that would make the fund non-complying with superannuation legislation. That is, at all times the Trustee(s) shall ensure that the fund remains a complying superannuation fund.
7. This trust deed complies with superannuation law. In particular, the HANCOX & YANG SUPERANNUATION FUND qualifies as a self managed superannuation fund as defined in section 17A and other relevant sections of the SIS Act and *SIS Regulations. Further, the HANCOX & YANG SUPERANNUATION FUND qualifies for Concessional tax treatment under the *Tax Act as amended from time to time.
8. If any provisions of this deed are inconsistent with superannuation law then those provisions shall be severed to the extent of that inconsistency. The superannuation law shall apply to the extent of any inconsistency. Any requirement of superannuation law governing the HANCOX & YANG SUPERANNUATION FUND which is not included in this deed shall be deemed to be included in the deed.

approved benefit arrangement means an arrangement into which or from which assets of the fund can be transferred without a breach of superannuation law. It includes a roll over fund, a complying superannuation fund, an approved deposit fund and an annuity arrangement.

approved deposit fund means a fund which is a complying approved deposit fund under the Tax Act.

assets means the cash, investments and other property of the fund held by the Trustee.

beneficiary means a person immediately and absolutely entitled to a benefit under this deed for a member and includes a member, a dependant or a pensioner.

benefit means an amount payable out of the fund to a member or beneficiary.

benefit entitlement means an amount in the fund which may become payable to a member or to a beneficiary.

binding death benefit notice means a notice given by a member or beneficiary to the Trustee in accordance with regulation 6.17A of the SIS Regulations, relevant superannuation law and with this deed.

business day means Monday to Friday excluding public holidays in the state of New South Wales.

business hours means between 9:00 am and 5:00 pm on a business day.

cash means what it means under superannuation law.

cashing restriction, in relation to a condition of release, means a cashing restriction specified in column 3 of the item in Schedule 1 of regulation 6.01(2) of the SIS Regulations that mentions the condition of release.

capital gains tax exempt component has the same meaning as CGT exempt component in section 27A (1) of the ITAA 1936 as in force immediately before 1 July 2007.

child has the same meaning given to the term in the SIS Act.

Collectables and personal use assets: A collectable or personal use asset is an investment in:

- artwork
- jewellery
- antiques
- artefacts
- coins, medallions or bank notes
- postage stamps or first day covers
- rare folios, manuscripts or books
- memorabilia
- wine or spirits
- motor vehicles
- recreational boats
- memberships of sporting or social clubs

complying superannuation fund means a complying superannuation fund under superannuation law.

concessional contributions has the meaning given by section 995-1(1) of the ITAA 1997.

commute refers to when a right to receive a regular payment (like pension or annuity payments) is converted into the right to receive a lump sum payment.

concessional contributions cap has the meaning given by section 995-(1) of the ITAA 1997.

contributions means gross contributions made to the fund before tax in accordance with this deed.

contributions-splitting superannuation benefit means a payment made in accordance regulation 6.45 (2) of the SIS Regulations.

corporation means a constitutional corporation under superannuation law.

Corporations Act means the Corporations Act 2001 (Cth) and the regulations and determinations made under the Act.

- one person is a member of a partnership in which the other person, or a relative of the other person, is a beneficiary of a trust, the Trustee of which is a partner.

However, an employment relationship does not exist between 2 persons if superannuation law has the contrary effect.

employment termination payment has the meaning given by section 995-1 (1) of the ITAA 1997.

ETP means an employment termination payment.

expenses of the fund means the expenses for which the Trustee is entitled to be reimbursed under this deed.

foreign superannuation fund has the meaning given by section 995-1(1) of the ITAA 1997.

Fund capped contributions means the member contributions described in the definition of that expression in regulation 5.01 (1), other than the following:

- a contribution to which a valid and acknowledged notice under section 290-170 of the ITAA 1997 relates;
- a contribution that meets the requirements of section 292-95(1)(d) of the ITAA 1997;
- a contribution that meets the requirements of section 292-100(9) of the ITAA 1997;
- a payment made by the Commissioner of Taxation under section 65 of the *Superannuation Guarantee (Administration) Act 1992 (Cth)*;
- a payment made by the Commissioner of Taxation under section 61 or 61A of the *Small Superannuation Accounts Act 1995 (Cth)*;
- a Government co-contribution made under the *Superannuation (Government Co-contribution for Low Income Earners) Act 2003 (Cth)*;
- a contribution that is a directed termination payment within the meaning of section 82-10F of the *Income Tax (Transitional Provisions) Act 1997 (Cth)*.

full time gainful employment - in relation to a member, means gainfully employed on a full time basis within the meaning of superannuation law.

fund earning rate means the positive or negative earning rate the Trustee determines after taking account of any provision or reserve for future contingencies.

fund employer means the employer-sponsor or a participating employer.

fund year means the 12 month period ending on 30 June or a substitute date decided on by the Trustee.

gainful employment means what it means under superannuation law. It includes full time and part time gainful employment.

In-house asset: An in-house asset of an SMSF, after 11 August 1999, is as defined in Section 71 of SISA and elsewhere in superannuation law, primarily it is either:

- a loan to, or an investment in, a related party of a fund
- an investment in a related trust of a fund
- an asset of a fund, other than business real property, that is subject to a lease or lease arrangement between the trustees of an SMSF and a related party of the fund

insurance policy means an insurance policy effected on the life of the member or a beneficiary of the member or for the member's or beneficiary's illness, accident or disablement.

interdependency relationship has the same meaning as in the SIS Act.

ITAA 1936 means the *Income Tax Assessment Act 1936 (Cth)*.

ITAA 1997 means the *Income Tax Assessment Act 1997 (Cth)*.

legislation generally refers to superannuation law or such other legislation as governs superannuation funds.

levy means a levy payable by the fund under superannuation law.

life expectancy means the period which a person is expected to live in addition to their age, calculated in accordance with the life expectancy table published by the Australian Government Actuary.

Part 8 associate of a member whether or not the individual is in the capacity of trustee includes, but not limited to:

- a relative of the individual;
- other members of the super fund;
- if the member is a partner in a partnership, other partners in the partnership and the partnership itself;
- if the partnership mentioned above contains other individuals, the spouse or child of those individuals;
- a company that is sufficiently influenced by, or in which a majority voting interest is held by, an individual and/or their Part 8 associates.

part time gainful employment means a person who is employed for at least 520 hours per annum or who meets any other requirement set out in superannuation law.

participating employer means an employer the Trustee admits as a participating employer.

payment split means a payment split under Part VIII B of the *Family Law Act 1975*.

pension means a pension, annuity or income stream permitted to be paid under this trust deed and superannuation law and which is taken to be a benefit under the SIS Act. It includes any account based pension, allocated pension, market linked pension, transition to retirement income pension or stream and any other type of pension or income stream permitted under the Superannuation Law.

pension account means a pension account established under trust deed.

pension age means what it means under superannuation law.

permanent incapacity, in relation to a member, means ill-health (whether physical or mental), where the Trustee is reasonably satisfied that the member is unlikely, because of the ill health, to engage in gainful employment for which the member is reasonably qualified by education, training or experience.

preservation age means what it means under superannuation law. Essentially it is the minimum age after which your preserved benefits may be paid to a member.

Preservation age depends on member(s) date of birth in the following table:

| Date of birth | Preservation age |
|----------------------------|------------------|
| Before 1 July 1960 | 55 |
| 1 July 1960 - 30 June 1961 | 56 |
| 1 July 1961 - 30 June 1962 | 57 |
| 1 July 1962 - 30 June 1963 | 58 |
| 1 July 1963 - 30 June 1964 | 59 |
| From 1 July 1964 | 60 |

preserved benefits means a benefit arising from a preserved payment.

preserved payment means a payment made to the fund which is required to be preserved under superannuation law if the fund is to be a complying superannuation fund.

purchase price of pension means the total amount paid as consideration to purchase the income stream.

qualified independent valuer : A valuer will be qualified either through holding formal valuation qualifications or by being considered to have specific knowledge, experience and judgment by their particular professional community. This may be demonstrated by being a current member of a relevant professional body or trade association holding a practicing certificate and appropriate professional indemnity insurance.

regulator means the particular Commonwealth body responsible for the administration of the relevant aspect of superannuation. It may be the regulator of taxation, the Australian Prudential Regulation Authority, the Australian Securities and Investments Commission or some other body.

superannuation law means any law of the Commonwealth of Australia including the *Corporations Act 2001*, *Superannuation Industry (Supervision) Act 1993 (Cth)*, *Superannuation Industry (Supervision) Regulations 1994* and the *Social Security Act 1991*, which deals with any aspect of superannuation or taxation in relation to superannuation, or any lawful requirement in relation to the fund by the Commissioner of Taxation, the Australian Taxation Office, APRA, ASIC or any other body that has responsibility in connection with the regulation of superannuation. It includes changes to any superannuation law after the date of this deed. It also includes any proposed law or lawful requirement that the Trustee believes may have retrospective effect.

tax includes any form of taxation, surcharge, levy, duty or other government charge that the Trustee is required to pay out of the fund, or a member, former member or beneficiary is required to pay.

taxable component of a payment means:

- (a) a taxable component of an ETP within the meaning given by section 995-1 (1) of the ITAA 1997; or
- (b) a taxable component of a superannuation benefit within the meaning given by section 995-1 (1) of the ITAA 1997.

Tax Act means the ITAA 1936 or the ITAA 1997, as amended, and the regulations and determinations made under the relevant Act.

taxation includes any tax, charge duty or levy of any type paid or payable by the Trustee, or by a member, former member or beneficiary, in relation to any part of the fund.

tax file number has the meaning given by section 299W of the ITAA 1936.

temporary total disablement means disablement that is not total and permanent disablement that makes the relevant member incapable of continuing in the gainful employment that the member was in immediately before the incapacity.

terminal medical condition means what it means in superannuation law

total permanent disablement means such total physical or mental disablement that the Trustee is reasonably satisfied that the relevant member is unlikely ever again to be able to engage in gainful employment for which the member is reasonably qualified by education, training or experience.

transaction costs means cost of any of the following:

- a brokerage paid because of an investment transaction;
- b a cost arising from maintenance of a real property investment;
- c stamp duty on an investment transaction.

transition to retirement income stream means:

- (a) an annuity provided under a contract that:
 - (i) is a contract:
 - (A) to which regulation 1.05(11A)(a) of the SIS Regulations applies; and
 - (B) that meets the standards of regulation 1.05(11A) of the SIS Regulations; and
 - (ii) allows total payments (including under a payment split) made in a financial year to amount to no more than 10% of the annuity account balance:
 - (A) on 1 July in the financial year in which the payment is made; or
 - (B) if that year is the year in which the annuity commences – on the commencement day; and
 - (iii) complies with paragraphs (b) and (c) of the definition of non-commutable allocated annuity, as if it were such an annuity; or
- (b) a pension provided from a superannuation fund, the rules of which:
 - (i) are rules:
 - (A) to which regulation 1.06 of the SIS Regulations applies; and
 - (B) that meet the standards of regulation 1.06(9A) of the SIS Regulations; and
 - (ii) allow total payments (including under a payment split) made in a financial year to amount to no more than 10% of the pension account balance:
 - (A) on 1 July in the financial year in which the payment is made; or
 - (B) if that year is the year in which the pension commences – on the commencement day; and
 - (iii) comply with paragraph (b) of the definition of non-commutable allocated pension, as if it were such a pension.

Further Information from Member

19. The Trustees may request further information or documentation from member from time to time. Member should attend to a medical examination, by a medical *doctor acceptable to the Trustee, if requested by the Trustee. Each member with the application to become a member must also provide proof of age to the Trustee of the fund.
20. The Trustee may refuse further contributions on behalf of the member, if the member refuses to supply information and documents requested by the Trustee.
21. All members must notify the Trustee if the member becomes aware that either of the following may happen:
 - the member becomes a *disqualified person as defined in superannuation law
 - the member intends to enter into an *employment relationship with another member who is not a *relative of the member; or the member is likely to be disqualified from being a Trustee of the fund or a director of the Trustee corporation.

Information to be provided by Trustee

22. Trustees must provide each new member of the superannuation fund with a copy of this trust deed and a product disclosure statement as attached in Schedule 6 of this deed. In addition, an individual who becomes a Trustee or a director of the corporate Trustee of the fund must sign a declaration in the approved form stating that they understand their duties and responsibilities as Trustees of the fund. The declaration must be signed no later than 21 days after the individual becomes a Trustee or director of the corporate Trustee of the fund.

Cessation of Membership

23. The Trustee must ensure that the member ceases to be a member of the fund within 6 months, after either of the following occurs:
 - the member enters into an employment relationship (*employee) with another member who is not a relative of the member; or
 - the member is disqualified from being a Trustee of the fund or a director of the Trustee corporation unless the requirements of section 17A of the SIS Act would otherwise be met for the fund to be a self managed superannuation fund.

Trustee must provide notice of cessation to the member in writing.

24. A person shall cease to be a member on the occurrence of any of the following:
 - when the Trustee determines that there is no further *benefit entitlement payable to the member from the fund;
 - when the member dies;
 - when the Trustee notifies the member that the member is no longer a member of the fund;
 - when the member becomes ineligible as Trustee or director of corporate Trustee; or
 - when the member otherwise becomes ineligible to be a member under superannuation law.

When the member ceases to be a member of the fund, this person may continue to act as Trustee of the fund provided the remaining members appoint this person as Trustee of the fund and this appointment is permitted by superannuation law. Otherwise when a member ceases to be a member, this person will no longer be Trustee of the fund. Any member who ceases to be a member must also cease being a director of the corporate Trustee of the fund.

32. Whenever a Trustee leaves the fund, he or she shall return all records, books and accounts of the fund to the remaining Trustees.

Additional Trustee

33. A Trustee may resign at any time by giving notice to the members in writing. If required by superannuation law, upon resignation of Trustee, the members may appoint a new or additional Trustee if required by superannuation law.
34. Trustees may appoint additional Trustee if they receive a notice from a Trustee under clause 33, at any time. If a replacement Trustee needs to be appointed at any stage, that appointment must be made within 6 months of receiving notice under clause 33.
35. Member(s) residing overseas may appoint by proper execution of enduring power of attorney other persons as individual Trustee(s) or director(s) of Trustee corporation and resign as individual Trustees or from directorship of Trustee corporation in Australia and hand over the control and management of the fund to Australian resident Trustee(s) to ensure that the fund remains a complying superannuation fund and obtains tax concessions offered by the regulator. This appointment of Trustee or additional Trustees should be as per superannuation law.
36. The Trustees must appoint within prescribed time additional individual Trustee(s) or replace the fund Trustee with a corporate Trustee, if due to any reason, the fund remains with only one individual Trustee.
37. A single member and director of a corporate Trustee may appoint another person to act as Trustee and appoint that person as additional director of Trustee corporation. This other person need not be a member of the fund as defined in section 17A of the SIS Act.
38. Members of the fund who are directors of a corporate Trustee must appoint a non member person to act as additional Trustee by appointing that person as a director of corporate Trustee of the fund, if that person is acting on behalf as a legal personal representative of a deceased member or a minor member or guardian of minor member or a member with total permanent or temporary disablement or any other person which the legislation may allow to maintain the fund as a complying fund.

Meetings of Trustee(s)

39. Any member or Trustee may call a meeting by giving seven (7) *business days written notice to all members and Trustees, setting out the time of the meeting during *business hours and the general nature of business. In case of corporate Trustee, the calling of meeting will be as per the constitution of the corporation.
40. A quorum of meeting will be met if 75% of Trustees are present at the meeting. If there is no quorum, the meeting will be adjourned.
41. In case of a corporate Trustee, the quorum rules will be as per the constitution of the corporation. A Trustee meeting can be in person, or telephone or any other form of communication as agreed by the Trustees.
42. Any one Trustee may be appointed as chairperson. In case of a corporate Trustee, the appointment of chairperson will be as per the constitution of the corporation. A written resolution of all decisions shall be prepared, recorded and signed by the chairperson.
43. The Trustees must maintain minutes of all meetings for a period as required by superannuation law. All minutes of Trustee meetings must be circulated to all Trustees within 21 days of the meeting. The minutes must be signed by the chairperson certifying that the matter has been agreed to by the majority of Trustees.

52. The Trustees of the fund must accept a transfer of *eligible termination payment or roll-over of members balance from another complying superannuation fund, *foreign superannuation fund, *approved deposit fund or an *eligible roll over fund in the form of cash or in specie, i.e. transfer of assets as prescribed in superannuation law. Trustees must provide an *approved benefit arrangement to all members of the fund.
53. The Trustee may request an employer of a member, or employer of a person who wishes to become a member, to apply to become a *participating employer in the form set out in schedule 3 of this deed. The Trustee may request an employer of a member, or employer of a person who wishes to become a member, to apply to become a *fund employer sponsor employer in the form set out in Schedule 4 of this deed.
54. The Trustee may not accept contributions for a member:
- If the acceptance of such contributions would cause the fund to cease to be a complying superannuation fund;
 - If the Trustee has not received a *tax file number for that member;
 - any contributions which are a rollover or an *employment termination payments (*ETP) from employer of a member; or
 - any contribution otherwise not permitted by superannuation law or are in excess of the amount of contributions that can be made, on the member's behalf by the superannuation law.

If after receiving the contribution on behalf of a member, including *fund capped contributions, the Trustee becomes aware that any of the above factors apply, the Trustee must refund (and debit the account of the member) with the appropriate amount within a reasonable time after deducting tax payable or amounts which the member has validly authorised the Trustee to pay to the regulator and in such a way as not to contravene superannuation law.

The Trustee on receipt of an offer from the regulator or when superannuation law permits, the Trustee may refund any excess *concessional contribution received by the fund.

Spouse Splitting Arrangements

55. The Trustees of the fund may accept a request for the transfer of contributions from one spouse member into an account of another spouse member, or a request for the transfer of contributions into another complying superannuation fund in which the spouse of the member is a member, so long as the contribution is accepted consistently with the terms of the SIS Act and SIS Regulations Division 6.7. These requests for transfers of *contributions splitting *superannuation benefit must be made in the prescribed form as per superannuation law.
56. The Trustee may accept requests for the following contributions to be split (splittable contributions):
- 85% of all concessional contributions;
 - nil of non-concessional;
 - any other amount defined in the superannuation law as splittable contributions
57. The Trustee may, in a financial year, only accept this application for roll over, transfer or allot an amount of benefits, for the benefit of the member's spouse, that is equal to an amount of the splittable contributions made to the fund by the member or on behalf of the member, in the last financial year, that ended before the application or in the financial year in which the application is made— where the member's entire benefit is to be rolled over, transferred or cashed in that financial year.

64. The Trustees may also accept contributions of up to indexed cap amount relevant for that financial year from a member as non-concessional contributions, at any time, from the proceeds of the sale of small business assets. This cap or a higher indexed amount relevant for that financial year may include any capital gain tax exemption allowed to the member under the *relevant legislation. (Ref: 2014-15 financial year cap \$1,355,000).
65. The Trustee may accept contribution to the fund, from an insurance company or employer of the member or any other person, at any time, the proceeds from a settlement for an injury resulting in permanent disablement as non-concessional contribution on behalf of a member.

Insurance Policies

66. Upon written request from a member the Trustee may, at its absolute discretion, purchase insurance policies with an insurer and may secure the benefit of a member by means of an life individual policy or temporary total disablement or *total permanent disablement policy or an income protection policy or any other policy allowed by superannuation law.
67. Upon written request from a member the Trustee may purchase an *insurance policy of a specified type in respect of the member, the Trustee must purchase that policy, except if it is of the opinion that the policy is not in the best interests of the member or the dependants of the member.
68. Once the Trustee has informed a member that a policy of a specified type will be purchased for the member, the Trustee must purchase the policy except if the member has requested the Trustee in writing not to purchase that policy. Any premiums for a policy purchased must be debited to an insured member's *accumulation account, in absence of an accumulation account, debited to the *pension account. The Trustee must collect proceeds from the insurer, upon death of the member and credit to the insured members account to pay a benefit as per this deed, after any tax to the *beneficiary of the member.
69. Trustee may purchase an insurance policy for liquidity of the fund; any premium paid by the fund must be debited to the income account. Any proceeds from these policy or policies, upon the death of the insured member, must be credited to the income account and after paying appropriate taxes the trustee may at the Trustee absolute discretion use the proceeds from such insurance policy or policies including any investment or retiring of any debt of the fund, pay anti-detriment payment or set aside in a reserve account or crediting to all or surviving members various accounts in a fair and reasonable basis.
70. When Trustee to its absolute discretion decides not to purchase a policy or policies for a member, the Trustee is not responsible or liable to a member, or to a member's legal personal representative, beneficiary or dependant of the member.

Contribution Reporting and Other Matters

71. The Trustees of the fund must report to the *regulator all contributions received on behalf of all members (concessional and non concessional contributions) each financial year in a form prescribed by superannuation law.
72. A participating employer or an *employer sponsor may stop making contributions on behalf of a member at any time or by giving written notice to the Trustee that they are temporarily or permanently terminating contributions to the fund.
73. The Trustees may provide a declaration to the nominated or participating employer, if requested by the employer that the member is over 65 years old, that the member is gainfully employed on a *part time basis. Notwithstanding anything else in legislation, part time basis means that a member works at least 40 hours in a 30 day consecutive period in a year where contributions are made by the member or by the member's employer.

- in units in a geared widely held unit trust or professionally managed unit trusts owning property or shares or combined or any other allowed investment as prescribed in superannuation law either listed or not listed in any authorised stock exchanges;
- in units in a related unit trust, provided such investments comply with the rules relating to such investments in the SIS Act and the SIS Regulations;
- in futures, options and contracts for difference, provided the requirements of the SIS Act and the SIS Regulations and the regulator are met;
- in certain in-house assets, provided that such assets comprise less than 5% of the total assets of the fund, or such investments that comply with the rules relating to such investments in the SIS Act or the SIS Regulations;
- in personal use assets and *collectables or such investments that comply with the rules relating to such investments in the SIS Act or the SIS Regulations specifically Regulation 13.18AA of SISR & Section 62A of SISA;
- in employee share schemes provided the discount from the market value of shares is appropriately disclosed as a contribution under superannuation law;
- Life insurance and other policies for the liquidity of the fund;
- in life insurance policies (including those offering risk cover) for the benefit of the member and their nominated beneficiaries; and
- in any other investment authorised by superannuation law.

81. The Trustee may appoint an individual(s) or a corporation as administration manager, investment manager, financial planner or as a *custodian to hold the investment for the fund as a nominee or as a bare trustee for the benefit of the fund. However, the Trustee holds ultimate discretion and responsibility of all investment decisions of the fund.
82. The Trustee must not, except to the extent permitted by superannuation law, perform any of the following: borrow money from the fund ; charge the assets of the fund other than limited recourse borrowing arrangements; borrow to improve a single acquirable asset; acquire an asset intentionally from a *related party (including *Part 8 associates); invest in or loan to or provide financial assistance to members or enter into a lease arrangement with a related party; invest in a geared related trust; invest in any asset or investment where the principal sum is at risk; or conduct any business, partnership or joint venture where the principal sum is at risk.

Investment Strategy

83. Trustees must prepare and implement an investment strategy for the fund. The strategy must take into account all of the circumstances of the fund and must be reviewed regularly (SISR 4.09 (2)) and takes into account the objectives of the fund and retirement goals of its members and:
- Whether the fund should hold a contract of insurance that provides insurance cover for one or more members of the fund as per SISR 4.09 (2) (e);
 - the risks involved in making, holding and realising each investment;
 - the likely return from making each investment;
 - the range and diversity of investments;
 - any risks coming from limited diversification;
 - the liquidity of the fund's investments;
 - expected cash flow requirements including reserving strategy to fund anti-detriment payments and
 - the ability of the fund to meet its existing and prospective liabilities such as paying benefits to its members.
84. No investment by the Trustee for the fund may depart from the investment strategy of the fund.

91. Trustees must value a real property when an event occurs that may have affect the value of the property since it was last valued (e.g. change in market conditions, macro-events, volatility or a natural disaster). Trustees must adopt market valuation concept where it is
- acquiring or disposing assets to related parties including collectables and personal use assets;
 - investments made and maintained on an arm's-length basis;
 - determining the market value of an in-house assets as a percentage of all assets in the fund;
 - determining the value of assets that support a member's pension.

VII. Maintain Records and Accounts

Accounts & Administration

92. The Trustees must deposit all monies belonging to the fund in the fund's bank accounts promptly upon receipt; and keep fund monies separate from their own money (SISR 4.09A). Trustees must promptly pay all *transaction costs, *administration costs & expenses to creditors, income tax, supervisory *levy to the regulator and premiums to insurers of the fund.

If any asset for some legal reason cannot be held by the trustee on behalf of the fund then the Trustees must clearly document the fund's ownership of the asset with a caveat, legal instrument or a declaration of trust.

93. The Trustees of the fund must prepare an operating statement, a statement of financial position, member accounts and an asset register at market value at the end of each financial year; and must also prepare any other accounts, register or statement required by superannuation law.

In preparing accounts of the fund, the Trustees must apply applicable accounting standards and proper accounting practices. All accounting reporting should be in Australian dollars.

94. The Trustee must lodge an income tax return with a regulatory return of the fund and any other return or document required by superannuation law with the regulator in the prescribed format and pay *taxation within the time required by superannuation law.
95. The Trustee may appoint (or remove) professionals such as accountants, registered tax agent, administration manager, investment manager or custodian of the fund for assisting him with his responsibilities as Trustee of the fund provided the appointment complies with superannuation law. The Trustees are not bound to follow any advice of the appointed professionals and continue to be personally responsible to the regulator to follow this trust deed and superannuation law, even if the responsibilities have been delegated to professionals.
96. The Trustee must keep a record of proper records and accounts of all monies received and all the monies paid by the fund for a minimum period prescribed by superannuation law. The Trustees must record
- a minute book in which all proceedings and resolutions of meetings of the Trustee are recorded;
 - changes of all members and Trustees are recorded;
 - all other documents as required by superannuation law.
97. The Trustee must make this deed and all records of the fund available to all members, regulator, auditor, actuary or any other person prescribed in superannuation law. The Trustee must make the books, records and accounts of the fund available to the beneficiary or legal personal representative of a member in case of death of a member.

104. The Trustee must debit to the member's accumulation account in the fund each of the following amounts, in accordance with superannuation law:

- a proportion of the expenses such as administration or life insurance etc, taxes on income & investment losses segregated for the member;
- losses transferred from the income account;
- any extra taxes the Trustee may have to pay on request of the member on concessional and non-concessional contributions received by the fund above the cap limits or above the Employment Termination Payment cap;
- any payment of financial hardship benefit or any payment on compassionate grounds or any payment on total or partial disability of the member provided the payment is with approval of the regulator;
- an amount rolled out from the fund to another complying fund for that member;
- any amount that is transferred to the pension account of the member;
- an amount transferred to the spouse accumulation account of the fund in accordance with a contributions-split request made by the member under this deed and appropriately accepted by the Trustee of this fund or another fund where the spouse is a member;
- any amount paid to accumulation account of spouse of the member because of any Family Court Splitting order;
- any superannuation surcharge levied by the regulator; and
- any amount that the Trustee considers appropriate to debit.

Income Account

105. The Trustee must establish an income account for the fund in which all income and expenses are credited and debited for disbursements or allocation to the various members and member accounts. At the end of fund year or at any other time as Trustee decides or when Superannuation Law requires, the Trustee must determine the earnings of the fund in respect of the period since the previous determination period and the fund earnings rate.

Where the fund is claiming exempt pension income when part of the assets of the fund are supporting a pension, the Trustee must calculate investment *expenses of the fund for income tax deduction claim as per proportionate expenses rules defined in *ITAA 1997 including TR93/17 and administrative expenses of the fund as per rules defined in ITAA 1997 including ATO ID 2012/47.

106. The Trustee must perform a valuation of the fund's assets as per clause 90 and 91. The Trustee must then transfer the surplus or a deficiency of asset value from previous period to the income account as unrealized income of the fund.

Additions and Deductions to and from Income Account

107. The income account of the fund must be credited with each of the following, when appropriate, by the Trustee. These types of incomes are termed as "shared income" and are determined by the Trustee to not to be allocated directly to any one particular member account:

- income and capital gains received by the fund such as dividends, interest, capital gains etc.;
- refund of tax on "shared income less expenses received from the regulator;
- income which is not yet received by the fund such as receivables in the financial year;
- proceeds of an insurance policy;
- unrealized capital gain, due to valuation of funds investment assets; and
- any other amount which the Trustee determines is the fund's income, if approved by superannuation law.

113. The Trustee may transfer amounts from the reserve account which the Trustee determines, to any members' accounts in any basis as the Trustee considers equitable with complete discretion. Trustee must consider members contributions cap limits before any such transfer.

The balance in the reserve account shall be transferred to the members' accounts consistently with this clause before the winding-up or crystallisation of the fund.

Equalisation Account

114. At any time, the Trustee has the discretion to establish an equalization account. The equalization account may be credited, whenever appropriate, by any amount which the Trustee determines from time to time from the income account. This account may be used for any purpose, such as to smooth the investment earnings of the fund or to pay any extraordinary expense of the fund or for any other purpose at the discretion of the Trustee subject to provisions of superannuation law.

VIII. Powers of Trustees

Limitations of Powers

115. The Trustee has ultimate possible powers and choice to administer the fund. The Trustee's powers shall be as extensive as is possible under superannuation law, including those powers that any individual would have as the legal and beneficial owner of those assets, and including all the powers conferred upon Trustees under law and specifically conferred by this deed notwithstanding that the Trustee or any director of Trustee company has a direct or personal interest whilst exercising any such powers.
116. The Trustee must act as owner of the property of the fund as a prudent person and should do all such other things as may be incidental to exercise his powers conferred on him by this deed and superannuation law.
117. The Trustee(s) are not required to give reasons for any of their decisions or acts done in the exercise of their permitted discretion unless limited by this deed or superannuation law. All decisions of the Trustee(s) shall be final and binding on all members of the fund. Without prejudice to the powers vested in the Trustee(s) by this deed or otherwise and subject to superannuation law.
118. The Trustee(s) may delegate their powers or duties or appoint any person as the representative or attorney for the purpose of executing any document or on any terms and conditions and execute any power of attorney or other instruments to effectuate the delegation, as long as the person appointed performs the acts on behalf of Trustees and the acts themselves are permitted within superannuation law.

Trustee Powers

119. The Trustees powers shall include the following powers: The Trustee;
- shall have complete management and control of the fund in addition to any powers conferred by the SIS Act and the SIS Regulations;
 - must pay all trust expenses, taxes and collect all income of the fund;

- may invest in its own name or under its control the trust in any one or more of the investments authorised by this deed with power in its 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 in its absolute discretion from time to time to vary or transpose any investments into other investments authorised by this deed.
- may raise any money in any lawful manner including by drawing, endorsing, accepting or otherwise dealing in any bill of exchange, promissory note or other negotiable instrument. The Trustee may secure the repayment of any moneys so raised with interest at such rate as the Trustee thinks fit and upon any terms and conditions in all respects as the Trustee thinks fit. Any money raised by the Trustee will form part of the Fund.
- may appoint any person or entity as custodian to hold legal title for any asset acquired or to be acquired by the Trustee in such terms as the Trustee thinks fit provided that the person or entity is not prohibited from acting as a custodian under Superannuation law.
- may enter into any agreement or provide any notice or make any election or undertake any other action whether revocable or irrevocable which would or may have the effect of committing the Trustee to conduct the Fund at all times as a Complying Superannuation Fund.

The Trustee may engage a qualified professional person to undertake or to advise on any of the above tasks. The Trustee may or may not act on this advice. The Trustee may pay such specialist or professionals out of the income account of the fund for their assistance. The Trustee may do anything which is necessary or required to discharge its obligations under this deed and superannuation law.

Generally to exercise or concur in exercising all the foregoing powers and discretions contained in this Deed or otherwise by law conferred notwithstanding that any person being a Trustee or any person being a director or shareholder of a Trustee hereof (being a company) has or may have a direct or personal interest (whether as trustee of any other settlement or in his personal capacity or a shareholder or director 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 for the time being is the sole Trustee.

Declaration of Trust

120. This trust deed sets up a trust in favour of the Trustee of the fund. The Trustee must hold and own assets and investments of the fund in the name of all the Trustees on behalf of this superannuation fund consistent with superannuation law including Section 52B (2) (d) of SISA. In case of individual Trustees, the Trustees must register the assets & investments (such as shares & real property etc) of the fund in the name of all individual Trustees on behalf of this superannuation fund. In case of a corporate Trustee, the Trustee Corporation must hold assets & investments of the superannuation fund, in the name of the corporation on behalf of this superannuation fund. If required by any Act of any State of Commonwealth of Australia or any act of any other country, an asset belonging to the fund which cannot be held by the Trustee in its own name, the Trustee may execute a separate "declaration of trust" for each such asset provided this declaration does not contravene superannuation law.

IX. Family Law Act - Splitting Arrangements

Family Law Order

121. The Trustee must comply to any order for *payment split or agreement pursuant to a family law court order under Part VIII B of the *Family Law Act 1975 (Cth), in relation to the splitting of a *superannuation interest of a member with the members spouse on the breakdown of marriage or domestic relationship. The manner of splitting of superannuation interest, with spouse, must be in accordance with superannuation law.

131. Despite any other provisions in this deed which may be construed to the contrary and subject to superannuation law, Trustee may pay *unrestricted *non-preserved components to a member upon that member satisfying a condition of release consistently with the relevant legislation. Restricted non-preserved components may only be paid to a member upon that member satisfying a condition of release consistently with the legislation and upon termination of employment.
132. The Trustee of the fund may pay a member a benefit in any other circumstances permitted by the superannuation law.

Components of Benefit

133. Trustee when paying a benefit as a lump sum or a pension to a member must pay the benefit to include any tax free and *taxable components in relevant proportions. These proportions will reflect total superannuation benefits of the member as at 30 June 2007 and any addition to each component from there after as per superannuation law.
134. Trustee must advise a member who is being paid a full or part lump sum benefit or a pension benefit proportion of each tax free and taxable component as per *crystallised segment rules. The tax free component will be paid to the member without any tax being withheld from the payment. The following amounts will form part of the tax free component:
- all non-concessional contributions made to the fund after 1 July 2007;
 - all pre-July 1983 components;
 - the *CGT exempt component;
 - the post-July 1994 invalidity component;
 - the concessional component; and
 - un deducted contributions prior to 30th June 2007.
- the balance amount will be considered as taxable component.
135. The Trustee may pay a lump sum benefit to a member once requested by a member who has retired (working less than 10 hours per week) and has reached the preservation age. Trustee must withhold Pay As You Go withholding tax from any lump sum payment on any taxable component which is higher than the low rate threshold cap (*Ref: \$185,000 for financial year 2014/15*).

Permanent or Temporary Disability

136. The Trustee on request from the member must pay any amount up to the balance of the member account as a benefit to a member (or to either guardian or their legal personal representative) who becomes permanently disabled as a disability superannuation benefit to the member. The payment to the member should be when the trustee reasonably believes that due to an accident or illness the member is totally and permanently disabled leaving them unlikely to be engaged in any regular remunerative work for which they are reasonably suited by education, training and experience in their own occupation or otherwise. The Trustee must pay the benefit to the member in accordance with superannuation law and ensure that the payment does not change the funds status as a complying superannuation fund under the SIS Act.
137. The Trustee may claim any insurance policy taken out for the member should the member become permanent and /or temporary disabled. The benefits resulting from the insurance policy and the member balance may be paid to the member, as an income stream or as a lump sum when the member is permanently and totally disabled in accordance with superannuation law. The Trustee may transfer the receipt of the insurance policy to a reserve account and may dispense from the reserve account to the member after consultation with the member or his legal personal representative or guardian in accordance with superannuation law. Trustees may deduct premium from income of the fund as per Section 295 -465 of ITAA 1997 and limits as prescribed in the law with specific regard item 5 and item 6 in the table of subsection (1) as per Taxation Ruling 2012/6.

XI. Pensions

Preservation Rules

147. The Trustee may, on written request from a member, commence paying a pension to the member from the whole or part of the members benefit (*purchase price of pension) in accordance with superannuation law. The trustee must ensure that the member is entitled to all of their benefits to be paid as a pension from the fund upon attaining preservation age and no *cashing restrictions apply to that benefit under superannuation law.

Trustee must provide pension to the member in accordance to terms of this deed, any other governing rules such as pension agreement or any trustee resolutions.

Trustee must not pay a benefit to a member unless the member requests to be paid. An oral request to commence a pension, from the member to the Trustee for pensions commencing at the end of the fund year or beginning of fund year must be deemed adequate election by the member to commence a pension provided a written request by the member is forwarded to the Trustee at a later date, to give adequate time to Trustee to get the accounts of the fund finalized and audited, provided such an oral request does not contravene superannuation law.

148. The Trustee, under this deed may pay to a member a pension in various forms (including pensions being paid as *transition to retirement pensions) such as:

- allocated pensions (commenced before 20th September 2007);
- market-linked pensions (commenced before 20th September 2007);
- account-based pensions (commenced from 1st July 2007); and
- any other type of pension in accordance with superannuation law.

149. A corporate Trustee of the fund may pay all the benefits in the member account, to the member, as a lump sum, upon their attaining preservation age and satisfying a condition of release. Individual Trustees may pay all the benefits in the member account to the member as a lump sum, upon their attaining preservation age and satisfying condition of release, only if superannuation law permits such a payment. Individual Trustees may pay a lump sum to a member only if the lump sum is a result of commutation of any pension.

Pension Benefits Payable on Disablement

150. The Trustee may pay a benefit, on a written application from a member, an amount determined at its discretion, to the member (or to guardian or to dependants or to his legal personal representative) on total and permanent or temporary disablement of that member's benefit; as a pension, on occurrence of member being totally and permanently incapacitated, the payment should be in accordance with superannuation law.

151. The Trustee may seek a medical opinion to determine whether a member is totally and permanently or temporary disabled before commencing to pay any benefit or do all such things as required in superannuation law. Prior to paying this pension, the Trustee may collect the proceeds of any relevant disablement insurance policy as per superannuation law.

The Trustee may transfer the receipt of any insurance policy to a reserve account and may dispense from the reserve account to the member after consultation with the member or his legal personal representative or guardian in accordance with superannuation law.

Reasonable Benefit Limits

152. The Trustee, from 1 July 2007, need not comply with the reasonable benefit limits calculations and may pay all pensions to members as per Regulations 1.06 of SISR. Trustees must preserve amounts of contributions in respect of members or beneficiaries on the terms and conditions that are required by the Superannuation Law.

156. The Trustee may use a fund earning rate as calculated per clause 109, acceptable to the member, to make an adjustment under clause 155 proportionate to the member's financial year's opening balance of the accumulation account to the date which is the pension purchase date. The earning rate may be the rate of income of the funds last financial year.
157. The Trustee must within prescribed limits of ITAA 97 advise a member, who is less than 60 years old, any taxable component included in the pension amount paid to the member in the required PAYG summary form.
158. The Trustee may on request from a member pay "lump sum" payments in-specie, which is in the form of assets of the fund instead of cash payment to the member. The Trustee must not pay any pension benefit in-specie. On commutation of any pension, the Trustee may pay a "lump sum" to the member in-specie. The Trustee may fund a pension of the member by purchasing an annuity for the member.
159. Trustee must pay a member who is on a pension as at 30th June 2007 in proportion to that member's ratio of "taxable" to "tax exempt" components calculated as at 30 June 2007. The calculations of these components are to be done in accordance with clause 134 & 135 of this deed and in accordance to superannuation law.

Allocated Pension

160. An allocated pension must comply with the limitations and requirements in regulations 1.06(4), 1.06(5) and 1.07A of the SIS Regulations and any other provision of the superannuation law. Trustee may pay an existing allocated pension from this fund to a member but cannot commence an allocated pension from this fund after 20th September 2007. An allocated pension must:
 - be paid at least annually (proportionally for number of days in the first year), until there is no more amount to be paid to the member;
 - comply with the minimum and maximum limits as prescribed in Schedule 1A of the SIS Regulations and in superannuation law;
 - be paid only to the member and upon death to the members dependant reversionary beneficiary or in absence of any dependant to the legal personal representative of the member;
 - not be used by the Trustee to borrow money, neither its capital account nor the pension stream; and
 - comply with all other conditions in the superannuation law including payment of *withdrawal benefit.
161. A member may elect, in writing to the Trustee, to *commute the pension in favour of a lump sum payment or another pension paid from the remainder of the balance to the member. A member may elect, in writing to the Trustee, to commute the pension and leave the remaining amount in the member account in the accumulation account, and decide not to commence a new pension as per the removal of compulsory cashing restrictions as per superannuation law. The Trustee may accept the election of the member if the election is in accordance with superannuation law and do all those things which are necessary to give effect to the member's election.

Market Linked Pension

162. A market linked pension (also known as term allocated pensions or TAP) is a *non-commutable pension where the terms of payment of the pension must comply with the limitations and requirements in Regulation 1.06(8) of the SIS Regulations and other provision of the superannuation law. Trustee may pay an existing market linked pension from this fund to a member but cannot commence a market linked pension from this fund after 20th September 2007. A market linked pension must:

165. A member, who is drawing one, two or more pensions, may request the Trustee to commute one or more pensions and merge it with the other pension account of the member or commute all pensions and commence a new account based pension along with the balance of accumulation account, in the manner and form provided in superannuation law.

Compulsory Cashing Requirements

166. The trustee must pay a member's benefit as soon as practicable after:
- the member dies; or
 - payment has to made according to the terms of this deed or superannuation law.

Transition to Retirement Pension

167. Trustee of the fund may pay any pension as per clause 168 of this deed as a transition to retirement pension, where the member is gainfully employed and is under 65 years. Trustees must not allow the member to withdraw more than maximum annual payment limit of 10% of the account balance at the start of each year or not more than a maximum annual payment limit of 10% of purchase price of the pension, if the pension starts on any date during the fund year.
168. The Trustee, if requested by a member in writing or under a pension agreement can pay either an existing allocated pension, an existing market linked pension or an account based pension as a transition to retirement pension.
169. The Trustee must pay transition to retirement pensions consistently and as defined in regulation 6.01(2) of the SIS Regulations. However, such pensions must not be commuted (subject to certain exemptions) and must comply with limitation and requirements to each form of pension as prescribed in superannuation law.

Payment of Existing Pensions after 1 July 2007

170. The Trustee may convert a current allocated pension and/or transition to retirement allocated pension to an account based pension, in accordance with superannuation law.
171. Trustee may continue to pay all types of pensions from this fund. Including those pensions which can no longer be commenced from this fund (e.g. 20th September 2007 an allocated pension and market linked pension) as long as they are being paid in accordance with superannuation law.
172. If the fund is paying an existing complying pension which can no longer be commenced in a self managed superannuation fund, along with an allocated pension or market linked pension or with account based pension, the Trustee must obtain an actuarial certificate as to the adequacy of amount of income allocated to the complying pension account to ensure that there is sufficient amount to meet the requirements of the complying pension, irrespective of whether the assets of the complying pension are segregated from those assets not paying a complying pension.

Reversionary Pensions

173. Trustee must not allow a member or a reversionary beneficiary to nominate a non-dependant of the member or reversionary beneficiary as a nominated beneficiary to receive a pension from this fund. A member or a reversionary beneficiary must only nominate a dependant as defined in section 10 of the SIS Act.
174. Upon death of a member receiving a pension, the Trustee must automatically pay a pension to the reversionary beneficiary nominated by the member unless paying of such reversionary pensions is contrary to superannuation law.

The Trustee must pay a partial or full amount as lump sum to the member proportionately to the member in ratio from taxable and tax exempt components as calculated on the crystallization date 30th June 2007 as per clause 134 & 135 of this deed and superannuation law.

183. Upon written request from a member who is on receipt of a pension, the Trustee must commute a pension of the member, if the commutation of the pension is in accordance with superannuation law. Any such balance of the pension account from such commutation must be added to any existing accumulation account of the member or in absence of any accumulation account, the Trustee must open a new accumulation account for the member.
184. If the Trustee commutes only a part of the pension to a lump sum, the Trustee must then adjust the amount of the pension payable in accordance with superannuation law.
185. A Trustee may commute a pension if:
- the pensioner dies;
 - to pay a splitting agreement or court order under Part VIII B of the *Family Law Act* to transfer the benefit to a member or non-member spouse or
 - to pay a *superannuation contribution surcharge;
 - the term of the pension is over; or
 - as otherwise permitted by superannuation law.

The funds of a commuted pension are vested with the Trustees in the account of the member until such time the funds are allocated by the Trustee for the above named purposes.

186. The Trustee may, on request of a member, purchase a pension for the member from an outside source, using the balance in the pension account of the member. Income from this pension and any commuted amount from this pension will be credited to the members pension account.
187. If a member requests in writing to roll over their benefit to another complying superannuation fund, and the Trustee accepts the request, the Trustee must affect this rollover within 30 days. The Trustee must ensure that the receiving fund is a complying fund before any rollover request is accepted. Along with the rolled over funds, the Trustee must send all the documents required by superannuation law to the receiving fund. Trustees may charge a reasonable fee and deduct this fee from the relevant account, before rolling over the amount to the receiving fund.

XII. Death of a Member

Death Benefit

188. In case of death of a member the Trustee may pay the balance of the member's account to the beneficiaries nominated by the member or a legal personal representative, in a *non-binding death benefit nomination form or binding death benefit nomination form as a *death benefit.

If the beneficiary is a tax dependant as defined in superannuation law and ITAA specifically Section 302-195, on request from the beneficiary or in the existence of a reversionary pension agreement, the Trustee may pay to the beneficiary the death benefit as a pension automatically; where the beneficiary is a non-tax dependant as defined in superannuation law and ITAA 1997 specifically Section 302-195, the Trustee must only pay a lump sum death benefit.

196. The Trustee may release an amount, by way of an advance, to the legal personal representative of a member for the purposes of the member's funeral and/or other expenses relating to the death of the member. Trustees must pay the member's death benefit to the beneficiaries as soon as practical.
197. If there are unclaimed monies and no known beneficiaries, the Trustee must pay such unclaimed moneys in accordance with the legislation governing the payment of such unclaimed moneys.
198. Once the Trustee has paid a death benefit, it will no longer be liable to any damages to any person who claims to be entitled to the death benefit.
199. If a death benefit has to be paid to a beneficiary who is under a legal disability or a minor, then the Trustee may make the payment to the legal personal representative or guardian or parent or person who has custody of the beneficiary.

Payment of Death Benefit when Member is Accumulating

200. When a member is in accumulation phase, upon the death of the member, the trustee must pay the benefit to the beneficiary as a lump sum. However, if the beneficiary is above the preservation age and upon the request of the beneficiary, the trustee may pay the benefit to the beneficiary as a pension.

Payment of Death Benefit when Member is on Pension

201. When a member is on pension, upon the death of the member, where there is a valid binding death benefit nomination in place and a valid pension agreement, if there is no reversionary beneficiary nominated in the pension agreement, the Trustees must pay the member's death benefit in accordance with the binding death benefit nomination. However, on request from the beneficiary, the Trustee may pay a reversionary pension to the beneficiary.

When a member is on pension, upon the death of the member, where there is a valid binding death benefit nomination in place and a valid pension agreement, if there is a reversionary beneficiary nominated in the pension agreement, the Trustees must pay the member's death benefit in accordance with the reversionary pension agreement. However, on request from the beneficiary, the Trustee may pay a lump sum to the beneficiary as a death benefit within the time limits stipulated in superannuation law and ITAA 1997.

202. When a member is on pension, upon the death of the member, where there is an invalid binding death benefit nomination or non-binding death benefit nomination in place and a valid pension agreement, if there is no reversionary beneficiary nominated in the pension agreement, the Trustees must pay the member's death benefit at its own discretion. However, on request from the beneficiary, the Trustee may pay a reversionary pension or a lump sum to the beneficiary within the time limits stipulated in superannuation law and ITAA 1997.

When a member is on pension, upon the death of the member, where there is an invalid binding death benefit nomination or a non-binding death benefit nomination in place and a valid pension agreement, if there is a reversionary beneficiary nominated in the pension agreement, the Trustees must pay the member's death benefit in accordance with the pension agreement as a reversionary pension. However, on request from the beneficiary, the Trustee may pay a lump sum to the beneficiary as a death benefit within the time limits stipulated in superannuation law and ITAA 1997.

203. If the member has nominated reversionary beneficiaries in a binding death nomination form or in a pension agreement and no reversionary beneficiaries remain, and that member dies, then the Trustees must pay the balance of the fund to non-dependants as a lump sum.

211. The Trustees must before winding up the fund:

- dispose of all the assets of the fund to pay members benefits;
- close the income account and reserve account and transfer the balance to the members accounts as prescribed in superannuation law;
- pay all expenses and taxes of the fund;
- lodge the last income tax return and regulatory return of the fund and pay whatever expenses are due to creditors and professionals engaged;
- pay all benefits to the members or transfer and / or roll over member's entitlements to another complying fund as prescribed in superannuation law; and
- notify the regulator that the fund is wound up.

212. In the case of death of the last member, the Trustee must pay any benefit in such a manner as they feel is equitable having regard to that member's indicative death nomination. In the case of a binding death nomination, however, the Trustee must follow the instructions of the member. If there are no dependants or known beneficiaries the Trustee is required to follow the superannuation law relating to unclaimed monies.

XV. Miscellaneous

213. The Trustee(s) must collect tax file numbers from all existing and new members. If a member does not provide to the Trustee(s) with their tax file number, the Trustees must, on all contributions, which the fund receives on behalf of the member over \$1,000, pay tax to the regulator at the highest tax rate that applies to individuals plus Medicare Levy.

214. The Trustee may provide information to certain government bodies to asset test an income stream for any benefits available to a member under the **Social Security Act 1991 (Cth)*.

215. The Trustee must hand over their contact details to all members and establish a system to communicate with members, beneficiaries and their dependants.

HANCOX & YANG SUPERANNUATION FUND

Schedule 2A to this deed

{This schedule is not to be filled out. It is a pro-forma document to be used when new members join the fund in the future.}

Part 1

Application for membership

With Indicative Death Benefit Nomination

No Binding Death Benefit Nomination

(This Application Form must be inserted after the Product Disclosure Statement)

[N.B.: Choices in [square brackets] must be struck out if not relevant].

I hereby apply for membership of this fund as an [initial/additional] member of this fund under the trust deed.

I hereby make the following declarations as listed below:

- I have read and understood the trust deed, including all the terms relating to withdrawal of benefits payable in the deed, and the preceding Product Disclosure Statement (PDS),
- I have read the requirements of supplying my tax file number in the PDS; I hereby supply my tax file number to the Trustee of this superannuation fund.
- I have read and understood the Trust Deed and Product Disclosure Statement and understand my role & responsibility as member and Trustee [director of Trustee Company] of the fund.
- I am not in an employment relationship with [any other member/any other member except a relative of myself].
- I am not a disqualified person, under superannuation law, from being [Trustee/director of the Trustee company] of the fund.
- I will, as member, abide by and comply with all requirements of the Trust Deed.
- I will fully and truthfully disclose any information relating to my membership of the fund that is required by the Trustee, disclosing such information in writing as soon as is practicable upon such a request being made by the Trustee, including:
 - If I have entered into an employment relationship with any other member of the fund who is not also a relative of myself, then any information about the circumstances leading to such a relationship
 - Any information about any circumstance (if any) that may disqualify me under superannuation law from being [Trustee/director of the Trustee company] of the fund.
 - Any information that relates to my medical condition, whether or not I have any medical problems.
- I will also act as a [Trustee/director of the Trustee company] of this fund.

| | |
|-----------------|--------------------------------------|
| Name | {Insert applicant's full Legal Name} |
| Address | {Insert applicant's address} |
| Place of Birth | {Insert applicant's place of birth} |
| Date of birth | {Insert applicant's date of birth} |
| Occupation | {Insert applicant's occupation} |
| Tax File Number | {Insert applicant's tax file number} |

Signed _____

Dated

HANCOX & YANG SUPERANNUATION FUND

Schedule 2B to this deed

{This schedule is not to be filled out. It is a pro-forma document to be used when new members join the fund in the future.}

Part 1

Application for Membership

With Binding Death Benefit Nomination

(This Application Form must be inserted after the Product Disclosure Statement)

[N.B.: Choices in [square brackets] must be struck out if not relevant].

I hereby apply for membership of this fund as an [initial/additional] member of this fund under the trust deed. I hereby make the following declarations as listed below:

- I have read and understood the trust deed, including all the terms relating to withdrawal of benefits payable in the deed, and the preceding Product Disclosure Statement,
- I have read the requirements of supplying my tax file number in the PDS; I hereby supply my Tax file number to the Trustee of this superannuation fund.
- I have read and understood the Trust Deed and Product Disclosure Statement and understand my role & responsibility as member and Trustee (director of Trustee Company) of the fund.
- I am not in an employment relationship with [any other member/any other member except a relative of myself].
- I am not disqualified, under superannuation law, from being [Trustee/director of Trustee company] of the fund.
- I will, as member, abide by and comply with all requirements of the Trust Deed.
- I will fully and truthfully disclose any information relating to my membership of the fund that is required by the Trustee, disclosing such information in writing as soon as is practicable upon such a request being made by the Trustee, including:
 - If I have entered into an employment relationship with any other member of the fund who is not also a relative of myself, then any information about the circumstances leading to such a relationship
 - Any information about any circumstance (if any) that may disqualify me under superannuation law from being [Trustee/director of the Trustee company] of the fund.
 - Any information that relates to my medical condition, whether or not I have any medical problems.
- I will also act as a [Trustee/director of the Trustee company] of this fund.

| | |
|-----------------|--------------------------------------|
| Name | {Insert applicant's full Legal Name} |
| Address | {Insert applicant's address} |
| Place of Birth | {insert applicant's place of birth} |
| Date of birth | {Insert applicant's date of birth} |
| Occupation | {Insert applicant's occupation} |
| Tax File Number | {Insert applicant's tax file number} |

Signed

Dated.....

1. in order for this nomination notice to be valid, it must be fully completed in accordance with the details below
 - ensure the nomination and member and witness declaration are completed.
 - the beneficiaries must be dependants and/or your legal personal representative.
 - As noted above, your dependants are your spouse including same sex and de facto spouse and your children (including step, adopted and ex-nuptial children of the member or their spouse), and any other person financially dependent upon you at the time of your death or a person with whom an interdependent relationship existed.
 - Your legal personal representative is either the person named as your executor in your will, or, if you do not have a valid will at the date of your death, the person who applies for and has been granted letters of administration for your estate.
 - Should you wish to nominate your legal personal representative, please write "legal personal representative" as the name of the beneficiary.
 - for each person nominated, you must provide both their relationships to you and the proportion of any benefit that is to be paid to each.
 - the nomination must be signed and dated by you in the presence of 2 witnesses aged 18 years or over. Both witnesses must also provide their date of birth, sign and date the nomination. It is important to note that the witnesses cannot be persons nominated as beneficiaries.

2. If any of this information is not provided, then your nomination may be invalid. The Trustee/s will contact you for clarification if this is the case.

3. It is not compulsory to complete this nomination. Information on what happens in the situation where there is no valid nomination can be found in the Member Death Benefit section of the Trust Deed.

| Name | Relationship to you | Proportion of benefit |
|-------------------------------------|---|--|
| <i>{Insert Name of beneficiary}</i> | <i>{Insert members relationship with beneficiary}</i> | <i>{Insert percentage of benefit to be paid to this beneficiary}</i> |

Total Allocation 100%

Signed _____

Dated.....

HANCOX & YANG SUPERANNUATION FUND

Schedule 3 to this deed

{This schedule is not to be filled out. It is a pro-forma document to be used when new members join the fund in the future.}

| Application to become a Participating Employer (This Application Form must be inserted after the Product Disclosure Statement) | |
|---|-------------|
| <p><i>{Employer's Name} {Employer's Address}</i> applies to become a participating employer of the HANCOX & YANG SUPERANNUATION FUND. The applicant agrees to comply with the trust deed.</p> | |
| Signed by the applicant's authorised officer | |
| _____ | Date: _____ |
| <i>{Name of the Authorised Officer}</i> | |

Schedule 5A to this deed

{This schedule is not to be filled out. It is a pro-forma document to be used when new members join the fund in the future.}

Part 1

Application for membership (if member is a minor)

With indicative Death Benefit Nomination

(This Application Form must be inserted after the Product Disclosure Statement)

[N.B.: Choices in [square brackets] must be struck out if not relevant].

On behalf of, and as the parent or guardian of, the minor person listed below (hereinafter "the Applicant"), I apply that the Applicant become an [initial / additional] member, under the trust deed, of this fund.

I hereby make the undertakings listed below:

- The Applicant is not in an employment relationship with [any other member/any other member except a relative of the Applicant].
- I am not disqualified, under superannuation law, from being [Trustee/director of the Trustee company] of the fund.
- I have read and understood the Trust Deed and Product Disclosure Statement and understand my role & responsibility as member and [Trustee /director of Trustee Company) of the fund.
- I have read the requirements of supplying my tax file number in the PDS; I hereby supply my tax file number to the Trustee of this superannuation fund.
- I will abide by and comply with all requirements of the Trust Deed and the attached PDS.
- I will fully and truthfully disclose any information relating to the Applicant's membership of the fund that is required by the Trustee, disclosing such information in writing as soon as is practicable upon such a request being made by the Trustee, including:
 - if the Applicant has entered into an employment relationship with any other member of the fund who is not also a relative of the Applicant, then any information about the circumstances leading to such a relationship;
 - any information about any circumstance (if any) that may disqualify me under superannuation law from being [Trustee/director of the Trustee company] of the fund; and
 - any information that relates to the Applicant's medical condition, whether or not the Applicant has any medical problems.
- ***[If the parent or guardian is not also a separate member of the fund in their own right]***
I will act as a [Trustee/director of the Trustee company] of the fund.
- ***[If the parent or guardian is also a separate member of the fund in their own right]***
I am a member of the fund myself and will act as a [Trustee/director of the Trustee company] of the fund
- I have read and understood the Trust Deed and the attached PDS, including all the terms relating to benefits payable under the deed, and the attached Product Disclosure Statement and the information relating to the collection of tax file numbers by the Trustees of superannuation funds.
- In consideration of that fact, the Applicant's status as a minor, I do not attach a completed ATO individual tax file number notification form.

| | |
|-----------------------------------|--|
| Name | <i>{Insert minor's full Legal Name}</i> |
| Address | <i>{Insert minor's address}</i> |
| Place of Birth | <i>{insert minor's place of birth}</i> |
| Date of birth | <i>{Insert minor's date of birth}</i> |
| Parent or guardian Name | <i>{Insert Parent or Guardian's Name}</i> |
| Parent or Guardian Address | <i>{Insert Parent or Guardian's Address}</i> |
| Parent or guardian Place of Birth | <i>{Insert Parent or Guardian's Place of Birth }</i> |
| Parent or guardian Date of Birth | <i>{Insert Parent or Guardian's Date of Birth}</i> |

Signed by Parent or guardian

Dated.....

Schedule 5B to this deed

{This schedule is not to be filled out. It is a pro-forma document to be used when new members join the fund in the future.}

Part 1

Application for Membership (if member is a minor)

With Binding Death Benefit Nomination

(This Application Form must be inserted after the Product Disclosure Statement)

[N.B.: Choices in [square brackets] must be struck out if not relevant].

On behalf of, and as the parent or guardian of, the minor person listed below (hereinafter "the Applicant"), I apply that the Applicant become an [initial / additional] member, under the trust deed, of this fund.

I hereby make the undertakings listed below:

- The Applicant is not in an employment relationship with [any other member/any other member except a relative of the Applicant].
 - I am not disqualified, under superannuation law, from being [Trustee/director of the Trustee company] of the fund.
 - I have read the requirements of supplying my tax file number in the PDS; I hereby supply my tax file number to the Trustee of this superannuation fund.
 - I have read and understood the Trust Deed and Product Disclosure Statement and understand my role & responsibility as member and (Trustee /director of Trustee company) of the fund.
 - I will abide by and comply with the Trust Deed and the attached PDS.
 - I will fully and truthfully disclose any information relating to the Applicant's membership of the fund that is required by the Trustee, disclosing such information in writing as soon as is practicable upon such a request being made by the Trustee, including:
 - if the Applicant has entered into an employment relationship with any other member of the fund who is not also a relative of the Applicant, then any information about the circumstances leading to such a relationship;
 - any information about any circumstance (if any) that may disqualify me under superannuation law from being [Trustee/director of the Trustee company] of the fund; and
 - any information that relates to the Applicant's medical condition, whether or not the Applicant has any medical problems.
- [If the parent or guardian is not also a separate member of the fund in their own right]***
- I will act as a [Trustee/director of the Trustee company] of the fund.
- [If the parent or guardian is also a separate member of the fund in their own right]***
- I am a member of the fund myself and will act as a [Trustee/director of the Trustee company] of the fund.
 - I have read and understood the Trust Deed and the attached PDS, including all the terms relating to benefits payable under the Trust Deed and the attached Product Disclosure Statement and the information relating to the collection of tax file numbers by the Trustees of superannuation funds.
 - In consideration of that fact of the Applicant's status as a minor, I do not attach a completed ATO individual tax file number notification form.

| | |
|-----------------------------------|---|
| Name | {Insert minor's full legal name} |
| Address | {Insert minor's address} |
| Place of Birth | {insert minor's place of birth} |
| Date of birth | {Insert minor's date of birth} |
| Parent or Guardian Name | {Insert Parent or Guardian's Name} |
| Parent or Guardian Address | {Insert Parent or Guardian's Address} |
| Parent or Guardian Place of Birth | {Insert Parent or Guardian's Place of Birth } |
| Parent or Guardian Date of Birth | {Insert Parent or Guardian's Date of Birth} |

Signed by Parent or guardian

Dated.....

1. In order for this nomination notice to be valid, it must be fully completed in accordance with the details below
 - ensure the nomination and witness declaration are completed.
 - the beneficiaries must be dependants and/or legal personal representative of the minor.
 - a minor's legal personal representative is either the person named as the minor's executor in the minors will, or, if the minor does not have a valid will at the date of his / her death, the person who applies for and has been granted letters of administration for estate of the minor.
 - should the minor wish to nominate a legal personal representative, please write "legal personal representative" as the name of the beneficiary.
 - for each person nominated, the minor must provide both their relationships to the minor and the proportion of any benefit that is to be paid to each,
 - the nomination must be signed and dated by a Parent or legal guardian in the presence of 2 witnesses aged 18 years or over. Both witnesses must also provide their date of birth, sign and date the nomination. It is important to note that the witnesses cannot be persons nominated as beneficiaries.
2. If any of this information is not provided, then the minor's nomination may be invalid. The Trustee/s will contact the minor for clarification if this is the case.
3. It is not compulsory to complete this nomination. Information on what happens in the situation where there is no valid nomination can be found in the Member Death Benefit section of the Trust Deed.

| Name | Relationship to you | Proportion of benefit |
|-------------------------------------|---|--|
| <i>{Insert Name of beneficiary}</i> | <i>{Insert minor's relationship with beneficiary}</i> | <i>{Insert percentage of benefit to be paid to this beneficiary}</i> |

Total Allocation 100%

Signed By Parent or Legal Guardian

Dated.....

HANCOX & YANG SUPERANNUATION FUND

Schedule 6 to this deed

Product Disclosure Statement

The Corporation Act 2001 (Cth) requires Trustees to provide a Product Disclosure Statement to all prospective members of a self managed superannuation fund and any employer who will contribute for a member to this self managed superannuation fund.

Attach this Product Disclosure Statement to each member application form and to any participating employer or employer-sponsor application form.

Trustee Details

WORKING ANTHILL PTY LIMITED

A.C.N : 116246569

31 MARGARET STREET NEWTOWN NSW - 2042 Australia

Member Details

JENNIFER YANG

31 MARGARET STREET NEWTOWN NSW 2042 Australia

TERENCE JOHN HANCOX

31 MARGARET STREET NEWTOWN NSW 2042 Australia

(i) the provision of lump sum or pension benefits for each member of the fund on or after the member's retirement from any business, trade, profession, vocation, occupation or employment in which the member was engaged (whether the member's retirement occurred before, or occurred after, the member joined the fund);

(ii) the provision of lump sum or pension benefits for each member of the fund on or after the member's attainment of preservation age;

(iii) the provision of lump sum or pension benefits in respect of each member of the fund on or after the member's death, if:

(A) the death occurred before the member's retirement (or attaining preservation age) from any business, trade, profession, vocation, occupation or employment in which the member was engaged; and

(B) the benefits are provided to the member's legal personal representative, to any or all of the member's dependants, or to both;

(b) for one or more of the core purposes and for one or more of the following purposes (the *ancillary purposes*):

(i) the provision of lump sum or pension benefits for each member of the fund on or after the termination of the member's employment with an employer; or due to ill health (whether physical or mental);

(ii) the provision of lump sum or pension benefits in respect of each member of the fund on or after the member's death, if:

(A) the death occurred after the member's retirement (or attaining the preservation age) from any business, trade, profession, vocation, occupation or employment in which the member was engaged (whether the member's retirement occurred before, or occurred after, the member joined the fund); and

(B) the benefits are provided to the member's legal personal representative, to any or all of the member's dependants, or to both;

(iii) the provision of such other benefits as the Regulator approves in writing.

4. The Fund provides superannuation in the form of accumulation benefits which can be taken either as: as lump sums; or as account based pension benefits. From 1 July 2007 new account based pension or an allocated pensions, non-commutable allocated pensions ("AP"), market linked pensions ("MLP") and non-commutable market-linked pensions (market-linked pensions are also called term allocated pensions ("TAP")); or any combination of lump sums and account-based pensions may be paid. All MLP, TAP, Allocated pension or existing complying, flexi, life time etc pensions can be paid by a SMSF but can no longer be commenced from a SMSF, only account based pensions can commence from this SMSF.

5. There are substantial civil and criminal penalties consequences of contravening, or of being involved in a contravention of, not maintaining the sole purpose test. The Trustees must inform the regulator within 21 days from ceasing to be a SMSF.

6. The Australian Taxation Office ("ATO") together with the Australian Prudential Regulation Authority ("APRA") regulate superannuation funds. For a current copy of the SIS Act and Regulations please visit www.apra.gov.au

7. The requirement that all members be Trustees ensures that each member is fully involved and has the opportunity to participate in the decision-making processes of the fund. This promotes true self-management. The ATO regulates superannuation funds that meet the definition of an SMSF.

Advantages of setting up a self managed superannuation fund

8. Some of the advantages of operating a superannuation fund are:

- individuals can have greater investment freedom;
- individuals feel their money's are safer if invested by them as Trustees;
- members are able to chose the investment portfolio
- members can actively participate in the management of the fund;
- there are reduced formal reporting requirements;
- members can choose a retirement strategy, that is custom made for them

16. Trustees are also responsible for the fund's 'housekeeping' including:

- complying with record keeping requirements (such as minutes, books and financial records);
- preparing and lodging annual returns with the ATO; and
- getting the fund's accounts audited annually.

Appointing auditors can be a daunting task. According to a statement by the Commissioner of Taxation, 70% of all auditors who are auditing SMSFs, audit less than five SMSFs. The ATO is concerned that these auditors do not fully understand the role and responsibilities of an auditor of a SMSF. For further reference <http://www.ato.gov.au/content/downloads/nat11375.pdf>

17. If a Trustee fails to act in accordance with the rules and obligations imposed on them, the Trustee may be sued by affected fund members and/or may jeopardize a fund's eligibility for tax concessions. In addition, the SIS Act imposes substantial penalties on Trustees who have failed to carry out their duties.

The above does not provide an exhaustive coverage of responsibilities of Trustees. Many more obligations are imposed on Trustees under different laws including numerous administrative requirements. Trustees need to be familiar with them and when in doubt about these requirements, professional advice should be sought. For more information please refer to www.ato.gov.au/super.

Costs of operating a SMSF

18. Annual compliance costs can be broken down to accounting, audit and income tax return preparation and lodgement. Trustees can employ professionals to take over some of the functions however audit has to be conducted by a qualified auditor.

19. Due to recent changes in legislation Trustees may also need to incur legal fees in keeping their trust deed up to date with the SIS Act.

20. The Trustees may incur investment costs by employing a financial planner in helping them to formulate an investment strategy. Trustees may also incur costs in implementing the fund's investment strategy like share broker costs or if purchasing a property, stamp duty and associated legal costs.

21. Trustees while employing accountants should be aware that the SIS Act is a complex Act and changes frequently. Hence, employing a non-specialist accountant can mean that the advisor may give wrong or no advice, in any case the ultimate responsibility of the fund rests with the Trustees of the fund.

Cost of Valuations

Trustee(s) may need to employ qualified independent valuer at various times. Below is the summary of valuation requirements.

ATO recommends the use of a qualified independent valuer where the value of the asset represents a significant proportion of the fund's value or the nature of the asset indicates that the valuation is likely to be complex.

| Event | Valuation Requirement |
|--|---|
| Preparing the SMSF financial accounts and statements | Assets should be reported at market value. The valuation should be based on objective and supportable data. |
| Collectables and personal use assets - acquired after 1 July 2011. Transfer or sale to a related party | Must be made at a market price determined by a qualified independent valuer |

ASIC and the ATO have drafted a joint statement for prospective members for further reading http://www.ato.gov.au/content/downloads/n13556-05-2005_w.pdf For illegal arrangements to withdraw your superannuation early for further reading <http://www.ato.gov.au/content/downloads/n14542-05-2006.pdf> For information on when the money can be withdrawn for further reading <http://www.ato.gov.au/content/downloads/nat11393.pdf> For role and responsibilities of Trustees for further reading <http://www.ato.gov.au/content/downloads/n11032-11-2005.pdf>

Accumulation Benefits

27. Every member has an account in a SMSF. If the member is being paid a pension and is also contributing to the fund, the member can have an accumulation account and a pension account. If a member is getting two or more pensions - one member can have more than one account in a SMSF. All accounts work like accumulation account - money can go in an account and monies can come out of the account.

Concessional and non-concessional contributions and earnings of the fund are credited to the account and relevant expenses, insurance and taxes are debited to the account. Your superannuation fund is the balance of the opening balance and the result of the activities during the year. The superfund balance can be used only for sole purpose as explained above and not withdrawn before certain events.

28. Your spouse can also make a contribution for you. Your spouse will get a tax rebate if your income is low. The amount of the rebate is dependent on the contribution made by your spouse and your assessable income. The details of the rebate are

| Spouse's assessable income | Maximum rebatable contributions ("MRC") | Maximum rebate (18% of the lesser of the following) |
|----------------------------|---|---|
| \$0 - \$10,800 | \$3,000 | MRC or actual contributions |
| \$10,801 to \$13,799 | \$3,000 - (AI - \$10,800) | MRC or actual contributions |
| \$13,800 | \$0 | \$0 |

For further information please visit

<http://www.ato.gov.au/super/content.asp?doc=/content/60489.htm&mnu=26961&mfp=001/006>

29. Children under the age of 18 can also become members of a SMSF. Any person can make a contribution of up to \$3,000 in each 3 year period for a child member.

30. A Trustee can also have a reserve account for members. This account is not for any specific member. Proceeds from this reserve account may be used as prescribed in SIS Act including paying anti-detrimental payments on death of a member. A reserve account is generally used to smooth the investment returns credited to member accounts over a period of time

31. The Government has introduced a policy, for 2003/04 and later years, to provide superannuation contributions for low income earners. These contributions will be paid for you from the Government's own money. Initially this scheme was for employed members of a super fund. However, the Government has extended the co-contribution scheme to self employed super members from 1 July 2007, who earns 10% or more of their total income from active income.

Briefly, if your income is below \$31,920 and contribute \$1,000 to a complying fund from your after tax income as non-concessional contributions the government will contribute \$500 which will taper off for income above \$31,920 to permanently cut off at income of \$46,920.

In accordance with section 10A of the *Superannuation (Government Co-contributions for Low Income Earners) Act 2003*, the lower income threshold is indexed in line with AWOTE each income year. The new indexed amount is generally available each May. However, note that the amounts have been frozen for the 2010-11 and 2011-12 years. This government contribution is not taxable to the SMSF and is treated as non-concessional contribution (un deducted). A member has to meet other conditions to receive co-contributions.

37. A SMSF must not accept any fund-capped non-concessional contributions in a financial year in respect of a member that exceed:

- a. if the member is 64 or less from 1 July 2007 in a financial year – six times the amount of the concessional contributions cap (for 2012/13 , 2013/14 year \$25,000 & 2014/15 \$30,000); on 1th July 2014 \$180,000 or the bring forward of next two years which equals to \$540,000.
- b) if the member is 65 but less than 75 in 2014/15 financial year – the non-concessional contributions cap which is \$180,000 provided the member is gainfully employed. If the Trustees receive a higher non-concessional amount, the member will have to pay tax at the highest marginal tax rate plus the Medicare Levy.

38. If the fund receives any non-contribution inconsistent with the above rules, the SMSF must return the amount to the member within 30 days of becoming aware that the amount was received in a manner that was inconsistent with the above rules.

39. The Trustee may accept a contribution splitting request from a spouse to split 85% of all concessional (deductible) received from 1 January 2006 and 100% of non-concessional (un deductible) contributions received from 1 January 2006 up to 5 April 2007. Any splitting with spouse can only take place for contributions made in the preceding financial year.

40. Until 30 June 2007 a member who is unemployed or self-employed, can make their own contributions; and these contributions are likely to be deductible provided the member files with the Trustee a suitable declaration under section 80AAT of the Income Tax Assessment Act 1936 (Cth). 100% of all contributions are deductible to the concessional cap limit provided the 10% rule for supported employee is not breached by self employed who are also employed during the year.

41. Employers can claim a deduction for any amount of contribution for their employees or the self employed for them self's. Contributions made by an employer for an employee who is a member of a complying fund will be fully tax deductible, even if the amount of the contributions exceeds the \$35,000 (\$35,000 for members over 49 years as on 1st July 2014) concessional contribution cap limit.

Any excess concessional contributions received by the superannuation fund will be added in the member's taxable income and taxed at their marginal tax rate plus the Medicare Levy. The member may withdraw 85% of any contributions above the cap amount from super. The government may offer the fund to return concessional contributions of less than 10,000 for 2011/12 and 2012/13 financial year.

When can I access my super benefit?

42. You can access your superannuation benefits in full when:

you attain age 65; you have attained age 60 and you subsequently cease gainful employment; you have attained your preservation age but not attained age 60 and: you have ceased gainful employment (whether before or after attaining your preservation age); and the Trustee is reasonably satisfied that you intend never to again be gainfully employed; and you become permanently incapacitated.

in which case, your benefit can be paid as a lump sum or as a pension or as a mixture of both. You must not confuse obtaining a pension from your self managed superannuation fund with obtaining age pension from the government. Even if you are receiving a pension from your self managed superannuation fund, you could be eligible for age pension at your *normal pension age for age pension depending on asset and income tests.

43. You can also access all or part of your superannuation benefit after attaining your preservation age (whether or not you have ceased gainful employment), so long as your benefit is paid as a non-commutable allocated pension or as a non commutable market linked pension up to 20 September 2007 or as a new account based pension from 1 July 2007.

44. You may also be able to access all or part of your benefit when:

- you cease to be gainfully employed with an employer who contributed to the Fund; and you are in severe financial hardship;
- there are compassionate grounds to access your benefit and the ATO/APRA/ Regulator has authorised the payment.

51. The term of the pension is: for allocated pensions - usually your life expectancy (or if the pension is reversionary, the life expectancy of you or the reversionary pensioner - whichever is the greater; and for market-linked pensions - the number of years over which the pension must be paid. This can either be the life expectancy of the pensioner or plus 5 years or 100 years or if the pension is reversionary to the spouse then if the spouse is younger than life expectancy of the spouse or plus 5 years. You cannot commence these pensions after 20th September 2007 from a self managed super fund.

52. For all deductible contributions made on or after 1 July 2005 by an employer or a member, the superannuation's contributions surcharge has been abolished. However, contributions preceding that date still attract surcharge.

What is an Allocated Pension?

53. An allocated pension is a non-complying pension as defined in SIS Regulation 1.06(4), assets used to pay an allocated pension that earn income or capital gain are exempt from income tax, the main features of an allocated pension are:

- the pension payments are made from member capital account and can be paid as long there is a balance in the account; investment performance of the fund, fees and charges, withdrawals, will decide the closing balance of the pension account at the end of the financial year;
- there must be at least one minimum pension payment (unless the pension commenced on June of the financial year) in a financial year and can be any amount within a range which is determined at the commencement of the pension and then at the start of each financial year by dividing the new account balance of the pension fund by the prescribed minimum and maximum factors in SIS Regulation Schedule 1A;
- the pension cannot be more than the amount prescribed as maximum amount, if the pensioner withdraws more than the maximum amount then the amount can be treated as a commutation of a pension and withdrawal of a lump sum.
- the pension cannot be transferred to another person other than to a reversionary beneficiary on death; the pension can be reversionary to your spouse, child or other dependant and from 1 July 2007 cannot revert to a non-dependant;
- the pension (or a portion of the pension) can at any time be converted into a lump sum (commutation) or into another type of pension; if the pension is converted into a lump sum (commuted) during the year, then the minimum amount of pension (as per number of days) must first be paid to the pensioner; and lump sums payable on death and which are paid to your spouse, children under 18 and other dependants are tax free.

54. A transition to retirement pension can be an allocated pension, marked linked pension or an account based pension. You do not have to first retire to commence this pension. This pension can be paid if you have attained your preservation age (which is an age between 55 and 60 depending on your date of birth). This type of allocated pension is a non-commutable allocated pension and can be commuted on certain limited circumstances.

While the non-commutable allocated pension cannot be commuted, you can roll back the pension into accumulation phase or recommence another non commutable pension from a part of the earlier amount. Once you retire, become permanently incapacitated or attain age 65 (whichever first occurs), the commutation restrictions cease.

55. Upon commencement of a pension, the member is required to complete a Tax File Number Declaration. The member will be issued with a yearly payment summary by the Trustee detailing the amount paid to the pensioner. The Trustee may withhold tax from the pension payment and remit to the tax office. The pensioner must include the payment summary in his or her income tax return. From 1st July 2007 any pension income paid to a 60 year old pensioner is not to be included in their income tax return consequently no payg payment summary has to be issued by the super fund.

56. Existing allocated pensions and transition to retirement pensions will be deemed to meet the new requirements if they commenced prior to 1 July 2007 and should they meet the existing rules. Existing allocated pensions may be transferred to a "new account based pensions" product without being forced to commute.

no nomination is in place, then the trustee must pay the benefit to the legal personal representative of the estate of the member.

64. If the Trustee has taken out a life insurance policy for you, your dependants or other persons may also be entitled to a lump sum death benefit under that policy. The Trustee will collect the proceeds of this policy before paying the death benefit as listed above.

65. Death benefits paid out of a super fund will remain concessional tax free. All lump sum payments to a dependant (as defined in the *Income Tax Assessment Act 1936*) are tax free.

66. Lump sum payments to someone who is a non-dependant (as defined in the *Income Tax Assessment Act 1936*) but a dependant for SIS Act purposes will have the taxable component of the death benefits taxed at 15% plus the Medicare Levy.

67. In the event of death of a member who was on a pension, all reversionary pensions will be tax-free if the original beneficiary was 60 years or over. If the original beneficiary was less than 60, then if the reversionary beneficiary is 60 years or over, the pension will be tax free, however if the beneficiary is less than 60 years, the pension shall be taxed at his or her own marginal tax rate until he or she turns 60, when the pension becomes tax free.

68. In event of death of a member who was on a pension, reversionary pensions can only be paid to a dependant (as defined in the *Income Tax Assessment Act 1936*) of the original beneficiary. A non-dependant (as defined in the *Income Tax Assessment Act 1936*) cannot be paid a pension; they can only be paid a lump sum (provided they are still a SIS Act dependant).

69. You can give Trustee instructions, on how your death benefit needs to be paid. These instructions must be on "binding death nomination form". Any instructions on the non-binding death nomination form may be considered by the Trustee, but is not bound, by your instructions.

70. A binding death nomination form is valid for a period of three years from the date it is handed to the Trustee. To be effective it has to be renewed and witnessed by two adults who are not beneficiaries.

71. On death of the member, lump sum benefits of the member can be paid by the trustee to non-dependants in cash or in assets of the fund transferred to the non-dependant at market value.

Information about risks associated with the fund

72. The significant risks which a member must consider before joining this fund, include the following:

- the Trustee may not invest the funds wisely, resulting in negative realised and unrealised gains;
- the fund may cease to be a complying superannuation fund either because of any action or inaction of the Trustees. For example, the fund can become a non-complying fund as the Trustees may not be in resident of Australia and / or breaches the SIS Act or the SIS Regulations;
- future government policies may remove the current tax treatment of all SMSF. This may adversely affect the future planning of prospective member;

Members must remember that in any case - if rental / dividend income is not sufficient to meet interest costs, any shortfall has to be funded by other income of the super fund or by new contributions by the members. We recommend that members take financial advice before getting involved with instalment warrants transactions within a Self managed super fund.

Contacting Trustee for additional information

75. If you need further information regarding the fund, this trust deed, the fund's performance or your member rights, please contact the Trustee on the address on the top page.

Execution

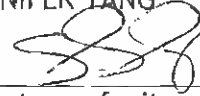
Executed as a deed.

Dated: 1/04/2015

Signed for and on behalf of
WORKING ANTHILL PTY LIMITED
116246569
As director of trustee company



JENNIFER YANG

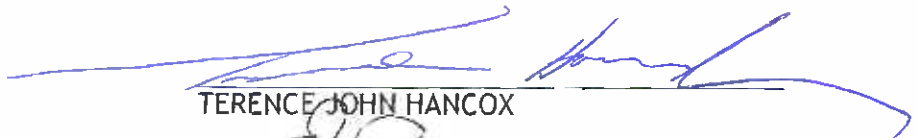


Signature of witness

In the presence of:

Steven Dimopoulos
Witnesses' name and title (please print)

Signed for and on behalf of
WORKING ANTHILL PTY LIMITED
116246569
As director of trustee company



TERENCE JOHN HANCOX



Signature of witness

in the presence of:

Steven Dimopoulos
Witnesses' name and title (please print)