

**Compliance Workpapers**  
**The Davis Super Fund**  
**Financial Year - 2023**



### Fund Details

<b>Fund Name</b>	The Davis Super Fund
<b>Contact no</b>	0421478353
<b>Financial Year</b>	2023
<b>Established Date</b>	02/02/2014
<b>ABN</b>	13 659 776 841
<b>TFN</b>	936987741
<b>Trustee Type</b>	Corporate
<b>Trustees</b>	T&L Davis Investments Pty Ltd
<b>ACN</b>	158635780

## Review Points

## Statement of Financial Position

Assets	Qty	2023	2022	Change (\$)	Change (%)	
<b>Investments</b>	0.00	734,740.08	708,329.52	26,410.56	3.73	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Direct Property</b>	0.00	490,000.00	490,000.00	0.00	0.00	
602/56 Prospect St. Fortitude Valley QLD 4006	1.00	490,000.00	490,000.00	0.00	0.00	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Other Assets</b>	0.00	4,916.25	3,557.60	1,358.65	38.19	<a href="#">WP-1</a>
Dogecoin	13,306.15	1,329.46	1,240.51	88.95	7.17	<a href="#">WP-1</a>
Ethereum	0.62	1,769.54	913.32	856.22	93.75	<a href="#">WP-1</a>
Kava	620.60	910.29	1,403.77	-493.48	35.15	<a href="#">WP-1</a>
Luna	943.78	906.96	0.00	906.96	100.00	<a href="#">WP-1</a>
<b>Shares in Listed Companies</b>	0.00	137,693.54	120,153.95	17,539.59	14.60	<a href="#">WP-1</a>
Ainsworth Game Technology Limited	911.00	956.55	874.56	81.99	9.38	<a href="#">WP-1</a>
Allkem Limited	1,010.00	16,180.20	10,413.10	5,767.10	55.38	<a href="#">WP-1</a>
Altium Limited	160.00	5,907.20	4,305.60	1,601.60	37.20	<a href="#">WP-1</a>
AMP Limited	941.00	1,063.33	875.74	187.59	21.42	<a href="#">WP-1</a>
AMP Limited - Cap Note 3-Bbsw+4.50%	100.00	10,311.00	9,947.00	364.00	3.66	<a href="#">WP-1</a>
Aristocrat Leisure Limited	208.00	8,041.28	7,151.04	890.24	12.45	<a href="#">WP-1</a>
Arn Media Limited	1,614.00	1,694.70	0.00	1,694.70	100.00	<a href="#">WP-1</a>
Atlas Arteria	596.00	3,701.16	4,803.76	-1,102.60	22.95	<a href="#">WP-1</a>
Block Inc	212.00	20,540.68	19,186.00	1,354.68	7.06	<a href="#">WP-1</a>
Commonwealth Bank Of Australia	68.00	6,818.36	5,874.70	943.66	16.06	<a href="#">WP-1</a>



Assets	Qty	2023	2022	Change (\$)	Change (%)	
CSL Limited	40.00	11,095.20	10,762.40	332.80	3.09	<a href="#">WP-1</a>
Endeavour Group Limited	64.00	403.84	484.48	-80.64	16.64	<a href="#">WP-1</a>
Healius Limited	797.00	2,534.46	2,924.99	-390.53	13.35	<a href="#">WP-1</a>
Ht&E Limited	0.00	0.00	1,807.68	-1,807.68	100.00	
Ioneer Limited	1,724.00	586.16	706.84	-120.68	17.07	<a href="#">WP-1</a>
Ive Group Limited	2,228.00	5,124.40	3,832.16	1,292.24	33.72	<a href="#">WP-1</a>
Mcperson's Limited	4,161.00	1,643.60	2,725.46	-1,081.86	39.69	<a href="#">WP-1</a>
Medibank Private Limited	3,000.00	10,560.00	9,750.00	810.00	8.31	<a href="#">WP-1</a>
Megaport Limited	255.00	1,841.10	1,389.75	451.35	32.48	<a href="#">WP-1</a>
Micro-X Limited	4,438.00	532.56	621.32	-88.76	14.29	<a href="#">WP-1</a>
National Australia Bank Limited	183.00	4,825.71	4,793.25	32.46	0.68	<a href="#">WP-1</a>
Netlinkz Limited	84,636.00	677.09	2,539.08	-1,861.99	73.33	<a href="#">WP-1</a>
Treasury Wine Estates Limited	476.00	5,345.48	5,402.60	-57.12	1.06	<a href="#">WP-1</a>
Veem Limited	1,371.00	548.40	520.98	27.42	5.26	<a href="#">WP-1</a>
Westpac Banking Corporation	192.00	4,097.28	3,529.50	567.78	16.09	<a href="#">WP-1</a>
Woolworths Group Limited	68.00	2,701.64	2,349.60	352.04	14.98	<a href="#">WP-1</a>
Xero Limited	64.00	7,611.52	0.00	7,611.52	100.00	<a href="#">WP-1</a>
Yowie Group Limited	3,300.00	85.80	151.80	-66.00	43.48	<a href="#">WP-1</a>
ZIP Co Limited	5,524.00	2,264.84	2,430.56	-165.72	6.82	<a href="#">WP-1</a>
<b>Shares in Unlisted Companies</b>	0.00	2,252.25	2,252.25	0.00	0.00	
URB Investments Limited (delisted)	1,562.04	2,252.25	2,252.25	0.00	0.00	<a href="#">WP-1</a>

Assets	Qty	2023	2022	Change (\$)	Change (%)	
<b>Stapled Securities</b>	0.00	1,539.52	1,688.72	-149.20	8.84	
360 Capital REIT	2,264.00	1,539.52	1,688.72	-149.20	8.84	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Units In Listed Unit Trusts</b>	0.00	97,707.22	89,036.86	8,670.36	9.74	
Betashares Australian Dividend Harvester Fund (Managed Fund)	574.00	7,163.52	6,381.30	782.22	12.26	<a href="#">WP-1</a>
Betashares Cloud Computing ETF	502.00	5,808.14	0.00	5,808.14	100.00	<a href="#">WP-1</a>
Betashares Global Banks ETF - Currency Hedged	680.00	4,093.60	3,869.46	224.14	5.79	<a href="#">WP-1</a>
Global X S&P Biotech ETF	136.00	5,842.56	5,012.96	829.60	16.55	<a href="#">WP-1</a>
Ishares Core S&P/ASX 200 ETF	240.00	7,000.80	6,097.50	903.30	14.81	<a href="#">WP-1</a>
Ishares Europe ETF	92.00	7,047.20	5,710.50	1,336.70	23.41	<a href="#">WP-1</a>
Platinum International Fund (Quoted Managed Hedge Fund)	2,653.00	12,309.92	10,466.56	1,843.36	17.61	<a href="#">WP-1</a>
Qualitas Real Estate Income Fund	7,336.00	10,893.96	9,333.50	1,560.46	16.72	<a href="#">WP-1</a>
Russell Investments High Dividend Australian Shares ETF	195.00	5,434.65	4,897.62	537.03	10.97	<a href="#">WP-1</a>
Switzer Dividend Growth Fund (Managed Fund)	1,883.00	4,801.65	4,413.66	387.99	8.79	<a href="#">WP-1</a>
Vaneck Global Healthcare Leaders ETF	492.00	5,018.40	4,983.30	35.10	0.70	<a href="#">WP-1</a>
Vanguard Australian Fixed Interest Index ETF	0.00	0.00	9,189.44	-9,189.44	100.00	
Vanguard Diversified Growth Index ETF	100.00	5,463.00	4,940.21	522.79	10.58	<a href="#">WP-1</a>
Vanguard Ftse Europe Shares ETF	82.00	5,430.04	4,436.80	993.24	22.39	<a href="#">WP-1</a>
Vanguard MSCI Index International Shares ETF	107.00	11,399.78	9,304.05	2,095.73	22.52	<a href="#">WP-1</a>
<b>Units In Unlisted Unit Trusts</b>	0.00	631.30	1,640.14	-1,008.84	61.51	

Assets	Qty	2023	2022	Change (\$)	Change (%)	
Updater Inc - Unlisted US common stock	59.00	631.30	1,640.14	-1,008.84	61.51	<a href="#">WP-1</a> <a href="#">WP-2</a> <a href="#">WP-3</a>
<b>Other Assets</b>	0.00	81,386.90	84,864.57	-3,477.67	4.10	
<b>Cash At Bank</b>	0.00	72,838.13	76,419.64	-3,581.51	4.69	
ANZ Active Cash	0.00	9,293.82	0.32	9,293.50	2,904,218.75	<a href="#">WP-1</a>
St. George Complete Freedom Offset account	0.00	63,544.31	73,456.57	-9,912.26	13.49	<a href="#">WP-1</a>
Swyftx Pty Ltd - Fiat	0.00	0.00	2,962.75	-2,962.75	100.00	<a href="#">WP-1</a>
<b>Receivables</b>	0.00	3,108.20	3,004.36	103.84	3.46	
<b>Investment Income Receivable</b>	0.00	3,108.20	3,004.36	103.84	3.46	
<b>Distributions</b>	0.00	1,513.13	2,137.41	-624.28	29.21	
<b>Units In Listed Unit Trusts</b>	0.00	1,513.13	2,137.41	-624.28	29.21	
Betashares Australian Dividend Harvester Fund (Managed Fund)	0.00	40.75	56.09	-15.34	27.35	<a href="#">WP-1</a>
Global X S&P Biotech ETF	0.00	0.00	3.27	-3.27	100.00	
Ishares Core S&P/ASX 200 ETF	0.00	32.12	138.05	-105.93	76.73	<a href="#">WP-1</a>
Ishares Europe ETF	0.00	157.13	139.06	18.07	12.99	<a href="#">WP-1</a>
Platinum International Fund (Quoted Managed Hedge Fund)	0.00	815.32	1,257.53	-442.21	35.16	<a href="#">WP-1</a>
Qualitas Real Estate Income Fund	0.00	95.51	52.19	43.32	83.00	<a href="#">WP-1</a>
Russell Investments High Dividend Australian Shares ETF	0.00	50.93	117.97	-67.04	56.83	<a href="#">WP-1</a>
Switzer Dividend Growth Fund (Managed Fund)	0.00	13.65	123.19	-109.54	88.92	<a href="#">WP-1</a>
Vaneck Global Healthcare Leaders ETF	0.00	54.12	29.40	24.72	84.08	<a href="#">WP-1</a>

Assets	Qty	2023	2022	Change (\$)	Change (%)	
Vanguard Diversified Growth Index ETF	0.00	55.96	91.65	-35.69	38.94	<a href="#">WP-1</a>
Vanguard Ftse Europe Shares ETF	0.00	78.17	71.43	6.74	9.44	<a href="#">WP-1</a>
Vanguard MSCI Index International Shares ETF	0.00	119.47	57.58	61.89	107.49	<a href="#">WP-1</a>
<b>Rent</b>	0.00	1,595.07	866.95	728.12	83.99	<a href="#">WP-1</a>
<b>Direct Property</b>	0.00	1,595.07	866.95	728.12	83.99	
602/56 Prospect St. Fortitude Valley QLD 4006	0.00	1,595.07	866.95	728.12	83.99	
<b>Sundry Assets</b>	0.00	5,440.57	5,440.57	0.00	0.00	
Other Assets	0.00	5,440.57	5,440.57	0.00	0.00	
<b>Total Assets</b>	0.00	816,126.98	793,194.09	22,932.89	2.89	

Liabilities	Qty	2023	2022	Change (\$)	Change (%)	
<b>Borrowings</b>	0.00	292,823.56	313,462.81	-20,639.25	6.58	
<b>Limited Recourse Borrowing Arrangement</b>	0.00	292,823.56	313,462.81	-20,639.25	6.58	
St. George Home Loan #1000	0.00	35,094.75	38,066.10	-2,971.35	7.81	<a href="#">WP-1</a>
St. George Home Loan #1001	0.00	257,728.81	275,396.71	-17,667.90	6.42	<a href="#">WP-1</a>
<b>Income Tax Payable</b>	0.00	4,354.02	5,522.27	-1,168.25	21.16	<a href="#">WP-1</a> <a href="#">WP-2</a> <a href="#">WP-3</a>
<b>Foreign Tax Credits</b>	0.00	-114.60	-122.42	7.82	6.39	
<b>Units In Listed Unit Trusts</b>	0.00	-114.60	-122.42	7.82	6.39	
Betashares Australian Dividend Harvester Fund (Managed Fund)	0.00	-0.33	-0.21	-0.12	57.14	
Ishares Core S&P/ASX 200 ETF	0.00	-0.37	-0.20	-0.17	85.00	

Liabilities	Qty	2023	2022	Change (\$)	Change (%)	
Ishares Europe ETF	0.00	-27.60	-35.41	7.81	22.06	
Platinum International Fund (Quoted Managed Hedge Fund)	0.00	-20.76	-28.10	7.34	26.12	
Russell Investments High Dividend Australian Shares ETF	0.00	-0.01	0.00	-0.01	100.00	
Vaneck Global Healthcare Leaders ETF	0.00	-8.71	-4.87	-3.84	78.85	
Vanguard Diversified Growth Index ETF	0.00	-4.30	-3.69	-0.61	16.53	
Vanguard Ftse Europe Shares ETF	0.00	-25.14	-26.71	1.57	5.88	
Vanguard MSCI Index International Shares ETF	0.00	-27.38	-23.23	-4.15	17.86	
<b>Franking Credits</b>	0.00	-1,568.55	-1,558.43	-10.12	0.65	
<b>Shares in Listed Companies</b>	0.00	-1,054.02	-981.04	-72.98	7.44	
Altium Limited	0.00	-24.69	-16.56	-8.13	49.09	
AMP Limited	0.00	-1.97	0.00	-1.97	100.00	
AMP Limited - Cap Note 3-Bbsw+4.50%	0.00	-31.21	0.00	-31.21	100.00	
Aristocrat Leisure Limited	0.00	-46.36	-35.91	-10.45	29.10	
Commonwealth Bank Of Australia	0.00	-118.80	-102.00	-16.80	16.47	
Commonwealth Bank Of Australia - Cap Note 3-Bbsw+5.20%	0.00	0.00	-52.36	52.36	100.00	
CSL Limited	0.00	-3.01	0.00	-3.01	100.00	
Endeavour Group Limited	0.00	-6.03	-5.35	-0.68	12.71	
Healius Limited	0.00	-20.49	-57.22	36.73	64.19	
Ht&E Limited	0.00	-70.56	-51.19	-19.37	37.84	
Ive Group Limited	0.00	-167.10	-148.00	-19.10	12.91	
Mcperson's Limited	0.00	-71.34	-80.25	8.91	11.10	



Liabilities	Qty	2023	2022	Change (\$)	Change (%)	
Medibank Private Limited	0.00	-174.86	-167.14	-7.72	4.62	
National Australia Bank Limited	0.00	-114.59	-91.75	-22.84	24.89	
Treasury Wine Estates Limited	0.00	-69.36	-57.12	-12.24	21.43	
Westpac Banking Corporation	0.00	-105.45	-90.24	-15.21	16.86	
Woolworths Group Limited	0.00	-28.20	-25.95	-2.25	8.67	
<b>Stapled Securities</b>	0.00	-44.65	-32.51	-12.14	37.34	
360 Capital REIT	0.00	-44.65	-32.51	-12.14	37.34	
<b>Units In Listed Unit Trusts</b>	0.00	-469.88	-544.88	75.00	13.76	
Betashares Australian Dividend Harvester Fund (Managed Fund)	0.00	-164.90	-196.04	31.14	15.88	
Ishares Core S&P/ASX 200 ETF	0.00	-108.90	-121.85	12.95	10.63	
Platinum International Fund (Quoted Managed Hedge Fund)	0.00	-0.14	-0.31	0.17	54.84	
Russell Investments High Dividend Australian Shares ETF	0.00	-112.75	-116.91	4.16	3.56	
Switzer Dividend Growth Fund (Managed Fund)	0.00	-60.44	-81.90	21.46	26.20	
Vanguard Diversified Growth Index ETF	0.00	-22.75	-27.87	5.12	18.37	
Income Tax Instalments Paid	0.00	-2,876.00	-2,820.00	-56.00	1.99	<a href="#">WP-1</a>
Income Tax Payable	0.00	5,522.27	2,120.07	3,402.20	160.48	
Provision for Income Tax	0.00	3,390.90	7,903.05	-4,512.15	57.09	
<b>Other Taxes Payable</b>	0.00	719.00	1,410.00	-691.00	49.01	
Activity Statement Payable/Refundable	0.00	719.00	1,410.00	-691.00	49.01	<a href="#">WP-1</a>
<b>Total Liabilities</b>	0.00	297,896.58	320,395.08	-22,498.50	7.02	

Member Entitlements	Qty	2023	2022	Change (\$)	Change (%)	
<b>Member Entitlement Accounts</b>	0.00	518,230.40	472,799.01	45,431.39	9.61	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Mr Timothy Davis</b>	0.00	320,692.44	297,994.34	22,698.10	7.62	
Accumulation	0.00	320,692.44	297,994.34	22,698.10	7.62	
<b>Ms Lynda Davis</b>	0.00	197,537.96	174,804.67	22,733.29	13.00	
Accumulation	0.00	197,537.96	174,804.67	22,733.29	13.00	
<b>Total Member Entitlements</b>	0.00	518,230.40	472,799.01	45,431.39	9.61	

## Operating Statement

Income	2023	2022	Change (\$)	Change (%)	
<b>Investment Gains</b>	19,713.46	-62,393.78	82,107.24	131.60	
<b>Increase in Market Value</b>	19,713.46	-62,393.78	82,107.24	131.60	<a href="#">WP-1</a>
<b>Direct Property</b>	868.04	1,011.09	-143.05	14.15	
602/56 Prospect St. Fortitude Valley QLD 4006	868.04	1,011.09	-143.05	14.15	
<b>Other Assets</b>	-1,741.37	-3,508.52	1,767.15	50.37	
Dogecoin	88.95	-1,259.49	1,348.44	107.06	
Ethereum	839.70	-1,596.21	2,435.91	152.61	
Kava	-614.23	-652.82	38.59	5.91	
Luna	-2,055.79	0.00	-2,055.79	100.00	
<b>Shares in Listed Companies</b>	11,664.29	-47,775.08	59,439.37	124.42	
Afterpay Limited	0.00	-52,601.50	52,601.50	100.00	
Ainsworth Game Technology Limited	81.99	-250.52	332.51	132.73	
Allkem Limited	5,767.10	5,272.35	494.75	9.38	
Altium Limited	1,601.60	-1,564.80	3,166.40	202.35	
AMP Limited	164.66	-155.88	320.54	205.63	
AMP Limited - Cap Note 3-Bbsw+4.50%	364.00	46.00	318.00	691.30	
Aristocrat Leisure Limited	890.24	-1,799.28	2,689.52	149.48	
Arn Media Limited	-1,145.94	0.00	-1,145.94	100.00	
Atlas Arteria	-1,102.60	1,007.24	-2,109.84	209.47	
Block Inc	1,354.68	5,021.45	-3,666.77	73.02	



Income	2023	2022	Change (\$)	Change (%)	
Commonwealth Bank Of Australia	666.46	-655.11	1,321.57	201.73	
Commonwealth Bank Of Australia - Cap Note 3-Bbsw+5.20%	0.00	603.00	-603.00	100.00	
CSL Limited	332.80	178.60	154.20	86.34	
Endeavour Group Limited	-80.64	183.17	-263.81	144.02	
Galaxy Resources Limited	0.00	-1,373.50	1,373.50	100.00	
Healius Limited	-390.53	-765.12	374.59	48.96	
Ht&E Limited	1,032.96	-960.33	1,993.29	207.56	
Ioneer Limited	-120.68	-390.28	269.60	69.08	
Ive Group Limited	1,292.24	590.42	701.82	118.87	
Mcperson's Limited	-1,081.86	-1,851.64	769.78	41.57	
Medibank Private Limited	810.00	270.00	540.00	200.00	
Megaport Limited	451.35	-2,387.60	2,838.95	118.90	
Micro-X Limited	-88.76	-798.84	710.08	88.89	
National Australia Bank Limited	-234.91	200.41	-435.32	217.21	
Netlinkz Limited	-1,861.99	423.18	-2,285.17	540.00	
Speedcast International Limited (delisted)	0.00	9,883.04	-9,883.04	100.00	
Treasury Wine Estates Limited	-57.12	-157.08	99.96	63.64	
Veem Limited	27.42	-710.21	737.63	103.86	
Westpac Banking Corporation	321.74	-1,120.38	1,442.12	128.72	
Woolworths Group Limited	286.24	150.04	136.20	90.78	
Xero Limited	2,615.56	0.00	2,615.56	100.00	

Income	2023	2022	Change (\$)	Change (%)	
Yowie Group Limited	-66.00	16.50	-82.50	500.00	
ZIP Co Limited	-165.72	-4,078.41	3,912.69	95.94	
<b>Stapled Securities</b>	-215.21	-473.51	258.30	54.55	
360 Capital REIT	-215.21	-473.51	258.30	54.55	
<b>Units In Listed Unit Trusts</b>	10,146.55	-11,647.76	21,794.31	187.11	
Betashares Australian Dividend Harvester Fund (Managed Fund)	289.41	-1,094.02	1,383.43	126.45	
Betashares Cloud Computing ETF	812.28	0.00	812.28	100.00	
Betashares Global Banks ETF - Currency Hedged	134.78	-1,036.64	1,171.42	113.00	
Global X S&P Biotech ETF	826.33	10.76	815.57	7,579.65	
Ishares Core S&P/ASX 200 ETF	495.57	-680.74	1,176.31	172.80	
Ishares Europe ETF	1,179.36	-818.84	1,998.20	244.03	
Platinum International Fund (Quoted Managed Hedge Fund)	585.83	-1,801.47	2,387.30	132.52	
Qualitas Real Estate Income Fund	733.15	-1,721.54	2,454.69	142.59	
Russell Investments High Dividend Australian Shares ETF	181.68	-548.95	730.63	133.10	
Switzer Dividend Growth Fund (Managed Fund)	102.14	-291.53	393.67	135.04	
Vaneck Global Healthcare Leaders ETF	5.70	-15.90	21.60	135.85	
Vanguard Australian Fixed Interest Index ETF	1,627.79	-1,310.03	2,937.82	224.26	
Vanguard Diversified Growth Index ETF	356.41	-733.33	1,089.74	148.60	
Vanguard Ftse Europe Shares ETF	871.05	-719.80	1,590.85	221.01	
Vanguard MSCI Index International Shares ETF	1,945.07	-885.73	2,830.80	319.60	
<b>Units In Unlisted Unit Trusts</b>	-1,008.84	0.00	-1,008.84	100.00	

Income	2023	2022	Change (\$)	Change (%)	
Updater Inc - Unlisted US common stock	-1,008.84	0.00	-1,008.84	100.00	
<b>Investment Income</b>	35,984.01	34,029.33	1,954.68	5.74	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Distributions</b>	4,782.01	5,131.46	-349.45	6.81	<a href="#">WP-1</a>
<b>Shares in Listed Companies</b>	238.40	214.56	23.84	11.11	
Atlas Arteria	238.40	214.56	23.84	11.11	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Stapled Securities</b>	178.58	130.02	48.56	37.35	
360 Capital REIT	178.58	130.02	48.56	37.35	<a href="#">WP-1</a>
<b>Units In Listed Unit Trusts</b>	4,365.03	4,786.88	-421.85	8.81	
Betashares Australian Dividend Harvester Fund (Managed Fund)	642.70	649.87	-7.17	1.10	<a href="#">WP-1</a>
Betashares Global Banks ETF - Currency Hedged	89.36	0.00	89.36	100.00	<a href="#">WP-1</a>
Global X S&P Biotech ETF	0.00	3.27	-3.27	100.00	
Ishares Core S&P/ASX 200 ETF	411.07	479.81	-68.74	14.33	<a href="#">WP-1</a>
Ishares Europe ETF	203.01	235.63	-32.62	13.84	<a href="#">WP-1</a>
Platinum International Fund (Quoted Managed Hedge Fund)	836.22	1,285.94	-449.72	34.97	<a href="#">WP-1</a>
Qualitas Real Estate Income Fund	870.63	569.20	301.43	52.96	<a href="#">WP-1</a>
Russell Investments High Dividend Australian Shares ETF	401.07	437.45	-36.38	8.32	<a href="#">WP-1</a>
Switzer Dividend Growth Fund (Managed Fund)	236.75	343.06	-106.31	30.99	<a href="#">WP-1</a>
Vaneck Global Healthcare Leaders ETF	62.83	34.27	28.56	83.34	<a href="#">WP-1</a>
Vanguard Australian Fixed Interest Index ETF	59.65	153.17	-93.52	61.06	<a href="#">WP-1</a>

Income	2023	2022	Change (\$)	Change (%)	
Vanguard Diversified Growth Index ETF	157.74	222.18	-64.44	29.00	<a href="#">WP-1</a>
Vanguard Ftse Europe Shares ETF	154.07	168.94	-14.87	8.80	<a href="#">WP-1</a>
Vanguard MSCI Index International Shares ETF	239.93	204.09	35.84	17.56	<a href="#">WP-1</a>
<b>Dividends</b>	4,322.87	3,812.91	509.96	13.37	
<b>Shares in Listed Companies</b>	4,322.87	3,812.91	509.96	13.37	
Altium Limited	106.29	83.76	22.53	26.90	
AMP Limited	24.90	0.00	24.90	100.00	
AMP Limited - Cap Note 3-Bbsw+4.50%	734.70	456.35	278.35	60.99	
Aristocrat Leisure Limited	154.52	119.69	34.83	29.10	
Commonwealth Bank Of Australia	396.00	340.00	56.00	16.47	
Commonwealth Bank Of Australia - Cap Note 3-Bbsw+5.20%	0.00	174.52	-174.52	100.00	
CSL Limited	138.20	56.92	81.28	142.80	
Endeavour Group Limited	20.11	17.83	2.28	12.79	
Healius Limited	68.31	190.72	-122.41	64.18	
Ht&E Limited	235.19	170.63	64.56	37.84	
Ive Group Limited	557.00	493.34	63.66	12.90	
Mcperson's Limited	237.78	267.50	-29.72	11.11	
Medibank Private Limited	582.86	557.14	25.72	4.62	
National Australia Bank Limited	381.96	305.85	76.11	24.88	
Treasury Wine Estates Limited	231.20	190.40	40.80	21.43	
Veem Limited	8.36	0.96	7.40	770.83	

Income	2023	2022	Change (\$)	Change (%)	
Westpac Banking Corporation	351.49	300.80	50.69	16.85	
Woolworths Group Limited	94.00	86.50	7.50	8.67	
<b>Interest</b>	2.07	0.00	2.07	100.00	
<b>Limited Recourse Borrowing Arrangement</b>	2.07	0.00	2.07	100.00	
St. George Home Loan #1000	0.25	0.00	0.25	100.00	
St. George Home Loan #1001	1.82	0.00	1.82	100.00	
<b>Other Rental Related Income</b>	117.04	384.96	-267.92	69.60	
<b>Direct Property</b>	117.04	384.96	-267.92	69.60	
602/56 Prospect St. Fortitude Valley QLD 4006	117.04	384.96	-267.92	69.60	<a href="#">WP-1</a>
<b>Rent</b>	26,760.02	24,700.00	2,060.02	8.34	
<b>Direct Property</b>	26,760.02	24,700.00	2,060.02	8.34	
602/56 Prospect St. Fortitude Valley QLD 4006	26,760.02	24,700.00	2,060.02	8.34	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Member Receipts</b>	40,333.96	58,735.91	-18,401.95	31.33	
<b>Contributions</b>	40,333.96	58,735.91	-18,401.95	31.33	<a href="#">WP-1</a>
<b>Employer</b>	40,333.96	58,735.91	-18,401.95	31.33	
Mr Timothy Davis	17,398.20	26,368.54	-8,970.34	34.02	<a href="#">WP-1</a> <a href="#">WP-2</a> <a href="#">WP-3</a> <a href="#">WP-4</a> <a href="#">WP-5</a> <a href="#">WP-6</a>
Ms Lynda Davis	22,935.76	32,367.37	-9,431.61	29.14	<a href="#">WP-1</a>

Income	2023	2022	Change (\$)	Change (%)	
<b>Other Income</b>	213.95	28.87	185.08	641.08	
Other income	213.95	28.87	185.08	641.08	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Total Income</b>	96,245.38	30,400.33	65,845.05	216.59	
Expenses	2023	2022	Change (\$)	Change (%)	
<b>Investment Losses</b>	1,591.56	13,533.40	-11,941.84	88.24	
<b>Realised Capital Losses</b>	1,591.56	13,533.40	-11,941.84	88.24	<a href="#">WP-1</a>
<b>Shares in Listed Companies</b>	0.00	13,533.40	-13,533.40	100.00	
Commonwealth Bank Of Australia - Cap Note 3-Bbsw+5.20%	0.00	747.90	-747.90	100.00	
Speedcast International Limited (delisted)	0.00	12,785.50	-12,785.50	100.00	
<b>Units In Listed Unit Trusts</b>	1,591.56	0.00	1,591.56	100.00	
Vanguard Australian Fixed Interest Index ETF	1,591.56	0.00	1,591.56	100.00	<a href="#">WP-1</a>
<b>Member Payments</b>	5,782.80	3,909.32	1,873.48	47.92	
<b>Insurance Premiums</b>	5,782.80	3,909.32	1,873.48	47.92	
<b>Mr Timothy Davis</b>	2,686.94	1,255.55	1,431.39	114.01	<a href="#">WP-1</a> <a href="#">WP-2</a>
Accumulation	2,686.94	1,255.55	1,431.39	114.01	
<b>Ms Lynda Davis</b>	3,095.86	2,653.77	442.09	16.66	
Accumulation	3,095.86	2,653.77	442.09	16.66	<a href="#">WP-1</a>
<b>Other Expenses</b>	40,048.73	28,435.68	11,613.05	40.84	
Accountancy Fee	0.00	1,322.50	-1,322.50	100.00	



Expenses	2023	2022	Change (\$)	Change (%)	
ASIC Fee	335.00	56.00	279.00	498.21	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Bank Fees</b>	192.00	232.00	-40.00	17.24	
<b>Limited Recourse Borrowing Arrangement</b>	192.00	232.00	-40.00	17.24	
St. George Home Loan #1000	96.00	116.00	-20.00	17.24	
St. George Home Loan #1001	96.00	116.00	-20.00	17.24	
<b>Depreciation</b>	868.04	1,011.09	-143.05	14.15	<a href="#">WP-1</a>
<b>Capital Allowances</b>	868.04	1,011.09	-143.05	14.15	
<b>Direct Property</b>	868.04	1,011.09	-143.05	14.15	<a href="#">WP-1</a>
602/56 Prospect St. Fortitude Valley QLD 4006	868.04	1,011.09	-143.05	14.15	
<b>Interest Paid</b>	20,139.82	14,617.67	5,522.15	37.78	
<b>Limited Recourse Borrowing Arrangement</b>	20,139.82	14,617.67	5,522.15	37.78	
St. George Home Loan #1000	2,740.90	2,334.43	406.47	17.41	<a href="#">WP-1</a>
St. George Home Loan #1001	17,398.92	12,283.24	5,115.68	41.65	<a href="#">WP-1</a>
Investment Management Fee	657.00	638.00	19.00	2.98	<a href="#">WP-1</a>
<b>Property Expenses</b>	17,856.87	10,558.42	7,298.45	69.12	<a href="#">WP-1</a>
<b>Advertising</b>	208.00	0.00	208.00	100.00	<a href="#">WP-1</a>
<b>Direct Property</b>	208.00	0.00	208.00	100.00	
602/56 Prospect St. Fortitude Valley QLD 4006	208.00	0.00	208.00	100.00	
<b>Agents Management Fee</b>	2,060.30	1,883.62	176.68	9.38	<a href="#">WP-1</a> <a href="#">WP-2</a>

Expenses	2023	2022	Change (\$)	Change (%)	
<b>Direct Property</b>	2,060.30	1,883.62	176.68	9.38	
602/56 Prospect St. Fortitude Valley QLD 4006	2,060.30	1,883.62	176.68	9.38	
<b>Council Rates</b>	1,800.80	1,724.64	76.16	4.42	<a href="#">WP-1</a> <a href="#">WP-2</a> <a href="#">WP-3</a> <a href="#">WP-4</a>
<b>Direct Property</b>	1,800.80	1,724.64	76.16	4.42	
602/56 Prospect St. Fortitude Valley QLD 4006	1,800.80	1,724.64	76.16	4.42	
<b>Insurance Premium</b>	432.00	372.00	60.00	16.13	<a href="#">WP-1</a>
<b>Direct Property</b>	432.00	372.00	60.00	16.13	
602/56 Prospect St. Fortitude Valley QLD 4006	432.00	372.00	60.00	16.13	
<b>Repairs Maintenance</b>	2,085.00	467.62	1,617.38	345.87	<a href="#">WP-1</a>
<b>Direct Property</b>	2,085.00	467.62	1,617.38	345.87	
602/56 Prospect St. Fortitude Valley QLD 4006	2,085.00	467.62	1,617.38	345.87	
<b>Strata Levy Fee</b>	9,040.97	4,826.11	4,214.86	87.33	<a href="#">WP-1</a> <a href="#">WP-2</a> <a href="#">WP-3</a> <a href="#">WP-4</a> <a href="#">WP-5</a>
<b>Direct Property</b>	9,040.97	4,826.11	4,214.86	87.33	
602/56 Prospect St. Fortitude Valley QLD 4006	9,040.97	4,826.11	4,214.86	87.33	
<b>Sundry Expenses</b>	746.70	380.05	366.65	96.47	<a href="#">WP-1</a> <a href="#">WP-2</a> <a href="#">WP-3</a>



Expenses	2023	2022	Change (\$)	Change (%)	
<b>Direct Property</b>	746.70	380.05	366.65	96.47	
602/56 Prospect St. Fortitude Valley QLD 4006	746.70	380.05	366.65	96.47	
<b>Water Rates</b>	1,483.10	904.38	578.72	63.99	<a href="#">WP-1</a> <a href="#">WP-2</a> <a href="#">WP-3</a> <a href="#">WP-4</a> <a href="#">WP-5</a>
<b>Direct Property</b>	1,483.10	904.38	578.72	63.99	
602/56 Prospect St. Fortitude Valley QLD 4006	1,483.10	904.38	578.72	63.99	
<b>Total Expenses</b>	47,423.09	45,878.40	1,544.69	3.37	
Income Tax	2023	2022	Change (\$)	Change (%)	
<b>Income Tax Expense</b>	3,390.90	7,903.05	-4,512.15	57.09	<a href="#">WP-1</a> <a href="#">WP-2</a>
Income Tax Expense	3,390.90	7,903.05	-4,512.15	57.09	
<b>Total Income Tax</b>	3,390.90	7,903.05	-4,512.15	57.09	
<b>Net Profit(Loss) Total</b>	45,431.39	-23,381.12			

## Market Value

					Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Security Code	Security Name	Source Price	Units	Market Price	Market Value	
<b>SECURITY</b>							
	A1N	Arn Media Limited	1.05	1,614.00	1.05	1,694.70	
	AGI	Ainsworth Game Technology Limited	1.05	911.00	1.05	956.55	
	AKE	Allkem Limited	16.02	1,010.00	16.02	16,180.20	
	ALL	Aristocrat Leisure Limited	38.66	208.00	38.66	8,041.28	
	ALU	Altium Limited	36.92	160.00	36.92	5,907.20	
	ALX	Atlas Arteria	6.21	596.00	6.21	3,701.16	
	AMP	AMP Limited	1.13	941.00	1.13	1,063.33	
	AMPPB	AMP Limited - Cap Note 3-Bbsw+4.50%	103.11	100.00	103.11	10,311.00	
	BNKS	Betashares Global Banks ETF - Currency Hedged	6.02	680.00	6.02	4,093.60	
	CBA	Commonwealth Bank Of Australia	100.27	68.00	100.27	6,818.36	
	CLDD	Betashares Cloud Computing ETF	11.57	502.00	11.57	5,808.14	
	CSL	CSL Limited	277.38	40.00	277.38	11,095.20	
	CURE	Global X S&P Biotech ETF	42.96	136.00	42.96	5,842.56	
	EDV	Endeavour Group Limited	6.31	64.00	6.31	403.84	
	HLS	Healius Limited	3.18	797.00	3.18	2,534.46	
	HLTH	Vaneck Global Healthcare Leaders ETF	10.20	492.00	10.20	5,018.40	

				Current Status : Good to Go Prior Status : N/A		Prepared By : N/A	Reviewed By : N/A
	HVST	Betashares Australian Dividend Harvester Fund (Managed Fund)	12.48	574.00	12.48	7,163.52	
	IEU	Ishares Europe ETF	76.60	92.00	76.60	7,047.20	
	IGL	Ive Group Limited	2.30	2,228.00	2.30	5,124.40	
	INR	Ioneer Limited	0.34	1,724.00	0.34	586.16	
	IOZ	Ishares Core S&P/ASX 200 ETF	29.17	240.00	29.17	7,000.80	
	MCP	Mcperson's Limited	0.40	4,161.00	0.40	1,643.60	
	MP1	Megaport Limited	7.22	255.00	7.22	1,841.10	
	MPL	Medibank Private Limited	3.52	3,000.00	3.52	10,560.00	
	MX1	Micro-X Limited	0.12	4,438.00	0.12	532.56	
	NAB	National Australia Bank Limited	26.37	183.00	26.37	4,825.71	
	NET	Netlinkz Limited	0.01	84,636.00	0.01	677.09	
	PIXX	Platinum International Fund (Quoted Managed Hedge Fund)	4.64	2,653.00	4.64	12,309.92	
	QRI	Qualitas Real Estate Income Fund	1.49	7,336.00	1.49	10,893.96	
	RDV	Russell Investments High Dividend Australian Shares ETF	27.87	195.00	27.87	5,434.65	
	SQ2	Block Inc	96.89	212.00	96.89	20,540.68	
	SWTZ	Switzer Dividend Growth Fund (Managed Fund)	2.55	1,883.00	2.55	4,801.65	
	TOT	360 Capital REIT	0.68	2,264.00	0.68	1,539.52	
	TWE	Treasury Wine Estates Limited	11.23	476.00	11.23	5,345.48	

				Current Status : Good to Go Prior Status : N/A		Prepared By : N/A	Reviewed By : N/A
VDGR	Vanguard Diversified Growth Index ETF	54.63	100.00	54.63	5,463.00		
VEE	Veem Limited	0.40	1,371.00	0.40	548.40		
VEQ	Vanguard Ftse Europe Shares ETF	66.22	82.00	66.22	5,430.04		
VGS	Vanguard MSCI Index International Shares ETF	106.54	107.00	106.54	11,399.78		
WBC	Westpac Banking Corporation	21.34	192.00	21.34	4,097.28		
WOW	Woolworths Group Limited	39.73	68.00	39.73	2,701.64		
XRO	Xero Limited	118.93	64.00	118.93	7,611.52		
YOW	Yowie Group Limited	0.03	3,300.00	0.03	85.80		
ZIP	ZIP Co Limited	0.41	5,524.00	0.41	2,264.84		

## Lump Sum Payment - Good to Go

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

**Preservation Components**

						Current Status : Good to Go Prior Status : N/A		Prepared By : N/A	Reviewed By : N/A
			Prior Year			Current Year			
Account Name	Account Type	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount		
<b>Mr Timothy Davis (Age: 55 at 30/06/2023)</b>									
Accumulation	Accumulation	297,994.34	0.00	0.00	320,692.44	0.00	0.00		
<b>Ms Lynda Davis (Age: 53 at 30/06/2023)</b>									
Accumulation	Accumulation	174,804.67	0.00	0.00	197,537.96	0.00	0.00		

**Tax Component Verification (Accumulation)**

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Account Name		Prior Year Tax Free Amount	Current Year Tax Free Amount
Mr Timothy Davis (Age: 55 at 30/06/2023)				
	Accumulation		27,312.36	27,312.36
Ms Lynda Davis (Age: 53 at 30/06/2023)				
	Accumulation		10,945.64	10,945.64

## Work Test - Good to Go

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



### Contribution Cap Limit

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
Current Year Contributions			Concessional	Non-Concessional
<p>Mr Timothy Davis</p> <p>Date of Birth: 22/01/1968 (Age: 54 at 30/06/2023)</p>				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		27,673.08	0.00
	Maximum cap available		55,173.08	110,000.00
	Contributions made (to this fund)		17,398.20	0.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		17,398.20	0.00
	Amount above caps		0.00	0.00
<p>Ms Lynda Davis</p> <p>Date of Birth: 30/08/1969 (Age: 52 at 30/06/2023)</p>				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		20,552.16	0.00
	Maximum cap available		48,052.16	110,000.00
	Contributions made (to this fund)		22,935.76	0.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		22,935.76	0.00
	Amount above caps		0.00	0.00

Negative Balance

				Current Status : Good to Go Prior Status : Warning		Prepared By : N/A	Reviewed By : N/A
	Date	Description	Debits	Credits	Balance		
St. George Home Loan #1000							
🚩	17/07/2022	Internet PMT	0.00	25.00	-38,041.10		
🚩	17/07/2022	Loan Account Fee	8.00	0.00	-38,049.10		
🚩	17/07/2022	Interest	205.55	0.00	-38,254.65		
🚩	18/07/2022	Repayment	0.00	433.00	-37,821.65		
🚩	17/08/2022	Internet PMT	0.00	25.00	-37,796.65		
🚩	17/08/2022	Loan Account Fee	8.00	0.00	-37,804.65		
🚩	17/08/2022	Interest	227.67	0.00	-38,032.32		
🚩	18/08/2022	Repayment	0.00	400.00	-37,632.32		
🚩	17/09/2022	Internet PMT	0.00	25.00	-37,607.32		
🚩	17/09/2022	Loan Account Fee	8.00	0.00	-37,615.32		
🚩	17/09/2022	Interest	243.54	0.00	-37,858.86		
🚩	18/09/2022	Repayment	0.00	415.00	-37,443.86		
🚩	17/10/2022	Internet PMT	0.00	25.00	-37,418.86		
🚩	17/10/2022	Loan Account Fee	8.00	0.00	-37,426.86		
🚩	17/10/2022	Interest	248.87	0.00	-37,675.73		
🚩	18/10/2022	Repayment	0.00	430.00	-37,245.73		
🚩	17/11/2022	Internet PMT	0.00	25.00	-37,220.73		

				Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
🚩	17/11/2022	Loan Account Fee	8.00	0.00	-37,228.73	
🚩	17/11/2022	Interest	265.53	0.00	-37,494.26	
🚩	18/11/2022	Repayment	0.00	447.00	-37,047.26	
🚩	17/12/2022	Internet PMT	0.00	25.00	-37,022.26	
🚩	17/12/2022	Loan Account Fee	8.00	0.00	-37,030.26	
🚩	17/12/2022	Interest	262.47	0.00	-37,292.73	
🚩	18/12/2022	Repayment	0.00	463.00	-36,829.73	
🚩	17/01/2023	INTERNET PMT	0.00	25.00	-36,804.73	
🚩	17/01/2023	LOAN ACCOUNT FEE	8.00	0.00	-36,812.73	
🚩	17/01/2023	INTEREST	276.94	0.00	-37,089.67	
🚩	18/01/2023	REPAYMT A/C TFR	0.00	472.00	-36,617.67	
🚩	17/02/2023	INTERNET PMT	0.00	25.00	-36,592.67	
🚩	17/02/2023	LOAN ACCOUNT FEE	8.00	0.00	-36,600.67	
🚩	17/02/2023	INTEREST	275.85	0.00	-36,876.52	
🚩	18/02/2023	REPAYMT A/C TFR	0.00	480.00	-36,396.52	
🚩	17/03/2023	INTERNET PMT	0.00	25.00	-36,371.52	
🚩	17/03/2023	LOAN ACCOUNT FEE	8.00	0.00	-36,379.52	
🚩	17/03/2023	INTEREST	253.88	0.00	-36,633.40	
🚩	18/03/2023	REPAYMT A/C TFR	0.00	487.00	-36,146.40	

			Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
🚩	17/04/2023	INTERNET PMT	0.00	25.00	-36,121.40
🚩	17/04/2023	LOAN ACCOUNT FEE	8.00	0.00	-36,129.40
🚩	17/04/2023	INTEREST	286.91	0.00	-36,416.31
🚩	18/04/2023	REPAYMT A/C TFR	0.00	487.00	-35,929.31
🚩	17/05/2023	INT ADJUSTMENT	0.00	0.25	-35,929.06
🚩	17/05/2023	INTERNET PMT	0.00	25.00	-35,904.06
🚩	17/05/2023	LOAN ACCOUNT FEE	8.00	0.00	-35,912.06
🚩	17/05/2023	INTEREST	193.69	0.00	-36,105.75
🚩	18/05/2023	REPAYMT A/C TFR	0.00	493.00	-35,612.75
🚩	17/06/2023	INTERNET PMT	0.00	25.00	-35,587.75
🚩	17/06/2023	LOAN ACCOUNT FEE	8.00	0.00	-35,595.75
🚩	18/06/2023	REPAYMT A/C TFR	0.00	501.00	-35,094.75
<b>St. George Home Loan #1001</b>					
🚩	17/07/2022	Loan Account Fee	8.00	0.00	-275,404.71
🚩	17/07/2022	Interest	1,104.38	0.00	-276,509.09
🚩	18/07/2022	Repayment	0.00	2,207.00	-274,302.09
🚩	17/08/2022	Loan Account Fee	8.00	0.00	-274,310.09
🚩	17/08/2022	Interest	1,215.86	0.00	-275,525.95
🚩	18/08/2022	Repayment	0.00	2,207.00	-273,318.95

				Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
🚩	17/09/2022	Loan Account Fee	8.00	0.00	-273,326.95	
🚩	17/09/2022	Interest	1,309.27	0.00	-274,636.22	
🚩	18/09/2022	Repayment	0.00	2,292.00	-272,344.22	
🚩	17/10/2022	Loan Account Fee	8.00	0.00	-272,352.22	
🚩	17/10/2022	Interest	1,339.75	0.00	-273,691.97	
🚩	18/10/2022	Repayment	0.00	2,381.00	-271,310.97	
🚩	17/11/2022	Loan Account Fee	8.00	0.00	-271,318.97	
🚩	17/11/2022	Interest	1,440.46	0.00	-272,759.43	
🚩	18/11/2022	Repayment	0.00	2,476.00	-270,283.43	
🚩	17/12/2022	Loan Account Fee	8.00	0.00	-270,291.43	
🚩	17/12/2022	Interest	1,455.98	0.00	-271,747.41	
🚩	18/12/2022	Repayment	0.00	2,565.00	-269,182.41	
🚩	17/01/2023	LOAN ACCOUNT FEE	8.00	0.00	-269,190.41	
🚩	17/01/2023	INTEREST	1,567.10	0.00	-270,757.51	
🚩	18/01/2023	REPAYMT A/C TFR	0.00	2,614.00	-268,143.51	
🚩	17/02/2023	LOAN ACCOUNT FEE	8.00	0.00	-268,151.51	
🚩	17/02/2023	INTEREST	1,614.37	0.00	-269,765.88	
🚩	18/02/2023	REPAYMT A/C TFR	0.00	2,658.00	-267,107.88	
🚩	17/03/2023	LOAN ACCOUNT FEE	8.00	0.00	-267,115.88	

				Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
🚩	17/03/2023	INTEREST		1,539.65	0.00	-268,655.53
🚩	18/03/2023	REPAYMT A/C TFR		0.00	2,696.00	-265,959.53
🚩	17/04/2023	LOAN ACCOUNT FEE		8.00	0.00	-265,967.53
🚩	17/04/2023	INTEREST		1,742.81	0.00	-267,710.34
🚩	18/04/2023	REPAYMT A/C TFR		0.00	2,696.00	-265,014.34
🚩	17/05/2023	INT ADJUSTMENT		0.00	1.82	-265,012.52
🚩	17/05/2023	LOAN ACCOUNT FEE		8.00	0.00	-265,020.52
🚩	17/05/2023	INTEREST		1,752.47	0.00	-266,772.99
🚩	18/05/2023	REPAYMT A/C TFR		0.00	2,147.00	-264,625.99
🚩	20/05/2023	INTERNET PMT		0.00	5,000.00	-259,625.99
🚩	26/05/2023	REPAYMT A/C TFR		0.00	1,074.00	-258,551.99
🚩	09/06/2023	REPAYMT A/C TFR		0.00	1,074.00	-257,477.99
🚩	17/06/2023	LOAN ACCOUNT FEE		8.00	0.00	-257,485.99
🚩	17/06/2023	INTEREST		1,316.82	0.00	-258,802.81
🚩	23/06/2023	REPAYMT A/C TFR		0.00	1,074.00	-257,728.81

## Contra Bank Entries

				Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Date	Description	Debits	Credits	Balance	
St. George Complete Freedom Offset account						
🚩	18/07/2022	LOAN REPAYMENT S.211.0637010.00	433.00	0.00	72,664.05	
🚩	18/08/2022	LOAN REPAYMENT S.211.0637010.00	400.00	0.00	73,301.06	
🚩	18/08/2022	LOAN REPAYMENT S.211.0637010.01	2,207.00	0.00	71,094.06	
🚩	12/09/2022	TFR WDL BPAY INTERNET 03304752973293 CMC Markets	5,000.00	0.00	68,881.51	
🚩	19/09/2022	LOAN REPAYMENT S.211.0637010.00	415.00	0.00	69,606.62	
🚩	19/09/2022	LOAN REPAYMENT S.211.0637010.01	2,292.00	0.00	67,314.62	
🚩	18/10/2022	LOAN REPAYMENT S.211.0637010.00	430.00	0.00	72,384.55	
🚩	18/10/2022	LOAN REPAYMENT S.211.0637010.01	2,381.00	0.00	70,003.55	
🚩	18/11/2022	LOAN REPAYMENT S.211.0637010.00	447.00	0.00	68,929.02	
🚩	18/11/2022	LOAN REPAYMENT S.211.0637010.01	2,476.00	0.00	66,453.02	
🚩	19/12/2022	LOAN REPAYMENT S.211.0637010.00	463.00	0.00	64,839.20	
🚩	19/12/2022	LOAN REPAYMENT S.211.0637010.01	2,565.00	0.00	62,274.20	
🚩	18/01/2023	LOAN REPAYMENT S.211.0637010.00	472.00	0.00	59,748.74	
🚩	18/01/2023	LOAN REPAYMENT S.211.0637010.01	2,614.00	0.00	57,134.74	
🚩	18/02/2023	LOAN REPAYMENT S.211.0637010.00	480.00	0.00	48,152.29	
🚩	18/02/2023	LOAN REPAYMENT S.211.0637010.01	2,658.00	0.00	45,494.29	
🚩	18/04/2023	LOAN REPAYMENT S.211.0637010.00	487.00	0.00	49,325.28	

















				Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
🚩	18/04/2023	LOAN REPAYMENT S.211.0637010.01	2,696.00	0.00	46,629.28	
🚩	18/05/2023	LOAN REPAYMENT S.211.0637010.00	493.00	0.00	47,298.29	
🚩	18/05/2023	LOAN REPAYMENT S.211.0637010.01	2,147.00	0.00	45,151.29	
🚩	20/05/2023	INTERNET WITHDRAWAL Transfer	5,000.00	0.00	40,151.29	
🚩	17/06/2023	INTERNET WITHDRAWAL TO S211063701000	25.00	0.00	66,984.06	
🚩	19/06/2023	LOAN REPAYMENT S.211.0637010.00	501.00	0.00	66,483.06	
🚩	23/06/2023	LOAN REPAYMENT S.211.0637010.01	1,074.00	0.00	65,409.06	
<b>St. George Home Loan #1000</b>						
🚩	17/07/2022	Internet PMT	0.00	25.00	-38,041.10	
🚩	18/07/2022	Repayment	0.00	433.00	-37,821.65	
🚩	18/08/2022	Repayment	0.00	400.00	-37,632.32	
🚩	18/09/2022	Repayment	0.00	415.00	-37,443.86	
🚩	18/10/2022	Repayment	0.00	430.00	-37,245.73	
🚩	18/11/2022	Repayment	0.00	447.00	-37,047.26	
🚩	18/12/2022	Repayment	0.00	463.00	-36,829.73	
🚩	18/01/2023	REPAYMT A/C TFR	0.00	472.00	-36,617.67	
🚩	18/02/2023	REPAYMT A/C TFR	0.00	480.00	-36,396.52	
🚩	18/03/2023	REPAYMT A/C TFR	0.00	487.00	-36,146.40	
🚩	18/05/2023	REPAYMT A/C TFR	0.00	493.00	-35,612.75	



			Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
🚩	18/06/2023	REPAYMT A/C TFR	0.00	501.00	-35,094.75
St. George Home Loan #1001					
🚩	18/07/2022	Repayment	0.00	2,207.00	-274,302.09
🚩	18/09/2022	Repayment	0.00	2,292.00	-272,344.22
🚩	18/10/2022	Repayment	0.00	2,381.00	-271,310.97
🚩	18/11/2022	Repayment	0.00	2,476.00	-270,283.43
🚩	18/12/2022	Repayment	0.00	2,565.00	-269,182.41
🚩	18/01/2023	REPAYMT A/C TFR	0.00	2,614.00	-268,143.51
🚩	18/02/2023	REPAYMT A/C TFR	0.00	2,658.00	-267,107.88
🚩	18/03/2023	REPAYMT A/C TFR	0.00	2,696.00	-265,959.53
🚩	18/05/2023	REPAYMT A/C TFR	0.00	2,147.00	-264,625.99
🚩	20/05/2023	INTERNET PMT	0.00	5,000.00	-259,625.99
🚩	26/05/2023	REPAYMT A/C TFR	0.00	1,074.00	-258,551.99
ANZ Active Cash					
🚩	06/02/2023	BPAY: AS AT 03/02/2023	0.00	5,000.00	5,004.46

## 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	
VDGR : Vanguard Diversified Growth Index ETF (ASX:VDGR)							
	03/10/2022	Distribution	32.53	0.00	32.53	8.96	
	03/01/2023	Distribution	17.91	0.00	17.91	4.05	
	03/04/2023	Distribution	24.29	0.00	24.29	3.22	
	30/06/2023	Distribution	55.96	0.00	55.96	5.08	
AMP : AMP Limited (ASX:AMP)							
	03/04/2023	Dividend	22.93	1.97	22.92	1.96	
TOT : 360 Capital REIT (ASX:TOT)							
	27/07/2022	Dividend	0.00	0.00	32.68	10.89	
	27/07/2022	Distribution	32.69	0.00	0.00	0.00	
	29/09/2022	Distribution	33.32	0.00	0.00	0.00	
	27/10/2022	Dividend	0.00	0.00	33.32	11.11	
	29/12/2022	Distribution	33.96	0.00	0.00	0.00	
	25/01/2023	Dividend	0.00	0.00	33.96	11.32	
	30/03/2023	Distribution	33.96	0.00	0.00	0.00	
	27/04/2023	Dividend	0.00	0.00	33.96	11.32	
AMPPB : AMP Limited - Cap Note 3-Bsw+4.50% (ASX:AMPPB)							
	07/09/2022	Distribution	0.00	0.00	157.35	0.00	

				Current Status : Good to Go Prior Status : Warning		Prepared By : N/A	Reviewed By : N/A
🚩	16/09/2022	Dividend	157.35	0.00	0.00	0.00	
🚩	07/12/2022	Distribution	0.00	0.00	182.06	0.00	
🚩	16/12/2022	Dividend	182.06	0.00	0.00	0.00	
🚩	07/03/2023	Distribution	0.00	0.00	174.61	14.97	
🚩	16/03/2023	Dividend	174.61	14.97	0.00	0.00	
🚩	07/06/2023	Distribution	0.00	0.00	189.47	16.24	
🚩	16/06/2023	Dividend	189.47	16.24	0.00	0.00	

SWTZ : Switzer Dividend Growth Fund (Managed Fund) (ASX:SWTZ)

🚩	01/08/2022	Distribution	14.56	0.00	14.55	6.24
🚩	01/09/2022	Distribution	14.60	0.00	14.60	6.26
🚩	03/10/2022	Distribution	14.64	0.00	14.64	6.27
🚩	01/11/2022	Distribution	14.70	0.00	14.70	6.30
🚩	01/12/2022	Distribution	14.74	0.00	14.74	6.32
🚩	03/01/2023	Distribution	14.79	0.00	14.78	6.33
🚩	01/02/2023	Distribution	14.84	0.00	14.83	6.36
🚩	01/03/2023	Distribution	14.88	0.00	14.88	6.38
🚩	03/04/2023	Distribution	14.92	0.00	14.92	6.39
🚩	01/05/2023	Distribution	14.97	0.00	14.97	6.42
🚩	01/06/2023	Distribution	15.02	0.00	15.02	6.44

				Current Status : Good to Go Prior Status : Warning		Prepared By : N/A	Reviewed By : N/A
🚩	30/06/2023	Distribution	13.65	0.00	13.64	4.97	
<b>IOZ : Ishares Core S&amp;P/ASX 200 ETF (ASX:IOZ)</b>							
🚩	07/10/2022	Distribution	139.23	0.00	139.23	53.00	
🚩	06/01/2023	Distribution	43.51	0.00	43.51	13.87	
🚩	06/04/2023	Distribution	86.94	0.00	86.94	34.44	
🚩	30/06/2023	Distribution	32.12	0.00	32.12	7.83	
<b>RDV : Russell Investments High Dividend Australian Shares ETF (ASX:RDV)</b>							
🚩	30/09/2022	Distribution	102.67	0.00	102.67	42.08	
🚩	30/12/2022	Distribution	51.91	0.00	51.91	20.65	
🚩	31/03/2023	Distribution	82.80	0.00	82.80	29.62	
🚩	30/06/2023	Distribution	50.93	0.00	50.93	13.57	
<b>HVST : Betashares Australian Dividend Harvester Fund (Managed Fund) (ASX:HVST)</b>							
🚩	01/08/2022	Distribution	39.89	0.00	39.89	10.05	
🚩	01/09/2022	Distribution	40.11	0.00	40.11	5.19	
🚩	03/10/2022	Distribution	38.70	0.00	38.70	31.12	
🚩	01/11/2022	Distribution	38.98	0.00	38.98	8.04	
🚩	01/12/2022	Distribution	39.19	0.00	39.19	13.98	
🚩	03/01/2023	Distribution	39.41	0.00	39.40	13.59	
🚩	01/02/2023	Distribution	39.62	0.00	39.62	14.06	

				Current Status : Good to Go Prior Status : Warning		Prepared By : N/A	Reviewed By : N/A
	01/03/2023	Distribution		39.83	0.00	39.83	13.32
	03/04/2023	Distribution		40.12	0.00	40.12	14.47
	01/05/2023	Distribution		40.33	0.00	40.33	14.73
	01/06/2023	Distribution		40.54	0.00	40.54	14.71
	30/06/2023	Distribution		40.75	0.00	40.75	14.07

### Benefits Paid to Member < 60 - Good to Go

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

## Retirement Condition - Good to Go

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



### Pension Limit - Not Applicable

The system did not find any data to process.

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

The system did not find any data to process.

### Preservation Components for Member above 65 - Not Applicable

The system did not find any data to process.

### Tax Component Verification (Pension) - Not Applicable

The system did not find any data to process.

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

The system did not find any data to process.

## General Ledger

Date	Description	Quantity	Debits	Credits	Balance
<b>Member Receipts / Contributions / Employer / Mr Timothy Davis</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/07/2022	QUICKSUPER QUICKSPR3263352569	0.00	0.00	2,149.04	2,149.04
07/09/2022	QUICKSUPER QUICKSPR3292923169	0.00	0.00	2,196.50	4,345.54
23/09/2022	QUICKSUPER QUICKSPR3305420781	0.00	0.00	3,254.30	7,599.84
16/03/2023	ABN98002348352 ET230316CTR065C723	0.00	0.00	1,000.00	8,599.84
12/04/2023	ABN98002348352 ET230412CTR0651183	0.00	0.00	3,096.66	11,696.50
09/05/2023	ABN98002348352 ET230509CTR0658621	0.00	0.00	2,002.75	13,699.25
31/05/2023	ABN98002348352 ET230531CTR065C6D3	0.00	0.00	2,002.75	15,702.00
10/06/2023	OSKO DEPOSIT Tim Super Tim Super Spa Sublime	0.00	0.00	1,696.20	17,398.20
30/06/2023	Closing Balance	0.00	0.00	0.00	17,398.20
<b>Member Receipts / Contributions / Employer / Ms Lynda Davis</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
09/06/2023	OSKO DEPOSIT Super Super Spa Sublime	0.00	0.00	22,935.76	22,935.76
30/06/2023	Closing Balance	0.00	0.00	0.00	22,935.76
<b>Investment Gains / Increase in Market Value / Direct Property / 602/56 Prospect St. Fortitude Valley QLD 4006</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	868.04	868.04

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	868.04
<b>Investment Gains / Increase in Market Value / Other Assets / Dogecoin</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	88.95	88.95
30/06/2023	Closing Balance	0.00	0.00	0.00	88.95
<b>Investment Gains / Increase in Market Value / Other Assets / Ethereum</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	839.70	839.70
30/06/2023	Closing Balance	0.00	0.00	0.00	839.70
<b>Investment Gains / Increase in Market Value / Other Assets / Kava</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	614.23	0.00	614.23
30/06/2023	Closing Balance	0.00	0.00	0.00	614.23
<b>Investment Gains / Increase in Market Value / Other Assets / Luna</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	2,055.79	0.00	2,055.79
30/06/2023	Closing Balance	0.00	0.00	0.00	2,055.79
<b>Investment Gains / Increase in Market Value / Ainsworth Game Technology Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	81.99	81.99



Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	81.99
<b>Investment Gains / Increase in Market Value / Allkem Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	5,767.10	5,767.10
30/06/2023	Closing Balance	0.00	0.00	0.00	5,767.10
<b>Investment Gains / Increase in Market Value / Altium Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	1,601.60	1,601.60
30/06/2023	Closing Balance	0.00	0.00	0.00	1,601.60
<b>Investment Gains / Increase in Market Value / AMP Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	164.66	164.66
30/06/2023	Closing Balance	0.00	0.00	0.00	164.66
<b>Investment Gains / Increase in Market Value / AMP Limited - Cap Note 3-Bbsw+4.50%</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	364.00	364.00
30/06/2023	Closing Balance	0.00	0.00	0.00	364.00
<b>Investment Gains / Increase in Market Value / Aristocrat Leisure Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	890.24	890.24

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	890.24
<b>Investment Gains / Increase in Market Value / Arn Media Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	1,145.94	0.00	1,145.94
30/06/2023	Closing Balance	0.00	0.00	0.00	1,145.94
<b>Investment Gains / Increase in Market Value / Atlas Arteria</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	1,102.60	0.00	1,102.60
30/06/2023	Closing Balance	0.00	0.00	0.00	1,102.60
<b>Investment Gains / Increase in Market Value / Block Inc</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	1,354.68	1,354.68
30/06/2023	Closing Balance	0.00	0.00	0.00	1,354.68
<b>Investment Gains / Increase in Market Value / Commonwealth Bank Of Australia</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	666.46	666.46
30/06/2023	Closing Balance	0.00	0.00	0.00	666.46
<b>Investment Gains / Increase in Market Value / CSL Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	332.80	332.80

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	332.80
<b>Investment Gains / Increase in Market Value / Endeavour Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	80.64	0.00	80.64
30/06/2023	Closing Balance	0.00	0.00	0.00	80.64
<b>Investment Gains / Increase in Market Value / Healius Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	390.53	0.00	390.53
30/06/2023	Closing Balance	0.00	0.00	0.00	390.53
<b>Investment Gains / Increase in Market Value / Ht&amp;E Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	1,032.96	1,032.96
30/06/2023	Closing Balance	0.00	0.00	0.00	1,032.96
<b>Investment Gains / Increase in Market Value / Ioneer Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	120.68	0.00	120.68
30/06/2023	Closing Balance	0.00	0.00	0.00	120.68
<b>Investment Gains / Increase in Market Value / Ive Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	1,292.24	1,292.24

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	1,292.24
<b>Investment Gains / Increase in Market Value / Mcpherson's Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	1,081.86	0.00	1,081.86
30/06/2023	Closing Balance	0.00	0.00	0.00	1,081.86
<b>Investment Gains / Increase in Market Value / Medibank Private Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	810.00	810.00
30/06/2023	Closing Balance	0.00	0.00	0.00	810.00
<b>Investment Gains / Increase in Market Value / Megaport Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	451.35	451.35
30/06/2023	Closing Balance	0.00	0.00	0.00	451.35
<b>Investment Gains / Increase in Market Value / Micro-X Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	88.76	0.00	88.76
30/06/2023	Closing Balance	0.00	0.00	0.00	88.76
<b>Investment Gains / Increase in Market Value / National Australia Bank Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	234.91	0.00	234.91

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	234.91
<b>Investment Gains / Increase in Market Value / Netlinkz Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	1,861.99	0.00	1,861.99
30/06/2023	Closing Balance	0.00	0.00	0.00	1,861.99
<b>Investment Gains / Increase in Market Value / Treasury Wine Estates Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	57.12	0.00	57.12
30/06/2023	Closing Balance	0.00	0.00	0.00	57.12
<b>Investment Gains / Increase in Market Value / Veem Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	27.42	27.42
30/06/2023	Closing Balance	0.00	0.00	0.00	27.42
<b>Investment Gains / Increase in Market Value / Westpac Banking Corporation</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	321.74	321.74
30/06/2023	Closing Balance	0.00	0.00	0.00	321.74
<b>Investment Gains / Increase in Market Value / Woolworths Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	286.24	286.24

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	286.24
<b>Investment Gains / Increase in Market Value / Xero Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	2,615.56	2,615.56
30/06/2023	Closing Balance	0.00	0.00	0.00	2,615.56
<b>Investment Gains / Increase in Market Value / Yowie Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	66.00	0.00	66.00
30/06/2023	Closing Balance	0.00	0.00	0.00	66.00
<b>Investment Gains / Increase in Market Value / ZIP Co Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	165.72	0.00	165.72
30/06/2023	Closing Balance	0.00	0.00	0.00	165.72
<b>Investment Gains / Increase in Market Value / Stapled Securities / 360 Capital REIT</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	215.21	0.00	215.21
30/06/2023	Closing Balance	0.00	0.00	0.00	215.21
<b>Investment Gains / Increase in Market Value / Units In Listed Unit Trusts / Betashares Australian Dividend Harvester Fund (Managed Fund)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	289.41	289.41



Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	289.41
<b>Investment Gains / Increase in Market Value / Units In Listed Unit Trusts / Betashares Cloud Computing ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	812.28	812.28
30/06/2023	Closing Balance	0.00	0.00	0.00	812.28
<b>Investment Gains / Increase in Market Value / Units In Listed Unit Trusts / Betashares Global Banks ETF - Currency Hedged</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	134.78	134.78
30/06/2023	Closing Balance	0.00	0.00	0.00	134.78
<b>Investment Gains / Increase in Market Value / Units In Listed Unit Trusts / Global X S&amp;P Biotech ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	826.33	826.33
30/06/2023	Closing Balance	0.00	0.00	0.00	826.33
<b>Investment Gains / Increase in Market Value / Units In Listed Unit Trusts / Ishares Core S&amp;P/ASX 200 ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	495.57	495.57
30/06/2023	Closing Balance	0.00	0.00	0.00	495.57
<b>Investment Gains / Increase in Market Value / Units In Listed Unit Trusts / Ishares Europe ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	1,179.36	1,179.36



Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	1,179.36
<b>Investment Gains / Increase in Market Value / Units In Listed Unit Trusts / Platinum International Fund (Quoted Managed Hedge Fund)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	585.83	585.83
30/06/2023	Closing Balance	0.00	0.00	0.00	585.83
<b>Investment Gains / Increase in Market Value / Units In Listed Unit Trusts / Qualitas Real Estate Income Fund</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	733.15	733.15
30/06/2023	Closing Balance	0.00	0.00	0.00	733.15
<b>Investment Gains / Increase in Market Value / Units In Listed Unit Trusts / Russell Investments High Dividend Australian Shares ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	181.68	181.68
30/06/2023	Closing Balance	0.00	0.00	0.00	181.68
<b>Investment Gains / Increase in Market Value / Units In Listed Unit Trusts / Switzer Dividend Growth Fund (Managed Fund)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	102.14	102.14
30/06/2023	Closing Balance	0.00	0.00	0.00	102.14
<b>Investment Gains / Increase in Market Value / Units In Listed Unit Trusts / Vaneck Global Healthcare Leaders ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	5.70	5.70

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	5.70
<b>Investment Gains / Increase in Market Value / Units In Listed Unit Trusts / Vanguard Australian Fixed Interest Index ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	1,627.79	1,627.79
30/06/2023	Closing Balance	0.00	0.00	0.00	1,627.79
<b>Investment Gains / Increase in Market Value / Units In Listed Unit Trusts / Vanguard Diversified Growth Index ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	356.41	356.41
30/06/2023	Closing Balance	0.00	0.00	0.00	356.41
<b>Investment Gains / Increase in Market Value / Units In Listed Unit Trusts / Vanguard Ftse Europe Shares ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	871.05	871.05
30/06/2023	Closing Balance	0.00	0.00	0.00	871.05
<b>Investment Gains / Increase in Market Value / Units In Listed Unit Trusts / Vanguard MSCI Index International Shares ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	1,945.07	1,945.07
30/06/2023	Closing Balance	0.00	0.00	0.00	1,945.07
<b>Investment Gains / Increase in Market Value / Units In Unlisted Unit Trusts / Updater Inc - Unlisted US common stock</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	1,008.84	0.00	1,008.84

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	1,008.84
<b>Investment Gains / Disposal Suspense / Shares in Listed Companies / Ht&amp;E Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/05/2023	HT1/A1N Code Change	1,614.00	0.00	2,840.64	2,840.64
22/05/2023	HT1/A1N Code Change	-1,614.00	2,840.64	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Investment Gains / Disposal Suspense / Units In Listed Unit Trusts / Vanguard Australian Fixed Interest Index ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
16/06/2023	Sell 209 VAF	209.00	0.00	9,285.32	9,285.32
16/06/2023	Sell 209 VAF	-209.00	9,285.32	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Investment Income / Distributions / Shares in Listed Companies / Atlas Arteria</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/09/2022	ALX AUD UNFRANKED, NIL CFI	0.00	0.00	119.20	119.20
21/09/2022	Distribution - Tax Statement	0.00	0.00	0.00	119.20
28/03/2023	ALX AUD UNFRANKED, NIL CFI	0.00	0.00	119.20	238.40
28/03/2023	Distribution - Tax Statement	0.00	0.00	0.00	238.40
30/06/2023	Closing Balance	0.00	0.00	0.00	238.40
<b>Investment Income / Distributions / Stapled Securities / 360 Capital REIT</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
27/07/2022	Distribution - Tax Statement	0.00	0.00	10.90	10.90
27/07/2022	TOT AUD 0.015 FRANKED, 25% CTR, DRP 1.5% DISC	0.00	0.00	32.69	43.59
29/09/2022	Distribution - Tax Statement	0.00	0.00	11.11	54.70
29/09/2022	TOT AUD 0.015 FRANKED, 25% CTR, DRP 1.5% DISC	0.00	0.00	33.32	88.02
29/12/2022	Distribution - Tax Statement	0.00	0.00	11.32	99.34
29/12/2022	TOT AUD 0.015 FRANKED, 25% CTR, DRP SUSP	0.00	0.00	33.96	133.30
30/03/2023	Distribution - Tax Statement	0.00	0.00	11.32	144.62
30/03/2023	TOT AUD 0.015 FRANKED, 25% CTR, DRP SUSP	0.00	0.00	33.96	178.58
30/06/2023	Closing Balance	0.00	0.00	0.00	178.58
<b>Investment Income / Distributions / Units In Listed Unit Trusts / Betashares Australian Dividend Harvester Fund (Managed Fund)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/08/2022	Distribution - Tax Statement	0.00	0.00	13.78	13.78
01/08/2022	HVST AUD EST 0.0435 FRANKED, 30% CTR, DRP	0.00	0.00	39.89	53.67
01/09/2022	Distribution - Tax Statement	0.00	0.00	13.88	67.55
01/09/2022	HVST AUD EST 0.0224 FRANKED, 30% CTR, DRP	0.00	0.00	40.11	107.66
03/10/2022	Distribution - Tax Statement	0.00	0.00	13.40	121.06
03/10/2022	HVST AUD EST 0.1332 EQUIV FRANKED, 30% CTR, DRP	0.00	0.00	38.70	159.76

Date	Description	Quantity	Debits	Credits	Balance
01/11/2022	Distribution - Tax Statement	0.00	0.00	13.49	173.25
01/11/2022	HVST AUD EST 0.0342 FRANKED, 30% CTR, DRP	0.00	0.00	38.98	212.23
01/12/2022	Distribution - Tax Statement	0.00	0.00	13.56	225.79
01/12/2022	HVST AUD EST 0.0591 FRANKED, 30% CTR, DRP	0.00	0.00	39.19	264.98
03/01/2023	Distribution - Tax Statement	0.00	0.00	13.64	278.62
03/01/2023	HVST AUD EST 0.0572 FRANKED, 30% CTR, DRP	0.00	0.00	39.41	318.03
01/02/2023	Distribution - Tax Statement	0.00	0.00	13.71	331.74
01/02/2023	HVST AUD EST 0.0588 FRANKED, 30% CTR, DRP	0.00	0.00	39.62	371.36
01/03/2023	Distribution - Tax Statement	0.00	0.00	13.79	385.15
01/03/2023	HVST AUD EST 0.0554 FRANKED, 30% CTR, DRP	0.00	0.00	39.83	424.98
03/04/2023	Distribution - Tax Statement	0.00	0.00	13.89	438.87
03/04/2023	HVST AUD EST 0.0597 FRANKED, 30% CTR, DRP	0.00	0.00	40.12	478.99
01/05/2023	Distribution - Tax Statement	0.00	0.00	13.96	492.95
01/05/2023	HVST AUD EST 0.0605 FRANKED, 30% CTR, DRP	0.00	0.00	40.33	533.28
01/06/2023	Distribution - Tax Statement	0.00	0.00	14.03	547.31
01/06/2023	HVST AUD EST 0.0601 FRANKED, 30% CTR, DRP	0.00	0.00	40.54	587.85
30/06/2023	Distribution - Tax Statement	0.00	0.00	14.10	601.95

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	HVST AUD EST 0.0572 FRANKED, 30% CTR, DRP	0.00	0.00	40.75	642.70
30/06/2023	Closing Balance	0.00	0.00	0.00	642.70
<b>Investment Income / Distributions / Units In Listed Unit Trusts / Betashares Global Banks ETF - Currency Hedged</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/01/2023	BNKS AUD DRP	0.00	0.00	89.36	89.36
03/01/2023	Distribution - Tax Statement	0.00	0.00	0.00	89.36
30/06/2023	Closing Balance	0.00	0.00	0.00	89.36
<b>Investment Income / Distributions / Units In Listed Unit Trusts / Ishares Core S&amp;P/ASX 200 ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
07/10/2022	Distribution - Tax Statement	0.00	0.00	50.41	50.41
07/10/2022	IOZ AUD EST 0.5377 FRANKED, 30% CTR, 0.0311 CFI, DRP	0.00	0.00	139.23	189.64
06/01/2023	Distribution - Tax Statement	0.00	0.00	15.75	205.39
06/01/2023	IOZ AUD EST 0.1377 FRANKED, 30% CTR, 0.0289 CFI, DRP	0.00	0.00	43.51	248.90
06/04/2023	Distribution - Tax Statement	0.00	0.00	31.48	280.38
06/04/2023	IOZ AUD EST 0.3391 FRANKED, 30% CTR, 0.0073 CFI, DRP	0.00	0.00	86.94	367.32
30/06/2023	Distribution - Tax Statement	0.00	0.00	11.63	378.95
30/06/2023	IOZ AUD EST 0.0761 FRANKED, 30% CTR, 0.0310 CFI, DRP	0.00	0.00	32.12	411.07
30/06/2023	Closing Balance	0.00	0.00	0.00	411.07



Date	Description	Quantity	Debits	Credits	Balance
<b>Investment Income / Distributions / Units In Listed Unit Trusts / Ishares Europe ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/12/2022	Distribution - Tax Statement	0.00	0.00	4.05	4.05
21/12/2022	IEU AUD DRP	0.00	0.00	18.28	22.33
30/06/2023	Distribution - Tax Statement	0.00	0.00	23.55	45.88
30/06/2023	IEU AUD DRP	0.00	0.00	157.13	203.01
30/06/2023	Closing Balance	0.00	0.00	0.00	203.01
<b>Investment Income / Distributions / Units In Listed Unit Trusts / Platinum International Fund (Quoted Managed Hedge Fund)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/06/2023	Distribution - Tax Statement	0.00	0.00	20.90	20.90
29/06/2023	PIXX AUD DRP	0.00	0.00	815.32	836.22
30/06/2023	Closing Balance	0.00	0.00	0.00	836.22
<b>Investment Income / Distributions / Units In Listed Unit Trusts / Qualitas Real Estate Income Fund</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/08/2022	Distribution - Tax Statement	0.00	0.00	0.00	0.00
03/08/2022	QRI AUD DRP NIL DISC	0.00	0.00	55.60	55.60
05/09/2022	Distribution - Tax Statement	0.00	0.00	0.00	55.60
05/09/2022	QRI AUD DRP NIL DISC	0.00	0.00	59.65	115.25
06/10/2022	Distribution - Tax Statement	0.00	0.00	0.00	115.25
06/10/2022	QRI AUD DRP NIL DISC	0.00	0.00	62.06	177.31

Date	Description	Quantity	Debits	Credits	Balance
03/11/2022	Distribution - Tax Statement	0.00	0.00	0.00	177.31
03/11/2022	QRI AUD DRP NIL DISC	0.00	0.00	65.92	243.23
05/12/2022	Distribution - Tax Statement	0.00	0.00	0.00	243.23
05/12/2022	QRI AUD DRP NIL DISC	0.00	0.00	67.45	310.68
05/01/2023	Distribution - Tax Statement	0.00	0.00	0.00	310.68
05/01/2023	QRI AUD DRP NIL DISC	0.00	0.00	73.03	383.71
03/02/2023	Distribution - Tax Statement	0.00	0.00	0.00	383.71
03/02/2023	QRI AUD DRP NIL DISC	0.00	0.00	74.97	458.68
03/03/2023	Distribution - Tax Statement	0.00	0.00	0.00	458.68
03/03/2023	QRI AUD DRP NIL DISC	0.00	0.00	71.66	530.34
05/04/2023	Distribution - Tax Statement	0.00	0.00	0.00	530.34
05/04/2023	QRI AUD DRP NIL DISC	0.00	0.00	81.86	612.20
03/05/2023	Distribution - Tax Statement	0.00	0.00	0.00	612.20
03/05/2023	QRI AUD DRP NIL DISC	0.00	0.00	79.83	692.03
05/06/2023	Distribution - Tax Statement	0.00	0.00	0.00	692.03
05/06/2023	QRI AUD DRP NIL DISC	0.00	0.00	83.09	775.12
30/06/2023	Distribution - Tax Statement	0.00	0.00	0.00	775.12
30/06/2023	QRI AUD DRP NIL DISC	0.00	0.00	95.51	870.63
30/06/2023	Closing Balance	0.00	0.00	0.00	870.63

Investment Income / Distributions / Units In Listed Unit Trusts / Russell Investments High Dividend Australian Shares ETF



Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/09/2022	Distribution - Tax Statement	0.00	0.00	40.16	40.16
30/09/2022	RDV AUD 0.527933 FRANKED, 30.8856% CTR, 0.009872 CFI, DRP NIL DI	0.00	0.00	102.67	142.83
30/12/2022	Distribution - Tax Statement	0.00	0.00	20.30	163.13
30/12/2022	RDV AUD 0.253654 FRANKED, 31.7503% CTR, 0.002269 CFI, DRP NIL DI	0.00	0.00	51.91	215.04
31/03/2023	Distribution - Tax Statement	0.00	0.00	32.38	247.42
31/03/2023	RDV AUD 0.35994 FRANKED, 30.9749% CTR, 0.00883 CFI, DRP NIL DISC	0.00	0.00	82.80	330.22
30/06/2023	Distribution - Tax Statement	0.00	0.00	19.92	350.14
30/06/2023	RDV AUD 0.162394 FRANKED, 32.6849% CTR, 0.006153 CFI, DRP NIL DI	0.00	0.00	50.93	401.07
30/06/2023	Closing Balance	0.00	0.00	0.00	401.07
<b>Investment Income / Distributions / Units In Listed Unit Trusts / Switzer Dividend Growth Fund (Managed Fund)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/08/2022	Distribution - Tax Statement	0.00	0.00	5.00	5.00
01/08/2022	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	0.00	14.56	19.56
01/09/2022	Distribution - Tax Statement	0.00	0.00	5.00	24.56
01/09/2022	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	0.00	14.60	39.16
03/10/2022	Distribution - Tax Statement	0.00	0.00	5.02	44.18

Date	Description	Quantity	Debits	Credits	Balance
03/10/2022	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	0.00	14.64	58.82
01/11/2022	Distribution - Tax Statement	0.00	0.00	5.04	63.86
01/11/2022	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	0.00	14.70	78.56
01/12/2022	Distribution - Tax Statement	0.00	0.00	5.05	83.61
01/12/2022	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	0.00	14.74	98.35
03/01/2023	Distribution - Tax Statement	0.00	0.00	5.07	103.42
03/01/2023	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	0.00	14.79	118.21
01/02/2023	Distribution - Tax Statement	0.00	0.00	5.09	123.30
01/02/2023	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	0.00	14.84	138.14
01/03/2023	Distribution - Tax Statement	0.00	0.00	5.10	143.24
01/03/2023	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	0.00	14.88	158.12
03/04/2023	Distribution - Tax Statement	0.00	0.00	5.11	163.23
03/04/2023	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	0.00	14.92	178.15
01/05/2023	Distribution - Tax Statement	0.00	0.00	5.13	183.28
01/05/2023	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	0.00	14.97	198.25
01/06/2023	Distribution - Tax Statement	0.00	0.00	5.15	203.40

Date	Description	Quantity	Debits	Credits	Balance
01/06/2023	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	0.00	15.02	218.42
30/06/2023	Distribution - Tax Statement	0.00	0.00	4.68	223.10
30/06/2023	SWTZ AUD EST 0.0062 FRANKED, 30% CTR, DRP	0.00	0.00	13.65	236.75
30/06/2023	Closing Balance	0.00	0.00	0.00	236.75
<b>Investment Income / Distributions / Units In Listed Unit Trusts / Vaneck Global Healthcare Leaders ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Distribution - Tax Statement	0.00	0.00	8.71	8.71
30/06/2023	HLTH AUD DRP	0.00	0.00	54.12	62.83
30/06/2023	Closing Balance	0.00	0.00	0.00	62.83
<b>Investment Income / Distributions / Units In Listed Unit Trusts / Vanguard Australian Fixed Interest Index ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/10/2022	Distribution - Tax Statement	0.00	0.00	0.00	0.00
03/10/2022	VAF AUD DRP	0.00	0.00	21.78	21.78
03/01/2023	Distribution - Tax Statement	0.00	0.00	0.00	21.78
03/01/2023	VAF AUD DRP	0.00	0.00	13.47	35.25
03/04/2023	Distribution - Tax Statement	0.00	0.00	0.00	35.25
03/04/2023	VAF AUD DRP	0.00	0.00	24.40	59.65
30/06/2023	Closing Balance	0.00	0.00	0.00	59.65
<b>Investment Income / Distributions / Units In Listed Unit Trusts / Vanguard Diversified Growth Index ETF</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/10/2022	Distribution - Tax Statement	0.00	0.00	6.73	6.73
03/10/2022	VDGR AUD EST 0.2112 FRANKED, 30% CTR, 0.0061 CFI, DRP	0.00	0.00	32.53	39.26
03/01/2023	Distribution - Tax Statement	0.00	0.00	3.71	42.97
03/01/2023	VDGR AUD EST 0.0953 FRANKED, 30% CTR, 0.0141 CFI, DRP	0.00	0.00	17.91	60.88
03/04/2023	Distribution - Tax Statement	0.00	0.00	5.03	65.91
03/04/2023	VDGR AUD EST 0.0751 FRANKED, 30% CTR, 0.0053 CFI, DRP	0.00	0.00	24.29	90.20
30/06/2023	Distribution - Tax Statement	0.00	0.00	11.58	101.78
30/06/2023	VDGR AUD EST 0.1185 FRANKED, 30% CTR, 0.0181 CFI, DRP	0.00	0.00	55.96	157.74
30/06/2023	Closing Balance	0.00	0.00	0.00	157.74

**Investment Income / Distributions / Units In Listed Unit Trusts / Vanguard Ftse Europe Shares ETF**

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/10/2022	Distribution - Tax Statement	0.00	0.00	3.47	3.47
03/10/2022	VEQ AUD DRP	0.00	0.00	16.26	19.73
03/01/2023	Distribution - Tax Statement	0.00	0.00	4.51	24.24
03/01/2023	VEQ AUD DRP	0.00	0.00	21.32	45.56
03/04/2023	Distribution - Tax Statement	0.00	0.00	2.95	48.51
03/04/2023	VEQ AUD DRP	0.00	0.00	13.18	61.69

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Distribution - Tax Statement	0.00	0.00	14.21	75.90
30/06/2023	VEQ AUD DRP	0.00	0.00	78.17	154.07
30/06/2023	Closing Balance	0.00	0.00	0.00	154.07
<b>Investment Income / Distributions / Units In Listed Unit Trusts / Vanguard MSCI Index International Shares ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/10/2022	Distribution - Tax Statement	0.00	0.00	4.56	4.56
03/10/2022	VGS AUD DRP	0.00	0.00	36.92	41.48
03/01/2023	Distribution - Tax Statement	0.00	0.00	5.62	47.10
03/01/2023	VGS AUD DRP	0.00	0.00	32.17	79.27
03/04/2023	Distribution - Tax Statement	0.00	0.00	4.34	83.61
03/04/2023	VGS AUD DRP	0.00	0.00	23.99	107.60
30/06/2023	Distribution - Tax Statement	0.00	0.00	12.86	120.46
30/06/2023	VGS AUD DRP	0.00	0.00	119.47	239.93
30/06/2023	Closing Balance	0.00	0.00	0.00	239.93
<b>Investment Income / Dividends / Shares in Listed Companies / Altium Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/09/2022	ALU AUD 0.26 FRANKED, 30% CTR	0.00	0.00	59.43	59.43
21/03/2023	ALU AUD 0.1 FRANKED, 30% CTR, NIL CFI	0.00	0.00	46.86	106.29
30/06/2023	Closing Balance	0.00	0.00	0.00	106.29
<b>Investment Income / Dividends / Shares in Listed Companies / AMP Limited</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/04/2023	AMP AUD 0.005 FRANKED, 30% CTR, 0.02 CFI, DRP NIL DISC	0.00	0.00	24.90	24.90
30/06/2023	Closing Balance	0.00	0.00	0.00	24.90
<b>Investment Income / Dividends / Shares in Listed Companies / AMP Limited - Cap Note 3-Bbsw+4.50%</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
16/09/2022	AMPPB AUD UNFRANKED, 1.5735 CFI	0.00	0.00	157.35	157.35
16/12/2022	AMPPB AUD UNFRANKED, 1.8206 CFI	0.00	0.00	182.06	339.41
16/03/2023	AMPPB AUD 0.3492 FRANKED, 30% CTR, 1.3969 CFI	0.00	0.00	189.58	528.99
16/06/2023	AMPPB AUD 0.3789 FRANKED, 30% CTR, 1.5158 CFI	0.00	0.00	205.71	734.70
30/06/2023	Closing Balance	0.00	0.00	0.00	734.70
<b>Investment Income / Dividends / Shares in Listed Companies / Aristocrat Leisure Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	ALL AUD 0.26 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	77.26	77.26
16/12/2022	ALL AUD 0.26 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	77.26	154.52
30/06/2023	Closing Balance	0.00	0.00	0.00	154.52
<b>Investment Income / Dividends / Shares in Listed Companies / Commonwealth Bank Of Australia</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00



Date	Description	Quantity	Debits	Credits	Balance
29/09/2022	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	195.00	195.00
30/03/2023	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	201.00	396.00
30/06/2023	Closing Balance	0.00	0.00	0.00	396.00
<b>Investment Income / Dividends / Shares in Listed Companies / CSL Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
05/10/2022	CSL USD 1.18, 0.118 FRANKED, 30% CTR, 1.062 CFI, DRP SUSP	0.00	0.00	73.34	73.34
05/04/2023	CSL USD 1.07, UNFRANKED, 1.07 CFI, DRP SUSP	0.00	0.00	64.86	138.20
30/06/2023	Closing Balance	0.00	0.00	0.00	138.20
<b>Investment Income / Dividends / Shares in Listed Companies / Endeavour Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
16/09/2022	EDV AUD 0.077 FRANKED, 30% CTR	0.00	0.00	7.04	7.04
20/03/2023	EDV AUD 0.143 FRANKED, 30% CTR	0.00	0.00	13.07	20.11
30/06/2023	Closing Balance	0.00	0.00	0.00	20.11
<b>Investment Income / Dividends / Shares in Listed Companies / Healius Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/09/2022	HLS AUD 0.06 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	68.31	68.31
30/06/2023	Closing Balance	0.00	0.00	0.00	68.31
<b>Investment Income / Dividends / Shares in Listed Companies / Ht&amp;E Limited</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/09/2022	HT1 AUD 0.05 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	115.29	115.29
23/03/2023	HT1 AUD 0.052 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	119.90	235.19
30/06/2023	Closing Balance	0.00	0.00	0.00	235.19
<b>Investment Income / Dividends / Shares in Listed Companies / Ive Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
13/10/2022	IGL AUD 0.08 FRANKED, 30% CTR	0.00	0.00	254.63	254.63
13/04/2023	IGL AUD 0.095 FRANKED, 30% CTR	0.00	0.00	302.37	557.00
30/06/2023	Closing Balance	0.00	0.00	0.00	557.00
<b>Investment Income / Dividends / Shares in Listed Companies / Mcpherson's Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/09/2022	MCP AUD 0.02 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	118.89	118.89
06/04/2023	MCP AUD 0.02 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	118.89	237.78
30/06/2023	Closing Balance	0.00	0.00	0.00	237.78
<b>Investment Income / Dividends / Shares in Listed Companies / Medibank Private Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/09/2022	MPL AUD 0.073 FRANKED, 30% CTR	0.00	0.00	312.86	312.86
22/03/2023	MPL AUD 0.063 FRANKED, 30% CTR	0.00	0.00	270.00	582.86



Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	582.86
<b>Investment Income / Dividends / Shares in Listed Companies / National Australia Bank Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
05/07/2022	NAB AUD 0.73 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	0.00	182.50	182.50
14/12/2022	NAB AUD 0.78 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	0.00	199.46	381.96
30/06/2023	Closing Balance	0.00	0.00	0.00	381.96
<b>Investment Income / Dividends / Shares in Listed Companies / Treasury Wine Estates Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/09/2022	TWE AUD 0.16 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	108.80	108.80
04/04/2023	TWE AUD 0.18 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	122.40	231.20
30/06/2023	Closing Balance	0.00	0.00	0.00	231.20
<b>Investment Income / Dividends / Shares in Listed Companies / Veem Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/09/2022	VEE AUD UNFRANKED, NIL CFI	0.00	0.00	2.88	2.88
19/04/2023	VEE AUD UNFRANKED, NIL CFI	0.00	0.00	5.48	8.36
30/06/2023	Closing Balance	0.00	0.00	0.00	8.36
<b>Investment Income / Dividends / Shares in Listed Companies / Westpac Banking Corporation</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
20/12/2022	WBC AUD 0.64 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	165.49	165.49
27/06/2023	WBC AUD 0.7 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	186.00	351.49
30/06/2023	Closing Balance	0.00	0.00	0.00	351.49
<b>Investment Income / Dividends / Shares in Listed Companies / Woolworths Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/09/2022	WOW AUD 0.53 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	49.97	49.97
13/04/2023	WOW AUD 0.46 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	44.03	94.00
30/06/2023	Closing Balance	0.00	0.00	0.00	94.00
<b>Investment Income / Interest / Limited Recourse Borrowing Arrangement / St. George Home Loan #1000</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
17/05/2023	INT ADJUSTMENT	0.00	0.00	0.25	0.25
30/06/2023	Closing Balance	0.00	0.00	0.00	0.25
<b>Investment Income / Interest / Limited Recourse Borrowing Arrangement / St. George Home Loan #1001</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
17/05/2023	INT ADJUSTMENT	0.00	0.00	1.82	1.82
30/06/2023	Closing Balance	0.00	0.00	0.00	1.82
<b>Investment Income / Other Rental Related Income / Direct Property / 602/56 Prospect St. Fortitude Valley QLD 4006</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Investment Income	0.00	0.00	117.04	117.04
30/06/2023	Closing Balance	0.00	0.00	0.00	117.04
<b>Investment Income / Rent / Direct Property / 602/56 Prospect St. Fortitude Valley QLD 4006</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Rental Statement	0.00	0.00	11,400.00	11,400.00
30/06/2023	Rental Statement	0.00	0.00	15,360.02	26,760.02
30/06/2023	Closing Balance	0.00	0.00	0.00	26,760.02
<b>Other Income / Other income</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/07/2022	ETH rewards	0.00	0.00	4.17	4.17
31/08/2022	ETH rewards	0.00	0.00	4.43	8.60
15/09/2022	MauriceBlackburn MBSGHABLCLASSACTIO	0.00	0.00	55.18	63.78
30/09/2022	ETH rewards	0.00	0.00	3.90	67.68
31/10/2022	ETH rewards	0.00	0.00	2.51	70.19
30/11/2022	ETH rewards	0.00	0.00	1.51	71.70
31/01/2023	KAVA rewards	0.00	0.00	120.75	192.45
08/03/2023	MauriceBlackburn MBPITCHERSCA	0.00	0.00	21.50	213.95
30/06/2023	Closing Balance	0.00	0.00	0.00	213.95
<b>Member Payments / Insurance Premiums / Mr Timothy Davis / Accumulation</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
02/07/2022	MLC Life Insurance	0.00	1,255.55	0.00	1,255.55
23/12/2022	TFR WDL BPAY INTERNET 1115730739 MLC Life Insurance	0.00	1,431.39	0.00	2,686.94
30/06/2023	Closing Balance	0.00	0.00	0.00	2,686.94
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
02/07/2022	Insurance Premium Paid	0.00	1,255.55	0.00	1,255.55
02/07/2022	MLC Life Insurance	0.00	0.00	1,255.55	0.00
23/12/2022	Insurance Premium Paid	0.00	1,431.39	0.00	1,431.39
23/12/2022	TFR WDL BPAY INTERNET 1115730739 MLC Life Insurance	0.00	0.00	1,431.39	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Member Payments / Insurance Premiums / Ms Lynda Davis / Accumulation</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
28/11/2022	TFR WDL BPAY INTERNET 10036505211 OnePath TST	0.00	3,095.86	0.00	3,095.86
30/06/2023	Closing Balance	0.00	0.00	0.00	3,095.86
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
28/11/2022	Insurance Premium Paid	0.00	3,095.86	0.00	3,095.86
28/11/2022	TFR WDL BPAY INTERNET 10036505211 OnePath TST	0.00	0.00	3,095.86	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Expenses / ASIC Fee</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/08/2022	TFR WDL BPAY INTERNET 2291591231272 ASIC	0.00	276.00	0.00	276.00
30/06/2023	TFR WDL BPAY INTERNET 2291586357801 ASIC	0.00	59.00	0.00	335.00
30/06/2023	Closing Balance	0.00	0.00	0.00	335.00
<b>Other Expenses / Limited Recourse Borrowing Arrangement / St. George Home Loan #1000</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
17/07/2022	Loan Account Fee	0.00	8.00	0.00	8.00
17/08/2022	Loan Account Fee	0.00	8.00	0.00	16.00
17/09/2022	Loan Account Fee	0.00	8.00	0.00	24.00
17/10/2022	Loan Account Fee	0.00	8.00	0.00	32.00
17/11/2022	Loan Account Fee	0.00	8.00	0.00	40.00
17/12/2022	Loan Account Fee	0.00	8.00	0.00	48.00
17/01/2023	LOAN ACCOUNT FEE	0.00	8.00	0.00	56.00
17/02/2023	LOAN ACCOUNT FEE	0.00	8.00	0.00	64.00
17/03/2023	LOAN ACCOUNT FEE	0.00	8.00	0.00	72.00
17/04/2023	LOAN ACCOUNT FEE	0.00	8.00	0.00	80.00
17/05/2023	LOAN ACCOUNT FEE	0.00	8.00	0.00	88.00
17/06/2023	LOAN ACCOUNT FEE	0.00	8.00	0.00	96.00
30/06/2023	Closing Balance	0.00	0.00	0.00	96.00

Date	Description	Quantity	Debits	Credits	Balance
<b>Other Expenses / Limited Recourse Borrowing Arrangement / St. George Home Loan #1001</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
17/07/2022	Loan Account Fee	0.00	8.00	0.00	8.00
17/08/2022	Loan Account Fee	0.00	8.00	0.00	16.00
17/09/2022	Loan Account Fee	0.00	8.00	0.00	24.00
17/10/2022	Loan Account Fee	0.00	8.00	0.00	32.00
17/11/2022	Loan Account Fee	0.00	8.00	0.00	40.00
17/12/2022	Loan Account Fee	0.00	8.00	0.00	48.00
17/01/2023	LOAN ACCOUNT FEE	0.00	8.00	0.00	56.00
17/02/2023	LOAN ACCOUNT FEE	0.00	8.00	0.00	64.00
17/03/2023	LOAN ACCOUNT FEE	0.00	8.00	0.00	72.00
17/04/2023	LOAN ACCOUNT FEE	0.00	8.00	0.00	80.00
17/05/2023	LOAN ACCOUNT FEE	0.00	8.00	0.00	88.00
17/06/2023	LOAN ACCOUNT FEE	0.00	8.00	0.00	96.00
30/06/2023	Closing Balance	0.00	0.00	0.00	96.00
<b>Other Expenses / Depreciation / Capital Allowances / Direct Property / 602/56 Prospect St. Fortitude Valley QLD 4006</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Depreciation 602/56 Prospect St. Fortitude Valley QLD 4006	0.00	868.04	0.00	868.04
30/06/2023	Closing Balance	0.00	0.00	0.00	868.04



Date	Description	Quantity	Debits	Credits	Balance
<b>Other Expenses / Interest Paid / Limited Recourse Borrowing Arrangement / St. George Home Loan #1000</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
17/07/2022	Interest	0.00	205.55	0.00	205.55
17/08/2022	Interest	0.00	227.67	0.00	433.22
17/09/2022	Interest	0.00	243.54	0.00	676.76
17/10/2022	Interest	0.00	248.87	0.00	925.63
17/11/2022	Interest	0.00	265.53	0.00	1,191.16
17/12/2022	Interest	0.00	262.47	0.00	1,453.63
17/01/2023	INTEREST	0.00	276.94	0.00	1,730.57
17/02/2023	INTEREST	0.00	275.85	0.00	2,006.42
17/03/2023	INTEREST	0.00	253.88	0.00	2,260.30
17/04/2023	INTEREST	0.00	286.91	0.00	2,547.21
17/05/2023	INTEREST	0.00	193.69	0.00	2,740.90
30/06/2023	Closing Balance	0.00	0.00	0.00	2,740.90
<b>Other Expenses / Interest Paid / Limited Recourse Borrowing Arrangement / St. George Home Loan #1001</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
17/07/2022	Interest	0.00	1,104.38	0.00	1,104.38
17/08/2022	Interest	0.00	1,215.86	0.00	2,320.24
17/09/2022	Interest	0.00	1,309.27	0.00	3,629.51
17/10/2022	Interest	0.00	1,339.75	0.00	4,969.26

Date	Description	Quantity	Debits	Credits	Balance
17/11/2022	Interest	0.00	1,440.46	0.00	6,409.72
17/12/2022	Interest	0.00	1,455.98	0.00	7,865.70
17/01/2023	INTEREST	0.00	1,567.10	0.00	9,432.80
17/02/2023	INTEREST	0.00	1,614.37	0.00	11,047.17
17/03/2023	INTEREST	0.00	1,539.65	0.00	12,586.82
17/04/2023	INTEREST	0.00	1,742.81	0.00	14,329.63
17/05/2023	INTEREST	0.00	1,752.47	0.00	16,082.10
17/06/2023	INTEREST	0.00	1,316.82	0.00	17,398.92
30/06/2023	Closing Balance	0.00	0.00	0.00	17,398.92
<b>Other Expenses / Investment Management Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/01/2023	TFR WDL BPAY INTERNET 42218 TFS PROPERTIES LTD	0.00	657.00	0.00	657.00
30/06/2023	Closing Balance	0.00	0.00	0.00	657.00
<b>Other Expenses / Advertising / Direct Property / 602/56 Prospect St. Fortitude Valley QLD 4006</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Advertising	0.00	208.00	0.00	208.00
30/06/2023	Closing Balance	0.00	0.00	0.00	208.00
<b>Other Expenses / Property Expenses / Agents Management Fee / Direct Property / 602/56 Prospect St. Fortitude Valley QLD 4006</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00



Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Agents Management Fee	0.00	877.80	0.00	877.80
30/06/2023	Agents Management Fee	0.00	1,182.50	0.00	2,060.30
30/06/2023	Closing Balance	0.00	0.00	0.00	2,060.30

**Other Expenses / Property Expenses / Council Rates / Direct Property / 602/56 Prospect St. Fortitude Valley QLD 4006**

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
05/08/2022	TFR WDL BPAY INTERNET 500000005057546 BCC RATES	0.00	450.20	0.00	450.20
04/11/2022	TFR WDL BPAY INTERNET 500000005057546 BCC RATES	0.00	450.20	0.00	900.40
06/02/2023	TFR WDL BPAY INTERNET 500000005057546 BCC RATES	0.00	450.20	0.00	1,350.60
04/05/2023	TFR WDL BPAY INTERNET 500000005057546 BCC RATES	0.00	450.20	0.00	1,800.80
30/06/2023	Closing Balance	0.00	0.00	0.00	1,800.80

**Other Expenses / Property Expenses / Insurance Premium / Direct Property / 602/56 Prospect St. Fortitude Valley QLD 4006**

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/06/2023	TFR WDL BPAY INTERNET 28132626200468474477EBM INSURANCE	0.00	432.00	0.00	432.00
30/06/2023	Closing Balance	0.00	0.00	0.00	432.00

**Other Expenses / Property Expenses / Repairs Maintenance / Direct Property / 602/56 Prospect St. Fortitude Valley QLD 4006**

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Repairs Maintenance	0.00	2,085.00	0.00	2,085.00
30/06/2023	Closing Balance	0.00	0.00	0.00	2,085.00

Date	Description	Quantity	Debits	Credits	Balance
<b>Other Expenses / Property Expenses / Strata Levy Fee / Direct Property / 602/56 Prospect St. Fortitude Valley QLD 4006</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/08/2022	TFR WDL BPAY INTERNET 133400619 STRATAPAY-LEVY	0.00	1,617.41	0.00	1,617.41
01/11/2022	TFR WDL BPAY INTERNET 133400619 STRATAPAY-LEVY	0.00	1,906.03	0.00	3,523.44
01/02/2023	TFR WDL BPAY INTERNET 133400619 STRATAPAY-LEVY	0.00	1,906.03	0.00	5,429.47
01/05/2023	TFR WDL BPAY INTERNET 133400619 STRATAPAY-LEVY	0.00	1,805.75	0.00	7,235.22
30/06/2023	TFR WDL BPAY INTERNET 133400619 STRATAPAY-LEVY	0.00	1,805.75	0.00	9,040.97
30/06/2023	Closing Balance	0.00	0.00	0.00	9,040.97
<b>Other Expenses / Property Expenses / Sundry Expenses / Direct Property / 602/56 Prospect St. Fortitude Valley QLD 4006</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Sundry Expenses	0.00	79.20	0.00	79.20
30/06/2023	Sundry Expenses	0.00	667.50	0.00	746.70
30/06/2023	Closing Balance	0.00	0.00	0.00	746.70
<b>Other Expenses / Property Expenses / Water Rates / Direct Property / 602/56 Prospect St. Fortitude Valley QLD 4006</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/08/2022	TFR WDL BPAY INTERNET 101063792300002 URBAN UTILITIES	0.00	300.02	0.00	300.02
10/10/2022	TFR WDL BPAY INTERNET 101063792300002 URBAN UTILITIES	0.00	301.72	0.00	601.74

Date	Description	Quantity	Debits	Credits	Balance
06/01/2023	TFR WDL BPAY INTERNET 101063792300002 URBAN UTILITIES	0.00	285.43	0.00	887.17
30/06/2023	Water Rates	0.00	595.93	0.00	1,483.10
30/06/2023	Closing Balance	0.00	0.00	0.00	1,483.10
<b>Investment Losses / Realised Capital Losses / Units In Listed Unit Trusts / Vanguard Australian Fixed Interest Index ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
16/06/2023	Sell 209 VAF	0.00	1,591.56	0.00	1,591.56
30/06/2023	Closing Balance	0.00	0.00	0.00	1,591.56
<b>Income Tax Expense / Income Tax Expense</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
02/07/2022	Fund Income Tax	0.00	0.00	188.33	188.33
29/07/2022	Fund Income Tax	0.00	322.36	0.00	134.03
07/09/2022	Fund Income Tax	0.00	329.48	0.00	463.51
23/09/2022	Fund Income Tax	0.00	488.14	0.00	951.65
28/11/2022	Fund Income Tax	0.00	0.00	464.38	487.27
23/12/2022	Fund Income Tax	0.00	0.00	214.71	272.56
16/03/2023	Fund Income Tax	0.00	150.00	0.00	422.56
12/04/2023	Fund Income Tax	0.00	464.50	0.00	887.06
09/05/2023	Fund Income Tax	0.00	300.41	0.00	1,187.47
31/05/2023	Fund Income Tax	0.00	300.41	0.00	1,487.88

Date	Description	Quantity	Debits	Credits	Balance
09/06/2023	Fund Income Tax	0.00	3,440.36	0.00	4,928.24
10/06/2023	Fund Income Tax	0.00	254.43	0.00	5,182.67
30/06/2023	Fund Income Tax	0.00	0.00	1,791.77	3,390.90
30/06/2023	Closing Balance	0.00	0.00	0.00	3,390.90
<b>Investments - 602/56 Prospect St. Fortitude Valley QLD 4006</b>					
01/07/2022	Opening Balance	1.00	0.00	0.00	490,000.00
30/06/2023	Depreciation 602/56 Prospect St. Fortitude Valley QLD 4006	0.00	0.00	868.04	489,131.96
30/06/2023	Market Value Adjustment	0.00	868.04	0.00	490,000.00
30/06/2023	Closing Balance	1.00	0.00	0.00	490,000.00
<b>Investments - Dogecoin</b>					
01/07/2022	Opening Balance	13,306.15	0.00	0.00	1,240.51
30/06/2023	Market Value Adjustment	0.00	88.95	0.00	1,329.46
30/06/2023	Closing Balance	13,306.15	0.00	0.00	1,329.46
<b>Investments - Ethereum</b>					
01/07/2022	Opening Balance	0.61	0.00	0.00	913.32
31/07/2022	ETH rewards	0.00	4.17	0.00	917.49
31/08/2022	ETH rewards	0.00	4.43	0.00	921.92
30/09/2022	ETH rewards	0.00	3.90	0.00	925.82
31/10/2022	ETH rewards	0.00	2.51	0.00	928.33

Date	Description	Quantity	Debits	Credits	Balance
30/11/2022	ETH rewards	0.00	1.51	0.00	929.84
30/06/2023	Market Value Adjustment	0.00	839.70	0.00	1,769.54
30/06/2023	Closing Balance	0.62	0.00	0.00	1,769.54
<b>Investments - Kava</b>					
01/07/2022	Opening Balance	562.41	0.00	0.00	1,403.77
31/01/2023	KAVA rewards	58.19	120.75	0.00	1,524.52
30/06/2023	Market Value Adjustment	0.00	0.00	614.23	910.29
30/06/2023	Closing Balance	620.60	0.00	0.00	910.29
<b>Investments - Luna</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
09/11/2022	BUY LUNA	943.78	2,962.75	0.00	2,962.75
30/06/2023	Market Value Adjustment	0.00	0.00	2,055.79	906.96
30/06/2023	Closing Balance	943.78	0.00	0.00	906.96
<b>Investments - Ainsworth Game Technology Limited</b>					
01/07/2022	Opening Balance	911.00	0.00	0.00	874.56
30/06/2023	Market Value Adjustment	0.00	81.99	0.00	956.55
30/06/2023	Closing Balance	911.00	0.00	0.00	956.55
<b>Investments - Allkem Limited</b>					
01/07/2022	Opening Balance	1,010.00	0.00	0.00	10,413.10
30/06/2023	Market Value Adjustment	0.00	5,767.10	0.00	16,180.20

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	1,010.00	0.00	0.00	16,180.20
<b>Investments - Altium Limited</b>					
01/07/2022	Opening Balance	160.00	0.00	0.00	4,305.60
30/06/2023	Market Value Adjustment	0.00	1,601.60	0.00	5,907.20
30/06/2023	Closing Balance	160.00	0.00	0.00	5,907.20
<b>Investments - AMP Limited</b>					
01/07/2022	Opening Balance	917.00	0.00	0.00	875.74
03/04/2023	AMP AUD 0.005 FRANKED, 30% CTR, 0.02 CFI, DRP NIL DISC	24.00	22.93	0.00	898.67
30/06/2023	Market Value Adjustment	0.00	164.66	0.00	1,063.33
30/06/2023	Closing Balance	941.00	0.00	0.00	1,063.33
<b>Investments - AMP Limited - Cap Note 3-Bbsw+4.50%</b>					
01/07/2022	Opening Balance	100.00	0.00	0.00	9,947.00
30/06/2023	Market Value Adjustment	0.00	364.00	0.00	10,311.00
30/06/2023	Closing Balance	100.00	0.00	0.00	10,311.00
<b>Investments - Aristocrat Leisure Limited</b>					
01/07/2022	Opening Balance	208.00	0.00	0.00	7,151.04
30/06/2023	Market Value Adjustment	0.00	890.24	0.00	8,041.28
30/06/2023	Closing Balance	208.00	0.00	0.00	8,041.28
<b>Investments - Arn Media Limited</b>					



Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/05/2023	HT1/A1N Code Change	1,614.00	2,840.64	0.00	2,840.64
30/06/2023	Market Value Adjustment	0.00	0.00	1,145.94	1,694.70
30/06/2023	Closing Balance	1,614.00	0.00	0.00	1,694.70
<b>Investments - Atlas Arteria</b>					
01/07/2022	Opening Balance	596.00	0.00	0.00	4,803.76
30/06/2023	Market Value Adjustment	0.00	0.00	1,102.60	3,701.16
30/06/2023	Closing Balance	596.00	0.00	0.00	3,701.16
<b>Investments - Block Inc</b>					
01/07/2022	Opening Balance	212.00	0.00	0.00	19,186.00
30/06/2023	Market Value Adjustment	0.00	1,354.68	0.00	20,540.68
30/06/2023	Closing Balance	212.00	0.00	0.00	20,540.68
<b>Investments - Commonwealth Bank Of Australia</b>					
01/07/2022	Opening Balance	65.00	0.00	0.00	5,874.70
29/09/2022	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	2.00	136.50	0.00	6,011.20
30/03/2023	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	1.00	140.70	0.00	6,151.90
30/06/2023	Market Value Adjustment	0.00	666.46	0.00	6,818.36
30/06/2023	Closing Balance	68.00	0.00	0.00	6,818.36
<b>Investments - CSL Limited</b>					



Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	40.00	0.00	0.00	10,762.40
30/06/2023	Market Value Adjustment	0.00	332.80	0.00	11,095.20
30/06/2023	Closing Balance	40.00	0.00	0.00	11,095.20
<b>Investments - Endeavour Group Limited</b>					
01/07/2022	Opening Balance	64.00	0.00	0.00	484.48
30/06/2023	Market Value Adjustment	0.00	0.00	80.64	403.84
30/06/2023	Closing Balance	64.00	0.00	0.00	403.84
<b>Investments - Healius Limited</b>					
01/07/2022	Opening Balance	797.00	0.00	0.00	2,924.99
30/06/2023	Market Value Adjustment	0.00	0.00	390.53	2,534.46
30/06/2023	Closing Balance	797.00	0.00	0.00	2,534.46
<b>Investments - Ht&amp;E Limited</b>					
01/07/2022	Opening Balance	1,614.00	0.00	0.00	1,807.68
22/05/2023	HT1/A1N Code Change	-1,614.00	0.00	2,840.64	1,032.96
30/06/2023	Market Value Adjustment	0.00	1,032.96	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Investments - Ioneer Limited</b>					
01/07/2022	Opening Balance	1,724.00	0.00	0.00	706.84
30/06/2023	Market Value Adjustment	0.00	0.00	120.68	586.16
30/06/2023	Closing Balance	1,724.00	0.00	0.00	586.16

Date	Description	Quantity	Debits	Credits	Balance
<b>Investments - Ive Group Limited</b>					
01/07/2022	Opening Balance	2,228.00	0.00	0.00	3,832.16
30/06/2023	Market Value Adjustment	0.00	1,292.24	0.00	5,124.40
30/06/2023	Closing Balance	2,228.00	0.00	0.00	5,124.40
<b>Investments - Mcpherson's Limited</b>					
01/07/2022	Opening Balance	4,161.00	0.00	0.00	2,725.46
30/06/2023	Market Value Adjustment	0.00	0.00	1,081.86	1,643.60
30/06/2023	Closing Balance	4,161.00	0.00	0.00	1,643.60
<b>Investments - Medibank Private Limited</b>					
01/07/2022	Opening Balance	3,000.00	0.00	0.00	9,750.00
30/06/2023	Market Value Adjustment	0.00	810.00	0.00	10,560.00
30/06/2023	Closing Balance	3,000.00	0.00	0.00	10,560.00
<b>Investments - Megaport Limited</b>					
01/07/2022	Opening Balance	255.00	0.00	0.00	1,389.75
30/06/2023	Market Value Adjustment	0.00	451.35	0.00	1,841.10
30/06/2023	Closing Balance	255.00	0.00	0.00	1,841.10
<b>Investments - Micro-X Limited</b>					
01/07/2022	Opening Balance	4,438.00	0.00	0.00	621.32
30/06/2023	Market Value Adjustment	0.00	0.00	88.76	532.56
30/06/2023	Closing Balance	4,438.00	0.00	0.00	532.56

Date	Description	Quantity	Debits	Credits	Balance
<b>Investments - National Australia Bank Limited</b>					
01/07/2022	Opening Balance	175.00	0.00	0.00	4,793.25
05/07/2022	NAB AUD 0.73 FRANKED, 30% CTR, DRP NIL DISC, BSP	4.00	127.75	0.00	4,921.00
14/12/2022	NAB AUD 0.78 FRANKED, 30% CTR, DRP NIL DISC, BSP	4.00	139.62	0.00	5,060.62
30/06/2023	Market Value Adjustment	0.00	0.00	234.91	4,825.71
30/06/2023	Closing Balance	183.00	0.00	0.00	4,825.71
<b>Investments - Netlinkz Limited</b>					
01/07/2022	Opening Balance	84,636.00	0.00	0.00	2,539.08
30/06/2023	Market Value Adjustment	0.00	0.00	1,861.99	677.09
30/06/2023	Closing Balance	84,636.00	0.00	0.00	677.09
<b>Investments - Treasury Wine Estates Limited</b>					
01/07/2022	Opening Balance	476.00	0.00	0.00	5,402.60
30/06/2023	Market Value Adjustment	0.00	0.00	57.12	5,345.48
30/06/2023	Closing Balance	476.00	0.00	0.00	5,345.48
<b>Investments - Veem Limited</b>					
01/07/2022	Opening Balance	1,371.00	0.00	0.00	520.98
30/06/2023	Market Value Adjustment	0.00	27.42	0.00	548.40
30/06/2023	Closing Balance	1,371.00	0.00	0.00	548.40
<b>Investments - Westpac Banking Corporation</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	181.00	0.00	0.00	3,529.50
20/12/2022	WBC AUD 0.64 FRANKED, 30% CTR, DRP NIL DISC	5.00	115.84	0.00	3,645.34
27/06/2023	WBC AUD 0.7 FRANKED, 30% CTR, DRP NIL DISC	6.00	130.20	0.00	3,775.54
30/06/2023	Market Value Adjustment	0.00	321.74	0.00	4,097.28
30/06/2023	Closing Balance	192.00	0.00	0.00	4,097.28
<b>Investments - Woolworths Group Limited</b>					
01/07/2022	Opening Balance	66.00	0.00	0.00	2,349.60
27/09/2022	WOW AUD 0.53 FRANKED, 30% CTR, DRP NIL DISC	1.00	34.98	0.00	2,384.58
13/04/2023	WOW AUD 0.46 FRANKED, 30% CTR, DRP NIL DISC	1.00	30.82	0.00	2,415.40
30/06/2023	Market Value Adjustment	0.00	286.24	0.00	2,701.64
30/06/2023	Closing Balance	68.00	0.00	0.00	2,701.64
<b>Investments - Xero Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
10/02/2023	Bght 64 XRO @ 77.8900 AUD	64.00	4,995.96	0.00	4,995.96
30/06/2023	Market Value Adjustment	0.00	2,615.56	0.00	7,611.52
30/06/2023	Closing Balance	64.00	0.00	0.00	7,611.52
<b>Investments - Yowie Group Limited</b>					
01/07/2022	Opening Balance	3,300.00	0.00	0.00	151.80

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Market Value Adjustment	0.00	0.00	66.00	85.80
30/06/2023	Closing Balance	3,300.00	0.00	0.00	85.80
<b>Investments - ZIP Co Limited</b>					
01/07/2022	Opening Balance	5,524.00	0.00	0.00	2,430.56
30/06/2023	Market Value Adjustment	0.00	0.00	165.72	2,264.84
30/06/2023	Closing Balance	5,524.00	0.00	0.00	2,264.84
<b>Investments - 360 Capital REIT</b>					
01/07/2022	Opening Balance	2,179.00	0.00	0.00	1,688.72
27/07/2022	TOT AUD 0.015 FRANKED, 25% CTR, DRP 1.5% DISC	42.00	32.69	0.00	1,721.41
27/10/2022	TOT AUD 0.015 FRANKED, 25% CTR, DRP 1.5% DISC	43.00	33.32	0.00	1,754.73
30/06/2023	Market Value Adjustment	0.00	0.00	215.21	1,539.52
30/06/2023	Closing Balance	2,264.00	0.00	0.00	1,539.52
<b>Investments - Betashares Australian Dividend Harvester Fund (Managed Fund)</b>					
01/07/2022	Opening Balance	534.00	0.00	0.00	6,381.30
18/07/2022	HVST AUD EST 0.1060 EQUIV FRANKED, 30% CTR, DRP	5.00	56.09	0.00	6,437.39
16/08/2022	HVST AUD EST 0.0435 FRANKED, 30% CTR, DRP	3.00	39.89	0.00	6,477.28
16/09/2022	HVST AUD EST 0.0224 FRANKED, 30% CTR, DRP	3.00	40.11	0.00	6,517.39

Date	Description	Quantity	Debits	Credits	Balance
18/10/2022	HVST AUD EST 0.1332 EQUIV FRANKED, 30% CTR, DRP	4.00	38.70	0.00	6,556.09
16/11/2022	HVST AUD EST 0.0342 FRANKED, 30% CTR, DRP	3.00	38.98	0.00	6,595.07
16/12/2022	HVST AUD EST 0.0591 FRANKED, 30% CTR, DRP	3.00	39.19	0.00	6,634.26
18/01/2023	HVST AUD EST 0.0572 FRANKED, 30% CTR, DRP	3.00	39.41	0.00	6,673.67
16/02/2023	HVST AUD EST 0.0588 FRANKED, 30% CTR, DRP	3.00	39.62	0.00	6,713.29
16/03/2023	HVST AUD EST 0.0554 FRANKED, 30% CTR, DRP	4.00	39.83	0.00	6,753.12
20/04/2023	HVST AUD EST 0.0597 FRANKED, 30% CTR, DRP	3.00	40.12	0.00	6,793.24
16/05/2023	HVST AUD EST 0.0605 FRANKED, 30% CTR, DRP	3.00	40.33	0.00	6,833.57
19/06/2023	HVST AUD EST 0.0601 FRANKED, 30% CTR, DRP	3.00	40.54	0.00	6,874.11
30/06/2023	Market Value Adjustment	0.00	289.41	0.00	7,163.52
30/06/2023	Closing Balance	574.00	0.00	0.00	7,163.52
<b>Investments - Betashares Cloud Computing ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
16/09/2022	Bght 502 CLDD @ 9.9300	502.00	4,995.86	0.00	4,995.86
30/06/2023	Market Value Adjustment	0.00	812.28	0.00	5,808.14
30/06/2023	Closing Balance	502.00	0.00	0.00	5,808.14



Date	Description	Quantity	Debits	Credits	Balance
<b>Investments - Betashares Global Banks ETF - Currency Hedged</b>					
01/07/2022	Opening Balance	666.00	0.00	0.00	3,869.46
18/01/2023	BNKS AUD DRP	14.00	89.36	0.00	3,958.82
30/06/2023	Market Value Adjustment	0.00	134.78	0.00	4,093.60
30/06/2023	Closing Balance	680.00	0.00	0.00	4,093.60
<b>Investments - Global X S&amp;P Biotech ETF</b>					
01/07/2022	Opening Balance	136.00	0.00	0.00	5,012.96
15/07/2022	Capital Call	0.00	3.27	0.00	5,016.23
30/06/2023	Market Value Adjustment	0.00	826.33	0.00	5,842.56
30/06/2023	Closing Balance	136.00	0.00	0.00	5,842.56
<b>Investments - Ishares Core S&amp;P/ASX 200 ETF</b>					
01/07/2022	Opening Balance	225.00	0.00	0.00	6,097.50
13/07/2022	IOZ AUD DRP	5.00	138.05	0.00	6,235.55
19/10/2022	IOZ AUD EST 0.5377 FRANKED, 30% CTR, 0.0311 CFI, DRP	5.00	139.23	0.00	6,374.78
18/01/2023	IOZ AUD EST 0.1377 FRANKED, 30% CTR, 0.0289 CFI, DRP	2.00	43.51	0.00	6,418.29
20/04/2023	IOZ AUD EST 0.3391 FRANKED, 30% CTR, 0.0073 CFI, DRP	3.00	86.94	0.00	6,505.23
30/06/2023	Market Value Adjustment	0.00	495.57	0.00	7,000.80
30/06/2023	Closing Balance	240.00	0.00	0.00	7,000.80



Date	Description	Quantity	Debits	Credits	Balance
<b>Investments - Ishares Europe ETF</b>					
01/07/2022	Opening Balance	90.00	0.00	0.00	5,710.50
13/07/2022	IEU AUD DRP	2.00	139.06	0.00	5,849.56
05/01/2023	Capital Call	0.00	18.28	0.00	5,867.84
30/06/2023	Market Value Adjustment	0.00	1,179.36	0.00	7,047.20
30/06/2023	Closing Balance	92.00	0.00	0.00	7,047.20
<b>Investments - Platinum International Fund (Quoted Managed Hedge Fund)</b>					
01/07/2022	Opening Balance	2,368.00	0.00	0.00	10,466.56
15/07/2022	PIXX AUD 0.000294 FRANKED, 30% CTR; DRP	285.00	1,257.53	0.00	11,724.09
30/06/2023	Market Value Adjustment	0.00	585.83	0.00	12,309.92
30/06/2023	Closing Balance	2,653.00	0.00	0.00	12,309.92
<b>Investments - Qualitas Real Estate Income Fund</b>					
01/07/2022	Opening Balance	6,788.00	0.00	0.00	9,333.50
15/07/2022	QRI AUD DRP NIL DISC	33.00	52.19	0.00	9,385.69
15/08/2022	QRI AUD DRP NIL DISC	35.00	55.60	0.00	9,441.29
15/09/2022	QRI AUD DRP NIL DISC	37.00	59.65	0.00	9,500.94
17/10/2022	QRI AUD DRP NIL DISC	39.00	62.06	0.00	9,563.00
15/11/2022	QRI AUD DRP NIL DISC	46.00	65.92	0.00	9,628.92
15/12/2022	QRI AUD DRP NIL DISC	47.00	67.45	0.00	9,696.37

Date	Description	Quantity	Debits	Credits	Balance
16/01/2023	QRI AUD DRP NIL DISC	50.00	73.03	0.00	9,769.40
15/02/2023	QRI AUD DRP NIL DISC	48.00	74.97	0.00	9,844.37
15/03/2023	QRI AUD DRP NIL DISC	48.00	71.66	0.00	9,916.03
17/04/2023	QRI AUD DRP NIL DISC	55.00	81.86	0.00	9,997.89
15/05/2023	QRI AUD DRP NIL DISC	54.00	79.83	0.00	10,077.72
15/06/2023	QRI AUD DRP NIL DISC	56.00	83.09	0.00	10,160.81
30/06/2023	Market Value Adjustment	0.00	733.15	0.00	10,893.96
30/06/2023	Closing Balance	7,336.00	0.00	0.00	10,893.96
<b>Investments - Russell Investments High Dividend Australian Shares ETF</b>					
01/07/2022	Opening Balance	182.00	0.00	0.00	4,897.62
15/07/2022	RDV AUD 0.532742 FRANKED, 30.6224% CTR, 0.002793 CFI, DRP NIL DI	4.00	117.97	0.00	5,015.59
17/10/2022	RDV AUD 0.527933 FRANKED, 30.8856% CTR, 0.009872 CFI, DRP NIL DI	4.00	102.67	0.00	5,118.26
17/01/2023	RDV AUD 0.253654 FRANKED, 31.7503% CTR, 0.002269 CFI, DRP NIL DI	2.00	51.91	0.00	5,170.17
19/04/2023	RDV AUD 0.35994 FRANKED, 30.9749% CTR, 0.00883 CFI, DRP NIL DISC	3.00	82.80	0.00	5,252.97
30/06/2023	Market Value Adjustment	0.00	181.68	0.00	5,434.65
30/06/2023	Closing Balance	195.00	0.00	0.00	5,434.65
<b>Investments - Switzer Dividend Growth Fund (Managed Fund)</b>					
01/07/2022	Opening Balance	1,769.00	0.00	0.00	4,413.66

Date	Description	Quantity	Debits	Credits	Balance
20/07/2022	SWTZ AUD EST 0.0557 FRANKED, 30% CTR, DRP	50.00	123.19	0.00	4,536.85
19/08/2022	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	6.00	14.56	0.00	4,551.41
20/09/2022	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	5.00	14.60	0.00	4,566.01
20/10/2022	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	7.00	14.64	0.00	4,580.65
18/11/2022	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	5.00	14.70	0.00	4,595.35
20/12/2022	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	6.00	14.74	0.00	4,610.09
19/01/2023	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	6.00	14.79	0.00	4,624.88
20/02/2023	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	6.00	14.84	0.00	4,639.72
20/03/2023	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	5.00	14.88	0.00	4,654.60
20/04/2023	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	6.00	14.92	0.00	4,669.52
19/05/2023	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	6.00	14.97	0.00	4,684.49
20/06/2023	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	6.00	15.02	0.00	4,699.51
30/06/2023	Market Value Adjustment	0.00	102.14	0.00	4,801.65
30/06/2023	Closing Balance	1,883.00	0.00	0.00	4,801.65

Investments - Vaneck Global Healthcare Leaders ETF

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	490.00	0.00	0.00	4,983.30
25/07/2022	HLTH AUD DRP	2.00	29.40	0.00	5,012.70
30/06/2023	Market Value Adjustment	0.00	5.70	0.00	5,018.40
30/06/2023	Closing Balance	492.00	0.00	0.00	5,018.40
<b>Investments - Vanguard Australian Fixed Interest Index ETF</b>					
01/07/2022	Opening Balance	208.00	0.00	0.00	9,189.44
18/10/2022	VAF AUD DRP	1.00	21.78	0.00	9,211.22
18/01/2023	Capital Call	0.00	13.47	0.00	9,224.69
20/04/2023	Capital Call	0.00	24.40	0.00	9,249.09
16/06/2023	Sell 209 VAF	-209.00	0.00	10,876.88	1,627.79
30/06/2023	Market Value Adjustment	0.00	1,627.79	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Investments - Vanguard Diversified Growth Index ETF</b>					
01/07/2022	Opening Balance	97.00	0.00	0.00	4,940.21
18/07/2022	VDGR AUD EST 0.2288 FRANKED, 30% CTR, 0.0127 CFI, DRP	2.00	91.65	0.00	5,031.86
18/10/2022	Capital Call	0.00	32.53	0.00	5,064.39
18/01/2023	VDGR AUD EST 0.0953 FRANKED, 30% CTR, 0.0141 CFI, DRP	1.00	17.91	0.00	5,082.30
20/04/2023	Capital Call	0.00	24.29	0.00	5,106.59
30/06/2023	Market Value Adjustment	0.00	356.41	0.00	5,463.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	100.00	0.00	0.00	5,463.00
<b>Investments - Vanguard Ftse Europe Shares ETF</b>					
01/07/2022	Opening Balance	80.00	0.00	0.00	4,436.80
18/07/2022	VEQ AUD DRP	1.00	71.43	0.00	4,508.23
18/10/2022	Capital Call	0.00	16.26	0.00	4,524.49
18/01/2023	VEQ AUD DRP	1.00	21.32	0.00	4,545.81
20/04/2023	Capital Call	0.00	13.18	0.00	4,558.99
30/06/2023	Market Value Adjustment	0.00	871.05	0.00	5,430.04
30/06/2023	Closing Balance	82.00	0.00	0.00	5,430.04
<b>Investments - Vanguard MSCI Index International Shares ETF</b>					
01/07/2022	Opening Balance	105.00	0.00	0.00	9,304.05
18/07/2022	VGS AUD DRP	1.00	57.58	0.00	9,361.63
18/10/2022	Capital Call	0.00	36.92	0.00	9,398.55
18/01/2023	VGS AUD DRP	1.00	32.17	0.00	9,430.72
20/04/2023	Capital Call	0.00	23.99	0.00	9,454.71
30/06/2023	Market Value Adjustment	0.00	1,945.07	0.00	11,399.78
30/06/2023	Closing Balance	107.00	0.00	0.00	11,399.78
<b>Investments - Updater Inc - Unlisted US common stock</b>					
01/07/2022	Opening Balance	59.00	0.00	0.00	1,640.14
30/06/2023	Market Value Adjustment	0.00	0.00	1,008.84	631.30

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	59.00	0.00	0.00	631.30
<b>Cash At Bank - ANZ Active Cash</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.32
13/09/2022	BPAY: AS AT 12/09/2022	0.00	5,000.00	0.00	5,000.32
16/09/2022	Bght 502 CLDD @ 9.9300	0.00	0.00	4,995.86	4.46
06/02/2023	BPAY: AS AT 03/02/2023	0.00	5,000.00	0.00	5,004.46
10/02/2023	Bght 64 XRO @ 77.8900 AUD	0.00	0.00	4,995.96	8.50
16/06/2023	Sold 209 VAF @ 44.4800 AUD	0.00	9,285.32	0.00	9,293.82
30/06/2023	Closing Balance	0.00	0.00	0.00	9,293.82
<b>Cash At Bank - St. George Complete Freedom Offset account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	73,456.57
01/07/2022	Aristocrat div	0.00	54.08	0.00	73,510.65
02/07/2022	MLC Life Insurance	0.00	0.00	1,255.55	72,255.10
04/07/2022	Precint apts rent	0.00	866.95	0.00	73,122.05
18/07/2022	LOAN REPAYMENT S.211.0637010.00	0.00	0.00	433.00	72,689.05
18/07/2022	LOAN REPAYMENT S.211.0637010.01	0.00	0.00	2,207.00	70,482.05
18/07/2022	To S21106370100	0.00	0.00	25.00	70,457.05
19/07/2022	EDDYSTONE MANAGE PRECINCT APTS RENT	0.00	1,753.70	0.00	72,210.75
29/07/2022	QUICKSUPER QUICKSPR3263352569	0.00	2,149.04	0.00	74,359.79



Date	Description	Quantity	Debits	Credits	Balance
01/08/2022	TFR WDL BPAY INTERNET 133400619 STRATAPAY-LEVY	0.00	0.00	1,617.41	72,742.38
03/08/2022	TFR WDL BPAY INTERNET 101063792300002 URBAN UTILITIES	0.00	0.00	300.02	72,442.36
05/08/2022	TFR WDL BPAY INTERNET 500000005057546 BCC RATES	0.00	0.00	450.20	71,992.16
17/08/2022	INTERNET WITHDRAWAL TO S211063701000	0.00	0.00	25.00	71,967.16
18/08/2022	EDDYSTONE MANAGE PRECINCT APTS RENT	0.00	1,733.90	0.00	73,701.06
18/08/2022	LOAN REPAYMENT S.211.0637010.00	0.00	0.00	400.00	73,301.06
18/08/2022	LOAN REPAYMENT S.211.0637010.01	0.00	0.00	2,207.00	71,094.06
22/08/2022	TFR WDL BPAY INTERNET 2291591231272 ASIC	0.00	0.00	276.00	70,818.06
06/09/2022	EDDYSTONE MANAGE PRECINCT APTS RENT	0.00	866.95	0.00	71,685.01
07/09/2022	QUICKSUPER QUICKSPR3292923169	0.00	2,196.50	0.00	73,881.51
12/09/2022	TFR WDL BPAY INTERNET 03304752973293 CMC Markets	0.00	0.00	5,000.00	68,881.51
15/09/2022	HT1 DIV 001282379147	0.00	80.70	0.00	68,962.21
15/09/2022	MauriceBlackburn MBSGHABLCLASSACTIO	0.00	55.18	0.00	69,017.39
16/09/2022	AMP CAP NOTES 2 SEP22 00801318	0.00	157.35	0.00	69,174.74
16/09/2022	EDV DIV 001282994124	0.00	4.93	0.00	69,179.67
17/09/2022	INTERNET WITHDRAWAL TO S211063701000	0.00	0.00	25.00	69,154.67



Date	Description	Quantity	Debits	Credits	Balance
19/09/2022	EDDYSTONE MANAGE PRECINCT APTS RENT	0.00	866.95	0.00	70,021.62
19/09/2022	LOAN REPAYMENT S.211.0637010.00	0.00	0.00	415.00	69,606.62
19/09/2022	LOAN REPAYMENT S.211.0637010.01	0.00	0.00	2,292.00	67,314.62
21/09/2022	HEALIUS DIV SEP22 00808675	0.00	47.82	0.00	67,362.44
21/09/2022	VEE DIVIDEND AUF22 00800834	0.00	2.88	0.00	67,365.32
23/09/2022	MCPHERSON'S LTD SEP22 00803646	0.00	83.22	0.00	67,448.54
23/09/2022	QUICKSUPER QUICKSPR3305420781	0.00	3,254.30	0.00	70,702.84
27/09/2022	ALTIUM LIMITED SEP22 00811987	0.00	41.60	0.00	70,744.44
29/09/2022	MEDIBANK DIV SEP22 00979059	0.00	219.00	0.00	70,963.44
30/09/2022	TREASURY WINES FIN22 00849897	0.00	76.16	0.00	71,039.60
03/10/2022	ATLAS ARTERIA OCT22 00815022	0.00	119.20	0.00	71,158.80
04/10/2022	EDDYSTONE MANAGE PRECINCT APTS RENT	0.00	866.95	0.00	72,025.75
05/10/2022	CSL LTD DIVIDEND AUF22 01025390	0.00	70.33	0.00	72,096.08
10/10/2022	TFR WDL BPAY INTERNET 101063792300002 URBAN UTILITIES	0.00	0.00	301.72	71,794.36
13/10/2022	IGL FNL DIV 001284658718	0.00	178.24	0.00	71,972.60
17/10/2022	INTERNET WITHDRAWAL TO S211063701000	0.00	0.00	25.00	71,947.60
18/10/2022	EDDYSTONE MANAGE PRECINCT APTS RENT	0.00	866.95	0.00	72,814.55
18/10/2022	LOAN REPAYMENT S.211.0637010.00	0.00	0.00	430.00	72,384.55

Date	Description	Quantity	Debits	Credits	Balance
18/10/2022	LOAN REPAYMENT S.211.0637010.01	0.00	0.00	2,381.00	70,003.55
01/11/2022	TFR WDL BPAY INTERNET 133400619 STRATAPAY-LEVY	0.00	0.00	1,906.03	68,097.52
03/11/2022	EDDYSTONE MANAGE PRECINCT APTS RENT	0.00	876.85	0.00	68,974.37
04/11/2022	TFR WDL BPAY INTERNET 500000005057546 BCC RATES	0.00	0.00	450.20	68,524.17
15/11/2022	EDDYSTONE MANAGE PRECINCT APTS RENT	0.00	876.85	0.00	69,401.02
17/11/2022	INTERNET WITHDRAWAL TO S211063701000	0.00	0.00	25.00	69,376.02
18/11/2022	LOAN REPAYMENT S.211.0637010.00	0.00	0.00	447.00	68,929.02
18/11/2022	LOAN REPAYMENT S.211.0637010.01	0.00	0.00	2,476.00	66,453.02
28/11/2022	TFR WDL BPAY INTERNET 10036505211 OnePath TST	0.00	0.00	3,095.86	63,357.16
05/12/2022	EDDYSTONE MANAGE PRECINCT APTS RENT	0.00	866.95	0.00	64,224.11
16/12/2022	AMP CAP NOTES 2 DEC22 00801297	0.00	182.06	0.00	64,406.17
16/12/2022	ARISTOCRAT DIV S00092926028	0.00	54.08	0.00	64,460.25
17/12/2022	INTERNET WITHDRAWAL TO S211063701000	0.00	0.00	25.00	64,435.25
19/12/2022	EDDYSTONE MANAGE PRECINCT APTS RENT	0.00	866.95	0.00	65,302.20
19/12/2022	LOAN REPAYMENT S.211.0637010.00	0.00	0.00	463.00	64,839.20
19/12/2022	LOAN REPAYMENT S.211.0637010.01	0.00	0.00	2,565.00	62,274.20

Date	Description	Quantity	Debits	Credits	Balance
23/12/2022	TFR WDL BPAY INTERNET 1115730739 MLC Life Insurance	0.00	0.00	1,431.39	60,842.81
30/12/2022	JD Property AUST 602 56 Prospect St	0.00	345.36	0.00	61,188.17
03/01/2023	TFR WDL BPAY INTERNET 42218 TFS PROPERTIES LTD	0.00	0.00	657.00	60,531.17
06/01/2023	TFR WDL BPAY INTERNET 101063792300002 URBAN UTILITIES	0.00	0.00	285.43	60,245.74
17/01/2023	INTERNET WITHDRAWAL TO S211063701000	0.00	0.00	25.00	60,220.74
18/01/2023	LOAN REPAYMENT S.211.0637010.00	0.00	0.00	472.00	59,748.74
18/01/2023	LOAN REPAYMENT S.211.0637010.01	0.00	0.00	2,614.00	57,134.74
25/01/2023	360 CAPITAL REIT S00092926028	0.00	33.96	0.00	57,168.70
01/02/2023	JD Property AUST 602 56 Prospect St	0.00	973.82	0.00	58,142.52
01/02/2023	TFR WDL BPAY INTERNET 133400619 STRATAPAY-LEVY	0.00	0.00	1,906.03	56,236.49
03/02/2023	TFR WDL BPAY INTERNET 03304752973293 CMC Markets	0.00	0.00	5,000.00	51,236.49
06/02/2023	TFR WDL BPAY INTERNET 500000005057546 BCC RATES	0.00	0.00	450.20	50,786.29
15/02/2023	TFR WDL BPAY INTERNET 136597768412760 TAX OFFICE PAYMENTS	0.00	0.00	2,129.00	48,657.29
17/02/2023	INTERNET WITHDRAWAL TO S211063701000	0.00	0.00	25.00	48,632.29
18/02/2023	LOAN REPAYMENT S.211.0637010.00	0.00	0.00	480.00	48,152.29
18/02/2023	LOAN REPAYMENT S.211.0637010.01	0.00	0.00	2,658.00	45,494.29

Date	Description	Quantity	Debits	Credits	Balance
28/02/2023	TFR WDL BPAY INTERNET 136597768412760 TAX OFFICE PAYMENTS	0.00	0.00	719.00	44,775.29
01/03/2023	JD Property AUST 602 56 Prospect St	0.00	2,081.00	0.00	46,856.29
08/03/2023	MauriceBlackburn MBPITCHERSCA	0.00	21.50	0.00	46,877.79
16/03/2023	ABN98002348352 ET230316CTR065C723	0.00	1,000.00	0.00	47,877.79
16/03/2023	AMP CAP NOTES 2 MAR23 00801302	0.00	174.61	0.00	48,052.40
17/03/2023	INTERNET WITHDRAWAL TO S211063701000	0.00	0.00	25.00	48,027.40
18/03/2023	LOAN REPAYMENT S.211.0637010.00	0.00	0.00	487.00	47,540.40
18/03/2023	LOAN REPAYMENT S.211.0637010.01	0.00	0.00	2,696.00	44,844.40
20/03/2023	EDV DIV 001290872565	0.00	9.15	0.00	44,853.55
21/03/2023	ALTIUM LIMITED MAR23 00811342	0.00	40.00	0.00	44,893.55
22/03/2023	MEDIBANK DIV MAR23 00976449	0.00	189.00	0.00	45,082.55
23/03/2023	HT1 DIV 001294019751	0.00	83.93	0.00	45,166.48
03/04/2023	JD Property AUST 602 56 Prospect St	0.00	1,009.52	0.00	46,176.00
04/04/2023	TREASURY WINES INT23 00849234	0.00	85.68	0.00	46,261.68
05/04/2023	CSL LTD DIVIDEND 23AUD 00921566	0.00	64.86	0.00	46,326.54
06/04/2023	ATLAS ARTERIA APR23 00814693	0.00	119.20	0.00	46,445.74
06/04/2023	MCPHERSON'S LTD MAR23 00803552	0.00	83.22	0.00	46,528.96
12/04/2023	ABN98002348352 ET230412CTR0651183	0.00	3,096.66	0.00	49,625.62
13/04/2023	IGL ITM DIV 001294953776	0.00	211.66	0.00	49,837.28

Date	Description	Quantity	Debits	Credits	Balance
17/04/2023	INTERNET WITHDRAWAL TO S211063701000	0.00	0.00	25.00	49,812.28
18/04/2023	LOAN REPAYMENT S.211.0637010.00	0.00	0.00	487.00	49,325.28
18/04/2023	LOAN REPAYMENT S.211.0637010.01	0.00	0.00	2,696.00	46,629.28
19/04/2023	VEE DIVIDEND AUI23 00800795	0.00	5.48	0.00	46,634.76
27/04/2023	360 CAPITAL REIT S00092926028	0.00	33.96	0.00	46,668.72
28/04/2023	JD Property AUST 602 56 Prospect St	0.00	2,119.77	0.00	48,788.49
28/04/2023	TFR WDL BPAY INTERNET 001136597768411360 TAX OFFICE PAYMENTS	0.00	0.00	719.00	48,069.49
01/05/2023	TFR WDL BPAY INTERNET 133400619 STRATAPAY-LEVY	0.00	0.00	1,805.75	46,263.74
04/05/2023	TFR WDL BPAY INTERNET 500000005057546 BCC RATES	0.00	0.00	450.20	45,813.54
09/05/2023	ABN98002348352 ET230509CTR0658621	0.00	2,002.75	0.00	47,816.29
17/05/2023	INTERNET WITHDRAWAL TO S211063701000	0.00	0.00	25.00	47,791.29
18/05/2023	LOAN REPAYMENT S.211.0637010.00	0.00	0.00	493.00	47,298.29
18/05/2023	LOAN REPAYMENT S.211.0637010.01	0.00	0.00	2,147.00	45,151.29
20/05/2023	INTERNET WITHDRAWAL Transfer	0.00	0.00	5,000.00	40,151.29
26/05/2023	LOAN REPAYMENT S.211.0637010.01	0.00	0.00	1,074.00	39,077.29
31/05/2023	ABN98002348352 ET230531CTR065C6D3	0.00	2,002.75	0.00	41,080.04
01/06/2023	JD Property AUST 602 56 Prospect St	0.00	2,613.59	0.00	43,693.63



Date	Description	Quantity	Debits	Credits	Balance
01/06/2023	TFR WDL BPAY INTERNET 28132626200468474477EBM INSURANCE	0.00	0.00	432.00	43,261.63
09/06/2023	LOAN REPAYMENT S.211.0637010.01	0.00	0.00	1,074.00	42,187.63
09/06/2023	OSKO DEPOSIT Super Super Spa Sublime	0.00	22,935.76	0.00	65,123.39
10/06/2023	OSKO DEPOSIT Tim Super Tim Super Spa Sublime	0.00	1,696.20	0.00	66,819.59
16/06/2023	AMP CAP NOTES 2 JUN23 00801270	0.00	189.47	0.00	67,009.06
17/06/2023	INTERNET WITHDRAWAL TO S211063701000	0.00	0.00	25.00	66,984.06
19/06/2023	LOAN REPAYMENT S.211.0637010.00	0.00	0.00	501.00	66,483.06
23/06/2023	LOAN REPAYMENT S.211.0637010.01	0.00	0.00	1,074.00	65,409.06
30/06/2023	TFR WDL BPAY INTERNET 133400619 STRATAPAY-LEVY	0.00	0.00	1,805.75	63,603.31
30/06/2023	TFR WDL BPAY INTERNET 2291586357801 ASIC	0.00	0.00	59.00	63,544.31
30/06/2023	Closing Balance	0.00	0.00	0.00	63,544.31
<b>Cash At Bank - Swyftx Pty Ltd - Fiat</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	2,962.75
09/11/2022	BUY KAVA	0.00	0.00	2,962.75	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Limited Recourse Borrowing Arrangement / St. George Home Loan #1000</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
17/07/2022	Interest	0.00	0.00	205.55	205.55

Date	Description	Quantity	Debits	Credits	Balance
17/07/2022	Interest	0.00	205.55	0.00	0.00
17/07/2022	Internet PMT	0.00	0.00	25.00	25.00
17/07/2022	Loan Account Fee	0.00	0.00	8.00	33.00
17/07/2022	Loan Account Fee	0.00	8.00	0.00	25.00
18/07/2022	Internet PMT	0.00	25.00	0.00	0.00
18/07/2022	Repayment	0.00	0.00	433.00	433.00
18/07/2022	Repayment	0.00	433.00	0.00	0.00
17/08/2022	Interest	0.00	0.00	227.67	227.67
17/08/2022	Interest	0.00	227.67	0.00	0.00
17/08/2022	Internet PMT	0.00	0.00	25.00	25.00
17/08/2022	Internet PMT	0.00	25.00	0.00	0.00
17/08/2022	Loan Account Fee	0.00	0.00	8.00	8.00
17/08/2022	Loan Account Fee	0.00	8.00	0.00	0.00
18/08/2022	Repayment	0.00	0.00	400.00	400.00
18/08/2022	Repayment	0.00	400.00	0.00	0.00
17/09/2022	Interest	0.00	0.00	243.54	243.54
17/09/2022	Interest	0.00	243.54	0.00	0.00
17/09/2022	Internet PMT	0.00	0.00	25.00	25.00
17/09/2022	Internet PMT	0.00	25.00	0.00	0.00
17/09/2022	Loan Account Fee	0.00	0.00	8.00	8.00



Date	Description	Quantity	Debits	Credits	Balance
17/09/2022	Loan Account Fee	0.00	8.00	0.00	0.00
18/09/2022	Repayment	0.00	0.00	415.00	415.00
19/09/2022	Repayment	0.00	415.00	0.00	0.00
17/10/2022	Interest	0.00	0.00	248.87	248.87
17/10/2022	Interest	0.00	248.87	0.00	0.00
17/10/2022	Internet PMT	0.00	0.00	25.00	25.00
17/10/2022	Internet PMT	0.00	25.00	0.00	0.00
17/10/2022	Loan Account Fee	0.00	0.00	8.00	8.00
17/10/2022	Loan Account Fee	0.00	8.00	0.00	0.00
18/10/2022	Repayment	0.00	0.00	430.00	430.00
18/10/2022	Repayment	0.00	430.00	0.00	0.00
17/11/2022	Interest	0.00	0.00	265.53	265.53
17/11/2022	Interest	0.00	265.53	0.00	0.00
17/11/2022	Internet PMT	0.00	0.00	25.00	25.00
17/11/2022	Internet PMT	0.00	25.00	0.00	0.00
17/11/2022	Loan Account Fee	0.00	0.00	8.00	8.00
17/11/2022	Loan Account Fee	0.00	8.00	0.00	0.00
18/11/2022	Repayment	0.00	0.00	447.00	447.00
18/11/2022	Repayment	0.00	447.00	0.00	0.00
17/12/2022	Interest	0.00	0.00	262.47	262.47

Date	Description	Quantity	Debits	Credits	Balance
17/12/2022	Interest	0.00	262.47	0.00	0.00
17/12/2022	Internet PMT	0.00	0.00	25.00	25.00
17/12/2022	Internet PMT	0.00	25.00	0.00	0.00
17/12/2022	Loan Account Fee	0.00	0.00	8.00	8.00
17/12/2022	Loan Account Fee	0.00	8.00	0.00	0.00
18/12/2022	Repayment	0.00	0.00	463.00	463.00
19/12/2022	Repayment	0.00	463.00	0.00	0.00
17/01/2023	INTEREST	0.00	0.00	276.94	276.94
17/01/2023	INTEREST	0.00	276.94	0.00	0.00
17/01/2023	INTERNET PMT	0.00	0.00	25.00	25.00
17/01/2023	INTERNET PMT	0.00	25.00	0.00	0.00
17/01/2023	LOAN ACCOUNT FEE	0.00	0.00	8.00	8.00
17/01/2023	LOAN ACCOUNT FEE	0.00	8.00	0.00	0.00
18/01/2023	REPAYMT A/C TFR	0.00	0.00	472.00	472.00
18/01/2023	REPAYMT A/C TFR	0.00	472.00	0.00	0.00
17/02/2023	INTEREST	0.00	0.00	275.85	275.85
17/02/2023	INTEREST	0.00	275.85	0.00	0.00
17/02/2023	INTERNET PMT	0.00	0.00	25.00	25.00
17/02/2023	INTERNET PMT	0.00	25.00	0.00	0.00
17/02/2023	LOAN ACCOUNT FEE	0.00	0.00	8.00	8.00

Date	Description	Quantity	Debits	Credits	Balance
17/02/2023	LOAN ACCOUNT FEE	0.00	8.00	0.00	0.00
18/02/2023	REPAYMT A/C TFR	0.00	0.00	480.00	480.00
18/02/2023	REPAYMT A/C TFR	0.00	480.00	0.00	0.00
17/03/2023	INTEREST	0.00	0.00	253.88	253.88
17/03/2023	INTEREST	0.00	253.88	0.00	0.00
17/03/2023	INTERNET PMT	0.00	0.00	25.00	25.00
17/03/2023	INTERNET PMT	0.00	25.00	0.00	0.00
17/03/2023	LOAN ACCOUNT FEE	0.00	0.00	8.00	8.00
17/03/2023	LOAN ACCOUNT FEE	0.00	8.00	0.00	0.00
18/03/2023	REPAYMT A/C TFR	0.00	0.00	487.00	487.00
18/03/2023	REPAYMT A/C TFR	0.00	487.00	0.00	0.00
17/04/2023	INTEREST	0.00	0.00	286.91	286.91
17/04/2023	INTEREST	0.00	286.91	0.00	0.00
17/04/2023	INTERNET PMT	0.00	0.00	25.00	25.00
17/04/2023	INTERNET PMT	0.00	25.00	0.00	0.00
17/04/2023	LOAN ACCOUNT FEE	0.00	0.00	8.00	8.00
17/04/2023	LOAN ACCOUNT FEE	0.00	8.00	0.00	0.00
18/04/2023	REPAYMT A/C TFR	0.00	0.00	487.00	487.00
18/04/2023	REPAYMT A/C TFR	0.00	487.00	0.00	0.00
17/05/2023	INT ADJUSTMENT	0.00	0.00	0.25	0.25

Date	Description	Quantity	Debits	Credits	Balance
17/05/2023	INT ADJUSTMENT	0.00	0.25	0.00	0.00
17/05/2023	INTEREST	0.00	0.00	193.69	193.69
17/05/2023	INTEREST	0.00	193.69	0.00	0.00
17/05/2023	INTERNET PMT	0.00	0.00	25.00	25.00
17/05/2023	INTERNET PMT	0.00	25.00	0.00	0.00
17/05/2023	LOAN ACCOUNT FEE	0.00	0.00	8.00	8.00
17/05/2023	LOAN ACCOUNT FEE	0.00	8.00	0.00	0.00
18/05/2023	REPAYMT A/C TFR	0.00	0.00	493.00	493.00
18/05/2023	REPAYMT A/C TFR	0.00	493.00	0.00	0.00
17/06/2023	INTERNET PMT	0.00	0.00	25.00	25.00
17/06/2023	INTERNET PMT	0.00	25.00	0.00	0.00
17/06/2023	LOAN ACCOUNT FEE	0.00	0.00	8.00	8.00
17/06/2023	LOAN ACCOUNT FEE	0.00	8.00	0.00	0.00
18/06/2023	REPAYMT A/C TFR	0.00	0.00	501.00	501.00
19/06/2023	REPAYMT A/C TFR	0.00	501.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Limited Recourse Borrowing Arrangement / St. George Home Loan #1001</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
17/07/2022	Interest	0.00	0.00	1,104.38	1,104.38
17/07/2022	Interest	0.00	1,104.38	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
17/07/2022	Loan Account Fee	0.00	0.00	8.00	8.00
17/07/2022	Loan Account Fee	0.00	8.00	0.00	0.00
18/07/2022	Repayment	0.00	0.00	2,207.00	2,207.00
18/07/2022	Repayment	0.00	2,207.00	0.00	0.00
17/08/2022	Interest	0.00	0.00	1,215.86	1,215.86
17/08/2022	Interest	0.00	1,215.86	0.00	0.00
17/08/2022	Loan Account Fee	0.00	0.00	8.00	8.00
17/08/2022	Loan Account Fee	0.00	8.00	0.00	0.00
18/08/2022	Repayment	0.00	0.00	2,207.00	2,207.00
18/08/2022	Repayment	0.00	2,207.00	0.00	0.00
17/09/2022	Interest	0.00	0.00	1,309.27	1,309.27
17/09/2022	Interest	0.00	1,309.27	0.00	0.00
17/09/2022	Loan Account Fee	0.00	0.00	8.00	8.00
17/09/2022	Loan Account Fee	0.00	8.00	0.00	0.00
18/09/2022	Repayment	0.00	0.00	2,292.00	2,292.00
19/09/2022	Repayment	0.00	2,292.00	0.00	0.00
17/10/2022	Interest	0.00	0.00	1,339.75	1,339.75
17/10/2022	Interest	0.00	1,339.75	0.00	0.00
17/10/2022	Loan Account Fee	0.00	0.00	8.00	8.00
17/10/2022	Loan Account Fee	0.00	8.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
18/10/2022	Repayment	0.00	0.00	2,381.00	2,381.00
18/10/2022	Repayment	0.00	2,381.00	0.00	0.00
17/11/2022	Interest	0.00	0.00	1,440.46	1,440.46
17/11/2022	Interest	0.00	1,440.46	0.00	0.00
17/11/2022	Loan Account Fee	0.00	0.00	8.00	8.00
17/11/2022	Loan Account Fee	0.00	8.00	0.00	0.00
18/11/2022	Repayment	0.00	0.00	2,476.00	2,476.00
18/11/2022	Repayment	0.00	2,476.00	0.00	0.00
17/12/2022	Interest	0.00	0.00	1,455.98	1,455.98
17/12/2022	Interest	0.00	1,455.98	0.00	0.00
17/12/2022	Loan Account Fee	0.00	0.00	8.00	8.00
17/12/2022	Loan Account Fee	0.00	8.00	0.00	0.00
18/12/2022	Repayment	0.00	0.00	2,565.00	2,565.00
19/12/2022	Repayment	0.00	2,565.00	0.00	0.00
17/01/2023	INTEREST	0.00	0.00	1,567.10	1,567.10
17/01/2023	INTEREST	0.00	1,567.10	0.00	0.00
17/01/2023	LOAN ACCOUNT FEE	0.00	0.00	8.00	8.00
17/01/2023	LOAN ACCOUNT FEE	0.00	8.00	0.00	0.00
18/01/2023	REPAYMT A/C TFR	0.00	0.00	2,614.00	2,614.00
18/01/2023	REPAYMT A/C TFR	0.00	2,614.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
17/02/2023	INTEREST	0.00	0.00	1,614.37	1,614.37
17/02/2023	INTEREST	0.00	1,614.37	0.00	0.00
17/02/2023	LOAN ACCOUNT FEE	0.00	0.00	8.00	8.00
17/02/2023	LOAN ACCOUNT FEE	0.00	8.00	0.00	0.00
18/02/2023	REPAYMT A/C TFR	0.00	0.00	2,658.00	2,658.00
18/02/2023	REPAYMT A/C TFR	0.00	2,658.00	0.00	0.00
17/03/2023	INTEREST	0.00	0.00	1,539.65	1,539.65
17/03/2023	INTEREST	0.00	1,539.65	0.00	0.00
17/03/2023	LOAN ACCOUNT FEE	0.00	0.00	8.00	8.00
17/03/2023	LOAN ACCOUNT FEE	0.00	8.00	0.00	0.00
18/03/2023	REPAYMT A/C TFR	0.00	0.00	2,696.00	2,696.00
18/03/2023	REPAYMT A/C TFR	0.00	2,696.00	0.00	0.00
17/04/2023	INTEREST	0.00	0.00	1,742.81	1,742.81
17/04/2023	INTEREST	0.00	1,742.81	0.00	0.00
17/04/2023	LOAN ACCOUNT FEE	0.00	0.00	8.00	8.00
17/04/2023	LOAN ACCOUNT FEE	0.00	8.00	0.00	0.00
18/04/2023	REPAYMT A/C TFR	0.00	0.00	2,696.00	2,696.00
18/04/2023	REPAYMT A/C TFR	0.00	2,696.00	0.00	0.00
17/05/2023	INT ADJUSTMENT	0.00	0.00	1.82	1.82
17/05/2023	INT ADJUSTMENT	0.00	1.82	0.00	0.00



Date	Description	Quantity	Debits	Credits	Balance
17/05/2023	INTEREST	0.00	0.00	1,752.47	1,752.47
17/05/2023	INTEREST	0.00	1,752.47	0.00	0.00
17/05/2023	LOAN ACCOUNT FEE	0.00	0.00	8.00	8.00
17/05/2023	LOAN ACCOUNT FEE	0.00	8.00	0.00	0.00
18/05/2023	REPAYMT A/C TFR	0.00	0.00	2,147.00	2,147.00
18/05/2023	REPAYMT A/C TFR	0.00	2,147.00	0.00	0.00
20/05/2023	INTERNET PMT	0.00	0.00	5,000.00	5,000.00
20/05/2023	INTERNET PMT	0.00	5,000.00	0.00	0.00
26/05/2023	REPAYMT A/C TFR	0.00	0.00	1,074.00	1,074.00
26/05/2023	REPAYMT A/C TFR	0.00	1,074.00	0.00	0.00
09/06/2023	REPAYMT A/C TFR	0.00	0.00	1,074.00	1,074.00
09/06/2023	REPAYMT A/C TFR	0.00	1,074.00	0.00	0.00
17/06/2023	INTEREST	0.00	0.00	1,316.82	1,316.82
17/06/2023	INTEREST	0.00	1,316.82	0.00	0.00
17/06/2023	LOAN ACCOUNT FEE	0.00	0.00	8.00	8.00
17/06/2023	LOAN ACCOUNT FEE	0.00	8.00	0.00	0.00
23/06/2023	REPAYMT A/C TFR	0.00	0.00	1,074.00	1,074.00
23/06/2023	REPAYMT A/C TFR	0.00	1,074.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Other Assets - Unsettled Trades / Acquisitions / Ethereum

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/07/2022	ETH rewards	0.00	0.00	4.17	4.17
31/07/2022	ETH rewards	0.00	4.17	0.00	0.00
31/08/2022	ETH rewards	0.00	0.00	4.43	4.43
31/08/2022	ETH rewards	0.00	4.43	0.00	0.00
30/09/2022	ETH rewards	0.00	0.00	3.90	3.90
30/09/2022	ETH rewards	0.00	3.90	0.00	0.00
31/10/2022	ETH rewards	0.00	0.00	2.51	2.51
31/10/2022	ETH rewards	0.00	2.51	0.00	0.00
30/11/2022	ETH rewards	0.00	0.00	1.51	1.51
30/11/2022	ETH rewards	0.00	1.51	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Kava</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/01/2023	KAVA rewards	0.00	0.00	120.75	120.75
31/01/2023	KAVA rewards	0.00	120.75	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Luna</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
09/11/2022	BUY LUNA	0.00	0.00	2,962.75	2,962.75

Date	Description	Quantity	Debits	Credits	Balance
09/11/2022	BUY LUNA	0.00	2,962.75	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / AMP Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/04/2023	AMP AUD 0.005 FRANKED, 30% CTR, 0.02 CFI, DRP NIL DISC	0.00	0.00	22.93	22.93
03/04/2023	AMP AUD 0.005 FRANKED, 30% CTR, 0.02 CFI, DRP NIL DISC	0.00	22.93	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / Commonwealth Bank Of Australia</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/09/2022	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	136.50	136.50
29/09/2022	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	136.50	0.00	0.00
30/03/2023	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	140.70	140.70
30/03/2023	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	140.70	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / National Australia Bank Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
05/07/2022	NAB AUD 0.73 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	0.00	127.75	127.75

Date	Description	Quantity	Debits	Credits	Balance
05/07/2022	NAB AUD 0.73 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	127.75	0.00	0.00
14/12/2022	NAB AUD 0.78 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	0.00	139.62	139.62
14/12/2022	NAB AUD 0.78 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	139.62	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / Westpac Banking Corporation</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/12/2022	WBC AUD 0.64 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	115.84	115.84
20/12/2022	WBC AUD 0.64 FRANKED, 30% CTR, DRP NIL DISC	0.00	115.84	0.00	0.00
27/06/2023	WBC AUD 0.7 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	130.20	130.20
27/06/2023	WBC AUD 0.7 FRANKED, 30% CTR, DRP NIL DISC	0.00	130.20	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / Woolworths Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/09/2022	WOW AUD 0.53 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	34.98	34.98
27/09/2022	WOW AUD 0.53 FRANKED, 30% CTR, DRP NIL DISC	0.00	34.98	0.00	0.00
13/04/2023	WOW AUD 0.46 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	30.82	30.82

Date	Description	Quantity	Debits	Credits	Balance
13/04/2023	WOW AUD 0.46 FRANKED, 30% CTR, DRP NIL DISC	0.00	30.82	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / Xero Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
10/02/2023	Bght 64 XRO @ 77.8900 AUD	0.00	0.00	4,995.96	4,995.96
10/02/2023	Bght 64 XRO @ 77.8900 AUD	0.00	4,995.96	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / 360 Capital REIT</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/07/2022	TOT AUD 0.015 FRANKED, 25% CTR, DRP 1.5% DISC	0.00	0.00	32.69	32.69
27/07/2022	TOT AUD 0.015 FRANKED, 25% CTR, DRP 1.5% DISC	0.00	32.69	0.00	0.00
27/10/2022	TOT AUD 0.015 FRANKED, 25% CTR, DRP 1.5% DISC	0.00	0.00	33.32	33.32
27/10/2022	TOT AUD 0.015 FRANKED, 25% CTR, DRP 1.5% DISC	0.00	33.32	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Units In Listed Unit Trusts / Betashares Australian Dividend Harvester Fund (Managed Fund)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
18/07/2022	HVST AUD EST 0.1060 EQUIV FRANKED, 30% CTR, DRP	0.00	0.00	56.09	56.09

Date	Description	Quantity	Debits	Credits	Balance
18/07/2022	HVST AUD EST 0.1060 EQUIV FRANKED, 30% CTR, DRP	0.00	56.09	0.00	0.00
16/08/2022	HVST AUD EST 0.0435 FRANKED, 30% CTR, DRP	0.00	0.00	39.89	39.89
16/08/2022	HVST AUD EST 0.0435 FRANKED, 30% CTR, DRP	0.00	39.89	0.00	0.00
16/09/2022	HVST AUD EST 0.0224 FRANKED, 30% CTR, DRP	0.00	0.00	40.11	40.11
16/09/2022	HVST AUD EST 0.0224 FRANKED, 30% CTR, DRP	0.00	40.11	0.00	0.00
18/10/2022	HVST AUD EST 0.1332 EQUIV FRANKED, 30% CTR, DRP	0.00	0.00	38.70	38.70
18/10/2022	HVST AUD EST 0.1332 EQUIV FRANKED, 30% CTR, DRP	0.00	38.70	0.00	0.00
16/11/2022	HVST AUD EST 0.0342 FRANKED, 30% CTR, DRP	0.00	0.00	38.98	38.98
16/11/2022	HVST AUD EST 0.0342 FRANKED, 30% CTR, DRP	0.00	38.98	0.00	0.00
16/12/2022	HVST AUD EST 0.0591 FRANKED, 30% CTR, DRP	0.00	0.00	39.19	39.19
16/12/2022	HVST AUD EST 0.0591 FRANKED, 30% CTR, DRP	0.00	39.19	0.00	0.00
18/01/2023	HVST AUD EST 0.0572 FRANKED, 30% CTR, DRP	0.00	0.00	39.41	39.41
18/01/2023	HVST AUD EST 0.0572 FRANKED, 30% CTR, DRP	0.00	39.41	0.00	0.00
16/02/2023	HVST AUD EST 0.0588 FRANKED, 30% CTR, DRP	0.00	0.00	39.62	39.62



Date	Description	Quantity	Debits	Credits	Balance
16/02/2023	HVST AUD EST 0.0588 FRANKED, 30% CTR, DRP	0.00	39.62	0.00	0.00
16/03/2023	HVST AUD EST 0.0554 FRANKED, 30% CTR, DRP	0.00	0.00	39.83	39.83
16/03/2023	HVST AUD EST 0.0554 FRANKED, 30% CTR, DRP	0.00	39.83	0.00	0.00
20/04/2023	HVST AUD EST 0.0597 FRANKED, 30% CTR, DRP	0.00	0.00	40.12	40.12
20/04/2023	HVST AUD EST 0.0597 FRANKED, 30% CTR, DRP	0.00	40.12	0.00	0.00
16/05/2023	HVST AUD EST 0.0605 FRANKED, 30% CTR, DRP	0.00	0.00	40.33	40.33
16/05/2023	HVST AUD EST 0.0605 FRANKED, 30% CTR, DRP	0.00	40.33	0.00	0.00
19/06/2023	HVST AUD EST 0.0601 FRANKED, 30% CTR, DRP	0.00	0.00	40.54	40.54
19/06/2023	HVST AUD EST 0.0601 FRANKED, 30% CTR, DRP	0.00	40.54	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Units In Listed Unit Trusts / Betashares Cloud Computing ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
16/09/2022	Bght 502 CLDD @ 9.9300	0.00	0.00	4,995.86	4,995.86
16/09/2022	Bght 502 CLDD @ 9.9300	0.00	4,995.86	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Units In Listed Unit Trusts / Betashares Global Banks ETF - Currency Hedged</b>					



Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
18/01/2023	BNKS AUD DRP	0.00	0.00	89.36	89.36
18/01/2023	BNKS AUD DRP	0.00	89.36	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Units In Listed Unit Trusts / Global X S&amp;P Biotech ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/07/2022	Capital Call	0.00	0.00	3.27	3.27
15/07/2022	Capital Call	0.00	3.27	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Units In Listed Unit Trusts / Ishares Core S&amp;P/ASX 200 ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
13/07/2022	IOZ AUD DRP	0.00	0.00	138.05	138.05
13/07/2022	IOZ AUD DRP	0.00	138.05	0.00	0.00
19/10/2022	IOZ AUD EST 0.5377 FRANKED, 30% CTR, 0.0311 CFI, DRP	0.00	0.00	139.23	139.23
19/10/2022	IOZ AUD EST 0.5377 FRANKED, 30% CTR, 0.0311 CFI, DRP	0.00	139.23	0.00	0.00
18/01/2023	IOZ AUD EST 0.1377 FRANKED, 30% CTR, 0.0289 CFI, DRP	0.00	0.00	43.51	43.51
18/01/2023	IOZ AUD EST 0.1377 FRANKED, 30% CTR, 0.0289 CFI, DRP	0.00	43.51	0.00	0.00
20/04/2023	IOZ AUD EST 0.3391 FRANKED, 30% CTR, 0.0073 CFI, DRP	0.00	0.00	86.94	86.94

Date	Description	Quantity	Debits	Credits	Balance
20/04/2023	IOZ AUD EST 0.3391 FRANKED, 30% CTR, 0.0073 CFI, DRP	0.00	86.94	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Units In Listed Unit Trusts / Ishares Europe ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
13/07/2022	IEU AUD DRP	0.00	0.00	139.06	139.06
13/07/2022	IEU AUD DRP	0.00	139.06	0.00	0.00
05/01/2023	Capital Call	0.00	0.00	18.28	18.28
05/01/2023	Capital Call	0.00	18.28	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Units In Listed Unit Trusts / Platinum International Fund (Quoted Managed Hedge Fund)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/07/2022	PIXX AUD 0.000294 FRANKED, 30% CTR; DRP	0.00	0.00	1,257.53	1,257.53
15/07/2022	PIXX AUD 0.000294 FRANKED, 30% CTR; DRP	0.00	1,257.53	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Units In Listed Unit Trusts / Qualitas Real Estate Income Fund</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/07/2022	QRI AUD DRP NIL DISC	0.00	0.00	52.19	52.19
15/07/2022	QRI AUD DRP NIL DISC	0.00	52.19	0.00	0.00
15/08/2022	QRI AUD DRP NIL DISC	0.00	0.00	55.60	55.60

Date	Description	Quantity	Debits	Credits	Balance
15/08/2022	QRI AUD DRP NIL DISC	0.00	55.60	0.00	0.00
15/09/2022	QRI AUD DRP NIL DISC	0.00	0.00	59.65	59.65
15/09/2022	QRI AUD DRP NIL DISC	0.00	59.65	0.00	0.00
17/10/2022	QRI AUD DRP NIL DISC	0.00	0.00	62.06	62.06
17/10/2022	QRI AUD DRP NIL DISC	0.00	62.06	0.00	0.00
15/11/2022	QRI AUD DRP NIL DISC	0.00	0.00	65.92	65.92
15/11/2022	QRI AUD DRP NIL DISC	0.00	65.92	0.00	0.00
15/12/2022	QRI AUD DRP NIL DISC	0.00	0.00	67.45	67.45
15/12/2022	QRI AUD DRP NIL DISC	0.00	67.45	0.00	0.00
16/01/2023	QRI AUD DRP NIL DISC	0.00	0.00	73.03	73.03
16/01/2023	QRI AUD DRP NIL DISC	0.00	73.03	0.00	0.00
15/02/2023	QRI AUD DRP NIL DISC	0.00	0.00	74.97	74.97
15/02/2023	QRI AUD DRP NIL DISC	0.00	74.97	0.00	0.00
15/03/2023	QRI AUD DRP NIL DISC	0.00	0.00	71.66	71.66
15/03/2023	QRI AUD DRP NIL DISC	0.00	71.66	0.00	0.00
17/04/2023	QRI AUD DRP NIL DISC	0.00	0.00	81.86	81.86
17/04/2023	QRI AUD DRP NIL DISC	0.00	81.86	0.00	0.00
15/05/2023	QRI AUD DRP NIL DISC	0.00	0.00	79.83	79.83
15/05/2023	QRI AUD DRP NIL DISC	0.00	79.83	0.00	0.00
15/06/2023	QRI AUD DRP NIL DISC	0.00	0.00	83.09	83.09

Date	Description	Quantity	Debits	Credits	Balance
15/06/2023	QRI AUD DRP NIL DISC	0.00	83.09	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Units In Listed Unit Trusts / Russell Investments High Dividend Australian Shares ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/07/2022	RDV AUD 0.532742 FRANKED, 30.6224% CTR, 0.002793 CFI, DRP NIL DI	0.00	0.00	117.97	117.97
15/07/2022	RDV AUD 0.532742 FRANKED, 30.6224% CTR, 0.002793 CFI, DRP NIL DI	0.00	117.97	0.00	0.00
17/10/2022	RDV AUD 0.527933 FRANKED, 30.8856% CTR, 0.009872 CFI, DRP NIL DI	0.00	0.00	102.67	102.67
17/10/2022	RDV AUD 0.527933 FRANKED, 30.8856% CTR, 0.009872 CFI, DRP NIL DI	0.00	102.67	0.00	0.00
17/01/2023	RDV AUD 0.253654 FRANKED, 31.7503% CTR, 0.002269 CFI, DRP NIL DI	0.00	0.00	51.91	51.91
17/01/2023	RDV AUD 0.253654 FRANKED, 31.7503% CTR, 0.002269 CFI, DRP NIL DI	0.00	51.91	0.00	0.00
19/04/2023	RDV AUD 0.35994 FRANKED, 30.9749% CTR, 0.00883 CFI, DRP NIL DISC	0.00	0.00	82.80	82.80
19/04/2023	RDV AUD 0.35994 FRANKED, 30.9749% CTR, 0.00883 CFI, DRP NIL DISC	0.00	82.80	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Units In Listed Unit Trusts / Switzer Dividend Growth Fund (Managed Fund)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/07/2022	SWTZ AUD EST 0.0557 FRANKED, 30% CTR, DRP	0.00	0.00	123.19	123.19

Date	Description	Quantity	Debits	Credits	Balance
20/07/2022	SWTZ AUD EST 0.0557 FRANKED, 30% CTR, DRP	0.00	123.19	0.00	0.00
19/08/2022	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	0.00	14.56	14.56
19/08/2022	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	14.56	0.00	0.00
20/09/2022	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	0.00	14.60	14.60
20/09/2022	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	14.60	0.00	0.00
20/10/2022	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	0.00	14.64	14.64
20/10/2022	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	14.64	0.00	0.00
18/11/2022	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	0.00	14.70	14.70
18/11/2022	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	14.70	0.00	0.00
20/12/2022	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	0.00	14.74	14.74
20/12/2022	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	14.74	0.00	0.00
19/01/2023	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	0.00	14.79	14.79
19/01/2023	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	14.79	0.00	0.00
20/02/2023	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	0.00	14.84	14.84

Date	Description	Quantity	Debits	Credits	Balance
20/02/2023	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	14.84	0.00	0.00
20/03/2023	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	0.00	14.88	14.88
20/03/2023	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	14.88	0.00	0.00
20/04/2023	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	0.00	14.92	14.92
20/04/2023	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	14.92	0.00	0.00
19/05/2023	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	0.00	14.97	14.97
19/05/2023	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	14.97	0.00	0.00
20/06/2023	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	0.00	15.02	15.02
20/06/2023	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	15.02	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Units In Listed Unit Trusts / Vaneck Global Healthcare Leaders ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
25/07/2022	HLTH AUD DRP	0.00	0.00	29.40	29.40
25/07/2022	HLTH AUD DRP	0.00	29.40	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Units In Listed Unit Trusts / Vanguard Australian Fixed Interest Index ETF</b>					



Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
18/10/2022	VAF AUD DRP	0.00	0.00	21.78	21.78
18/10/2022	VAF AUD DRP	0.00	21.78	0.00	0.00
18/01/2023	Capital Call	0.00	0.00	13.47	13.47
18/01/2023	Capital Call	0.00	13.47	0.00	0.00
20/04/2023	Capital Call	0.00	0.00	24.40	24.40
20/04/2023	Capital Call	0.00	24.40	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Units In Listed Unit Trusts / Vanguard Diversified Growth Index ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
18/07/2022	VDGR AUD EST 0.2288 FRANKED, 30% CTR, 0.0127 CFI, DRP	0.00	0.00	91.65	91.65
18/07/2022	VDGR AUD EST 0.2288 FRANKED, 30% CTR, 0.0127 CFI, DRP	0.00	91.65	0.00	0.00
18/10/2022	Capital Call	0.00	0.00	32.53	32.53
18/10/2022	Capital Call	0.00	32.53	0.00	0.00
18/01/2023	VDGR AUD EST 0.0953 FRANKED, 30% CTR, 0.0141 CFI, DRP	0.00	0.00	17.91	17.91
18/01/2023	VDGR AUD EST 0.0953 FRANKED, 30% CTR, 0.0141 CFI, DRP	0.00	17.91	0.00	0.00
20/04/2023	Capital Call	0.00	0.00	24.29	24.29
20/04/2023	Capital Call	0.00	24.29	0.00	0.00



Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Units In Listed Unit Trusts / Vanguard Ftse Europe Shares ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
18/07/2022	VEQ AUD DRP	0.00	0.00	71.43	71.43
18/07/2022	VEQ AUD DRP	0.00	71.43	0.00	0.00
18/10/2022	Capital Call	0.00	0.00	16.26	16.26
18/10/2022	Capital Call	0.00	16.26	0.00	0.00
18/01/2023	VEQ AUD DRP	0.00	0.00	21.32	21.32
18/01/2023	VEQ AUD DRP	0.00	21.32	0.00	0.00
20/04/2023	Capital Call	0.00	0.00	13.18	13.18
20/04/2023	Capital Call	0.00	13.18	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Units In Listed Unit Trusts / Vanguard MSCI Index International Shares ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
18/07/2022	VGS AUD DRP	0.00	0.00	57.58	57.58
18/07/2022	VGS AUD DRP	0.00	57.58	0.00	0.00
18/10/2022	Capital Call	0.00	0.00	36.92	36.92
18/10/2022	Capital Call	0.00	36.92	0.00	0.00
18/01/2023	VGS AUD DRP	0.00	0.00	32.17	32.17
18/01/2023	VGS AUD DRP	0.00	32.17	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
20/04/2023	Capital Call	0.00	0.00	23.99	23.99
20/04/2023	Capital Call	0.00	23.99	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Disposals / Units In Listed Unit Trusts / Vanguard Australian Fixed Interest Index ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
16/06/2023	Sell 209 VAF	0.00	0.00	9,285.32	9,285.32
16/06/2023	Sell 209 VAF	0.00	9,285.32	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Shares in Listed Companies / Atlas Arteria</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/09/2022	ALX AUD UNFRANKED, NIL CFI	0.00	119.20	0.00	119.20
03/10/2022	ALX AUD UNFRANKED, NIL CFI	0.00	0.00	119.20	0.00
28/03/2023	ALX AUD UNFRANKED, NIL CFI	0.00	119.20	0.00	119.20
06/04/2023	ALX AUD UNFRANKED, NIL CFI	0.00	0.00	119.20	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Stapled Securities / 360 Capital REIT</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/07/2022	TOT AUD 0.015 FRANKED, 25% CTR, DRP 1.5% DISC	0.00	0.00	32.69	32.69
27/07/2022	TOT AUD 0.015 FRANKED, 25% CTR, DRP 1.5% DISC	0.00	32.69	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
29/09/2022	TOT AUD 0.015 FRANKED, 25% CTR, DRP 1.5% DISC	0.00	33.32	0.00	33.32
27/10/2022	TOT AUD 0.015 FRANKED, 25% CTR, DRP 1.5% DISC	0.00	0.00	33.32	0.00
29/12/2022	TOT AUD 0.015 FRANKED, 25% CTR, DRP SUSP	0.00	33.96	0.00	33.96
25/01/2023	TOT AUD 0.015 FRANKED, 25% CTR, DRP SUSP	0.00	0.00	33.96	0.00
30/03/2023	TOT AUD 0.015 FRANKED, 25% CTR, DRP SUSP	0.00	33.96	0.00	33.96
27/04/2023	TOT AUD 0.015 FRANKED, 25% CTR, DRP SUSP	0.00	0.00	33.96	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Betashares Australian Dividend Harvester Fund (Managed Fund)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	56.09
18/07/2022	HVST AUD EST 0.1060 EQUIV FRANKED, 30% CTR, DRP	0.00	0.00	56.09	0.00
01/08/2022	HVST AUD EST 0.0435 FRANKED, 30% CTR, DRP	0.00	39.89	0.00	39.89
16/08/2022	HVST AUD EST 0.0435 FRANKED, 30% CTR, DRP	0.00	0.00	39.89	0.00
01/09/2022	HVST AUD EST 0.0224 FRANKED, 30% CTR, DRP	0.00	40.11	0.00	40.11
16/09/2022	HVST AUD EST 0.0224 FRANKED, 30% CTR, DRP	0.00	0.00	40.11	0.00
03/10/2022	HVST AUD EST 0.1332 EQUIV FRANKED, 30% CTR, DRP	0.00	38.70	0.00	38.70

Date	Description	Quantity	Debits	Credits	Balance
18/10/2022	HVST AUD EST 0.1332 EQUIV FRANKED, 30% CTR, DRP	0.00	0.00	38.70	0.00
01/11/2022	HVST AUD EST 0.0342 FRANKED, 30% CTR, DRP	0.00	38.98	0.00	38.98
16/11/2022	HVST AUD EST 0.0342 FRANKED, 30% CTR, DRP	0.00	0.00	38.98	0.00
01/12/2022	HVST AUD EST 0.0591 FRANKED, 30% CTR, DRP	0.00	39.19	0.00	39.19
16/12/2022	HVST AUD EST 0.0591 FRANKED, 30% CTR, DRP	0.00	0.00	39.19	0.00
03/01/2023	HVST AUD EST 0.0572 FRANKED, 30% CTR, DRP	0.00	39.41	0.00	39.41
18/01/2023	HVST AUD EST 0.0572 FRANKED, 30% CTR, DRP	0.00	0.00	39.41	0.00
01/02/2023	HVST AUD EST 0.0588 FRANKED, 30% CTR, DRP	0.00	39.62	0.00	39.62
16/02/2023	HVST AUD EST 0.0588 FRANKED, 30% CTR, DRP	0.00	0.00	39.62	0.00
01/03/2023	HVST AUD EST 0.0554 FRANKED, 30% CTR, DRP	0.00	39.83	0.00	39.83
16/03/2023	HVST AUD EST 0.0554 FRANKED, 30% CTR, DRP	0.00	0.00	39.83	0.00
03/04/2023	HVST AUD EST 0.0597 FRANKED, 30% CTR, DRP	0.00	40.12	0.00	40.12
20/04/2023	HVST AUD EST 0.0597 FRANKED, 30% CTR, DRP	0.00	0.00	40.12	0.00
01/05/2023	HVST AUD EST 0.0605 FRANKED, 30% CTR, DRP	0.00	40.33	0.00	40.33

Date	Description	Quantity	Debits	Credits	Balance
16/05/2023	HVST AUD EST 0.0605 FRANKED, 30% CTR, DRP	0.00	0.00	40.33	0.00
01/06/2023	HVST AUD EST 0.0601 FRANKED, 30% CTR, DRP	0.00	40.54	0.00	40.54
19/06/2023	HVST AUD EST 0.0601 FRANKED, 30% CTR, DRP	0.00	0.00	40.54	0.00
30/06/2023	HVST AUD EST 0.0572 FRANKED, 30% CTR, DRP	0.00	40.75	0.00	40.75
30/06/2023	Closing Balance	0.00	0.00	0.00	40.75
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Betashares Global Banks ETF - Currency Hedged</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/01/2023	BNKS AUD DRP	0.00	89.36	0.00	89.36
18/01/2023	BNKS AUD DRP	0.00	0.00	89.36	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Global X S&amp;P Biotech ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	3.27
15/07/2022	CURE AUD DRP	0.00	0.00	3.27	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Ishares Core S&amp;P/ASX 200 ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	138.05
13/07/2022	IOZ AUD DRP	0.00	0.00	138.05	0.00
07/10/2022	IOZ AUD EST 0.5377 FRANKED, 30% CTR, 0.0311 CFI, DRP	0.00	139.23	0.00	139.23

Date	Description	Quantity	Debits	Credits	Balance
19/10/2022	IOZ AUD EST 0.5377 FRANKED, 30% CTR, 0.0311 CFI, DRP	0.00	0.00	139.23	0.00
06/01/2023	IOZ AUD EST 0.1377 FRANKED, 30% CTR, 0.0289 CFI, DRP	0.00	43.51	0.00	43.51
18/01/2023	IOZ AUD EST 0.1377 FRANKED, 30% CTR, 0.0289 CFI, DRP	0.00	0.00	43.51	0.00
06/04/2023	IOZ AUD EST 0.3391 FRANKED, 30% CTR, 0.0073 CFI, DRP	0.00	86.94	0.00	86.94
20/04/2023	IOZ AUD EST 0.3391 FRANKED, 30% CTR, 0.0073 CFI, DRP	0.00	0.00	86.94	0.00
30/06/2023	IOZ AUD EST 0.0761 FRANKED, 30% CTR, 0.0310 CFI, DRP	0.00	32.12	0.00	32.12
30/06/2023	Closing Balance	0.00	0.00	0.00	32.12
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Ishares Europe ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	139.06
13/07/2022	IEU AUD DRP	0.00	0.00	139.06	0.00
21/12/2022	IEU AUD DRP	0.00	18.28	0.00	18.28
05/01/2023	IEU AUD DRP	0.00	0.00	18.28	0.00
30/06/2023	IEU AUD DRP	0.00	157.13	0.00	157.13
30/06/2023	Closing Balance	0.00	0.00	0.00	157.13
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Platinum International Fund (Quoted Managed Hedge Fund)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	1,257.53
15/07/2022	PIXX AUD 0.000294 FRANKED, 30% CTR; DRP	0.00	0.00	1,257.53	0.00



Date	Description	Quantity	Debits	Credits	Balance
29/06/2023	PIXX AUD DRP	0.00	815.32	0.00	815.32
30/06/2023	Closing Balance	0.00	0.00	0.00	815.32
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Qualitas Real Estate Income Fund</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	52.19
15/07/2022	QRI AUD DRP NIL DISC	0.00	0.00	52.19	0.00
03/08/2022	QRI AUD DRP NIL DISC	0.00	55.60	0.00	55.60
15/08/2022	QRI AUD DRP NIL DISC	0.00	0.00	55.60	0.00
05/09/2022	QRI AUD DRP NIL DISC	0.00	59.65	0.00	59.65
15/09/2022	QRI AUD DRP NIL DISC	0.00	0.00	59.65	0.00
06/10/2022	QRI AUD DRP NIL DISC	0.00	62.06	0.00	62.06
17/10/2022	QRI AUD DRP NIL DISC	0.00	0.00	62.06	0.00
03/11/2022	QRI AUD DRP NIL DISC	0.00	65.92	0.00	65.92
15/11/2022	QRI AUD DRP NIL DISC	0.00	0.00	65.92	0.00
05/12/2022	QRI AUD DRP NIL DISC	0.00	67.45	0.00	67.45
15/12/2022	QRI AUD DRP NIL DISC	0.00	0.00	67.45	0.00
05/01/2023	QRI AUD DRP NIL DISC	0.00	73.03	0.00	73.03
16/01/2023	QRI AUD DRP NIL DISC	0.00	0.00	73.03	0.00
03/02/2023	QRI AUD DRP NIL DISC	0.00	74.97	0.00	74.97
15/02/2023	QRI AUD DRP NIL DISC	0.00	0.00	74.97	0.00
03/03/2023	QRI AUD DRP NIL DISC	0.00	71.66	0.00	71.66



Date	Description	Quantity	Debits	Credits	Balance
15/03/2023	QRI AUD DRP NIL DISC	0.00	0.00	71.66	0.00
05/04/2023	QRI AUD DRP NIL DISC	0.00	81.86	0.00	81.86
17/04/2023	QRI AUD DRP NIL DISC	0.00	0.00	81.86	0.00
03/05/2023	QRI AUD DRP NIL DISC	0.00	79.83	0.00	79.83
15/05/2023	QRI AUD DRP NIL DISC	0.00	0.00	79.83	0.00
05/06/2023	QRI AUD DRP NIL DISC	0.00	83.09	0.00	83.09
15/06/2023	QRI AUD DRP NIL DISC	0.00	0.00	83.09	0.00
30/06/2023	QRI AUD DRP NIL DISC	0.00	95.51	0.00	95.51
30/06/2023	Closing Balance	0.00	0.00	0.00	95.51
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Russell Investments High Dividend Australian Shares ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	117.97
15/07/2022	RDV AUD 0.532742 FRANKED, 30.6224% CTR, 0.002793 CFI, DRP NIL DI	0.00	0.00	117.97	0.00
30/09/2022	RDV AUD 0.527933 FRANKED, 30.8856% CTR, 0.009872 CFI, DRP NIL DI	0.00	102.67	0.00	102.67
17/10/2022	RDV AUD 0.527933 FRANKED, 30.8856% CTR, 0.009872 CFI, DRP NIL DI	0.00	0.00	102.67	0.00
30/12/2022	RDV AUD 0.253654 FRANKED, 31.7503% CTR, 0.002269 CFI, DRP NIL DI	0.00	51.91	0.00	51.91
17/01/2023	RDV AUD 0.253654 FRANKED, 31.7503% CTR, 0.002269 CFI, DRP NIL DI	0.00	0.00	51.91	0.00
31/03/2023	RDV AUD 0.35994 FRANKED, 30.9749% CTR, 0.00883 CFI, DRP NIL DISC	0.00	82.80	0.00	82.80

Date	Description	Quantity	Debits	Credits	Balance
19/04/2023	RDV AUD 0.35994 FRANKED, 30.9749% CTR, 0.00883 CFI, DRP NIL DISC	0.00	0.00	82.80	0.00
30/06/2023	RDV AUD 0.162394 FRANKED, 32.6849% CTR, 0.006153 CFI, DRP NIL DI	0.00	50.93	0.00	50.93
30/06/2023	Closing Balance	0.00	0.00	0.00	50.93
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Switzer Dividend Growth Fund (Managed Fund)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	123.19
20/07/2022	SWTZ AUD EST 0.0557 FRANKED, 30% CTR, DRP	0.00	0.00	123.19	0.00
01/08/2022	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	14.56	0.00	14.56
19/08/2022	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	0.00	14.56	0.00
01/09/2022	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	14.60	0.00	14.60
20/09/2022	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	0.00	14.60	0.00
03/10/2022	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	14.64	0.00	14.64
20/10/2022	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	0.00	14.64	0.00
01/11/2022	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	14.70	0.00	14.70
18/11/2022	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	0.00	14.70	0.00
01/12/2022	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	14.74	0.00	14.74

Date	Description	Quantity	Debits	Credits	Balance
20/12/2022	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	0.00	14.74	0.00
03/01/2023	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	14.79	0.00	14.79
19/01/2023	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	0.00	14.79	0.00
01/02/2023	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	14.84	0.00	14.84
20/02/2023	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	0.00	14.84	0.00
01/03/2023	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	14.88	0.00	14.88
20/03/2023	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	0.00	14.88	0.00
03/04/2023	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	14.92	0.00	14.92
20/04/2023	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	0.00	14.92	0.00
01/05/2023	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	14.97	0.00	14.97
19/05/2023	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	0.00	14.97	0.00
01/06/2023	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	15.02	0.00	15.02
20/06/2023	SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	0.00	0.00	15.02	0.00
30/06/2023	SWTZ AUD EST 0.0062 FRANKED, 30% CTR, DRP	0.00	13.65	0.00	13.65
30/06/2023	Closing Balance	0.00	0.00	0.00	13.65

Date	Description	Quantity	Debits	Credits	Balance
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Vaneck Global Healthcare Leaders ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	29.40
25/07/2022	HLTH AUD DRP	0.00	0.00	29.40	0.00
30/06/2023	HLTH AUD DRP	0.00	54.12	0.00	54.12
30/06/2023	Closing Balance	0.00	0.00	0.00	54.12
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Vanguard Australian Fixed Interest Index ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/10/2022	VAF AUD DRP	0.00	21.78	0.00	21.78
18/10/2022	VAF AUD DRP	0.00	0.00	21.78	0.00
03/01/2023	VAF AUD DRP	0.00	13.47	0.00	13.47
18/01/2023	VAF AUD DRP	0.00	0.00	13.47	0.00
03/04/2023	VAF AUD DRP	0.00	24.40	0.00	24.40
20/04/2023	VAF AUD DRP	0.00	0.00	24.40	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Vanguard Diversified Growth Index ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	91.65
18/07/2022	VDGR AUD EST 0.2288 FRANKED, 30% CTR, 0.0127 CFI, DRP	0.00	0.00	91.65	0.00
03/10/2022	VDGR AUD EST 0.2112 FRANKED, 30% CTR, 0.0061 CFI, DRP	0.00	32.53	0.00	32.53
18/10/2022	VDGR AUD EST 0.2112 FRANKED, 30% CTR, 0.0061 CFI, DRP	0.00	0.00	32.53	0.00

Date	Description	Quantity	Debits	Credits	Balance
03/01/2023	VDGR AUD EST 0.0953 FRANKED, 30% CTR, 0.0141 CFI, DRP	0.00	17.91	0.00	17.91
18/01/2023	VDGR AUD EST 0.0953 FRANKED, 30% CTR, 0.0141 CFI, DRP	0.00	0.00	17.91	0.00
03/04/2023	VDGR AUD EST 0.0751 FRANKED, 30% CTR, 0.0053 CFI, DRP	0.00	24.29	0.00	24.29
20/04/2023	VDGR AUD EST 0.0751 FRANKED, 30% CTR, 0.0053 CFI, DRP	0.00	0.00	24.29	0.00
30/06/2023	VDGR AUD EST 0.1185 FRANKED, 30% CTR, 0.0181 CFI, DRP	0.00	55.96	0.00	55.96
30/06/2023	Closing Balance	0.00	0.00	0.00	55.96

**Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Vanguard Ftse Europe Shares ETF**

01/07/2022	Opening Balance	0.00	0.00	0.00	71.43
18/07/2022	VEQ AUD DRP	0.00	0.00	71.43	0.00
03/10/2022	VEQ AUD DRP	0.00	16.26	0.00	16.26
18/10/2022	VEQ AUD DRP	0.00	0.00	16.26	0.00
03/01/2023	VEQ AUD DRP	0.00	21.32	0.00	21.32
18/01/2023	VEQ AUD DRP	0.00	0.00	21.32	0.00
03/04/2023	VEQ AUD DRP	0.00	13.18	0.00	13.18
20/04/2023	VEQ AUD DRP	0.00	0.00	13.18	0.00
30/06/2023	VEQ AUD DRP	0.00	78.17	0.00	78.17
30/06/2023	Closing Balance	0.00	0.00	0.00	78.17

**Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Vanguard MSCI Index International Shares ETF**

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	57.58
18/07/2022	VGS AUD DRP	0.00	0.00	57.58	0.00
03/10/2022	VGS AUD DRP	0.00	36.92	0.00	36.92
18/10/2022	VGS AUD DRP	0.00	0.00	36.92	0.00
03/01/2023	VGS AUD DRP	0.00	32.17	0.00	32.17
18/01/2023	VGS AUD DRP	0.00	0.00	32.17	0.00
03/04/2023	VGS AUD DRP	0.00	23.99	0.00	23.99
20/04/2023	VGS AUD DRP	0.00	0.00	23.99	0.00
30/06/2023	VGS AUD DRP	0.00	119.47	0.00	119.47
30/06/2023	Closing Balance	0.00	0.00	0.00	119.47
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Altium Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/09/2022	ALU AUD 0.26 FRANKED, 30% CTR	0.00	0.00	41.60	41.60
27/09/2022	ALU AUD 0.26 FRANKED, 30% CTR	0.00	41.60	0.00	0.00
21/03/2023	ALU AUD 0.1 FRANKED, 30% CTR, NIL CFI	0.00	0.00	40.00	40.00
21/03/2023	ALU AUD 0.1 FRANKED, 30% CTR, NIL CFI	0.00	40.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / AMP Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00



Date	Description	Quantity	Debits	Credits	Balance
03/04/2023	AMP AUD 0.005 FRANKED, 30% CTR, 0.02 CFI, DRP NIL DISC	0.00	0.00	22.93	22.93
03/04/2023	AMP AUD 0.005 FRANKED, 30% CTR, 0.02 CFI, DRP NIL DISC	0.00	22.93	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / AMP Limited - Cap Note 3-Bbsw+4.50%</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
16/09/2022	AMPPB AUD UNFRANKED, 1.5735 CFI	0.00	0.00	157.35	157.35
16/09/2022	AMPPB AUD UNFRANKED, 1.5735 CFI	0.00	157.35	0.00	0.00
16/12/2022	AMPPB AUD UNFRANKED, 1.8206 CFI	0.00	0.00	182.06	182.06
16/12/2022	AMPPB AUD UNFRANKED, 1.8206 CFI	0.00	182.06	0.00	0.00
16/03/2023	AMPPB AUD 0.3492 FRANKED, 30% CTR, 1.3969 CFI	0.00	0.00	174.61	174.61
16/03/2023	AMPPB AUD 0.3492 FRANKED, 30% CTR, 1.3969 CFI	0.00	174.61	0.00	0.00
16/06/2023	AMPPB AUD 0.3789 FRANKED, 30% CTR, 1.5158 CFI	0.00	0.00	189.47	189.47
16/06/2023	AMPPB AUD 0.3789 FRANKED, 30% CTR, 1.5158 CFI	0.00	189.47	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Aristocrat Leisure Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	ALL AUD 0.26 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	54.08	54.08



Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	ALL AUD 0.26 FRANKED, 30% CTR, DRP SUSP	0.00	54.08	0.00	0.00
16/12/2022	ALL AUD 0.26 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	54.08	54.08
16/12/2022	ALL AUD 0.26 FRANKED, 30% CTR, DRP SUSP	0.00	54.08	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Commonwealth Bank Of Australia</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/09/2022	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	136.50	136.50
29/09/2022	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	136.50	0.00	0.00
30/03/2023	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	140.70	140.70
30/03/2023	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	140.70	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / CSL Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
05/10/2022	CSL USD 1.18, 0.118 FRANKED, 30% CTR, 1.062 CFI, DRP SUSP	0.00	0.00	70.33	70.33
05/10/2022	CSL USD 1.18, 0.118 FRANKED, 30% CTR, 1.062 CFI, DRP SUSP	0.00	70.33	0.00	0.00
05/04/2023	CSL USD 1.07, UNFRANKED, 1.07 CFI, DRP SUSP	0.00	0.00	64.86	64.86

Date	Description	Quantity	Debits	Credits	Balance
05/04/2023	CSL USD 1.07, UNFRANKED, 1.07 CFI, DRP SUSP	0.00	64.86	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Endeavour Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
16/09/2022	EDV AUD 0.077 FRANKED, 30% CTR	0.00	0.00	4.93	4.93
16/09/2022	EDV AUD 0.077 FRANKED, 30% CTR	0.00	4.93	0.00	0.00
20/03/2023	EDV AUD 0.143 FRANKED, 30% CTR	0.00	0.00	9.15	9.15
20/03/2023	EDV AUD 0.143 FRANKED, 30% CTR	0.00	9.15	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Healius Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/09/2022	HLS AUD 0.06 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	47.82	47.82
21/09/2022	HLS AUD 0.06 FRANKED, 30% CTR, DRP SUSP	0.00	47.82	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Ht&amp;E Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
15/09/2022	HT1 AUD 0.05 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	80.70	80.70
15/09/2022	HT1 AUD 0.05 FRANKED, 30% CTR, DRP SUSP	0.00	80.70	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
23/03/2023	HT1 AUD 0.052 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	83.93	83.93
23/03/2023	HT1 AUD 0.052 FRANKED, 30% CTR, DRP SUSP	0.00	83.93	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Ive Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
13/10/2022	IGL AUD 0.08 FRANKED, 30% CTR	0.00	0.00	178.24	178.24
13/10/2022	IGL AUD 0.08 FRANKED, 30% CTR	0.00	178.24	0.00	0.00
13/04/2023	IGL AUD 0.095 FRANKED, 30% CTR	0.00	0.00	211.66	211.66
13/04/2023	IGL AUD 0.095 FRANKED, 30% CTR	0.00	211.66	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Mcpherson's Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
23/09/2022	MCP AUD 0.02 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	83.22	83.22
23/09/2022	MCP AUD 0.02 FRANKED, 30% CTR, DRP SUSP	0.00	83.22	0.00	0.00
06/04/2023	MCP AUD 0.02 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	83.22	83.22
06/04/2023	MCP AUD 0.02 FRANKED, 30% CTR, DRP SUSP	0.00	83.22	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Medibank Private Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/09/2022	MPL AUD 0.073 FRANKED, 30% CTR	0.00	0.00	219.00	219.00
29/09/2022	MPL AUD 0.073 FRANKED, 30% CTR	0.00	219.00	0.00	0.00
22/03/2023	MPL AUD 0.063 FRANKED, 30% CTR	0.00	0.00	189.00	189.00
22/03/2023	MPL AUD 0.063 FRANKED, 30% CTR	0.00	189.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / National Australia Bank Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
05/07/2022	NAB AUD 0.73 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	0.00	127.75	127.75
05/07/2022	NAB AUD 0.73 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	127.75	0.00	0.00
14/12/2022	NAB AUD 0.78 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	0.00	139.62	139.62
14/12/2022	NAB AUD 0.78 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	139.62	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Treasury Wine Estates Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/09/2022	TWE AUD 0.16 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	76.16	76.16

Date	Description	Quantity	Debits	Credits	Balance
30/09/2022	TWE AUD 0.16 FRANKED, 30% CTR, DRP NIL DISC	0.00	76.16	0.00	0.00
04/04/2023	TWE AUD 0.18 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	85.68	85.68
04/04/2023	TWE AUD 0.18 FRANKED, 30% CTR, DRP NIL DISC	0.00	85.68	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Veem Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/09/2022	VEE AUD UNFRANKED, NIL CFI	0.00	0.00	2.88	2.88
21/09/2022	VEE AUD UNFRANKED, NIL CFI	0.00	2.88	0.00	0.00
19/04/2023	VEE AUD UNFRANKED, NIL CFI	0.00	0.00	5.48	5.48
19/04/2023	VEE AUD UNFRANKED, NIL CFI	0.00	5.48	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Westpac Banking Corporation</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/12/2022	WBC AUD 0.64 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	115.84	115.84
20/12/2022	WBC AUD 0.64 FRANKED, 30% CTR, DRP NIL DISC	0.00	115.84	0.00	0.00
27/06/2023	WBC AUD 0.7 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	130.20	130.20
27/06/2023	WBC AUD 0.7 FRANKED, 30% CTR, DRP NIL DISC	0.00	130.20	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Woolworths Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
27/09/2022	WOW AUD 0.53 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	34.98	34.98
27/09/2022	WOW AUD 0.53 FRANKED, 30% CTR, DRP NIL DISC	0.00	34.98	0.00	0.00
13/04/2023	WOW AUD 0.46 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	30.82	30.82
13/04/2023	WOW AUD 0.46 FRANKED, 30% CTR, DRP NIL DISC	0.00	30.82	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Interest / Limited Recourse Borrowing Arrangement / St. George Home Loan #1000</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
17/05/2023	INT ADJUSTMENT	0.00	0.00	0.25	0.25
17/05/2023	INT ADJUSTMENT	0.00	0.25	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Interest / Limited Recourse Borrowing Arrangement / St. George Home Loan #1001</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
17/05/2023	INT ADJUSTMENT	0.00	0.00	1.82	1.82
17/05/2023	INT ADJUSTMENT	0.00	1.82	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00



Date	Description	Quantity	Debits	Credits	Balance
<b>Other Assets - Receivables / Investment Income Receivable / Other Rental Related Income / Direct Property / 602/56 Prospect St. Fortitude Valley QLD 4006</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Investment Income	0.00	0.00	117.04	117.04
30/06/2023	Investment Income	0.00	117.04	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Rent / Direct Property / 602/56 Prospect St. Fortitude Valley QLD 4006</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	866.95
04/07/2022	Rental Income/Disbursements Received	0.00	0.00	866.95	0.00
19/07/2022	Rental Income/Disbursements Received	0.00	0.00	1,753.70	1,753.70
18/08/2022	Rental Income/Disbursements Received	0.00	0.00	1,733.90	3,487.60
06/09/2022	Rental Income/Disbursements Received	0.00	0.00	866.95	4,354.55
19/09/2022	Rental Income/Disbursements Received	0.00	0.00	866.95	5,221.50
04/10/2022	Rental Income/Disbursements Received	0.00	0.00	866.95	6,088.45
18/10/2022	Rental Income/Disbursements Received	0.00	0.00	866.95	6,955.40
03/11/2022	Rental Income/Disbursements Received	0.00	0.00	876.85	7,832.25
15/11/2022	Rental Income/Disbursements Received	0.00	0.00	876.85	8,709.10
05/12/2022	Rental Income/Disbursements Received	0.00	0.00	866.95	9,576.05
19/12/2022	Rental Income/Disbursements Received	0.00	0.00	866.95	10,443.00
30/12/2022	Rental Income/Disbursements Received	0.00	0.00	345.36	10,788.36
01/02/2023	Rental Income/Disbursements Received	0.00	0.00	973.82	11,762.18



Date	Description	Quantity	Debits	Credits	Balance
01/03/2023	Rental Income/Disbursements Received	0.00	0.00	2,081.00	13,843.18
03/04/2023	Rental Income/Disbursements Received	0.00	0.00	1,009.52	14,852.70
28/04/2023	Rental Income/Disbursements Received	0.00	0.00	2,119.77	16,972.47
01/06/2023	Rental Income/Disbursements Received	0.00	0.00	2,613.59	19,586.06
30/06/2023	Rental Income/Disbursements Received	0.00	117.04	0.00	19,469.02
30/06/2023	Rental Statement	0.00	10,443.00	0.00	9,026.02
30/06/2023	Rental Statement	0.00	10,621.09	0.00	1,595.07
30/06/2023	Closing Balance	0.00	0.00	0.00	1,595.07
<b>Other Assets - Receivables / Member Income Receivable / Contributions / Mr Timothy Davis</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
29/07/2022	Contribution Received	0.00	0.00	2,149.04	2,149.04
29/07/2022	QUICKSUPER QUICKSPR3263352569	0.00	2,149.04	0.00	0.00
07/09/2022	Contribution Received	0.00	0.00	2,196.50	2,196.50
07/09/2022	QUICKSUPER QUICKSPR3292923169	0.00	2,196.50	0.00	0.00
23/09/2022	Contribution Received	0.00	0.00	3,254.30	3,254.30
23/09/2022	QUICKSUPER QUICKSPR3305420781	0.00	3,254.30	0.00	0.00
16/03/2023	ABN98002348352 ET230316CTR065C723	0.00	1,000.00	0.00	1,000.00
16/03/2023	Contribution Received	0.00	0.00	1,000.00	0.00
12/04/2023	ABN98002348352 ET230412CTR0651183	0.00	3,096.66	0.00	3,096.66
12/04/2023	Contribution Received	0.00	0.00	3,096.66	0.00

Date	Description	Quantity	Debits	Credits	Balance
09/05/2023	ABN98002348352 ET230509CTR0658621	0.00	2,002.75	0.00	2,002.75
09/05/2023	Contribution Received	0.00	0.00	2,002.75	0.00
31/05/2023	ABN98002348352 ET230531CTR065C6D3	0.00	2,002.75	0.00	2,002.75
31/05/2023	Contribution Received	0.00	0.00	2,002.75	0.00
10/06/2023	Contribution Received	0.00	0.00	1,696.20	1,696.20
10/06/2023	OSKO DEPOSIT Tim Super Tim Super Spa Sublime	0.00	1,696.20	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Member Income Receivable / Contributions / Ms Lynda Davis</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
09/06/2023	Contribution Received	0.00	0.00	22,935.76	22,935.76
09/06/2023	OSKO DEPOSIT Super Super Spa Sublime	0.00	22,935.76	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Sundry Debtors / Other income</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
31/07/2022	ETH rewards	0.00	0.00	4.17	4.17
31/07/2022	ETH rewards	0.00	4.17	0.00	0.00
31/08/2022	ETH rewards	0.00	0.00	4.43	4.43
31/08/2022	ETH rewards	0.00	4.43	0.00	0.00
15/09/2022	MauriceBlackburn MBSGHABLCLASSACTIO	0.00	0.00	55.18	55.18

Date	Description	Quantity	Debits	Credits	Balance
15/09/2022	MauriceBlackburn MBSGHABLCLASSACTIO	0.00	55.18	0.00	0.00
30/09/2022	ETH rewards	0.00	0.00	3.90	3.90
30/09/2022	ETH rewards	0.00	3.90	0.00	0.00
31/10/2022	ETH rewards	0.00	0.00	2.51	2.51
31/10/2022	ETH rewards	0.00	2.51	0.00	0.00
30/11/2022	ETH rewards	0.00	0.00	1.51	1.51
30/11/2022	ETH rewards	0.00	1.51	0.00	0.00
31/01/2023	KAVA rewards	0.00	0.00	120.75	120.75
31/01/2023	KAVA rewards	0.00	120.75	0.00	0.00
08/03/2023	MauriceBlackburn MBPITCHERSCA	0.00	0.00	21.50	21.50
08/03/2023	MauriceBlackburn MBPITCHERSCA	0.00	21.50	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / ASIC Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/08/2022	TFR WDL BPAY INTERNET 2291591231272 ASIC	0.00	0.00	276.00	276.00
22/08/2022	TFR WDL BPAY INTERNET 2291591231272 ASIC	0.00	276.00	0.00	0.00
30/06/2023	TFR WDL BPAY INTERNET 2291586357801 ASIC	0.00	0.00	59.00	59.00
30/06/2023	TFR WDL BPAY INTERNET 2291586357801 ASIC	0.00	59.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Limited Recourse Borrowing Arrangement / St. George Home Loan #1000</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
17/07/2022	Loan Account Fee	0.00	0.00	8.00	8.00
17/07/2022	Loan Account Fee	0.00	8.00	0.00	0.00
17/08/2022	Loan Account Fee	0.00	0.00	8.00	8.00
17/08/2022	Loan Account Fee	0.00	8.00	0.00	0.00
17/09/2022	Loan Account Fee	0.00	0.00	8.00	8.00
17/09/2022	Loan Account Fee	0.00	8.00	0.00	0.00
17/10/2022	Loan Account Fee	0.00	0.00	8.00	8.00
17/10/2022	Loan Account Fee	0.00	8.00	0.00	0.00
17/11/2022	Loan Account Fee	0.00	0.00	8.00	8.00
17/11/2022	Loan Account Fee	0.00	8.00	0.00	0.00
17/12/2022	Loan Account Fee	0.00	0.00	8.00	8.00
17/12/2022	Loan Account Fee	0.00	8.00	0.00	0.00
17/01/2023	LOAN ACCOUNT FEE	0.00	0.00	8.00	8.00
17/01/2023	LOAN ACCOUNT FEE	0.00	8.00	0.00	0.00
17/02/2023	LOAN ACCOUNT FEE	0.00	0.00	8.00	8.00
17/02/2023	LOAN ACCOUNT FEE	0.00	8.00	0.00	0.00
17/03/2023	LOAN ACCOUNT FEE	0.00	0.00	8.00	8.00

Date	Description	Quantity	Debits	Credits	Balance
17/03/2023	LOAN ACCOUNT FEE	0.00	8.00	0.00	0.00
17/04/2023	LOAN ACCOUNT FEE	0.00	0.00	8.00	8.00
17/04/2023	LOAN ACCOUNT FEE	0.00	8.00	0.00	0.00
17/05/2023	LOAN ACCOUNT FEE	0.00	0.00	8.00	8.00
17/05/2023	LOAN ACCOUNT FEE	0.00	8.00	0.00	0.00
17/06/2023	LOAN ACCOUNT FEE	0.00	0.00	8.00	8.00
17/06/2023	LOAN ACCOUNT FEE	0.00	8.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Limited Recourse Borrowing Arrangement / St. George Home Loan #1001</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
17/07/2022	Loan Account Fee	0.00	0.00	8.00	8.00
17/07/2022	Loan Account Fee	0.00	8.00	0.00	0.00
17/08/2022	Loan Account Fee	0.00	0.00	8.00	8.00
17/08/2022	Loan Account Fee	0.00	8.00	0.00	0.00
17/09/2022	Loan Account Fee	0.00	0.00	8.00	8.00
17/09/2022	Loan Account Fee	0.00	8.00	0.00	0.00
17/10/2022	Loan Account Fee	0.00	0.00	8.00	8.00
17/10/2022	Loan Account Fee	0.00	8.00	0.00	0.00
17/11/2022	Loan Account Fee	0.00	0.00	8.00	8.00
17/11/2022	Loan Account Fee	0.00	8.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
17/12/2022	Loan Account Fee	0.00	0.00	8.00	8.00
17/12/2022	Loan Account Fee	0.00	8.00	0.00	0.00
17/01/2023	LOAN ACCOUNT FEE	0.00	0.00	8.00	8.00
17/01/2023	LOAN ACCOUNT FEE	0.00	8.00	0.00	0.00
17/02/2023	LOAN ACCOUNT FEE	0.00	0.00	8.00	8.00
17/02/2023	LOAN ACCOUNT FEE	0.00	8.00	0.00	0.00
17/03/2023	LOAN ACCOUNT FEE	0.00	0.00	8.00	8.00
17/03/2023	LOAN ACCOUNT FEE	0.00	8.00	0.00	0.00
17/04/2023	LOAN ACCOUNT FEE	0.00	0.00	8.00	8.00
17/04/2023	LOAN ACCOUNT FEE	0.00	8.00	0.00	0.00
17/05/2023	LOAN ACCOUNT FEE	0.00	0.00	8.00	8.00
17/05/2023	LOAN ACCOUNT FEE	0.00	8.00	0.00	0.00
17/06/2023	LOAN ACCOUNT FEE	0.00	0.00	8.00	8.00
17/06/2023	LOAN ACCOUNT FEE	0.00	8.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Interest Paid / Limited Recourse Borrowing Arrangement / St. George Home Loan #1000</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
17/07/2022	Interest	0.00	0.00	205.55	205.55
17/07/2022	Interest	0.00	205.55	0.00	0.00
17/08/2022	Interest	0.00	0.00	227.67	227.67

Date	Description	Quantity	Debits	Credits	Balance
17/08/2022	Interest	0.00	227.67	0.00	0.00
17/09/2022	Interest	0.00	0.00	243.54	243.54
17/09/2022	Interest	0.00	243.54	0.00	0.00
17/10/2022	Interest	0.00	0.00	248.87	248.87
17/10/2022	Interest	0.00	248.87	0.00	0.00
17/11/2022	Interest	0.00	0.00	265.53	265.53
17/11/2022	Interest	0.00	265.53	0.00	0.00
17/12/2022	Interest	0.00	0.00	262.47	262.47
17/12/2022	Interest	0.00	262.47	0.00	0.00
17/01/2023	INTEREST	0.00	0.00	276.94	276.94
17/01/2023	INTEREST	0.00	276.94	0.00	0.00
17/02/2023	INTEREST	0.00	0.00	275.85	275.85
17/02/2023	INTEREST	0.00	275.85	0.00	0.00
17/03/2023	INTEREST	0.00	0.00	253.88	253.88
17/03/2023	INTEREST	0.00	253.88	0.00	0.00
17/04/2023	INTEREST	0.00	0.00	286.91	286.91
17/04/2023	INTEREST	0.00	286.91	0.00	0.00
17/05/2023	INTEREST	0.00	0.00	193.69	193.69
17/05/2023	INTEREST	0.00	193.69	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00



Date	Description	Quantity	Debits	Credits	Balance
<b>Other Creditors and Accruals / Interest Paid / Limited Recourse Borrowing Arrangement / St. George Home Loan #1001</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
17/07/2022	Interest	0.00	0.00	1,104.38	1,104.38
17/07/2022	Interest	0.00	1,104.38	0.00	0.00
17/08/2022	Interest	0.00	0.00	1,215.86	1,215.86
17/08/2022	Interest	0.00	1,215.86	0.00	0.00
17/09/2022	Interest	0.00	0.00	1,309.27	1,309.27
17/09/2022	Interest	0.00	1,309.27	0.00	0.00
17/10/2022	Interest	0.00	0.00	1,339.75	1,339.75
17/10/2022	Interest	0.00	1,339.75	0.00	0.00
17/11/2022	Interest	0.00	0.00	1,440.46	1,440.46
17/11/2022	Interest	0.00	1,440.46	0.00	0.00
17/12/2022	Interest	0.00	0.00	1,455.98	1,455.98
17/12/2022	Interest	0.00	1,455.98	0.00	0.00
17/01/2023	INTEREST	0.00	0.00	1,567.10	1,567.10
17/01/2023	INTEREST	0.00	1,567.10	0.00	0.00
17/02/2023	INTEREST	0.00	0.00	1,614.37	1,614.37
17/02/2023	INTEREST	0.00	1,614.37	0.00	0.00
17/03/2023	INTEREST	0.00	0.00	1,539.65	1,539.65
17/03/2023	INTEREST	0.00	1,539.65	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
17/04/2023	INTEREST	0.00	0.00	1,742.81	1,742.81
17/04/2023	INTEREST	0.00	1,742.81	0.00	0.00
17/05/2023	INTEREST	0.00	0.00	1,752.47	1,752.47
17/05/2023	INTEREST	0.00	1,752.47	0.00	0.00
17/06/2023	INTEREST	0.00	0.00	1,316.82	1,316.82
17/06/2023	INTEREST	0.00	1,316.82	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Investment Management Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/01/2023	TFR WDL BPAY INTERNET 42218 TFS PROPERTIES LTD	0.00	0.00	657.00	657.00
03/01/2023	TFR WDL BPAY INTERNET 42218 TFS PROPERTIES LTD	0.00	657.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Council Rates / Direct Property / 602/56 Prospect St. Fortitude Valley QLD 4006</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
05/08/2022	TFR WDL BPAY INTERNET 500000005057546 BCC RATES	0.00	0.00	450.20	450.20
05/08/2022	TFR WDL BPAY INTERNET 500000005057546 BCC RATES	0.00	450.20	0.00	0.00
04/11/2022	TFR WDL BPAY INTERNET 500000005057546 BCC RATES	0.00	0.00	450.20	450.20

Date	Description	Quantity	Debits	Credits	Balance
04/11/2022	TFR WDL BPAY INTERNET 500000005057546 BCC RATES	0.00	450.20	0.00	0.00
06/02/2023	TFR WDL BPAY INTERNET 500000005057546 BCC RATES	0.00	0.00	450.20	450.20
06/02/2023	TFR WDL BPAY INTERNET 500000005057546 BCC RATES	0.00	450.20	0.00	0.00
04/05/2023	TFR WDL BPAY INTERNET 500000005057546 BCC RATES	0.00	0.00	450.20	450.20
04/05/2023	TFR WDL BPAY INTERNET 500000005057546 BCC RATES	0.00	450.20	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Property Expenses / Insurance Premium / Direct Property / 602/56 Prospect St. Fortitude Valley QLD 4006</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/06/2023	TFR WDL BPAY INTERNET 28132626200468474477EBM INSURANCE	0.00	0.00	432.00	432.00
01/06/2023	TFR WDL BPAY INTERNET 28132626200468474477EBM INSURANCE	0.00	432.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Property Expenses / Strata Levy Fee / Direct Property / 602/56 Prospect St. Fortitude Valley QLD 4006</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/08/2022	TFR WDL BPAY INTERNET 133400619 STRATAPAY-LEVY	0.00	0.00	1,617.41	1,617.41
01/08/2022	TFR WDL BPAY INTERNET 133400619 STRATAPAY-LEVY	0.00	1,617.41	0.00	0.00
01/11/2022	TFR WDL BPAY INTERNET 133400619 STRATAPAY-LEVY	0.00	0.00	1,906.03	1,906.03

Date	Description	Quantity	Debits	Credits	Balance
01/11/2022	TFR WDL BPAY INTERNET 133400619 STRATAPAY-LEVY	0.00	1,906.03	0.00	0.00
01/02/2023	TFR WDL BPAY INTERNET 133400619 STRATAPAY-LEVY	0.00	0.00	1,906.03	1,906.03
01/02/2023	TFR WDL BPAY INTERNET 133400619 STRATAPAY-LEVY	0.00	1,906.03	0.00	0.00
01/05/2023	TFR WDL BPAY INTERNET 133400619 STRATAPAY-LEVY	0.00	0.00	1,805.75	1,805.75
01/05/2023	TFR WDL BPAY INTERNET 133400619 STRATAPAY-LEVY	0.00	1,805.75	0.00	0.00
30/06/2023	TFR WDL BPAY INTERNET 133400619 STRATAPAY-LEVY	0.00	0.00	1,805.75	1,805.75
30/06/2023	TFR WDL BPAY INTERNET 133400619 STRATAPAY-LEVY	0.00	1,805.75	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Property Expenses / Water Rates / Direct Property / 602/56 Prospect St. Fortitude Valley QLD 4006</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/08/2022	TFR WDL BPAY INTERNET 101063792300002 URBAN UTILITIES	0.00	0.00	300.02	300.02
03/08/2022	TFR WDL BPAY INTERNET 101063792300002 URBAN UTILITIES	0.00	300.02	0.00	0.00
10/10/2022	TFR WDL BPAY INTERNET 101063792300002 URBAN UTILITIES	0.00	0.00	301.72	301.72
10/10/2022	TFR WDL BPAY INTERNET 101063792300002 URBAN UTILITIES	0.00	301.72	0.00	0.00
06/01/2023	TFR WDL BPAY INTERNET 101063792300002 URBAN UTILITIES	0.00	0.00	285.43	285.43

Date	Description	Quantity	Debits	Credits	Balance
06/01/2023	TFR WDL BPAY INTERNET 101063792300002 URBAN UTILITIES	0.00	285.43	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Borrowings / Limited Recourse Borrowing Arrangement / St. George Home Loan #1000</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	38,066.10
17/07/2022	Interest	0.00	0.00	205.55	38,271.65
17/07/2022	Internet PMT	0.00	25.00	0.00	38,246.65
17/07/2022	Loan Account Fee	0.00	0.00	8.00	38,254.65
18/07/2022	Repayment	0.00	433.00	0.00	37,821.65
17/08/2022	Interest	0.00	0.00	227.67	38,049.32
17/08/2022	Internet PMT	0.00	25.00	0.00	38,024.32
17/08/2022	Loan Account Fee	0.00	0.00	8.00	38,032.32
18/08/2022	Repayment	0.00	400.00	0.00	37,632.32
17/09/2022	Interest	0.00	0.00	243.54	37,875.86
17/09/2022	Internet PMT	0.00	25.00	0.00	37,850.86
17/09/2022	Loan Account Fee	0.00	0.00	8.00	37,858.86
18/09/2022	Repayment	0.00	415.00	0.00	37,443.86
17/10/2022	Interest	0.00	0.00	248.87	37,692.73
17/10/2022	Internet PMT	0.00	25.00	0.00	37,667.73
17/10/2022	Loan Account Fee	0.00	0.00	8.00	37,675.73

Date	Description	Quantity	Debits	Credits	Balance
18/10/2022	Repayment	0.00	430.00	0.00	37,245.73
17/11/2022	Interest	0.00	0.00	265.53	37,511.26
17/11/2022	Internet PMT	0.00	25.00	0.00	37,486.26
17/11/2022	Loan Account Fee	0.00	0.00	8.00	37,494.26
18/11/2022	Repayment	0.00	447.00	0.00	37,047.26
17/12/2022	Interest	0.00	0.00	262.47	37,309.73
17/12/2022	Internet PMT	0.00	25.00	0.00	37,284.73
17/12/2022	Loan Account Fee	0.00	0.00	8.00	37,292.73
18/12/2022	Repayment	0.00	463.00	0.00	36,829.73
17/01/2023	INTEREST	0.00	0.00	276.94	37,106.67
17/01/2023	INTERNET PMT	0.00	25.00	0.00	37,081.67
17/01/2023	LOAN ACCOUNT FEE	0.00	0.00	8.00	37,089.67
18/01/2023	REPAYMT A/C TFR	0.00	472.00	0.00	36,617.67
17/02/2023	INTEREST	0.00	0.00	275.85	36,893.52
17/02/2023	INTERNET PMT	0.00	25.00	0.00	36,868.52
17/02/2023	LOAN ACCOUNT FEE	0.00	0.00	8.00	36,876.52
18/02/2023	REPAYMT A/C TFR	0.00	480.00	0.00	36,396.52
17/03/2023	INTEREST	0.00	0.00	253.88	36,650.40
17/03/2023	INTERNET PMT	0.00	25.00	0.00	36,625.40
17/03/2023	LOAN ACCOUNT FEE	0.00	0.00	8.00	36,633.40



Date	Description	Quantity	Debits	Credits	Balance
18/03/2023	REPAYMT A/C TFR	0.00	487.00	0.00	36,146.40
17/04/2023	INTEREST	0.00	0.00	286.91	36,433.31
17/04/2023	INTERNET PMT	0.00	25.00	0.00	36,408.31
17/04/2023	LOAN ACCOUNT FEE	0.00	0.00	8.00	36,416.31
18/04/2023	REPAYMT A/C TFR	0.00	487.00	0.00	35,929.31
17/05/2023	INT ADJUSTMENT	0.00	0.25	0.00	35,929.06
17/05/2023	INTEREST	0.00	0.00	193.69	36,122.75
17/05/2023	INTERNET PMT	0.00	25.00	0.00	36,097.75
17/05/2023	LOAN ACCOUNT FEE	0.00	0.00	8.00	36,105.75
18/05/2023	REPAYMT A/C TFR	0.00	493.00	0.00	35,612.75
17/06/2023	INTERNET PMT	0.00	25.00	0.00	35,587.75
17/06/2023	LOAN ACCOUNT FEE	0.00	0.00	8.00	35,595.75
18/06/2023	REPAYMT A/C TFR	0.00	501.00	0.00	35,094.75
30/06/2023	Closing Balance	0.00	0.00	0.00	35,094.75

**Borrowings / Limited Recourse Borrowing Arrangement / St. George Home Loan #1001**

01/07/2022	Opening Balance	0.00	0.00	0.00	275,396.71
17/07/2022	Interest	0.00	0.00	1,104.38	276,501.09
17/07/2022	Loan Account Fee	0.00	0.00	8.00	276,509.09
18/07/2022	Repayment	0.00	2,207.00	0.00	274,302.09
17/08/2022	Interest	0.00	0.00	1,215.86	275,517.95



Date	Description	Quantity	Debits	Credits	Balance
17/08/2022	Loan Account Fee	0.00	0.00	8.00	275,525.95
18/08/2022	Repayment	0.00	2,207.00	0.00	273,318.95
17/09/2022	Interest	0.00	0.00	1,309.27	274,628.22
17/09/2022	Loan Account Fee	0.00	0.00	8.00	274,636.22
18/09/2022	Repayment	0.00	2,292.00	0.00	272,344.22
17/10/2022	Interest	0.00	0.00	1,339.75	273,683.97
17/10/2022	Loan Account Fee	0.00	0.00	8.00	273,691.97
18/10/2022	Repayment	0.00	2,381.00	0.00	271,310.97
17/11/2022	Interest	0.00	0.00	1,440.46	272,751.43
17/11/2022	Loan Account Fee	0.00	0.00	8.00	272,759.43
18/11/2022	Repayment	0.00	2,476.00	0.00	270,283.43
17/12/2022	Interest	0.00	0.00	1,455.98	271,739.41
17/12/2022	Loan Account Fee	0.00	0.00	8.00	271,747.41
18/12/2022	Repayment	0.00	2,565.00	0.00	269,182.41
17/01/2023	INTEREST	0.00	0.00	1,567.10	270,749.51
17/01/2023	LOAN ACCOUNT FEE	0.00	0.00	8.00	270,757.51
18/01/2023	REPAYMT A/C TFR	0.00	2,614.00	0.00	268,143.51
17/02/2023	INTEREST	0.00	0.00	1,614.37	269,757.88
17/02/2023	LOAN ACCOUNT FEE	0.00	0.00	8.00	269,765.88
18/02/2023	REPAYMT A/C TFR	0.00	2,658.00	0.00	267,107.88

Date	Description	Quantity	Debits	Credits	Balance
17/03/2023	INTEREST	0.00	0.00	1,539.65	268,647.53
17/03/2023	LOAN ACCOUNT FEE	0.00	0.00	8.00	268,655.53
18/03/2023	REPAYMT A/C TFR	0.00	2,696.00	0.00	265,959.53
17/04/2023	INTEREST	0.00	0.00	1,742.81	267,702.34
17/04/2023	LOAN ACCOUNT FEE	0.00	0.00	8.00	267,710.34
18/04/2023	REPAYMT A/C TFR	0.00	2,696.00	0.00	265,014.34
17/05/2023	INT ADJUSTMENT	0.00	1.82	0.00	265,012.52
17/05/2023	INTEREST	0.00	0.00	1,752.47	266,764.99
17/05/2023	LOAN ACCOUNT FEE	0.00	0.00	8.00	266,772.99
18/05/2023	REPAYMT A/C TFR	0.00	2,147.00	0.00	264,625.99
20/05/2023	INTERNET PMT	0.00	5,000.00	0.00	259,625.99
26/05/2023	REPAYMT A/C TFR	0.00	1,074.00	0.00	258,551.99
09/06/2023	REPAYMT A/C TFR	0.00	1,074.00	0.00	257,477.99
17/06/2023	INTEREST	0.00	0.00	1,316.82	258,794.81
17/06/2023	LOAN ACCOUNT FEE	0.00	0.00	8.00	258,802.81
23/06/2023	REPAYMT A/C TFR	0.00	1,074.00	0.00	257,728.81
30/06/2023	Closing Balance	0.00	0.00	0.00	257,728.81
<b>Income Tax Payable / Income Tax Payable</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	2,120.07
01/07/2022	Fund Tax Finalisation	0.00	0.00	3,402.20	5,522.27

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	5,522.27
<b>Income Tax Payable / Provision for Income Tax</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	7,903.05
01/07/2022	Fund Tax Finalisation	0.00	7,903.05	0.00	0.00
02/07/2022	Tax Effect Of Income	0.00	188.33	0.00	188.33
29/07/2022	Tax Effect Of Income	0.00	0.00	322.36	134.03
07/09/2022	Tax Effect Of Income	0.00	0.00	329.48	463.51
23/09/2022	Tax Effect Of Income	0.00	0.00	488.14	951.65
28/11/2022	Tax Effect Of Income	0.00	464.38	0.00	487.27
23/12/2022	Tax Effect Of Income	0.00	214.71	0.00	272.56
16/03/2023	Tax Effect Of Income	0.00	0.00	150.00	422.56
12/04/2023	Tax Effect Of Income	0.00	0.00	464.50	887.06
09/05/2023	Tax Effect Of Income	0.00	0.00	300.41	1,187.47
31/05/2023	Tax Effect Of Income	0.00	0.00	300.41	1,487.88
09/06/2023	Tax Effect Of Income	0.00	0.00	3,440.36	4,928.24
10/06/2023	Tax Effect Of Income	0.00	0.00	254.43	5,182.67
30/06/2023	Tax Effect Of Income	0.00	1,791.77	0.00	3,390.90
30/06/2023	Closing Balance	0.00	0.00	0.00	3,390.90
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Altium Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	16.56

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Fund Tax Finalisation	0.00	0.00	16.56	0.00
27/09/2022	ALU AUD 0.26 FRANKED, 30% CTR	0.00	17.83	0.00	17.83
21/03/2023	ALU AUD 0.1 FRANKED, 30% CTR, NIL CFI	0.00	6.86	0.00	24.69
30/06/2023	Closing Balance	0.00	0.00	0.00	24.69
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / AMP Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/04/2023	AMP AUD 0.005 FRANKED, 30% CTR, 0.02 CFI, DRP NIL DISC	0.00	1.97	0.00	1.97
30/06/2023	Closing Balance	0.00	0.00	0.00	1.97
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / AMP Limited - Cap Note 3-Bbsw+4.50%</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
16/03/2023	AMPPB AUD 0.3492 FRANKED, 30% CTR, 1.3969 CFI	0.00	14.97	0.00	14.97
16/06/2023	AMPPB AUD 0.3789 FRANKED, 30% CTR, 1.5158 CFI	0.00	16.24	0.00	31.21
30/06/2023	Closing Balance	0.00	0.00	0.00	31.21
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Aristocrat Leisure Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	35.91
01/07/2022	ALL AUD 0.26 FRANKED, 30% CTR, DRP SUSP	0.00	23.18	0.00	59.09
01/07/2022	Fund Tax Finalisation	0.00	0.00	35.91	23.18
16/12/2022	ALL AUD 0.26 FRANKED, 30% CTR, DRP SUSP	0.00	23.18	0.00	46.36

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	46.36
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Commonwealth Bank Of Australia</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	102.00
01/07/2022	Fund Tax Finalisation	0.00	0.00	102.00	0.00
29/09/2022	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	58.50	0.00	58.50
30/03/2023	CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	0.00	60.30	0.00	118.80
30/06/2023	Closing Balance	0.00	0.00	0.00	118.80
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Commonwealth Bank Of Australia - Cap Note 3-Bbsw+5.20%</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	52.36
01/07/2022	Fund Tax Finalisation	0.00	0.00	52.36	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / CSL Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
05/10/2022	CSL USD 1.18, 0.118 FRANKED, 30% CTR, 1.062 CFI, DRP SUSP	0.00	3.01	0.00	3.01
30/06/2023	Closing Balance	0.00	0.00	0.00	3.01
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Endeavour Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	5.35
01/07/2022	Fund Tax Finalisation	0.00	0.00	5.35	0.00

Date	Description	Quantity	Debits	Credits	Balance
16/09/2022	EDV AUD 0.077 FRANKED, 30% CTR	0.00	2.11	0.00	2.11
20/03/2023	EDV AUD 0.143 FRANKED, 30% CTR	0.00	3.92	0.00	6.03
30/06/2023	Closing Balance	0.00	0.00	0.00	6.03
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Healius Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	57.22
01/07/2022	Fund Tax Finalisation	0.00	0.00	57.22	0.00
21/09/2022	HLS AUD 0.06 FRANKED, 30% CTR, DRP SUSP	0.00	20.49	0.00	20.49
30/06/2023	Closing Balance	0.00	0.00	0.00	20.49
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Ht&amp;E Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	51.19
01/07/2022	Fund Tax Finalisation	0.00	0.00	51.19	0.00
15/09/2022	HT1 AUD 0.05 FRANKED, 30% CTR, DRP SUSP	0.00	34.59	0.00	34.59
23/03/2023	HT1 AUD 0.052 FRANKED, 30% CTR, DRP SUSP	0.00	35.97	0.00	70.56
30/06/2023	Closing Balance	0.00	0.00	0.00	70.56
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Ive Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	148.00
01/07/2022	Fund Tax Finalisation	0.00	0.00	148.00	0.00
13/10/2022	IGL AUD 0.08 FRANKED, 30% CTR	0.00	76.39	0.00	76.39
13/04/2023	IGL AUD 0.095 FRANKED, 30% CTR	0.00	90.71	0.00	167.10



Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	167.10
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Mcpherson's Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	80.25
01/07/2022	Fund Tax Finalisation	0.00	0.00	80.25	0.00
23/09/2022	MCP AUD 0.02 FRANKED, 30% CTR, DRP SUSP	0.00	35.67	0.00	35.67
06/04/2023	MCP AUD 0.02 FRANKED, 30% CTR, DRP SUSP	0.00	35.67	0.00	71.34
30/06/2023	Closing Balance	0.00	0.00	0.00	71.34
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Medibank Private Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	167.14
01/07/2022	Fund Tax Finalisation	0.00	0.00	167.14	0.00
29/09/2022	MPL AUD 0.073 FRANKED, 30% CTR	0.00	93.86	0.00	93.86
22/03/2023	MPL AUD 0.063 FRANKED, 30% CTR	0.00	81.00	0.00	174.86
30/06/2023	Closing Balance	0.00	0.00	0.00	174.86
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / National Australia Bank Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	91.75
01/07/2022	Fund Tax Finalisation	0.00	0.00	91.75	0.00
05/07/2022	NAB AUD 0.73 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	54.75	0.00	54.75
14/12/2022	NAB AUD 0.78 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	59.84	0.00	114.59



Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	114.59
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Treasury Wine Estates Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	57.12
01/07/2022	Fund Tax Finalisation	0.00	0.00	57.12	0.00
30/09/2022	TWE AUD 0.16 FRANKED, 30% CTR, DRP NIL DISC	0.00	32.64	0.00	32.64
04/04/2023	TWE AUD 0.18 FRANKED, 30% CTR, DRP NIL DISC	0.00	36.72	0.00	69.36
30/06/2023	Closing Balance	0.00	0.00	0.00	69.36
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Westpac Banking Corporation</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	90.24
01/07/2022	Fund Tax Finalisation	0.00	0.00	90.24	0.00
20/12/2022	WBC AUD 0.64 FRANKED, 30% CTR, DRP NIL DISC	0.00	49.65	0.00	49.65
27/06/2023	WBC AUD 0.7 FRANKED, 30% CTR, DRP NIL DISC	0.00	55.80	0.00	105.45
30/06/2023	Closing Balance	0.00	0.00	0.00	105.45
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Woolworths Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	25.95
01/07/2022	Fund Tax Finalisation	0.00	0.00	25.95	0.00
27/09/2022	WOW AUD 0.53 FRANKED, 30% CTR, DRP NIL DISC	0.00	14.99	0.00	14.99

Date	Description	Quantity	Debits	Credits	Balance
13/04/2023	WOW AUD 0.46 FRANKED, 30% CTR, DRP NIL DISC	0.00	13.21	0.00	28.20
30/06/2023	Closing Balance	0.00	0.00	0.00	28.20
<b>Income Tax Payable / Franking Credits / Stapled Securities / 360 Capital REIT</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	32.51
01/07/2022	Fund Tax Finalisation	0.00	0.00	32.51	0.00
27/07/2022	Distribution - Tax Statement	0.00	10.90	0.00	10.90
29/09/2022	Distribution - Tax Statement	0.00	11.11	0.00	22.01
29/12/2022	Distribution - Tax Statement	0.00	11.32	0.00	33.33
30/03/2023	Distribution - Tax Statement	0.00	11.32	0.00	44.65
30/06/2023	Closing Balance	0.00	0.00	0.00	44.65
<b>Income Tax Payable / Franking Credits / Units In Listed Unit Trusts / Betashares Australian Dividend Harvester Fund (Managed Fund)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	196.04
01/07/2022	Fund Tax Finalisation	0.00	0.00	196.04	0.00
01/08/2022	Distribution - Tax Statement	0.00	13.78	0.00	13.78
01/09/2022	Distribution - Tax Statement	0.00	13.85	0.00	27.63
03/10/2022	Distribution - Tax Statement	0.00	13.37	0.00	41.00
01/11/2022	Distribution - Tax Statement	0.00	13.46	0.00	54.46
01/12/2022	Distribution - Tax Statement	0.00	13.53	0.00	67.99
03/01/2023	Distribution - Tax Statement	0.00	13.61	0.00	81.60

Date	Description	Quantity	Debits	Credits	Balance
01/02/2023	Distribution - Tax Statement	0.00	13.68	0.00	95.28
01/03/2023	Distribution - Tax Statement	0.00	13.76	0.00	109.04
03/04/2023	Distribution - Tax Statement	0.00	13.86	0.00	122.90
01/05/2023	Distribution - Tax Statement	0.00	13.93	0.00	136.83
01/06/2023	Distribution - Tax Statement	0.00	14.00	0.00	150.83
30/06/2023	Distribution - Tax Statement	0.00	14.07	0.00	164.90
30/06/2023	Closing Balance	0.00	0.00	0.00	164.90
<b>Income Tax Payable / Franking Credits / Units In Listed Unit Trusts / Ishares Core S&amp;P/ASX 200 ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	121.85
01/07/2022	Fund Tax Finalisation	0.00	0.00	121.85	0.00
07/10/2022	Distribution - Tax Statement	0.00	50.24	0.00	50.24
06/01/2023	Distribution - Tax Statement	0.00	15.70	0.00	65.94
06/04/2023	Distribution - Tax Statement	0.00	31.37	0.00	97.31
30/06/2023	Distribution - Tax Statement	0.00	11.59	0.00	108.90
30/06/2023	Closing Balance	0.00	0.00	0.00	108.90
<b>Income Tax Payable / Franking Credits / Units In Listed Unit Trusts / Platinum International Fund (Quoted Managed Hedge Fund)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.31
01/07/2022	Fund Tax Finalisation	0.00	0.00	0.31	0.00
29/06/2023	Distribution - Tax Statement	0.00	0.14	0.00	0.14
30/06/2023	Closing Balance	0.00	0.00	0.00	0.14

Date	Description	Quantity	Debits	Credits	Balance
<b>Income Tax Payable / Franking Credits / Units In Listed Unit Trusts / Russell Investments High Dividend Australian Shares ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	116.91
01/07/2022	Fund Tax Finalisation	0.00	0.00	116.91	0.00
30/09/2022	Distribution - Tax Statement	0.00	40.15	0.00	40.15
30/12/2022	Distribution - Tax Statement	0.00	20.30	0.00	60.45
31/03/2023	Distribution - Tax Statement	0.00	32.38	0.00	92.83
30/06/2023	Distribution - Tax Statement	0.00	19.92	0.00	112.75
30/06/2023	Closing Balance	0.00	0.00	0.00	112.75
<b>Income Tax Payable / Franking Credits / Units In Listed Unit Trusts / Switzer Dividend Growth Fund (Managed Fund)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	81.90
01/07/2022	Fund Tax Finalisation	0.00	0.00	81.90	0.00
01/08/2022	Distribution - Tax Statement	0.00	5.00	0.00	5.00
01/09/2022	Distribution - Tax Statement	0.00	5.00	0.00	10.00
03/10/2022	Distribution - Tax Statement	0.00	5.02	0.00	15.02
01/11/2022	Distribution - Tax Statement	0.00	5.04	0.00	20.06
01/12/2022	Distribution - Tax Statement	0.00	5.05	0.00	25.11
03/01/2023	Distribution - Tax Statement	0.00	5.07	0.00	30.18
01/02/2023	Distribution - Tax Statement	0.00	5.09	0.00	35.27
01/03/2023	Distribution - Tax Statement	0.00	5.10	0.00	40.37
03/04/2023	Distribution - Tax Statement	0.00	5.11	0.00	45.48

Date	Description	Quantity	Debits	Credits	Balance
01/05/2023	Distribution - Tax Statement	0.00	5.13	0.00	50.61
01/06/2023	Distribution - Tax Statement	0.00	5.15	0.00	55.76
30/06/2023	Distribution - Tax Statement	0.00	4.68	0.00	60.44
30/06/2023	Closing Balance	0.00	0.00	0.00	60.44
<b>Income Tax Payable / Franking Credits / Units In Listed Unit Trusts / Vanguard Diversified Growth Index ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	27.87
01/07/2022	Fund Tax Finalisation	0.00	0.00	27.87	0.00
03/10/2022	Distribution - Tax Statement	0.00	5.66	0.00	5.66
03/01/2023	Distribution - Tax Statement	0.00	3.12	0.00	8.78
03/04/2023	Distribution - Tax Statement	0.00	4.23	0.00	13.01
30/06/2023	Distribution - Tax Statement	0.00	9.74	0.00	22.75
30/06/2023	Closing Balance	0.00	0.00	0.00	22.75
<b>Income Tax Payable / Foreign Tax Credits / Units In Listed Unit Trusts / Betashares Australian Dividend Harvester Fund (Managed Fund)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.21
01/07/2022	Fund Tax Finalisation	0.00	0.00	0.21	0.00
01/09/2022	Distribution - Tax Statement	0.00	0.03	0.00	0.03
03/10/2022	Distribution - Tax Statement	0.00	0.03	0.00	0.06
01/11/2022	Distribution - Tax Statement	0.00	0.03	0.00	0.09
01/12/2022	Distribution - Tax Statement	0.00	0.03	0.00	0.12
03/01/2023	Distribution - Tax Statement	0.00	0.03	0.00	0.15

Date	Description	Quantity	Debits	Credits	Balance
01/02/2023	Distribution - Tax Statement	0.00	0.03	0.00	0.18
01/03/2023	Distribution - Tax Statement	0.00	0.03	0.00	0.21
03/04/2023	Distribution - Tax Statement	0.00	0.03	0.00	0.24
01/05/2023	Distribution - Tax Statement	0.00	0.03	0.00	0.27
01/06/2023	Distribution - Tax Statement	0.00	0.03	0.00	0.30
30/06/2023	Distribution - Tax Statement	0.00	0.03	0.00	0.33
30/06/2023	Closing Balance	0.00	0.00	0.00	0.33
<b>Income Tax Payable / Foreign Tax Credits / Units In Listed Unit Trusts / Ishares Core S&amp;P/ASX 200 ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.20
01/07/2022	Fund Tax Finalisation	0.00	0.00	0.20	0.00
07/10/2022	Distribution - Tax Statement	0.00	0.17	0.00	0.17
06/01/2023	Distribution - Tax Statement	0.00	0.05	0.00	0.22
06/04/2023	Distribution - Tax Statement	0.00	0.11	0.00	0.33
30/06/2023	Distribution - Tax Statement	0.00	0.04	0.00	0.37
30/06/2023	Closing Balance	0.00	0.00	0.00	0.37
<b>Income Tax Payable / Foreign Tax Credits / Units In Listed Unit Trusts / Ishares Europe ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	35.41
01/07/2022	Fund Tax Finalisation	0.00	0.00	35.41	0.00
21/12/2022	Distribution - Tax Statement	0.00	4.05	0.00	4.05
30/06/2023	Distribution - Tax Statement	0.00	23.55	0.00	27.60



Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	27.60
<b>Income Tax Payable / Foreign Tax Credits / Units In Listed Unit Trusts / Platinum International Fund (Quoted Managed Hedge Fund)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	28.10
01/07/2022	Fund Tax Finalisation	0.00	0.00	28.10	0.00
29/06/2023	Distribution - Tax Statement	0.00	20.76	0.00	20.76
30/06/2023	Closing Balance	0.00	0.00	0.00	20.76
<b>Income Tax Payable / Foreign Tax Credits / Units In Listed Unit Trusts / Russell Investments High Dividend Australian Shares ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/09/2022	Distribution - Tax Statement	0.00	0.01	0.00	0.01
30/06/2023	Closing Balance	0.00	0.00	0.00	0.01
<b>Income Tax Payable / Foreign Tax Credits / Units In Listed Unit Trusts / Vaneck Global Healthcare Leaders ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	4.87
01/07/2022	Fund Tax Finalisation	0.00	0.00	4.87	0.00
30/06/2023	Distribution - Tax Statement	0.00	8.71	0.00	8.71
30/06/2023	Closing Balance	0.00	0.00	0.00	8.71
<b>Income Tax Payable / Foreign Tax Credits / Units In Listed Unit Trusts / Vanguard Diversified Growth Index ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	3.69
01/07/2022	Fund Tax Finalisation	0.00	0.00	3.69	0.00
03/10/2022	Distribution - Tax Statement	0.00	1.07	0.00	1.07
03/01/2023	Distribution - Tax Statement	0.00	0.59	0.00	1.66



Date	Description	Quantity	Debits	Credits	Balance
03/04/2023	Distribution - Tax Statement	0.00	0.80	0.00	2.46
30/06/2023	Distribution - Tax Statement	0.00	1.84	0.00	4.30
30/06/2023	Closing Balance	0.00	0.00	0.00	4.30
<b>Income Tax Payable / Foreign Tax Credits / Units In Listed Unit Trusts / Vanguard Ftse Europe Shares ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	26.71
01/07/2022	Fund Tax Finalisation	0.00	0.00	26.71	0.00
03/10/2022	Distribution - Tax Statement	0.00	3.47	0.00	3.47
03/01/2023	Distribution - Tax Statement	0.00	4.51	0.00	7.98
03/04/2023	Distribution - Tax Statement	0.00	2.95	0.00	10.93
30/06/2023	Distribution - Tax Statement	0.00	14.21	0.00	25.14
30/06/2023	Closing Balance	0.00	0.00	0.00	25.14
<b>Income Tax Payable / Foreign Tax Credits / Units In Listed Unit Trusts / Vanguard MSCI Index International Shares ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	23.23
01/07/2022	Fund Tax Finalisation	0.00	0.00	23.23	0.00
03/10/2022	Distribution - Tax Statement	0.00	4.56	0.00	4.56
03/01/2023	Distribution - Tax Statement	0.00	5.62	0.00	10.18
03/04/2023	Distribution - Tax Statement	0.00	4.34	0.00	14.52
30/06/2023	Distribution - Tax Statement	0.00	12.86	0.00	27.38
30/06/2023	Closing Balance	0.00	0.00	0.00	27.38
<b>Income Tax Payable / Income Tax Instalments Paid</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	2,820.00
01/07/2022	Fund Tax Finalisation	0.00	0.00	2,820.00	0.00
30/09/2022	TFR WDL BPAY INTERNET 136597768412760 TAX OFFICE PAYMENTS	0.00	719.00	0.00	719.00
31/12/2022	TFR WDL BPAY INTERNET 136597768412760 TAX OFFICE PAYMENTS	0.00	719.00	0.00	1,438.00
31/03/2023	TFR WDL BPAY INTERNET 001136597768411360 TAX OFFICE PAYMENTS	0.00	719.00	0.00	2,157.00
30/06/2023	Jun23 PAYGI	0.00	719.00	0.00	2,876.00
30/06/2023	Closing Balance	0.00	0.00	0.00	2,876.00
<b>Other Taxes Payable / Activity Statement Payable/Refundable</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	1,410.00
30/09/2022	TFR WDL BPAY INTERNET 136597768412760 TAX OFFICE PAYMENTS	0.00	0.00	719.00	2,129.00
31/12/2022	TFR WDL BPAY INTERNET 136597768412760 TAX OFFICE PAYMENTS	0.00	0.00	719.00	2,848.00
15/02/2023	TFR WDL BPAY INTERNET 136597768412760 TAX OFFICE PAYMENTS	0.00	705.00	0.00	2,143.00
15/02/2023	TFR WDL BPAY INTERNET 136597768412760 TAX OFFICE PAYMENTS	0.00	705.00	0.00	1,438.00
15/02/2023	TFR WDL BPAY INTERNET 136597768412760 TAX OFFICE PAYMENTS	0.00	719.00	0.00	719.00
28/02/2023	TFR WDL BPAY INTERNET 136597768412760 TAX OFFICE PAYMENTS	0.00	719.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
31/03/2023	TFR WDL BPAY INTERNET 001136597768411360 TAX OFFICE PAYMENTS	0.00	0.00	719.00	719.00
28/04/2023	TFR WDL BPAY INTERNET 001136597768411360 TAX OFFICE PAYMENTS	0.00	719.00	0.00	0.00
30/06/2023	Jun23 PAYGI	0.00	0.00	719.00	719.00
30/06/2023	Closing Balance	0.00	0.00	0.00	719.00
<b>Fund Suspense / ANZ Active Cash</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
13/09/2022	BPAY: AS AT 12/09/2022	0.00	0.00	5,000.00	5,000.00
13/09/2022	BPAY: AS AT 12/09/2022	0.00	5,000.00	0.00	0.00
16/09/2022	Bght 502 CLDD @ 9.9300	0.00	0.00	4,995.86	4,995.86
16/09/2022	Bght 502 CLDD @ 9.9300	0.00	4,995.86	0.00	0.00
06/02/2023	BPAY: AS AT 03/02/2023	0.00	0.00	5,000.00	5,000.00
06/02/2023	BPAY: AS AT 03/02/2023	0.00	5,000.00	0.00	0.00
10/02/2023	Bght 64 XRO @ 77.8900 AUD	0.00	0.00	4,995.96	4,995.96
10/02/2023	Bght 64 XRO @ 77.8900 AUD	0.00	4,995.96	0.00	0.00
16/06/2023	Sold 209 VAF @ 44.4800 AUD	0.00	0.00	9,285.32	9,285.32
16/06/2023	Sold 209 VAF @ 44.4800 AUD	0.00	9,285.32	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Fund Suspense / St. George Complete Freedom Offset account</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Aristocrat div	0.00	0.00	54.08	54.08
01/07/2022	Aristocrat div	0.00	54.08	0.00	0.00
02/07/2022	MLC Life Insurance	0.00	0.00	1,255.55	1,255.55
02/07/2022	MLC Life Insurance	0.00	1,255.55	0.00	0.00
04/07/2022	Precint apts rent	0.00	0.00	866.95	866.95
04/07/2022	Precint apts rent	0.00	866.95	0.00	0.00
18/07/2022	LOAN REPAYMENT S.211.0637010.00	0.00	0.00	433.00	433.00
18/07/2022	LOAN REPAYMENT S.211.0637010.00	0.00	433.00	0.00	0.00
18/07/2022	LOAN REPAYMENT S.211.0637010.01	0.00	0.00	2,207.00	2,207.00
18/07/2022	LOAN REPAYMENT S.211.0637010.01	0.00	2,207.00	0.00	0.00
18/07/2022	To S21106370100	0.00	0.00	25.00	25.00
18/07/2022	To S21106370100	0.00	25.00	0.00	0.00
19/07/2022	EDDYSTONE MANAGE PRECINCT APTS RENT	0.00	0.00	1,753.70	1,753.70
19/07/2022	EDDYSTONE MANAGE PRECINCT APTS RENT	0.00	1,753.70	0.00	0.00
29/07/2022	QUICKSUPER QUICKSPR3263352569	0.00	0.00	2,149.04	2,149.04
29/07/2022	QUICKSUPER QUICKSPR3263352569	0.00	2,149.04	0.00	0.00
01/08/2022	TFR WDL BPAY INTERNET 133400619 STRATAPAY-LEVY	0.00	0.00	1,617.41	1,617.41

Date	Description	Quantity	Debits	Credits	Balance
01/08/2022	TFR WDL BPAY INTERNET 133400619 STRATAPAY-LEVY	0.00	1,617.41	0.00	0.00
03/08/2022	TFR WDL BPAY INTERNET 101063792300002 URBAN UTILITIES	0.00	0.00	300.02	300.02
03/08/2022	TFR WDL BPAY INTERNET 101063792300002 URBAN UTILITIES	0.00	300.02	0.00	0.00
05/08/2022	TFR WDL BPAY INTERNET 500000005057546 BCC RATES	0.00	0.00	450.20	450.20
05/08/2022	TFR WDL BPAY INTERNET 500000005057546 BCC RATES	0.00	450.20	0.00	0.00
17/08/2022	INTERNET WITHDRAWAL TO S211063701000	0.00	0.00	25.00	25.00
17/08/2022	INTERNET WITHDRAWAL TO S211063701000	0.00	25.00	0.00	0.00
18/08/2022	EDDYSTONE MANAGE PRECINCT APTS RENT	0.00	0.00	1,733.90	1,733.90
18/08/2022	EDDYSTONE MANAGE PRECINCT APTS RENT	0.00	1,733.90	0.00	0.00
18/08/2022	LOAN REPAYMENT S.211.0637010.00	0.00	0.00	400.00	400.00
18/08/2022	LOAN REPAYMENT S.211.0637010.00	0.00	400.00	0.00	0.00
18/08/2022	LOAN REPAYMENT S.211.0637010.01	0.00	0.00	2,207.00	2,207.00
18/08/2022	LOAN REPAYMENT S.211.0637010.01	0.00	2,207.00	0.00	0.00
22/08/2022	TFR WDL BPAY INTERNET 2291591231272 ASIC	0.00	0.00	276.00	276.00
22/08/2022	TFR WDL BPAY INTERNET 2291591231272 ASIC	0.00	276.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
06/09/2022	EDDYSTONE MANAGE PRECINCT APTS RENT	0.00	0.00	866.95	866.95
06/09/2022	EDDYSTONE MANAGE PRECINCT APTS RENT	0.00	866.95	0.00	0.00
07/09/2022	QUICKSUPER QUICKSPR3292923169	0.00	0.00	2,196.50	2,196.50
07/09/2022	QUICKSUPER QUICKSPR3292923169	0.00	2,196.50	0.00	0.00
12/09/2022	TFR WDL BPAY INTERNET 03304752973293 CMC Markets	0.00	5,000.00	0.00	5,000.00
13/09/2022	TFR WDL BPAY INTERNET 03304752973293 CMC Markets	0.00	0.00	5,000.00	0.00
15/09/2022	HT1 DIV 001282379147	0.00	0.00	80.70	80.70
15/09/2022	HT1 DIV 001282379147	0.00	80.70	0.00	0.00
15/09/2022	MauriceBlackburn MBSGHABLCLASSACTIO	0.00	0.00	55.18	55.18
15/09/2022	MauriceBlackburn MBSGHABLCLASSACTIO	0.00	55.18	0.00	0.00
16/09/2022	AMP CAP NOTES 2 SEP22 00801318	0.00	0.00	157.35	157.35
16/09/2022	AMP CAP NOTES 2 SEP22 00801318	0.00	157.35	0.00	0.00
16/09/2022	EDV DIV 001282994124	0.00	0.00	4.93	4.93
16/09/2022	EDV DIV 001282994124	0.00	4.93	0.00	0.00
17/09/2022	INTERNET WITHDRAWAL TO S211063701000	0.00	0.00	25.00	25.00
17/09/2022	INTERNET WITHDRAWAL TO S211063701000	0.00	25.00	0.00	0.00
19/09/2022	EDDYSTONE MANAGE PRECINCT APTS RENT	0.00	0.00	866.95	866.95



Date	Description	Quantity	Debits	Credits	Balance
19/09/2022	EDDYSTONE MANAGE PRECINCT APTS RENT	0.00	866.95	0.00	0.00
19/09/2022	LOAN REPAYMENT S.211.0637010.00	0.00	0.00	415.00	415.00
19/09/2022	LOAN REPAYMENT S.211.0637010.00	0.00	415.00	0.00	0.00
19/09/2022	LOAN REPAYMENT S.211.0637010.01	0.00	0.00	2,292.00	2,292.00
19/09/2022	LOAN REPAYMENT S.211.0637010.01	0.00	2,292.00	0.00	0.00
21/09/2022	HEALIUS DIV SEP22 00808675	0.00	0.00	47.82	47.82
21/09/2022	HEALIUS DIV SEP22 00808675	0.00	47.82	0.00	0.00
21/09/2022	VEE DIVIDEND AUF22 00800834	0.00	0.00	2.88	2.88
21/09/2022	VEE DIVIDEND AUF22 00800834	0.00	2.88	0.00	0.00
23/09/2022	MCPHERSON'S LTD SEP22 00803646	0.00	0.00	83.22	83.22
23/09/2022	MCPHERSON'S LTD SEP22 00803646	0.00	83.22	0.00	0.00
23/09/2022	QUICKSUPER QUICKSPR3305420781	0.00	0.00	3,254.30	3,254.30
23/09/2022	QUICKSUPER QUICKSPR3305420781	0.00	3,254.30	0.00	0.00
27/09/2022	ALTIUM LIMITED SEP22 00811987	0.00	0.00	41.60	41.60
27/09/2022	ALTIUM LIMITED SEP22 00811987	0.00	41.60	0.00	0.00
29/09/2022	MEDIBANK DIV SEP22 00979059	0.00	0.00	219.00	219.00
29/09/2022	MEDIBANK DIV SEP22 00979059	0.00	219.00	0.00	0.00
30/09/2022	TREASURY WINES FIN22 00849897	0.00	0.00	76.16	76.16
30/09/2022	TREASURY WINES FIN22 00849897	0.00	76.16	0.00	0.00



Date	Description	Quantity	Debits	Credits	Balance
03/10/2022	ATLAS ARTERIA OCT22 00815022	0.00	0.00	119.20	119.20
03/10/2022	ATLAS ARTERIA OCT22 00815022	0.00	119.20	0.00	0.00
04/10/2022	EDDYSTONE MANAGE PRECINCT APTS RENT	0.00	0.00	866.95	866.95
04/10/2022	EDDYSTONE MANAGE PRECINCT APTS RENT	0.00	866.95	0.00	0.00
05/10/2022	CSL LTD DIVIDEND AUF22 01025390	0.00	0.00	70.33	70.33
05/10/2022	CSL LTD DIVIDEND AUF22 01025390	0.00	70.33	0.00	0.00
10/10/2022	TFR WDL BPAY INTERNET 101063792300002 URBAN UTILITIES	0.00	0.00	301.72	301.72
10/10/2022	TFR WDL BPAY INTERNET 101063792300002 URBAN UTILITIES	0.00	301.72	0.00	0.00
13/10/2022	IGL FNL DIV 001284658718	0.00	0.00	178.24	178.24
13/10/2022	IGL FNL DIV 001284658718	0.00	178.24	0.00	0.00
17/10/2022	INTERNET WITHDRAWAL TO S211063701000	0.00	0.00	25.00	25.00
17/10/2022	INTERNET WITHDRAWAL TO S211063701000	0.00	25.00	0.00	0.00
18/10/2022	EDDYSTONE MANAGE PRECINCT APTS RENT	0.00	0.00	866.95	866.95
18/10/2022	EDDYSTONE MANAGE PRECINCT APTS RENT	0.00	866.95	0.00	0.00
18/10/2022	LOAN REPAYMENT S.211.0637010.00	0.00	0.00	430.00	430.00
18/10/2022	LOAN REPAYMENT S.211.0637010.00	0.00	430.00	0.00	0.00
18/10/2022	LOAN REPAYMENT S.211.0637010.01	0.00	0.00	2,381.00	2,381.00

Date	Description	Quantity	Debits	Credits	Balance
18/10/2022	LOAN REPAYMENT S.211.0637010.01	0.00	2,381.00	0.00	0.00
01/11/2022	TFR WDL BPAY INTERNET 133400619 STRATAPAY-LEVY	0.00	0.00	1,906.03	1,906.03
01/11/2022	TFR WDL BPAY INTERNET 133400619 STRATAPAY-LEVY	0.00	1,906.03	0.00	0.00
03/11/2022	EDDYSTONE MANAGE PRECINCT APTS RENT	0.00	0.00	876.85	876.85
03/11/2022	EDDYSTONE MANAGE PRECINCT APTS RENT	0.00	876.85	0.00	0.00
04/11/2022	TFR WDL BPAY INTERNET 500000005057546 BCC RATES	0.00	0.00	450.20	450.20
04/11/2022	TFR WDL BPAY INTERNET 500000005057546 BCC RATES	0.00	450.20	0.00	0.00
15/11/2022	EDDYSTONE MANAGE PRECINCT APTS RENT	0.00	0.00	876.85	876.85
15/11/2022	EDDYSTONE MANAGE PRECINCT APTS RENT	0.00	876.85	0.00	0.00
17/11/2022	INTERNET WITHDRAWAL TO S211063701000	0.00	0.00	25.00	25.00
17/11/2022	INTERNET WITHDRAWAL TO S211063701000	0.00	25.00	0.00	0.00
18/11/2022	LOAN REPAYMENT S.211.0637010.00	0.00	0.00	447.00	447.00
18/11/2022	LOAN REPAYMENT S.211.0637010.00	0.00	447.00	0.00	0.00
18/11/2022	LOAN REPAYMENT S.211.0637010.01	0.00	0.00	2,476.00	2,476.00
18/11/2022	LOAN REPAYMENT S.211.0637010.01	0.00	2,476.00	0.00	0.00
28/11/2022	TFR WDL BPAY INTERNET 10036505211 OnePath TST	0.00	0.00	3,095.86	3,095.86

Date	Description	Quantity	Debits	Credits	Balance
28/11/2022	TFR WDL BPAY INTERNET 10036505211 OnePath TST	0.00	3,095.86	0.00	0.00
05/12/2022	EDDYSTONE MANAGE PRECINCT APTS RENT	0.00	0.00	866.95	866.95
05/12/2022	EDDYSTONE MANAGE PRECINCT APTS RENT	0.00	866.95	0.00	0.00
16/12/2022	AMP CAP NOTES 2 DEC22 00801297	0.00	0.00	182.06	182.06
16/12/2022	AMP CAP NOTES 2 DEC22 00801297	0.00	182.06	0.00	0.00
16/12/2022	ARISTOCRAT DIV S00092926028	0.00	0.00	54.08	54.08
16/12/2022	ARISTOCRAT DIV S00092926028	0.00	54.08	0.00	0.00
17/12/2022	INTERNET WITHDRAWAL TO S211063701000	0.00	0.00	25.00	25.00
17/12/2022	INTERNET WITHDRAWAL TO S211063701000	0.00	25.00	0.00	0.00
19/12/2022	EDDYSTONE MANAGE PRECINCT APTS RENT	0.00	0.00	866.95	866.95
19/12/2022	EDDYSTONE MANAGE PRECINCT APTS RENT	0.00	866.95	0.00	0.00
19/12/2022	LOAN REPAYMENT S.211.0637010.00	0.00	0.00	463.00	463.00
19/12/2022	LOAN REPAYMENT S.211.0637010.00	0.00	463.00	0.00	0.00
19/12/2022	LOAN REPAYMENT S.211.0637010.01	0.00	0.00	2,565.00	2,565.00
19/12/2022	LOAN REPAYMENT S.211.0637010.01	0.00	2,565.00	0.00	0.00
23/12/2022	TFR WDL BPAY INTERNET 1115730739 MLC Life Insurance	0.00	0.00	1,431.39	1,431.39

Date	Description	Quantity	Debits	Credits	Balance
23/12/2022	TFR WDL BPAY INTERNET 1115730739 MLC Life Insurance	0.00	1,431.39	0.00	0.00
30/12/2022	JD Property AUST 602 56 Prospect St	0.00	0.00	345.36	345.36
30/12/2022	JD Property AUST 602 56 Prospect St	0.00	345.36	0.00	0.00
03/01/2023	TFR WDL BPAY INTERNET 42218 TFS PROPERTIES LTD	0.00	0.00	657.00	657.00
03/01/2023	TFR WDL BPAY INTERNET 42218 TFS PROPERTIES LTD	0.00	657.00	0.00	0.00
06/01/2023	TFR WDL BPAY INTERNET 101063792300002 URBAN UTILITIES	0.00	0.00	285.43	285.43
06/01/2023	TFR WDL BPAY INTERNET 101063792300002 URBAN UTILITIES	0.00	285.43	0.00	0.00
17/01/2023	INTERNET WITHDRAWAL TO S211063701000	0.00	0.00	25.00	25.00
17/01/2023	INTERNET WITHDRAWAL TO S211063701000	0.00	25.00	0.00	0.00
18/01/2023	LOAN REPAYMENT S.211.0637010.00	0.00	0.00	472.00	472.00
18/01/2023	LOAN REPAYMENT S.211.0637010.00	0.00	472.00	0.00	0.00
18/01/2023	LOAN REPAYMENT S.211.0637010.01	0.00	0.00	2,614.00	2,614.00
18/01/2023	LOAN REPAYMENT S.211.0637010.01	0.00	2,614.00	0.00	0.00
25/01/2023	360 CAPITAL REIT S00092926028	0.00	0.00	33.96	33.96
25/01/2023	360 CAPITAL REIT S00092926028	0.00	33.96	0.00	0.00
01/02/2023	JD Property AUST 602 56 Prospect St	0.00	0.00	973.82	973.82
01/02/2023	JD Property AUST 602 56 Prospect St	0.00	973.82	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
01/02/2023	TFR WDL BPAY INTERNET 133400619 STRATAPAY-LEVY	0.00	0.00	1,906.03	1,906.03
01/02/2023	TFR WDL BPAY INTERNET 133400619 STRATAPAY-LEVY	0.00	1,906.03	0.00	0.00
03/02/2023	TFR WDL BPAY INTERNET 03304752973293 CMC Markets	0.00	5,000.00	0.00	5,000.00
06/02/2023	TFR WDL BPAY INTERNET 03304752973293 CMC Markets	0.00	0.00	5,000.00	0.00
06/02/2023	TFR WDL BPAY INTERNET 500000005057546 BCC RATES	0.00	0.00	450.20	450.20
06/02/2023	TFR WDL BPAY INTERNET 500000005057546 BCC RATES	0.00	450.20	0.00	0.00
15/02/2023	TFR WDL BPAY INTERNET 136597768412760 TAX OFFICE PAYMENTS	0.00	0.00	705.00	705.00
15/02/2023	TFR WDL BPAY INTERNET 136597768412760 TAX OFFICE PAYMENTS	0.00	0.00	705.00	1,410.00
15/02/2023	TFR WDL BPAY INTERNET 136597768412760 TAX OFFICE PAYMENTS	0.00	0.00	719.00	2,129.00
15/02/2023	TFR WDL BPAY INTERNET 136597768412760 TAX OFFICE PAYMENTS	0.00	2,129.00	0.00	0.00
17/02/2023	INTERNET WITHDRAWAL TO S211063701000	0.00	0.00	25.00	25.00
17/02/2023	INTERNET WITHDRAWAL TO S211063701000	0.00	25.00	0.00	0.00
18/02/2023	LOAN REPAYMENT S.211.0637010.00	0.00	0.00	480.00	480.00
18/02/2023	LOAN REPAYMENT S.211.0637010.00	0.00	480.00	0.00	0.00
18/02/2023	LOAN REPAYMENT S.211.0637010.01	0.00	0.00	2,658.00	2,658.00

Date	Description	Quantity	Debits	Credits	Balance
18/02/2023	LOAN REPAYMENT S.211.0637010.01	0.00	2,658.00	0.00	0.00
28/02/2023	TFR WDL BPAY INTERNET 136597768412760 TAX OFFICE PAYMENTS	0.00	0.00	719.00	719.00
28/02/2023	TFR WDL BPAY INTERNET 136597768412760 TAX OFFICE PAYMENTS	0.00	719.00	0.00	0.00
01/03/2023	JD Property AUST 602 56 Prospect St	0.00	0.00	2,081.00	2,081.00
01/03/2023	JD Property AUST 602 56 Prospect St	0.00	2,081.00	0.00	0.00
08/03/2023	MauriceBlackburn MBPITCHERSCA	0.00	0.00	21.50	21.50
08/03/2023	MauriceBlackburn MBPITCHERSCA	0.00	21.50	0.00	0.00
16/03/2023	ABN98002348352 ET230316CTR065C723	0.00	0.00	1,000.00	1,000.00
16/03/2023	ABN98002348352 ET230316CTR065C723	0.00	1,000.00	0.00	0.00
16/03/2023	AMP CAP NOTES 2 MAR23 00801302	0.00	0.00	174.61	174.61
16/03/2023	AMP CAP NOTES 2 MAR23 00801302	0.00	174.61	0.00	0.00
17/03/2023	INTERNET WITHDRAWAL TO S211063701000	0.00	0.00	25.00	25.00
17/03/2023	INTERNET WITHDRAWAL TO S211063701000	0.00	25.00	0.00	0.00
18/03/2023	LOAN REPAYMENT S.211.0637010.00	0.00	0.00	487.00	487.00
18/03/2023	LOAN REPAYMENT S.211.0637010.00	0.00	487.00	0.00	0.00
18/03/2023	LOAN REPAYMENT S.211.0637010.01	0.00	0.00	2,696.00	2,696.00
18/03/2023	LOAN REPAYMENT S.211.0637010.01	0.00	2,696.00	0.00	0.00
20/03/2023	EDV DIV 001290872565	0.00	0.00	9.15	9.15



Date	Description	Quantity	Debits	Credits	Balance
20/03/2023	EDV DIV 001290872565	0.00	9.15	0.00	0.00
21/03/2023	ALTIUM LIMITED MAR23 00811342	0.00	0.00	40.00	40.00
21/03/2023	ALTIUM LIMITED MAR23 00811342	0.00	40.00	0.00	0.00
22/03/2023	MEDIBANK DIV MAR23 00976449	0.00	0.00	189.00	189.00
22/03/2023	MEDIBANK DIV MAR23 00976449	0.00	189.00	0.00	0.00
23/03/2023	HT1 DIV 001294019751	0.00	0.00	83.93	83.93
23/03/2023	HT1 DIV 001294019751	0.00	83.93	0.00	0.00
03/04/2023	JD Property AUST 602 56 Prospect St	0.00	0.00	1,009.52	1,009.52
03/04/2023	JD Property AUST 602 56 Prospect St	0.00	1,009.52	0.00	0.00
04/04/2023	TREASURY WINES INT23 00849234	0.00	0.00	85.68	85.68
04/04/2023	TREASURY WINES INT23 00849234	0.00	85.68	0.00	0.00
05/04/2023	CSL LTD DIVIDEND 23AUD 00921566	0.00	0.00	64.86	64.86
05/04/2023	CSL LTD DIVIDEND 23AUD 00921566	0.00	64.86	0.00	0.00
06/04/2023	ATLAS ARTERIA APR23 00814693	0.00	0.00	119.20	119.20
06/04/2023	ATLAS ARTERIA APR23 00814693	0.00	119.20	0.00	0.00
06/04/2023	MCPHERSON'S LTD MAR23 00803552	0.00	0.00	83.22	83.22
06/04/2023	MCPHERSON'S LTD MAR23 00803552	0.00	83.22	0.00	0.00
12/04/2023	ABN98002348352 ET230412CTR0651183	0.00	0.00	3,096.66	3,096.66
12/04/2023	ABN98002348352 ET230412CTR0651183	0.00	3,096.66	0.00	0.00
13/04/2023	IGL ITM DIV 001294953776	0.00	0.00	211.66	211.66



Date	Description	Quantity	Debits	Credits	Balance
13/04/2023	IGL ITM DIV 001294953776	0.00	211.66	0.00	0.00
17/04/2023	INTERNET WITHDRAWAL TO S211063701000	0.00	0.00	25.00	25.00
17/04/2023	INTERNET WITHDRAWAL TO S211063701000	0.00	25.00	0.00	0.00
18/04/2023	LOAN REPAYMENT S.211.0637010.00	0.00	0.00	487.00	487.00
18/04/2023	LOAN REPAYMENT S.211.0637010.00	0.00	487.00	0.00	0.00
18/04/2023	LOAN REPAYMENT S.211.0637010.01	0.00	0.00	2,696.00	2,696.00
18/04/2023	LOAN REPAYMENT S.211.0637010.01	0.00	2,696.00	0.00	0.00
19/04/2023	VEE DIVIDEND AUI23 00800795	0.00	0.00	5.48	5.48
19/04/2023	VEE DIVIDEND AUI23 00800795	0.00	5.48	0.00	0.00
27/04/2023	360 CAPITAL REIT S00092926028	0.00	0.00	33.96	33.96
27/04/2023	360 CAPITAL REIT S00092926028	0.00	33.96	0.00	0.00
28/04/2023	JD Property AUST 602 56 Prospect St	0.00	0.00	2,119.77	2,119.77
28/04/2023	JD Property AUST 602 56 Prospect St	0.00	2,119.77	0.00	0.00
28/04/2023	TFR WDL BPAY INTERNET 001136597768411360 TAX OFFICE PAYMENTS	0.00	0.00	719.00	719.00
28/04/2023	TFR WDL BPAY INTERNET 001136597768411360 TAX OFFICE PAYMENTS	0.00	719.00	0.00	0.00
01/05/2023	TFR WDL BPAY INTERNET 133400619 STRATAPAY-LEVY	0.00	0.00	1,805.75	1,805.75
01/05/2023	TFR WDL BPAY INTERNET 133400619 STRATAPAY-LEVY	0.00	1,805.75	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
04/05/2023	TFR WDL BPAY INTERNET 500000005057546 BCC RATES	0.00	0.00	450.20	450.20
04/05/2023	TFR WDL BPAY INTERNET 500000005057546 BCC RATES	0.00	450.20	0.00	0.00
09/05/2023	ABN98002348352 ET230509CTR0658621	0.00	0.00	2,002.75	2,002.75
09/05/2023	ABN98002348352 ET230509CTR0658621	0.00	2,002.75	0.00	0.00
17/05/2023	INTERNET WITHDRAWAL TO S211063701000	0.00	0.00	25.00	25.00
17/05/2023	INTERNET WITHDRAWAL TO S211063701000	0.00	25.00	0.00	0.00
18/05/2023	LOAN REPAYMENT S.211.0637010.00	0.00	0.00	493.00	493.00
18/05/2023	LOAN REPAYMENT S.211.0637010.00	0.00	493.00	0.00	0.00
18/05/2023	LOAN REPAYMENT S.211.0637010.01	0.00	0.00	2,147.00	2,147.00
18/05/2023	LOAN REPAYMENT S.211.0637010.01	0.00	2,147.00	0.00	0.00
20/05/2023	INTERNET WITHDRAWAL Transfer	0.00	0.00	5,000.00	5,000.00
20/05/2023	INTERNET WITHDRAWAL Transfer	0.00	5,000.00	0.00	0.00
26/05/2023	LOAN REPAYMENT S.211.0637010.01	0.00	0.00	1,074.00	1,074.00
26/05/2023	LOAN REPAYMENT S.211.0637010.01	0.00	1,074.00	0.00	0.00
31/05/2023	ABN98002348352 ET230531CTR065C6D3	0.00	0.00	2,002.75	2,002.75
31/05/2023	ABN98002348352 ET230531CTR065C6D3	0.00	2,002.75	0.00	0.00
01/06/2023	JD Property AUST 602 56 Prospect St	0.00	0.00	2,613.59	2,613.59
01/06/2023	JD Property AUST 602 56 Prospect St	0.00	2,613.59	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
01/06/2023	TFR WDL BPAY INTERNET 28132626200468474477EBM INSURANCE	0.00	0.00	432.00	432.00
01/06/2023	TFR WDL BPAY INTERNET 28132626200468474477EBM INSURANCE	0.00	432.00	0.00	0.00
09/06/2023	LOAN REPAYMENT S.211.0637010.01	0.00	0.00	1,074.00	1,074.00
09/06/2023	LOAN REPAYMENT S.211.0637010.01	0.00	1,074.00	0.00	0.00
09/06/2023	OSKO DEPOSIT Super Super Spa Sublime	0.00	0.00	22,935.76	22,935.76
09/06/2023	OSKO DEPOSIT Super Super Spa Sublime	0.00	22,935.76	0.00	0.00
10/06/2023	OSKO DEPOSIT Tim Super Tim Super Spa Sublime	0.00	0.00	1,696.20	1,696.20
10/06/2023	OSKO DEPOSIT Tim Super Tim Super Spa Sublime	0.00	1,696.20	0.00	0.00
16/06/2023	AMP CAP NOTES 2 JUN23 00801270	0.00	0.00	189.47	189.47
16/06/2023	AMP CAP NOTES 2 JUN23 00801270	0.00	189.47	0.00	0.00
17/06/2023	INTERNET WITHDRAWAL TO S211063701000	0.00	0.00	25.00	25.00
17/06/2023	INTERNET WITHDRAWAL TO S211063701000	0.00	25.00	0.00	0.00
19/06/2023	LOAN REPAYMENT S.211.0637010.00	0.00	0.00	501.00	501.00
19/06/2023	LOAN REPAYMENT S.211.0637010.00	0.00	501.00	0.00	0.00
23/06/2023	LOAN REPAYMENT S.211.0637010.01	0.00	0.00	1,074.00	1,074.00
23/06/2023	LOAN REPAYMENT S.211.0637010.01	0.00	1,074.00	0.00	0.00
30/06/2023	TFR WDL BPAY INTERNET 133400619 STRATAPAY-LEVY	0.00	0.00	1,805.75	1,805.75

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	TFR WDL BPAY INTERNET 133400619 STRATAPAY-LEVY	0.00	1,805.75	0.00	0.00
30/06/2023	TFR WDL BPAY INTERNET 2291586357801 ASIC	0.00	0.00	59.00	59.00
30/06/2023	TFR WDL BPAY INTERNET 2291586357801 ASIC	0.00	59.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Fund Suspense / Swyftx Pty Ltd - Fiat</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
09/11/2022	BUY KAVA	0.00	0.00	2,962.75	2,962.75
09/11/2022	BUY KAVA	0.00	2,962.75	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Member Entitlement Accounts / Mr Timothy Davis / Accumulation</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	297,994.34
02/07/2022	MLC Life Insurance	0.00	1,255.55	0.00	296,738.79
02/07/2022	Tax Effect of Direct Member Expenses	0.00	0.00	188.33	296,927.12
29/07/2022	Contribution Tax Withheld	0.00	322.36	0.00	296,604.76
29/07/2022	QUICKSUPER QUICKSPR3263352569	0.00	0.00	2,149.04	298,753.80
07/09/2022	Contribution Tax Withheld	0.00	329.48	0.00	298,424.32
07/09/2022	QUICKSUPER QUICKSPR3292923169	0.00	0.00	2,196.50	300,620.82
23/09/2022	Contribution Tax Withheld	0.00	488.14	0.00	300,132.68
23/09/2022	QUICKSUPER QUICKSPR3305420781	0.00	0.00	3,254.30	303,386.98

Date	Description	Quantity	Debits	Credits	Balance
23/12/2022	Tax Effect of Direct Member Expenses	0.00	0.00	214.71	303,601.69
23/12/2022	TFR WDL BPAY INTERNET 1115730739 MLC Life Insurance	0.00	1,431.39	0.00	302,170.30
16/03/2023	ABN98002348352 ET230316CTR065C723	0.00	0.00	1,000.00	303,170.30
16/03/2023	Contribution Tax Withheld	0.00	150.00	0.00	303,020.30
12/04/2023	ABN98002348352 ET230412CTR0651183	0.00	0.00	3,096.66	306,116.96
12/04/2023	Contribution Tax Withheld	0.00	464.50	0.00	305,652.46
09/05/2023	ABN98002348352 ET230509CTR0658621	0.00	0.00	2,002.75	307,655.21
09/05/2023	Contribution Tax Withheld	0.00	300.41	0.00	307,354.80
31/05/2023	ABN98002348352 ET230531CTR065C6D3	0.00	0.00	2,002.75	309,357.55
31/05/2023	Contribution Tax Withheld	0.00	300.41	0.00	309,057.14
10/06/2023	Contribution Tax Withheld	0.00	254.43	0.00	308,802.71
10/06/2023	OSKO DEPOSIT Tim Super Tim Super Spa Sublime	0.00	0.00	1,696.20	310,498.91
30/06/2023	Income Taxes Allocated	0.00	0.00	1,137.06	311,635.97
30/06/2023	Investment Profit or Loss	0.00	0.00	9,056.47	320,692.44
30/06/2023	Closing Balance	0.00	0.00	0.00	320,692.44
<b>Member Entitlement Accounts / Ms Lynda Davis / Accumulation</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	174,804.67
28/11/2022	Tax Effect of Direct Member Expenses	0.00	0.00	464.38	175,269.05
28/11/2022	TFR WDL BPAY INTERNET 10036505211 OnePath TST	0.00	3,095.86	0.00	172,173.19

Date	Description	Quantity	Debits	Credits	Balance
09/06/2023	Contribution Tax Withheld	0.00	3,440.36	0.00	168,732.83
09/06/2023	OSKO DEPOSIT Super Super Spa Sublime	0.00	0.00	22,935.76	191,668.59
30/06/2023	Income Taxes Allocated	0.00	0.00	654.71	192,323.30
30/06/2023	Investment Profit or Loss	0.00	0.00	5,214.66	197,537.96
30/06/2023	Closing Balance	0.00	0.00	0.00	197,537.96



## Permanent Documents

<a href="#"><u>OCR_(A) The Davis SF_Trust Deed.pdf</u></a>
<a href="#"><u>OCR_(C) Consent to act as trustee.pdf</u></a>
<a href="#"><u>OCR_(B) The Davis Super Fund_SMSF Trust Deed Variation.pdf</u></a>
<a href="#"><u>OCR_(E) The Davis SF_Binding Death Benefit Nomination_Tim Davis.pdf</u></a>
<a href="#"><u>OCR_(E) The Davis SF_Binding Death Benefit Nomination_Lynda Davis.pdf</u></a>
<a href="#"><u>OCR_(G) The Davis SF_Investment Strategy.pdf</u></a>

# 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](http://ABR.gov.au) or complete the Change of details for superannuation entities form (NAT 3036).

## To complete this annual return

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

S M I T H S T

- Place X in ALL applicable boxes.

➤ Postal address for annual returns:

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

For example;

**Australian Taxation Office**  
**GPO Box 9845**  
**SYDNEY NSW 2001**

## Section A: Fund information

**1 Tax file number (TFN)**

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

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

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

The Davis Super Fund

**3 Australian business number (ABN) (if applicable)**

**4 Current postal address**

PO Box 230

Suburb/town

Glen Osmond

State/territory

SA

Postcode

5064

**5 Annual return status**

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

**A** No  Yes

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

**B** No  Yes

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

**6 SMSF auditor**

Auditor's name

Title: MR

Family name

Boys

First given name

Anthony

Other given names

SMSF Auditor Number

100014140

Auditor's phone number

04

10702708

Postal address

PO Box 3376

Suburb/town

Rundle Mall

State/territory

SA

Postcode

5000

Date audit was completed

A

Day Month Year

Was Part A of the audit report qualified?

B No  Yes 

Was Part B of the audit report qualified?

C No  Yes 

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

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

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

**A Fund's financial institution account details**

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

Fund BSB number 112879

Fund account number 467729452

Fund account name

T&amp;L Davis Investments Pty Ltd ATF The Davis Super Fund

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

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

BSB number

Account number

Account name

**C Electronic service address alias**

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

smsfdataflow

Fund's tax file number (TFN) 

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

**9 Was the fund wound up during the income year?**

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

**10 Exempt current pension income**

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

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

No  Go to Section B: Income.

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

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

Segregated assets method **B**

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

Did the fund have any other income that was assessable?

**E** Yes  Go to Section B: Income.

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

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

Fund's tax file number (TFN)

## Section B: Income

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

### 11 Income

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

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

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

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

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

Gross interest **C** \$ -00

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

Gross foreign income	<b>D1</b> \$ <input type="text" value="1090"/> -00	Net foreign income	<b>D</b> \$ <input type="text" value="1090"/> -00	Loss <input type="checkbox"/>
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Australian franking credits from a New Zealand company **E** \$ -00

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

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

**Calculation of assessable contributions**  
 Assessable employer contributions  
**R1** \$ -00  
 plus Assessable personal contributions  
**R2** \$ -00  
 plus **\*\*No-TFN-quoted contributions**  
**R3** \$ -00  
*(an amount must be included even if it is zero)*  
 less Transfer of liability to life insurance company or PST  
**R6** \$ -00

Gross distribution from partnerships **I** \$ -00  
 \*Unfranked dividend amount **J** \$ -00  
 \*Franked dividend amount **K** \$ -00  
 \*Dividend franking credit **L** \$ -00  
 \*Gross trust distributions **M** \$ -00

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

**Calculation of non-arm's length income**  
 \*Net non-arm's length private company dividends  
**U1** \$ -00  
 plus \*Net non-arm's length trust distributions  
**U2** \$ -00  
 plus \*Net other non-arm's length income  
**U3** \$ -00

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

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

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

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

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

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

Fund's tax file number (TFN)

## Section C: Deductions and non-deductible expenses

### 12 Deductions and non-deductible expenses

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

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	<b>A1</b> \$ <input type="text" value="20139"/> -00	<b>A2</b> \$ <input type="text" value="0"/> -00	
Interest expenses overseas	<b>B1</b> \$ <input type="text" value="0"/> -00	<b>B2</b> \$ <input type="text" value="0"/> -00	
Capital works expenditure	<b>D1</b> \$ <input type="text" value="7211"/> -00	<b>D2</b> \$ <input type="text" value="0"/> -00	
Decline in value of depreciating assets	<b>E1</b> \$ <input type="text" value="868"/> -00	<b>E2</b> \$ <input type="text" value="0"/> -00	
Insurance premiums – members	<b>F1</b> \$ <input type="text" value="5782"/> -00	<b>F2</b> \$ <input type="text" value="0"/> -00	
SMSF auditor fee	<b>H1</b> \$ <input type="text" value="0"/> -00	<b>H2</b> \$ <input type="text" value="0"/> -00	
Investment expenses	<b>I1</b> \$ <input type="text" value="18705"/> -00	<b>I2</b> \$ <input type="text" value="0"/> -00	
Management and administration expenses	<b>J1</b> \$ <input type="text" value="335"/> -00	<b>J2</b> \$ <input type="text" value="0"/> -00	
Forestry managed investment scheme expense	<b>U1</b> \$ <input type="text" value="0"/> -00	<b>U2</b> \$ <input type="text" value="0"/> -00	
Other amounts	<b>L1</b> \$ <input type="text" value="0"/> -00 <input type="text" value=""/>	<b>L2</b> \$ <input type="text" value="0"/> -00 <input type="text" value=""/>	
Tax losses deducted	<b>M1</b> \$ <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	<b>A</b>	\$	<input type="text" value="22606"/>	<b>-00</b>
			<i>(an amount must be included even if it is zero)</i>	
#Tax on taxable income	<b>T1</b>	\$	<input type="text" value="3390.90"/>	
			<i>(an amount must be included even if it is zero)</i>	
#Tax on no-TFN-quoted contributions	<b>J</b>	\$	<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	<b>C1</b>	\$	<input type="text" value="114.60"/>	
Rebates and tax offsets	<b>C2</b>	\$	<input type="text"/>	
Non-refundable non-carry forward tax offsets	<b>C</b>	\$	<input type="text" value="114.60"/>	
			<i>(C1 plus C2)</i>	

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

Early stage venture capital limited partnership tax offset	<b>D1</b>	\$	<input type="text" value="0"/>	
Early stage venture capital limited partnership tax offset carried forward from previous year	<b>D2</b>	\$	<input type="text" value="0"/>	
Early stage investor tax offset	<b>D3</b>	\$	<input type="text" value="0"/>	
Early stage investor tax offset carried forward from previous year	<b>D4</b>	\$	<input type="text" value="0"/>	
Non-refundable carry forward tax offsets	<b>D</b>	\$	<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	<b>E1</b>	\$	<input type="text" value="1568.55"/>	
No-TFN tax offset	<b>E2</b>	\$	<input type="text"/>	
National rental affordability scheme tax offset	<b>E3</b>	\$	<input type="text"/>	
Exploration credit tax offset	<b>E4</b>	\$	<input type="text"/>	
Refundable tax offsets	<b>E</b>	\$	<input type="text" value="1568.55"/>	
			<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)	
<b>H2 \$</b>	<input type="text" value="0"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	
<b>H3 \$</b>	<input type="text" value="0"/>
Credit for TFN amounts withheld from payments from closely held trusts	
<b>H5 \$</b>	<input type="text"/>
Credit for interest on no-TFN tax offset	
<b>H6 \$</b>	<input type="text"/>
Credit for foreign resident capital gains withholding amounts	
<b>H8 \$</b>	<input type="text"/>
<b>Eligible credits</b>	
<b>H \$</b>	<input type="text" value="0"/>
<i>(H2 plus H3 plus H5 plus H6 plus H8)</i>	

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

<b>PAYG instalments raised</b>	
<b>K \$</b>	<input type="text" value="2876"/>
<b>Supervisory levy</b>	
<b>L \$</b>	<input type="text" value="259"/>
<b>Supervisory levy adjustment for wound up funds</b>	
<b>M \$</b>	<input type="text"/>
<b>Supervisory levy adjustment for new funds</b>	
<b>N \$</b>	<input type="text"/>

<b>AMOUNT DUE OR REFUNDABLE</b> <small>A positive amount at <b>S</b> is what you owe, while a negative amount is refundable to you.</small>	<b>S \$</b>	<input type="text" value="-909.25"/>
<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	<b>U \$</b>	<input type="text" value="0"/>	<b>-00</b>
Net capital losses carried forward to later income years	<b>V \$</b>	<input type="text" value="13785"/>	<b>-00</b>

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

## Section F: Member information

### MEMBER 1

Title:

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Date of birth

### Contributions

OPENING ACCOUNT BALANCE \$

**!** Refer to instructions for completing these labels.

Employer contributions

**A** \$

ABN of principal employer

**A1**

Personal contributions

**B** \$

CGT small business retirement exemption

**C** \$

CGT small business 15-year exemption amount

**D** \$

Personal injury election

**E** \$

Spouse and child contributions

**F** \$

Other third party contributions

**G** \$

Proceeds from primary residence disposal

**H** \$

Receipt date

**H1**

Assessable foreign superannuation fund amount

**I** \$

Non-assessable foreign superannuation fund amount

**J** \$

Transfer from reserve: assessable amount

**K** \$

Transfer from reserve: non-assessable amount

**L** \$

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

**T** \$

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

**M** \$

**TOTAL CONTRIBUTIONS N** \$

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

### Other transactions

Allocated earnings or losses

**O** \$

Loss

Inward rollovers and transfers

**P** \$

Outward rollovers and transfers

**Q** \$

Lump Sum payments

**R1** \$

Income stream payments

**R2** \$

Code

Code

Accumulation phase account balance  
**S1** \$

Retirement phase account balance - Non CDBIS  
**S2** \$

Retirement phase account balance - CDBIS  
**S3** \$

TRIS Count

**CLOSING ACCOUNT BALANCE S** \$

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Fund's tax file number (TFN)

**MEMBER 2**

Title:

Family name

First given name

Other given names

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

Date of birth  (Day Month Year)

**Contributions**

OPENING ACCOUNT BALANCE \$

**!** Refer to instructions for completing these labels.

Proceeds from primary residence disposal  
**H** \$

Employer contributions  
**A** \$

Receipt date  (Day Month Year)  
**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** \$

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	<b>A</b>	\$ <input type="text" value="99246"/>	-00
Unlisted trusts	<b>B</b>	\$ <input type="text" value="631"/>	-00
Insurance policy	<b>C</b>	\$ <input type="text" value="0"/>	-00
Other managed investments	<b>D</b>	\$ <input type="text" value="0"/>	-00

15b Australian direct investments

Cash and term deposits <b>E</b> \$ <input type="text" value="72838"/> -00	
Debt securities <b>F</b> \$ <input type="text" value="10311"/> -00	
Loans <b>G</b> \$ <input type="text" value="0"/> -00	
Listed shares <b>H</b> \$ <input type="text" value="127382"/> -00	
Unlisted shares <b>I</b> \$ <input type="text" value="2252"/> -00	
Limited recourse borrowing arrangements <b>J</b> \$ <input type="text" value="490000"/> -00	
Non-residential real property <b>K</b> \$ <input type="text" value="0"/> -00	
Residential real property <b>L</b> \$ <input type="text" value="0"/> -00	
Collectables and personal use assets <b>M</b> \$ <input type="text" value="0"/> -00	
Other assets <b>O</b> \$ <input type="text" value="8550"/> -00	

**Limited recourse borrowing arrangements**

Australian residential real property **J1** \$  -00

Australian non-residential real property **J2** \$  -00

Overseas real property **J3** \$  -00

Australian shares **J4** \$  -00

Overseas shares **J5** \$  -00

Other **J6** \$  -00

Property count **J7**

15c Other investments

Crypto-Currency	<b>N</b>	\$ <input type="text" value="4916"/>	-00
-----------------	----------	--------------------------------------	-----

15d Overseas direct investments

Overseas shares	<b>P</b>	\$ <input type="text" value="0"/>	-00
Overseas non-residential real property	<b>Q</b>	\$ <input type="text" value="0"/>	-00
Overseas residential real property	<b>R</b>	\$ <input type="text" value="0"/>	-00
Overseas managed investments	<b>S</b>	\$ <input type="text" value="0"/>	-00
Other overseas assets	<b>T</b>	\$ <input type="text" value="0"/>	-00

<b>TOTAL AUSTRALIAN AND OVERSEAS ASSETS</b> <b>U</b> \$ <input type="text" value="816126"/> -00 (Sum of labels <b>A</b> to <b>T</b> )
--

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	<b>V1</b> \$ <input type="text" value="292823"/> -00	
Permissible temporary borrowings	<b>V2</b> \$ <input type="text"/> -00	
Other borrowings	<b>V3</b> \$ <input type="text"/> -00	
	Borrowings	<b>V</b> \$ <input type="text" value="292823"/> -00
Total member closing account balances (total of all <b>CLOSING ACCOUNT BALANCES</b> from Sections F and G)	<b>W</b> \$ <input type="text" value="518230"/> -00	
Reserve accounts	<b>X</b> \$ <input type="text" value="0"/> -00	
Other liabilities	<b>Y</b> \$ <input type="text" value="5073"/> -00	
<b>TOTAL LIABILITIES</b>	<b>Z</b> \$ <input type="text" value="816126"/> -00	

**Section I: Taxation of financial arrangements**

**17 Taxation of financial arrangements (TOFA)**

Total TOFA gains **H** \$  -00

Total TOFA losses **I** \$  -00

**Section J: Other information**

**Family trust election status**

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 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](http://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



**The Davis Super Fund**  
**Investment Revaluation as at 30 June 2023**

Investment		Price Date	Market Price	Quantity	Market Value	Change in Market Value
<b>Listed Securities Market</b>						
A1N	Arn Media Limited (ASX:A1N)	30 Jun 2023	1.05000	1,614.00000	1,694.70	(1,145.94)
AGI	Ainsworth Game Technology Limited (ASX:AGI)	30 Jun 2023	1.05000	911.00000	956.55	81.99
AKE	Allkem Limited (ASX:AKE)	30 Jun 2023	16.02000	1,010.00000	16,180.20	5,767.10
ALL	Aristocrat Leisure Limited (ASX:ALL)	30 Jun 2023	38.66000	208.00000	8,041.28	890.24
ALU	Altium Limited (ASX:ALU)	30 Jun 2023	36.92000	160.00000	5,907.20	1,601.60
ALX	Atlas Arteria (ASX:ALX)	30 Jun 2023	6.21000	596.00000	3,701.16	(1,102.60)
AMP	AMP Limited (ASX:AMP)	30 Jun 2023	1.13000	941.00000	1,063.33	164.66
AMPPB	AMP Limited - Cap Note 3-Bbsw+4.50% (ASX:AMPPB)	29 Jun 2023	103.11000	100.00000	10,311.00	364.00
BNKS	Betashares Global Banks ETF - Currency Hedged (ASX:BNKS)	30 Jun 2023	6.02000	680.00000	4,093.60	134.78
CBA	Commonwealth Bank Of Australia (ASX:CBA)	30 Jun 2023	100.27000	68.00000	6,818.36	666.46
CLDD	Betashares Cloud Computing ETF (ASX:CLDD)	30 Jun 2023	11.57000	502.00000	5,808.14	812.28
CSL	CSL Limited (ASX:CSL)	30 Jun 2023	277.38000	40.00000	11,095.20	332.80
CURE	Global X S&P Biotech ETF (ASX:CURE)	30 Jun 2023	42.96000	136.00000	5,842.56	826.33
EDV	Endeavour Group Limited (ASX:EDV)	30 Jun 2023	6.31000	64.00000	403.84	(80.64)
HLS	Healius Limited (ASX:HLS)	30 Jun 2023	3.18000	797.00000	2,534.46	(390.53)
HLTH	Vaneck Global Healthcare Leaders ETF (ASX:HLTH)	30 Jun 2023	10.20000	492.00000	5,018.40	5.70
HT1	Ht&E Limited (ASX:HT1)	19 May 2023	1.05000	0.00000	0.00	1,032.96
HVST	Betashares Australian Dividend Harvester Fund (Managed Fund) (ASX:HVST)	30 Jun 2023	12.48000	574.00000	7,163.52	289.41
IEU	Ishares Europe ETF (ASX:IEU)	30 Jun 2023	76.60000	92.00000	7,047.20	1,179.36
IGL	Ive Group Limited (ASX:IGL)	30 Jun 2023	2.30000	2,228.00000	5,124.40	1,292.24
INR	loneer Limited (ASX:INR)	30 Jun 2023	0.34000	1,724.00000	586.16	(120.68)
IOZ	Ishares Core S&P/ASX 200 ETF (ASX:IOZ)	30 Jun 2023	29.17000	240.00000	7,000.80	495.57
MCP	Mcperson's Limited (ASX:MCP)	30 Jun 2023	0.39500	4,161.00000	1,643.60	(1,081.86)
MP1	Megaport Limited (ASX:MP1)	30 Jun 2023	7.22000	255.00000	1,841.10	451.35
MPL	Medibank Private Limited (ASX:MPL)	30 Jun 2023	3.52000	3,000.00000	10,560.00	810.00
MX1	Micro-X Limited (ASX:MX1)	30 Jun 2023	0.12000	4,438.00000	532.56	(88.76)

**The Davis Super Fund**  
Investment Revaluation as at 30 June 2023

Investment		Price Date	Market Price	Quantity	Market Value	Change in Market Value
<b>Listed Securities Market</b>						
NAB	National Australia Bank Limited (ASX:NAB)	30 Jun 2023	26.37000	183.00000	4,825.71	(234.91)
NET	Netlinkz Limited (ASX:NET)	30 Jun 2023	0.00800	84,636.00000	677.09	(1,861.99)
PIXX	Platinum International Fund (Quoted Managed Hedge Fund) (ASX:PIXX)	30 Jun 2023	4.64000	2,653.00000	12,309.92	585.83
QRI	Qualitas Real Estate Income Fund (ASX:QRI)	30 Jun 2023	1.48500	7,336.00000	10,893.96	733.15
RDV	Russell Investments High Dividend Australian Shares ETF (ASX:RDV)	30 Jun 2023	27.87000	195.00000	5,434.65	181.68
SQ2	Block Inc (ASX:SQ2)	30 Jun 2023	96.89000	212.00000	20,540.68	1,354.68
SWTZ	Switzer Dividend Growth Fund (Managed Fund) (ASX:SWTZ)	30 Jun 2023	2.55000	1,883.00000	4,801.65	102.14
TOT	360 Capital REIT (ASX:TOT)	30 Jun 2023	0.68000	2,264.00000	1,539.52	(215.21)
TWE	Treasury Wine Estates Limited (ASX:TWE)	30 Jun 2023	11.23000	476.00000	5,345.48	(57.12)
VAF	Vanguard Australian Fixed Interest Index ETF (ASX:VAF)	30 Jun 2023	44.54000	0.00000	0.00	1,627.79
VDGR	Vanguard Diversified Growth Index ETF (ASX:VDGR)	30 Jun 2023	54.63000	100.00000	5,463.00	356.41
VEE	Veem Limited (ASX:VEE)	30 Jun 2023	0.40000	1,371.00000	548.40	27.42
VEQ	Vanguard Ftse Europe Shares ETF (ASX:VEQ)	30 Jun 2023	66.22000	82.00000	5,430.04	871.05
VGS	Vanguard MSCI Index International Shares ETF (ASX:VGS)	30 Jun 2023	106.54000	107.00000	11,399.78	1,945.07
WBC	Westpac Banking Corporation (ASX:WBC)	30 Jun 2023	21.34000	192.00000	4,097.28	321.74
WOW	Woolworths Group Limited (ASX:WOW)	30 Jun 2023	39.73000	68.00000	2,701.64	286.24
XRO	Xero Limited (ASX:XRO)	30 Jun 2023	118.93000	64.00000	7,611.52	2,615.56
YOW	Yowie Group Limited (ASX:YOW)	30 Jun 2023	0.02600	3,300.00000	85.80	(66.00)
ZIP	ZIP Co Limited (ASX:ZIP)	30 Jun 2023	0.41000	5,524.00000	2,264.84	(165.72)
<b>Listed Securities Market Total</b>					<b>236,940.28</b>	<b>21,595.63</b>
<b>Property Direct Market</b>						
PROSPECT	602/56 Prospect St. Fortitude Valley QLD 4006	30 Jun 2023	490,000.00000	1.00000	490,000.00	868.04
<b>Property Direct Market Total</b>					<b>490,000.00</b>	<b>868.04</b>
<b>Unlisted Market</b>						
DOGECOIN	Dogecoin	30 Jun 2023	0.09991	13,306.14566	1,329.46	88.95
ETHEREUM	Ethereum	30 Jun 2023	2,867.83463	0.61703	1,769.54	839.70
KAVA	Kava	30 Jun 2023	1.46679	620.59960	910.29	(614.23)
LUNA	Luna	30 Jun 2023	0.96099	943.78027	906.96	(2,055.79)
UPD-US	Updater Inc - Unlisted US common stock	31 Dec 2022	10.70000	59.00000	631.30	(1,008.84)

**The Davis Super Fund**  
**Investment Revaluation as at 30 June 2023**

Investment	Price Date	Market Price	Quantity	Market Value	Change in Market Value
<b>Unlisted Market</b>					
URB      URB Investments Limited (delisted) (ASX:URB)	30 Jun 2020	1.44186	1,562.04000	2,252.25	0.00
<b>Unlisted Market Total</b>				<b>7,799.80</b>	<b>(2,750.21)</b>
<b>Fund Total</b>				<b>734,740.08</b>	<b>19,713.46</b>

**The Davis Super Fund**  
**Investment Income Comparison Report**  
**For the period 1 July 2022 to 30 June 2023**

Payment Date	Income Type	Ledger Data			Diff *	Announcement Data				
		Total Income	Tax Credits+			Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+
<b>Limited Recourse Borrowing Arrangement</b>										
<b>STG.LRBA00: St. George Home Loan #1000</b>										
17/05/2023	Interest	0.25	0.00							
		0.25	0.00							
<b>STG.LRBA01: St. George Home Loan #1001</b>										
17/05/2023	Interest	1.82	0.00							
		1.82	0.00							
<b>Total</b>		<b>2.07</b>	<b>0.00</b>							
<b>Shares in Listed Companies</b>										
<b>ALL: Aristocrat Leisure Limited (ASX:ALL)</b>										
01/07/2022	Dividend	54.08	23.18		208	0	0.2600	54.08	23.18	
16/12/2022	Dividend	54.08	23.18		208	0	0.2600	54.08	23.18	
		108.16	46.36					108.16	46.36	
<b>ALU: Altium Limited (ASX:ALU)</b>										
27/09/2022	Dividend	41.60	17.83		160	0	0.2600	41.60	17.83	
21/03/2023	Dividend	40.00	6.86		160	0	0.2500	40.00	6.86	
		81.60	24.69					81.60	24.69	
<b>ALX: Atlas Arteria (ASX:ALX)</b>										
21/09/2022	Distribution	119.20	0.00		596	0	0.2000	119.20	0.00	
28/03/2023	Distribution	119.20	0.00		596	0	0.2000	119.20	0.00	
		238.40	0.00					238.40	0.00	
<b>AMP: AMP Limited (ASX:AMP)</b>										
03/04/2023	Dividend	22.93	1.97	*	917	0	0.0250	22.92	1.96	
		22.93	1.97					22.92	1.96	
<b>AMPPB: AMP Limited - Cap Note 3-Bbsw+4.50% (ASX:AMPPB)</b>										
07/09/2022	Distribution	0.00	0.00	*	100	0	1.5735	157.35	0.00	
16/09/2022	Dividend	157.35	0.00	*						
07/12/2022	Distribution	0.00	0.00	*	100	0	1.8206	182.06	0.00	
16/12/2022	Dividend	182.06	0.00	*						
07/03/2023	Distribution	0.00	0.00	*	100	0	1.7461	174.61	14.97	
16/03/2023	Dividend	174.61	14.97	*						
07/06/2023	Distribution	0.00	0.00	*	100	0	1.8947	189.47	16.24	
16/06/2023	Dividend	189.47	16.24	*						
		703.49	31.21					703.49	31.21	
<b>CBA: Commonwealth Bank Of Australia (ASX:CBA)</b>										
29/09/2022	Dividend	136.50	58.50		65	0	2.1000	136.50	58.50	
30/03/2023	Dividend	140.70	60.30		67	0	2.1000	140.70	60.30	
		277.20	118.80					277.20	118.80	
<b>CSL: CSL Limited (ASX:CSL)</b>										
05/10/2022	Dividend	70.33	3.01		40	0	1.7583	70.33	3.01	
05/04/2023	Dividend	64.86	0.00		40	0	1.6215	64.86	0.00	

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

**The Davis Super Fund**  
**Investment Income Comparison Report**  
**For the period 1 July 2022 to 30 June 2023**

Payment Date	Income Type	Ledger Data		Diff *	Announcement Data				
		Total Income	Tax Credits+		Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+
		135.19	3.01					135.19	3.01
<b>EDV: Endeavour Group Limited (ASX:EDV)</b>									
16/09/2022	Dividend	4.93	2.11		64	0	0.0770	4.93	2.11
20/03/2023	Dividend	9.15	3.92		64	0	0.1430	9.15	3.92
		14.08	6.03					14.08	6.03
<b>HLS: Healius Limited (ASX:HLS)</b>									
21/09/2022	Dividend	47.82	20.49		797	0	0.0600	47.82	20.49
		47.82	20.49					47.82	20.49
<b>HT1: Ht&amp;E Limited (ASX:HT1)</b>									
15/09/2022	Dividend	80.70	34.59		1,614	0	0.0500	80.70	34.59
23/03/2023	Dividend	83.93	35.97		1,614	0	0.0520	83.93	35.97
		164.63	70.56					164.63	70.56
<b>IGL: Ive Group Limited (ASX:IGL)</b>									
13/10/2022	Dividend	178.24	76.39		2,228	0	0.0800	178.24	76.39
13/04/2023	Dividend	211.66	90.71		2,228	0	0.0950	211.66	90.71
		389.90	167.10					389.90	167.10
<b>MCP: Mcpherson's Limited (ASX:MCP)</b>									
23/09/2022	Dividend	83.22	35.67		4,161	0	0.0200	83.22	35.67
06/04/2023	Dividend	83.22	35.67		4,161	0	0.0200	83.22	35.67
		166.44	71.34					166.44	71.34
<b>MPL: Medibank Private Limited (ASX:MPL)</b>									
29/09/2022	Dividend	219.00	93.86		3,000	0	0.0730	219.00	93.86
22/03/2023	Dividend	189.00	81.00		3,000	0	0.0630	189.00	81.00
		408.00	174.86					408.00	174.86
<b>NAB: National Australia Bank Limited (ASX:NAB)</b>									
05/07/2022	Dividend	127.75	54.75		175	0	0.7300	127.75	54.75
14/12/2022	Dividend	139.62	59.84		179	0	0.7800	139.62	59.84
		267.37	114.59					267.37	114.59
<b>TWE: Treasury Wine Estates Limited (ASX:TWE)</b>									
30/09/2022	Dividend	76.16	32.64		476	0	0.1600	76.16	32.64
04/04/2023	Dividend	85.68	36.72		476	0	0.1800	85.68	36.72
		161.84	69.36					161.84	69.36
<b>VEE: Veem Limited (ASX:VEE)</b>									
21/09/2022	Dividend	2.88	0.00		1,371	0	0.0021	2.88	0.00
19/04/2023	Dividend	5.48	0.00		1,371	0	0.0040	5.48	0.00
		8.36	0.00					8.36	0.00
<b>WBC: Westpac Banking Corporation (ASX:WBC)</b>									
20/12/2022	Dividend	115.84	49.65		181	0	0.6400	115.84	49.65
27/06/2023	Dividend	130.20	55.80		186	0	0.7000	130.20	55.80
		246.04	105.45					246.04	105.45
<b>WOW: Woolworths Group Limited (ASX:WOW)</b>									
27/09/2022	Dividend	34.98	14.99		66	0	0.5300	34.98	14.99
13/04/2023	Dividend	30.82	13.21		67	0	0.4600	30.82	13.21
		65.80	28.20					65.80	28.20

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

**The Davis Super Fund**  
**Investment Income Comparison Report**  
**For the period 1 July 2022 to 30 June 2023**

Payment Date	Income Type	Ledger Data			Announcement Data				
		Total Income	Tax Credits+	Diff *	Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+
<b>Total</b>		<b>3,507.25</b>	<b>1,054.02</b>					<b>3,507.24</b>	<b>1,054.01</b>
<b>Stapled Securities</b>									
<b>TOT: 360 Capital REIT (ASX:TOT)</b>									
27/07/2022	Dividend	0.00	0.00	*	2,179	0	0.0150	32.68	10.89
27/07/2022	Distribution	32.69	0.00	*					
29/09/2022	Distribution	33.32	0.00	*					
27/10/2022	Dividend	0.00	0.00	*	2,221	0	0.0150	33.32	11.11
29/12/2022	Distribution	33.96	0.00	*					
25/01/2023	Dividend	0.00	0.00	*	2,264	0	0.0150	33.96	11.32
30/03/2023	Distribution	33.96	0.00	*					
27/04/2023	Dividend	0.00	0.00	*	2,264	0	0.0150	33.96	11.32
		<u>133.93</u>	<u>0.00</u>					<u>133.92</u>	<u>44.64</u>
<b>Total</b>		<b>133.93</b>	<b>0.00</b>					<b>133.92</b>	<b>44.64</b>
<b>Units In Listed Unit Trusts</b>									
<b>BNKS: Betashares Global Banks ETF - Currency Hedged (ASX:BNKS)</b>									
03/01/2023	Distribution	89.36	0.00		666	0	0.1342	89.36	0.00
		<u>89.36</u>	<u>0.00</u>					<u>89.36</u>	<u>0.00</u>
<b>HLTH: Vaneck Global Healthcare Leaders ETF (ASX:HLTH)</b>									
30/06/2023	Distribution	54.12	0.00		492	0	0.1100	54.12	0.00
		<u>54.12</u>	<u>0.00</u>					<u>54.12</u>	<u>0.00</u>
<b>HVST: Betashares Australian Dividend Harvester Fund (Managed Fund) (ASX:HVST)</b>									
01/08/2022	Distribution	39.89	0.00	*	539	0	0.0740	39.89	10.05
01/09/2022	Distribution	40.11	0.00	*	542	0	0.0740	40.11	5.19
03/10/2022	Distribution	38.70	0.00	*	545	0	0.0710	38.70	31.12
01/11/2022	Distribution	38.98	0.00	*	549	0	0.0710	38.98	8.04
01/12/2022	Distribution	39.19	0.00	*	552	0	0.0710	39.19	13.98
03/01/2023	Distribution	39.41	0.00	*	555	0	0.0710	39.40	13.59
01/02/2023	Distribution	39.62	0.00	*	558	0	0.0710	39.62	14.06
01/03/2023	Distribution	39.83	0.00	*	561	0	0.0710	39.83	13.32
03/04/2023	Distribution	40.12	0.00	*	565	0	0.0710	40.12	14.47
01/05/2023	Distribution	40.33	0.00	*	568	0	0.0710	40.33	14.73
01/06/2023	Distribution	40.54	0.00	*	571	0	0.0710	40.54	14.71
30/06/2023	Distribution	40.75	0.00	*	574	0	0.0710	40.75	14.07
		<u>477.47</u>	<u>0.00</u>					<u>477.46</u>	<u>167.33</u>
<b>IEU: Ishares Europe ETF (ASX:IEU)</b>									
21/12/2022	Distribution	18.28	0.00		92	0	0.1987	18.28	0.00
30/06/2023	Distribution	157.13	0.00		92	0	1.7080	157.13	0.00
		<u>175.41</u>	<u>0.00</u>					<u>175.41</u>	<u>0.00</u>
<b>IOZ: Ishares Core S&amp;P/ASX 200 ETF (ASX:IOZ)</b>									
07/10/2022	Distribution	139.23	0.00	*	230	0	0.6054	139.23	53.00
06/01/2023	Distribution	43.51	0.00	*	235	0	0.1852	43.51	13.87
06/04/2023	Distribution	86.94	0.00	*	237	0	0.3668	86.94	34.44
30/06/2023	Distribution	32.12	0.00	*	240	0	0.1338	32.12	7.83
		<u>301.80</u>	<u>0.00</u>					<u>301.80</u>	<u>109.14</u>
<b>PIXX: Platinum International Fund (Quoted Managed Hedge Fund) (ASX:PIXX)</b>									
29/06/2023	Distribution	815.32	0.00		2,653	0	0.3073	815.32	0.00

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

**The Davis Super Fund**  
**Investment Income Comparison Report**  
**For the period 1 July 2022 to 30 June 2023**

Payment Date	Income Type	Ledger Data			Announcement Data				
		Total Income	Tax Credits+	Diff *	Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+
		815.32	0.00					815.32	0.00
<b>QRI: Qualitas Real Estate Income Fund (ASX:QRI)</b>									
03/08/2022	Distribution	55.60	0.00		6,821	0	0.0082	55.60	0.00
05/09/2022	Distribution	59.65	0.00		6,856	0	0.0087	59.65	0.00
06/10/2022	Distribution	62.06	0.00		6,893	0	0.0090	62.06	0.00
03/11/2022	Distribution	65.92	0.00		6,932	0	0.0095	65.92	0.00
05/12/2022	Distribution	67.45	0.00		6,978	0	0.0097	67.45	0.00
05/01/2023	Distribution	73.03	0.00		7,025	0	0.0104	73.03	0.00
03/02/2023	Distribution	74.97	0.00		7,075	0	0.0106	74.97	0.00
03/03/2023	Distribution	71.66	0.00		7,123	0	0.0101	71.66	0.00
05/04/2023	Distribution	81.86	0.00		7,171	0	0.0114	81.86	0.00
03/05/2023	Distribution	79.83	0.00		7,226	0	0.0110	79.83	0.00
05/06/2023	Distribution	83.09	0.00		7,280	0	0.0114	83.09	0.00
30/06/2023	Distribution	95.51	0.00		7,336	0	0.0130	95.51	0.00
		870.63	0.00					870.63	0.00
<b>RDV: Russell Investments High Dividend Australian Shares ETF (ASX:RDV)</b>									
30/09/2022	Distribution	102.67	0.00	*	186	0	0.5520	102.67	42.08
30/12/2022	Distribution	51.91	0.00	*	190	0	0.2732	51.91	20.65
31/03/2023	Distribution	82.80	0.00	*	192	0	0.4312	82.80	29.62
30/06/2023	Distribution	50.93	0.00	*	195	0	0.2612	50.93	13.57
		288.31	0.00					288.31	105.92
<b>SWTZ: Switzer Dividend Growth Fund (Managed Fund) (ASX:SWTZ)</b>									
01/08/2022	Distribution	14.56	0.00	*	1,819	0	0.0080	14.55	6.24
01/09/2022	Distribution	14.60	0.00	*	1,825	0	0.0080	14.60	6.26
03/10/2022	Distribution	14.64	0.00	*	1,830	0	0.0080	14.64	6.27
01/11/2022	Distribution	14.70	0.00	*	1,837	0	0.0080	14.70	6.30
01/12/2022	Distribution	14.74	0.00	*	1,842	0	0.0080	14.74	6.32
03/01/2023	Distribution	14.79	0.00	*	1,848	0	0.0080	14.78	6.33
01/02/2023	Distribution	14.84	0.00	*	1,854	0	0.0080	14.83	6.36
01/03/2023	Distribution	14.88	0.00	*	1,860	0	0.0080	14.88	6.38
03/04/2023	Distribution	14.92	0.00	*	1,865	0	0.0080	14.92	6.39
01/05/2023	Distribution	14.97	0.00	*	1,871	0	0.0080	14.97	6.42
01/06/2023	Distribution	15.02	0.00	*	1,877	0	0.0080	15.02	6.44
30/06/2023	Distribution	13.65	0.00	*	1,883	0	0.0072	13.64	4.97
		176.31	0.00					176.27	74.68
<b>VAF: Vanguard Australian Fixed Interest Index ETF (ASX:VAF)</b>									
03/10/2022	Distribution	21.78	0.00		208	0	0.1047	21.78	0.00
03/01/2023	Distribution	13.47	0.00		209	0	0.0644	13.47	0.00
03/04/2023	Distribution	24.40	0.00		209	0	0.1168	24.40	0.00
		59.65	0.00					59.65	0.00
<b>VDGR: Vanguard Diversified Growth Index ETF (ASX:VDGR)</b>									
03/10/2022	Distribution	32.53	0.00	*	99	0	0.3285	32.53	8.96
03/01/2023	Distribution	17.91	0.00	*	99	0	0.1809	17.91	4.05
03/04/2023	Distribution	24.29	0.00	*	100	0	0.2429	24.29	3.22
30/06/2023	Distribution	55.96	0.00	*	100	0	0.5596	55.96	5.08
		130.69	0.00					130.69	21.31
<b>VEQ: Vanguard Ftse Europe Shares ETF (ASX:VEQ)</b>									
03/10/2022	Distribution	16.26	0.00		81	0	0.2007	16.26	0.00

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



**The Davis Super Fund**  
**Investment Income Comparison Report**  
**For the period 1 July 2022 to 30 June 2023**

Payment Date	Income Type	Ledger Data			Announcement Data				
		Total Income	Tax Credits+	Diff *	Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+
03/01/2023	Distribution	21.32	0.00		81	0	0.2632	21.32	0.00
03/04/2023	Distribution	13.18	0.00		82	0	0.1608	13.18	0.00
30/06/2023	Distribution	78.17	0.00		82	0	0.9533	78.17	0.00
		128.93	0.00					128.93	0.00
<b>VGS: Vanguard MSCI Index International Shares ETF (ASX:VGS)</b>									
03/10/2022	Distribution	36.92	0.00		106	0	0.3483	36.92	0.00
03/01/2023	Distribution	32.17	0.00		106	0	0.3035	32.17	0.00
03/04/2023	Distribution	23.99	0.00		107	0	0.2242	23.99	0.00
30/06/2023	Distribution	119.47	0.00		107	0	1.1166	119.47	0.00
		212.55	0.00					212.55	0.00
<b>Total</b>		<b>3,780.55</b>	<b>0.00</b>					<b>3,780.50</b>	<b>478.38</b>

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

**The Davis Super Fund**  
**Tax Accounting Reconciliation**  
**For the period 1 July 2022 to 30 June 2023**

<b>Operating Statement Profit vs. Provision for Income Tax</b>	<b>2023</b>	
	<b>\$</b>	
<b>Benefits Accrued as a Result of Operations before Income Tax</b>	<b>48,822.29</b>	
<b><u>ADD:</u></b>		
Realised Capital Losses	1,591.56	
<b><u>LESS:</u></b>		
Increase in Market Value	19,713.46	
Capital Works Deduction - Tax Only	7,211.00	
Distributed Capital Gains	812.46	
Non-Taxable Income	69.32	
Rounding	1.61	
<b>Taxable Income or Loss</b>	<b>22,606.00</b>	
	<b>Income Amount</b>	
	<b>Tax Amount</b>	
Gross Tax @ 15% for Concessional Income	22,606.00	3,390.90
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 32%	0.00	0.00
Change in Carried Forward Losses	0.00	0.00
<b>Provision for Income Tax</b>		<b>3,390.90</b>

### Provision for Income Tax vs. Income Tax Expense

<b>Provision for Income Tax</b>	<b>3,390.90</b>
<b>Income Tax Expense</b>	<b>3,390.90</b>

### Provision for Income Tax vs. Income Tax Payable

<b>Provision for Income Tax</b>	<b>3,390.90</b>
<b><u>LESS:</u></b>	
Franking Credits	1,568.55
Foreign Tax Credits	114.60
Income Tax Instalments Paid	2,876.00
<b>Income Tax Payable (Receivable)</b>	<b>(1,168.25)</b>

### Exempt Current Pension Income Settings

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

**The Davis Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2022 to 30 June 2023**

Description	Investment Reference	Date	Tax Return Ref.	Amount
				<b>Section B</b>
<b>Income</b>				
<b>Net Capital Gain</b>				
Gross Capital Gain - Shares & Units - Listed Trusts	As Per Investment Disposals CGT Report	30 Jun 2023	A	71.00
Gross Capital Gain - Distributed Capital Gains from Trusts	As Per Investment Disposals CGT Report	30 Jun 2023	A	812.00
Deferred Capital Gain Realised		30 Jun 2023	A	0.00
Less Capital Losses Applied		30 Jun 2023	A	(883.00)
Less Discount		30 Jun 2023	A	0.00
<b>Total Net Capital Gain</b>			<b>A</b>	<b>0.00</b>
<b>Gross Rent and Other Leasing &amp; Hiring Income</b>				
Investment Income	PROSPECT: 602/56 Prospect St. Fortitude Valley QLD 4006	30 Jun 2023	B	117.04
Rental Income/Disbursements Received	PROSPECT: 602/56 Prospect St. Fortitude Valley QLD 4006	30 Jun 2023	B	11,400.00
Rental Income/Disbursements Received	PROSPECT: 602/56 Prospect St. Fortitude Valley QLD 4006	30 Jun 2023	B	15,360.02
Less Rounding			B	(0.06)
<b>Total Gross Rent and Other Leasing &amp; Hiring Income</b>			<b>B</b>	<b>26,877.00</b>
<b>Gross Interest</b>				
INT ADJUSTMENT	STG.LRBA00: St. George Home Loan #1000	17 May 2023	C	0.25
INT ADJUSTMENT	STG.LRBA01: St. George Home Loan #1001	17 May 2023	C	1.82
Less Rounding			C	(0.07)
<b>Total Gross Interest</b>			<b>C</b>	<b>2.00</b>
<b>Total Forestry Managed Investment Scheme Income</b>			<b>X</b>	<b>0.00</b>
<b>Net Foreign Income</b>				
Distribution - Tax Statement	ALX: Atlas Arteria	21 Sep 2022	D	119.20
Distribution - Tax Statement	ALX: Atlas Arteria	28 Mar 2023	D	119.20
Distribution - Tax Statement	HLTH: Vaneck Global Healthcare Leaders ETF	30 Jun 2023	D	43.36
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 Aug 2022	D	0.90
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 Sep 2022	D	0.92
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	03 Oct 2022	D	0.89
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 Nov 2022	D	0.90
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 Dec 2022	D	0.90
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	03 Jan 2023	D	0.91
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 Feb 2023	D	0.91
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 Mar 2023	D	0.92
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	03 Apr 2023	D	0.92
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 May 2023	D	0.93
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 Jun 2023	D	0.93

**The Davis Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2022 to 30 June 2023**

Description	Investment Reference	Date	Tax Return Ref.	Amount
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2023	D	0.94
Distribution - Tax Statement	IEU: Ishares Europe ETF	21 Dec 2022	D	22.33
Distribution - Tax Statement	IEU: Ishares Europe ETF	30 Jun 2023	D	161.97
Distribution - Tax Statement	IOZ: Ishares Core S&P/ASX 200 ETF	07 Oct 2022	D	3.13
Distribution - Tax Statement	IOZ: Ishares Core S&P/ASX 200 ETF	06 Jan 2023	D	0.98
Distribution - Tax Statement	IOZ: Ishares Core S&P/ASX 200 ETF	06 Apr 2023	D	1.96
Distribution - Tax Statement	IOZ: Ishares Core S&P/ASX 200 ETF	30 Jun 2023	D	0.72
Distribution - Tax Statement	PIXX: Platinum International Fund (Quoted Managed Hedge Fund)	29 Jun 2023	D	206.47
Distribution - Tax Statement	RDV: Russell Investments High Dividend Australian Shares ETF	30 Sep 2022	D	1.68
Distribution - Tax Statement	RDV: Russell Investments High Dividend Australian Shares ETF	30 Dec 2022	D	0.85
Distribution - Tax Statement	RDV: Russell Investments High Dividend Australian Shares ETF	31 Mar 2023	D	1.35
Distribution - Tax Statement	RDV: Russell Investments High Dividend Australian Shares ETF	30 Jun 2023	D	0.83
Distribution - Tax Statement	VAF: Vanguard Australian Fixed Interest Index ETF	03 Oct 2022	D	6.72
Distribution - Tax Statement	VAF: Vanguard Australian Fixed Interest Index ETF	03 Apr 2023	D	3.13
Distribution - Tax Statement	VDGR: Vanguard Diversified Growth Index ETF	03 Oct 2022	D	8.26
Distribution - Tax Statement	VDGR: Vanguard Diversified Growth Index ETF	03 Jan 2023	D	4.55
Distribution - Tax Statement	VDGR: Vanguard Diversified Growth Index ETF	03 Apr 2023	D	6.17
Distribution - Tax Statement	VDGR: Vanguard Diversified Growth Index ETF	30 Jun 2023	D	14.21
Distribution - Tax Statement	VEQ: Vanguard Ftse Europe Shares ETF	03 Oct 2022	D	19.39
Distribution - Tax Statement	VEQ: Vanguard Ftse Europe Shares ETF	03 Jan 2023	D	23.96
Distribution - Tax Statement	VEQ: Vanguard Ftse Europe Shares ETF	03 Apr 2023	D	12.54
Distribution - Tax Statement	VEQ: Vanguard Ftse Europe Shares ETF	30 Jun 2023	D	91.78
Distribution - Tax Statement	VGS: Vanguard MSCI Index International Shares ETF	03 Oct 2022	D	39.35
Distribution - Tax Statement	VGS: Vanguard MSCI Index International Shares ETF	03 Jan 2023	D	37.39
Distribution - Tax Statement	VGS: Vanguard MSCI Index International Shares ETF	03 Apr 2023	D	28.28
Distribution - Tax Statement	VGS: Vanguard MSCI Index International Shares ETF	30 Jun 2023	D	100.03
<i>Less Rounding</i>			D	(0.76)
<b>Total Net Foreign Income</b>			<b>D</b>	<b>1,090.00</b>
<b>Total Australian Franking Credits from a New Zealand Company</b>			<b>E</b>	<b>0.00</b>
<b>Total Transfers from Foreign Funds</b>			<b>F</b>	<b>0.00</b>
<b>Total Gross Payments where ABN not quoted</b>			<b>H</b>	<b>0.00</b>
<b>Total Gross Distribution from Partnerships</b>			<b>I</b>	<b>0.00</b>
<b>Unfranked Dividend Amount</b>				
ALU AUD 0.1 FRANKED, 30% CTR, NIL CFI	ALU: Altium Limited	21 Mar 2023	J	24.00
AMP AUD 0.005 FRANKED, 30% CTR, 0.02 CFI, DRP NIL DISC	AMP: AMP Limited	03 Apr 2023	J	18.34
AMPPB AUD UNFRANKED, 1.5735 CFI	AMPPB: AMP Limited - Cap Note 3-Bbsw+4.50%	16 Sep 2022	J	157.35
AMPPB AUD UNFRANKED, 1.8206 CFI	AMPPB: AMP Limited - Cap Note 3-Bbsw+4.50%	16 Dec 2022	J	182.06
AMPPB AUD 0.3492 FRANKED, 30% CTR, 1.3969 CFI	AMPPB: AMP Limited - Cap Note 3-Bbsw+4.50%	16 Mar 2023	J	139.69
AMPPB AUD 0.3789 FRANKED, 30% CTR, 1.5158 CFI	AMPPB: AMP Limited - Cap Note 3-Bbsw+4.50%	16 Jun 2023	J	151.58

**The Davis Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2022 to 30 June 2023**

Description	Investment Reference	Date	Tax Return	
			Ref.	Amount
CSL USD 1.18, 0.118 FRANKED, 30% CTR, 1.062 CFI, DRP SUSP	CSL: CSL Limited	05 Oct 2022	J	63.30
CSL USD 1.07, UNFRANKED, 1.07 CFI, DRP SUSP	CSL: CSL Limited	05 Apr 2023	J	64.86
VEE AUD UNFRANKED, NIL CFI	VEE: Veem Limited	21 Sep 2022	J	2.88
VEE AUD UNFRANKED, NIL CFI	VEE: Veem Limited	19 Apr 2023	J	5.48
<i>Less Rounding</i>			J	(0.54)
<b>Total Unfranked Dividend Amount</b>			<b>J</b>	<b>809.00</b>
<b>Franked Dividend Amount</b>				
ALL AUD 0.26 FRANKED, 30% CTR, DRP SUSP	ALL: Aristocrat Leisure Limited	01 Jul 2022	K	54.08
ALL AUD 0.26 FRANKED, 30% CTR, DRP SUSP	ALL: Aristocrat Leisure Limited	16 Dec 2022	K	54.08
ALU AUD 0.26 FRANKED, 30% CTR	ALU: Altium Limited	27 Sep 2022	K	41.60
ALU AUD 0.1 FRANKED, 30% CTR, NIL CFI	ALU: Altium Limited	21 Mar 2023	K	16.00
AMP AUD 0.005 FRANKED, 30% CTR, 0.02 CFI, DRP NIL DISC	AMP: AMP Limited	03 Apr 2023	K	4.59
AMPPB AUD 0.3492 FRANKED, 30% CTR, 1.3969 CFI	AMPPB: AMP Limited - Cap Note 3-Bbsw+4.50%	16 Mar 2023	K	34.92
AMPPB AUD 0.3789 FRANKED, 30% CTR, 1.5158 CFI	AMPPB: AMP Limited - Cap Note 3-Bbsw+4.50%	16 Jun 2023	K	37.89
CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia	29 Sep 2022	K	136.50
CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia	30 Mar 2023	K	140.70
CSL USD 1.18, 0.118 FRANKED, 30% CTR, 1.062 CFI, DRP SUSP	CSL: CSL Limited	05 Oct 2022	K	7.03
EDV AUD 0.077 FRANKED, 30% CTR	EDV: Endeavour Group Limited	16 Sep 2022	K	4.93
EDV AUD 0.143 FRANKED, 30% CTR	EDV: Endeavour Group Limited	20 Mar 2023	K	9.15
HLS AUD 0.06 FRANKED, 30% CTR, DRP SUSP	HLS: Healius Limited	21 Sep 2022	K	47.82
HT1 AUD 0.05 FRANKED, 30% CTR, DRP SUSP	HT1: Ht&E Limited	15 Sep 2022	K	80.70
HT1 AUD 0.052 FRANKED, 30% CTR, DRP SUSP	HT1: Ht&E Limited	23 Mar 2023	K	83.93
IGL AUD 0.08 FRANKED, 30% CTR	IGL: Ive Group Limited	13 Oct 2022	K	178.24
IGL AUD 0.095 FRANKED, 30% CTR	IGL: Ive Group Limited	13 Apr 2023	K	211.66
MCP AUD 0.02 FRANKED, 30% CTR, DRP SUSP	MCP: Mcpherson's Limited	23 Sep 2022	K	83.22
MCP AUD 0.02 FRANKED, 30% CTR, DRP SUSP	MCP: Mcpherson's Limited	06 Apr 2023	K	83.22
MPL AUD 0.073 FRANKED, 30% CTR	MPL: Medibank Private Limited	29 Sep 2022	K	219.00
MPL AUD 0.063 FRANKED, 30% CTR	MPL: Medibank Private Limited	22 Mar 2023	K	189.00
NAB AUD 0.73 FRANKED, 30% CTR, DRP NIL DISC, BSP	NAB: National Australia Bank Limited	05 Jul 2022	K	127.75
NAB AUD 0.78 FRANKED, 30% CTR, DRP NIL DISC, BSP	NAB: National Australia Bank Limited	14 Dec 2022	K	139.62
TWE AUD 0.16 FRANKED, 30% CTR, DRP NIL DISC	TWE: Treasury Wine Estates Limited	30 Sep 2022	K	76.16
TWE AUD 0.18 FRANKED, 30% CTR, DRP NIL DISC	TWE: Treasury Wine Estates Limited	04 Apr 2023	K	85.68
WBC AUD 0.64 FRANKED, 30% CTR, DRP NIL DISC	WBC: Westpac Banking Corporation	20 Dec 2022	K	115.84
WBC AUD 0.7 FRANKED, 30% CTR, DRP NIL DISC	WBC: Westpac Banking Corporation	27 Jun 2023	K	130.20
WOW AUD 0.53 FRANKED, 30% CTR, DRP NIL DISC	WOW: Woolworths Group Limited	27 Sep 2022	K	34.98
WOW AUD 0.46 FRANKED, 30% CTR, DRP NIL DISC	WOW: Woolworths Group Limited	13 Apr 2023	K	30.82
<i>Less Rounding</i>			K	(0.31)
<b>Total Franked Dividend Amount</b>			<b>K</b>	<b>2,459.00</b>
<b>Dividend Franking Credit</b>				
ALL AUD 0.26 FRANKED, 30% CTR, DRP SUSP	ALL: Aristocrat Leisure Limited	01 Jul 2022	L	23.18
ALL AUD 0.26 FRANKED, 30% CTR, DRP SUSP	ALL: Aristocrat Leisure Limited	16 Dec 2022	L	23.18
ALU AUD 0.26 FRANKED, 30% CTR	ALU: Altium Limited	27 Sep 2022	L	17.83
ALU AUD 0.1 FRANKED, 30% CTR, NIL CFI	ALU: Altium Limited	21 Mar 2023	L	6.86

**The Davis Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2022 to 30 June 2023**

Description	Investment Reference	Date	Tax Return Ref.	Amount
AMP AUD 0.005 FRANKED, 30% CTR, 0.02 CFI, DRP NIL DISC	AMP: AMP Limited	03 Apr 2023	L	1.97
AMPPB AUD 0.3492 FRANKED, 30% CTR, 1.3969 CFI	AMPPB: AMP Limited - Cap Note 3-Bbsw+4.50%	16 Mar 2023	L	14.97
AMPPB AUD 0.3789 FRANKED, 30% CTR, 1.5158 CFI	AMPPB: AMP Limited - Cap Note 3-Bbsw+4.50%	16 Jun 2023	L	16.24
CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia	29 Sep 2022	L	58.50
CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia	30 Mar 2023	L	60.30
CSL USD 1.18, 0.118 FRANKED, 30% CTR, 1.062 CFI, DRP SUSP	CSL: CSL Limited	05 Oct 2022	L	3.01
EDV AUD 0.077 FRANKED, 30% CTR	EDV: Endeavour Group Limited	16 Sep 2022	L	2.11
EDV AUD 0.143 FRANKED, 30% CTR	EDV: Endeavour Group Limited	20 Mar 2023	L	3.92
HLS AUD 0.06 FRANKED, 30% CTR, DRP SUSP	HLS: Healius Limited	21 Sep 2022	L	20.49
HT1 AUD 0.05 FRANKED, 30% CTR, DRP SUSP	HT1: Ht&E Limited	15 Sep 2022	L	34.59
HT1 AUD 0.052 FRANKED, 30% CTR, DRP SUSP	HT1: Ht&E Limited	23 Mar 2023	L	35.97
IGL AUD 0.08 FRANKED, 30% CTR	IGL: Ive Group Limited	13 Oct 2022	L	76.39
IGL AUD 0.095 FRANKED, 30% CTR	IGL: Ive Group Limited	13 Apr 2023	L	90.71
MCP AUD 0.02 FRANKED, 30% CTR, DRP SUSP	MCP: Mcpherson's Limited	23 Sep 2022	L	35.67
MCP AUD 0.02 FRANKED, 30% CTR, DRP SUSP	MCP: Mcpherson's Limited	06 Apr 2023	L	35.67
MPL AUD 0.073 FRANKED, 30% CTR	MPL: Medibank Private Limited	29 Sep 2022	L	93.86
MPL AUD 0.063 FRANKED, 30% CTR	MPL: Medibank Private Limited	22 Mar 2023	L	81.00
NAB AUD 0.73 FRANKED, 30% CTR, DRP NIL DISC, BSP	NAB: National Australia Bank Limited	05 Jul 2022	L	54.75
NAB AUD 0.78 FRANKED, 30% CTR, DRP NIL DISC, BSP	NAB: National Australia Bank Limited	14 Dec 2022	L	59.84
TWE AUD 0.16 FRANKED, 30% CTR, DRP NIL DISC	TWE: Treasury Wine Estates Limited	30 Sep 2022	L	32.64
TWE AUD 0.18 FRANKED, 30% CTR, DRP NIL DISC	TWE: Treasury Wine Estates Limited	04 Apr 2023	L	36.72
WBC AUD 0.64 FRANKED, 30% CTR, DRP NIL DISC	WBC: Westpac Banking Corporation	20 Dec 2022	L	49.65
WBC AUD 0.7 FRANKED, 30% CTR, DRP NIL DISC	WBC: Westpac Banking Corporation	27 Jun 2023	L	55.80
WOW AUD 0.53 FRANKED, 30% CTR, DRP NIL DISC	WOW: Woolworths Group Limited	27 Sep 2022	L	14.99
WOW AUD 0.46 FRANKED, 30% CTR, DRP NIL DISC	WOW: Woolworths Group Limited	13 Apr 2023	L	13.21
<i>Less Rounding</i>			L	(0.02)
<b>Total Dividend Franking Credit</b>			<b>L</b>	<b>1,054.00</b>
<b>Gross Trust Distributions</b>				
ALX AUD UNFRANKED, NIL CFI	ALX: Atlas Arteria	21 Sep 2022	M	119.20
Distribution - Tax Statement	ALX: Atlas Arteria	21 Sep 2022	M	(119.20)
ALX AUD UNFRANKED, NIL CFI	ALX: Atlas Arteria	28 Mar 2023	M	119.20
Distribution - Tax Statement	ALX: Atlas Arteria	28 Mar 2023	M	(119.20)
BNKS AUD DRP	BNKS: Betashares Global Banks ETF - Currency Hedged	03 Jan 2023	M	89.36
Distribution - Tax Statement	BNKS: Betashares Global Banks ETF - Currency Hedged	03 Jan 2023	M	(89.36)
Distribution - Tax Statement	HLTH: Vaneck Global Healthcare Leaders ETF	30 Jun 2023	M	(54.12)
HLTH AUD DRP	HLTH: Vaneck Global Healthcare Leaders ETF	30 Jun 2023	M	54.12
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 Aug 2022	M	10.86
HVST AUD EST 0.0435 FRANKED, 30% CTR, DRP	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 Aug 2022	M	39.89
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 Sep 2022	M	10.90
HVST AUD EST 0.0224 FRANKED, 30% CTR, DRP	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 Sep 2022	M	40.11
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	03 Oct 2022	M	10.52

**The Davis Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2022 to 30 June 2023**

Description	Investment Reference	Date	Tax Return Ref.	Amount
HVST AUD EST 0.1332 EQUIV FRANKED, 30% CTR, DRP	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	03 Oct 2022	M	38.70
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 Nov 2022	M	10.59
HVST AUD EST 0.0342 FRANKED, 30% CTR, DRP	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 Nov 2022	M	38.98
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 Dec 2022	M	10.65
HVST AUD EST 0.0591 FRANKED, 30% CTR, DRP	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 Dec 2022	M	39.19
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	03 Jan 2023	M	10.70
HVST AUD EST 0.0572 FRANKED, 30% CTR, DRP	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	03 Jan 2023	M	39.41
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 Feb 2023	M	10.76
HVST AUD EST 0.0588 FRANKED, 30% CTR, DRP	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 Feb 2023	M	39.62
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 Mar 2023	M	10.83
HVST AUD EST 0.0554 FRANKED, 30% CTR, DRP	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 Mar 2023	M	39.83
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	03 Apr 2023	M	10.91
HVST AUD EST 0.0597 FRANKED, 30% CTR, DRP	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	03 Apr 2023	M	40.12
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 May 2023	M	10.96
HVST AUD EST 0.0605 FRANKED, 30% CTR, DRP	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 May 2023	M	40.33
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 Jun 2023	M	11.02
HVST AUD EST 0.0601 FRANKED, 30% CTR, DRP	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 Jun 2023	M	40.54
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2023	M	11.07
HVST AUD EST 0.0572 FRANKED, 30% CTR, DRP	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2023	M	40.75
Distribution - Tax Statement	IEU: Ishares Europe ETF	21 Dec 2022	M	(18.28)
IEU AUD DRP	IEU: Ishares Europe ETF	21 Dec 2022	M	18.28
Distribution - Tax Statement	IEU: Ishares Europe ETF	30 Jun 2023	M	(157.12)
IEU AUD DRP	IEU: Ishares Europe ETF	30 Jun 2023	M	157.13
Distribution - Tax Statement	IOZ: Ishares Core S&P/ASX 200 ETF	07 Oct 2022	M	44.79
IOZ AUD EST 0.5377 FRANKED, 30% CTR, 0.0311 CFI, DRP	IOZ: Ishares Core S&P/ASX 200 ETF	07 Oct 2022	M	139.23
Distribution - Tax Statement	IOZ: Ishares Core S&P/ASX 200 ETF	06 Jan 2023	M	13.99
IOZ AUD EST 0.1377 FRANKED, 30% CTR, 0.0289 CFI, DRP	IOZ: Ishares Core S&P/ASX 200 ETF	06 Jan 2023	M	43.51
Distribution - Tax Statement	IOZ: Ishares Core S&P/ASX 200 ETF	06 Apr 2023	M	27.97
IOZ AUD EST 0.3391 FRANKED, 30% CTR, 0.0073 CFI, DRP	IOZ: Ishares Core S&P/ASX 200 ETF	06 Apr 2023	M	86.94
Distribution - Tax Statement	IOZ: Ishares Core S&P/ASX 200 ETF	30 Jun 2023	M	10.34
IOZ AUD EST 0.0761 FRANKED, 30% CTR, 0.0310 CFI, DRP	IOZ: Ishares Core S&P/ASX 200 ETF	30 Jun 2023	M	32.12
Distribution - Tax Statement	PIXX: Platinum International Fund (Quoted Managed Hedge Fund)	29 Jun 2023	M	(814.71)
PIXX AUD DRP	PIXX: Platinum International Fund (Quoted Managed Hedge Fund)	29 Jun 2023	M	815.32
Distribution - Tax Statement	QRI: Qualitas Real Estate Income Fund	03 Aug 2022	M	0.55
QRI AUD DRP NIL DISC	QRI: Qualitas Real Estate Income Fund	03 Aug 2022	M	55.60
Distribution - Tax Statement	QRI: Qualitas Real Estate Income Fund	05 Sep 2022	M	0.59
QRI AUD DRP NIL DISC	QRI: Qualitas Real Estate Income Fund	05 Sep 2022	M	59.65



**The Davis Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2022 to 30 June 2023**

Description	Investment Reference	Date	Tax Return Ref.	Amount
Distribution - Tax Statement	QRI: Qualitas Real Estate Income Fund	06 Oct 2022	M	0.62
QRI AUD DRP NIL DISC	QRI: Qualitas Real Estate Income Fund	06 Oct 2022	M	62.06
Distribution - Tax Statement	QRI: Qualitas Real Estate Income Fund	03 Nov 2022	M	0.66
QRI AUD DRP NIL DISC	QRI: Qualitas Real Estate Income Fund	03 Nov 2022	M	65.92
Distribution - Tax Statement	QRI: Qualitas Real Estate Income Fund	05 Dec 2022	M	0.67
QRI AUD DRP NIL DISC	QRI: Qualitas Real Estate Income Fund	05 Dec 2022	M	67.45
Distribution - Tax Statement	QRI: Qualitas Real Estate Income Fund	05 Jan 2023	M	0.73
QRI AUD DRP NIL DISC	QRI: Qualitas Real Estate Income Fund	05 Jan 2023	M	73.03
Distribution - Tax Statement	QRI: Qualitas Real Estate Income Fund	03 Feb 2023	M	0.75
QRI AUD DRP NIL DISC	QRI: Qualitas Real Estate Income Fund	03 Feb 2023	M	74.97
Distribution - Tax Statement	QRI: Qualitas Real Estate Income Fund	03 Mar 2023	M	0.72
QRI AUD DRP NIL DISC	QRI: Qualitas Real Estate Income Fund	03 Mar 2023	M	71.66
Distribution - Tax Statement	QRI: Qualitas Real Estate Income Fund	05 Apr 2023	M	0.82
QRI AUD DRP NIL DISC	QRI: Qualitas Real Estate Income Fund	05 Apr 2023	M	81.86
Distribution - Tax Statement	QRI: Qualitas Real Estate Income Fund	03 May 2023	M	0.80
QRI AUD DRP NIL DISC	QRI: Qualitas Real Estate Income Fund	03 May 2023	M	79.83
Distribution - Tax Statement	QRI: Qualitas Real Estate Income Fund	05 Jun 2023	M	0.83
QRI AUD DRP NIL DISC	QRI: Qualitas Real Estate Income Fund	05 Jun 2023	M	83.09
Distribution - Tax Statement	QRI: Qualitas Real Estate Income Fund	30 Jun 2023	M	0.95
QRI AUD DRP NIL DISC	QRI: Qualitas Real Estate Income Fund	30 Jun 2023	M	95.51
Distribution - Tax Statement	RDV: Russell Investments High Dividend Australian Shares ETF	30 Sep 2022	M	32.96
RDV AUD 0.527933 FRANKED, 30.8856% CTR, 0.009872 CFI, DRP NIL DI	RDV: Russell Investments High Dividend Australian Shares ETF	30 Sep 2022	M	102.67
Distribution - Tax Statement	RDV: Russell Investments High Dividend Australian Shares ETF	30 Dec 2022	M	16.67
RDV AUD 0.253654 FRANKED, 31.7503% CTR, 0.002269 CFI, DRP NIL DI	RDV: Russell Investments High Dividend Australian Shares ETF	30 Dec 2022	M	51.91
Distribution - Tax Statement	RDV: Russell Investments High Dividend Australian Shares ETF	31 Mar 2023	M	26.58
RDV AUD 0.35994 FRANKED, 30.9749% CTR, 0.00883 CFI, DRP NIL DISC	RDV: Russell Investments High Dividend Australian Shares ETF	31 Mar 2023	M	82.80
Distribution - Tax Statement	RDV: Russell Investments High Dividend Australian Shares ETF	30 Jun 2023	M	16.35
RDV AUD 0.162394 FRANKED, 32.6849% CTR, 0.006153 CFI, DRP NIL DI	RDV: Russell Investments High Dividend Australian Shares ETF	30 Jun 2023	M	50.93
Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	01 Aug 2022	M	3.90
SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	01 Aug 2022	M	14.56
Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	01 Sep 2022	M	3.90
SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	01 Sep 2022	M	14.60
Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	03 Oct 2022	M	3.92
SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	03 Oct 2022	M	14.64
Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	01 Nov 2022	M	3.92
SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	01 Nov 2022	M	14.70
Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	01 Dec 2022	M	3.93
SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	01 Dec 2022	M	14.74
Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	03 Jan 2023	M	3.95

**The Davis Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2022 to 30 June 2023**

Description	Investment Reference	Date	Tax Return Ref.	Amount
SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	03 Jan 2023	M	14.79
SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	01 Feb 2023	M	3.97
SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	01 Feb 2023	M	14.84
SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	01 Mar 2023	M	3.98
SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	01 Mar 2023	M	14.88
SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	03 Apr 2023	M	3.97
SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	03 Apr 2023	M	14.92
SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	01 May 2023	M	3.99
SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	01 May 2023	M	14.97
SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	01 Jun 2023	M	4.01
SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	01 Jun 2023	M	15.02
SWTZ AUD 0.008, EST 0.008 FRANKED, 30% CTR, DRP Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	30 Jun 2023	M	3.64
SWTZ AUD EST 0.0062 FRANKED, 30% CTR, DRP Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	30 Jun 2023	M	13.65
TOT AUD 0.015 FRANKED, 25% CTR, DRP 1.5% DISC Distribution - Tax Statement	TOT: 360 Capital REIT	27 Jul 2022	M	10.90
TOT AUD 0.015 FRANKED, 25% CTR, DRP 1.5% DISC Distribution - Tax Statement	TOT: 360 Capital REIT	27 Jul 2022	M	32.69
TOT AUD 0.015 FRANKED, 25% CTR, DRP 1.5% DISC Distribution - Tax Statement	TOT: 360 Capital REIT	29 Sep 2022	M	11.11
TOT AUD 0.015 FRANKED, 25% CTR, DRP 1.5% DISC Distribution - Tax Statement	TOT: 360 Capital REIT	29 Sep 2022	M	33.32
TOT AUD 0.015 FRANKED, 25% CTR, DRP 1.5% DISC Distribution - Tax Statement	TOT: 360 Capital REIT	29 Dec 2022	M	11.32
TOT AUD 0.015 FRANKED, 25% CTR, DRP SUSP Distribution - Tax Statement	TOT: 360 Capital REIT	29 Dec 2022	M	33.96
TOT AUD 0.015 FRANKED, 25% CTR, DRP SUSP Distribution - Tax Statement	TOT: 360 Capital REIT	30 Mar 2023	M	11.32
TOT AUD 0.015 FRANKED, 25% CTR, DRP SUSP Distribution - Tax Statement	TOT: 360 Capital REIT	30 Mar 2023	M	33.96
VAF AUD DRP Distribution - Tax Statement	VAF: Vanguard Australian Fixed Interest Index ETF	03 Oct 2022	M	(6.72)
VAF AUD DRP Distribution - Tax Statement	VAF: Vanguard Australian Fixed Interest Index ETF	03 Oct 2022	M	21.78
VAF AUD DRP Distribution - Tax Statement	VAF: Vanguard Australian Fixed Interest Index ETF	03 Jan 2023	M	0.00
VAF AUD DRP Distribution - Tax Statement	VAF: Vanguard Australian Fixed Interest Index ETF	03 Jan 2023	M	13.47
VAF AUD DRP Distribution - Tax Statement	VAF: Vanguard Australian Fixed Interest Index ETF	03 Apr 2023	M	(3.13)
VAF AUD DRP Distribution - Tax Statement	VAF: Vanguard Australian Fixed Interest Index ETF	03 Apr 2023	M	24.40
VDGR AUD EST 0.2112 FRANKED, 30% CTR, 0.0061 CFI, DRP Distribution - Tax Statement	VDGR: Vanguard Diversified Growth Index ETF	03 Oct 2022	M	(11.61)
VDGR AUD EST 0.2112 FRANKED, 30% CTR, 0.0061 CFI, DRP Distribution - Tax Statement	VDGR: Vanguard Diversified Growth Index ETF	03 Oct 2022	M	32.53
VDGR AUD EST 0.0953 FRANKED, 30% CTR, 0.0141 CFI, DRP Distribution - Tax Statement	VDGR: Vanguard Diversified Growth Index ETF	03 Jan 2023	M	(6.40)
VDGR AUD EST 0.0953 FRANKED, 30% CTR, 0.0141 CFI, DRP Distribution - Tax Statement	VDGR: Vanguard Diversified Growth Index ETF	03 Jan 2023	M	17.91
VDGR AUD EST 0.0751 FRANKED, 30% CTR, 0.0053 CFI, DRP Distribution - Tax Statement	VDGR: Vanguard Diversified Growth Index ETF	03 Apr 2023	M	(8.68)
VDGR AUD EST 0.0751 FRANKED, 30% CTR, 0.0053 CFI, DRP Distribution - Tax Statement	VDGR: Vanguard Diversified Growth Index ETF	03 Apr 2023	M	24.29
VDGR AUD EST 0.1185 FRANKED, 30% CTR, 0.0181 CFI, DRP Distribution - Tax Statement	VDGR: Vanguard Diversified Growth Index ETF	30 Jun 2023	M	(19.98)
VDGR AUD EST 0.1185 FRANKED, 30% CTR, 0.0181 CFI, DRP Distribution - Tax Statement	VDGR: Vanguard Diversified Growth Index ETF	30 Jun 2023	M	55.96
VEQ AUD DRP Distribution - Tax Statement	VEQ: Vanguard Ftse Europe Shares ETF	03 Oct 2022	M	(16.26)
VEQ AUD DRP Distribution - Tax Statement	VEQ: Vanguard Ftse Europe Shares ETF	03 Oct 2022	M	16.26

**The Davis Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2022 to 30 June 2023**

Description	Investment Reference	Date	Tax Return Ref.	Amount
Distribution - Tax Statement	VEQ: Vanguard Ftse Europe Shares ETF	03 Jan 2023	M	(19.45)
VEQ AUD DRP	VEQ: Vanguard Ftse Europe Shares ETF	03 Jan 2023	M	21.32
Distribution - Tax Statement	VEQ: Vanguard Ftse Europe Shares ETF	03 Apr 2023	M	(11.12)
VEQ AUD DRP	VEQ: Vanguard Ftse Europe Shares ETF	03 Apr 2023	M	13.18
Distribution - Tax Statement	VEQ: Vanguard Ftse Europe Shares ETF	30 Jun 2023	M	(78.14)
VEQ AUD DRP	VEQ: Vanguard Ftse Europe Shares ETF	30 Jun 2023	M	78.17
Distribution - Tax Statement	VGS: Vanguard MSCI Index International Shares ETF	03 Oct 2022	M	(34.79)
VGS AUD DRP	VGS: Vanguard MSCI Index International Shares ETF	03 Oct 2022	M	36.92
Distribution - Tax Statement	VGS: Vanguard MSCI Index International Shares ETF	03 Jan 2023	M	(31.77)
VGS AUD DRP	VGS: Vanguard MSCI Index International Shares ETF	03 Jan 2023	M	32.17
Distribution - Tax Statement	VGS: Vanguard MSCI Index International Shares ETF	03 Apr 2023	M	(23.94)
VGS AUD DRP	VGS: Vanguard MSCI Index International Shares ETF	03 Apr 2023	M	23.99
Distribution - Tax Statement	VGS: Vanguard MSCI Index International Shares ETF	30 Jun 2023	M	(119.27)
VGS AUD DRP	VGS: Vanguard MSCI Index International Shares ETF	30 Jun 2023	M	119.47
<i>Less Rounding</i>			M	(0.47)
<b>Total Gross Trust Distributions</b>			<b>M</b>	<b>2,809.00</b>
<b>Assessable Employer Contributions</b>				
QUICKSUPER QUICKSPR3263352569	1: Timothy Davis	29 Jul 2022	R1	2,149.04
QUICKSUPER QUICKSPR3292923169	1: Timothy Davis	07 Sep 2022	R1	2,196.50
QUICKSUPER QUICKSPR3305420781	1: Timothy Davis	23 Sep 2022	R1	3,254.30
ABN98002348352 ET230316CTR065C723	1: Timothy Davis	16 Mar 2023	R1	1,000.00
ABN98002348352 ET230412CTR0651183	1: Timothy Davis	12 Apr 2023	R1	3,096.66
ABN98002348352 ET230509CTR0658621	1: Timothy Davis	09 May 2023	R1	2,002.75
ABN98002348352 ET230531CTR065C6D3	1: Timothy Davis	31 May 2023	R1	2,002.75
OSKO DEPOSIT Tim Super Tim Super Spa Sublime	1: Timothy Davis	10 Jun 2023	R1	1,696.20
OSKO DEPOSIT Super Super Spa Sublime	2: Lynda Davis	09 Jun 2023	R1	22,935.76
<i>Less Rounding</i>			R1	(0.96)
<b>Total Assessable Employer Contributions</b>			<b>R1</b>	<b>40,333.00</b>
<b>Total Assessable Personal Contributions</b>			<b>R2</b>	<b>0.00</b>
<b>Total No-TFN quoted contributions</b>			<b>R3</b>	<b>0.00</b>
<b>Total Transfer of Liability to life insurance company or PST</b>			<b>R6</b>	<b>0.00</b>
<b>Total Assessable Contributions</b>			<b>R</b>	<b>40,333.00</b>
<b>Other Income</b>				
ETH rewards		31 Jul 2022	S	4.17
ETH rewards		31 Aug 2022	S	4.43
MauriceBlackburn MBSGHABLCLASSACTIO		15 Sep 2022	S	55.18
ETH rewards		30 Sep 2022	S	3.90
ETH rewards		31 Oct 2022	S	2.51
ETH rewards		30 Nov 2022	S	1.51
KAVA rewards		31 Jan 2023	S	120.75
MauriceBlackburn MBPITCHERSCA		08 Mar 2023	S	21.50
<i>Less Rounding</i>			S	(0.95)

**The Davis Super Fund**  
**Statement of Taxable Income**  
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return	
			Ref.	Amount
<b>Total Other Income</b>			<b>S</b>	<b>213.00</b>
<b>Total Assessable Income Due to Changed Tax Status of Fund</b>			<b>T</b>	<b>0.00</b>
<b>Total Net Non-arm's Length Income</b>			<b>U</b>	<b>0.00</b>
<b>Total Exempt Current Pension Income</b>			<b>Y</b>	<b>0.00</b>
<b>Total Assessable Income</b>				<b>75,646.00</b>

**Deductions**

**Section C**

**Interest Expenses within Australia**

Interest	STG.LRBA00: St. George Home Loan #1000	17 Jul 2022	A	205.55
Interest	STG.LRBA00: St. George Home Loan #1000	17 Aug 2022	A	227.67
Interest	STG.LRBA00: St. George Home Loan #1000	17 Sep 2022	A	243.54
Interest	STG.LRBA00: St. George Home Loan #1000	17 Oct 2022	A	248.87
Interest	STG.LRBA00: St. George Home Loan #1000	17 Nov 2022	A	265.53
Interest	STG.LRBA00: St. George Home Loan #1000	17 Dec 2022	A	262.47
INTEREST	STG.LRBA00: St. George Home Loan #1000	17 Jan 2023	A	276.94
INTEREST	STG.LRBA00: St. George Home Loan #1000	17 Feb 2023	A	275.85
INTEREST	STG.LRBA00: St. George Home Loan #1000	17 Mar 2023	A	253.88
INTEREST	STG.LRBA00: St. George Home Loan #1000	17 Apr 2023	A	286.91
INTEREST	STG.LRBA00: St. George Home Loan #1000	17 May 2023	A	193.69
Interest	STG.LRBA01: St. George Home Loan #1001	17 Jul 2022	A	1,104.38
Interest	STG.LRBA01: St. George Home Loan #1001	17 Aug 2022	A	1,215.86
Interest	STG.LRBA01: St. George Home Loan #1001	17 Sep 2022	A	1,309.27
Interest	STG.LRBA01: St. George Home Loan #1001	17 Oct 2022	A	1,339.75
Interest	STG.LRBA01: St. George Home Loan #1001	17 Nov 2022	A	1,440.46
Interest	STG.LRBA01: St. George Home Loan #1001	17 Dec 2022	A	1,455.98
INTEREST	STG.LRBA01: St. George Home Loan #1001	17 Jan 2023	A	1,567.10
INTEREST	STG.LRBA01: St. George Home Loan #1001	17 Feb 2023	A	1,614.37
INTEREST	STG.LRBA01: St. George Home Loan #1001	17 Mar 2023	A	1,539.65
INTEREST	STG.LRBA01: St. George Home Loan #1001	17 Apr 2023	A	1,742.81
INTEREST	STG.LRBA01: St. George Home Loan #1001	17 May 2023	A	1,752.47
INTEREST	STG.LRBA01: St. George Home Loan #1001	17 Jun 2023	A	1,316.82
<i>Less Rounding</i>			A	(0.82)

**Total Interest Expenses within Australia** **A** **20,139.00**

**Total Interest Expenses Overseas** **B** **0.00**

**Capital Works Deductions**

Capital Works Deduction 602/56 Prospect St. Fortitude Valley QLD 4006	PROSPECT: 602/56 Prospect St. Fortitude Valley QLD 4006	30 Jun 2023	D	7,211.00
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**Total Capital Works Deductions** **D** **7,211.00**

**Deduction for Decline in Value of Depreciating Assets**

Depreciation 602/56 Prospect St. Fortitude Valley QLD 4006	PROSPECT: 602/56 Prospect St. Fortitude Valley QLD 4006	30 Jun 2023	E	868.04
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*Less Rounding* E (0.04)

**Total Deduction for Decline in Value of Depreciating Assets** **E** **868.00**

**Death or Disability Premiums**

MLC Life Insurance	1: Timothy Davis	02 Jul 2022	F	1,255.55
TFR WDL BPAY INTERNET 1115730739 MLC Life Insurance	1: Timothy Davis	23 Dec 2022	F	1,431.39

**The Davis Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2022 to 30 June 2023**

Description	Investment Reference	Date	Tax Return	
			Ref.	Amount
TFR WDL BPAY INTERNET 10036505211 OnePath TST	2: Lynda Davis	28 Nov 2022	F	3,095.86
Less Rounding			F	(0.80)
<b>Total Death or Disability Premiums</b>			<b>F</b>	<b>5,782.00</b>
<b>Total Death Benefit Increase</b>			<b>G</b>	<b>0.00</b>
<b>Total Approved Auditor Fee</b>			<b>H</b>	<b>0.00</b>
<b>Investment Expenses</b>				
TFR WDL BPAY INTERNET 42218 TFS PROPERTIES LTD		03 Jan 2023	I	657.00
TFR WDL BPAY INTERNET 133400619 STRATAPAY-LEVY	PROSPECT: 602/56 Prospect St. Fortitude Valley QLD 4006	01 Aug 2022	I	1,617.41
TFR WDL BPAY INTERNET 101063792300002 URBAN UTILITIES	PROSPECT: 602/56 Prospect St. Fortitude Valley QLD 4006	03 Aug 2022	I	300.02
TFR WDL BPAY INTERNET 500000005057546 BCC RATES	PROSPECT: 602/56 Prospect St. Fortitude Valley QLD 4006	05 Aug 2022	I	450.20
TFR WDL BPAY INTERNET 101063792300002 URBAN UTILITIES	PROSPECT: 602/56 Prospect St. Fortitude Valley QLD 4006	10 Oct 2022	I	301.72
TFR WDL BPAY INTERNET 133400619 STRATAPAY-LEVY	PROSPECT: 602/56 Prospect St. Fortitude Valley QLD 4006	01 Nov 2022	I	1,906.03
TFR WDL BPAY INTERNET 500000005057546 BCC RATES	PROSPECT: 602/56 Prospect St. Fortitude Valley QLD 4006	04 Nov 2022	I	450.20
TFR WDL BPAY INTERNET 101063792300002 URBAN UTILITIES	PROSPECT: 602/56 Prospect St. Fortitude Valley QLD 4006	06 Jan 2023	I	285.43
TFR WDL BPAY INTERNET 133400619 STRATAPAY-LEVY	PROSPECT: 602/56 Prospect St. Fortitude Valley QLD 4006	01 Feb 2023	I	1,906.03
TFR WDL BPAY INTERNET 500000005057546 BCC RATES	PROSPECT: 602/56 Prospect St. Fortitude Valley QLD 4006	06 Feb 2023	I	450.20
TFR WDL BPAY INTERNET 133400619 STRATAPAY-LEVY	PROSPECT: 602/56 Prospect St. Fortitude Valley QLD 4006	01 May 2023	I	1,805.75
TFR WDL BPAY INTERNET 500000005057546 BCC RATES	PROSPECT: 602/56 Prospect St. Fortitude Valley QLD 4006	04 May 2023	I	450.20
TFR WDL BPAY INTERNET 2813262620046847447EBM INSURANCE Advertising	PROSPECT: 602/56 Prospect St. Fortitude Valley QLD 4006	01 Jun 2023	I	432.00
Agents Management Fee	PROSPECT: 602/56 Prospect St. Fortitude Valley QLD 4006	30 Jun 2023	I	208.00
Agents Management Fee	PROSPECT: 602/56 Prospect St. Fortitude Valley QLD 4006	30 Jun 2023	I	877.80
Agents Management Fee	PROSPECT: 602/56 Prospect St. Fortitude Valley QLD 4006	30 Jun 2023	I	1,182.50
Repairs Maintenance	PROSPECT: 602/56 Prospect St. Fortitude Valley QLD 4006	30 Jun 2023	I	2,085.00
Sundry Expenses	PROSPECT: 602/56 Prospect St. Fortitude Valley QLD 4006	30 Jun 2023	I	79.20
Sundry Expenses	PROSPECT: 602/56 Prospect St. Fortitude Valley QLD 4006	30 Jun 2023	I	667.50
TFR WDL BPAY INTERNET 133400619 STRATAPAY-LEVY	PROSPECT: 602/56 Prospect St. Fortitude Valley QLD 4006	30 Jun 2023	I	1,805.75
Water Rates	PROSPECT: 602/56 Prospect St. Fortitude Valley QLD 4006	30 Jun 2023	I	595.93
Loan Account Fee	STG.LRBA00: St. George Home Loan #1000	17 Jul 2022	I	8.00
Loan Account Fee	STG.LRBA00: St. George Home Loan #1000	17 Aug 2022	I	8.00
Loan Account Fee	STG.LRBA00: St. George Home Loan #1000	17 Sep 2022	I	8.00
Loan Account Fee	STG.LRBA00: St. George Home Loan #1000	17 Oct 2022	I	8.00
Loan Account Fee	STG.LRBA00: St. George Home Loan #1000	17 Nov 2022	I	8.00
Loan Account Fee	STG.LRBA00: St. George Home Loan #1000	17 Dec 2022	I	8.00
LOAN ACCOUNT FEE	STG.LRBA00: St. George Home Loan #1000	17 Jan 2023	I	8.00
LOAN ACCOUNT FEE	STG.LRBA00: St. George Home Loan #1000	17 Feb 2023	I	8.00
LOAN ACCOUNT FEE	STG.LRBA00: St. George Home Loan #1000	17 Mar 2023	I	8.00
LOAN ACCOUNT FEE	STG.LRBA00: St. George Home Loan #1000	17 Apr 2023	I	8.00
LOAN ACCOUNT FEE	STG.LRBA00: St. George Home Loan #1000	17 May 2023	I	8.00
LOAN ACCOUNT FEE	STG.LRBA00: St. George Home Loan #1000	17 Jun 2023	I	8.00

**The Davis Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2022 to 30 June 2023**

Description	Investment Reference	Date	Tax Return	
			Ref.	Amount
Loan Account Fee	STG.LRBA01: St. George Home Loan #1001	17 Jul 2022	I	8.00
Loan Account Fee	STG.LRBA01: St. George Home Loan #1001	17 Aug 2022	I	8.00
Loan Account Fee	STG.LRBA01: St. George Home Loan #1001	17 Sep 2022	I	8.00
Loan Account Fee	STG.LRBA01: St. George Home Loan #1001	17 Oct 2022	I	8.00
Loan Account Fee	STG.LRBA01: St. George Home Loan #1001	17 Nov 2022	I	8.00
Loan Account Fee	STG.LRBA01: St. George Home Loan #1001	17 Dec 2022	I	8.00
LOAN ACCOUNT FEE	STG.LRBA01: St. George Home Loan #1001	17 Jan 2023	I	8.00
LOAN ACCOUNT FEE	STG.LRBA01: St. George Home Loan #1001	17 Feb 2023	I	8.00
LOAN ACCOUNT FEE	STG.LRBA01: St. George Home Loan #1001	17 Mar 2023	I	8.00
LOAN ACCOUNT FEE	STG.LRBA01: St. George Home Loan #1001	17 Apr 2023	I	8.00
LOAN ACCOUNT FEE	STG.LRBA01: St. George Home Loan #1001	17 May 2023	I	8.00
LOAN ACCOUNT FEE	STG.LRBA01: St. George Home Loan #1001	17 Jun 2023	I	8.00
Less Rounding			I	(0.87)
<b>Total Investment Expenses</b>			<b>I</b>	<b>18,705.00</b>
<b>Management and Administration Expenses</b>				
TFR WDL BPAY INTERNET 2291591231272 ASIC		22 Aug 2022	J	276.00
TFR WDL BPAY INTERNET 2291586357801 ASIC		30 Jun 2023	J	59.00
<b>Total Management and Administration Expenses</b>			<b>J</b>	<b>335.00</b>
<b>Total Forestry Managed Investment Scheme Deduction</b>			<b>U</b>	<b>0.00</b>
<b>Total Other Deductions</b>			<b>L</b>	<b>0.00</b>
<b>Tax Losses Deducted</b>				
Tax Losses Brought Forward		30 Jun 2023	M	0.00
Less Net Exempt Income		30 Jun 2023	M	0.00
<b>Total Tax Losses Deducted</b>			<b>M</b>	<b>0.00</b>
<b>Total Deductions</b>				<b>53,040.00</b>
<b>Taxable Income or Loss</b>			<b>(V - N) O</b>	<b>22,606.00</b>

**Income Tax Calculation Statement**

**Section D**

**Gross Tax**

Gross Tax @ 15% for Concessional Income		30 Jun 2023	T1	3,390.90
Gross Tax @ 45% for Net Non-Arm's Length Income		30 Jun 2023	T1	0.00
No-TFN Quoted Contributions @ 32%		30 Jun 2023	J	0.00
<b>Total Gross Tax</b>				<b>3,390.90</b>

**Credit: Foreign Tax Income Offset**

Distribution - Tax Statement	HLTH: Vaneck Global Healthcare Leaders ETF	30 Jun 2023	C1	8.71
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 Sep 2022	C1	0.03
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	03 Oct 2022	C1	0.03
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 Nov 2022	C1	0.03
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 Dec 2022	C1	0.03
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	03 Jan 2023	C1	0.03
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 Feb 2023	C1	0.03
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 Mar 2023	C1	0.03



**The Davis Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2022 to 30 June 2023**

Description	Investment Reference	Date	Tax Return	
			Ref.	Amount
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	03 Apr 2023	C1	0.03
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 May 2023	C1	0.03
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 Jun 2023	C1	0.03
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2023	C1	0.03
Distribution - Tax Statement	IEU: Ishares Europe ETF	21 Dec 2022	C1	4.05
Distribution - Tax Statement	IEU: Ishares Europe ETF	30 Jun 2023	C1	23.55
Distribution - Tax Statement	IOZ: Ishares Core S&P/ASX 200 ETF	07 Oct 2022	C1	0.17
Distribution - Tax Statement	IOZ: Ishares Core S&P/ASX 200 ETF	06 Jan 2023	C1	0.05
Distribution - Tax Statement	IOZ: Ishares Core S&P/ASX 200 ETF	06 Apr 2023	C1	0.11
Distribution - Tax Statement	IOZ: Ishares Core S&P/ASX 200 ETF	30 Jun 2023	C1	0.04
Distribution - Tax Statement	PIXX: Platinum International Fund (Quoted Managed Hedge Fund)	29 Jun 2023	C1	20.76
Distribution - Tax Statement	RDV: Russell Investments High Dividend Australian Shares ETF	30 Sep 2022	C1	0.01
Distribution - Tax Statement	VDGR: Vanguard Diversified Growth Index ETF	03 Oct 2022	C1	1.07
Distribution - Tax Statement	VDGR: Vanguard Diversified Growth Index ETF	03 Jan 2023	C1	0.59
Distribution - Tax Statement	VDGR: Vanguard Diversified Growth Index ETF	03 Apr 2023	C1	0.80
Distribution - Tax Statement	VDGR: Vanguard Diversified Growth Index ETF	30 Jun 2023	C1	1.84
Distribution - Tax Statement	VEQ: Vanguard Ftse Europe Shares ETF	03 Oct 2022	C1	3.47
Distribution - Tax Statement	VEQ: Vanguard Ftse Europe Shares ETF	03 Jan 2023	C1	4.51
Distribution - Tax Statement	VEQ: Vanguard Ftse Europe Shares ETF	03 Apr 2023	C1	2.95
Distribution - Tax Statement	VEQ: Vanguard Ftse Europe Shares ETF	30 Jun 2023	C1	14.21
Distribution - Tax Statement	VGS: Vanguard MSCI Index International Shares ETF	03 Oct 2022	C1	4.56
Distribution - Tax Statement	VGS: Vanguard MSCI Index International Shares ETF	03 Jan 2023	C1	5.62
Distribution - Tax Statement	VGS: Vanguard MSCI Index International Shares ETF	03 Apr 2023	C1	4.34
Distribution - Tax Statement	VGS: Vanguard MSCI Index International Shares ETF	30 Jun 2023	C1	12.86

<b>Total Credit: Foreign Tax Income Offset</b>	<b>C1</b>	<b>114.60</b>
<b>Total Credit: Rebates and Tax Offset</b>	<b>C2</b>	<b>0.00</b>
<b>Rebates and Offsets</b>	<b>C</b>	<b>114.60</b>
<b>SUBTOTAL</b>		<b>3,276.30</b>

**Credit: Refundable Franking Credits**

ALL AUD 0.26 FRANKED, 30% CTR, DRP SUSP	ALL: Aristocrat Leisure Limited	01 Jul 2022	E1	23.18
ALL AUD 0.26 FRANKED, 30% CTR, DRP SUSP	ALL: Aristocrat Leisure Limited	16 Dec 2022	E1	23.18
ALU AUD 0.26 FRANKED, 30% CTR	ALU: Altium Limited	27 Sep 2022	E1	17.83
ALU AUD 0.1 FRANKED, 30% CTR, NIL CFI	ALU: Altium Limited	21 Mar 2023	E1	6.86
AMP AUD 0.005 FRANKED, 30% CTR, 0.02 CFI, DRP NIL DISC	AMP: AMP Limited	03 Apr 2023	E1	1.97
AMPPB AUD 0.3492 FRANKED, 30% CTR, 1.3969 CFI	AMPPB: AMP Limited - Cap Note 3-Bbsw+4.50%	16 Mar 2023	E1	14.97
AMPPB AUD 0.3789 FRANKED, 30% CTR, 1.5158 CFI	AMPPB: AMP Limited - Cap Note 3-Bbsw+4.50%	16 Jun 2023	E1	16.24
CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia	29 Sep 2022	E1	58.50
CBA AUD 2.1 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia	30 Mar 2023	E1	60.30
CSL USD 1.18, 0.118 FRANKED, 30% CTR, 1.062 CFI, DRP SUSP	CSL: CSL Limited	05 Oct 2022	E1	3.01
EDV AUD 0.077 FRANKED, 30% CTR	EDV: Endeavour Group Limited	16 Sep 2022	E1	2.11



**The Davis Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2022 to 30 June 2023**

Description	Investment Reference	Date	Tax Return	
			Ref.	Amount
EDV AUD 0.143 FRANKED, 30% CTR	EDV: Endeavour Group Limited	20 Mar 2023	E1	3.92
HLS AUD 0.06 FRANKED, 30% CTR, DRP SUSP	HLS: Healius Limited	21 Sep 2022	E1	20.49
HT1 AUD 0.05 FRANKED, 30% CTR, DRP SUSP	HT1: Ht&E Limited	15 Sep 2022	E1	34.59
HT1 AUD 0.052 FRANKED, 30% CTR, DRP SUSP	HT1: Ht&E Limited	23 Mar 2023	E1	35.97
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 Aug 2022	E1	13.78
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 Sep 2022	E1	13.85
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	03 Oct 2022	E1	13.37
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 Nov 2022	E1	13.46
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 Dec 2022	E1	13.53
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	03 Jan 2023	E1	13.61
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 Feb 2023	E1	13.68
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 Mar 2023	E1	13.76
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	03 Apr 2023	E1	13.86
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 May 2023	E1	13.93
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	01 Jun 2023	E1	14.00
Distribution - Tax Statement	HVST: Betashares Australian Dividend Harvester Fund (Managed Fund)	30 Jun 2023	E1	14.07
IGL AUD 0.08 FRANKED, 30% CTR	IGL: Ive Group Limited	13 Oct 2022	E1	76.39
IGL AUD 0.095 FRANKED, 30% CTR	IGL: Ive Group Limited	13 Apr 2023	E1	90.71
Distribution - Tax Statement	IOZ: Ishares Core S&P/ASX 200 ETF	07 Oct 2022	E1	50.24
Distribution - Tax Statement	IOZ: Ishares Core S&P/ASX 200 ETF	06 Jan 2023	E1	15.70
Distribution - Tax Statement	IOZ: Ishares Core S&P/ASX 200 ETF	06 Apr 2023	E1	31.37
Distribution - Tax Statement	IOZ: Ishares Core S&P/ASX 200 ETF	30 Jun 2023	E1	11.59
MCP AUD 0.02 FRANKED, 30% CTR, DRP SUSP	MCP: Mcpherson's Limited	23 Sep 2022	E1	35.67
MCP AUD 0.02 FRANKED, 30% CTR, DRP SUSP	MCP: Mcpherson's Limited	06 Apr 2023	E1	35.67
MPL AUD 0.073 FRANKED, 30% CTR	MPL: Medibank Private Limited	29 Sep 2022	E1	93.86
MPL AUD 0.063 FRANKED, 30% CTR	MPL: Medibank Private Limited	22 Mar 2023	E1	81.00
NAB AUD 0.73 FRANKED, 30% CTR, DRP NIL DISC, BSP	NAB: National Australia Bank Limited	05 Jul 2022	E1	54.75
NAB AUD 0.78 FRANKED, 30% CTR, DRP NIL DISC, BSP	NAB: National Australia Bank Limited	14 Dec 2022	E1	59.84
Distribution - Tax Statement	PIXX: Platinum International Fund (Quoted Managed Hedge Fund)	29 Jun 2023	E1	0.14
Distribution - Tax Statement	RDV: Russell Investments High Dividend Australian Shares ETF	30 Sep 2022	E1	40.15
Distribution - Tax Statement	RDV: Russell Investments High Dividend Australian Shares ETF	30 Dec 2022	E1	20.30
Distribution - Tax Statement	RDV: Russell Investments High Dividend Australian Shares ETF	31 Mar 2023	E1	32.38
Distribution - Tax Statement	RDV: Russell Investments High Dividend Australian Shares ETF	30 Jun 2023	E1	19.92
Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	01 Aug 2022	E1	5.00
Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	01 Sep 2022	E1	5.00
Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	03 Oct 2022	E1	5.02
Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	01 Nov 2022	E1	5.04
Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	01 Dec 2022	E1	5.05

**The Davis Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2022 to 30 June 2023**

Description	Investment Reference	Date	Tax Return Ref.	Amount
Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	03 Jan 2023	E1	5.07
Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	01 Feb 2023	E1	5.09
Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	01 Mar 2023	E1	5.10
Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	03 Apr 2023	E1	5.11
Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	01 May 2023	E1	5.13
Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	01 Jun 2023	E1	5.15
Distribution - Tax Statement	SWTZ: Switzer Dividend Growth Fund (Managed Fund)	30 Jun 2023	E1	4.68
Distribution - Tax Statement	TOT: 360 Capital REIT	27 Jul 2022	E1	10.90
Distribution - Tax Statement	TOT: 360 Capital REIT	29 Sep 2022	E1	11.11
Distribution - Tax Statement	TOT: 360 Capital REIT	29 Dec 2022	E1	11.32
Distribution - Tax Statement	TOT: 360 Capital REIT	30 Mar 2023	E1	11.32
TWE AUD 0.16 FRANKED, 30% CTR, DRP NIL DISC	TWE: Treasury Wine Estates Limited	30 Sep 2022	E1	32.64
TWE AUD 0.18 FRANKED, 30% CTR, DRP NIL DISC	TWE: Treasury Wine Estates Limited	04 Apr 2023	E1	36.72
Distribution - Tax Statement	VDGR: Vanguard Diversified Growth Index ETF	03 Oct 2022	E1	5.66
Distribution - Tax Statement	VDGR: Vanguard Diversified Growth Index ETF	03 Jan 2023	E1	3.12
Distribution - Tax Statement	VDGR: Vanguard Diversified Growth Index ETF	03 Apr 2023	E1	4.23
Distribution - Tax Statement	VDGR: Vanguard Diversified Growth Index ETF	30 Jun 2023	E1	9.74
WBC AUD 0.64 FRANKED, 30% CTR, DRP NIL DISC	WBC: Westpac Banking Corporation	20 Dec 2022	E1	49.65
WBC AUD 0.7 FRANKED, 30% CTR, DRP NIL DISC	WBC: Westpac Banking Corporation	27 Jun 2023	E1	55.80
WOW AUD 0.53 FRANKED, 30% CTR, DRP NIL DISC	WOW: Woolworths Group Limited	27 Sep 2022	E1	14.99
WOW AUD 0.46 FRANKED, 30% CTR, DRP NIL DISC	WOW: Woolworths Group Limited	13 Apr 2023	E1	13.21
<b>Total Credit: Refundable Franking Credits</b>			<b>E1</b>	<b>1,568.55</b>
<b>Total Credit: No-TFN Tax Offset</b>			<b>E2</b>	<b>0.00</b>
<b>Total Credit: Refundable National Rental Affordability Scheme Tax Offset</b>			<b>E3</b>	<b>0.00</b>
<b>Total Credit: Interest on Early Payments</b>			<b>H1</b>	<b>0.00</b>
<b>Total Credit: Foreign Resident Withholding</b>			<b>H2</b>	<b>0.00</b>
<b>Total Credit: ABN/TFN Not Quoted (Non-Individual)</b>			<b>H3</b>	<b>0.00</b>
<b>Total Credit: Interest on No-TFN Tax Offset</b>			<b>H6</b>	<b>0.00</b>
<b>Total Eligible Credits</b>				<b>0.00</b>
<b>Net Tax Payable</b>				<b>1,707.75</b>
<b>PAYG Instalments Raised</b>				
TFR WDL BPAY INTERNET 136597768412760 TAX OFFICE PAYMENTS		30 Sep 2022	K	719.00
TFR WDL BPAY INTERNET 136597768412760 TAX OFFICE PAYMENTS		31 Dec 2022	K	719.00
TFR WDL BPAY INTERNET 001136597768411360 TAX OFFICE PAYMENTS		31 Mar 2023	K	719.00
Jun23 PAYGI		30 Jun 2023	K	719.00
<b>Total PAYG Instalments Raised</b>			<b>K</b>	<b>2,876.00</b>
<b>Total Supervisory Levy</b>			<b>L</b>	<b>259.00</b>

**The Davis Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2022 to 30 June 2023**

Description	Investment Reference	Date	Tax Return Ref.	Amount
Total Supervisory Levy Adjustment for Wound Up Funds			M	0.00
Total Supervisory Levy Adjustment for New Funds			N	0.00
<b>Total Amount Due / (Refundable)</b>				<b>(909.25)</b>

## The Davis Super Fund

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

Member's Detail	Opening Balance	Increases				Decreases					Closing Balance	
		Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out	Ben Paid		
<b>Mr Timothy Davis</b>												
8 Rawton Ave Northmead NSW 2152												
Accumulation	<b>Accumulation</b>	297,994.34	17,398.20	0.00	9,056.47	0.00	(1,069.63)	0.00	(2,686.94)	0.00	0.00	320,692.44
		297,994.34	17,398.20	0.00	9,056.47	0.00	(1,069.63)	0.00	(2,686.94)	0.00	0.00	320,692.44
<b>Ms Lynda Davis</b>												
8 Rawton Ave Northmead NSW 2152												
Accumulation	<b>Accumulation</b>	174,804.67	22,935.76	0.00	5,214.66	0.00	(2,321.27)	0.00	(3,095.86)	0.00	0.00	197,537.96
		174,804.67	22,935.76	0.00	5,214.66	0.00	(2,321.27)	0.00	(3,095.86)	0.00	0.00	197,537.96
		472,799.01	40,333.96	0.00	14,271.13	0.00	(3,390.90)	0.00	(5,782.80)	0.00	0.00	518,230.40

**The Davis Super Fund**  
**Investment Summary as at 30 June 2023**

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b><u>Bank</u></b>								
ANZ Active Cash				9,293.82	9,293.82			1.81%
St. George Complete Freedom Offset account				63,544.31	63,544.31			12.34%
St. George Home Loan #1000				(35,094.75)	(35,094.75)			(6.82)%
St. George Home Loan #1001				(257,728.81)	(257,728.81)			(50.07)%
				<b>(219,985.43)</b>	<b>(219,985.43)</b>			<b>(42.74)%</b>
<b><u>Listed Securities Market</u></b>								
Arn Media Limited (ASX:A1N)	1,614.00000	1.7600	1.0500	2,840.64	1,694.70	(1,145.94)	(40.34)%	0.33%
Ainsworth Game Technology Limited (ASX:AGI)	911.00000	0.6700	1.0500	610.37	956.55	346.18	56.72%	0.19%
Allkem Limited (ASX:AKE)	1,010.00000	5.0899	16.0200	5,140.75	16,180.20	11,039.45	214.74%	3.14%
Aristocrat Leisure Limited (ASX:ALL)	208.00000	31.2551	38.6600	6,501.06	8,041.28	1,540.22	23.69%	1.56%
Altium Limited (ASX:ALU)	160.00000	24.3488	36.9200	3,895.80	5,907.20	2,011.40	51.63%	1.15%
Atlas Arteria (ASX:ALX)	596.00000	7.8400	6.2100	4,672.64	3,701.16	(971.48)	(20.79)%	0.72%
AMP Limited (ASX:AMP)	941.00000	2.0903	1.1300	1,966.97	1,063.33	(903.64)	(45.94)%	0.21%
AMP Limited - Cap Note 3-Bbsw+4.50% (ASX:AMPPB)	100.00000	0.0000	103.1100	0.00	10,311.00	10,311.00	0.00%	2.00%
Betashares Global Banks ETF - Currency Hedged (ASX:BNKS)	680.00000	7.3463	6.0200	4,995.46	4,093.60	(901.86)	(18.05)%	0.80%
Commonwealth Bank Of Australia (ASX:CBA)	68.00000	84.0818	100.2700	5,717.56	6,818.36	1,100.80	19.25%	1.32%
Betashares Cloud Computing ETF (ASX:CLDD)	502.00000	9.9519	11.5700	4,995.86	5,808.14	812.28	16.26%	1.13%
CSL Limited (ASX:CSL)	40.00000	264.5950	277.3800	10,583.80	11,095.20	511.40	4.83%	2.16%
Global X S&P Biotech ETF (ASX:CURE)	136.00000	36.8049	42.9600	5,005.47	5,842.56	837.09	16.72%	1.14%
Endeavour Group Limited (ASX:EDV)	64.00000	4.7080	6.3100	301.31	403.84	102.53	34.03%	0.08%
Healius Limited (ASX:HLS)	797.00000	3.0200	3.1800	2,406.94	2,534.46	127.52	5.30%	0.49%
Vaneck Global Healthcare Leaders ETF (ASX:HLTH)	492.00000	10.2207	10.2000	5,028.60	5,018.40	(10.20)	(0.20)%	0.97%

## The Davis Super Fund

### Investment Summary as at 30 June 2023

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b><u>Listed Securities Market</u></b>								
Betashares Australian Dividend Harvester Fund (Managed Fund) (ASX:HVST)	574.00000	15.7127	12.4800	9,019.09	7,163.52	(1,855.57)	(20.57)%	1.39%
Ishares Europe ETF (ASX:IEU)	92.00000	63.8492	76.6000	5,874.13	7,047.20	1,173.07	19.97%	1.37%
Ive Group Limited (ASX:IGL)	2,228.00000	2.0600	2.3000	4,589.68	5,124.40	534.72	11.65%	1.00%
Ioneer Limited (ASX:INR)	1,724.00000	0.6364	0.3400	1,097.12	586.16	(510.96)	(46.57)%	0.11%
Ishares Core S&P/ASX 200 ETF (ASX:IOZ)	240.00000	27.4057	29.1700	6,577.37	7,000.80	423.43	6.44%	1.36%
Mcperson's Limited (ASX:MCP)	4,161.00000	1.2444	0.3950	5,177.78	1,643.60	(3,534.18)	(68.26)%	0.32%
Megaport Limited (ASX:MP1)	255.00000	14.8131	7.2200	3,777.35	1,841.10	(1,936.25)	(51.26)%	0.36%
Medibank Private Limited (ASX:MPL)	3,000.00000	3.4900	3.5200	10,470.00	10,560.00	90.00	0.86%	2.05%
Micro-X Limited (ASX:MX1)	4,438.00000	0.2200	0.1200	976.36	532.56	(443.80)	(45.45)%	0.10%
National Australia Bank Limited (ASX:NAB)	183.00000	26.8208	26.3700	4,908.21	4,825.71	(82.50)	(1.68)%	0.94%
Netlinkz Limited (ASX:NET)	84,636.00000	0.1650	0.0080	13,964.90	677.09	(13,287.81)	(95.15)%	0.13%
Platinum International Fund (Quoted Managed Hedge Fund) (ASX:PIXX)	2,653.00000	4.4160	4.6400	11,715.57	12,309.92	594.35	5.07%	2.39%
Qualitas Real Estate Income Fund (ASX:QRI)	7,336.00000	1.6279	1.4850	11,942.09	10,893.96	(1,048.13)	(8.78)%	2.12%
Russell Investments High Dividend Australian Shares ETF (ASX:RDV)	195.00000	29.8784	27.8700	5,826.28	5,434.65	(391.63)	(6.72)%	1.06%
Block Inc (ASX:SQ2)	212.00000	66.8139	96.8900	14,164.55	20,540.68	6,376.13	45.01%	3.99%
Switzer Dividend Growth Fund (Managed Fund) (ASX:SWTZ)	1,883.00000	2.5746	2.5500	4,847.92	4,801.65	(46.27)	(0.95)%	0.93%
360 Capital REIT (ASX:TOT)	2,264.00000	1.1565	0.6800	2,618.40	1,539.52	(1,078.88)	(41.20)%	0.30%
Treasury Wine Estates Limited (ASX:TWE)	476.00000	14.9200	11.2300	7,101.92	5,345.48	(1,756.44)	(24.73)%	1.04%
Vanguard Diversified Growth Index ETF (ASX:VDGR)	100.00000	56.3148	54.6300	5,631.48	5,463.00	(168.48)	(2.99)%	1.06%
Veem Limited (ASX:VEE)	1,371.00000	0.8980	0.4000	1,231.19	548.40	(682.79)	(55.46)%	0.11%
Vanguard Ftse Europe Shares ETF (ASX:VEQ)	82.00000	56.5415	66.2200	4,636.40	5,430.04	793.64	17.12%	1.05%
Vanguard MSCI Index International Shares ETF (ASX:VGS)	107.00000	75.9564	106.5400	8,127.33	11,399.78	3,272.45	40.26%	2.21%
Westpac Banking Corporation (ASX:WBC)	192.00000	27.5239	21.3400	5,284.59	4,097.28	(1,187.31)	(22.47)%	0.80%
Woolworths Group Limited (ASX:WOW)	68.00000	28.6537	39.7300	1,948.45	2,701.64	753.19	38.66%	0.52%
Xero Limited (ASX:XRO)	64.00000	78.0619	118.9300	4,995.96	7,611.52	2,615.56	52.35%	1.48%

**The Davis Super Fund**  
**Investment Summary as at 30 June 2023**

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b><u>Listed Securities Market</u></b>								
Yowie Group Limited (ASX:YOW)	3,300.00000	0.0120	0.0260	39.60	85.80	46.20	116.67%	0.02%
ZIP Co Limited (ASX:ZIP)	5,524.00000	1.1783	0.4100	6,508.97	2,264.84	(4,244.13)	(65.20)%	0.44%
				<b>227,715.92</b>	<b>236,940.28</b>	<b>9,224.36</b>	<b>4.05%</b>	<b>46.03%</b>
<b><u>Property Direct Market</u></b>								
602/56 Prospect St. Fortitude Valley QLD 4006	1.00000	541,942.0000	490,000.0000	541,942.00	490,000.00	(51,942.00)	(9.58)%	95.19%
				<b>541,942.00</b>	<b>490,000.00</b>	<b>(51,942.00)</b>	<b>(9.58)%</b>	<b>95.19%</b>
<b><u>Unlisted Market</u></b>								
Dogecoin	13,306.14566	0.1879	0.0999	2,500.00	1,329.46	(1,170.54)	(46.82)%	0.26%
Ethereum	0.61703	4,093.8852	2,867.8346	2,526.05	1,769.54	(756.51)	(29.95)%	0.34%
Kava	620.59960	3.5084	1.4668	2,177.34	910.29	(1,267.05)	(58.19)%	0.18%
Luna	943.78027	3.1392	0.9610	2,962.75	906.96	(2,055.79)	(69.39)%	0.18%
Updater Inc - Unlisted US common stock	59.00000	1.3100	10.7000	77.29	631.30	554.01	716.79%	0.12%
URB Investments Limited (delisted) (ASX:URB)	1,562.04000	1.0500	1.4419	1,640.14	2,252.25	612.11	37.32%	0.44%
				<b>11,883.57</b>	<b>7,799.80</b>	<b>(4,083.77)</b>	<b>(34.36)%</b>	<b>1.52%</b>
				<b>561,556.06</b>	<b>514,754.65</b>	<b>(46,801.41)</b>	<b>(8.33)%</b>	<b>100.00%</b>

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.



**The Davis Super Fund**  
**Investment Income Summary**  
**For the period 1 July 2022 to 30 June 2023**

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *	
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST						
<b><u>Bank</u></b>														
St. George Home Loan #1000														
0.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.25	0.00	0.00	0.00	0.00
St. George Home Loan #1001														
1.82	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.82	0.00	0.00	0.00	0.00
<b>2.07</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>2.07</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b><u>Listed Securities Market</u></b>														
360 Capital REIT (ASX:TOT)														
133.93	44.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	178.58	0.00	0.00	0.00	0.00
Altium Limited (ASX:ALU)														
81.60	24.69	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	106.29	0.00	0.00	0.00	0.00
AMP Limited - Cap Note 3-Bbsw+4.50% (ASX:AMPPB)														
703.49	31.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	734.70	0.00	0.00	0.00	0.00
AMP Limited (ASX:AMP)														
22.93	1.97	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24.90	0.00	0.00	0.00	0.00
Aristocrat Leisure Limited (ASX:ALL)														
108.16	46.36	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	154.52	0.00	0.00	0.00	0.00
Atlas Arteria (ASX:ALX)														
238.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	238.40	0.00	0.00	0.00	0.00
Betashares Australian Dividend Harvester Fund (Managed Fund) (ASX:HVST)														
477.47	164.90	0.33	0.00	0.07	24.42	0.00	0.00	0.00	0.00	618.21	0.00	0.00	0.00	0.00
Betashares Global Banks ETF - Currency Hedged (ASX:BNKS)														
89.36	0.00	0.00	0.00	0.00	89.36	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Commonwealth Bank Of Australia (ASX:CBA)														

**The Davis Super Fund**  
**Investment Income Summary**  
**For the period 1 July 2022 to 30 June 2023**

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST					
277.20	118.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	396.00	0.00	0.00	0.00	0.00
CSL Limited (ASX:CSL)													
135.19	3.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138.20	0.00	0.00	0.00	0.00
Endeavour Group Limited (ASX:EDV)													
14.08	6.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.11	0.00	0.00	0.00	0.00
Healius Limited (ASX:HLS)													
47.82	20.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68.31	0.00	0.00	0.00	0.00
Ht&E Limited (ASX:HT1)													
164.63	70.56	0.00	0.00	0.00	0.00	0.00	0.00	0.00	235.19	0.00	0.00	0.00	0.00
Ishares Core S&P/ASX 200 ETF (ASX:IOZ)													
301.80	108.90	0.37	0.00	32.32	(26.93)	0.00	0.00	0.00	405.68	0.00	0.00	0.00	0.00
Ishares Europe ETF (ASX:IEU)													
175.41	0.00	27.60	0.00	0.00	0.00	0.00	18.70	0.00	184.31	0.00	9.35	0.00	9.35
Ive Group Limited (ASX:IGL)													
389.90	167.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	557.00	0.00	0.00	0.00	0.00
Mcperson's Limited (ASX:MCP)													
166.44	71.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237.78	0.00	0.00	0.00	0.00
Medibank Private Limited (ASX:MPL)													
408.00	174.86	0.00	0.00	0.00	0.00	0.00	0.00	0.00	582.86	0.00	0.00	0.00	0.00
National Australia Bank Limited (ASX:NAB)													
267.37	114.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	381.96	0.00	0.00	0.00	0.00
Platinum International Fund (Quoted Managed Hedge Fund) (ASX:PIXX)													
815.32	0.14	20.76	0.00	0.00	0.00	0.00	629.14	0.00	207.08	0.00	314.64	0.00	314.50
Qualitas Real Estate Income Fund (ASX:QRI)													
870.63	0.00	0.00	0.00	0.00	(8.69)	0.00	0.00	0.00	879.32	0.00	0.00	0.00	0.00
Russell Investments High Dividend Australian Shares ETF (ASX:RDV)													
288.31	112.75	0.01	0.00	0.00	15.49	0.00	0.00	0.00	385.58	0.00	0.00	0.00	0.00
Switzer Dividend Growth Fund (Managed Fund) (ASX:SWTZ)													
176.31	60.44	0.00	0.00	0.00	0.00	0.00	13.36	0.00	223.39	0.00	6.68	0.00	6.68

**The Davis Super Fund**  
**Investment Income Summary**  
**For the period 1 July 2022 to 30 June 2023**

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *	
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST						
Treasury Wine Estates Limited (ASX:TWE)														
161.84	69.36	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	231.20	0.00	0.00	0.00	0.00
Vaneck Global Healthcare Leaders ETF (ASX:HLTH)														
54.12	0.00	8.71	0.00	0.00	19.47	0.00	0.00	0.00	0.00	43.36	0.00	0.00	0.00	0.00
Vanguard Australian Fixed Interest Index ETF (ASX:VAF)														
59.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59.65	0.00	0.00	0.00	0.00
Vanguard Diversified Growth Index ETF (ASX:VDGR)														
130.69	22.75	4.30	0.00	0.00	(11.41)	0.00	51.94	0.00	0.00	117.21	0.00	25.97	0.00	25.97
Vanguard Ftse Europe Shares ETF (ASX:VEQ)														
128.93	0.00	25.14	0.00	0.00	2.44	0.00	0.00	0.00	0.00	151.63	0.00	0.00	0.00	0.00
Vanguard MSCI Index International Shares ETF (ASX:VGS)														
212.55	0.00	27.38	0.00	0.00	(67.22)	0.00	99.32	0.00	0.00	207.83	0.00	49.66	0.00	49.66
Veem Limited (ASX:VEE)														
8.36	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8.36	0.00	0.00	0.00	0.00
Westpac Banking Corporation (ASX:WBC)														
246.04	105.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	351.49	0.00	0.00	0.00	0.00
Woolworths Group Limited (ASX:WOW)														
65.80	28.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94.00	0.00	0.00	0.00	0.00
<b>7,421.73</b>	<b>1,568.55</b>	<b>114.60</b>	<b>0.00</b>	<b>32.39</b>	<b>36.93</b>	<b>0.00</b>	<b>812.46</b>	<b>0.00</b>	<b>0.00</b>	<b>8,223.10</b>	<b>0.00</b>	<b>406.30</b>	<b>0.00</b>	<b>406.16</b>
<b><u>Property Direct Market</u></b>														
602/56 Prospect St. Fortitude Valley QLD 4006														
26,877.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26,877.06	0.00	0.00	0.00	0.00
<b>26,877.06</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>26,877.06</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>34,300.86</b>	<b>1,568.55</b>	<b>114.60</b>	<b>0.00</b>	<b>32.39</b>	<b>36.93</b>	<b>0.00</b>	<b>812.46</b>	<b>0.00</b>	<b>0.00</b>	<b>35,102.23</b>	<b>0.00</b>	<b>406.30</b>	<b>0.00</b>	<b>406.16</b>

\* 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.

**The Davis Super Fund**  
**Distribution Reconciliation Report**  
**For the period 1 July 2022 to 30 June 2023**

Net Distribution	Australian Income			Other Non-Assessable Amounts				Foreign Income		Capital Gains				AMIT	Gross Distribution	
	NPP Income	Franking Credits	Withholding Tax	Tax Exempt	Tax Free	Tax Deferred	Capital Returns	Assesable Amounts	Foreign Tax Credits	Discounted Capital Gains	CGT Concession Amount	Indexed Capital Gains	Other Capital Gains	Net Cost Base Increase/ (Decrease)	Accounting	Tax
<b>Listed Securities Market</b>																
Atlas Arteria (ASX:ALX)																
238.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	238.40	0.00	0.00	0.00	0.00	0.00	0.00	238.40	0.00
Betashares Global Banks ETF - Currency Hedged (ASX:BNKS)																
89.36	0.00	0.00	0.00	89.36	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(89.36)	89.36	0.00
Vaneck Global Healthcare Leaders ETF (ASX:HLTH)																
54.12	0.00	0.00	0.00	19.47	0.00	0.00	0.00	34.65	8.71	0.00	0.00	0.00	0.00	(19.47)	62.83	0.00
Betashares Australian Dividend Harvester Fund (Managed Fund) (ASX:HVST)																
477.47	442.34	164.90	0.00	24.42	0.07	0.00	0.00	10.64	0.33	0.00	0.00	0.00	0.00	(24.42)	642.70	607.24
Ishares Europe ETF (ASX:IEU)																
175.41	0.01	0.00	0.00	0.00	0.00	0.00	0.00	156.70	27.60	9.35	9.35	0.00	0.00	0.00	203.01	0.01
Ishares Core S&P/ASX 200 ETF (ASX:IOZ)																
301.80	289.99	108.90	0.00	(26.93)	32.32	0.00	0.00	6.42	0.37	0.00	0.00	0.00	0.00	26.93	411.07	398.89
Platinum International Fund (Quoted Managed Hedge Fund) (ASX:PIXX)																
815.32	0.47	0.14	0.00	0.00	0.00	0.00	0.00	185.71	20.76	314.64	314.50	0.00	0.00	0.00	836.22	0.61
Qualitas Real Estate Income Fund (ASX:QRI)																
870.63	879.32	0.00	0.00	(8.69)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8.69	870.63	879.32
Russell Investments High Dividend Australian Shares ETF (ASX:RDV)																
288.31	268.12	112.75	0.00	15.49	0.00	0.00	0.00	4.70	0.01	0.00	0.00	0.00	0.00	(15.49)	401.07	380.87
Switzer Dividend Growth Fund (Managed Fund) (ASX:SWTZ)																
176.31	162.95	60.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.68	6.68	0.00	0.00	0.00	236.75	223.39
360 Capital REIT (ASX:TOT)																
133.93	133.93	44.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	178.58	178.58
Vanguard Australian Fixed Interest Index ETF (ASX:VAF)																
59.65	49.80	0.00	0.00	0.00	0.00	0.00	0.00	9.85	0.00	0.00	0.00	0.00	0.00	0.00	59.65	49.80
Vanguard Diversified Growth Index ETF (ASX:VDGR)																
130.69	61.27	22.75	0.00	(11.41)	0.00	0.00	0.00	28.89	4.30	25.97	25.97	0.00	0.00	11.44	157.74	84.02
Vanguard Ftse Europe Shares ETF (ASX:VEQ)																
128.93	3.96	0.00	0.00	2.44	0.00	0.00	0.00	122.53	25.14	0.00	0.00	0.00	0.00	(2.44)	154.07	3.96

**The Davis Super Fund**  
**Distribution Reconciliation Report**  
**For the period 1 July 2022 to 30 June 2023**

Net Distribution	Australian Income			Other Non-Assessable Amounts			Foreign Income		Capital Gains				AMIT	Gross Distribution		
	NPP Income	Franking Credits	Withholding Tax	Tax Exempt	Tax Free	Tax Deferred	Capital Returns	Assesable Amounts	Foreign Tax Credits	Discounted Capital Gains	CGT Concession Amount	Indexed Capital Gains	Other Capital Gains	Net Cost Base Increase/ (Decrease)	Accounting	Tax
Vanguard MSCI Index International Shares ETF (ASX:VGS)																
212.55	2.78	0.00	0.00	(67.22)	0.00	0.00	0.00	177.67	27.38	49.66	49.66	0.00	0.00	67.22	239.93	2.78
<b>4,152.88</b>	<b>2,294.94</b>	<b>514.53</b>	<b>0.00</b>	<b>36.93</b>	<b>32.39</b>	<b>0.00</b>	<b>0.00</b>	<b>976.16</b>	<b>114.60</b>	<b>406.30</b>	<b>406.16</b>	<b>0.00</b>	<b>0.00</b>	<b>(36.90)</b>	<b>4,782.01</b>	<b>2,809.47</b>
<b>4,152.88</b>	<b>2,294.94</b>	<b>514.53</b>	<b>0.00</b>	<b>36.93</b>	<b>32.39</b>	<b>0.00</b>	<b>0.00</b>	<b>976.16</b>	<b>114.60</b>	<b>406.30</b>	<b>406.16</b>	<b>0.00</b>	<b>0.00</b>	<b>(36.90)</b>	<b>4,782.01</b>	<b>2,809.47</b>

**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	2,294.94	514.53	36.93	32.39	-	976.16	114.60	406.30	406.16	-	-	4,782.01	-
Gross Tax Distribution	2,294.94	514.53	-	-	-	-	-	-	-	-	-	-	2,809.47
Net Foreign Income	-	-	-	-	-	976.16	114.60	-	-	-	-	-	1,090.76
Net Distributed Capital Gain	-	-	-	-	-	-	-	812.59	N/A	-	-	-	812.59

**The Davis Super Fund**  
**Fund ABN: 13 659 776 841**  
**Rental Property Schedule**  
**For the Period From 1 July 2022 to 30 June 2023**

**Property Account Name**      **602/56 Prospect St. Fortitude Valley QLD 4006**  
**Property Type**                Residential  
**Address of the Property**      Precinct on Prospect 602/56 PROSPECT STREET  
    FORTITUDE VALLEY, QLD 4006  
    Australia

Description	Tax Return Label	Amount	Prior Year
<b>Income</b>			
Other Rental Related Income	B	117.04	384.96
Rent from Property	B	26,760.02	24,700.00
<b>Gross Rent</b>		<b>26,877.06</b>	<b>25,084.96</b>
<b>Expenses</b>			
Advertising	I	208.00	0.00
Agents Management Fee	I	2,060.30	1,883.62
Capital Allowances	E	868.04	1,011.09
Capital Work Deduction - Tax Only	D	7,211.00	7,211.00
Council Rates	I	1,800.80	1,724.64
Insurance Premium	I	432.00	372.00
Repairs Maintenance	I	2,085.00	467.62
Strata Levy Fee	I	9,040.97	4,826.11
Sundry Expenses	I	746.70	380.05
Water Rates	I	1,483.10	904.38
<b>Total Expenses</b>		<b>25,935.91</b>	<b>18,780.51</b>
<b>Net Rent</b>		<b>941.15</b>	<b>6,304.45</b>



**The Davis Super Fund**  
**Realised Capital Gains**  
**For the period from 1 July 2022 to 30 June 2023**

		Accounting Treatment				Taxation Treatment							
		Quantity	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation				
							Adjusted	Reduced	Indexation	Discounted	Other	Deferred	Capital Loss
<b><u>Listed Securities Market</u></b>													
<b>Ht&amp;E Limited (ASX:HT1)</b>													
22/05/2023	Sale	1,614.00	2,840.64		2,840.64	0.00	2,840.64			0.00			
		1,614.00	2,840.64		2,840.64	0.00	2,840.64			0.00		0.00	
<b>Ishares Europe ETF (ASX:IEU)</b>													
30/06/2023	Dist	0.00	0.00		0.00					18.69			
		0.00	0.00		0.00	0.00				18.69		0.00	
<b>Platinum International Fund (Quoted Managed Hedge Fund) (ASX:PIXX)</b>													
29/06/2023	Dist	0.00	0.00		0.00					629.28			
		0.00	0.00		0.00	0.00				629.28		0.00	
<b>Switzer Dividend Growth Fund (Managed Fund) (ASX:SWTZ)</b>													
01/08/2022	Dist	0.00	0.00		0.00					1.11			
01/09/2022	Dist	0.00	0.00		0.00					1.11			
03/10/2022	Dist	0.00	0.00		0.00					1.11			
01/11/2022	Dist	0.00	0.00		0.00					1.11			
01/12/2022	Dist	0.00	0.00		0.00					1.12			
03/01/2023	Dist	0.00	0.00		0.00					1.12			
01/02/2023	Dist	0.00	0.00		0.00					1.12			
01/03/2023	Dist	0.00	0.00		0.00					1.13			
03/04/2023	Dist	0.00	0.00		0.00					1.13			
01/05/2023	Dist	0.00	0.00		0.00					1.13			
01/06/2023	Dist	0.00	0.00		0.00					1.14			
30/06/2023	Dist	0.00	0.00		0.00					1.03			
		0.00	0.00		0.00	0.00				13.36		0.00	
<b>Vanguard Australian Fixed Interest Index ETF (ASX:VAF)</b>													
16/06/2023	Sale	209.00	9,285.32		10,876.88	(1,591.56)	238.68	10,565.19		49.84	22.47		1,590.86
		209.00	9,285.32		10,876.88	(1,591.56)	238.68	10,565.19		49.84	22.47	0.00	1,590.86



**The Davis Super Fund**  
**Realised Capital Gains**  
For the period from 1 July 2022 to 30 June 2023

Accounting Treatment					Taxation Treatment						
Quantity	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation				
					Adjusted	Reduced	Indexation	Discounted	Other	Deferred	Capital Loss
<b><u>Listed Securities Market</u></b>											
<b>Vanguard Diversified Growth Index ETF (ASX:VDGR)</b>											
03/10/2022	Dist	0.00	0.00	0.00				12.93			
03/01/2023	Dist	0.00	0.00	0.00				7.12			
03/04/2023	Dist	0.00	0.00	0.00				9.65			
30/06/2023	Dist	0.00	0.00	0.00				22.24			
		0.00	0.00	0.00				51.94		0.00	
<b>Vanguard MSCI Index International Shares ETF (ASX:VGS)</b>											
30/06/2023	Dist	0.00	0.00	0.00				99.32			
		0.00	0.00	0.00				99.32		0.00	
<b>Listed Securities Market Total</b>											
		12,125.96		13,717.52	(1,591.56)	3,079.32	10,565.19	862.43	22.47	0.00	1,590.86
<b>Grand Total</b>											
		12,125.96		13,717.52	(1,591.56)	3,079.32	10,565.19	862.43	22.47	0.00	1,590.86

\* 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.

**The Davis Super Fund**  
**Realised Capital Gains**  
For the period from 1 July 2022 to 30 June 2023

**Capital Gains Tax Return Summary**

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
<b>Current Year Capital Gains</b>						
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	49.00	22.00	0.00	71.00	1,590.00
Shares & Units - Other Units	0.00	0.00	0.00	0.00	0.00	0.00
Australian Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Other Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Collectables	0.00	0.00	0.00	0.00	0.00	0.00
Other CGT Assets & Other CGT Events	0.00	0.00	0.00	0.00	0.00	0.00
Distributed Capital Gains from Trusts	0.00	812.00	0.00	0.00	812.00	0.00
	0.00	861.00	22.00	0.00	883.00	1,590.00
<b>Capital Losses Applied</b>						
Current Year	0.00	861.00	22.00	0.00	883.00	
Prior Years	0.00	0.00	0.00	0.00	0.00	
	0.00	861.00	22.00	0.00	883.00	
<b>Net Capital Gains</b>						
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	

**The Davis Super Fund**  
**Depreciation Worksheet**  
**For the Period 1 July 2022 to 30 June 2023**

**Property Description:** 602/56 Prospect St. Fortitude Valley QLD 4006  
**Property Type:** Residential  
**Property Address:** Precinct on Prospect 602/56 PROSPECT STREET FORTITUDE VALLEY QLD 4006

Description of Assets	Purchase Date	Original Cost	Opening Written Down Value	Balancing Adjustment Events				Decline In Value		Closing Written Down Value	
				Disposal Date	Termination Value	Assessable	Deductible	Rate	Method		Decline In Value
56 Prospect St. Fortitude Valley QLD 4006	20-May-13	224,609.00	224,609.00					0.00%	N/A	-	224,609.00
Air-conditioning	20-May-13	5,179.00	679.50					20.00%	DV	135.90	543.60
Floor coverings	20-May-13	6,612.00	867.51					20.00%	DV	173.50	694.01
Hot water installations	20-May-13	1,346.00	256.16					16.66%	DV	42.68	213.48
Lifts	20-May-13	11,106.00	5,927.99					6.66%	DV	394.80	5,533.19
Dishwashers	20-May-13	2,071.00	271.72					20.00%	DV	54.34	217.38
Ovens	20-May-13	1,968.00	374.55					16.66%	DV	62.40	312.15
Code pads	20-May-13	807.60	7.77					40.00%	DV	3.11	4.66
Door controllers	20-May-13	336.50	3.24					40.00%	DV	1.30	1.94
Readers, swipe cards	20-May-13	201.90	0.01					66.66%	DV	0.01	-
Building & Property Improvements	20-May-13	287,705.00	229,958.00					0.00%	PC *	7,211.00	222,747.00
<b>Property Total</b>		<b>541,942.00</b>	<b>462,955.45</b>							<b>8,079.04</b>	<b>454,876.41</b>

**Key:**  
 DV: Diminishing Value Method  
 PC: Prime Cost Method  
 LV: Low value pool ( year 2 or 3)  
 LV Y1: Low value pool - year 1  
 N/A: Non-depreciable asset  
 \*: Capital work deduction

**Total Capital Allowance**                    **868.04**  
**Total Capital Work Deductions**                    **7,211.00**

**The Davis Super Fund**  
 (ABN: 13 659 776 841)

**Consolidated Member Benefit Totals**

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 8 Rawton Ave Northmead, NSW 2152
Member Number: 1	Date of Birth: 22 January 1968
Mr Timothy Davis	Date Joined Fund: 2 February 2014
	Eligible Service Date: 2 February 2014
	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**

<b>Withdrawal Benefit as at 1 Jul 2022</b>	
Accumulation	297,994.34
<b>Total as at 1 Jul 2022</b>	<b>297,994.34</b>

<b>Withdrawal Benefit as at 30 Jun 2023</b>	
Accumulation	320,692.44
<b>Total as at 30 Jun 2023</b>	<b>320,692.44</b>

**Your Tax Components**

Tax Free	27,312.36
Taxable - Taxed	293,380.08
Taxable - Untaxed	-

**Your Preservation Components**

Preserved	320,692.44
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**

	Balance	Insurance	Total Benefit
On Death	320,692.44	426,543.00	747,235.44
On TPD	320,692.44	363,272.00	683,964.44
Salary Cont		-	

**Your Beneficiaries**

**Binding Beneficiary Nomination\***

Lynda Davis  
 Spouse  
 100%

\* Nomination in effect from 3 February 2014

**For Enquiries:**

phone 0421478353 | email [tims.email@optusnet.com.au](mailto:tims.email@optusnet.com.au)  
 mail The Davis Super Fund, 8 Rawton Ave, Northmead NSW 2152

**The Davis Super Fund**  
(ABN: 13 659 776 841)

**Member Benefit Statement**

Period	Member Account Details
<b>1 July 2022 - 30 June 2023</b>	Residential Address: 8 Rawton Ave Northmead, NSW 2152
<b>Member</b> Number: 1	Date of Birth: 22 January 1968
<b>Mr Timothy Davis</b>	Date Joined Fund: 2 February 2014
<b>Accumulation Account</b>	Eligible Service Date: 2 February 2014
<b>Accumulation</b>	Tax File Number Held: Yes
	Account Start Date: 2 February 2014

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2022	<b>297,994.34</b>
<i>Increases to your account:</i>	
Employer Contributions	17,398.20
Share Of Net Fund Income	9,056.47
Tax Effect Of Direct Member Expenses	403.04
Tax on Net Fund Income	1,137.06
<b>Total Increases</b>	<b>27,994.77</b>
<i>Decreases to your account:</i>	
Contributions Tax	2,609.73
Member Insurance Premiums	2,686.94
<b>Total Decreases</b>	<b>5,296.67</b>
<b>Withdrawal Benefit</b> as at 30 Jun 2023	<b>320,692.44</b>

Your Tax Components		
Tax Free	8.5167 %	27,312.36
Taxable - Taxed		293,380.08
Taxable - Untaxed		-

Your Preservation Components	
Preserved	320,692.44
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits			
	Balance	Insurance	Total Benefit
On Death	320,692.44	426,543.00	747,235.44
On TPD	320,692.44	363,272.00	683,964.44
Salary Cont		-	

**Your Beneficiaries**

**Binding Beneficiary Nomination\***

Lynda Davis  
Spouse  
100%

\* Nomination in effect from **3 February 2014**

**For Enquiries:**  
phone 0421478353 | email [tims.email@optusnet.com.au](mailto:tims.email@optusnet.com.au)  
mail The Davis Super Fund, 8 Rawton Ave, Northmead NSW 2152



### Trustee

The Trustee of the Fund is as follows:

T&L Davis Investments Pty Ltd

The directors of the Trustee company are:

Lynda Davis and  
Timothy Davis

### 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

.....  
Lynda Davis  
Director - T&L Davis Investments Pty Ltd

.....  
Timothy Davis  
Director - T&L Davis Investments Pty Ltd

Statement Date: 30 June 2023

**For Enquiries:**  
phone 0421478353 | email [tims.email@optusnet.com.au](mailto:tims.email@optusnet.com.au)  
mail The Davis Super Fund, 8 Rawton Ave, Northmead NSW 2152

**The Davis Super Fund**  
 (ABN: 13 659 776 841)

**Consolidated Member Benefit Totals**

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 8 Rawton Ave Northmead, NSW 2152
Member	Number: 2
Ms Lynda Davis	Date of Birth: 30 August 1969 Date Joined Fund: 2 February 2014 Eligible Service Date: 2 February 2014
	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**

<b>Withdrawal Benefit</b> as at 1 Jul 2022	
Accumulation	174,804.67
<b>Total</b> as at 1 Jul 2022	<b>174,804.67</b>

<b>Withdrawal Benefit</b> as at 30 Jun 2023	
Accumulation	197,537.96
<b>Total</b> as at 30 Jun 2023	<b>197,537.96</b>

**Your Tax Components**

Tax Free	10,945.64
Taxable - Taxed	186,592.32
Taxable - Untaxed	-

**Your Preservation Components**

Preserved	197,537.96
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**

	Balance	Insurance	Total Benefit
On Death	197,537.96	492,483.00	690,020.96
On TPD	197,537.96	492,483.00	690,020.96
Salary Cont		-	

**Your Beneficiaries**

**Binding Beneficiary Nomination\***

Tim Davis  
 Spouse  
 100%

\* Nomination in effect from 2 February 2014

**For Enquiries:**  
 phone 0421478353 | email [tims.email@optusnet.com.au](mailto:tims.email@optusnet.com.au)  
 mail The Davis Super Fund, 8 Rawton Ave, Northmead NSW 2152



**The Davis Super Fund**  
(ABN: 13 659 776 841)

**Member Benefit Statement**

Period	Member Account Details
<b>1 July 2022 - 30 June 2023</b>	Residential Address: 8 Rawton Ave Northmead, NSW 2152
<b>Member</b> Number: 2	Date of Birth: 30 August 1969
<b>Ms Lynda Davis</b>	Date Joined Fund: 2 February 2014
<b>Accumulation Account</b>	Eligible Service Date: 2 February 2014
<b>Accumulation</b>	Tax File Number Held: Yes
	Account Start Date: 2 February 2014

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2022	<b>174,804.67</b>
<i>Increases to your account:</i>	
Employer Contributions	22,935.76
Share Of Net Fund Income	5,214.66
Tax Effect Of Direct Member Expenses	464.38
Tax on Net Fund Income	654.71
<b>Total Increases</b>	<b>29,269.51</b>
<i>Decreases to your account:</i>	
Contributions Tax	3,440.36
Member Insurance Premiums	3,095.86
<b>Total Decreases</b>	<b>6,536.22</b>
<b>Withdrawal Benefit</b> as at 30 Jun 2023	<b>197,537.96</b>

Your Tax Components		
Tax Free	5.5410 %	10,945.64
Taxable - Taxed		186,592.32
Taxable - Untaxed		-

Your Preservation Components	
Preserved	197,537.96
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits			
	Balance	Insurance	Total Benefit
On Death	197,537.96	492,483.00	690,020.96
On TPD	197,537.96	492,483.00	690,020.96
Salary Cont		-	

**Your Beneficiaries**

**Binding Beneficiary Nomination\***

Tim Davis  
Spouse  
100%

\* Nomination in effect from **2 February 2014**



**Trustee**

The Trustee of the Fund is as follows:

T&L Davis Investments Pty Ltd

The directors of the Trustee company are:

Lynda Davis and  
Timothy Davis

**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

.....  
Lynda Davis  
Director - T&L Davis Investments Pty Ltd

.....  
Timothy Davis  
Director - T&L Davis Investments Pty Ltd

Statement Date: 30 June 2023

**For Enquiries:**  
phone 0421478353 | email [tims.email@optusnet.com.au](mailto:tims.email@optusnet.com.au)  
mail The Davis Super Fund, 8 Rawton Ave, Northmead NSW 2152

**The Davis Super Fund**  
**Contribution Caps**  
**For the Period From 1 July 2022 to 30 June 2023**

**Mr Timothy Davis**

**Date of Birth:** 22 Jan 1968  
**Age:** 55 (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**

<b>Current Year Contributions</b>	<b>Note</b>	<b>Concessional</b>	<b>Non-Concessional</b>
Caps	1	27,500.00	110,000.00
Cumulative Available Unused Cap	2	27,673.08	0.00
Contributions made (to this fund)	3	17,398.20	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		17,398.20	0.00
Amount above caps	4	0.00	0.00
<b>Available</b>		<b>37,774.88</b>	<b>110,000.00</b>

**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>
<b>Concessional</b>	Employer	17,398.20
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	<b>Contributions as allocated</b>	<b>17,398.20</b>
<b>NonConcessional</b>	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	<b>Contributions as allocated</b>	<b>0.00</b>
<b>Other</b>	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
	<b>Total Other contributions</b>	<b>0.00</b>

**Transactions**

<b>Date</b>	<b>Contribution Type</b>	<b>Concessional</b>	<b>Non-Concessional</b>	<b>Other</b>	<b>Source</b>
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**The Davis Super Fund**  
**Contribution Caps**  
**For the Period From 1 July 2022 to 30 June 2023**

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**Mr Timothy Davis**

29/07/2022	Employer Voluntary	2,149.04	manual
07/09/2022	Employer Voluntary	2,196.50	manual
23/09/2022	Employer Voluntary	3,254.30	manual
16/03/2023	Employer Voluntary	1,000.00	manual
12/04/2023	Employer Voluntary	3,096.66	manual
09/05/2023	Employer Voluntary	2,002.75	manual
31/05/2023	Employer Voluntary	2,002.75	manual
10/06/2023	Employer Mandated	1,696.20	manual
<b>Totals:</b>		<b>17,398.20</b>	

**The Davis Super Fund**  
**Contribution Caps**  
**For the Period From 1 July 2022 to 30 June 2023**

**Ms Lynda Davis**

**Date of Birth:** 30 Aug 1969  
**Age:** 53 (at 30/06/2023)  
**Status:** Member may be eligible for the bring forward rule, certain conditions apply

**Contributions Summary**

<b>Prior Year Contributions</b>		<b>Non-Concessional</b>	
Contributions for the previous 2 years are not confirmed			Unknown
3-year cap in effect from previous years			Unknown
Total non-concessional contributions in previous 2 years			Unknown
<b>Current Year Contributions</b>	<b>Note</b>	<b>Concessional</b>	<b>Non-Concessional</b>
Caps	1	27,500.00	110,000.00
Cumulative Available Unused Cap	2	20,552.16	0.00
Contributions made (to this fund)	3	22,935.76	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		22,935.76	0.00
Amount above caps	4	0.00	0.00
Available		25,116.40	110,000.00

**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>
<b>Concessional</b>	Employer	22,935.76
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	<b>Contributions as allocated</b>	<b>22,935.76</b>
<b>NonConcessional</b>	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
<b>Contributions as allocated</b>	<b>0.00</b>	
<b>Other</b>	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
	<b>Total Other contributions</b>	<b>0.00</b>

**Transactions**

<b>Date</b>	<b>Contribution Type</b>	<b>Concessional</b>	<b>Non-Concessional</b>	<b>Other</b>	<b>Source</b>
09/06/2023	Employer Mandated	22,935.76			manual
	<b>Totals:</b>	<b>22,935.76</b>			

**The Davis Super Fund**  
**Investment Movement Summary**  
**For the period 1 July 2022 to 30 June 2023**

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
<b><u>Bank</u></b>										
ANZ Active Cash		0.32		19,285.32		9,991.82	0.00		9,293.82	9,293.82
St. George Complete Freedom Offset account		73,456.57		63,559.48		73,471.74	0.00		63,544.31	63,544.31
St. George Home Loan #1000		(38,066.10)		5,808.25		2,836.90	0.00		(35,094.75)	(35,094.75)
St. George Home Loan #1001		(275,396.71)		35,162.82		17,494.92	0.00		(257,728.81)	(257,728.81)
Swyftx Pty Ltd - Fiat		2,962.75		0.00		2,962.75	0.00		0.00	0.00
		<u>(237,043.17)</u>		<u>123,815.87</u>		<u>106,758.13</u>	<u>0.00</u>		<u>(219,985.43)</u>	<u>(219,985.43)</u>
<b><u>Listed Securities Market</u></b>										
360 Capital REIT (ASX:TOT)	2,179.00	2,552.39	85.00	66.01	0.00	0.00	0.00	2,264.00	2,618.40	1,539.52
Ainsworth Game Technology Limited (ASX:AGI)	911.00	610.37	0.00	0.00	0.00	0.00	0.00	911.00	610.37	956.55
Allkem Limited (ASX:AKE)	1,010.00	5,140.75	0.00	0.00	0.00	0.00	0.00	1,010.00	5,140.75	16,180.20
Altium Limited (ASX:ALU)	160.00	3,895.80	0.00	0.00	0.00	0.00	0.00	160.00	3,895.80	5,907.20
AMP Limited - Cap Note 3-Bbsw+4.50% (ASX:AMPPB)	100.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	10,311.00
AMP Limited (ASX:AMP)	917.00	1,944.04	24.00	22.93	0.00	0.00	0.00	941.00	1,966.97	1,063.33
Aristocrat Leisure Limited (ASX:ALL)	208.00	6,501.06	0.00	0.00	0.00	0.00	0.00	208.00	6,501.06	8,041.28
Arn Media Limited (ASX:A1N)	0.00	0.00	1,614.00	2,840.64	0.00	0.00	0.00	1,614.00	2,840.64	1,694.70
Atlas Arteria (ASX:ALX)	596.00	4,672.64	0.00	0.00	0.00	0.00	0.00	596.00	4,672.64	3,701.16
Betashares Australian Dividend Harvester Fund (Managed Fund) (ASX:HVST)	534.00	8,526.28	40.00	492.81	0.00	0.00	0.00	574.00	9,019.09	7,163.52
Betashares Cloud Computing ETF (ASX:CLDD)	0.00	0.00	502.00	4,995.86	0.00	0.00	0.00	502.00	4,995.86	5,808.14
Betashares Global Banks ETF - Currency Hedged (ASX:BNKS)	666.00	4,906.10	14.00	89.36	0.00	0.00	0.00	680.00	4,995.46	4,093.60
Block Inc (ASX:SQ2)	212.00	14,164.55	0.00	0.00	0.00	0.00	0.00	212.00	14,164.55	20,540.68

**The Davis Super Fund**  
**Investment Movement Summary**  
**For the period 1 July 2022 to 30 June 2023**

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
Commonwealth Bank Of Australia (ASX:CBA)	65.00	5,440.36	3.00	277.20	0.00	0.00	0.00	68.00	5,717.56	6,818.36
CSL Limited (ASX:CSL)	40.00	10,583.80	0.00	0.00	0.00	0.00	0.00	40.00	10,583.80	11,095.20
Endeavour Group Limited (ASX:EDV)	64.00	301.31	0.00	0.00	0.00	0.00	0.00	64.00	301.31	403.84
Global X S&P Biotech ETF (ASX:CURE)	136.00	5,002.20	0.00	3.27	0.00	0.00	0.00	136.00	5,005.47	5,842.56
Healius Limited (ASX:HLS)	797.00	2,406.94	0.00	0.00	0.00	0.00	0.00	797.00	2,406.94	2,534.46
Ht&E Limited (ASX:HT1)	1,614.00	2,840.64	0.00	0.00	1,614.00	2,840.64	0.00	0.00	0.00	0.00
Ioneer Limited (ASX:INR)	1,724.00	1,097.12	0.00	0.00	0.00	0.00	0.00	1,724.00	1,097.12	586.16
Ishares Core S&P/ASX 200 ETF (ASX:IOZ)	225.00	6,169.64	15.00	407.73	0.00	0.00	0.00	240.00	6,577.37	7,000.80
Ishares Europe ETF (ASX:IEU)	90.00	5,716.79	2.00	157.34	0.00	0.00	0.00	92.00	5,874.13	7,047.20
Ive Group Limited (ASX:IGL)	2,228.00	4,589.68	0.00	0.00	0.00	0.00	0.00	2,228.00	4,589.68	5,124.40
Mcperson's Limited (ASX:MCP)	4,161.00	5,177.78	0.00	0.00	0.00	0.00	0.00	4,161.00	5,177.78	1,643.60
Medibank Private Limited (ASX:MPL)	3,000.00	10,470.00	0.00	0.00	0.00	0.00	0.00	3,000.00	10,470.00	10,560.00
Megaport Limited (ASX:MP1)	255.00	3,777.35	0.00	0.00	0.00	0.00	0.00	255.00	3,777.35	1,841.10
Micro-X Limited (ASX:MX1)	4,438.00	976.36	0.00	0.00	0.00	0.00	0.00	4,438.00	976.36	532.56
National Australia Bank Limited (ASX:NAB)	175.00	4,640.84	8.00	267.37	0.00	0.00	0.00	183.00	4,908.21	4,825.71
Netlinkz Limited (ASX:NET)	84,636.00	13,964.90	0.00	0.00	0.00	0.00	0.00	84,636.00	13,964.90	677.09
Platinum International Fund (Quoted Managed Hedge Fund) (ASX:PIXX)	2,368.00	10,458.04	285.00	1,257.53	0.00	0.00	0.00	2,653.00	11,715.57	12,309.92
Qualitas Real Estate Income Fund (ASX:QRI)	6,788.00	11,114.78	548.00	827.31	0.00	0.00	0.00	7,336.00	11,942.09	10,893.96
Russell Investments High Dividend Australian Shares ETF (ASX:RDV)	182.00	5,470.93	13.00	355.35	0.00	0.00	0.00	195.00	5,826.28	5,434.65
Switzer Dividend Growth Fund (Managed Fund) (ASX:SWTZ)	1,769.00	4,562.07	114.00	285.85	0.00	0.00	0.00	1,883.00	4,847.92	4,801.65
Treasury Wine Estates Limited (ASX:TWE)	476.00	7,101.92	0.00	0.00	0.00	0.00	0.00	476.00	7,101.92	5,345.48
Vaneck Global Healthcare Leaders ETF (ASX:HLTH)	490.00	4,999.20	2.00	29.40	0.00	0.00	0.00	492.00	5,028.60	5,018.40
Vanguard Australian Fixed Interest Index ETF (ASX:VAF)	208.00	10,817.23	1.00	59.65	209.00	9,285.32	(1,591.56)	0.00	0.00	0.00
Vanguard Diversified Growth Index ETF (ASX:VDGR)	97.00	5,465.10	3.00	166.38	0.00	0.00	0.00	100.00	5,631.48	5,463.00
Vanguard Ftse Europe Shares ETF (ASX:VEQ)	80.00	4,514.21	2.00	122.19	0.00	0.00	0.00	82.00	4,636.40	5,430.04



**The Davis Super Fund**  
**Investment Movement Summary**  
**For the period 1 July 2022 to 30 June 2023**

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
Vanguard MSCI Index International Shares ETF (ASX:VGS)	105.00	7,976.67	2.00	150.66	0.00	0.00	0.00	107.00	8,127.33	11,399.78
Veem Limited (ASX:VEE)	1,371.00	1,231.19	0.00	0.00	0.00	0.00	0.00	1,371.00	1,231.19	548.40
Westpac Banking Corporation (ASX:WBC)	181.00	5,038.55	11.00	246.04	0.00	0.00	0.00	192.00	5,284.59	4,097.28
Woolworths Group Limited (ASX:WOW)	66.00	1,882.65	2.00	65.80	0.00	0.00	0.00	68.00	1,948.45	2,701.64
Xero Limited (ASX:XRO)	0.00	0.00	64.00	4,995.96	0.00	0.00	0.00	64.00	4,995.96	7,611.52
Yowie Group Limited (ASX:YOW)	3,300.00	39.60	0.00	0.00	0.00	0.00	0.00	3,300.00	39.60	85.80
ZIP Co Limited (ASX:ZIP)	5,524.00	6,508.97	0.00	0.00	0.00	0.00	0.00	5,524.00	6,508.97	2,264.84
		223,250.80		18,182.64		12,125.96	(1,591.56)		227,715.92	236,940.28
<b><i>Property Direct Market</i></b>										
602/56 Prospect St. Fortitude Valley QLD 4006	1.00	541,942.00	0.00	0.00	0.00	0.00	0.00	1.00	541,942.00	490,000.00
		541,942.00		0.00		0.00	0.00		541,942.00	490,000.00
<b><i>Unlisted Market</i></b>										
Dogecoin	13,306.15	2,500.00	0.00	0.00	0.00	0.00	0.00	13,306.15	2,500.00	1,329.46
Ethereum	0.61	2,509.53	0.01	16.52	0.00	0.00	0.00	0.62	2,526.05	1,769.54
Kava	562.41	2,056.59	58.19	120.75	0.00	0.00	0.00	620.60	2,177.34	910.29
Luna	0.00	0.00	943.78	2,962.75	0.00	0.00	0.00	943.78	2,962.75	906.96
Updater Inc - Unlisted US common stock	59.00	77.29	0.00	0.00	0.00	0.00	0.00	59.00	77.29	631.30
URB Investments Limited (delisted) (ASX:URB)	1,562.04	1,640.14	0.00	0.00	0.00	0.00	0.00	1,562.04	1,640.14	2,252.25
		8,783.55		3,100.02		0.00	0.00		11,883.57	7,799.80
<b>Fund Total</b>		<b>536,933.18</b>		<b>145,098.53</b>		<b>118,884.09</b>	<b>(1,591.56)</b>		<b>561,556.06</b>	<b>514,754.65</b>

# Statement of Account

## HOME LOAN

St. George Bank  
 A Division of  
 Westpac Banking Corporation  
 ABN 33 007 457 141  
 AFSL and Australian credit licence 233714

**Customer Enquiries** 13 33 30  
 (8am to 8pm (EST), Mon-Sat)

**Loan Acct Number** S211 0637010 01

**BSB/Acct ID No.** 112-911 063701001

**Statement Start Date** 01/07/2022


**Statement End Date** 18/12/2022

**Page** 1 of 3

### Loan Account

T AND L DAVIS INVESTMENTS PTY LTD ACN 158635780 ATF THE DAVIS SUPER FUND

### Account Summary as at 18 Dec 2022

	<b>Opening Balance</b>		<b>Interest Charge for the Period</b>		<b>Total Debits excluding Interest</b>		<b>Total Credits</b>		<b>Closing Balance</b>
	275,396.71	+	\$7,865.70	+	48.00	-	14,128.00	=	269,182.41
	<b>Payments in Advance</b>		<b>Contract Term Remaining</b>		<b>Forecasted Term</b>		<b>Interest Offset Benefit for Statement Period</b>		<b>Annual Percentage Rate</b>
	\$35,000.00		20yrs 06mths		16yrs 04mths		\$2,700.88		8.870%

### Repayment Details as at 18 Dec 2022

<b>Monthly Repayment</b>	<b>Monthly Repayment Due Date</b>	<b>Repayment Account</b>
\$2,614.00	due on the 18th	467 729 452
<b>Additional Monthly Repayment</b>	<b>Repayment Frequency</b>	<b>Repayment Frequency Amount</b>
\$0.00	Monthly	\$0.00

AS AT 18 DEC 2022 YOUR REPAYMENTS WERE IN ADVANCE BY \$35,000.00.



**Billers Code: 808220**  
**Ref: 112911063701001**

\*\*Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).\*\*

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

Loan Acct Number S211 0637010 01

BSB/Acct ID No. 112-911 063701001

Statement Start Date 01/07/2022

Statement End Date 18/12/2022

Page 2 of 3

Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2022	Opening Balance Interest Rate 6.620% PA			275,396.71
17 Jul 2022	INTEREST	1,104.38		276,501.09
17 Jul 2022	LOAN ACCOUNT FEE	8.00		276,509.09
18 Jul 2022	REPAYMT A/C TFR		2,207.00	274,302.09
20 Jul 2022	INTEREST RATE CHANGE TO 7.12% PA			274,302.09
17 Aug 2022	INTEREST	1,215.86		275,517.95
17 Aug 2022	LOAN ACCOUNT FEE	8.00		275,525.95
18 Aug 2022	INTEREST RATE CHANGE TO 7.62% PA			275,525.95
18 Aug 2022	REPAYMT A/C TFR		2,207.00	273,318.95
17 Sep 2022	INTEREST	1,309.27		274,628.22
17 Sep 2022	LOAN ACCOUNT FEE	8.00		274,636.22
18 Sep 2022	REPAYMT A/C TFR		2,292.00	272,344.22
20 Sep 2022	INTEREST RATE CHANGE TO 8.12% PA			272,344.22
17 Oct 2022	INTEREST	1,339.75		273,683.97
17 Oct 2022	LOAN ACCOUNT FEE	8.00		273,691.97
18 Oct 2022	INTEREST RATE CHANGE TO 8.37% PA			273,691.97
18 Oct 2022	REPAYMT A/C TFR		2,381.00	271,310.97
15 Nov 2022	INTEREST RATE CHANGE TO 8.62% PA			271,310.97
17 Nov 2022	INTEREST	1,440.46		272,751.43
17 Nov 2022	LOAN ACCOUNT FEE	8.00		272,759.43
18 Nov 2022	REPAYMT A/C TFR		2,476.00	270,283.43
17 Dec 2022	INTEREST	1,455.98		271,739.41
17 Dec 2022	LOAN ACCOUNT FEE	8.00		271,747.41
18 Dec 2022	REPAYMT A/C TFR		2,565.00	269,182.41
18 Dec 2022	Closing Balance			269,182.41

We've simplified our Privacy Statement. It combines important details about how we collect, hold and use your personal and credit-related information into one document. For example you may 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.

Remember to check that the insurance on your property has adequate cover, as your mortgage terms require you to fully insure the property. Find out more at the Australian Securities and Investments Commission website: [moneysmart.gov.au](http://moneysmart.gov.au). If you have a strata title, you may be covered by body corporate insurance. To talk through your specific insurance needs, contact your insurer or body corporate.

# HOME LOAN

St. George Bank  
A Division of  
Westpac Banking Corporation  
ABN 33 007 457 141  
AFSL and Australian credit licence 233714

**Loan Acct Number** S211 0637010 01

**BSB/Acct ID No.** 112-911 063701001

**Statement Start Date** 01/07/2022

**Statement End Date** 18/12/2022

**Page** 3 of 3

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.

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## Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 13 33 30 or write to us at St. George 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](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

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



# Statement of Account

## HOME LOAN

St George Bank  
A Division of  
Westpac Banking Corporation  
ABN 33 007 457 141  
AFSL and Australian credit licence 233714

**Customer Enquiries** 13 33 30  
(8am to 8pm (EST), Mon-Sat)

**Loan Acct Number** S211 0637010 01

**BSB/Acct ID No.** 112-911 063701001

**Statement Start Date** 19/12/2022

**Statement End Date** 18/06/2023

**Page** 1 of 3

### Loan Account

T AND L DAVIS INVESTMENTS PTY LTD ACN 158635780 ATF THE DAVIS SUPER FUND

### Account Summary as at 18 Jun 2023

<b>Opening Balance</b>		<b>Interest Charge for the Period</b>		<b>Total Debits excluding Interest</b>		<b>Total Credits</b>		<b>Closing Balance</b>
269,182.41	+	\$9,531.40	+	48.00	-	19,959.00	=	258,802.81
<b>Payments in Advance</b>		<b>Contract Term Remaining</b>		<b>Forecasted Term</b>		<b>Interest Offset Benefit for Statement Period</b>		<b>Annual Percentage Rate</b>
\$40,001.00		20yrs 00mths		13yrs 08mths		\$1,794.01		5.990%

### Repayment Details as at 18 Jun 2023

<b>Monthly Repayment</b>	<b>Monthly Repayment Due Date</b>	<b>Repayment Account</b>
\$2,147.00	due on the 18th	467 729 452
<b>Additional Monthly Repayment</b>	<b>Repayment Frequency</b>	<b>Repayment Frequency Amount</b>
\$0.00	Fortnightly Every 2nd Friday	\$1,074.00

AS AT 18 JUN 2023 YOUR REPAYMENTS WERE IN ADVANCE BY \$40,001.00.



**Bill Code: 808220**  
**Ref: 112911063701001**

\*\*Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).\*\*

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

Loan Acct Number S211 0637010 01

BSB/Acct ID No. 112-911 063701001

Statement Start Date 19/12/2022

Statement End Date 18/06/2023

Page 2 of 3

Phone Banking Plus

☎ 13 33 22

## Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
19 Dec 2022	Opening Balance Interest Rate 8.620% PA			269,182.41
20 Dec 2022	INTEREST RATE CHANGE TO 8.87% PA			269,182.41
17 Jan 2023	INTEREST	1,567.10		270,749.51
17 Jan 2023	LOAN ACCOUNT FEE	8.00		270,757.51
18 Jan 2023	REPAYMT A/C TFR		2,614.00	268,143.51
17 Feb 2023	INTEREST	1,614.37		269,757.88
17 Feb 2023	LOAN ACCOUNT FEE	8.00		269,765.88
18 Feb 2023	REPAYMT A/C TFR		2,658.00	267,107.88
21 Feb 2023	INTEREST RATE CHANGE TO 9.12% PA			267,107.88
17 Mar 2023	INTEREST	1,539.65		268,647.53
17 Mar 2023	LOAN ACCOUNT FEE	8.00		268,655.53
18 Mar 2023	REPAYMT A/C TFR		2,696.00	265,959.53
21 Mar 2023	INTEREST RATE CHANGE TO 9.37% PA			265,959.53
17 Apr 2023	INTEREST	1,742.81		267,702.34
17 Apr 2023	LOAN ACCOUNT FEE	8.00		267,710.34
18 Apr 2023	REPAYMT A/C TFR		2,696.00	265,014.34
16 May 2023	INTEREST RATE CHANGE TO 9.62% PA			265,014.34
16 May 2023	INTEREST RATE CHANGE TO 5.99% PA			265,014.34
17 May 2023	INTEREST	1,752.47		266,766.81
17 May 2023	LOAN ACCOUNT FEE	8.00		266,774.81
17 May 2023	INT ADJUSTMENT		1.82	266,772.99
18 May 2023	REPAYMT A/C TFR		2,147.00	264,625.99
20 May 2023	INTERNET PMT		5,000.00	259,625.99
26 May 2023	REPAYMT A/C TFR		1,074.00	258,551.99
09 Jun 2023	REPAYMT A/C TFR		1,074.00	257,477.99
17 Jun 2023	INTEREST	1,316.82		258,794.81
17 Jun 2023	LOAN ACCOUNT FEE	8.00		258,802.81
18 Jun 2023	Closing Balance			258,802.81

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From 20 February 2023, home loans with overdue amounts will not be charged default interest.



# HOME LOAN

St George Bank  
A Division of  
Westpac Banking Corporation  
ABN 33 007 457 141  
AFSL and Australian credit licence 233714

**Loan Acct Number** S211 0637010 01

**BSB/Acct ID No.** 112-911 063701001

**Statement Start Date** 19/12/2022

**Statement End Date** 18/06/2023

**Page** 3 of 3

From 20 August 2023, our fixed rate home loans no longer offer interest offset facilities. This means no new interest offset facilities can be established. Any existing partial offset facility will continue to apply until the end of the fixed rate period. If the loan is re-fixed, an interest offset facility will not be available.

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.

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# Statement of Account

## HOME LOAN

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**Loan Acct Number** S211 0637010 01

**BSB/Acct ID No.** 112-911 063701001

**Statement Start Date** 19/06/2023

**Statement End Date** 30/06/2023

**Page** 1 of 2

### Loan Account

T AND L DAVIS INVESTMENTS PTY LTD ACN 158635780 ATF THE DAVIS SUPER FUND

### Account Summary as at 30 Jun 2023

Opening Balance	Interest Charge for the Period	Total Debits excluding Interest	Total Credits	Closing Balance				
258,802.81	+	\$0.00	+	0.00	-	1,074.00	=	257,728.81
Payments in Advance	Contract Term Remaining	Forecasted Term	Interest Offset Benefit for Statement Period	Annual Percentage Rate				
\$41,075.00	20yrs 00mths	13yrs 06mths	\$0.00	5.990%				

### Repayment Details as at 30 Jun 2023

<b>Monthly Repayment</b> \$2,147.00	<b>Monthly Repayment Due Date</b> due on the 18th	<b>Repayment Account</b> 467 729 452
<b>Additional Monthly Repayment</b> \$0.00	<b>Repayment Frequency</b> Fortnightly Every 2nd Friday	<b>Repayment Frequency Amount</b> \$1,074.00

AS AT 30 JUN 2023 YOUR REPAYMENTS WERE IN ADVANCE BY \$41,075.00.

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2023 IS \$17,397.10. ■



**Bill Code: 808220**  
**Ref: 112911063701001**

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Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

Loan Acct Number S211 0637010 01

BSB/Acct ID No. 112-911 063701001

Statement Start Date 19/06/2023

Statement End Date 30/06/2023

Page 2 of 2

**Phone Banking Plus**

☎ 13 33 22

**Transaction Details**

Date	Transaction Description	Debit	Credit	Loan Balance
19 Jun 2023	Opening Balance Interest Rate 5.990% PA			258,802.81
23 Jun 2023	REPAYMT A/C TFR		1,074.00	257,728.81
30 Jun 2023	Closing Balance			257,728.81

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Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

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

Body Corporate for  
**PRECINCT ON PROSPECT CTS 44655**

56 Prospect Street Fortitude Valley QLD 4006

C/- GPO Box 5256 BRISBANE Q 4000

Tel: (07) 3229 9185 Email: levies@stratadynamics.com.au

**TAX INVOICE**  
ABN 41 200 319 677

**T & L Davis Holdings Pty Ltd**  
**ATF The Davis Bare Trust**  
**8 Rawton Avenue**  
**NORTHMEAD NSW 2152**

Notice Date 29 June 2022  
Lot Number 602 Unit Number 602  
Account Number 23  
Contribution Entitlements 25  
Interest Entitlements 106

**Amount Payable \$1,617.41**  
**Payment Due 01/08/22**

Please make cheques payable to: StrataPay plus your StrataPay Reference Number

**CURRENT CONTRIBUTIONS**

Account	Period	Due Date	Amount	Discount	If Received by	Net Amount
Admin Fund	01/08/22 to 31/10/22	01/08/22	769.21	0.00		769.21
Sinking Fund	01/08/22 to 31/10/22	01/08/22	580.32	0.00		580.32
Insurance Levy	01/08/22 to 31/10/22	01/08/22	267.88	0.00		267.88












(Contributions include GST)

GST component on levies of \$1,470.37 is \$147.04

**AMOUNT PAYABLE: \$1,617.41**

NOTES

**Payment Options**

 Tel: 1300 552 311 Ref: 1334 0061 9	Telephone: Call this number to pay by credit card using a land line or mobile phone. International: +613 8648 0158	   
 www.stratapay.com.au Ref: 1334 0061 9	Internet: Visit this website to make a secure credit card payment over the internet.	
 Tel: 1300 552 311 Ref: 1334 0061 9	Direct Debit: Make auto payments directly from your nominated bank account or credit card. Go to www.stratapay.com/ddr to register.	
 Biller Code: 74625 Ref: 1334 0061 9	BPay: Contact your participating financial institution to make a payment from your cheque or savings account using BPay.	
 Billpay Code: 9216 Ref No: 1334 0061 947	In Person: Present this bill at any Post Office to make cash, cheque or debit card payments.	
 Make cheque payable to: StrataPay 1334 0061 9	Mail: Send cheque with this slip by mail to: StrataPay, Locked Bag 9 GCMC, Bundall Qld 9726 Australia	
 BSB: 067-970 Account No: 1334 0061 9 (Applies to this bill only)	Internet Banking - EFT: Use this BSB and Account Number to pay directly from your bank account in Australian Dollars (AUD). Account Name: StrataPay Bank: CBA, Sydney, Australia.	



StrataPay Reference

**1334 0061 9**

Amount Due Date  
**\$1,617.41 01 Aug 22**

STRATA DYNAMICS PTY LTD  
44655/02100023 Lot 602/602

T & L Davis Holdings Pty Ltd  
ATF The Davis Bare Trust  
8 Rawton Avenue  
NORTHMEAD NSW 2152



\*71 216 133400619 47

Body Corporate for  
**PRECINCT ON PROSPECT CTS 44655**

56 Prospect Street Fortitude Valley QLD 4006

C/- GPO Box 5256 BRISBANE Q 4000

Tel: (07) 3229 9185 Email: levies@stratadynamics.com.au

**TAX INVOICE**  
ABN 41 200 319 677

**T & L Davis Holdings Pty Ltd**  
**ATF The Davis Bare Trust**  
**8 Rawton Avenue**  
**NORTHMEAD NSW 2152**

Notice Date 29 September 2022  
Lot Number 602 Unit Number 602  
Account Number 23  
Contribution Entitlements 25  
Interest Entitlements 106

**Amount Payable \$1,906.03**  
**Payment Due 01/11/22**

Please make cheques payable to: StrataPay plus your StrataPay Reference Number

**CURRENT CONTRIBUTIONS**

Account	Period	Due Date	Amount	Discount	If Received by	Net Amount
Admin Fund	01/11/22 to 31/01/23	01/11/22	890.49	0.00		890.49
Sinking Fund	01/11/22 to 31/01/23	01/11/22	696.38	0.00		696.38
Insurance Levy	01/11/22 to 31/01/23	01/11/22	319.16	0.00		319.16












(Contributions include GST)

GST component on levies of \$1,732.76 is \$173.27

**AMOUNT PAYABLE: \$1,906.03**

NOTES

**Payment Options**

 Tel: 1300 552 311 Ref: 1334 0061 9	Telephone: Call this number to pay by credit card using a land line or mobile phone. International: +613 8648 0158	
 www.stratapay.com.au Ref: 1334 0061 9	Internet: Visit this website to make a secure credit card payment over the internet.	
 Tel: 1300 552 311 Ref: 1334 0061 9	Direct Debit: Make auto payments directly from your nominated bank account or credit card. Go to www.stratapay.com/ddr to register.	
 Biller Code: 74625 Ref: 1334 0061 9	BPay: Contact your participating financial institution to make a payment from your cheque or savings account using BPay.	
 Billpay Code: 9216 Ref No: 1334 0061 947	In Person: Present this bill at any Post Office to make cash, cheque or debit card payments.	
 Make cheque payable to: StrataPay 1334 0061 9	Mail: Send cheque with this slip by mail to: StrataPay, Locked Bag 9 GCMC, Bundall Qld 9726 Australia	
 BSB: 067-970 Account No: 1334 0061 9 (Applies to this bill only)	Internet Banking - EFT: Use this BSB and Account Number to pay directly from your bank account in Australian Dollars (AUD). Account Name: StrataPay Bank: CBA, Sydney, Australia.	



StrataPay Reference

**1334 0061 9**

Amount	Due Date
<b>\$1,906.03</b>	<b>01 Nov 22</b>

STRATA DYNAMICS PTY LTD  
44655/02100023 Lot 602/602

T & L Davis Holdings Pty Ltd  
ATF The Davis Bare Trust  
8 Rawton Avenue  
NORTHMEAD NSW 2152



\*71 216 133400619 47

Body Corporate for  
**PRECINCT ON PROSPECT CTS 44655**

56 Prospect Street Fortitude Valley QLD 4006  
C/- GPO Box 5256 BRISBANE Q 4000  
Tel: (07) 3229 9185 Email: levies@stratadynamics.com.au

**TAX INVOICE**  
ABN 41 200 319 677

**T & L Davis Holdings Pty Ltd**  
**ATF The Davis Bare Trust**  
**8 Rawton Avenue**  
**NORTHMEAD NSW 2152**

Notice Date 19 December 2022  
Lot Number 602 Unit Number 602  
Account Number 23  
Contribution Entitlements 25  
Interest Entitlements 106

**Amount Payable \$1,906.03**  
**Payment Due 01/02/23**

Please make cheques payable to: StrataPay plus your StrataPay Reference Number












**CURRENT CONTRIBUTIONS**

Account	Period	Due Date	Amount	Discount	If Received by	Net Amount
Admin Fund	01/02/23 to 30/04/23	01/02/23	890.49	0.00		890.49
Sinking Fund	01/02/23 to 30/04/23	01/02/23	696.38	0.00		696.38
Insurance Levy	01/02/23 to 30/04/23	01/02/23	319.16	0.00		319.16

(Contributions include GST)  
GST component on levies of \$1,732.76 is \$173.27  
**AMOUNT PAYABLE: \$1,906.03**

NOTES

**Payment Options**

 Tel: 1300 552 311 Ref: 1334 0061 9	Telephone: Call this number to pay by credit card. International: +613 8648 0158 (charges apply).	   
 www.stratapay.com.au Ref: 1334 0061 9	Internet: Make credit card payments online (charges apply). Visit www.stratapay.com.au	
 www.stratapay.com/ddr Tel: 1300 552 311 Ref: 1334 0061 9	Direct Debit: Make auto payments from your credit card* or bank account. Visit stratapay.com/ddr to register *Credit card charges apply.	
 Biller Code: 74625 Ref: 1334 0061 9	BPay: Contact your participating financial institution to make a payment from your cheque or savings account using BPay.	
 Billpay Code: 9216 Ref No: 1334 0061 947	In Person: Present this bill at any Post Office to make cash, cheque or EFTPOS payments.	
 Make cheque payable to: StrataPay 1334 0061 9	Mail: Send cheque with this slip by mail to: StrataPay, Locked Bag 9 GCMC, Bundall Qld 9726 Australia	
 BSB: 067-970 Account No: 1334 0061 9 (Applies to this bill only)	Internet Banking - EFT: Use this BSB and Account Number to pay directly from your bank account in Australian Dollars (AUD). Account Name: StrataPay Bank: CBA, Sydney, Australia.	



StrataPay Reference

**1334 0061 9**

Amount

**\$1,906.03**

Due Date

**01 Feb 23**

STRATA DYNAMICS PTY LTD  
44655/02100023 Lot 602/602

T & L Davis Holdings Pty Ltd  
ATF The Davis Bare Trust  
8 Rawton Avenue  
NORTHMEAD NSW 2152



\*71 216 133400619 47

Body Corporate for  
**PRECINCT ON PROSPECT CTS 44655**

56 Prospect Street Fortitude Valley QLD 4006  
C/- GPO Box 5256 BRISBANE Q 4000  
Tel: (07) 3229 9185 Email: levies@stratadynamics.com.au

**TAX INVOICE**  
ABN 41 200 319 677

**T & L Davis Holdings Pty Ltd**  
**ATF The Davis Bare Trust**  
**8 Rawton Avenue**  
**NORTHMEAD NSW 2152**

Notice Date 22 March 2023  
Lot Number 602 Unit Number 602  
Account Number 23  
Contribution Entitlements 25  
Interest Entitlements 106

**Amount Payable \$1,805.75**  
**Payment Due 01/05/23**

Please make cheques payable to: StrataPay plus your StrataPay Reference Number












**CURRENT CONTRIBUTIONS**

Account	Period	Due Date	Amount	Discount	If Received by	Net Amount
Admin Fund	01/05/23 to 31/07/23	01/05/23	829.85	0.00		829.85
Sinking Fund	01/05/23 to 31/07/23	01/05/23	638.35	0.00		638.35
Insurance Levy	01/05/23 to 31/07/23	01/05/23	337.55	0.00		337.55

(Contributions include GST)  
GST component on levies of \$1,641.59 is \$164.16  
**AMOUNT PAYABLE: \$1,805.75**

NOTES

**Payment Options**

 Tel: 1300 552 311 Ref: 1334 0061 9	Telephone: Call this number to pay by credit card. International: +613 8648 0158 (charges apply).	   
 www.stratapay.com.au Ref: 1334 0061 9	Internet: Make credit card payments online (charges apply). Visit www.stratapay.com.au	
 www.stratapay.com/ddr Tel: 1300 552 311 Ref: 1334 0061 9	Direct Debit: Make auto payments from your credit card* or bank account. Visit stratapay.com/ddr to register *Credit card charges apply.	
 Biller Code: 74625 Ref: 1334 0061 9	BPay: Contact your participating financial institution to make a payment from your cheque or savings account using BPay.	
 Billpay Code: 9216 Ref No: 1334 0061 947	In Person: Present this bill at any Post Office to make cash, cheque or EFTPOS payments.	
 Make cheque payable to: StrataPay 1334 0061 9	Mail: Send cheque with this slip by mail to: StrataPay, Locked Bag 9 GCMC, Bundall Qld 9726 Australia	
 BSB: 067-970 Account No: 1334 0061 9 (Applies to this bill only)	Internet Banking - EFT: Use this BSB and Account Number to pay directly from your bank account in Australian Dollars (AUD). Account Name: StrataPay Bank: CBA, Sydney, Australia.	



StrataPay Reference

**1334 0061 9**

Amount	Due Date
<b>\$1,805.75</b>	<b>01 May 23</b>

STRATA DYNAMICS PTY LTD  
44655/02100023 Lot 602/602

T & L Davis Holdings Pty Ltd  
ATF The Davis Bare Trust  
8 Rawton Avenue  
NORTHMEAD NSW 2152



\*71 216 133400619 47

Body Corporate for  
**PRECINCT ON PROSPECT CTS 44655**

56 Prospect Street Fortitude Valley QLD 4006  
C/- GPO Box 5256 BRISBANE Q 4000  
Tel: (07) 3229 9185 Email: levies@stratadynamics.com.au

**TAX INVOICE**  
ABN 41 200 319 677

**T & L Davis Holdings Pty Ltd**  
**ATF The Davis Bare Trust**  
**8 Rawton Avenue**  
**NORTHMEAD NSW 2152**

Notice Date 21 June 2023  
Lot Number 602 Unit Number 602  
Account Number 23  
Contribution Entitlements 25  
Interest Entitlements 106

**Amount Payable \$1,805.75**  
**Payment Due 01/08/23**

Please make cheques payable to: StrataPay plus your StrataPay Reference Number












**CURRENT CONTRIBUTIONS**

Account	Period	Due Date	Amount	Discount	If Received by	Net Amount
Admin Fund	01/08/23 to 31/10/23	01/08/23	829.85	0.00		829.85
Sinking Fund	01/08/23 to 31/10/23	01/08/23	638.35	0.00		638.35
Insurance Levy	01/08/23 to 31/10/23	01/08/23	337.55	0.00		337.55

(Contributions include GST)  
GST component on levies of \$1,641.59 is \$164.16  
**AMOUNT PAYABLE: \$1,805.75**

NOTES

**Payment Options**

 Tel: 1300 552 311 Ref: 1334 0061 9	Telephone: Call this number to pay by credit card. International: +613 8648 0158 (charges apply).	   
 www.stratapay.com.au Ref: 1334 0061 9	Internet: Make credit card payments online (charges apply). Visit www.stratapay.com.au	
 www.stratapay.com/ddr Tel: 1300 552 311 Ref: 1334 0061 9	Direct Debit: Make auto payments from your credit card* or bank account. Visit stratapay.com/ddr to register *Credit card charges apply.	
 Biller Code: 74625 Ref: 1334 0061 9	BPay: Contact your participating financial institution to make a payment from your cheque or savings account using BPay.	
 Billpay Code: 9216 Ref No: 1334 0061 947	In Person: Present this bill at any Post Office to make cash, cheque or EFTPOS payments.	
 Make cheque payable to: StrataPay 1334 0061 9	Mail: Send cheque with this slip by mail to: StrataPay, Locked Bag 9 GCMC, Bundall Qld 9726 Australia	
 BSB: 067-970 Account No: 1334 0061 9 (Applies to this bill only)	Internet Banking - EFT: Use this BSB and Account Number to pay directly from your bank account in Australian Dollars (AUD). Account Name: StrataPay Bank: CBA, Sydney, Australia.	



StrataPay Reference

**1334 0061 9**

Amount	Due Date
<b>\$1,805.75</b>	<b>01 Aug 23</b>

STRATA DYNAMICS PTY LTD  
44655/02100023 Lot 602/602

T & L Davis Holdings Pty Ltd  
ATF The Davis Bare Trust  
8 Rawton Avenue  
NORTHMEAD NSW 2152



\*71 216 133400619 47





Swyftx Pty Ltd  
MILTON QLD 4064  
AUSTRALIA

ABN 72 623 556 730  
Report Date 16/07/2023  
Report Time 17:47:17  
Report Timezone GMT+10

# TRANSACTION REPORT

T&L DAVIS INVESTMENTS PTY LIMITED atf THE DAVIS SUPER FUND

01/07/2022 - 30/06/2023

## Crypto Statement

Date	Time	Event	Asset	Rate	Currency	Amount	AUD Value	Fee Amount	Fee AUD*	Balance
1/07/2022	9:59:59	REWARD	KAVA			0.3542 KAVA	0.94 AUD	0.000 KAVA	0.00 AUD	562.76409908 KAVA
1/07/2022	9:59:59	REWARD	ETH			0.00008326 ETH	0.13 AUD	0.000 ETH	0.00 AUD	0.60832259 ETH
2/07/2022	9:59:59	REWARD	KAVA			0.3544 KAVA	0.92 AUD	0.000 KAVA	0.00 AUD	563.11849908 KAVA
2/07/2022	9:59:59	REWARD	ETH			0.00008327 ETH	0.13 AUD	0.000 ETH	0.00 AUD	0.60840586 ETH
3/07/2022	9:59:59	REWARD	KAVA			0.3546 KAVA	0.92 AUD	0.000 KAVA	0.00 AUD	563.47309908 KAVA
3/07/2022	9:59:59	REWARD	ETH			0.00008329 ETH	0.13 AUD	0.000 ETH	0.00 AUD	0.60848915 ETH
4/07/2022	9:59:59	REWARD	KAVA			0.3548 KAVA	0.89 AUD	0.000 KAVA	0.00 AUD	563.82789908

Date	Time	Event	Asset	Rate	Currency	Amount	AUD Value	Fee Amount	Fee AUD*	Balance
										KAVA
4/07/2022	9:59:59	REWARD	ETH			0.00008330 ETH	0.12 AUD	0.000 ETH	0.00 AUD	0.60857245 ETH
5/07/2022	9:59:59	REWARD	KAVA			0.3550 KAVA	0.92 AUD	0.000 KAVA	0.00 AUD	564.18289908 KAVA
5/07/2022	9:59:59	REWARD	ETH			0.00008331 ETH	0.13 AUD	0.000 ETH	0.00 AUD	0.60865576 ETH
6/07/2022	9:59:59	REWARD	KAVA			0.3553 KAVA	0.94 AUD	0.000 KAVA	0.00 AUD	564.53819908 KAVA
6/07/2022	9:59:59	REWARD	ETH			0.00008332 ETH	0.13 AUD	0.000 ETH	0.00 AUD	0.60873908 ETH
7/07/2022	9:59:59	REWARD	KAVA			0.3555 KAVA	0.95 AUD	0.000 KAVA	0.00 AUD	564.89369908 KAVA
7/07/2022	9:59:59	REWARD	ETH			0.00008333 ETH	0.14 AUD	0.000 ETH	0.00 AUD	0.60882241 ETH
8/07/2022	9:59:59	REWARD	KAVA			0.3557 KAVA	0.98 AUD	0.000 KAVA	0.00 AUD	565.24939908 KAVA
8/07/2022	9:59:59	REWARD	ETH			0.00008334 ETH	0.15 AUD	0.000 ETH	0.00 AUD	0.60890575 ETH
9/07/2022	9:59:59	REWARD	KAVA			0.3559 KAVA	0.96 AUD	0.000 KAVA	0.00 AUD	565.60529908 KAVA
9/07/2022	9:59:59	REWARD	ETH			0.00008335 ETH	0.14 AUD	0.000 ETH	0.00 AUD	0.6089891 ETH
10/07/2022	9:59:59	REWARD	KAVA			0.3562 KAVA	0.97 AUD	0.000 KAVA	0.00 AUD	565.96149908 KAVA
10/07/2022	9:59:59	REWARD	ETH			0.00008336 ETH	0.14 AUD	0.000 ETH	0.00 AUD	0.60907246 ETH
11/07/2022	9:59:59	REWARD	KAVA			0.3564 KAVA	0.91 AUD	0.000 KAVA	0.00 AUD	566.31789908 KAVA
11/07/2022	9:59:59	REWARD	ETH			0.00008338 ETH	0.14 AUD	0.000 ETH	0.00 AUD	0.60915584 ETH
12/07/2022	9:59:59	REWARD	KAVA			0.3566 KAVA	0.89 AUD	0.000 KAVA	0.00 AUD	566.67449908 KAVA
12/07/2022	9:59:59	REWARD	ETH			0.00008339 ETH	0.13 AUD	0.000 ETH	0.00 AUD	0.60923923 ETH

Date	Time	Event	Asset	Rate	Currency	Amount	AUD Value	Fee Amount	Fee AUD*	Balance
13/07/2022	9:59:59	REWARD	KAVA			0.3568 KAVA	0.85 AUD	0.000 KAVA	0.00 AUD	567.03129908 KAVA
13/07/2022	9:59:59	REWARD	ETH			0.00008340 ETH	0.13 AUD	0.000 ETH	0.00 AUD	0.60932263 ETH
14/07/2022	9:59:59	REWARD	KAVA			0.3571 KAVA	0.86 AUD	0.000 KAVA	0.00 AUD	567.38839908 KAVA
14/07/2022	9:59:59	REWARD	ETH			0.00008341 ETH	0.13 AUD	0.000 ETH	0.00 AUD	0.60940604 ETH
15/07/2022	9:59:59	REWARD	KAVA			0.3573 KAVA	0.88 AUD	0.000 KAVA	0.00 AUD	567.74569908 KAVA
15/07/2022	9:59:59	REWARD	ETH			0.00008342 ETH	0.14 AUD	0.000 ETH	0.00 AUD	0.60948946 ETH
16/07/2022	9:59:59	REWARD	KAVA			0.3575 KAVA	0.90 AUD	0.000 KAVA	0.00 AUD	568.10319908 KAVA
16/07/2022	9:59:59	REWARD	ETH			0.00008343 ETH	0.14 AUD	0.000 ETH	0.00 AUD	0.60957289 ETH
17/07/2022	9:59:59	REWARD	KAVA			0.3577 KAVA	0.91 AUD	0.000 KAVA	0.00 AUD	568.46089908 KAVA
17/07/2022	9:59:59	REWARD	ETH			0.00008344 ETH	0.16 AUD	0.000 ETH	0.00 AUD	0.60965633 ETH
18/07/2022	9:59:59	REWARD	KAVA			0.3580 KAVA	0.92 AUD	0.000 KAVA	0.00 AUD	568.81889908 KAVA
18/07/2022	9:59:59	REWARD	ETH			0.00008346 ETH	0.17 AUD	0.000 ETH	0.00 AUD	0.60973979 ETH
19/07/2022	9:59:59	REWARD	KAVA			0.3582 KAVA	1.01 AUD	0.000 KAVA	0.00 AUD	569.17709908 KAVA
19/07/2022	9:59:59	REWARD	ETH			0.00008347 ETH	0.18 AUD	0.000 ETH	0.00 AUD	0.60982326 ETH
20/07/2022	9:59:59	REWARD	KAVA			0.3584 KAVA	1.00 AUD	0.000 KAVA	0.00 AUD	569.53549908 KAVA
20/07/2022	9:59:59	REWARD	ETH			0.00008348 ETH	0.18 AUD	0.000 ETH	0.00 AUD	0.60990674 ETH
21/07/2022	9:59:59	REWARD	KAVA			0.3586 KAVA	0.94 AUD	0.000 KAVA	0.00 AUD	569.89409908 KAVA
21/07/2022	9:59:59	REWARD	ETH			0.00008349 ETH	0.18 AUD	0.000 ETH	0.00 AUD	0.60999023 ETH

Date	Time	Event	Asset	Rate	Currency	Amount	AUD Value	Fee Amount	Fee AUD*	Balance
22/07/2022	9:59:59	REWARD	KAVA			0.2809 KAVA	0.73 AUD	0.000 KAVA	0.00 AUD	570.17499908 KAVA
22/07/2022	9:59:59	REWARD	ETH			0.00006680 ETH	0.15 AUD	0.000 ETH	0.00 AUD	0.61005703 ETH
23/07/2022	9:59:59	REWARD	KAVA			0.2810 KAVA	0.72 AUD	0.000 KAVA	0.00 AUD	570.45599908 KAVA
23/07/2022	9:59:59	REWARD	ETH			0.00006681 ETH	0.15 AUD	0.000 ETH	0.00 AUD	0.61012384 ETH
24/07/2022	9:59:59	REWARD	KAVA			0.2811 KAVA	0.73 AUD	0.000 KAVA	0.00 AUD	570.73709908 KAVA
24/07/2022	9:59:59	REWARD	ETH			0.00006682 ETH	0.15 AUD	0.000 ETH	0.00 AUD	0.61019066 ETH
25/07/2022	9:59:59	REWARD	KAVA			0.2813 KAVA	0.71 AUD	0.000 KAVA	0.00 AUD	571.01839908 KAVA
25/07/2022	9:59:59	REWARD	ETH			0.00006682 ETH	0.14 AUD	0.000 ETH	0.00 AUD	0.61025748 ETH
26/07/2022	9:59:59	REWARD	KAVA			0.2814 KAVA	0.66 AUD	0.000 KAVA	0.00 AUD	571.29979908 KAVA
26/07/2022	9:59:59	REWARD	ETH			0.00006683 ETH	0.13 AUD	0.000 ETH	0.00 AUD	0.61032431 ETH
27/07/2022	9:59:59	REWARD	KAVA			0.2815 KAVA	0.69 AUD	0.000 KAVA	0.00 AUD	571.58129908 KAVA
27/07/2022	9:59:59	REWARD	ETH			0.00006684 ETH	0.13 AUD	0.000 ETH	0.00 AUD	0.61039115 ETH
28/07/2022	9:59:59	REWARD	KAVA			0.2817 KAVA	0.75 AUD	0.000 KAVA	0.00 AUD	571.86299908 KAVA
28/07/2022	9:59:59	REWARD	ETH			0.00006685 ETH	0.16 AUD	0.000 ETH	0.00 AUD	0.610458 ETH
29/07/2022	9:59:59	REWARD	KAVA			0.2818 KAVA	0.78 AUD	0.000 KAVA	0.00 AUD	572.14479908 KAVA
29/07/2022	9:59:59	REWARD	ETH			0.00006685 ETH	0.16 AUD	0.000 ETH	0.00 AUD	0.61052485 ETH
30/07/2022	9:59:59	REWARD	KAVA			0.2820 KAVA	0.76 AUD	0.000 KAVA	0.00 AUD	572.42679908 KAVA
30/07/2022	9:59:59	REWARD	ETH			0.00006686 ETH	0.16 AUD	0.000 ETH	0.00 AUD	0.61059171 ETH

Date	Time	Event	Asset	Rate	Currency	Amount	AUD Value	Fee Amount	Fee AUD*	Balance
31/07/2022	9:59:59	REWARD	KAVA			0.2821 KAVA	0.76 AUD	0.000 KAVA	0.00 AUD	572.70889908 KAVA
31/07/2022	9:59:59	REWARD	ETH			0.00006687 ETH	0.16 AUD	0.000 ETH	0.00 AUD	0.61065858 ETH
1/08/2022	9:59:59	REWARD	KAVA			0.2822 KAVA	0.79 AUD	0.000 KAVA	0.00 AUD	572.99109908 KAVA
1/08/2022	9:59:59	REWARD	ETH			0.00006687 ETH	0.16 AUD	0.000 ETH	0.00 AUD	0.61072545 ETH
2/08/2022	9:59:59	REWARD	KAVA			0.2824 KAVA	0.80 AUD	0.000 KAVA	0.00 AUD	573.27349908 KAVA
2/08/2022	9:59:59	REWARD	ETH			0.00006688 ETH	0.15 AUD	0.000 ETH	0.00 AUD	0.61079233 ETH
3/08/2022	9:59:59	REWARD	KAVA			0.2825 KAVA	0.79 AUD	0.000 KAVA	0.00 AUD	573.55599908 KAVA
3/08/2022	9:59:59	REWARD	ETH			0.00006689 ETH	0.15 AUD	0.000 ETH	0.00 AUD	0.61085922 ETH
4/08/2022	9:59:59	REWARD	KAVA			0.2827 KAVA	0.84 AUD	0.000 KAVA	0.00 AUD	573.83869908 KAVA
4/08/2022	9:59:59	REWARD	ETH			0.00006690 ETH	0.15 AUD	0.000 ETH	0.00 AUD	0.61092612 ETH
5/08/2022	9:59:59	REWARD	KAVA			0.2828 KAVA	0.85 AUD	0.000 KAVA	0.00 AUD	574.12149908 KAVA
5/08/2022	9:59:59	REWARD	ETH			0.00006690 ETH	0.15 AUD	0.000 ETH	0.00 AUD	0.61099302 ETH
6/08/2022	9:59:59	REWARD	KAVA			0.2829 KAVA	0.90 AUD	0.000 KAVA	0.00 AUD	574.40439908 KAVA
6/08/2022	9:59:59	REWARD	ETH			0.00006691 ETH	0.16 AUD	0.000 ETH	0.00 AUD	0.61105993 ETH
7/08/2022	9:59:59	REWARD	KAVA			0.2831 KAVA	0.88 AUD	0.000 KAVA	0.00 AUD	574.68749908 KAVA
7/08/2022	9:59:59	REWARD	ETH			0.00006692 ETH	0.16 AUD	0.000 ETH	0.00 AUD	0.61112685 ETH
8/08/2022	9:59:59	REWARD	KAVA			0.2832 KAVA	0.88 AUD	0.000 KAVA	0.00 AUD	574.97069908 KAVA
8/08/2022	9:59:59	REWARD	ETH			0.00006693 ETH	0.16 AUD	0.000 ETH	0.00 AUD	0.61119378 ETH

Date	Time	Event	Asset	Rate	Currency	Amount	AUD Value	Fee Amount	Fee AUD*	Balance
9/08/2022	9:59:59	REWARD	KAVA			0.2834 KAVA	0.87 AUD	0.000 KAVA	0.00 AUD	575.25409908 KAVA
9/08/2022	9:59:59	REWARD	ETH			0.00006693 ETH	0.17 AUD	0.000 ETH	0.00 AUD	0.61126071 ETH
10/08/2022	9:59:59	REWARD	KAVA			0.2835 KAVA	0.87 AUD	0.000 KAVA	0.00 AUD	575.53759908 KAVA
10/08/2022	9:59:59	REWARD	ETH			0.00006694 ETH	0.16 AUD	0.000 ETH	0.00 AUD	0.61132765 ETH
11/08/2022	9:59:59	REWARD	KAVA			0.2836 KAVA	0.92 AUD	0.000 KAVA	0.00 AUD	575.82119908 KAVA
11/08/2022	9:59:59	REWARD	ETH			0.00006695 ETH	0.17 AUD	0.000 ETH	0.00 AUD	0.6113946 ETH
12/08/2022	9:59:59	REWARD	KAVA			0.2838 KAVA	0.90 AUD	0.000 KAVA	0.00 AUD	576.10499908 KAVA
12/08/2022	9:59:59	REWARD	ETH			0.00006696 ETH	0.18 AUD	0.000 ETH	0.00 AUD	0.61146156 ETH
13/08/2022	9:59:59	REWARD	KAVA			0.2839 KAVA	0.93 AUD	0.000 KAVA	0.00 AUD	576.38889908 KAVA
13/08/2022	9:59:59	REWARD	ETH			0.00006696 ETH	0.18 AUD	0.000 ETH	0.00 AUD	0.61152852 ETH
14/08/2022	9:59:59	REWARD	KAVA			0.2841 KAVA	0.90 AUD	0.000 KAVA	0.00 AUD	576.67299908 KAVA
14/08/2022	9:59:59	REWARD	ETH			0.00006697 ETH	0.18 AUD	0.000 ETH	0.00 AUD	0.61159549 ETH
15/08/2022	9:59:59	REWARD	KAVA			0.2842 KAVA	0.90 AUD	0.000 KAVA	0.00 AUD	576.95719908 KAVA
15/08/2022	9:59:59	REWARD	ETH			0.00006698 ETH	0.18 AUD	0.000 ETH	0.00 AUD	0.61166247 ETH
16/08/2022	9:59:59	REWARD	KAVA			0.2843 KAVA	0.91 AUD	0.000 KAVA	0.00 AUD	577.24149908 KAVA
16/08/2022	9:59:59	REWARD	ETH			0.00006698 ETH	0.17 AUD	0.000 ETH	0.00 AUD	0.61172945 ETH
17/08/2022	9:59:59	REWARD	KAVA			0.2845 KAVA	0.87 AUD	0.000 KAVA	0.00 AUD	577.52599908 KAVA
17/08/2022	9:59:59	REWARD	ETH			0.00006699 ETH	0.18 AUD	0.000 ETH	0.00 AUD	0.61179644 ETH

Date	Time	Event	Asset	Rate	Currency	Amount	AUD Value	Fee Amount	Fee AUD*	Balance
18/08/2022	9:59:59	REWARD	KAVA			0.2846 KAVA	0.83 AUD	0.000 KAVA	0.00 AUD	577.81059908 KAVA
18/08/2022	9:59:59	REWARD	ETH			0.00006700 ETH	0.17 AUD	0.000 ETH	0.00 AUD	0.61186344 ETH
19/08/2022	9:59:59	REWARD	KAVA			0.2848 KAVA	0.78 AUD	0.000 KAVA	0.00 AUD	578.09539908 KAVA
19/08/2022	9:59:59	REWARD	ETH			0.00006701 ETH	0.17 AUD	0.000 ETH	0.00 AUD	0.61193045 ETH
20/08/2022	9:59:59	REWARD	KAVA			0.2849 KAVA	0.77 AUD	0.000 KAVA	0.00 AUD	578.38029908 KAVA
20/08/2022	9:59:59	REWARD	ETH			0.00006701 ETH	0.15 AUD	0.000 ETH	0.00 AUD	0.61199746 ETH
21/08/2022	9:59:59	REWARD	KAVA			0.2850 KAVA	0.74 AUD	0.000 KAVA	0.00 AUD	578.66529908 KAVA
21/08/2022	9:59:59	REWARD	ETH			0.00006702 ETH	0.15 AUD	0.000 ETH	0.00 AUD	0.61206448 ETH
22/08/2022	9:59:59	REWARD	KAVA			0.2852 KAVA	0.75 AUD	0.000 KAVA	0.00 AUD	578.95049908 KAVA
22/08/2022	9:59:59	REWARD	ETH			0.00006703 ETH	0.15 AUD	0.000 ETH	0.00 AUD	0.61213151 ETH
23/08/2022	9:59:59	REWARD	KAVA			0.2853 KAVA	0.74 AUD	0.000 KAVA	0.00 AUD	579.23579908 KAVA
23/08/2022	9:59:59	REWARD	ETH			0.00006704 ETH	0.15 AUD	0.000 ETH	0.00 AUD	0.61219855 ETH
24/08/2022	9:59:59	REWARD	KAVA			0.2855 KAVA	0.73 AUD	0.000 KAVA	0.00 AUD	579.52129908 KAVA
24/08/2022	9:59:59	REWARD	ETH			0.00006704 ETH	0.15 AUD	0.000 ETH	0.00 AUD	0.61226559 ETH
25/08/2022	9:59:59	REWARD	KAVA			0.2856 KAVA	0.75 AUD	0.000 KAVA	0.00 AUD	579.80689908 KAVA
25/08/2022	9:59:59	REWARD	ETH			0.00006705 ETH	0.16 AUD	0.000 ETH	0.00 AUD	0.61233264 ETH
26/08/2022	9:59:59	REWARD	KAVA			0.2857 KAVA	0.76 AUD	0.000 KAVA	0.00 AUD	580.09259908 KAVA
26/08/2022	9:59:59	REWARD	ETH			0.00006706 ETH	0.16 AUD	0.000 ETH	0.00 AUD	0.6123997 ETH



Date	Time	Event	Asset	Rate	Currency	Amount	AUD Value	Fee Amount	Fee AUD*	Balance
27/08/2022	9:59:59	REWARD	KAVA			0.2859 KAVA	0.68 AUD	0.000 KAVA	0.00 AUD	580.37849908 KAVA
27/08/2022	9:59:59	REWARD	ETH			0.00006707 ETH	0.14 AUD	0.000 ETH	0.00 AUD	0.61246677 ETH
28/08/2022	9:59:59	REWARD	KAVA			0.2860 KAVA	0.68 AUD	0.000 KAVA	0.00 AUD	580.66449908 KAVA
28/08/2022	9:59:59	REWARD	ETH			0.00006707 ETH	0.14 AUD	0.000 ETH	0.00 AUD	0.61253384 ETH
29/08/2022	9:59:59	REWARD	KAVA			0.2862 KAVA	0.67 AUD	0.000 KAVA	0.00 AUD	580.95069908 KAVA
29/08/2022	9:59:59	REWARD	ETH			0.00006708 ETH	0.14 AUD	0.000 ETH	0.00 AUD	0.61260092 ETH
30/08/2022	9:59:59	REWARD	KAVA			0.2863 KAVA	0.71 AUD	0.000 KAVA	0.00 AUD	581.23699908 KAVA
30/08/2022	9:59:59	REWARD	ETH			0.00006709 ETH	0.14 AUD	0.000 ETH	0.00 AUD	0.61266801 ETH
31/08/2022	9:59:59	REWARD	KAVA			0.2864 KAVA	0.71 AUD	0.000 KAVA	0.00 AUD	581.52339908 KAVA
31/08/2022	9:59:59	REWARD	ETH			0.00006709 ETH	0.15 AUD	0.000 ETH	0.00 AUD	0.6127351 ETH
1/09/2022	9:59:59	REWARD	KAVA			0.2866 KAVA	0.72 AUD	0.000 KAVA	0.00 AUD	581.80999908 KAVA
1/09/2022	9:59:59	REWARD	ETH			0.00006710 ETH	0.15 AUD	0.000 ETH	0.00 AUD	0.6128022 ETH
2/09/2022	9:59:59	REWARD	KAVA			0.2867 KAVA	0.72 AUD	0.000 KAVA	0.00 AUD	582.09669908 KAVA
2/09/2022	9:59:59	REWARD	ETH			0.00006711 ETH	0.15 AUD	0.000 ETH	0.00 AUD	0.61286931 ETH
3/09/2022	9:59:59	REWARD	KAVA			0.2869 KAVA	0.71 AUD	0.000 KAVA	0.00 AUD	582.38359908 KAVA
3/09/2022	9:59:59	REWARD	ETH			0.00006712 ETH	0.15 AUD	0.000 ETH	0.00 AUD	0.61293643 ETH
4/09/2022	9:59:59	REWARD	KAVA			0.2870 KAVA	0.70 AUD	0.000 KAVA	0.00 AUD	582.67059908 KAVA
4/09/2022	9:59:59	REWARD	ETH			0.00006712 ETH	0.15 AUD	0.000 ETH	0.00 AUD	0.61300355 ETH

Date	Time	Event	Asset	Rate	Currency	Amount	AUD Value	Fee Amount	Fee AUD*	Balance
5/09/2022	9:59:59	REWARD	KAVA			0.2871 KAVA	0.71 AUD	0.000 KAVA	0.00 AUD	582.95769908 KAVA
5/09/2022	9:59:59	REWARD	ETH			0.00006713 ETH	0.15 AUD	0.000 ETH	0.00 AUD	0.61307068 ETH
6/09/2022	9:59:59	REWARD	KAVA			0.2873 KAVA	0.71 AUD	0.000 KAVA	0.00 AUD	583.24499908 KAVA
6/09/2022	9:59:59	REWARD	ETH			0.00006714 ETH	0.16 AUD	0.000 ETH	0.00 AUD	0.61313782 ETH
7/09/2022	9:59:59	REWARD	KAVA			0.2874 KAVA	0.65 AUD	0.000 KAVA	0.00 AUD	583.53239908 KAVA
7/09/2022	9:59:59	REWARD	ETH			0.00006715 ETH	0.15 AUD	0.000 ETH	0.00 AUD	0.61320497 ETH
8/09/2022	9:59:59	REWARD	KAVA			0.2876 KAVA	0.67 AUD	0.000 KAVA	0.00 AUD	583.81999908 KAVA
8/09/2022	9:59:59	REWARD	ETH			0.00006715 ETH	0.16 AUD	0.000 ETH	0.00 AUD	0.61327212 ETH
9/09/2022	9:59:59	REWARD	KAVA			0.2877 KAVA	0.70 AUD	0.000 KAVA	0.00 AUD	584.10769908 KAVA
9/09/2022	9:59:59	REWARD	ETH			0.00006716 ETH	0.16 AUD	0.000 ETH	0.00 AUD	0.61333928 ETH
10/09/2022	9:59:59	REWARD	KAVA			0.2879 KAVA	0.73 AUD	0.000 KAVA	0.00 AUD	584.39559908 KAVA
10/09/2022	9:59:59	REWARD	ETH			0.00006717 ETH	0.17 AUD	0.000 ETH	0.00 AUD	0.61340645 ETH
11/09/2022	9:59:59	REWARD	KAVA			0.2880 KAVA	0.74 AUD	0.000 KAVA	0.00 AUD	584.68359908 KAVA
11/09/2022	9:59:59	REWARD	ETH			0.00006718 ETH	0.17 AUD	0.000 ETH	0.00 AUD	0.61347363 ETH
12/09/2022	9:59:59	REWARD	KAVA			0.2881 KAVA	0.71 AUD	0.000 KAVA	0.00 AUD	584.97169908 KAVA
12/09/2022	9:59:59	REWARD	ETH			0.00006718 ETH	0.17 AUD	0.000 ETH	0.00 AUD	0.61354081 ETH
13/09/2022	9:59:59	REWARD	KAVA			0.2883 KAVA	0.70 AUD	0.000 KAVA	0.00 AUD	585.25999908 KAVA
13/09/2022	9:59:59	REWARD	ETH			0.00006719 ETH	0.16 AUD	0.000 ETH	0.00 AUD	0.613608 ETH

Date	Time	Event	Asset	Rate	Currency	Amount	AUD Value	Fee Amount	Fee AUD*	Balance
14/09/2022	9:59:59	REWARD	KAVA			0.2884 KAVA	0.66 AUD	0.000 KAVA	0.00 AUD	585.54839908 KAVA
14/09/2022	9:59:59	REWARD	ETH			0.00006720 ETH	0.15 AUD	0.000 ETH	0.00 AUD	0.6136752 ETH
15/09/2022	9:59:59	REWARD	KAVA			0.2886 KAVA	0.66 AUD	0.000 KAVA	0.00 AUD	585.83699908 KAVA
15/09/2022	9:59:59	REWARD	ETH			0.00006721 ETH	0.15 AUD	0.000 ETH	0.00 AUD	0.61374241 ETH
16/09/2022	9:59:59	REWARD	KAVA			0.2887 KAVA	0.66 AUD	0.000 KAVA	0.00 AUD	586.12569908 KAVA
16/09/2022	9:59:59	REWARD	ETH			0.00006721 ETH	0.14 AUD	0.000 ETH	0.00 AUD	0.61380962 ETH
17/09/2022	9:59:59	REWARD	KAVA			0.2889 KAVA	0.67 AUD	0.000 KAVA	0.00 AUD	586.41459908 KAVA
17/09/2022	9:59:59	REWARD	ETH			0.00006722 ETH	0.14 AUD	0.000 ETH	0.00 AUD	0.61387684 ETH
18/09/2022	9:59:59	REWARD	KAVA			0.2890 KAVA	0.68 AUD	0.000 KAVA	0.00 AUD	586.70359908 KAVA
18/09/2022	9:59:59	REWARD	ETH			0.00006723 ETH	0.14 AUD	0.000 ETH	0.00 AUD	0.61394407 ETH
19/09/2022	9:59:59	REWARD	KAVA			0.2891 KAVA	0.63 AUD	0.000 KAVA	0.00 AUD	586.99269908 KAVA
19/09/2022	9:59:59	REWARD	ETH			0.00006723 ETH	0.13 AUD	0.000 ETH	0.00 AUD	0.6140113 ETH
20/09/2022	9:59:59	REWARD	KAVA			0.2893 KAVA	0.65 AUD	0.000 KAVA	0.00 AUD	587.28199908 KAVA
20/09/2022	9:59:59	REWARD	ETH			0.00006724 ETH	0.13 AUD	0.000 ETH	0.00 AUD	0.61407854 ETH
21/09/2022	9:59:59	REWARD	KAVA			0.2894 KAVA	0.64 AUD	0.000 KAVA	0.00 AUD	587.57139908 KAVA
21/09/2022	9:59:59	REWARD	ETH			0.00006725 ETH	0.13 AUD	0.000 ETH	0.00 AUD	0.61414579 ETH
22/09/2022	9:59:59	REWARD	KAVA			0.2896 KAVA	0.63 AUD	0.000 KAVA	0.00 AUD	587.86099908 KAVA
22/09/2022	9:59:59	REWARD	ETH			0.00006726 ETH	0.12 AUD	0.000 ETH	0.00 AUD	0.61421305 ETH

Date	Time	Event	Asset	Rate	Currency	Amount	AUD Value	Fee Amount	Fee AUD*	Balance
23/09/2022	9:59:59	REWARD	KAVA			0.2897 KAVA	0.68 AUD	0.000 KAVA	0.00 AUD	588.15069908 KAVA
23/09/2022	9:59:59	REWARD	ETH			0.00006726 ETH	0.13 AUD	0.000 ETH	0.00 AUD	0.61428031 ETH
24/09/2022	9:59:59	REWARD	KAVA			0.2898 KAVA	0.68 AUD	0.000 KAVA	0.00 AUD	588.44049908 KAVA
24/09/2022	9:59:59	REWARD	ETH			0.00006727 ETH	0.13 AUD	0.000 ETH	0.00 AUD	0.61434758 ETH
25/09/2022	9:59:59	REWARD	KAVA			0.2900 KAVA	0.68 AUD	0.000 KAVA	0.00 AUD	588.73049908 KAVA
25/09/2022	9:59:59	REWARD	ETH			0.00006728 ETH	0.13 AUD	0.000 ETH	0.00 AUD	0.61441486 ETH
26/09/2022	9:59:59	REWARD	KAVA			0.2901 KAVA	0.66 AUD	0.000 KAVA	0.00 AUD	589.02059908 KAVA
26/09/2022	9:59:59	REWARD	ETH			0.00006729 ETH	0.13 AUD	0.000 ETH	0.00 AUD	0.61448215 ETH
27/09/2022	9:59:59	REWARD	KAVA			0.2903 KAVA	0.68 AUD	0.000 KAVA	0.00 AUD	589.31089908 KAVA
27/09/2022	9:59:59	REWARD	ETH			0.00006729 ETH	0.14 AUD	0.000 ETH	0.00 AUD	0.61454944 ETH
28/09/2022	9:59:59	REWARD	KAVA			0.2904 KAVA	0.68 AUD	0.000 KAVA	0.00 AUD	589.60129908 KAVA
28/09/2022	9:59:59	REWARD	ETH			0.00006730 ETH	0.13 AUD	0.000 ETH	0.00 AUD	0.61461674 ETH
29/09/2022	9:59:59	REWARD	KAVA			0.2906 KAVA	0.70 AUD	0.000 KAVA	0.00 AUD	589.89189908 KAVA
29/09/2022	9:59:59	REWARD	ETH			0.00006731 ETH	0.13 AUD	0.000 ETH	0.00 AUD	0.61468405 ETH
30/09/2022	9:59:59	REWARD	KAVA			0.2907 KAVA	0.68 AUD	0.000 KAVA	0.00 AUD	590.18259908 KAVA
30/09/2022	9:59:59	REWARD	ETH			0.00006732 ETH	0.13 AUD	0.000 ETH	0.00 AUD	0.61475137 ETH
1/10/2022	9:59:59	REWARD	KAVA			0.2908 KAVA	0.68 AUD	0.000 KAVA	0.00 AUD	590.47339908 KAVA
1/10/2022	9:59:59	REWARD	ETH			0.00006732 ETH	0.13 AUD	0.000 ETH	0.00 AUD	0.61481869 ETH

Date	Time	Event	Asset	Rate	Currency	Amount	AUD Value	Fee Amount	Fee AUD*	Balance
2/10/2022	9:59:59	REWARD	KAVA			0.2910 KAVA	0.68 AUD	0.000 KAVA	0.00 AUD	590.76439908 KAVA
2/10/2022	9:59:59	REWARD	ETH			0.00006733 ETH	0.13 AUD	0.000 ETH	0.00 AUD	0.61488602 ETH
3/10/2022	9:59:59	REWARD	KAVA			0.2911 KAVA	0.66 AUD	0.000 KAVA	0.00 AUD	591.05549908 KAVA
3/10/2022	9:59:59	REWARD	ETH			0.00006734 ETH	0.13 AUD	0.000 ETH	0.00 AUD	0.61495336 ETH
4/10/2022	9:59:59	REWARD	KAVA			0.2913 KAVA	0.68 AUD	0.000 KAVA	0.00 AUD	591.34679908 KAVA
4/10/2022	9:59:59	REWARD	ETH			0.00006735 ETH	0.13 AUD	0.000 ETH	0.00 AUD	0.61502071 ETH
5/10/2022	9:59:59	REWARD	KAVA			0.2914 KAVA	0.71 AUD	0.000 KAVA	0.00 AUD	591.63819908 KAVA
5/10/2022	9:59:59	REWARD	ETH			0.00006735 ETH	0.14 AUD	0.000 ETH	0.00 AUD	0.61508806 ETH
6/10/2022	9:59:59	REWARD	KAVA			0.2916 KAVA	0.70 AUD	0.000 KAVA	0.00 AUD	591.92979908 KAVA
6/10/2022	9:59:59	REWARD	ETH			0.00006736 ETH	0.14 AUD	0.000 ETH	0.00 AUD	0.61515542 ETH
7/10/2022	9:59:59	REWARD	KAVA			0.2917 KAVA	0.69 AUD	0.000 KAVA	0.00 AUD	592.22149908 KAVA
7/10/2022	9:59:59	REWARD	ETH			0.00004160 ETH	0.08 AUD	0.000 ETH	0.00 AUD	0.61519702 ETH
8/10/2022	9:59:59	REWARD	KAVA			0.2919 KAVA	0.70 AUD	0.000 KAVA	0.00 AUD	592.51339908 KAVA
8/10/2022	9:59:59	REWARD	ETH			0.00004160 ETH	0.08 AUD	0.000 ETH	0.00 AUD	0.61523862 ETH
9/10/2022	9:59:59	REWARD	KAVA			0.2920 KAVA	0.70 AUD	0.000 KAVA	0.00 AUD	592.80539908 KAVA
9/10/2022	9:59:59	REWARD	ETH			0.00004160 ETH	0.08 AUD	0.000 ETH	0.00 AUD	0.61528022 ETH
10/10/2022	9:59:59	REWARD	KAVA			0.2921 KAVA	0.71 AUD	0.000 KAVA	0.00 AUD	593.09749908 KAVA
10/10/2022	9:59:59	REWARD	ETH			0.00004161 ETH	0.08 AUD	0.000 ETH	0.00 AUD	0.61532183 ETH

Date	Time	Event	Asset	Rate	Currency	Amount	AUD Value	Fee Amount	Fee AUD*	Balance
11/10/2022	9:59:59	REWARD	KAVA			0.2923 KAVA	0.68 AUD	0.000 KAVA	0.00 AUD	593.38979908 KAVA
11/10/2022	9:59:59	REWARD	ETH			0.00004161 ETH	0.08 AUD	0.000 ETH	0.00 AUD	0.61536344 ETH
12/10/2022	9:59:59	REWARD	KAVA			0.2924 KAVA	0.68 AUD	0.000 KAVA	0.00 AUD	593.68219908 KAVA
12/10/2022	9:59:59	REWARD	ETH			0.00004161 ETH	0.08 AUD	0.000 ETH	0.00 AUD	0.61540505 ETH
13/10/2022	9:59:59	REWARD	KAVA			0.2926 KAVA	0.68 AUD	0.000 KAVA	0.00 AUD	593.97479908 KAVA
13/10/2022	9:59:59	REWARD	ETH			0.00004162 ETH	0.08 AUD	0.000 ETH	0.00 AUD	0.61544667 ETH
14/10/2022	9:59:59	REWARD	KAVA			0.2927 KAVA	0.65 AUD	0.000 KAVA	0.00 AUD	594.26749908 KAVA
14/10/2022	9:59:59	REWARD	ETH			0.00004162 ETH	0.08 AUD	0.000 ETH	0.00 AUD	0.61548829 ETH
15/10/2022	9:59:59	REWARD	KAVA			0.2929 KAVA	0.65 AUD	0.000 KAVA	0.00 AUD	594.56039908 KAVA
15/10/2022	9:59:59	REWARD	ETH			0.00004162 ETH	0.08 AUD	0.000 ETH	0.00 AUD	0.61552991 ETH
16/10/2022	9:59:59	REWARD	KAVA			0.2930 KAVA	0.65 AUD	0.000 KAVA	0.00 AUD	594.85339908 KAVA
16/10/2022	9:59:59	REWARD	ETH			0.00004162 ETH	0.08 AUD	0.000 ETH	0.00 AUD	0.61557153 ETH
17/10/2022	9:59:59	REWARD	KAVA			0.2932 KAVA	0.66 AUD	0.000 KAVA	0.00 AUD	595.14659908 KAVA
17/10/2022	9:59:59	REWARD	ETH			0.00004163 ETH	0.08 AUD	0.000 ETH	0.00 AUD	0.61561316 ETH
18/10/2022	9:59:59	REWARD	KAVA			0.2933 KAVA	0.66 AUD	0.000 KAVA	0.00 AUD	595.43989908 KAVA
18/10/2022	9:59:59	REWARD	ETH			0.00004163 ETH	0.08 AUD	0.000 ETH	0.00 AUD	0.61565479 ETH
19/10/2022	9:59:59	REWARD	KAVA			0.2934 KAVA	0.65 AUD	0.000 KAVA	0.00 AUD	595.73329908 KAVA
19/10/2022	9:59:59	REWARD	ETH			0.00004163 ETH	0.08 AUD	0.000 ETH	0.00 AUD	0.61569642 ETH

Date	Time	Event	Asset	Rate	Currency	Amount	AUD Value	Fee Amount	Fee AUD*	Balance
20/10/2022	9:59:59	REWARD	KAVA			0.2936 KAVA	0.63 AUD	0.000 KAVA	0.00 AUD	596.02689908 KAVA
20/10/2022	9:59:59	REWARD	ETH			0.00004164 ETH	0.08 AUD	0.000 ETH	0.00 AUD	0.61573806 ETH
21/10/2022	9:59:59	REWARD	KAVA			0.2937 KAVA	0.65 AUD	0.000 KAVA	0.00 AUD	596.32059908 KAVA
21/10/2022	9:59:59	REWARD	ETH			0.00004164 ETH	0.08 AUD	0.000 ETH	0.00 AUD	0.6157797 ETH
22/10/2022	9:59:59	REWARD	KAVA			0.2939 KAVA	0.65 AUD	0.000 KAVA	0.00 AUD	596.61449908 KAVA
22/10/2022	9:59:59	REWARD	ETH			0.00004164 ETH	0.08 AUD	0.000 ETH	0.00 AUD	0.61582134 ETH
23/10/2022	9:59:59	REWARD	KAVA			0.2940 KAVA	0.66 AUD	0.000 KAVA	0.00 AUD	596.90849908 KAVA
23/10/2022	9:59:59	REWARD	ETH			0.00004164 ETH	0.08 AUD	0.000 ETH	0.00 AUD	0.61586298 ETH
24/10/2022	9:59:59	REWARD	KAVA			0.2942 KAVA	0.68 AUD	0.000 KAVA	0.00 AUD	597.20269908 KAVA
24/10/2022	9:59:59	REWARD	ETH			0.00004165 ETH	0.08 AUD	0.000 ETH	0.00 AUD	0.61590463 ETH
25/10/2022	9:59:59	REWARD	KAVA			0.2943 KAVA	0.70 AUD	0.000 KAVA	0.00 AUD	597.49699908 KAVA
25/10/2022	9:59:59	REWARD	ETH			0.00004165 ETH	0.08 AUD	0.000 ETH	0.00 AUD	0.61594628 ETH
26/10/2022	9:59:59	REWARD	KAVA			0.2945 KAVA	0.70 AUD	0.000 KAVA	0.00 AUD	597.79149908 KAVA
26/10/2022	9:59:59	REWARD	ETH			0.00004165 ETH	0.09 AUD	0.000 ETH	0.00 AUD	0.61598793 ETH
27/10/2022	9:59:59	REWARD	KAVA			0.2946 KAVA	0.70 AUD	0.000 KAVA	0.00 AUD	598.08609908 KAVA
27/10/2022	9:59:59	REWARD	ETH			0.00004166 ETH	0.09 AUD	0.000 ETH	0.00 AUD	0.61602959 ETH
28/10/2022	9:59:59	REWARD	KAVA			0.2947 KAVA	0.67 AUD	0.000 KAVA	0.00 AUD	598.38079908 KAVA
28/10/2022	9:59:59	REWARD	ETH			0.00004166 ETH	0.09 AUD	0.000 ETH	0.00 AUD	0.61607125 ETH



Date	Time	Event	Asset	Rate	Currency	Amount	AUD Value	Fee Amount	Fee AUD*	Balance
29/10/2022	9:59:59	REWARD	KAVA			0.2949 KAVA	0.68 AUD	0.000 KAVA	0.00 AUD	598.67569908 KAVA
29/10/2022	9:59:59	REWARD	ETH			0.00004166 ETH	0.10 AUD	0.000 ETH	0.00 AUD	0.61611291 ETH
30/10/2022	9:59:59	REWARD	KAVA			0.2950 KAVA	0.68 AUD	0.000 KAVA	0.00 AUD	598.97069908 KAVA
30/10/2022	9:59:59	REWARD	ETH			0.00004166 ETH	0.10 AUD	0.000 ETH	0.00 AUD	0.61615457 ETH
31/10/2022	9:59:59	REWARD	KAVA			0.2952 KAVA	0.67 AUD	0.000 KAVA	0.00 AUD	599.26589908 KAVA
31/10/2022	9:59:59	REWARD	ETH			0.00004167 ETH	0.10 AUD	0.000 ETH	0.00 AUD	0.61619624 ETH
1/11/2022	9:59:59	REWARD	KAVA			0.2953 KAVA	0.67 AUD	0.000 KAVA	0.00 AUD	599.56119908 KAVA
1/11/2022	9:59:59	REWARD	ETH			0.00004167 ETH	0.10 AUD	0.000 ETH	0.00 AUD	0.61623791 ETH
2/11/2022	9:59:59	REWARD	KAVA			0.2955 KAVA	0.65 AUD	0.000 KAVA	0.00 AUD	599.85669908 KAVA
2/11/2022	9:59:59	REWARD	ETH			0.00004167 ETH	0.10 AUD	0.000 ETH	0.00 AUD	0.61627958 ETH
3/11/2022	9:59:59	REWARD	KAVA			0.2956 KAVA	0.64 AUD	0.000 KAVA	0.00 AUD	600.15229908 KAVA
3/11/2022	9:59:59	REWARD	ETH			0.00004168 ETH	0.10 AUD	0.000 ETH	0.00 AUD	0.61632126 ETH
4/11/2022	9:59:59	REWARD	KAVA			0.2958 KAVA	0.65 AUD	0.000 KAVA	0.00 AUD	600.44809908 KAVA
4/11/2022	9:59:59	REWARD	ETH			0.00004168 ETH	0.09 AUD	0.000 ETH	0.00 AUD	0.61636294 ETH
5/11/2022	9:59:59	REWARD	KAVA			0.2959 KAVA	0.67 AUD	0.000 KAVA	0.00 AUD	600.74399908 KAVA
5/11/2022	9:59:59	REWARD	ETH			0.00004168 ETH	0.09 AUD	0.000 ETH	0.00 AUD	0.61640462 ETH
6/11/2022	9:59:59	REWARD	KAVA			0.2961 KAVA	0.66 AUD	0.000 KAVA	0.00 AUD	601.04009908 KAVA
6/11/2022	9:59:59	REWARD	ETH			0.00004168 ETH	0.09 AUD	0.000 ETH	0.00 AUD	0.6164463 ETH

Date	Time	Event	Asset	Rate	Currency	Amount	AUD Value	Fee Amount	Fee AUD*	Balance
7/11/2022	9:59:59	REWARD	KAVA			0.2962 KAVA	0.63 AUD	0.000 KAVA	0.00 AUD	601.33629908 KAVA
7/11/2022	9:59:59	REWARD	ETH			0.00004169 ETH	0.09 AUD	0.000 ETH	0.00 AUD	0.61648799 ETH
8/11/2022	9:59:59	REWARD	KAVA			0.2963 KAVA	0.62 AUD	0.000 KAVA	0.00 AUD	601.63259908 KAVA
8/11/2022	9:59:59	REWARD	ETH			0.00004169 ETH	0.09 AUD	0.000 ETH	0.00 AUD	0.61652968 ETH
9/11/2022	4:07:00	BUY	LUNA	3.120	AUD	943.78 LUNA	2962.76 AUD	5.700 LUNA	17.57 AUD	943.78 LUNA
9/11/2022	9:59:59	REWARD	KAVA			0.2965 KAVA	0.51 AUD	0.000 KAVA	0.00 AUD	601.92909908 KAVA
9/11/2022	9:59:59	REWARD	ETH			0.00004169 ETH	0.08 AUD	0.000 ETH	0.00 AUD	0.61657137 ETH
10/11/2022	9:59:59	REWARD	KAVA			0.2966 KAVA	0.38 AUD	0.000 KAVA	0.00 AUD	602.22569908 KAVA
10/11/2022	9:59:59	REWARD	ETH			0.00004169 ETH	0.07 AUD	0.000 ETH	0.00 AUD	0.61661306 ETH
11/11/2022	9:59:59	REWARD	KAVA			0.2968 KAVA	0.45 AUD	0.000 KAVA	0.00 AUD	602.52249908 KAVA
11/11/2022	9:59:59	REWARD	ETH			0.00004170 ETH	0.07 AUD	0.000 ETH	0.00 AUD	0.61665476 ETH
12/11/2022	9:59:59	REWARD	KAVA			0.2969 KAVA	0.43 AUD	0.000 KAVA	0.00 AUD	602.81939908 KAVA
12/11/2022	9:59:59	REWARD	ETH			0.00004170 ETH	0.07 AUD	0.000 ETH	0.00 AUD	0.61669646 ETH
13/11/2022	9:59:59	REWARD	KAVA			0.2971 KAVA	0.42 AUD	0.000 KAVA	0.00 AUD	603.11649908 KAVA
13/11/2022	9:59:59	REWARD	ETH			0.00004170 ETH	0.07 AUD	0.000 ETH	0.00 AUD	0.61673816 ETH
14/11/2022	9:59:59	REWARD	KAVA			0.2972 KAVA	0.40 AUD	0.000 KAVA	0.00 AUD	603.41369908 KAVA
14/11/2022	9:59:59	REWARD	ETH			0.00004171 ETH	0.07 AUD	0.000 ETH	0.00 AUD	0.61677987 ETH
15/11/2022	9:59:59	REWARD	KAVA			0.2974 KAVA	0.39 AUD	0.000 KAVA	0.00 AUD	603.71109908 KAVA

Date	Time	Event	Asset	Rate	Currency	Amount	AUD Value	Fee Amount	Fee AUD*	Balance
15/11/2022	9:59:59	REWARD	ETH			0.00004171 ETH	0.07 AUD	0.000 ETH	0.00 AUD	0.61682158 ETH
16/11/2022	9:59:59	REWARD	KAVA			0.2975 KAVA	0.41 AUD	0.000 KAVA	0.00 AUD	604.00859908 KAVA
16/11/2022	9:59:59	REWARD	ETH			0.00004171 ETH	0.07 AUD	0.000 ETH	0.00 AUD	0.61686329 ETH
17/11/2022	9:59:59	REWARD	KAVA			0.2977 KAVA	0.40 AUD	0.000 KAVA	0.00 AUD	604.30629908 KAVA
17/11/2022	9:59:59	REWARD	ETH			0.00004171 ETH	0.07 AUD	0.000 ETH	0.00 AUD	0.616905 ETH
18/11/2022	9:59:59	REWARD	KAVA			0.2978 KAVA	0.39 AUD	0.000 KAVA	0.00 AUD	604.60409908 KAVA
18/11/2022	9:59:59	REWARD	ETH			0.00004172 ETH	0.07 AUD	0.000 ETH	0.00 AUD	0.61694672 ETH
19/11/2022	9:59:59	REWARD	KAVA			0.2980 KAVA	0.39 AUD	0.000 KAVA	0.00 AUD	604.90209908 KAVA
19/11/2022	9:59:59	REWARD	ETH			0.00004172 ETH	0.07 AUD	0.000 ETH	0.00 AUD	0.61698844 ETH
20/11/2022	9:59:59	REWARD	KAVA			0.2981 KAVA	0.38 AUD	0.000 KAVA	0.00 AUD	605.20019908 KAVA
20/11/2022	9:59:59	REWARD	ETH			0.00004172 ETH	0.07 AUD	0.000 ETH	0.00 AUD	0.61703016 ETH
21/11/2022	9:59:59	REWARD	KAVA			0.2983 KAVA	0.36 AUD	0.000 KAVA	0.00 AUD	605.49849908 KAVA
22/11/2022	9:59:59	REWARD	KAVA			0.2984 KAVA	0.37 AUD	0.000 KAVA	0.00 AUD	605.79689908 KAVA
23/11/2022	9:59:59	REWARD	KAVA			0.2985 KAVA	0.40 AUD	0.000 KAVA	0.00 AUD	606.09539908 KAVA
24/11/2022	9:59:59	REWARD	KAVA			0.2987 KAVA	0.39 AUD	0.000 KAVA	0.00 AUD	606.39409908 KAVA
25/11/2022	9:59:59	REWARD	KAVA			0.2988 KAVA	0.39 AUD	0.000 KAVA	0.00 AUD	606.69289908 KAVA
26/11/2022	9:59:59	REWARD	KAVA			0.2990 KAVA	0.39 AUD	0.000 KAVA	0.00 AUD	606.99189908 KAVA

Date	Time	Event	Asset	Rate	Currency	Amount	AUD Value	Fee Amount	Fee AUD*	Balance
27/11/2022	9:59:59	REWARD	KAVA			0.2991 KAVA	0.37 AUD	0.000 KAVA	0.00 AUD	607.29099908 KAVA
28/11/2022	9:59:59	REWARD	KAVA			0.2993 KAVA	0.37 AUD	0.000 KAVA	0.00 AUD	607.59029908 KAVA
29/11/2022	9:59:59	REWARD	KAVA			0.2994 KAVA	0.37 AUD	0.000 KAVA	0.00 AUD	607.88969908 KAVA
30/11/2022	9:59:59	REWARD	KAVA			0.2996 KAVA	0.39 AUD	0.000 KAVA	0.00 AUD	608.18929908 KAVA
1/12/2022	9:59:59	REWARD	KAVA			0.2997 KAVA	0.38 AUD	0.000 KAVA	0.00 AUD	608.48899908 KAVA
2/12/2022	9:59:59	REWARD	KAVA			0.2999 KAVA	0.39 AUD	0.000 KAVA	0.00 AUD	608.78889908 KAVA
3/12/2022	9:59:59	REWARD	KAVA			0.3000 KAVA	0.40 AUD	0.000 KAVA	0.00 AUD	609.08889908 KAVA
4/12/2022	9:59:59	REWARD	KAVA			0.3002 KAVA	0.40 AUD	0.000 KAVA	0.00 AUD	609.38909908 KAVA
5/12/2022	9:59:59	REWARD	KAVA			0.3003 KAVA	0.40 AUD	0.000 KAVA	0.00 AUD	609.68939908 KAVA
6/12/2022	9:59:59	REWARD	KAVA			0.3005 KAVA	0.40 AUD	0.000 KAVA	0.00 AUD	609.98989908 KAVA
7/12/2022	9:59:59	REWARD	KAVA			0.3006 KAVA	0.38 AUD	0.000 KAVA	0.00 AUD	610.29049908 KAVA
8/12/2022	9:59:59	REWARD	KAVA			0.3008 KAVA	0.37 AUD	0.000 KAVA	0.00 AUD	610.59129908 KAVA
9/12/2022	9:59:59	REWARD	KAVA			0.3009 KAVA	0.38 AUD	0.000 KAVA	0.00 AUD	610.89219908 KAVA
10/12/2022	9:59:59	REWARD	KAVA			0.3011 KAVA	0.38 AUD	0.000 KAVA	0.00 AUD	611.19329908 KAVA
11/12/2022	9:59:59	REWARD	KAVA			0.3012 KAVA	0.39 AUD	0.000 KAVA	0.00 AUD	611.49449908 KAVA
12/12/2022	9:59:59	REWARD	KAVA			0.3014 KAVA	0.38 AUD	0.000 KAVA	0.00 AUD	611.79589908

Date	Time	Event	Asset	Rate	Currency	Amount	AUD Value	Fee Amount	Fee AUD*	Balance
										KAVA
13/12/2022	9:59:59	REWARD	KAVA			0.3015 KAVA	0.38 AUD	0.000 KAVA	0.00 AUD	612.09739908 KAVA
14/12/2022	9:59:59	REWARD	KAVA			0.3016 KAVA	0.37 AUD	0.000 KAVA	0.00 AUD	612.39899908 KAVA
15/12/2022	9:59:59	REWARD	KAVA			0.3018 KAVA	0.38 AUD	0.000 KAVA	0.00 AUD	612.70079908 KAVA
16/12/2022	9:59:59	REWARD	KAVA			0.3019 KAVA	0.38 AUD	0.000 KAVA	0.00 AUD	613.00269908 KAVA
17/12/2022	9:59:59	REWARD	KAVA			0.3021 KAVA	0.32 AUD	0.000 KAVA	0.00 AUD	613.30479908 KAVA
18/12/2022	9:59:59	REWARD	KAVA			0.3022 KAVA	0.32 AUD	0.000 KAVA	0.00 AUD	613.60699908 KAVA
19/12/2022	9:59:59	REWARD	KAVA			0.3024 KAVA	0.32 AUD	0.000 KAVA	0.00 AUD	613.90939908 KAVA
20/12/2022	9:59:59	REWARD	KAVA			0.3025 KAVA	0.31 AUD	0.000 KAVA	0.00 AUD	614.21189908 KAVA
21/12/2022	9:59:59	REWARD	KAVA			0.3027 KAVA	0.32 AUD	0.000 KAVA	0.00 AUD	614.51459908 KAVA
22/12/2022	9:59:59	REWARD	KAVA			0.3028 KAVA	0.32 AUD	0.000 KAVA	0.00 AUD	614.81739908 KAVA
23/12/2022	9:59:59	REWARD	KAVA			0.3030 KAVA	0.32 AUD	0.000 KAVA	0.00 AUD	615.12039908 KAVA
24/12/2022	9:59:59	REWARD	KAVA			0.3031 KAVA	0.32 AUD	0.000 KAVA	0.00 AUD	615.42349908 KAVA
25/12/2022	9:59:59	REWARD	KAVA			0.3033 KAVA	0.31 AUD	0.000 KAVA	0.00 AUD	615.72679908 KAVA
26/12/2022	9:59:59	REWARD	KAVA			0.3034 KAVA	0.31 AUD	0.000 KAVA	0.00 AUD	616.03019908 KAVA
27/12/2022	9:59:59	REWARD	KAVA			0.3036 KAVA	0.31 AUD	0.000 KAVA	0.00 AUD	616.33379908 KAVA

Date	Time	Event	Asset	Rate	Currency	Amount	AUD Value	Fee Amount	Fee AUD*	Balance
28/12/2022	9:59:59	REWARD	KAVA			0.3037 KAVA	0.31 AUD	0.000 KAVA	0.00 AUD	616.63749908 KAVA
29/12/2022	9:59:59	REWARD	KAVA			0.3039 KAVA	0.29 AUD	0.000 KAVA	0.00 AUD	616.94139908 KAVA
30/12/2022	9:59:59	REWARD	KAVA			0.3040 KAVA	0.28 AUD	0.000 KAVA	0.00 AUD	617.24539908 KAVA
31/12/2022	9:59:59	REWARD	KAVA			0.3042 KAVA	0.26 AUD	0.000 KAVA	0.00 AUD	617.54959908 KAVA
1/01/2023	9:59:59	REWARD	KAVA			0.3043 KAVA	0.24 AUD	0.000 KAVA	0.00 AUD	617.85389908 KAVA
2/01/2023	9:59:59	REWARD	KAVA			0.3045 KAVA	0.23 AUD	0.000 KAVA	0.00 AUD	618.15839908 KAVA
3/01/2023	9:59:59	REWARD	KAVA			0.3046 KAVA	0.24 AUD	0.000 KAVA	0.00 AUD	618.46299908 KAVA
4/01/2023	9:59:59	REWARD	KAVA			0.3048 KAVA	0.28 AUD	0.000 KAVA	0.00 AUD	618.76779908 KAVA
5/01/2023	9:59:59	REWARD	KAVA			0.3049 KAVA	0.27 AUD	0.000 KAVA	0.00 AUD	619.07269908 KAVA
6/01/2023	9:59:59	REWARD	KAVA			0.3051 KAVA	0.29 AUD	0.000 KAVA	0.00 AUD	619.37779908 KAVA
7/01/2023	9:59:59	REWARD	KAVA			0.3052 KAVA	0.29 AUD	0.000 KAVA	0.00 AUD	619.68299908 KAVA
8/01/2023	9:59:59	REWARD	KAVA			0.3054 KAVA	0.29 AUD	0.000 KAVA	0.00 AUD	619.98839908 KAVA
9/01/2023	9:59:59	REWARD	KAVA			0.3055 KAVA	0.30 AUD	0.000 KAVA	0.00 AUD	620.29389908 KAVA
10/01/2023	9:59:59	REWARD	KAVA			0.3057 KAVA	0.32 AUD	0.000 KAVA	0.00 AUD	620.59959908 KAVA
<b>SUB-TOTAL</b>									<b>17.57 AUD</b>	

\* inclusive of GST where applicable

\* Fiat values rounded to nearest cent

## Fiat Statement

Date	Time	Event	Asset	Amount	AUD Value	Fee Amount	Fee AUD*
SUB-TOTAL							

\* inclusive of GST where applicable

\* Fiat values rounded to nearest cent

## Opening Statements

### Crypto Statement

Date	Asset	Amount	AUD Value
1/07/2022	ETH	0.60823933 ETH	897.90 AUD
1/07/2022	KAVA	562.40989908 KAVA	1365.59 AUD
1/07/2022	DOGE	13306.14566254 DOGE	1208.47 AUD

### Fiat Statement

Date	Asset	Amount	AUD Value
1/07/2022	AUD	2962.75 AUD	2962.75 AUD

## Closing Statements

### Crypto Statement

Date	Asset	Amount	AUD Value
30/06/2023	ETH	0.61703017 ETH	1769.54 AUD
30/06/2023	KAVA	620.59970206 KAVA	910.29 AUD
30/06/2023	LUNA	943.78026939 LUNA	906.96 AUD
30/06/2023	DOGE	13306.14566254 DOGE	1329.46 AUD

### Fiat Statement

Date	Asset	Amount	AUD Value
30/06/2023	AUD	0.00 AUD	0.00 AUD

To find out more information about our transaction reports, read our help article.  
[Understanding the transaction report](#)



Date: 7/16/2023

Tim Davis  
8 RAWTON AVENUE  
NORTHMEAD NSW 2152  
AUSTRALIA

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 6/29/2023 ■

**UPDATER INC  
PVT COMMON RST - 33 ACT Unlisted**

<b>Name</b>	<b>Share Type</b>	<b>Quantity</b>	
T&L DAVIS INVESTMENTS PTY LIMITED C*****8103	Book	59	Unlisted
		<b>Total</b>	<b>59</b>

Sincerely,  
Computershare

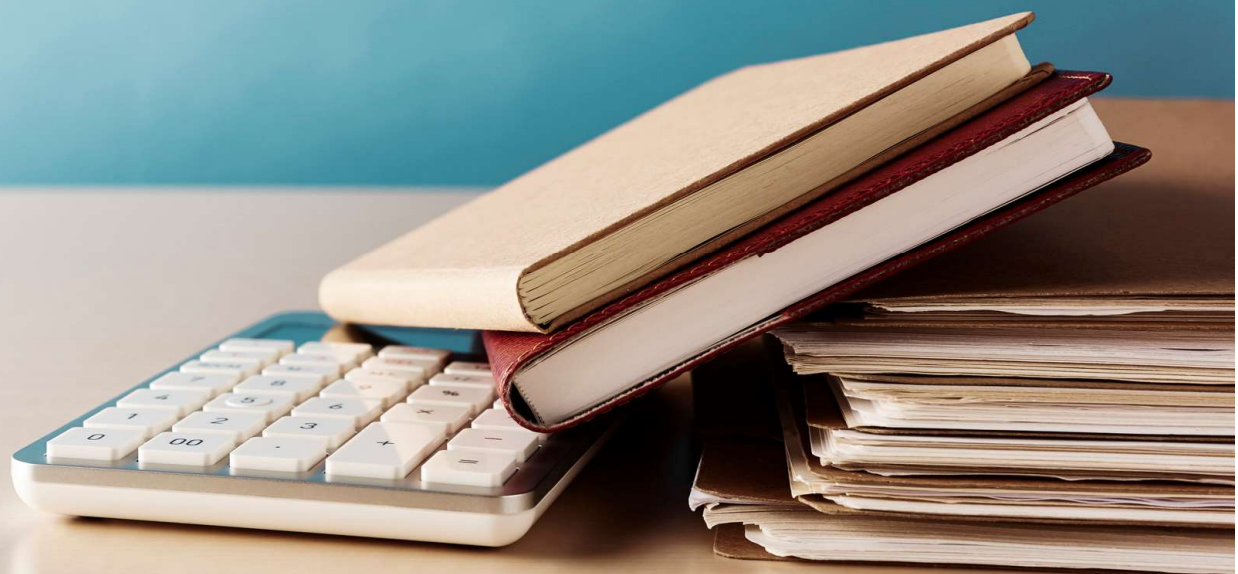
**Only Computershare managed holdings are listed.**



## Updater, Inc.

Fair Value Estimates of Equity Instruments for ASC  
718 and ASC 820

As of December 31, 2022



March 13, 2023

Duke Dewrell  
 Corporate Controller  
**Updater, Inc.**  
 19 Union Square West  
 12<sup>th</sup> Floor  
 New York, NY 10003

Dear Mr. Dewrell:

In accordance with your request, CFGI is pleased to present this report to Updater, Inc. (“Updater”, the “Client” or the “Company”) regarding our opinion of the fair values of the Company’s common stock (the “Subject Interests”) as of the fourth quarter ending December 31, 2022 (the “Valuation Date”) on a non-marketable, minority interest basis. This appraisal is for financial reporting purposes pursuant to Financial Accounting Standards Board (“FASB”) Accounting Standards Codification (“ASC”) 718 – Stock Compensation – Topic 718 (“ASC 718”) and Fair Value Measurements and Disclosures – Topic 820 (“ASC 820”).

CFGI was not engaged to make specific purchase or sale recommendations. Our opinion is not, and should not be construed as, a fairness opinion. We performed the valuation in a manner consistent with the guidelines set forth in the Uniform Standards of Professional Appraisal Practice (“USPAP”) of The Appraisal Foundation for the Company as the intended user. Other users or purposes are not intended and may not be used by the Company or any other third party in any other context without the prior express written consent of CFGI, which consent may be granted or withheld in CFGI’s absolute discretion.

## Summary of Findings

As discussed further in this report and set forth in the attached exhibits, the following table summarizes the fair values of the common stock as of December 31, 2022:

Valuation Date	Fair Value of Equity Per Share
December 31, 2022	\$10.70

We appreciate this opportunity to be of service to you. Please contact us should you have any questions or comments regarding this valuation.

Very truly yours,

**DRAFT**



005 003279

T&L DAVIS INVESTMENTS PTY  
 LIMITED  
 <THE DAVIS SUPER FUND A/C>  
 8 RAWTON AVENUE  
 NORTHMEAD NSW 2152

**Date:** 31 July 2023  
**Reference No.:** X\*\*\*\*\*6012

**BETASHARES GLOBAL BANKS ETF - CURRENCY HEDGED**  
**Attribution Managed Investment Trust Member Annual Statement**  
**for the year ended 30 June 2023**

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

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

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

**Capital gains tax information - Additional information for item 18**

	Amount	
Capital gains - Discounted method	\$0.00	(grossed up amount)
Capital gains - Other method	\$0.00	
<b>Total current year capital gains</b>	<b>\$0.00</b>	

Part B: Components of attribution	Tax paid or franking credit gross up	Attributable amount
<b>Australian Income</b>		
Interest (subject to non - resident withholding tax)		\$0.00
Interest (not subject to non - resident withholding tax)		\$0.00
Dividends - unfranked amount declared to be CFI		\$0.00
Dividends - unfranked amount not declared to be CFI		\$0.00
Other assessable Australian income (Other)		\$0.00
Other assessable Australian income (NCMI)		\$0.00
Other assessable Australian income (Excluded from NCMI)		\$0.00
Other assessable Australian income (CBMI)		\$0.00
<b>Non-primary production income</b>		<b>\$0.00</b>
<b>Dividends - Franked amount (Franked distributions)</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Capital Gains</b>		
Capital gains – Discounted method TAP (Other)		\$0.00
Capital gains – Discounted method TAP (NCMI)		\$0.00
Capital gains – Discounted method TAP (Excluded from NCMI)		\$0.00
Capital gains – Discounted method TAP (CBMI)		\$0.00
Capital gains - Discounted method NTAP		\$0.00
Taxable foreign capital gains - Discounted method	\$0.00	\$0.00
Capital gains – Other method TAP (Other)		\$0.00
Capital gains – Other method TAP (NCMI)		\$0.00
Capital gains – Other method TAP (Excluded from NCMI)		\$0.00
Capital gains – Other method TAP (CBMI)		\$0.00
Capital gains - Other method NTAP		\$0.00
Taxable foreign capital gains - Other method	\$0.00	\$0.00
<b>Net capital gains</b>	<b>\$0.00</b>	<b>\$0.00</b>
AMIT CGT gross up amount		\$0.00
Other capital gains distribution		\$0.00
<b>Total current year capital gains</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Foreign income</b>		
Other net foreign source income	\$0.00	\$0.00
<b>Assessable foreign source income</b>	<b>\$0.00</b>	<b>\$0.00</b>
Australian franking credit from a New Zealand franking company	\$0.00	\$0.00
CFC income		\$0.00
<b>Total foreign income</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Non-assessable amounts</b>		<b>Amount</b>
Net exempt income		\$0.00
Non-assessable non-exempt amount		\$0.00
Other non-attributable amounts		\$89.36
<b>Total Non-assessable amounts</b>		<b>\$89.36</b>
<b>Cash distribution</b>		<b>Cash amounts</b>
<b>Gross cash distribution</b>		<b>\$89.36</b>
Less: TFN amounts withheld		\$0.00
Less: Non-resident tax withheld on interest and dividends		\$0.00
Less: Non-resident tax withheld on fund payments		\$0.00
<b>Net cash distribution</b>		<b>\$89.36</b>
<b>Tax offsets</b>		<b>Amount</b>
Franking credit tax offset from Australian resident companies		\$0.00
Foreign income tax offset - Other net foreign source income		\$0.00
Foreign income tax offset - Taxable foreign capital gains - Discounted method		\$0.00
Foreign income tax offset - Taxable foreign capital gains - Other method		\$0.00
Australian franking credit from a New Zealand franking company		\$0.00
<b>Total tax offsets</b>		<b>\$0.00</b>
<b>Attributed Managed Investment Trust ('AMIT') cost base</b>		<b>Amount</b>
AMIT cost base net amount - excess (decrease cost base)		\$89.36
AMIT cost base net amount - shortfall (increase cost base)		\$0.00

#### Tax Guide

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

[www.betashares.com.au/tax-resources/](http://www.betashares.com.au/tax-resources/)

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

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T&L DAVIS INVESTMENTS PTY  
LIMITED  
<THE DAVIS SUPER FUND A/C>  
8 RAWTON AVENUE  
NORTHMEAD NSW 2152

Statement date: 28 July 2023

Reference no.: X\*\*\*\*\*6012



## **Tax statement for the year ended 30 June 2023**

**Incorporating an AMMA statement required under the Income Tax Assessment Act 1997**

### **Part B - Information for resident investors to complete their tax return**

The tables on page 2 contain the information to be inserted into your tax return.

If you use a tax agent to prepare your income tax return, advise them to rely on the information in this statement rather than information that may be displayed in the tax agent's pre-filing service.

If you use myTax to prepare your income tax return, check the pre-filled amounts against this statement and correct them if necessary.

The information provided below assumes you were a resident of Australia for income tax purposes for the whole of the financial year. Additional information provided in Part C may be required by some taxpayers when completing their tax return. Information in Parts C and D may be relevant to capital gains tax calculations on disposal of your units.

We are required to report the information shown on this statement to the Australian Taxation Office. Please retain this statement for income tax purposes.

## Part B - Information for resident investors to complete their tax return

The four tables contain the information to be inserted into your tax return. They follow the structure of the *Tax Return for individuals (supplementary section) 2023*. Each line identifies a *Tax return label* to indicate where in the tax return the numbers below are to be inserted. On the tax return these labels are the white letters inside coloured boxes.

### Partnerships and trusts – Non-primary production

Item	Amount	Tax return label
Share of net income from trusts	\$0.00	13U
Franked distributions from trusts	\$0.00	13C

### Share of credits from income and tax offsets

Item	Amount	Tax return label
Share of franking credit from franked dividends	\$0.00	13Q
Share of credit for tax file number amounts withheld	\$0.00	13R

### Capital Gains

Item	Amount	Tax return label
Net capital gain*	\$0.00	18A
Total current year capital gains	\$0.00	18H

### Foreign Source Income and foreign assets or property

Item	Amount	Tax return label
Assessable foreign source income	\$43.36	20E
Other net foreign source income	\$43.36	20M
Foreign income tax offset**	\$8.71	20O

\*You may have capital losses from the sale of your units or from other sources to offset against this amount.

\*\*Where the foreign income tax offset amount shown is more than \$1,000 you should consult the Australian Taxation Office's Guide to foreign income tax offset rules 2023 to determine whether you are entitled to claim the full amount.

Enquiries about this statement can be made to [enquiries@vaneck.com.au](mailto:enquiries@vaneck.com.au).

## Part C: Components of attribution

	Tax paid or Franking credit (grossed up)	Attributable amount
<b>Australian Income</b>		
Dividends - Unfranked amount		\$0.00
Dividends - Unfranked CFI amount		\$0.00
Interest (subject to non - resident withholding tax)		\$0.00
Interest (not subject to non - resident withholding tax)		\$0.00
NCMI		\$0.00
Excluded from NCMI		\$0.00
Clean building MIT income		\$0.00
Other income		\$0.00
<b>Non-primary production income</b>		
<b>Dividends - Franked amount</b>	\$0.00	\$0.00
<b>Capital Gains</b>		
Capital gains - Discounted method TAP		\$0.00
Capital gains - Discounted method NTAP		\$0.00
Capital gains - Other method TAP		\$0.00
Capital gains - Other method NTAP		\$0.00
<b>Net Capital Gains</b>		
AMIT CGT gross up amount		\$0.00
Other capital gains distribution		\$0.00
<b>Total current year capital gains</b>		\$0.00
<b>Foreign Income</b>		
<b>Assessable foreign income</b>	\$8.71	\$43.36
CFC income		\$0.00
<b>Total foreign income</b>	\$8.71	\$43.36
<b>Other Non-Assessable Amounts</b>		
Net exempt income		\$0.00
Non-Assessable non-exempt amount		\$0.00
Other non-attributable amounts		\$19.47
<b>Total Non-Assessable amounts</b>		\$19.47
<b>Total</b>	\$62.83	
Less: Gross-Ups	\$8.71	
Less: attributed amounts not paid in cash*	\$0.00	
<b>Gross Cash Distribution</b>	\$54.12	
<b>Other deductions from Distribution</b>		
Less: Withheld tax amount	\$0.00	
<b>Net Cash Distribution</b>	\$54.12	

\*It is no longer a tax law requirement that amounts to be included in your tax return have to be paid to you in cash. This can give rise to a cost base adjustment. See table E on the next page.



## Part D: Tax offsets

Tax offsets	Amount
Franking credit tax offset	\$0.00
Foreign income tax offset	\$8.71
<b>Total tax offsets</b>	<b>\$8.71</b>

The foreign income tax offset is split as follows:

referable to income	100%
referable to capital gains	0%
	<hr/>
	100%

The foreign income tax offset referable to capital gains is the gross amount. This has not been reduced proportionately for capital losses or the CGT discount applied at the fund level.

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

AMIT cost base net increase amount	\$0.00
AMIT cost base net decrease amount	\$19.47

## Part F: Payment summary information for the year ended 30 June 2023 (for non-resident unitholders only)

Total fund payment	\$0.00
Total amounts withheld from fund payment	\$0.00

## 2023 Dividend Payment Summary

Payment Date	No. of Units	Dividend Payment Rate	Gross Dividend Amount	Tax Withheld	Net Dividend Amount
25/07/2023	492	\$0.1100	\$54.12	\$0.00	\$54.12
<b>Total</b>			<b>\$54.12</b>	<b>\$0.00</b>	<b>\$54.12</b>

## 2023 Dividend Reinvestment Plan (DRP) Allotment Summary

Allotment Date	Number of Units Allotted
25/07/2023	6

## Periodic statement

Your 2023 periodic or exit statement will be available online at <https://investorcentre.linkmarketservices.com.au> from around 20 September 2023. If you require a paper copy of a statement you can call +61 1300 68 38 37.

## Further information

The Fund's product disclosure statement and latest available half-year and annual financial reports are accessible at <https://www.vaneck.com.au> or by calling +61 1300 68 38 37.



Responsible Entity: Betashares Capital Ltd  
ABN 78 139 566 868 | AFSL 341181  
ARSN 169 907 064

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



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T&L DAVIS INVESTMENTS PTY  
LIMITED  
<THE DAVIS SUPER FUND A/C>  
8 RAWTON AVENUE  
NORTHMEAD NSW 2152

Date: 31 July 2023  
Reference No.: X\*\*\*\*\*6012

**BETASHARES AUSTRALIAN DIVIDEND HARVESTER FUND (MANAGED FUND)**  
**Attribution Managed Investment Trust Member Annual Statement**  
**for the year ended 30 June 2023**

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

Tax return (supplementary section)	Amount	Tax return label
Share of net income from trusts, less net capital gains, foreign income and franked distributions	\$53.64	13U
Franked distribution from trusts	\$553.60	13C
Share of franking credits from franked dividends	\$164.90	13Q
Share of credit for tax file number amounts withheld from interest, dividends and unit trust	\$0.00	13R
Share of credit for foreign resident withholding amounts (excluding capital gains)	\$0.00	13A
Net capital gain	\$0.00	18A
Total current year capital gains	\$0.00	18H
CFC Income	\$0.00	19K
Assessable foreign source income	\$10.97	20E
Other net foreign source income	\$10.97	20M
Australian franking credits from a New Zealand franking company	\$0.00	20F
Foreign income tax offset *	\$0.33	20O

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

Capital gains tax information - Additional information for item 18	Amount	
Capital gains - Discounted method	\$0.00	(grossed up amount)
Capital gains - Other method	\$0.00	
<b>Total current year capital gains</b>	<b>\$0.00</b>	

Part B: Components of attribution	Tax paid or franking credit gross up	Attributable amount
<b>Australian Income</b>		
Interest (subject to non - resident withholding tax)		\$4.26
Interest (not subject to non - resident withholding tax)		\$0.00
Dividends - unfranked amount declared to be CFI		\$35.24
Dividends - unfranked amount not declared to be CFI		\$4.40
Other assessable Australian income (Other)		\$8.71
Other assessable Australian income (NCMI)		\$0.99
Other assessable Australian income (Excluded from NCMI)		\$0.03
Other assessable Australian income (CBMI)		\$0.01
<b>Non-primary production income</b>		<b>\$53.64</b>
<b>Dividends - Franked amount (Franked distributions)</b>	<b>\$164.90</b>	<b>\$553.60</b>
<b>Capital Gains</b>		
Capital gains – Discounted method TAP (Other)		\$0.00
Capital gains – Discounted method TAP (NCMI)		\$0.00
Capital gains – Discounted method TAP (Excluded from NCMI)		\$0.00
Capital gains – Discounted method TAP (CBMI)		\$0.00
Capital gains - Discounted method NTAP		\$0.00
Taxable foreign capital gains - Discounted method	\$0.00	\$0.00
Capital gains – Other method TAP (Other)		\$0.00
Capital gains – Other method TAP (NCMI)		\$0.00
Capital gains – Other method TAP (Excluded from NCMI)		\$0.00
Capital gains – Other method TAP (CBMI)		\$0.00
Capital gains - Other method NTAP		\$0.00
Taxable foreign capital gains - Other method	\$0.00	\$0.00
<b>Net capital gains</b>	<b>\$0.00</b>	<b>\$0.00</b>
AMIT CGT gross up amount		\$0.00
Other capital gains distribution		\$0.00
<b>Total current year capital gains</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Foreign income</b>		
Other net foreign source income	\$0.33	\$10.97
<b>Assessable foreign source income</b>	<b>\$0.33</b>	<b>\$10.97</b>
Australian franking credit from a New Zealand franking company	\$0.00	\$0.00
CFC income		\$0.00
<b>Total foreign income</b>	<b>\$0.33</b>	<b>\$10.97</b>
<b>Non-assessable amounts</b>		
Net exempt income		\$0.00
Non-assessable non-exempt amount		\$0.07
Other non-attributable amounts		\$24.42
<b>Total Non-assessable amounts</b>		<b>\$24.49</b>
<b>Cash distribution</b>		
		<b>Cash amounts</b>
<b>Gross cash distribution</b>		<b>\$477.47</b>
Less: TFN amounts withheld		\$0.00
Less: Non-resident tax withheld on interest and dividends		\$0.00
Less: Non-resident tax withheld on fund payments		\$0.00
<b>Net cash distribution</b>		<b>\$477.47</b>
<b>Tax offsets</b>		
Franking credit tax offset from Australian resident companies		\$164.90
Foreign income tax offset - Other net foreign source income		\$0.33
Foreign income tax offset - Taxable foreign capital gains - Discounted method		\$0.00
Foreign income tax offset - Taxable foreign capital gains - Other method		\$0.00
Australian franking credit from a New Zealand franking company		\$0.00
<b>Total tax offsets</b>		<b>\$165.23</b>
<b>Attributed Managed Investment Trust ('AMIT') cost base</b>		
AMIT cost base net amount - excess (decrease cost base)		\$24.42
AMIT cost base net amount - shortfall (increase cost base)		\$0.00

#### Tax Guide

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

[www.betashares.com.au/tax-resources/](http://www.betashares.com.au/tax-resources/)

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T&L DAVIS INVESTMENTS PTY  
LIMITED  
<THE DAVIS SUPER FUND A/C>  
8 RAWTON AVENUE  
NORTHMEAD NSW 2152

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

**HIN WITHHELD**

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

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

#### PART A – SUMMARY OF 2023 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS

Item	Tax Return Label	Tax Attribution Amount
Share of non-primary production income	13U	\$0.01
Franked distributions from trusts	13C	\$0.00
Share of franking credits from franked dividends	13Q	\$0.00
Share of credit for TFN amounts withheld	13R	\$0.00
Share of credit for foreign resident withholding amounts	13A	\$0.00
Net capital gain	18A	\$9.35
Total current year capital gains	18H	\$18.70
Assessable foreign source income	20E	\$184.30
Other net foreign source income	20M	\$184.30
Foreign income tax offset	20O	\$27.60

#### PART B – COMPONENTS OF DISTRIBUTION

Item	Cash Distribution	Tax Paid/Offsets	Tax Attribution
<b>Australian income</b>			
Unfranked distributions			\$0.00
Unfranked CFI distributions			\$0.00
Interest (subject to non resident WHT)			\$0.01
Interest (not subject to non resident WHT)			\$0.00
Other income - clean building MIT income			\$0.00
Other income - excluded from NCMI			\$0.00
Other income - NCMI			\$0.00
Other income			\$0.00
<b>Non primary production income</b>			<b>\$0.01</b>
<b>Franked distributions</b>		<b>\$0.00</b>	<b>\$0.00</b>
<b>Capital gains</b>			
Discounted capital gains TAP - clean building MIT income			\$0.00
Discounted capital gains TAP - excluded from NCMI			\$0.00
Discounted capital gains TAP - NCMI			\$0.00
Discounted capital gains TAP			\$0.00
Discounted capital gains NTAP			\$9.35
Capital gains – other method TAP - clean building MIT income			\$0.00
Capital gains – other method TAP - excluded from NCMI			\$0.00
Capital gains – other method TAP - NCMI			\$0.00
Capital gains – other method TAP			\$0.00
Capital gains – other method NTAP			\$0.00
<b>Net capital gain</b>			<b>\$9.35</b>
AMIT CGT gross up amount			\$9.35
<b>Total current year capital gains</b>			<b>\$18.70</b>
<b>Foreign income</b>			
<b>Assessable foreign source income</b>		<b>\$27.60</b>	<b>\$184.30</b>
<b>Other non-assessable amounts</b>			
<b>Non-assessable non-exempt amount</b>			<b>\$0.00</b>
<b>Gross amount</b>	<b>\$175.41</b>		<b>\$203.01</b>
AMIT cost base net amount - excess (reduce cost base)			\$0.00
AMIT cost base net amount - shortfall (increase cost base)			\$0.00
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
<b>Net cash distribution</b>	<b>\$175.41</b>		

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

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

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**T&L DAVIS INVESTMENTS PTY LIMITED**  
<THE DAVIS SUPER FUND A/C>  
8 RAWTON AVENUE  
NORTHMEAD NSW 2152

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

**HIN WITHHELD**

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

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

**PART A – SUMMARY OF 2023 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS**

Item	Tax Return Label	Tax Attribution Amount
Share of non-primary production income	13U	\$35.30
Franked distributions from trusts	13C	\$363.59
Share of franking credits from franked dividends	13Q	\$108.90
Share of credit for TFN amounts withheld	13R	\$0.00
Share of credit for foreign resident withholding amounts	13A	\$0.00
Net capital gain	18A	\$0.00
Total current year capital gains	18H	\$0.00
Assessable foreign source income	20E	\$6.79
Other net foreign source income	20M	\$6.79
Foreign income tax offset	20O	\$0.37

**PART B – COMPONENTS OF DISTRIBUTION**

Item	Cash Distribution	Tax Paid/Offsets	Tax Attribution
<b>Australian income</b>			
Unfranked distributions			\$2.22
Unfranked CFI distributions			\$23.15
Interest (subject to non resident WHT)			\$2.99
Interest (not subject to non resident WHT)			\$0.00
Other income - clean building MIT income			\$0.04
Other income - excluded from NCMI			\$0.07
Other income - NCMI			\$0.80
Other income			\$6.03
<b>Non primary production income</b>			<b>\$35.30</b>
<b>Franked distributions</b>		<b>\$108.90</b>	<b>\$363.59</b>
<b>Capital gains</b>			
Discounted capital gains TAP - clean building MIT income			\$0.00
Discounted capital gains TAP - excluded from NCMI			\$0.00
Discounted capital gains TAP - NCMI			\$0.00
Discounted capital gains TAP			\$0.00
Discounted capital gains NTAP			\$0.00
Capital gains – other method TAP - clean building MIT income			\$0.00
Capital gains – other method TAP - excluded from NCMI			\$0.00
Capital gains – other method TAP - NCMI			\$0.00
Capital gains – other method TAP			\$0.00
Capital gains – other method NTAP			\$0.00
<b>Net capital gain</b>			<b>\$0.00</b>
AMIT CGT gross up amount			\$0.00
<b>Total current year capital gains</b>			<b>\$0.00</b>
<b>Foreign income</b>			
<b>Assessable foreign source income</b>		<b>\$0.37</b>	<b>\$6.79</b>
<b>Other non-assessable amounts</b>			
<b>Non-assessable non-exempt amount</b>			<b>\$32.32</b>
<b>Gross amount</b>	<b>\$301.80</b>		<b>\$438.00</b>
AMIT cost base net amount - excess (reduce cost base)			\$0.00
AMIT cost base net amount - shortfall (increase cost base)			\$26.93
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
<b>Net cash distribution</b>	<b>\$301.80</b>		

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

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

**Part A: Your details**

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T&L DAVIS INVESTMENTS PTY  
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<THE DAVIS SUPER FUND A/C>  
8 RAWTON AVENUE  
NORTHMEAD NSW 2152

**Date:** 17 July 2023  
**Reference No.:** X\*\*\*\*\*6012

**Platinum International Fund (Quoted Managed Hedge Fund) (ASX: PIXX)**  
**Attribution Managed Investment Trust Member Annual Statement**  
**for the year ended 30 June 2023**

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

Item	Amount	Tax return label
Share of net income from trusts, less net capital gains, foreign income and franked distributions	\$0.47	13U
Franked distribution from trusts	\$0.00	13C
Share of franking credits from franked dividends	\$0.14	13Q
Share of credit for tax file number amounts withheld from interest, dividends and unit trust distributions	\$0.00	13R
Share of credit for foreign resident withholding amounts (excluding capital gains)	\$0.00	13A
Net capital gain	\$314.64	18A
Total current year capital gains	\$629.28	18H
CFC Income	\$0.00	19K
Assessable foreign source income	\$206.47	20E
Other net foreign source income	\$206.47	20M
Australian franking credits from a New Zealand franking company	\$0.00	20F
Foreign income tax offset *	\$20.76	20O

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

**Part B: Capital gains tax information - Additional information for item 18**

	Amount	
Capital gains - discounted method	\$629.28	(gross amount)
Capital gains - other method	\$0.00	
<b>Total current year capital gains</b>	<b>\$629.28</b>	

Part C: Components of attribution	Cash Distributions	Tax paid or Franking credit (gross up)	Attributable amount
<b>Australian Income</b>			
Interest (subject to non - resident withholding tax)			\$0.47
Interest (not subject to non - resident withholding tax)			\$0.00
Dividends - unfranked amount declared to be CFI			\$0.00
Dividends - unfranked amount not declared to be CFI			\$0.00
Other assessable Australian income (Other)			\$0.00
Other assessable Australian income (NCMI)			\$0.00
Other assessable Australian income (Excluded from NCMI)			\$0.00
Other assessable Australian income (CBMI)			\$0.00
<b>Non-primary production income</b>			<b>\$0.47</b>
<b>Dividends - Franked amount</b>		<b>\$0.00</b>	<b>\$0.00</b>
<b>Capital Gains</b>			
Capital gains – Discounted method TAP (Other)			\$0.00
Capital gains – Discounted method TAP (NCMI)			\$0.00
Capital gains – Discounted method TAP (Excluded from NCMI)			\$0.00
Capital gains – Discounted method TAP (CBMI)			\$0.00
Capital gains - Discounted method NTAP			\$313.96
Taxable foreign capital gains - Discounted method		\$0.68	\$0.68
Capital gains – Other method TAP (Other)			\$0.00
Capital gains – Other method TAP (NCMI)			\$0.00
Capital gains – Other method TAP (Excluded from NCMI)			\$0.00
Capital gains – Other method TAP (CBMI)			\$0.00
Capital gains - Other method NTAP			\$0.00
Taxable foreign capital gains - Other method		\$0.00	\$0.00
<b>Net Capital Gains</b>		<b>\$0.68</b>	<b>\$314.64</b>
AMIT CGT gross up amount			\$314.64
Other capital gains distribution			
<b>Total current year capital gains</b>		<b>\$0.68</b>	<b>\$629.28</b>
<b>Foreign Income</b>			
Other net foreign source income		\$20.08	\$206.47
<b>Assessable foreign source income</b>		<b>\$20.08</b>	<b>\$206.47</b>
Australian franking credit from a New Zealand franking company		\$0.00	\$0.00
CFC income			\$0.00
<b>Total foreign income</b>		<b>\$20.08</b>	<b>\$206.47</b>
<b>Other Non-assessable Amounts</b>			
Net exempt income			\$0.00
Non-assessable non-exempt amount			\$0.00
Other non-attributable amounts			\$0.00
<b>Total Non-Assessable amounts</b>			<b>\$0.00</b>
<b>Gross Cash Distribution</b>	\$815.32		
Less: TFN amounts withheld	\$0.00		
Less: Non-resident tax withheld on interest and dividends	\$0.00		
Less: Non-resident tax withheld on fund payments	\$0.00		
<b>Net Cash Distribution</b>	<b>\$815.32</b>		
<b>Part D: Tax offsets</b>			
<b>Tax offsets</b>			<b>Amount</b>
Franking credit tax offset from Australian resident companies			\$0.14
Foreign income tax offset - Other net foreign source income			\$20.08
Foreign income tax offset - Taxable foreign capital gains - Discounted method			\$0.68
Foreign income tax offset - Taxable foreign capital gains - Other method			\$0.00
Australian franking credit from a New Zealand franking company			\$0.00
<b>Total tax offsets</b>			<b>\$20.90</b>
<b>Part E: Attribution Managed Investment Trust ('AMIT') cost base adjustments</b>			<b>Amount</b>
<b>AMIT cost base net amount - excess (decrease cost base)</b>			\$0.00
<b>AMIT cost base net amount - shortfall (increase cost base)</b>			\$0.00

To view or change your details, please visit our investor website at [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au)



## QUALITAS

The Trust Company (RE Services) Limited  
 ABN 45 003 278 831, AFSL 235150  
 as responsible entity of the  
**Qualitas Real Estate Income Fund ARSN 627 917 971**

All Registry communications to:  
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### Your details



005 000209

T&L DAVIS INVESTMENTS PTY  
 LIMITED  
 <THE DAVIS SUPER FUND A/C>  
 8 RAWTON AVENUE  
 NORTHMEAD NSW 2152

### Part A:

**Statement Date: 25 August 2023**

**Reference No.: X\*\*\*\*\*6012**

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

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

Item	Amount	Tax return label
Share of net income from trusts, less net capital gains, foreign income and franked distributions	\$879.32	13U
Franked distribution from trusts	\$0.00	13C
Share of franking credits from franked dividends	\$0.00	13Q
Share of credit for tax file number amounts withheld from interest, dividends and unit trust distributions	\$0.00	13R
Share of credit for foreign resident withholding amounts (excluding capital gains)	\$0.00	13A
Net capital gain	\$0.00	18A
Total current year capital gains	\$0.00	18H
CFC Income	\$0.00	19K
Assessable foreign source income	\$0.00	20E
Other net foreign source income	\$0.00	20M
Australian franking credits from a New Zealand franking company	\$0.00	20F
Foreign income tax offset *	\$0.00	20O

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

### Part B: Capital gains tax information - Additional information for item 18

	Amount	
Capital gains - discounted method	\$0.00	(gross amount)
Capital gains - other method	\$0.00	
<b>Total current year capital gains</b>	<b>\$0.00</b>	





Part C: Components of attribution	Cash Distributions	Tax paid or Franking credit (gross up)	Attributable amount
<b>Australian Income</b>			
Interest (subject to non - resident withholding tax)			\$879.32
Interest (not subject to non - resident withholding tax)			\$0.00
Dividends - unfranked amount declared to be CFI			\$0.00
Dividends - unfranked amount not declared to be CFI			\$0.00
Other assessable Australian income (Other)			\$0.00
Other assessable Australian income (NCMI)			\$0.00
Other assessable Australian income (Excluded from NCMI)			\$0.00
Other assessable Australian income (CBMI)			\$0.00
<b>Non-primary production income</b>			<b>\$879.32</b>
<b>Dividends - Franked amount</b>		<b>\$0.00</b>	<b>\$0.00</b>
<b>Capital Gains</b>			
Capital gains – Discounted method TAP (Other)			\$0.00
Capital gains – Discounted method TAP (NCMI)			\$0.00
Capital gains – Discounted method TAP (Excluded from NCMI)			\$0.00
Capital gains – Discounted method TAP (CBMI)			\$0.00
Capital gains - Discounted method NTAP			\$0.00
Taxable foreign capital gains - Discounted method		\$0.00	\$0.00
Capital gains – Other method TAP (Other)			\$0.00
Capital gains – Other method TAP (NCMI)			\$0.00
Capital gains – Other method TAP (Excluded from NCMI)			\$0.00
Capital gains – Other method TAP (CBMI)			\$0.00
Capital gains - Other method NTAP			\$0.00
Taxable foreign capital gains - Other method		\$0.00	\$0.00
<b>Net Capital Gains</b>		<b>\$0.00</b>	<b>\$0.00</b>
AMIT CGT gross up amount			\$0.00
Other capital gains distribution			\$0.00
<b>Total current year capital gains</b>		<b>\$0.00</b>	<b>\$0.00</b>
<b>Foreign Income</b>			
Other net foreign source income		\$0.00	\$0.00
<b>Assessable foreign source income</b>		<b>\$0.00</b>	<b>\$0.00</b>
Australian franking credit from a New Zealand franking company		\$0.00	\$0.00
CFC income			\$0.00
<b>Total foreign income</b>		<b>\$0.00</b>	<b>\$0.00</b>
<b>Other Non-assessable Amounts</b>			<b>Amount</b>
Net exempt income			\$0.00
Non-assessable non-exempt amount			\$0.00
Other non-attributable amounts			\$0.00
<b>Total Non-Assessable amounts</b>			<b>\$0.00</b>
<b>Gross Cash Distribution</b>	\$870.63		
Less: TFN amounts withheld	\$0.00		
Less: Non-resident tax withheld on interest and dividends	\$0.00		
Less: Non-resident tax withheld on fund payments	\$0.00		
<b>Net Cash Distribution</b>	<b>\$870.63</b>		
<b>Part D: Tax offsets</b>			
<b>Tax offsets</b>			<b>Amount</b>
Franking credit tax offset from Australian resident companies			\$0.00
Foreign income tax offset - Other net foreign source income			\$0.00
Foreign income tax offset - Taxable foreign capital gains - Discounted method			\$0.00
Foreign income tax offset - Taxable foreign capital gains - Other method Australian franking credit from a New Zealand franking company			\$0.00
<b>Total tax offsets</b>			<b>\$0.00</b>
<b>Part E: Attribution Managed Investment Trust ('AMIT') cost base adjustments</b>			<b>Amount</b>
<b>AMIT cost base net amount - excess (decrease cost base)</b>			<b>\$0.00</b>
<b>AMIT cost base net amount - shortfall (increase cost base)</b>			<b>\$8.69</b>

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Russell Investment Management Ltd  
ABN 53 068 338 974, AFSL 247 185  
is the responsible entity of the Russell  
Investments High Dividend Australian  
Shares ETF

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001344 000 RDV



T&L DAVIS INVESTMENTS PTY  
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NORTHMEAD NSW 2152

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Holder Identification Number (HIN)

**HIN WITHHELD**

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

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

PART A – SUMMARY OF 2023 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS			
Item	Tax Return Label	Amount	
Share of net income from trusts, less net capital gains, foreign income and franked distributions	13U	\$20.80	
Franked distributions from trusts	13C	\$360.07	
Share of franking credits from franked dividends	13Q	\$112.75	
Share of credit for TFN amounts withheld	13R	\$0.00	
Share of credit for foreign resident withholding amounts	13A	\$0.00	
Net capital gain	18A	\$0.00	
Total current year capital gains	18H	\$0.00	
Assessable foreign source income	20E	\$4.71	
Other net foreign source income	20M	\$4.71	
Foreign income tax offset	20O	\$0.01	
PART B – COMPONENTS OF ATTRIBUTION			
Item	Cash Distribution	Tax Paid/Offsets	Attribution
<b>Australian Income</b>			
Unfranked distributions	\$1.88		\$1.88
Unfranked CFI distributions	\$5.16		\$5.16
Interest (subject to non resident WHT)	\$2.50		\$2.50
Interest (not subject to non resident WHT)	\$0.00		\$0.00
Clean building MIT income	\$0.04		\$0.04
Other income excluded from NCMi	\$0.00		\$0.00
Other income NCMi	\$0.05		\$0.05
Other income	\$11.17		\$11.17
<b>Non primary production income</b>	<b>\$20.80</b>		<b>\$20.80</b>
<b>Franked distributions</b>	<b>\$247.32</b>	<b>\$112.75</b>	<b>\$360.07</b>
<b>Capital Gains</b>			
Discounted capital gains TAP	\$0.00		\$0.00
Discounted capital gains NTAP	\$0.00		\$0.00
Capital gains – other method TAP	\$0.00		\$0.00
Capital gains – other method NTAP	\$0.00		\$0.00
<b>Net capital gain</b>	<b>\$0.00</b>		<b>\$0.00</b>
AMIT CGT gross up amount			\$0.00
Other capital gains distribution	\$0.00		\$0.00
<b>Total current year capital gains</b>	<b>\$0.00</b>		<b>\$0.00</b>
<b>Foreign Income</b>			
<b>Assessable foreign source income</b>	<b>\$4.70</b>	<b>\$0.01</b>	<b>\$4.71</b>
<b>Other Non-assessable Amounts</b>			
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		\$0.00
Other non-attributable amounts	\$15.49		\$15.49
<b>Gross Amount</b>	<b>\$288.31</b>		<b>\$385.58</b>
AMIT cost base net amount - excess (reduce cost base)			\$15.49
AMIT cost base net amount - shortfall (increase cost base)			\$0.00
Less TFN amounts withheld	\$0.00		\$0.00
Less non-resident withholding tax			\$0.00
- Interest / dividend amounts withheld	\$0.00		\$0.00
- Fund payment amounts withheld	\$0.00		\$0.00
<b>Net Cash Distribution</b>	<b>\$288.31</b>		

**Statement date:** 31 July 2023  
**Reference no:** X\*\*\*\*\*6012

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T&L DAVIS INVESTMENTS PTY  
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8 RAWTON AVENUE  
NORTHMEAD NSW 2152

**Switzer Dividend Growth Fund (ASX Code: SWTZ)  
Attribution Managed Investment Trust Member Annual Statement for the year  
ended 30 June 2023**

**Part B: Summary of 2023 tax return (supplementary section) items for a resident individual**  
Non Australian residents should seek independent Australian tax advice.

Item	Amount	Tax return label
Share of net income from trusts, less net capital gains, foreign income and franked distributions	\$56.88	13U
Franked distribution from trusts	\$166.51	13C
Share of franking credits from franked dividends	\$60.44	13Q
Share of credit for tax file number amounts withheld from interest, dividends and unit trust distributions	\$0.00	13R
Share of credit for foreign resident withholding amounts (excluding capital gains)	\$0.00	13A
Net capital gain	\$6.68	18A
Total current year capital gains	\$13.36	18H
CFC Income	\$0.00	19K
Assessable foreign source income	\$0.00	20E
Other net foreign source income	\$0.00	20M
Australian franking credits from a New Zealand franking company	\$0.00	20F
Foreign income tax offset *	\$0.00	20O

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

**Part B: Capital gains tax information - Additional information for item 18**

	Amount	
Capital gains - discounted method	\$13.36	(gross amount)
Capital gains - other method	\$0.00	
<b>Total current year capital gains</b>	<b>\$13.36</b>	

**Part C: Components of attribution**

	Cash Distributions	Tax paid or Franking credit (grossed up)	Attributable amount
<b>Australian Income</b>			
Interest (subject to non - resident withholding tax)	\$4.27		\$4.27
Interest (not subject to non - resident withholding tax)	\$0.00		\$0.00
Dividends - unfranked amount declared to be CFI	\$0.00		\$0.00
Dividends - unfranked amount not declared to be CFI	\$52.61		\$52.61
Other assessable Australian income (Other)	\$0.00		\$0.00
Other assessable Australian income (NCMI)	\$0.00		\$0.00
Other assessable Australian income (Excluded from NCMI)	\$0.00		\$0.00
Other assessable Australian income (CBMI)	\$0.00		\$0.00
<b>Non-primary production income</b>	<b>\$56.88</b>		<b>\$56.88</b>
<b>Dividends - Franked amount (Franked Distributions)</b>	<b>\$106.07</b>	<b>\$60.44</b>	<b>\$166.51</b>
<b>Capital Gains</b>			
Capital gains – Discounted method TAP (Other)	\$0.00		\$0.00
Capital gains – Discounted method TAP (NCMI)	\$0.00		\$0.00
Capital gains – Discounted method TAP (Excluded from NCMI)	\$0.00		\$0.00
Capital gains – Discounted method TAP (CBMI)	\$0.00		\$0.00
Capital gains - Discounted method NTAP	\$6.68		\$6.68
Taxable foreign capital gains - Discounted method	\$0.00	\$0.00	\$0.00
Capital gains – Other method TAP (Other)	\$0.00		\$0.00
Capital gains – Other method TAP (NCMI)	\$0.00		\$0.00
Capital gains – Other method TAP (Excluded from NCMI)	\$0.00		\$0.00
Capital gains – Other method TAP (CBMI)	\$0.00		\$0.00
Capital gains - Other method NTAP	\$0.00		\$0.00
Taxable foreign capital gains - Other method	\$0.00	\$0.00	\$0.00
<b>Net Capital Gains</b>	<b>\$6.68</b>	<b>\$0.00</b>	<b>\$6.68</b>
AMIT CGT gross up amount			\$6.68
Other capital gains distribution	\$6.68		
<b>Total current year capital gains</b>	<b>\$13.36</b>	<b>\$0.00</b>	<b>\$13.36</b>
<b>Foreign Income</b>			
Other net foreign source income	\$0.00	\$0.00	\$0.00
<b>Assessable foreign source income</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
Australian franking credit from a New Zealand franking company		\$0.00	\$0.00
CFC income	\$0.00		\$0.00
<b>Total foreign income</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Other Non-assessable Amounts</b>			
Net exempt income	\$0.00		
Non-assessable non-exempt amount	\$0.00		
Other non-attributable amounts	\$0.00		
<b>Total Non-Assessable amounts</b>	<b>\$0.00</b>		
<b>Gross Cash Distribution</b>	<b>\$176.31</b>		
Less: TFN amounts withheld	\$0.00		
Less: Non-resident tax withheld on interest and dividends	\$0.00		
Less: Non-resident tax withheld on fund payments	\$0.00		
<b>Net Cash Distribution</b>	<b>\$176.31</b>		

**Part D: Tax offsets**

Tax offsets	Amount
Franking credit tax offset from Australian resident companies	\$60.44
Foreign income tax offset - Other net foreign source income	\$0.00
Foreign income tax offset - Taxable foreign capital gains - Discounted method	\$0.00
Foreign income tax offset - Taxable foreign capital gains - Other method	\$0.00
Australian franking credit from a New Zealand franking company	\$0.00
<b>Total tax offsets</b>	<b>\$60.44</b>

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

AMIT cost base net amount - excess (decrease cost base)	\$0.00
AMIT cost base net amount - shortfall (increase cost base)	\$0.00

Please retain this statement for income tax purposes.



360 Capital REIT (ASX: TOT) comprising  
360 Capital Passive REIT (ARSN 602 304 432) and  
360 Capital Active REIT (ARSN 602 303 613)

All correspondence to:

**BoardRoom**  
Smart Business Solutions

Boardroom Pty Limited  
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T&L DAVIS INVESTMENTS PTY  
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8 RAWTON AVENUE  
NORTHMEAD NSW 2152

**Statement Date:** 31 August 2023  
**Statement Period:** 1 July 2022 to 30 June 2023  
**Reference Number:** S00092926028

## Annual Tax Statement Attribution Managed Investment Trust Member Annual Statement (AMMA)

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

This Statement includes all distributions paid by the entities in 360 Capital REIT during the period 1 July 2022 to 30 June 2023.

	360 Capital Active REIT	360 Capital Passive REIT	TOTAL	Tax Return Label
<b>Summary of 2023 Tax Return items</b>				
Franked distribution	133.93	0.00	133.93	11T
Unfranked distribution	0.00	0.00	0.00	11S
Franking credit	44.65	0.00	44.65	11U

**Note:** The dividend paid in July 2023 will be included in your 2024 Annual Tax Statement.

	360 Capital Active REIT	360 Capital Passive REIT	TOTAL	Tax Return Label
<b>Summary of 2023 Tax Return (Supplementary Section) items</b>				
Non-primary production income	0.00	0.00	0.00	13U
Credit for TFN amounts withheld	0.00	0.00	0.00	13R
Credit for non – resident withholding amounts withheld	0.00	0.00	0.00	13A
Total current year capital gains	0.00	0.00	0.00	18H
Net capital gain	0.00	0.00	0.00	18A

### Australian Resident Individuals – Summary of Distributions / Dividends

360 Capital Active REIT		360 Capital Passive REIT	
June 2022 Quarterly Fully Franked Distribution	32.69	September 2022 Quarterly Distribution	0.00
September 2022 Quarterly Fully Franked Distribution	33.32	December 2022 Quarterly Distribution	0.00
December 2022 Quarterly Fully Franked Distribution	33.96	March 2023 Quarterly Distribution	0.00
March 2023 Quarterly Fully Franked Distribution	33.96	June 2023 Quarterly Distribution	0.00
<b>TOTAL</b>	<b>133.93</b>	<b>TOTAL</b>	<b>0.00</b>

## Use this Annual Tax / AMMA Statement to complete your 2023 Tax Return

DO NOT use this in conjunction with your Distribution / Dividend Statements sent at the time of your payments. This Tax Statement supersedes and replaces your Distribution / Dividend Statements.

**Note:** This Statement contains essential information to assist you in preparing your income tax return. Please retain this Statement in a safe place. If you are in any doubt as to your tax position (including the impact of tax-deferred capital amounts) you should seek professional advice.

**Please see below for detailed components of the distributions / dividends**

### Components of the distributions / dividends

360 Capital Passive REIT	Cash distribution	Tax paid/offsets	Attribution amount
<b>Australian income</b>			
Interest	0.00		0.00
Other income	0.00		0.00
<b>Non-primary production income</b>	<b>0.00</b>		0.00
<b>Capital gains (NTARP)</b>			
Discounted capital gain	0.00	0.00	0.00
Capital gain other	0.00	0.00	0.00
<b>Net capital gain</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
AMIT CGT Gross amount			0.00
Other capital gains distribution	0.00		
<b>Total current year capital gains</b>	<b>0.00</b>		0.00
<b>Other non-assessable amounts</b>			
Net exempted amounts	0.00		
Non-assessable non-exempt amounts	0.00		
Other non-attributable amounts	0.00		
<b>Gross cash distribution</b>	<b>0.00</b>		
less TFN amounts withheld	0.00		
less Non-resident withholding tax	0.00		
<b>Net cash distribution</b>	<b>0.00</b>		
<b>Attribution Managed Investment Trust (AMIT)</b>			
AMIT cost base net amount - excess	0.00		
AMIT cost base net amount – shortfall	0.00		

360 Capital Active REIT	Cash dividend	Tax paid/offsets	Taxable income
<b>Australian income</b>			
Franked dividend	133.93		133.93
Unfranked dividend	0.00		0.00
Franking Credit		44.65	44.65
<b>Gross cash dividend</b>	<b>133.93</b>		
<b>Net cash dividend</b>	<b>133.93</b>		

## Contact Us:



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## Holder Identification Number (HIN)

HIN WITHHELD

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

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

PART A – SUMMARY OF 2023 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS			
Item	Tax Return Label	Amount	
Share of net income from trusts, less net capital gains, foreign income and franked distributions	13U	\$49.80	
Franked distributions from trusts	13C	\$0.00	
Share of franking credits from franked dividends	13Q	\$0.00	
Share of credit for TFN amounts withheld	13R	\$0.00	
Share of credit for foreign resident withholding amounts	13A	\$0.00	
Net capital gain	18A	\$0.00	
Total current year capital gains	18H	\$0.00	
Assessable foreign source income	20E	\$9.85	
Other net foreign source income	20M	\$9.85	
Foreign income tax offset	20O	\$0.00	
PART B – COMPONENTS OF ATTRIBUTION			
Item	Cash Distribution	Tax Paid/Offsets	Attribution
<b>Australian Income</b>			
Unfranked distributions	\$0.00		\$0.00
Unfranked CFI distributions	\$0.00		\$0.00
Interest - subject to non resident WHT	\$0.45		\$0.45
Interest - not subject to non resident WHT	\$49.35		\$49.35
Other income - clean building MIT income	\$0.00		\$0.00
Other income - excluded from NCMI	\$0.00		\$0.00
Other income - NCMI	\$0.00		\$0.00
Other income	\$0.00		\$0.00
<b>Non primary production income</b>	<b>\$49.80</b>		<b>\$49.80</b>
<b>Franked distributions</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Capital Gains</b>			
Discounted capital gains TAP - clean building MIT income	\$0.00		\$0.00
Discounted capital gains TAP - excluded from NCMI	\$0.00		\$0.00
Discounted capital gains TAP - NCMI	\$0.00		\$0.00
Discounted capital gains TAP	\$0.00		\$0.00
Discounted capital gains NTAP	\$0.00		\$0.00
Capital gains – other method TAP - clean building MIT income	\$0.00		\$0.00
Capital gains – other method TAP - excluded from NCMI	\$0.00		\$0.00
Capital gains – other method TAP - NCMI	\$0.00		\$0.00
Capital gains – other method TAP	\$0.00		\$0.00
Capital gains – other method NTAP	\$0.00		\$0.00
<b>Net capital gain</b>	<b>\$0.00</b>		<b>\$0.00</b>
AMIT CGT gross up amount			\$0.00
Other capital gains distribution	\$0.00		\$0.00
<b>Total current year capital gains</b>	<b>\$0.00</b>		<b>\$0.00</b>
<b>Foreign Income</b>			
<b>Assessable foreign source income</b>	<b>\$9.85</b>	<b>\$0.00</b>	<b>\$9.85</b>
<b>Other Non-assessable Amounts</b>			
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		\$0.00
Other non-attributable amounts	\$0.00		\$0.00
<b>Gross Amount</b>	<b>\$59.65</b>		<b>\$59.65</b>
AMIT cost base net amount - excess (reduce cost base)			\$0.00
AMIT cost base net amount - shortfall (increase cost base)			\$0.00
Less TFN amounts withheld	\$0.00		\$0.00
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		\$0.00
- Fund payment amounts withheld	\$0.00		\$0.00
<b>Net Cash Distribution</b>	<b>\$59.65</b>		

## Contact Us:



Online:

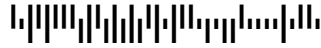
[www.investorcentre.com/au/contact](http://www.investorcentre.com/au/contact)



By Mail:

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

085703 000 VDGR



T&L DAVIS INVESTMENTS PTY  
LIMITED  
<THE DAVIS SUPER FUND A/C>  
8 RAWTON AVENUE  
NORTHMEAD NSW 2152

## Enquiries:

(within Australia) 1300 757 905  
(international) +61 3 9415 4813

## Holder Identification Number (HIN)

HIN WITHHELD

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

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

PART A – SUMMARY OF 2023 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS			
Item	Tax Return Label	Amount	
Share of net income from trusts, less net capital gains, foreign income and franked distributions	13U		\$11.59
Franked distributions from trusts	13C		\$72.46
Share of franking credits from franked dividends	13Q		\$22.75
Share of credit for TFN amounts withheld	13R		\$0.00
Share of credit for foreign resident withholding amounts	13A		\$0.00
Net capital gain	18A		\$25.97
Total current year capital gains	18H		\$51.94
Assessable foreign source income	20E		\$33.19
Other net foreign source income	20M		\$33.19
Foreign income tax offset	20O		\$4.30
PART B – COMPONENTS OF ATTRIBUTION			
Item	Cash Distribution	Tax Paid/Offsets	Attribution
<b>Australian Income</b>			
Unfranked distributions	\$1.22		\$1.23
Unfranked CFI distributions	\$4.32		\$4.34
Interest - subject to non resident WHT	\$0.55		\$0.74
Interest - not subject to non resident WHT	\$3.19		\$3.62
Other income - clean building MIT income	\$0.01		\$0.01
Other income - excluded from NCMI	\$0.01		\$0.01
Other income - NCMI	\$0.10		\$0.15
Other income	\$1.34		\$1.49
<b>Non primary production income</b>	<b>\$10.74</b>		<b>\$11.59</b>
<b>Franked distributions</b>	<b>\$49.63</b>	<b>\$22.75</b>	<b>\$72.46</b>
<b>Capital Gains</b>			
Discounted capital gains TAP - clean building MIT income	\$0.00		\$0.00
Discounted capital gains TAP - excluded from NCMI	\$0.00		\$0.00
Discounted capital gains TAP - NCMI	\$0.00		\$0.00
Discounted capital gains TAP	\$0.00		\$0.00
Discounted capital gains NTAP	\$21.15		\$25.97
Capital gains – other method TAP - clean building MIT income	\$0.00		\$0.00
Capital gains – other method TAP - excluded from NCMI	\$0.00		\$0.00
Capital gains – other method TAP - NCMI	\$0.00		\$0.00
Capital gains – other method TAP	\$0.00		\$0.00
Capital gains – other method NTAP	\$0.00		\$0.00
<b>Net capital gain</b>	<b>\$21.15</b>		<b>\$25.97</b>
AMIT CGT gross up amount			\$25.97
Other capital gains distribution	\$21.15		
<b>Total current year capital gains</b>	<b>\$42.30</b>		<b>\$51.94</b>
<b>Foreign Income</b>			
<b>Assessable foreign source income</b>	<b>\$28.02</b>	<b>\$4.30</b>	<b>\$33.19</b>
<b>Other Non-assessable Amounts</b>			
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
<b>Gross Amount</b>	<b>\$130.69</b>		<b>\$169.18</b>
AMIT cost base net amount - excess (reduce cost base)			\$0.00
AMIT cost base net amount - shortfall (increase cost base)			\$11.44
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
<b>Net Cash Distribution</b>	<b>\$130.69</b>		



## Contact Us:



Online:

[www.investorcentre.com/au/contact](http://www.investorcentre.com/au/contact)



By Mail:

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

085706 000 VEQ



T&L DAVIS INVESTMENTS PTY  
LIMITED  
<THE DAVIS SUPER FUND A/C>  
8 RAWTON AVENUE  
NORTHMEAD NSW 2152

## Enquiries:

(within Australia) 1300 757 905  
(international) +61 3 9415 4813

## Holder Identification Number (HIN)

HIN WITHHELD

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

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

PART A – SUMMARY OF 2023 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS			
Item	Tax Return Label	Amount	
Share of net income from trusts, less net capital gains, foreign income and franked distributions	13U	\$3.96	
Franked distributions from trusts	13C	\$0.00	
Share of franking credits from franked dividends	13Q	\$0.00	
Share of credit for TFN amounts withheld	13R	\$0.00	
Share of credit for foreign resident withholding amounts	13A	\$0.00	
Net capital gain	18A	\$0.00	
Total current year capital gains	18H	\$0.00	
Assessable foreign source income	20E	\$147.67	
Other net foreign source income	20M	\$147.67	
Foreign income tax offset	20O	\$25.14	
PART B – COMPONENTS OF ATTRIBUTION			
Item	Cash Distribution	Tax Paid/Offsets	Attribution
<b>Australian Income</b>			
Unfranked distributions	\$0.00		\$0.00
Unfranked CFI distributions	\$0.00		\$0.00
Interest - subject to non resident WHT	\$0.07		\$0.07
Interest - not subject to non resident WHT	\$0.00		\$0.00
Other income - clean building MIT income	\$0.00		\$0.00
Other income - excluded from NCMI	\$0.00		\$0.00
Other income - NCMI	\$0.00		\$0.00
Other income	\$5.41		\$3.89
<b>Non primary production income</b>	<b>\$5.48</b>		<b>\$3.96</b>
<b>Franked distributions</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Capital Gains</b>			
Discounted capital gains TAP - clean building MIT income	\$0.00		\$0.00
Discounted capital gains TAP - excluded from NCMI	\$0.00		\$0.00
Discounted capital gains TAP - NCMI	\$0.00		\$0.00
Discounted capital gains TAP	\$0.00		\$0.00
Discounted capital gains NTAP	\$0.17		\$0.00
Capital gains – other method TAP - clean building MIT income	\$0.00		\$0.00
Capital gains – other method TAP - excluded from NCMI	\$0.00		\$0.00
Capital gains – other method TAP - NCMI	\$0.00		\$0.00
Capital gains – other method TAP	\$0.00		\$0.00
Capital gains – other method NTAP	\$0.00		\$0.00
<b>Net capital gain</b>	<b>\$0.17</b>		<b>\$0.00</b>
AMIT CGT gross up amount			\$0.00
Other capital gains distribution	\$0.17		
<b>Total current year capital gains</b>	<b>\$0.34</b>		<b>\$0.00</b>
<b>Foreign Income</b>			
<b>Assessable foreign source income</b>	<b>\$123.11</b>	<b>\$25.14</b>	<b>\$147.67</b>
<b>Other Non-assessable Amounts</b>			
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
<b>Gross Amount</b>	<b>\$128.93</b>		<b>\$151.63</b>
AMIT cost base net amount - excess (reduce cost base)			\$2.44
AMIT cost base net amount - shortfall (increase cost base)			\$0.00
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
<b>Net Cash Distribution</b>	<b>\$128.93</b>		

## Contact Us:



Online:

[www.investorcentre.com/au/contact](http://www.investorcentre.com/au/contact)



By Mail:

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

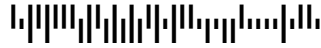
## Enquiries:

(within Australia) 1300 757 905  
(international) +61 3 9415 4813

## Holder Identification Number (HIN)

HIN WITHHELD

085705 000 VGS



T&L DAVIS INVESTMENTS PTY  
LIMITED  
<THE DAVIS SUPER FUND A/C>  
8 RAWTON AVENUE  
NORTHMEAD NSW 2152

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

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

PART A – SUMMARY OF 2023 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS			
Item	Tax Return Label	Amount	
Share of net income from trusts, less net capital gains, foreign income and franked distributions	13U	\$2.78	
Franked distributions from trusts	13C	\$0.00	
Share of franking credits from franked dividends	13Q	\$0.00	
Share of credit for TFN amounts withheld	13R	\$0.00	
Share of credit for foreign resident withholding amounts	13A	\$0.00	
Net capital gain	18A	\$49.66	
Total current year capital gains	18H	\$99.32	
Assessable foreign source income	20E	\$205.05	
Other net foreign source income	20M	\$205.05	
Foreign income tax offset	20O	\$27.38	
PART B – COMPONENTS OF ATTRIBUTION			
Item	Cash Distribution	Tax Paid/Offsets	Attribution
<b>Australian Income</b>			
Unfranked distributions	\$0.00		\$0.00
Unfranked CFI distributions	\$0.00		\$0.00
Interest - subject to non resident WHT	\$0.12		\$0.12
Interest - not subject to non resident WHT	\$0.00		\$0.00
Other income - clean building MIT income	\$0.00		\$0.00
Other income - excluded from NCMI	\$0.00		\$0.00
Other income - NCMI	\$0.00		\$0.00
Other income	\$2.62		\$2.66
<b>Non primary production income</b>	<b>\$2.74</b>		<b>\$2.78</b>
<b>Franked distributions</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Capital Gains</b>			
Discounted capital gains TAP - clean building MIT income	\$0.00		\$0.00
Discounted capital gains TAP - excluded from NCMI	\$0.00		\$0.00
Discounted capital gains TAP - NCMI	\$0.00		\$0.00
Discounted capital gains TAP	\$0.00		\$0.00
Discounted capital gains NTAP	\$19.07		\$49.66
Capital gains – other method TAP - clean building MIT income	\$0.00		\$0.00
Capital gains – other method TAP - excluded from NCMI	\$0.00		\$0.00
Capital gains – other method TAP - NCMI	\$0.00		\$0.00
Capital gains – other method TAP	\$0.00		\$0.00
Capital gains – other method NTAP	\$0.00		\$0.00
<b>Net capital gain</b>	<b>\$19.07</b>		<b>\$49.66</b>
AMIT CGT gross up amount			\$49.66
Other capital gains distribution	\$19.07		
<b>Total current year capital gains</b>	<b>\$38.14</b>		<b>\$99.32</b>
<b>Foreign Income</b>			
<b>Assessable foreign source income</b>	<b>\$171.67</b>	<b>\$27.38</b>	<b>\$205.05</b>
<b>Other Non-assessable Amounts</b>			
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
<b>Gross Amount</b>	<b>\$212.55</b>		<b>\$307.15</b>
AMIT cost base net amount - excess (reduce cost base)			\$0.00
AMIT cost base net amount - shortfall (increase cost base)			\$67.22
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
<b>Net Cash Distribution</b>	<b>\$212.55</b>		

## Postal Address

TIMOTHY DAVIS

8 RAWTON AVENUE, NORTHMEAD NSW 2152

## Trading Account Number

297329

## Trading Account Name

T&L DAVIS INVESTMENTS PTY LTD <DAVIS S/F A/C>


## BSB

014-936

## Cash Account Number

111848522

## How to read your cash account statement:



Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

### Statement

777777000000SDT001 **A**

Summary	
Statement No.	1
Opening Balance	0.00
Total In	0.00
Total Out	0.00
Closing Balance	0.00

Account	Account Description	Statement Start	Statement End
SBA 112233 900500704 <b>B</b>	CLI Client	13 Apr 2018	30 Sep 2018

Account Transactions				
Settled Date	Transaction Date	Reference	Description	Balance
			<b>Brought Forward Balance</b>	0.00
		<b>C</b>	No Bank Transactions	
			<b>Carried Forward Balance</b>	0.00

**A** The number displayed after the zeros is your cash account number.

**Note:** Your full BSB and cash account number can be found at the top of this page.

**B** This is an ANZ internal reference number for this account.

**C** Each transaction has a unique reference number. Use this if you need to query a specific transaction with CMC Markets.



Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

## Statement

CMC Markets Stockbroking Limited ATF T&L DAVIS INVESTMENTS  
PTY LIMITED - THE DAVIS SUPER FUND A/C  
8164360000111848522

### Summary

Statement No.	18
Opening Balance	0.32
Total In	0.00
Total Out	0.00
Closing Balance	0.32

Account	Account Description	Statement Start	Statement End
SBA 112233 900664213	CLI Client	01 Jul 2022	31 Jul 2022

### Account Transactions

Settled Date	Transaction Date	Reference	Description	Amount	Balance
			<b>Brought Forward Balance</b>		<b>0.32</b>
			No Bank Transactions		
			<b>Carried Forward Balance</b>		<b>0.32</b>

## Postal Address

TIMOTHY DAVIS

8 RAWTON AVENUE, NORTHMEAD NSW 2152

## Trading Account Number

297329

## Trading Account Name

T&L DAVIS INVESTMENTS PTY LTD <DAVIS S/F A/C>


## BSB

014-936

## Cash Account Number

111848522

## How to read your cash account statement:



Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

### Statement

7777770000000SDT001 **A**

Summary	
Statement No.	1
Opening Balance	0.00
Total In	0.00
Total Out	0.00
Closing Balance	0.00

Account	Account Description	Statement Start	Statement End
SBA 112233 900500704 <b>B</b>	CLI Client	13 Apr 2018	30 Sep 2018

Account Transactions				
Settled Date	Transaction Date	Reference	Description	Balance
			<b>Brought Forward Balance</b>	0.00
		<b>C</b>	No Bank Transactions	
			<b>Carried Forward Balance</b>	0.00

**A** The number displayed after the zeros is your cash account number.

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Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

## Statement

CMC Markets Stockbroking Limited ATF T&L DAVIS INVESTMENTS  
PTY LIMITED - THE DAVIS SUPER FUND A/C  
8164360000111848522

### Summary

Statement No.	19
Opening Balance	0.32
Total In	0.00
Total Out	0.00
Closing Balance	0.32

Account	Account Description	Statement Start	Statement End
SBA 112233 900664213	CLI Client	01 Aug 2022	31 Aug 2022

Account Transactions						
Settled Date	Transaction Date	Reference	Description	Amount	Balance	
			<b>Brought Forward Balance</b>		<b>0.32</b>	
			No Bank Transactions			
			<b>Carried Forward Balance</b>		<b>0.32</b>	

## Postal Address

TIMOTHY DAVIS

8 RAWTON AVENUE, NORTHMEAD NSW 2152

## Trading Account Number

297329

## Trading Account Name

T&L DAVIS INVESTMENTS PTY LTD <DAVIS S/F A/C>


## BSB

014-936

## Cash Account Number

111848522

## How to read your cash account statement:



Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

### Statement

777777000000SDT001 **A**

Summary	
Statement No.	1
Opening Balance	0.00
Total In	0.00
Total Out	0.00
Closing Balance	0.00

Account	Account Description	Statement Start	Statement End
SBA 112233 900500704 <b>B</b>	CLI Client	13 Apr 2018	30 Sep 2018

Account Transactions				
Settled Date	Transaction Date	Reference	Description	Balance
			<b>Brought Forward Balance</b>	0.00
		<b>C</b>	No Bank Transactions	
			<b>Carried Forward Balance</b>	0.00

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Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

## Statement

CMC Markets Stockbroking Limited ATF T&L DAVIS INVESTMENTS  
PTY LIMITED - THE DAVIS SUPER FUND A/C  
81643600000111848522

### Summary

Statement No.	20
Opening Balance	0.32
Total In	5,000.00
Total Out	4,995.86
Closing Balance	4.46

Account	Account Description	Statement Start	Statement End
SBA 112233 900664213	CLI Client	01 Sep 2022	30 Sep 2022

Account Transactions					
Settled Date	Transaction Date	Reference	Description	Amount	Balance
			<b>Brought Forward Balance</b>		<b>0.32</b>
13/09/2022	13/09/2022	49A04WNOWR	22532276	5,000.00	5,000.32
20/09/2022	20/09/2022	49A04XWZZA	C20365331	-4,995.86	4.46
			<b>Carried Forward Balance</b>		<b>4.46</b>



## Postal Address

TIMOTHY DAVIS

8 RAWTON AVENUE, NORTHMEAD NSW 2152

## Trading Account Number

297329

## Trading Account Name

T&L DAVIS INVESTMENTS PTY LTD <DAVIS S/F A/C>


## BSB

014-936

## Cash Account Number

111848522

## How to read your cash account statement:



Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

### Statement

777777000000SDT001 **A**

Summary	
Statement No.	1
Opening Balance	0.00
Total In	0.00
Total Out	0.00
Closing Balance	0.00

Account	Account Description	Statement Start	Statement End
SBA 112233 900500704 <b>B</b>	CLI Client	13 Apr 2018	30 Sep 2018

Account Transactions				
Settled Date	Transaction Date	Reference	Description	Balance
			<b>Brought Forward Balance</b>	0.00
		<b>C</b>	No Bank Transactions	
			<b>Carried Forward Balance</b>	0.00

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**Note:** Your full BSB and cash account number can be found at the top of this page.

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**C** Each transaction has a unique reference number. Use this if you need to query a specific transaction with CMC Markets.



Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

## Statement

CMC Markets Stockbroking Limited ATF T&L DAVIS INVESTMENTS  
PTY LTD DAVIS S/F A/C  
81643600000111848522  
8 RAWTON AVENUE  
NORTHMEAD

### Summary

Statement No.	21
Opening Balance	4.46
Total In	0.00
Total Out	0.00
Closing Balance	4.46

Account	Account Description	Statement Start	Statement End
SBA 112233 900664213	CLI Client	01 Oct 2022	31 Oct 2022

### Account Transactions

Settled Date	Transaction Date	Reference	Description	Amount	Balance
			<b>Brought Forward Balance</b>		<b>4.46</b>
			No Bank Transactions		
			<b>Carried Forward Balance</b>		<b>4.46</b>

## Postal Address

TIMOTHY DAVIS

8 RAWTON AVENUE, NORTHMEAD NSW 2152

## Trading Account Number

297329

## Trading Account Name

T&L DAVIS INVESTMENTS PTY LTD <DAVIS S/F A/C>


## BSB

014-936

## Cash Account Number

111848522

## How to read your cash account statement:



Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

### Statement

777777000000SDT001 **A**

Summary	
Statement No.	1
Opening Balance	0.00
Total In	0.00
Total Out	0.00
Closing Balance	0.00

Account	Account Description	Statement Start	Statement End
SBA 112233 900500704 <b>B</b>	CLI Client	13 Apr 2018	30 Sep 2018

Account Transactions				
Settled Date	Transaction Date	Reference	Description	Balance
			<b>Brought Forward Balance</b>	0.00
		<b>C</b>	No Bank Transactions	
			<b>Carried Forward Balance</b>	0.00

**A** The number displayed after the zeros is your cash account number.

**Note:** Your full BSB and cash account number can be found at the top of this page.

**B** This is an ANZ internal reference number for this account.

**C** Each transaction has a unique reference number. Use this if you need to query a specific transaction with CMC Markets.



Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

## Statement

CMC Markets Stockbroking Limited ATF T&L DAVIS INVESTMENTS  
PTY LTD DAVIS S/F A/C  
8164360000111848522  
8 RAWTON AVENUE  
NORTHMEAD

Summary	
Statement No.	22
Opening Balance	4.46
Total In	0.00
Total Out	0.00
Closing Balance	4.46

Account	Account Description	Statement Start	Statement End
SBA 112233 900664213	CLI Client	01 Nov 2022	30 Nov 2022

Account Transactions					
Settled Date	Transaction Date	Reference	Description	Amount	Balance
			<b>Brought Forward Balance</b>		<b>4.46</b>
			No Bank Transactions		
			<b>Carried Forward Balance</b>		<b>4.46</b>

## Postal Address

TIMOTHY DAVIS

8 RAWTON AVENUE, NORTHMEAD NSW 2152

## Trading Account Number

297329

## Trading Account Name

T&L DAVIS INVESTMENTS PTY LTD <DAVIS S/F A/C>


## BSB

014-936

## Cash Account Number

111848522

## How to read your cash account statement:



Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

### Statement

7777770000000SDT001 **A**

Summary	
Statement No.	1
Opening Balance	0.00
Total In	0.00
Total Out	0.00
Closing Balance	0.00

Account	Account Description	Statement Start	Statement End
SBA 112233 900500704 <b>B</b>	CLI Client	13 Apr 2018	30 Sep 2018

Account Transactions				
Settled Date	Transaction Date	Reference	Description	Balance
			<b>Brought Forward Balance</b>	0.00
		<b>C</b>	No Bank Transactions	
			<b>Carried Forward Balance</b>	0.00

**A** The number displayed after the zeros is your cash account number.

**Note:** Your full BSB and cash account number can be found at the top of this page.

**B** This is an ANZ internal reference number for this account.

**C** Each transaction has a unique reference number. Use this if you need to query a specific transaction with CMC Markets.



Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

## Statement

CMC Markets Stockbroking Limited ATF T&L DAVIS INVESTMENTS  
PTY LTD DAVIS S/F A/C  
8164360000111848522  
8 RAWTON AVENUE  
NORTHMEAD

Summary	
Statement No.	23
Opening Balance	4.46
Total In	0.00
Total Out	0.00
Closing Balance	4.46

Account	Account Description	Statement Start	Statement End
SBA 112233 900664213	CLI Client	01 Dec 2022	31 Dec 2022

Account Transactions					
Settled Date	Transaction Date	Reference	Description	Amount	Balance
			<b>Brought Forward Balance</b>		<b>4.46</b>
			No Bank Transactions		
			<b>Carried Forward Balance</b>		<b>4.46</b>

## Postal Address

TIMOTHY DAVIS

8 RAWTON AVENUE, NORTHMEAD NSW 2152

## Trading Account Number

297329

## Trading Account Name

T&L DAVIS INVESTMENTS PTY LTD <DAVIS S/F A/C>


## BSB

014-936

## Cash Account Number

111848522

## How to read your cash account statement:



Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

### Statement

777777000000SDT001 **A**

Summary	
Statement No.	1
Opening Balance	0.00
Total In	0.00
Total Out	0.00
Closing Balance	0.00

Account	Account Description	Statement Start	Statement End
SBA 112233 900500704 <b>B</b>	CLI Client	13 Apr 2018	30 Sep 2018

Account Transactions				
Settled Date	Transaction Date	Reference	Description	Balance
			<b>Brought Forward Balance</b>	0.00
		<b>C</b>	No Bank Transactions	
			<b>Carried Forward Balance</b>	0.00

**A** The number displayed after the zeros is your cash account number.

**Note:** Your full BSB and cash account number can be found at the top of this page.

**B** This is an ANZ internal reference number for this account.

**C** Each transaction has a unique reference number. Use this if you need to query a specific transaction with CMC Markets.



Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

## Statement

CMC Markets Stockbroking Limited ATF T&L DAVIS INVESTMENTS  
PTY LTD DAVIS S/F A/C  
8164360000111848522  
8 RAWTON AVENUE  
NORTHMEAD

### Summary

Statement No.	24
Opening Balance	4.46
Total In	0.00
Total Out	0.00
Closing Balance	4.46

Account	Account Description	Statement Start	Statement End
SBA 112233 900664213	CLI Client	01 Jan 2023	31 Jan 2023

Account Transactions						
Settled Date	Transaction Date	Reference	Description	Amount	Balance	
			<b>Brought Forward Balance</b>		<b>4.46</b>	
			No Bank Transactions			
			<b>Carried Forward Balance</b>		<b>4.46</b>	



## Postal Address

TIMOTHY DAVIS

8 RAWTON AVENUE, NORTHMEAD NSW 2152

## Trading Account Number

297329

## Trading Account Name

T&L DAVIS INVESTMENTS PTY LTD <DAVIS S/F A/C>


## BSB

014-936

## Cash Account Number

111848522

## How to read your cash account statement:



Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

### Statement

777777000000SDT001 **A**

Summary	
Statement No.	1
Opening Balance	0.00
Total In	0.00
Total Out	0.00
Closing Balance	0.00

Account	Account Description	Statement Start	Statement End
SBA 112233 900500704 <b>B</b>	CLI Client	13 Apr 2018	30 Sep 2018

Account Transactions				
Settled Date	Transaction Date	Reference	Description	Balance
			<b>Brought Forward Balance</b>	0.00
		<b>C</b>	No Bank Transactions	
			<b>Carried Forward Balance</b>	0.00

**A** The number displayed after the zeros is your cash account number.

**Note:** Your full BSB and cash account number can be found at the top of this page.

**B** This is an ANZ internal reference number for this account.

**C** Each transaction has a unique reference number. Use this if you need to query a specific transaction with CMC Markets.



Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

## Statement

CMC Markets Stockbroking Limited ATF T&L DAVIS INVESTMENTS  
PTY LTD DAVIS S/F A/C  
81643600000111848522  
8 RAWTON AVENUE  
NORTHMEAD

### Summary

Statement No.	25
Opening Balance	4.46
Total In	5,000.00
Total Out	4,995.96
Closing Balance	8.50

Account	Account Description	Statement Start	Statement End
SBA 112233 900664213	CLI Client	01 Feb 2023	28 Feb 2023

### Account Transactions

Settled Date	Transaction Date	Reference	Description	Amount	Balance
			<b>Brought Forward Balance</b>		<b>4.46</b>
06/02/2023	06/02/2023	49A05HTX0R	24249405	5,000.00	5,004.46
14/02/2023	14/02/2023	49A05J6TMA	C21755757	-4,995.96	8.50
			<b>Carried Forward Balance</b>		<b>8.50</b>

## Postal Address

TIMOTHY DAVIS

8 RAWTON AVENUE, NORTHMEAD NSW 2152

## Trading Account Number

297329

## Trading Account Name

T&L DAVIS INVESTMENTS PTY LTD <DAVIS S/F A/C>


## BSB

014-936

## Cash Account Number

111848522

## How to read your cash account statement:



Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

### Statement

777777000000SDT001 **A**

Summary	
Statement No.	1
Opening Balance	0.00
Total In	0.00
Total Out	0.00
Closing Balance	0.00

Account	Account Description	Statement Start	Statement End
SBA 112233 900500704 <b>B</b>	CLI Client	13 Apr 2018	30 Sep 2018

Account Transactions				
Settled Date	Transaction Date	Reference	Description	Balance
			<b>Brought Forward Balance</b>	0.00
		<b>C</b>	No Bank Transactions	
			<b>Carried Forward Balance</b>	0.00

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**C** Each transaction has a unique reference number. Use this if you need to query a specific transaction with CMC Markets.



Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

## Statement

CMC Markets Stockbroking Limited ATF T&L DAVIS INVESTMENTS  
PTY LTD DAVIS S/F A/C  
8164360000111848522  
8 RAWTON AVENUE  
NORTHMEAD

### Summary

Statement No.	26
Opening Balance	8.50
Total In	0.00
Total Out	0.00
Closing Balance	8.50

Account	Account Description	Statement Start	Statement End
SBA 112233 900664213	CLI Client	01 Mar 2023	31 Mar 2023

Account Transactions					
Settled Date	Transaction Date	Reference	Description	Amount	Balance
			<b>Brought Forward Balance</b>		<b>8.50</b>
			No Bank Transactions		
			<b>Carried Forward Balance</b>		<b>8.50</b>

## Postal Address

TIMOTHY DAVIS

8 RAWTON AVENUE, NORTHMEAD NSW 2152

## Trading Account Number

297329

## Trading Account Name

T&L DAVIS INVESTMENTS PTY LTD <DAVIS S/F A/C>


## BSB

014-936

## Cash Account Number

111848522

## How to read your cash account statement:



Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

### Statement

777777000000SDT001 **A**

Summary	
Statement No.	1
Opening Balance	0.00
Total In	0.00
Total Out	0.00
Closing Balance	0.00

Account	Account Description	Statement Start	Statement End
SBA 112233 900500704 <b>B</b>	CLI Client	13 Apr 2018	30 Sep 2018

Account Transactions				
Settled Date	Transaction Date	Reference	Description	Balance
			<b>Brought Forward Balance</b>	0.00
		<b>C</b>	No Bank Transactions	
			<b>Carried Forward Balance</b>	0.00

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**C** Each transaction has a unique reference number. Use this if you need to query a specific transaction with CMC Markets.



Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

## Statement

CMC Markets Stockbroking Limited ATF T&L DAVIS INVESTMENTS  
PTY LTD DAVIS S/F A/C  
81643600000111848522  
8 RAWTON AVENUE  
NORTHMEAD

### Summary

Statement No.	27
Opening Balance	8.50
Total In	0.00
Total Out	0.00
Closing Balance	8.50

Account	Account Description	Statement Start	Statement End
SBA 112233 900664213	CLI Client	01 Apr 2023	30 Apr 2023

Account Transactions					
Settled Date	Transaction Date	Reference	Description	Amount	Balance
			<b>Brought Forward Balance</b>		<b>8.50</b>
			No Bank Transactions		
			<b>Carried Forward Balance</b>		<b>8.50</b>

## Postal Address

TIMOTHY DAVIS

8 RAWTON AVENUE, NORTHMEAD NSW 2152

## Trading Account Number

297329

## Trading Account Name

T&L DAVIS INVESTMENTS PTY LTD <DAVIS S/F A/C>


## BSB

014-936

## Cash Account Number

111848522

## How to read your cash account statement:



Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

### Statement

777777000000SDT001 **A**

Summary	
Statement No.	1
Opening Balance	0.00
Total In	0.00
Total Out	0.00
Closing Balance	0.00

Account	Account Description	Statement Start	Statement End
SBA 112233 900500704 <b>B</b>	CLI Client	13 Apr 2018	30 Sep 2018

Account Transactions				
Settled Date	Transaction Date	Reference	Description	Balance
			<b>Brought Forward Balance</b>	0.00
		<b>C</b>	No Bank Transactions	
			<b>Carried Forward Balance</b>	0.00

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**C** Each transaction has a unique reference number. Use this if you need to query a specific transaction with CMC Markets.



Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

## Account Statement

CMC Markets Stockbroking Limited ATF T&L DAVIS INVESTMENTS  
PTY LTD DAVIS S/F A/C  
8164360000111848522  
Tower 3 International Towers  
20\300 Barangaroo Avenue  
Barangaroo  
NSW

2000

### Summary

Statement No.	28
Currency	AUD
Opening Balance	8.50
Total In	0.00
Total Out	0.00
Closing Balance	8.50

Account Holder Reference	Account Type	Statement Start	Statement End
8164360000111848522	CLI Client	01 May 2023	31 May 2023

### Account Transactions

Settled Date	Transaction Date	Reference	Description	Amount	Balance
			<b>Brought Forward Balance</b>		<b>8.50</b>
			No Bank Transactions		
			<b>Carried Forward Balance</b>		<b>8.50</b>



## Postal Address

TIMOTHY DAVIS

8 RAWTON AVENUE, NORTHMEAD NSW 2152

## Trading Account Number

297329

## Trading Account Name

T&L DAVIS INVESTMENTS PTY LTD <DAVIS S/F A/C>


## BSB

014-936

## Cash Account Number

111848522

## How to read your cash account statement:



Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

### Statement

777777000000SDT001 **A**

Summary	
Statement No.	1
Opening Balance	0.00
Total In	0.00
Total Out	0.00
Closing Balance	0.00

Account	Account Description	Statement Start	Statement End
SBA 112233 900500704 <b>B</b>	CLI Client	13 Apr 2018	30 Sep 2018

Account Transactions				
Settled Date	Transaction Date	Reference	Description	Balance
			<b>Brought Forward Balance</b>	0.00
		<b>C</b>	No Bank Transactions	
			<b>Carried Forward Balance</b>	0.00

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**Note:** Your full BSB and cash account number can be found at the top of this page.

**B** This is an ANZ internal reference number for this account.

**C** Each transaction has a unique reference number. Use this if you need to query a specific transaction with CMC Markets.



Australia and New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522.

## Account Statement

CMC Markets Stockbroking Limited ATF T&L DAVIS INVESTMENTS  
PTY LTD DAVIS S/F A/C  
8164360000111848522  
Tower 3 International Towers  
20\300 Barangaroo Avenue  
Barangaroo  
NSW

2000

### Summary

Statement No.	29
Currency	AUD
Opening Balance	8.50
Total In	9,285.32
Total Out	0.00
Closing Balance	9,293.82

Account Holder Reference	Account Type	Statement Start	Statement End
8164360000111848522	CLI Client	01 Jun 2023	30 Jun 2023

Account Transactions					
Settled Date	Transaction Date	Reference	Description	Amount	Balance
			<b>Brought Forward Balance</b>		<b>8.50</b>
20/06/2023	20/06/2023	49A062GJFR	C22964015	9,285.32	9,293.82
			<b>Carried Forward Balance</b>		<b>9,293.82</b>

Inquires 1300 300 630

Issue date 29 May 23

# Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 43594494

## 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 158 635 780  
FOR T&L DAVIS INVESTMENTS PTY LIMITED

REVIEW DATE: 29 May 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](http://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

8 RAWTON AVENUE NORTHMEAD NSW 2152

### 3 Officeholders

Name: LYNDA DAVIS  
Born: KATOOMBA NSW  
Date of birth: 30/08/1969  
Address: 8 RAWTON AVENUE NORTHMEAD NSW 2152  
Office(s) held: DIRECTOR, APPOINTED 29/05/2012

Name: TIMOTHY DAVIS  
Born: FAIRFIELD NSW  
Date of birth: 22/01/1968  
Address: 8 RAWTON AVENUE NORTHMEAD NSW 2152  
Office(s) held: DIRECTOR, APPOINTED 29/05/2012; SECRETARY, APPOINTED 29/05/2012

### 4 Company share structure

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

### 5 Members

These details continue on the next page

T&L DAVIS INVESTMENTS PTY LIMITED ACN 158 635 780

Page 1 of 2

## Company statement continued

Name: TIMOTHY DAVIS  
Address: 8 RAWTON AVENUE NORTHMEAD NSW 2152

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

Name: LYNDA DAVIS  
Address: 8 RAWTON AVENUE NORTHMEAD NSW 2152

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](http://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 &amp; Investments Commission

ABN 86 768 265 615

**Inquiries**

www.asic.gov.au/invoices

1300 300 630

T&L DAVIS INVESTMENTS PTY LIMITED  
 SMSF AUSTRALIA PTY LTD  
 PO BOX 230 GLEN OSMOND SA 5064

**INVOICE STATEMENT**

Issue date 29 May 23

**T&L DAVIS INVESTMENTS PTY LIMITED**

ACN 158 635 780

Account No. 22 158635780

**Summary**

Opening Balance	\$0.00
New items	\$59.00
Payments & credits	\$0.00
<b>TOTAL DUE</b>	<b>\$59.00</b>

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

*Transaction details are listed on the back of this page*

**Please pay**

Immediately	<b>\$0.00</b>
By 29 Jul 23	<b>\$59.00</b>

*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 &amp; Investments Commission

**PAYMENT SLIP****T&L DAVIS INVESTMENTS PTY LIMITED**

ACN 158 635 780

Account No: 22 158635780

**22 158635780**

<b>TOTAL DUE</b>	<b>\$59.00</b>
Immediately	<b>\$0.00</b>
By 29 Jul 23	<b>\$59.00</b>

*Payment options are listed on the back of this payment slip*



**Bill Code:** 17301  
**Ref:** 2291586357801



\*814 129 0002291586357801 18

# Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2023-05-29	Annual Review - Special Purpose Pty Co	4X3171095480P A	\$59.00
	<b>Outstanding transactions</b>		
2023-05-29	Annual Review - Special Purpose Pty Co	4X3171095480P A	\$59.00

## PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 2291 5863 5780 118

### 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](http://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

	<b>Bill Code:</b> 17301 <b>Ref:</b> 2291586357801
<b>Telephone &amp; Internet Banking – BPAY®</b> Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: <a href="http://www.bpay.com.au">www.bpay.com.au</a>	

**ASIC**

Australian Securities &amp; Investments Commission

ABN 86 768 265 615

T AND L DAVIS HOLDINGS PTY LTD  
 KELLY PARTNERS (BLUE MOUNTAINS) PTY LTD  
 89 WILLIAM ST BATHURST NSW 2795

**INVOICE STATEMENT**

Issue date 21 Jun 22

**T AND L DAVIS HOLDINGS PTY LTD**

ACN 159 123 127

Account No. 22 159123127

**Summary**

Opening Balance	\$0.00
New items	\$276.00
Payments & credits	\$0.00
<b>TOTAL DUE</b>	<b>\$276.00</b>

- 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	<b>\$0.00</b>
By 21 Aug 22	<b>\$276.00</b>

*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 &amp; Investments Commission

**PAYMENT SLIP****T AND L DAVIS HOLDINGS PTY LTD**

ACN 159 123 127

Account No: 22 159123127



22 159123127

<b>TOTAL DUE</b>	<b>\$276.00</b>
Immediately	<b>\$0.00</b>
By 21 Aug 22	<b>\$276.00</b>

*Payment options are listed on the back of this payment slip*



**Bill Code:** 17301  
**Ref:** 2291591231272



\*814 129 0002291591231272 40

## Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2022-06-21	Annual Review - Pty Co	4X0306147480B A	\$276.00
	<b>Outstanding transactions</b>		
2022-06-21	Annual Review - Pty Co	4X0306147480B A	\$276.00

### PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 2291 5912 3127 240

#### 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](http://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:** 2291591231272

#### 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](http://www.bpay.com.au)





T&L DAVIS INVESTMENTS PTY LTD <DAVIS S/F A/C>  
8 RAWTON AVENUE  
NORTHMEAD NSW 2152  
AUSTRALIA

## Trading Account Statement

Period: 01/07/2022 - 30/06/2023

Trading Account Number: 297329

Date	Reference	Description	Debit	Credit	Balance
01/07/2022		Open Balance			0.00
13/09/2022	18557034	BPAY: AS AT 12/09/2022		5,000.00	5,000.00Cr
13/09/2022	13710318	Dep ANZA CASH ACTIVE 014-936 111848522	5,000.00		0.00
16/09/2022	20365331	Bght 502 CLDD @ 9.9300	4,995.86		4,995.86
20/09/2022	18629357	Wdl ANZA CASH ACTIVE 014-936 111848522 20365331		4,995.86	0.00
06/02/2023	19729449	BPAY: AS AT 03/02/2023		5,000.00	5,000.00Cr
06/02/2023	14526562	Dep ANZA CASH ACTIVE 014-936 111848522	5,000.00		0.00
10/02/2023	21755757	Bght 64 XRO @ 77.8900 AUD	4,995.96		4,995.96
14/02/2023	19811348	Wdl ANZA CASH ACTIVE 014-936 111848522 21755757		4,995.96	0.00
16/06/2023	22964015	Sold 209 VAF @ 44.4800 AUD		9,285.32	9,285.32Cr
20/06/2023	15284519	Dep ANZA CASH ACTIVE 014-936 111848522 22964015	9,285.32		0.00
<b>Total</b>			<b>29,277.140</b>	<b>29,277.140</b>	

While every effort has been made to provide you with an accurate transaction summary, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including by negligence. You should confirm the information, holdings and valuations contained herein. All prices and values are denominated in AUD unless otherwise indicated. CMC Markets Stockbroking is the trading name of CMC Markets Stockbroking Limited (ABN 69 081 002 851, AFSL No. 246381), a Participant of the Australian Stock Exchange (ASX Group).



T&L DAVIS INVESTMENTS PTY LTD <DAVIS S/F A/C>

8 RAWTON AVENUE

NORTHMEAD NSW 2152

AUSTRALIA

## Confirmations

Period: 01/07/2022 - 30/06/2023

Trading Account Number: 297329

Code	Confirmation No.	Type	Trade Date	Settlement Date	Price	Quantity	Brokerage	GST	Other fees	Consideration
CLDD	20365331	Buy	16/09/2022	20/09/2022	9.930	502	10.00	1.00	0.00	4,995.86
XRO	21755757	Buy	10/02/2023	14/02/2023	77.890	64	10.00	1.00	0.00	4,995.96
VAF	22964015	Sell	16/06/2023	20/06/2023	44.480	209	10.00	1.00	0.00	9,285.32

While every effort has been made to provide you with an accurate transaction summary, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including by negligence. You should confirm the information, holdings and valuations contained herein. All prices and values are denominated in AUD unless otherwise indicated. CMC Markets Stockbroking is the trading name of CMC Markets Stockbroking Limited (ABN 69 081 002 851, AFSL No. 246381), a Participant of the Australian Stock Exchange (ASX Group).

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Page 2 of 7

## Holdings

At close of business: 30/06/2023

Trading Account Number: 297329

Code	Company Name	Closing Price	FX Rate	Quantity	Value
A1N	ARN MEDIA LIMITED	1.050		1,614	1,694.700
AGI	AINSWORTH GAME TECHNOLOGY LIMITED	1.050		911	956.550
AKE	ALLKEM LIMITED	16.020		1,010	16,180.200
ALL	ARISTOCRAT LEISURE LIMITED	38.660		208	8,041.280
ALU	ALTIUM LIMITED	36.920		160	5,907.200
ALX	ATLAS ARTERIA	6.210		596	3,701.160
AMP	AMP LIMITED	1.130		941	1,063.330
AMPPB	AMP LIMITED	103.110		100	10,311.000
BNKS	BETASHARES GLOBAL BANKS ETF - CURRENCY HEDGED	6.020		680	4,093.600
CBA	COMMONWEALTH BANK OF AUSTRALIA.	100.270		68	6,818.360
CLDD	BETASHARES CLOUD COMPUTING ETF	11.570		502	5,808.140
CSL	CSL LIMITED	277.380		40	11,095.200
CURE	GLOBAL X S&P BIOTECH ETF	42.960		136	5,842.560
EDV	ENDEAVOUR GROUP LIMITED	6.310		64	403.840
HLS	HEALIUS LIMITED	3.180		797	2,534.460
HLTH	VANECK GLOBAL HEALTHCARE LEADERS ETF	10.200		492	5,018.400
HVST	BETASHARES AUSTRALIAN DIVIDEND HARVESTER FUND (...)	12.480		574	7,163.520
IEU	ISHARES EUROPE ETF	76.600		92	7,047.200
IGL	IVE GROUP LIMITED	2.300		2,228	5,124.400
INR	IONEER LTD	0.340		1,724	586.160
IOZ	ISHARES CORE S&P/ASX 200 ETF	29.170		240	7,000.800
MCP	MCPHERSON'S LIMITED	0.395		4,161	1,643.595
MP1	MEGAPORT LIMITED	7.220		255	1,841.100
MPL	MEDIBANK PRIVATE LIMITED	3.520		3,000	10,560.000
MX1	MICRO-X LIMITED	0.120		4,438	532.560
NAB	NATIONAL AUSTRALIA BANK LIMITED	26.370		183	4,825.710
NET	NETLINKZ LIMITED	0.008		84,636	677.088
PIXX	PLATINUM INTERNATIONAL FUND (QUOTED MANAGED HED...)	4.640		2,653	12,309.920
QRI	QUALITAS REAL ESTATE INCOME FUND	1.485		7,336	10,893.960
RDV	RUSSELL INVESTMENTS HIGH DIVIDEND AUSTRALIAN SH...	27.870		195	5,434.650
SQ2	BLOCK INC.	96.890		212	20,540.680
SWTZ	SWITZER DIVIDEND GROWTH FUND (MANAGED FUND)	2.550		1,883	4,801.650
TOT	360 CAPITAL REIT	0.680		2,264	1,539.520
TWE	TREASURY WINE ESTATES LIMITED	11.230		476	5,345.480
VDGR	VANGUARD DIVERSIFIED GROWTH INDEX ETF	54.630		100	5,463.000
VEE	VEEM LTD	0.400		1,371	548.400
VEQ	VANGUARD FTSE EUROPE SHARES ETF	66.220		82	5,430.040
VGS	VANGUARD MSCI INDEX INTERNATIONAL SHARES ETF	106.540		107	11,399.780
WBC	WESTPAC BANKING CORPORATION	21.340		192	4,097.280
WOW	WOOLWORTHS GROUP LIMITED	39.730		68	2,701.640
XRO	XERO LIMITED	118.930		64	7,611.520
YOW	YOWIE GROUP LTD	0.026		3,300	85.800
ZIP	ZIP CO LIMITED..	0.410		5,524	2,264.840

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T&L DAVIS INVESTMENTS PTY LTD <DAVIS S/F A/C>  
8 RAWTON AVENUE  
NORTHMEAD NSW 2152  
AUSTRALIA

## Holdings

At close of business: 30/06/2023

Trading Account Number: 297329

Code	Company Name	Closing Price	FX Rate	Quantity	Value
<b>Total</b>					<b>236,940.273</b>

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8 RAWTON AVENUE  
NORTHMEAD NSW 2152  
AUSTRALIA

## International Dividends

Period: 01/07/2022 - 30/06/2023

Trading Account Number: 297329

Code	Pay Date	Ex Date	Holdings at Ex Date	Gross Amount Per Share	Gross Amount	Fees	Tax Withheld	Net Amount	FX Rate	Net Amount (AUD)
<b>Total</b>										<b>0.00</b>

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### Trading Account Statement

The Trading Account Statement displays all transactions processed through the trading account during the reporting period. This may include trade transactions (buying and selling shares) as well as cash movements for settling trades. All prices and values are denominated in AUD unless otherwise indicated.

<b>Date</b>	The date the transaction was processed
<b>Reference</b>	A unique reference number for the transaction
<b>Description</b>	A brief description of the transaction
<b>Debit</b>	Amount debited from the trading account
<b>Credit</b>	Amount credited to the trading account
<b>Balance</b>	A running balance of the trading account

### Confirmations

The Confirmations statement lists all equity trade confirmations recorded on the trading account during the reporting period. This is a summary of the information provided to you through email or printed trade confirmations issued on the day of the trade. All prices and values are denominated in AUD unless otherwise indicated.

<b>Code</b>	The instrument code traded
<b>Confirmation No</b>	The unique confirmation reference number
<b>Type</b>	Indicates if the transaction was a Buy or Sell
<b>Trade Date</b>	The date the trade was recorded
<b>Settlement Date</b>	The date the transaction was due to settle. This will usually, but not always, be 2 business day after the trade date
<b>Price</b>	The average price at which the shares were bought or sold
<b>Quantity</b>	The number of shares bought or sold
<b>Brokerage</b>	The brokerage charged for the transaction (excluding GST)
<b>GST</b>	The GST charged for the transaction for brokerage and any other fees
<b>Other Fees</b>	Any other fees related to the transaction (excluding GST). This may include stamp duty, postage fees, or exchange fees. Please refer to your original confirmation for full details
<b>Consideration</b>	The consideration paid (for buys) or received (for sells) net of brokerage, fees, and GST
<b>Foreign Exchange</b>	For confirmations related to international shares, the foreign exchange rate and price in local currency is displayed

### Holdings

The Holdings statement displays all equity positions held at the end of the reporting period.

<b>Code</b>	The instrument code
<b>Company Name</b>	The name of the company or instrument
<b>Closing Price</b>	The price as at market close on the last trading day of the reporting period
<b>FX Rate</b>	The foreign exchange rate applied to international holdings
<b>Quantity</b>	The notional number of shares held. This will include any pending buy transactions, and exclude any pending sell transactions
<b>Value</b>	The value, in AUD, of the holding at the end of the reporting period. So Closing Price x Quantity (x FX rate for international holdings)

### International Dividends

The International Dividends Statement lists all dividends paid from international shares during the reporting period. All prices and values are denominated in AUD unless otherwise indicated.

<b>Code</b>	The instrument code
<b>Pay Date</b>	The date the dividend was paid to you
<b>Ex Date</b>	The date after which a security will trade without the dividend. You must hold the security on this date to be entitled to the dividend
<b>Holdings at Ex Date</b>	The number of shares you held on the ex date
<b>Gross Amount Per Share</b>	The amount paid by the company per share held
<b>Gross Amount</b>	The gross amount paid, being Amount per Share x Holdings at ex date
<b>Fees</b>	Custodial Fees charged by our custodian
<b>Tax Withheld</b>	The amount of tax withheld from the dividend. In some cases for US Shares you may be eligible for a reduced rate of withholding tax. See the trading platform under Support   US Tax Form for more details
<b>Net Amount</b>	The net amount paid after tax has been withheld in the local currency of the instrument
<b>FX Rate</b>	The foreign exchange rate applied to the dividend payment
<b>Net Amount (AUD)</b>	The net amount in AUD paid into your account



# Statement of Account

## COMPLETE FREEDOM OFFSET

**Customer Enquiries** 13 33 30  
(24 hours, seven days)

**BSB Number** 112-879

**Account Number** 467729452

**Statement Period** 03/06/2022 to 02/09/2022

**Statement No.** 37(page 1 of 4)

T AND L DAVIS INVESTMENTS PTY LTD ATF  
THE DAVIS SUPER FUND

### Account Summary

<b>Opening Balance</b>		<b>Total Credits</b>		<b>Total Debits</b>		<b>Closing Balance</b>
61,195.49	+	21,970.15	-	12,347.58	=	70,818.06

### Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
03 JUN	OPENING BALANCE			61,195.49
03 JUN	TFR WDL BPAY INTERNET03JUN 05:57 TO BCC RATES 500000005057546	430.40		60,765.09
03 JUN	EDDYSTONE MANAGE PRECINCT APTS RENT		866.95	61,632.04
16 JUN	AMP CAP NOTES 2 JUN22/00801273		117.30	61,749.34
17 JUN	INTERNET WITHDRAWAL 17JUN 05:56 TO S211063701000	25.00		61,724.34
17 JUN	EDDYSTONE MANAGE PRECINCT APTS RENT		352.23	62,076.57
18 JUN	LOAN REPAYMENT S.211.0637010.00	433.00		61,643.57
18 JUN	LOAN REPAYMENT S.211.0637010.01	2,207.00		59,436.57
22 JUN	SuperChoice P/L PC150622-109222466		11,926.96	71,363.53
30 JUN	TFR WDL BPAY INTERNET30JUN 05:56 TO ASIC 2291586357801	56.00		71,307.53
30 JUN	QUICKSUPER QUICKSPR3240608796		2,149.04	73,456.57
01 JUL	ARISTOCRAT DIV S00092926028		54.08	73,510.65
02 JUL	TFR WDL BPAY INTERNET02JUL 10:45 TO MLC Life Insurance 1115730739	1,255.55		72,255.10
04 JUL	EDDYSTONE MANAGE PRECINCT APTS RENT		866.95	73,122.05
18 JUL	INTERNET WITHDRAWAL 17JUL 05:34 TO S211063701000	25.00		73,097.05
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			73,097.05



**Transaction Details continued**

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			73,097.05
18 JUL	LOAN REPAYMENT S.211.0637010.00	433.00		72,664.05
18 JUL	LOAN REPAYMENT S.211.0637010.01	2,207.00		70,457.05
19 JUL	EDDYSTONE MANAGE PRECINCT APTS RENT		1,753.70	72,210.75
29 JUL	QUICKSUPER QUICKSPR3263352569		2,149.04	74,359.79
01 AUG	TFR WDL BPAY INTERNET01AUG 05:47 TO STRATAPAY-LEVY 133400619	1,617.41		72,742.38
03 AUG	TFR WDL BPAY INTERNET03AUG 05:43 TO URBAN UTILITIES 101063792300002	300.02		72,442.36
05 AUG	TFR WDL BPAY INTERNET05AUG 05:59 TO BCC RATES 500000005057546	450.20		71,992.16
17 AUG	INTERNET WITHDRAWAL 17AUG 05:45 TO S211063701000	25.00		71,967.16
18 AUG	LOAN REPAYMENT S.211.0637010.00	400.00		71,567.16
18 AUG	LOAN REPAYMENT S.211.0637010.01	2,207.00		69,360.16
18 AUG	EDDYSTONE MANAGE PRECINCT APTS RENT		1,733.90	71,094.06
22 AUG	TFR WDL BPAY INTERNET21AUG 08:00 TO ASIC 2291591231272	276.00		70,818.06
02 SEP	<i>CLOSING BALANCE</i>			70,818.06

**Interest Details**

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

**Information**

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- If your card is lost or stolen, please call us immediately on 1800 028 208.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 658 120 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

Account Number 467729452  
 Statement Period 03/06/2022 to 02/09/2022  
 Statement No. 37(page 3 of 4)

**Summary of Transaction Fees 01/06/2022 TO 30/06/2022**

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	3	3	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
<b>SUB TOTAL</b>	<b>3</b>	<b>3</b>	<b>0</b>		<b>0.00</b>
<b>FEE REBATE</b>					<b>0.00</b>
<b>TOTALS</b>	<b>3</b>	<b>3</b>	<b>0</b>		<b>0.00</b>

**Summary of Transaction Fees 01/07/2022 TO 31/07/2022 - No transactions carried out**

<b>SUB TOTAL</b>	<b>2</b>	<b>2</b>	<b>0</b>		<b>0.00</b>
<b>FEE REBATE</b>					<b>0.00</b>

**Summary of Transaction Fees 01/08/2022 TO 31/08/2022 - No transactions carried out**

<b>SUB TOTAL</b>	<b>5</b>	<b>5</b>	<b>0</b>		<b>0.00</b>
<b>FEE REBATE</b>					<b>0.00</b>

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 Terms and Conditions for your account. For a copy of that document, please visit our website.

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUN - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUL - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions AUG - NIL**

<b>Account Number</b>	467729452
<b>Statement Period</b>	03/06/2022 to 02/09/2022
<b>Statement No.</b>	37(page 4 of 4)

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**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 [stgeorge.com.au/dispute](https://stgeorge.com.au/dispute)**

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#### **Complaints**

If you have a complaint, contact our dedicated Customer Solutions team on 13 33 30 for Personal Banking or 133 800 for Business Banking. Alternatively, you can write to us at St.George 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](https://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678

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

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# Statement of Account

## COMPLETE FREEDOM OFFSET

Customer Enquiries 13 33 30  
(24 hours, seven days)

BSB Number 112-879

Account Number 467729452

Statement Period 03/09/2022 to 02/12/2022

Statement No. 38(page 1 of 5)

T AND L DAVIS INVESTMENTS PTY LTD ATF  
THE DAVIS SUPER FUND

### Account Summary

<b>Opening Balance</b>		<b>Total Credits</b>		<b>Total Debits</b>		<b>Closing Balance</b>
70,818.06	+	11,808.91	-	19,269.81	=	63,357.16

### Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
03 SEP	OPENING BALANCE			70,818.06
06 SEP	EDDYSTONE MANAGE PRECINCT APTS RENT		866.95	71,685.01
07 SEP	QUICKSUPER QUICKSPR3292923169		2,196.50	73,881.51
12 SEP	TFR WDL BPAY INTERNET12SEP 15:58 TO CMC Markets 03304752973293	5,000.00		68,881.51
15 SEP	MauriceBlackburn MBSGHABLCLASSACTIO		55.18	68,936.69
15 SEP	HT1 DIV 001282379147		80.70	69,017.39
16 SEP	EDV DIV 001282994124		4.93	69,022.32
16 SEP	AMP CAP NOTES 2 SEP22/00801318		157.35	69,179.67
17 SEP	INTERNET WITHDRAWAL 17SEP 05:37 TO S211063701000	25.00		69,154.67
19 SEP	LOAN REPAYMENT S.211.0637010.00	415.00		68,739.67
19 SEP	LOAN REPAYMENT S.211.0637010.01 EFFECTIVE DATE 18SEP	2,292.00		66,447.67
19 SEP	EDDYSTONE MANAGE PRECINCT APTS RENT		866.95	67,314.62
21 SEP	VEE DIVIDEND AUF22/00800834		2.88	67,317.50
21 SEP	HEALIUS DIV SEP22/00808675		47.82	67,365.32
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			67,365.32

**Transaction Details continued**

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			67,365.32
23 SEP	MCPHERSON'S LTD SEP22/00803646		83.22	67,448.54
23 SEP	QUICKSUPER QUICKSPR3305420781		3,254.30	70,702.84
27 SEP	ALTIUM LIMITED SEP22/00811987		41.60	70,744.44
29 SEP	MEDIBANK DIV SEP22/00979059		219.00	70,963.44
30 SEP	TREASURY WINES FIN22/00849897		76.16	71,039.60
03 OCT	ATLAS ARTERIA OCT22/00815022		119.20	71,158.80
04 OCT	EDDYSTONE MANAGE PRECINCT APTS RENT		866.95	72,025.75
05 OCT	CSL LTD DIVIDEND AUF22/01025390		70.33	72,096.08
10 OCT	TFR WDL BPAY INTERNET09OCT 05:35 TO URBAN UTILITIES 101063792300002	301.72		71,794.36
13 OCT	IGL FNL DIV 001284658718		178.24	71,972.60
17 OCT	INTERNET WITHDRAWAL 17OCT 05:42 TO S211063701000	25.00		71,947.60
18 OCT	LOAN REPAYMENT S.211.0637010.00	430.00		71,517.60
18 OCT	LOAN REPAYMENT S.211.0637010.01	2,381.00		69,136.60
18 OCT	EDDYSTONE MANAGE PRECINCT APTS RENT		866.95	70,003.55
01 NOV	TFR WDL BPAY INTERNET01NOV 05:47 TO STRATAPAY-LEVY 133400619	1,906.03		68,097.52
03 NOV	EDDYSTONE MANAGE PRECINCT APTS RENT		876.85	68,974.37
04 NOV	TFR WDL BPAY INTERNET04NOV 05:59 TO BCC RATES 500000005057546	450.20		68,524.17
15 NOV	EDDYSTONE MANAGE PRECINCT APTS RENT		876.85	69,401.02
17 NOV	INTERNET WITHDRAWAL 17NOV 05:57 TO S211063701000	25.00		69,376.02
18 NOV	LOAN REPAYMENT S.211.0637010.00	447.00		68,929.02
18 NOV	LOAN REPAYMENT S.211.0637010.01	2,476.00		66,453.02
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			66,453.02

**Account Number** 467729452  
**Statement Period** 03/09/2022 to 02/12/2022  
**Statement No.** 38(page 3 of 5)

**Transaction Details continued**

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			66,453.02
28 NOV	TFR WDL BPAY INTERNET28NOV 12:37 TO OnePath TST 10036505211	3,095.86		63,357.16
02 DEC	<i>CLOSING BALANCE</i>			63,357.16

**Interest Details**

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

**Information**

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- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

**We've simplified our Privacy Statement. It combines important details about how we collect, hold and use your personal and credit-related information into one document. For example you may 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. This statement applies to our Australian financial products and services. Our Statement can be found at: [stgeorge.com.au/privacy/privacy-statement](http://stgeorge.com.au/privacy/privacy-statement).**

Account Number 467729452  
Statement Period 03/09/2022 to 02/12/2022  
Statement No. 38(page 4 of 5)

**Summary of Transaction Fees 01/09/2022 TO 30/09/2022**

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	2	2	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
<b>SUB TOTAL</b>	2	2	0		0.00
<b>FEE REBATE</b>					0.00
<b>TOTALS</b>	2	2	0		0.00

**Summary of Transaction Fees 01/10/2022 TO 31/10/2022 - No transactions carried out**

<b>SUB TOTAL</b>	2	2	0		0.00
<b>FEE REBATE</b>					0.00

**Summary of Transaction Fees 01/11/2022 TO 30/11/2022 - No transactions carried out**

<b>SUB TOTAL</b>	4	4	0		0.00
<b>FEE REBATE</b>					0.00

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 Terms and Conditions for your account. For a copy of that document, please visit our website.

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions SEP - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions OCT - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions NOV - NIL**

<b>Account Number</b>	467729452
<b>Statement Period</b>	03/09/2022 to 02/12/2022
<b>Statement No.</b>	38(page 5 of 5)

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Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678

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

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# Statement of Account

## COMPLETE FREEDOM OFFSET

Customer Enquiries 13 33 30  
(24 hours, seven days)

BSB Number 112-879

Account Number 467729452

Statement Period 03/12/2022 to 02/03/2023

Statement No. 39(page 1 of 4)

T AND L DAVIS INVESTMENTS PTY LTD ATF  
THE DAVIS SUPER FUND

### Account Summary

<b>Opening Balance</b>		<b>Total Credits</b>		<b>Total Debits</b>		<b>Closing Balance</b>
63,357.16	+	5,404.18	-	21,905.05	=	46,856.29

### Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
03 DEC	OPENING BALANCE			63,357.16
05 DEC	EDDYSTONE MANAGE PRECINCT APTS RENT		866.95	64,224.11
16 DEC	ARISTOCRAT DIV S00092926028		54.08	64,278.19
16 DEC	AMP CAP NOTES 2 DEC22/00801297		182.06	64,460.25
17 DEC	INTERNET WITHDRAWAL 17DEC 05:37 TO S211063701000	25.00		64,435.25
19 DEC	LOAN REPAYMENT S.211.0637010.00 EFFECTIVE DATE 18DEC	463.00		63,972.25
19 DEC	LOAN REPAYMENT S.211.0637010.01 EFFECTIVE DATE 18DEC	2,565.00		61,407.25
19 DEC	EDDYSTONE MANAGE PRECINCT APTS RENT		866.95	62,274.20
23 DEC	TFR WDL BPAY INTERNET23DEC 12:09 TO MLC Life Insurance 1115730739	1,431.39		60,842.81
30 DEC	JD Property AUST 602 56 Prospect St		345.36	61,188.17
03 JAN	TFR WDL BPAY INTERNET01JAN 05:40 TO TFS PROPERTIES LTD 42218	657.00		60,531.17
06 JAN	TFR WDL BPAY INTERNET06JAN 05:57 TO URBAN UTILITIES 101063792300002	285.43		60,245.74
17 JAN	INTERNET WITHDRAWAL 17JAN 05:38 TO S211063701000	25.00		60,220.74
18 JAN	LOAN REPAYMENT S.211.0637010.00	472.00		59,748.74
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			59,748.74

Account Number 467729452  
Statement Period 03/12/2022 to 02/03/2023  
Statement No. 39(page 2 of 4)

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**Transaction Details continued**

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			59,748.74
18 JAN	LOAN REPAYMENT S.211.0637010.01	2,614.00		57,134.74
25 JAN	360 CAPITAL REIT S00092926028		33.96	57,168.70
01 FEB	TFR WDL BPAY INTERNET01FEB 05:52 TO STRATAPAY-LEVY 133400619	1,906.03		55,262.67
01 FEB	JD Property AUST 602 56 Prospect St		973.82	56,236.49
03 FEB	TFR WDL BPAY INTERNET03FEB 17:01 TO CMC Markets 03304752973293	5,000.00		51,236.49
06 FEB	TFR WDL BPAY INTERNET06FEB 05:41 TO BCC RATES 500000005057546	450.20		50,786.29
15 FEB	TFR WDL BPAY INTERNET15FEB 18:37 TO TAX OFFICE PAYMENTS 136597768412760	2,129.00		48,657.29
17 FEB	INTERNET WITHDRAWAL 17FEB 06:01 TO S211063701000	25.00		48,632.29
18 FEB	LOAN REPAYMENT S.211.0637010.00	480.00		48,152.29
18 FEB	LOAN REPAYMENT S.211.0637010.01	2,658.00		45,494.29
28 FEB	TFR WDL BPAY INTERNET28FEB 05:47 TO TAX OFFICE PAYMENTS 136597768412760	719.00		44,775.29
01 MAR	JD Property AUST 602 56 Prospect St		2,081.00	46,856.29
02 MAR	<i>CLOSING BALANCE</i>			46,856.29

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**Interest Details**

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

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**Information**

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Account Number 467729452  
 Statement Period 03/12/2022 to 02/03/2023  
 Statement No. 39(page 3 of 4)

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#### Summary of Transaction Fees 01/12/2022 TO 31/12/2022

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	2	2	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
<b>SUB TOTAL</b>	<b>2</b>	<b>2</b>	<b>0</b>		<b>0.00</b>
<b>FEE REBATE</b>					<b>0.00</b>
<b>TOTALS</b>	<b>2</b>	<b>2</b>	<b>0</b>		<b>0.00</b>

#### Summary of Transaction Fees 01/01/2023 TO 31/01/2023 - No transactions carried out

<b>SUB TOTAL</b>	<b>3</b>	<b>3</b>	<b>0</b>		<b>0.00</b>
<b>FEE REBATE</b>					<b>0.00</b>

#### Summary of Transaction Fees 01/02/2023 TO 28/02/2023 - No transactions carried out

<b>SUB TOTAL</b>	<b>6</b>	<b>6</b>	<b>0</b>		<b>0.00</b>
<b>FEE REBATE</b>					<b>0.00</b>

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#### Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions DEC - NIL

<b>Account Number</b>	467729452
<b>Statement Period</b>	03/12/2022 to 02/03/2023
<b>Statement No.</b>	39(page 4 of 4)

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JAN - NIL**

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions FEB - NIL**

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# Statement of Account

## COMPLETE FREEDOM OFFSET

Customer Enquiries 13 33 30  
(24 hours, seven days)

BSB Number 112-879

Account Number 467729452

Statement Period 03/03/2023 to 02/06/2023

Statement No. 40(page 1 of 4)

T AND L DAVIS INVESTMENTS PTY LTD ATF  
THE DAVIS SUPER FUND

### Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
46,856.29	+	14,967.29	-	18,561.95	=	43,261.63

### Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
03 MAR	OPENING BALANCE			46,856.29
08 MAR	MauriceBlackburn MBPITCHERSCA		21.50	46,877.79
16 MAR	AMP CAP NOTES 2 MAR23/00801302		174.61	47,052.40
16 MAR	ABN98002348352 ET230316CTR065C723		1,000.00	48,052.40
17 MAR	INTERNET WITHDRAWAL 17MAR 06:46 TO S211063701000	25.00		48,027.40
18 MAR	LOAN REPAYMENT S.211.0637010.00	487.00		47,540.40
18 MAR	LOAN REPAYMENT S.211.0637010.01	2,696.00		44,844.40
20 MAR	EDV DIV 001290872565		9.15	44,853.55
21 MAR	ALTIUM LIMITED MAR23/00811342		40.00	44,893.55
22 MAR	MEDIBANK DIV MAR23/00976449		189.00	45,082.55
23 MAR	HT1 DIV 001294019751		83.93	45,166.48
03 APR	JD Property AUST 602 56 Prospect St		1,009.52	46,176.00
04 APR	TREASURY WINES INT23/00849234		85.68	46,261.68
05 APR	CSL LTD DIVIDEND 23AUD/00921566		64.86	46,326.54
06 APR	MCPHERSON'S LTD MAR23/00803552		83.22	46,409.76
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			46,409.76

Account Number 467729452  
Statement Period 03/03/2023 to 02/06/2023  
Statement No. 40(page 2 of 4)

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**Transaction Details continued**

<b>Date</b>	<b>Transaction Description</b>	<b>Debit</b>	<b>Credit</b>	<b>Balance \$</b>
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			46,409.76
06 APR	ATLAS ARTERIA APR23/00814693		119.20	46,528.96
12 APR	ABN98002348352 ET230412CTR0651183		3,096.66	49,625.62
13 APR	IGL ITM DIV 001294953776		211.66	49,837.28
17 APR	INTERNET WITHDRAWAL 17APR 05:42 TO S211063701000	25.00		49,812.28
18 APR	LOAN REPAYMENT S.211.0637010.00	487.00		49,325.28
18 APR	LOAN REPAYMENT S.211.0637010.01	2,696.00		46,629.28
19 APR	VEE DIVIDEND AUI23/00800795		5.48	46,634.76
27 APR	360 CAPITAL REIT S00092926028		33.96	46,668.72
28 APR	TFR WDL BPAY INTERNET28APR 08:10 TO TAX OFFICE PAYMENTS 001136597768411360	719.00		45,949.72
28 APR	JD Property AUST 602 56 Prospect St		2,119.77	48,069.49
01 MAY	TFR WDL BPAY INTERNET01MAY 05:47 TO STRATAPAY-LEVY 133400619	1,805.75		46,263.74
04 MAY	TFR WDL BPAY INTERNET04MAY 05:56 TO BCC RATES 500000005057546	450.20		45,813.54
09 MAY	ABN98002348352 ET230509CTR0658621		2,002.75	47,816.29
17 MAY	INTERNET WITHDRAWAL 17MAY 05:46 TO S211063701000	25.00		47,791.29
18 MAY	LOAN REPAYMENT S.211.0637010.00	493.00		47,298.29
18 MAY	LOAN REPAYMENT S.211.0637010.01	2,147.00		45,151.29
20 MAY	INTERNET WITHDRAWAL 20MAY 11:25 Transfer	5,000.00		40,151.29
26 MAY	LOAN REPAYMENT S.211.0637010.01	1,074.00		39,077.29
31 MAY	ABN98002348352 ET230531CTR065C6D3		2,002.75	41,080.04
01 JUN	TFR WDL BPAY INTERNET01JUN 06:07 TO EBM INSURANCE 28132626200468474477	432.00		40,648.04
01 JUN	JD Property AUST 602 56 Prospect St		2,613.59	43,261.63
02 JUN	<i>CLOSING BALANCE</i>			43,261.63

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Account Number 467729452  
 Statement Period 03/03/2023 to 02/06/2023  
 Statement No. 40(page 3 of 4)

### Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

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### Summary of Transaction Fees 01/03/2023 TO 31/03/2023

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	1	1	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St. George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St. George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
<b>SUB TOTAL</b>	1	1	0		0.00
<b>FEE REBATE</b>					0.00
<b>TOTALS</b>	1	1	0		0.00

Account Number 467729452  
Statement Period 03/03/2023 to 02/06/2023  
Statement No. 40(page 4 of 4)

**Summary of Transaction Fees 01/04/2023 TO 30/04/2023 - No transactions carried out**

SUB TOTAL	2	2	0		0.00
FEE REBATE					0.00

**Summary of Transaction Fees 09/05/2023 TO 31/05/2023 - No transactions carried out**

SUB TOTAL	2	2	0		0.00
FEE REBATE					0.00

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**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAR - NIL**
**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions APR - NIL**
**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAY - NIL**


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# Statement of Account

## COMPLETE FREEDOM OFFSET

Customer Enquiries 13 33 30  
(24 hours, seven days)

BSB Number 112-879

Account Number 467729452

Statement Period 03/06/2023 to 02/09/2023

Statement No. 41(page 1 of 4)

T AND L DAVIS INVESTMENTS PTY LTD ATF  
THE DAVIS SUPER FUND

### Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
43,261.63	+	35,347.45	-	19,687.09	=	58,921.99

### Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
03 JUN	OPENING BALANCE			43,261.63
09 JUN	LOAN REPAYMENT S.211.0637010.01	1,074.00		42,187.63
09 JUN	OSKO DEPOSIT 09JUN 19:10 Super Super Spa Sublime		22,935.76	65,123.39
10 JUN	OSKO DEPOSIT 10JUN 01:21 Tim Super Tim Super Spa Sublime		1,696.20	66,819.59
16 JUN	AMP CAP NOTES 2 JUN23/00801270		189.47	67,009.06
17 JUN	INTERNET WITHDRAWAL 17JUN 05:37 TO S211063701000	25.00		66,984.06
19 JUN	LOAN REPAYMENT S.211.0637010.00 EFFECTIVE DATE 18JUN	501.00		66,483.06
23 JUN	LOAN REPAYMENT S.211.0637010.01	1,074.00		65,409.06
30 JUN	TFR WDL BPAY INTERNET30JUN 05:58 TO ASIC 2291586357801	59.00		65,350.06
30 JUN	TFR WDL BPAY INTERNET30JUN 05:58 TO STRATAPAY-LEVY 133400619	1,805.75		63,544.31
03 JUL	ARISTOCRAT DIV S00092926028		62.40	63,606.71
03 JUL	JD Property AUST 602 56 Prospect St		1,595.07	65,201.78
04 JUL	TFR WDL BPAY INTERNET04JUL 21:00 TO MLC Life Insurance 1115730739	1,431.39		63,770.39
04 JUL	TFR WDL BPAY INTERNET04JUL 21:11 TO ASIC 2291591231272	14.00		63,756.39
	<b>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</b>			63,756.39

Account Number 467729452  
Statement Period 03/06/2023 to 02/09/2023  
Statement No. 41(page 2 of 4)

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**Transaction Details continued**

<b>Date</b>	<b>Transaction Description</b>	<b>Debit</b>	<b>Credit</b>	<b>Balance \$</b>
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			63,756.39
05 JUL	ABN98002348352 ET230705CTR065536D		2,002.75	65,759.14
07 JUL	LOAN REPAYMENT S.211.0637010.01	1,074.00		64,685.14
17 JUL	INTERNET WITHDRAWAL 17JUL 05:41 TO S211063701000	25.00		64,660.14
18 JUL	LOAN REPAYMENT S.211.0637010.00	501.00		64,159.14
18 JUL	VAF PAYMENT 23JUL/00800044		45.23	64,204.37
21 JUL	LOAN REPAYMENT S.211.0637010.01	1,074.00		63,130.37
24 JUL	ABN98002348352 ET230724CTR0657FA0		2,050.50	65,180.87
27 JUL	360 CAPITAL REIT S00092926028		33.96	65,214.83
28 JUL	TFR WDL BPAY INTERNET28JUL 06:02 TO TAX OFFICE PAYMENTS 136597768412760	719.00		64,495.83
31 JUL	INTERNET WITHDRAWAL 30JUL 13:21 Transfer	5,000.00		59,495.83
01 AUG	JD Property AUST 602 56 Prospect St		1,973.85	61,469.68
04 AUG	TFR WDL BPAY INTERNET04AUG 06:00 TO BCC RATES 500000005057546	480.95		60,988.73
04 AUG	LOAN REPAYMENT S.211.0637010.01	1,074.00		59,914.73
05 AUG	LOAN REPAYMENT S.211.0637010.01	1,074.00		58,840.73
07 AUG	REVERSAL 040823 S211063701001 EFFECTIVE DATE 04AUG		1,074.00	59,914.73
17 AUG	INTERNET WITHDRAWAL 17AUG 05:59 TO S211063701000	25.00		59,889.73
18 AUG	LOAN REPAYMENT S.211.0637010.00	508.00		59,381.73
18 AUG	LOAN REPAYMENT S.211.0637010.01	1,074.00		58,307.73
01 SEP	LOAN REPAYMENT S.211.0637010.01	1,074.00		57,233.73
01 SEP	JD Property AUST 602 56 Prospect St		1,688.26	58,921.99
02 SEP	<i>CLOSING BALANCE</i>			58,921.99

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**Interest Details**



Account Number 467729452  
 Statement Period 03/06/2023 to 02/09/2023  
 Statement No. 41 (page 3 of 4)

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

#### Information

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#### Summary of Transaction Fees 01/06/2023 TO 30/06/2023

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	4	4	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St. George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St. George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
<b>SUB TOTAL</b>	<b>4</b>	<b>4</b>	<b>0</b>		<b>0.00</b>
<b>FEE REBATE</b>					<b>0.00</b>
<b>TOTALS</b>	<b>4</b>	<b>4</b>	<b>0</b>		<b>0.00</b>

Account Number 467729452  
Statement Period 03/06/2023 to 02/09/2023  
Statement No. 41(page 4 of 4)

**Summary of Transaction Fees 01/07/2023 TO 31/07/2023 - No transactions carried out**

SUB TOTAL	5	5	0		0.00
FEE REBATE					0.00

**Summary of Transaction Fees 01/08/2023 TO 31/08/2023 - No transactions carried out**

SUB TOTAL	2	2	0		0.00
FEE REBATE					0.00

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 Terms and Conditions for your account. For a copy of that document, please visit our website.

**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUN - NIL**
**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUL - NIL**
**Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions AUG - NIL**


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**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 [stgeorge.com.au/dispute](http://stgeorge.com.au/dispute)**

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**Complaints**

If you have a complaint, contact our dedicated Customer Solutions team on 13 33 30 for Personal Banking or 133 800 for Business Banking. Alternatively, you can write to us at St.George 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](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678

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

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Dedicated to a better Brisbane

BRISBANE CITY COUNCIL ABN 72 002 765 795

# Rate Account

**Mailing Code** EMAIL  
**Property Location** 602/56 PROSPECT ST  
 FORTITUDE VALLEY  
**Issue Date** 6 Jul 2022

Bill number <b>5000 1041 9216 986</b>
Bill number including donation <b>5800 1041 9216 986</b>

**Enquiries**  
 (07) 3403 8888  
**24 hours 7 days**

Account Period  
 1 Jul 2022 - 30 Sep 2022



500010419216986/E-1/S-1/I-1

DAVIS BARE TRUST  
 C/- T & L DAVIS HOLDINGS PTY LTD  
 AS TRUSTEES  
 8 RAWTON AVE  
 NORTHMEAD NSW 2152

## Donate to the Lord Mayor's Charitable Trust to help those in need

You can make a \$15 donation to the Lord Mayor's Charitable Trust to support Brisbane's grass-roots charities.

Donations are tax deductible and can be made through your preferred rates payment method. A separate receipt will be issued by Council.

For more about the work of the Trust visit [lmct.org.au](http://lmct.org.au)

Council is fundraising for the Lord Mayor's Charitable Trust, a registered charity under the Collections Act 1966.



LORD MAYOR'S CHARITABLE TRUST

The rates and charges set out in this notice are levied by the service of this notice and are due and payable within 30 days of the issue date.  
**Full payment by the Due Date includes Discount and/or Rounding (where applicable).**

Compounding interest of 8.17% per annum will accrue daily on any amount owing immediately after this date.

### Nett Amount Payable

**\$450.20**

### Due Date

**5 Aug 2022**

### Summary of Charges

Opening Balance	0.00
Brisbane City Council Rates & Charges	391.35
State Government Charges	58.85
<b>Gross Amount</b>	<b>450.20</b>
<b>Discount and/or Rounding (where applicable)</b>	<b>0.00</b>
<b>Nett Amount Payable</b>	<b>450.20</b>
<b>Optional Lord Mayor's Charitable Trust donation received by the Due Date</b>	<b>465.20</b>

If mailing your payment please tear off this slip and return with payment. Please do not pin or staple this slip. See reverse for payment methods.

#### Including Lord Mayor's Charitable Trust \$15 donation

#### Excluding Lord Mayor's Charitable Trust \$15 donation



\*439 580010419216986



\*439 500010419216986



Billers Code: 319186  
 Ref: 5800 0000 5057 546  
 Amt: \$465.20 by 5 Aug 2022



Billers Code: 78550  
 Ref: 5000 0000 5057 546  
 Amt: \$450.20 by 5 Aug 2022

#### Pay using your smartphone



DAVIS BARE TRUST

Due Date

**5 Aug 2022**

**50**

Gross Amount

**\$450.20**

Nett Amount

**\$450.20**

<0000045020>

<004440>

<500010419216986>

>

## Have you changed your address?

It is important if you have changed your postal address to please advise Council by:

Phone: **(07) 3403 8888 24 hours 7 days**

or go to: **www.brisbane.qld.gov.au**

or write to: **Brisbane City Council  
GPO Box 1434  
BRISBANE QLD 4001**

## Rating and rebate information / payment assistance

**Rating information** - General rates are calculated based on land valuation and rating category. Please refer to your rating category statement or [www.brisbane.qld.gov.au/rates](http://www.brisbane.qld.gov.au/rates) for more information.

**Rebate** - Council offers a range of rates rebates, including pensioner and owner occupier. See [www.brisbane.qld.gov.au/rates](http://www.brisbane.qld.gov.au/rates) for more information or call Council's Contact Centre on (07) 3403 8888.

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## Payment options



### Online

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Payment is accepted by MasterCard or Visa credit card\*.  
Minimum payment \$10.



### Direct Debit

Pay an agreed amount by Direct Debit transfer from your cheque or savings account. To apply please go to [www.brisbane.qld.gov.au](http://www.brisbane.qld.gov.au) search Direct Debit and complete the online form.



### By Mobile

Download the Sniip app to your iPhone or Android device, create your account, select 'Scan to Pay Bills' and scan the circular QR code to pay now. (*Sniip is not available for iPads or tablets.*) Payment is accepted by MasterCard or Visa credit card\*. Minimum payment \$10.



### Mail

**Allow sufficient time for mail delivery as payment must be received on or before the due date to receive discount.**

Return the bottom slip with cheque made payable to Brisbane City Council to:

**Brisbane City Council  
GPO Box 1090  
BRISBANE QLD 4001**



### Telephone and 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](http://www.bpay.com.au)  
Minimum payment \$10.

®Registered to BPAY Pty Ltd ABN 69 079 137 518



Contact your participating bank or financial institution to register to receive your future Rate Accounts electronically. When registering, your BPAY View Registration number is our Account number located on Page 3 of this account.



### Instore

Pay in-store at Australia Post  
Billpay Code: \*439



### Phone Pay

Call 1300 309 311 to pay by MasterCard or Visa credit card\*.  
Minimum payment \$10.



### Brisbane City Council Regional Business Centres and Customer Service Centre

Pay at any Regional Business Centre or our Customer Service Centre. Payment is accepted by cash, cheque, debit card, MasterCard or Visa credit card\*. Minimum payment \$10.

\* A credit and debit card surcharge may apply. For further details, see the 'Other Information' section

## Use and Disclosure Notice

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### English

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## Property Details

<b>Owner</b>	<b>DAVIS BARE TRUST</b>	
<b>Property Location</b>	<b>602/56 PROSPECT ST FORTITUDE VALLEY</b>	
<b>Real Property Description</b>	<b>L.602 SP.259352 PAR NTH BRISBANE 106/4506</b>	
Valuation effective from	1 Jul 2020	\$58,810
	1 Jul 2021	\$58,810
	1 Jul 2022	\$58,810
Average Rateable Valuation (A R V)		\$58,810

## Account Details

Account Number 5000 0000 5057 546

### Opening Balance

Closing Balance Of Last Bill	430.40	
Payment Received - 03-Jun-2022	430.40	CR

**Total** **0.00**

### Period: 1 Jul 2022 - 30 Sep 2022

#### Brisbane City Council Rates & Charges

General Rates - Category 14 (Annually 0.3439 Cents In The A R V \$) @ Parity Factor (P/F) 1.032307	272.64
Waste Utility Charge - 1 Charge(S) @ \$95.51 Qtr	95.51
Bushland Preservation Levy Category 14 (Annual 0.0116 Cents In The A R V \$) @ P/F 1.032307	9.55
Environmental Mgt Compliance Levy Category 14 (Annual 0.0137 Cents In The A R V \$) @ P/F 1.032307	13.65

**Total** **391.35**

#### State Government Charges

Emergency Management Levy - Group 2	58.85
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**Total** **58.85**

## Other Information

A surcharge of 0.52% applies when paying by Mastercard or Visa credit or debit cards and will be payable with your next rate account. The surcharge does not apply to BPAY payments or charges that attract GST.

Council will receive a payment of \$43,709,747 in the 2022-23 financial year from the Queensland Government to mitigate any direct impacts from the Waste Levy on households.



BRISBANE CITY COUNCIL ABN 72 002 765 795

# Rate Account

**Mailing Code** EMAIL  
**Property Location** 602/56 PROSPECT ST  
 FORTITUDE VALLEY  
**Issue Date** 5 Oct 2022

Dedicated to a better Brisbane



500010424584870/E-1/S-1/I-1

DAVIS BARE TRUST  
 C/- T & L DAVIS HOLDINGS PTY LTD  
 AS TRUSTEES  
 8 RAWTON AVE  
 NORTHMEAD NSW 2152

Bill number  
**5000 1042 4584 870**

Bill number including donation  
**5800 1042 4584 870**

**Enquiries**  
 (07) 3403 8888  
**24 hours 7 days**

Account Period  
 1 Oct 2022 - 31 Dec 2022

## Donate to the Lord Mayor's Charitable Trust to help those in need

You can make a \$15 donation to the Lord Mayor's Charitable Trust to support Brisbane's grass-roots charities.

Donations are tax deductible and can be made through your preferred rates payment method. A separate receipt will be issued by Council.

For more about the work of the Trust visit [lmct.org.au](http://lmct.org.au)

Council is fundraising for the Lord Mayor's Charitable Trust, a registered charity under the Collections Act 1966.



LORD MAYOR'S  
 CHARITABLE TRUST

The rates and charges set out in this notice are levied by the service of this notice and are due and payable within 30 days of the issue date.  
**Full payment by the Due Date includes Discount and/or Rounding (where applicable).**

Compounding interest of 8.17% per annum will accrue daily on any amount owing immediately after this date.

### Nett Amount Payable

**\$450.20**

### Due Date

**4 Nov 2022**

### Summary of Charges

Opening Balance	0.00
Brisbane City Council Rates & Charges	391.35
State Government Charges	58.85
<b>Gross Amount</b>	<b>450.20</b>
<b>Discount and/or Rounding (where applicable)</b>	<b>0.00</b>
<b>Nett Amount Payable</b>	<b>450.20</b>
<b>Optional Lord Mayor's Charitable Trust donation received by the Due Date</b>	<b>465.20</b>

If mailing your payment please tear off this slip and return with payment. Please do not pin or staple this slip. See reverse for payment methods.

#### Including Lord Mayor's Charitable Trust \$15 donation



\*439 580010424584870



Billers Code: 319186  
 Ref: 5800 0000 5057 546  
 Amt: \$465.20 by 4 Nov 2022

#### Excluding Lord Mayor's Charitable Trust \$15 donation



\*439 500010424584870



Billers Code: 78550  
 Ref: 5000 0000 5057 546  
 Amt: \$450.20 by 4 Nov 2022

#### Pay using your smartphone



DAVIS BARE TRUST

Due Date

**4 Nov 2022****50**

Gross Amount

**\$450.20**

Nett Amount

**\$450.20**

&lt;0000045020&gt;

&lt;004440&gt;

&lt;500010424584870&gt;

&gt;



## Have you changed your address?

It is important if you have changed your postal address to please advise Council by:

Phone: **(07) 3403 8888 24 hours 7 days**

or go to: **www.brisbane.qld.gov.au**

or write to: **Brisbane City Council  
GPO Box 1434  
BRISBANE QLD 4001**

## Rating and rebate information / payment assistance

**Rating information** - General rates are calculated based on land valuation and rating category. Please refer to your rating category statement or [www.brisbane.qld.gov.au/rates](http://www.brisbane.qld.gov.au/rates) for more information.

**Rebate** - Council offers a range of rates rebates, including pensioner and owner occupier. See [www.brisbane.qld.gov.au/rates](http://www.brisbane.qld.gov.au/rates) for more information or call Council's Contact Centre on (07) 3403 8888.

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## Payment options



### Online

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Payment is accepted by MasterCard or Visa credit card\*.  
Minimum payment \$10.



### Direct Debit

Pay an agreed amount by Direct Debit transfer from your cheque or savings account. To apply please go to [www.brisbane.qld.gov.au](http://www.brisbane.qld.gov.au) search Direct Debit and complete the online form.



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Download the Sniip app to your iPhone or Android device, create your account, select 'Scan to Pay Bills' and scan the circular QR code to pay now. (*Sniip is not available for iPads or tablets.*) Payment is accepted by MasterCard or Visa credit card\*. Minimum payment \$10.



### Mail

**Allow sufficient time for mail delivery as payment must be received on or before the due date to receive discount.**

Return the bottom slip with cheque made payable to Brisbane City Council to:

**Brisbane City Council  
GPO Box 1090  
BRISBANE QLD 4001**



### Telephone and 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](http://www.bpay.com.au)  
Minimum payment \$10.

®Registered to BPAY Pty Ltd ABN 69 079 137 518



Contact your participating bank or financial institution to register to receive your future Rate Accounts electronically. When registering, your BPAY View Registration number is our Account number located on Page 3 of this account.



### Instore

Pay in-store at Australia Post  
Billpay Code: \*439



### Phone Pay

Call 1300 309 311 to pay by MasterCard or Visa credit card\*.  
Minimum payment \$10.



### Brisbane City Council Regional Business Centres and Customer Service Centre

Pay at any Regional Business Centre or our Customer Service Centre. Payment is accepted by cash, cheque, debit card, MasterCard or Visa credit card\*. Minimum payment \$10.

\* A credit and debit card surcharge may apply. For further details, see the 'Other Information' section

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## Property Details

<b>Owner</b>	<b>DAVIS BARE TRUST</b>	
<b>Property Location</b>	<b>602/56 PROSPECT ST FORTITUDE VALLEY</b>	
<b>Real Property Description</b>	<b>L.602 SP.259352 PAR NTH BRISBANE 106/4506</b>	
Valuation effective from	1 Jul 2020	\$58,810
	1 Jul 2021	\$58,810
	1 Jul 2022	\$58,810
Average Rateable Valuation (A R V)		\$58,810

## Account Details

Account Number 5000 0000 5057 546

### Opening Balance

Closing Balance Of Last Bill	450.20	
Payment Received - 05-Aug-2022	450.20	CR

**Total** **0.00**

### Period: 1 Oct 2022 - 31 Dec 2022

#### Brisbane City Council Rates & Charges

General Rates - Category 14 (Annually 0.3439 Cents In The A R V \$) @ Parity Factor (P/F) 1.032307	272.64
Waste Utility Charge - 1 Charge(S) @ \$95.51 Qtr	95.51
Bushland Preservation Levy Category 14 (Annual 0.0116 Cents In The A R V \$) @ P/F 1.032307	9.55
Environmental Mgt Compliance Levy Category 14 (Annual 0.0137 Cents In The A R V \$) @ P/F 1.032307	13.65

**Total** **391.35**

#### State Government Charges

Emergency Management Levy - Group 2	58.85
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**Total** **58.85**

## Other Information

A surcharge of 0.52% applies when paying by Mastercard or Visa credit or debit cards and will be payable with your next rate account. The surcharge does not apply to BPAY payments or charges that attract GST.

Council will receive a payment of \$43,709,747 in the 2022-23 financial year from the Queensland Government to mitigate any direct impacts from the Waste Levy on households.



Dedicated to a better Brisbane

BRISBANE CITY COUNCIL ABN 72 002 765 795

# Rate Account

**Mailing Code** EMAIL  
**Property Location** 602/56 PROSPECT ST  
 FORTITUDE VALLEY  
**Issue Date** 5 Jan 2023

Bill number <b>5000 1042 9965 201</b>
Bill number including donation <b>5800 1042 9965 201</b>

**Enquiries**  
 (07) 3403 8888  
**24 hours 7 days**

Account Period  
 1 Jan 2023 - 31 Mar 2023



500010429965201/E-1/S-1/I-1

DAVIS BARE TRUST  
 C/- T & L DAVIS HOLDINGS PTY LTD  
 AS TRUSTEES  
 8 RAWTON AVE  
 NORTHMEAD NSW 2152

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### Nett Amount Payable

**\$450.20**

### Due Date

**6 Feb 2023**

### Summary of Charges

Opening Balance	0.00
Brisbane City Council Rates & Charges	391.35
State Government Charges	58.85
<b>Gross Amount</b>	<b>450.20</b>
<b>Discount and/or Rounding (where applicable)</b>	<b>0.00</b>
<b>Nett Amount Payable</b>	<b>450.20</b>
<b>Optional Lord Mayor's Charitable Trust donation received by the Due Date</b>	<b>465.20</b>

If mailing your payment please tear off this slip and return with payment. Please do not pin or staple this slip. See reverse for payment methods.

#### Including Lord Mayor's Charitable Trust \$15 donation

#### Excluding Lord Mayor's Charitable Trust \$15 donation



\*439 580010429965201



\*439 500010429965201



Billers Code: 319186  
 Ref: 5800 0000 5057 546  
 Amt: \$465.20 by 6 Feb 2023



Billers Code: 78550  
 Ref: 5000 0000 5057 546  
 Amt: \$450.20 by 6 Feb 2023

#### Pay using your smartphone



DAVIS BARE TRUST

#### Due Date

**6 Feb 2023**

**50**

#### Gross Amount

**\$450.20**

#### Nett Amount

**\$450.20**

<0000045020>

<004440>

<500010429965201>

>

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®Registered to BPAY Pty Ltd ABN 69 079 137 518



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## Property Details

<b>Owner</b>	<b>DAVIS BARE TRUST</b>	
<b>Property Location</b>	<b>602/56 PROSPECT ST FORTITUDE VALLEY</b>	
<b>Real Property Description</b>	<b>L.602 SP.259352 PAR NTH BRISBANE 106/4506</b>	
Valuation effective from	1 Jul 2020	\$58,810
	1 Jul 2021	\$58,810
	1 Jul 2022	\$58,810
Average Rateable Valuation (A R V)		\$58,810

## Account Details

Account Number 5000 0000 5057 546

### Opening Balance

Closing Balance Of Last Bill	450.20	
Payment Received - 04-Nov-2022	450.20	CR

**Total** **0.00**

### Period: 1 Jan 2023 - 31 Mar 2023

#### Brisbane City Council Rates & Charges

General Rates - Category 14 (Annually 0.3439 Cents In The A R V \$) @ Parity Factor (P/F) 1.032307	272.64
Waste Utility Charge - 1 Charge(S) @ \$95.51 Qtr	95.51
Bushland Preservation Levy Category 14 (Annual 0.0116 Cents In The A R V \$) @ P/F 1.032307	9.55
Environmental Mgt Compliance Levy Category 14 (Annual 0.0137 Cents In The A R V \$) @ P/F 1.032307	13.65

**Total** **391.35**

#### State Government Charges

Emergency Management Levy - Group 2	58.85
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**Total** **58.85**

## Other Information

A surcharge of 0.52% applies when paying by Mastercard or Visa credit or debit cards and will be payable with your next rate account. The surcharge does not apply to BPAY payments or charges that attract GST.

Council will receive a payment of \$43,709,747 in the 2022-23 financial year from the Queensland Government to mitigate any direct impacts from the Waste Levy on households.



Dedicated to a better Brisbane

BRISBANE CITY COUNCIL ABN 72 002 765 795

# Rate Account

**Mailing Code** EMAIL  
**Property Location** 602/56 PROSPECT ST  
 FORTITUDE VALLEY  
**Issue Date** 4 Apr 2023

Bill number <b>5000 1043 5279 352</b>
Bill number including donation <b>5800 1043 5279 352</b>

**Enquiries**  
 (07) 3403 8888  
**24 hours 7 days**

Account Period  
 1 Apr 2023 - 30 Jun 2023



500010435279352/E-1/S-1/I-1

DAVIS BARE TRUST  
 C/- T & L DAVIS HOLDINGS PTY LTD  
 AS TRUSTEES  
 8 RAWTON AVE  
 NORTHMEAD NSW 2152

## Donate to the Lord Mayor's Charitable Trust to help those in need

You can make a \$15 donation to the Lord Mayor's Charitable Trust to support Brisbane's grass-roots charities.

Donations are tax deductible and can be made through your preferred rates payment method. A separate receipt will be issued by Council.

For more about the work of the Trust visit [lmct.org.au](http://lmct.org.au)

Council is fundraising for the Lord Mayor's Charitable Trust, a registered charity under the Collections Act 1966.



LORD MAYOR'S CHARITABLE TRUST

The rates and charges set out in this notice are levied by the service of this notice and are due and payable within 30 days of the issue date.  
**Full payment by the Due Date includes Discount and/or Rounding (where applicable).**

Compounding interest of 8.17% per annum will accrue daily on any amount owing immediately after this date.

### Nett Amount Payable

**\$450.20**

### Due Date

**4 May 2023**

### Summary of Charges

Opening Balance	0.00
Brisbane City Council Rates & Charges	391.35
State Government Charges	58.85
<b>Gross Amount</b>	<b>450.20</b>
<b>Discount and/or Rounding (where applicable)</b>	<b>0.00</b>
<b>Nett Amount Payable</b>	<b>450.20</b>
<b>Optional Lord Mayor's Charitable Trust donation received by the Due Date</b>	<b>465.20</b>

If mailing your payment please tear off this slip and return with payment. Please do not pin or staple this slip. See reverse for payment methods.

#### Including Lord Mayor's Charitable Trust \$15 donation



\*439 580010435279352



Billers Code: 319186  
 Ref: 5800 0000 5057 546  
 Amt: \$465.20 by 4 May 2023

#### Excluding Lord Mayor's Charitable Trust \$15 donation



\*439 500010435279352



Billers Code: 78550  
 Ref: 5000 0000 5057 546  
 Amt: \$450.20 by 4 May 2023

#### Pay using your smartphone



DAVIS BARE TRUST

#### Due Date

**4 May 2023**

**50**

#### Gross Amount

**\$450.20**

#### Nett Amount

**\$450.20**

<0000045020>

<004440>

<500010435279352>

>



## Have you changed your address?

It is important if you have changed your postal address to please advise Council by:

Phone: **(07) 3403 8888 24 hours 7 days**

or go to: **www.brisbane.qld.gov.au**

or write to: **Brisbane City Council  
GPO Box 1434  
BRISBANE QLD 4001**

## Rating and rebate information / payment assistance

**Rating information** - General rates are calculated based on land valuation and rating category. Please refer to your rating category statement or [www.brisbane.qld.gov.au/rates](http://www.brisbane.qld.gov.au/rates) for more information.

**Rebate** - Council offers a range of rates rebates, including pensioner and owner occupier. See [www.brisbane.qld.gov.au/rates](http://www.brisbane.qld.gov.au/rates) for more information or call Council's Contact Centre on (07) 3403 8888.

**Payment assistance** - If you would like to arrange a payment extension or a payment plan please contact Council on (07) 3403 8888.

## Payment options



### Online

To pay online go to [www.brisbane.qld.gov.au/payrates](http://www.brisbane.qld.gov.au/payrates)  
Payment is accepted by MasterCard or Visa credit card\*.  
Minimum payment \$10.



### Direct Debit

Pay an agreed amount by Direct Debit transfer from your cheque or savings account. To apply please go to [www.brisbane.qld.gov.au](http://www.brisbane.qld.gov.au) search Direct Debit and complete the online form.



### By Mobile

Download the Sniip app to your iPhone or Android device, create your account, select 'Scan to Pay Bills' and scan the circular QR code to pay now. (*Sniip is not available for iPads or tablets.*) Payment is accepted by MasterCard or Visa credit card\*. Minimum payment \$10.



### Mail

**Allow sufficient time for mail delivery as payment must be received on or before the due date to receive discount.**

Return the bottom slip with cheque made payable to Brisbane City Council to:

**Brisbane City Council  
GPO Box 1090  
BRISBANE QLD 4001**



### Telephone and 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](http://www.bpay.com.au)  
Minimum payment \$10.

®Registered to BPAY Pty Ltd ABN 69 079 137 518



Contact your participating bank or financial institution to register to receive your future Rate Accounts electronically. When registering, your BPAY View Registration number is our Account number located on Page 3 of this account.



### Instore

Pay in-store at Australia Post  
Billpay Code: \*439



### Phone Pay

Call 1300 309 311 to pay by MasterCard or Visa credit card\*.  
Minimum payment \$10.



### Brisbane City Council Regional Business Centres and Customer Service Centre

Pay at any Regional Business Centre or our Customer Service Centre. Payment is accepted by cash, cheque, debit card, MasterCard or Visa credit card\*. Minimum payment \$10.

\* A credit and debit card surcharge may apply. For further details, see the 'Other Information' section

## Use and Disclosure Notice

Your property ownership and rates details are used for a range of Council functions and to provide services to you.

### English

If you need this information in another language, please phone the Translating and Interpreting Service (TIS) on 131450 and ask to be connected to Brisbane City Council on (07) 3403 8888.

### Italian

Per avere queste informazioni in un'altra lingua, telefonate al TIS (*Translating and Interpreting Service*, cioè Servizio Traduttori e Interpreti) al numero 131450 e chiedete di essere collegati con il numero (07) 3403 8888 del municipio di Brisbane (*Brisbane City Council*).

### Spanish

Si necesitara esta información en otro idioma, se le ruega llamar al Servicio de Traducción e Interpretación [*"TIS"*], teléfono 131450, y pedir conexión con el Municipio de Brisbane, teléfono (07) 3403 8888.

### Chinese

如果您需要用另一種語言獲悉此文件的內容，請致電 131450 到翻譯與傳譯服務部 (TIS)，請他們給您轉接 (07) 3403 8888 到布里斯本 (Brisbane) 市政廳。

## Property Details

<b>Owner</b>	<b>DAVIS BARE TRUST</b>	
<b>Property Location</b>	<b>602/56 PROSPECT ST FORTITUDE VALLEY</b>	
<b>Real Property Description</b>	<b>L.602 SP.259352 PAR NTH BRISBANE 106/4506</b>	
Valuation effective from	1 Jul 2020	\$58,810
	1 Jul 2021	\$58,810
	1 Jul 2022	\$58,810
Average Rateable Valuation (A R V)		\$58,810

## Account Details

Account Number 5000 0000 5057 546

### Opening Balance

Closing Balance Of Last Bill	450.20	
Payment Received - 06-Feb-2023	450.20	CR

**Total** **0.00**

### Period: 1 Apr 2023 - 30 Jun 2023

#### Brisbane City Council Rates & Charges

General Rates - Category 14 (Annually 0.3439 Cents In The A R V \$) @ Parity Factor (P/F) 1.032307	272.64
Waste Utility Charge - 1 Charge(S) @ \$95.51 Qtr	95.51
Bushland Preservation Levy Category 14 (Annual 0.0116 Cents In The A R V \$) @ P/F 1.032307	9.55
Environmental Mgt Compliance Levy Category 14 (Annual 0.0137 Cents In The A R V \$) @ P/F 1.032307	13.65

**Total** **391.35**

#### State Government Charges

Emergency Management Levy - Group 2	58.85
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**Total** **58.85**

## Other Information

A surcharge of 0.52% applies when paying by Mastercard or Visa credit or debit cards and will be payable with your next rate account. The surcharge does not apply to BPAY payments or charges that attract GST.

Council will receive a payment of \$43,709,747 in the 2022-23 financial year from the Queensland Government to mitigate any direct impacts from the Waste Levy on households.



# Eddystone Management & Maintenance P/L

A.B.N. 37 607 977 060 A.C.N. 607977060  
PO Box 1200  
Oxley QLD 4075

Phone 0415 382 934  
Fax



Email admin@precinctapartments.com.au

TO: T & L Davis Investments P/L ATF The Davis Super

602 DAV

8 Rawton Avenue  
Northmead NSW 2152

## Financial Year Summary For The Year Ending 2023

Description	Debit	Credit
<b>602 / 56 Prospect St, Fortitude Valley</b>		
<b>Income</b>		
Rental Income		\$11,400.00
Other Income		\$0.00
<b>Expenses</b>		
Management Fees	\$877.80	
<b>Other Items</b>		
Balance Carried Forward From Prior Year		\$0.00
Other Account Credit		\$0.00
Administration Fee	\$79.20	
Other Account Debit	\$0.00	
Total Payments to Owner	\$10,443.00	



(w) (07)3263 1811  
 www.imageproperty.com.au  
 ali@imageproperty.com.au  
 PO BOX 205  
 Aspley QLD 4034  
 ABN: 89168541795  
 Licence: 3931396

## Folio Summary

T & L Davis Holdings Pty Ltd  
 8 Rawton Ave  
 Northmead NSW 2152

Folio: OWN24922  
 From: 1/07/2022  
 To: 30/06/2023  
 Created: 3/07/2023

Money In	Money Out	Balance
\$15,477.06	\$4,738.93	\$10,738.13

Account	Included Tax	Money Out	Money In
<b>602/56 Prospect St, Fortitude Valley QLD</b>			
Rent			\$15,360.02
General maintenance	\$77.50	\$852.50	
Letting fee	\$57.50	\$632.50	
Management fee	\$107.44	\$1,182.50	
Maintenance	\$17.00	\$587.00	
Smoke alarms - repairs	\$47.86	\$526.50	
Electrical - appliance repairs	\$10.82	\$119.00	
Water usage			\$117.04
Water rates		\$595.93	
Advertising	\$18.91	\$208.00	
Subtotal		<b>\$4,703.93</b>	<b>\$15,477.06</b>
<b>Account Transactions</b>			
Sundry fee	\$3.15	\$35.00	
Subtotal		<b>\$35.00</b>	<b>\$0.00</b>
<b>Total</b>		<b>\$4,738.93</b>	<b>\$15,477.06</b>

Total Tax on Money Out: \$340.18



LIFE INSURANCE

01 July 2022

T & L DAVIS INVESTMENTS PTY LTD  
ATF THE DAVIS SUPERANNUATION  
FUND  
8 RAWTON AVE  
NORTHMEAD NSW 2152

**Policy number**

36170495 MLC Personal Protection P  
ortfolio

**Life Insured**

TIMOTHY DAVIS

**Product type**

**Your reference**

**number**

9187989

## You've missed a premium payment

To T & L DAVIS INVESTMENTS PTY LTD ATF THE DAVIS  
SUPERANNUATION FUND,

It seems you've missed a premium payment for this policy. This payment is now  
overdue.

This policy has connected insurance benefits held on separate policy. These  
benefits are also at risk of cancellation if this payment is not received.

This policy is linked to

Term Assurance

**36170496**

### Payment details

The amount due:

**\$1255.55**

On this date:

**20 June 2022**

### What happens if we don't receive the payment

If we don't receive your payment by 9 August 2022 we'll have to cancel your  
policy.

If we cancel this policy you may have the option to reinstate it. Reinstatement is  
subject to payment of the outstanding premiums and we may also require  
evidence of continued good health. Until your policy is reinstated you won't be  
covered. If your policy isn't reinstated, we'll refund any premiums we owe you.

### How to make a payment for the outstanding premium



Did you know that  
we have dedicated  
MLC Life Insurance  
Claims Support Team?

**Call 1300 125 246**  
From 8.30am to 6pm  
(Melbourne/Sydney time)  
Monday to Friday

**Insurer**  
MLC Limited  
ABN 90 000 000 402  
AFSL 230694

PO Box 23455  
Docklands VIC 3008

Tel 13 65 25  
[mlcinsurance.com.au](http://mlcinsurance.com.au)

MLC Limited uses the MLC brand under licence. MLC Limited is part of the Nippon Life Insurance Group and is not part of the IOOF Group.

BPAY	Phone	Cheque
BPAY number <b>299685</b> Reference number <b>1115730739</b>	Call 13 65 25 to: <ul style="list-style-type: none"><li>• pay by credit card over the phone or</li><li>• arrange an automatic deduction from your bank account</li></ul>	MLC Life Insurance PO Box 23455 DOCKLANDS VIC 3008  Make sure you write your policy number <b>36170495</b> on the back of the cheque.

## Avoid missing future payments

You might want to consider another way of paying. To change your payment method or frequency, you can complete this online at [my.mlcinsurance.com.au](http://my.mlcinsurance.com.au) or you can complete the Payment Authority Request form provided and return it to us by:

Email to [enquiries.retail@mlcinsurance.com.au](mailto:enquiries.retail@mlcinsurance.com.au)

Post to  
MLC Life Insurance  
Your Retail Insurance Support Team  
PO Box 23455  
Docklands Victoria 3008

## If you need help

If you have any questions please:

- contact your adviser MLC Direct on 1800100076
- send an email to [enquiries.retail@mlcinsurance.com.au](mailto:enquiries.retail@mlcinsurance.com.au), or
- call **13 65 25** Monday to Friday

Yours sincerely



**Michael Rogers**  
Chief Life Insurance Officer  
**MLC Life Insurance**



LIFE INSURANCE

5 December 2022

**Policy number**

36170495

**Product Name**

MLC Personal Protection Portfolio

Mr TIMOTHY DAVIS  
8 RAWTON AVE  
NORTHMEAD NSW 2152

## Insurance payment due

Policy Owner(s):	T & L DAVIS INVESTMENTS PTY LTD ATF THE DAVIS SUPERANNUATION FUND
Life Insured(s):	Mr TIMOTHY DAVIS

Dear TIMOTHY,

Your half-yearly premium payment is now due.

To stay covered, please refer to the 'How to make a payment' section of this notice.

Amount due:	<b>\$1,431.39</b>
On this date:	<b>20 December 2022</b>

If you wish to discuss your options, please speak with your adviser, or call us.

### How to make a payment

To pay this outstanding amount you can either:

BPAY	Phone	Cheque
BPAY number <b>299685</b> Reference number <b>1115730739</b>	Call 13 65 25 to: <ul style="list-style-type: none"><li>• pay by credit card over the phone or</li><li>• arrange an automatic deduction from your bank account</li></ul>	MLC Life Insurance PO Box 23455 DOCKLANDS VIC 3008  Make sure you write your policy number <b>36170495</b> on the back of the cheque.

### Committed to care for life

Vivo – health, wellness and recovery program

With your MLC Life Insurance, access Vivo at no extra cost from today and for the life of your policy.



**VIVO**  
BY MLC LIFE INSURANCE

See how Vivo can support you to live life better. Visit [vivowellbeing.com.au](http://vivowellbeing.com.au)

**Insurer**  
MLC Limited  
ABN 90 000 000 402  
AFSL 230694

PO Box 23455  
Docklands VIC 3008

Tel 13 65 25  
[mlcinsurance.com.au](http://mlcinsurance.com.au)

Insurance is issued by MLC Limited. MLC Limited uses the MLC brand under licence from the Insignia Financial Group. MLC Limited is part of the Nippon Life Insurance Group and is not a part of the Insignia Financial Group.

## If you need help

If you have any questions please:

- contact your adviser MLC Financial Coaching on 1800100076
- send an email to [enquiries.retail@mlcinsurance.com.au](mailto:enquiries.retail@mlcinsurance.com.au), or
- call **13 65 25** Monday to Friday

Yours sincerely

A handwritten signature in black ink, appearing to read 'Michael Rogers', with a long horizontal flourish extending to the right.

**Michael Rogers**  
Chief Retail Insurance Officer  
**MLC Life Insurance**

## REMITTANCE NOTICE

**Date: 21 September 2022**

**Tim Davis**

**By email only: tims.email@optusnet.com.au**

**Group Member ID: 5855623**

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### Introduction

This Notice is sent to you as a Registered Group Member, or a contact person for a Registered Group Member, of the ABL Class Action, in accordance with the Settlement Distribution Scheme (**SDS**).


Except as otherwise defined, capitalised terms in this Notice have the same meaning as in the SDS.

### FINAL DISTRIBUTION AMOUNT

---

The table below sets out the Final Distribution Amount for each claim referred to, calculated in accordance with the SDS. All amounts are in Australian dollars.

### ABL Class Action Final Distribution Table

Holding ID	Registered Owner	Holding Name	Final Distribution Amount
68365	T&L Davis Investments PTY Limited	The Davis Super Fund	\$55.18
<b>TOTAL</b>			<b>\$55.18</b>

**MAURICE BLACKBURN LAWYERS**

Matthew Hall v Pitcher Partners & Anor VID 918/2018  
(Pitchers Class Action)

**REMITTANCE NOTICE**

**Date: 15 March 2023**

**Tim Davis**

**By email only: [tims.email@optusnet.com.au](mailto:tims.email@optusnet.com.au)**

**Group Member ID: 5855623**

**Introduction**

This Notice is sent to you as a Registered Group Member, or a contact person for a Registered Group Member, of the Pitchers Class Action, in accordance with the Settlement Distribution Scheme (**SDS**).

Except as otherwise defined, capitalised terms in this Notice have the same meaning as in the SDS.

**FINAL DISTRIBUTION AMOUNT**

The table below sets out the Final Distribution Amount for each claim referred to, calculated in accordance with the SDS. All amounts are in Australian dollars.

Please note that for taxation purposes the Final Distribution Amount is distributed from the principal amount of the Settlement Sum and does not include any interest earned on the Settlement Sum. As no interest has been distributed, no amounts have been withheld.

**Pitchers Class Action Final Distribution Table**

Holding ID	Registered Owner	Holding Name	Final Distribution Amount
68365	T&L Davis Investments PTY Limited	The Davis Super Fund	\$21.5
<b>TOTAL</b>			<b>\$21.50</b>





## Income tax 551

---

<b>Date generated</b>	13 November 2023
<b>Overdue</b>	\$6,040.27 DR
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$6,040.27 DR

## Transactions

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4 results found - from 13 November 2021 to 13 November 2023 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
1 Nov 2023	1 Jul 2023	General interest charge			\$6,040.27 DR
1 Nov 2023	1 Dec 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$3,661.20		\$6,040.27 DR
1 Nov 2023	1 Jul 2022	General interest charge			\$2,379.07 DR
10 Oct 2023	14 Jun 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$2,379.07		\$2,379.07 DR



## Activity statement 001

<b>Date generated</b>	13 November 2023
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

### Transactions

24 results found - from 13 November 2021 to 13 November 2023 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
31 Oct 2023	30 Oct 2023	Payment received		\$748.00	\$0.00
15 Sep 2023	30 Oct 2023	Original Activity Statement for the period ending 30 Sep 23 - PAYG Instalments	\$748.00		\$748.00 DR
31 Jul 2023	28 Jul 2023	Payment received		\$719.00	\$0.00
22 Jun 2023	28 Jul 2023	Original Activity Statement for the period ending 30 Jun 23 - PAYG Instalments	\$719.00		\$719.00 DR
1 May 2023	1 May 2023	General interest charge			\$0.00
1 May 2023	28 Apr 2023	Payment received		\$719.00	\$0.00
17 Apr 2023	28 Apr 2023	Original Activity Statement for the period ending 31 Mar 23 - PAYG Instalments	\$719.00		\$719.00 DR
2 Mar 2023	1 Mar 2023	General interest charge			\$0.00
2 Mar 2023	28 Feb 2023	Payment received		\$719.00	\$0.00
1 Mar 2023	1 Mar 2023	General interest charge			\$719.00 DR
17 Feb 2023	16 Feb 2023	Payment received		\$2,129.00	\$719.00 DR
14 Feb 2023	28 Feb 2023	Original Activity Statement for the period ending 31 Dec 22 - PAYG Instalments	\$719.00		\$2,848.00 DR
1 Nov 2022	1 Nov 2022	General interest charge			\$2,129.00 DR
30 Oct 2022	28 Oct 2022	Original Activity Statement for the period ending 30 Sep 22 - PAYG Instalments	\$719.00		\$2,129.00 DR
1 Aug 2022	1 Aug 2022	General interest charge			\$1,410.00 DR
31 Jul 2022	28 Jul 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$705.00		\$1,410.00 DR
1 Jun 2022	1 Jun 2022	General interest charge			\$705.00 DR
17 May 2022	16 May 2022	Payment received		\$705.00	\$705.00 DR

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
2 May 2022	2 May 2022	General interest charge			\$1,410.00 DR
1 May 2022	28 Apr 2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$705.00		\$1,410.00 DR
1 Apr 2022	1 Mar 2022	General interest charge			\$705.00 DR
7 Mar 2022	4 Mar 2022	Payment received		\$705.00	\$705.00 DR
7 Mar 2022	28 Feb 2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments	\$705.00		\$1,410.00 DR
1 Dec 2021	1 Dec 2021	General interest charge			\$705.00 DR

# Statement of Account

## HOME LOAN

St. George Bank  
 A Division of  
 Westpac Banking Corporation  
 ABN 33 007 457 141  
 AFSL and Australian credit licence 233714

**Customer Enquiries** 13 33 30  
 (8am to 8pm (EST), Mon-Sat)

**Loan Acct Number** S211 0637010 00

**BSB/Acct ID No.** 112-911 063701000

**Statement Start Date** 01/07/2022


**Statement End Date** 18/12/2022

**Page** 1 of 3

### Loan Account

T AND L DAVIS INVESTMENTS PTY LTD ACN 158635780 ATF THE DAVIS SUPER FUND

### Account Summary as at 18 Dec 2022

	<b>Opening Balance</b> 38,066.10	+	<b>Interest Charge for the Period</b> \$1,453.63	+	<b>Total Debits excluding Interest</b> 48.00	-	<b>Total Credits</b> 2,738.00	=	<b>Closing Balance</b> 36,829.73
	<b>Payments in Advance</b> \$17,308.60		<b>Contract Term Remaining</b> 20yrs 06mths		<b>Forecasted Term</b> 10yrs 00mths		<b>Interest Offset Benefit for Statement Period</b> \$0.00		<b>Annual Percentage Rate</b> 8.870%

### Repayment Details as at 18 Dec 2022

<b>Monthly Repayment</b> \$472.00	<b>Monthly Repayment Due Date</b> due on the 18th	<b>Repayment Account</b> 467 729 452
<b>Additional Monthly Repayment</b> \$0.00	<b>Repayment Frequency</b> Monthly	<b>Repayment Frequency Amount</b> \$0.00

AS AT 18 DEC 2022 YOUR REPAYMENTS WERE IN ADVANCE BY \$17,308.60.



**Billers Code: 808220**  
**Ref: 112911063701000**

\*\*Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).\*\*

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

Loan Acct Number S211 0637010 00

BSB/Acct ID No. 112-911 063701000

Statement Start Date 01/07/2022

Statement End Date 18/12/2022

Page 2 of 3



Transaction Details

Table with columns: Date, Transaction Description, Debit, Credit, Loan Balance. Rows include transactions from 01 Jul 2022 to 18 Dec 2022, such as Opening Balance, Interest, Loan Account Fee, and Repayment.

We've simplified our Privacy Statement. It combines important details about how we collect, hold and use your personal and credit-related information into one document. For example you may 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.

# HOME LOAN

St. George Bank  
A Division of  
Westpac Banking Corporation  
ABN 33 007 457 141  
AFSL and Australian credit licence 233714

**Loan Acct Number** S211 0637010 00

**BSB/Acct ID No.** 112-911 063701000

**Statement Start Date** 01/07/2022

**Statement End Date** 18/12/2022

**Page** 3 of 3

Remember to check that the insurance on your property has adequate cover, as your mortgage terms require you to fully insure the property. Find out more at the Australian Securities and Investments Commission website: [moneysmart.gov.au](http://moneysmart.gov.au). If you have a strata title, you may be covered by body corporate insurance. To talk through your specific insurance needs, contact your insurer or body corporate.

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 [stgeorge.com.au/dispute](http://stgeorge.com.au/dispute)

## Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 13 33 30 or write to us at St. George 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](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

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



# Statement of Account

## HOME LOAN

St George Bank  
A Division of  
Westpac Banking Corporation  
ABN 33 007 457 141  
AFSL and Australian credit licence 233714

**Customer Enquiries** 13 33 30  
(8am to 8pm (EST), Mon-Sat)

**Loan Acct Number** S211 0637010 00

**BSB/Acct ID No.** 112-911 063701000

**Statement Start Date** 19/12/2022

**Statement End Date** 18/06/2023

**Page** 1 of 3

### Loan Account

T AND L DAVIS INVESTMENTS PTY LTD ACN 158635780 ATF THE DAVIS SUPER FUND

### Account Summary as at 18 Jun 2023

<b>Opening Balance</b>		<b>Interest Charge for the Period</b>		<b>Total Debits excluding Interest</b>		<b>Total Credits</b>		<b>Closing Balance</b>
36,829.73	+	\$1,287.02	+	48.00	-	3,070.00	=	35,094.75
<b>Payments in Advance</b>		<b>Contract Term Remaining</b>		<b>Forecasted Term</b>		<b>Interest Offset Benefit for Statement Period</b>		<b>Annual Percentage Rate</b>
\$17,458.60		20yrs 00mths		09yrs 00mths		\$374.46		9.870%

### Repayment Details as at 18 Jun 2023

<b>Monthly Repayment</b>	<b>Monthly Repayment Due Date</b>	<b>Repayment Account</b>
\$501.00	due on the 18th	467 729 452
<b>Additional Monthly Repayment</b>	<b>Repayment Frequency</b>	<b>Repayment Frequency Amount</b>
\$0.00	Monthly	\$0.00

AS AT 18 JUN 2023 YOUR REPAYMENTS WERE IN ADVANCE BY \$17,458.60.



**Bill Code: 808220**  
**Ref: 112911063701000**

\*\*Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).\*\*

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

Loan Acct Number S211 0637010 00

BSB/Acct ID No. 112-911 063701000

Statement Start Date 19/12/2022

Statement End Date 18/06/2023

Page 2 of 3

**Phone Banking Plus****☎ 13 33 22****Transaction Details**

Date	Transaction Description	Debit	Credit	Loan Balance
19 Dec 2022	Opening Balance Interest Rate 8.620% PA			36,829.73
20 Dec 2022	INTEREST RATE CHANGE TO 8.87% PA			36,829.73
17 Jan 2023	INTERNET PMT		25.00	36,804.73
17 Jan 2023	INTEREST	276.94		37,081.67
17 Jan 2023	LOAN ACCOUNT FEE	8.00		37,089.67
18 Jan 2023	REPAYMT A/C TFR		472.00	36,617.67
17 Feb 2023	INTERNET PMT		25.00	36,592.67
17 Feb 2023	INTEREST	275.85		36,868.52
17 Feb 2023	LOAN ACCOUNT FEE	8.00		36,876.52
18 Feb 2023	REPAYMT A/C TFR		480.00	36,396.52
21 Feb 2023	INTEREST RATE CHANGE TO 9.12% PA			36,396.52
17 Mar 2023	INTERNET PMT		25.00	36,371.52
17 Mar 2023	INTEREST	253.88		36,625.40
17 Mar 2023	LOAN ACCOUNT FEE	8.00		36,633.40
18 Mar 2023	REPAYMT A/C TFR		487.00	36,146.40
21 Mar 2023	INTEREST RATE CHANGE TO 9.37% PA			36,146.40
17 Apr 2023	INTERNET PMT		25.00	36,121.40
17 Apr 2023	INTEREST	286.91		36,408.31
17 Apr 2023	LOAN ACCOUNT FEE	8.00		36,416.31
18 Apr 2023	REPAYMT A/C TFR		487.00	35,929.31
16 May 2023	INTEREST RATE CHANGE TO 9.62% PA			35,929.31
17 May 2023	INTERNET PMT		25.00	35,904.31
17 May 2023	INTEREST	193.69		36,098.00
17 May 2023	LOAN ACCOUNT FEE	8.00		36,106.00
17 May 2023	INT ADJUSTMENT		0.25	36,105.75
18 May 2023	REPAYMT A/C TFR		493.00	35,612.75
17 Jun 2023	INTERNET PMT		25.00	35,587.75
17 Jun 2023	LOAN ACCOUNT FEE	8.00		35,595.75
18 Jun 2023	REPAYMT A/C TFR		501.00	35,094.75
18 Jun 2023	Closing Balance			35,094.75

We've simplified our Privacy Statement. It combines important details about how we collect, hold and use your personal and credit-related information into one document. For example you may 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. This statement applies to our Australian financial products and services. Our Statement can be found at: [stgeorge.com.au/privacy/privacy-statement](http://stgeorge.com.au/privacy/privacy-statement).





# HOME LOAN

St George Bank  
A Division of  
Westpac Banking Corporation  
ABN 33 007 457 141  
AFSL and Australian credit licence 233714

**Loan Acct Number** S211 0637010 00

**BSB/Acct ID No.** 112-911 063701000


**Statement Start Date** 19/12/2022

**Statement End Date** 18/06/2023

**Page** 3 of 3

From 20 February 2023, home loans with overdue amounts will not be charged default interest.

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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 [stgeorge.com.au/dispute](http://stgeorge.com.au/dispute)

## Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 13 33 30 or write to us at St.George 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.

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Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

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



# Statement of Account

## HOME LOAN

St George Bank  
A Division of  
Westpac Banking Corporation  
ABN 33 007 457 141  
AFSL and Australian credit licence 233714

**Customer Enquiries** 13 33 30  
(8am to 8pm (EST), Mon-Sat)

**Loan Acct Number** S211 0637010 00

**BSB/Acct ID No.** 112-911 063701000

**Statement Start Date** 19/06/2023

**Statement End Date** 30/06/2023

**Page** 1 of 2

### Loan Account

T AND L DAVIS INVESTMENTS PTY LTD ACN 158635780 ATF THE DAVIS SUPER FUND

### Account Summary as at 30 Jun 2023

<b>Opening Balance</b>		<b>Interest Charge for the Period</b>		<b>Total Debits excluding Interest</b>		<b>Total Credits</b>		<b>Closing Balance</b>
35,094.75	+	\$0.00	+	0.00	-	0.00	=	35,094.75
<b>Payments in Advance</b>		<b>Contract Term Remaining</b>		<b>Forecasted Term</b>		<b>Interest Offset Benefit for Statement Period</b>		<b>Annual Percentage Rate</b>
\$17,458.60		20yrs 00mths		09yrs 00mths		\$0.00		9.870%

### Repayment Details as at 30 Jun 2023

<b>Monthly Repayment</b>	<b>Monthly Repayment Due Date</b>	<b>Repayment Account</b>
\$501.00	due on the 18th	467 729 452
<b>Additional Monthly Repayment</b>	<b>Repayment Frequency</b>	<b>Repayment Frequency Amount</b>
\$0.00	Monthly	\$0.00

AS AT 30 JUN 2023 YOUR REPAYMENTS WERE IN ADVANCE BY \$17,458.60.

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2023 IS \$2,740.65. ■



**Bill Code: 808220**  
**Ref: 112911063701000**

\*\*Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).\*\*

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

Loan Acct Number S211 0637010 00

BSB/Acct ID No. 112-911 063701000

Statement Start Date 19/06/2023

Statement End Date 30/06/2023

Page 2 of 2

**Phone Banking Plus****☎ 13 33 22****Transaction Details**

Date	Transaction Description	Debit	Credit	Loan Balance
19 Jun 2023	Opening Balance Interest Rate 9.620% PA			35,094.75
20 Jun 2023	INTEREST RATE CHANGE TO 9.87% PA			35,094.75
30 Jun 2023	Closing Balance			35,094.75

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 [stgeorge.com.au/dispute](http://stgeorge.com.au/dispute)

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Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

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

08 December 2022

T & L Davis Investments Pty Limited ATF The Davis Super Fund  
8 Rawton Avenue,  
NORTHMEAD, NSW, 2152

Ref: G1-4221

Dear Trustee,

**ANNUAL FEE - DUE 01 JANUARY 2023**

Under the terms of your investment, there are annual fees applicable. Depending on the project you have invested in, this annual fee is identified as either Lease and Management Fee or Annual Fee and Rent.

Under the terms of the Product Disclosure Statement ("PDS"), you are offered the option of either paying these fees annually as they fall due or not paying the fees and forgoing an additional interest of the gross proceeds of the harvests at the end of the project.

Please find overleaf a Summary Statement of the annual fees which are due for payment on 01 January 2023. You will note on the summary that you still have the option to elect to defer payment as per the original PDS. The advantages of paying these fees include the following:

- These payments are able to be claimed as a Tax Deduction in the 2022/23 financial year as per the ATO Product Ruling applicable to the project you invested in.
- Provided you are registered for GST purposes you are entitled to claim an input tax credit for the GST component of the fees.
- If you wish, you may pay these fees over the 3 months from January to March 2023 or over the 6 months from January to June 2023 by way of Direct Debit from your nominated bank account or credit card. This option was not available under the PDS but Sandalwood Properties and each grower can vary the lease and management agreement to allow for this payment method by each party signing this letter and payment authority.

If you wish to pay your annual fees you must return the Summary Statement. If your Summary Statement is not received you will automatically be registered as a deferred payment for this year thus forfeiting a percentage of the gross proceeds of the harvest at the end of the project.

Please don't hesitate to telephone our team on (08) 6458 4700 if you have any questions.

**SUMMARY OF ANNUAL FEE - DUE 01 JANUARY 2023**

G1-4221 T & L Davis Investments Pty Limited ATF The Davis Super Fund

App Number	Project	Lots	Current Total Deferral Rate*	2023 Annual Fee			Please Tick		Amount Payable (please complete if paying)
				Fee Year	Fee Due (GST Incl.)	Fee Deferral Rate (Ex GST)	Pay this Fee	Defer this Fee	
15-0018	TFS Sandalwood Project 2015	1	0%	7	\$657.00	1%			\$
					■	\$657.00	Total to Pay \$		

\* The Current Total Deferral Rate does not include the 2023 annual fee. If you decide to forgo this fee the Current Total Deferral Rate will increase accordingly. In making the decision to forgo the annual fee you are effectively requesting Sandalwood Properties to make these payments on your behalf. In exchange Sandalwood Properties will be entitled to the above percentage of the gross proceeds of the harvest at the end of the project. If you elect to pay your annual fee a tax invoice will be issued to you once the payment has been processed.

**PAYMENT OPTIONS**

- Payment in full - select Payment Method below
- Payment by instalments by way of Direct Debit from the bank account or credit card only as detailed below:
  - 3 equal monthly payments: January 2023 - March 2023, processed on the 20th of each month
  - 6 equal monthly payments: January 2023 - June 2023, processed on the 20th of each month

The Grower acknowledges that this is a variation of the Lease and Management agreement between Sandalwood Properties Ltd and the Grower.

Signature of grower: \_\_\_\_\_ Date: \_\_\_\_\_ Phone: \_\_\_\_\_

**PAYMENT METHOD**

- CHEQUE:** Payable to Sandalwood Properties Ltd (payments in full only)
- BPAY:** Only available for payments in full
- DIRECT DEBIT PAYMENT AUTHORITY**



Account Name: \_\_\_\_\_  
 BSB Number: \_\_\_\_\_ Account Number: \_\_\_\_\_  
 Signature: \_\_\_\_\_

**CREDIT CARD PAYMENT AUTHORITY**

Please tick card type:  Mastercard  Visa

Card No: \_\_\_\_\_ Expiry Date: \_\_\_\_/\_\_\_\_ VCC: \_\_\_\_\_

Cardholder's Name: \_\_\_\_\_ Signature: \_\_\_\_\_

Please return this form to Sandalwood Properties by:  
 fax: (08) 6323 3350 mail: PO Box 260, West Perth WA 6872 or email: fees@quintis.com.au



Pay a Bill via BPAY®

## Internet Banking Receipt Details

**Receipt Number**

S 4642 4507

**Date**

20/12/2022

**Time**

09:58 AM AEST

## Schedule Details

**Schedule frequency**

Once-Only

**Payment date**

01/01/2023

**Pay from**

Complete Freedom Offset 467 729 452

**Pay to**

127142

TFS PROPERTIES LTD

**Biller alias**

TFS PROPERTIES LTD

**Customer Reference  
Number**

42218

**Amount**

\$657.00

**Payer name**

T & L Davis investments

We are happy to confirm that your Scheduled Payment set up is now complete. Scheduled Payments are processed before the start of business. Please ensure sufficient funds are available no later than 6.00am the day the payment is due. Please allow at least two working days for payments to be received. Scheduled payments that fall on a public holiday will be processed the next business day.

T&L Davis Investments PTY Limited  
8 Rawton Avenue  
NORTHMEAD NSW 2152

**TAX INVOICE I4684744**

**Invoice Date** : 18.05.2023  
**Client Number** : EBM RCP TB620  
**Invoice Ref** : I4684744 **Cover No** : 1599698/000  
**Class** : RentCoverUltra  
**Placement with/by** : Various Insurers  
**Period** : 05.06.2023 to 05.06.2024

**Premium** 333.35  
**Stamp Duty** 33.01  
**Admin Fee** 29.36  
**SubTotal Excl. GST** 395.72  
**GST Total** 36.28

**Total Amount \$** 432.00

**Agent Name** :

**TRANSACTION DESCRIPTION**

\*\* RENEWAL \*\*

INSURED  
T&L Davis Investments PTY Limited

PROPERTY INSURED  
602/56 Prospect Street FORTITUDE VALLEY

**PAYMENT OPTIONS (our credit terms are 30 days)**

**Client Number** : EBM RCP TB620 **Client Name** : T&L Davis Investments PTY Limited  
**Invoice No** : I4684744 **Cover No** : 1599698/000 **Brief Description**: 602/56 Prospect Street FORTITU  
**Agent Name** : **Agent Code** : /DIRT



**Bill**er Code: 13581  
**Reference**: 28132626200468474477

**Total Amount \$** 432.00

**Cheque or Money Order** : Payable to EBM Insurance Brokers (please return with this remittance slip)  
**Credit or Debit Card** : Pay online at [www.rentcover.com.au](http://www.rentcover.com.au)  
(Visa or Mastercard accepted - a \$20,000 limit applies)  
**Premium Funding** : Your Account Manager can arrange for you

**COVER SUMMARY**

<b>CLIENT</b>	<b>PLACEMENT WITH/BY</b>	18.05.23
Lynda & Timothy Davis T&L Davis Investments PTY Limited 8 Rawton Avenue NORTHMEAD NSW 2152	Various Insurers	

<b>CLASS OF RISK</b>	<b>PERIOD OF INSURANCE</b>	
RentCoverUltra	From: 5th June 2023	
Policy No : 34-DU50383-SRP	To : 5th June 2024	at 4.00pm Local Time
	Our Ref : EBM RCP TB620 1599698/000	

**COVER SUMMARY**      This summary is not a policy document and is only an outline of the cover. The terms conditions and limitations of the Insurer's policy shall prevail at all times.

RENTCOVER SECTION:	312.91
CONTENTS SECTION:	86.79
	-----
Broker Fee	32.30
Total Premium	432.00
	=====

**INSURED DETAILS:**

INSURED : T&L Davis Investments PTY Limited

SITUATION : 602/56 Prospect Street FORTITUDE VALLEY

POSTCODE : 4006

DWELLINGS : 1

=====

**RENTCOVER SECTION:**

**POLICY DETAILS**  
 For full details of cover, please refer to the PDS and Policy Wording

Section 1 : Cover for your Premises and Contents (Fixtures & Fittings)  
 - Tenant and Accidental Damage

Sum Insured: \$ 70,000



Excesses : Section 1  
 Malicious damage by tenant \$400 per claim  
 Theft by tenant \$400 per claim  
 Accidental damage \$400 per event

Section 2 : Cover for your Premises - Insured Events

Section 2 is inoperative

INSURER	POLICY NUMBER	PROPORTION
RentCover Underwriting Agency HAWTHORN EAST VIC 3123	34-DU50383-SRP	100.0000%
* SUPPORTING INSURERS		
- QBE Insurance (Australia) Ltd 82 Pitt Street SYDNEY NSW 2000	100.0000%	

### CONTENTS SECTION:

Section 3 : Cover for your Contents - Insured Events

Sum Insured: \$ 70,000

Accidental & Malicious Damage by Tenant to Non-Fixed Contents Not Insured

Excesses : Sections 2 & 3  
 Earthquake or Tsunami \$250 per event  
 Cyclone \$500 per event  
 all other claims \$200 per event

INSURER	POLICY NUMBER	PROPORTION
RentCover Underwriting Agency ABBOTSFORD VIC 3067	34-UC13430-HHH	100.0000%
* SUPPORTING INSURERS		
- QBE Insurance (Australia) Ltd 82 Pitt Street SYDNEY NSW 2000	100.0000%	

### SPECIAL ENDORSEMENTS:

Section 4 : Cover for Rent and legal Expenses

Sum Insured  
 Up to \$1,500 per week loss of rent

Legal Expenses  
 Up to \$5,000

Section 5 : Cover for your Legal Liability - Property owners

Limit of Liability

\$30,000,000 any one occurrence plus approved legal costs

Section 6 : Cover for your Taxation Audit

Sum Insured

- 1) Up to \$1,000 any one audit
- 2) Up to \$2,000 any one policy period
- 3) Up to \$4,000 in total for all policies you have insured with us.

Excesses : Sections 4, 5 and 6  
Nil excess applicable

Special Notice : Please note that we have placed, renewed or varied this policy of insurance under an authority given to us by the Insurers and will therefore be effecting the contract as agents of the Insurers and not as your agent.

Bushfire Notice : There will be no cover provided under this policy in respect to any loss or damage arising out of or in connection with bush fires for a period of 72 hours from:

- the commencement date of this insurance (if a new policy);  
or
- the date any additional covers or increases in sums insured or loss limits added by endorsements.

Policy : QM2178-0221  
Wording

**Premium Details :**

Premium	333.35
Stamp Duty	33.01
Broker Fee	29.36
GST	36.28
TOTAL	432.00

**GENERAL ADVICE NOTICE**

<b>CLIENT</b>	<b>PLACEMENT WITH/BY</b>	18.05.23
Lynda & Timothy Davis T&L Davis Investments PTY Limited 8 Rawton Avenue NORTHMEAD NSW 2152	Various Insurers	
<b>Your account is managed by:</b> UNIT23		

<b>CLASS OF RISK</b>	<b>PERIOD OF INSURANCE</b>	
RentCoverUltra	From: 5th June 2023	To : 5th June 2024 at 4.00pm Local Time
Policy No : 34-DU50383-SRP	Our Ref : EBM RCP TB620 1599698/000/01	

**GENERAL ADVICE NOTICE**

In respect to this transaction, we have provided general advice only and not personal advice. In giving this advice we have not taken into account your personal circumstances, objectives, financial situation or needs.

Please read the policy documentation, including any Product Disclosure Statement to ensure the policy satisfies your requirements.

If you have any queries or require a copy of the Product Disclosure Statement or our Financial Services Guide, please contact your EBM Account Manager or Representative.

1 November 2022

**POLICY NUMBER**

77393521

**POLICY OWNER(S)**

ATF The Davis Super Fund

**POLICY START DATE**

26 November 2012

**POLICY ANNIVERSARY DATE**

26 November

## Your OneCare held through super Policy Schedule

Thank you for choosing OnePath for your protection.

This Policy Schedule is an important document and, along with your Product Disclosure Statement, your Policy Terms and any other notices issued by us to you, should be stored in a secure place. Can't find your PDS, Policy Terms or any other important documents? Please call us on 133 667.

### WHAT'S IN THIS POLICY SCHEDULE

- ✓ Both a summarised view of the cover you have in this policy, as well as a detailed overview including the lives insured, and your costs
- ✓ How to contact us and make a claim
- ✓ Information about your premium, including any reductions or fees
- ✓ Any additional information, including optional extras you have selected

### WHAT YOU NEED TO DO

- ✓ Please check that all details are correct
- ✓ If anything is missing or incorrect, please call us on 133 667
- ✓ You should keep this Policy Schedule in a secure place, along with its policy documents, as they will be required when you make a claim. If you lose the Policy Schedule, Policy Terms or any of your other insurance documents you can contact us for a replacement copy

## How to read this Policy Schedule

A category of cover within your policy

The amount of cover you've selected for that type of cover

Whether the cover has Indexation applied

Your different cover types may have different start and end dates depending on when the cover was added to your policy

Cover Type	Amount Insured	Monthly premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$1,103,500	\$164.86	Yes	28 February 2020	28 February 2100
TPD Cover	\$1,103,500	\$218.86	Yes	28 February 2020	28 February 2035

↑ This is the type of cover you've selected

↑ Your premium payment and frequency (yearly, half yearly, or monthly)

← If you have linked options or if you've taken the same type of cover but at a different date you will see multiple lines of cover under the same package

### Important Information

Zurich Australia Limited (Zurich, OnePath) ABN 92 000 010 195, AFSL 232510 is the issuer of OneCare. This includes OneCare External Master Trust and OneCare SMSF.

This information is of a general nature and does not take into account your personal objectives, financial situation or needs. You should consider these factors, the appropriateness of the information and the OneCare Product Disclosure Statement and policy terms (PDS) available online at onepath.com.au or by calling 133 667 before making any decisions.

PBRK-017317-2021

## Who you're protecting

Below is a summary of the individuals covered in your policy. The most recent information we have is shown here.

If any of these details have changed, please call us on 133 667. Some changes could result in a reduction in your premium (for example, if you change to a less risky occupation).

Please refer to the rest of this Policy Schedule for a detailed view of the cover each of these individuals has.



Lynda Davis

Date of Birth	30 August 1969
Gender	Female
Age	53



## Your cover summary

Below is a summary of your covers for your convenience. For full details of your cover, please refer to the rest of this Policy Schedule.



### Life Cover

We generally pay a lump sum to the trustee of your super fund in the event of your death or terminal illness.

Name	Amount insured	Annual premium
Lynda Davis	\$492,483	\$656.50



### TPD Cover

We generally pay the trustee of your super fund a lump sum if an illness or Injury leaves you permanently disabled and unable to work.

Name	Amount insured	Annual premium
Lynda Davis	\$492,483	\$1,305.65



### Trauma Cover

We generally pay the trustee of your super fund a lump sum in the event of certain types of serious illness or Injury.

Name	Amount insured	Annual premium
Lynda Davis	\$211,064	\$1,133.71

<b>Annual premium:</b>		<b>\$3,095.86</b>
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## To make a claim

1 November 2022

**POLICY NUMBER**

77393521

### Do you need to make a claim?

If any insured person on this policy has had any medical events, injuries or illness, you may be able to claim.

**Please consider if anything has happened to you.**

Speak to your financial adviser first, if possible. They can often help you through the process.

Call our Claims Helpline at 1300 555 250 if you wish to make a claim - our Claims team will advise you on what's claimable on your policy, as well as guide you and make sure you're taken care of from the first step in the claims process to the last.

### To make a claim:

1

If you have a financial adviser, speak with them first.

They can often help you through the process.

2

Call our Claims Helpline on 1300 555 250.

Make sure you have your policy details and basic information about the event that prompted the claim.

3

We will send appropriate claim forms within 24 hours of your call and inform you of any additional documents you need to provide.

4

Send us completed claim forms and additional requested documents.

5

We will assign you a Claims Assessor who will be your point of contact and help you through the process.

6

We will get to work reviewing your claim, providing you an update within 5 business days.

OnePath has adopted the Life Insurance Code of Practice, so you can have certainty about how you will be treated and communicated during the claims process. Read more about it at <https://www.fsc.org.au/policy/life-insurance/code-of-practice>



Lynda Davis

1 November 2022

POLICY NUMBER

77393521

Date of Birth: 30 August 1969

Gender: Female

## LIFE COVER WITH OPTIONAL TPD AND TRAUMA COVER

Cover type	Amount insured	Annual premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$492,483	\$656.50	Yes	26 November 2012	26 November 2099
Trauma Premier	\$211,064	\$1,133.71	Yes	26 November 2012	26 November 2039
TPD cover (Working)	\$211,064	\$348.47	Yes	26 November 2012	26 November 2034
TPD Cover (Working)	\$281,419	\$957.18	Yes	26 November 2012	26 November 2034

You have selected:		Optional extras:	
Benefit Payment Type	Lump sum	Premium Waiver	Yes
Premium Type	Level	Disability Option	
Occupation Category	M†	Business Guarantee Option	No
TPD Definition	Any Occupation	Trauma Cover	No
Smoker	No†	Reinstatement Option	
		Double Trauma Option	No
		Premier Maximiser Option	No
		Baby Care Option	No
		Double TPD Option	No

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

You should keep this Policy Schedule in a secure place, along with your other insurance policy documents, as they will be required when you make a claim. If you lose the Policy Schedule, Policy Terms or any of your other insurance documents you can contact us for a replacement copy.

The amounts insured under this policy are subject to the Policy Schedule, Policy Terms and any other notice issued by us to you.

Cover expires at the start of the day shown as the 'Cover expiry date'.





## SMSF Gateway Service

# A contribution to your Super fund



Dear **TIMOTHY DAVIS**,

We're pleased to advise you that the Australia Post SMSF Gateway Service has received a superannuation contribution message from **BIO-RAD LABORATORIES PTY LTD** on **11/05/2023 9:13:31 AM**.

Your employer should have made a contribution to your nominated bank account with a payment reference number of **ET230509CTR0658621**.

The message contains the following types of contributions to the **The Trustee for The Davis Super Fund** Fund:

Superannuation Guarantee	\$1,002.75
Salary Sacrifice	\$1,000.00

To view this contribution message in detail, log in to your account at [auspost.com.au/smsf](https://auspost.com.au/smsf)

If any of the details above are incorrect, please let us know immediately by emailing [superannuation@auspost.com.au](mailto:superannuation@auspost.com.au)

Kind Regards

The SMSF Gateway Team

You have received this correspondence to notify you of a contribution data message having been received by the SMSF Gateway Service provided by Australia Post. Your personal information is managed in accordance with Australia Post's privacy policy which is available at [www.auspost.com.au](http://www.auspost.com.au). Australia Post may only disclose the information provided by you if required or authorized by law, or in accordance with our privacy policy. You may obtain access to your personal information by contacting the Privacy Contact Officer, Australia Post, GPO Box 1777, Melbourne, Vic, 3001.

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Dear TIMOTHY DAVIS ,

We're pleased to advise you that the Australia Post SMSF Gateway Service has received a superannuation contribution message from **BIO-RAD LABORATORIES PTY LTD** on **14/04/2023 8:53:18 PM**.

Your employer should have made a contribution to your nominated bank account with a payment reference number of **ET230412CTR0651183**.

The message contains the following types of contributions to the **The Trustee for The Davis Super Fund** Fund:

Superannuation Guarantee	\$2,096.66
Salary Sacrifice	\$1,000.00

To view this contribution message in detail, log in to your account at [auspost.com.au/smsf](https://auspost.com.au/smsf)

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## SMSF Gateway Service

# A contribution to your Super fund



Dear **TIMOTHY DAVIS**,

We're pleased to advise you that the Australia Post SMSF Gateway Service has received a superannuation contribution message from **BIO-RAD LABORATORIES PTY LTD** on **17/03/2023 2:03:11 PM**.

Your employer should have made a contribution to your nominated bank account with a payment reference number of **ET230316CTR065C723**.

The message contains the following types of contributions to the **The Trustee for The Davis Super Fund** Fund:

Salary Sacrifice	\$1,000.00
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To view this contribution message in detail, log in to your account at [auspost.com.au/smsf](https://auspost.com.au/smsf)

If any of the details above are incorrect, please let us know immediately by emailing [superannuation@auspost.com.au](mailto:superannuation@auspost.com.au)

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Dear Timothy DAVIS ,

We're pleased to advise you that the Australia Post SMSF Gateway Service has received a superannuation contribution message from **PARAGON CARE GROUP MANAGEMENT SERVICES PTY LTD** on **23/09/2022 10:58:47 AM**.

Your employer should have made a contribution to your nominated bank account with a payment reference number of **QUICKSPR3305420781**.

The message contains the following types of contributions to the **The Trustee for The Davis Super Fund** Fund:

Superannuation Guarantee	\$2,054.30
Salary Sacrifice	\$1,200.00

To view this contribution message in detail, log in to your account at [auspost.com.au/smsf](https://auspost.com.au/smsf)

If any of the details above are incorrect, please let us know immediately by emailing [superannuation@auspost.com.au](mailto:superannuation@auspost.com.au)

Kind Regards

The SMSF Gateway Team

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Dear Timothy DAVIS ,

We're pleased to advise you that the Australia Post SMSF Gateway Service has received a superannuation contribution message from **PARAGON CARE GROUP MANAGEMENT SERVICES PTY LTD** on **29/07/2022 11:48:21 AM**.

Your employer should have made a contribution to your nominated bank account with a payment reference number of **QUICKSPR3263352569**.

The message contains the following types of contributions to the **The Trustee for The Davis Super Fund** Fund:

Superannuation Guarantee	\$949.04
Salary Sacrifice	\$1,200.00

To view this contribution message in detail, log in to your account at [auspost.com.au/smsf](https://auspost.com.au/smsf)

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## SMSF Gateway Service

# A contribution to your Super fund



Dear **TIMOTHY DAVIS**,

We're pleased to advise you that the Australia Post SMSF Gateway Service has received a superannuation contribution message from **BIO-RAD LABORATORIES PTY LTD** on **31/05/2023 5:14:57 PM**.

Your employer should have made a contribution to your nominated bank account with a payment reference number of **ET230531CTR065C6D3**.

The message contains the following types of contributions to the **The Trustee for The Davis Super Fund** Fund:

Superannuation Guarantee	\$1,002.75
Salary Sacrifice	\$1,000.00

To view this contribution message in detail, log in to your account at [auspost.com.au/smsf](https://auspost.com.au/smsf)

If any of the details above are incorrect, please let us know immediately by emailing [superannuation@auspost.com.au](mailto:superannuation@auspost.com.au)

Kind Regards

The SMSF Gateway Team

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Emily Cooper &lt;emily@smsfaustralia.com&gt;

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## The Davis Super Fund - 2021, 2022 and 2023 Queries

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tims.email@optusnet.com.au <tims.email@optusnet.com.au>  
To: Emily Cooper <emily@smsfaustralia.com>

2 August 2023 at 19:19

Hi Emily.

We did have an issue getting rent statement from that period which was corrected but they are still missing.

Have just sent an email requesting the EOM statements from the (previous) letting agent. I changed letting agent's late last year so hopefully they'll oblige and not be difficult.

See attached banks statements.

They're only available from Feb 2021 on line. This may be the time CMC markets switched from Bankwest to ANZ.

I've downloaded all that's available which was from Feb 2021 to April 2023.

I can confirm the below deposits were employee and salary sacrifice contributions for my wife and myself from her business.

The first 2 would be employer contributions and salary sacrifice for my wife. ■

The last for me was when I was made redundant I was drawing a wage from my wife's business for a few months and this is the employer contributions.

She's had issues using the clearing house so did a direct deposit hence the large sum as it had been building up for some time.

She suspects this is because the superfund has outstanding returns (non-compliant) however since I've been back at work mine have been going in from my current employer without issue.

The 2023 June payment was missed so fell into this FY, see attached.

Kind regards,

Tim.

[Quoted text hidden]

























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### 29 attachments

 **AnzCashActiveStatement-297329-2021-02 (1).pdf**  
177K

 **AnzCashActiveStatement-297329-2021-03.pdf**  
177K



-  **AnzCashActiveStatement-297329-2021-04.pdf**  
177K
-  **AnzCashActiveStatement-297329-2021-05.pdf**  
177K
-  **AnzCashActiveStatement-297329-2021-06.pdf**  
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-  **AnzCashActiveStatement-297329-2021-07.pdf**  
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-  **AnzCashActiveStatement-297329-2021-08.pdf**  
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-  **AnzCashActiveStatement-297329-2021-09.pdf**  
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-  **AnzCashActiveStatement-297329-2021-10.pdf**  
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-  **AnzCashActiveStatement-297329-2021-11.pdf**  
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-  **AnzCashActiveStatement-297329-2021-12.pdf**  
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-  **AnzCashActiveStatement-297329-2022-01.pdf**  
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-  **AnzCashActiveStatement-297329-2022-02.pdf**  
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-  **AnzCashActiveStatement-297329-2022-03.pdf**  
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-  **AnzCashActiveStatement-297329-2022-04.pdf**  
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-  **AnzCashActiveStatement-297329-2022-12.pdf**  
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-  **AnzCashActiveStatement-297329-2023-01.pdf**  
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-  **AnzCashActiveStatement-297329-2023-02.pdf**  
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-  **AnzCashActiveStatement-297329-2023-03.pdf**  
177K

 **AnzCashActiveStatement-297329-2023-04.pdf**  
177K

 **MLC missed payment June 2023.pdf**  
142K

 **MLC payment request July 2023 Payment.pdf**  
82K

Water and Sewerage  
Quarterly Account



QUUR68\_A4A01/E-8813/S-8643/I-17685/005  
DAVIS BARE TRUST  
C/- T & L DAVIS HOLDINGS PTY  
LTD  
AS TRUSTEES  
8 RAWTON AVE  
NORTHMEAD NSW 2152

**Property Location:** PRECINCT ON PROSPECT 602  
56 PROSPECT STREET  
FORTITUDE VALLEY 4006

Customer reference number	10 1063 7923 0000 2
Bill number	1063 7923 41
Date issued	04/07/2022
<b>Total due</b>	<b>\$300.02</b>
<b>Current charges due date</b>	<b>03/08/2022</b>

Your water usage

Water usage (kL) 22.49  
Days charged 95

Average daily water usage (litres)

Current period 237  
Same period last year 274

Account Summary Period 22/02/2022 - 27/05/2022

Your Last Account

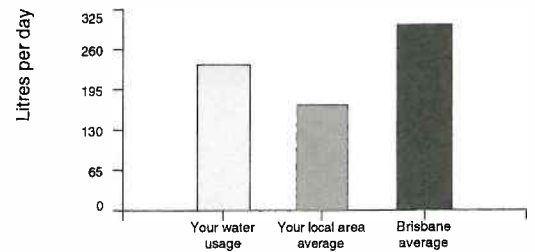
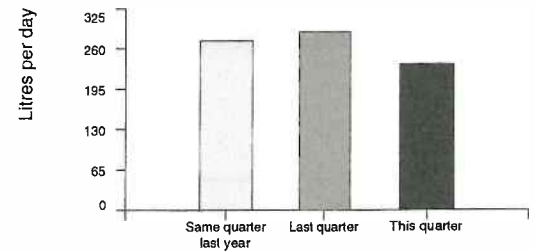
Amount Billed \$303.13  
Amount Paid \$303.13CR

Your Current Account

Balance \$0.00  
Current Charges \$300.02

**Total Due \$300.02**

*If full payment is not received by the due date, a compounding interest of 8.03% per annum will accrue daily on any amount owing.*



**AFFECTED BY EXTREME WEATHER OR FLOODS AND EXPERIENCING DIFFICULTY PAYING BILLS? WE'RE HERE TO HELP.**

Scan for more information on our Urban Assist program.



Payment options

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To arrange automatic payment from your bank account, visit [www.urbanutilities.com.au/directdebit](http://www.urbanutilities.com.au/directdebit)
- Telephone and internet banking – BPAY®**  
Contact your bank or financial institution to make this payment from your cheque, savings, credit card, debit or transaction account.  
**BPAY View®** View and pay this bill using internet banking.  
More info: [www.bpay.com.au](http://www.bpay.com.au)  
® Registered to BPAY Pty Ltd ABN 69 079 137 518
- Internet**  
Pay your account online using MasterCard or Visa credit card at [www.urbanutilities.com.au/creditcard](http://www.urbanutilities.com.au/creditcard)  
Payment by credit card will incur a 0.51% surcharge. We accept Mastercard or Visa credit cards.

- By phone**  
Call 1300 123 141 to pay your account using your MasterCard or Visa card\*.
- Mail**  
Tear off this slip and return with your cheque payment to Queensland Urban Utilities PO Box 963, Parramatta, NSW 2124
- In person**  
Pay in person at Australia Post with cash, cheque, money order, debit card or any branch of the Commonwealth Bank with cash or cheque.
- By Mobile** - Download the free Sniip® mobile app, create your account and scan the circular QR code over the page to pay. Sniip payments can be used with Visa and MasterCard cards\*. Sniip is not available for iPads or tablets.

Amount paid

Date paid

Receipt number

**YOUR CHARGES for 22/02/2022 - 27/05/2022 (95 days)**

Customer ref. no. 10 1063 7923 0000 2

**Your meter readings**

Serial Number	Read Date	Reading	Usage	Comment
FES1900092	22/02/2022	11266		
	28/05/2022	12235	969kL	
Boundary Meter	Your share percentage is 2.321262		Your share of usage is 22.49	

PRECINCT ON PROSPECT 602  
56 PROSPECT STREET  
FORTITUDE VALLEY 4006

 **Your usage was 22.49 kilolitres.**  
That's an average of 237 litres per day.

**Water Usage**

**State bulk water price**  
State Bulk Water Charge 2021/22 22.49kL @ \$3.231000/kL \$72.66

**Urban Utilities distributor-retailer price**  
Tier 1 usage 2021/22 22.49kL @ \$0.838000/kL \$18.84  
**Subtotal \$91.50**

**Water Services**

**Urban Utilities water service charge**  
Water service charge 2021/22 95 days \$61.56  
**Subtotal \$61.56**

**Sewerage Services**

**Urban Utilities sewerage service charge**  
Sewerage service charge 2021/22 95 days \$146.96  
**Subtotal \$146.96**

**Water usage \$91.50**


**Water services \$61.56**

**Sewerage services \$146.96**

**Your total charges 22/02/2022 - 27/05/2022 \$300.02**

**WE'RE HERE TO HELP**

As an essential service provider, we're here to help during challenging times. If your property was affected by extreme weather or floods earlier this year and you're experiencing difficulty paying your bills, please get in touch with us to discuss your circumstances. We'll work with you to get you back on track again. Scan below for more information on our Urban Assist program.



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تصل على الرقم 13 14 50 عندما تكون بحاجة إلى مترجم فوري.  
Khi bạn cần thông ngôn, xin gọi số 13 14 50  
통역사가 필요하시면 13 14 50 으로 연락하십시오.  
Cuando necesite un intérprete llame al 13 14 50  
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**Water and Sewerage Account**  
In Person / Mail Payment Advice  
Name: DAVIS BARE TRUST



Billers Code: 112144  
Ref: 10 1063 7923 0000 2



BPAY® this payment via Internet or phone banking.  
BPAY View® - View and pay this bill using Internet banking.  
To use the QR code, use the reader within your mobile banking app.  
More info: www.bpay.com.au



**Commonwealth Bank**  
Commonwealth Bank of Australia  
ABN 48 123 123 124  
240 Queen Street, Brisbane, QLD



Date  
Cash  
Cheques

Current charges due date  
03/08/2022

For Credit **Urban Utilities**  
Trans Code User ID Customer Reference No.

831 066840 101063792300002

Total Due \$ 300.02

+757+



**Water and Sewerage  
Quarterly Account**

Customer reference number	10 1063 7923 0000 2
Bill number	1063 7923 42
Date issued	09/09/2022
<b>Total due</b>	<b>\$301.72</b>
<b>Current charges due date</b>	<b>09/10/2022</b>



QUUR80\_A4A01/E-3856/S-4545/I-9089/005  
DAVIS BARE TRUST  
C/- T & L DAVIS HOLDINGS PTY LTD  
AS TRUSTEES  
8 RAWTON AVE  
NORTHMEAD NSW 2152

**Property Location:** PRECINCT ON PROSPECT 602  
56 PROSPECT STREET  
FORTITUDE VALLEY 4006

**Your water usage**

Water usage (kL)	22.70
Days charged	93

**Average daily water usage (litres)**

Current period	244
Same period last year	291

**Account Summary** Period 28/05/2022 - 28/08/2022

**Your Last Account**

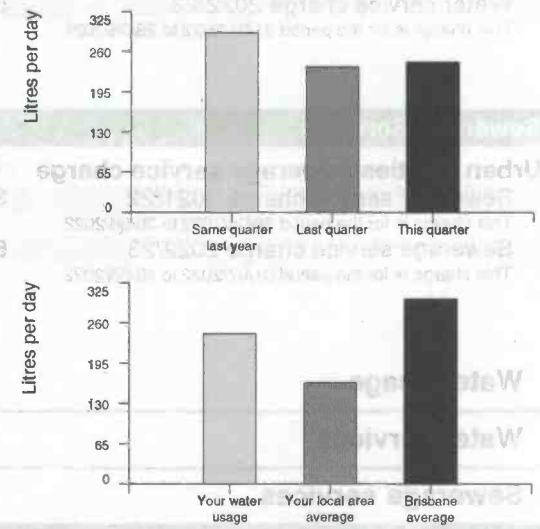
Amount Billed	\$300.02
Amount Paid	\$300.02CR

**Your Current Account**

Balance	\$0.00
Current Charges	\$301.72

**Total Due \$301.72**

*If full payment is not received by the due date, a compounding interest of 8.17% per annum will accrue daily on any amount owing.*



**FY23 PRICES APPLY FROM FRIDAY 1 JULY 2022**

Scan the QR code for more information or see *Pipeline*



**Payment options**

**Direct debit**  
To arrange automatic payment from your bank account, visit [www.urbanutilities.com.au/directdebit](http://www.urbanutilities.com.au/directdebit)

**Telephone and internet banking – BPAY®**  
Contact your bank or financial institution to make this payment from your cheque, savings, credit card, debit or transaction account.  
BPAY View® View and pay this bill using internet banking.  
More info: [www.bpay.com.au](http://www.bpay.com.au)  
® Registered to BPAY Pty Ltd ABN 69 079 137 518

**Internet**  
Pay your account online using MasterCard or Visa credit card at [www.urbanutilities.com.au/creditcard](http://www.urbanutilities.com.au/creditcard)  
Payment by credit card will incur a 0.51% surcharge. We accept Mastercard or Visa credit cards.

**By phone**  
Call 1300 123 141 to pay your account using your MasterCard or Visa card\*.

**Mail**  
Tear off this slip and return with your cheque payment to Queensland Urban Utilities PO Box 963, Parramatta, NSW 2124

**In person**  
Pay in person at Australia Post with cash, cheque, money order, debit card or any branch of the Commonwealth Bank with cash or cheque.

**By Mobile -** Download the free Sniiip® mobile app, create your account and scan the circular QR code over the page to pay. Sniiip payments can be used with Visa and MasterCard cards\*. Sniiip is not available for iPads or tablets.

Amount paid

Date paid

Receipt number

**YOUR CHARGES for 28/05/2022 - 28/08/2022 (93 days)**

Customer ref. no. 10 1063 7923 0000 2

**Your meter readings**

Serial Number	Read Date	Reading	Usage	Comment
FES1900092	28/05/2022	12235		
	29/08/2022	13213	978KL	
Boundary Meter	Your share percentage is 2.321262 Your share of usage is 22.70			

**Water Usage**

**State bulk water price**

State Bulk Water Charge 2021/22	8.30kL @ \$3.231000/kL	\$26.81
State Bulk Water Charge 2022/23	14.40kL @ \$3.301000/kL	\$47.53

**Urban Utilities distributor-retailer price**

Tier 1 usage 2021/22	8.30kL @ \$0.838000/kL	\$6.95
Tier 1 usage 2022/23	14.40kL @ \$0.863000/kL	\$12.42
<b>Subtotal</b>		<b>\$93.71</b>

**Water Services**

**Urban Utilities water service charge**

Water service charge 2021/22	34 days	\$22.03
This charge is for the period 28/05/2022 to 30/06/2022		
Water service charge 2022/23	59 days	\$39.41
This charge is for the period 01/07/2022 to 28/08/2022		
<b>Subtotal</b>		<b>\$61.44</b>

**Sewerage Services**

**Urban Utilities sewerage service charge**

Sewerage service charge 2021/22	34 days	\$52.59
This charge is for the period 28/05/2022 to 30/06/2022		
Sewerage service charge 2022/23	59 days	\$93.98
This charge is for the period 01/07/2022 to 28/08/2022		
<b>Subtotal</b>		<b>\$146.57</b>

**Water usage**

**\$93.71**

**Water services**

**\$61.44**

**Sewerage services**

**\$146.57**

**Your total charges 28/05/2022 - 28/08/2022**

**\$301.72**

PRECINCT ON PROSPECT 602  
56 PROSPECT STREET  
FORTITUDE VALLEY 4006

**Your usage was 22.70 kilolitres.**

**That's an average of 244 litres per day.**

**FY23 PRICES APPLY FROM FRIDAY 1 JULY 2022**

Scan the QR code for more information or see *Pipeline*



**INTERPRETER SERVICE 13 14 50**

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Khi bạn cần thông ngôn, xin gọi số 13 14 50  
통역사가 필요하시면 13 14 50 으로 연락하십시오  
Cuando necesite un intérprete llame al 13 14 50  
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Download the Snip App and scan the code to pay now.

Tear off slip and return with your cheque payment to PO Box 963, Parramatta, NSW 2124. See reverse for payment options.

**Water and Sewerage Account**  
In Person / Mail Payment Advice  
Name: DAVIS BARE TRUST



Billers Code: 112144  
Ref: 10 1063 7923 0000 2



**Commonwealth Bank**  
Commonwealth Bank of Australia  
ABN 48 123 123 124  
240 Queen Street, Brisbane, QLD.



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BPAY View® - View and pay this bill using internet banking.  
To use the QR code, use the reader within your mobile banking app.  
More info: www.bpay.com.au



\*4001 101063792300002



Teller Stamp & Initials

Cash

Cheques

Current charges due date

09/10/2022

For Credit **Urban Utilities**

Trans Code User ID

Customer Reference No.

831

066840

101063792300002

Total Due

\$ 301.72

+757+



**Water and Sewerage  
Quarterly Account**



QUUR65\_A4A01/E-4772/S-4782/I-9563/005  
DAVIS BARE TRUST  
C/- T & L DAVIS HOLDINGS PTY  
LTD  
AS TRUSTEES  
8 RAWTON AVE  
NORTHMEAD NSW 2152

**Property Location:** PRECINCT ON PROSPECT 602  
56 PROSPECT STREET  
FORTITUDE VALLEY 4006

**Account Summary** Period 29/08/2022 - 23/11/2022

**Your Last Account**

Amount Billed \$301.72  
Amount Paid \$301.72CR

**Your Current Account**

Balance \$0.00  
Current Charges \$285.43  
**Total Due \$285.43**

*If full payment is not received by the due date, a compounding interest of 8.17% per annum will accrue daily on any amount owing.*

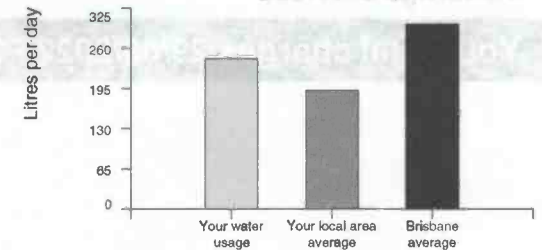
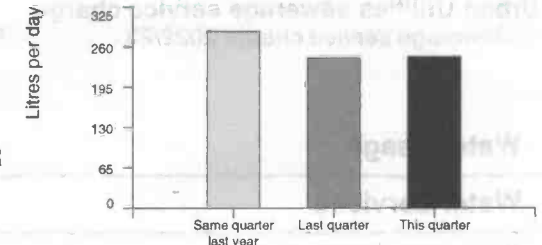
Customer reference number	10 1063 7923 0000 2
Bill number	1063 7923 43
Date issued	07/12/2022
<b>Total due</b>	<b>\$285.43</b>
<b>Current charges due date</b>	<b>06/01/2023</b>

**Your water usage**

Water usage (kL) 21.31  
Days charged 87

**Average daily water usage (litres)**

Current period 245  
Same period last year 286





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Amount paid

Date paid

Receipt number

# YOUR CHARGES for 29/08/2022 - 23/11/2022 (87 days)

Customer ref. no. 10 1063 7923 0000 2

PRECINCT ON PROSPECT 602  
56 PROSPECT STREET  
FORTITUDE VALLEY 4006

## Your meter readings

Serial Number	Read Date	Reading	Usage	Comment
FES1900092	29/08/2022	13213		
	24/11/2022	14131	918kL	
Boundary Meter	Your share percentage is 2.321262		Your share of usage is 21.31	

## Water Usage

### State bulk water price

State Bulk Water Charge 2022/23	21.31kL @ \$3.301000/kL	\$70.34
---------------------------------	-------------------------	---------

### Urban Utilities distributor-retailer price

Tier 1 usage 2022/23	21.31kL @ \$0.863000/kL	\$18.39
<b>Subtotal</b>		<b>\$88.73</b>

## Water Services

### Urban Utilities water service charge

Water service charge 2022/23	87 days	\$58.11
<b>Subtotal</b>		<b>\$58.11</b>

## Sewerage Services

### Urban Utilities sewerage service charge

Sewerage service charge 2022/23	87 days	\$138.59
<b>Subtotal</b>		<b>\$138.59</b>

**Water usage \$88.73**

**Water services \$58.11**

**Sewerage services \$138.59**

**Your total charges 29/08/2022 - 23/11/2022 \$285.43**

 Your usage was 21.31 kilolitres.

That's an average of 245 litres per day.



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**Water and Sewerage Account**  
In Person / Mail Payment Advice  
Name: DAVIS BARE TRUST



Billers Code: 112144  
Ref: 10 1063 7923 0000 2



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Commonwealth Bank of Australia  
ABN 48 123 123 124  
240 Queen Street, Brisbane, QLD

Date

Cash

Teller Stamp & Initials

Cheques

Current charges due date  
06/01/2023



\*4001 101063792300002



For Credit **Urban Utilities**  
Trans Code User ID

Customer Reference No.

Total Due

831 066840 101063792300002 \$ 285.43

+757+



**Water and Sewerage  
Quarterly Account**

QUUR37\_A4G/E-1/S-1/I-1/  
DAVIS BARE TRUST  
C/- IMAGE PROPERTY  
57 KIRBY RD  
ASPLEY QLD 4034

**Property Location:** PRECINCT ON PROSPECT 602  
56 PROSPECT STREET  
FORTITUDE VALLEY 4006

Customer reference number	10 1063 7923 0000 2
Bill number	1063 7923 44
Date issued	01/03/2023
<b>Total due</b>	<b>\$296.14</b>
<b>Current charges due date</b>	<b>07/04/2023</b>

**Your water usage**

Water usage (kL)	21.17
Days charged	92

*Average daily water usage (litres)*

Current period	230
Same period last year	288

**Account Summary**      Period 24/11/2022 - 23/02/2023

**Your Last Account**

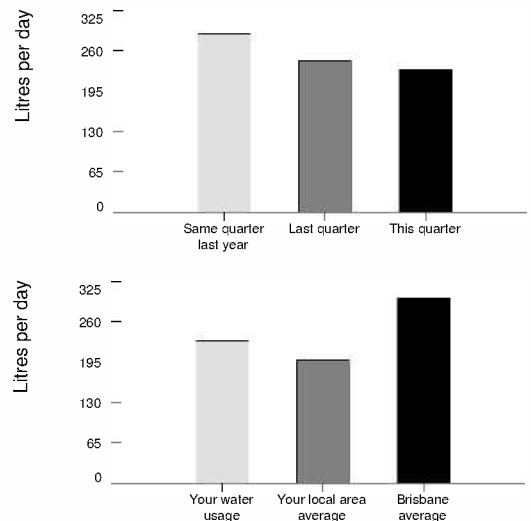
Amount Billed	\$285.43
Amount Paid	\$285.43CR

**Your Current Account**

Balance	\$0.00
Current Charges	\$296.14

**Total Due**      **\$296.14**

*If full payment is not received by the due date, a compounding interest of 8.17% per annum will accrue daily on any amount owing.*





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Amount paid

Date paid

Receipt number

# YOUR CHARGES for 24/11/2022 - 23/02/2023 (92 days)

## Your meter readings

Serial Number	Read Date	Reading	Usage	Comment
FES1900092	24/11/2022	14131		
	24/02/2023	15043	912kL	
Boundary Meter	Your share percentage is 2.321262 Your share of usage is 21.17			

## Water Usage

### State bulk water price

State Bulk Water Charge 2022/23	21.17kL @ \$3.301000/kL	\$69.88
---------------------------------	-------------------------	---------

### Urban Utilities distributor-retailer price

Tier 1 usage 2022/23	21.17kL @ \$0.863000/kL	\$18.26
<b>Subtotal</b>		<b>\$88.14</b>

## Water Services

### Urban Utilities water service charge

Water service charge 2022/23	92 days	\$61.45
<b>Subtotal</b>		<b>\$61.45</b>

## Sewerage Services

### Urban Utilities sewerage service charge

Sewerage service charge 2022/23	92 days	\$146.55
<b>Subtotal</b>		<b>\$146.55</b>

**Water usage \$88.14**

**Water services \$61.45**

**Sewerage services \$146.55**

**Your total charges 24/11/2022 - 23/02/2023 \$296.14**

Customer ref. no. 10 1063 7923 0000 2

PRECINCT ON PROSPECT 602  
56 PROSPECT STREET  
FORTITUDE VALLEY 4006

**Your usage was 21.17 kilolitres.**  
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**Water and Sewerage Account**  
In Person / Mail Payment Advice  
Name: DAVIS BARE TRUST



Biller Code: 112144  
Ref: 10 1063 7923 0000 2



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**Commonwealth Bank**

Commonwealth Bank of Australia  
ABN 48 123 123 124  
240 Queen Street, Brisbane, QLD



Date

Cash

Teller Stamp & Initials

Cheques

Total Due

**\$ 296.14**

Current charges due date  
07/04/2023

For Credit **Urban Utilities**  
Trans Code User ID Customer Reference No.

831 066840 101063792300002

+757+

**Water and Sewerage  
Quarterly Account**

QUUR84\_A4G/E-1/S-1/I-1/  
DAVIS BARE TRUST  
C/- IMAGE PROPERTY  
57 KIRBY RD  
ASPLEY QLD 4034

**Property Location:** PRECINCT ON PROSPECT 602  
56 PROSPECT STREET  
FORTITUDE VALLEY 4006

Customer reference number	10 1063 7923 0000 2
Bill number	1063 7923 45
Date issued	01/06/2023
<b>Total due</b>	<b>\$299.79</b>
<b>Current charges due date</b>	<b>07/07/2023</b>

**Your water usage**

Water usage (kL)	22.59
Days charged	91

*Average daily water usage (litres)*

Current period	248
Same period last year	237

**Account Summary** Period 24/02/2023 - 25/05/2023

**Your Last Account**

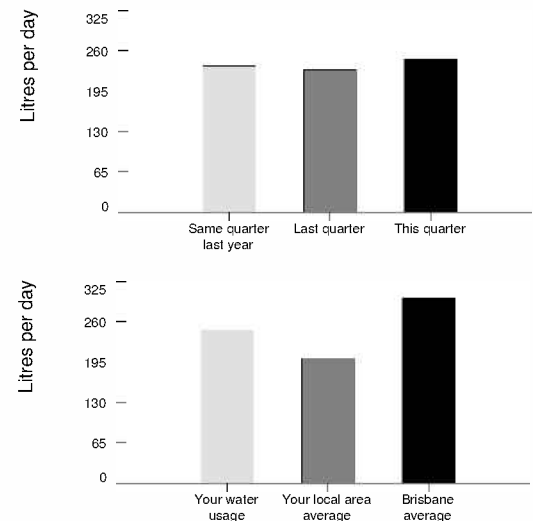
Amount Billed	\$296.14
Amount Paid	\$296.14CR

**Your Current Account**

Balance	\$0.00
Current Charges	\$299.79

**Total Due** **\$299.79**

*If full payment is not received by the due date, a compounding interest of 8.17% per annum will accrue daily on any amount owing.*



**ALWAYS HERE  
WHEN YOU NEED US**

- Clean safe water every day
- 24/7 crews
- Local contact centre

- Supporting vulnerable customers
- Protecting the environment for future generations

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Amount paid

Date paid

Receipt number



# YOUR CHARGES for 24/02/2023 - 25/05/2023 (91 days)

Customer ref. no. 10 1063 7923 0000 2

PRECINCT ON PROSPECT 602  
56 PROSPECT STREET  
FORTITUDE VALLEY 4006

## Your meter readings

Serial Number	Read Date	Reading	Usage	Comment
FES1900092	24/02/2023	15043		
	26/05/2023	16016	973kL	
Boundary Meter	Your share percentage is 2.321262 Your share of usage is 22.59			

## Water Usage

### State bulk water price

State Bulk Water Charge 2022/23	22.59kL @ \$3.301000/kL	\$74.56
---------------------------------	-------------------------	---------

### Urban Utilities distributor-retailer price

Tier 1 usage 2022/23	22.59kL @ \$0.863000/kL	\$19.49
<b>Subtotal</b>		<b>\$94.05</b>

## Water Services

### Urban Utilities water service charge

Water service charge 2022/23	91 days	\$60.78
<b>Subtotal</b>		<b>\$60.78</b>

## Sewerage Services

### Urban Utilities sewerage service charge

Sewerage service charge 2022/23	91 days	\$144.96
<b>Subtotal</b>		<b>\$144.96</b>

**Water usage \$94.05**


**Water services \$60.78**

**Sewerage services \$144.96**

**Your total charges 24/02/2023 - 25/05/2023 \$299.79**

 **Your usage was 22.59 kilolitres.**  
That's an average of 248 litres per day.

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Name: DAVIS BARE TRUST



Billor Code: 112144  
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Date

Cash

Teller Stamp & Initials

Cheques

Total Due

Current charges due date  
07/07/2023

For Credit **Urban Utilities**  
Trans Code User ID Customer Reference No.

831 066840 101063792300002

\$ 299.79

+757+



14 June 2013

T and L Davis Holding PTY LTD ATF The Davis Bare Trust  
8 Rawton Avenue  
Northmead NSW 2152

**ACQUISITION OF 602/56 PROSPECT STREET, FORTITUDE VALLEY  
BY T AND L DAVIS HOLDING PTY LTD ATF THE DAVIS BARE TRUST**

Thank you for giving us the opportunity to identify Property Tax Allowances for your investment in the above property.

Our findings are summarised on page one of the enclosed report. We are confident you will be as pleased with the results as we are.

This schedule has been amended to correct the client's name as advice.

DEPPRO are the only company in Australia to specialise 100% in Tax Depreciation and its team of Quantity Surveyors are dedicated to adding value to depreciation.

Please visit our web site at [www.depro.com.au](http://www.depro.com.au)

If you have any queries relating to this report please do not hesitate to contact us.

Yours faithfully,  
**DEPPRO Pty Ltd**

Paul Bennion  
BAppSc(Quantity Surveying), AAIQS  
Director

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PO Box 6081  
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Double Bay NSW 2026  
20 Bay Street  
Double Bay NSW 2026  
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1 02 8226 2282

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Melbourne VIC 3004  
Suite 701/1500 24 Hyde Road  
Melbourne VIC 3004  
1 03 9525 8174  
1 03 9525 8173

**Perth**  
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Subiaco WA 6008  
PO Box 1200  
Subiaco WA 6004  
1 08 9481 8100  
1 08 9481 8105



## **SCHEDULE OF PROPERTY TAX ALLOWANCES**

**FOR THE**

**ACQUISITION OF**

**602/56 PROSPECT STREET, FORTITUDE VALLEY**

**BY**

**T AND L DAVIS HOLDING PTY LTD ATF THE DAVIS BARE TRUST**

**ACQUIRED:**

**19 June 2012**

**SETTLED:**

**20 May 2013**

**our ref :**



## TABLE OF CONTENTS

1.0 SUMMARY OF ENTITLEMENTS.....	1
2.0 CERTIFICATION AND DISCLAIMER.....	2
3.0 CAPITAL EXPENDITURE ANALYSED.....	2
4.0 RECONCILIATION OF EXPENDITURE.....	3
APPENDICES.....	4
I) DEPRECIABLE PLANT	
USING DIMINISHING VALUE METHOD	
USING PRIME COST METHOD	
II) CAPITAL WORKS ALLOWANCES	
BUILDING	
STRUCTURAL IMPROVEMENTS	

**ACQUISITION OF 602/56 PROSPECT STREET, FORTITUDE VALLEY  
BY T AND L DAVIS HOLDING PTY LTD ATF THE DAVIS BARE TRUST**

---

**2.0 CERTIFICATION AND DISCLAIMER**

It is hereby certified that :

In accordance with the Act, the above named property has been inspected and report calculated and prepared all by a suitably experienced and qualified Quantity Surveyor and Associate Member of the Australian Institute of Quantity Surveyors.

All Plant and Capital Works deductions contained in this report have been calculated fully in accordance with our interpretation of the Income Tax Assessment Act 1997 and associated Acts and Appendages applicable at this time.

This report has been prepared under the understanding that no schedule of Depreciation Allowances form part of the Contract of Sale and that the exclusive ownership of all items of plant listed in this report are to the name or names specified in this report.

This report was prepared for the exclusive use by the name or names specified in this report for the sole purpose of claiming Property Tax Allowances by that name or names for the property specified in this report and is not to be used for any other purpose or to be reproduced without the express permission of the author.

DEPPRO Pty Ltd will not accept any liability for events arising as a result of any other person acting upon or using this schedule.

**3.0 CAPITAL EXPENDITURE ANALYSED**

.01 This report has been calculated and based on the total capital expenditure made up as follows:

Purchase Price (advised) :	\$530,000
Stamp Duty (advised/calculated) :	\$17,100
Legal Fees (advised) :	\$1,700

---

<b>TOTAL CAPITAL EXPENDITURE ANALYSED :</b>	<b>\$548,800</b>
---	------------------

---

.02 All figures contained in this report will be eligible to claim commencing the immediate day following the settlement date (advised) :

20-May-13



**ACQUISITION OF 602/56 PROSPECT STREET, FORTITUDE VALLEY  
BY T AND L DAVIS HOLDING PTY LTD ATF THE DAVIS BARE TRUST**

---

**4.0 RECONCILIATION OF CAPITAL EXPENDITURE**

Total capital expenditure analysed can be broken up as follows :

.01	PLANT	\$36,486
-----	-------	----------

All plant listed in this report was identified during a site inspection and has been valued as an overall apportionment of the total capital expenditure analysed.

All plant listed and rates used are all in accordance with our interpretation and knowledge of legislation in force current at the date of this report.

Where applicable depreciation rates used in this report are taken from those recommended in legislation at the time of "Acquisition", or signing of the contract as stated on the cover of this report.

Where the acquisition date is unable to be determined, a nominal 30 days prior settlement has been assumed.

.02	CAPITAL WORKS ALLOWANCES	\$287,705
-----	--------------------------	-----------

Capital Works Allowances are based on the written down value of the historical construction cost with the exclusion of plant and ineligible items.

Where it has been unable to obtain the actual construction cost an estimate of works de-escalated to the date of construction has been used.

.03	INELIGIBLE ITEMS	\$224,609
-----	------------------	-----------

This figure comprises all items that are ineligible for taxation depreciation. This includes the land value, landscaping and any ineligible Capital Allowance associated with the property.

If the investment property is part of a complex any common area ineligible items have been included in this figure.

Items such as land and landscaping are considered to appreciate in value and therefore are deemed as being ineligible for depreciation.

TOTAL :	\$548,800
---------	-----------

**ACQUISITION OF 602/56 PROSPECT STREET, FORTITUDE VALLEY  
BY T AND L DAVIS HOLDING PTY LTD ATF THE DAVIS BARE TRUST**

**1.0 SUMMARY OF ENTITLEMENTS**

Financial Year	SUMMARY OF CLAIM BY USING DIMINISHING VALUE METHOD				OR	SUMMARY OF CLAIM BY USING PRIME COST METHOD		
	Depreciation on Plant	Capital Allowances	Yearly Total	Depreciation on Plant		Capital Allowances	Yearly Total	
	Low Value Pooling							
	\$	\$	\$	\$		\$	\$	\$
21/5/2013 - 2013	1,282 +	1,144 +	810 =	3,236	or	1,088 +	810 =	1,898
2013 - 2014	4,548 +	1,858 +	7,211 =	13,617		2,925 +	7,211 =	10,136
2014 - 2015	3,609 +	1,161 +	7,211 =	11,981		2,925 +	7,211 =	10,136
2015 - 2016	2,922 +	726 +	7,211 =	10,858		2,917 +	7,211 =	10,128
2016 - 2017	2,397 +	1,210 +	7,211 =	10,818		2,857 +	7,211 =	10,068
2017 - 2018	1,987 +	0 +	7,211 =	9,198		2,818 +	7,211 =	10,029
2018 - 2019	1,660 +	0 +	7,211 =	8,871		2,504 +	7,211 =	9,715
2019 - 2020	1,398 +	0 +	7,211 =	8,609		2,504 +	7,211 =	9,715
2020 - 2021	1,185 +	0 +	7,211 =	8,396		2,504 +	7,211 =	9,715
2021 - 2022	1,011 +	0 +	7,211 =	8,222		2,504 +	7,211 =	9,715
2022 - 2023	868 +	0 +	7,211 =	8,079		2,318 +	7,211 =	9,529
2023 - 2024	750 +	0 +	7,211 =	7,961		845 +	7,211 =	8,056
2024 - 2025	651 +	0 +	7,211 =	7,862		798 +	7,211 =	8,009
2025 - 2026	569 +	0 +	7,211 =	7,780		415 +	7,211 =	7,626
2026 - 2027	500 +	0 +	7,211 =	7,711		415 +	7,211 =	7,626
2027 - 2028	441 +	0 +	7,211 =	7,652		415 +	7,211 =	7,626
2028 - 2029	392 +	0 +	7,211 =	7,603		415 +	7,211 =	7,626
2029 - 2030	349 +	0 +	7,211 =	7,560		415 +	7,211 =	7,626
2030 - 2031	313 +	0 +	7,211 =	7,524		415 +	7,211 =	7,626
2031 - 2032	282 +	0 +	7,211 =	7,493		415 +	7,211 =	7,626
2032 - 2033	254 +	0 +	7,211 =	7,465		410 +	7,211 =	7,621
2033 - 2034	230 +	0 +	7,211 =	7,441		370 +	7,211 =	7,581
2034 - 2035	209 +	0 +	7,211 =	7,420		370 +	7,211 =	7,581
2035 - 2036	191 +	0 +	7,211 =	7,402		370 +	7,211 =	7,581
2036 - 2037	175 +	0 +	7,211 =	7,386		370 +	7,211 =	7,581
2037 - 2038	160 +	0 +	7,211 =	7,371		370 +	7,211 =	7,581
2038 - 2039	147 +	0 +	7,211 =	7,358		370 +	7,211 =	7,581
2039 - 2040	135 +	0 +	7,211 =	7,346		370 +	7,211 =	7,581
2040 - 2041	125 +	0 +	7,211 =	7,336		370 +	7,211 =	7,581
2041 - 2042	115 +	0 +	7,211 =	7,326		370 +	7,211 =	7,581
2042 - 2043	106 +	0 +	7,211 =	7,317		339 +	7,211 =	7,550
2043 - 2044	98 +	0 +	7,211 =	7,309		0 +	7,211 =	7,211
2044 - 2045	91 +	0 +	7,211 =	7,302		0 +	7,211 =	7,211
2045 - 2046	85 +	0 +	7,211 =	7,296		0 +	7,211 =	7,211
2046 - 2047	79 +	0 +	7,211 =	7,290		0 +	7,211 =	7,211
2047 - 2048	73 +	0 +	7,211 =	7,284		0 +	7,211 =	7,211
2048 - 2049	68 +	0 +	7,211 =	7,279		0 +	7,211 =	7,211
2049 - 2050	63 +	0 +	7,211 =	7,274		0 +	7,211 =	7,211
2050 - 2051	59 +	0 +	7,211 =	7,270		0 +	7,211 =	7,211
2051 - 2052	809 +	0 +	12,877 =	13,686		0 +	12,877 =	12,877
<b>Total</b>	<b>\$30,387 +</b>	<b>\$6,099 +</b>	<b>\$287,705 =</b>	<b>\$324,191</b>		<b>\$36,486 +</b>	<b>\$287,705 =</b>	<b>\$324,191</b>



**DIVISION 42 ALLOWANCES**

**DEPRECIABLE PLANT**

**USING**

**DIMINISHING VALUE METHOD**

ACQUISITION OF 602/56 PROSPECT STREET, FORTITUDE VALLEY  
BY T AND L DAVIS HOLDING PTY LTD ATF THE DAVIS BARE TRUST

<b>Capital Expenditure Incurred Upon Plant and Articles</b>	<b>Total Cost 20-May-13</b>	<b>Diminishing Value Rate</b>	<b>Depreciation Over First 41 Days</b>	<b>Opening W.D.V. 1-Jul-13</b>
	\$	%	\$	\$
<b>Diminishing Value</b>				
Items using effective lives as stated in TR 2006/15				
<b>Assets generally</b>				
Air-conditioning :				
* Mini Split System (up to 20KW)	5,179.00	20.00	116.35	5,062.65
Floor coverings (removable without damage)				
* Carpet	6,612.00	20.00	148.54	6,463.46
Hot Water Installation				
* Electric	1,346.00	16.66	25.19	1,320.81
Lifts (including hydraulic and traction)	11,106.00	6.66	83.09	11,022.91
<b>Kitchen assets</b>				
Dishwashers	2,071.00	20.00	46.53	2,024.47
Ovens	1,968.00	16.66	36.83	1,931.17
<b>Security and monitoring assets</b>				
Access control systems				
* Code pads	807.60	40.00	36.29	771.31
* Door controllers	336.50	40.00	15.12	321.38
* Readers, swipe cards	201.90	66.66	15.12	186.78
<b>TOTAL</b>	<b>\$ 29,628.00</b>		<b>\$ 523.05</b>	<b>29,104.95</b>

ACQUISITION OF 602/56 PROSPECT STREET, FORTITUDE VALLEY  
BY T AND L DAVIS HOLDING PTY LTD ATF THE DAVIS BARE TRUST

<b>Capital Expenditure Incurred Upon Plant and Articles</b>	<b>Total Cost 20-May-13</b>	<b>Diminishing Value Rate</b>	<b>Depreciation Over First 41 Days</b>	<b>Opening W.D.V. 1-Jul-13</b>
	\$	%	\$	\$
<b>Low Value Pooling Items</b>				
Items valued under \$1000 depreciated at 18.75% in the first financial year (irrespective of the number of days owned) and at 37.5% for each following year.				
<b>Assets generally</b>				
Ceiling Fans	621.00	18.75	116.44	504.56
Door closer	354.00	18.75	66.38	287.63
Master antenna television (MATV)				
* Amplifier	372.60	18.75	69.86	302.74
* Modulator	155.25	18.75	29.11	126.14
* Power source	93.15	18.75	17.47	75.68
Ventilation fans	559.00	18.75	104.81	454.19
Window blinds, internal	932.00	18.75	174.75	757.25
<b>Fire control assets</b>				
Detection and alarm systems				
* Fire alarm bell	398.00	18.75	74.63	323.38
* Detectors (incl addressable manual call points, heat, multi type and smoke)	335.00	18.75	62.81	272.19
<b>Kitchen assets</b>				
Cooktop	932.00	18.75	174.75	757.25
Range hoods	518.00	18.75	97.13	420.88
<b>Laundry assets</b>				
Clothes dryer	829.00	18.75	155.44	673.56
<b>TOTAL</b>	<b>\$</b>		<b>\$</b>	
	<u><u>6,099.00</u></u>		<u><u>1,143.56</u></u>	<u><u>4,955.44</u></u>

**ACQUISITION OF 602/56 PROSPECT STREET, FORTITUDE VALLEY  
BY T AND L DAVIS HOLDING PTY LTD ATF THE DAVIS BARE TRUST**

<b>Capital Expenditure Incurred Upon Plant and Articles</b>	<b>Total Cost 20-May-13</b>	<b>Diminishing Value Rate</b>	<b>Depreciation Over First 41 Days</b>	<b>Opening W.D.V. 1-Jul-13</b>
	<b>\$</b>	<b>%</b>	<b>\$</b>	<b>\$</b>

**Immediate Write Off Items**

Items valued under \$300 each written off in full in the first financial year of ownership, taking into account the set rule and grouping of like items.

**Assets generally**

Telecommunications

* Telephone hand set	249.00	100.00	249.00	Nil
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**Fire control assets**

Detection and alarm systems

* Detectors (incl addressable manual call points, heat, multi type and smoke)	259.00	100.00	259.00	Nil
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Hoses and nozzles	198.00	100.00	198.00	Nil
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**Outdoor assets**

Gates, electrical

* Controls	10.60	100.00	10.60	Nil
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* Motors	42.40	100.00	42.40	Nil
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<b>TOTAL</b>	<b>\$</b>	<b>759.00</b>	<b>\$</b>	<b>759.00</b>
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**DIVISION 42 ALLOWANCES**

**DEPRECIABLE PLANT**

**USING**

**PRIME COST METHOD**

**ACQUISITION OF 602/56 PROSPECT STREET, FORTITUDE VALLEY  
BY T AND L DAVIS HOLDING PTY LTD ATF THE DAVIS BARE TRUST**

<b>Capital Expenditure Incurred Upon Plant and Articles</b>	<b>Total Cost 20-May-13</b>	<b>Prime Cost Rate</b>	<b>Depreciation Over First 41 Days</b>	<b>Opening W.D.V. 1-Jul-13</b>
	<b>\$</b>	<b>%</b>	<b>\$</b>	<b>\$</b>
<b>Prime Cost</b>				
Items using effective lives as stated in TR 2006/15				
<b>Assets generally</b>				
Air-conditioning :				
* Mini Split System (up to 20KW)	5,179.00	10.00	58.18	5,120.82
Ceiling Fans	621.00	20.00	13.95	607.05
Door closer	354.00	10.00	3.98	350.02
Floor coverings (removable without damage)				
* Carpet	6,612.00	10.00	74.27	6,537.73
Hot Water Installation				
* Electric	1,346.00	8.33	12.59	1,333.41
Lifts (including hydraulic and traction)	11,106.00	3.33	41.54	11,064.46
Master antenna television (MATV)				
* Amplifier	372.60	10.00	4.19	368.41
* Modulator	155.25	10.00	1.74	153.51
* Power source	93.15	10.00	1.05	92.10
Ventilation fans	559.00	5.00	3.14	555.86
Window blinds, internal	932.00	10.00	10.47	921.53
<b>Fire control assets</b>				
Detection and alarm systems				
* Fire alarm bell	398.00	8.33	3.72	394.28
* Detectors (incl addressable manual call points, heat, multi type and smoke)	335.00	5.00	1.88	333.12





ACQUISITION OF 602/56 PROSPECT STREET, FORTITUDE VALLEY  
 BY T AND L DAVIS HOLDING PTY LTD ATF THE DAVIS BARE TRUST

Capital Expenditure Incurred Upon Plant and Articles	Total Cost 20-May-13 \$	Prime Cost Rate %	Depreciation Over First 41 Days \$	Opening W.D.V. 1-Jul-13 \$
<b>Kitchen assets</b>				
Cooktop	932.00	8.33	8.72	923.28
Dishwashers	2,071.00	10.00	23.26	2,047.74
Ovens	1,968.00	8.33	18.41	1,949.59
Range hoods	518.00	8.33	4.85	513.15
<b>Laundry assets</b>				
Clothes dryer	829.00	10.00	9.31	819.69
<b>Security and monitoring assets</b>				
Access control systems				
* Code pads	807.60	20.00	18.14	789.46
* Door controllers	336.50	20.00	7.56	328.94
* Readers, swipe cards	201.90	33.33	7.56	194.34
<b>TOTAL</b>	<b>\$ 35,727.00</b>		<b>\$ 328.52</b>	<b>35,398.48</b>

ACQUISITION OF 602/56 PROSPECT STREET, FORTITUDE VALLEY  
BY T AND L DAVIS HOLDING PTY LTD ATF THE DAVIS BARE TRUST

<b>Capital Expenditure Incurred Upon Plant and Articles</b>	<b>Total Cost 20-May-13</b>	<b>Prime Cost Rate</b>	<b>Depreciation Over First 41 Days</b>	<b>Opening W.D.V. 1-Jul-13</b>
	\$	%	\$	\$
<b>Immediate Write Off Items</b>				
Items valued under \$300 each written off in full in the first financial year of ownership, taking into account the set rule and grouping of like items.				
<b>Assets generally</b>				
Telecommunications				
* Telephone hand set	249.00	100.00	249.00	Nil
<b>Fire control assets</b>				
Detection and alarm systems				
* Detectors (incl addressable manual call points, heat, multi type and smoke)	259.00	100.00	259.00	Nil
Hoses and nozzles	198.00	100.00	198.00	Nil
<b>Outdoor assets</b>				
Gates, electrical				
* Controls	10.60	100.00	10.60	Nil
* Motors	42.40	100.00	42.40	Nil
<b>TOTAL</b>	<b>\$ 759.00</b>		<b>\$ 759.00</b>	



**DIVISION 43 ALLOWANCES**

**CAPITAL WORKS ALLOWANCES**



ACQUISITION OF 602/56 PROSPECT STREET, FORTITUDE VALLEY  
 BY T AND L DAVIS HOLDING PTY LTD ATF THE DAVIS BARE TRUST

**Capital Expenditure Incurred on Qualifying Building Allowance**

Start & Finish Dates of Construction	Total Historical Cost	Prime Cost Rate	Annual Claim	Opening Residual Value 20-May-13	Total Capital Allowance for 41 Days	Opening W.D.V. 1-Jul-13
Start - Completion	\$	%	\$	\$	\$	\$
1.) 4/1/13 - 12/4/13	288,289	2.50	7,207	287,539	810	286,729
<b>sub-total</b>	<b>288,289</b>		<b>7,207</b>	<b>287,539</b>	<b>810</b>	<b>286,729</b>

**Capital Expenditure Incurred on Qualifying Structural Improvements**

Start & Finish Dates of Construction	Total Historical Cost	Prime Cost Rate	Annual Claim	Opening Residual Value 20-May-13	Total Capital Allowance for 41 Days	Opening W.D.V. 1-Jul-13
Start - Completion	\$	%	\$	\$	\$	\$
1.) 4/1/13 - 12/4/13	167	2.50	4	166	0	166
<b>sub-total</b>	<b>167</b>		<b>4</b>	<b>166</b>	<b>0</b>	<b>166</b>

---

<b>TOTAL</b>	<b>\$</b>	<b>288,456</b>		<b>7,211</b>	<b>287,705</b>	<b>810</b>	<b>286,895</b>
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# IntelliVal Automated Valuation Estimate

Prepared on 18 September 2023



602/56 Prospect Street Fortitude Valley QLD 4006

Estimated Value:

**\$490,000**

Estimated Value Confidence:



Low

High

Estimated Price Range:

**\$426,000 - \$553,000**

Property Attributes:



2



2



1



86m<sup>2</sup>



Year Built

2013



Land Area

99m<sup>2</sup>



Property Type

Unit



Land Use

Building Units (Primary Use Only)



Development Zoning

Not zoned

## Sales History

Sale Date	Sale Price	Sale Type
26 Jun 2012	\$530,000	Normal Sale

Estimated Value as at 11 September 2023. An automated valuation model estimate (Estimated Value) is a statistically derived estimate of the value of the subject property. An Estimated Value must not be relied upon as a professional valuation or an accurate representation of the market value of the subject property as determined by the valuer.

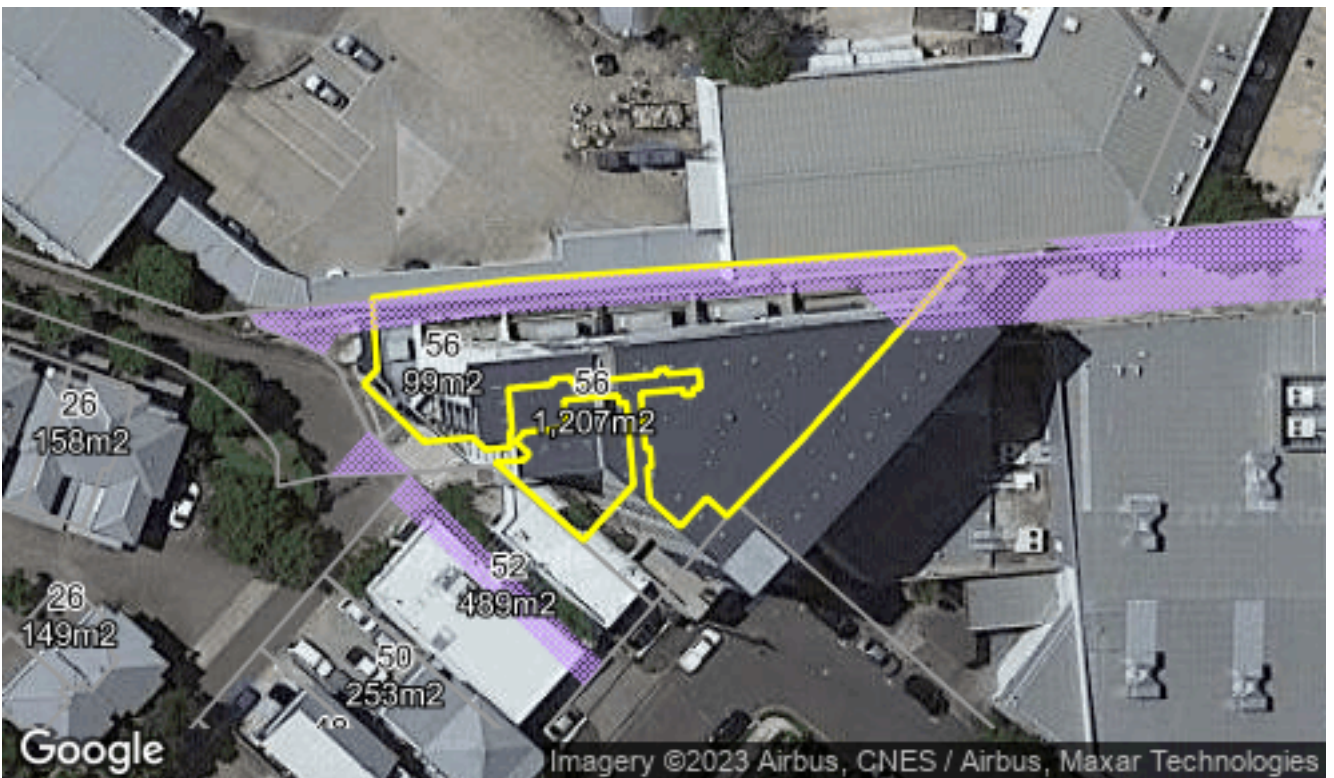
For further information about confidence levels, please refer to the end of this document.

CoreLogic IntelliVal Automated Valuation Estimate

# 602/56 Prospect Street Fortitude Valley QLD 4006

Prepared on 18 September 2023

## Location Highlights



CoreLogic IntelliVal Automated Valuation Estimate



# 602/56 Prospect Street Fortitude Valley QLD 4006

Prepared on 18 September 2023

## Recently Sold Properties



 2    
  2    
  1    
  82m<sup>2</sup>

### 401/56 Prospect Street Fortitude Valley QLD 4006

**Sold Price:** \$475,000

**Sold Date:** 07 June 2023

**Distance from Subject:** 0km

**Features:** Mu1 Mixed Use (Inner City), Built-In Wardrobes, Close to Schools, Close to Shops, Close to Transport, 2 Toilets



 2    
  2    
  1    
  74m<sup>2</sup>

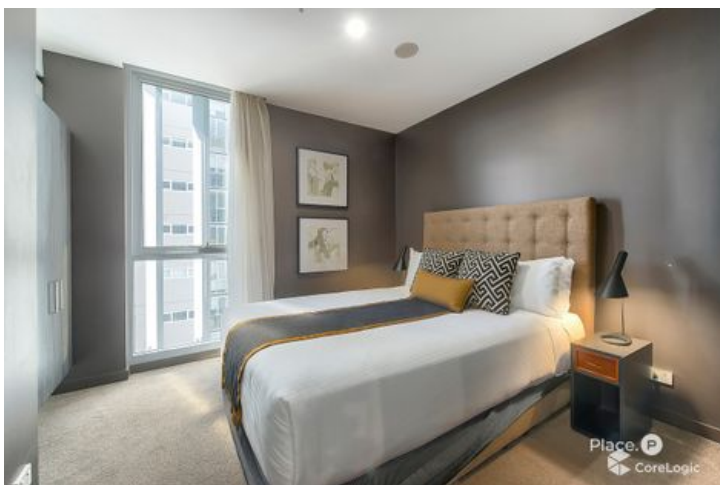
### 309/959 Ann Street Fortitude Valley QLD 4006

**Sold Price:** \$540,000

**Sold Date:** 17 April 2023

**Distance from Subject:** 0.4km

**Features:** Mu1 Mixed Use (Inner City), Stone Bench Tops, 1 No of Study Rooms



 2    
  2    
  1    
  80m<sup>2</sup>

### 709/959 Ann Street Fortitude Valley QLD 4006

**Sold Price:** \$555,000

**Sold Date:** 17 May 2023

**Distance from Subject:** 0.4km

**Features:** Mu1 Mixed Use (Inner City)

CoreLogic IntelliVal Automated Valuation Estimate

# 602/56 Prospect Street Fortitude Valley QLD 4006



Prepared on 18 September 2023






  
 2                      2                      1                      109m<sup>2</sup>

## 714/1000 Ann Street Fortitude Valley QLD 4006

Sold Price: \$535,000

Sold Date: 14 June 2023

Distance from Subject: 0.4km

Features: SW, Mu1 Mixed Use (Inner City), 1 No. Floor Levels Inside Unit, 2 Toilets




  
 2                      2                      1                      73m<sup>2</sup>

## 204/959 Ann Street Fortitude Valley QLD 4006

Sold Price: \$530,000

Sold Date: 01 July 2023

Distance from Subject: 0.4km

Features: Mu1 Mixed Use (Inner City), 1 No of Study Rooms, 2 Toilets






  
 2                      2                      1                      74m<sup>2</sup>

## 209/959 Ann Street Fortitude Valley QLD 4006

Sold Price: \$535,000

Sold Date: 13 July 2023

Distance from Subject: 0.4km

Features: Mu1 Mixed Use (Inner City)



CoreLogic IntelliVal Automated Valuation Estimate



# 602/56 Prospect Street Fortitude Valley QLD 4006

Prepared on 18 September 2023

## Fortitude Valley Insights: A Snapshot



### Houses

Median Price  
**\$1,180,460**

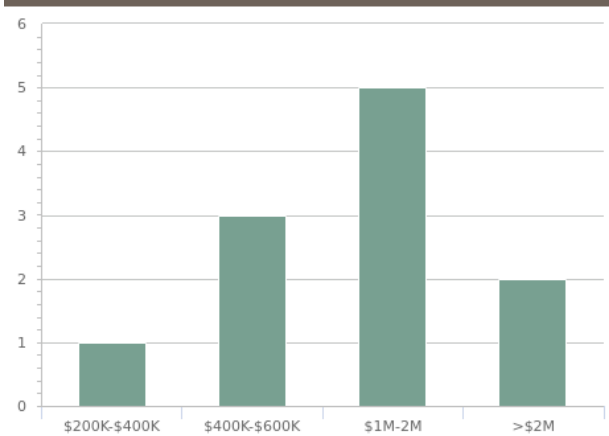
	Past Sales	Capital Growth
2023	11	↓ 28.55%
2022	19	↑ 17.24%
2021	14	↑ 16.67%
2020	5	↑ 10.19%
2019	10	↓ 11.65%

### Units

Median Price  
**\$448,244**

	Past Sales	Capital Growth
2023	467	↓ 1.27%
2022	464	↑ 14.49%
2021	260	↑ 3.61%
2020	171	↑ 3.26%
2019	129	↓ 1.47%

### House Sales by Price (Past 12 Months)



### Unit Sales by Price (Past 12 Months)



CoreLogic IntelliVal Automated Valuation Estimate

602/56 Prospect Street Fortitude Valley QLD  
4006

Prepared on 18 September 2023

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Confidence is displayed as a coloured coded range with red representing low confidence, through to amber which represents medium confidence to green for higher confidence.



Low

Medium

High

For more information on estimated values: <https://www.corelogic.com.au/estimated-value-faqs>

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Within Australia: **1300 734 318**

Email Us: **[customercare@corelogic.com.au](mailto:customercare@corelogic.com.au)**

CoreLogic IntelliVal Automated Valuation Estimate

**URB INVESTMENTS LIMITED** 

delisted from the close of trading on Monday 23 December 2019, pursuant to Listing rule 17.11. 23/12/2019

we understand 360 Capital FM Limited as Responsible Entity for the 360 Capital Total Return Fund (TOT) acquired all of the issued shares in URB for the consideration of 0.9833 new TOT securities per URB share 23/12/2019

The securities of URB Investments Limited will be suspended from quotation at the close of trading today, Wednesday, 11 December 2019, in accordance with Listing Rule 17.2, following lodgement of the Federal Court of Australia orders with the Australian Securities and Investments Commission approving the scheme of arrangement by which 360 Capital FM Limited as Responsible Entity for the 360 Capital Total Return Fund will acquire all of the issued shares in URB. 11/12/2019

listed entity carried for record purposes only 12/04/2017

*Your browser may reflect a date of printing in American format.*

**UPDATER INC** 

delisted from the close of trading on Wednesday, 10 October 2018, pursuant to Listing rule 17.2. 10/10/2018

we understand "financial interests" and "strategic parties" had expressed interest in a acquiring stock in the company as a private company not listed on ASX - the company offered to buy-back shares at the higher of A\$1.25 per CDI or the 20-day volume weighted average price of the CDIs on the date of delisting - shares are no longer tradeable except via private off-market transactions 10/10/2018

The securities of Updater Inc. will be suspended from quotation at the close of trading today, Monday, 8 October 2018, in accordance with Listing Rule 17.2, at the request of UPD in accordance with listing rule 17.2, and the timetable outlined within UPD's Notice of Special Meeting dated 21 August 2018 and subsequent Letter from the CEO dated 4 October 2018. 08/10/2018

listed entity carried for record purposes only 07/12/2015

*Your browser may reflect a date of printing in American format.*



T&L DAVIS INVESTMENTS PTY  
 LIMITED  
 <THE DAVIS SUPER FUND A/C>  
 8 RAWTON AVENUE  
 NORTHMEAD NSW 2152

## Distribution Advice

**Payment date:** 18 July 2023  
**Record date:** 4 July 2023  
**Reference no.:** X\*\*\*\*\*6012  
 TFN/ABN RECEIVED AND RECORDED

Dear Unitholder,

### BETASHARES AUSTRALIAN DIVIDEND HARVESTER FUND (MANAGED FUND)

#### Distribution statement for the period ended 30 June 2023

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

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

Class Description	Rate per Unit	Participating Units	Gross Amount
Ordinary Units	7.1 cents	574	\$40.75
<b>Net Amount:</b>			 \$40.75

Residual balance brought forward from your Plan account:	\$10.50
Total amount available for reinvestment:	\$51.25
This amount has been applied to 4 units at \$12.320118 per unit:	\$49.28
Residual balance carried forward in your Plan account:	\$1.97
Number of ordinary units held prior to allotment:	574
Ordinary units allotted this distribution:	4
<sup>^</sup> Total holding of ordinary units after the allotment:	578

<sup>^</sup>The "Total holding of ordinary units after the allotment" shown above may not be the current holding balance (it does not include any Ex distribution transfers registered after Ex date 3 July 2023, or any transfers registered since the Record date). Neither Betashares nor Link Market Services Limited will be liable for any losses incurred by any person who relies on the holding shown without making their own adjustments for any transactions.

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026306 000 IOZ



T&L DAVIS INVESTMENTS PTY  
LIMITED  
<THE DAVIS SUPER FUND A/C>  
8 RAWTON AVENUE  
NORTHMEAD NSW 2152

**Manage your holdings**



[www.investorcentre.com/au](http://www.investorcentre.com/au)



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

**Enquiries:**



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

Holder Identification Number (HIN)

**HIN WITHHELD**

Record Date:

**4 July 2023**

Payment Date:

**13 July 2023**

**iShares Distribution  
Distribution Reinvestment Plan**

ASX	Fund Name	DRP Price (\$)	Units	Cash per Security (\$)	Tax Withheld Amount (\$)	Net Cash for Reinvestment# (\$)	Balance Brought Forward (\$)	Number of Units Allotted	Cash Carried Forward (\$)
IEU	iShares Europe ETF	75.701219	92	1.70796632	0.00	157.13	50.74	2	56.47
IOZ	iShares Core S&P/ASX 200 ETF	29.031748	240	0.13383998	0.00	32.12	2.62	1	5.71
<b>Total</b>					<b>0.00</b>	<b>189.25</b>	<b>53.36</b>	<b>3</b>	<b>62.18</b>

#To calculate net cash available for reinvestment, multiply units available for DRP by cash per security & subtract any applicable tax withheld

Please refer to the following guide for a description of how the DRP plan operates:

<https://www.blackrock.com/au/individual/literature/dividends/ishares-etf-distribution-reinvestment-plan-australian-funds-en-au.pdf>

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

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

**IT'S TIME TO THINK SUSTAINABLY.**

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



# AIM TO DO GOOD BY THE PLANET AND YOUR BOTTOM LINE

## Build a portfolio for the long term.

iShares ESG ETFs can provide access to companies with a more sustainable approach and better positioned to grow.

## Not all Sustainable ETFs are created equal.

Find out why at [blackrock.com/au/isharesesg](https://blackrock.com/au/isharesesg)



**iShares**<sup>®</sup>  
by BlackRock

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BIMAL is the responsible entity and issuer of units in the Australian domiciled managed investment schemes referred to in this material, including the Australian domiciled iShares ETFs. Any potential investor should consider the latest product disclosure statement (PDS) before deciding whether to acquire, or continue to hold, an investment in any BlackRock fund. BlackRock has also issued a target market determination (TMD) that describes the class of consumers that comprises the target market for each BlackRock fund and matters relevant to their distribution and review. The PDS and the TMD can be obtained by contacting the BIMAL Client Services Centre on 1300 366 100. In some instances the PDS and the TMD are also available on the BIMAL website at [www.blackrock.com/au](https://www.blackrock.com/au). An iShares ETF is not sponsored, endorsed, issued, sold or promoted by the provider of the index which a particular iShares ETF seeks to track. No index provider makes any representation regarding the advisability of investing in the iShares ETFs. Further information on the index providers can be found in the BIMAL website terms and conditions at [www.blackrock.com/au](https://www.blackrock.com/au).

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Holder Identification Number (HIN)

**HIN WITHHELD**

Record Date:

**4 July 2023**

Payment Date:

**13 July 2023**

## iShares Distribution Distribution Reinvestment Plan

ASX	Fund Name	DRP Price (\$)	Units	Cash per Security (\$)	Tax Withheld Amount (\$)	Net Cash for Reinvestment# (\$)	Balance Brought Forward (\$)	Number of Units Allotted	Cash Carried Forward (\$)	
IEU	iShares Europe ETF	75.701219	92	1.70796632	0.00	157.13	50.74	2	56.47	
IOZ	iShares Core S&P/ASX 200 ETF	29.031748	240	0.13383998	0.00	32.12	2.62	1	5.71	
<b>Total</b>						<b>0.00</b>	<b>189.25</b>	<b>53.36</b>	<b>3</b>	<b>62.18</b>

#To calculate net cash available for reinvestment, multiply units available for DRP by cash per security & subtract any applicable tax withheld

Please refer to the following guide for a description of how the DRP plan operates:

<https://www.blackrock.com/au/individual/literature/dividends/ishares-etf-distribution-reinvestment-plan-australian-funds-en-au.pdf>

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## Build a portfolio for the long term.

iShares ESG ETFs can provide access to companies with a more sustainable approach and better positioned to grow.

## Not all Sustainable ETFs are created equal.

Find out why at [blackrock.com/au/isharesesg](https://blackrock.com/au/isharesesg)



**iShares**<sup>®</sup>  
by BlackRock

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Any investment is subject to investment risk, including delays on the payment of withdrawal proceeds and the loss of income or the principal invested. While any forecasts, estimates and opinions in this material are made on a reasonable basis, actual future results and operations may differ materially from the forecasts, estimates and opinions set out in this material. No guarantee as to the repayment of capital or the performance of any product or rate of return referred to in this material is made by BIMAL or any entity in the BlackRock group of companies.

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T&L DAVIS INVESTMENTS PTY  
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<THE DAVIS SUPER FUND A/C>  
8 RAWTON AVENUE  
NORTHMEAD NSW 2152

#### Key Details

**Allotment date:** 17 July 2023  
**Record date:** 30 June 2023  
**SRN/HIN:** X\*\*\*\*\*6012  
TFN/ABN RECEIVED AND RECORDED

### Platinum International Fund (Quoted Managed Hedge Fund) (ASX: PIXX)

#### Distribution Statement for the year ended 30 June 2023

The final details of the distribution components (including any non-assessable amounts) is advised in the attached Attributed Managed Investment Trust ("AMIT") Member Annual Statement ("AMMA Statement") for the year ended 30 June 2023.

Class description	Rate per unit	Participating units	Gross amount	Withholding tax	Net amount
Ordinary Units	A\$0.307321	2,653	\$815.32	\$0.00	\$815.32
<b>Total net amount:</b>					\$815.32
Amount available for reinvestment:					\$815.32
Cash reinvested has been applied to 174 units at \$4.6741 per unit:					\$813.29
Number of units held before the allotment:					2,653
Number of units allotted:					174
*Number of units held after the allotment:					2,827

#### Holding Statement

Date	Transaction Type	Increase	Decrease	Holding Balance
	Opening Balance			2,653
01/07/2023	Distribution Reinvestment Plan Allotment as at 1 July 2023	174		
	*Closing Balance			2,827

\*Note: The total number of units held after the allotment or closing balance details above does not include any ex distribution transfers registered after ex distribution date, or any transfers registered since record date. Neither Platinum Asset Management nor Link Market Services Limited will be liable for any losses incurred by any person who relies on the holding shown without making their own adjustments for any transactions.

For your convenience, you can update your details by visiting the Link Market Services Limited website at [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au). Please see overleaf for online login instructions.

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**Retain this statement to assist in preparing your tax return.**

# Update your details online



## What you need to do

We need the following details to administer your security holding. To easily and securely update your information please visit [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au)

<b>1</b>	<b>Email address</b> Communication by email enables you to be promptly notified of key company announcements, when payments are made, statements are available, and when voting can be accessed online for company meetings. Select <b>Communications &gt; Preferences &gt; ALL communications electronically</b> .
<b>2</b>	<b>Bank account details</b> Payments will only be paid directly into your nominated bank account (if valid). Select <b>Payments &amp; Tax &gt; Payment Instructions</b> . If you wish to receive your payments in a foreign currency, select <b>Foreign Currency</b> subject to certain terms and conditions. You will be automatically transferred to OFX* to set up an account which will be connected to your holding with Link Market Services. For Joint holders/Corporate holders: <ul style="list-style-type: none"><li>Go to <a href="https://www.ofx.com/linkmarketservices">https://www.ofx.com/linkmarketservices</a> to register and follow the path that is applicable for you (Joint holder, Corporate or Trust).</li><li>Following successful registration, OFX will provide you with unique account details for you to provide to Link Market Services.</li><li>To update Link with the account details provided by OFX, log into your Link Portfolio account and select <b>Payments &amp; Tax &gt; Payment instructions &gt; Australian Direct Credit</b>.</li></ul> * OFX is an online foreign exchange & payments company that Link Group has a corporate partnership with since 2019. This foreign currency payments service is made available to holders at their option and for their convenience. The Company does not endorse or receive any fee or benefit from OFX or Link in connection with it. If you wish to participate in the Reinvestment Plan (DRP), select <b>Reinvestment Plans</b> (if DRP is applicable).
<b>3</b>	<b>TFN, TFN exemption or ABN</b> To update your Tax File Number (TFN), TFN exemption code or Australian Business Number (ABN) select <b>Payments &amp; Tax</b> , click on <b>Tax Details</b> .
<b>4</b>	<b>Foreign Account Tax Compliance Act (FATCA) &amp; Common Reporting Standard (CRS)</b> To update your FATCA/CRS details, select <b>Payments &amp; Tax &gt; FATCA/CRS</b> . Check if you have already self-certified this holding. If not, complete online form & submit.

## How to update your information

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

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

## How to register for a Portfolio

1. Log into Link's Investor Centre at [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au) and click on **Investor Login** or scan the **QR Code** (above).
2. Select **Register Now**.
3. Verify your email address and register with your personal details & set-up multi-factor authentication.
4. Add holding - You will need your HIN/SRN. This important information is on your holding statement, which is why you should keep it in a safe place.
5. Enter your postcode or, if your registered address is overseas, click on the **Outside Australia** link and select your country of residence from the drop-down list. Follow the prompts from there.

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

## Download the Link Investor Centre App to easily manage your investments

You can also manage your Link Portfolio on the go. Simply download the **Link Investor Centre** mobile app from Apple Store or Google Play.



**Personal Information Privacy Statement:** For details about Link Group's personal information handling practices, visit our website at [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au) or phone us on +61 2 1800 502 355 during business hours to obtain a copy of our privacy policy.

# Payment Advice



The Trust Company (RE Services) Limited  
ABN 45 003 278 831, AFSL 235150  
as responsible of the  
Qualitas Real Estate Income Fund ARSN 627 917 971

## QUALITAS REAL ESTATE INCOME FUND

ABN: 46 655 057 588

### T&L DAVIS INVESTMENTS PTY LIMITED <THE DAVIS SUPER FUND A/C>

8 RAWTON AVENUE  
NORTHMEAD NSW  
2152

#### All Registry communications to:

Link Market Services Limited  
Locked Bag A14, Sydney South, NSW 1235  
Telephone: 1300 554 474  
ASX Code: **QRI**  
Email: [qualitas@linkmarketservices.com.au](mailto:qualitas@linkmarketservices.com.au)  
Website: [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au)

## DISTRIBUTION STATEMENT

Reference No.: X\*\*\*\*\*6012  
Payment Date: 17 July 2023  
Record Date: 06 July 2023

Security Description	Rate per Unit	Participating Units	Distribution Amount	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
QRI - ORDINARY UNITS FULLY PAID	\$0.01302	7,336	\$95.51	\$0.00	\$0.00	\$95.51	\$0.00
			Less Withholding Tax			\$0.00	
			<b>Net Amount</b>			AUD 95.51	
			Represented By:				
			Distribution Reinvestment Plan amount		■	AUD 95.51	
<b>DISTRIBUTION REINVESTMENT PLAN</b>			Cash balance brought forward:			\$1.25	
			Amount available from this payment:			\$95.51	
			Total amount available for reinvestment:			\$96.76	
			Cost of units allotted at <b>\$1.4826</b> / unit:			\$96.37	
			Number of units allotted:			65	
			Cash balance carried forward:			\$0.39	
<b>HOLDING BALANCE</b>			Total units after allotment:			7,401	

These units were allotted under the terms and conditions of the Reinvestment Plan.

Note: The units after allotment detailed above does not include any ex distribution transactions registered after the ex distribution date or any transactions registered since the record date. Neither the Issuer nor Link Market Services Limited will be liable for any losses incurred by any person who relies on the holding shown without making their own adjustments for any transactions.

**Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.**

Please ensure your details are current by viewing and updating via the online service centre.

Russell Investment Management Ltd  
ABN 53 068 338 974, AFSL 247 185  
is the responsible entity of the Russell  
Investments High Dividend Australian  
Shares ETF

**All correspondence to:**  
Computershare Investor Services Pty Limited  
GPO Box 2975 Melbourne  
Victoria 3001 Australia  
Enquiries (within Australia) 1800 775 383  
(outside Australia) +61 3 9415 4248  
Facsimile +61 2 8235 8209  
[www.investorcentre.com/contact](http://www.investorcentre.com/contact)  
[www.computershare.com](http://www.computershare.com)

002136 000 RDV



T&L DAVIS INVESTMENTS PTY  
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8 RAWTON AVENUE  
NORTHMEAD NSW 2152

**Holder Identification Number (HIN)**  
**HIN WITHHELD**

ASX Code: RDV  
TFN/ABN Status: Quoted  
Record Date: 3 July 2023  
Payment Date: 17 July 2023

**Russell Investments High Dividend Australian Shares ETF**  
**Distribution Payment for the Period Ending 30 June 2023**  
**Distribution Reinvestment Plan Advice**

Class Description	Rate Per Security	Securities Held	Gross Amount
ETF	\$0.261176	195	\$50.93
		Withholding tax:	\$0.00
		<b>NET PAYMENT:</b>	<b>\$50.93</b>

**Note:** You should retain this statement to assist you in preparing your tax return.  
Please keep this in a safe place as a charge may be levied for a replacement.

**DISTRIBUTION REINVESTMENT PLAN (DRP) DETAILS**

Cash surplus brought forward from last distribution:	\$12.33
Net amount of current distribution:	<u>\$50.93</u>
Total amount available for reinvestment:	\$63.26
Amount applied to 2 ETF securities allotted @ \$27.8488 each:	<u>\$55.70</u>
Cash surplus carried forward to next distribution:	<u><u>\$7.56</u></u>
Your securityholding participating in the DRP as at Record Date:	<u><u>195</u></u>
Number of ETF securities allotted to you under the Plan: (These ETF securities will appear on your next statement)	<u>2</u>
Your total securityholding as at Payment Date: (excluding trades since Record Date)	<u><u>197</u></u>

# Payment Advice



**All Registry communications to:**  
C/- Link Market Services Limited  
Locked Bag A14, Sydney South, NSW, 1235  
Telephone: 1300 554 474  
ASX Code: **SWTZ**  
Email: [registrars@linkmarketservices.com.au](mailto:registrars@linkmarketservices.com.au)  
Website: [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au)

## AGP INVESTMENT MANAGEMENT LIMITED

ABN: 26 123 611 978

### T&L DAVIS INVESTMENTS PTY LIMITED <THE DAVIS SUPER FUND A/C>

8 RAWTON AVENUE  
NORTHMEAD NSW  
2152

## DISTRIBUTION STATEMENT

Reference No.: X\*\*\*\*\*6012  
Payment Date: 20 July 2023  
Record Date: 04 July 2023

Security Description	Rate per Unit	Participating Units	Distribution Amount	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
SWTZ - SWTZ DIV GROWTH FUND	\$0.0072456	1,883	\$13.65	\$0.00	\$0.00	\$13.65	\$0.00

Less Withholding Tax \$0.00

**Net Amount** AUD 13.65

Represented By:

Distribution Reinvestment Plan amount  AUD 13.65

### DISTRIBUTION REINVESTMENT PLAN

Cash balance brought forward: \$1.00  
Amount available from this payment: \$13.65  
Total amount available for reinvestment: \$14.65  
Cost of units allotted at **\$2.5534** / unit: \$12.77  
Number of units allotted: 5  
Cash balance carried forward: \$1.88

### HOLDING BALANCE

Total units after allotment: 1,888

These units were allotted under the terms and conditions of the Reinvestment Plan.

Note: The units after allotment detailed above does not include any ex distribution transactions registered after the ex distribution date or any transactions registered since the record date. Neither the Issuer nor Link Market Services Limited will be liable for any losses incurred by any person who relies on the holding shown without making their own adjustments for any transactions.

Please disregard the above information on franking credit, franked amount, and unfranked amount. It is estimated that this distribution will be 100% franked. The final details of the distribution components will be advised in the Attribution Managed Investment Trust Member Annual (AMMA) Statement shortly after the end of the financial year.

**Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.**

Please ensure your details are current by viewing and updating via the online service centre.



**VanEck Global Healthcare Leaders ETF**  
ARSN 642 727 802 / ASX code: HLTH  
Responsible Entity: VanEck Investments Limited  
ABN 22 146 596 116, AFSL 416755

All communications to:  
C/- Link Market Services Limited  
Level 12, 680 George Street, Sydney NSW 2000  
Locked Bag A14, Sydney South, NSW 1235  
Telephone: +61 1300 68 38 37  
Email: vaneck@linkmarketservices.com.au  
Website: www.linkmarketservices.com.au



T&L DAVIS INVESTMENTS PTY  
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NORTHMEAD NSW 2152

## Dividend Advice

**Payment Date:** 25 July 2023  
**Record Date:** 4 July 2023  
**Ex Date:** 3 July 2023  
**HIN/SRN:** X\*\*\*\*\*6012

TFN/ABN RECEIVED AND RECORDED

Dear Investor,

This payment represents a dividend for the period ended 30 June 2023, in respect of your units entitled to participate at the Record Date.

Class Description	Rate per Unit	Participating Units	Gross Amount	Withholding Tax	Net Amount
Ordinary Units	\$0.1100	492	\$54.12	\$0.00	\$54.12

<b>Residual balance brought forward from your Plan account:</b>	\$9.17
<b>Total amount available for reinvestment:</b>	\$63.29
<b>This amount has been applied to ** 6 ** units at \$10.1910 per unit:</b>	\$61.15
<b>Residual balance carried forward in your Plan account:</b>	\$2.14
<b>Number of ordinary units held prior to allotment:</b>	492
<b>Ordinary units allotted this dividend:</b>	6
<b>*Total holding of ordinary units after the allotment:</b>	498

\*Total holding of ordinary units after the allotment detailed above may not be the current holding balance where you have purchased, sold or transferred units after the Ex-Date. Neither VanEck Investments Limited nor Link Market Services Limited will be liable for any losses incurred by any person who relies on the holding shown without making their own adjustments for any transactions.

The final details of dividend components paid to you for a financial year will be detailed in the annual tax statement for the year, which will be sent to you as soon as practical after the year has ended.

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



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GPO Box 2975 Melbourne  
Victoria 3001 Australia

## Enquiries:



(within Australia) 1300 757 905  
(outside Australia) +61 3 9415 4813

Holder Identification Number (HIN)

**HIN WITHHELD**

Record Date:

**4 July 2023**

Payment Date:

**18 July 2023**

## Vanguard Distribution for the Period Ended 30 June 2023 Distribution Reinvestment Plan

ASX	Fund Name	DRP Price (\$)	Units	Cash per Security (\$)	Tax Withheld Amount (\$)	Net Cash for Reinvestment# (\$)	Balance Brought Forward (\$)	Number of Units Allotted	Cash Carried Forward (\$)
VDGR	Vanguard Diversified Growth Index ETF	54.2365	100	0.55958043	0.00	55.96	37.57	1	39.29
VEQ	Vanguard FTSE Europe Shares ETF	66.0401	82	0.95332636	0.00	78.17	23.96	1	36.09
VGS	Vanguard MSCI Index International Shares ETF	106.0007	107	1.11656852	0.00	119.47	50.51	1	63.98
<b>Total:</b>					<b>0.00</b>	<b>253.60</b>	<b>112.04</b>	<b>3</b>	<b>139.36</b>

#To calculate net cash available for reinvestment, multiply units available for DRP by cash per security & subtract any applicable tax withheld.

**Note 1:** You should refer to the Vanguard tax booklet for Australian domiciled Vanguard ETFs at [www.vanguard.com.au/etf](http://www.vanguard.com.au/etf) for more tax related information. Please retain this statement in a safe place as a charge may be levied for a replacement.

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



The Davis Super Fund

Bank Statements Match Transactions Business Events

Bank Account  Date Range  to  Group By  Show only Unmatched

0 selected 54 items									
Add	Upload CSV	Upload PDF	Export CSV	Match To New	Edit	Delete	Unmatch	Opening Balance: \$63,544.31   Closing Balance: \$58,091.12	
<input type="checkbox"/>	Date	Description	Cash Out	Cash In	Match Summary	Processed By	Balance		
<input type="checkbox"/>	03/07/2023	ARISTOCRAT DIV S00092926028		\$62.40	Matched: Dividend	Automated Feed	\$63,606.71		
<input type="checkbox"/>	03/07/2023	JD Property AUST 602 56 Prospect St		\$1,595.07	Matched: Rental Statement	Automated Feed	\$65,201.78		
<input type="checkbox"/>	04/07/2023	TFR WDL BPAY INTERNET 2291591231272 ASIC	\$14.00		Unmatched	Automated Feed	\$65,187.78		
<input type="checkbox"/>	04/07/2023	TFR WDL BPAY INTERNET 1115730739 MLC Life Insurance	\$1,431.39		Unmatched	Automated Feed	\$63,756.39		
<input type="checkbox"/>	05/07/2023	ABN98002348352 ET230705CTR065536D		\$2,002.75	Unmatched	Automated Feed	\$65,759.14		
<input type="checkbox"/>	07/07/2023	LOAN REPAYMENT S.211.0637010.01	\$1,074.00		Unmatched	Automated Feed	\$64,685.14		
<input type="checkbox"/>	17/07/2023	INTERNET WITHDRAWAL TO S211063701000	\$25.00		Unmatched	Automated Feed	\$64,660.14		
<input type="checkbox"/>	18/07/2023	VAF PAYMENT 23JUL 00800044		\$45.23	Matched: Distribution	Automated Feed	\$64,705.37		
<input type="checkbox"/>	18/07/2023	LOAN REPAYMENT S.211.0637010.00	\$501.00		Unmatched	Automated Feed	\$64,204.37		
<input type="checkbox"/>	21/07/2023	LOAN REPAYMENT S.211.0637010.01	\$1,074.00		Unmatched	Automated Feed	\$63,130.37		
<input type="checkbox"/>	24/07/2023	ABN98002348352 ET230724CTR0657FA0		\$2,050.50	Unmatched	Automated Feed	\$65,180.87		
<input type="checkbox"/>	27/07/2023	360 CAPITAL REIT S00092926028		\$33.96	Matched: Dividend	Automated Feed	\$65,214.83		
<input type="checkbox"/>	28/07/2023	TFR WDL BPAY INTERNET 136597768412760 TAX OFFICE PAYMENTS	\$719.00		Matched: Fund Activity Statement	Automated Feed	\$64,495.83		
<input type="checkbox"/>	31/07/2023	INTERNET WITHDRAWAL Transfer	\$5,000.00		Unmatched	Automated Feed	\$59,495.83		
<input type="checkbox"/>	01/08/2023	JD Property AUST 602 56 Prospect St		\$1,973.85	Unmatched	Automated Feed	\$61,469.68		
<input type="checkbox"/>	04/08/2023	TFR WDL BPAY INTERNET 500000005057546 BCC RATES	\$480.95		Matched: General Investment Expense	Automated Feed	\$60,988.73		
<input type="checkbox"/>	04/08/2023	LOAN REPAYMENT S.211.0637010.01	\$1,074.00		Unmatched	Automated Feed	\$59,914.73		
<input type="checkbox"/>	05/08/2023	LOAN REPAYMENT S.211.0637010.01	\$1,074.00		Unmatched	Automated Feed	\$58,840.73		
<input type="checkbox"/>	07/08/2023	REVERSAL 040823 S211063701001		\$1,074.00	Unmatched	Automated Feed	\$59,914.73		
<input type="checkbox"/>	17/08/2023	INTERNET WITHDRAWAL TO S211063701000	\$25.00		Unmatched	Automated Feed	\$59,889.73		
<input type="checkbox"/>	18/08/2023	LOAN REPAYMENT S.211.0637010.00	\$508.00		Unmatched	Automated Feed	\$59,381.73		
<input type="checkbox"/>	18/08/2023	LOAN REPAYMENT S.211.0637010.01	\$1,074.00		Unmatched	Automated Feed	\$58,307.73		
<input type="checkbox"/>	01/09/2023	JD Property AUST 602 56 Prospect St		\$1,688.26	Unmatched	Automated Feed	\$59,995.99		
<input type="checkbox"/>	01/09/2023	LOAN REPAYMENT S.211.0637010.01	\$1,074.00		Unmatched	Automated Feed	\$58,921.99		
<input type="checkbox"/>	15/09/2023	LOAN REPAYMENT S.211.0637010.01	\$1,074.00		Unmatched	Automated Feed	\$57,847.99		
<input type="checkbox"/>	18/09/2023	AMP CAP NOTES 2 SEP23 00801246		\$204.35	Matched: Distribution	Automated Feed	\$58,052.34		
<input type="checkbox"/>	18/09/2023	INTERNET WITHDRAWAL TO S211063701000	\$25.00		Unmatched	Automated Feed	\$58,027.34		
<input type="checkbox"/>	18/09/2023	LOAN REPAYMENT S.211.0637010.00	\$511.00		Unmatched	Automated Feed	\$57,516.34		
<input type="checkbox"/>	20/09/2023	VEE DIVIDEND AUF23 00800731		\$6.99	Matched: Dividend	Automated Feed	\$57,523.33		
<input type="checkbox"/>	20/09/2023	ABN98002348352 ET230920CTR0652EA7		\$2,050.50	Unmatched	Automated Feed	\$59,573.83		
<input type="checkbox"/>	21/09/2023	A1N DIV 001302436645		\$56.49	Unmatched	Automated Feed	\$59,630.32		
<input type="checkbox"/>	22/09/2023	MCPHERSON'S LTD SEP23 00803394		\$41.61	Unmatched	Automated Feed	\$59,671.93		
<input type="checkbox"/>	25/09/2023	OSKO WITHDRAWAL INV 1545 Accountant fees SMSF Australia	\$3,520.00		Unmatched	Automated Feed	\$56,151.93		
<input type="checkbox"/>	26/09/2023	ALTUM LIMITED SEP23 00810514		\$46.40	Unmatched	Automated Feed	\$56,198.33		
<input type="checkbox"/>	27/09/2023	EDV DIV 001300942685		\$4.80	Unmatched	Automated Feed	\$56,203.13		
<input type="checkbox"/>	29/09/2023	JD Property AUST 602 56 Prospect St		\$2,221.78	Unmatched	Automated Feed	\$58,424.91		
<input type="checkbox"/>	29/09/2023	LOAN REPAYMENT S.211.0637010.01	\$1,074.00		Unmatched	Automated Feed	\$57,350.91		
<input type="checkbox"/>	03/10/2023	TREASURY WINES FIN23 00849014		\$80.92	Unmatched	Automated Feed	\$57,431.83		
<input type="checkbox"/>	04/10/2023	CSL LTD DIVIDEND AUF23 01023490		\$80.31	Unmatched	Automated Feed	\$57,512.14		
<input type="checkbox"/>	05/10/2023	ATLAS ARTERIA OCT23 00814527		\$119.20	Unmatched	Automated Feed	\$57,631.34		

<input type="checkbox"/>	05/10/2023	MEDIBANK DIV OCT23 00971314		\$249.00	Unmatched	Automated Feed	\$57,880.34
<input type="checkbox"/>	11/10/2023	ABN98002348352 ET231011CTR0656DE8		\$2,050.50	Unmatched	Automated Feed	\$59,930.84
<input type="checkbox"/>	12/10/2023	IGL DIV 001304168316		\$189.38	Unmatched	Automated Feed	\$60,120.22
<input type="checkbox"/>	13/10/2023	LOAN REPAYMENT S.211.0637010.01	\$1,074.00		Unmatched	Automated Feed	\$59,046.22
<input type="checkbox"/>	17/10/2023	INTERNET WITHDRAWAL TO S211063701000	\$25.00		Unmatched	Automated Feed	\$59,021.22
<input type="checkbox"/>	18/10/2023	LOAN REPAYMENT S.211.0637010.00	\$511.00		Unmatched	Automated Feed	\$58,510.22
<input type="checkbox"/>	27/10/2023	360 CAPITAL REIT S00092926028		\$33.96	Unmatched	Automated Feed	\$58,544.18
<input type="checkbox"/>	27/10/2023	LOAN REPAYMENT S.211.0637010.01	\$1,074.00		Unmatched	Automated Feed	\$57,470.18
<input type="checkbox"/>	30/10/2023	TFR WDL BPAY INTERNET 136597768412760 TAX OFFICE PAYMENTS	\$748.00		Unmatched	Automated Feed	\$56,722.18
<input type="checkbox"/>	31/10/2023	ABN98002348352 ET231031CTR065C6E7		\$2,050.50	Unmatched	Automated Feed	\$58,772.68
<input type="checkbox"/>	01/11/2023	JD Property AUST 602 56 Prospect St		\$2,117.92	Unmatched	Automated Feed	\$60,890.60
<input type="checkbox"/>	01/11/2023	TFR WDL BPAY INTERNET 133400619 STRATAPAY-LEVY	\$1,244.53		Matched: General Investment Expense	Automated Feed	\$59,646.07
<input type="checkbox"/>	03/11/2023	TFR WDL BPAY INTERNET 500000005057546 BCC RATES	\$480.95		Matched: General Investment Expense	Automated Feed	\$59,165.12
<input type="checkbox"/>	10/11/2023	LOAN REPAYMENT S.211.0637010.01	\$1,074.00		Unmatched	Automated Feed	\$58,091.12



000610 000 ALX



T&L DAVIS INVESTMENTS PTY  
LIMITED  
<THE DAVIS SUPER FUND A/C>  
29 GLENN AVENUE  
NORTHMEAD NSW 2152

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

### Enquiries:

(within Australia) 1800 267 108  
(international) +61 3 9415 4053

### Holder Identification Number (HIN)

**HIN WITHHELD**

ASX Code ALX  
TFN/ABN Status Quoted  
Record Date 23 September 2022  
Payment Date 3 October 2022  
Direct Credit Reference No. 815022

## Distribution Statement

Dear Securityholder

This payment advice is for your distribution of 20 cents per Atlas Arteria ordinary stapled security for the half year ending 30 June 2022.

Distributing Entity	Distribution per Security	Securities Held	Franked Amount	Unfranked Amount	Foreign Source Income	Capital Return	Gross Payment
ATLIX	20 cents	596	\$0.00	\$0.00	\$119.20	\$0.00	\$119.20
Less withholding tax							\$0.00
<b>Net Payment</b>							<b>\$119.20</b>
Franking Credit							\$0.00

### Taxation Information

Australian resident individual taxpayers should include the distribution in your tax return for the year ending 30 June 2023 in line with the income categorisation in the above table. This statement should be retained as a charge may be levied for a replacement. No additional tax summary will be provided.

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

**Note 1:** If you require your payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment.

## Your Payment Instruction

ST GEORGE BANK LTD  
BSB: 112-879 Account Number: XXXXXX52

Amount Deposited

**\$119.20**



### Update your information:

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

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

### Enquiries:

(within Australia) 1800 267 108  
(international) +61 3 9415 4053

### Holder Identification Number (HIN)

**HIN WITHHELD**

ASX Code ALX  
TFN/ABN Status Quoted  
Record Date 29 March 2023  
Payment Date 6 April 2023  
Direct Credit Reference No. 814693

000629 000 ALX



T&L DAVIS INVESTMENTS PTY  
LIMITED  
<THE DAVIS SUPER FUND A/C>  
8 RAWTON AVENUE  
NORTHMEAD NSW 2152

## Distribution Statement

Dear Securityholder

This payment advice is for your distribution of 20 cents per Atlas Arteria ordinary stapled security for the half year ending 31 December 2022.

Distributing Entity	Distribution per Security	Securities Held	Franked Amount	Unfranked Amount	Foreign Source Income	Capital Return	Gross Payment
ATLIX	20 cents	596	\$0.00	\$0.00	\$119.20	\$0.00	\$119.20
Less withholding tax							\$0.00
<b>Net Payment</b>							<b>\$119.20</b>
Franking Credit							\$0.00

### Taxation Information

Australian resident individual taxpayers should include the distribution in your tax return for the year ending 30 June 2023 in line with the income categorisation in the above table. This statement should be retained as a charge may be levied for a replacement. No additional tax summary will be provided.

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

## Your Payment Instruction

ST GEORGE BANK LTD  
BSB: 112-879 Account Number: XXXXXXXX52

Amount Deposited

**\$119.20**

**SUPERANNUATION INDUSTRY (SUPERVISION) ACT 1993**

**SELF MANAGED SUPERANNUATION FUND  
GOVERNING RULES FOR**

**The Davis Super Fund**

**Accounting & Taxation Advantage  
14 Hare Street  
Glenbrook NSW 2773**

**Ph: 02 47395600**

## Table of Contents

PARTIES.....	1
BACKGROUND .....	1
OPERATIVE PROVISIONS .....	1
Fund Establishment .....	1
Interpretation.....	1
2.1 Interpretation .....	1
2.2 Headings .....	4
2.3 Meanings.....	5
2.4 Inconsistencies with the Superannuation Conditions.....	5
2.5 Proper Law .....	5
2.6 Saving Provision .....	5
2.7 Trustee must comply with the Law.....	6
2.8 Power to comply with Family Law .....	6
Sole Purpose Test .....	6
3.1 Core Purposes.....	6
3.2 Sole Purpose .....	6
Constitution of Fund.....	6
4.1 Trusts.....	6
4.2 Perpetuities .....	6
Notice of Election .....	6
5. Trustee to give notice to become a Regulated Superannuation Fund.....	6
Statutory Covenants.....	7
6. Statutory Covenants .....	7
Statutory Requirements .....	8
7. Self Managed Superannuation Fund .....	8
Alterations to the Deed.....	8
8.1 Methods to alter Deed.....	8
8.2 Effective Date.....	8
8.3 Prohibition .....	8
8.4 Notice to be given to Members following alteration .....	8
Membership .....	8
9.1 Eligibility .....	8
9.2 Trustee may refuse .....	9
9.3 Trustee to give notice.....	9
9.4 Member bound by Deed .....	9
9.5 Cessation of membership.....	9
9.6 Minors.....	9
Trustees .....	10
10.1 Who can be Trustee.....	10
10.2 Number of Trustees.....	10
10.3 Written consent of Trustee required.....	10
10.4 Consent of new Members to Trustee .....	10
10.5 Chairperson.....	10
10.6 Meetings of Members .....	10
10.7 Decisions of Trustee.....	10
10.8 Vacancy in Office of Trustee .....	11
10.9 Members to fill vacancy: .....	11

10.10 (a) Members may remove Trustee .....	12
(b) Members may replace Trustee.....	12
10.11 Self Managed Superannuation Fund – Removal and Appointment of Trustee.....	12
Limitation of Liability .....	12
11.1 (a) Limitation.....	12
(b) Exception .....	12
11.2 (a) Indemnity .....	13
(b) Payment and reimbursement .....	13
Approval of Members and Employers .....	13
12. (a) Approval of Member/Associated Employers Generally.....	13
(b) Requisite majority .....	13
(c) Notification to Members/Associated Employers.....	13
(d) Strict compliance not essential .....	13
(e) Written Resolution.....	13
Trustee not to be Subject to Direction.....	14
13.1 Directions.....	14
13.2 Direction taken to be a request.....	14
Investments .....	14
14.1 Investment Strategy.....	14
14.2 Loans.....	14
14.3 Acquisition of assets from Members .....	14
14.4 Borrowing.....	14
14.5 In-house assets.....	15
14.6 Arms' length dealing required .....	15
14.7 Power to invest as if natural persons.....	15
14.8 Other investment powers .....	15
14.9 Nominees for Trustee.....	16
14.10 Continuation of loans to Members .....	16
Investment Choice .....	16
15.1 No obligation.....	16
15.2 Investment Strategy.....	16
15.3 Trustee must monitor .....	17
15.4 Selection and direction.....	17
15.5 Member document .....	17
15.6 Asset specific investments.....	17
15.7 Advice to Members .....	17
Powers of Trustee .....	18
16.1 Discretionary powers of Trustee .....	18
16.2 Additional powers .....	18
16.3 Trustee's interest.....	19
Notification of significant adverse effects .....	20
17. Trustee to give notice of significant adverse effect .....	20
Insurance .....	20
18.1 Life insurance .....	20
18.2 Annuities.....	20
18.3 Powers.....	20
18.4 Evidence to be provided by Member for insurance .....	20
18.5 Premiums .....	20
Accounts.....	20
19.1 Trustee to keep accounting records.....	20

19.2	Balance sheet.....	21
19.3	Accounts and statements to be prepared.....	21
19.4	Audit.....	21
19.5	Maintenance of reserves .....	21
	Rollover.....	21
20.	Trustee may pay rollovers .....	21
	Member Accounts.....	21
21.1	Trustee to keep Member and Employer accounts.....	21
21.2	Details of accounts.....	22
22.1	Segregated Current Pension Assets.....	22
	Valuation of the Fund and Allocation of Profits or Loss .....	23
23.1	Valuation.....	23
23.2	Profit or loss distribution .....	23
23.3	Other debits.....	23
	Contributions.....	23
24.1	Employer contributions.....	23
24.2	Member contributions.....	23
24.3	Acceptance of contributions-General.....	23
24.4	Acceptance of contributions .....	24
24.5	Child Contributions.....	25
24.6	(a) Contributions in Cash or Assets .....	25
	(b) No Obligation to Contribute.....	25
	(c) Ineligible Contributions .....	25
	(d) Non-acceptance of Contributions.....	25
24.7	Allocation of Contributions.....	25
	Spouse contributions – splitting amounts .....	26
24.8	Application to roll over, transfer or allot an amount of contributions.....	26
24.9	Decision on application .....	26
	Benefits.....	26
25.1	Maximum Benefits.....	26
25.2	Application of benefits.....	26
25.3	Members request .....	26
25.4	Binding Nominations .....	27
25.5	Non-lapsing death benefit nomination - Death Benefit requested rule.....	28
25.6	Preserved Benefits.....	28
25.7	Member otherwise has no interest.....	28
25.8	Trustee to determine amount to pay benefits .....	29
25.9	Member to provide evidence of entitlement.....	29
25.10	Trustee may transfer assets in specie .....	29
25.11	Unclaimed monies.....	29
25.12	Unpaid benefits.....	29
	Forfeited Benefits Account .....	29
26.1	Forfeited benefits account may be kept.....	29
26.2	Application of forfeited benefits .....	29
26.3	Equalisation Account .....	30
26.4	Lien .....	30
26.5	Certificate .....	30
	Transfer of Benefits.....	31
27.1	Trustee to make arrangements with prior employer and Trustee.....	31
27.2	Transferred amounts to be held according to Deed .....	31



27.3	Application of transferred amounts.....	31
27.4	Application of benefits on Member leaving Fund .....	31
27.5	Application of preserved benefits .....	32
	Disclosure of Information .....	32
	Notices.....	32
	Principal and Associated Employers .....	32
30.1	Approval of Associated Employers .....	32
30.2	Cessation.....	32
30.3	Membership unaffected by Employer cessation.....	33
30.4	Appointment and cessation of Principal Employer .....	33
	Rights Not Restricted .....	33
31.	Workers compensation.....	33
	Winding up of Fund.....	33
32.1	Winding up .....	33
32.2	Priorities.....	33
32.3	Subject to preservation.....	34
	Complaints .....	34
33.	Establishment of complaints procedure.....	34
	Payment of Benefits.....	34
34.	Mode of Payment of Benefits.....	34
35.1	Benefits Payable.....	34
35.2	Benefit payable on death.....	35
35.3	Benefit payable on temporary incapacity .....	35
35.4	Benefit payable to an Employer-Sponsored Member on termination of employment before retiring age.....	35
35.5	Deferment of payment of benefit .....	36
35.6	Payment of benefits to minors.....	36
35.7	Deduction of income tax.....	36
	Pension Conditions .....	36
36.1	Trustee's discretion.....	36
36.2	Cessation of payments .....	36
36.3	Commutation of pension.....	36
36.4	Pension payable to Reversionary Beneficiary .....	36
36.5	Pension payable to spouse on death of Member .....	36
36.6	Payment to Member's dependants.....	37
36.7	No assignment or encumbrance .....	37
36.8	Annuities.....	37
36.9	Imputation credits.....	37
37.	Benefit payable in other circumstances .....	38
	Pensions.....	38
38.1	Interpretation .....	38
38.2	Paying Pensions.....	38
38.3	Account Based Pensions.....	39
38.4	Transition to Retirement Income Streams .....	40
38.5	Periods when Beneficiaries may not receive benefits .....	40
39.	Pension Reserves.....	40
40.	Death benefits.....	40
41.	Deduction for detrimental payments after Member's Death .....	41
42.	Conversion of Pensions .....	41

## GOVERNING RULES

This Deed is dated the 2nd day of February 2014

### PARTIES

The parties named in the Reference Schedule.

### BACKGROUND

- 1.1 The parties to this Deed wish to establish and maintain an indefinitely continuing superannuation fund for the purposes of the provision of benefits for Member(s) and their dependants in accordance with the Superannuation Industry (Supervision) Act 1993.
- 1.2 The Trustee named in the Reference Schedule is the first Trustee.
- 1.3 The Initial Member(s) named in the Reference Schedule are the first Member(s) of the Fund.
- 1.4 It is intended that the Fund will be administered as a Self Managed Superannuation Fund regulated under the provisions of the Superannuation Industry (Supervision) Act 1993.

### OPERATIVE PROVISIONS

#### Fund Establishment

- 1.5 The parties to this Deed hereby establish a superannuation fund which is to be known by the name referred to in the Reference Schedule ("the Fund").
- 1.6 The Fund commences and comes into operation on the date of this Deed.

#### Interpretation

##### 2.1 Interpretation

In this Deed unless the context otherwise requires words importing gender include any gender and words importing number include the singular number and the plural number. The following words have the meanings unless the contrary intention appears and subject to paragraph 2.3:-

"Act" means the Superannuation Industry (Supervision) Act, 1993, the Tax Act, Veterans' Entitlements Act 1986, Social Security Act 1991, Part VIIIB Family Law Act 1975, Corporations Act 2001 and any other legislation (as may be amended from time to time) governing superannuation funds from time to time and any re-enactment thereof and includes regulations from time to time made in accordance with that Act, and the determinations from time to time of the Commissioner.

"Allocated pension" means a pension first provided on or after 1 July 2007 in accordance with SIS Regulation 1.06(9A).

"Associated Employer" means any company, person or firm which the Trustee admits (including, subject to the Superannuation Conditions, by acceptance of a contribution from an employer of a Member) under this Deed to participate as a contributing Employer to the Fund.

"Auditor" means an approved Auditor as defined in Section 10 of the SIS Act.

**"Beneficiary"** means a Member, Dependant or other person entitled to receive a benefit under this Deed or under the SIS Act.

**"Cashing Restrictions"** has the meaning in SIS Regulation 6.01(2).

**"Constitutional Corporation"** has the meaning in Section 10(1) of the SIS Act.

**"Commissioner"** means the Regulator defined in the Act and includes the Commissioner of Taxation, the Australian Prudential Regulation Authority, or the Australian Securities & Investments Commission, as may be appropriate having regard to the provisions of the Act and the nature of the Fund, or any other governmental authority responsible for administering or regulating the laws or rules relating to the concessional taxation of Superannuation Funds.

**"Deed"** means this Deed or any alteration to, addition to or variation made to it from time to time except where the context otherwise requires.

**"Dependant"** has the meaning in the SIS Act.

**"Eligible Person"** means any person in respect of whom the Trustee may accept contributions under the SIS Act or who may otherwise become a Member of the Fund under the SIS Act.

**"Employee"** has the meaning in Section 10 of the SIS Act.

**"Employer"** has the meaning in Section 10 of the SIS Act.

**"Employer-Sponsored Member"** means a Member who is an employee of a contributing employer.

**"Employment"** means gainful employment, part-time employment and full-time employment and includes the services of an independent contractor and all senses of the word employ include the same meaning.

**"Equalisation Account"** means an account kept in accordance with paragraph 26.3.

**"Financial Year"** means the accounting period selected by the Trustee for the Fund. It must not exceed twelve months and may at times be less than twelve months.

**"Gainfully Employed"** has the meaning in the SIS Regulations.

**"Mandated Employer Contributions"** has the meaning in the SIS Act.

**"Member"** means an Eligible Person who has been admitted to the Fund and where the context so requires or permits or the SIS Act or Superannuation Conditions requires, includes a Past Member, a former Member and a Pensioner or their legal personal representative.

**"Member's Benefit"** in respect of a Member is the net amount standing to the Member's credit in that Member's accounts including the employer's contribution account (if any), the Member's contribution account and the vested employer's contribution account (if any) plus the realisable value (if any) at that time of any policy of insurance owned by the Trustee on the life of that

Member or paid for out of that Member's employer's contribution account (if any), Member's contribution account or vested employer's contribution account (if any) or other Member's account.

**"Minor"** means a person under 18 years of age.

**"Member Financed Benefits"** has the meaning in the SIS Act.

**"Old-Age Pensions"** has the same meaning as in paragraph 51(xxiii) of the Constitution.

**"Part-time"** has the meaning that applies in the circumstances referred to in the SIS Act.

**"Past Member"** means a former Member who still has a right to receive a benefit from the Fund.

**"Payment Split"** has the meaning given by Section 90MD of the Family Law Act 1975.

**"Pension Benefit Account"** means an account that provides a retirement benefit.

**"Pensioner"** means a retired Member, Past Member of the Dependent of a deceased Member, Past Member or Pensioner who is in receipt of or who is entitled to a pension.

**"Personal Representative"** or **"Legal Personal Representative"** means in relation to a Member a person who satisfies the Trustee that such person is entitled to represent the Member and to give valid receipts and discharges on the Member's behalf and in relation to a deceased Member the person who has been granted probate of a will or letters of administration of an estate of that Member.

**"Preservation age"** has the meaning given by the SIS Regulations.

**"Preserved"** means the portion of an account or a benefit that is preserved for the benefit of a Member under the Superannuation Conditions.

**"Regulated Superannuation Fund"** has the meaning in the SIS Act.

**"Reserve Account"** means an account referred to in paragraph 19.1(d) or otherwise established to hold reserves under this Deed.

**"Retire"** means to cease to be engaged in the employment in which the Member is for the time being engaged and "Retirement" has a corresponding meaning subject to the SIS Regulations and to Regulation 3.01(7)(b).

**"Retirement Age"** "Retirement Date" and "Retiring Age" mean the sixty-fifth birthday or such other date or age as the Trustee determines, that is consistent with the SIS Act.

**"Reversionary Beneficiary"** means a person who becomes entitled to a Member's Benefit in respect of a superannuation interest of a Member, after the Member dies.

**"Segregated Current Pension Assets"** has the meaning given from time to time by the Tax Act.

**"Self Managed Superannuation Fund"** has the meaning given from time to time by the SIS Act.

**"SIS Act"** means the Superannuation Industry (Supervision) Act 1993 as amended from time to time and regulations from time to time made in accordance with that Act.

**"SIS Regulations"** mean the regulations made under the SIS Act as amended from time to time and includes any applicable modification declaration.

**"Splittable Contribution"** has the meaning in Part 6 of the SIS Regulation.

**"Spouse"** in relation to a person, includes:

- (a) another person legally married to or, although not legally married to, living with the person on a genuine domestic basis as the husband or wife of the person; and
- (b) another person (whether of the same sex or a different sex) with whom the person is in a relationship that is registered under a law of a State or Territory prescribed for the purposes of section 22B of the *Acts Interpretation Act 1901* as a kind of relationship prescribed for the purposes of that section; and
- (c) another person who, although not legally married to the person, lives with the person on a genuine domestic basis in a relationship as a couple; and
- (d) any person who is a spouse for the purposes of the Act.

**"Standard"** means a standard prescribed by the SIS Act.

**"Standard Employer-Sponsor"** has the meaning in the SIS Act.

**"Superannuation Conditions"** subject to clause 2.4 means any provision which may be applicable to the Fund under the Act or other laws or rulings of the Commissioner which must or may be met for the Fund to be treated with the most concessional taxation treatment available or to be treated in any manner which, in the opinion of the Trustee, is concessional and includes conditions which must be met for the Fund to become or remain a self managed superannuation fund.

**"Tax Act"** means Income Tax Assessment Act 1936 or 1997 as may be applicable.

**"Temporary incapacity"** has the meaning in the SIS Regulations.

**"Trustee"** means the Trustees or the Trustee for the time being of the Fund and "Trustees" has the same meaning.

## 2.2 Headings

The headings in this Deed are for convenience and reference only and are not to affect its interpretation.

### 2.3 Meanings

- (a) Any word or expression which is defined in the Act has in this Deed the meaning given to it by the Act. To the extent that a meaning given to a word or expression in this Deed is inconsistent with the meaning given to it by the Act the meaning given by the Act prevails unless the contrary intention appears. Where more than one meaning may be given then the Trustee may determine which of those meanings applies.
- (b) This Deed will be read and construed on the basis that the provisions of the SIS Act are incorporated to the extent that they impose requirements on the Trustee or are required by that Act to be so incorporated, but this Deed will not be so read or construed and no provision will be so incorporated if to do so would constitute a breach of the power granted by this Deed to vary, add to or rescind its provisions. To the extent not prohibited by the SIS Act, the Trustee may however by resolution determine that a provision of the SIS Act does not apply, either generally to the Fund or in respect of any particular application and the Deed must be interpreted accordingly.
- (c) If a provision of this Deed refers to a provision of a statute or regulation then it shall be interpreted as referring to that provision as may be made whether before or after this Deed and as may be amended, enacted or replaced from time to time.

### 2.4 Inconsistencies with the Superannuation Conditions

Where it appears to the Trustee that there is any inconsistency or difference between:-

- (a) any provision of any applicable legislation or other laws and another provision or provisions;
- (b) the rulings of the Commissioner and other rulings of the Commissioner;
- (c) the Acts or laws referred to in (a) and the rulings referred to in (b);
- (d) this Deed,

then subject to the Act, the Trustee may determine, either generally or in respect of any particular application, in their absolute discretion, which provision or ruling applies and the Deed must be construed accordingly.

### 2.5 Proper Law

This Deed is governed and construed and takes effect in accordance with the laws of the State or Territory of residence of the Trustee (however Section 35(b) of the South Australian Trustees Act 1936 does not apply to this Deed). Any person having or claiming any interest under this Deed must submit to the jurisdiction of the Courts of that State or Territory.

### 2.6 Saving Provision

To the extent any provision of this deed would be void or invalid, but for this paragraph ("an invalid provision"):

- (a) where a reading down or limitation of the operation of the invalid provision would remove the voidness or invalidity, that must be done in constructing the Deed;



- (b) where it is not possible to apply paragraph (a), the invalid provision is severed from the Deed;
- (c) in any event, an invalid provision does not affect the continued operation of the remainder of the Deed.

**2.7 Trustee must comply with the Law**

The Trustee must not do or fail to do anything as Trustee of the fund that would result in either a breach of law, including the Act or the fund ceasing to qualify as a self managed fund under superannuation law or to qualify for concessional tax treatment under the Tax Act, even if the Trustee is otherwise empowered.

**2.8 Power to comply with Family Law**

The Trustee may do anything that it considers necessary to comply with the SIS Act and Part VIIIIB of the Family Law Act 1975.

**Sole Purpose Test**

**3.1 Core Purposes**

The Trustee must ensure that the Fund is maintained solely for one or more of the core purposes or both one or more of the core purposes and for one or more of the ancillary purposes provided in the SIS Act.

**3.2 Sole Purpose**

Despite any other provision of this Deed, the Trustee must be a Constitutional Corporation unless the sole or primary purpose of the fund is the provision of old-age pensions.

**Constitution of Fund**

**4.1 Trusts**

The assets of the Fund are vested in the Trustee who stands possessed of the same upon trust to apply the same in the manner and for the objects and purposes of the Fund as set out in this Deed and any amendment.

**4.2 Perpetuities**

The Fund must be terminated if the rule of law known as the rule against perpetuities applies to the Fund, on the expiration of the maximum period allowed under that rule for the duration of the trusts established under this Deed.

**Notice of Election**

**5. Trustee to give notice to become a Regulated Superannuation Fund**

The Trustee must give to the Commissioner within the period provided by the SIS Act a written notice in the approved form and signed in the manner required by the SIS Act electing that the SIS Act is to apply in relation to the Fund.

## Statutory Covenants

### 6. Statutory Covenants

The purpose of this paragraph is explanatory only. The effect of Section 52 of the SIS Act is that the Trustee covenants as follows in accordance with the SIS Act:-

- (a) to act honestly in all matters concerning the Fund;
- (b) to exercise, in relation to all matters affecting the Fund, the same degree of care, skill and diligence as an ordinary prudent person would exercise in dealing with property of another for whom the person felt morally bound to provide;
- (c) to ensure that the Trustee's duties and powers are performed and exercised in the best interests of the beneficiaries;
- (d) to keep the money and other assets of the Fund separate from any money and assets, respectively:-
  - (i) that are held by the Trustee personally; or
  - (ii) that are money or assets, as the case may be, of a standard employer-sponsor, or an associate of a standard employer-sponsor, of the Fund;
- (e) not to enter into any contract, or do anything else, that would prevent from, or hinder the Trustee in properly performing or exercising the Trustee's functions and powers; this does not prevent the Trustee from engaging or authorising persons to do acts or things on behalf of the Trustee.
- (f) to formulate and give effect to an investment strategy that has regard to the whole of the circumstances of the Fund including, but not limited to, the following:
  - (i) the risk involved in making, holding and realising, and the likely return from the Fund's investments having regard to its objectives and its expected cash flow requirements;
  - (ii) the composition of the Fund's investments as a whole including the extent to which the investments are diverse or involve the Fund in being exposed to risks from inadequate diversification;
  - (iii) the liquidity of the Fund's investments having regard to its expected cash flow requirements;
  - (iv) the ability of the Fund to discharge its existing and prospective liabilities;
- (g) if there are any reserves of the Fund - to formulate and to give effect to a strategy for their prudential management, consistent with the Fund's investment strategy and its capacity to discharge its liabilities (whether actual or contingent) as and when they fall due;
- (h) to allow a beneficiary access to any information or documents prescribed under the SIS Act.



- (i) to observe such covenants as are prescribed to be included in the governing rules of the Fund prescribed by the Act.

### **Statutory Requirements**

#### **7. Self Managed Superannuation Fund**

Subject to paragraph 3.2 and despite any other provision of this Deed, the Trustee is empowered to do all things necessary to be done by it to ensure that the Fund satisfies the conditions applicable to self managed superannuation funds regulated in accordance with the SIS Act.

### **Alterations to the Deed**

#### **8.1 Methods to alter Deed**

Subject to this clause 8 and the Superannuation Conditions, this Deed may be amended:

- (a) by deed executed by the Trustee and, where the Superannuation Conditions require it, with the consent of the Members; or
- (b) by oral resolution of the Trustee and subject to compliance with the Superannuation Conditions.

#### **8.2 Effective Date**

An amendment under this paragraph takes effect from the date (prospective or retrospective) specified in the resolution or if not specified on the date of such Deed or the date on which the resolution is made.

#### **8.3 Prohibition**

If the Act prohibits it, this Deed must not be amended in such a way that:

- (a) a person other than a Constitutional Corporation would be eligible to be appointed as Trustee unless the Deed or any amending deed, provides and will continue to provide after the amendment is made, that the Fund has, as its sole or primary purpose, the provision of old-age pensions; or
- (b) the sole or primary purpose of the Fund would be a purpose other than the provision of old-age pensions unless the Deed or any amending deed provides and will continue to provide after the amendment is made, that the Trustee must be a Constitutional Corporation.

#### **8.4 Notice to be given to Members following alteration**

The Trustee must give to each Member such information or notice in respect of the amendments as may be required by the Superannuation Conditions.

### **Membership**

#### **9.1 Eligibility**

Any Eligible Person may make application in writing to the Trustee in a form approved by the Trustee from time to time to join the Fund, subject to the Act and the Superannuation Conditions.

## **9.2 Trustee may refuse**

The Trustee may accept or refuse any application for membership in the Trustee's absolute discretion and is not required to assign any reason for any refusal.

## **9.3 Trustee to give notice**

- (a) A person who is not already a member becomes a Member, no later than when the Trustee approves their application.
  
- (b) If required by the Act, on admission to membership of the Fund, the Trustee must give notice to the Member that they have been appointed a Trustee of the Fund or a director of the body corporate Trustee of the Fund and the Trustee must take all steps to effect that appointment, unless the Member is under a legal disability or is otherwise prohibited from acting as Trustee or director of the body corporate Trustee under the SIS Act and subject to the consent of the Member being obtained under sub-clause 10.4.

## **9.4 Member bound by Deed**

A person upon becoming a Member is deemed to have consented to and to be bound by the provisions of the Deed.

## **9.5 Cessation of membership**

Subject to the Superannuation Conditions a person ceases to be a Member on the happening of the first of the following:-

- (a) death, however subject to the SIS Act the deceased Member's legal personal representative is deemed to be a Member on that death;
  
- (b) when the total of all amounts payable under this Deed in respect of the Member's membership has been paid;
  
- (c) when under this Deed any benefit payable to the Member or any person on the Member's account ceases to be payable; or
  
- (d) when the Trustee so resolves, subject however to the Superannuation Conditions and the SIS Act.

## **9.6 Minors**

- (a) A minor may be a Member of the fund subject to the Act;
  
- (b) the minor's parent or guardian must make the application for the minor to become a Member in a form approved by the Trustee;
  
- (c) decisions in relation to the minor's membership must be made by the minor's parent or guardian until the minor is 18 years or after the minor is 16 years provided that the parent or guardian notifies the fund that the minor will be making decisions in relation to the minor's membership;
  
- (d) when the minor is 18 years the minor becomes a director of the Trustee of the fund (or a Trustee) provided that the Trustee has done everything necessary to appoint the minor as a director of the Trustee (or as a Trustee).

## **Trustees**

### **10.1 Who can be Trustee**

Subject to clause 3.2, if the Trustee is a Constitutional Corporation, each Member of the Fund must be a Director of that corporation. If the Trustees are individuals, each Member of the Fund must be a Trustee, unless the Member is under a legal disability or otherwise not entitled to become a Trustee or director of the corporate Trustee under the SIS Act.

### **10.2 Number of Trustees**

The number of Trustees must be such number as does not exceed the maximum number and is not less than the minimum number permitted by the SIS Act necessary for the fund to satisfy the provisions applicable to self managed superannuation funds:

- (a) If the Fund has individual Trustees: the number of Trustees must be more than one but less than five; or
- (b) If the Fund has a corporate Trustee, the number is one.

### **10.3 Written consent of Trustee required**

A person is not eligible for appointment as a Trustee, or, if the Trustee is a corporate Trustee, as a director of that corporate Trustee, unless the person has consented in writing to the appointment.

### **10.4 Consent of new Members to Trustee**

A person joining the Fund as a Member consents, as a condition of joining the Fund:

- (a) to the Trustee, at the date of the Member so joining, continuing to act as Trustee; and
- (b) to being appointed as a Trustee of the Fund, or if the Trustee is a body corporate, to being appointed as a director of that body corporate;

unless that Member is under a legal disability or otherwise not entitled to become a Trustee under the SIS Act.

### **10.5 Chairperson**

The Chairperson of any meeting of the Trustee or of the body corporate sole Trustee does not have any second or casting vote.

### **10.6 Meetings of Members**

The Trustee may establish procedures and policies for the regulation of meetings of Members.

### **10.7 Decisions of Trustee**

If required by the Superannuation Conditions, a decision of:

- (a) the individual Trustees of the Fund; or
- (b) the Board of Directors of the Corporate Trustee of the Fund;

must be taken not to have been made, or to be of no effect, if fewer than two thirds of the total number of the Trustees or Directors, as the case requires, voted for it. Otherwise a majority vote is sufficient.

#### **10.8 Vacancy in Office of Trustee**

- (a) The office of a Trustee or of a director of a body corporate sole Trustee ipso facto becomes vacant if the Superannuation Conditions require it or upon the Trustee's or director's:
  - (i) death;
  - (ii) mental incapacity;
  - (iii) retirement by written notice to the Members and any other Trustee;
  - (iv) becoming a disqualified person within the meaning of the Act;
  - (v) suspension or removal under the Act;
  - (vi) tenure of the Trustee's position expires; or
  - (vii) in the case of a corporate Trustee, the Trustee's liquidation, administration or winding up; or
  - (viii) if the Trustee's continuance in office would result in the fund no longer satisfying the conditions of the SIS Act applicable to self managed superannuation funds.
- (b) Pending any appointment of a Trustee where a Member has died, the deceased Member's legal personal representative may, with the consent of any other Members, act as Trustee in place of the deceased Member/Trustee (or director of a corporate Trustee) in any period commencing on the Member's death and ending on the date the Member's Benefits become payable.
- (c) Pending any appointment of a Trustee where a Member is under a legal disability the Member's legal personal representative may with the consent of any other Members, act as Trustee in place of that Member/Trustee (or director of a corporate Trustee) in any period when the Member is under a legal disability or the legal personal representative has an enduring power of attorney from that Member and ending on the date the Member's Benefits become payable.
- (d) The parent or guardian of a Member who is under 18 and who does not have a legal personal representative may be appointed as a Trustee.
- (e) Paragraphs (b), (c) and (d) are subject to the SIS Act.

#### **10.9 Members to fill vacancy**

- (a) Any vacancy in Trustee or board of a corporate Trustee must be filled within 90 days after it occurred where the Superannuation Conditions require it, or such other time as permitted under the Superannuation Conditions. Any vacancy may, subject to the Superannuation Conditions (and if required by the Superannuation Conditions with the consent of the Trustee), be filled by a resolution of a two-thirds majority of Members and may also be effected by Deed signed by or on behalf of the Members and signed by the new Trustee.

- (b) In the event that any vacancy in Trustee or board of a corporate Trustee is not filled within 90 days after it occurred, the Members may fill the vacancy by a resolution made by a two-thirds majority of Members.

**10.10(a) Members may remove Trustee**

Subject to the Superannuation Conditions and if required by them, with the Trustee's consent, the Trustee or, where there is more than one, a Trustee, may be removed by a two-thirds majority of the Members and such removal is effective upon the passing of a resolution to that effect in accordance with this Deed.

- (b) **Members may replace Trustee**

At the time of making a resolution under paragraph (a) above the Members may (with the written consent of the appointee or appointees) by resolution made and effected in like manner appoint a Trustee or Trustees to replace the person or persons so removed.

**10.11 Self Managed Superannuation Fund- Removal and Appointment of Trustee**

- (a) Any appointment or removal of a Trustee or a director of a body corporate Trustee must be made in such manner as will satisfy the provisions of the SIS Act applicable to self managed superannuation funds.

- (b) Subject to the SIS Act, in addition to any other method provided in this Deed, a Trustee or Trustees or an additional Trustee(s) may be appointed or a Trustee removed by a Deed giving effect to such appointment or removal, signed by the Members, the Trustee to be appointed and the Trustee at that time or by the duly appointed attorney, agent, Legal Personal Representative, parent or guardian as may be appropriate. If a Trustee's or a director of a corporate Trustee's office is vacated in any manner described in paragraph 10.8(a), the signing by such Trustee or director is not required.

- (c) A Trustee cannot be appointed as Trustee if they are not eligible to act as Trustee of a self managed superannuation fund under the Act.

**Limitation of Liability**

**11.1 (a) Limitation**

Subject to paragraph 11.1(b), no Trustee or, where the Trustee is a corporation, none of its directors or officers, will be personally liable for any loss or detriment whatsoever incurred by any person in connection with the Fund for any reason.

- (b) **Exception**

Paragraph 11.1(a) does not apply to the extent that the loss or detriment is due to the Trustee's, director's or officer's dishonesty or wilful or reckless failure to exercise the degree of care and diligence that the Trustee, director or officer was required to exercise.

**11.2 (a) Indemnity**

The Trustee and, where the Trustee is a corporation, its directors and officers are entitled, to the maximum extent permitted by the Act, and by law, to be indemnified from the Fund against all liabilities incurred by each of them in connection with the execution, attempted execution, or in respect of non-execution of the Trustee's powers and discretions under this Deed.

**(b) Payment and reimbursement**

Subject to the Act, the Trustee and its directors and officers may recover from the Fund amounts necessary:-

- (i) to meet the indemnities referred to in paragraph 11.2(a); and
- (ii) to meet all liabilities whatsoever in connection with the Fund and the exercise of their powers and duties under or in connection with this Deed.

For this purpose and to the maximum extent permitted by the Act, the Trustee and its directors and officers have, and may exercise, a lien over the Fund.

**Approval of Members and Employers**

**12. (a) Approval of Members/Associated Employers Generally**

Subject to the Superannuation Conditions, where under the terms of this Deed, in relation to the exercise by the Trustee of any power or authority or otherwise, the resolution, consent, approval or agreement (herein referred to as "resolution") of the Members or Associated Employer(s) is required, the passing or rejection of that resolution must be determined by a requisite majority of Members/Associate Employers in writing unless all Members or Associated Employers of the Fund at the time of signature have signified their consent in writing otherwise.

**(b) Requisite majority**

In the provisions of this sub-paragraph the expression "requisite majority" means:-

- (i) in the case where a two-thirds majority is required - two-thirds or more of the responses;
- (ii) in any other case - one-half or more of the responses.

**(c) Notification to Members/Associated Employers**

The Trustee must within fourteen (14) days of any meeting held under the provisions of this sub-paragraph notify all Members/Associated Employers of the result thereof.

**(d) Strict compliance not essential**

Any resolution made under this paragraph is not invalidated by reason of any or want of strict compliance with these provisions unless it is shown that there has or may be caused thereby some substantial and irremediable injustice.

**(e) Written Resolution**

Despite this clause 12 the Members may unanimously resolve to give their approval by signing a document or identical documents to the requisite effect.



## **Trustee not to be Subject to Direction**

### **13.1 Directions**

If the Superannuation Conditions so require, the Trustee, despite anything in this Deed to the contrary, must not be subject, in the exercise of any of the Trustee's powers under the Deed, to direction by any other person.

### **13.2 Direction taken to be a request**

If any provision in this Deed is inconsistent with the preceding sub-paragraph then, despite such provisions, the Trustee must treat the direction as a request and the Trustee is not bound by such provision or request.

## **Investments**

### **14.1 Investment Strategy**

The Trustee must formulate and give effect to an investment strategy in accordance with the SIS Act. Subject to the SIS Act a Reserve Account may have a separate investment strategy.

### **14.2 Loans**

The Trustee may not lend money to Members unless the Act permits loans to Members.

### **14.3 Acquisition of assets from Members**

The Trustee must not intentionally acquire an asset from:

- (a) a Member of the Fund; or
- (b) a relative of a Member of the Fund.

unless the Superannuation Conditions otherwise permit.

### **14.4 Borrowing**

- (a) The Trustee may borrow money or maintain an existing borrowing of money and assign, pledge, mortgage or charge any of the assets of the Fund as security for any such financial accommodation if the Superannuation Conditions permit.
- (b) Without limiting paragraph 14.4(a) and subject to the Superannuation Conditions, the Trustee 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 Trustees think fit, and:
  - (i) Any money raised by the Trustees will form part of the Fund;
  - (ii) Interest payable on such borrowings as referred to in this clause 14.4 is a proper outgoing of the Fund.

#### **Limited Recourse Borrowing**

- (c) Without limiting paragraph 14.4(a) the Trustee has all the necessary powers to enter into any arrangement that complies, to the extent necessary, with Section 67A & B of the SIS Act and subject to that section (and without limiting it) the Trustee may:
  - (i) borrow money;

- (ii) maintain an existing borrowing of money;
- (iii) assign, pledge, mortgage or charge assets of the Fund as security for a borrowing or financial accommodation;
- (iv) enter into and execute all documents including documents in connection with acquiring a beneficial interest of an original asset or replacement asset as defined in that section; and
- (v) pay the expenses incurred in any such borrowing from the borrowed money;
- (vi) refinance a borrowing;
- (vii) do all such things as may be ancillary or necessary thereto including, without limitation, the variation and transposing of any asset so acquired including such acts and the entering into of such deeds or documents as may be necessary with any person or entity holding or to hold legal title to an asset referred to in that section.

#### **14.5 In-house assets**

The Trustee must take all reasonable steps to ensure that the in-house assets rules applicable to the fund, if any, are complied with and may only invest in in-house assets if permitted by the Act. Subject to those conditions the Trustee may continue to hold any existing in-house asset.

#### **14.6 Arms' length dealing required**

The Trustee must not, if prohibited by the Superannuation Conditions, make investments unless the Trustee and the other party to the relevant transaction are dealing with each other at arms' length in respect of the transaction.

#### **14.7 Power to invest as if natural persons**

- (a) Subject to the SIS Act, the Trustee may make any investment that a natural person may make.
- (b) The Trustee has power to sell, vary or transpose any investment/asset of the Trust.
- (c) All investments by the Trustee are subject to compliance with the Superannuation Conditions

#### **14.8 Other investment powers**

Without limiting the preceding sub-clause but subject to the limitations in it and subject to the Superannuation Conditions, the Trustee may invest in: -

- (a) any investment authorised by the laws of Australia or of any of its States or Territories for the investment of trust funds;
- (b) the purchase of or subscription for preference or other shares or stock or preference or other share or stock options in any company registered in Australia or in any other country;
- (c) the purchase of units or sub units of property or other investment trusts or other common fund;



- (d) deposits with any bank, life insurance company or building society or on loan to any company, organisation or person not being a Member;
- (e) policies of insurance, assurance, endowment, deposit administration or investment;
- (f) the purchase of annuities and deferred annuities from a life insurance company or other organisation;
- (g) the purchase of any real estate in Australia;
- (h) deposits with or loans to an Employer;
- (i) instalment warrants;
- (j) any other investment whether or not similar to any of the above which the Trustee considers to be appropriate.

#### **14.9 Nominees for Trustee**

Any investment may be held in such names including the name of a nominee or custodian (whether an individual or corporation) as the Trustee from time to time determines to the extent not prohibited by the Superannuation Conditions.

#### **14.10 Continuation of loans to Members**

The Trustee may continue any loans transferred in respect of a Member from another superannuation fund under conditions that will not cause the Fund to fail to satisfy the Superannuation Conditions.

### **Investment Choice**

#### **15.1 No obligation**

- (a) The Trustee is not obliged to provide investment choice to Members or Beneficiaries of the Fund except as required by the SIS Act;
- (b) The Trustee may however in their absolute discretion determine to provide investment choice subject to the Superannuation Conditions either generally or only in respect of certain Members or Beneficiaries or certain classes of Members or Beneficiaries of the Fund.

#### **15.2 Investment Strategy**

- (a) Where the Trustee determines to provide investment choice, they must establish an investment strategy for each of the investment choices available to Members and Beneficiaries and where appropriate must allocate or designate particular assets of the Fund to be held in accordance with that strategy. The Trustee must notify Members and Beneficiaries of the investment objectives of each of those strategies and provide any other information required for this purpose by the Superannuation Conditions to enable Members and Beneficiaries to make an informed decision regarding the effect of and risks associated with, each of those investment strategies;

- (b) The notification provided must include the various directions that a Member or a Beneficiary can give to the Trustee under sub-clause 15.5 and the circumstances in which any such directions can be given or altered.

### **15.3 Trustee must monitor**

The Trustee must monitor each of the investment strategies established under sub-clause 15.2 and the assets held in accordance with each strategy in order to ensure that each of those investment strategies is appropriate in respect of Members or Beneficiaries or classes of Members or Beneficiaries to whom each of those strategies is available.

### **15.4 Selection and direction**

- (a) A Member or Beneficiary of the Fund may, where the Trustee has determined to offer investment choice in accordance with sub-clause 15.1, select one or more of the investment strategies formulated by the Trustee under sub-clause 15.2 and direct the Trustee to invest part or the whole of the monies held in respect of that person in accordance with the strategy or strategies selected by that person under this paragraph.
- (b) Any directions by the Member or Beneficiary must only be given in accordance with the Superannuation Conditions and the Trustee must ensure that the Member or Beneficiary is provided with such information as required by the Superannuation Conditions in order to enable the Member or Beneficiary to make an informed decision.

### **15.5 Member document**

- (a) A Member or Beneficiary who wishes to select one or more investment strategies pursuant to sub-clause 15.2 must give to the Trustee such documents as the Trustee requires and must clearly set out details of the investment strategy or strategies selected by the Member or Beneficiary.
- (b) The Trustee is not bound to act on any such document if it breaches any of the requirements of the Superannuation Conditions.

### **15.6 Asset specific investments**

- (a) Except to the extent permitted by the Superannuation Conditions, the Trustee is not bound to make a particular investment in respect of a Member or Beneficiary of the Fund.
- (b) Where a Member or Beneficiary wishes to select particular investments, (whether those investments comprise one or more assets), a request to the Trustee must be made for an additional investment strategy or strategies for those particular investments ("asset specified investment strategy") to be formulated by the Trustee and for that strategy or those strategies to be made available to that Member or Beneficiary in accordance with sub-clause 15.2.
- (c) The Trustee may in their absolute discretion approve or reject any requests made under this paragraph.

### **15.7 Advice to Members**

The Trustee must, if required by the SIS Act, advise Members and Beneficiaries of the investment strategy or strategies which will be adopted by the Trustee in respect of those

Members or Beneficiaries or classes of Members or Beneficiaries who decline, or otherwise do not select an investment strategy.

### **Powers of Trustee**

#### **16.1 Discretionary powers of Trustee**

Subject to the Act, the Trustee has all the powers of a natural person. The Trustee in the exercise of the authorities, powers and discretions hereby vested in them have an absolute and uncontrolled discretion and may exercise or enforce or delegate (by power of attorney or otherwise) all or any of the authorities, powers or discretions from time to time or may refrain from exercising all or any of such authorities, powers or discretions from time to time and their decision as to the interpretation and effect of this Deed is final and binding on all parties.

#### **16.2 Additional powers**

Subject to the Superannuation Conditions and without limiting the preceding sub-paragraph, the Trustee also has the following powers:

- (a) all the powers of a natural person;
- (b) to insure or re-insure any risks contingencies or liabilities of the Fund;
- (c) to open and operate a bank account at any bank and to make regulations for the operation of such bank accounts including the signing and endorsing of cheques in connection therewith;
- (d) to institute or defend or otherwise deal with any legal proceedings in respect of the Fund;
- (e) to be indemnified or to give indemnities to or on behalf of any person or entity the Trustee thinks fit;
- (f) to enter into any contract and do all such acts matters and things as the Trustee may consider necessary or expedient for any matter or purpose in respect of the Fund or this Deed;
- (g) to engage the services of any company, person or firm as the Trustee may consider necessary for the proper administration and management of the Fund or to obtain expert advice;
- (h) to appoint an Auditor of the Fund from time to time at such remuneration and on such other conditions as the Trustee thinks fit; and
- (i) to deduct and pay from the Fund the amounts of administration and other costs including any tax or duty payable by the Trustee in connection with the Fund and to debit any of the accounts of the Fund (including an account representing Member Financed Benefits) with such amounts in such manner as the Trustee may determine and which must not cause the Fund to fail to comply with the Superannuation Conditions;
- (j) to deduct from any benefit or other payment hereunder any tax or duty payable whether from or in respect of it and whether payable by the person entitled thereto or the Fund and must then pay that tax or duty to the relevant authority and the person is be entitled to receive only the net benefit or payment after the deduction has been made;

- (k) to sell, transfer, hire, lease or dispose of any real or personal property of the Fund, whether at a profit or not;
- (l) to grant or take any put or call option for the purchase of any real or personal property of the Fund, whether the sale occurring on exercise of such an option will be at a profit or not;
- (m) to buy, transfer, acquire, hire or lease any property;
- (n) to invest in its name or under its control the Fund in any one or more of the investments authorised by this Deed with power in the Trustee's 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 the Trustee's absolute discretion from time to time to vary or transpose any investments into others authorised by this Deed;
- (o) to purchase, take on lease or licence, develop, construct, hold, improve, sell, transfer, convey, surrender, lease, licence or otherwise deal with any real property and, without limiting the generality of this sub-paragraph, to develop any commercial or retail premises and hold or sell, transfer, convey, surrender, lease or licence such premises;
- (p) to do anything incidental to the exercise of any of the Trustee's powers;
- (q) such other powers as are necessary, desirable or appropriate to the fulfilment of the purposes of the Fund and its proper and efficient maintenance, management, operation, promotion and advancement and its compliance with and exercise of powers authorities and discretions available under the Superannuation Conditions;
- (r) such other powers conferred on a Trustee by statute or general law in addition to the powers conferred by this Deed.

### 16.3 Trustee's interest

Subject to the Superannuation Conditions, the Trustee has power generally to exercise or concur in exercising all the Trustee's powers and discretions in this Deed or conferred by law even if :-

- (a) a Trustee or
- (b) any person being a director or shareholder of a Trustee (being a company)

has or may have a direct or personal interest (whether as Trustee of any other settlement or in their personal capacity or a shareholder or director or member or partner of any company or partnership or as a unitholder in any unit trust or beneficial object of any other trust) in the method 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 even if the Trustee for the time being is the sole Trustee.

### **Notification of significant adverse effects**

#### **17. Trustee to give notice of significant adverse effect**

If the Trustee becomes aware of the occurrence of an event having a significant adverse effect on the financial position of the Fund, they must give such notice as may be required by the Superannuation Conditions.

### **Insurance**

#### **18.1 Life insurance**

The Trustee has power from time to time to effect policies of insurance upon the life of any Member to secure payment upon death of the Member or the happening of any other contingency in respect of that Member of such amount as the Trustee in their absolute discretion thinks fit and to renew any such policies for such period as the Trustee may think fit and the Trustee has power to accept an assignment of any policies of insurance effected in respect of a Member.

#### **18.2 Annuities**

The Trustee has power from time to time to effect annuity or deferred annuity policies upon the life of any Member or any of the Member's Dependents of such amount as the Trustee determines and the Trustee has power to accept an assignment of such annuity or deferred annuity policies effected in respect of a Member.

#### **18.3 Powers**

Policies must be issued in the names of or assigned to the Trustee and must be held by the Trustee upon and subject to the provisions of this Deed and the Trustee may enforce surrender sell or otherwise deal with any such policies as they in their absolute discretion think fit provided that the Trustee may also arrange for annuity or deferred annuity policies to be issued in the name of a beneficiary.

#### **18.4 Evidence to be provided by Member for insurance**

A Member must provide any evidence that may be required from such Member in order to secure cover under any insurance policy and the Trustee is not bound to seek completion of such policy if evidence satisfactory to the insurance company is not provided.

#### **18.5 Premiums**

Subject to the Superannuation Conditions, the Trustee may debit such accounts of the Fund as they determine with the applicable insurance premiums.

### **Accounts**

#### **19.1 Trustee to keep accounting records**

The Trustee must keep such minutes, records and reports as they consider appropriate for the proper administration of the Fund and such further records, minutes and reports as may be required by the Superannuation Conditions and may:

- (a) keep such accounting records as correctly record and explain the transactions and the financial position of the Fund.
- (b) keep its accounting records so as to enable the preparation of the accounts and statements in accordance with the Superannuation Conditions.

- (c) keep its accounting records so as to enable those accounts, statements and returns to be conveniently and properly audited in accordance with the Superannuation Conditions.
- (d) keep a Reserve Account to which may be credited or debited such amounts as the Trustee determines from time to time subject to the Superannuation Conditions.

#### **19.2 Balance sheet**

The Trustee must as soon as practicable after the expiration of each Financial Year cause to be drawn up such:

- (a) balance sheets and statements of financial position;
- (b) operating statements;
- (c) other financial accounts and statements as are required by the Superannuation Conditions; and/or
- (d) such other statements as the Trustee thinks fit.

#### **19.3 Accounts and statements to be prepared**

The Trustee may prepare such accounts and statements additional to those described in this paragraph as are required by the Superannuation Conditions or otherwise, as they think fit.

#### **19.4 Audit**

If required by the Superannuation Conditions, the Trustee must ensure that the accounts and statements of the Fund are audited.

#### **19.5 Maintenance of reserves**

- (a) The Trustee may maintain reserves of the Fund subject to the SIS Act.
- (b) Subject to the SIS Act, paragraph 6(g) of this Deed and the investment strategy applicable to the reserve, a Member is not entitled to any property held in a reserve account and the Trustee is not required to allocate such property.
- (c) The Trustee has, in relation to reserve accounts, all the powers applicable to the Fund, subject to the Superannuation Conditions.

### **Rollover**

#### **20. Trustee may pay rollovers**

The Trustee may pay benefits to an eligible rollover fund or other fund as permitted by the Superannuation Conditions.

### **Member Accounts**

#### **21.1 Trustee to keep Member and Employer accounts**

Subject to complying with the Superannuation Conditions, the Trustee may keep such Member Accounts in respect of Member and Employer contributions (if any) as they think fit, including accounts in respect of segregated current pension assets, and accounts may contain such particulars as the Trustee determines.



## **21.2 Details of accounts**

Each Member Account may include -

- (a) An Employer Contribution Account showing -
  - (i) contributions by any Associated Employer to that account;
  - (ii) sums which the Trustee determines to be credited or debited to the account in order to provide the benefits payable to or in respect of the Member in accordance with the Deed; and
  - (iii) the portion of the account that is preserved and the conditions of such preservation (the Preserved Portion);
- (b) A Member Contribution Account showing -
  - (i) contributions by the Member to that account;
  - (ii) sums which the Trustee determines are properly to be credited or debited to the account in order to provide the benefits payable to or in respect of the Member in accordance with the Deed; and
  - (iii) the portion of the account that is preserved and the conditions of such preservation (the Preserved Portion); and
- (c) Any such Account may, subject to the Superannuation Conditions, be debited or credited and such other entries may be made or particulars recorded as the Trustee deems to be appropriate including provisions for reserves.
- (d) Without limiting the discretion in (c) and subject to the SIS Act and the Superannuation Conditions, the Trustee may debit and or credit such accounts, amounts which the Trustee determines are appropriately created or debited including a Payment Split under section 90 MD Family Law Act, splittable contributions, amounts to be transferred to a Reserve Account under this Deed, expenses, losses and benefit payments (whether lump sum or pension) and taxes.

## **22.1 Segregated Current Pension Assets**

The Trustee may in accordance with the Tax Act, transfer and segregate any of the assets of the fund for the sole purpose of discharging the current pension liabilities of the fund out of those assets or any other purpose permitted by the Superannuation Conditions or SIS Act.

**22.2** The transfer values and annual valuations of the segregated current pension assets must be determined as may be required by the Tax Act.

**22.3** The Trustee may, in accordance with the Tax Act or other applicable laws or Superannuation Conditions, re-transfer assets segregated in order to meet the requirements of the Tax Act applicable to the segregated current pension assets.

**22.4** The Trustees may create such Pension Benefit Accounts in respect of pensions payable under this Deed as the Trustees determine.

- 22.5** The Trustee may take any action not prohibited by the Tax Act or the SIS Act to revert segregated assets so that they are no longer segregated and with the consent of the relevant Member where required.

### **Valuation of the Fund and Allocation of Profits or Loss**

#### **23.1 Valuation**

The Trustee must at the end of each Financial Year if required by the Superannuation Conditions and may at any time value the assets and liabilities of the Fund and any surplus or deficiency including unrealised gains or losses revealed by such valuation must be separately credited or debited to the profit and loss account of the Fund. For the purpose of effecting a valuation the Trustee has an absolute discretion in selecting the valuation basis for any asset or liability provided that such basis must not be one which causes the Fund to fail to satisfy the Superannuation Conditions.

#### **23.2 Profit or loss distribution**

The Trustee may in their absolute discretion determine the amount of profit or loss of the Fund that must be credited or debited to and amongst the Member Accounts and any other accounts that the Trustee nominates in such proportions and such manner as the Trustee decides and may set formulae or interest rates for this purpose provided that the Trustee must in the exercise of their discretions under this paragraph act in a manner that is in accordance with the Superannuation Conditions. If the Trustee maintain reserves the Trustee may first determine what amount of the profit or loss is to be allocated to the Reserve Accounts, and the balance (if any) credited or debited in accordance with this Deed.

#### **23.3 Other debits**

Subject to the Tax Act and the Superannuation Conditions, the Trustee may debit any accounts of the Fund in respect of taxation liabilities or any other outgoings in such manner as the Trustee determines.

### **Contributions**

#### **24.1 Employer contributions**

Each Associated Employer, if any, must contribute to the Fund pursuant to an arrangement between such Employer and the Trustee in respect of the Employer's Employee who is a Member of the Fund.

#### **24.2 Member contributions**

Subject to the Superannuation Conditions and this Deed, each Member may contribute to the Fund (whether in specie or otherwise, subject to the Superannuation Conditions) such amount or otherwise as is agreed between the Member and the Trustee.

#### **24.3 Acceptance of contributions-General**

Despite this clause 24, the Trustee may accept any contribution from any contributor unless the Act or Superannuation Conditions do not permit it or if such acceptance would cause the fund not to comply with the SIS Act or fail to satisfy the provisions of the SIS Act applicable to self managed funds.



#### 24.4 Acceptance of contributions

- (1) Without limiting sub-clause 24.3, the Trustee may accept contributions that are made in respect of a Member in accordance with the following table and regulations (2), (3) and (6) of SIS Regulation 7.04.

Item	If the Member ...	the fund may accept ...
1	is under 65	contributions that are made in respect of a Member.
2	is not under 65, but is under 70	contributions that are made in respect of a Member that are (a) mandated employer contributions; or (b) if the Member has been gainfully employed on at least a part-time basis during the financial year in which the contributions are made: (i) employer contributions (except mandated employer contributions); or (ii) Member contributions
3	is not under 70, but is under 75	contributions that are made in respect of the Member that are: (a) mandated employer contributions; or (b) if the Member has been gainfully employed on at least a part-time basis during the financial year in which the contributions are made - contributions received on or before the day that is 28 days after the end of the month in which the Member turns 75 that are: (i) employer contributions (except mandated employer contributions); or (ii) Member contributions made by the Member.
4	is not under 75	mandated employer contributions

- (2) In addition to sub-clause 24.4 (1) (SIS Regulation 7.04(1)), the Trustee must not accept any Member contributions if the Member has not quoted (for superannuation purposes) his or her tax file number to the fund.
- (3) In addition to sub-clause 24.4 (1) (SIS Regulation 7.04(1)), the Trustee must not accept any fund-capped contributions in a financial year in respect of a Member that exceed:
- if the Member is 64 or less on 1 July of the financial year – three times the amount of the non-concessional contributions cap (as defined in the SIS Regulations); or
  - if the Member is 65 but less than 75 on 1 July of the financial year – the non-concessional contributions cap (as defined in the SIS Regulations).
- (4) If the Trustee receives an amount in a manner that is inconsistent with sub-paragraph (1), (2) or (3):
- the fund must return the amount to the Member within 30 days of becoming aware that the amount was received in a manner that is inconsistent with sub-paragraph (1) or (2); and
  - the Trustee may, and is empowered to comply with the provisions of SIS Regulation 7.04(4)(b).

- (5) If the Trustee complies with SIS Regulation 7.04(4) (See paragraph 24.4 (4)), the fund is taken not to have contravened the Act or the SIS Regulations in relation to the acceptance of the amount or in relation to the return of the money to the Member.
- (6) The Trustee may accept contributions in respect of a Member if the Trustee is reasonably satisfied that the contribution is in respect of a period during which, under an item in the table above (SIS Regulation 7.04(i)), the fund may accept the contribution in respect of that Member, even though the contribution is actually made after that period.
- (7) In this provision 24.4:  
**non-concessional contributions cap** means the amount mentioned in subsection 292-85 (2) of the *Income Tax Assessment Act 1997*.  
**quoted (for superannuation purposes)** has the same meaning as in the *Income Tax Assessment Act 1997*.  
**tax file number** has the meaning given by section 299W of the SIS Act.

#### 24.5 Child Contributions

The Trustee may accept child contributions in respect of a child if permitted by the Act.

#### 24.6 (a) Contributions in Cash or Assets

Any contribution made by a Member or an Associated Employer must be made to the Trustee within the period in respect of which it is paid either in cash or by transfer of an asset or assets provided that the assets transferred must be investments permitted by this Deed. Any such transfer of an asset must be made upon the terms and conditions required by the Superannuation Conditions, and must not be made if the Trustee or an agent or delegate of the Trustee is prohibited by the Superannuation Conditions from acquiring the asset.

#### (b) No Obligation to Contribute

In the absence of any agreement to the contrary neither a Member nor an Employer are under any obligation to make a contribution to the Fund and a Member may remain a Member of the Fund notwithstanding a contribution is not made in respect of that Member in respect of any year.

#### (c) Ineligible Contributions

If the Trustee at any time ascertains that any contribution has been accepted in breach of the provisions of the Act, the Trustee must refund such contribution within any time period which may be required by the Act, less any deductions the Trustee is permitted to make.

#### (d) Non-acceptance of Contributions

The Trustee may, subject to the Act and the Superannuation Conditions, return any contribution even if such contribution is permitted to be accepted by the Trustee under the SIS Act.

#### 24.7 Allocation of Contributions

Within 28 days (or within a longer period that is reasonable in the circumstances if within 28 days it is not reasonably practicable to so allocate or such other period as the Commissioner permits) of the end of the month of receipt of a contribution the Trustee must allocate the contribution to a Member of the fund.

### **Spouse contributions – splitting amounts**

#### **24.8 Application to roll over, transfer or allot an amount of contributions**

- (1) Subject to the SIS Regulations and in particular Division 6.7, a Member may, in a financial year, apply to the Trustee to 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 by, for, or on behalf of the Member in:
  - (a) the last financial year that ended before the application; or
  - (b) the financial year in which the application is made – where the Member's entire benefit is to be rolled over or transferred in that year.
  
- (2) The applicant must specify, in the application, the amount of the benefit from the following:
  - (a) the Member's taxed splittable contributions;
  - (b) the Member's untaxed splittable contributions;that the Member seeks to split for the benefit of the Member's spouse.

#### **24.9 Decision on application**

- (1) The Trustee may accept an application only if it is made in accordance with the SIS Regulations.
  
- (2) If the Trustee accepts an application in accordance with this provision the Trustee must, subject to the Regulations, and in any case within the period prescribed by the SIS Regulations, roll over, transfer or allot the amount of benefits for the benefit of the receiving spouse.
  
- (3) The Trustee is permitted to do all such things as may be necessary to give effect to these provisions and words in these provisions have the same meaning as contained in Division 6.7 of the SIS Regulations.

### **Benefits**

#### **25.1 Maximum Benefits**

Subject to the Superannuation Conditions, unless the Trustee otherwise resolves, the liability (if any) of the Trustee to make benefit payments may not exceed the lesser of:-

- (a) the benefits provided under the Deed in respect of the Beneficiary; and
  
- (b) the total balances of the relevant Member Accounts and any insurance proceeds received by the Trustee in respect of the Member.

#### **25.2 Application of benefits**

The benefits payable to or in respect of Beneficiaries must be paid or applied to or for the benefit of such one or more of those Beneficiaries in the form of lump sums, pensions or annuities as provided in this Deed and subject to the Superannuation Conditions and this Deed, in such manner as the Trustee may in their absolute discretion decide.

#### **25.3 Member's request**

Subject to the Superannuation Conditions, when a benefit is payable as a pension the Member may by written notice to the Trustee request payment of such benefit as an immediate or deferred lump sum and while the Trustee will take due consideration of a request, the Trustee's decision, with respect to the form of any benefit payment, will be final.

#### 25.4 Binding Nominations

- (a) Subject to the Superannuation Conditions, the Trustee consents to the ability of a Member to make a binding nomination to pay benefits to a designated Dependant and the Trustee agrees to give effect to such notice.
- (b) If the Trustee is unable to lawfully act upon the Member's notice under this sub-clause 25.4 then the Trustee may pay the relevant benefit to the Member's legal personal representative or to the Member's Dependents or any one or more of them and in such proportions as the Trustee in their absolute discretion determines, not being inconsistent with the SIS Act.
- (c) Subject to paragraph 25.4(i) a Member may require the Trustee to provide any benefits in respect of that Member, on or after the death of that Member, to the legal personal representative or a Dependant of the Member if the Trustee gives the Member information under paragraph 25.4(d).
- (d) The Trustee must give to the Member information that the Trustee reasonably believes the Member reasonably needs for the purpose of understanding the right of that Member to require the Trustee to provide the benefits.
- (e) Subject to paragraph 25.4(i) the Trustee must pay a benefit in respect of the Member, on or after the death of that Member, to the person or persons mentioned in a notice given to the Trustee by that Member if:
  - (i) the person, or each of the persons, mentioned in the notice is the legal personal representative or a Dependant of that Member; and
  - (ii) the proportion of the benefit that will be paid to that person, or to each of those persons, is certain or readily ascertainable from the notice; and
  - (iii) the notice is in accordance with paragraph 25.4(g); and
  - (iv) the notice is in effect.
- (f) A Member who gives notice under paragraph 25.4(e), may:-
  - (i) confirm the notice by giving to the Trustee a written notice, signed and dated by the Member to that effect; or
  - (ii) amend or revoke the notice by giving to the Trustee notice, in accordance with paragraph 25.4(g) of the amendment or revocation.
- (g) For the purposes of paragraphs 25.4(e)(iii) and 25.4(f)(ii), the notice:-
  - (i) must be in writing; and
  - (ii) must be signed and dated by the Member in the presence of 2 witnesses, being persons:-
    - i. each of whom has turned 18; and

- ii. neither of whom is a person mentioned in the notice; and
- (iii) must contain a declaration signed and dated by the witnesses stating that the notice was signed by the Member in their presence.
- (h) Unless sooner revoked by the Member, a notice under paragraph 25.4(e) ceases to have effect at the end of the period of 3 years after the day it was first signed or last confirmed or amended by the Members.
- (i) If an item of information given by a Member in a notice under paragraph 25.4(e) is not sufficiently clear to allow the Trustee to pay the benefit, the Trustee must seek from the Member a written statement to clarify the item as soon as practicable after the Trustee receives the notice.

#### **25.5 Non-lapsing death benefit nomination - Death Benefit requested rule**

If the Trustee is given a written notice by a Member requesting that benefits be paid following the death of that Member to a person or persons or other permitted payees then the Trustee must:

- (a) by written resolution, accept the terms of the Member's notice; or
- (b) give written notice to the Member of a proposed rule in respect of the death benefit specifying the terms thereof in accordance with the Members request.

AND on the date of that resolution referred to in (a) or the date of the written acceptance by the Member of the death benefit rule referred to in (b), the Trustee is bound by those terms unless and until that Member and the Trustee otherwise in writing agree or until a later binding nomination in accordance with the SIS Act is given to the Trustee or a later non-lapsing nomination is given effect under (a) or (b).

#### **25.6 Preserved Benefits**

- (a) Any benefit which is subject to preservation or has been preserved under the Superannuation Conditions, an agreement made by the Trustee or this Deed, must not be paid to or in respect of the Member at a date earlier than allowed from time to time under the Superannuation Conditions.
- (b) The Trustee may transfer any preserved benefit to another superannuation fund nominated by the Member, an approved deposit fund nominated by the Member, a deferred annuity nominated by the Member or such other superannuation entity as the Superannuation Conditions allow.
- (c) If the Fund holds benefits that were not the subject of preservation prior to the date of or the date of adoption or application of this Deed then nothing in this Deed operates in a way that has the effect of preserving those benefits unless the Superannuation Conditions require it.

#### **25.7 Member otherwise has no interest**

Except as provided in this Deed and subject to the Superannuation Conditions, a Member, Dependant or Personal Representative has no right to or interest in the Fund.

**25.8 Trustee to determine amount to pay benefits**

Subject to the Act, on the happening of an event as the result of which there arises an absolute or contingent right to the payment of a benefit in accordance with this Deed to or in respect of a Beneficiary either immediately or at some future date the Trustee must determine the amount required to meet that liability and any balance of the Member Accounts in excess of that amount may be transferred to the Forfeited Benefits Account subject to paragraph 26.1(b) unless the Trustee otherwise resolves.

**25.9 Member to provide evidence of entitlement**

The payment of any benefit is subject to the person claiming the same producing such evidence, doing such acts and executing such documents as the Trustee may reasonably require and the Trustee may postpone the payment of any benefit until the requirements of this paragraph have been met.

**25.10 Trustee may transfer assets in specie**

Subject to the Superannuation Conditions, the Trustee may, with the agreement of the Member or Beneficiary to whom a benefit is payable, transfer investments of the Fund of equivalent value to such benefit in lieu of payment of the same in money. The Trustee may take into account such associated costs, taxes or other expenses of such transfer as they think fit and make adjustments accordingly.

**25.11 Unclaimed monies**

If the Trustee cannot find a person entitled to a benefit then that benefit or part of that benefit may be paid or otherwise dealt with by the Trustee in such manner as the Superannuation Conditions permit.

**25.12 Unpaid benefits**

In the circumstances prescribed by the Superannuation Conditions, the Trustee may pay an unpaid benefit to an eligible rollover fund, or to the Commissioner or other body prescribed by the Superannuation Conditions.

**Forfeited Benefits Account**

**26.1 Forfeited benefits account may be kept**

- (a) The Trustee may keep an account for the receipt of amounts forfeited from Member Accounts and any other credit balances that cannot be otherwise allocated under the provisions of the Deed. The account is to be known as the Forfeited Benefits Account.
- (b) A benefit may not be forfeited if that would result in the fund failing to comply with the definition of a self managed superannuation fund in the SIS Act or the Superannuation Conditions.

**26.2 Application of forfeited benefits**

The Trustee may in their absolute discretion apply amounts held in the Forfeited Benefits Account in the manner and to the purposes permitted by the Superannuation Conditions and, if permitted, these may include:

- (a) welfare benefits to assist in events of financial hardship, sickness, accident or other misfortune causing hardship;



- (b) supplementary benefits for retired Members;
- (c) additional benefits for current Members on an equal basis, or on a pro rata basis among all Members or, among Members on the basis of economic needs;
- (d) payment of administrative expenses of the Fund;
- (e) payment of a Member's own contribution to relieve hardship;
- (f) payment to an Employer in recompense for loss or damage as the consequence of employee misconduct;
- (g) payment to an Employer in the form of assessable income.

### **26.3 Equalisation Account**

- (a) The Trustee may at any time establish an Equalisation Account of the Fund and may transfer to the credit of that account any forfeited benefits or any amounts from an income account in the Fund.
- (b) Any monies held in the Equalisation Account do not form part of any Member Account and any income derived by the Fund on the monies held in the Equalisation Account is to be credited to the Equalisation Account.
- (c) The Equalisation Account is to be used by the Trustee in accordance with any applicable investment strategy relating to reserves to stabilise the investment earnings of the Fund and to provide for such contingencies as the Trustee considers appropriate.
- (d) This sub-clause 26.3 is subject to the Superannuation Conditions.

### **26.4 Lien**

Despite any other provision contained in this Deed to the contrary, though subject to the Superannuation Conditions, the Trustee has at the date of payment of a benefit to a Member a lien over that benefit in respect of:-

- (a) all amounts owed by the Member to the Fund; and
- (b) any loss or expense incurred by the Trustee in consequence of the Member's fraud, dishonesty, misappropriation or other misconduct in respect of the Fund including the costs to the Trustee of recovering the same where the loss, expense or costs have been quantified and constituted a debt owing by the Member to the Trustee in their capacity as Trustee.

### **26.5 Certificate**

A certificate signed by the Trustee stating the amount of the lien over the Member's Benefit claimed by the Trustee is prima facie evidence in the hands of the Trustee against all claimants of the amount owing to the Fund under the preceding sub-paragraph and is sufficient authority to the Trustee to retain in the Fund out of the amount of benefit to which the Member would otherwise be entitled the amount of such lien and the balance, if any, of the benefit which is not so retained in the Fund must be paid to or in respect of the Member.

## **Transfer of Benefits**

### **27.1 Trustee to make arrangements with prior employer and Trustee**

- (a) Subject to the Superannuation Conditions the Trustee may at the request of an Employee or Member and with the consent of his or her Employer, if any, make such arrangements as they think proper with that previous Employer or the Trustee of any other superannuation fund or entity for the payment or transfer to the Fund of monies or assets and other rights and benefits of and arising in relation to the membership by such person in such other superannuation fund or entity.
- (b) The Trustee may make arrangements about any matter in relation to such payment or transfer which in their opinion is necessary and may also make such arrangements as are necessary to enable such Employee to be admitted to membership of the Fund, if that person is not a Member.
- (c) A payment or transfer may be made to the Trustee of a successor fund without the consent of the relevant Member if permitted by the SIS Act.

### **27.2 Transferred amounts to be held according to Deed**

The Trustee must hold any monies or assets so paid or transferred to them from another superannuation fund according to the terms and conditions of this Deed and subject to paragraph 21.2.

### **27.3 Application of transferred amounts**

On any such payment or transfer of monies or assets -

- (a) the amount of the entitlement of the Member concerned is to be credited to his or her Member Account in the manner resolved between the Member, the Trustee and the Trustee of the Fund from which the Member is transferring;
- (b) the amount which by the terms and rules of such other superannuation fund is required to be preserved is to be identified and held by the Trustee as a Preserved Portion under this Deed.
- (c) except to the extent required by the Superannuation Conditions, the money or assets so transferred must not be subject to preservation. Where the Fund holds benefits that were not the subject of preservation in a prior Fund then nothing in this Deed is to have the effect of preserving those benefits unless the Superannuation Conditions require it.

### **27.4 Application of benefits on Member leaving Fund**

The money and assets comprising any benefit payable to a Member on leaving the Fund may with the approval of such Member be paid or transferred to or invested in (as the case may be):-

- (a) another superannuation fund nominated by the Member of which such Member is or intends to become a Member and which satisfies the Superannuation Fund Conditions; or
- (b) an approved deposit fund nominated by the Member which satisfies the Approved Deposit Fund Conditions set out in the Superannuation Conditions; or



- (c) a deferred annuity nominated by the Member which does not pay benefits except in circumstances in which by the Superannuation Conditions or by this Deed benefits are payable to that person;
- (d) such other superannuation entity as the Superannuation Conditions permit.

The receipt of the Trustee of that other fund or scheme or the corporation issuing the policy is a complete discharge to the Trustee in respect of any money or assets so paid or transferred.

#### **27.5 Application of preserved benefits**

The money and assets comprising any Preserved Portion of a benefit payable to a Member at a date after his or her leaving the Fund may be:

- (a) retained in the Fund; or
- (b) transferred to a superannuation entity provided that such transfer is not inconsistent with the Superannuation Conditions.

The receipt of the Trustee of that other fund or scheme or the corporation issuing the policy is a complete discharge to the Trustee in respect of any money or assets so paid or transferred.

#### **Disclosure of Information**

- 28. The Trustee must provide such information, reports or otherwise to such persons, superannuation entities or otherwise as may be necessary to comply with the Superannuation Conditions.

#### **Notices**

- 29. Notices may be given by the Trustee to Members and Dependents either personally or by sending the same by pre-paid letter posted to the address last known to the Trustee or the address last known to the Employer.

#### **Principal and Associated Employers**

##### **30.1 Approval of Associated Employers**

Subject to the Superannuation Conditions the Trustee may permit any company, person or firm as an Associated Employer to contribute to the Fund. Unless inconsistent with the Superannuation Conditions, an Associated Employer is deemed to be bound by the Deed on such payment of a contribution. The payment by an Associated Employer of a contribution in respect of a Member to the Trustee is sufficient acknowledgement by the Associated Employer of being so bound. The Trustee may require the Associated Employer to make application to join in a form approved by the Trustee.

##### **30.2 Cessation**

Subject to the Superannuation Conditions an Employer ceases to be an Associated Employer on:-

- (a) The Employer ceasing to be an Employer of any Member; or
- (b) The Employer determining to cease contributing to the Fund; or
- (c) The Employer's becoming bankrupt or being placed into liquidation or receivership or ceasing to carry on a business; or

- (d) The Employer giving written notice of ceasing to be an Associated Employer to the Trustee and to each Member who is employed by that Employer; or
- (d) The Trustee giving written notice of cessation to the Associated Employer; or
- (e) The first date otherwise required by the SIS Act.

**30.3 Membership unaffected by Employer cessation**

A Member who is an employee of an Employer that has ceased to be an Associated Employer does not by reason of that event cease to be a Member.

**30.4 Appointment and cessation of Principal Employer**

- (a) Subject to the Superannuation Conditions, if the Fund has a Principal Employer, it may cease to occupy that role by giving written notice to the Trustee of that fact and that cessation takes effect from the date that notice is so given.
- (b) Another Employer of a Member may become the Principal Employer by written agreement of the Trustee and the Members.

**Rights Not Restricted**

**31. Workers compensation**

Nothing contained in this Deed is to affect the right of a Member or their Personal Representative or other person to claim damages or compensation at Common Law or under Workers' Compensation Acts or any other Statute in force governing compensation to a Member injured or dying from any accident arising out of and in the course of their employment with the Employer and any benefits payable hereunder are not to be reduced by reason of any payment that may be made in respect of such damages or compensation.

**Winding up of Fund**

**32.1 Winding up**

Subject to the Superannuation Conditions and if so required, with the Trustee's consent, the Fund is to be wound up by the Trustee as at a date determined by them on the occurrence of any of the following events:-

- (a) if there are no assets of the Fund; or
- (b) if there are no Beneficiaries of the Fund and no Associated Employers and no Principal Employers; or
- (c) if in respect of each Associated Employer and Principal Employer, if any, an order is made or a resolution is passed for the winding up of such Employers and there are no Beneficiaries.
- (d) if the Trustee resolves to wind up the Fund.

**32.2 Priorities**

Subject to the Superannuation Conditions and if so required, with the Trustee's approval, the assets of the Fund on its winding up are to be applied in the following order of priority and for the following purposes to the extent to which those assets will allow:-

- (a) firstly, in the payment of liabilities in respect of the administration and other costs associated with the winding-up proceedings;
- (b) secondly, in the discharge of all liabilities other than liabilities in respect of benefits payable to or in respect of Beneficiaries;
- (c) thirdly, in securing the minimum guaranteed benefits of Members;
- (d) fourthly, in securing for each Member the amounts standing to the credit of -
  - (i) their Member Contribution Accounts;
  - (ii) their Employer Contribution Accounts; and
  - (iii) any Preserved Portion of their Member Accounts in excess of the amount secured under (i) and (ii) above; and
- (e) lastly, in the distribution of any remaining balance to such of the Beneficiaries, and to any of the Employers in such proportions as in the opinion of the Trustee is appropriate in the circumstances and in accordance with the Superannuation Conditions.

### **32.3 Subject to preservation**

Subject to the Superannuation Conditions and in so far as it is within the power of the Trustee to do so, in dealing with the benefit of any Member in a winding up of the Fund the Trustee must observe all the provisions of this Deed relating to the transfer, payment and preservation of benefits and must not act otherwise than as permitted by those provisions.

### **Complaints**

#### **33. Establishment of complaints procedure**

If required by the Superannuation Conditions, the Trustee will establish such reasonable procedures under which enquiries and complaints may be dealt with.

### **Payment of Benefits**

#### **34. Mode of Payment of Benefits**

Benefits shall be paid in accordance with clause 25 of this Deed.

#### **35.1 Benefits Payable**

Subject to the Act, the Trustee may pay any benefit permitted to be paid under the SIS Act and under this clause 35, subject to such conditions set out in this Deed or in the Act and subject to any Cashing Restrictions, to the Member or if the Member is unable to manage his or her own affairs, any of the Member's Dependants, and in any proportions as the Trustee, in its absolute discretion, determines. The Trustee may pay a Member's Benefit upon:

- (a) retirement before reaching preservation age; or
- (b) reaching preservation age and retiring; or
- (c) reaching age 65; or
- (d) permanent incapacity of the Member; or
- (e) terminal medical condition of the Member, as defined in Regulation 6.01A; or

- (f) severe financial hardship of the Member, which payment must first be approved by the Commissioner if the SIS Act requires; or
- (g) compassionate grounds, as defined in SIS Regulation 6.19A; or
- (h) satisfaction of any other condition of release required to be satisfied under the SIS Act; or
- (i) if the proceeds of a temporary total disablement insurance policy on the life of the Member becomes payable, the proceeds of the policy may be paid to the Member if the SIS Act permits.

### 35.2 Benefit payable on death

- (a) If a Member dies before payment or commencement of payment of a benefit under this Deed, the amount of the Member's Benefit will be held by the Trustee on trust, subject to this clause 35 and the SIS Act, for the benefit of one or more of the Member's Dependants in the shares and proportions as the Trustee, in its absolute discretion, determines.
- (b) The Trustee will take account of any nomination of beneficiaries made by the Member, but will not be bound by it unless required to do so under clause 25. Subject to the SIS Act, in the discretion of the Trustee, the benefit payable will be paid by lump sum or pension or a combination of both.
- (c) If the Trustee is unable to establish within 6 months after the Member's death, or such other period as may be permitted by the Act, that there are any Dependants, the Member's Benefit will be paid to the Member's legal personal representative.
- (d) If, after making inquiries that the Trustee regards as reasonable, the Trustee is unable to establish that there are any Dependants or a legal personal representative of the deceased Member, the Trustee may, if permitted by the Act:
  - (i) pay the benefit to a person or persons selected by the Trustee; or
  - (ii) treat the benefit as a forfeited benefit and apply it in the manner provided for in the Act or under this Deed; or
  - (iii) pay the benefit to a Reserve Account in the Fund.

### 35.3 Benefit payable on temporary incapacity

Subject to the Act and the provisions of this Deed, if a Member becomes subject to Temporary Incapacity, the Trustee may pay to the Member a non-commutable income stream for the purposes of continuing (in whole or in part) the gain or reward which the Member was receiving before the incapacity and only for a period not exceeding the period of incapacity from employment of the kind the Member engaged in immediately before the temporary incapacity.

### 35.4 Benefit payable to an Employer-Sponsored Member on termination of employment before retiring age

Subject to the Superannuation Conditions, if the employment by the employer of an Employer-Sponsored Member is terminated before the retiring age otherwise than in the circumstances of death, permanent incapacity, a terminal medical condition or temporary incapacity, the Member's Benefit may be paid to the Member if the Member has attained the age prescribed in the Act as being the preservation age for that Member and is retiring from the workforce. If the Member has not attained the age prescribed in the Act as being the preservation age for that Member or, having attained that age, has not retired from the workforce, the Trustees will pay or commence to pay the Member only that part of the benefit payable which is not a preserved benefit.

**35.5 Deferment of payment of benefit**

Subject to the Superannuation Conditions, the payment of any benefit payable under clauses 35.4 which is not a preserved benefit may, at the request of the Member and with the consent of the Trustee, be deferred until the Member requests payment of the benefit.

**35.6 Payment of benefits to minors**

Subject to the Superannuation Conditions, where a person to whom benefits are payable is a minor, the Trustee may pay the benefit to any other person for application on behalf of that minor and the receipt of the person to whom the benefit is so paid will be a complete discharge to the Trustee in respect of that benefit.

**35.7 Deduction of income tax**

The Trustee may deduct from any benefit payable the amount of any tax that is calculated by the Trustee to be payable in respect of that benefit and will pay any amount deducted as may be required by law.

**Pension Conditions**

**36.1 Trustee's discretion**

Subject to clauses 34 and 38, where a benefit is payable under clause 35 or where a preserved benefit is payable by way of pension, the Trustee will, in its absolute discretion, determine the amount of the pension and the manner in which and the period for which it is paid. The pension must be paid at least annually. The annual amount of the pension cannot be greater than any maximum nor less than any minimum amount stated in the Act. The pension must be paid on a basis that complies with the requirements of the Act.

**36.2 Cessation of payments**

When the Member's Benefit is reduced to nil, the pension payable under these rules ceases to be payable and the person who was receiving the pension ceases to be entitled to any further benefits and, if a Member, ceases to be a Member.

**36.3 Commutation of pension**

Subject to the Act, the recipient of a pension may commute the whole or part of a pension to a lump sum payment, by applying in writing to the Trustee. The commutation must comply with the requirements of the Act.

**36.4 Pension payable to Reversionary Beneficiary**

If a Member in receipt of a Pension which is permitted to be paid to a Reversionary Beneficiary under the Superannuation Conditions dies, the Trustee may pay the deceased Member's Benefits as a pension under the same conditions as the deceased Member's pension, to any Reversionary Beneficiary.

**36.5 Pension payable to spouse on death of Member**

(a) If a Member to whom a pension is being paid dies and is survived by a spouse, the Trustee may determine to pay to the spouse until the spouse's death or until the Member's Benefit is reduced to nil (if that occurs before the spouse's death), a pension of the amount as the deceased Member's spouse and the Trustee agrees from time to time or, if there is no agreement, of any amount and on terms and conditions as the Trustee determines. If



however the pension has to be paid on some other basis for the fund to comply with the Act, it must be paid on that basis.

- (b) The annual amount of the pension will not be greater than any maximum nor less than any minimum amount stated in the Act.
- (c) A pension payable to a Member's spouse pursuant to this sub-clause 36.5 will commence on the date of the Member's death.

#### **36.6 Payment to Member's dependants**

- (a) If a Member in receipt of a pension who does not have a spouse, or to whose spouse a pension is not paid under sub-clause 36.5 dies, or if a Member's spouse to whom a pension was payable under sub-clause 36.5 dies, the balance of the Member's Benefit (if any) will be paid in a lump sum to such of the Member's Dependants as the Trustee, in its absolute discretion, determines.
- (b) If payment of part or all of the benefit does not comply with the requirements of the Act, the proportion of the benefit that does not so comply will be treated as a forfeited benefit and will be applied in the manner stated in paragraph (d) of this rule.
- (c) If the Trustees are unable to establish within the time required by the SIS Act after the death of a Member or the Member's spouse (if a pension was being paid to the Member's spouse) that there are any Dependants, the benefit payable under this sub-clause 36.6 will be paid to the Member's or the Member's spouse's legal personal representative in the discretion of the Trustees. If a grant of probate or letters of administration in respect of the estate of the deceased Member or the deceased Member's spouse is not made within 3 years of his or her death (or any longer period as the Trustees determine as the SIS Act provides), the benefit payable under this rule will be treated as a forfeited benefit and applied in the manner stated in paragraph (d) of this rule, subject however to the SIS Act.
- (d) A forfeited benefit will be applied in the manner provided for in the Act or, if there is no provision, will be applied by the Trustees as a forfeited benefit.

#### **36.7 No assignment or encumbrance**

- (a) Pensions payable from the fund cannot be assigned or otherwise transferred by the person receiving the pension (except to the extent provided for in sub-clause 36.4 or 36.5) and cannot be mortgaged or encumbered in any manner.
- (b) Neither the capital value (if any) of any pension payable from the fund nor any income from it, may be used as a security for a borrowing.

#### **36.8 Annuities**

The Trustee may, in its absolute discretion (including where an old-age pension is required to be paid), provide pensions payable under this Deed by applying a Member's Benefit to the purchase of an annuity that meets the requirements of the Act.

#### **36.9 Imputation credits**

Subject to the Superannuation Conditions, the Trustee may, in its absolute discretion, debit amounts to the accounts of Members to whom current pensions are not being paid and credit

corresponding amounts to the accounts of Members to whom current pensions are being paid to compensate the latter for not obtaining the benefit of dividend imputation credits on investments in the form of shares in companies.

**37. Benefit payable in other circumstances**

The Trustee may, but only if consistent with the SIS Act as it applies to the Fund, pay part or all of a Member's Benefit to a Member, or such other person as may be entitled to that benefit.

**Pensions**

**38.1 Interpretation**

- (a) The Trustee may by resolution determine to pay the following types of pension and in accordance with the following provisions, however they are subject to the Superannuation Conditions and to the SIS Act.
- (b) The Trustee is not bound to pay the pensions referred to in this rule however if they do so resolve then the Trustee must comply with the applicable provisions and those provisions apply despite the provisions of any other rule, unless the Trustee otherwise determines.
- (c) Where a provision of this clause 38 refers to this Deed and where these governing rules do not specify or do not sufficiently specify the matter to which the provision refers, the Trustee may, subject to the SIS Act, determine that matter by resolution, whether or not the matter refers to the size of the payments of a benefit in a year being fixed, variations to allow payments under a Payment Split, the amount of any reversionary benefit or determination as to who is entitled to a reversionary benefit or reversionary pension or the amount of same or anything else. Any such resolution of Trustee shall be deemed to be part of and included in this Deed.
- (d) Nothing in this Deed prevents continued payment of a pension already commenced prior to the date of this Deed if the SIS Act and Superannuation Conditions permit the continued payment of that pension.
- (e) To the extent that the provisions in this rule are inconsistent with the SIS Act, they are varied and are deemed to be included in this clause 38.
- (f) Subject to the SIS Act the Trustees may pay any other pension that is not prohibited by the SIS Act and the Superannuation Conditions.

**38.2 Paying Pensions**

- (a) A benefit may be paid as a pension under sub-clause 38.3 or 38.4 and if:
  - (i) it meets the standards of SIS Regulation 1.06(9A) (see sub-clause 38.3); and
  - (ii) if SIS Regulation 1.06(9A)(a) applies, the rules also meet the standards of SIS Regulation 1.07D; and
  - (iii) if SIS Regulation 1.06(9A)(b) applies, the rules also meet the standards of SIS Regulation 1.07B.
- (b) A Member may in writing request the Trustee to pay a pension to the Member that is an Allocated Pension or a Transition to Retirement Income Stream under sub-clause 38.3 or 38.4 and if the Member is entitled to be paid such a pension under the SIS Act at the date of the request, the Trustee must pay the Member's Benefits in accordance with the request, subject to the Superannuation Conditions.
- (c) The Trustee may declare in writing a rule specifying the terms of a pension paid or to be paid in accordance with the SIS Regulations and such rule shall apply to that pension and

the recipient's consent must be obtained if required by the SIS Act or the Superannuation Conditions. Without limiting the form of writing such writing may include a deed signed by the Trustee and the Member or other applicable recipient.

- (d) A Member may cancel a pension by a request in writing to the Trustee at any time.

### 38.3 Account Based Pensions

- (1) This pension (*the pension*) meets the standards of SIS Regulation 1.06(9A) if it is paid at least annually, and:
- (a) for a pension in relation to which there is an account balance attributable to the beneficiary — the total of payments in any year (including under a splitting order) is at least the amount calculated under clause 1 of Schedule 7 of the SIS Regulations; and
  - (b) for a pension that is not described in paragraph (a):
    - (i) both of the following apply:
      - (A) the pension cannot have a residual capital value, commutation value or withdrawal benefit greater than 100% of the purchase price of the pension; and
      - (B) the total of payments in any year (including under a splitting order) is at least the amount calculated under clause 2 of Schedule 7 of the SIS Regulation; or
    - (ii) each of the following applies:
      - (A) the pension is payable throughout the life or for a fixed term of years that is no greater than the difference between the beneficiary's age on the commencement day and the age of 100;
      - (B) there is no arrangement for an amount (or percentage of the purchase price) to be returned to the recipient when the payment of the pension ends;
      - (C) the total payments from the pension in the first year (including under a Payment Split) is at least the amount calculated under clause 2 of Schedule 7 of the SIS Regulation;
      - (D) the total of payments from the pension in a subsequent year cannot vary from the total of payments in the previous year unless the variation is as a result of an indexation arrangement or the transfer of the pension to another person;
      - (E) if the pension is commuted, the commutation amount cannot exceed the benefit that was payable immediately before the commutation; or
    - (iii) the rules meet the standards of regulation 1.06(2); and
  - (c) the pension is transferable to another person only on the death of the beneficiary (primary or reversionary, as the case may be); and
  - (d) the capital value of the pension and the income from it cannot be used as a security for a borrowing.
  - (e) In this clause:

**“indexation arrangement”**, in relation to a pension, means an arrangement specified in the rules for the provision of the pension that:

    - (a) either:
      - (i) results in the total amount of pension payments in each year increasing by the same percentage factor; or
      - (ii) results in the total amount of pension payments in each year being adjusted in line with movements in:
        - (A) the Consumer Price Index; or
        - (B) an index of average weekly earnings published by the Australian Statistician; and



- (b) ensures that, unless APRA otherwise approves, an adjustment is made at least annually to the amount of the pension payments.

#### 38.4 Transition to Retirement Income Streams

This is a pension the rules of which:

- (i) are rules
  - (A) to which regulation 1.06 (9A) applies; and
  - (B) that meet the standards of regulation 1.06 (9A); and
- (ii) allow total payments (including payments under a Payment Split) made in any 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* in SIS Regulation 6.01, as if it were such a pension.

#### 38.5 Periods when Beneficiary may not receive benefits

A benefit is not taken not to meet the provisions of SIS Regulation 1.06 by reason only that payments of benefit to the Beneficiary have been properly suspended during a period when the Beneficiary is the holder of a paid public office.

#### 39. Pension Reserves

Subject to the Act, where it considers it appropriate the Trustee may:

- (a) obtain the advice of an actuary regarding the amount of pension payments, any variation to the amount of those payments, commutations, the establishment, monitoring or treatment of pension reserves in accordance with this clause 39, or any other relevant matter;
- (b) establish pension reserves in relation to the funding of pension obligations relating to particular beneficiaries;
- (c) where a pension benefit liability to which a pension reserve relates no longer exists, or the amount of the pension reserve exceeds the expected liability, arrange for any assets or excess assets in the pension reserve to be applied in any manner whatsoever that the Trustee considers fair and reasonable, including for the general purposes of the Fund, but having special regard to the interests of the beneficiary to whom the pension benefit related and that Beneficiary's dependants.

#### 40. Death benefits

- (a) This clause applies if the terms of a particular pension do not provide for the consequences for payment of the pension on the death of the pension recipient.
- (b) Where this clause applies, then unless the Trustee otherwise determines and subject to the Act, if any amount is payable in respect of the pension recipient on the pension recipient's death, it will be dealt with in accordance with any binding nomination or if there is no binding nomination, as the Trustees determine.

**41. Deduction for detrimental payments after Member's Death**

For the purposes of Section 295-485 of the *Income Tax Assessment Act 1997*, if a Member dies and a benefit is paid as a consequence, the Trustee may do all such things and make such allowances or payments as may be necessary or desirable to give to the recipient of that benefit, the benefit of any deduction permitted under the Section.

**42. Conversion of Pensions**

At the request of a Member, Pensioner or Reversionary Beneficiary, or their legal personal representative, as may be applicable and subject to the SIS Act and the Superannuation Conditions, the Trustee may:

- (a) convert any pension whether an allocated pension or any other type of pension to an account based pension or any other pension permitted to be commenced under the SIS Act and any such pension may be so converted with or without commuting the pension that is being converted.
- (b) cease payment of a pension;
- (c) return the remainder of any pension account balance or other permissible benefit amounts to the Member's accumulation account for the purposes of commencing a new pension or other permissible benefit;
- (d) merge, consolidate or commute one or more pension streams, pension account balances or other permissible benefit amounts into the Member's accumulation account or accounts;
- (e) take such other action as may be necessary or desirable as determined by the Trustee to give full effect to this provision.

## REFERENCE SCHEDULE

Name of Fund:-

The Davis Super Fund

Parties:-

(a) Trustee(s):-

T&L Davis Investments Pty Ltd  
A.C.N. 158 635 780  
8 Rawton Ave  
Northmead NSW 2152

(b) Initial Member(s):-

DAVIS, Timothy  
8 Rawton Ave  
Northmead NSW 2152

DAVIS, Lynda  
8 Rawton Ave  
Northmead NSW 2152


(c) Principal Employer (if any):-


Executed as a deed on the date appearing on page 1.

Executed for and on behalf of

T&L Davis Investments Pty Ltd  
A.C.N. 158 635 780

in their capacity as Trustee in the presence of:


  
.....  
Director

  
.....  
Secretary

.....  
OR Sole Director and Secretary

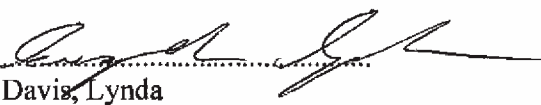
Signed Sealed and Delivered by  
Davis, Timothy  
in their capacity as Initial Member  
in the presence of:

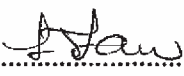
  
.....  
Davis, Timothy

  
.....  
Witness (Signature)

LAUREN LAW  
.....  
Print Name of Witness

Signed Sealed and Delivered by  
Davis, Lynda  
in their capacity as Initial Member  
in the presence of:

  
.....  
Davis, Lynda

  
.....  
Witness (Signature)

LAUREN LAW  
.....  
Print Name of Witness

---

**MINUTES OF A MEETING OF THE DIRECTORS OF  
T&L DAVIS INVESTMENTS PTY LIMITED  
ACN 158 635 780**

Held At c/o Accounting & Taxation Advantage  
14A Hare Street  
GLENBROOK New South Wales 2773

Held On

Present

**CONSENT TO ACT AS TRUSTEE**

A deed of Trust called THE DAVIS BARE TRUST was tabled.

It was resolved that the Company accept the position of trustee to the above named fund and by this resolution the Directors authorised the affixation of the Company Seal onto the Deed if required.

Signed as a true and correct record

  
.....  
Chairperson

**CONSENT TO ACT AS A TRUSTEE**

of

**THE DAVIS BARE TRUST**

**STATUTORY INFORMATION**

**T&L DAVIS INVESTMENTS PTY LIMITED ACN 158 635 780**  
hereby consents to act as the Trustee of the above-named Trust and  
provide the following information:-

Company Name: T&L DAVIS INVESTMENTS  
PTY LIMITED ACN 158 635 780

Registered Office: c/o Accounting & Taxation Advantage  
14A Hare Street  
GLENBROOK New South Wales 2773

Executed by )  
**T&L DAVIS INVESTMENTS** )  
**PTY LIMITED ACN 158 635 780** )  
in the manner provided for in )  
Section 127 of the Corporations Act 2001 )

.....  
Director

.....  
Director/Secretary

Dated the 2nd July 2012



## **SMSF TRUST DEED VARIATION**

## **THE DAVIS SUPER FUND**

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## DEED OF VARIATION OF THE DAVIS SUPER FUND

The date of this Deed is the date upon which the last of the parties executes the Deed.

### PARTIES

**TRUSTEE:** T&L DAVIS INVESTMENTS PTY LIMITED - ACN 158 635 780 of  
8 Rawton Avenue, NORTHMEAD, NSW 2152

**MEMBERS:** Lynda Davis and Tim Davis of 8 Rawton Avenue, NORTHMEAD,  
NSW 2152

### RECITALS

- A. T&L DAVIS INVESTMENTS PTY LIMITED - ACN 158 635 780 is the Trustee of The Davis Super Fund (the **Fund**).
- B. Lynda Davis and Tim Davis are the Members of the Fund.
- C. The Fund was established by Deed dated 2 February 2014 and subsequently varied on 04 April 2018 (**Current Rules of the Fund**).
- D. Rule **Update Trust Deed** of the Current Rules of the Fund allows the Trustee to vary the Governing Rules of the Fund (as the term is defined at Section 10(1) of the *Superannuation Industry Supervision Act 1993 (SISA)*, provided the variation does not reduce a Member's Benefit (as defined in the Current Rules of the Fund).
- E. The purpose of the Fund is to provide Benefits to Members and, in the event of the Member's death, then for the Member's Dependants, and such other purposes as permitted from time to time under the SISA and *Superannuation Industry (Supervision) Regulations 1994 (SISR)*.
- F. The settlement of this Deed, resolved by the Trustee as the new Governing Rules of the Fund (**New Governing Rules**), ensures the purpose of the Fund is consistent with the SISA and SISR.

### **OPERATIVE PARTS:**

1. **Replacement of Governing Rules:** The Current Rules of the Fund are replaced by the New Governing Rules marked as **Annexure One** to this Deed, pursuant to **Rule Update Trust Deed** of the Current Rules of the Fund subject to the following:
  - a. a reference in the New Governing Rules of the Fund to the declaration of trust is to the trust declared in the Deed dated 2 February 2014;
  - b. a reference to the Initial Trustee in the New Governing Rules of the Fund is to the party shown as trustee in the Deed dated 2 February 2014;
  - c. a reference to the settlement of the Fund in the New Governing Rules of the Fund is to the settlement of the Fund as constituted and shown in the Deed dated 2 February 2014;
  - d. a reference to Trustee, as other than the Initial Trustee, in the New Governing Rules of the Fund shall be to the Trustee read in this Deed as acting for the Fund at the date of this Deed, and shall as retired, removed, replaced and/or appointed under the terms of the New Governing Rules of the Fund from and following the date of this Deed;

- e. any Special Rules adopted prior to this Deed in respect to segregated assets and/or segregated Member Superannuation Interests are restated in the New Governing Rules;
  - f. any Special Rules adopted prior to this Deed restricting membership of the Fund and/or the payment of Benefits from the Fund (such as any limitations imposed in respect to Foreign Superannuation Funds and QROPS) are restated in the New Governing Rules;
  - g. any Special Rules adopted prior to this Deed by the Trustee and/or one or more Members of the Fund in respect to membership matters, including, but not limited to Default Superannuation Fund Nominations, Pension Interest Agreements, SMSF Living Wills, SMSF Wills, Binding Death Benefit Nominations, Alternate Decision-Maker Nominations and/or such other Special Rules in respect to the Members' SMSF estate planning are restated in the New Governing Rules;
  - h. any Special Rule adopted prior to this Deed by the Trustee and/or one or more of the Members in respect to any Fund administration matter not otherwise shown in the preceding terms of this Operative Part 1 is restated in the New Governing Rules;
  - i. any amendment which detrimentally affects a Member's Superannuation Interest shall not be incorporated in the New Governing Rules;
  - j. any variation of which would cause the Fund to be subject to resettlement (if determined to be a trust at law) and/or a capital gains tax event shall not be incorporated in the New Governing Rules; and
  - k. if the Fund has a defined benefit pension in existence pre-2004, a loan arrangement pre-1985 or any other Rule that advantages the Members of the Fund, but which would be lost or diminished if a variation were imposed, then the variation which would cause such a loss or diminishment is not to be incorporated in the New Governing Rules.
2. **No Resettlement at Law:** The replacement of the Current Rules of the Fund with the New Governing Rules does not constitute a resettlement of the Fund at law, equity or under any Superannuation Law.
  3. **Consent to Electronic Signatures:** The parties consent to execution of this Deed by electronic signature, and deem the electronic execution (including witness execution by electronic signatures) to be valid, subject to any state or Commonwealth electronic transactions and/or property law statutory provisions restricting such execution by electronic signature.
  4. **Defective Execution:** Should a party's execution of the Deed be defective and/or by electronic signature in a state in which electronic signature is not allowed in the circumstances, then the party and witness (whether the same or a different witness) may re-sign the Deed to correct the defect. Notwithstanding any such remediation of the execution, the effective date of the Deed shall be the date upon which the last of the parties executed the Deed, excluding any later remedial execution under the terms of this Clause.
  5. **Stamping:** The Trustee shall bear the responsibility of doing all things necessary to cause the stamping of this Deed (if required).
  6. **Counter-Parts:** The parties acknowledge and agree that this Deed may be executed in counterparts, and that each taken as a whole constitutes the duly constituted Deed.

7. **Severability:** The parties acknowledge and agree that should any term of this Deed be determined to be invalid, illegal or unlawful for any reason, such term shall be severed and the balance of this Deed shall be restated.
8. **Costs:** The costs of drawing, execution and holding of this Deed are to be met from the assets of the Fund.
9. **Ratification:** The parties ratify and continue the Fund on the terms read in this Deed.

**EXECUTED AS A DEED.**

**The Trustee**

---

T&L DAVIS INVESTMENTS PTY LIMITED - ACN 158 635 780 of 8 Rawton Avenue, NORTHMEAD, NSW 2152 by being signed by the persons authorised to sign on behalf of the company pursuant to section 127 of the Corporations Act 2001 (Cth):



Lynda Davis  
Director

Dated: 5/7/18



Tim Davis  
Director

Dated: 5/4/18

**The Member**

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Lynda Davis and Tim Davis of 8 Rawton Avenue, NORTHMEAD, NSW 2152:

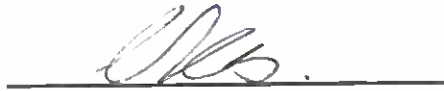


Lynda Davis  
Member

Dated: 5/4/18


YASMINE BRAILEY 

Witness Name / Signature



Tim Davis  
Member

Dated: 5/4/18

YASMINE BRAILEY 

Witness Name / Signature

**ANNEXURE ONE**  
**THE DAVIS SUPER FUND**  
**GOVERNING RULES**

**TABLE OF CONTENTS**

---

Part One – The Fund Establishment.....	9
1. Establishment and Interpretation Guidance .....	9
2. Establishment .....	12
Part Two – The Trustee.....	12
3. Trusteeship of the Fund .....	12
4. Trustee as Natural Persons.....	13
5. Corporate Trustee.....	15
6. Alternate Decision-Maker for Member .....	16
7. RSE Licensee .....	20
8. Change of Trustee .....	20
9. Trustee Remuneration .....	22
10. Trustee Indemnities .....	22
11. Trustee Responsibilities .....	23
12. Trustee Powers.....	25
Part Three – The Members .....	35
13. Membership of the Fund .....	35
14. Member Meetings and Decision Making .....	38
15. Membership Termination .....	39
Part Four – Contributions and Member Superannuation Interests.....	42
16. Accepting Member Contributions, Roll-overs and Transfers .....	42
17. Creating and Transferring Member Superannuation Interests .....	43
Part Five – Investments and Investment Strategies .....	44
18. Creating an Investment Strategy for the Fund and Members.....	44
19. Special Rules regarding State-Based Tax and Duty Exemptions and Concessions .....	45
Part Six – Reserve Accounts .....	45
20. Establishing a Reserve Account for the Fund.....	45
Part Seven - Insurances.....	46
21. Insurances, Annuities and Insurance Strategy (inclusive or exclusive of Annuities) .....	46
Part Eight –Accounting, Earnings, Allocations and Administration.....	48
22. Trustee to keep Accounts.....	48
23. Fund Earnings .....	48

24.	Accounting for a Member Accumulation Interest.....	49
25.	Accounting for a Member Pension Interest.....	51
26.	Contributions Splitting .....	53
27.	Family Law .....	53
28.	Fund Assets, Contracts and Transactions.....	54
Part Nine – Payment of Member Superannuation Interests.....		54
29.	Accessing Member Superannuation Interests .....	55
30.	Special Rules for the payment of a Member’s Superannuation Interests.....	61
31.	Protocol for settling and administering SMSF Wills .....	62
32.	Protocol for settling and administering a Binding Death Benefit Nomination .....	66
33.	Protocol for settling and administering a Non-Binding Death Benefit Nomination and lapsed Binding Death Benefit Nomination .....	67
34.	Protocol for discretionary powers of the Deceased Member’s Alternate Decision-Maker and Trustee on death of Member .....	70
35.	Protocol for settling and administering an Auto-Reversionary Pension Interest ..	71
36.	Protocol for settling and administering a Conditional Pension Interest .....	73
37.	Protocol for settling and administering a Pension Interest (other than an Auto-Reversionary Pension Interest or a Conditional Pension Interest).....	74
Part Ten – Alternate Decision-Making and Estate Planning .....		75
38.	Lifetime Planning – the Member SMSF Living Will .....	75
39.	SMSF Estate Plan and SMSF Will .....	76
Part Eleven –Taxes .....		79
40.	Taxes and Excess Contributions Tax .....	79
Part Twelve – Winding Up .....		79
41.	Winding up the Fund .....	79
Part Thirteen – Amendments and Change of Name .....		80
42.	Changing the Fund’s Governing Rules .....	80
43.	Changing the Fund’s Name.....	81
Part Fourteen – Delivery, Electronic Transactions Authority, Effective Date and Execution .....		81
44.	Notice .....	81
45.	Electronic Transactions Authority .....	82
46.	Effective Date .....	83
47.	Execution and General.....	83
Part Fifteen – Definitions and Interpretation .....		83
48.	Definitions .....	83
TABLE OF ANNEXURES.....		102

## Part One – The Fund Establishment

### 1. Establishment and Interpretation Guidance

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- 1.1 A reference to the Fund is to **THE DAVIS SUPER FUND (Fund)**.
- 1.2 The Trustee and Members settle the Fund as an indefinitely continuing complying Self-Managed Superannuation Fund (**SMSF**).
- 1.3 Subject to the law:
- a) the Trustee must at all times be a constitutional Corporation; or
  - b) if the Trustee is not a constitutional Corporation, the sole or primary purpose of the Fund must be the provision of old-age pensions as that term is defined in the *Commonwealth of Australia Constitution Act*.
- 1.4 The Fund is settled as a Self-Managed Superannuation Fund, notwithstanding that the Trustee may resolve to change the nature of the Fund to a small APRA Fund, or such other type of fund permitted under the Superannuation Laws.

### The Purpose of the Fund

- 1.5 A SMSF, as the term is read for purposes of this Deed, is defined at sections 10(1), 17A and 17B of the SISA as a legal entity, which includes conditions including:
- (a) the Fund must have fewer than 5 (five) Members, and:
    - (i) if the Trustees of the Fund are Natural Person Trustees, then each Trustee of the Fund is a Member, excepting that a Member may nominate an Alternate Decision-Maker to act in his/her place as a Natural Person Trustee;
    - (ii) if the Trustee of the Fund is a Constitutional Corporation (**Corporate Trustee**), then each Member is a director of the Corporate Trustee, excepting that a Member may nominate an Alternate Decision-Maker to act in his/her place as a director of the Corporate Trustee (*see also Rules 4, 5 and 6*);
    - (iii) no Member of the fund is an employee of another Member, unless the Members concerned are relatives;
  - (b) if the Fund has a single Member, then:
    - (i) the single Member is one of two Natural Person Trustees, with the other Trustee being a Relative of the Member (**Relative**), or the Member is a sole director of a Corporate Trustee, or one of two directors and the other director is a Relative of the Member; or
    - (ii) no Member of the Fund is an employee of the other Member or the other director of the Corporate Trustee; and;
  - (c) no Trustee (including a Corporate Trustee and/or a director of a Corporate Trustee) of the Fund receives any remuneration from the Fund, or from any Person, for any duties or services performed by the Trustee in relation to management of the Fund.
- 1.6 The covenants read at sections 52B and 52C of the SISA are expressly adopted herein as Governing Rules of the Fund.

- 1.7 The Fund is settled and maintained solely for not less than one of the following core purposes, as read at section 62(1)(a) of the SISA:
- (a) the provision of benefits for each Member on or after whichever of the following is the earlier:
    - (i) the Member's Retirement from any business, trade, profession, vocation, calling, occupation, or employment in which the Member was engaged (**Retirement**); or
    - (ii) the Member's attainment of an age not less than the age prescribed for the purposes of Retirement (see SISR 6.01(7));
  - (b) the provision of benefits in respect of each Member on or after the Member's death, if:
    - (i) the death occurred before the Member's Retirement or the Member attaining **Preservation Age**; and
    - (ii) the benefits are provided to an **Eligible Pension Beneficiary** or Eligible Lump Sum Beneficiary and/or one or more of them.
- 1.8 The Fund is also settled and maintained for not less than one of the following ancillary purposes, as read at section 62(1)(b) of the SISA:
- (a) the provision of benefits for each Member on or after the termination of the Member's employment with an employer who had, or any of whose Associates had, at any time, contributed to the Fund in relation to the Member;
  - (b) the provision of benefits for each Member on or after the Member's cessation of work, Retirement, Temporary Incapacity, Permanent Incapacity and/or a Terminal Medical Condition;
  - (c) the provision of benefits in respect of each Member on or after the Member's death if:
    - (i) the death occurred after the Member's Retirement (whether the Member's Retirement occurred before, or occurred after, the Member joined the Fund) or after the Member attained Preservation Age (or such other age prescribed by Superannuation Laws in respect to an ancillary purpose); and
    - (ii) the benefits are provided to the Legal Personal Representative of the Member's Legal Estate, to any or all of the Member's Dependents, or to both; and
  - (d) the provision of such other benefits as the Regulator approves in writing.
- 1.9 The Fund Assets are held on trust, in accordance with the Governing Rules (including any Special Rules in respect thereto).

#### **Overview of the Governing Rules and Special Rules**

- 1.10 This Deed is to be read as the Governing Rules of the Fund (**Governing Rules**), and the Trustee may from time to time add, vary, amend, modify and/or replace the Governing Rules.
- 1.11 Special Rules of the Fund (each a **Special Rule**) (*for example, a Binding Death Benefit Nomination of a Member*) are unique arrangements resolved by the Trustee and/or Members, which are not capable of being amended or varied



except on the terms of the Special Rules. Special Rules are deemed in all later Governing Rules of the Fund to be incorporated, notwithstanding later deeds or amendments of the Governing Rules may refer to a replacement of the Governing Rules in whole. This Rule 1.11 is deemed incorporated in all later deeds or amendments of the Governing Rules.

### **Primacy of Superannuation Laws, Special Rules and Governing Rules**

1.12 The Governing Rules, Special Rules and the Superannuation Laws are to apply as to primacy as below shown:

- (a) where the Governing Rules or Special Rules prescribe terms which are prohibited (as opposed to allowed) by the Superannuation Laws, then the Superannuation Laws shall take primacy over the Governing Rules or Special Rules. To the extent reasonable in the circumstances, the Trustee may notwithstanding, apply such of the terms of the prohibited Governing Rules or Special Rules as can be applied in an alternate manner which is not prohibited;

*For example, if the Governing Rules allow Members to make Contributions at 80 years of age, but the Superannuation Laws limit the making of Contributions to 75 years of age – then the Superannuation Laws prevail and Members are prohibited from making Contributions beyond 75 years of age.*

- (b) where the Governing Rules or Special Rules prescribe more restrictive terms than those provided in the Superannuation Laws, then the Governing Rules or Special Rules take primacy over the Superannuation Laws;

*For example, the Trustee and Members resolve that membership is limited to the bloodline members of John Smith's family. The Superannuation Laws allow membership in a SMSF to be inclusive, notwithstanding bloodline relationship of Members. In this case, the Governing Rules take primacy over the Superannuation Laws.*

- (c) where the Governing Rules or Special Rules do not prohibit a thing, matter, resolution or allowance which is permitted by the Superannuation Laws, then the Governing Rules and Special Rules shall be read as allowing the thing, matter, resolution or allowance;

*For example, if the Governing Rules or Special Rules do not prohibit the Trustee from buying widgets, and the Superannuation Laws expressly allow the Trustee to buy widgets – then, notwithstanding the Rules do not specifically authorise the Trustee to buy widgets, the Trustee is allowed to do so.*

- (d) the primacy read in this Rule 1.12 applies to any amendments to the Superannuation Laws made after the date of the Governing Rules or Special Rules; and

- (e) for clarity, a reference to Governing Rules includes any resolutions of the Trustee or Members made in accordance with the terms of this Deed, or any variations or amendments of the Governing Rules.

1.13 Nothing in the Governing Rules shall be read as allowing, ratifying or endorsing a transaction, undertaking, agreement or arrangement by the Trustee which has the effect of causing the Fund to be a Non-Complying SMSF, or giving rise to a breach of the Superannuation Laws. To the extent that a term of the Governing Rules may authorise conduct which breaches the Superannuation Laws, the term is to be read as void.

## **2. Establishment**

---

- 2.1 Upon settlement of the Fund and the Initial Trustee accepting to act as Trustee of the Fund, the Trustee shall do all things necessary to ensure that the Fund becomes a Regulated Superannuation Fund under the Superannuation Laws, including, but not limited to:
- (a) appointing Professionals and SMSF Advisers;
  - (b) appointing an Auditor;
  - (c) registering with the Regulator as a SMSF;
  - (d) applying for a tax file number and an Australian business number;
  - (e) completing any mandatory Trustee training or education required by the Superannuation Laws and/or the Regulator;
  - (f) opening a bank account, cash management account or similar account to enable the Trustee to receive contributions, dividends, income and other monies on behalf of the Fund and to make payments from the Fund for benefits and Fund expenses;
  - (g) accepting and dealing with the Members;
  - (h) communicating with the Members with respect to Roll-overs and Member Contributions;
  - (i) receiving Member Roll-overs and Member Contributions by any manner allowed under the Superannuation Laws; and
  - (j) doing such further and additional things as may be required from time to time to establish and operate validly as a Complying SMSF under the Superannuation Laws.

### **Part Two – The Trustee**

## **3. Trusteeship of the Fund**

---

- 3.1 There shall be, at all times, a Trustee of the Fund.
- 3.2 **Interpretation as to Trustee:**
- (a) a reference in **Part Two** of this Deed to Trustee is to a trusteeship held by Natural Persons;
  - (b) a reference in **Part Two** of this Deed to a Corporate Trustee is to a trusteeship by a Constitutional Corporation in accordance with the *Corporations Act 2001 (Cth)*;
  - (c) a reference to Trustee in the remainder of the Governing Rules (other than a Rule of **Part Two**) is to the Trustee of the Fund as constituted and includes, but is not limited to, one or more Natural Persons (if less than two Natural Persons, then only in circumstances permitted by the Superannuation Laws), a Corporate Trustee, or such other Person or Persons (including an RSE Licensee) as the Superannuation Laws allow; and
  - (d) if a term of the Governing Rules refers to a decision of the Trustee (other than a Rule of **Part Two**), then the decision-making of the relevant Trustee as constituted, whether being Natural Persons or the Directors of a Corporate Trustee, shall be determined in accordance with the terms of this **Part Two**.

- 3.3 The **Initial Trustee** (as constituted, being Natural Persons, a Corporate Trustee or any other Person or Persons permitted to act in such capacity in accordance with the Superannuation Laws) accepts to act in accordance with these Governing Rules and the Superannuation Laws (including but not limited to section 17A of the SISA).
- 3.4 The Initial Trustee, and each further appointed Trustee(s) of the Fund, shall in the undertaking of its duties in respect to the Fund:
- (a) hold the Fund (including all Earnings, profits, accumulations, and Contributions) on trust for the Members of the Fund in accordance with the Governing Rules;
  - (b) comply with the Superannuation Laws, and ensure the Fund maintains a Complying SMSF status as the term is interpreted in accordance with section 42A of the SISA;
  - (c) do all things necessary to ensure the Fund qualifies for Concessional Tax Treatment, and such other benefits or concessions as shall apply to a Complying SMSF;
  - (d) refrain from undertaking any transaction which would give rise to a penalty or obligation of the Fund which would not otherwise exist, but for a breach of the Superannuation Laws by the Trustee; and
  - (e) adhere to its obligations generally in respect to maintenance of the Fund Assets and Membership of the Fund.
- 3.5 In reading the preceding terms of Rule 3, where a Natural Person acting as Trustee, or as Director of a Corporate Trustee, is referred to, such Natural Person must:
- (a) not be a Disqualified Person;
  - (b) be a Member, or satisfy a criteria of section 17A of the SISA; and
  - (c) comply with the Superannuation Laws in respect to his/her appointment, conduct and retirement, including doing all things necessary to be vested or divested (as the case may be) in the Fund promptly, and having regard to the interests of the Members of the Fund.

#### **4. Trustee as Natural Persons**

---

- 4.1 This Rule 4 prescribes the terms for the conduct of the Trustee, where the Trustee is constituted by one or more Natural Persons.
- 4.2 Each Trustee must conduct himself/herself in a respectful manner, and communicate on terms reasonable to conduct the administration of the Fund in accordance with the Superannuation Laws.
- 4.3 **Members as Trustee**
- (a) If the Trustee consists of Natural Persons, then each Member must be a Trustee of the Fund, except as otherwise prescribed in Rules 4.3(b), 4.3(c) and 4.3(d).
  - (b) A Member may appoint an Alternate Decision-Maker to act in his/her place as Trustee as follows:

- (i) if the Member wishes an Alternate Decision-Maker to act in his/her place for a reason unrelated to Mental Incapacity or death – refer to Rule 6.2; and/or
  - (ii) if the Member wishes an Alternate Decision-Maker to act in his/her place in the event of his/her Mental Incapacity or death – refer to Rule 6.3.
- (c) If the Member does not nominate an Alternate Decision-Maker to act, and the Member becomes Mentally Incapacitated or dies, then the Default Decision-Maker Rules apply – refer to Rule 6.4.
  - (d) If a Member becomes a Disqualified Person, then the Member must retire as Trustee immediately. If the Member fails or refuses to retire, then the Trustee (other than the Disqualified Person) can resolve by Trustee Ordinary Resolution (excluding the votes which the Disqualified Person would have been able to cast) to remove the Disqualified Person as Trustee.
  - (e) The Trustee (other than the Disqualified Person) has, for the purposes of Rule 4.3(d), Limited Power of Attorney to execute all legal documents, transfers and instruments necessary to divest the Disqualified Person of authority in relation to his/her position as Trustee.
  - (f) Rules 4.3(d) and 4.3(e) shall be read to apply to an Alternate Decision-Maker acting on behalf of a Member as Trustee.

#### 4.4 **Trustee Meetings and Decision-Making**

- (a) Any Trustee (**Calling Trustee**) may call a Trustee Meeting, by giving written notice to the other Trustees of not less than 5 (five) business days of the proposed Trustee Meeting identifying the date, time and location. The notice shall also contain details of the methods of telephone, video conferencing or such other mechanism for allowing each and every Trustee to hear and participate in the Trustee Meeting (should a Trustee be unable to attend personally). The notice may be by email (including attachments), facsimile, telephone text, personal service, or by posting to the other Natural Person Trustees.
- (b) The Calling Trustee may offer a written resolution (including but not limited to a resolution communicated by electronic means, and executable by an electronic signature of the Trustee(s)) for execution by the Trustees, which may be in addition, or in the alternative, to holding the proposed Trustee Meeting. The written resolution shall be determined on its terms, in accordance with the Decision-Making terms of this Rule 4.
- (c) A quorum of the Trustee Meeting is met when the Trustees representing not less than 51% (fifty-one percent) of the Total Superannuation Interests in the Fund (excluding Reserve Account Balances) are in attendance (whether in person, by telephone, by video conferencing, or such other mechanism by which the Trustees may participate), and may be a single Trustee (provided that Trustee represents not less than 51% (fifty-one percent) of the Total Superannuation Interests in the Fund).
- (d) A Trustee Meeting shall be called when any significant event, transaction, acquisition, disposal, or other event directly related to the Fund is proposed. These matters include, but are not limited to, those that relate to an Asset of the Fund, Superannuation Interest, Investment Strategy, Reserve Account, Superannuation Benefit, Member or where otherwise required under the Superannuation Laws.

- (e) For voting purposes, each Natural Person Trustee (including one or more Persons acting collectively as an Alternate Decision-Maker) holds the number of votes equal to the proportionate value of the Superannuation Interests represented by such Trustee in the Total Superannuation Interests held in the Fund (**Proportionate Voting Rule**).
- (f) Notwithstanding the Proportionate Voting Rule, the Trustee may adopt an alternate method of voting arrangements for some or all of the Trustee Meetings, by a resolution in favour supported by Trustee Special Resolution.
- (g) If there is only one Natural Person Trustee, the resolution of the Trustee shall be made solely by such Natural Person.

*Warning: If there is only one Natural Person acting as Trustee, ensure that section 17A of the SISA is not breached. For example, Bob and Jane are members of a Fund, Bob nominates Jane as his Alternate Decision-Maker. Bob becomes Mentally Incapacitated, in which case Jane would be the sole Natural Person Trustee – and such appointment does not breach section 17A of the SISA. However, if Jane ceased to be a Member, and Bob was the only Member – then Bob could not act as a sole Natural Person Trustee, without violating section 17A of the SISA. In such circumstances, Bob should establish a Corporate Trustee to succeed Bob and Jane as Natural Person Trustees.*

- (h) A resolution at a Trustee Meeting shall be passed where not less than 51% (fifty-one percent) of the votes available at the Trustee Meeting are cast in favour of the resolution. The resolution shall be signed by any one or more of the Trustees and/or the Chairman, to reflect the passing of the resolution, and may include execution by electronic signatures of the party(ies).
- (i) The Trustees are to record and maintain all resolutions of the Trustee for such period as required by the Superannuation Laws.
- (j) For clarity, if an Alternate Decision-Maker (including one or more Persons acting collectively as an Alternate Decision-Maker) is also a Member of a Fund in their individual right, then such Person shall have the right to vote representatively, and individually.

## **5. Corporate Trustee**

---

- 5.1 This Rule 5 prescribes the terms for the conduct of the Trustee, where the Trustee is a company (**Corporate Trustee**).

*Note: A company acting as a Corporate Trustee must be a Constitutional Corporation.*

- 5.2 Each Director of the Corporate Trustee must conduct himself/herself in a respectful manner, and communicate on terms reasonable to conduct the administration of the Fund in accordance with the Superannuation Laws.
- 5.3 The Corporate Trustee shall be administered in accordance with the terms of its governance documents, subject to the Superannuation Laws and the Governing Rules of the Fund, subject to Rule 5 generally.

### **5.4 Members as Directors of Corporate Trustee**

- (a) Each Member must be a Director of the Corporate Trustee of the Fund, except as otherwise prescribed in the terms of Rules 5.4(b), 5.4(c) and 5.4(d).
- (b) A Member may appoint an Alternate Decision-Maker to act in his/her place as Director of the Corporate Trustee as follows:

- (i) if the Member wishes an Alternate Decision-Maker to act in his/her place for a reason unrelated to Mental Incapacity or death – refer to Rule 6.2; and/or
  - (ii) if the Member wishes an Alternate Decision-Maker to act in his/her place in the event of his/her Mental Incapacity or death – refer to Rule 6.3.
- (c) If the Member does not nominate an Alternate Decision-Maker to act, and the Member becomes Mentally Incapacitated or dies, then the Default Decision-Maker Rules apply – refer to Rule 6.4.
  - (d) If a Member becomes a Disqualified Person, then the Member must retire as Director immediately. If the Member fails or refuses to retire, then the Directors (other than the Disqualified Person) can resolve by Trustee Ordinary Resolution (excluding the votes which the Disqualified Person would have been able to cast) to remove the Disqualified Person as Director.
  - (e) The Directors (other than the Disqualified Person) have, for the purposes of Rule 5.4(d), Limited Power of Attorney to execute all legal documents, transfers and instruments necessary to divest the Disqualified Person of authority in relation to his/her position as Director.
  - (f) Rules 5.4(d) and 5.4(e) shall be read to apply to an Alternate Decision-Maker acting on behalf of a Member as Director.
  - (g) If a term of this Rule conflicts with the governing instruments of the Corporate Trustee, the terms of this Rule shall take precedence in respect to the Corporate Trustee’s recognition and regard for a Member’s Alternate Decision-Maker.

## **6. Alternate Decision-Maker for Member**

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6.1 This Rule 6 prescribes the terms by which a Member appoints an Alternate Decision-Maker to act in his/her shoes as a Trustee (if constituted as Natural Persons), a Director of a Corporate Trustee and/or in relation to such other matters as may be relevant to the Member. This Rule 6 is to be read with Rule 39.

### **6.2 Nomination of Alternate Decision-Maker for Member with Legal Capacity:**

*For example, Bob is moving overseas. Jane and Mary are the other Members of the Fund. Bob has legal capacity, but he wants Jane to act as his Alternate Decision-Maker whilst he is overseas. Jane, accordingly, would hold the voting powers for Bob, as well as herself. Bob can apply this Rule to make an Enduring Power of Attorney (EPOA), appointing Jane to act for him whilst he is overseas, and subject to any terms he may include in the EPOA. He may complement the EPOA by making an **Alternate Decision-Maker Nomination** in the form shown at Annexure A (or as otherwise prescribed as an approved form for an Alternate Decision-Maker Nomination by the Trustee from time to time).*

- (a) A Member may appoint an Alternate Decision-Maker to act in his/her place by EPOA notwithstanding the Member being alive and having Legal Capacity to act, and on such terms as are recorded in such EPOA (including the term of appointment and conditions of appointment). The Alternate Decision-Maker shall act on a continuing basis for such Member upon acceptance by the Alternate Decision-Maker on terms of the EPOA, until the earlier of the following (unless otherwise prescribed in the EPOA):
  - (i) the Member removes the Alternate Decision-Maker in writing (including by way of a revocation of the EPOA);
  - (ii) the Member ceases to be a Member; or

- (iii) the Member's death (unless the Alternate Decision-Maker is the same Person(s) who acts as the Alternate Decision-Maker on and following the Member's death, in which case the Person(s) shall have a continuing appointment).

**6.3 Nomination of Alternate Decision-Maker Nomination for Mentally Incapacitated or Deceased Member**

- (a) A Member may appoint an Alternate Decision-Maker to act in his/her place by written instrument (**Alternate Decision-Maker Nomination**) in the event of a Member's death, or upon and continuing for the period of a Member's Mental Incapacity. The Alternate Decision-Maker Nomination may provide cascading Nominations. A Member may submit his/her EPOA and/or Will for reference to the Trustee, in substitution to making an Alternate Decision-Maker Nomination.
- (b) An approved format **Alternate Decision-Maker Nomination** is provided at **Annexure A**; however, the Trustee may prescribe alternate or additional forms from time to time.
- (c) An Alternate Decision-Maker Nomination may, but is not required to be, accompanied by a copy of a Member's EPOA and/or Last Will. Notwithstanding, the Member may refuse to supply a copy of the EPOA and/or Last Will to the Trustee.
- (d) The Alternate Decision-Maker Nomination must be signed by the Member.
- (e) If there is a conflict between the Person or Persons nominated under the Alternate Decision-Maker Nomination made under this Rule 6.3, and:
  - (i) the Person or Persons appointed by an EPOA of the Member, then the appointment of Person or Persons under the EPOA shall be binding as the Alternate Decision-Maker, unless the EPOA otherwise provides; or
  - (ii) the Person or Persons appointed as Legal Personal Representative of the Member in a Member's Last Will, then the appointment of the Person or Persons nominated in the Last Will shall be binding as the Alternate Decision-Maker, unless the Last Will otherwise provides.
- (f) An Alternate Decision-Maker Nomination is deemed revoked if:
  - (i) withdrawn in writing by the Member, and communicated to the Trustee; or
  - (ii) the Member makes a subsequent Alternate Decision-Maker Nomination, and delivers such instrument to the Trustee.
- (g) If an Alternate Decision-Maker (or any one of them) dies or becomes Mentally Incapacitated, the Nomination of such Alternate Decision-Maker (if more than one Person acting in such capacity, then only as to the deceased or Mentally Incapacitated Alternate Decision-Maker) shall be deemed void, notwithstanding there may be no other Alternate Decision-Maker nominated by the Member in such instances. If all nominated Alternate Decision-Makers are unable or unwilling to act, then the Default Alternate Decision-Maker Rules shown at Rule 6.4 shall apply.
- (h) For clarity, an Alternate Decision-Maker is deemed appointed for the purposes of the Governing Rules upon:

- (i) the acceptance by the Alternate Decision-Maker on the death or Mental Incapacity of the Member, which acceptance may be communicated orally, in writing or by other reasonable means to the Trustee; and
  - (ii) the Trustee shall be under no obligation to prove an EPOA or Last Will submitted by an Alternate Decision-Maker of the Member if the Alternate Decision-Maker Nomination has matching terms.
- (i) Notwithstanding Rule 6.3(h), the Trustee may take whatever steps the Trustee deems appropriate to prove the Member's EPOA and/or Last Will.
  - (j) An Alternate Decision-Maker shall not be liable for any loss or damage caused to the Mentally Incapacitated Member or Member's Legal Estate as a consequence of a delay in appointment or acceptance, excepting where the Alternate Decision-Maker acted fraudulently, or the Court, Regulator, or other Government authority having jurisdiction, determines otherwise.

#### 6.4 **Default Alternate Decision-Maker Rules:**

- (a) In the event a Member does not complete an Alternate Decision-Maker Nomination, the following default terms shall apply in respect to the appointment of a Default Alternate Decision-Maker of a Deceased Member or Mentally Incapacitated Member (**Default Alternate Decision-Maker Appointment**):
  - (i) if the Member has died (**Deceased Member**), the Legal Personal Representative of the Member shall be deemed to act in the place of the Deceased Member as an Alternate Decision-Maker from the Deceased Member's death, until the payment of the Deceased Member's Death Benefits has commenced, after which time the Alternate Decision-Maker must resign;
  - (ii) if the Member is Mentally Incapacitated (**Mentally Incapacitated Member**), then:
    - (1) the Person(s) holding the Mentally Incapacitated Member's EPOA shall be deemed to act in the place of the Mentally Incapacitated Member as an Alternate Decision-Maker from the date upon which the Member is determined to be a Mentally Incapacitated Member, until the date the Member is no longer a Mentally Incapacitated Member, at which time the Alternate Decision-Maker must resign; or
    - (2) the Person(s) appointed to act as administrator(s) for the Mentally Incapacitated Member by the Court, Tribunal or relevant Government authority having jurisdiction in such matters shall be deemed to act in the place of the Mentally Incapacitated Member as an Alternate Decision-Maker from the date of appointment, until the date the administration is ended, at which time the Alternate Decision-Maker must resign;
  - (iii) if the Member is under a Legal Disability due to the age of the Member (**Minor Member**) (being a Natural Person of less than 18 (eighteen) years of age), the Minor Member's parent or guardian shall be deemed to act in the place of the Minor Member as an Alternate Decision-Maker from the date of membership until the Minor Member's 18<sup>th</sup> (eighteenth) birthday, at which time the Alternate Decision-Maker must resign; and/or



- (iv) if the Regulator suspends all the Trustees of the Fund, then the Constitutional Corporation, RSE Licensee, and/or Natural Persons appointed to act by the Regulator shall act as Trustee in accordance with section 134 of the SISA.
- (b) For clarity, an Alternate Decision-Maker is deemed appointed for the purposes of the Governing Rules upon:
  - (i) the acceptance by the Alternate Decision-Maker, which acceptance may be communicated orally, in writing or by other reasonable means to the Trustee; and
  - (ii) the happening of death or Mental Incapacity (as the case may be) of the Member, or upon membership of a Minor Member.
- (c) An Alternate Decision-Maker shall not be liable for any loss or damage caused to a Mentally Incapacitated Member, Minor Member or Member's Legal Estate as a consequence of a delay in appointment or acceptance, except where the Alternate Decision-Maker acted fraudulently, or a Court, Regulator or other Government authority having jurisdiction determines otherwise.
- (d) A Default Alternate Decision-Maker shall, in the remainder of the Deed, be read as an Alternate Decision-Maker.

**6.5 Suspension:**

- (a) In applying the terms of Rule 6, the Trustee of the Fund shall be prohibited from dealing with a Deceased Member's, Mentally Incapacitated Member's, or Minor Member's Superannuation Interest (**Suspended Interest**) until the Alternate Decision-Maker accepts to act; however:
  - (i) if a Pension or other payment (or series of payments) of the Suspended Interest is arranged or subject to prior arrangement, then this Rule 6.5 shall not limit the continuation of that Pension or other payment (or series of payments);
  - (ii) if the Regulator or Court makes a direction in respect to the Suspended Interest, then this Rule 6.5 shall not limit the Trustee from attending on such request;
  - (iii) the Suspended Interest has a continuing right to receive Earnings and Reserves, and the Trustee is obligated to deal with the Suspended Interest and all allocations whatsoever in the Fund on a fair and reasonable basis notwithstanding this Rule 6.5; and
  - (iv) if the Suspended Interest has the benefit or burden of segregation, the benefit or burden is continuing until the Alternate Decision-Maker accepts to act.

**6.6 Court Directions:**

- (a) The Trustee may apply to a Court of competent jurisdiction for guidance in respect to the acceptance and/or terms of appointment of an Alternate Decision-Maker of a Deceased Member, Mentally Incapacitated Member and/or Minor Member.
- (b) Unless the Court or Superannuation Laws otherwise prohibit, the costs of seeking such guidance shall be borne from the Deceased Member, Mentally Incapacitated Member and/or Minor Member's Superannuation Interest(s).

- (c) This Rule is read as beneficial to all Members, given the importance of proper trusteeship of the Fund.

#### **6.7 Voting Powers and Retirement of Alternate Decision-Maker:**

- (a) For the purposes of the Voting Rules of either a Trustee constituted by Natural Persons or the Directors of a Corporate Trustee, an Alternate Decision-Maker shall have the same voting power as the Member represented thereby, and where there is more than one Alternate Decision-Maker for one Member, then the Alternate Decision-Maker shall hold the voting power jointly and severally.
- (b) An Alternate Decision-Maker must resign on the payment of the Member's Death Benefits, restoration of the Member's Mental Capacity and/or the Member becoming 18 (eighteen) years of age, provided that the Alternate Decision-Maker does not individually hold a Superannuation Interest in the Fund (in which case he/she shall continue to act representing his/her individual Superannuation Interests).
- (c) If the Alternate Decision-Maker fails or refuses to resign following the Member's restoration of Capacity, termination of the Member's appointment by the Member or a Court (such as where a Member appoints a Person to act for the Member whilst the Member travels overseas, and withdraws the appointment upon the Member's return), following payment of a Deceased Member's Death Benefits, Minor Member becoming 18 (eighteen) years of age or otherwise upon the happening of an event upon which the Alternate Decision-Maker has no lawful right to remain an Alternate Decision-Maker, then the other Natural Person Trustees or Directors of the Corporate Trustee have, for the purposes of such Rule, Limited Power of Attorney to execute all legal documents, transfers and instruments necessary to divest the Alternate Decision-Maker of authority in respect to the Fund.
- (d) Rule 6.7(c) does not apply to the extent that an Alternate Decision-Maker is also a Member in the Fund, and acts in his/her individual capacity (and not as an Alternate Decision-Maker).

6.8 For clarity, the Bankruptcy Trustee of a Member does not qualify as the Member's Alternate Decision-Maker under the terms of Rule 6.

6.9 If a term of this Rule conflicts with the governing instruments of the Corporate Trustee, the terms of this Rule shall take precedence in respect to the Corporate Trustee's recognition and regard for a Member's Alternate Decision-Maker.

#### **7. RSE Licensee**

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7.1 A RSE Licensee is not bound by the terms of either Rule 4 or 5.

#### **8. Change of Trustee**

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8.1 Notwithstanding any other Rule, the Members may by Member Special Resolution resolve to convert the Fund to a small APRA Fund.

8.2 The Members shall be at liberty to appoint, remove, and replace the Trustee of the Fund as the Members determine from time to time, provided:

- (a) a Disqualified Person shall be prohibited from acting as a Natural Person Trustee (and be dealt with in accordance with Rule 4), or a Director of the Corporate Trustee (and be dealt with in accordance with Rule 5);

- (b) each Member (or the Member's Alternate Decision-Maker in accordance with Rule 6) is a Natural Person Trustee or a Director of the Corporate Trustee;
- (c) the Members have the authority, by Member Ordinary Resolution, to change the trusteeship of the Fund from a trusteeship of Natural Persons, to a trusteeship of a Corporate Trustee, or vice versa, with the trusteeship decisions, as constituted, determined in accordance with the applicable terms of Governing Rules 4 or 5 (including but not limited to the appointment of Alternate Decision-Makers acting in the place of a Member as a Natural Person Trustee or a Director of the Corporate Trustee); and
- (d) if there is a delay between a Member's Mental Incapacity, Member's Death or Minor Member's membership commencement, and the acceptance of the Member's Alternate Decision-Maker, the other Member(s) of the Fund shall do all things necessary to comply with section 17A of the SISA and Governing Rules 4, 5 and 6 (as applicable).

8.3 Without varying a preceding term of Rule 8, a Person acting as a Natural Person Trustee or a Director of the Corporate Trustee, shall be deemed to be removed immediately upon the following:

- (a) the Natural Person becoming a Disqualified Person; or
- (b) the Natural Person committing an act of fraud, dishonesty or gross negligence in the conduct of the Fund matters;

and the other Trustees (if Natural Persons) or Directors of the Corporate Trustee, shall have Limited Power of Attorney to execute any and all legal documents, transfers, and other instruments necessary to divest the Natural Person of the powers and rights of such position (on the terms read at Governing Rules 4, 5 and 6).

8.4 The Trustee shall ensure disclosure is made of any change of trusteeship to the Regulator, and that all records, Accounts and Assets are updated accordingly.

8.5 Any change to the trusteeship of the Fund shall be effected by written instrument, and may be in the form of a:

- (a) deed executed by the retiring Trustee and new Trustee, and may include execution by the Members; or
- (b) written agreement executed by the retiring Trustee and new Trustee, and may include execution by the Members; or
- (c) deed or agreement executed by the new Trustee and the Members; or
- (d) written resolution of the retiring Trustee, provided that if the new Trustee is not shown to accept in the written resolution of the retiring Trustee, then the new Trustee (whether Natural Person Trustee(s) or a Corporate Trustee) must give notice in writing; and

this Rule is to be read with Rule 6, in respect to a Member's Alternate Decision-Makers.

8.6 If the change of trusteeship is orally resolved on a date earlier than the written instrument, and provided the parties consent and the Superannuation Laws allow, then the effective date of the change of trusteeship shall be the date of the oral resolution, notwithstanding the resolution is recorded by later-dated written instrument.

- 8.7 The written instrument made in accordance with Rule 8.5 shall be evidence of the changes to the trusteeship of the Fund, without need for registration or stamping of the written instrument. Notwithstanding, where the written instrument is required to be registered or stamped by State Law or the Superannuation Laws, the Trustee shall do all things necessary to cause the registration and stamping of the written instrument as soon as reasonably possible, and not later than otherwise permitted by the relevant State Laws and Superannuation Laws. A reference to a written instrument includes an electronic instrument effected by execution by electronic signatures of the relevant parties.
- 8.8 The Natural Person Trustees and Directors of a Corporate Trustee may resort to any remedy available in respect to the Trustee Laws, to determine matters in respect to the Trustee appointment, retirement, removal and/or substitution, where not otherwise expressly provided in the terms of the Governing Rules or the Superannuation Laws.
- 8.9 The appointment, removal and/or retirement of a Natural Person Trustee or Corporate Trustee shall, to the extent permitted by the Trust Laws and the Superannuation Laws, apply retrospectively or prospectively.
- 8.10 Each Natural Person Trustee, Corporate Trustee and Director of any Corporate Trustee (including An Alternate Decision-Maker acting as a Natural Person Trustee or Director of any Corporate Trustee) shall be entitled to be indemnified for reasonable costs and expenditures in acting in such capacity as prescribed in Rule 10.

## **9. Trustee Remuneration**

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- 9.1 A Natural Person shall not be permitted to be remunerated for acting as a Trustee of the Fund, unless the Superannuation Laws allow.
- 9.2 A Director of a Corporate Trustee shall not be permitted to be remunerated for acting as a Director of the Corporate Trustee, unless the Superannuation Laws allow.
- 9.3 Notwithstanding Rules 9.1 and 9.2, if a Natural Person acting as Trustee or a Director of a Corporate Trustee is engaged in a profession, business, occupation or trade, for which the Natural Person is usually paid for work done by them for the Fund (for example, as a bookkeeper, accountant, lawyer, builder, engineer, etc.) (**SMSF Contractor**), then the SMSF Contractor may be remunerated for the work done (other than acting as a Trustee or Director of a Corporate Trustee), provided the remuneration is paid at Market Value and on arm's length terms.
- 9.4 An RSE Licensee, acting as Trustee of the Fund, is permitted to charge its standard fees, to the extent authorised by the Superannuation Laws.

## **10. Trustee Indemnities**

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- 10.1 Each Natural Person acting as a Trustee or a Director of the Corporate Trustee and the Corporate Trustee, is indemnified by the Fund, and vested with a lien over the Fund Assets, in respect to:
- (a) any and all General Expenses or Specific Expenses (including, but not limited to taxes and SMSF Adviser fees) incurred in the conduct of the Fund;
  - (b) losses suffered as a consequence of reliance on the advice and/or recommendations of the Fund's SMSF Advisers, provided the Natural Person and/or Corporate Trustee (as the case may be) acted in good faith;

- (c) losses suffered as a consequence of the delegation of the Trustee's powers, provided the Trustee (including Corporate Trustee) acted in good faith;
  - (d) losses suffered as a consequence of the Fund having insufficient or inadequate insurances in respect to the Members and/or the Assets of the Fund, and/or as a consequence of a failure or refusal of the Fund's insurer to pay an insured benefit on circumstances favourable to the Fund and/or Member; and
  - (e) losses suffered as a consequence of a good faith mistake or negligence of the Trustee (including Corporate Trustee) in the conduct of the Fund.
- 10.2 Notwithstanding Rule 10.1, the indemnity and lien read therein shall not apply in respect to:
- (a) conduct by a Person (including a Natural Person and/or Corporate Trustee) which is grossly negligent, fraudulent and/or a wanton disregard for the Person's obligations and responsibilities under the Superannuation Laws and/or Governing Rules (including Special Rules) of the Fund;
  - (b) administrative and civil penalties imposed on a Person in accordance with Parts 20 and 21 of the SISA;
  - (c) circumstances prohibited by the Superannuation Laws, including but not limited to SISR 13.13 (charges over a Member's benefits) and SISR 13.14 (charges over Fund Assets); and
  - (d) such other determinations by the Court, Regulator, or other Government authority having jurisdiction, providing the Person has no right to indemnity and/or a lien over Fund Assets.
- 10.3 Unless the Superannuation Laws, Regulator, or other Government authority having jurisdiction determines otherwise the Members (in their capacity as Members) shall not be required to indemnify any party in respect to any matter pertaining to the Fund.

## **11. Trustee Responsibilities**

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- 11.1 It is the responsibility of the Trustee to:
- (a) ensure that the Fund remains a Complying SMSF, although the Trustee may resolve to change the structure of the Fund to a small APRA Fund, or another type of fund permitted under the Superannuation Laws;
  - (b) ensure that the Governing Rules are current and available to the Members;
  - (c) act honestly in all matters concerning the Fund;
  - (d) exercise, in all matters affecting the Fund and its Members, the same degree of care, skill and diligence as any normal prudent Trustee;
  - (e) ensure that the Trustee's duties and powers are performed and exercised in the best interests of Members of the Fund;
  - (f) not enter into any contract, transaction or agreement, or do anything that would prevent or hinder the Trustee in suitably performing or exercising the Trustee's functions and powers;
  - (g) disclose any conflict of interest in any dealing, undertaking, transaction or investment on behalf of the Fund;

- (h) provide Members access to all and any information required to be given to or viewed by Members, under the Superannuation Laws, subject to the *Privacy Act 1988 (Cth)*;
- (i) ensure the efficient administration of the Fund including, but not limited to, the payment of all taxes, Excess Contributions and other imposts that must be paid by the Fund, and the lodgement of all compulsory documentation to the Regulator in respect of the Fund, and ensure that the Fund meets its Superannuation Laws compliance responsibilities;
- (j) keep all records, documents, and minutes of valid Trustee Meetings to enable the efficient administration and audit of the Fund by the Auditor and the Regulator so as to comply with all Superannuation Laws in respect of the keeping of records, documents, and minutes for the Fund;
- (k) notify the Regulator, in accordance with the provisions of the Superannuation Laws, of significant events and other events that occur in respect of the Fund, including any change in Trustee, where required within the requisite time period;
- (l) refrain from delegating the Trustee's powers and responsibilities, unless otherwise permitted by the Governing Rules and the Superannuation Laws;
- (m) keep informed of the Superannuation Laws, and, if required by the Superannuation Laws or the Regulator, undertake any education or other mandatory or voluntary knowledge requirements;
- (n) deal with the Regulator and any other regulatory authority, as required under the Superannuation Laws;
- (o) conduct the management of and dealings with the Fund and its Members in accordance with the Operating Standards of Part 4, Division 4.2 of the SISR, including but not limited to:
  - (i) settle and maintain an Insurance Strategy, in accordance with SISR 4.07D and 4.07E;
  - (ii) settle and maintain an Investment Strategy, in accordance with SISR 4.09; and
  - (iii) hold all Assets of the Fund separately from those of the Trustee (if Natural Person(s)) and/or Directors of a Corporate Trustee, in accordance with SISR 4.09D;
- (p) ensure the investment, maintenance and dealing with any reserves of the Fund are consistent with the Investment Strategy;
- (q) consider the Fund's obligations to meet its liabilities as and when they fall due, and do all things necessary to ensure the Fund is solvent and capable of meeting its liabilities;
- (r) comply with the Payment Standards of Part 6 of the SISR;
- (s) pay on time any charges, costs, and/or fines levied by the Regulator or a Court against the Fund; and
- (t) engage in such further conduct as required by the Superannuation Laws and the Regulator.

## 12. Trustee Powers

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- 12.1 Subject to the Superannuation Laws, the Trustee has unlimited powers.
- 12.2 The Trustee's powers over the Assets of the Fund are identical to those as if the Trustee were the legal and absolute beneficial owner of such Assets, including the right to sell, call in, convert into money, grant options or rights to purchase, mortgage, charge, sub-charge, or otherwise deal with or dispose of or transfer any Asset or part of any Asset comprising the whole or part of the Fund, including a Member's Superannuation Interest or a Reserve Account.
- 12.3 The express terms of Rules 12.4, 12.5, 12.6, 12.7 and 12.8 are not to be read as limiting the Trustee's powers.
- 12.4 **The Trustee Investment Powers:** The Trustee has the following express Investment Powers to:
- (a) **avoid diversification:** invest all, or a substantial part, of the Fund's Assets in one thing, or a collection of similar things, without regard to diversification;
  - (b) **acquire an interest in an Eligible Entity:** acquire in the name of the Trustee or a Member, an interest in an Eligible Entity to meet the Fund's liability to pay all or any part of a Pension Interest Benefit to the Member;
  - (c) **enter into contracts and undertake transactions:** enter into contracts, undertakings and other transactions for the benefit of the Fund and its Members whatsoever and wheresoever situate including both within Australia and outside Australia;
  - (d) **acquire and dispose of corporate, trust securities, equity or hybrid equity interest of any other entity:** acquire or dispose of any Company (including an eligible start up investment Company), trust, partnership or other entity in which the Trustee holds an equity or equity-like interest including shares, stocks, debentures, options, convertible notes, hybrid securities or is otherwise interested or concerned (securities) and to exercise all of the powers authorised under the Constitution and any other relevant documents concerning the powers of equity, debt and other interest holders of the entity, including but not limited to putting calls on securities, accepting transfers of securities, consenting to a reorganisation of a security (including, but not limited to a capital raising or reduction);
  - (e) **deal with real property:** acquire, dispose of, develop, turn into fractional or part interests, exchange, strata title, subdivide, partition within the Fund for a Member or specific Member's benefit, mortgage, sub-mortgage, lease, sub-lease, grant, maintain, insure, improve, renovate, re-lease or vary any right or easement or otherwise deal with any interest in real property, whether residential, commercial, off-the-plan, or of another nature;
  - (f) **deal with personal property:** acquire, dispose of, exchange, hire, lease, maintain, improve, mortgage or otherwise deal with any interest in personal property;
  - (g) **deal with intellectual property:** apply for, purchase, create or otherwise acquire, and to sell patents, patent rights, copyrights, trademarks, designs, formulae, licences, concessions, know-how and the like, conferring any exclusive or non-exclusive or limited right to use, of any other intellectual property rights and to use, exercise, develop or grant licences in respect of, or otherwise turn to account, the property rights or information so acquired;

- (h) **grant or take options:** grant or take any put or call option for the purchase of any real or personal property of the Fund, whether the sale occurring on exercise of such option will be at a profit or not;
- (i) **enter into lease arrangements:** rent real property from any Person, acquire the interest of any lessee in any lease, purchase or undertake hire arrangements, grant leases, sub-leases, tenancies or rights of any nature to any interest in real or personal property, motor vehicles, computer hardware and software, fixtures and fittings, furniture, utensils, plant and equipment and other property of any description, including but not limited to ground leases and leases of terms in excess of 99 (ninety-nine) years;
- (j) **lend money:** lend Assets of the Fund, including money and securities, and/or advance monies to parties, including to a Related Party, subject to the Superannuation Laws;
- (k) **invest in bank bills:** raise money in any manner allowed by the Superannuation Laws, including drawing, endorsing, accepting or otherwise dealing with any bill of exchange, promissory note or other negotiable instrument, on such terms deemed reasonable by the Trustee;
- (l) **open and conduct bank accounts, cash management trusts and promissory notes:** open bank accounts, cash management trusts, term deposits and any other Cash-style products including the giving and taking of promissory notes and Bills of Exchange;
- (m) **trade in foreign and digital currency:** undertake, contract, carry out or do anything including acquiring Assets in a foreign or digital currency, and dealing in a foreign or digital currency (including BitCoin);
- (n) **enter into futures contracts and options:** both within and outside Australia to buy, sell, open, close-out or otherwise deal in futures contracts of all kinds, to enter into, vary, exercise, abandon or sell any put or call option, contracts for differences or rights, to place bids, make offers, hedge and effect orders including buying, selling, straddle, switch and stop-loss order, to tender and take delivery of commodities and currencies which are the subject of any futures contract or option and otherwise to do and perform all things so as to operate on, utilise or deal with the facilities of any stock or futures exchange no matter where situate provided the Trustee maintains a Risk Management Strategy if required under the Superannuation Laws;
- (o) **create, conduct and run a business:** establish, create, carry on, conduct, maintain, sell or dispose of a business whether in conjunction with or to a Related Party (including a Member, Trustee of the Fund or a Related Party of either), either directly or indirectly through a Company, trust, partnership, joint venture or other legal entity, on terms deemed reasonable by the Trustee, subject to the Superannuation Laws;
- (p) **enter into Partnership or Joint Venture:** establish, create, carry on, conduct, maintain, sell or dispose of a partnership or joint venture whether in conjunction with or to a Related Party (including a Member, Trustee or Director);
- (q) **obtain agencies, franchises and licences:** apply for, purchase and hold any permit, agency, franchise or licence which may be desirable or required to enable or facilitate the carrying on of any business which the Trustee is empowered to engage in and to surrender, relinquish, sell, vary or assign



the same provided the said agency, licence or business does not breach the Sole Purpose Test or the Superannuation Laws;

- (r) **deal with itself and engage in conflicts of interest:** engage in conflicts of interest, whether by the Trustee, Member, Related Party of a Member or Custodian, including but not limited to acquiring as an Asset of the Fund, real or personal property the legal and beneficial interest in which is at the date of such acquisition the absolute property of the Trustee, Member, Related Party of a Member, or Custodian, provided that any property so acquired is acquired for a consideration being not less or greater than the Market Value, except as permitted by the Superannuation Laws;
- (s) **deal with choses-in-action:** acquire choses-in-action, including debts and obligations of all kinds for value or by way of gift or at a discount or at a premium and to assign, release, vary, relinquish or otherwise deal with the choses-in-action in any way whatsoever on such terms and conditions as the Trustee may see fit;
- (t) **receive gifts, distributions and contributions:** receive property by gift inter-vivos, distribution under a will, SMSF Will or under the provisions of any other trust or otherwise from any Person, as an addition to the Fund, and such property may be segregated to any one or more Members, may be held unsegregated as an Asset of the Fund and/or may be allocated to the Reserve Accounts;
- (u) **acquire and deal with insurance policies:** acquire such insurance policies as the Trustee deems appropriate for the circumstances, provided the Superannuation Laws permit the Trustee, including but not limited to insurance in respect to general risk, property damage, audit, sickness, incapacity, trauma, accident and/or death, including where such policies are taken for one or more Members, and include, but are not limited to, investments bonds and or such other life or group policy products which the Trustee deems appropriate. The Trustee is further authorised to deal with, assign, dispose, and terminate such policy(ies), without providing notice to any party;
- (v) **instigate, defend and settle legal proceedings:** institute, join in and defend proceedings at law or by way of mediation or arbitration and to proceed to the final end and determination of, or to compromise the same, or to compromise and settle any such dispute or proceedings for such consideration and upon the terms and conditions as the Trustee may decide;
- (w) **acquire and/or hold investments with others:** invest in Assets of the Fund with other Person(s) (including Members and/or a Member's Relatives and Related Parties), including but not limited to as joint tenants, tenants in common in equal shares, tenants in common in other than equal shares, partners, joint venturers and/or such other means of ownership which does not otherwise breach the Superannuation Laws;
- (x) **invest in, sell, vary or transpose investments of any other type:** invest Assets of the Fund in any investment of any other type not otherwise expressly listed in these Governing Rules, retain such investment(s), dispose of such investment(s), change the nature of the investment(s), convert the investment(s) into money or such other benefit as may be determined reasonable by the Trustee, in its absolute discretion;
- (y) **engage SMSF Professionals and other advisers:** employ or engage agents, administrators, accountants, financial planners, lawyers or other Professionals in the execution of transactions, undertakings, acquisitions,

disposal, and other powers of the Trustee, and to transact any business or to do any act required to be done in connection with the administration, maintenance or on-going operation of the Fund including engaging a registered Auditor, and to act upon the opinion or advice of any such Person without being responsible for any loss or damage occasioned by acting in accordance therewith;

- (z) **offer vendor finance and instalment payment terms:** dispose of Assets on such vendor finance and instalment finance terms determined appropriate in the circumstances by the Trustee;
- (aa) **acquire and receive Business Real Property from Members:** acquire at Market Value or receive as a Contribution (and received and recorded at Market Value), Business Real Property from Members of the Fund;
- (bb) **acquire pensions, annuities, Retirement products and/or insurance policies:** acquire pensions, annuities, Retirement products and/or insurance policies to assist with any liquidity and/or obligation of the Fund, including known and/or contingent risks to the Trustee, Members and/or Members' Dependants;
- (cc) **acquire and receive other Assets from Members:** acquire at Market Value or receive as a Contribution (and received and recorded at Market Value) such other Assets from Members as are not prohibited by the Superannuation Laws, including, but not limited to section 66 of the SISA;
- (dd) **invest without regard to profit:** without limitation to the above, exercise any of its powers, including the power to sell and the powers to deal with real or personal property whether at a profit or not, including but not limited to holding an investment which generates little to no Earnings; and
- (ee) **exercise all other powers:** do all such other things as may be incidental to the exercise of the powers, rights, discretions and authorities hereby conferred on the Trustee; and
- (ff) 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/her 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.

12.5 **The Trustee Borrowing Powers:** The Trustee has the following express Borrowing Powers to:

- (a) **pay benefits:** provided the payment of the benefit and borrowing are on terms permitted by the Superannuation Laws;
- (b) **settle the acquisition of a Security:** settle the acquisition of a security/securities, provided the acquisition and borrowing are on terms permitted by the Superannuation Laws;
- (c) **borrow to acquire a Single Acquirable Asset or Replacement Asset:** borrow money or raise any financial accommodation from any Person or

Person(s), including but not limited to Members, Members' Relatives, or Related Parties, in respect of the acquisition of a Single Acquirable Asset or Replacement Asset, and such other borrowing arrangements allowed by the Superannuation Laws, including a Limited Recourse Borrowing Arrangement (**LRBA**) made in accordance with sections 67, 67A and 67B of the SISA. The Trustee may enter into multiple LRBAs, in respect of the purchase of multiple Single Acquirable Assets;

- (d) **refinance a LRBA:** borrow money or raise any financial accommodation from any Person or Person(s), including but not limited to Members, Members' Relatives, or Related Parties, in respect of the refinance of an existing LRBA made in accordance with sections 67, 67A and 67B of the SISA. The Trustee may refinance multiple LRBAs;
- (e) **maintain a Single Acquirable Asset:** borrow money or raise any financial accommodation from any Person or Person(s), including but not limited to Members, Members' Relatives, or Related Parties, to repair and maintain a Single Acquirable Asset of the Fund. The Trustee may enter separate LRBAs to fund the repairs and maintenance of each separate Single Acquirable Asset of the Fund;
- (f) **grant a charge, guarantee, security interest or mortgage:** grant a charge, guarantee, security interest or mortgage over any one or more of the Fund's Assets to the Fund's lenders (whether an unrelated party to the Fund, or related to the Fund (for example, a Member, Member's Relatives or Related Parties)), on terms permitted by the Superannuation Laws

*Note: see sections 67A and 67B of the SISA, PCG 2016/5 and TD 2016/16.*

- (g) **negotiate and execute loan instruments:** negotiate and execute terms of borrowing, including loan instruments, on terms compliant with the Superannuation Laws;
- (h) **benefit from and give indemnities:** receive the benefit of the indemnification rights benefitting the Trustee (whether Natural Persons or a Corporate Trustee) and give indemnification to a Custodian acting on behalf of the Trustee;
- (i) **accept a forgiveness of the LRBA as a Contribution:** accept a forgiveness of the LRBA, in whole or in part, whether the Lender is a Member or otherwise, and treat the forgiveness as a Contribution-in-Kind of a Member or any other form of Contribution of a Member permitted by the Superannuation Laws; and
- (j) **appoint a Custodian:** appoint any Person or Persons to act as Custodian to hold legal title for one or more Single Acquirable Assets, subject to one or more LRBAs, and to settle the terms of such Bare Trust arrangements as are deemed reasonable in the absolute discretion of the Trustee.

**12.6 The Trustee Administrative Powers:** The Trustee has the following express Administrative Powers to:

- (a) **determine and deal with Member Contributions Caps, Transfer Balance Caps, and Excess Transfers:** take advice, obtain disclosure of Member Superannuation Interests from the Regulator, Contributors, Members, and such other parties as may be relevant for purposes of determining and dealing with Member Contributions Caps, including but not limited to determining and dealing with Transfer Balance Accounts, Personal Transfer Balance Caps, crediting and debiting Transfer Balance Accounts,

commutation and payment of amounts in excess of Contributions Caps, paying Excess Transfer Balance Tax, attending to Excess Transfer Balance Determinations, attending to Default Commutation Notices and Valid Elections, and such other dealings, determinations and attendances as shall be required in respect to a Member's Contributions and Excess Contributions to the Fund;

- (b) **Qualifying Recognised Overseas Pension Scheme (QROPS):** do all things necessary to cause the recognition of the Trustee and/or the Fund as a QROPS, or such other form of qualifying Retirement plan as may apply to an Overseas Pension scheme. In this regard, the Trustee is permitted to conduct the Fund administration in conformity with the requirements and/or obligations of the QROPS (or such other Overseas Pension scheme) as may be necessary to provide a Benefit to a Member in accordance therewith, notwithstanding such requirements and/or obligations may take precedence over the terms otherwise read in these Governing Rules or the Superannuation Laws;
- (c) **determine value:** determine the Value of the Assets of the Fund in accordance with the Superannuation Laws, including but not limited to investigation of market comparisons, engagement of property valuers and agents, and such other means of determining value and at such intervals determined reasonable by the Trustee, subject to the Superannuation Laws;
- (d) **maintain records:** arrange records of the Fund to be held in any manner determined reasonable by the Trustee, provided the records are held in a manner allowed by the Superannuation Laws and for not less than the period of time required by the Superannuation Laws;
- (e) **settle trusts and establish legal entities:** settle trusts and establish other legal entities (including, but not limited to, companies, partnerships, joint ventures, SMSFs, and Bare Trusts) for the purpose of investment, carrying on a business or doing any other thing by the Trustee;
- (f) **change status:** resolve to change the status of the Fund to or from a SMSF, small APRA Fund or such other type of fund permitted by the Superannuation Laws;
- (g) **make arrangements for collectables and personal use Assets:** determine the manner of storing the collectables and personal use Assets of the Fund, as the terms are read at section 62A of the SISA and the Superannuation Laws generally;
- (h) **appoint a Custodian:** appoint any Person or Persons to act as Custodian to hold legal title over any Asset(s) of the Fund, and settle on such terms as deemed reasonable by the Trustee;
- (i) **power to appoint an attorney:** delegate the exercise of all or any of the powers or discretionary authorities hereby conferred on the Trustee, and execute any powers of attorney or other instruments necessary to effectuate such purpose;
- (j) **change nature of Fund:** change the Fund from a Complying SMSF to a small APRA Fund, or other type of fund allowed by the Superannuation Laws;
- (k) **engage in a conflict of interest:** engage in transactions in which a conflict of interest exists between the Trustee (including any one or more of them, or any one or more of the Directors of the Corporate Trustee) and the Fund and/or the Member(s), whether the conflict of interest is direct or indirect, provided the Trustee or Director(s) of the Corporate Trustee disclose the

conflict of interest to the Members, the Members approve the transaction or arrangement subject to the conflict of interest, and provided the Superannuation Laws allow the transaction or arrangement;

- (l) **withhold amounts:** withhold an amount from any Pension Interest, Lump Sum Payment, Contributions, Reserves, Earnings, accretions and/or accumulations of any kind to settle a tax liability or other financial liabilities of the Fund, subject to the Superannuation Laws;
- (m) **take advice:** appoint and take advice from any Person in respect to any aspect of the Fund;
- (n) **determine timing:** determine, in its absolute discretion, the manner, timing and happening of any act, deed or matter shown in this Deed, subject only to the Superannuation Laws prescribing otherwise;
- (o) **limit the range of Persons eligible to be considered as a beneficiary of a Member's Death Benefits:** impose restrictions on the range of Persons (each an **Excluded Person**) who may be considered by a Deceased Member's Alternate Decision-Maker as a Deceased Member's Beneficiary, excepting that a Member may nonetheless appoint one or more **Excluded Persons** to take from his/her Superannuation Interests by way of a Binding Death Benefit Nomination, SMSF Will, and/or Pension Interest Agreement.
- (p) **refuse to deal with an Excluded Person:** refuse to disclose any Fund matter to an Excluded Person and refuse to accept an Excluded Person as a Member;
- (q) **refuse to give reasons and advice:** refuse to prescribe the reasons for any matter or decision of the Trustee and/or copy to any party any research or advice taken in respect to thereto; and

*Warning: The Regulator and/or Court may require the giving of reasons.*

- (r) **attend to membership matters:** receive, consider, effect, negotiate, and in any other way deal with membership matters, including but not limited to acceptance, termination, determination of incapacity matters (having regard to such evidence necessary for the purpose), pay benefits, establish and restructure various forms of Superannuation Interests, report to the Regulator, deal with employers and Contributors, deal with Member's Spouses and Alternate Decision-Makers, determine the payment of Auto-Reversionary Pension Interests, Conditional Pension Interests and Death Benefits (subject to the relevant restrictions imposed in the Governing Rules in respect thereto) and all other things relevant to attending to membership matters.

12.7 **The Trustee Disbursement Powers:** The Trustee has the following express Disbursement Powers to:

- (a) **engage SMSF Professionals and other advisers:** employ or engage agents, administrators, accountants, financial planners, lawyers or other Professionals in the execution of transactions, undertakings, acquisitions, disposals and other powers of the Trustee;
- (b) **acquire insurance policies:** acquire such insurance policies as the Trustee deems appropriate for the circumstances, including but not limited to doing all things necessary to cause the insurance and/or underwriting of the Assets of the Fund, insure the risks, costs, audits, contingencies and penalties which may arise in the administration of the Fund, insure on the happening of a Temporary Incapacity, Total and Permanent Incapacity or death of the

Fund's Members to provide benefits to the Member and/or the Member's Dependents;

- (c) **deal with insurance policies:** split, transfer, cancel or vary any insurance policies howsoever structured and whosoever benefitting (provided that where an insurance policy is taken out by a Member, any dealing must be first approved by the Member, unless the Member's Superannuation Interest is insufficient to settle the costs associated therewith in which case the Trustee may be authorised to deal with such insurance policy without prior notice to the Member);
- (d) **pay General Expenses and Specific Expenses:** pay all General Expenses and Specific Expenses of the Fund, including but not limited to insurance premiums, rates, taxes, rents, outgoings and maintenance expenses in connection with any Assets of the Fund, from one or more Accounts, from income associated with an Asset to which the expense was paid, from the Earnings of the Fund, and such other manner permitted by the Superannuation Laws;
- (e) **purchase pensions, annuities, retiring products, and/or insurance policies:** arrange, deal with and purchase pensions, annuities, retiring products and/or insurance policies;
- (f) **pay reimbursement to Members:** reimburse Members for disbursements made on behalf of the Fund;
- (g) **settle financial obligations:** pay the Fund's suppliers and service providers for costs associated with the Fund's acquisitions, holdings, administration and disbursements generally, including but not limited to costs associated with audits, tax compliance, investment, payment of benefits, travel, education and any and all allowed financial outlays under the Superannuation Laws;
- (h) **set aside money in the Fund:** set aside out of the Earnings or Reserve Account from time to time, such money as may, in the opinion of the Trustee, be sufficient to meet any debt, tax or obligation due or accruing;
- (i) **give indemnities:** give indemnities to or on behalf of any party as the Trustee deems fit, to the extent permitted by the Superannuation Laws;
- (j) **be indemnified:** be indemnified from the Assets of the Fund for the costs, losses, damages, fines or awards against the Trustee arising from their role as Trustee of the Fund, subject to the Governing Rules and the Superannuation Laws;
- (k) **effect transfers, commutations and payments required by the Regulator:** pay, apply, set side, deal with and otherwise disburse Member's Superannuation Interests and/or Fund Assets in respect to any financial obligation imposed by the Regulator, or other Government body having jurisdiction, including but not limited to attending to Default Commutation Notices, Excess Transfer Balance Determinations, Excess Transfer Balance Tax, and credits and debits in respect to Transfer Balance Accounts;
- (l) **effect transfers, commutations and payments requested by Members:** pay, apply, set side, deal with and otherwise disburse Member's Superannuation Interests and/or Fund Assets in respect to any Member requests, including but not limited to attending to credits and debits in respect to Transfer Balance Accounts;

- (m) **effect the payment of Superannuation Interests in accordance with the Payment Standards:** pay, apply, set aside, deal with and otherwise disburse the Members' Superannuation Interests in accordance with the Payment Standards of Part 6 of the SISR;
- (n) **allocate expenses for advice:** where the Trustee takes advice in respect to a Member specific matter, allocate, in whole or in part, the expenses associated therewith against the Member's Superannuation Interests; and
- (o) **manage and deal with the Fund:** manage and otherwise deal with the Fund in accordance with Part 4 of the SISR, and the Superannuation Laws generally.

12.8 **Trustee's Segregation Powers:** The Trustee has all the following express Segregation Powers:

- (a) **segregation generally:** accept, acquire, deal with and/or dispose of any one or more Assets of the Fund, in whole or in part, as a segregated Asset(s) of the Fund to the benefit of one or more Member Superannuation Interests, Reserve Account or other Fund Accounts, and to the exclusion of one or more Members of the Fund, on such terms deemed reasonable by the Trustee and in accordance with the Superannuation Laws. Without limitation, the Trustee may:
  - (i) receive one or more Asset(s), in whole or in part, as a Contribution-in-Specie from one, or more than one, Member or Contributor on behalf of one or more Members of the Fund (each a **Contributing Member**), and segregate the Asset(s) from the other Assets of the Fund, which Assets and net Earnings therefrom may then be applied to the benefit of a Contributing Member's Superannuation Interest or a Non-Contributing Member's Superannuation Interest (and equally, any losses in respect to such Assets may be applied as burdening the Contributing Member's Superannuation Interest or a Non-Contributing Member's Superannuation Interest);
  - (ii) acquire one or more Assets, in whole or in part, and hold such Asset(s) (or part(s) thereof) and the net Earnings therefrom on segregated account for any one or more Members of the Fund; and
  - (iii) a segregated account created as a consequence of this Rule 12.8, may be held as a Member Accumulation Interest, Member Pension Interest, Reserve Account or any other Superannuation Interest or Account allowed under the Superannuation Laws; and
- (b) **reverse segregation:** the Trustee may reverse the segregation of one or more Asset(s) (or part(s) thereof), and cause such Asset(s) (or part(s) thereof) to be held in any unsegregated manner allowed by the Superannuation Laws and any relevant State Duties Law under which the segregation was effected.

12.9 **Trustee's Family Law Powers:** The Trustee has all the following express Family Law Powers:

- (a) **effect Payment Splits:** pay, apply, set aside, deal with and otherwise disburse the Members' Superannuation Interests in accordance with the Payment Split Standards (including but not limited to superannuation agreements, payment flags, flag lifting agreements and such other requirements imposed under Part VIIIIB of the *Family Law Act 1975 (Cth)*) of Part 7A of the SISR; and
- (b) **effect Roll-overs:** either at the request of the Member, Non-Member Spouse (provided the Non-Member Spouse has lawful authority to make such request) or at the direction of a Court, effect a Roll-over of the Member's Superannuation Interests;
- (c) **create new Superannuation Interests:** create new Superannuation Interests in the Fund for a Non-Member Spouse, provided the matter is agreed by Trustee Special Resolution;
- (d) **apportion amounts:** determine the apportionment of the minimum benefits, including Preserved, Restricted Non-Preserved, Unrestricted Non-Preserved Components and, provided allowed by the Superannuation Laws, apportion Transfer Balance Caps, for any payments made in respect to a Payment Split;
- (e) **give information:** provide a Non-Member Spouse with information in respect to a Member's Superannuation Interests;
- (f) **seek advice:** seek advice and assistance in respect to dealing with a Member's Family Law matter;
- (g) **apply costs to the Member's Superannuation Interests and/or Non-Member Spouse's Superannuation Interest:** apply the costs of seeking advice and/or attending to a Member, Non-Member Spouse or other Family Law request to a Member's Superannuation Interest, Non-Member Spouse's Superannuation Interest (if any, but included in this term is an interest in a Member's Superannuation Interest) or other Account of the Fund; and
- (h) **take any other action in respect to a Member's Family Law matter:** do any other thing the Trustee deems appropriate in respect to a Member's Family Law matters, having regard to the Superannuation Laws and the *Family Law Act 1975 (Cth)*.

12.10 **Trustee Restrictions:**

- (a) Notwithstanding the terms of Rule 12, the Trustee is prohibited from:
  - (i) **lending money** to Members and the Members' Relatives, except where otherwise permitted by the Superannuation Laws;
  - (ii) **charging or mortgaging** the Fund's Assets, except as permitted by the Superannuation Laws;
  - (iii) **acquiring Assets** from Members and the Members' Relatives and Related Parties, except as permitted by the Superannuation Laws;
  - (iv) causing the Fund to be a Non-Complying Superannuation Fund and/or breaching the Superannuation Laws.



- (b) Where a term of Rule 12 would be prohibited as a consequence of Rule 12.10(a), such term shall be read down to a term which otherwise complies with the Superannuation Laws.

**12.11 Special Voting Matters:** Notwithstanding any other term of **Part Two**, at a Trustee Meeting dealing with the payment of a Deceased Member's Death Benefits or a Member's Incapacity Superannuation Benefits:

- (a) the Member's Alternate Decision-Maker has the authority to determine the Person(s) to benefit from the payment of a Member's Death Benefits, subject to the terms of any SMSF Will, Binding Death Benefit Nomination, Auto-Reversionary Pension Interest Agreement, Conditional Pension Interest Agreement and/or Pension Interest Agreement in accordance with Rules 6, 30, 38, and 39 (and any other Rule relevant to the matter);
- (b) the Member's Alternate Decision-Maker has the authority to determine the Person(s) to benefit from the payment of the Member's Incapacity Superannuation Benefits subject to the terms of any SMSF Living Will, Conditional Pension Interest Agreement and/or Pension Interest Agreement in accordance with Rules 6, 30, and 38;
- (c) the payment and facilitation of payment of the Member's Death Benefits and Member's Incapacity Superannuation Benefits must be made in accordance with the Payment Standards and the Superannuation Laws generally;
- (d) Rule 12.11 is acknowledged as beneficial to the membership of the Fund. Each Member acknowledges his/her right to transfer his/her Superannuation Interest from the Fund during his/her lifetime and accepts the terms of this Rule as reasonable;
- (e) Rule 12.11 is a Special Rule of the Fund and may be amended or struck only by express reference to the "Special Voting Matters Special Rule", by unanimous consent of the membership and recorded in writing; and
- (f) If a term of this Rule conflicts with the governing instruments of the Corporate Trustee, the terms of this Rule shall take precedence in respect to the Corporate Trustee's recognition and regard for a Member's Alternate Decision-Maker.

### **Part Three – The Members**

#### **13. Membership of the Fund**

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- 13.1 Any Person, with the consent of the Trustee, may become a Member provided the Superannuation Laws allow.
- 13.2 A Mentally Incapacitated Member's Alternate Decision-Maker and/or Deceased Member's Alternate Decision-Maker may become a Member without Trustee consent, provided the membership does not cause the Fund to be a Non-Complying SMSF (*such as where the membership may exceed the limits imposed by section 17A of the SISA*) and/or otherwise breach the terms of a Special Rule of the Fund (*such as limitations on membership imposed where a Foreign Pension is transferred to the Fund*).
- 13.3 The Trustee must not accept a Person to become a Member, if the Person's membership would result in the Fund no longer being a Complying SMSF, unless the Trustee otherwise decides.
- 13.4 Any Person, with the consent of the Trustee, may become a Member provided the Superannuation Laws allow.

- 13.5 A Person wishing to become a Member following establishment of the Fund shall, as a condition of consideration, complete all documentation required by the Trustee. An approved form for **Application for Membership** is shown at **Annexure B**, although the Trustee may vary and/or alter the Application for Membership by notice in writing to the Members.
- 13.6 The Trustee may prescribe any reasonable means for applying for membership in the Fund, including but not limited to verbal confirmation, written application, and/or electronic submission.
- 13.7 A Member may, but is not required to, nominate a **Default Superannuation Fund** for the transfer of the Member's Superannuation Interests on the happening of a Mandatory Transfer Event in respect to a Member by written instrument signed by the Member.

*Example: Bob and Jane are Members of the Fund. Bob files for bankruptcy. Jane determines the Superannuation Laws require Bob's membership interest must be rolled out of the Fund. Jane refers to Bob's Default Superannuation Fund Nomination. Bob nominated ABC Commercial Super, accordingly, Jane works with the Trustee for ABC Commercial Super to transfer Bob's Superannuation Interests following Bob's bankruptcy.*

- 13.8 The Trustee may, without limiting any other term of Rule 13, refuse to admit a Member's Spouse as a Member, may refuse to create a separate Superannuation Interest in favour of a Member's Spouse and/or refuse to establish any other rights in the Fund in favour of a Member's Spouse, subject to the Superannuation Laws.
- 13.9 A Person is deemed to be admitted as a Member when the Trustee approves the Person as a Member, which approval may be given retrospectively or prospectively by conduct, communicated in writing or electronically, or confirmed in such other manner deemed reasonable in the opinion of the Trustee.
- 13.10 **Special Member Disclosure:** The Trustee may impose the following obligations upon the Members, which obligations are intended to limit the controversy and legal actions to which the Trustee may become party as a consequence of a Member's membership:
- (a) the Trustee may require the Member to provide the Trustee with an **Alternate Decision-Maker Nomination**, in the form shown at **Annexure A**, or such other approved format adopted by the Trustee;
  - (b) the Trustee may require the Member to make an **Application for Membership** in the form shown at **Annexure B**, or such other approved format adopted by the Trustee;
  - (c) the Trustee may require the Member to make a **Death Benefit Nomination**, in the form shown at **Annexure C**, or such other approved format adopted by the Trustee;
  - (d) the Trustee may require the Member to make an **ATO Trustee Declaration**; and/or
  - (e) such other instruments and directions as the Trustee determines are reasonable for communicating a Member's requests, decisions, and determinations in respect the Member's Superannuation Interests and/or authorities in the Fund.
- 13.11 **Special Membership Conditions:** The Trustee may impose conditions on membership including:
- (a) limiting membership for a specific period of time;

- (b) limiting membership until the happening of an event (including events which are not in the control of the Member and/or Trustee);
- (c) limiting membership to Persons participating in specific programs or training;
- (d) limiting membership to Persons belonging to a family bloodline pool;

*For example, imposing a condition upon the Member that the Member's Spouse is not eligible as a Member in the event of a family breakdown, and refusing the creation of a Superannuation Interest for a Member's Spouse as a consequence of a Contributions Splitting Notice.*

- (e) limiting membership to bloodline ancestors and/or bloodline descendants of a Person or Persons (which Person may not be a Member); and/or
- (f) limiting membership on such other terms permitted by the Superannuation Laws.

13.12 **Special Membership Classifications:** The Trustee may classify membership, and prescribe as a condition of membership, that the Member receives the benefit and/or burden of variable classifications. In the absence of a resolution to settle variable membership classifications, the membership of the Fund shall constitute a single membership class with the rights and obligations shown in these Governing Rules.

13.13 **Membership Warranties:** As a condition of membership, each Member:

- (a) accepts the conditions and classifications imposed upon the Member's membership, as communicated by the Trustee upon admission as a Member (including any changes in conditions and/or classification as may be resolved by the Trustee from time to time);
- (b) promises to deal in good faith with the Trustee and other Members of the Fund;
- (c) warrants that the Member has had the opportunity to consider and read the Governing Rules and consider the Superannuation Laws;
- (d) warrants the Member has provided the Trustee with the Member's correct Tax File Number, current address and contact details and all other relevant personal information required to be held by the Trustee in respect to the Fund's Members;
- (e) warrants the Member has been given the opportunity to seek independent legal, financial and accounting advice in respect to the risks and benefits of membership in the Fund, and is satisfied in respect thereof that membership in the Fund is appropriate to the Member circumstances;
- (f) undertakes to abide by the Governing Rules and the Superannuation Laws, as amended from time to time;
- (g) promises to continually update and advise the Trustee of any matters which impact on the right to hold or continue membership in the Fund;
- (h) agrees to participate in any programs, medical examinations or other disclosures requested by the Trustee in respect to the assessment and/or qualification verification undertaken for the payment of a Superannuation Benefit, acceptance of a Contribution, enrolment in any insurance policies and/or as otherwise may be determined appropriate for a matter relevant to the Member's membership;

- (i) promises to rectify any breach or non-compliance in respect to any aspect of the Fund as soon as reasonably possible, upon notice; and
- (j) grants the Trustee Limited Power of Attorney to undertake only those transactions and/or completed instruments which the Member is obligated to complete under the Superannuation Laws, provided that the Member may, by notice in writing delivered to the Trustee, revoke, limit, or expand the power given to the Trustee by this Rule 13.13(j). For clarity, the Limited Power of Attorney does not extend to the making, on behalf of a Member, of any decision in respect to:
  - (i) the payment of a Member's Superannuation Interest,
  - (ii) the making of a Member's Binding Death Benefit Nomination, Member's SMSF Will, Member's Alternate Decision-Maker Nomination; and/or
  - (iii) any other matter which the Member is not legally obligated to complete under the Superannuation Laws.

13.14 A Member may be accepted, and may continue, as a Member, with a nil or negative Superannuation Interest in the Fund, subject to the Trustee's consent to the membership and/or continuing membership.

13.15 The Trustee benefits from a presumption that the Members have each read and consented to the terms of the Governing Rules. It is the Member's obligation to take advice in respect to the Governing Rules (including Special Rules).

*Warning: Members should be familiar with the terms of the Governing Rules. As the Fund may be administered on terms very different to retail Superannuation Funds, it is imperative that Members read and take advice in respect to their obligations and rights.*

#### **14. Member Meetings and Decision Making**

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14.1 Any Member (**Calling Member**) may call a Member Meeting, by giving written notice to the other Members of not less than 5 (five) business days of the proposed Member Meeting, identifying the date, time and location. The notice shall also contain details of the methods of telephone, video conferencing or such other mechanism for allowing each and every Member to hear and participate in the Member Meeting (should a Member be unable to attend personally). The notice may be sent by email (including attachments), facsimile, telephone text, personal service, or by posting to the Members.

14.2 The Calling Member may offer a written resolution (including but not limited to a resolution communicated by electronic means, and executable by an electronic signature of the Member(s)) for execution by the Members, which may be in addition, or in the alternative, to the proposed Member Meeting. The written resolution shall be determined on its terms, in accordance with the terms of this Rule 14.

14.3 A quorum of the Member Meeting is met when the Members representing not less than 51% (fifty-one percent) of the Total Superannuation Interests in the Fund (excluding Reserve Account Balances) are in attendance (whether in person, by telephone, by video conferencing or by such other mechanism by which the Members may participate), and may be a single Member (provided that Member represents not less than 51% (fifty-one percent) of the Total Superannuation Interests in the Fund).

- 14.4 A Member's Alternate Decision-Maker stands in the shoes of a Member on the terms of the EPOA, Appointment Order, Last Will and/or Alternate Decision-Maker Nomination for purposes of this Rule 14.
- 14.5 For voting purposes, each Member (including one or more Persons acting collectively as an Alternate Decision-Maker for a Member) holds the number of votes equal to the proportionate Value of the Member's Superannuation Interests in the Total Superannuation Interests held in the Fund (**Proportionate Voting Rule**).
- 14.6 Notwithstanding the Proportionate Voting Rule, the Members may resolve to adopt an alternate method of voting arrangements for some or all of the Members Meetings, by a resolution in favour supported by Member Special Resolution.
- 14.7 If there is only one Member, the resolution of the Member shall be made solely by such sole Member.
- 14.8 A resolution at a Member Meeting shall be passed where not less than 51% (fifty-one percent) of the votes available at the Member Meeting are cast in favour of the resolution (**Member Ordinary Resolution**), unless the Governing Rules prescribe a resolution is required to be made by a Member Special Resolution.
- 14.9 Written resolutions of the matters determined in Member Meetings must be kept, and signed by one or more Members and/or the Chairman. *(For clarity, electronic execution is authorised.)*
- 14.10 There shall be no obligation on the Members to hold Member Meetings.

## **15. Membership Termination**

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- 15.1 A Member ceases to be a Member upon the earliest of any of the following to occur:
- (a) the Member holds no Superannuation Interest in the Fund, and the Trustee determines the Member should no longer be a Member;
  - (b) the Member dies and the Trustee has paid out the whole of the Deceased Member's Death Benefits to the Member's Legal Personal Representative, Dependants or such other Persons nominated by SMSF Will, Binding Death Benefit Nomination, Non-Binding Death Benefit Nomination or by Trustee determination (as the case may be) in accordance with the Governing Rules;
  - (c) the Trustee determines the Member to be a Disqualified Person;
  - (d) the Trustee determines the Member's membership compromises the Fund being a Complying SMSF;
  - (e) the Trustee determines the Member has committed a material breach of the Governing Rules or Superannuation Laws;
  - (f) the Member is a party to proceedings or any agreement pursuant to the *Family Law Act 1975 (Cth)*, and the Trustee determines that the Member should cease being a Member to preserve the Superannuation Interests of the other Members of the Fund;
  - (g) the Member is determined to be ineligible to be a Member by the Regulator, Court or other Government authority vested with jurisdiction in such matters;
  - (h) upon the happening of a condition of membership imposed on the Member by the Trustee (*see Rules 13.11 and 13.12*); or

- (i) where the Trustee is of the opinion that, for the benefit of the Fund, the Member should cease his/her membership of the Fund.

15.2 **Termination Protocol:** When a Member ceases membership of the Fund (**Terminating Member**):

- (a) the Trustee must resolve to pay the Terminating Member's Superannuation Interests as a **Superannuation Benefit** and/or a **Roll-over Superannuation Interest** in accordance with this Rule 15.2, and in doing so the Trustee may:
  - (i) withhold from paying the Superannuation Benefit and/or Roll-over Superannuation Interest until sufficient liquidity is available in the Fund to do so; and/or
  - (ii) in lieu of transferring Cash, the Trustee may settle a payment of a Superannuation Benefit and/or Roll-over Superannuation Interest by any of a Benefit-In-Kind and/or Benefit-in-Specie, where such benefit has an equal Market Value to the Member's Superannuation Benefit and/or Roll-over Superannuation Interest;

provided that the Trustee complies with the Payment Standards of Part 6 of the SISR, and the Superannuation Laws;

- (b) the Trustee must communicate to the Terminating Member that he/she is no longer a Member in the Fund by writing (including but not limited to electronic communications) as soon as reasonably practicable (**Termination Notice**), and may request the Member provide a **Notice of Payment Direction** and/or such other directions as may be appropriate for providing notice to the Member of the options available in respect to the payment of his/her Superannuation Benefit and/or Roll-over Superannuation Interest;
- (c) if the Terminating Member fails or refuses to provide a **Notice of Payment Direction**, or otherwise fails to provide payment directions to the Trustee within 28 (twenty-eight) days of the Termination Notice, then subject to the Superannuation Laws:
  - (i) the Trustee shall first have regard to any **Nomination of Default Superannuation Fund** by the Member, and seek the consent of the Default Superannuation Fund to receive the Roll-over Superannuation Interest. If the Default Superannuation Fund accepts the Roll-over Superannuation Interest, then the Trustee may, but is not required to, effect the transfer of the Member's Roll-over Superannuation Interest to such Default Superannuation Fund (provided the Superannuation Laws allow), or may delay the transfer in circumstances in which doing so gives rise to a threat to the Fund's solvency and/or Complying SMSF status). If the Trustee does not effect the transfer to the Default Superannuation Fund, the Trustee is prohibited from transferring the Roll-over Superannuation Interest to any other Eligible Roll-over Fund without the prior consent of the Member;
  - (ii) if the Member has not completed a Nomination of Default Superannuation Fund, or the Default Superannuation Fund refuses to accept the Roll-over Superannuation Interest and/or the Nomination of Default Superannuation Fund is otherwise not capable of taking effect (*for example, the Default Superannuation Fund ceases to exist*), then the Trustee may select any other Eligible Roll-over Fund (without obligation to obtain the Member's consent) and complete the

documentation necessary to cause the payment of the Member's Roll-over Superannuation Interest to the selected Eligible Roll-over Fund; and

(iii) the Trustee shall not be liable to the Member for any loss or damage suffered as a consequence of a delay in payment of a Roll-over Superannuation Interest, if the Member fails to complete a Notice of Payment Direction, the Member fails to provide directions to the Trustee, and/or the Member otherwise gives incomplete or inaccurate directions to the Trustee in respect to any term of Rule 15.2. Further the Trustee shall not be liable to the Member for any loss or damage suffered as a consequence of a delay in payment of the Roll-over Superannuation Interest for the reasons shown in Rules 15.2(a)(i) and 15.2(a)(ii);

(d) the Trustee may use any Government-authorized payment system, including but not limited to SuperStream;

(e) the Trustee may deduct any costs associated with taking advice and effecting the Roll-over Superannuation Interest from the Member's Superannuation Interest;

(f) the Trustee may, but is not obligated to, seek the undertaking of the Default Nominated Fund or Eligible Roll-over Fund to receive and hold the Roll-over Superannuation Interest on the same terms and conditions as such Roll-over Superannuation Interest was held by the Fund, including but not limited to any reversionary terms, Preservation Status and/or such other terms as may be relevant in respect to the Roll-over Superannuation Interest, Member, Member's Dependants and/or Member's Legal Estate;

(g) the Trustee may allocate Earnings, General Expenses and/or Specific Expenses of the Fund to the Terminating Member's Superannuation Interest (including a Roll-over Superannuation Interest), provided the Trustee acts reasonably;

(h) the receipt of the Roll-over Superannuation Interest by the Default Nominated Fund or Eligible Roll-over Fund shall constitute a discharge of the Trustee in respect to the Roll-over Superannuation Interest, and the rights of the Member in respect to the Fund shall be deemed terminated; and

(i) the Trustee shall do such other things as the Trustee determines reasonable to cause the termination of the Member's membership, subject to the restraints imposed by the Superannuation Laws on the Trustee's exercise of power.

15.3 **Mandatory Transfer Event:** If a Member becomes a Disqualified Person (constituting a **Mandatory Transfer Event**), then the Trustee must refer to Rule 15.2 and take all reasonable steps to Roll-over a Disqualified Person's Superannuation Interests promptly, provided that the Trustee shall be under no obligation to take a step which would compromise the Fund's solvency or Complying SMSF status.

15.4 **Priority as to compliance with the Superannuation Laws:** Notwithstanding any other term of this Rule 15, the Trustee shall only be required to undertake steps which are compliant with the Superannuation Laws and do not result in the Fund becoming a Non-Complying SMSF. The Trustee shall not be liable for any loss or damage occasioned to any one or more Members in abiding by its obligations under the Superannuation Laws, notwithstanding a contrary term of this Rule.

## Part Four – Contributions and Member Superannuation Interests

### 16. Accepting Member Contributions, Roll-overs and Transfers

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- 16.1 The Trustee may accept a Contribution, a Roll-over Superannuation Interest, and/or Transfer Superannuation Interest from a Member or other Contributor on behalf of a Member by:
- (a) payment of money, including Australian currency, foreign currency, BitCoin or other digital currency (provided such money is permitted by the Superannuation Laws) whether paid in Cash, transferred electronically, paid by cheque, a money order or such other manner of transfer of money allowed by the Superannuation Laws;
  - (b) Contribution-in-Kind;
  - (c) Contribution-in-Specie;
  - (d) such accretions, transfers or payments permitted to be acquired by the Trustee by the Superannuation Laws for such purpose; and
- may require the Member to complete a **Notice of Intent to Claim or Vary a Deduction** and/or **Contribution Declaration**. The Trustee may amend, vary or require alternate documentation for the purposes of receiving Contributions.
- 16.2 If the Contribution is other than a Roll-over Superannuation Interest or Transfer Superannuation Interest, the Trustee must:
- (a) ensure the Contributions received on behalf of a Member are compliant with the Superannuation Laws, including but not limited to SISR 7.04; and
  - (b) if the Trustee cannot allocate the Contribution to a Member's Superannuation Interest within 28 (twenty-eight) days of the end of the month in which the Contribution is received, then the Trustee must allocate the Contribution by or before such time as the Regulator allows in the circumstances.
- 16.3 The Trustee shall not accept Contributions made by a Member, or on behalf of a Member, if the Member has failed to provide his/her Tax File Number within 30 (thirty) days of the Contributions being received by the Trustee. *See also SISR 7.04(2) and 7.04(3).*
- 16.4 The Trustee shall not accept Contributions other than Authorised Contributions made by a Member or on behalf of a Member, unless the Superannuation Laws allow.
- 16.5 If the Trustee is of the opinion a Contribution (or part thereof) is in excess of a Member's Contributions Cap (whether in respect to one or more of the following: Concessional Cap, Non-Concessional Cap, Non-Concessional Lifetime Cap, CGT Contributions Cap, Transfer Balance Account and/or such other capping criteria as shall be relevant) in respect to such Member, and/or is not an Authorised Contribution, then the Trustee may:
- (a) reject the Contribution (if the Trustee can do so prior to the amount being received by the Trustee);
  - (b) allocate the Contribution to any Reserve Account;

*Warning: The Trustee should take advice from a SMSF Adviser prior to allocating Contributions to other than the Member to which the Contribution is communicated to be paid by, or for the benefit thereof. If the allocation is to a Reserve Account or other Account, the Trustee may be under strict time restrictions in respect to any allocations.*



- (c) refund the Contribution to the Contributor;
- (d) hold the amount on Bare Trust for the Contributor or Member;
- (e) refund the Contribution to the Member if the Trustee receives a Member Release Authority;
- (f) refund the Contribution to the Regulator if the Trustee receives a Regulator Release Authority; and/or
- (g) take such other action as may be required, or permissible in accordance with the Superannuation Laws.

16.6 In effecting Rule 16.5, the Trustee may:

- (a) deduct charges in respect to insurance premiums paid directly or indirectly in respect to the Contributions,
- (b) deduct taxes paid or payable in respect to the Contributions (including but not limited to Excess Transfer Balance Tax);
- (c) deduct reasonable administration charges and other amounts allowed by the Superannuation Laws; and/or
- (d) credit or debit (as the case may be) the Member's Transfer Balance Cap (if required by the Superannuation Laws, or otherwise requested by the Member).

16.7 The Trustee shall do all things necessary to facilitate and assist the processing of Contributions by any authorised payment system prescribed by the Superannuation Laws, including but not limited to SuperStream.

16.8 The Members may request the Trustee to provide a written **Employer Contribution Notification** for the purpose of communicating the details of the Fund to a Contributor.

## **17. Creating and Transferring Member Superannuation Interests**

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17.1 The Trustee may, in its absolute discretion or at the request of a Member or the Member's Alternate Decision-Maker, establish one or more Accounts (including Sub-Accounts) on behalf of a Member and/or the Fund (including a Reserve Account and/or Pension Reserve).

17.2 The Trustee may hold one or more Superannuation Interests on behalf of a Member or the Member's Legal Estate.

17.3 Any Member's Superannuation Interest may be established as a Member Accumulation Interest, a Member Pension Interest, a Reserve Account or any other Superannuation Interest or Member's Account allowed under the Superannuation Laws.

17.4 A Member's Superannuation Interest can be settled and continued without a transfer of any Asset or Cash, provided the Trustee agrees to such arrangement and the Superannuation Laws allow.

17.5 The Trustee may, with the consent of a Member, transfer, in whole or in part, a Member Accumulation Interest to a Member Pension Interest, and vice versa, and excepting where the Superannuation Laws require, such transfer shall not constitute the creation of a new Member Superannuation Interest (whether of a Member Accumulation Interest or Member Pension Interest).

- 17.6 The Trustee may allocate Asset(s) of the Fund (whether held at such time, acquired for the purposes of, or otherwise received by the Trustee by any other means), in whole or in part, in lieu of Cash, to accommodate the transfer and settlement of new Superannuation Interests equivalent to the relevant transfer amount(s).
- 17.7 This Rule 17 shall be read with Rule 15, and:
- (a) the Trustee may with the consent of a Member, transfer, in whole or in part, a Member Superannuation Interest to any Eligible Roll-over Fund nominated by the Member in the Member's **Notice of Payment Direction**;
  - (b) the Trustee may with or without the consent of a Member, transfer, in whole or in part, a Member Superannuation Interest to an Eligible Roll-over Fund nominated by a Member in the Member's **Default Superannuation Fund Nomination** on the happening of a Mandatory Transfer Event to the Member, and if the Member has not made a nomination or the nomination is not capable of being given effect, then the Trustee may transfer, in whole or in part, a Member Superannuation Interest to any other Eligible Roll-over Fund in such circumstances;
  - (c) the Trustee may, with or without the consent of a Member, accept Roll-over Superannuation Interest from any Eligible Roll-over Fund, accept the accounting and benefit description of the Roll-over Superannuation Interest as conclusive without further query, and accept the Roll-over Superannuation Interest to be held on the same terms upon which the Eligible Roll-over Fund held the Roll-over Superannuation Interest; and
  - (d) the Trustee may do such other things as the Trustee deems reasonable having regard to the objective of ensuring the Fund is a Complying SMSF.

## **Part Five – Investments and Investment Strategies**

### **18. Creating an Investment Strategy for the Fund and Members**

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- 18.1 The Trustee of the Fund must formulate and give effect to an Investment Strategy which meets the Superannuation Laws and Regulator's requirements for a Complying SMSF. The Investment Strategy includes the Fund's Insurance Strategy and must be regularly reviewed by the Trustee of the Fund.

*Note: See SISR 4.09(2), which requires the Trustee to conduct a review of the Fund's Investment Strategy on a regular basis to consider the changing circumstance of the Fund and its Members.*

- 18.2 The Trustee may create a separate Investment Strategy in respect to one or more Member Superannuation Interests and/or Fund Accounts (including a Reserve Account). This Rule is not to be read as requiring multiple Investment Strategies where a Fund has more than one Member and/or a Member has one or more Superannuation Interests in the Fund.
- 18.3 If the Trustee implements more than one Investment Strategy, whether in respect to the Fund or any one or more Members, then the Trustee may:
- (a) settle Sub-Accounts for each Investment Strategy;
  - (b) apply Earnings in respect to each Investment Strategy to its corresponding Sub-Account;
  - (c) deduct expenses incurred in respect to each Investment Strategy to its corresponding Sub-Account; and/or

- (d) apply Earnings and/or expenses (whether in accordance with a Fund Earning Rate, or as otherwise deemed reasonable by the Trustee) associated with each Investment Strategy to a separate Account, Sub-Account of the Fund (including any one or more Member's Accumulation Interests, Member Pension Interests, and/or Reserve Account).
- 18.4 The Trustee may amend any one or more Investment Strategies for the Fund Accounts and/or Member Superannuation Interest(s) at any time, by oral resolution, except where the Superannuation Laws require such amendment to be shown in writing.
- 18.5 If the Trustee receives Contributions and/or Insurance Proceeds which are not otherwise contemplated in an Investment Strategy, then, notwithstanding, the Investment Strategy shall be deemed to encompass such Contributions and/or Insurance Proceeds. In such deeming, this Rule 18.5 shall take precedence over any Investment Strategy.
- 18.6 The Trustee shall complete a risk management statement, or such other instrument as may be required by the Superannuation Laws, in respect to investments in derivatives, options, instalment warrants or other products with underlying borrowings or leverage. If the Superannuation Laws do not require a risk management statement or other instrument in the circumstances, then there shall be no obligation on the Trustee to do so as a consequence of the Governing Rules.

**19. Special Rules regarding State-Based Tax and Duty Exemptions and Concessions**

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- 19.1 Despite any contrary term of the Governing Rules, if a Member transfers property, or an interest in property, to the Fund on the condition that the property, or interest in property, is to be held specifically for the Member to enable the Member to obtain a tax or duty exemption or concession under State taxes, then:
  - (a) the property, or interest in the property, can only be held in the Fund specifically for the transferring Member, so the property or interest in the property cannot be pooled with the contributions or other Assets of another Member and no other Member can obtain an interest in the property;
  - (b) if necessary, the Trustee may create a sub-fund for the purposes of holding the property, or interest in the property; and
  - (c) the property, or interest in property, or the proceeds of sale of the property, or interest in the property, if sold, can only be held in the Fund to be provided to the transferring Member as a Retirement Benefit.

*Note: Special attention needs to be had to ongoing Government announcements in respect to the restrictions on segregation.*

**Part Six – Reserve Accounts**

**20. Establishing a Reserve Account for the Fund**

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- 20.1 The Trustee may establish one or more Reserve Account for the Fund which may include amongst others an Investment Reserve, a Contributions Reserve, a Pensions Reserve and a Pension Interest Reserve, provided the Superannuation Laws allow. Any Reserve Account may be for the benefit of current, past and future Members, Members' Dependants, a Member's Legal Estate, Members' Beneficiaries and/or the Trustee.

- 20.2 The Trustee may adopt Special Rules regarding the use, purpose and payment of Superannuation Benefits, General Expenses, Specific Expenses, or for the payment of any other liability of the Fund from any Reserve Account, subject to the Superannuation Laws.
- 20.3 The Trustee may transfer Assets and Earnings (including, but not limited to, insurance proceeds) of the Fund to any Reserve Account (including a Pension Reserve Account) and/or allocate Member Contributions to any Reserve Account (including a Pension Reserve Account), provided the Superannuation Laws allow.
- 20.4 The Trustee may pay, apply or set aside the Assets and Earnings of any Reserve Account of the Fund to:
- (a) settle any General Expense or Specific Expense of the Fund;
  - (b) add to another Reserve Account in the Fund or any other Superannuation Fund;
  - (c) add to any or all Superannuation Interests of the Fund (provided such application does not result in a Member exceeding his/her relevant Contributions Cap(s) as a result, unless the Member and Trustee consent and the Superannuation Laws allow);
  - (d) facilitate a Roll-over Superannuation Interest from the Fund to another Superannuation Fund;
  - (e) pay a Member Accumulation Interest or Member Pension Interest (in whole or in part);
  - (f) pay a Member's Temporary Incapacity Pension Interest (in whole or in part);
  - (g) pay a Member's Death Benefit (in whole or in part); and/or
  - (h) pay, credit, and/or apply the Assets and/or Earnings of any Reserve Account for any other purpose allowed by the Superannuation Laws.
- 20.5 Any trust distributions, insurance proceeds, windfall gains, winnings, receipts and/or accretions and accumulations of any other kind of the Fund which are other than a Contribution or Earnings of the Fund (including Earnings in respect to Assets held segregated for one or more Accounts of the Fund), may be allocated by the Trustee to any Reserve Account of the Fund, in such amounts and manner deemed reasonable by the Trustee, provided such allocation is permitted by the Superannuation Laws.
- 20.6 No Member, Member's Dependant, Member's Legal Estate, Member's Beneficiary and/or other party has any right or entitlement to a Reserve Account, unless the Trustee resolves to allocate part or whole of the Reserve Account to such a Person.
- 20.7 If the Trustee's proposed allocation from a Reserve Account gives rise to a tax liability to the Fund or a Member, then the Trustee may defer allocation until Professional advice is taken in respect to the taxation consequences.
- 20.8 The Trustee has the power to determine a formulae by which Earnings, expenses and/or losses are allocated between Reserves, Member Accumulation Interests and/or Member Pension Interests, provided the Trustee acts reasonably.

## **Part Seven - Insurances**

### **21. Insurances, Annuities and Insurance Strategy (inclusive or exclusive of Annuities)**

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- 21.1 The Trustee may create an Insurance Strategy for the Members of the Fund and/or one or more individual Insurance Strategies for each Member. The Insurance Strategy(ies) shall form part of the Fund's Investment Strategy.
- 21.2 The Trustee may enter into any policy of insurance with an Australian or foreign provider, in respect to one or more Members, for any one or more contingencies permitted by the Superannuation Laws, including, but not limited to, a Member's death, a Member's Temporary Incapacity and/or a Member's Total and Permanent Incapacity.
- 21.3 The Trustee may enter into any annuity or deferred annuity contracts upon the life of one or more Members or Members' Dependants, on terms permitted by the Superannuation Laws.
- 21.4 The Trustee may cross-insure and split insurances between one or more Members of the Fund, Fund Accounts and/or other parties, and on such terms and agreements as the parties may agree, provided the Superannuation Laws allow.

*Warning: Refer to ATO ID 2015/10, SMSFR 2008/1, and SMSFR 2008/2.*

- 21.5 The Trustee may enter into any contract of insurance to establish a Self-Insurance Reserve Account in respect to risks associated with liquidity and/or cash flow which may be compromised as a consequence of a call on the payment of a Member's Superannuation Interests on the death, Temporary Incapacity, and/or Total and Permanent Incapacity of any one or more Members of the Fund, provided the Self Insurance Reserve Account is compliant with the Superannuation Laws.

*See SISR also 4.07E.*

- 21.6 The Trustee has absolute discretion to deal with the policies and/or contracts for any matter referred to in the preceding terms of Rule 21, including but not limited to termination, variation, assignment, sale, surrender, enforcement and/or renewal thereof.

*Insurance premiums may be deducted from Earnings of the Fund, or any one or more Member Superannuation Interests and/or Reserve Accounts, provided any Insurance Proceeds received in respect to the policies to which the premiums apply are dealt with in accordance with the Superannuation Laws. (See also SISR 4.07D and 4.07E.)*

- 21.7 The Trustee may pay, apply or set aside the Insurance Proceeds received in respect to an insurance policy held directly or indirectly for a Member, net of costs (including taxes) associated with the receipt, handling and distribution of such policy.
- 21.8 No Member, Dependiant of a Member, Binding Death Benefit Beneficiary, Member's Legal Estate, Member's Alternate Decision-Maker, or any other Person has any interest in any contract of insurance, proceeds or distributions of the proceeds of a contract of insurance and/or a Self-Insurance Reserve Account, including but not limited to where such contract or Account is held in the name of a Member or for the benefit of a Member, unless the Trustee (or where applicable, the relevant Member's Alternate Decision-Maker – see Rule 6) determines to make a relevant Person absolutely entitled to such contract and/or Account, or the Superannuation Laws require a relevant Person(s) to be entitled thereto.
- 21.9 The Trustee may pay, apply, set aside, transfer or otherwise deal with any Insurance Proceeds received in respect to an insurance policy and/or annuity contract in accordance with an Insurance Strategy of the Fund, subject to the Superannuation Laws.

## **Part Eight –Accounting, Earnings, Allocations and Administration**

### **22. Trustee to keep Accounts**

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- 22.1 The Trustee may create, maintain and deal with various Accounts for the Fund, including, but not limited to cash flow statements, operating statements, Balance Sheets, Earnings Accounts, Reserve Accounts, and Member Superannuation Interests.
- 22.2 The Trustee shall have discretion to determine the Members' Superannuation Interest Entitlements, provided that the determination records the Preservation Status, Tax Free Component, Taxable Component (Taxed and Untaxed), and such other criteria as may be required in respect to any other classification system required of the Regulator of the Member's Superannuation Interest(s), including but not limited to recording the credits and debits to a Transfer Balance Cap (if required).
- 22.3 The Trustee shall have discretion to determine the manner and systems in which the Accounts of the Fund are held.
- 22.4 The Trustee shall ensure the Accounts of the Fund:
- (a) comply with the standards provided in Part 4 of the SISA, and the Superannuation Laws generally;
  - (b) are maintained and stored for such period as required by the Superannuation Laws;
  - (c) record with the relevant Account(s) any declarations, elections, additions, deductions, payments, allowances, transfers, duties and any other information relevant in respect to such Account(s), in a transparent and readily accessible method available for inspection by Members, the Fund's Auditor and the Regulator; and
  - (d) are audited annually by the Fund's Auditor, or on such other periodic term required by the Superannuation Laws and/or the Regulator.
- 22.5 The Trustee must determine the Market Value of any Asset(s) allocated in respect to any one or more Accounts (and/or Superannuation Interest(s)), in accordance with the audit standards, Regulator's requirements and/or as otherwise required by the Superannuation Laws.

*Note: SISR 8.02B requires the Trustee to account for the Market Value of the Fund Assets. See also section 35B(2) of the SISA.*

### **23. Fund Earnings**

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- 23.1 The Trustee may pay, apply, set aside, and/or allocate (in whole or in part) the Earnings of an Account of the Fund to one or more of the following Accounts, provided the Superannuation Laws allow:
- (a) the Fund;
  - (b) any Member Superannuation Interest;
  - (c) a group of Members' Superannuation Interests;
  - (d) any Reserve Account (including, but not limited to a Pension Reserve, Contribution Reserve, Investment Reserve, Self-Insurance Reserve, such other Reserve Accounts settled by the Trustee); and/or
  - (e) any other Account or group of Accounts in the Fund.

- 23.2 The Trustee may pay, apply, set aside, and/or allocate (in whole or in part) the Earnings of an Account of the Fund to one or more of the following charges:
- (a) any Expenses of the Fund; and/or
  - (b) penalties charged to the Fund, provided that the Trustee is not otherwise prohibited from doing so by the Superannuation Laws, the Regulator and/or a determination by a Court or tribunal having jurisdiction in the matter.
- 23.3 The Trustee may pay, apply, set aside, and/or allocate (in whole or in part) any Earnings, expenses and/or losses of the Fund which are not allocated to any one or more of the Reserve Accounts, in accordance with any formulae determined by the Trustee to be appropriate, provided the Trustee acts reasonably.
- 23.4 Notwithstanding Rules 23.1 and 23.2, the Trustee must, unless the Superannuation Laws prescribe otherwise, ensure that all expenses and Earnings (including capital losses and gains) in respect to the segregated Cash and/or Asset(s) are applied to the benefit or burden of the corresponding Account. See also example at Rule 18.2.
- 23.5 Further to Rules 23.1, 23.2, and 23.3, the Trustee may, in circumstances in which a Member Superannuation Interest or group of Members' Superannuation Interests maintain a separate Investment Strategy, apply the Earnings in respect to the separate Investment Strategy exclusively between only the Superannuation Interests partaking in the separate Investment Strategy.
- 23.6 The Trustee has the discretion to apply one or more of the following methods to determine the Earnings of the Fund, the Earnings of a Member's Superannuation Interest or group of Members' Superannuation Interests, the Earnings of a Reserve Account, and/or the Earnings of any other Account of the Fund:
- (a) **Accounts Method:** income according to established accounting principles for Superannuation Funds which may include a revaluation of any Assets of the Fund to their Market Value less any Fund expenses (which include Fund taxes);
  - (b) **Trust Method:** net income as the term net income is defined under the taxation of trust provisions in the Superannuation Laws;
  - (c) **Income Method:** any amounts received as income plus any unrealised or realised capital gains and, at the Trustee's discretion, any allocations from a Reserve Account less any disbursements the Trustee is of the view should be deducted from the income (including any General Expenses and/or Specific Expenses); and/or
  - (d) **Flexible Method:** any combination of the above or method that the Trustee is of the opinion properly reflects Earnings, including any transfer from a Reserve Account to the Earnings of the Fund;

and in the absence of any determination by the Trustee of its Earnings methodology, the Trustee is to use the Income Method as the default option.

#### **24. Accounting for a Member Accumulation Interest**

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- 24.1 The Trustee of the Fund may establish a Member Accumulation Interest in the Fund for each Member.
- 24.2 The Trustee may determine at any time in relation to a Member Accumulation Interest, the amount that is the:

- (a) Preserved, Restricted Non-Preserved, Unrestricted Non-Preserved, or such other type of classification as the Superannuation Laws allow or prescribe;
- (b) Taxable Component;
  - (i) Untaxed Element;
  - (ii) Taxed Element;
- (c) Tax-Free Component; and/or
- (d) Transfer Balance Cap (including credits or debits), with the Member's consent;

subject to the requirements of the Superannuation Laws.

24.3 The Trustee may pay, set aside, and/or allocate to a Member Accumulation Interest the following amounts, subject to the Superannuation Laws:

- (a) Contributions made by the Member, or by a Contributor on behalf of the Member, to the Fund (including, but not limited to a Contribution-in-Specie and/or Contribution-in-Kind);
- (b) Earnings (including, but not limited to the net Earnings associated with any Investment Strategy and/or Assets (including Cash) segregated for the benefit of the Member's Accumulation Interest);
- (c) Assets and/or Earnings from any of the Fund Reserve Accounts;
- (d) Transfer Superannuation Interests and Roll-over Superannuation Interests transferred to the Fund, or within the Fund, on behalf of a Member;
- (e) tax refunds;
- (f) any amounts allocated to the Member Accumulation Interest by the Trustee from insurance policy proceeds;
- (g) Member Pension Interest Roll-back amount (including but not limited to Roll-backs from a Member Pension Interest of the Excess Transfer Balance Cap);
- (h) amounts subject to a Contributions Splitting Notice from a Member's Spouse;
- (i) payment pursuant to the *Family Law Act 1975 (Cth)*, including a payment as a result of separation or divorce from a Member's Spouse and a payment under a Family Law Payment Splitting Notice; and
- (j) such other amounts that the Trustee determines should be added to the Member Accumulation Interest;

provided the Trustee complies with the Superannuation Laws in such allocation(s).

24.4 The Trustee may deduct from a Member Accumulation Interest any of the following, subject to the Superannuation Laws:

- (a) amounts paid for administration, audit, actuarial, legal, valuation, SMSF Adviser fees, or proportion thereof, which the Trustee determines should be specifically deducted from the Member Accumulation Interest;
- (b) a proportion of the General Expenses of the Fund or any Specific Expenses that the Trustee of the Fund determines should be specifically deducted from the Member Accumulation Interest;



- (c) an amount paid in respect to the Trustee's indemnities, as determined by the Trustee in a fair and reasonable manner. *See also Rule 10;*
- (d) any losses allocated to the Member Accumulation Interest by the Trustee;
- (e) any losses associated with an Investment Strategy and/or Assets (including Cash) segregated for the Member Accumulation Interest;
- (f) any taxes or Tax Adjustment Payments that the Trustee determines should be specifically deducted from the Member Accumulation Interest;
- (g) Excess Contributions Tax, refunds of Contributions and/or payments required under a properly issued release authority (including, but not limited to a Member Release Authority, Regulator Release Authority and Excess Contributions Tax Release Authority). *See also Rule 16.5;*
- (h) amounts paid for insurance premiums and/or annuity contracts for a Member including life, disability, accident, salary continuance, and/or trustee insurance. *See Rule 21;*

*Note: The Regulator requires the Trustee to allocate the proceeds of any insurance policy to the Member's Superannuation Interest(s), from which the premiums have been deducted. See also, SISR 4.07D and 4.07E.*

- (i) amounts allocated or paid for a Member's Lump Sum Payment made by the Trustee on the Member's death, Temporary Incapacity, Total and Permanent Incapacity, Retirement, termination of employment, reaching Preservation Age or for any other purpose benefitting the Member (including the Member's Dependants, and Member's Legal Estate);
- (j) amounts allocated or paid to a Member Pension Interest;
- (k) Contributions Splitting Amounts paid to or behalf of a Member's Spouse;
- (l) payments made pursuant to the *Family Law Act 1975 (Cth)* (including a payment as a result of separation or divorce from a Member's Spouse, and a payment under a Family Law Payment Splitting Notice); and/or
- (m) any other amounts the Trustee determines should be deducted from the Member Accumulation Interest.

24.5 The Trustee has the power to determine a formula by which Earnings, expenses and/or losses are allocated between Member Accumulation Interests (and/or Member Pension Interests and/or Reserve Accounts), provided the Trustee acts reasonably.

**25. Accounting for a Member Pension Interest**

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25.1 The Trustee may establish one or more Member Pension Interests, provided the Superannuation Laws allow.

25.2 The Trustee may determine at any time in relation to a Member Pension Interest, the amount that is the:

- (a) Preserved, Restricted Non-Preserved, Unrestricted Non-Preserved, or such other type of classification as the Superannuation Laws allow or prescribe;
- (b) Taxable Component, including the Element Untaxed in any Member's Superannuation Interest;
- (c) Tax-Free Component; and

- (d) Transfer Balance Cap (including credits or debits), with the Member's consent;

subject to the requirements of the Superannuation Laws.

25.3 The Trustee may pay, set aside and/or allocate to a Member Pension Interest the following amounts, subject to the Superannuation Laws:

- (a) Earnings from the Member Pension Interest;
- (b) Assets and/or Earnings from any of the Fund Reserve Accounts;
- (c) tax refunds;
- (d) any amounts allocated to the Member Pension Interest by the Trustee from insurance policy proceeds;
- (e) any amount transferred from another Member Pension Interest or Reserve Account for the purpose of commencing a new Pension Interest; and
- (f) such other amounts that the Trustee determines should be added to the Member Pension Interest;

provided the Trustee complies with the Superannuation Laws in such allocation(s).

25.4 The Trustee may deduct from a Member Pension Interest any of the following, subject to the Superannuation Laws:

- (a) Pension Interest payments made to a Member, Member's Dependants or Member's Legal Estate from the Member Pension Interest;
- (b) amounts paid for administration, audit, actuarial, legal, valuation, SMSF Adviser fees, or proportion thereof, incurred which the Trustee determines should be specifically deducted from the Member Pension Interest;
- (c) a proportion of the General Expenses of the Fund or any Specific Expenses that the Trustee of the Fund determines should be specifically deducted from the Member Pension Interest;
- (d) an amount paid in respect to the Trustee's indemnities, as determined by the Trustee in a fair and reasonable manner. *See also Rule 10;*
- (e) any losses allocated to the Member Pension Interest by the Trustee;
- (f) any losses associated with an Investment Strategy and/or Assets (including Cash) segregated for the Member Pension Interest;
- (g) any taxes or Tax Adjustment Payments that the Trustee determines should be specifically deducted from the Member Pension Interest;
- (h) Excess Contributions tax, refunds of Contributions and/or payments required under a properly issued release authority (including, but not limited to a Member Release Authority, Regulator Release Authority and Excess Contributions Tax Release Authority Excess Contributions Tax. *See also Rule 16.5;*
- (i) amounts paid for insurance premiums and/or annuity contracts for a Member including life, disability, accident, salary continuance, and/or trustee insurance. *See also Rule 21;*

*Note: The Regulator requires the Trustee to allocate the proceeds of any insurance policy to the Member's Superannuation Interest(s), from which the premiums have been deducted. See also, SISR 4.07D and 4.07E.*

- (j) amounts transferred to a Member Accumulation Interest (including but not limited to transfers from a Member Pension Interest, in excess of the Transfer Balance Cap);
- (k) Contributions Splitting Amounts paid to or behalf of a Member's Spouse;
- (l) payments made pursuant to the *Family Law Act 1975 (Cth)* (including a payment as a result of separation or divorce from a Spouse, and a payment under a Family Law Payment Splitting Notice); and
- (m) any other amounts the Trustee determines should be deducted from the Member Pension Interest;

provided the Trustee complies with the Superannuation Laws in such allocation(s).

25.5 The Trustee has the power to determine a formula by which Earnings, expenses and/or losses are allocated between Member Pension Interests (and/or Member Accumulation Interests and/or Reserve Accounts), provided the Trustee acts reasonably.

## **26. Contributions Splitting**

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- 26.1 At any time, provided the Superannuation Laws allow, the Trustee may receive a Contributions Splitting Notice from a Member in relation to an Authorised Contribution made on behalf of a Member to the Fund.
- 26.2 The Contributions Splitting Notice must deal only with such Contributions allowed to be split to a Spouse under the Superannuation Laws.
- 26.3 The Contributions Splitting Notice may detail the amount to be allotted, Rolled-over or transferred as a Transfer Superannuation Interest to a Member's Spouse.
- 26.4 Subject to the Superannuation Laws, the Trustee may make the relevant Contributions split by allocating, Rolling-over or transferring Assets of the Fund in satisfaction of the Contributions split.
- 26.5 The Trustee is to action the Contributions Splitting Notice within a reasonable period of time, and no later than the time prescribed by the Superannuation Laws or the Regulator.

## **27. Family Law**

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- 27.1 The Trustee may receive a Family Law Payment Splitting Notice from a Court, Member or Member's Dependant in relation to a Member's Superannuation Interests.
- 27.2 The Trustee is to make accommodation for the Member, the subject of the Family Law Payment Splitting Notice, by determining:
  - (a) which of the Member's Superannuation Interests (if more than one) the Family Law Payment Splitting Notice is best applied to meet the requirements thereof;
  - (b) whether the amount to be split to the Member's Spouse is Preserved, Restricted Non-Preserved, Unrestricted Non-Preserved or such other type of Classification as the Superannuation Laws allow or prescribe including the

extent to which the accommodation and/or payment consists of Tax Free and Taxable (Untaxed and Taxed) Components;

- (c) if the Superannuation Laws allows, then, with the Member's consent, determinations in respect to debits and credits of the Member's Transfer Balance Cap, in the attendances on the Family Law Payment Splitting Notice; and
- (d) which Assets (including Cash) of the Fund will be utilised to meet the terms of the Family Law Payment Splitting Notice.

27.3 The Trustee is to action the Family Law Payment Splitting Notice within a reasonable period of time, but not later than the time prescribed by the Superannuation Laws or as directed by a Court.

27.4 This Rule 27 shall be read with Rule 0.

## **28. Fund Assets, Contracts and Transactions**

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28.1 The Trustee is to hold all Assets of the Fund in the name of the Trustee; however, a Custodian may hold an Asset on behalf of the Trustee provided the Superannuation Laws allow.

28.2 If there is a change of Trustee (including the retirement and/or removal of any one or more Persons and/or the appointment of any one or more Persons), the Trustee, as soon as practicable, must cause the transfer of the Fund's Assets to the Trustee(s) then acting.

*Note: Where the Trustee of the Fund is a Corporate Trustee, any change in Membership of the Fund requires a change of directorship of the Corporate Trustee, but the change to a Corporate Trustee's directorship does not require a change in the legal ownership of the Assets. Therefore, a Corporate Trustee gives rise to lesser complication in the event of the cessation of membership of a Member and/or the Mental Incapacity or death of a Member.*

28.3 Any contract, transaction or agreement of whatsoever nature undertaken on behalf of the Fund, must be in the name of the Trustee, unless the Trustee has appointed a Custodian to act on behalf of the Fund.

28.4 No Member, Member's Dependant, Member's Legal Estate, Member's Beneficiary, and/or other party has any right or entitlement to any Asset (including Cash) of the Fund, unless the Trustee resolves to allocate part or whole of the Asset (including Cash) to such a Person (*such as in the payment of a Member's Death Benefit from the Fund*).

28.5 A Member, Member's Dependant, Member's Beneficiary, Member's Legal Estate and/or Member's Alternate Decision-Maker may enter a contract, transaction or agreement of whatsoever nature with the Trustee, provided the Superannuation Laws allow.

28.6 If the Trustee enters into a transaction, arrangement, declaration or agreement, whether in writing or orally and the transaction, arrangement, declaration or agreement would result, in the opinion of the Fund's Auditor, in the Fund be treated as a Non-Complying SMSF or be subject to a penalty, the transaction, arrangement, declaration or agreement shall be void ab-initio, provided that the Trustee and Person(s) give consent, and the Trustee and Person(s) are capable of being restored to the same or substantially similar financial condition as existed prior thereto and the Superannuation Laws (and such other Laws as may be relevant) allow.

## **Part Nine – Payment of Member Superannuation Interests**

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## 29. Accessing Member Superannuation Interests

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### 29.1 Member Payment Direction Protocol:

- (a) If a Member meets a **Condition of Release of Benefits**, the Member may access his/her Superannuation Interests by way of:
  - (i) one or more Lump Sum Payments. Notwithstanding any other term of the Governing Rules, the minimum and maximum payments of a Lump Sum Payment shall be determined having regard to the Payment Standards, and if the Member becomes a bankrupt person, the Trustee (except where the bankrupt Member is absolutely entitled) may refuse to pay the Lump Sum Payment and instead retain the Lump Sum Payment, and process the Roll-over of the bankrupt Member's Superannuation Interest in accordance with the terms of Rule 15;
  - (ii) one or more Pension Interests. Notwithstanding any other term of the Governing Rules, the minimum and maximum payments from a Pension Interest shall be determined having regard to the Payment Standards, and where the Member in receipt of a Pension Interest becomes a bankrupt person, the maximum payment in respect to the Pension Interest shall be based on the minimum payment prescribed by the Payment Standards; and/or
  - (iii) such other Superannuation Benefits permitted by the Superannuation Laws.
- (b) The Member may, in making an application pursuant to this Rule, submit to the Trustee a **Notice of Payment Direction (Payment Direction)**.

*Note: The Trustee and Members may agree to application by any other mechanism or process. This Rule provides a default process, in the absence of other agreement.*

- (c) A Notice of Payment Direction is not required from a Member for each and every payment from the Fund.
- (d) A Member's Payment Direction cannot be a claim for an amount or amounts which exceeds the Member's Superannuation Interests in the Fund, although the Member may request an allocation from any Account (including a Reserve Account of the Fund) (which request is not binding on the Trustee).
- (e) The Member's Alternate Decision-Maker shall be read as the Member for the purpose of this Rule 29.1, if the Member is Mentally Incapacitated, a Minor Member, Deceased Member, or the Member has appointed the Alternate Decision-Maker to act at the relevant time for any other reason.

### 29.2 **Conditions of Release of Benefits:** The Trustee shall have regard to this Rule 29.2 and Part 1A and Schedule 1 of the SISR, when assessing a Member's eligibility for the payment of a Lump Sum Payment and/or Pension Interest:

- (a) a Member is eligible to receive a **Lump Sum Payment** upon the happening of any of the following events:
  - (i) being a Temporary Resident, the Member meets the conditions of SISR 6.01B;
  - (ii) Retirement (*Note: See also SISR 6.01(2) and (7)*);
  - (iii) death;
  - (iv) Terminal Medical Condition;

- (v) Severe Financial Hardship;
  - (vi) attaining 65 (sixty-five) years of age;
  - (vii) a Compassionate Ground;
  - (viii) attaining Preservation Age (subject to commutation restrictions);
  - (ix) receiving an Excess Contributions Tax Release Authority;
  - (x) having less than \$200 (two hundred dollars) in the Fund;
  - (xi) becoming subject to Permanent Incapacity (*Note: See also SISR 1.03C*); and
  - (xii) such other terms as prescribed by the Superannuation Laws from time to time for such purpose;
- (b) a Member is eligible to receive a **Pension Interest** upon the happening of any of the following events:
- (i) Retirement (*Note: See also SISR 6.01(2) and (7)*);
  - (ii) death;
  - (iii) Terminal Medical Condition;
  - (iv) attaining 65 (sixty-five) years of age;
  - (v) attaining Preservation Age;
  - (vi) becoming subject to a Temporary Incapacity;
  - (vii) becoming subject to Permanent Incapacity (*Note: See also SISR 1.03C*); and
  - (viii) such other terms as prescribed by the Superannuation Laws from time to time for such purpose;
- (c) a Member, Member's Dependants and/or Member's Legal Estate shall be read to meet a Condition of Release of Benefits for a Lump Sum Payment and Pension Interest on the death of the Member, subject to the limitation that only an Eligible Pension Beneficiary may receive a Pension Interest and only an Eligible Lump Sum Beneficiary may receive a Lump Sum Payment.

*For example, Brin and Cat are members of the Fund, and are married. Brin has an Auto-Reversionary Pension Interest Agreement, which nominates Cat as the Reversionary Beneficiary. Brin dies, and Cat survives. The Superannuation Laws allow Cat to receive either a Pension Interest or Lump Sum Payment, because she is Brin's Spouse. If Brin wanted to leave his Superannuation Interest to Tom, his adult non-dependent son as a Pension Interest, the Trustee would refuse such direction because Tom is not eligible to receive a Pension Interest from Brin's Superannuation Interest.*

**29.3 Trustee Payment Direction Protocol:** Upon receipt of a Member's Payment Direction:

- (a) the Trustee shall have regard to the Payment Direction and determine what, if any, additional documentation is needed to determine the Member's Payment Direction, including but not limited to assessing whether the Member has satisfied a Condition of Release of Benefits (*see Rule 29.2*). If any additional documentation is needed, the Trustee shall, as soon as reasonably possible, detail the request for additional documentation to the Member;

- (b) the Trustee, upon receipt of all documentation required for the assessment of a Payment Direction, shall consider the Member's Superannuation Interest. The Trustee may, but is not required to, provide advice to the Member in respect to his/her Tax Free Component, Taxable (Taxed and Untaxed) Component, and Preservation Status, and the calculation of the Member's Transfer Balance Caps (including, but not limited to any contemplated credits and/or debits);
- (c) the Trustee may commence a Pension Interest as an Account-Based Pension (including a Transition to Retirement Income Stream), Temporary Incapacity Pension Interest, Child Pension Interest, or any other Pension Interest allowed by the Superannuation Laws, whether or not the Pension Interest is conditional and/or auto-reversionary;
- (d) the Trustee may continue to pay an Allocated Pension and/or a Defined Benefit Income Stream (which includes, but is not limited to life expectancy pensions and annuities, lifetime pensions and annuities and market linked pensions); however, may not commence a new Allocated Pension or Defined Benefit Income Stream, unless the Superannuation Laws allow;
- (e) the Trustee may, at any stage of the Protocol obtain advice and/or assign its obligations to any SMSF Adviser, provided that the Trustee cannot discharge its obligations in the handling of the Payment Direction to the Member. The costs of such advice and administration may be charged by the Trustee to the Member's Superannuation Interest;
- (f) the Trustee shall then consider the Fund's Assets, Reserve Accounts, segregation and financial obligations of the Fund, and determine the manner in which the Payment Direction will be processed, including but not limited to the commencement date, timing, frequency of payments and the Accounts against which the Payment Directions will be applied. This review can occur on a rolling basis, annual basis or such other basis as the Trustee deems reasonable, having regard to the Trustee's obligations under the Superannuation Laws;
- (g) if the Member requests a Pension Interest, but the Trustee determines the Member's Superannuation Interest can only accommodate a Lump Sum Payment, then the Trustee shall communicate the determination to the Member and work with the Member to accommodate the Member's Payment Direction on terms which do not compromise the solvency or Complying SMSF status of the Fund;
- (h) if the Member requests a Lump Sum Payment, but the Trustee determines the Member Superannuation Interest can only accommodate a Pension Interest and/or an amount less than the Lump Sum Payment required at such time, then the Trustee shall communicate the determination to the Member and work with the Member to accommodate the Member's Payment Direction on terms which do not compromise the solvency or Complying SMSF status of the Fund;
- (i) once the Trustee and Member have agreed on the Payment Direction (whether as originally submitted, or as amended as a consequence of a preceding terms of Rule 29.3), then the Trustee shall calculate the Tax Free Component, Taxable (Taxed and Untaxed) Component and Preservation Status with respect to the payment (whether as a Lump Sum Payment or Pension Interest) (excepting in circumstances in which the Superannuation Laws require a different manner of calculation or timing);

- (j) the proportioning of the components referred to in Rule 29.3(i) shall be binding on each and every payment from the Pension Interest and/or Lump Sum Payment settled as a consequence of the Payment Direction, unless or until the Superannuation Laws provide otherwise;
- (k) the Payment Direction, as effected in accordance with the preceding terms of Rule 29.3, shall be reviewed, amended and/or terminated at the request of the Member (**Further Payment Direction**), subject to the Trustee's discretion to action such Further Payment Direction on terms which do not compromise the solvency or Complying SMSF status of the Fund;
- (l) where the Trustee resolves a payment of either one or more instalments of a Pension Interest, or one or more Lump Sum Payments, the Member shall be absolutely entitled to the amount determined by such resolution on the date and conditions shown in the resolution. A resolution may be oral, provided that the resolution is reduced to writing within a reasonable time and communicated to the Member;
- (m) if an instalment of a Pension Interest, or a Lump Sum Payment is not paid on a date prescribed in a Trustee resolution, the Trustee shall hold such amount on trust for the Member;
- (n) unless the Pension Interest Agreement prescribes otherwise, a Pension Interest may be changed in form to an Auto-Reversionary Pension Interest and/or Conditional Pension Interest, without commutation or Roll-back, and vice versa; and
- (o) a reference to a Member in this Rule 29.3, includes where applicable the Member's Dependant, Member's Beneficiary and/or a Member's Legal Estate.

29.4 In giving effect to Rules 29.1, 29.2 and 29.3, the Trustee has a duty to act reasonably and in good faith. To this end, the Trustee shall make timely and proper disclosure to the Member and/or the Member's Alternate Decision-Maker, as the case may be. Notwithstanding, the Trustee shall be under no obligation to make any disclosure which compromises the interests of the other Members in the Fund, the Complying SMSF status of the Fund and/or solvency of the Fund.

29.5 Subject to the Superannuation Laws and without limiting the powers of the Trustee under the terms of Rule 29 (except as restricted in accordance with Rules 29.6 and 29.6(b)), the following Superannuation Benefits may be paid by the Trustee, at the request of a Member or the Member's Alternate Decision-Maker (if acting as a consequence of Rule 6):

- (a) if the Member has reached Preservation Age and Retired, the Member may take a Lump Sum Payment and/or commence a Pension Interest;
- (b) if a Member has died, and the Member has left a Binding Death Benefit Nomination and/or SMSF Will which is capable of taking effect at the Member's death, then the Trustee must pay the Deceased Member's Superannuation Interest in accordance with the terms of the Binding Death Benefit Nomination and/or SMSF Will, subject to Rules 31, 32 and 39; and
- (c) if the Member, as determined by the Trustee based on documented medical opinion, is Temporarily Incapacitated, the Member may commence and continue a Temporary Incapacity Pension Interest until such time as the Member is no longer Temporarily Incapacitated;



- (d) if the Member, as determined by the Trustee based on documented medical opinion, has a Terminal Medical Condition, the Member may take a Lump Sum Payment and/or commence a Pension Interest;
- (e) if the Member meets the conditions of Severe Financial Hardship, the Member may receive a Lump Sum Payment (but only as allowed by the Superannuation Laws);
- (f) if the Member is aged 65 (sixty-five) years or older, the Member may take a Lump Sum Payment and/or commence a Pension Interest (whether Retired or not);
- (g) if the Member has reached Preservation Age (whether Retired or not), the Member may commence a Pension Interest (including a Transition to Retirement Income Stream);
- (h) if the Regulator or any other Government authority responsible for deciding the payment of a Superannuation Benefit, on the basis of a Compassionate Ground, determines a payment may be made to a Member, a Member may receive a Lump Sum Payment on a Compassionate Ground in the amount and/or method prescribed by such Regulator or Government authority;
- (i) if a Member has commenced a Pension Interest then, subject to the terms and conditions of the Pension Interest and Superannuation Laws, a Member may receive a Lump Sum Payment from the Pension Interest, including, but not limited to a Lump Sum Payment made upon the death of the Member, subject to Rule 30;
- (j) if the Member, as determined by the Trustee based on documented medical opinion, is Totally and Permanently Incapacitated, the Member may take a Lump Sum Payment and/or commence a Pension Interest; and/or
- (k) any other Lump Sum payment, Pension Interest or other payment authorised under the Governing Rules, Superannuation Laws or by the Regulator, to be payable to a Member, Member's Dependants, Member's Legal Estate, and/or such other Person(s) permitted to receive a Superannuation Benefit from the Member's Superannuation Interest (including any allocations thereto from any Reserve Account of the Fund).

29.6 The following express provisions do not limit the Trustee's powers:

- (a) **QROPS Superannuation Interests:** Where a Member's Superannuation Interests are referable to United Kingdom Qualifying Retirement Overseas Pension Schemes, then the Trustee must abide by any release of benefits requirements made pursuant to laws and regulations regulating QROPS benefits, including but not limited to any age related and/or ill-health conditions. This includes the requirements that QROPS benefits cannot be made before the day on which the member reaches normal minimum pension age under UK pension law unless the ill-health condition is met.

Note: The normal minimum pension age under UK pension law is currently age 55. For this purpose the membership of the fund is restricted to member aged 55 and over under clause 1.6. Clause 29.6 only applies to benefits payable to the member under the scheme, to the extent that they related to a transfer of sums or assets which would, subject to the Overseas Pension Scheme Regulations (UK) constitute a recognised transfer or a relevant transfer which may be directly to the Fund from overseas or the transfer of a QROPS benefit from another Superannuation Fund.

- (b) **Overseas Pension and Retirement Payments:** If Superannuation Benefits are referable to an Overseas Pension or Retirement Scheme, then the Trustee must abide by any release of benefits requirements made pursuant to the laws in respect to the Overseas Pension or Retirement Scheme.
- (c) **Excess Contributions Tax Release Payments:** The Trustee, if required under an Excess Contributions Tax Release Authority issued in respect of a Member, must pay to a Member or the Regulator, within the time prescribed by the Superannuation Laws, the amount prescribed under the Excess Contributions Tax Release Authority. This includes any excess Concessional Contributions or Non-Concessional Contributions required to be paid to the Regulator or under an Excess Contributions Tax Release Authority.
- (d) **Roll-overs and Transfers:** The Trustee may Roll-over a Lump Sum Payment, a Pension Interest or may make a transfer of a Roll-over Superannuation Interest for the benefit of a Member to an Eligible Entity. *See also Rules 15 and 17.*
- (e) **Pension Interest and Pension Roll-backs:** A Member in receipt of a Pension Interest may Roll-back part or all of their Member Pension Interest to a Member Lump Sum Payment. The Roll-back amount may be satisfied by the transfer of Assets and Cash between the Member Pension Interest and the Member Accumulation Interest.
- (f) **Pension Interest and Pension Transfers:** A Member in receipt of a Pension Interest may direct the Trustee to transfer part or all of his/her Member Pension Interest to an Accumulation Interest or to another Eligible Entity to hold for the Member. The Trustee shall have sole discretion to determine which Assets of the Fund are to be applied for such purpose and the Market Value of the Assets of the Fund at such time.
- (g) **Pension Interest Changes:** The Trustee, at the request of a Member, has the power to convert a Pension Interest to an Auto-Reversionary Pension Interest and/or Conditional Pension Interest. Similarly, the Trustee, at the request of the Member, has the power to convert an Auto-Reversionary Pension Interest and/or Conditional Pension Interest to a Pension Interest. Changes may be made in any manner agreed by the Trustee and Member, including but not limited to oral resolution, written resolution, agreement or deed. The changes will not, unless the Superannuation Laws prescribe, constitute a commutation of any Pension Interest. This Rule is to be read with Rules 12.11, 24, 25 and 29, where applicable.
- (h) **Compulsory Payments:** It is not compulsory for the Trustee to pay a Superannuation Benefit to a Member, Member's Dependants, or a Member's Legal Estate, unless the payment is required by the Superannuation Laws to be made. Notwithstanding, the Trustee must act reasonably and in good faith in assessing Payment Directions.
- (i) **Anti-Detriment Payment:** In the payment of a benefit from the Fund, the Trustee may include an amount equal to the Anti-Detriment Payment to an Eligible Person.

<p><i>Warning: Changes to the Superannuation Laws may prohibit Anti-Detriment Payments. Seek specialist advice before making such a provision.</i></p>
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- (j) **Special Rules for Pension Interests:** The terms of an Auto-Reversionary Pension Interest and/or Conditional Pension Interest are Special Rules of the Fund. Accordingly, the terms thereof survive any variation to the Governing

Rules, excepting where the terms of the relevant interest are referred to specifically and the parties to the Special Rules prescribe the variation and/or termination by further written instrument.

### **30. Special Rules for the payment of a Member's Superannuation Interests**

- 30.1 **Outline:** Rule 30 outlines the Special Rules which may be settled by the Trustee and Members in respect to the payment of a Member's Superannuation Interests both during the lifetime of a Member and on their death. Rule 30 is to be read with the other Governing Rules of the Fund, but in particular with Rules 6, 19, 29, 38, and 39.
- 30.2 **SMSF Death Benefits:** When a Member dies the following Death Benefits (in respect to such of the Member's Superannuation Interests which are not subject to a valid Auto-Reversionary Pension Interest Agreement (*see Rule 35*), Conditional Pension Interest Agreement (*see Rule 36*)) or other Pension Interest Agreement which prescribes a reversionary term (*see Rule 37*)) are payable:
- (a) if the Deceased Member died leaving a SMSF Will, then see Rule 31;
  - (b) if the Deceased Member died leaving a Binding Death Benefit Nomination which has not lapsed, then see Rule 32;
  - (c) if the Deceased Member died leaving a Non-Binding Death Benefit Nomination and/or a Binding Death Benefit Nomination which has lapsed, then see Rule 33;
  - (d) if the Deceased Member died and did not leave a SMSF Will, a Binding Death Benefit Nomination, or a Non-Binding Death Benefit Nomination, then see Rule 34.
- 30.3 **SMSF Death Benefit Special Rules:** Notwithstanding any other term of the Governing Rules, a SMSF Will and a Binding Death Benefit Nomination are known as a "SMSF Estate Planning Special Rule", and are not subject to amendment, variation or striking except where the SMSF Will and/or the Binding Death Benefit Nomination is amended, varied or struck under the respective terms of Rules 31 and/or 32. For clarity, a change to the Governing Rules of the Fund by future instrument, resolution or determination otherwise, is deemed to incorporate the SMSF Estate Planning Special Rules. This Rule 30.3 is a further SMSF Estate Planning Special Rule, notwithstanding it is to the benefit and burden of all Members. This Rule may only be amended, varied or struck by specific reference hereto, and ratified in writing by the Trustee and Members of the Fund at such future time.
- 30.4 **Treatment of Auto-Reversionary Pension Interest Agreements, Conditional Pension Interest Agreements or other Pension Interests (including other Pension Interest Agreements):** When a Member dies the following terms shall apply in respect to the Auto-Reversionary Pension Interest Agreement, Conditional Pension Interests Agreements and/or any other Pension Interest Agreements incorporating a reversionary term settled by the Member during his/her lifetime:
- (a) if the Deceased Member died and part or whole of the Deceased Member's Superannuation Interest was subject to an Auto-Reversionary Pension Interest Agreement, then see Rule 35;
  - (b) if the Deceased Member died and part or whole of the Deceased Member's Superannuation Interest was subject to a Conditional Pension Interest Agreement, then see Rule 36;

- (c) if the Deceased Member died part or whole of the Deceased Member's Superannuation Interest was subject to a Pension Interest Agreement incorporating a reversionary term (other than a Pension Interest shown in the preceding terms of Rule 30.4), then see Rule 37; and
- (d) if the Deceased Member died and part or whole of the Deceased Member's Superannuation Interest was subject to a Pension Interest Agreement without incorporating a reversionary term, then the Pension Interest Agreement shall be dealt with in accordance with the terms of Rule 30.2.

**30.5 Auto-Reversionary Pension Interest Agreement and Conditional Pension Interest Agreement Special Rules:** Notwithstanding any other term of the Rules, an Auto-Reversionary Pension Interest Agreement, Conditional Pension Interest Agreement and Pension Interest Agreements with a reversionary term are known as SMSF Estate Planning Special Rules, and are not subject to amendment, variation or striking except where the Auto-Reversionary Pension Interest Agreement, Conditional Pension Interest Agreement or Pension Interest Agreement with a reversionary term is amended, varied or struck under the respective terms of Rules 35 and/or 36. For clarity, a change to the Governing Rules of the Fund by future instrument, resolution or determination otherwise, is deemed to incorporate the SMSF Estate Planning Special Rules. This Rule 30.5 is a further SMSF Estate Planning Special Rule, notwithstanding it is to the benefit and burden of all Members. This Rule may only be amended, varied or struck by specific reference hereto, and ratified in writing by the Trustee and Members of the Fund at such future time.

**30.6 Member's Alternate Decision-Maker:** The arrangements and terms referred to in this Rule 30 are to be read with the Governing Rules generally, including, in particular, Rules 6 and 12.11. If a Member becomes Mentally Incapacitated or dies, then Rule 6 shall apply in respect to the Member's Superannuation Interests.

**30.7 Recording of Determinations:** The Trustee and Member's Alternate Decision-Maker may, but shall be under no obligation to, record the reasoning for their determinations.

**30.8 Substantial Compliance:** Notwithstanding a defect in the execution or making of a SMSF Will, Binding Death Benefit Nomination, Non-Binding Death Benefit Nomination and/or Pension Interest Agreement, the Member's Alternate Decision-Maker may waive strict compliance and require the Trustee to recognise such Nomination notwithstanding the defective execution or form.

**30.9 Other SMSF Estate Planning Special Rules:** If a Member and Trustee agree in writing to the form of a Nomination as to Death Benefits or a Pension Interest Agreement in any format or arrangement which is other than a prescribed term shown in Rule 30 and/or the Governing Rules, then such other Nomination shall be read as a SMSF Estate Planning Special Rule in respect to such Member on the terms shown therein.

## **31. Protocol for settling and administering SMSF Wills**

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### **31.1 The SMSF Will**

- (a) A SMSF Will is a written direction of the Member, which prescribes the binding terms of payment in respect to his/her Member Superannuation Interests following the Member's death. A SMSF Will is non-lapsing.
- (b) A SMSF Will may include any one or more of the directions read at Rule 39.3.

- (c) A SMSF Will shall be administered in accordance with the Alternate Decision-Maker and Trustee voting rights read at Rule 12.11.
- (d) A SMSF Will may only make direction in respect to such of the Member's Superannuation Interests which are not subject to a valid and binding Auto-Reversionary Pension Interest Agreement, Conditional Pension Interest Agreement and/or Pension Interest Agreement with a reversionary term.
- (e) The Deceased Member's Alternate Decision-Maker shall have discretion as to the allocation of such of the Cash and/or Assets to the Member's Beneficiaries nominated in the SMSF Will, excepting that the Trustee (including the Deceased Member's Alternate Decision-Maker) has the power to decide which Cash and/or Assets of the Fund will be made available to the Deceased Member's Alternate Decision-Maker for such purposes.
- (f) Notwithstanding Rule 31.1(e), if Cash and/or Assets have been segregated to a Deceased Member's Superannuation Interests, then the segregated Cash and/or Assets shall be applied in whole or in part (as the case may) in satisfaction of the Deceased Member's Superannuation Interests for allocation by the Deceased Member's Alternate Decision-Maker in accordance with the terms of the SMSF Will.
- (g) The SMSF Will may prescribe for the segregation and/or acquisition of certain Fund Assets to quarantine to the benefit and burden of one or more beneficiaries nominated in a SMSF Will, excepting that this term is limited in so much as the Trustee may resolve to allocate different Fund Assets (excepting in circumstances shown in Rule 31.1(f)).
- (h) A Deceased Member's Alternate Decision-Maker does not have the authority, unless the SMSF Will prescribes, to change the Payment Directions in respect to the Member's Beneficiaries, excepting where the nominated Member's Beneficiary is not eligible under the Superannuation Laws to receive such payment (**Ineligible Pension Beneficiary** or **Ineligible Lump Sum Beneficiary**) or the Member's Beneficiary has predeceased the Deceased Member and no alternate Payment Direction is incorporated in the SMSF Will for such circumstance.
- (i) A SMSF Will must be signed and dated by the Member, and witnessed and signed by not less than one Natural Person who is not a Member, Member's Relative and/or a Beneficiary in the SMSF Will.

*Note: It is recommended that SMSF Will be signed by TWO Natural Persons who are not Members and/or Beneficiaries named in the SMSF Will. Per SMSFD 2008/3, section 59A of the SISA and SISR 6.17A do not apply to a SMSF – thus, a SMSF Will and/or any Nomination in respect to a Member's directions as to the payment of Death Benefits are not required to be witnessed by the Superannuation Laws by TWO Natural Persons. However, given the litigation risk of validating a Member's wishes, it is a best practice to have witness execution by TWO witnesses. Notwithstanding, the Governing Rule above shown only requires a single witness.*

- (j) The Trustee may require the SMSF Will (and/or any variations thereof) to be deposited with the Trustee prior to the death of the Member; however, the Member may deliver the SMSF Will in a sealed envelope and require the Trustee to deposit the sealed envelope with a third party for safe custody until the Member's death.
- (k) If the Member fails to deliver the SMSF Will to the Trustee prior to the death of the Member, the SMSF Will shall not be invalid.
- (l) The Trustee may, but is not required to, provide written notice acknowledging the receipt of a SMSF Will.

- (m) The SMSF Will shall be deemed as received by the Trustee on one or more of the following:
- (i) written acknowledgment by the Trustee:
    - (1) if the Trustee is constituted by two (2) or more Natural Person Trustees, then the written acknowledgment of not less than two Natural Person Trustees acting in such capacity shall be sufficient;
    - (2) if the Trustee is constituted as a Corporate Trustee, and there are two (2) or more directors, then the written acknowledgement of not less than two directors acting in such capacity shall be sufficient;
    - (3) if the Trustee is constituted as a single Natural Person (such as in the case of the single Natural Person being the Alternate Decision-Maker of a Member), then the acknowledgement of the single Natural Person shall be sufficient;
    - (4) if the Trustee is constituted as a Corporate Trustee, and there is only one (1) director, then the written acknowledgement of the one director acting in such capacity shall be sufficient;
    - (5) a "written acknowledgement" may be by way of confirmation written on a copy of the SMSF Will, or by email, by letter, by facsimile or such other instrument capable of the consent of the Natural Persons above acting in the matter;
  - (ii) return receipt by the Australian Postal Service confirming acceptance of an envelope containing the SMSF Will addressed to the Trustee at the address registered for the Trustee with the ATO; and/or
  - (iii) the SMSF Will is recorded and/or stored in the books and records of the SMSF (including where reference to the storage of the SMSF Will is made in circumstances in which a Member requires the SMSF Will to be held in confidence by a third party until the Member's death or recall by the Member.
- (n) The Trustee may, but is not required to, offer advice (including by way of a SMSF Adviser) in respect to the making of a SMSF Will, including the risk and benefits thereof.

*It is recommended that the Member incorporates his/her estate planning team, consisting of an accountant, financial planner and lawyer, each time a SMSF Will, Death Benefit Nomination, Last Will and/or EPOA is reviewed.*

- (o) A SMSF Will takes primacy over a Binding Death Benefit Nomination and Non-Binding Death Benefit Nomination.
- (p) A Member shall revoke a SMSF Will by:
- (i) making a later SMSF Will;
  - (ii) making a later Binding Death Benefit Nomination; and/or
  - (iii) delivering to the Trustee a written notice signed and dated by the Member and witnessed and signed by one Natural Person who is not a Member, Member's Relative and/or a Beneficiary nominated in the SMSF Will.

*Note: A Member should complete either a SMSF Will or a Binding Death Benefit Nomination, but not both. The two instruments are essentially the same, except that the Fund prescribes the form of a Binding Death Benefit Nomination for Member convenience.*

**31.2 Interpretation and advice on SMSF Will:** The Trustee may incur costs and engage an SMSF Adviser to provide advice on the drafting, execution, interpretation and/or administration of a Member's SMSF Will, and may debit such costs against the Member's Superannuation Interest (including a Deceased Member's Superannuation Interest), provided the Superannuation Laws and/or a Court does not otherwise determine the costs to be payable by an alternate party and/or the Fund.

**31.3 Administration of the SMSF Will:**

- (a) This Rule 31.3 shall be read with Rule 29.
- (b) The Trustee and Deceased Member's Alternate Decision-Maker may settle the payment of one or more amounts distributable under a SMSF Will by way of Cash, settlement of Pension Interest, continuation of a Pension Interest (if not otherwise subject to mandatory alternate terms), transfer of Benefits-in-Specie, in whole or in part, to the value of the amount (based on Market Value of the Asset) and/or such other benefit or payment as may be permitted by the Superannuation Laws for such purpose.
- (c) The Trustee and Deceased Member's Alternate Decision-Maker must take all reasonable steps as may be required to ensure the Payment Directions prescribed by the SMSF Will are settled within the timing requirements read in the Superannuation Laws, including but not limited to SISR 6.17A. However, in doing so, the Trustee shall not be obligated to do anything which would cause the Fund to lose Complying SMSF status or become insolvent. *(See also section 59(1A) of the SISA.)*
- (d) The Trustee may require a Member's Beneficiary, who is also an Eligible Pension Beneficiary, to become a Member in the Fund.
- (e) The Trustee may refuse to accept a Member's Beneficiary, regardless of whether the Person is otherwise an Eligible Pension Beneficiary, as a Member of the Fund, and request the Member's Beneficiary to provide a **Notice of Payment Direction**.
- (f) If a Payment Direction prescribed in the SMSF Will gives rise to a breach or potential breach of a Member's Beneficiary's Transfer Cap Balance (and/or such other capping criteria as may be prescribed by the Superannuation Laws) (and the Member's Beneficiary is an Eligible Pension Beneficiary), then the Trustee, Deceased Member's Alternate Decision-Maker and Member's Beneficiary shall work together expeditiously to arrange the affairs of the Member's Beneficiary and the Deceased's Member Superannuation Interests so as to limit or prevent a breach of the Member's Beneficiary's Transfer Cap Balance, and:
  - (i) where the Payment Direction cannot be effected without exceeding the Member's Beneficiary's Transfer Cap Balance, then the Payment Direction shall be amended *if requested by the Member's Beneficiary* to allow the Superannuation Interest (or such as is passing in accordance with the Payment Direction) to pass as a:

- (I) Lump Sum to the Member's Beneficiary;

(II) Lump Sum or Pension Interest to one or more Eligible Pension Beneficiaries or Eligible Lump Sum Beneficiaries nominated by the Member's Beneficiary; or

(III) Lump Sum Payment to the Member's Legal Estate; and

(ii) any liability in respect to an Excess Transfer Balance Tax or other Excess Contribution Tax in respect to a payment to a Member's Beneficiary shall be the liability of the Member's Beneficiary.

(g) If a Payment Direction prescribed in the SMSF Will cannot be effected because the Member's Beneficiary is an Ineligible Lump Sum Beneficiary and no alternate Payment Direction is made in the SMSF Will to deal with the circumstances, then such Payment Direction shall be void (**Quarantined Part**) and the Quarantined Part shall be dealt with as a Death Benefit for which no nomination is made in accordance with Rule 34.

(h) The Deceased Member's Alternate Decision-Maker and the Trustee shall be under no obligation to record the reasoning for the payment of the Deceased Member's Superannuation Interests in accordance with this Rule 31.

(i) The Trustee (including the Deceased Member's Alternate Decision-Maker) shall do all things reasonable in the administration of the SMSF Will and has the power, notwithstanding Rule 12.11 and the preceding terms of Rule 31, to determine:

(i) the timing as to when a payment is made;

(ii) the withholding of any tax on payments from a Deceased Member's Superannuation Interest;

(iii) the review and approval of any Conditions of Release of Benefits in respect to a Member's Beneficiary (for example, review and determination of a Person as an Eligible Pension Beneficiary and/or an Eligible Lump Sum Beneficiary (whether or not such Person is determined to be a beneficiary by the Member's Alternate Decision-Maker)); and

(iv) such other decisions which may otherwise result in the Fund losing its Complying SMSF status or becoming insolvent.

31.4 For clarity, Rule 31 is to be read with Rules 12.11 and 39.

31.5 Notwithstanding the terms of Rule 31, the Trustee and Members are at liberty to settle any other protocol or term by instrument in writing in respect to the establishment and/or making of a SMSF Will, including where such protocol or term is isolated to a single Member of the Fund.

## **32. Protocol for settling and administering a Binding Death Benefit Nomination**

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### **32.1 The Binding Death Benefit Nomination**

(a) A Binding Death Benefit Nomination is a written direction of the Member, which prescribes the binding terms of payment in respect to his/her Member Superannuation Interests. A Binding Death Benefit Nomination may be non-lapsing, terminable on the happening of an event, or terminable on the expiry of a term of years.

(b) If the Member wishes to prescribe complex terms of successions, quarantining provisions, cascading arrangements and other complicated



succession modelling, then a SMSF Will is intended to be a format that is drafted uniquely to suit. A Binding Death Benefit Nomination is intended to be simpler in its nature, although it too can incorporate the robust terms of a SMSF Will.

- (c) An approved format of a **Death Benefit Nomination** is shown at **Annexure C**; however, the Member may use an alternate form of a Binding Death Benefit Nomination.
- (d) A Binding Death Benefit Nomination may include any one or more directions read at Rule 39.3.
- (e) A Binding Death Benefit Nomination shall be administered in accordance with the Alternate Decision-Maker and Trustee voting rights read at Rule 12.11.
- (f) A Binding Death Benefit Nomination may only make direction in respect to such of the Member's Superannuation Interests which are not subject to a valid and binding Auto-Reversionary Pension Interest Agreement, Conditional Pension Interest Agreement and/or Pension Interest Agreement with a reversionary term.

*It is recommended that the Member incorporates his/her estate planning team, consisting of an accountant, financial planner and lawyer, each time a SMSF Will, Death Benefit Nomination, Last Will and/or EPOA is reviewed.*

- (g) A Binding Death Benefit Nomination takes primacy over a Non-Binding Death Benefit Nomination, but is subordinate to a Member's SMSF Will made simultaneously or after the making of a Binding Death Benefit Nomination.

*Note: A Member should complete either a SMSF Will or a Binding Death Benefit Nomination, but not both. The two instruments are essentially the same, except that the Fund prescribes the form of a Binding Death Benefit Nomination for Member convenience.*

- (h) A Member shall revoke a Binding Death Benefit Nomination by:
  - (i) making a later SMSF Will;
  - (ii) making a later Binding Death Benefit Nomination; and/or
  - (iii) delivering to the Trustee a written notice signed and dated by the Member and witnessed and signed by one Natural Person who is not a Member and/or a Beneficiary nominated in the Binding Death Benefit Nomination; and
- (i) The Deceased Member's Alternate Decision-Maker and the Trustee shall be under no obligation to record the reasoning for the payment of the Deceased Member's Superannuation Interests in accordance with this Rule 32.

32.2 The terms of Rule 31 (excluding Rule 31.1(a), 31.1(o), 31.1(p)) are read and adopted in Rule 32, subject to the reference to "SMSF Will" being read as "Binding Death Benefit Nomination".

### **33. Protocol for settling and administering a Non-Binding Death Benefit Nomination and lapsed Binding Death Benefit Nomination**

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#### **33.1 The Non-Binding Death Benefit Nomination**

- (a) A Non-Binding Death Benefit Nomination is a written direction of the Member, whether witnessed or not, which prescribes the Member's non-binding wishes in respect to the payment of his/her Member Superannuation Interests following the Member's death.

- (b) A Binding Death Benefit Nomination which has lapsed shall be treated as Non-Binding Death Benefit Nomination.
- (c) An approved format of a **Death Benefit Nomination** is shown at **Annexure C**; however, the Trustee may prescribe and/or consent to alternate forms of a Non-Binding Death Benefit Nomination.
- (d) A Non-Binding Death Benefit Nomination may only make direction in respect to such of the Member's Superannuation Interests which are not subject to a valid and binding Auto-Reversionary Pension Interest Agreement, Conditional Pension Interest Agreement and/or Pension Interest Agreement with a reversionary term.
- (e) A Non-Binding Death Benefit Nomination is secondary to a SMSF Will and/or Binding Death Benefit Nomination, whether or not the Non-Binding Death Benefit Nomination is made before or after a SMSF Will and/or Binding Death Benefit Nomination.
- (f) A Non-Binding Death Benefit Nomination does not revoke an earlier SMSF Will or earlier Binding Death Benefit Nomination, unless the Non-Binding Death Benefit Nomination specifically directs as such – in which case the Non-Binding Death Benefit Nomination must be witnessed and signed by one Natural Person who is not a Member, Member's Relative and/or a Beneficiary nominated in either the SMSF Will or the Binding Death Benefit Nomination.
- (g) The Trustee may require the Non-Binding Death Benefit Nomination (and/or any variations thereof) be deposited with the Trustee prior to the death of the Member; however, the Member may deliver the Non-Binding Death Benefit Nomination in a sealed envelope and require the Trustee to deposit the sealed envelope with a third party for safe custody until the Member's death.
- (h) The Trustee may, but is not required to, provide written notice acknowledging the receipt of a Non-Binding Death Benefit Nomination.
- (i) The Trustee may, but is not required to, offer advice (including by way of a SMSF Adviser) in respect to the making of a Non-Binding Death Benefit Nomination, including the risk and benefits thereof.
- (j) The Deceased Member's Alternate Decision-Maker may select one or more Persons to receive one or more Lump Sum Payments and/or Pension Interests. Such Persons are read as the Member's Beneficiary(ies) for purposes of Rule 33.3.
- (k) The Deceased Member's Alternate Decision-Maker may have regard to the Non-Binding Death Benefit Nomination, but has absolute discretion to select the Member's Beneficiaries, the percentage of the Deceased Member's Superannuation Interest payable to each of the Member's Beneficiaries and which Assets (including Cash) are to be paid to each of the Member's Beneficiaries in satisfaction thereof.
- (l) Notwithstanding Rule 33.1(k):
  - (i) the Trustee (including the Deceased Member's Alternate Decision-Maker) has the power to decide which Cash and/or Assets of the Fund will be made available to the Deceased Member's Alternate Decision-Maker for such purposes; and

- (ii) if Cash and/or Assets have been segregated to a Deceased Member's Superannuation Interests, then the segregated Cash and/or Assets shall be applied in whole or in part (as the case may) in satisfaction of the Deceased Member's Superannuation Interests for allocation by the Deceased Member's Alternate Decision-Maker.

*Note: Such power is premised on the Trustee having reserved authority to select the Assets and Cash to be made available to Deceased Member's Alternate Decision-Maker.*

- (m) The Deceased Member's Alternate Decision-Maker and the Trustee shall be under no obligation to record the reasoning for the payment of the Deceased Member's Superannuation Interests in accordance with this Rule 33.
- (n) A Member shall revoke a Non-Binding Death Benefit Nomination by:
  - (i) making a later SMSF Will;
  - (ii) making a later Binding Death Benefit Nomination; and/or
  - (iii) delivering to the Trustee a written notice signed and dated by the Member.

**33.2 Interpretation and advice on Non-Binding Death Benefit Nomination:** The Trustee may incur costs and engage an SMSF Adviser to provide advice on the drafting, execution, interpretation and/or administration of a Member's Non-Binding Death Benefit Nomination, and may debit such costs against the Member's Superannuation Interest (including a Deceased Member's Superannuation Interest), provided the Superannuation Laws and/or a Court does not otherwise determine the costs to be payable by an alternate party and/or Fund.

**33.3 Administration of the Non-Binding Death Benefit Nomination**

- (a) This Rule 33 shall be read with Rule 29.
- (b) The Trustee may settle the payment of one or more amounts distributable at the direction of the Member's Alternate Decision-Maker by way of Cash, settlement of a Pension Interest, continuation of a Pension Interest (if not otherwise subject to mandatory alternate terms), transfer of Benefits-in-Specie and/or such other benefits as may be payable for the purposes.
- (c) The Trustee must take all reasonable steps as may be required to ensure the Member's Alternate Decision-Maker's Payment Directions are settled within the timing requirements read in the Superannuation Laws, including but not limited to SISR 6.17A. However, in doing so, the Trustee shall not be obligated to do anything which would cause the Fund to lose Complying SMSF status or become insolvent. *(See also section 59(1A) of the SISA.)*
- (d) The Trustee may require a Member's Beneficiary who is an Eligible Pension Beneficiary to become a Member in the Fund.
- (e) The Trustee may refuse to accept a Member's Beneficiary as a Member of the Fund, and request the Member's Beneficiary to provide a **Notice of Payment Direction**.
- (f) If a Payment Direction prescribed by a resolution of the Member's Alternate Decision-Maker gives rise to a breach or potential breach of a Member's Beneficiary's Transfer Cap Balance (and/or such other capping criteria as may be prescribed by the Superannuation Laws), then the Trustee, Deceased Member's Alternate Decision-Maker and Member's Beneficiary shall work together expeditiously to arrange the affairs of the Member's Beneficiary and the Deceased's Member Superannuation Interests so as to

limit or prevent a breach of the Member's Beneficiary's Transfer Cap Balance, and:

- (i) where the Payment Direction cannot be effected without exceeding the Member's Beneficiary's Transfer Cap Balance, then the Payment Direction shall be amended **if requested by the Member's Beneficiary** to allow the Superannuation Interest (or such as is passing in accordance with the Payment Direction) to pass as a:
  - (I) Lump Sum to the Member's Beneficiary;
  - (II) Lump Sum or Pension Interest to one or more Eligible Pension Beneficiaries or Eligible Lump Sum Beneficiaries nominated by the Member's Beneficiary; or
  - (III) Lump Sum Payment to the Member's Legal Estate; and
- (ii) any liability in respect to an Excess Transfer Balance Tax or other Excess Contribution Tax in respect to a payment to a Member's Beneficiary shall be the liability of the Member's Beneficiary.
- (g) If a Payment Direction resolved by the Member's Alternate Decision-Maker cannot be effected, such as where the Payment Direction is to a Person who does not qualify to receive the Payment (**Ineligible Income Beneficiary** and/or **Ineligible Lump Sum Beneficiary**), then such Payment Direction shall be void (**Quarantined Part**). The Quarantined Part shall be subject to the further resolution of the Member's Alternate Decision-Maker.
- (h) The Trustee (including the Deceased Member's Alternate Decision-Maker) shall do all things reasonable in the distribution of the Member's Superannuation Interests in accordance with Rule 33, and has the power, notwithstanding Rule 12.11, to determine:
  - (i) the timing as to when a payment is made;
  - (ii) the withholding of any tax on payments from a Deceased Member's Superannuation Interest;
  - (iii) the review and approval of any Conditions of Release of Benefits in respect to a Member's Beneficiary (*for example, review and determination of a Person as an Eligible Pension Beneficiary and/or an Eligible Lump Sum Beneficiary (whether or not such Person is determined to be a beneficiary by the Member's Alternate Decision-Maker)*); and
  - (iv) such other decisions which may otherwise result in the Fund losing its Complying SMSF status or becoming insolvent.

33.4 Rule 33 is to be read with Rules 12.11 and 39.

**34. Protocol for discretionary powers of the Deceased Member's Alternate Decision-Maker and Trustee on death of Member**

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34.1 In the event a Deceased Member fails or refuses to leave a SMSF Will, Binding Death Benefit Nomination, Non-Binding Death Benefit Nomination, or one or more Payment Directions made by a Deceased Member in respect to his/her Member Superannuation Interest is invalid or ineffective, then the Deceased Member's Alternate Decision-Maker and the Trustee shall deal with the Deceased Member's Superannuation Interests in accordance with Rule 33.

### **35. Protocol for settling and administering an Auto-Reversionary Pension Interest**

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35.1 An Auto-Reversionary Pension Interest is a type of Pension Interest shown in the terms of an Auto-Reversionary Pension Interest Agreement which prescribes that upon the happening of an event shown in the Auto-Reversionary Pension Interest Agreement (**Auto-Reversionary Event**), the Pension Interest reverts automatically as a Pension Interest of a Person or Persons (including the Member's Legal Estate) nominated therein as Reversionary Beneficiaries and/or Successor Reversionary Beneficiaries.

35.2 A Member (**Originating Member**) may apply for an Auto-Reversionary Pension Interest in a **Notice of Payment Direction**, or any other written instrument agreed to by the Originating Member and the Trustee.

*Warning: The Governing Rules allow an Originating Member to nominate an Auto-Reversionary Event which may not be limited to a Member's death. It is strongly recommended that SMSF specialist legal advice be taken if the Member contemplates settling an Auto-Reversionary Event on an event other than his/her death, as the Superannuation Laws may not allow such a term.*

*Further, whilst the Governing Rules allow the Member to impose conditions shown in Rule 35.3, the Superannuation Laws may prohibit one or more of the terms therein shown. Again, it is strongly recommended that SMSF specialist financial, accounting and legal advice be taken in the drawing of any succession planning instrument, including, but not limited to an Auto-Reversionary Pension Interest Agreement.*

35.3 The terms of an Auto-Reversionary Pension Interest Agreement may include:

- (a) special commutation and/or payment terms in respect to the portability and/or treatment of the Auto-Reversionary Pension Interest on and after the death of the Originating Member;
- (b) special terms allowing for the Reversionary term to be varied or struck in circumstances prescribed therein, or at other times by the Member (even if not incorporated in the terms);
- (c) cascading provisions from a Reversionary Beneficiary, to a successor Reversionary Beneficiary (**Successor Reversionary Beneficiary**), if the Reversionary Beneficiary does not survive the Originating Member, to take on and following the death of a Reversionary Beneficiary, to take in substitution for the Reversionary Beneficiary if the Reversionary Beneficiary does not satisfy a condition contained therein, and such other terms as may be agreed between the Originating Member and Trustee;
- (d) allowance for the Auto-Reversionary Pension Interest to be a non-reversionary Pension Interest, without commuting or rolling back the Pension Interest, and such other changes in respect to the Pension Interest as the Originating Member and Trustee agree;
- (e) minimum and maximum payment rates during the lifetime of the Originating Member and/or during the lifetime of a Reversionary Beneficiary and/or Successor Reversionary Beneficiary;
- (f) allowance for multiple Reversionary Beneficiaries and/or Successor Reversionary Beneficiaries, with separate and unique terms in respect to the payment and eligibility criteria of each;
- (g) incorporation of appointment of a Guardian, to which the Trustee, Reversionary Beneficiaries and/or Successor Reversionary Beneficiaries are obligated or directed to consult on the terms shown therein;

- (h) prescription for the segregation and/or acquisition of certain Fund Assets to quarantine to the benefit and burden of one or more parts of the Auto-Reversionary Pension Interest of one or more Reversionary Beneficiary and/or Successor Reversionary Beneficiary; and/or
- (i) such other terms as agreed between the Member and Trustee, provided that:
  - (i) the Trustee (including any Trustee acting at a future point of time) shall be at liberty to apply the discretions and processes prescribed in the Governing Rules in respect to the determination of Earnings, allocation of Earnings, dealings with Reserve Accounts and other Fund Accounts, and otherwise reserving the right of the Trustee to Roll-over an Originating Member's, Reversionary Beneficiary's and/or Successor Reversionary Beneficiary's Superannuation Interests in the Fund to any other Eligible Roll-over Fund on the terms of the Governing Rules; and
  - (ii) the Trustee's costs in taking advice and dealing with the Auto-Reversionary Pension Interest Agreement may, at the Trustee's discretion, be charged to the Auto-Reversionary Pension Interest (including any part thereof where there is more than one Reversionary Beneficiary and/or Successor Reversionary Beneficiary, including but not limited to the expenses associated with delegation of the administrative, recordkeeping, communication and management responsibilities associated therewith).

35.4 A Trustee shall not be obligated to accept a Payment Direction or accept to be bound to an Auto-Reversionary Pension Interest Agreement, on terms which:

- (a) breach, or if given effect would breach, the Superannuation Laws;
- (b) threaten the Fund's Complying SMSF status or solvency;
- (c) vary the Governing Rules and/or Special Rules (excepting Special Rules adopted by the Originating Member and/or the Originating Member and the Trustee (and/or any other party in respect to the Originating Member's Superannuation Interests));
- (d) prescribe rights and/or entitlements which are greater than the rights and/or entitlements of the Member in the Fund (*for example: requires a payment of an amount which is greater than a Member's Superannuation Interests or requires a segregation of a Fund's Asset which is not segregated to the Member's Superannuation Interest at the commencement of the Auto-Reversionary Pension Interest Agreement*);
- (e) prescribe rights and/or entitlements which are greater than the rights and/or entitlements of the Member in the Fund to the benefit of a Reversionary Beneficiary;
- (f) prescribe terms which are ambiguous, uncertain or likely to result in the Fund being subject to legal proceedings – although the Trustee shall have the power to interpret and effect such terms nonetheless; and/or
- (g) are unreasonable and/or unduly burdensome on the Trustee and the other Members of the Fund to effect.

35.5 The Auto-Reversionary Pension Interest Agreement shall be, once agreed, established in accordance with the protocols shown in Rule 29 and recorded in a written instrument signed by the Trustee and the Member, and the Member's

signature must be witnessed by at least one Natural Person who is not a Trustee (being either a Natural Person Trustee or a Director of a Corporate Trustee), Reversionary Beneficiary, Member's Relative or other Member of the Fund.

- 35.6 An Auto-Reversionary Pension Interest Agreement is a Special Rule of the Fund which may only be amended, varied or struck with the written consent of the Trustee and Member (if alive) and/or Reversionary Beneficiary (subject to the terms of the Auto-Reversionary Pension Interest Agreement).
- 35.7 Upon the happening of the Auto-Reversionary Event (being the event upon which the Pension Interest is prescribed by the Originating Member to revert to the Reversionary Beneficiary) then:
- (a) the Trustee will give notice to the Reversionary Beneficiary (and each of them if more than one) of the Nomination of the Person as a Reversionary Beneficiary, and provide a **Notice of Payment Direction** for completion;
  - (b) the Reversionary Beneficiary(ies) must complete the Notice of Payment Direction and/or comply with the requests of the Trustee (including but not limited to the provision of evidence supporting the eligibility of the Reversionary Beneficiary(ies) as an Eligible Pension Beneficiary);
  - (c) the Trustee shall determine in its absolute discretion, on the disclosure provided by the Reversionary Beneficiary and having regard to the Superannuation Laws, whether the Reversionary Beneficiary is an Eligible Pension Beneficiary, and communicate its decision to the Reversionary Beneficiary;
  - (d) provided the Reversionary Beneficiary qualifies as an Eligible Pension Beneficiary, the Trustee shall comply with the terms of the Auto-Reversionary Pension Interest Agreement and the Notice of Payment Direction of the Reversionary Beneficiary, subject to the rights, discretions and obligations of the Trustee as otherwise shown in the Governing Rules;
  - (e) if the Reversionary Beneficiary does not qualify as an Eligible Pension Beneficiary for the Auto-Reversionary Pension Interest on the happening of the Auto-Reversionary Event, then the Auto-Reversionary Pension Interest, or so much of it as was directed to be allocated on behalf of the Reversionary Beneficiary shall be paid as one or more Lump Sum Payments to the Reversionary Beneficiary provided the Reversionary Beneficiary qualifies as an Eligible Lump Sum Beneficiary, unless the Auto-Reversionary Pension Interest Agreement prescribes otherwise;
  - (f) if a Reversionary Beneficiary refuses to take the Auto-Reversionary Pension Interest (whether as a Pension Interest or Lump Sum Payment, as the case may be) or the Reversionary Beneficiary is an Ineligible Lump Sum Beneficiary, and there is no alternate direction prescribed in the Auto-Reversionary Pension Interest Agreement then, in such circumstances, the Auto-Reversionary Pension Interest (or so much of it as has not been dealt with – the **Quarantined Part**), shall be dealt with as a Death Benefit in accordance with Rule 30.2; and
  - (g) a reference to a Reversionary Beneficiary is also to a Successor Reversionary Beneficiary, where the term would otherwise apply in the circumstances.

### **36. Protocol for settling and administering a Conditional Pension Interest**

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- 36.1 A Conditional Pension Interest is a type of Pension Interest shown on the terms of a Conditional Pension Interest Agreement, which prescribes that upon the happening of an event (**Conditional Pension Triggering Event**), the

Conditional Pension Interest is settled to the benefit of one or more Person or Persons nominated therein as Conditional Pension Interest Beneficiaries and/or Successor Conditional Pension Interest Beneficiaries.

- 36.2 A Conditional Pension Interest Agreement may be established as a consequence of a SMSF Will and/or Binding Death Benefit Nomination of a Member. *(See Rule 37.)*
- 36.3 The difference between an Auto-Reversionary Pension Interest and a Conditional Pension Interest is that the Conditional Pension Interest may be settled at a future date, whereas an Auto-Reversionary Pension Interest is settled at the date of the Auto-Reversionary Pension Interest Agreement, or as soon as reasonably possible thereafter.
- 36.4 The terms of Rule 35 are adopted in Rule 36, excepting that a reference to:
- (a) Auto-Reversionary Event shall be read as the Conditional Pension Triggering Event;
  - (b) Auto-Reversionary Pension Interest shall be read as Conditional Pension Interest;
  - (c) Auto-Reversionary Pension Interest Agreement shall be read as Conditional Pension Interest Agreement; and
  - (d) Reversionary Beneficiary shall be read as Conditional Pension Interest Beneficiary.

**37. Protocol for settling and administering a Pension Interest (other than an Auto-Reversionary Pension Interest or a Conditional Pension Interest)**

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- 37.1 If a Pension Interest is other than an Auto-Reversionary Pension Interest or Conditional Pension Interest, the terms of any Pension Interest Agreement agreed to and shown in writing by the Trustee and Member shall be effected subject to the reservations and obligations of the parties shown in the Governing Rules, including the requirement that the Pension Interest Agreement is recorded in a written instrument signed by the Trustee and the Member, and the Member's signature is witnessed by at least one Natural Person who is not a Trustee (being either a Natural Person Trustee or a Director of a Corporate Trustee), Reversionary Beneficiary (if any), Member's Relative or other Member of the Fund.
- 37.2 A Pension Interest may be created in the terms of a Member's SMSF Will and/or Binding Death Benefit Nomination, provided:
- (a) If the Nomination is in respect to a continuation of an existing Pension Interest Agreement of the Member (whether or not the Pension Interest reference has an existing reversionary term), then no Trustee consent is required before the Member's death to be binding on the Fund;
  - (b) If the Nomination is to create a new Pension Interest on the Member's death from whole or part of the Member's Superannuation Interests, and the Member's Beneficiary(ies) are to have no conditions or restrictions imposed on cashing or commutation of the Pension Interest on the terms of the Nomination, then no Trustee consent is required before the Member's death to be binding on the Fund;
  - (c) If the Nomination is to create new Pension Interest on the Member's death from whole or part of the Member's Superannuation Interests, and the Member wishes to impose conditions on cashing or commutation of the Pension Interest *(such as where the Member intends to settle an Auto-*



*Reversionary Pension Interest Agreement and/or Conditional Pension Interest Agreement within the Member's SMSF Will or Binding Death Benefit Nomination), then the Member must have the Trustee written consent before the Member's death to be binding on the Fund. If Trustee consent is not given in respect to such a Nomination on the happening of the Member's death, then the Trustee may:*

- (i) accept in whole the terms shown in the SMSF Will and/or Binding Death Nomination; or
- (ii) Roll-over the part of the Member's Superannuation Interest prescribed by the SMSF Will and/or Binding Death Benefit Nomination to an Eligibility Fund selected by the Nominated Beneficiary; or
- (iii) establish a Pension Interest for the Nominated Beneficiary with no conditions and/or such of the conditions as the Trustee determines in its absolute discretion; or
- (iv) pay the part of the Member's Superannuation Interest prescribed by the SMSF Will and/or Binding Death Benefit Nomination as a Lump Sum Payment to the Nominated Beneficiary.

*This Rule recognises that a Member has liberty to impose conditions on the Trustee on the Member's death in respect to a Pension Interest settled as a consequence of the Member's SMSF Will and/or Binding Death Benefit Nomination. However, in fairness to the membership of the Fund, it is incumbent upon the Member who wishes to impose this burden, to seek the Trustee consent (which is in effect the consent of the membership) to such terms).*

37.3 If a Pension Interest is established in accordance with Clause 37.2(c), the Member may include the terms prescribed in Rule 35.3. Notwithstanding, the terms shall only be binding on the Fund with the Trustee's written consent prior to the Member's death, which may be shown by any means reasonable in the circumstances. If the Member obtains Trustee consent, then the Member and Trustee will be deemed to have entered into a Conditional Pension Interest Agreement and the terms of Rule 36 shall apply.

37.4 If the Pension Interest Agreement (as settled between the Member and Trustee at settlement) nominates a Beneficiary (**Nominated Beneficiary**) on the death of the Member, then the Trustee shall have regard to such terms, and adopt the terms shown at Rule 35, excepting that a reference to:

- (a) Auto-Reversionary Event shall be read as the Member's death;
- (b) Auto-Reversionary Pension Interest shall be read as Pension Interest;
- (c) Auto-Reversionary Pension Interest Agreement shall be read as Pension Interest Agreement; and
- (d) Reversionary Beneficiary shall be read as Nominated Beneficiary.

## **Part Ten – Alternate Decision-Making and Estate Planning**

### **38. Lifetime Planning – the Member SMSF Living Will**

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38.1 A Member may make a SMSF Living Will to:

- (a) provide directions in respect to payments for:
  - (i) the Member's aged care expenses;
  - (ii) the Member's carers and other medical expenses;

- (iii) the Member's Dependents;
  - (iv) the Member's ongoing financial liabilities (such as mortgages and other outgoings associated with the Member's personal Assets which do not form part of his/her Superannuation Interests); and
  - (v) any other amounts which the Member considers necessary to specifically require payment from the Member's Superannuation Interests (including allocations from any Reserve Accounts of the Fund).
- (b) provide the Member's wishes in respect to the application of the Reserve Accounts of the Fund (if any); and

<i>Note: Such a wish would not have binding effect on Trustee.</i>
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- (c) address any other special terms which the Member wishes to address in respect to his/her Superannuation Interests, the rights and obligations of a Corporate Trustee to act upon the Member becoming Mentally Incapacitated, and continuing until the Member is no longer Mentally Incapacitated.
- 38.2 A SMSF Living Will must be signed by the Member, and witnessed and signed by at least one Natural Persons who is not a Member, or a Member's Relative.
- 38.3 The Member must provide the SMSF Living Will to the Trustee as soon as reasonably possible after making the SMSF Living Will.
- 38.4 If the SMSF Living Will is not received by the Trustee by the happening of the Member becoming Mentally Incapacitated, the SMSF Living Will is not invalidated.
- 38.5 The Trustee must instruct the Member as to any term of the Member's SMSF Living Will which is incapable of taking effect, unlawful or otherwise determined by the Trustee to be impracticable and rejected, as soon as reasonable, but not later than 28 (twenty eight) days from receipt of the Member's SMSF Living Will by the Trustee. Any term which is not otherwise rejected shall be deemed a Special Rule of the Fund, and shall apply to the extent the application of terms does not compromise the solvency of the Fund or the interests of the Members as a whole, or otherwise breach the Superannuation Laws.
- 38.6 A Member's Alternate Decision-Maker may set aside or release the Trustee from its obligations under the SMSF Living Will, provided such authority to do so is given by the Member in the instrument appointing the Alternate Decision-Maker, or a Court of competent jurisdiction gives direction to this effect.

### **39. SMSF Estate Plan and SMSF Will**

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- 39.1 A Member may provide directions, binding or non-binding, to the Trustee in respect to his/her SMSF Estate Plan in accordance with the terms of this Rule 39.
- 39.2 A Member may request the Trustee to accept one or more of the following in the making of the Member's SMSF Estate Plan:
- (a) SMSF Will – subject to Rule 31;
  - (b) Non-Lapsing Binding Death Benefit Nomination – subject to Rule 32;
  - (c) Lapsing Binding Death Benefit Nomination – subject to Rule 32; and/or
  - (d) Non-Binding Death Benefit Nomination – subject to Rule 33.

39.3 Any of the documents referred to in Rule 39.2 may provide written direction to the Trustee as to:

- (a) the manner and form in which Death Benefits will be paid in the event of the Member's death to one or more Beneficiaries including as a Lump Sum, Pension Interest, or combination thereof, from the Member's Superannuation Interests;
- (b) the Beneficiaries the Death Benefits are to be paid to, including the Member's Dependants, the Member's Legal Estate and/or such other Persons as are otherwise allowed to receive a Member's Death Benefits under the Superannuation Laws;
- (c) the amount or amounts of the Death Benefit to be paid to one or more Beneficiaries in the event of a Member's death including the transfer of part or the whole of any Fund Asset in satisfaction of the payment of an amount of Death Benefit, provided that a Benefit In Specie shall only be binding to the extent the Fund Asset is segregated to the Member's Superannuation Interest;
- (d) the terms and conditions upon which a Person (Primary Beneficiary) is to receive a Death Benefit from the Member's Superannuation Interests in the form of a Lump Sum Payment, including but not limited to whether the Death Benefit (or part thereof) shall revert to another Person (Secondary Beneficiary) or the Legal Personal Representative of the Member's Estate in the event of the Primary Beneficiary's death, incapacity or the happening of a particular event or condition;
- (e) the terms and conditions upon which a Person (Primary Beneficiary) is to receive a Death Benefit from the Member's Superannuation Interests in the form of a Pension Interest, including but not limited to whether the Death Benefit (or part thereof) shall revert to another Person (Secondary Beneficiary) or the Legal Personal Representative of the Member's Estate in the event of the Primary Beneficiary's death, incapacity or the happening of a particular event or condition (*although for a Conditional Pension Interest to be binding in respect to the conditions aspect, the Trustee's written consent must be obtained before the death of the Member*);

*Warning: Conditions imposed on reversionary benefits and/or attempts to cascade the payment of Death Benefits from one beneficiary to another should only be settled with the advice of a SMSF Specialist Lawyer. Such conditional and cascading provisions are untested in the Superannuation Laws, and may not be binding.*

- (f) the terms and conditions regarding the payment of any Reserve Benefit to the Member's Dependants, Legal Personal Representative of the Member's Estate and/or such other Persons eligible to receive payment thereof under the Superannuation Laws;

*Warning: Any such term or condition may only be expressed as a wish, inasmuch as the intent is to bind the Trustee to allocate Reserves to a Member's Death Benefits upon his/her death.*

- (g) the terms and conditions regarding the payment of any insurance proceeds payable on the life of the Member including a payment to an Anti-Detriment Reserve, the Deceased Member's Dependants, Legal Personal Representative of the Member's Legal Estate and/or such other Persons eligible to receive payment thereof under the Superannuation Laws;

*Warning: The Superannuation Laws prohibit Anti-Detriment Payments from 1 July 2017.*

- (h) the terms and conditions of appointment of an Alternate Decision-Maker(s) to act in the place of the Member in the event of the Member's death or Mental Incapacity;

*Note: The Member is also directed to consider Section 17(A) of the SISA, and Governing Rules 4 and 5.*

- (i) such further matters determined relevant in the provision of a SMSF Estate Plan for the Member's Superannuation Interests, obligations and rights in the Fund; and
- (j) for clarity, where a reference is to a singular Person in this Rule, the reference may be read to Persons, and the terms may include multiple cascades and alternatives.

39.4 Rule 40 is to be read with Rule 30.

39.5 The Trustee must accept a Member's SMSF Will and/or Binding Death Benefit Nomination, and:

- (a) the Trustee shall be under no obligation to interpret or determine if a Member's SMSF Will and/or Binding Death Benefit Nomination nominates one or more Persons ineligible to receive Death Benefits under the Superannuation Laws, or imposes terms of payment which contravene the Superannuation Laws, until the Member's death;

*Note: The Superannuation Laws allow a Member to nominate the Member's Spouse, Member's de facto Spouse, Member's Child (any age), Persons in an Interdependency Relationship with the Member, or a Person who is financially dependent on the Member to receive the Member's Death Benefits. If the Member nominates their best friend, who does not qualify under one of these categories, the Nomination to the best friend is invalid under the Superannuation Laws and the Trustee cannot give effect to the Nomination.*

- (b) if the Trustee seeks advice and/or the Trustee determines that one or more of the Persons nominated as Beneficiaries are ineligible to receive a Death Benefit (whether as an Income Beneficiary or Lump Sum Beneficiary), then the Trustee must accept the relevant Nomination, and may (but is not required to) advise the Member in writing of the Trustee's determination; and

*Note: The category of Persons qualifying as being in an Interdependency Relationship with the Member can change with time, accordingly a Person may be ineligible at one point in time, but later qualify because of changes in circumstances in the Member's life.*

- (c) the Member's SMSF Will and/or Binding Death Benefit Nomination (as the case may be) shall become a Special Rule of the Fund in respect to the payment of the Member's Death Benefits, and shall be amended, varied and/or revoked only with the written consent of the Member (except to the extent the Trustee and/or Alternate Decision-Maker cannot give effect to the SMSF Will and/or Binding Death Benefit Nomination following the death of the Member for a reason shown in the Governing Rules and/or Superannuation Laws).

39.6 The Trustee may, but is not required to, give notice to the Member in writing of its acceptance and receipt of the relevant Nomination. A failure of the Trustee to give a notice in writing does not invalidate the relevant Nomination.

39.7 The Trustee may at the request of the Member create any further Special Rules, in respect to the Member's SMSF Wills and/or Binding Death Benefit Nominations.

- 39.8 The Trustee may accept a Non-Binding Death Benefit Nomination from a Member; however, the Trustee (and the nominating Member's Alternate Decision-Maker) is not bound by the terms of a Non-Binding Death Benefit Nomination of a Member.
- 39.9 For clarity, the Trustee and Member's Alternate Decision-Maker are not bound by the terms of the following:
- (a) Member's Binding Death Benefit Nomination, if the Nomination lapsed at or before the Member's death); or
  - (b) Member's Non-Binding Death Benefit Nomination.

## **Part Eleven – Taxes**

### **40. Taxes and Excess Contributions Tax**

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- 40.1 The Trustee must pay all duties, charges, fees and Taxes relating to the Fund's Assets, Earnings, Contributions, or on any other Taxable consequence in accordance with the Superannuation Laws.
- 40.2 The Trustee is not personally liable for any taxation liability assessed to the Fund, nor is any Member, unless the Superannuation Laws require.
- 40.3 The Trustee must have regard to the Superannuation Laws as to which Account, Earnings, Reserve Account or Superannuation Interest, tax is deducted from, whether in whole or part.
- 40.4 Where the Trustee receives an Excess Contributions Tax Release Authority on behalf of a Member, the Trustee is to give effect to the conditions, requirements and terms of the Excess Contributions Tax Release Authority. This must be in the time specified and simultaneously ensure that any other Trustee compliance or other requirements for a Complying SMSF in respect of the Excess Contributions Tax Release Authority are met in accordance with the Superannuation Laws.
- 40.5 Subject to the Superannuation Laws, the Trustee may receive tax refunds and has the sole discretion as to which Superannuation Interest or Reserve Account to add any tax refund irrespective of the source of the tax refund.
- 40.6 Subject to the Superannuation Laws, the Trustee may make a Tax Adjustment Payment deduction to a Superannuation Interest where the Trustee is of the opinion that a Superannuation Interest has benefited from the use of a tax benefit sourced from another Superannuation Interest; however, it is not mandatory for the Trustee to do so.

## **Part Twelve – Winding Up**

### **41. Winding up the Fund**

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- 41.1 The Trustee shall wind up the Fund in the following circumstances:
- (a) on the death of the last remaining Member, and the Alternate Decision-Maker or the Corporate Trustee determines that the Fund is to be wound up;
  - (b) the Regulator or any other Person or body authorised to wind up the Fund, orders that the Fund is to be wound up;
  - (c) the Superannuation Laws are amended such that the Fund can no longer remain a Complying SMSF and the Members agree to wind up the Fund;

- (d) the Trustee resolves the Fund is to be wound up by Trustee Special Resolution; and/or
  - (e) the Members resolve that the Fund is to be wound up by Member Special Resolution.
- 41.2 Where the last surviving Member dies, the Member's Alternate Decision-Maker must, prior to making any Death Benefit payments on behalf of the Deceased Member, distribute any surplus Assets or monies in Fund Reserve Accounts.
- 41.3 The Trustee in winding up the Fund shall pay any Taxes, General Expenses, Specific Expenses, Superannuation Benefits and any other amounts or disbursements to ensure that the Fund has no outstanding liabilities prior to paying out any distribution under Rule 41.4.
- 41.4 Following the payment of all amounts under Rule 41.3, to the extent of any remaining Assets, Cash and/or Reserve Accounts, the Trustee may distribute such Assets, Cash and/or Reserve Accounts, subject to the Superannuation Laws, to:
- (a) Members and former Members of the Fund;
  - (b) Relatives of any Member or former Member;
  - (c) Legal Personal Representative of the Estate of a Deceased Member or a deceased former Member; and/or
  - (d) any other entity or any trust of a Charitable Institution of a public benevolent, sporting, animal or political nature as the Trustee determines.

## **Part Thirteen – Amendments and Change of Name**

### **42. Changing the Fund's Governing Rules**

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- 42.1 The Trustee may at any time by Trustee Ordinary Resolution, reduced to writing, vary, change, delete from, add to or otherwise amend any or all of the Governing Rules (excepting any Governing Rules which are irrevocable) which shall be deemed adopted and incorporated in any variation of the Governing Rules, provided the following conditions are satisfied:
- (a) any variation, change, deletion, addition or amendment to the Governing Rules shall strictly adhere to the Superannuation Laws;
  - (b) if the Trustee has resolved a Special Rule of the Fund, the Special Rule shall be deemed adopted and incorporated in any amended Governing Rules, unless the Special Rule has been revoked previously by the Trustee;
  - (c) if a Special Rule of the Fund has been determined by way of a SMSF Living Will, SMSF Will, Binding Death Benefit Nomination (whether lapsing or non-lapsing) and/or Pension Interest Agreement, then the Special Rule shall be deemed adopted and incorporated in any amended Governing Rules, unless otherwise specifically recorded in writing by the Trustee and Member (being the Member which made the Special Rule);
  - (d) if a Special Rule of the Fund is not otherwise referred to in the preceding terms of Rule 42.1, then the Special Rule shall be deemed adopted and incorporated in any amended Governing Rules, unless otherwise specifically recorded by the Trustee and other parties to the Special Rule.

*For example, if a property has been segregated to the Member Superannuation Interests of Bob and May, then a modification of the Special Rule must be made by the Trustee, Bob and May specifically to cause a variation of the Special Rule. Otherwise, the Special Rule is deemed incorporated.*

- (e) any variation, change, deletion, addition or amendment to the Governing Rules shall not detrimentally affect a Member's Superannuation Interests;
- (f) any variation, change, deletion or amendment to the Governing Rules shall not result in a resettlement of the Fund (if determined to be a trust at law) nor a capital gains tax event unless the Superannuation Laws require; and
- (g) if the Fund has a defined benefit pension in existence pre-2004, a loan arrangement pre-1985, or any other Rule that advantages the Members of the Fund, but which would be lost or diminished if the new Governing Rules were applied, then any variation of the Governing Rules is not to vary such Governing Rules that advantage a Member and shall be deemed to be adopted and incorporated in the amended Governing Rules.

42.2 Subject to Rule 42.1, the Trustee may adopt a protocol allowing for the automatic annual upgrades of the Governing Rules (with the resolution applicable for a fixed number of years, or indefinitely for the term of the Fund), by Trustee Ordinary Resolution, which upgrades may address changes to the Superannuation Laws and any other matters considered appropriate by the relevant SMSF Advisers assisting the Trustee from time to time (if any), in accordance with the following:

- (a) **Annual upgrade with Signature:** The Trustee may receive, from a subscription service offered by the relevant SMSF Advisers to the Trustee, an instrument having the effect of a variation of the Fund's Governing Rules, which instrument the Trustee may execute by analogue or electronic signature, and copy to the Members at such reasonable time thereafter, the effect of which is that the Governing Rules are thereafter varied on the date of execution by the Trustee;
- (b) **Auto-upgrade:** The Trustee may apply for a subscription service through a relevant SMSF Adviser, which publishes varied Governing Rules in any reasonable manner considered by the Trustee, provided that the Trustee ensures the Members have access to the Governing Rules; and/or
- (c) **Upgrade by alternative means:** The Trustee may undertake with its SMSF Adviser such other reasonable mechanism for complying with its legal obligations to maintain the Governing Rules at a standard required by the Superannuation Laws, provided such mechanism is resolved by the Members (with the resolution applicable for a fixed number of years, or indefinitely for the term of the Fund).

42.3 Notwithstanding Rule 42.2, and the adoption of any auto-upgrade or variation protocol, the terms and conditions shown at Rule 42.1 are imposed as an irrevocable burden on such protocol.

### **43. Changing the Fund's Name**

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43.1 The Trustee may at any time change the Fund's name provided the Regulator is informed, if required, under the Superannuation Laws.

43.2 Any change in Fund name may be made by the Trustee by way Trustee Ordinary Resolution.

## **Part Fourteen – Delivery, Electronic Transactions Authority, Effective Date and Execution**

### **44. Notice**

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44.1 Any notice of communication to or by a party:

- (a) may be given by personal service, post, facsimile or email;
- (b) must be in writing (including in a manner shown in the ETA), legible and in English addressed to the parties;
- (c) in the case of a corporation, must be signed by an officer or under the common seal of the corporation;
- (d) is deemed to be given by the sender and received by the addressee:
  - (i) if delivered in person, when delivered to the address;
  - (ii) if posted, 2 (two) business days (or 6 (six) business days, if addressed outside Australia) after the date of posting to the addressee whether delivered or not;
  - (iii) if sent by facsimile transmission, on the date shown on the transmission report by the machine from which the facsimile was sent which indicates that the facsimile was sent in its entirety and in legible form to the facsimile number of the addressee notified for the purposes of this Rule; or
  - (iv) if sent by email, on receipt of a reply email from the addressee confirming that the email has been delivered.

#### **45. Electronic Transactions Authority**

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45.1 A SMSF's Governing Rules are often, but are not required to be, settled and/or varied by a deed. Section 10(1) of the SISA defines a deed as an instrument having the effect of a deed.

45.2 The Trustee and Members ratify the execution of this Deed by electronic signature, and adopt expressly the terms of the *Electronic Transactions Act 1999 (Cth) (ETA)*, notwithstanding any contrary legal precedent or term of any State-based legislation dealing with electronic transactions.

*Warning: State-based legislation may prohibit the Trustee and Members from contracting out of execution standards requiring deeds to be wet signed (as opposed to executed by electronic signature). Whilst execution of deeds by wet signature is strongly recommended, execution in States which prohibit execution of deeds by electronic signature should not be conducted by electronic transaction.*

45.3 The Trustee and Members confirm that the Governing Rules shall be deemed as settled on the date shown as the effective date of this Deed, notwithstanding any validation called upon by a non-party to this Deed (*for example, a bank, Government authority, etc.*).

45.4 The Trustee and Members consent to the exchange of any and all information and documents (including, but not limited to, minutes, resolutions, Nominations, variation of the Governing Rules and/or such other instruments produced or producible in respect to the operation, administration and conduct of the Fund) in respect to the Fund by electronic means, and the execution of any and all documents (including deeds) by electronic signature of the relevant parties (subject to limitations imposed by State-based legislation), excepting where expressly provided otherwise in the terms of the Governing Rules.

45.5 Except where parties are not at liberty to contract or consent to a matter being conducted in accordance with the ETA, or any applicable State electronic transactions legislation, the Trustee, Members, advisers and other parties may rely on the terms of the ETA and any applicable State electronic transactions



legislation in the conduct of communications by the relevant parties in respect to the administration and conduct of the Fund.

#### **46. Effective Date**

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- 46.1 If there is a discrepancy between the dates of execution of the parties and a date shown as the Commencement Date, the Governing Rules shall be deemed to be effective from the date upon which the last of the parties to the Deed executes.

#### **47. Execution and General**

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- 47.1 The Deed may be executed in counter-parts, which counter-parts taken together shall constitute the Deed.
- 47.2 A defective execution by one or more party does not invalidate the settlement of the Fund on the Effective Date. In the event of a defective execution, the party executing defectively can either over-sign their original signature (and where a witness is referred to, the same or different witness can over-sign the witness signature), the parties can enter into a deed of ratification, or any other instrument which shows the party's consent to be bound.
- 47.3 If one or more Governing Rules or terms shown in the Deed are deemed unlawful, then the relevant Governing Rules or terms shall be deemed to be severed, with the balance of the Deed continued on its terms.
- 47.4 If a capitalised term is not specifically defined in the Definitions section of the Deed, then the capitalised term has the meaning given in the Superannuation Laws.
- 47.5 If a term shown in the Deed is not capitalised, the term is to be interpreted in accordance with its ordinary meaning, and where relevant, by the meaning given in the Superannuation Laws.

### **Part Fifteen – Definitions and Interpretation**

#### **48. Definitions**

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- 48.1 If a word is capitalised in the Governing Rules but not shown in Rule 48, the word shall be read in accordance with the definition prescribed under the Superannuation Laws.
- 48.2 Words shown in italics (other than legislative references) are not to be deemed as Rules. Words shown in italics, including boxed content, are for commentary or illustrative purposes only.
- 48.3 The following Definitions shall apply in the interpretation of the terms of the Deed:

**Accounts** means those Accounts, including trust Accounts established by the Trustee for the Fund, a Member's Superannuation Interest or Interests, a group of Members' Superannuation Interests, a Reserve Account and any other account of the Fund.

**Accounts Based Pension** means a Pension Interest which is subject to SISR 1.03(1), 1.06(1), 1.06(9A) and 1.06(9B), and which cannot be transferred to any other Person except a Reversionary Beneficiary, the capital and income are not available for borrowing purposes (including offered as collateral for a borrowing arrangement, hedging or other finance term), the capital cannot be increased by way of Roll-over or Contributions (following commencement), and minimum payments (in terms of amount and frequency) must be made annually in accordance with the Superannuation Laws.

**Accumulation Interest** means is that part of a Member's Superannuation Interest which is not a Pension Interest, or supporting a Pension Interest.

**Actuary** has the meaning given in the Superannuation Laws, and includes a practising member of the Institute of Actuaries of Australia.

**Administrative Powers** has the meaning read at Rule 12.6.

**Allocated Pension** has the meaning given in the Superannuation Laws.

**Alternate Decision-Maker** means a Person or Persons nominated to act as the Legal Personal Representative of a Member in accordance with Rule 6.

**Alternate Decision-Maker Nomination** has the meaning given in Rule 6, and includes the approved form shown at **Annexure A**.

**Anti-Detriment Payments** are payments made by the Trustee, whether from Reserve, Earnings of the Fund or life insurance proceeds for the purpose of ensuring that the Dependants or Legal Estate of the Deceased Member are put in the same financial position in terms of Death Benefits that they would have been if no taxes had been levied on the contributions of the Deceased Member. In determining the Anti-Detriment amount, the Trustee may have regard to any formula used by the Regulator to calculate the amount, and/or an audit or accounting method based on actual Accounts of the Fund.

*Warning: Anti-Detriment Payments are not permitted from and following 1 July 2017 as a consequence of changes to the Superannuation Laws.*

**Anti-Detriment Reserve** includes a Reserve established by the Trustee under the Governing Rules for the purpose of making Anti-Detriment Payments in respect of Deceased Members of the Fund. Such amounts may be accrued in the Anti-Detriment Reserve to make Anti-Detriment Payments to the Deceased Member's Dependants or Legal Estate, and may be determined by an Actuary.

*Warning: Anti-Detriment Payments are not permitted from and following 1 July 2017 as a consequence of changes to the Superannuation Laws.*

**Asset** includes, but is not limited to real, personal or intellectual property, shares, futures, collectables, businesses or business interests, any Assets or property transferred or contributed to the Fund plus income, earnings and profits arising from those Assets or property interests as well as any other Asset that a Complying SMSF may lawfully hold, but excludes Cash. Asset includes part of an Asset or a fractional interest in an Asset.

**Associate** has the meaning read at section 12 of the SISA.

**Auditor** is an Auditor authorised under the Superannuation Laws or by the Regulator to be an Auditor of a SMSF.

**Australian Superannuation Fund** a Superannuation Fund as contemplated in the SISA, including but not limited to section 42 of the SISA, and is settled, situated and/or subject to management and control in Australia.

**Authorised Contribution** includes a contribution of Cash, Contribution-in-Specie, Contribution-in-Kind (including a Fund expense payment or the forgiveness of a debt), made to the Fund by any Person (including, a Member, Member's family, Member's Employer and/or any other Person authorised by the Superannuation Laws to make a Contribution on behalf of another) where the Trustee is satisfied that the Contribution has met the requirements for making a Contribution under the Superannuation Laws and that the acceptance of the Contribution by the Trustee of the Fund will not result in the Trustee breaching the Superannuation

**Laws.** An Authorised Contribution does not include an allocation from a Reserve Account for the benefit of a Member.

**Authority to Release Information** is a written direction from a party authorising the release of information about a Member's Superannuation Interests to another party.

**ARPIA** means the Auto-Reversionary Pension Interest Agreement, SMSF Will and/or Binding Death Benefit Nomination in which a Member settles an arrangement which prescribes the reversion of the Member's Pension Interest upon his/her death to one or more Reversionary Beneficiaries.

**Auto-Reversionary Event** means the event upon which a Pension Interest reverts to an Reversionary Beneficiary.

**Auto-Reversionary Pension Interest** includes a Pension Interest or Pension where a Person or Persons (the **Reversionary Beneficiary**) is nominated in an Auto-Reversionary Pension Interest Agreement, SMSF Will or Binding Death Benefit Nomination (collectively, the **ARPIA**) as the recipient of the Member's Pension Interest (**Original Beneficiary**), upon the death of the Original Beneficiary. The Auto-Reversionary Interest is subject to the Conditions of Release of Benefits and Payment Standards of the Superannuation Laws.

**Auto-Reversionary Pension Interest Agreement** has the same meaning as ARPIA.

**Bare Trust** means a trust established by the Trustee or some other party which holds an Asset on Bare Trust for the Trustee of the Fund. The trustee of the Bare Trust is to hold any Asset of the Fund for the absolute entitlement of the Trustee of the Fund. A Bare Trust are most often used, but are not limited to, limited recourse lending arrangements made pursuant to sections 67, 67A and 67B of SISA. A Bare Trust is also known as a Holding Trust.

**Benefit** means an amount of Cash, Benefit-in-Kind, and Benefit-in-Specie made in satisfaction of a Payment Direction, Trustee resolution or as a consequence of a Payment Direction or determination of the Trustee, in respect to a Member's Superannuation Interests

**Benefit-in-Kind** means a deemed benefit (other than a Benefit-in-Specie and/or payment of Cash) provided to or on behalf of a Member, Member's Dependant(s), or Member's Legal Estate.

**Benefit-in-Specie** means a transfer, in whole or in part, of an Asset of the Fund (other than a Benefit-in-Kind and/or payment of Cash) paid to a Member, Member's Dependant(s), Member's Legal Estate or otherwise as a consequence of a Payment Direction or determination of the Trustee, in respect to a Member's Superannuation Interests.

**Binding Death Benefit Nomination** means a set of instructions made by a Member in respect to the payment of the Member's Superannuation Interests upon the Member's death which are intended to bind the Trustee and Member's Alternate Decision-Maker in the payment of the Member's Superannuation Interests on death. The Nomination may be lapsing or non-lapsing. The Nomination must be signed by at least ONE Natural Person who is not a Member, Member's Relative, Trustee (including a Director of a Corporate Trustee) or a Beneficiary nominated in the Binding Death Benefit Nomination. Refer also to Rules 32.1 and 39.

**Calling Member** is as defined at Clause 14.1.

**Calling Trustee** is as defined at Clause 4.4(a).

**Cash** includes any currency, cheque, promissory note and any amount held by the Trustee in a bank account, cash management trust, deposit account or similar account where Cash may be held on deposit for the Trustee, and includes foreign currency and digital currency (for example, BitCoin).

**CGT Contributions Cap** is the limit prescribed by the Superannuation Laws which a Member of a Superannuation Fund may contribute as a CGT relief transfer amount.

**Child** in relation to a Person, includes an adopted Child, a step-Child or an ex-nuptial Child of the Person or any other Person as defined under the Superannuation Laws, except that a Member may, by way of his/her SMSF Will, Binding Death Benefit Nomination or Pension Interest Agreements, vary the definition in respect to the payment of his/her Superannuation Interests.

**Child Pension Interest** has the meaning given in the Superannuation Laws.

**Company** includes any entity incorporated pursuant to *Corporations Act 2001 (Cth)* or the Superannuation Laws (as applicable).

**Compassionate Grounds** includes those grounds listed under the Superannuation Laws authorising the Trustee, subject to direction by the Regulator, to pay a Lump Sum Payment to Members based on Compassionate Grounds.

**Complying SMSF** means a Superannuation Fund which meets both the definition of a SMSF and the conditions of a complying Superannuation Fund under the Superannuation Laws or as otherwise determined by the Regulator.

**Concessional Contributions** are those Contributions and allocations defined as Concessional Contributions in the Superannuation Laws.

**Concessional Contributions Cap** has the meaning given in the Superannuation Laws.

**Conditional Pension Interest** means a Pension Interest which is settled by a Member by way of a Conditional Pension Interest Agreement, or within the Member's SMSF Will or Binding Death Benefit Nomination (collectively, **CPIA**) and prescribes conditions upon which the Pension Interest reverts and is paid. A Conditional Pension Interest is subject to the Conditions of Release of Benefits and Payment Standards of the Superannuation Laws.

**Condition Pension Triggering Event** is as defined at Rule 36.1.

**Conditions of Release of Benefits** includes those Conditions of Release of Superannuation Benefits in the Superannuation Laws and in particular Schedule 1 of the SISR.

**Contributing Member** is a Member of the Fund who contributes to the Fund on behalf of himself or herself, the Member's Spouse or another Member of the Fund.

**Contribution** includes a payment, Contribution-in-Kind, Contribution-in-Specie, and/or receipt of any other money or Asset permitted by the Superannuation Laws to be received as Contribution of a Member, but does not include an allocation from a Reserve Account on behalf of a Member. *See also SISR 7.04.*

**Contribution Declaration** means a written confirmation of a Member as to the Member's qualification to make a Contribution to the Fund.

**Contribution-in-Kind** includes a deemed Contribution of a Member, or on behalf of a Member for purposes of SISR 7.04. The value of the Contribution shall be based on the Market Value of the deemed Contribution.

*For example, Bob lends money to the SMSF and forgives the loan by way of an assignment to Jane, then the value of the discharged loan would be a Contribution-in-Kind of Jane to the Fund. Careful consideration needs to be had as to whether a Contribution-in-Kind is permitted by the Superannuation Laws.*

**Contribution-in-Specie** includes a transfer, in whole or in part, of an Asset as a Contribution of a Member, whether made by the Member or a Contributor on behalf of a member, transfer and/or Asset acquired is permitted by the Superannuation Laws. The value of the Contribution shall be based on the Market Value of the deemed Contribution.

**Contributions Cap** has the meaning given in Superannuation Laws.

**Contributions Reserve** includes a Reserve Account in which unvested Contributions are made on behalf of a Member or a specific group of Members. Any allocation to a Contributions Reserve is required to be allocated to a Member within 28 (twenty-eight) days after the month in which the contribution is placed into the Contributions Reserve.

**Contributions Splitting Notice** is a Notice provided to the Trustee by a Member requesting an amount to be allocated, Rolled-over and/or transferred as a Transfer Superannuation Interest to a Member's Spouse from the Member's Superannuation Interests.

**Contributor** includes a Member, Member's Associates, Member's Employer and/or any other Person who makes a Contribution for or on behalf of a Member, Member's Spouse and/or Member's Dependants to the Fund, provided the terms are compliant with the Superannuation Laws.

**Corporate Trustee** is any Trustee of the Fund which is a constitutional corporation, including a Company constituted for the purposes of acting as a Trustee of a SMSF under the Superannuation Laws.

**Court** includes any properly constituted Court, tribunal or jurisdictional forum situated in Australia whether at a Federal or State level including both criminal and civil Courts, tribunals and administrative forums vested with authority to decide a matter.

**CPIA** means the Conditional Pension Interest Agreement, SMSF Will and/or Binding Death Benefit Nomination in which a Member settles an arrangement which prescribes the reversion of the Member's Pension Interest upon an event described by the Member to one or more Reversionary Beneficiaries on conditions and terms prescribed therein.

**Custodian** includes a Person or Persons which holds an Asset or Cash on behalf of the Trustee as Bare Trustee (*see also Bare Trust*).

**Death Benefit** includes a payment, including a Benefit-in-Specie, Benefit-in-Kind and/or distribution of Cash of a Member's Superannuation Interest, and may be as a consequence of a term of a SMSF Will, Binding Death Benefit Nomination, Deceased Member's Alternate Decision-Maker discretion, Pension Interest Agreement and/or or any other mechanism permitted by the Superannuation Laws. A valid reversion in respect to a Pension Interest Agreement is not a Death Benefit.

**Death Benefit Rule** is a Special Rule of the Fund settled by a Member in respect to the payment of the Member's Superannuation Interest as a Death Benefit on

terms contained in a Binding Death Benefit Nomination and/or SMSF Will. The Death Benefit Rule may only be revoked on terms contained therein and shall not be invalidated or revoked by an updating of the Governing Rules by auto-upgrade or subsequent instrument updating the Governing Rules except if separately resolved and recorded in writing by Trustee and relevant Member.

**Default Nominated Fund** has the meaning given at Rule 15.2(c)(ii), and includes any Eligible Entity which a Member may nominate for the purposes shown in such Rule.

**Delivery** or **delivered** includes any reasonable means of providing communication by parties on a matter, and includes, but is not limited to the provision of email (including attachments) direction, hand delivery, delivery to an address of a party, and dispatch as authorised under Division 3 of the *Electronic Transactions Act 1999 (Cth) (ETA)*.

**Dependant** includes a Member's Spouse, Member's Child, Person in an Interdependency Relationship with a Member, Person who is financially dependent on the Member, and any other Person the Superannuation Laws define as a Dependant of a Member.

**Disbursement Powers** has the meaning given in Rule 12.7.

**Disqualified Person** means a Member who is a Disqualified Person for purposes of section 120 of the SISA and includes a Member who:

- (a) has been convicted of an offence against or arising out of a law of the Commonwealth, a State, a Territory, or a foreign country, being an offence in respect to dishonest conduct;
- (b) is subject to a civil penalty order made in relation to the Disqualified Person, in accordance with Parts 20 or 21 of the SISA;
- (c) is insolvent or an undischarged bankrupt;
- (d) is disqualified based on a reason read at section 120(c) of the SISA; or
- (e) such other basis of disqualification imposed from time to time by the Superannuation Laws.

**Earnings** is the amount determined by the Trustee as Earnings of the Fund, Earnings of a specific Member Superannuation Interest or group of Members' Superannuation Interests, a Reserve Account or any other account, whatever the case may be for a period of time, and may include negative Earnings.

**Effective Date** means the date upon which this Deed is deemed to have taken effect, and is taken for this purpose to be the date upon which the last of the parties executes the Deed and does not include a date upon which a party later remedies a defective execution.

**Eligible Entity** includes any Superannuation Fund, including but not limited to a Complying SMSF, retail Superannuation Fund, wholesale Superannuation Fund, industry Superannuation Fund, Small APRA Fund, Eligible Roll-over Fund, Retirement savings account, Foreign Superannuation Fund and any and all other funds and/or arrangements which are permitted to accept a Member's Superannuation Interests in accordance with the Superannuation Laws.

**Eligible Lump Sum Beneficiary** means a Person who qualifies as a Dependant of a Member as the term is read in the SISA.

**Eligible Pension Beneficiary** means a Person who qualifies as a Death Benefits Dependant of a Member as the term is defined in the *Income Tax Assessment*

*Act 1997 (Cth).*

**Eligible Roll-over Fund** see Eligible Entity.

**Employer Contribution Notification** is a written notification from the Trustee as to the Complying SMSF status and contact details of the Trustee.

**Employer Roll-over Superannuation Interest** includes, subject to the Superannuation Laws and the Fund retaining its Complying SMSF status, a Roll-over of a Lump Sum Payment to the Fund for benefit of the Member as a consequence of the Member terminating employment with an employer.

**EPOA** means an Enduring Power of Attorney made in accordance with the laws of the State of residence of the Member at the date of making.

**Estate** includes Legal Estate.

**ETA** means *Electronic Transactions Act 1999 (Cth)*, and such of the following as may be applicable for the purposes: *Electronic Transactions Act 2000 (NSW)*, *Electronic Transactions (Victoria) Act 2000 (VIC)*, *Electronic Transactions (Queensland) Act 2001 (QLD)*, *Electronic Transactions Act 2000 (SA)*, *Electronic Transactions Act 2011 (WA)*, *Electronic Transactions Act 2000 (TAS)*, *Electronic Transactions Act 2001 (ACT)* and *Electronic Transactions (Northern Territory) Act (NT)*.

**Excess Contribution** has the meaning given in the Superannuation Laws.

**Excess Contributions Tax** includes an amount assessed by the Regulator for a period as being excessive in terms of Non-Concessional Contributions and/or Concessional Contributions in relation to a Member under the Superannuation Laws.

**Excess Contributions Tax Release Authority** is an authority issued by the Regulator under the Superannuation Laws for the payment of Excess Concessional Contributions Tax and/or Excess Non-Concessional Contributions Tax.

**Excess Transfer Balance Tax** has the meaning given in the Superannuation Laws.

**Excluded Person** means a Person, Persons or classification of Persons excluded from being considered to receive a Member's Superannuation Benefits, as determined in accordance with the Governing Rules.

**Family Law Payment Splitting Notice** is a notice issued to the Trustee of the Fund under the Superannuation Laws requiring the Trustee to split a Member's Superannuation Interest with the Member's Spouse or ex-Spouse.

**Foreign Superannuation Fund** means a Superannuation Fund that is not an Australian Superannuation Fund.

**Fund** means this Fund established and maintained as a Complying SMSF, which Fund may be settled by deed or other instrument having the effect of a deed, and includes a trust, fund, scheme or such other arrangement as allowed under the Superannuation Laws. Notwithstanding, the Trustee may resolve to change the Fund to a Small APRA Fund, in accordance with the Governing Rules.

**Fund Assets** means all money and Assets, Contributions (including Contributions-In-Kind and Contributions-In-Specie), net Earnings and such other accumulations and accretions as the Superannuation Laws allow to be held by a Complying Superannuation Fund.

**Further Payment Direction** is as defined at Rule 29.3(k).

**Gainfully Employed** means employed or self-employed for gain or reward in any business, trade, profession, vocation, calling, occupation or employment.

**General Expenses** include expenses incurred by the Trustee of the Fund in relation to the day-to-day operations of the Fund, as well as those expenses the Trustee declares are General Expenses.

**Governing Rules** include the Governing Rules herein and include any addition, variation, change or amendment provided the addition, variation, change or amendment meets the relevant Rule requirements, and includes a Special Rule. Governing Rules also include any written or unwritten rules applied by the Trustee of the Fund in relation to the operation and management of the Fund.

**Government** includes the Australian Federal Government, the various State and Territory Governments of the States and Territories of Australia, Local Councils and any other legally convened Government, including, but not limited to a foreign Government.

**Holding Trust** means Bare Trust.

**Incapacity** includes Temporary Incapacity, Permanent Incapacity and Terminal Medical Condition, and such other terms of legal incapacity as the terms are read in the Superannuation Laws for the relevant purposes.

**Incapacity Superannuation Benefits** include those Superannuation Benefits authorised under the Superannuation Laws or the Regulator to be paid to a Member, Member's Dependents, Member's Legal Estate or other Person in the event of a Member's Incapacity.

**Income Stream** see definition for **Pension Interest**.

**Income Year** is any year commencing 1 July and ending 30 June unless otherwise allowed by the Regulator.

**Ineligible Lump Sum Beneficiary** means a Person who is not an Eligible Lump Sum Beneficiary.

**Ineligible Pension Beneficiary** means a Person who is not an Eligible Pension Beneficiary.

**Initial Trustee** is the first trustee or later trustees of the Fund.

**Insurance Strategy** includes a plan established by the Trustee of the Fund to provide insurance cover for the Trustee in the event of any Member's death, Temporary Incapacity, Permanent Incapacity or for any other reason. An Insurance Strategy forms part of the Fund's Investment Strategy.

**Interdependency Relationship** has the meaning given in the SISA.

**Investment Powers** has the meaning read at Rule 12.4.

**Investment Reserve** includes a Reserve which may be established by the Trustee for the purposes of smoothing investment returns amongst Member Superannuation Interests, allocating investment returns to specific Member Superannuation Interests and allocating to other Reserves of the Fund where the Superannuation Laws allow.

**Investment Strategy** includes a written document formulating the investment objectives, plans of investment for one or more Accounts, Reserves and/or Member Superannuation Interests. The document may include an Insurance Strategy. The Investment Strategy also should have regard to all relevant circumstances associated with the Fund including, but not limited to:

- (a) the risk involved in making, retaining and realising Fund investments. Such decisions are determined by the prospective return from the Fund's or Member's investments having regard to the investment objectives of the Fund and the expected cash flow requirements of the Trustee;



- (b) the composition of the Fund's investments as a whole including the extent to which the investments are diverse or involve the Fund being exposed to risks from inadequate diversification;
- (c) the liquidity of the Fund's investments considering its expected cash flow requirements; and
- (d) the ability of the Fund to discharge its existing and future liabilities.

**Legal Estate** includes, subject to the Superannuation Laws and the Fund retaining its Complying SMSF status, a trust established or created under a trust deed, Last Will, Bare Trust, Settlement Instruments, EPOA, by way of Court order or in any other way for the purpose of holding a Member's Assets, in the event that a Member lacks legal capacity or dies. Where reference is to a Member's Legal Estate, then the reference is to the Legal Personal Representative of the Member's Legal Estate howsoever constituted.

**Legal Personal Representative** means:

- (a) the Person, Persons, or any combination thereof, appointed as Executor of a Member's Legal Estate;
- (b) the Person, Persons, or any combination thereof, appointed as Administrator of a Member's Legal Estate;
- (c) the Person, Persons, or any combination thereof, appointed as Attorney (under a duly executed General Power of Attorney, made in accordance with the laws of the State of residence of the Member at the date of making) for a mentally competent Member;
- (d) the Person, Persons, or any combination thereof, appointed as Attorney (under a duly executed EPOA, made in accordance with the laws of the State of residence of the Member at the date of making) for a Mentally Incapacitated Member;
- (e) the Person, Persons, or any combination thereof, appointed as administrator of a Member by a Court having jurisdiction over the matter, for a Mentally Incapacitated Member;
- (f) the Person, Persons, or any combination thereof, appointed as Legal Personal Representative by or for a Member, whether as a consequence of a Nomination in a testamentary instrument or by order of a Court having jurisdiction over the matter for a Deceased Member; and
- (g) such Person, Persons, or any combination thereof, the Superannuation Laws prescribe to be a Member's Alternate Decision-Maker and includes, for purposes of Governing Rules 4, 5 and 6, the Person or Persons nominated in an Alternate Decision-Maker Nomination.

*Note: An Alternate Decision-Maker Nomination does not invalidate an EPOA, order of a Court or appointment in a Last Will of a Legal Personal Representative. An Alternate Decision-Maker Nomination is an instrument which can be used by the Fund to ensure transparency and limit legal disputes over the appointment of Person or Persons acting in substitution for a Member. In effect, the Alternate Decision-Maker Nomination is a system which allows the Members to record their Nominations of Legal Personal Representative in the Fund records.*

**Legal Personal Representative of the Member's Estate** see Legal Personal Representative.

**Limited Power of Attorney** means the powers read in the Governing Rules for one or more Persons to act for another Person, and does not have the scope of a General Power of Attorney or EPOA.

**LRBA** means a limited recourse borrowing arrangement as defined in the Superannuation Laws.

**Lump Sum Payment** means a payment made in Cash, Benefit-In-Kind and/or Benefit-in-Specie, whether or not paid to a Member, Member's Legal Estate or otherwise from a Member's Superannuation Interests, including but not limited to a payment following the commutation of a Pension Interest.

**Mandatory Transfer Event** means any one or more of the following:

- (a) a Member becoming a bankrupt person;
- (b) a Member committing fraud in his/her capacity as Trustee or Director of a corporate Trustee;
- (c) a Member being convicted of a crime, subject to imprisonment;
- (d) a member being convicted of a crime of dishonesty;
- (e) a Member acting with wanton disregard or gross negligence in any aspect of the Fund, including but not limited to refusing to comply with Special Member Conditions, Special Member Disclosure and/or otherwise compromising the Fund's Complying SMSF status, solvency or the interest of the other Members in the Fund; and
- (f) such other term as the Superannuation Laws prescribe as a condition upon which a Member must cease being a Member of a Complying SMSF;

however, the Trustee is not obligated to transfer a Member's Superannuation Interests upon the happening of a Mandatory Transfer Event, unless the Superannuation Laws otherwise require.

**Market Value** has the meaning read in the Superannuation Laws.

**Member** is a Person who has been accepted as a Member of the Fund and has accepted to act as Trustee (if constituted by Natural Persons) or Director of a Corporate Trustee, and has complied and continues to comply with its obligations under the Governing Rules. A Member does not have to have a balance in the Member's Accumulation Account. A reference to Member includes a Member's Alternate Decision-Maker acting for a Mentally Incapacitated Member.

**Member Accumulation Interest** includes a Member's Superannuation Interest which is not a Member's Pension Interest.

**Member Meeting** is a meeting of the Members as required by the Governing Rules and the Superannuation Laws, conducted by any reasonable method (including but not limited to in person, by internet (including, but not limited to, Skype, Zoom or such other conferencing platforms available on the internet) and/or telephone) in which matters regarding the Fund are discussed.

**Member Ordinary Resolution** means a vote cast in favour by not less than 51% (fifty one percent) of the Member votes available to be cast in a Member Meeting.

**Member Pension Interest** includes a Member Superannuation Interest established by the Trustee under the Governing Rules for the purpose of paying a Pension Interest, whether the payment is commenced immediately or upon the happening of a condition at a later date. A Member Pension Interest remains in force, provided that there is an Account balance of \$1 or more. See also definition for **Pension Interest**.

**Member Pension Interest Roll-back** means the commutation in whole or part of a Member Pension Interest in the Fund and the subsequent transfer to a

Member Accumulation Interest in the Fund.

**Member Release Authority** is a request howsoever given by a Member to the Trustee in respect to the release of Contributions and/or Earnings in excess of the Member's Contributions Cap, or for any other reason prescribed by the Superannuation Laws.

**Member SMSF Living Will** includes a formal or informal set of directions made by a Member to benefit a Member, the Member's Dependants and/or Member's Legal Estate from and/or following a Member being Mentally Incapacitated.

**Member SMSF Will** includes a formal set of directions made by a Member dealing with the Member's Superannuation Interests on and following the Member's death. The SMSF Will must be signed and dated by the Member and witnessed by at least ONE Natural Person who is not a Member, Member's Relative, Trustee (including Director of a Corporate Trustee) or Beneficiary nominated in the SMSF Will.

**Member Special Resolution** means a vote cast in favour by not less than 75% (seventy five percent) of the Member votes available to be cast in a Member Meeting.

**Member's Beneficiary** includes a Person nominated in a Member's SMSF Will, Binding Death Benefit Nomination, Non-Binding Death Benefit Nomination, Pension Interest Agreements, Member's Dependants and Member's Legal Estate. A Member's Beneficiary must also qualify as an Eligible Income Beneficiary and/or Eligible Lump Sum Beneficiary to receive the benefit of a nomination of the Member's Superannuation Interest, notwithstanding being named as a Member's Beneficiary.

**Member's Dependant** means an Eligible Income Beneficiary and/or Eligible Lump Sum Beneficiary (as applicable).

**Membership Warranties** has the meaning read at Rule 13.13.

**Mentally Incapacitated** means a state of mental health whereby a Member lacks sufficient mental capacity to understand the nature and effect of the Member's decisions in respect to a matter.

**Mentally Incapacitated Member** means a Member who is suffering a legal incapacity by virtue of age, a state of mental health whereby a Member lacks sufficient mental capacity to understand the nature and effect of the Member's decisions in respect to a matter or bankruptcy.

**Minor Member** means a Member who is a Natural Person of less than 18 (eighteen) years of age.

**Natural Person** means a human being.

**Nominated Beneficiary** is as defined at Rule 37.4.

**Nomination** includes Nomination made under a Binding Death Benefit Nomination, SMSF Will, Pension Interest Agreement, or otherwise in respect to the payment of a Member's Superannuation Interests.

**Nomination of Default Superannuation Fund** is a written nomination by a Member of an Eligible Entity to which the Member's Superannuation Interests may be transferred by the Trustee on the happening of a Mandatory Transfer Event happening in respect to Member.

**Non-Binding Death Benefit Nomination** is a Nomination made by a Member in relation to the distribution of the Member's Superannuation Interests in the event of Member's death, other than a Nomination made in a Binding Death Benefit Nomination or SMSF Will.

**Non-Concessional Contributions** are those Contributions defined as Non-Concessional Contributions in the Superannuation Laws.

**Non-Contributing Member** is a Member of the Fund who is other than a Contributing Member.

**Non-Lapsing Binding Death Benefit Nomination** is a Binding Death Benefit Nomination which does not have a lapsing event, and continues until revoked by the Member and is subject to the Conditions of Release of Benefits and Payment Standards of the Superannuation Laws.

**Notice of Payment Direction** is a written direction made by a party in respect to the payment of a Member's Superannuation Interest, whether during the lifetime of the Member or after the death of the Member.

**Notice of Intent to Claim or Vary a Deduction** is a written direction by a party in respect to a Contribution to the Fund.

**Originating Member** is as defined at Rule 35.2.

**Overseas Pension or Revenue Authority** includes any non-Australian tax, revenue, pension, superannuation, Retirement or other Government or semi-Government authority that has powers, either directly, indirectly or by delegation in setting, maintaining or establishing rules, terms or conditions in relation to the transfer and payment of any pension, Retirement or superannuation or their equivalent benefits to this Fund including QROPS benefits.

**Pay** includes credit, distribute, set-off, Benefit-in-Kind, Benefit-in-Specie, or otherwise where a thing or benefit is transferred from one Person to another Person.

**Payment Direction** is as defined at Rule 29.1(b).

**Payment Standards** has the meaning given under Part 6 of the SISR.

**Pension** see **Pension Interest**.

**Pension Interest** includes a series of periodical payments made by the Trustee for the benefit of a Member and/or Member's Dependants, which may or may not be on commutable terms, may or may not have reversionary terms, may or may not have a residual capital value, and includes, but is not limited to the following:

- (a) any Pension Interest upon terms and conditions which comply with SISR 1.06(1) including the requirement that the Pension Interest cannot be added to by way of capital;
- (b) a lifetime complying pension (SISR 1.06(2));
- (c) an Accounts Based Pension;
- (d) an Allocated Pension (SISR 1.06(4));
- (e) a market-linked pension (SISR 1.06(8));
- (f) a fixed-term complying pension (SISR 1.06(7));
- (g) a non-commutable life pension (SISR Schedule 1 – Item 108);
- (h) a non-commutable Allocated Pension (SISR 6.01(2));
- (i) a Transition to Retirement Income Stream (SISR 6.01(2));
- (j) a non-commutable pension (SISR 6.01(2));

- (k) a Temporary Incapacity Pension Interest– non-commutable Income Stream (SISR 6.01(2));
- (l) an Assets Test Exempt Pension within the meaning of that term under the *Social Security Act 1991 (Cth)* including, but not limited to sections 9A, 9B and 9BA;
- (m) a Child Pension Interest;
- (n) an annuity benefit (SISR 1.05) (For clarity, annuity benefit may be read where reference to Pension Interest is given in the Governing Rules); and
- (o) any other pension or Superannuation Income Stream under the Superannuation Laws (see generally SISR 1.06).

**Pension Reserve** includes a Reserve established by the Trustee for the following purposes:

- (a) to pay any Pension Interest or Pension liability of the Trustee of the Fund whether by way of a payment of an amount or Asset to a Member Pension Interest or directly to a Member with a Pension Interest, such payment in satisfaction in whole or part of the Trustee’s Pension Interest liabilities in respect of that Member Pension Interest;
- (b) to be used to commence a new Pension Interest where a Pension Interest Superannuation Member has commuted a Pension Interest;
- (c) to pay a Death Benefit where a Member holding a Pension Interest has died; and/or
- (d) such other payments as the Superannuation Laws allow in respect of Pension Interests.

**Permanent Incapacity** is any condition that the Trustee determines amounts to Permanent Incapacity including in relation to a Member, ill-health (whether physical or mental) which 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.

**Person** means any Natural Person, body corporate, Government entity or other legal structure or entity of any kind.

**Personal Transfer Balance Cap** has the meaning given in the Superannuation Laws.

**Preservation Age** has the meaning given in the Superannuation Laws.

**Preservation Status** has the meaning given in the Superannuation Laws in respect to a Member Superannuation Interest, or part thereof.

**Professional** includes a Person authorised and if required licensed under the Superannuation Laws to provide advice, audit services, administration services or any other services to the Trustee of a SMSF, including a lawyer, accountant, financial planner or a SMSF Professional.

**Proportionate Voting Rule** is the voting mechanism whereby each Member, for purposes of Members Meetings, or Natural Person Trustees or Directors of a Corporate Trustee conduct voting based on the proportionate value of the Superannuation Interests represented by the Member (whether acting at Meetings, Natural Person Trustee or Director of a Corporate Trustee – and includes an Alternate Decision-Maker standing in the shoes of the Member) in the Total

Superannuation Interests of the Fund. Reserve Account balances are not counted for the Proportionate Voting Rule.

*For example, applying the Proportionate Voting Rule, if Member A's Superannuation Interest is equal to \$700,000, and Member B's Superannuation Interest is equal to \$200,000, and Member C's Superannuation Interest is equal to \$100,000 – then - Member A on membership matters, carries 70% of the vote, Member B carries 20% of the vote and Member C carries 10% of the vote. Similarly, on Trustee matters and/or Directorship matters in respect to the Corporate Trustee, Member A carries 70% of the vote, Member B carries 20% of the vote and Member C carries 10% of the vote.*

**Quarantined Part** means that part of a Member's Superannuation Interest which cannot be paid in a direction given in a Member's SMSF Will, Binding Death Benefit Nomination, Pension Interest Agreement and/or which has no binding payment direction by the Member in respect thereof.

**Regular Release Authority** is a notice howsoever given by the Regulator requiring a payment of a Member Superannuation Interest, or part thereof, including but not limited to an **Excess Contributions Tax Release Authority**.

**Regulated Superannuation Fund** is a Superannuation Fund, including a SMSF which has elected to become a Regulated Superannuation Fund under the Superannuation Laws.

**Regulator** is the Commissioner of Taxation, APRA, the Australian Securities Investment Commission or any other Governmental body that has jurisdiction for regulating the Superannuation Laws as it applies to circumstances of the Fund.

**Related Party or Related Parties** means a Person defined as a Related Party under the Superannuation Laws.

**Relative** includes, in relation to an individual, the following:

- (a) A parent, grandparent, brother, sister, uncle, aunt, nephew, niece, lineal descendant or adopted Child of that individual or of his/her Spouse; and
- (b) Spouse of an individual or of any other individual specified in the preceding subpart;

except where Relative is given a specific meaning under Rule 19.

**Replacement Asset** has the meaning read in the Superannuation Laws.

**Reserve Account** includes, subject to the Superannuation Laws and the Fund retaining its Complying SMSF status, an account created by the Trustee of the Fund with surplus Assets or from Earnings of the Fund. A Reserve Account may include an Anti-Detriment Reserve (*Warning: Anti-Detriment Reserve may be invalid from and following 1 July 2017*), a Contributions Reserve, a Pensions Reserve, a Self-Insurance Reserve and/or an Investment Reserve. The Reserve Account may be established for any purpose permitted by the Superannuation Laws, including but not limited to the funding of a Pension (including a current or future Pension), to fund a Death Benefit, to fund a Lump Sum payment, to accumulate amounts from Earnings to cushion market fluctuations and assist in liquidity, and to fund Specific or General Expenses.

**Reserve Benefit** means benefits including Superannuation Benefits paid or payable directly by the Trustee of the Fund from a Reserve Account to a Member, former Member, their Legal Estate, a Deceased Member's Dependant or any other Person allowed under the Superannuation Laws.

**Retirement and Retired** includes where a Member who has reached Preservation Age and no longer intends to work again, and includes further:

- (a) where a Member is over Preservation Age and the Trustee is satisfied that the Member will never again be engaged in part-time or full-time gainful employment;
- (b) where a Member is over age 60 years of age and an arrangement under which the Member is Gainfully Employed has come to an end on or after that age or the Trustee is satisfied that the Member will never again be engaged in part-time or full-time gainful employment; and
- (c) such other occasion allowed under the Superannuation Laws.

**Reversionary Beneficiary** is a Person nominated as beneficiary of a Pension Interest on the happening of an event nominated in a Conditional Pension Interest Agreement, Auto-Reversionary Pension Interest Agreement or otherwise in respect to a Pension Interest, on the death of the Member to which the Pension Interest is payable.

**Roll-back** includes the transfer of part or all of a Member Pension Interest to an Accumulation Interest in the Fund established for the Roll-back Member's benefit.

**Roll-over** means paid as a Lump Sum Payment (other than by way of being transferred) between Superannuation Funds within the superannuation system including an Employer Roll-over Superannuation Interest where the Superannuation Laws allow.

**Roll-over Superannuation Interest** includes the payment of a Lump Sum Payment, a Pension Interest or any other Superannuation Benefits or Superannuation Interests between Superannuation Fund allowed under the Superannuation Laws.

**RSE Licensee** is a Trustee or other party that has been issued a license by the Regulator of non-SMSFs under the Superannuation Laws.

**Segregation Powers** has the meaning read at Rule 12.8.

**Self-Insurance Reserve Account** includes, subject to the Superannuation Laws and the Fund retaining its Complying SMSF status, a Reserve Account established by the Trustee under the Governing Rules to provide Superannuation Benefits for Members in the event of their Temporary Incapacity, Permanent Incapacity or for any other reason as well as the payment of Superannuation Benefits to a Member's Dependants or the Member's Legal Estate.

*Note: If the Fund did not have self-insurance implemented at 20 July 2014, the Fund cannot offer self-insurance unless the Superannuation Laws allow.*

**Self-Managed Superannuation Fund** and **SMSF** is a Superannuation Fund which meets all of the terms and conditions of a Self-Managed Superannuation Fund as the term is defined under the Superannuation Laws.

**Settlement Instruments** means the contract, agreement, deed and/or minutes which settle an arrangement, obligation or show the commitment of parties to a thing, matter or act.

**Severe Financial Hardship** is financial hardship that the Trustee is of the opinion is severe and includes conditions as described under the Superannuation Laws for Severe Financial Hardship.

**Signed or Signature** means the giving of a person's intention in respect to information communicated by any reasonable means, including a mark, wet mark or by electronic communication (including digital signature) as described in section 10 of the ETA.

**Single Acquirable Asset** has the meaning given in the Superannuation Laws.

**SISA** is the *Superannuation Industry (Supervision) Act 1993 (Cth)*.

**SISR** is the *Superannuation Industry (Supervision) Regulations 1994 (Cth)*.

**SMSF Adviser** is a Person who is recognised by a Professional association, educational institution or the Regulator as a specialist in providing advice to Trustees or other Professionals on the Superannuation Laws as they apply to a SMSF.

**SMSF Contractor** may be, but does not necessarily have to be, a Member of the Fund, and includes a Person who performs services for the Fund which are other than services in respect to acting as a Trustee or Director of a Corporate Trustee, and on arm's length and commercial terms.

**SMSF Living Will** see **Member SMSF Living Will**.

**SMSF Will** see **Member SMSF Will**.

**Special Member Disclosure** has the meaning shown at Rule 13.10.

**Special Membership Conditions** has the meaning shown at Rule 13.11.

**Special Rule** means:

- (a) a term or circumstance referred to in the Governing Rules (included in this Deed or in any further amendments or variations to the Governing Rules from time to time) as a Special Rule, which term or circumstance is deemed irrevocable, unless a written declaration striking or amending the term is made by the Trustee;
- (b) a term of administration or dealing in respect to any aspect of the Fund determined by the Trustee to be irrevocable, unless a written declaration striking or amending the term is made by the Trustee;
- (c) a Binding Death Benefit Nomination, SMSF Will, Alternate Decision-Maker Nomination settled by a Member in accordance with the Governing Rules, which is irrevocable except on the terms thereof, unless a written declaration striking or amending the Nomination is made by the Member;
- (d) a limitation of membership, segregation of an Asset, or other specific term under which the Trustee undertook or seeks to undertake a dealing resulting in concessional treatment under any State Duties Act which term is deemed irrevocable, unless a written declaration striking or amending the term is made by the Trustee and any relevant Members to which the benefit of the concessional treatment may apply (if any); and
- (e) such other term, Nomination or limitation deemed by the Trustee or Member as a Special Rule howsoever recorded.

*For clarity, a Special Rule is not modified by an update, auto-upgrade or variation of the Governing Rules, unless the Specific Rule is specifically referred with particularity in such update, auto-upgrade or variation.*

**Specific Expenses** means expenses incurred by the Trustee of the Fund that the Trustee is of the view relate directly to a Member Superannuation Interest, as well as those expenses the Trustee declares to be a Specific Expense.

**Spouse** has the meaning read at section 90MD of the *Family Law Act 1975 (Cth)*.

**Successor Reversionary Beneficiary** is as defined at Rule 35.3(c).

**Superannuation Benefit** includes a payment, the transfer of an Asset or a Payment-in-Kind, whether by way of a Lump Sum Payment or a Pension Interest from the Fund to a Member, Member's Dependant, Member's Beneficiary,



Member's Legal Estate and/or other Person(s) authorised under the Superannuation Laws allow.

**Superannuation Fund** includes a provident, Retirement, welfare or benefit fund both within and outside Australia and for the sake of removing any doubt - the Fund.

**Superannuation Interest** is any interest in a Superannuation Fund created under the Superannuation Laws and the Governing Rules including but not limited to a Member Accumulation Interest, a Member Pension Interest and a Reserve Account.

**Superannuation Interest Entitlement** is the amount determined by the Trustee, at any particular time that is the amount, which if paid in either Cash or Assets of the Fund, would discharge the Trustee's liability in relation to the particular Superannuation Interest.

**Superannuation Laws** mean the *Commonwealth of Australia Constitution Act 1900*, *Superannuation Industry (Supervision) Act 1993 (Cth)*, *Income Tax Assessment Act 1936 (Cth)*, *Income Tax Assessment Act 1997 (Cth)*, *Corporations Act 2001 (Cth)*, *Social Security Act 1991 (Cth)*, *Veterans' Entitlements Act 1986 (Cth)*, *Family Law Act 1975 (Cth)*, *Bankruptcy Act 1966 (Cth)*, *Superannuation (Departing Australia Superannuation Payments Tax) Act 2007 (Cth)*, *Superannuation (Excess Non-Concessional Contributions Tax) Act 2007 (Cth)* any applicable Trustee Law, and any other regulation, law or direction prescribed by the Regulator, Commonwealth or State Governments dealing with rights and obligations in respect to the operation of a complying Superannuation Fund and the holding of a Superannuation Interest in a complying Superannuation Fund.

**Suspended Interest** is as defined at Rule 6.5(a).

**Tax Adjustment Payment** is where the Trustee declares that, as a consequence of the use by the Fund or a Superannuation Interest (**User**) of a tax benefit including, but not limited to a franking credit, foreign tax credit, capital loss, income tax loss (as those terms are commonly known) or any other tax benefit sourced from a particular Superannuation Interest (**Supplier**), the Trustee is of the opinion that the User of the tax benefit should make a Tax Adjustment Payment to the Supplier of the tax benefit for the period of the benefit.

**Tax-Free Component** is that part of a Superannuation Benefit that is a tax-free component as determined under the Superannuation Laws.

**Taxable Component** is that part of a Superannuation Benefit that is not a Tax-Free Component, and includes elements Taxed and untaxed.

**Taxes** include any impost assessed by a Government to the Trustee of the Fund.

**Temporary Incapacity** is, subject to the Superannuation Laws and the Fund retaining its Complying SMSF status, any condition that the Trustee determines to be Temporary Incapacity for the purpose of these Governing Rules and includes where a Member has ceased to be Gainfully Employed (including a Member who has ceased temporarily to receive any gain or reward under a continuing arrangement for the Member to be Gainfully Employed) due to ill-health (whether physical or mental) which causes the Member to cease to be Gainfully Employed but does not extend to Permanent Incapacity.

**Temporary Incapacity Pension Interest** is a Pension Interest payable by the Trustee of the Fund under the Superannuation Laws for a Member that is Temporarily Incapacitated and includes a Pension Interest that:

- (a) cannot be commuted or turned into a Lump Sum Payment;

- (b) is paid at least monthly;
- (c) does not have a residual capital value; and
- (d) is such that the total amount paid each month is fixed or may be indexed provided that the indexation component, during any 12 month period, does not exceed the greater of 5% (five percent) per annum or the Consumer Price Index for the previous 12 months.

**Terminal Medical Condition** includes where:

- (a) two registered medical practitioners have certified, jointly or separately, that the Person suffers from an illness, or has incurred an injury, that is likely to result in the death of the Member within a period (the certification period) that ends not more than 24 months after the date of the certification;
- (b) at least one of the registered medical practitioners is a specialist practicing in an area related to the illness or injury suffered by the person; and
- (c) for each of the certificates, the certification period has not ended.

**Termination Notice** is as defined at Rule 15.2(b).

**Terminating Member** is as defined at Rule 15.2.

**Total Superannuation Interest** means the total value of the Superannuation Interests of all Members in the Fund, but does not include Reserve Account Balances.

**Transfer Balance Accounts** has the meaning given in the Superannuation Laws.

**Transfer Balance Cap** has the meaning given in the Superannuation Laws.

**Transfer Superannuation Interest** includes the transfer of part or all of one or more of a Member's Superannuation Interests from a Superannuation Fund (including a Foreign Superannuation Fund and the Fund itself) to a Superannuation Interest of a Member, the Member's Spouse, other Member of the Fund, or another Eligible Entity.

**Transition to Retirement Income Stream** means a Pension Interest that meets the terms and conditions of a Transition to Retirement Income Stream, non-commutable Allocated Pension or non-commutable pension, as the terms are interpreted in the Superannuation Laws.

**Trustee** is the Trustee of the Fund howsoever constituted.

**Trustee Law** means whichever of the *Trustee Act 1925 (NSW)*, *Trustee Act 1958 (Vic)*, *Trustee Act 1936 (SA)*, *Trustees Act 1962 (WA)*, *Trusts Act 1973 (QLD)*, *Trustee Act 1898 (Tas)*, *Trustee Act 1925 (ACT)* and the *Trustee Act 1907 (NT)* applies, and any other Commonwealth, State or Territory legislation that relates to the duties, role and Investment Powers of a Trustee of a trust including a trust that is a SMSF or Superannuation Fund.

**Trustee Ordinary Resolution** means a vote cast in favour by not less than 51% (fifty one percent) of the votes available to be cast in a Trustee Meeting. (*Note: If the corporate trustee is not a special purpose company and/or a standard company which has resolved its constitution on the terms of Rule 5, then this definition shall not apply to such corporate trustee.*)

**Trustee Meeting** is a meeting of the Trustee(s) (if there be more than one) as required by the Governing Rules and the Superannuation Laws, conducted by any reasonable method (including but not limited to in person, by internet (including, but not limited to, Skype, Zoom or such other conferencing platforms

available on the internet) and/or telephone) in which matters regarding the Fund are discussed. *(Note: If the corporate trustee is not a special purpose company and/or a standard company which has resolved its constitution on the terms of Rule 5, then this this definition shall not apply to such corporate trustee.)*

**Trustee Special Resolution** means a vote cast in favour by not less than 75% (seventy five percent) of the votes available to be cast in a Trustee Meeting. *(Note: If the corporate trustee is not a special purpose company and/or a standard company which has resolved its constitution on the terms of Rule 5, then this this definition shall not apply to such corporate trustee.)*

**Value of the Assets of the Fund** is the Value of the Assets of the Fund as determined by the Trustee of the Fund, subject to the Superannuation Laws, Audit Standards and any direction by the Regulator, which may include the Asset's historical cost, the replacement cost of the Asset, the Market Value of the Asset as at last accounting balance date or the current Market Value of the Asset. The Trustee may change valuation principles applicable to different Assets of the Fund unless the Superannuation Laws provide otherwise.

**Value of the Member's Superannuation Interest** is the value the Trustee determines in respect of a Member Superannuation Accumulation Interest and/or Member Pension Interest Superannuation Interest. If there is no value ascribed, then the Value of the Member's Superannuation Interest at the time of the last audit of the Fund, plus any additions made to the Superannuation Interest, less any deductions to the Superannuation Interest up to the time of the determined Value of the Member's Superannuation Interest. However, where the Superannuation Laws require a specified valuation or provide a formula the Trustee is to apply that valuation or formula to the calculation of the value of a Member's Superannuation Interest.

**Written or Writing** includes a delivery of information by any reasonable means, and expressly includes a writing as defined under section 9 of the ETA, which expression is adopted as authority for the Member, Trustee, SMSF Advisers and parties dealing with the Fund to conduct matters by any reasonable means, including but not limited to electronic transactions and the storage of such records by any means available for electronic communications.

<b>TABLE OF ANNEXURES</b>	
<b>Annexure</b>	<b>Form Name</b>
<b>A</b>	<b>ALTERNATE DECISION-MAKER NOMINATION FORM</b>
<p>The ALTERNATE DECISION-MAKER NOMINATION FORM is referred to at Rule 6 of the Governing Rules. This Form may be used by Members to register their preferred person to act for a period of time, if they lack Mental Capacity, or if they die.</p> <p><i>Note: This Nomination should be made in conjunction with the Member's Estate Planning.</i></p>	
<b>B</b>	<b>APPLICATION FOR MEMBERSHIP FORM</b>
<p>The APPLICATION FOR MEMBERSHIP FORM is referred to in Part Three of the Governing Rules. This Application may be required by the Trustee to be completed for any new Members of the Fund.</p>	
<b>C</b>	<b>DEATH BENEFIT NOMINATION FORM</b>
<p>A DEATH BENEFIT NOMINATION FORM is referred to at Parts 9 and 10 of the Governing Rules.</p> <p><i>Note: A Pension Interest Agreement and SMSF Will take precedence to a Binding Death Benefit Nomination. A Binding Death Benefit Nomination takes precedence over a Non-Binding Death Benefit Nomination.</i></p>	

**ALTERNATE DECISION-MAKER NOMINATION FORM  
THE DAVIS SUPER FUND**

**INSTRUCTIONS**

In **Section Two**, you may nominate one or more persons to act as your Alternate Decision-Maker **during your lifetime**. Please read **Parts 2, 9 and 10** of the Governing Rules before completing this Section Two. The nominations in Section One should match your Enduring Power of Attorney. Whilst it is best to attach a copy of your Enduring Power of Attorney, this Form does not require you to do so.

You may nominate one or more persons to act together; however, please identify whether two or more persons act jointly (meaning all must agree) or by majority resolution (meaning the group of persons act jointly and resolve matters by a decision of the majority).

You may also wish to nominate one person or group of persons to act on a certain condition, but if the condition fails – then you nominate alternate persons. Please complete Table 1(A), 1(B) and (C).

In **Section Three**, you may nominate an Alternate Decision-Maker to act for you **upon your death**. This is a powerful position. This nomination should match any nomination you have made in your Will. As with Section Two, you can nominate one or more persons to act as your Alternate Decision-Maker upon your death.

Once completed, please return to the Trustee.

**SECTION ONE: ABOUT THE MEMBER**

Member Name:

In making this Alternate Decision-Maker Nomination, I, the above-named Member, confirm that I have read and considered the Instructions and have had the opportunity to obtain legal, financial and accounting advice before executing the Nomination.

**SECTION TWO: NOMINATION OF ALTERNATE DECISION-MAKER DURING THE MEMBER'S LIFETIME**

I make the following Nomination of Alternate Decision-Maker to act as my Legal Personal Representative, in accordance with Section 17A of the *Superannuation Industry (Supervision) Act 1993 (SISA)* and Parts 2, 9 and 10 of the Governing Rules of the Fund during my lifetime on the terms shown:

- I appoint the person(s) shown in Column 1 of Table 1(A) to act in accordance with the decision-making requirements shown in Column 3 of Table 1(A).
- If the Event shown at Table 1(B) occurs, then I appoint the person(s) shown in Column 1 of Table 1(C) to act in accordance with the decision-making requirements shown in Column 3 of Table 1(C).
- If I strike through Table 1(B) and 1(C), I intend only to appoint the person(s) shown in Table 1(A).

<b>TABLE 1(A) PRIMARY NOMINATION</b>		
<b>Column 1 Alternate Decision-Maker/Director</b>	<b>Column 2 Address of Alternate Decision-Maker/Director</b>	<b>Column 3 Decision-Making Requirements</b>
		Solely/Jointly/By Majority Resolution/Other
		Solely/Jointly/By Majority Resolution/Other

		Solely/Jointly/By Majority Resolution/Other
<b>TABLE 1(B) TERMINATION EVENT</b>		
(Please explain under what circumstances the Nomination at Table 1(A) would fail.)		
<b>TABLE 1(C) ALTERNATE NOMINATION</b>		
<b>Column 1 Alternate Decision-Maker/Director</b>	<b>Column 2 Address of Alternate Decision-Maker/Director</b>	<b>Column 3 Decision-Making Requirements</b>
		Solely/Jointly/By Majority Resolution/Other
		Solely/Jointly/By Majority Resolution/Other
		Solely/Jointly/By Majority Resolution/Other

I direct that the Nominations made at this Section Two will apply:

- during my lifetime while I have Mental Capacity, for the following period of time: \_\_\_\_\_
- during my lifetime while I am a Mentally Incapacitated Person, but not if I have Mental Capacity
- irrespective of my Mental Capacity (i.e. the Alternate Decision-Maker/s will act both if I have Mental Capacity and if I am a Mentally Incapacitated Person)

**I acknowledge that the above Nomination shown in Tables 1(A) and 1(C) grants to the Person(s) shown in the Tables the power to make decisions during my lifetime in respect to the administration of the Fund, including the payment, investment, distribution and/or such other matters relevant to such of my Superannuation Interests held in the Fund.**

**I confirm that I have also made an Enduring Power of Attorney with the above Nomination, and that the Trustee may request a copy of the Enduring Power of Attorney to hold with this Nomination (although I may black through any parts which are not relevant to my Superannuation Interests or the appointment terms made in this Nomination and/or deliver the Enduring Power of Attorney in a sealed envelope to a third party to hold in safe custody on terms allowing the Trustee to obtain access to the Enduring Power of Attorney on the determination by a medical practitioner that I am a Mentally Incapacitated Person).**

**I understand that if I change my Enduring Power of Attorney I must advise the Trustee, to ensure that my membership files are kept current.**

**I understand that the Alternate Decision-Maker has the powers given to them in my Enduring Power of Attorney, and as shown above.**

**SECTION THREE: NOMINATION OF ALTERNATE DECISION-MAKER ON DEATH OF MEMBER**

I make the following Nomination of Alternate Decision-Maker to act as my Legal Personal Representative, in accordance with Section 17A of the SISA and Parts 2, 9 and 10 of the Governing Rules of the Fund, on and from my death:

- I appoint the person(s) shown in Column 1 of Table 2(A) to act in accordance with the decision-making requirements shown in Column 3 of Table 2(A).
- If the Event shown at Table 2(B) occurs, then I appoint the person(s) shown in Column 1 of Table 2(C) to act in accordance with the decision-making requirements shown in Column 3 of Table 2(C).
- If I strike through Table 2(B) and 2(C), I intend only to appoint the person(s) shown in Table 1(A).

<b>TABLE 2(A) PRIMARY NOMINATION</b>		
<b>Column 1 Alternate Decision-Maker/Director</b>	<b>Column 2 Address of Alternate Decision-Maker/Director</b>	<b>Column 3 Decision-Making Requirements</b>
		Solely/Jointly/By Majority Resolution/Other
		Solely/Jointly/By Majority Resolution/Other
		Solely/Jointly/By Majority Resolution/Other
<b>TABLE 2(B) TERMINATION EVENT</b>		
(Please explain under what circumstances the Nomination at Table 2(A) would fail.)		
<b>TABLE 2(C) ALTERNATE NOMINATION</b>		
<b>Column 1 Alternate Decision-Maker/Director</b>	<b>Column 2 Address of Alternate Decision-Maker/Director</b>	<b>Column 3 Decision-Making Requirements</b>
		Solely/Jointly/By Majority Resolution/Other
		Solely/Jointly/By Majority Resolution/Other
		Solely/Jointly/By Majority Resolution/Other

**I acknowledge that the above Nomination shown in Tables 2(A) and 2(C) grants to the Person(s) shown in the Tables, the power to make decisions in respect to the administration of the Fund, including the payment, investment, distribution and/or such other matters relevant to such of my Superannuation Interests held in the Fund if I die.**

**I confirm that I have also made a Last Will with the above Nominations as Executors of my deceased estate, and that the Trustee may request a copy of the Last Will to hold with this Nomination (although I may black through any parts which are not relevant to my Superannuation Interests or the appointment terms made in this Nomination and/or deliver the Last Will in a sealed envelope to a third party to hold in safe custody on terms allowing the Trustee to obtain access to the Last Will on my death).**

**I understand that if I change my Last Will, I must advise the Trustee, to ensure that my membership files are kept current.**

**I understand that the Alternate Decision-Maker has the powers given to them in my Last Will, and as shown above.**

<b>Member Signature:</b>	
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**SECTION FOUR: WITNESS CONFIRMATION**

I confirm, by the execution of this Alternate Decision-Maker Nomination, that the Member shown in Section One read and executed Sections Two and Three of the Nomination and that I have independently verified the identity of the Member by way of inspection.

<b>Witness Signature:</b>	
<b>Witness Full Name:</b>	
<b>Address:</b>	
<b>Telephone Number:</b>	
<b>Date:</b>	



**APPLICATION FOR MEMBERSHIP FORM  
THE DAVIS SUPER FUND**

Member Name:			
Tax File Number:		Date of birth:	
Address:			

1. I apply for membership in the Fund.
2. I am not bankrupt, and I agree to act as a natural person trustee, or as a director of a corporate trustee, and in this capacity to act in accordance with the terms of the Governing Rules of the Fund, Special Rules of the Fund and the Superannuation Laws.
3. I have had the opportunity to read and consider the Governing Rules.
4. I have also had the opportunity to meet with legal, financial and accounting advisors, and am satisfied that membership in the Fund is appropriate to my circumstances and needs.
5. I understand that if I am accepted as a member, my membership may be subject to restrictions and/or classifications.
6. I understand that I may only contribute to the Fund if I am eligible under the Superannuation Laws to do so, and this includes any contributions made by other parties on my behalf.
7. I understand that membership in a SMSF carries with it risks, including but not limited to risks associated with disagreement with other members, liquidity and investment risk, and such other risks which follow the nature of a SMSF arrangement.
8. I acknowledge the Trustee is not and will not be liable for any loss suffered as a result of transactions being delayed or frozen.
9. I agree that, unless I provide notice to the Trustee in writing, I do not require any insurance to be held within the Fund in respect of me.
10. I undertake to provide any relevant information or documentary evidence to the Trustee and agree to submit to health and medical tests as and when requested by the Trustee.
11. I acknowledge the Trustee may collect my personal identification documents (as shown in Section Two) and Tax File Number (TFN), which will be treated as confidential in accordance with the Privacy Act 1988 (Cth) (Privacy Legislation) and will only be used for legal purposes (such as identifying and locating my Superannuation Interests, and calculating tax on any eligible termination payment I may be entitled to receive).
12. I agree to provide the Trustee with my TFN. I authorise the Trustee to provide my TFN to any other Superannuation Fund in which my Superannuation Interest may be transferred to and/or to the ATO.
13. I authorise the Trustee to retain and store information on my behalf despite any provision to the contrary in any Privacy Legislation.
14. I understand that if I become a bankrupt person or subject to a Mandatory Transfer Event, the Trustee may, but is not required unless the Superannuation Laws prescribed, Roll-over my Superannuation Interests to any other Eligible Entity. If I have made a Default Superannuation Fund Nomination, then the Trustee will have regard to such nominations. I also understand that the Trustee may not seek my consent in rolling over my Superannuation Interests in the event I am bankrupt or subject to a Mandatory Transfer Event.
15. I understand if I can make a Binding Death Benefit Nomination and/or SMSF Will, the nomination may not be effected if I have nominated a person who is not eligible to receive the benefit under the Superannuation Laws, if I have made direction in respect to an Asset of the Fund which is not quarantined to my Superannuation Interest and/or I make a direction which threatens the solvency and/or Complying SMSF status of the Fund.
16. I understand that it is best practice to disclose my Binding Death Benefit Nomination and/or SMSF Will to the Trustee and for the Trustee to obtain legal, financial and/or accounting advice to ascertain if the nomination is lawful. I understand that the Trustee has no obligation to obtain advice before receiving my Binding Death Benefit Nomination and/or SMSF Will, and it is therefore important that I obtain independent advice and consult with the Trustee.
17. I declare that the information I provide to the Trustee is true and correct. I acknowledge it is my responsibility to inform the Trustee of any error or changes regarding these matters.

Member Signature:	
Date:	

**DEATH BENEFIT NOMINATION FORM  
THE DAVIS SUPER FUND**

**INSTRUCTIONS**

- In **Section One**, please complete your details.
- In **Section Two**, select the appropriate options at each of items (a) and (b). Please note that, if either or both of the items marked with an \* are selected, your execution of the Form is required to be witnessed at least ONE independent adult witnesses who is other than a Member of the Fund or a beneficiary nominated in this Form.
- In **Section Three**, please identify how you require your benefits to be paid in the event of your death. Eligible Primary Beneficiaries include the Legal Personal Representative of your deceased estate and/or your Dependants (e.g. Spouse, Children and/or a person who is financially dependent on you or in an Interdependency Relationship with you).
- In **Section Four**, please identify how you require your benefits to be paid in the event of your death. Eligible Secondary Beneficiaries include the Legal Personal Representative of your deceased estate and/or your Dependants (e.g. Spouse, Children and/or a person who is financially dependent on you or in an Interdependency Relationship with you).
- In **Section Five**, please read the statements contained and, if satisfied, complete your name, signature and the date. In the event you have selected at Section Two that the Nomination is either non-lapsing or binding (or both), please sign this document in the presence of at least **ONE (1)** independent adult witnesses who is other than a Member of the Fund, a Member's Relative, a Trustee of the Fund (including directors of a corporate trustee) and/or or a beneficiary nominated in this Form.
- Your witnesses will also need to complete **Section Six**.
- Once completed, forward the Form to the Trustee of the Fund.

*It is highly recommended that the Member submit to the Trustee an Alternate Decision-Maker Nomination at the same time as completing the Death Benefit Nomination Form.*

**SECTION ONE: ABOUT THE MEMBER**

Member Name:	
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**SECTION TWO: NOMINATION OPTIONS**

- (a) The Nomination made in this Form is:
- \*binding on the Trustee of the Fund; or
  - \*\*non-binding.

*\*\*In the event that you have selected non-binding at Section Two(a), this Nomination is not binding on your Alternate Decision-Maker when deciding how your Superannuation Interests should be paid. If you make a non-binding direction, your Alternate Decision-Maker will be vested with authority to select your nominated beneficiaries subject to the Governing Rules (see Parts 2, 9 and 10 of the Governing Rules).*

- (b) The Nomination made in this Form is also:
- \*non-lapsing; or
  - \*\*\*lapsing, and expires after:
    - a period of 3 (three) years
    - other: \_\_\_\_\_

*\*\*\*In the event that you have selected lapsing at Section Two(b), this Nomination will expire after the period indicated by you. Following expiration of the period indicated, you must make a new Nomination (failing which, no Nomination is recorded for consideration by the Trustee).*

**SECTION THREE: NOMINATION OF PRIMARY BENEFICIARY(IES) OF SUPERANNUATION INTERESTS**

In the event of my death, I nominate the following (each being either my Legal Personal Representative and/or a Dependant of me) to be paid my Superannuation Interests in the Fund (excepting any part which is dealt with in accordance with a valid reversionary term of one or more Pension Interest Agreements):

**OPTION ONE (if you wish 100% of your Superannuation Interests to pass to your Estate):**

Please pay my Superannuation Interests held in the Fund to the Legal Personal Representative of my Estate.

**OPTION TWO (if you wish less than 100% (or no part) of your Superannuation Interests to pass to your Estate):**

Please pay my Superannuation Interests held in the Fund (excepting any part of my Superannuation Interests which are subject to a **valid** Auto-Reversionary Pension Interest Agreement or Conditional Pension Interest Agreement) as shown in Table 1. Complete Table 1 by:

- Entering the full name and address of the Primary Beneficiary at Table 1 Column A.
- Entering the relationship of the Primary Beneficiary to you at Table 1 Column B.
- If there is only one Primary Beneficiary, enter 100% in the corresponding Table 1 Column C. If there is more than one Primary Beneficiary, then the total of the percentages at Table 1 Column C must add up to 100%.
- Enter how you approve the benefit to be paid to the Primary Beneficiary in Column D. If you wish the benefit to be paid as a Pension, mark (**P**). If you wish the benefit to be paid as a Lump Sum, mark (**LS**). If you allow the Primary Beneficiary to nominate his/her own preference, then mark (**PBD**).
- If you wish to nominate additional Primary Beneficiaries, please note that you are expanding this Section Three, and use a separate sheet of paper attached to the Binding Death Benefit Nomination for such purpose. Each of your witnesses and you will need to sign the additional sheet of paper, to ensure its authenticity.
- *Note: if you wish to pay any part of the benefit to the Legal Personal Representative of your Estate, then please insert "Legal Personal Representative of my Estate" at Table 1 Column A, enter nothing under Table 1 Column B, and record the percentage at Table 1 Column C.*

<b>Table 1</b>			
<b>Column A</b>	<b>Column B</b>	<b>Column C</b>	<b>Column D</b>
Primary Beneficiary Name and Address:	Relationship:	% of Benefit:	Pension ( <b>P</b> ) / Lump Sum Payment ( <b>LSP</b> ) / Primary Beneficiary discretion ( <b>PBD</b> )?
<b>Total of Column C (must equal 100%, or the Nomination is invalid)</b>		<b>%</b>	

**SECTION FOUR: NOMINATION OF SECONDARY BENEFICIARY(IES) OF SUPERANNUATION INTERESTS**

If you wish to nominate an alternate Person/s (**Secondary Beneficiary** or **Secondary Beneficiaries**) to take if a person nominated at Table 1 (**Primary Beneficiary**) fails to survive you, then please do so by:

- Entering the full name of the Primary Beneficiary at Table 2 Column A.
- Entering the full name, address and relationship to you of the Secondary Beneficiary or Secondary Beneficiaries at Table 2 Column B.
- If there is only one Secondary Beneficiary for a Primary Beneficiary, then enter 100% in the corresponding Column C. If there are more than one Secondary Beneficiaries for a Primary Beneficiary, then ensure the total of the Secondary Beneficiaries provisions add to 100% if Tenants in Common. *(Note: The interest divided here is only the interest which the Primary Beneficiary was entitled to as a consequence of the provision at Section Three.)* If there is more than one Secondary Beneficiary and the interest is to make the benefit a joint Asset of them, then no percentage needs to be detailed.
- If there is more than one Secondary Beneficiary for a Primary Beneficiary, then enter whether the Secondary Beneficiaries take the interest of the Primary Beneficiary as joint tenants or tenants in common. Joint tenants means that the interest of the Primary Beneficiary is held equally and undivided by the Secondary Beneficiaries as joint co-owners. Tenants in common means that the interest of the Primary Beneficiary passes to the Secondary Beneficiaries in equal or unequal percentage proportions (as specified) to be held by the Secondary Beneficiaries as individual ownership interests.
- The below table allows three Secondary Beneficiaries entries beside each Primary Beneficiary. If there are more Secondary Beneficiaries nominated to any Primary Beneficiary, please note that you are expanding this Section Four, and use a separate sheet of paper attached to the Binding Death Benefit Nomination for such purpose. Each of your witnesses and you will need to sign the additional sheet of paper, to ensure its authenticity.
- Enter how you approve the benefit to be paid to the Secondary Beneficiary in Column D. If you wish the benefit to be paid as a Pension, mark (**P**). If you wish the benefit to be paid as a Lump Sum, mark (**LS**). If you allow the Secondary Beneficiary to nominate his/her own preference, then mark (**SBP**).

<b>Table 2</b>			
<b>Column A</b>	<b>Column B</b>	<b>Column C</b>	<b>Column D</b>
Full name of Primary Beneficiary	Full name and addresses of Secondary Beneficiaries, and relationship to you	Joint Tenants ( <i>individual percentage not required</i> ), or Tenants in Common ( <i>include percentages of each individual Secondary Beneficiary</i> ).	Pension ( <b>P</b> ) / Lump Sum ( <b>LS</b> ) / or Secondary Beneficiary discretion ( <b>SBD</b> )?
1			
2			

## SECTION FIVE: MEMBER DECLARATION

I confirm:

1. In the event I have not answered Section Two(b), this Nomination is deemed to be a **lapsing nomination**, and expires after a period of 3 (three) years or as otherwise shown.
2. In the event I have not answered Section Two(a), this Nomination is deemed to be a **non-binding nomination**.
3. If this is a **non-binding nomination**, I understand that my Alternate Decision-Maker will determine in its discretion who receives my Superannuation Interests (excepting that part which is supporting a valid Auto-Reversionary Pension Interest Agreement, Conditional Pension Interest Agreement or other Pension Interest Agreement with a reversionary term).
4. If this is a lapsing nomination, I acknowledge that this nomination is valid until the event indicated in Section Two(b) and acknowledge that it is my responsibility to provide the Trustee with a new Death Benefit Nomination Form prior to expiry of the existing nomination.
5. I acknowledge that, in the event this Death Benefit Nomination Form lapses, is revoked or ceases to be valid at the date of my death, and a new Nomination has not been made by me and accepted by the Trustee, then the payment of my Superannuation Interests will be made at my Alternate Decision-Maker's discretion.
6. I understand that if I my Superannuation Interests are in part or in whole supporting an Auto-Reversionary Pension Interest Agreement, Conditional Pension Interest Agreement or other Pension Interest Agreement with a reversionary term, then provided the reversionary terms are valid and effective on my death, then that part of my Superannuation Interests will not be dealt with under this Section Three.
7. I understand that if my Superannuation Interests are in part or in whole supporting an Auto-Reversionary Pension Interest Agreement, Conditional Pension Interest Agreement or other Pension Interest Agreement with a reversionary term, and the reversionary terms are not valid and effective on my death, then that part of my Superannuation Interests will be included in the distribution made under this Binding Death Benefit Nomination.
8. I understand that, if I make this a **binding nomination**, any existing Binding Death Benefit Nomination Form or SMSF Will will be revoked and replaced.
9. I confirm that the beneficiaries nominated are a Dependant of me in accordance with the *Superannuation Industry (Supervision) Act 1993 (Cth)*, or my Legal Personal Representative.
10. I understand I should review my Death Benefit Nomination Form regularly, especially when my circumstances change (e.g. marriage, having children or any other life changing event), to ensure my nomination is always up to date.
11. I have had the opportunity to read Parts 9, 10 and 11 of the Governing Rules, and have had the opportunity to seek legal, financial and accounting advice before making this nomination.
12. I declare that the information I have provided to the Trustee is true and correct. I acknowledge it is my responsibility to inform the Trustee of any error or changes regarding these matters.

I request that the Trustee accept my nomination listed above.

Member Signature:	
Date:	

<b>SECTION SIX: WITNESS DECLARATION</b> <b>(NOTE: only ONE witness is required, but TWO witnesses are recommended.)</b>	
I declare: <ul style="list-style-type: none"> <li>• I am over 18 (eighteen) years of age;</li> <li>• I am not a nominated beneficiary of the Member, Trustee or Member's Relative; and</li> <li>• This Form was signed and dated by the Member in my presence.</li> </ul>	I declare: <ul style="list-style-type: none"> <li>• I am over 18 (eighteen) years of age;</li> <li>• I am not a nominated beneficiary of the Member, Trustee or Member's Relative; and</li> <li>• This Form was signed and dated by the Member in my presence.</li> </ul>
Witness 1 Full Name:	Witness 2 Full Name:
Witness 1 Signature:	Witness 2 Signature:
Witness 1 Address:	Witness 2 Address:
Date:	Date:

**DEFINITIONS**

**Binding** means that, provided that no event has occurred that would invalidate the Nomination (such as the death of the Beneficiaries nominated, or the Beneficiaries nominated no longer being the Member's Legal Personal Representative or Dependant), the Trustee and Member's Alternate Decision-Maker are bound to pay the Member's Superannuation Interests (other than any interests supporting an Auto-Reversionary Pension Interest Agreement, Conditional Pension Interest Agreement or other Pension Interest Agreement with a valid reversionary term) to the Beneficiaries nominated in the proportions nominated.

**Dependant** includes the Member's legal or de facto Spouse, Member's Children (including step Children and adult Children), a Person in an Interdependency Relationship with a Member, a Person who is wholly or partially financially dependent on the Member, and any other Person the Superannuation Laws define as a Dependant of a Member. Note, only a Dependant as the term is defined in the *Income Tax Assessment Act 1997 (ITAA97)* is eligible to receive a Pension Interest from a Deceased Member.

**Interdependency Relationship** means the Person and the Member live together and have a close personal relationship and one or both of the parties provide the other with financial support and domestic support and personal care.

**Lapsing** means that the Nomination contained in the Death Benefit Nomination Form applies only for a set period of time, which shall expire upon the event/s indicated at Section Two(b) occurring.

**Member** means the person named at Section One.

**Non-binding** means that the Trustee and Alternate Decision-Maker may consider the Nomination made in the Death Benefit Nomination Form, but is not bound to pay the Member's Superannuation Interests in accordance with the Nomination made by the Member.

**Non-lapsing** means that the Nomination contained in the Death Benefit Nomination Form applies in perpetuity unless revoked by the Member by notice in writing to the Trustee, or until the Nomination is revoked by a new Death Benefit Nomination Form being submitted to and accepted by the Trustee.

**Legal Personal Representative** means the Person or Persons appointed on or following the Member's death as the Executor or Administrator of the Member's Estate.

## TRUSTEE INFORMATION MEMORANDUM TO MEMBERS

### Binding Death Benefit Nomination

#### Binding Death Benefit Nomination in accordance with the SIS Act 1993

The operation of the Fund, of which you are a Member or are being invited to be a Member, is governed by a document called a Trust Deed. The Trustee of the Fund is bound to act in accordance with the requirements of the Trust Deed in administering the Fund.

Under the Trust Deed, the Trustee has a discretion to decide whether, in the event of your death, to pay the death benefit, which is payable to your Legal Personal Representative (that is, to the executor of your will or the administrator granted letters of administration of your estate if you do not leave a will) and/or to dependants of yours, and in what proportions.

However, the Trust Deed also enables you to override the Trustee's discretion by you giving a binding direction to the Trustee. This is a direction to the Trustee to pay any death benefit payable either to your estate or to dependants specified by you (or both) and in the proportions that you specify.

You may elect for the Trustee to exercise the discretion given to it to decide who to pay your benefit to, in the event of your death (see "Trustee Information Memorandum to Members – Indicative Non-Binding Death Benefit Nomination") or you can give a binding direction to the Trustee by completing the direction in this Nomination or you can give a non-lapsing binding nomination under paragraph 25.5 of the Governing Rules of the Fund (see "Trustee Information Memorandum to Members – Non-Lapsing Binding Nomination").

#### Important Points about Binding Nominations

If you decide to give a binding direction by completing this Nomination, it is important for you to note the following:

1. You can only direct the Trustee to pay the benefit either to your Legal Personal Representative (that is, to the executor of your will or the administrator granted letters of administration of your estate if you do not leave a will) or to the dependants that you specify on this Nomination (or both).
2. If you wish to give such a direction to the Trustee, you must specify the percentage of your total death benefit which is to be paid to each of the estate or your dependants, or both.
3. You can confirm, amend or revoke this Nomination at any time by giving written notice to the Trustee.
4. The direction that you give automatically ceases to have any effect 3 years after the date on which you sign and date this Nomination. If the direction ceases to have effect, the Trustee will have a discretion to decide who to pay the death benefit to.
5. If, on this Nomination, you direct the Trustee to pay any part of your death benefit to a person who is not a dependant (as described below), your direction will be void and of no effect and the Trustee will be required to decide to whom to pay your death benefit.
6. For the purposes of the Trust Deed, a dependant is:
  - a spouse of a Member
  - any children of a Member
  - any other person (whether related to the Member or not) with whom the Member has an interdependency relationship.

"Spouse" includes a de facto spouse and "children" includes step-children, adopted and ex-nuptial children.

Two persons (whether or not related by family) have an "interdependency relationship" if:

- (a) they have a close personal relationship;
- (b) they live together;
- (c) one or each of them provides the other with financial support; and

(d) one or each of them provides the other with domestic support and personal care.

If two persons (whether or not related) have a close relationship, but do not satisfy these requirements because either or both of them suffer from a physical, intellectual or psychiatric disability, they are considered to have an interdependency relationship.

The following matters are to be taken into account when determining whether two people have an interdependency relationship, or had an interdependency relationship immediately before death:

(a) all of the circumstances of the relationship between the persons, including (where relevant):

- (i) the duration of the relationship
- (ii) whether or not a sexual relationship exists
- (iii) the ownership, use and acquisition of property
- (iv) the degree of mutual commitment to a shared life
- (v) the care and support of children
- (vi) the reputation and public aspects of the relationship
- (vii) the degree of emotional support
- (viii) the extent to which the relationship is one of mere convenience, and
- (ix) any evidence suggesting that the parties intend the relationship to be permanent.

(b) the existence of a statutory declaration signed by one of the persons to the effect that the person is, or (in the case of a statutory declaration made after the end of the relationship) was, in an interdependency relationship with the other person.

Each one of the above need not be met and the extent to which any one matter exists or does not exist does not necessarily of itself confirm or exclude an interdependency relationship.

If you have any doubt as to whether a person you wish to nominate to receive any part of your death benefit is a dependant, you should seek advice from the Trustee before completing this Nomination.

7. For this Nomination to be effective, it must be signed and dated by you in the presence of 2 witnesses who are both at least 18 years old and neither of the witnesses can be a person who you have nominated to receive a part of your death benefit.

8. In order for the Binding Nomination to be valid, it must be fully completed.

Please ensure the Nomination, Member Declaration and Witness Declaration are completed.

Please ensure that the beneficiaries named in this Nomination are dependants and/or your Legal Personal Representative.

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.

9. Should you wish to nominate your legal personal representative, please write 'Legal Personal Representative' as the name of the beneficiary.

10. If your estate i.e. your Legal Personal Representative is to be paid a benefit, the death benefit will form part of your estate and will be distributed as part of your estate in accordance with your will, however, if you do not have a valid will on the date of your death, distribution of your estate will be in accordance with the laws of intestacy. The Court has power in some instances to, in effect, alter your will and the persons who might otherwise be entitled as beneficiaries of your estate. You should seek legal advice in this regard.



## Binding Death Benefit Nomination

**Name of Fund:** The Davis Super Fund

**Member's Name:** Timothy Davis  
(Minor's Name if on behalf of minor)

**Address:** 8 Rawton ave, Northmead, N.S.W, 2152

**Date of Birth:** 22/01/1968

**Occupation:** Senior Service Engineer

**Telephone:** 0421 478 353      **Fax:**

1. The Nomination must be signed and dated by you in the presence of two 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 will contact you for clarification if this is the case.
3. It is not compulsory to complete this Nomination. Details of who a death benefit will be paid to in the situation where there is no valid Nomination can be found in Trustee Information Memorandum to Members – Binding Death Benefit Nomination.

Nomination				
Name	Relationship	DOB	Gender	Proportion of Death Benefit
Lynda Davis	<input checked="" type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Interdependency relationship <input type="checkbox"/> Other dependant <input type="checkbox"/> Legal Personal representative (your estate)	30/8/69	F	100%

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Interdependency relationship <input type="checkbox"/> Other dependant <input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
LYNOA DAVIS	<input checked="" type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Interdependency relationship <input type="checkbox"/> Other dependant <input type="checkbox"/> Legal Personal representative (your estate)	30/08/69	F	100%  T.D

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Interdependency relationship <input type="checkbox"/> Other dependant <input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Interdependency relationship <input type="checkbox"/> Other dependant <input type="checkbox"/> Legal Personal representative (your estate)			

### Member Declaration

I, the Member named above, direct the Trustee(s) of the Fund to pay my death benefit to the above person(s) in the proportions shown.

I understand that:

- I can amend or revoke this Nomination at any time by providing a new Nomination to the Trustee(s) of the Fund, signed and dated by myself in the presence of two witnesses who are aged 18 years or over;
- Unless amended or revoked earlier, this Nomination is binding on the Trustee for a period of 3 years from the date it is first signed or last confirmed;
- This Nomination revokes and amends any previous notice supplied to the Trustee of the Fund in regard to my nominated beneficiaries;
- If this Nomination is not correctly completed, it may be invalid;
- If I have nominated persons who are not dependants or my Legal Personal Representative (that is, the executor of my will or the administrator granted letters of administration of my estate if I do not leave a

will), the direction contained in the Nomination will be void and of no effect and the Trustee will have a discretion as to whom the benefit is payable and in what proportion.

I acknowledge that I have been provided with information by the Trustee of the Fund that enables me to understand my rights to direct the Trustee to pay my Death Benefit in accordance with this Nomination.

**Signature of Member:**



**Date:**

3/2/14

#### Witness Declaration


We declare that:

- this Nomination was signed by the Member in our presence;
- we are aged 18 or more; and
- we are not named as beneficiaries.

**Signature of Witness:**

**Print Name of Witness:**

**Witness Date of Birth:**



TOM NEVILLE  
31/08/1957


**Date:**

3/2/14

**Signature of Witness:**

**Print Name of Witness:**

**Witness Date of Birth:**



Linda Deriu  
21/06/1961

**Date:**

3/2/14

## TRUSTEE INFORMATION MEMORANDUM TO MEMBERS

### Binding Death Benefit Nomination

#### Binding Death Benefit Nomination in accordance with the SIS Act 1993

The operation of the Fund, of which you are a Member or are being invited to be a Member, is governed by a document called a Trust Deed. The Trustee of the Fund is bound to act in accordance with the requirements of the Trust Deed in administering the Fund.

Under the Trust Deed, the Trustee has a discretion to decide whether, in the event of your death, to pay the death benefit, which is payable to your Legal Personal Representative (that is, to the executor of your will or the administrator granted letters of administration of your estate if you do not leave a will) and/or to dependants of yours, and in what proportions.

However, the Trust Deed also enables you to override the Trustee's discretion by you giving a binding direction to the Trustee. This is a direction to the Trustee to pay any death benefit payable either to your estate or to dependants specified by you (or both) and in the proportions that you specify.

You may elect for the Trustee to exercise the discretion given to it to decide who to pay your benefit to, in the event of your death (see "Trustee Information Memorandum to Members – Indicative Non-Binding Death Benefit Nomination") or you can give a binding direction to the Trustee by completing the direction in this Nomination or you can give a non-lapsing binding nomination under paragraph 25.5 of the Governing Rules of the Fund (see "Trustee Information Memorandum to Members – Non-Lapsing Binding Nomination").

#### Important Points about Binding Nominations

If you decide to give a binding direction by completing this Nomination, it is important for you to note the following:

1. You can only direct the Trustee to pay the benefit either to your Legal Personal Representative (that is, to the executor of your will or the administrator granted letters of administration of your estate if you do not leave a will) or to the dependants that you specify on this Nomination (or both).
2. If you wish to give such a direction to the Trustee, you must specify the percentage of your total death benefit which is to be paid to each of the estate or your dependants, or both.
3. You can confirm, amend or revoke this Nomination at any time by giving written notice to the Trustee.
4. The direction that you give automatically ceases to have any effect 3 years after the date on which you sign and date this Nomination. If the direction ceases to have effect, the Trustee will have a discretion to decide who to pay the death benefit to.
5. If, on this Nomination, you direct the Trustee to pay any part of your death benefit to a person who is not a dependant (as described below), your direction will be void and of no effect and the Trustee will be required to decide to whom to pay your death benefit.
6. For the purposes of the Trust Deed, a dependant is:
  - a spouse of a Member
  - any children of a Member
  - any other person (whether related to the Member or not) with whom the Member has an interdependency relationship.

"Spouse" includes a de facto spouse and "children" includes step-children, adopted and ex-nuptial children.

Two persons (whether or not related by family) have an "interdependency relationship" if:

- (a) they have a close personal relationship;
- (b) they live together;
- (c) one or each of them provides the other with financial support; and

(d) one or each of them provides the other with domestic support and personal care.

If two persons (whether or not related) have a close relationship, but do not satisfy these requirements because either or both of them suffer from a physical, intellectual or psychiatric disability, they are considered to have an interdependency relationship.

The following matters are to be taken into account when determining whether two people have an interdependency relationship, or had an interdependency relationship immediately before death:

(a) all of the circumstances of the relationship between the persons, including (where relevant):

- (i) the duration of the relationship
- (ii) whether or not a sexual relationship exists
- (iii) the ownership, use and acquisition of property
- (iv) the degree of mutual commitment to a shared life
- (v) the care and support of children
- (vi) the reputation and public aspects of the relationship
- (vii) the degree of emotional support
- (viii) the extent to which the relationship is one of mere convenience, and
- (ix) any evidence suggesting that the parties intend the relationship to be permanent.

(b) the existence of a statutory declaration signed by one of the persons to the effect that the person is, or (in the case of a statutory declaration made after the end of the relationship) was, in an interdependency relationship with the other person.

Each one of the above need not be met and the extent to which any one matter exists or does not exist does not necessarily of itself confirm or exclude an interdependency relationship.

If you have any doubt as to whether a person you wish to nominate to receive any part of your death benefit is a dependant, you should seek advice from the Trustee before completing this Nomination.

7. For this Nomination to be effective, it must be signed and dated by you in the presence of 2 witnesses who are both at least 18 years old and neither of the witnesses can be a person who you have nominated to receive a part of your death benefit.

8. In order for the Binding Nomination to be valid, it must be fully completed.

Please ensure the Nomination, Member Declaration and Witness Declaration are completed.

Please ensure that the beneficiaries named in this Nomination are dependants and/or your Legal Personal Representative.

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.

9. Should you wish to nominate your legal personal representative, please write 'Legal Personal Representative' as the name of the beneficiary.

10. If your estate i.e. your Legal Personal Representative is to be paid a benefit, the death benefit will form part of your estate and will be distributed as part of your estate in accordance with your will, however, if you do not have a valid will on the date of your death, distribution of your estate will be in accordance with the laws of intestacy. The Court has power in some instances to, in effect, alter your will and the persons who might otherwise be entitled as beneficiaries of your estate. You should seek legal advice in this regard.

## Binding Death Benefit Nomination

**Name of Fund:** T & L Davis Investments

**Member's Name:** LYNOA DAVIS  
(Minor's Name if on behalf of minor)

**Address:** 8 Rawdon Ave, Northmead NSW 2152

**Date of Birth:** 30/08/1969

**Occupation:** Business Owner

**Telephone:** 0412 985 941 **Fax:**

1. The Nomination must be signed and dated by you in the presence of two 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 will contact you for clarification if this is the case.
3. It is not compulsory to complete this Nomination. Details of who a death benefit will be paid to in the situation where there is no valid Nomination can be found in Trustee Information Memorandum to Members – Binding Death Benefit Nomination.

<b>Nomination</b>				
Name	Relationship	DOB	Gender	Proportion of Death Benefit
Tim Davis	<input checked="" type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Interdependency relationship <input type="checkbox"/> Other dependant <input type="checkbox"/> Legal Personal representative (your estate)	22/01/1968	M	100%

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Interdependency relationship <input type="checkbox"/> Other dependant <input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

Name	Relationship	DOB	Gender	Proportion of Death Benefit
	<input type="checkbox"/> Spouse			
	<input type="checkbox"/> Child			
	<input type="checkbox"/> Interdependency relationship			
	<input type="checkbox"/> Other dependant			
	<input type="checkbox"/> Legal Personal representative (your estate)			

**Member Declaration**

I, the Member named above, direct the Trustee(s) of the Fund to pay my death benefit to the above person(s) in the proportions shown.

I understand that:

- I can amend or revoke this Nomination at any time by providing a new Nomination to the Trustee(s) of the Fund, signed and dated by myself in the presence of two witnesses who are aged 18 years or over;
- Unless amended or revoked earlier, this Nomination is binding on the Trustee for a period of 3 years from the date it is first signed or last confirmed;
- This Nomination revokes and amends any previous notice supplied to the Trustee of the Fund in regard to my nominated beneficiaries;
- If this Nomination is not correctly completed, it may be invalid;
- If I have nominated persons who are not dependants or my Legal Personal Representative (that is, the executor of my will or the administrator granted letters of administration of my estate if I do not leave a

will), the direction contained in the Nomination will be void and of no effect and the Trustee will have a discretion as to whom the benefit is payable and in what proportion.

I acknowledge that I have been provided with information by the Trustee of the Fund that enables me to understand my rights to direct the Trustee to pay my Death Benefit in accordance with this Nomination.


Signature of Member: 

Date: 02/02/2014


**Witness Declaration**

We declare that:

- this Nomination was signed by the Member in our presence;
- we are aged 18 or more; and
- we are not named as beneficiaries.

Signature of Witness:   
Print Name of Witness: FELICITY MCCLURE  
Witness Date of Birth: 22/04/1990

Date: 02/02/14

Signature of Witness:   
Print Name of Witness: Cindy Carocher  
Witness Date of Birth: 11/9/1970

Date: 02/02/14



# **Investment Strategy**

## **The Davis Super Fund**

### **Background:**

The investment strategy outlined below represents an expansion and clarification of the Investment Strategy agreed at the formation of The Davis Super Fund. This Investment Strategy replaces the Investment Strategy document dated 30/6/19.

### **Objectives:**

The objective of the fund is to:

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

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

### **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, including the use of geared instalment warrants:
- Property trusts and associated investments:
- Managed investments and associated products:
- Direct residential, industrial commercial property investment including geared property investments purchased using allowable limited recourse borrowing arrangements:
- Bank and other financial institution securities including Term Deposits, Debentures, Secured and Unsecured Notes and Bonds:
- Any other investment that the trustees may feel prudent to achieve the objective of the fund.

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

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

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

- 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;
- the ages and preferences of its members;
- expected cash flow requirements; and
- the ability of the fund to meet its existing and prospective liabilities such as paying benefits to its members.

#### **Policies:**

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

- Regular monitoring of the performance of the fund's 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 Trustees aim will always be to ensure that they follow the investment strategy, however, the Trustees will at all times reserve the right to change the investment mix depending on the market situation and opportunities available to strengthen its Objectives.

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

#### **Risk profile and risk tolerance:**

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

Members understand

- the trade-off between investment risk and long term capital and income growth and have indicated growth is a priority
- Investment risk is borne by the members, as fluctuation in investment returns will affect the level of the members benefits on withdrawal

If the fund has geared investments eg. Property purchased using limited recourse borrowing arrangements, then the increased risk associated with borrowing needs to be specifically recognised and noted eg. The members have indicated they understand and are prepared to accept the increased volatility of returns associated with borrowing to invest, including the risk of loss, including the risk of total loss of invested assets where such assets are subject to limited recourse borrowing arrangements.

#### **Insurance:**

The Trustees have considered whether the Fund should hold a contract of insurance for its members and concluded that:

- The fund already has insurance for its members which is considered appropriate

**Liquidity:**

The Members of The Davis Super Fund are aged 52 & 50 and have significant assets outside of superannuation. At the present time neither expect to access their superannuation prior to age 67. Accordingly there is no anticipated benefit payment in the next 15 years. Cash in excess of anticipated liquidity requirement will be invested in accordance with the Fund's investment strategy.

**Asset Allocation:**

The targeted asset allocation will recognise the need to have a diversified asset mix, however, given the long term investment horizon of the members (of up to 20 years until life expectancy) and the significant assets outside of superannuation, the allocation will have a strong growth asset bias and be focused on maximising capital growth.

The Trustees recognise the higher risk in investing predominantly in growth assets and the volatility associated with shares and property. The volatility will be compensated by the prospect of achieving higher return and growth in the longer term. The shares are invested in different industries and sectors, which will spread risk to a satisfactory level

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

<b>Growth Assets</b>	<b>Range</b>	<b>12 month target</b>
• Australian equities	10 - 30%	20%
• International equities	0-10%	10%
• Direct property	20-70%	60%
<b>Defensive assets</b>		
• Australian Fixed interest	0-10%	0%
• International Fixed interest	0-10%	0%
• Australian cash and fixed interest	0-10%	10%
		100%

*All Trustees/Directors of the Trustee Company to sign:*

.....  
Signature of Trustee/Director of the Trustee Company

1/7/2020  
.....  
Date

.....  
Signature of Trustee/Director of the Trustee Company

01/07/2020  
.....  
Date