

Tips & What to Do

8/02/2023

REF Wednesday, 8 February 2023 GENERAL
NOTES

Year	Work Paper Control	This page is the first page of the workpapers
Year-1	Pre-Work Checklist	The Client Interview Sheet and Supporting comments
Year-2	Pre-Review Checklist	QA Checklist before Review is commenced
Year-3	Pre-Package Checklist	QA Checklist before Admin undertake Packaging
A	Review Sheets	Our QA checklist - for completeness & accuracy
A1	Notes for next year	Includes review points and Reviewed Financial Statements
A2	P&L, Balance Sheet	Issues that effect accounting and tax for future years. Copy
A3	Client Letter Notes	to NEXT YEARS working papers folder
A4	Query Sheets	Print to paperport
A5	Tax Notes	Issues/Suggestions, be it, tax, compliance, management,
B1	Journals	investment or otherwise
B2	General Ledger	All client responses should note date, time & who
		Record taxation notes as you work through the file
		To record changes
		Print MYOB & HandiLedger Files to Paperport

EXPENSE & INCOME NOTES

CA	Income notes	
C	Expense dissections	Worksheets to dissect expenses
C1	Wages	Also check for superannuation, workcover
C2	Repairs & maintenance	Check for capital expenditure.
C3	Legals	Check for legals on capital account
C4		
C5		

ASSET NOTES

D	Bank reconciliation	
E	Trade debtors	Look for old debtors, ageing and bad debts E1
F	Other debtors	
G	Stock & WIP	GST Exclusive values. Watch for adsorption costing ref T
H	Prepayments	Tax considerations, Ha borrowing costs
J	Investments	
K	Property, plant & equip	Asset reconciliations to depreciation ledgers
L	Intangibles	Black hole expenditure

LIABILITY NOTES

N	Trade creditors	Reconcile Trade creditors to ledger
O	Other creditors & accrued charges	PAYG, etc
P	Provisions	Dividends, employee entitlements, etc
Q	Loans & Bills payable	
R	Hire Purchase	For new HP's attached contract details
S	Drawings, directors, beneficiary loans	Check for DEBIT loan Accounts, Print Loan Accounts
T	Taxation	Separate Taxation Template use A5 as notes.
U	FBT	Link FBT Template
V	Franking & Dividends	Separate Franking & Dividend Template
W	Reconcile intercoy/division loans	Loans to related entities
		Watch for Payroll Tax grouping

	WHAT'S REQUIRED? Y/N		HAVE YOU CHECKED? Y/N
Gotax		Update personal info	
gt corporate	Y	Corporate changes	
YEAR	2,022	Bank statements	Y
Structure C/P/T/S	SF	Asset purchases	Y - INVESTMENTS
Bound Accounts		Asset write-off (view depn Sch with client)	
OR		Debtors (ex GST)	
Email Financial Statements	Y	Stock & WIP (GST ex)	
Update Client Disk		Creditors	
Tax Return	Y	Credit card statements	
Tax Flow		Loan Statements	
Annual BAS		HP/Chattel mortgage	
Financial Statements	Y	Wages reconciliation	
Handilegger	SUPERFUND	Review Repairs	
FBT Issues		Vehicle log books	
FBT Software		Travel Log books	
MYOB Version		Private use details	
Quickbooks Version		Home office expenses	
Password		Entertainment	
Audit	Y	Legal fees	
Management Accounts		Super/workcover	
Financial Analysis		Payroll tax	
Cashflow		Company Dividends	
Financial Forecaster		Div 7A & Debit loan accounts	
Plan Guru			
Optimiser			
Build Spreadsheet			

**Email to reception@gotax.biz for Workflow addition
Also save to current year Working Paper File**

Skill Level 1-4 (4=easy)	2	Last Years Fee (ex gst)	2,010
Pre-work review completed Y/N	Y	This Years Fee (ex gst)	2,010
Awaiting information	Y	Estimated Hours to complete	8
Expected completion date	10/03/2022	Average hourly Rate	\$251
Responsible Manager	JT	Increase over prior year	0.00%
Responsible Accountant	SW		

GUIDE TO INFORMATION REQUIRED (AUDIT) - SELF MANAGED **SUPERANNUATION FUND**

- Trust Deed (check
- Investment Strategy
- Minutes
- ALL Bank Statements

Accounting Profit Breakdown Report
Gwen & Bertz Superfund
01/07/2021 to 30/06/2022

Income		
Capital Gains		
Realised capital gains (losses)	2,562.26	
Distribution capital gains	24,929.35	
Rent Income		
Rent received	27,420.00	
Interest		
Interest received	101.03	
TFN credits	0.00	
Foreign Income		
Income received	4,585.06	
Australian Franking Credits from New Zealand		
Franking credits	0.00	
Other Distribution Income		
Taxable	7,779.75	
Tax free	(7,772.78)	
Dividends		
Dividends received	0.00	
TFN credits	0.00	
Income from Other Assets		
Other income received	0.00	
Contributions		
Employer	0.00	
Member	2,509.00	
Tax free	107,991.00	
Changes in Net Market Values		
Net market value changes	118.64	
Unrealised gains (losses)	160,681.23	
Benefits Received		
Rollover transfers in	74,368.52	
Insurance proceeds	0.00	
Total Income	405,273.06	
Expenses		
Expenses		
General	27,854.27	
Pension payments	40,000.00	
Insurance premiums	0.00	
Depreciation of assets	1,191.00	
Excess Contributions Tax		
Paid	0.00	
Unpaid	0.00	
Benefits Paid		
Rollover transfers out	0.00	
Lump sum	0.00	
Total Expenses	69,045.27	
Total Profit (Loss)	336,227.79	

Investment Summary
Gwen & Bertz Superfund
as at 30/06/2022

Investment	Units	Average Cost	Market Price	Total Cost	Total Market Value	Unrealised Gain (Loss)	
Accounts							
Gwen & Bertz Superfund	91,506.22	1.00	1.00	91,506.22	91,506.22	0.00	
Managed Investments							
	Fidelity Australian Equities Fund	715.4340	28.8146	35.5471	20,614.97	25,431.61	4,816.64
	Macquarie Income Opportunities Fund	2395.1600	1.0197	0.9086	2,442.23	2,176.24	(265.99)
	Magellan Global Fund	14684.7430	1.6674	2.3279	24,484.78	34,184.61	9,699.83
	Perennial Tactical Income Trust	17998.0000	1.0733	1.0078	19,317.02	18,138.38	(1,178.64)
AMP0974AU	AMP Capital Global Property Securities A	6710.0500	1.0331	1.0640	6,932.03	7,139.51	207.48
AMP0974AU	AMP Capital Global Property Securities Fund-Class A Units	18314.8690	1.0339	1.0640	18,935.74	19,487.02	551.28
AMP2068AU	Bentham Advantage Global Income	5961.4100	1.0526	1.0096	6,274.98	6,018.64	(256.34)
AMP5018AU	Lazard Advantage Global Infrs Fd	2487.5670	1.3231	1.4033	3,291.30	3,490.80	199.50
AMP6702AU	Fidelity Advantage Australian Eqs Fd	82.6640	40.6049	35.5472	3,356.56	2,938.47	(418.09)
AMP8287AU	Janus Henderson Advtg Tact Inc Fd	6502.2660	1.0590	1.0078	6,885.90	6,552.98	(332.92)
BFL0004AU	Bennelong ex-20 Australian Equities	11673.5110	3.3312	2.2791	38,886.80	26,605.10	(12,281.70)
CSA0038AU	Bentham Global Income	38471.2080	1.0550	1.0096	40,588.05	38,840.53	(1,747.52)
ETL0116AU	PIMCO Diversified Fixed Interest Fund	85932.4580	1.0126	0.8823	87,016.10	75,818.21	(11,197.89)
FID0008AU	Fidelity Australian Equities	898.6500	35.4872	35.5471	31,890.54	31,944.40	53.86
IOF0145AU	Henderson Tactical Income Fund	4791.4360	1.0716	1.0078	5,134.50	4,828.81	(305.69)
IOF0145AU	Janus Henderson Tactical Income	7440.0100	1.0698	1.0078	7,959.40	7,498.05	(461.35)
LAZ0014AU	Lazard Global Listed Infrastructure	26402.2460	1.3883	1.4033	36,654.37	37,050.27	395.90
MAQ0277AU	Macquarie Income Opportunities	57585.2860	1.0031	0.9086	57,761.45	52,321.98	(5,439.47)
MAQ0277AU	Macquarie Income Opportunities Fund	20330.9040	1.0154	0.9086	20,644.00	18,472.66	(2,171.34)
MAQ0410AU	Walter Scott Global Equity	4458.3140	2.5970	3.1635	11,578.18	14,103.87	2,525.69
MAQ0410AU	Walter Scott Global Equity Fund	14251.3490	2.0609	3.1635	29,370.61	45,084.14	15,713.53
MGE0001AU	Magellan Global	3584.4500	1.9988	2.3279	7,164.74	8,344.25	1,179.51
MGE0001AU	Magellan Global Fund	2348.9080	1.8813	2.3270	4,419.00	5,465.91	1,046.91
MGE0001AU	Magellan Global Open Class	4763.6020	2.7114	2.3279	12,916.03	11,089.19	(1,826.84)
MIA0001AU	MFS Global Equity Trust	63.2100	2.1679	1.9389	137.03	122.56	(14.47)
MIA0001AU	MFS Global Equity Trust W	3966.4330	2.0272	1.9389	8,040.75	7,690.52	(350.23)
MIA0001AU	MFSr Global Equity Trust	27068.1350	2.1534	1.9389	58,288.52	52,482.41	(5,806.11)
SBC0811AU	UBS Cash Fund	29823.6470	1.0450	1.0441	31,166.40	31,138.88	(27.52)

Investment Summary
Gwen & Bertz Superfund
as at 30/06/2022

Investment	Units	Average Cost	Market Price	Total Cost	Total Market Value	Unrealised Gain (Loss)
SCH0002AU Schroder Australian Equity Fund	3741.3620	11.7599	12.4050	43,998.04	46,411.60	2,413.56
SCH0002AU Schroder Australian Equity Fund - PC	507.9700	10.6778	12.4050	5,424.01	6,301.37	877.36
SCH0103AU Schroder Absolute Ret Inc Wholesale	43396.8210	1.0445	0.9774	45,327.98	42,416.05	(2,911.93)
SCH0103AU Schroder Absolute Return Income Fund -WC	989.7200	1.0392	0.9774	1,028.56	967.36	(61.20)
SCH3568AU Schroder Absolute Return Income Fund -IC	8790.3170	1.0245	0.9774	9,005.68	8,591.66	(414.02)
				706,936.25	699,148.04	(7,788.21)
Physical Assets						
Woodford Property	1	421,141.95	1,084,392.00	421,141.95	1,084,392.00	663,250.05
Woodford Property - assets	1	15,608.00	15,608.00	15,608.00	15,608.00	0.00
				436,749.95	1,100,000.00	663,250.05
Receivables						
	Magellan Global Fund	1,294.00	1.00	1.00	1,294.00	1,294.00
ETL0116AU	PIMCO Diversified Fixed Interest Fund	256.00	1.00	1.00	256.00	256.00
IOF0145AU	Janus Henderson Tactical Income	1,056.00	1.00	1.00	1,056.00	1,056.00
MAQ0277AU	Macquarie Income Opportunities	149.00	1.00	1.00	149.00	149.00
MAQ0410AU	Walter Scott Global Equity	2,099.00	1.00	1.00	2,099.00	2,099.00
SCH0103AU	Schroder Absolute Ret Inc Wholesale	109.00	1.00	1.00	109.00	109.00
SCH0002AU	Schroder Australian Equity Fund	549.00	1.00	1.00	549.00	549.00
CSA0038AU	Bentham Global Income	176.00	1.00	1.00	176.00	176.00
LAZ0014AU	Lazard Global Listed Infrastructure	2,235.00	1.00	1.00	2,235.00	2,235.00
FID0008AU	Fidelity Australian Equities	5,703.00	1.00	1.00	5,703.00	5,703.00
MIA0001AU	MFS Global Equity Trust	6,837.00	1.00	1.00	6,837.00	6,837.00
SBC0811AU	UBS Cash Fund	31.00	1.00	1.00	31.00	31.00
BFL0004AU	Bennelong ex-20 Australian Equities	642.00	1.00	1.00	642.00	642.00
Tax Refund		1,267.00	1.00	1.00	1,267.00	1,267.00
Tax Refund		2,210.76	1.00	1.00	2,210.76	2,210.76
				24,613.76	24,613.76	0.00
Total				1,259,806.18	1,915,268.02	655,461.84

Gwen & Bertz Superfund

Comparative Trial Balance as at 30 June 2022

		2022	2022
		\$ Dr	\$ Cr
Income			
0600	Capital gains		2,562.26
0700	Rent received		27,420.00
0750.01	Members contributions		500.00
0750.02	Members contributions		107,491.00
0760.02	Members concessional contributions		2,509.00
0800	Interest		101.03
0840	Distribution from partnerships		29,521.38
0860	Change in NMV units in managed funds	78,391.13	
0880	Change in NMV real estate		239,191.00
Expenses			
1510	Accountancy	1,716.00	
1535	Audit fees	495.00	
1615	Depreciation	1,191.00	
1715	General expenses	22,544.13	
1798	Management fees	3,099.14	
1998	Income tax expense - earnings		2,210.76
Current Assets			
2000	Cash at bank	91,506.22	
2475	Trust distributions receivable	21,136.00	
Non Current Assets			
2640	Units in Australian managed funds	699,148.04	
2830	Commercial real estate	1,084,392.00	
2900	Other Australian physical investments	18,935.00	
2909	Other investments accum depreciation		3,327.00
Current Liabilities			
3325	Taxation	3,477.76	
Equity			
4000.28	Opening balance - Members fund		772,784.94
4000.29	Opening balance - Members fund		804,044.53
4050.01	Transfers from other funds		24,368.52
4050.02	Transfers from other funds		50,000.00
4080.28	Benefits paid	19,500.00	
4080.29	Benefits paid	20,500.00	
		<u>2,066,031.42</u>	<u>2,066,031.42</u>
	Net Profit		304,070.03

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

Gwen & Bertz Superfund

Operating Statement

For the year ended 30 June 2022

	2022
	\$
Investment revenue	
Interest	101.03
Net property rentals	27,420.00
Managed funds distributions	29,521.38
Capital gains	2,562.26
Changes in net market values	160,799.87
Net investment revenue	220,404.54
Contributions revenue	
Member contributions	110,500.00
Total contributions revenue	110,500.00
Benefits	
Benefits transferred in/(out)	74,368.52
Benefits paid	(40,000.00)
Total benefits	34,368.52
Total revenue	365,273.06
General administration expenses	
Accountancy	1,716.00
Audit fees	495.00
Depreciation expenses	1,191.00
General expenses	22,544.13
Management fees	3,099.14
Total general administration expenses	29,045.27
Benefits accrued as a result of operations before income tax	336,227.79
Income tax expense	2,210.76
Increase in benefits accrued as a result of operations	338,438.55

The accompanying notes form part of these financial statements.

Gwen & Bertz Superfund

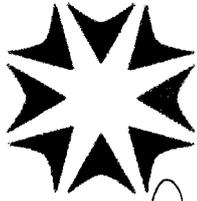
Statement of Financial Position as at 30 June 2022

	2022 \$
Investments	
Units in managed funds (Australian)	699,148.04
Investment properties (Australian)	1,084,392.00
Other investments (Australian)	15,608.00
Total Investments	<u>1,799,148.04</u>
Other Assets	
Cash and cash equivalents	91,506.22
Trust distributions receivable	21,136.00
Total other assets	<u>112,642.22</u>
Total assets	<u>1,911,790.26</u>
Liabilities	
Current tax liabilities	(3,477.76)
Total liabilities	<u>(3,477.76)</u>
Net assets available to pay benefits	<u>1,915,268.02</u>
Represented by:	
Liability for accrued benefits allocated to members' accounts	1,915,268.02
	<u>1,915,268.02</u>

The accompanying notes form part of these financial statements.

Expenses Report Gwen & Bertz Superfund

Date	Expense Type	Description	Amount
05/07/2021	General Expenses	Rental - insurance	4,649.21
13/07/2021	General Expenses	Adviser fee - ongoing	302.50
13/07/2021	General Expenses	Administration fee	246.14
14/07/2021	General Expenses	Unity water	546.45
10/08/2021	General Expenses	Adviser fee - ongoing	302.50
10/08/2021	General Expenses	Administration fee	251.82
10/08/2021	General Expenses	Council rates	837.94
08/09/2021	General Expenses	Adviser fee - ongoing	313.62
08/09/2021	General Expenses	Administration fee	253.91
12/10/2021	General Expenses	Adviser fee - ongoing	314.00
12/10/2021	General Expenses	Administration fee	247.01
19/10/2021	General Expenses	Unity water	390.37
09/11/2021	General Expenses	Adviser fee - ongoing	314.00
09/11/2021	General Expenses	Administration fee	269.56
22/11/2021	General Expenses	Council rates	837.94
09/12/2021	General Expenses	Adviser fee - ongoing	314.00
09/12/2021	General Expenses	Administration fee	261.62
10/12/2021	General Expenses	Electricity	104.22
15/12/2021	General Expenses	Insurance - rental	4,653.91
11/01/2022	General Expenses	Adviser fee - ongoing	314.00
11/01/2022	General Expenses	Administration fee	270.54
13/01/2022	General Expenses	Unity water	446.85
03/02/2022	General Expenses	Council rates	837.94
08/02/2022	General Expenses	Adviser fee - ongoing	314.00
08/02/2022	General Expenses	Administration fee	270.06
08/03/2022	General Expenses	Adviser fee - ongoing	314.00
08/03/2022	General Expenses	Administration fee	242.45
06/04/2022	General Expenses	2021 audit fees	495.00
06/04/2022	General Expenses	2021 accounting fees	1,716.00
12/04/2022	General Expenses	Adviser fee - ongoing	314.00
12/04/2022	General Expenses	Administration fee	265.84
29/04/2022	General Expenses	Council rates	837.94
10/05/2022	General Expenses	Adviser fee - ongoing	314.00
10/05/2022	General Expenses	Administration fee	258.31
09/06/2022	General Expenses	Adviser fee - ongoing	314.00
09/06/2022	General Expenses	Administration fee	261.88
29/06/2022	General Expenses	Insurance - rental	4,656.74
			27,854.27



Centrepoin

INSURANCE BROKERS

Handwritten note: Paid by cheque 23/6/21 \$4649.21

Miller Avenue Pty Ltd ATF The Lota Trust Trading as Centrepoin Insurance Brokers

AFSL 440022
ABN 95 597 793 784
ACN 56 129 603 694

PO Box 5775
Manly QLD 4179

Ph: 3893 5800
info@centrepoininsurance.com.au

Thank you for insuring through Centrepoin Insurance Brokers.
Please Note: There is no automatic period of grace in relation to payment of this a/c. Your intentions must be advised or payment made to this office on or before the due date. To pay by phone - CALL 3893 5800

TAX INVOICE

This document will be a tax invoice for GST when you make payment

Invoice Date: 16/06/2021
Invoice No: H48081
Our Reference: POEL B&G

BERTUS & GWENDOLIN POELSTRA
19 OUTLOOK PARADE
BRAY PARK QLD 4500

Class of Policy: EDI - Business Insurance
Insurer: CGU IBM
LEVEL 12, 189 GREY STREET, SOUTH BANK 4101
ABN: 27 004 478 371
The Insured: BERTUS & GWENDOLIN POELSTRA

RENEWAL
Policy No: 15T8492502
Period of Cover:
From **30/06/2021**
to **30/12/2021** at 4:00 pm

Details: Please see the attached Schedule for a description of the risk(s) insured. EFT/INTERNET BANKING PAYMENT DETAILS ARE LISTED BELOW.

YOUR DUTY OF DISCLOSURE
PLEASE READ IMPORTANT NOTICE OVERLEAF

NON-DISCLOSURE
If you fail to comply with your duty of disclosure, the Insurer may be entitled to reduce the liability under the Contract in respect of a claim or may cancel the Contract. If your non-disclosure is fraudulent, the Insurer may also have the option of avoiding the Contract from its beginning.

Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Broker Fee
\$3,762.88	\$0.00	\$0.00	\$388.80	\$372.53	\$125.00

TOTAL \$4,649.21

(A processing fee applies for Credit Card payments)

Schedule of Insurance

Class of Policy: EDI - Business Insurance
The Insured: BERTUS & GWENDOLIN POELSTRA

Policy No: 15T8492502
Invoice No: H48081
Our Ref: POEL B&G

BUSINESS INSURANCE

Insured Name - BERTUS & GWENDOLIN POELSTRA

RENEWAL PREMIUM COMPARISON

To help you understand how your renewal premium compares to last year, we have included a comparison below. Last year's premium represents the amount you were charged for your insurance policy at the beginning of the last policy term, plus or minus any changes you made throughout the policy term.

	Last Year	This Year
Premium	\$ 3,668.97	\$ 3,762.88
Emergency Services Levy	\$ 0.00	\$ 0.00
Goods and Services Tax	\$ 366.90	\$ 376.30
Stamp Duty	\$ 363.22	\$ 372.53
Total Premium	\$ 4,399.09	\$ 4,511.71

Changes to your premium

Your premium is based on the possibility of a claim against your policy, and may change if the general cost to protect our customers changes. For information on how your insurance premium is calculated, please contact us to discuss. To learn more about general premium calculations you may refer to the Insurance Council of Australia website. <http://understandinsurance.com.au/premiums-explained>

POLICY PREMIUM SUMMARY BY INSURANCE CLASS

Section	Total Premium
1 Property	\$3,663.47
2 Business Interruption	Not Insured
3 Part A Theft of Property	\$356.20
Part B Money	Not Insured
4 Glass	\$209.55
5 Public Liability	\$273.74
Products Liability	\$8.75
6 Employee Dishonesty	Not Insured
7 Machinery	Not Insured
Pressure Equipment	Not Insured
Goods in Cold Chambers	Not Insured
8 Part A Computer Systems /	
Electronic Equipment	Not Insured
Part B Business Interruption	Not Insured
9 General Property	Not Insured
10 Taxation Investigation	Not Insured

COVER DETAILS

STEADFAST BUSINESS INSURANCE PACKAGE

SECTION 1 - PROPERTY

Situation 1 - 69A & 69B ARCHER STREET, WOODFORD QLD 4514
 Premises 1 - Building 1

Occupied As - TOY / MEMORABILIA GALLERY AND PROPERTY OWNER

	SUM INSURED
Building	\$800,000
Contents	\$200,000

Schedule of Insurance

Class of Policy: EDI - Business Insurance	Policy No: 15T8492502
The Insured: BERTUS & GWENDOLIN POELSTRA	Invoice No: H48081
	Our Ref: POEL B&G

Excess

Accidental Damage \$500
Earthquake As per Policy Wording
All Other Claims \$500

Variations and Extensions (refer to policy wording for cover details)

Replacement costs
Extra cost of replacement

The policy wording indicates whether you have automatic cover for Accidental Damage. If an amount is specified here for Additional Accidental Damage this amount is provided in addition to any automatic Accidental Damage cover provided in the wording.

SECTION 3 - THEFT & MONEY

Situation 1 - 69A & 69B ARCHER STREET, WOODFORD QLD 4514
Premises 1 - Building 1

Occupied As - TOY / MEMORABILIA GALLERY AND PROPERTY OWNER

SUM INSURED

Part A - Theft of Property
Contents other than Specified Items listed below \$50,000
Excess \$500

Variations and Extensions (refer to policy wording for cover details)

Theft without forcible and violent entry
Excess \$500

SECTION 4 - GLASS

Situation 1 - 69A & 69B ARCHER STREET, WOODFORD QLD 4514
Premises 1 - Building 1

Occupied As - TOY / MEMORABILIA GALLERY AND PROPERTY OWNER

SUM INSURED

Internal Glass Replacement Value
External Glass Replacement Value
Excess \$500

SECTION 5 - LIABILITY

LIMIT OF INDEMNITY

Public Liability
The Business - TOY / MEMORABILIA GALLERY AND PROPERTY OWNER
Limit of Indemnity \$5,000,000
Property in Physical or Legal Control \$250,000

Products Liability

Schedule of Insurance

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Class of Policy: EDI - Business Insurance
The Insured: BERTUS & GWENDOLIN POELSTRA

Policy No: 15T8492502
Invoice No: H48081
Our Ref: POEL B&G

Limit of Indemnity \$5,000,000

Property Damage Excess \$500
Property in Physical or Legal Control
Excess \$500

POLICY VARIATIONS AND EXTENSIONS

STEADFAST BUSINESS INSURANCE PACKAGE

Policy notation

69A - 1 BUILDING - TIMBER BUILDING. TENANTED (NAIL BAR & BEAUTY SALON)

69B - 2 BUILDINGS - (1) TIMBER BUILDING.

TENANTED (COFFEE SHOP - NO DEEP FRYING). (2) STEEL BUILDING (OCCUPIED BY THE INSURED - TOY GALLERY)

LIABILITY COVER IS EXTENDED TO INCLUDE PROPERTY OWNERS COVER.

Notation in respect of: 69A & 69B ARCHER STREET WOODFORD - Building 1 / Theft - Property Section
THEFT - \$50,000 CONTENTS COVER IS CONTENTS AT THE GALLERY (69A ARCHER STREET).

IMPORTANT NOTICES

Policy Amendments

These amendments should be read in conjunction with your policy booklet as the terms described now form part of your policy.

THE WAY WE HANDLE YOUR PERSONAL INFORMATION

We collect personal information from you for the purpose of providing you with insurance products, services, processing and assessing claims.

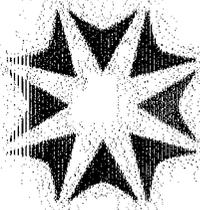
You can choose not to provide this information, however, we may not be able to process your requests.

We may disclose information we hold about you to other insurers, an insurance reference service or as required by law. In the event of a claim, we may disclose information to and/or collect additional information about you from investigators or legal advisors.

If you wish to update or access the information we hold about you, contact us.

WORKERS COMPENSATION

Workers Compensation Insurance is compulsory if you have employees. Separate cover can be arranged in those states where legislation permits.



Centrepoin

INSURANCE BROKERS

*Ad by chg
105 5/12/21 \$4653.91*

Miller Avenue Pty Ltd ATF The Lota
Trust Trading as Centrepoin Insurance Brokers

AFSL 440022
ABN 95 597 793 784
ACN 56 129 603 894

PO Box 5775
Manly QLD 4179

Ph: 3893 5800
info@centrepoininsurance.com.au

Thank you for insuring through Centrepoin Insurance Brokers.
Please Note: There is no automatic period of grace in relation to payment of
this a/c. Your intentions must be advised or payment made to this office on
or before the due date. To pay by phone - CALL 3893 5800

TAX INVOICE

This document will be a tax invoice
for GST when you make payment

BERTUS & GWENDOLIN POELSTRA
19 OUTLOOK PARADE
BRAY PARK QLD 4500

Invoice Date: 30/11/2021
Invoice No: H49004
Our Reference: POEL B&G

Class of Policy: EDI - Business Insurance
Insurer: CGU IBM
LEVEL 12, 189 GREY STREET, SOUTH BANK 4101
ABN: 27 004 478 371
The Insured: BERTUS & GWENDOLIN POELSTRA

RENEWAL
Policy No: 16T8492502
Period of Cover:
From 30/12/2021
to 30/06/2022 at 4:00 pm

Details: Please see the attached Schedule for a description of the risk(s) insured.
EFT/INTERNET BANKING PAYMENT DETAILS ARE LISTED BELOW.

YOUR DUTY OF DISCLOSURE
PLEASE READ IMPORTANT
NOTICE OVERLEAF

NON-DISCLOSURE
If you fail to comply with your duty of disclosure, the
Insurer may be entitled to reduce the liability under the
Contract in respect of a claim or may cancel the Contract.
If your non-disclosure is fraudulent, the Insurer may also
have the option of avoiding the Contract from its beginning.

Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Broker Fee
\$3,817.27	\$0.00	\$0.00	\$381.73	\$377.91	\$70.00

TOTAL \$4,653.91

(A processing fee applies for Credit Card payments)

Schedule of Insurance

Class of Policy: EDI - Business Insurance	Policy No: 15T8492502
The Insured: BERTUS & GWENDOLIN POELSTRA	Invoice No: H40004
	Our Ref: POEL B&G

BUSINESS INSURANCE

Insured Name - BERTUS & GWENDOLIN POELSTRA

RENEWAL PREMIUM COMPARISON

To help you understand how your renewal premium compares to last year, we have included a comparison below. Last year's premium represents the amount you were charged for your insurance policy at the beginning of the last policy term, plus or minus any changes you made throughout the policy term.

	Last Year	This Year
Premium	\$ 3,762.88	\$ 3,817.27
Emergency Services Levy	\$ 0.00	\$ 0.00
Goods and Services Tax	\$ 378.30	\$ 381.73
Stamp Duty	\$ 372.53	\$ 377.91
Total Premium	\$ 4,511.71	\$ 4,576.91

Changes to your premium

Your premium is based on the possibility of a claim against your policy, and may change if the general cost to protect our customers changes. For information on how your insurance premium is calculated, please contact us to discuss.

To learn more about general premium calculations you may refer to the Insurance Council of Australia website.
<http://understandinsurance.com.au/premiums-explained>

POLICY PREMIUM SUMMARY BY INSURANCE CLASS

Section	Total Premium
1 Property	\$3,716.42
2 Business Interruption	Not Insured
3 Part A Theft of Property	\$351.35
Part B Money	Not Insured
4 Glass	\$212.56
5 Public Liability	\$277.70
Products Liability	\$8.88
6 Employee Dishonesty	Not Insured
7 Machinery	Not Insured
Pressure Equipment	Not Insured
Goods in Cold Chambers	Not Insured
8 Part A Computer Systems / Electronic Equipment	Not Insured
Part B Business Interruption	Not Insured
9 General Property	Not Insured
10 Taxation Investigation	Not Insured

COVER DETAILS**STEADFAST BUSINESS INSURANCE PACKAGE****SECTION 1 - PROPERTY**

Situation 1 - 69A & 69B ARCHER STREET, WOODFORD QLD 4514
 Premises 1 - Building 1

Occupied As - TOY / MEMORABILIA GALLERY AND PROPERTY OWNER

	SUM INSURED
Building	\$300,000
Contents	\$200,000

Schedule of Insurance

Class of Policy: EDI - Business Insurance
The Insured: BERTUS & GWENDOLIN POELSTRA

Policy No: 15T8492502
Invoice No: H49004
Our Ref: POEL B&G

Excess

Accidental Damage \$500
 Earthquake As per Policy Wording
 All Other Claims \$500

Variations and Extensions (refer to policy wording for cover details)

Replacement costs
 Extra cost of replacement

The policy wording indicates whether you have automatic cover for Accidental Damage. If an amount is specified here for Additional Accidental Damage this amount is provided in addition to any automatic Accidental Damage cover provided in the wording.

SECTION 3 - THEFT & MONEY

Situation 1 - 69A & 69B ARCHER STREET, WOODFORD QLD 4514
 Premises 1 - Building 1

Occupied As - TOY / MEMORABILIA GALLERY AND PROPERTY OWNER

SUM INSURED

Part A - Theft of Property
 Contents other than Specified Items listed below \$50,000
 Excess \$500

Variations and Extensions (refer to policy wording for cover details)
 Theft without forcible and violent entry
 Excess \$500

SECTION 4 - GLASS

Situation 1 - 69A & 69B ARCHER STREET, WOODFORD QLD 4514
 Premises 1 - Building 1

Occupied As - TOY / MEMORABILIA GALLERY AND PROPERTY OWNER

SUM INSURED

Internal Glass Replacement Value
 External Glass Replacement Value
 Excess \$500

SECTION 5 - LIABILITY

LIMIT OF INDEMNITY

Public Liability
 The Business - TOY / MEMORABILIA GALLERY AND PROPERTY OWNER \$5,000,000
 Limit of Indemnity \$250,000
 Property in Physical or Legal Control
 Products Liability

Schedule of Insurance

Class of Policy: ECI - Business Insurance
The Insured: BERTUS & GWENDOLIN POELSTRA

Policy No: 1ST8492502
Invoice No: H49004
Our Ref: POEL B&G

Limit of Indemnity \$5,000,000
 Property Damage Excess \$500
 Property in Physical or Legal Control Excess \$500

POLICY VARIATIONS AND EXTENSIONS**STEADFAST BUSINESS INSURANCE PACKAGE****Policy notation**

69A - 1 BUILDING - TIMBER BUILDING, TENANTED (NAIL BAR & BEAUTY SALON)
 69B - 2 BUILDINGS - (1) TIMBER BUILDING, TENANTED (COFFEE SHOP - NO DEEP FRYING). (2) STEEL BUILDING (OCCUPIED BY THE INSURED - TOY GALLERY)

LIABILITY COVER IS EXTENDED TO INCLUDE PROPERTY OWNERS COVER.

Notation in respect of: 69A & 69B ARCHER STREET WOODFORD - Building 1 / Theft - Property Section
 THEFT - \$50,000 CONTENTS COVER IS CONTENTS AT THE GALLERY (69A ARCHER STREET).

IMPORTANT NOTICES**Policy Amendments**

These amendments should be read in conjunction with your policy booklet as the terms described now form part of your policy.

THE WAY WE HANDLE YOUR PERSONAL INFORMATION

We collect personal information from you for the purpose of providing you with insurance products, services, processing and assessing claims.

You can choose not to provide this information, however, we may not be able to process your requests.

We may disclose information we hold about you to other insurers, an insurance reference service or as required by law. In the event of a claim, we may disclose information to and/or collect additional information about you from investigators or legal advisors.

If you wish to update or access the information we hold about you, contact us.

WORKERS COMPENSATION

Workers Compensation Insurance is compulsory if you have employees. Separate cover can be arranged in those states where legislation permits.

Class of Policy: EMI - Business Insurance
The Insured: BERTUS & GWENDOLIN POELSTRA

Policy No: 1ST8492502
Invoice No: H49004
Our Ref: POEL B&G

INTERIM COVER

If this renewal invitation is not accepted by the expiry date of the current policy, we will provide you with 'interim cover' on the terms and conditions set out in this renewal invitation. The interim cover will commence on expiry of the current policy and will end at the earliest of:

- * 4pm 60 calendar days from the expiry date of the current policy;
- * the date the renewal invitation is accepted;
- * the date insurance cover commences under another contract that is intended to replace the current policy or the interim cover; or
- * the date we cancel the interim cover.

Where you advise us the renewal invitation has been declined by the customer we will not provide any interim cover.

WE RECOMMEND YOU REFER TO YOUR POLICY WORDING FOR A FULL DESCRIPTION OF THE COVER, TERMS CONDITIONS AND EXCLUSIONS.

The Average Clause - Under Insurance

Fire and Business Interruption Policies, Industrial Special Risk cover, Machinery/Electronic Breakdown, Special Contingency and Contractors Risk usually contain an Average Clause. This means that you must insure for the full value and this of course varies with the type of cover you take - Market Value, Indemnity or Replacement. If you are under insured your claim may be reduced in proportion to the amount of under insurance.

The Interest of Other Parties

Policy conditions exclude the interest of other persons or organisations not named (e.g. Mortgagees, Lessors, Principals etc.) unless their interest is noted on the Policy.

Liability Insurance

Most liability Policies do not provide Indemnity in respect of events that occurred prior to the commencement of the contract.

Australian Financial Complaints Authority

Clients who are not satisfied with our services may contact our Complaints Officer. Our Company also subscribes to the Australian Financial Complaints Authority (AFCA), a free customer service. Further information is available from our office or contact AFCA directly on 1800 931 678 or visit www.afca.org.au

Cancellation

In the event that a policy is cancelled by you or the insurer before the expiry of the policy term, Centrepoint Insurance Brokers reserves the right to retain out of any return premium that is received from the insurer, the amount of the annual commission payable to Centrepoint Insurance Brokers by the Insurer as a fee payable by you to us.

Waiver of rights and disclaimers

Some insurance policies limit or exclude claims where the insured has limited or waived their rights to recover a loss from the person who was responsible for causing the loss. You should not sign any agreement that modifies or limits your rights of recovery from another party. You should always seek professional advice before signing such a disclaimer. Whenever you are asked to sign such a disclaimer you should seek advice first.

Invoices

Your payment of the invoice issued is treated as acceptance of all the terms and conditions of the associated insurance policy.

Class of Policy: EBI - Business Insurance
The Insured: BERTUS & GWENDOLIN POELSTRA

Policy No: 16T8492502
Invoice No: H49004
Our Ref: POEL B&G

Where a premium remains unpaid, an insurer may have the right to cancel the policy and you may not be insured. The insurer may also charge a premium for the time on risk.

Check your invoice for payment options. Please note that a surcharge may be applied to payments made by credit card.

Automatic Renewal

In some circumstances we may automatically renew your existing policy with your current insurer as per expiring policy details. You will be notified in our renewal invitation or quotation offer if this is relevant to the financial service offered or provided to you. Where this arrangement is in place you can contact us at any time in order to instruct us to stop automatic renewals.

Duty of Disclosure

Before you enter into an insurance contract, you have a duty to tell the insurer anything that you know, or could reasonably be expected to know, may affect their decision to insure you and on what terms.

You have this duty until they agree to insure you.

You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You do not need to tell the insurer anything that:

- * reduces the risk they insure you for; or
- * is common knowledge; or
- * they know or should know as an insurer; or
- * they waive your duty to tell them about.

If you do not tell the insurer something

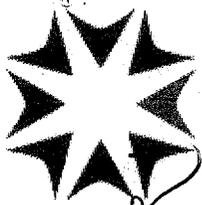
If you do not tell the insurer something you are required to, they may cancel your contract or reduce the amount they will pay you if you make a claim, or both.

If your failure to tell them is fraudulent, they may refuse to pay a claim and treat the contract as if it never existed.

We rely on you. It is important you understand that we will rely on the accuracy and completeness of the information you provide to us. We do not independently verify the information you provide before sending it to the insurer.

Keeping your information up to date

Once your insurance cover has commenced, you should tell your broker about any changes to your circumstance when they occur. This will allow us to ensure your cover remains appropriate.



Centrepoint

INSURANCE BROKERS

Miller Avenue Pty Ltd Trading as Centrepoint Insurance Brokers

AFSL 440022
ABN 56 129 603 694
ACN 129 603 694

PO Box 5775
Manly QLD 4179

Ph: 3893 5800
info@centrepointinsurance.com.au

Advised
Thursday 8:35 AM
23/6/22 at deposit properly
It will be OK to pull out
paid

Thank you for insuring through Centrepoint Insurance Brokers.
Please Note: There is no automatic period of grace in relation to payment of this a/c. Your intentions must be advised or payment made to this office on or before the due date. To pay by phone - CALL 3893 5800

TAX INVOICE

This document will be a tax invoice for GST when you make payment

BERTUS & GWENDOLIN POELSTRA
19 OUTLOOK PARADE
BRAY PARK QLD 4500

Pd 23/6/22

Invoice Date: 21/06/2022
Invoice No: H49775
Our Reference: POEL B&G

Class of Policy: EDI - Business Insurance
Insurer: CGU IBM
LEVEL12, 189 GREY STREET, SOUTH BANK 4101
ABN: 27 004 478 371
The Insured: BERTUS & GWENDOLIN POELSTRA

RENEWAL
Policy No: 15T8492502
Period of Cover:
From **30/06/2022**
to **30/12/2022** at 4:00 pm

Details: Please see the attached Schedule for a description of the risk(s) insured. EFT/INTERNET BANKING PAYMENT DETAILS ARE LISTED BELOW.

YOUR DUTY OF DISCLOSURE

PLEASE READ IMPORTANT NOTICE OVERLEAF

Chg 110

NON-DISCLOSURE

If you fail to comply with your duty of disclosure, the Insurer may be entitled to reduce the liability under the Contract in respect of a claim or may cancel the Contract. If your non-disclosure is fraudulent, the Insurer may also have the option of avoiding the Contract from its beginning.

Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Broker Fee
\$3,819.64	\$0.00	\$0.00	\$388.97	\$378.13	\$70.00

\$4,656.74

Schedule of Insurance

Class of Policy: EDI - Business Insurance
The Insured: BERTUS & GWENDOLIN POELSTRA

Policy No: 15T8492502
Invoice No: H49775
Our Ref: POEL B&G

BUSINESS INSURANCE

Insured Name - BERTUS & GWENDOLIN POELSTRA

RENEWAL PREMIUM COMPARISON

To help you understand how your renewal premium compares to last year, we have included a comparison below. Last year's premium represents the amount you were charged for your insurance policy at the beginning of the last policy term, plus or minus any changes you made throughout the policy term.

	Last Year	This Year
Premium	\$ 3,817.27	\$ 3,819.64
Emergency Services Levy	\$ 0.00	\$ 0.00
Goods and Services Tax	\$ 381.73	\$ 381.97
Stamp Duty	\$ 377.91	\$ 378.13
Total Premium	\$ 4,576.91	\$ 4,579.74

Changes to your premium

Your premium is based on the possibility of a claim against your policy, and may change if the general cost to protect our customers changes. For information on how your insurance premium is calculated, please contact us to discuss. To learn more about general premium calculations you may refer to the Insurance Council of Australia website. <http://understandinsurance.com.au/premiums-explained>

POLICY PREMIUM SUMMARY BY INSURANCE CLASS

Section	Total Premium
1 Property	\$3,699.55
2 Business Interruption	Not Insured
3 Part A Theft of Property	\$370.58
Part B Money	Not Insured
4 Glass	\$218.00
5 Public Liability	\$276.43
Products Liability	\$15.18
6 Employee Dishonesty	Not Insured
7 Machinery	Not Insured
Pressure Equipment	Not Insured
Goods in Cold Chambers	Not Insured
8 Part A Computer Systems /	
Electronic Equipment	Not Insured
Part B Business Interruption	Not Insured
9 General Property	Not Insured
10 Taxation Investigation	Not Insured

COVER DETAILS

STEADFAST BUSINESS INSURANCE PACKAGE

SECTION 1 - PROPERTY

Situation 1 - 69A & 69B ARCHER STREET, WOODFORD QLD 4514
Premises 1 - Building 1

Occupied As - TOY / MEMORABILIA GALLERY AND PROPERTY OWNER

	SUM INSURED
Building	\$800,000
Contents	\$200,000

Schedule of Insurance

Class of Policy: EDI - Business Insurance	Policy No: 15T8492502
The Insured: BERTUS & GWENDOLIN POELSTRA	Invoice No: H49775
	Our Ref: POEL B&G

Excess

Accidental Damage \$500
 Earthquake As per Policy Wording
 All Other Claims \$500

Variations and Extensions (refer to policy wording for cover details)

Replacement costs
 Extra cost of replacement

The policy wording indicates whether you have automatic cover for Accidental Damage. If an amount is specified here for Additional Accidental Damage this amount is provided in addition to any automatic Accidental Damage cover provided in the wording.

SECTION 3 - THEFT & MONEY

Situation 1 - 69A & 69B ARCHER STREET, WOODFORD QLD 4514
 Premises 1 - Building 1

Occupied As - TOY / MEMORABILIA GALLERY AND PROPERTY OWNER

SUM INSURED

Part A - Theft of Property
 Contents other than Specified Items listed below \$50,000
 Excess \$500

Variations and Extensions (refer to policy wording for cover details)
 Theft without forcible and violent entry
 Excess \$500

SECTION 4 - GLASS

Situation 1 - 69A & 69B ARCHER STREET, WOODFORD QLD 4514
 Premises 1 - Building 1

Occupied As - TOY / MEMORABILIA GALLERY AND PROPERTY OWNER

SUM INSURED

Internal Glass Replacement Value
 External Glass Replacement Value
 Excess \$500

SECTION 5 - LIABILITY

LIMIT OF INDEMNITY

Public Liability
 The Business - TOY / MEMORABILIA GALLERY AND PROPERTY OWNER
 Limit of Indemnity \$5,000,000
 Property in Physical or Legal Control \$250,000
 Products Liability

Schedule of Insurance

Page 5 of 7

Class of Policy: EDI - Business Insurance	Policy No: 15T8492502
The Insured: BERTUS & GWENDOLIN POELSTRA	Invoice No: H49775
	Our Ref: POEL B&G

Limit of Indemnity \$5,000,000

Property Damage Excess \$500
Property in Physical or Legal Control Excess \$500

POLICY VARIATIONS AND EXTENSIONS

STEADFAST BUSINESS INSURANCE PACKAGE

Policy notation
69A - 1 BUILDING - TIMBER BUILDING. TENANTED (NAIL BAR & BEAUTY SALON)
69B - 2 BUILDINGS - (1) TIMBER BUILDING TENANTED (COFFEE SHOP - NO DEEP FRYING). (2) ~~STEEL~~ BUILDING (OCCUPIED BY THE INSURED - TOY GALLERY) *steel*

LIABILITY COVER IS EXTENDED TO INCLUDE PROPERTY OWNERS COVER. *69A*

Notation in respect of: 69A & 69B ARCHER STREET WOODFORD - Building 1 / Theft - Property Section
THEFT - \$50,000 CONTENTS COVER IS CONTENTS AT THE GALLERY (69A ARCHER STREET).

IMPORTANT NOTICES

Policy Amendments

These amendments should be read in conjunction with your policy booklet as the terms described now form part of your policy.

THE WAY WE HANDLE YOUR PERSONAL INFORMATION

We collect personal information from you for the purpose of providing you with insurance products, services, processing and assessing claims.

You can choose not to provide this information, however, we may not be able to process your requests.

We may disclose information we hold about you to other insurers, an insurance reference service or as required by law. In the event of a claim, we may disclose information to and/or collect additional information about you from investigators or legal advisors.

If you wish to update or access the information we hold about you, contact us.

WORKERS COMPENSATION

Workers Compensation Insurance is compulsory if you have employees. Separate cover can be arranged in those states where legislation permits.

Schedule of Insurance

Page 6 of 7

Class of Policy: EDI - Business Insurance	Policy No: 15T8492502
The Insured: BERTUS & GWENDOLIN POELSTRA	Invoice No: H49775
	Our Ref: POEL B&G

INTERIM COVER

If this renewal invitation is not accepted by the expiry date of the current policy, we will provide you with 'interim cover' on the terms and conditions set out in this renewal invitation. The interim cover will commence on expiry of the current policy and will end at the earliest of:

- 4pm 60 calendar days from the expiry date of the current policy;
- the date the renewal invitation is accepted;
- the date insurance cover commences under another contract that is intended to replace the current policy or the interim cover; or
- the date we cancel the interim cover.

Where you advise us the renewal invitation has been declined by the customer we will not provide any interim cover.

WE RECOMMEND YOU REFER TO YOUR POLICY WORDING FOR A FULL DESCRIPTION OF THE COVER, TERMS CONDITIONS AND EXCLUSIONS.

The Average Clause - Under Insurance

Fire and Business Interruption Policies, Industrial Special Risk covers, Machinery/Electronic Breakdown, Special Contingency and Contractors Risk usually contain an Average Clause. This means that you must insure for the full value and this of course varies with the type of cover you take - Market Value, Indemnity or Replacement. If you are under insured your claim may be reduced in proportion to the amount of under insurance.

The Interest of Other Parties

Policy conditions exclude the interest of other persons or organisations not named (e.g. Mortgagees, Lessors, Principals etc.) unless their interest is noted on the Policy.

Liability Insurance

Most liability Policies do not provide Indemnity in respect of events that occurred prior to the commencement of the contract.

Australian Financial Complaints Authority

Clients who are not satisfied with our services may contact our Complaints Officer. Our Company also subscribes to the Australian Financial Complaints Authority (AFCA), a free customer service. Further information is available from our office or contact AFCA directly on 1800 931 678 or visit www.afca.org.au

Cancellation

In the event that a policy is cancelled by you or the insurer before the expiry of the policy term, Centrepont Insurance Brokers reserves the right to retain out of any return premium that is received from the insurer, the amount of the annual commission payable to Centrepont Insurance Brokers by the Insurer as a fee payable by you to us.

Waiver of rights and disclaimers

Some insurance policies limit or exclude claims where the insured has limited or waived their rights to recover a loss from the person who was responsible for causing the loss. You should not sign any agreement that modifies or limits your rights of recovery from another party. You should always seek professional advice before signing such a disclaimer. Whenever you are asked to sign such a disclaimer you should seek advice first.

Invoices

Schedule of Insurance

Class of Policy: EDI - Business Insurance	Policy No: 15T8492502
The Insured: BERTUS & GWENDOLIN POELSTRA	Invoice No: H49775
	Our Ref: POEL B&G

Your payment of the invoice issued is treated as acceptance of all the terms and conditions of the associated insurance policy.

Where a premium remains unpaid, an insured may have the right to cancel the policy and you may not be insured. The insurer may also charge a premium for the time on risk.

Check your invoice for payment options. Please note that a surcharge may be applied to payments made by credit card.

Automatic Renewals

In some circumstances we may automatically renew your existing policy with your current insurer as per expiring policy details. You will be notified in our renewal invitation or quotation offer if this is relevant to the financial service offered or provided to you. Where this arrangement is in place you can contact us at any time in order to instruct us to stop automatic renewals.

Duty of Disclosure

Before you enter into an insurance contract, you have a duty to tell the insurer anything that you know, or could reasonably be expected to know, may affect their decision to insure you and on what terms.

You have this duty until they agree to insure you.

You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You do not need to tell the insurer anything that:

- reduces the risk they insure you for; or
- is common knowledge; or
- they know or should know as an insurer; or
- they waive your duty to tell them about.

If you do not tell the insurer something

If you do not tell the insurer something you are required to, they may cancel your contract or reduce the amount they will pay you if you make a claim, or both.

If your failure to tell them is fraudulent, they may refuse to pay a claim and treat the contract as if it never existed.

We rely on you. It is important you understand that we will rely on the accuracy and completeness of the information you provide to us. We do not independently verify the information you provide before sending it to the insurer.

Keeping your information up to date

Once your insurance cover has commenced, you should tell your broker about any changes to your circumstance when they occur. This will allow us to ensure your cover remains appropriate.



Unitywater

Serving you today,
Investing in tomorrow.

WATER AND SEWERAGE YOUR BILL

1300 086 489
Emergencies and faults 24 Hours, 7 days
Account enquiries 8am-5pm Mon-Fri

unitywater.com
ABN 89 791 717 472

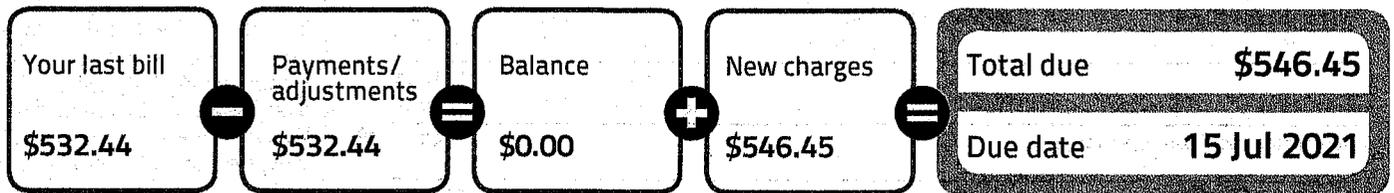
Mrs G L & Mr B Poelstra
19 Outlook Pde
BRAY PARK QLD 4500

Handwritten note:
Paid by
9/7/21
9/7/21

Account number	1042497
Payment reference	0010 4249 76
Property	69 Archer St, WOODFORD, QLD

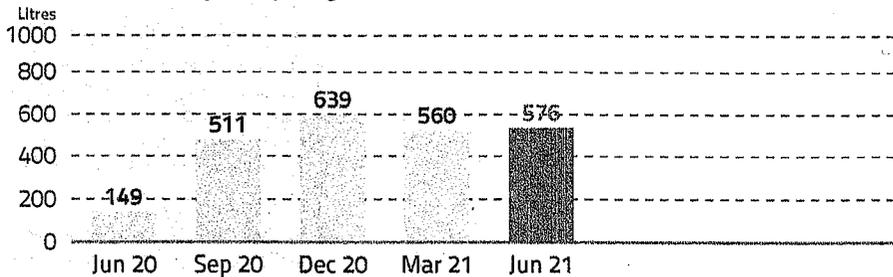
Bill number	7121737944
Billing period	09 Mar 2021 92 days to 8 Jun 2021
Issue date	15 Jun 2021
Approximate date of next meter reading	1 Sep 2021

Your account activity



Interest charges of 8% per annum, compounding daily, will apply to overdue amounts on bills from 1 July 2021.

Compare your average daily usage over time



Important changes to COVID-19 customer care

In April, we changed back to our normal 30 days to pay all bills, including this one. To continue helping you, we've extended no interest charges on overdue amounts until 30 June 2021. Find out more at unitywater.com/customer-care



Unitywater

Serving you today,
Investing in tomorrow.

WATER AND SEWERAGE YOUR BILL

1300 086 489
Emergencies and faults 24 Hours, 7 days
Account enquiries 8am-5pm Mon-Fri
unitywater.com
ABN 89 791 717 472

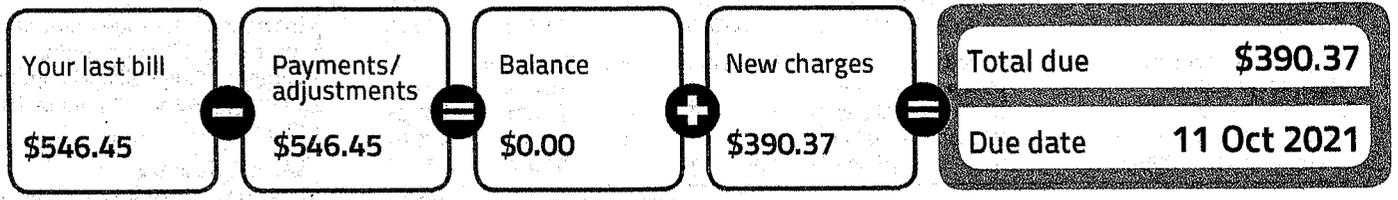
Mrs G L & Mr B Poelstra
19 Outlook Pde
BRAY PARK QLD 4500

*Handwritten signature: Poelstra
8/10/21*

Account number	1042497
Payment reference	0010 4249 76
Property	69 Archer St, WOODFORD, QLD

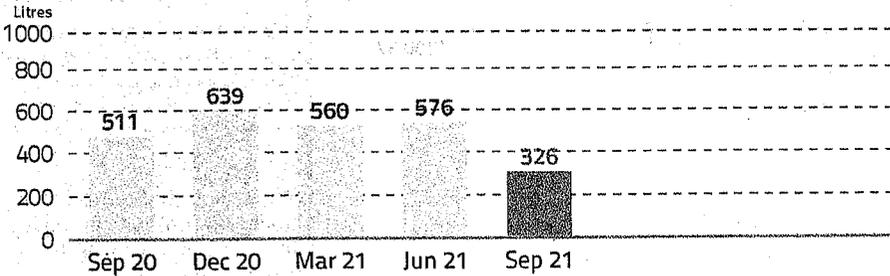
Bill number	7122084081
Billing period	09 Jun 2021 86 days to 2 Sep 2021
Issue date	8 Sep 2021
Approximate date of next meter reading	3 Dec 2021

Your account activity



8% interest per annum, compounding daily, will apply to any amount not paid by the due date.

Compare your average daily usage over time





Locking in prices to keep bills low

See how far your money goes

Read the information with your bill to find out more about your 2021-22 pricing



Unitywater

Serving you today,
investing in tomorrow.

WATER AND SEWERAGE YOUR BILL

1300 086 489
Emergencies and faults 24 Hours, 7 days
Account enquiries 8am-5pm Mon-Fri

unitywater.com
ABN 89 791 717 472

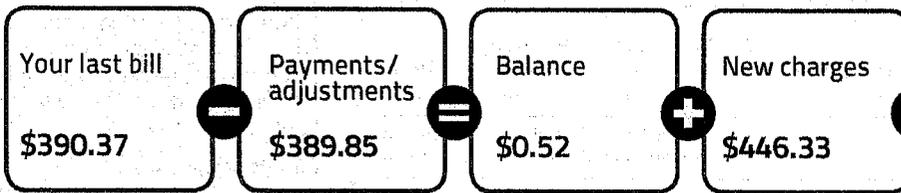
Mrs G L & Mr B Poelstra
19 Outlook Pde
BRAY PARK QLD 4500

Handwritten: Paid by 8/11/22 \$446.85

Account number	1042497
Payment reference	0010.4249.76
Property	69 Archer St, WOODFORD, QLD

Bill number	7122427123
Billing period	03 Sep 2021 96 days to 7 Dec 2021
Issue date	10 Dec 2021
Approximate date of next meter reading	8 Mar 2022

Your account activity

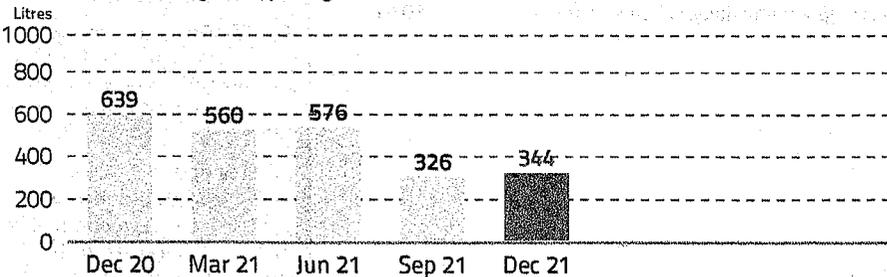


Overdue	\$0.51
Total due [#]	\$446.85
New charges due	12 Jan 2022

8% interest per annum, compounding daily, will apply to any amount not paid by the due date.

Includes overdue amount

Compare your average daily usage over time



WATER RESTRICTIONS COULD BE COMING THIS SUMMER

As dam levels drop, we need more Local Water Legends to help save water - act now.



Rate notice

Moreton Bay
Regional Council

Customer Service Centres

Caboolture - 2 Hasking Street, Caboolture
Redcliffe - Irene Street, Redcliffe
Strathpine - 220 Gympie Road, Strathpine

Postal Address

PO Box 159
Caboolture Qld 4510

Customer Service

Ph: 1300 522 192

ABN: 92 967 232 136

www.moretonbay.qld.gov.au
mbrc@moretonbay.qld.gov.au



04182-036

Gwen & Bertz Pty Ltd Tte
19 Outlook Parade
BRAY PARK QLD 4500

Property Details

69 Archer Street WOODFORD QLD 4514
Lot 7 RP 18145
Rateable Valuation \$270,000

Property number

433484

Total Payable

\$837.94

Period of rating

1 July - 30 September 2021

Date of issue

14 July 2021

Due date for payment

18 August 2021

Council Rates & Charges

General Rate - Category LC1	569.84
Regional Infrastructure and Environment Charge	22.50
Garbage Charge - Commercial	176.50
State Government Charges	
Emergency Management Levy - Group 3D	69.10
TOTAL PAYABLE	\$837.94

End of Quarter Processing Deadlines

Please note that due to processing deadlines payments made after 28 June 2021 may not have been processed before the printing of this notice and may appear as an overdue balance.

Council has received a payment of \$14,442,388 from the State Government to mitigate any direct impacts of the State Waste Levy on households in the 2021/22 financial year.

BPAY: Use your Phone or Internet banking

PHONE: Call 07 3480 6349

ONLINE: Go to www.moretonbay.qld.gov.au/pay

AUSTRALIA POST: Pay over the counter at any post office

MAIL: Send your payment to PO Box 159, Caboolture, Qld 4510

IN PERSON: Pay at any Customer Service Centre

DIRECT DEBIT: Go to www.moretonbay.qld.gov.au/rates/directdebit

INTEREST: Interest at the rate of 8% per annum compounded on daily rests will be charged on current rates that remain unpaid immediately after the Due Date. Balances brought forward from a previous period will continue to accrue interest from the beginning of this period.

PENSIONERS: Are you the owner and occupier of this property or do you have life-tenancy under a Will or Court Order? If so, you may be eligible for a State or Council rebate if one is not already shown on this notice. Please contact us for further information or an application form.

PAYMENT PLAN: Please do not hesitate to contact us if you are having difficulty paying your rates on time.

RATING CATEGORY STATEMENT: To access your current rating category statement visit: www.moretonbay.qld.gov.au/ratescalculation

PAYMENT REMITTANCE SLIP



*2471 500433484004334845



Billers Code: 339457
Ref: 50 0433 4840 0433 4845

Location: 69 Archer Street WOODFORD QLD 4514
Customer Ref: 50 0433 4840 0433 4845

Property number

433484

Total Payable

\$837.94

Period of rating

1 July - 30 September 2021

Date of issue

14 July 2021

Due date for payment

18 August 2021

Rate notice

Moreton Bay
Regional Council

Customer Service Centres

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Strathpine - 220 Gympie Road, Strathpine

Postal Address

PO Box 159
Caboolture Qld 4510

Customer Service

Ph: 1300 522 192

ABN: 92 967 232 136

www.moretonbay.qld.gov.au
mbrc@moretonbay.qld.gov.au



00231-036

Gwen & Bertz Pty Ltd Tte
19 Outlook Parade
BRAY PARK QLD 4500

Property Details

69 Archer Street WOODFORD QLD 4514
Lot 7 RP 18145
Rateable Valuation \$270,000

Council Rates & Charges

General Rate - Category LC1	569.84
Regional Infrastructure and Environment Charge	22.50
Garbage Charge - Commercial	176.50
State Government Charges	
Emergency Management Levy - Group 3D	69.10
TOTAL PAYABLE	\$837.94

End of Quarter Processing Deadlines

Please note that due to processing deadlines, payments made after 29 September 2021 may not have been processed before the printing of this notice and may appear as an overdue balance.

dg 103

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PAYMENT REMITTANCE SLIP



*2471 500433484004334845



Billers Code: 339457
Ref: 50 0433 4840 0433 4845

Location: 69 Archer Street WOODFORD QLD 4514
Customer Ref: 50 0433 4840 0433 4845

Property number

433484

Total Payable

\$837.94

Period of rating

1 October - 31 December 2021

Date of issue

7 October 2021

Due date for payment

24 November 2021

Rate notice

Moreton Bay
Regional Council

Customer Service Centres
Caboolture - 2 Hasking Street, Caboolture
Redcliffe - Irene Street, Redcliffe
Strathpine - 220 Gympie Road, Strathpine

Postal Address
PO Box 159
Caboolture Qld 4510

Customer Service
Ph: 1300 522 192

ABN: 92 967 232 136
www.moretonbay.qld.gov.au
mbrc@moretonbay.qld.gov.au



01151-036

Gwen & Bertz Pty Ltd Tte
19 Outlook Parade
BRAY PARK QLD 4500

Property Details

69 Archer Street WOODFORD QLD 4514
Lot 7 RP 18145
Rateable Valuation \$270,000

Property number

433484

Total Payable

\$837.94

Period of rating

1 January - 31 March 2022

Date of issue

10 January 2022

Due date for payment

16 February 2022

Council Rates & Charges

General Rate - Category LC1	569.84
Regional Infrastructure and Environment Charge	22.50
Garbage Charge - Commercial	176.50
State Government Charges	
Emergency Management Levy - Group 3D	69.10
TOTAL PAYABLE	\$837.94

End of Quarter Processing Deadlines

Please note that due to processing deadlines, payments made after 31 December 2021 may not have been processed before the printing of this notice and may appear as an overdue balance.

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Ref: 50 0433 4840 0433 4845

Location: 69 Archer Street WOODFORD QLD 4514
Customer Ref: 50 0433 4840 0433 4845

Property number

433484

Total Payable

\$837.94

Period of rating

1 January - 31 March 2022

Date of Issue

10 January 2022

Due date for payment

16 February 2022

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01808-036

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19 Outlook Parade
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Rateable Valuation \$270,000

Council Rates & Charges

General Rate - Category LC1	569.84
Regional Infrastructure and Environment Charge	22.50
Garbage Charge - Commercial	176.50
State Government Charges	
Emergency Management Levy - Group 3D	69.10
TOTAL PAYABLE	\$837.94

Property number	433484
Total Payable	\$837.94
Period of rating	1 April - 30 June 2022
Date of issue	6 April 2022
Due date for payment	6 June 2022

End of Quarter Processing Deadlines

Please note that due to processing deadlines, payments made after 30 March 2022 may not have been processed before the printing of this notice and may appear as an overdue balance.

Council has received a payment of \$14,442,388 from the State Government to mitigate any direct impacts of the State Waste Levy on households in the 2021/22 financial year

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Billers Code: 339457
Ref: 50 0433 4840 0433 4845

Location: 69 Archer Street WOODFORD QLD 4514
Customer Ref: 50 0433 4840 0433 4845

Property number	433484
Total Payable	\$837.94
Period of rating	1 April - 30 June 2022
Date of issue	6 April 2022
Due date for payment	6 June 2022

**SUPPORTING SCHEDULES TO THE STATEMENT OF ANNUAL TAXATION SUMMARY
FOR THE YEAR ENDED 30 JUNE 2022**

The following information regarding your investments is for reference only. Please be advised that the amounts **have been** included in the Annual Taxation Statement on Page 1, at the Questions indicated below.

	AMOUNT \$	TOTAL \$
Interest (Label 11-C)		
Cash Account Interest	101	101

Other Income (Label 11-S)		
Fee Rebates	0	0

Shares
Dividends (refer Dividend Income Schedule)
Gains/Losses from Realised Sale (refer Capital Gains/Losses Schedule)

Management and Other Expenses (charged to CASH Account)		
- Related to Trust Distribution (Label 12-I1)	4,519	
- Related to Foreign Source Income (Label 11-D)	2,279	
- Related to Interest Income (Label 12-I1)	44	
- Related to Dividend Income (Label 12-I1)	0	
		6,843

ADDITIONAL INFORMATION

admin fee \$3,099.14

Capital Gains – Australian/Foreign

charged monthly

advisor fee \$3,744.62

The allocation of Trust Distribution Capital Gains between Taxable Australian Property and Non Taxable Australian Property is as follows:

Taxable Australian Property

- Indexed Method	0
- Other Method	0
- Discount Method	9

Non Taxable Australian Property

- Indexed Method	0
- Other Method	102
- Discount Method	12,415

Non Assessable Income

Tax Exempt, Tax Free, Tax Deferred, Capital Gains Concessions and Non Assessable Non Exempt are non-assessable for taxation purposes. These components may reduce the cost base and/or reduced cost base for capital gains tax purposes and have already been taken into consideration when working out your capital gains tax calculations.

The details of the conduit foreign income which you have received as part of your trust distributions are available in the TRUST DISTRIBUTIONS SCHEDULE under Unfranked – CFI. If you are a resident, this amount is treated as unfranked dividends and is taxable. If you are a non-resident, this amount is not subject to tax.

Franking credits may be denied when paid where an interest in shares is held for less than 45 days. Refer to the Tax Report Guide for more information.

Gwen & Bert Poelstra
Gwen & Bertz Superfund
19 Outlook Parade
BRAY PARK QLD 4500

Tax Invoice
2022-000924

Ref: GWENBESF
9 March, 2022

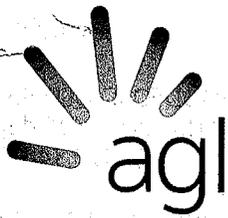
Description	Amount
Preparation and lodgement of your 2021	2,010.00
- Super fund income tax and regulatory return	
- Members information statements	
- Audit for your super fund	
- Liaising with auditor	
- Update of your data file	
- Discussions & consultations throughout year	
<i>GST</i>	201.00
Terms: 14 Days	Amount Due: \$ 2,211.00

Please detach the portion below and forward with your payment
To pay by Credit Card either post this Remittance Advice or telephone Reception
FOR SECURITY PURPOSES DO NOT EMAIL YOUR CARD DETAILS

<p>You can directly deposit to our Bank of QLD account</p> <p>Banking details for direct deposit BSB 124 033 Account No. 1029 1109</p> <p>Please include reference GWENBESF</p>	<p>Remittance Advice</p>
	<p>Gwen & Bertz Superfund</p> <p>Cheque Mastercard Bankcard Visa</p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p>Card Number</p> <p><input type="text"/> <input type="text"/></p> <p>Cardholder CCV No.</p> <p>Signature Expiry Date</p>

Invoice: 2022-000924
Ref: GWENBESF
9 March, 2022

Amount Due: \$ 2,211.00



AGL electricity account.



036/0862
Gwendoline Poelstra
19 Outlook Pde
BRAY PARK QLD 4500

104.22

*Pa Poelstra
Cleared 10/10/21
5/12/21*

Important numbers.

Enquiries: agl.com.au or 133 835
Faults: 136 262 (Energex Limited)
Emergencies: 131 962 (Energex Limited)

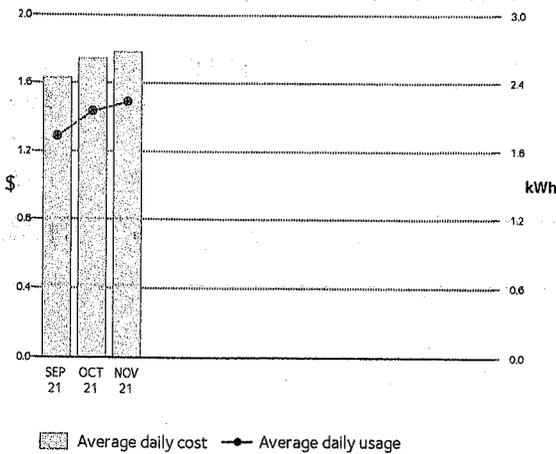
Account details.

Name: Gwendoline Poelstra
Account number: 7083 051 255
Supply address: 69B Archer Street
WOODFORD QLD 4514

How much energy is your business using?

Bill period: 9 Oct 2021 to 8 Nov 2021 (31 days)

Average daily cost and usage.



Snapshot:

Average daily cost:
\$1.78
Average daily usage:
2.23kWh

Bill overview

Balance brought forward	\$49.03
+	
New charges	\$55.19
=	
Total due	\$104.22
Due date	21 Dec 2021

Thank you.



AGL electricity account.



036/0032
 Gwendoline Poelstra
 19 Outlook Pde
 BRAY PARK QLD 4500

Important numbers.

Enquiries: **agl.com.au** or **133 835**
 Faults: **136 262** (Energex Limited)
 Emergencies: **131 962** (Energex Limited)

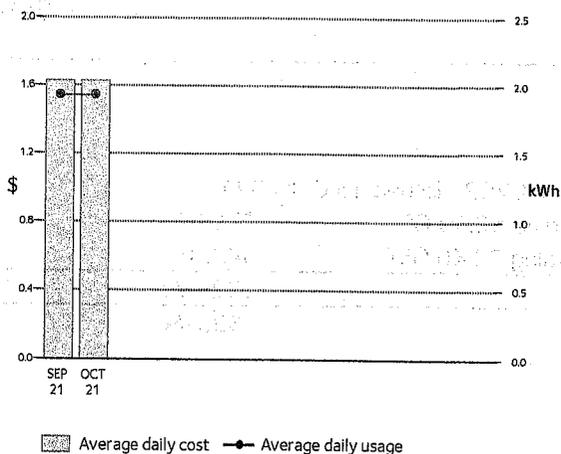
Account details.

Name: **Gwendoline Poelstra**
 Account number: **7083 051 255**
 Supply address: **69B Archer Street
 WOODFORD QLD 4514**

How much energy is your business using?

Bill period: 9 Sep 2021 to 8 Oct 2021 (30 days)

Average daily cost and usage.



Snapshot.

Average daily cost:
\$1.63
 Average daily usage:
1.93kWh

Bill overview.

Balance brought forward **\$0.00**

+

New charges **\$49.03**

=

Total due \$49.03

Due date **6 Dec 2021**

Thank you.

PERSONAL CHOICE - PRIVATE eWRAP - INVESTMENT ACCOUNT

**STATEMENT OF ANNUAL TAXATION SUMMARY
FOR YEAR ENDED 30 JUNE 2022
ENTITY TYPE: SUPERANNUATION FUND**

<u>Income Components</u>	<u>Income Received</u>	<u>Gains/Losses on Sales</u>	<u>Adjustment or Tax Credits</u>	<u>Taxable</u>	<u>Tax Return Label</u>
Australian Sourced Income					
Interest	101			101	11-C
Dividends from Shares					
- Unfranked Dividends	0			0	11-J
- Franked Dividends	0			0	11-K
- Franking Credits			0	0	11-L
Trust Distributions	7,779			10,288	11-M
- Franking Credits			2,509		13-E1
Capital Gains ***					
Indexed Method	0	0		0	
Other Method	102	0		102	
Discount Method (After Discount)	12,425	1,852	4,141	18,418	
Capital Gains Concession	7,340	926	-8,266	0	
				<u>18,520</u>	11-A**
Capital Losses		3		3	Refer to Guide
Foreign Sourced Income *					
Gross Foreign Income	4,585		603	5,188	11-D1
- Expenses Related to Foreign Income*	-2,279			-2,279	
Net Foreign Income				<u>2,909</u>	11-D
Non Assessable Income					
Tax Exempt	1,696		-1,696	0	
Tax Free	0		0	0	
Tax Deferred/Return of Capital	0		0	0	
Non Assessable Non Exempt	0		0	0	
Other Deductions *					
	-4,564			-4,564	12
Net Amount					
	<u>27,185</u>				
Other Credits and Tax Offsets					
Share of Foreign Credits			0		H2
Trustee Tax Paid			0		H2
Foreign Res CGT Withholding			0		H8
Early Stage Investor Offset			0		D3
ESVCLP Tax Offset			0		D1
Non Concessional MIT Income (NCMI)					
NCMI amounts listed below are included in your Australian Sourced Income and Capital Gains					
Non Concessional MIT Income			1		
Excluded from NCMI			0		
NCMI Capital Gains			0		
Excluded from NCMI Capital Gains			0		

**SUPPORTING SCHEDULES TO THE STATEMENT OF ANNUAL TAXATION SUMMARY
FOR THE YEAR ENDED 30 JUNE 2022**

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	AMOUNT \$	TOTAL \$
Interest (Label 11-C)		
Cash Account Interest	101	101
Other Income (Label 11-S)		
Fee Rebates	0	0
Shares		
Dividends (refer Dividend Income Schedule)		
Gains/Losses from Realised Sale (refer Capital Gains/Losses Schedule)		
Management and Other Expenses (charged to CASH Account)		
- Related to Trust Distribution (Label 12-I1)	4,519	
- Related to Foreign Source Income (Label 11-D)	2,279	
- Related to Interest Income (Label 12-I1)	44	
- Related to Dividend Income (Label 12-I1)	0	
		6,843

ADDITIONAL INFORMATION

Capital Gains – Australian/Foreign

The allocation of Trust Distribution Capital Gains between Taxable Australian Property and Non Taxable Australian Property is as follows:

Taxable Australian Property

- Indexed Method	0
- Other Method	0
- Discount Method	9

Non Taxable Australian Property

- Indexed Method	0
- Other Method	102
- Discount Method	12,415

Non Assessable Income

Tax Exempt, Tax Free, Tax Deferred, Capital Gains Concessions and Non Assessable Non Exempt are non-assessable for taxation purposes. These components may reduce the cost base and/or reduced cost base for capital gains tax purposes and have already been taken into consideration when working out your capital gains tax calculations.

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Franking credits may be denied when paid where an interest in shares is held for less than 45 days. Refer to the Tax Report Guide for more information.

TRUST DISTRIBUTIONS SCHEDULE

TRUST DISTRIBUTIONS FOR THE TAX YEAR ENDED 30 JUNE 2022

This schedule is for your reference only and does not need to be submitted with your tax return.

Australian Income

Investment Code	Franked	Unfranked	Unfranked - CFI	Interest	Other Income	Franking Credits	Total Australian Income
Managed Investments							
UBS Cash Fund	0	0	0	12	35	0	48
Schroder Abs Rt Inc	11	6	1	412	380	5	819
Bentham Global Incom	0	0	0	34	82	0	118
PIMCO Div Fixed Int	0	0	0	0	0	0	0
Janus Hend Tac Inc	9	0	1	130	1,142	6	1,290
MFS Global Equity	0	0	0	0	0	0	0
Schroder Aust Equity	2,190	93	200	13	26	1,074	3,597
Macq Income Opp Fund	0	0	0	226	0	0	226
Maq Glbl Lstd RI Est	0	0	0	0	0	1	1
Fidelity Aust Eq Fd	2,508	65	118	0	6	1,309	4,008
Walter Scott Glb Eq	0	0	0	0	4	0	4
Lazard Gb List Infst	28	0	0	9	5	21	64
Magellan Global Fund	0	0	0	0	0	0	0
Bennelong ex20 Au Eq	0	8	9	0	0	89	108
Grand Total*	4,749	174	331	840	1,683	2,509	10,288

* May not reconcile with sum of column above as only whole dollars are shown.

Capital Gains

Investment Code	Discounted TAP	Discounted NTAP	Concession Amount	Indexation Method TAP	Indexation Method NTAP	Other Method TAP	Other Method NTAP	Total Distributed Capital Gains	Net Capital Gain
Managed Investments									
UBS Cash Fund	0	0	0	0	0	0	0	0	0
Schroder Abs Rt Inc	0	0	0	0	0	0	0	0	0
Bentham Global Incom	0	0	0	0	0	0	0	0	0
PIMCO Div Fixed Int	0	0	0	0	0	0	0	0	0
Janus Hend Tac Inc	0	0	0	0	0	0	0	0	0
MFS Global Equity	0	3,155	3,155	0	0	0	0	6,310	3,155
Schroder Aust Equity	0	2,305	0	0	0	0	0	2,305	2,305
Macq Income Opp Fund	0	0	0	0	0	0	0	0	0
Maq Glbl Lstd RI Est	0	0	0	0	0	0	0	0	0
Fidelity Aust Eq Fd	9	2,375	2,384	0	0	0	0	4,769	2,384
Walter Scott Glb Eq	0	839	839	0	0	0	0	1,679	839
Lazard Gb List Infst	0	825	825	0	0	0	102	1,754	928
Magellan Global Fund	0	2,779	0	0	0	0	0	2,779	2,779
Bennelong ex20 Au Eq	0	135	135	0	0	0	0	270	135
Grand Total*	9	12,415	7,340	0	0	0	102	19,868	12,528

* May not reconcile with sum of column above as only whole dollars are shown.

Foreign Income

Investment Code	Foreign Income	Foreign Income Tax Offset	Australian Franking Credits from a New Zealand Company**
Managed Investments			
UBS Cash Fund	0	0	0
Schroder Abs Rt Inc	610	0	0
Bentham Global Incom	766	0	0
PIMCO Div Fixed Int	0	0	0
Janus Hend Tac Inc	60	2	0
MFS Global Equity	526	124	0
Schroder Aust Equity	111	14	0
Macq Income Opp Fund	477	0	0

Investment Code	Foreign Income	Foreign Income Tax Offset	Australian Franking Credits from a New Zealand Company**
Managed Investments			
Maq Glbl Lstd RI Est	1	68	0
Fidelity Aust Eq Fd	21	1	0
Walter Scott Glb Eq	414	110	0
Lazard Gb List Infst	1,296	156	0
Magellan Global Fund	273	119	0
Bennelong ex20 Au Eq	25	3	0
Grand Total*	4,585	603	0

* May not reconcile with sum of column above as only whole dollars are shown.

** This is the amount of Australian franking credits attached to New Zealand dividends to which the Trans-Tasman Imputation rules apply.

Non Assessable Income/Cost Base Adjustments

Investment Code	Non-Assessable Income				Attribution Managed Investment Trust Cost Base Adjustment	
	Tax Exempt Income	Tax Free Income	Tax Deferred/Return of Capital	Non Assessable Non Exempt	Net Cost Base Increase	Net Cost Base Reduction
Managed Investments						
UBS Cash Fund	0	0	0	0	0	0
Schroder Abs Rt Inc	0	0	0	0	140	0
Bentham Global Incom	525	0	0	0	0	525
PIMCO Div Fixed Int	417	0	0	0	0	417
Janus Hend Tac Inc	35	0	0	0	0	35
MFS Global Equity	0	0	0	0	0	0
Schroder Aust Equity	0	0	0	0	6,111	0
Macq Income Opp Fund	0	0	0	0	0	0
Maq Glbl Lstd RI Est	388	0	0	0	0	388
Fidelity Aust Eq Fd	0	0	0	0	0	0
Walter Scott Glb Eq	0	0	0	0	0	0

Investment Code	Non-Assessable Income				Attribution Managed Investment Trust Cost Base Adjustment	
	Tax Exempt Income	Tax Free Income	Tax Deferred/Return of Capital	Non Assessable Non Exempt	Net Cost Base Increase	Net Cost Base Reduction
Managed Investments						
Lazard Gb List Infst	0	0	0	0	0	0
Magellan Global Fund	0	0	0	0	3,243	0
Bennelong ex20 Au Eq	329	0	0	0	0	329
Grand Total*	1,696	0	0	0	9,495	1,696

* May not reconcile with sum of column above as only whole dollars are shown.

Other Components

Investment Code	Share of Foreign Credits	Trustee Tax Paid	Foreign Res CGT With-holding	Early Stage Investor Tax Offset	ESVCLP offset	Gross Cash Distribution**	LIC deduction
Managed Investments							
UBS Cash Fund	0	0	0	0	0	48	0
Schroder Abs Rt Inc	0	0	0	0	0	1,283	0
Bentham Global Incom	0	0	0	0	0	1,410	0
PIMCO Div Fixed Int	0	0	0	0	0	417	0
Janus Hend Tac Inc	0	0	0	0	0	1,381	0
MFS Global Equity	0	0	0	0	0	6,837	0
Schroder Aust Equity	0	0	0	0	0	1,133	0
Macq Income Opp Fund	0	0	0	0	0	704	0
Maq Gbl Lstd RI Est	0	0	0	0	0	389	0
Fidelity Aust Eq Fd	0	0	0	0	0	7,489	0
Walter Scott Glb Eq	0	0	0	0	0	2,098	0
Lazard Gb List Infst	0	0	0	0	0	3,094	0
Magellan Global Fund	0	0	0	0	0	2,588	0
Bennelong ex20 Au Eq	0	0	0	0	0	642	0
Grand Total*	0	0	0	0	0	29,519	0

* May not reconcile with sum of column above as only whole dollars are shown.

** Gross Cash Distribution is the total payment received from each investment. It is inclusive of Withholding Tax and Other Expenses but excludes Franking Credits and Foreign Income Tax Offsets and other tax offset.

CAPITAL GAINS/LOSSES SCHEDULE

REALISED CAPITAL GAINS/LOSSES FOR THE TAX YEAR ENDED 30 JUNE 2022

This schedule shows the realised capital gains/losses as a result of disposal of your investments during the year. The realised gains/losses have been included in the Annual Taxation Summary on Page 1, at the Capital Gains/Losses on Sales column. You do not need to submit this schedule with your tax return.

Date of Purchase	Date of Sale	Units Sold	Purchase Cost	Adjusted Purchase Cost	Reduced Cost Base	Indexed Cost Base Frozen at 30/09/1999	Amount Received on Sale	Capital Gains Calculation Method			Total of Capital Gains Chosen			Capital Loss
								Non Discount Method	Discount Method (Before Discount)	Discount Method (After Discount)	Indexed Method	Other Gains	Discount Method (Before Discount)	
Managed Investments														
Schroder Aust Equity														
01/07/2019	01/10/2021	113	1329	1327	1327	N/A	1434	N/A	107	71	N/A	N/A	107	0
							Total	0	107	71	0	0	107	0
IML Future Leaders														
15/06/2016	01/10/2021	11514	14143	13992	13988	N/A	14139	N/A	147	98	N/A	N/A	147	0
02/08/2016	01/10/2021	728	873	866	866	N/A	894	N/A	27	18	N/A	N/A	27	0
06/09/2016	01/10/2021	98	122	121	121	N/A	120	N/A	0	0	N/A	N/A	0	1
04/10/2016	01/10/2021	94	119	118	118	N/A	116	N/A	0	0	N/A	N/A	0	2
06/12/2016	01/10/2021	109	133	132	132	N/A	134	N/A	1	0	N/A	N/A	1	0
07/02/2017	01/10/2021	109	131	130	130	N/A	134	N/A	4	2	N/A	N/A	4	0
07/03/2017	01/10/2021	88	105	105	104	N/A	108	N/A	3	2	N/A	N/A	3	0
04/04/2017	01/10/2021	94	116	115	115	N/A	116	N/A	1	0	N/A	N/A	1	0
02/11/2017	01/10/2021	9131	10632	10551	10551	N/A	11213	N/A	662	441	N/A	N/A	662	0
15/11/2017	01/10/2021	1492	1749	1736	1736	N/A	1832	N/A	96	64	N/A	N/A	96	0
20/08/2019	01/10/2021	770	822	820	820	N/A	945	N/A	125	83	N/A	N/A	125	0
18/08/2020	01/10/2021	4870	4443	4429	4429	N/A	5981	N/A	1551	1034	N/A	N/A	1551	0
							Total	0	2622	1748	0	0	2622	3
Maq Glbl Lstd RI Est														
15/06/2016	01/10/2021	581	601	665	665	N/A	714	N/A	48	32	N/A	N/A	48	0
							Total	0	48	32	0	0	48	0
Grand Total								0	2778	1852	0	0	2778	3

N/A means either of the following:

- Discount Method: Not applicable where assets have been held for less than 12 months.
- Non-Discount Method: Indexed Method is not applicable to assets purchased after 21/9/1999.

Gains from assets purchased after 21/9/1999 and held less than 12 months will default to the Non-Discount Method - Other Gains.

Gains and Losses on the sale of certain assets are not included in the above CGT report. If you held investments in warrants, traditional securities or Pooled Development Funds, please refer to the "Limitations and Assumptions" section in the Tax Report Guide for further information on the reporting of these assets.

RENTAL INCOME

8-Jul-21	\$	330.00	
15-Jul-21	\$	330.00	
19-Jul-21	\$	330.00	
19-Jul-21	\$	700.00	
20-Jul-21	\$	1,400.00	
29-Jul-21	\$	330.00	
16-Aug-21	\$	330.00	
20-Aug-21	\$	330.00	
20-Aug-21	\$	9,300.00	
23-Aug-21	\$	330.00	
2-Sep-21	\$	330.00	
9-Sep-21	\$	330.00	
15-Sep-21	-\$	150.00	refund overpayment
15-Sep-21	\$	330.00	
4-Oct-21	\$	330.00	
7-Oct-21	\$	330.00	
18-Oct-21	\$	330.00	
18-Oct-21	\$	330.00	
22-Oct-21	\$	330.00	
28-Oct-21	\$	330.00	
2-Nov-21	\$	330.00	
8-Nov-21	\$	330.00	
15-Nov-21	\$	330.00	
22-Nov-21	\$	330.00	
6-Dec-21	\$	330.00	
13-Dec-21	\$	330.00	
16-Dec-21	\$	330.00	
21-Dec-21	\$	330.00	
30-Dec-21	\$	330.00	
6-Jan-22	\$	330.00	
10-Jan-22	\$	330.00	
25-Jan-22	\$	330.00	
31-Jan-22	\$	330.00	
3-Feb-22	\$	330.00	
7-Feb-22	\$	330.00	
18-Feb-22	\$	330.00	
28-Feb-22	\$	330.00	
7-Mar-22	\$	330.00	
10-Mar-22	\$	330.00	
16-Mar-22	\$	330.00	
28-Mar-22	\$	330.00	
12-Apr-22	\$	330.00	
13-Apr-22	\$	330.00	
2-May-22	\$	330.00	
9-May-22	\$	330.00	
13-May-22	\$	330.00	
20-May-22	\$	330.00	
26-May-22	\$	330.00	
30-May-22	\$	330.00	
8-Jun-22	\$	330.00	
13-Jun-22	\$	330.00	
21-Jun-22	\$	330.00	
27-Jun-22	\$	330.00	
		<u>\$27,420.00</u>	

**Members Contributions Report
Gwen & Bertz Superfund
Member - Bertus Poelstra
01/07/2021 to 30/06/2022**

Date	Employer Concessional	Member Concessional	Member Non-concessional	Spouse	Government Co-contribution
26/05/2022					500.00
Total	0.00	0.00	0.00	0.00	500.00



THE TRUSTEE FOR GWEN & BERTZ SUPERFUND
19 OUTLOOK PDE
BRAY PARK QLD 4500

Our reference: 7129522707959
Phone: 13 10 20
ABN: 35 930 288 578

26 May 2022

Superannuation remittance advice

To whom it may concern

An amount of \$500.00 has been forwarded to you from the low income super amount account for THE TRUSTEE FOR GWEN & BERTZ SUPERFUND as per the enclosed remittance advice.

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

Yours faithfully

Grant Brodie
Deputy Commissioner of Taxation

Superannuation remittance advice

Provider: THE TRUSTEE FOR GWEN & BERTZ SUPERFUND
Tax file number: 954 040 546
Remittance type: Low income super amount

Payment for	Account/Other ID	TFN	Date of birth	Remittance reference number	Financial year	Payment
Bertus Poelstra	SMSF11389750176 5	481 296 038	11/1/1951	7027846484890	2021	\$500.00

Payment details	Description	Processed date	Credit
	Low income super amount remittance	25 May 2022	\$500.00 CR
Total payment amount			\$500.00 CR

**Members Contributions Report
Gwen & Bertz Superfund
Member - Gwendolin L Poelstra
01/07/2021 to 30/06/2022**

Date	Employer Concessional	Member Concessional	Member Non-concessional	Spouse	Government Co-contribution
09/06/2022		2,509.00			
09/06/2022			17,491.00		
15/06/2022			90,000.00		
Total	0.00	2,509.00	107,491.00	0.00	0.00



Notice of intent to claim or vary a deduction for personal super contributions

COMPLETING THIS STATEMENT

- Print clearly using a black pen only.
- Use BLOCK LETTERS and print one character per box.
- Place in ALL applicable boxes.

! The instructions contain important information about completing this notice. Refer to them for more information about how to complete and lodge this notice.

Section A: Your details

1 Tax file number (TFN)

! The ATO does not collect this information provided on this form. This form is to assist you in providing details to your super fund. Your super fund is authorised to request your personal details, including your TFN, under the *Superannuation Industry (Supervision) Act 1993*, the *Income Tax Assessment Act 1997* and the *Taxation Administration Act 1953*. It is not an offence not to provide your TFN. However, if you do not provide your TFN, and your super fund doesn't already hold your TFN, they will not be permitted to accept the contribution(s) covered by this notice. For more information about your privacy please contact the entity you are providing this form to.

2 Name

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

3 Date of birth / /

4 Current postal address

Suburb/town/locality

State/territory

(Australia only)

Postcode

(Australia only)

Country if outside of Australia

5 Daytime phone number (include area code)

Section B: Super fund's details

6 Fund name

7 Fund Australian business number (ABN)

8 Member account number

9 Unique Superannuation Identifier (USI) (if known)

31-MAY-2022	Bank Interest		6.26	25,127.30
08-JUN-2022	Deposit - Week of 23rd may MRS AMANDA HELEN		330.00	25,457.30
09-JUN-2022	Direct Debit from External Account		20,000.00	45,457.30
09-JUN-2022	Adviser Fee - Ongoing	314.00		45,143.30
09-JUN-2022	Administration Fee	261.88		44,881.42
09-JUN-2022	Income Distribution - UBS Cash Fund		4.46	44,885.88
09-JUN-2022	Income Distribution - Schroder Absolute Return Income Fund		109.00	44,994.88
13-JUN-2022	Deposit - Week of 30th may MRS AMANDA HELEN		330.00	45,324.88
14-JUN-2022	Income Distribution - Bentham Global Income Fund		116.71	45,441.59
14-JUN-2022	Income Distribution - Macquarie Income Opportunities Fund		40.15	45,481.74
15-JUN-2022	Direct Debit from External Account		90,000.00	135,481.74
20-JUN-2022	Cash Transfer to External Linked Account	40,000.00		95,481.74
21-JUN-2022	Deposit - Week of 6th June MRS AMANDA HELEN		330.00	95,811.74
27-JUN-2022	Deposit - Week of 13th June MRS AMANDA HELEN		330.00	96,141.74
29-JUN-2022	CHEQUE	4,656.74		91,485.00
30-JUN-2022	Bank Interest		21.22	91,506.22
30-JUN-2022	Closing Balance			91,506.22

The fees shown above include GST of 10%, if applicable. Note: A reduced input tax credit (RITC) of 7.5% applies to the portion of the administration fee charged on managed investments and to the custodial share account fee on custodial shares. A full input tax credit (FIC) of 10% applies to administration fees for non-residents (not applicable to custodial shares). RITC is not available for the administration fee charged on shares.

The date shown for Purchase and Sale transactions is the date you paid/received the money for the transaction. To view the purchase/sale date please use the relevant Buys, Sells & Transfers filter.

Due to rounding, there may be slight differences between the transaction amount and the actual amount debited/credited to the Account.

03-FEB-2022	CHEQUE	837.94		21,304.08
04-FEB-2022	Income Distribution - Magellan Global Fund		1,294.35	22,598.43
07-FEB-2022	Deposit - Week of 7th feb MRS AMANDA HELEN		330.00	22,928.43
08-FEB-2022	Adviser Fee - Ongoing	314.00		22,614.43
08-FEB-2022	Administration Fee	270.06		22,344.37
09-FEB-2022	Income Distribution - Schroder Absolute Return Income Fund		112.16	22,456.53
09-FEB-2022	Income Distribution - UBS Cash Fund		1.05	22,457.58
11-FEB-2022	Income Distribution - Bentham Global Income Fund		116.33	22,573.91
18-FEB-2022	Deposit - Week of 14th feb MRS AMANDA HELEN		330.00	22,903.91
21-FEB-2022	Income Distribution - Macquarie Income Opportunities Fund		40.15	22,944.06
28-FEB-2022	Deposit - Week of 21st feb MRS AMANDA HELEN		330.00	23,274.06
28-FEB-2022	Bank Interest		5.38	23,279.44
02-MAR-2022	Fee Rebate - Bentham Global Income Fund		0.01	23,279.45
07-MAR-2022	Deposit - Week of 28th feb MRS AMANDA HELEN		330.00	23,609.45
08-MAR-2022	Adviser Fee - Ongoing	314.00		23,295.45
08-MAR-2022	Administration Fee	242.45		23,053.00
10-MAR-2022	Deposit - Week of 7th mar MRS AMANDA HELEN		330.00	23,383.00
16-MAR-2022	Deposit - Week of 14th march MRS AMANDA HELEN		330.00	23,713.00
17-MAR-2022	Income Distribution - Schroder Absolute Return Income Fund		111.15	23,824.15
18-MAR-2022	Income Distribution - UBS Cash Fund		1.34	23,825.49
18-MAR-2022	Income Distribution - Bentham Global Income Fund		116.82	23,942.31
18-MAR-2022	Income Distribution - Macquarie Income Opportunities Fund		40.15	23,982.46
28-MAR-2022	Deposit - Week of 21st mar MRS AMANDA HELEN		330.00	24,312.46
31-MAR-2022	Bank Interest		6.23	24,318.69
06-APR-2022	CHEQUE	2,211.00		22,107.69
12-APR-2022	Adviser Fee - Ongoing	314.00		21,793.69
12-APR-2022	Administration Fee	265.84		21,527.85
12-APR-2022	Deposit - Week of 28th mar MRS AMANDA HELEN		330.00	21,857.85
13-APR-2022	Deposit - Week of 4th April MRS AMANDA HELEN		330.00	22,187.85
22-APR-2022	Income Distribution - Janus Henderson Tactical Income Fund		257.89	22,445.74
22-APR-2022	Income Distribution - Macquarie Global Listed Real Estate Fd A		117.42	22,563.16
22-APR-2022	Income Distribution - Fidelity Australian Equities Fund		817.25	23,380.41
22-APR-2022	Income Distribution - Lazard Gbl Listed Infrst Fund		123.85	23,504.26
22-APR-2022	Income Distribution - Bentham Global Income Fund		116.61	23,620.87
26-APR-2022	Income Distribution - UBS Cash Fund		2.69	23,623.56
26-APR-2022	Income Distribution - Schroder Absolute Return Income Fund		110.17	23,733.73
29-APR-2022	Income Distribution - Macquarie Income Opportunities Fund		40.15	23,773.88
29-APR-2022	Bank Interest		5.83	23,779.71
29-APR-2022	CHEQUE	837.94		22,941.77
02-MAY-2022	Deposit - Week of 11th april MRS AMANDA HELEN		330.00	23,271.77
09-MAY-2022	Income Distribution - UBS Cash Fund		4.48	23,276.25
09-MAY-2022	Income Distribution - Schroder Absolute Return Income Fund		109.59	23,385.84
09-MAY-2022	Deposit - Week of 18th april MRS AMANDA HELEN		330.00	23,715.84
10-MAY-2022	Adviser Fee - Ongoing	314.00		23,401.84
10-MAY-2022	Administration Fee	258.31		23,143.53
13-MAY-2022	Deposit - Week of 25th april MRS AMANDA HELEN		330.00	23,473.53
16-MAY-2022	Income Distribution - Macquarie Income Opportunities Fund		40.16	23,513.69
16-MAY-2022	Income Distribution - Bentham Global Income Fund		117.35	23,631.04
20-MAY-2022	Deposit - Week of 2nd may MRS AMANDA HELEN		330.00	23,961.04
26-MAY-2022	Deposit - ATO005000016080861 ATO		500.00	24,461.04
26-MAY-2022	Deposit - Week of 9th may MRS AMANDA HELEN		330.00	24,791.04
30-MAY-2022	Deposit - Week of 16th may MRS AMANDA HELEN		330.00	25,121.04

18-OCT-2021	Income Distribution - Bentham Global Income Fund		100.58	21,566.03
18-OCT-2021	Deposit - Week of 11th oct MRS AMANDA HELEN		330.00	21,896.03
18-OCT-2021	Deposit - Week of 4th of oct MRS AMANDA HELEN		330.00	22,226.03
19-OCT-2021	CHEQUE	390.37		21,835.66
22-OCT-2021	Deposit - Week of 18th oct MRS AMANDA HELEN		330.00	22,165.66
28-OCT-2021	Deposit - Week of 25th oct MRS AMANDA HELEN		330.00	22,495.66
31-OCT-2021	Bank Interest		4.15	22,499.81
02-NOV-2021	Income Distribution - PIMCO Diversified Fixed Interest Fund		161.35	22,661.16
02-NOV-2021	Deposit - Week of 1st nov MRS AMANDA HELEN		330.00	22,991.16
08-NOV-2021	Deposit - Week of 8th nov MRS AMANDA HELEN		330.00	23,321.16
09-NOV-2021	Adviser Fee - Ongoing	314.00		23,007.16
09-NOV-2021	Administration Fee	269.56		22,737.60
15-NOV-2021	Income Distribution - UBS Cash Fund		0.42	22,738.02
15-NOV-2021	Income Distribution - Schroder Absolute Return Income Fund		112.82	22,850.84
15-NOV-2021	Deposit - Week of 15th nov MRS AMANDA HELEN		330.00	23,180.84
22-NOV-2021	Deposit - Week of 22nd nov MRS AMANDA HELEN		330.00	23,510.84
22-NOV-2021	CHEQUE	837.94		22,672.90
23-NOV-2021	Income Distribution - Bentham Global Income Fund		116.47	22,789.37
24-NOV-2021	Income Distribution - Macquarie Income Opportunities Fund		40.15	22,829.52
30-NOV-2021	Bank Interest		5.84	22,835.36
06-DEC-2021	Deposit - Week of 29th nov MRS AMANDA HELEN		330.00	23,165.36
09-DEC-2021	Adviser Fee - Ongoing	314.00		22,851.36
09-DEC-2021	Administration Fee	261.62		22,589.74
09-DEC-2021	Income Distribution - UBS Cash Fund		0.50	22,590.24
09-DEC-2021	Income Distribution - Schroder Absolute Return Income Fund		112.51	22,702.75
10-DEC-2021	CHEQUE	104.22		22,598.53
13-DEC-2021	Deposit - Week of 6th dec MRS AMANDA HELEN		330.00	22,928.53
15-DEC-2021	CHEQUE	4,653.91		18,274.62
16-DEC-2021	Income Distribution - Bentham Global Income Fund		116.35	18,390.97
16-DEC-2021	Income Distribution - Macquarie Income Opportunities Fund		40.15	18,431.12
16-DEC-2021	Deposit - Week of 13th dec MRS AMANDA HELEN		330.00	18,761.12
21-DEC-2021	Deposit - Week of 20th dec MRS AMANDA HELEN		330.00	19,091.12
30-DEC-2021	Deposit - Week of 27th dec MRS AMANDA HELEN		330.00	19,421.12
31-DEC-2021	Bank Interest		5.45	19,426.57
06-JAN-2022	Deposit - Week of 3rd Jan MRS AMANDA HELEN		330.00	19,756.57
10-JAN-2022	Deposit - Week of 10th Jan MRS AMANDA HELEN		330.00	20,086.57
11-JAN-2022	Adviser Fee - Ongoing	314.00		19,772.57
11-JAN-2022	Administration Fee	270.54		19,502.03
13-JAN-2022	Income Distribution - Schroder Absolute Return Income Fund		112.46	19,614.49
13-JAN-2022	Income Distribution - Schroder Australian Equity Fund		583.92	20,198.41
13-JAN-2022	Income Distribution - Janus Henderson Tactical Income Fund		67.30	20,265.71
13-JAN-2022	CHEQUE	446.85		19,818.86
14-JAN-2022	Income Distribution - UBS Cash Fund		0.89	19,819.75
14-JAN-2022	Income Distribution - Bentham Global Income Fund		115.82	19,935.57
14-JAN-2022	Income Distribution - Fidelity Australian Equities Fund		933.93	20,869.50
19-JAN-2022	Income Distribution - Macquarie Income Opportunities Fund		40.16	20,909.66
19-JAN-2022	Income Distribution - Macquarie Global Listed Real Estate Fd A		134.66	21,044.32
25-JAN-2022	Income Distribution - Lazard Gbl Listed Infrst Fund		102.30	21,146.62
25-JAN-2022	Deposit - Week of 17th Jan MRS AMANDA HELEN		330.00	21,476.62
31-JAN-2022	Deposit - Week of 24th Jan MRS AMANDA HELEN		330.00	21,806.62
31-JAN-2022	Bank Interest		5.40	21,812.02
03-FEB-2022	Deposit - Week of 31st Jan MRS AMANDA HELEN		330.00	22,142.02

23-AUG-2021	Deposit - Week of 23rd aug MRS AMANDA HELEN		330.00	38,970.73
31-AUG-2021	Bank Interest		8.66	38,979.39
02-SEP-2021	Deposit - Week of 30th aug MRS AMANDA HELEN		330.00	39,309.39
08-SEP-2021	Adviser Fee - Ongoing	313.62		38,995.77
08-SEP-2021	Administration Fee	253.91		38,741.86
09-SEP-2021	Deposit - Week of 6th sept MRS AMANDA HELEN		330.00	39,071.86
10-SEP-2021	Income Distribution - Bentham Global Income Fund		100.47	39,172.33
10-SEP-2021	Deposit - CUSTOMER DEPOSIT		74,368.52	113,540.85
13-SEP-2021	Income Distribution - UBS Cash Fund		0.50	113,541.35
13-SEP-2021	Income Distribution - Schroder Absolute Return Income Fund		95.10	113,636.45
15-SEP-2021	Deposit - Week of 13th sept MRS AMANDA HELEN		330.00	113,966.45
15-SEP-2021	CHEQUE	150.00		113,816.45
15-SEP-2021	CHEQUE	6,000.00		107,816.45
17-SEP-2021	Income Distribution - Macquarie Income Opportunities Fund		66.80	107,883.25
23-SEP-2021	CHEQUE	6,000.00		101,883.25
30-SEP-2021	Managed Fund Purchase (Bennelong ex-20 Australian Equities Fund - 11673.511 units at \$3.33120=\$38,886.80)	38,886.80		62,996.45
30-SEP-2021	Managed Fund Purchase (PIMCO Diversified Fixed Interest Fund - 14287.314 units at \$0.99320=\$14,190.16)	14,190.16		48,806.29
30-SEP-2021	Managed Fund Purchase (Macquarie Income Opportunities Fund - 13510.754 units at \$0.96890=\$13,090.57)	13,090.57		35,715.72
30-SEP-2021	Managed Fund Purchase (Magellan Global Fund - 4763.602 units at \$2.71140=\$12,916.03)	12,916.03		22,799.69
30-SEP-2021	Managed Fund Purchase (Schroder Absolute Return Income Fund - 8790.317 units at \$1.02450=\$9,005.68)	9,005.68		13,794.01
30-SEP-2021	Managed Fund Purchase (Janus Henderson Tactical Income Fund - 6502.266 units at \$1.05900=\$6,885.90)	6,885.90		6,908.11
30-SEP-2021	Managed Fund Purchase (Bentham Global Income Fund - 5961.410 units at \$1.05260=\$6,274.98)	6,274.98		633.13
30-SEP-2021	Bank Interest		21.20	654.33
04-OCT-2021	Deposit - Week of 20th sept MRS AMANDA HELEN		330.00	984.33
07-OCT-2021	Managed Fund Sale (Macquarie Global Listed Real Estate Fd A - 581.574 units at \$1.22791=\$714.12)		714.12	1,698.45
07-OCT-2021	Deposit - Week of 27th sep MRS AMANDA HELEN		330.00	2,028.45
11-OCT-2021	Managed Fund Sale (Investors Mutual Future Leaders Fund - 29103.231 units at \$1.22800=\$35,738.77)		35,738.77	37,767.22
11-OCT-2021	Managed Fund Sale (Schroder Australian Equity Fund - 113.091 units at \$12.68630=\$1,434.70)		1,434.70	39,201.92
12-OCT-2021	Adviser Fee - Ongoing	314.00		38,887.92
12-OCT-2021	Administration Fee	247.01		38,640.91
12-OCT-2021	Managed Fund Purchase (UBS Cash Fund - 4740.647 units at \$1.04410=\$4,949.71)	4,949.71		33,691.20
12-OCT-2021	Managed Fund Purchase (Walter Scott Global Equity Fund - 1079.064 units at \$3.63651=\$3,924.02)	3,924.02		29,767.18
12-OCT-2021	Managed Fund Purchase (Fidelity Australian Equities Fund - 82.664 units at \$40.60503=\$3,356.56)	3,356.56		26,410.62
12-OCT-2021	Managed Fund Purchase (Lazard Gbl Listed Infrst Fund - 2487.567 units at \$1.32310=\$3,291.30)	3,291.30		23,119.32
12-OCT-2021	Managed Fund Purchase (MFS Global Equity Trust - 1182.263 units at \$2.19040=\$2,589.63)	2,589.63		20,529.69
13-OCT-2021	Income Distribution - UBS Cash Fund		0.50	20,530.19
13-OCT-2021	Income Distribution - Schroder Absolute Return Income Fund		94.82	20,625.01
14-OCT-2021	Income Distribution - Macquarie Global Listed Real Estate Fd A		137.79	20,762.80
14-OCT-2021	Income Distribution - Lazard Gbl Listed Infrst Fund		634.00	21,396.80
18-OCT-2021	Income Distribution - Fidelity Australian Equities Fund		35.25	21,432.05
18-OCT-2021	Income Distribution - Macquarie Income Opportunities Fund		33.40	21,465.45

Transaction details

Last Update: 30 January 2023 07:25 AWST

Account Name	GWEN & BERTZ SUPERFUND	Adviser Name	GAVIN WILLIAMS
Account Number	1074868	Adviser Number	2638622-BA-01
Account	Personal Choice Private eWRAP Investment Account		

Transactions: All Cash Transactions

Date Range: 01-Jul-2021 **To:** 30-Jun-2022 **OR** **Last:** Not Selected

Contract Date **31-JAN-2014**

Date	Transaction	Debit \$	Credit \$	Balance \$
CASH Connect Account				
01-JUL-2021	Opening Balance			15,930.31
05-JUL-2021	CHEQUE	4,649.21		11,281.10
08-JUL-2021	Deposit - Week of 5th July MRS AMANDA HELEN		330.00	11,611.10
12-JUL-2021	Income Distribution - PIMCO Diversified Fixed Interest Fund		34.42	11,645.52
13-JUL-2021	Adviser Fee - Ongoing	302.50		11,343.02
13-JUL-2021	Administration Fee	246.14		11,096.88
14-JUL-2021	Income Distribution - Walter Scott Global Equity Fund		479.27	11,576.15
14-JUL-2021	Income Distribution - Schroder Absolute Return Income Fund		114.45	11,690.60
14-JUL-2021	Income Distribution - Schroder Australian Equity Fund		706.82	12,397.42
14-JUL-2021	CHEQUE	546.45		11,850.97
15-JUL-2021	Income Distribution - Macquarie Global Listed Real Estate Fd A		904.01	12,754.98
15-JUL-2021	Income Distribution - MFS Global Equity Trust		7,901.76	20,656.74
15-JUL-2021	Deposit - Week of 12th July MRS AMANDA HELEN		330.00	20,986.74
16-JUL-2021	Income Distribution - Bentham Global Income Fund		436.66	21,423.40
16-JUL-2021	Income Distribution - Investors Mutual Future Leaders Fund		199.84	21,623.24
19-JUL-2021	Deposit - Week of 19th july MRS AMANDA HELEN		330.00	21,953.24
19-JUL-2021	Deposit - Rent 69b Archer St Braisen Hussy		700.00	22,653.24
20-JUL-2021	Income Distribution - Fidelity Australian Equities Fund		2,242.37	24,895.61
20-JUL-2021	Income Distribution - Macquarie Income Opportunities Fund		795.53	25,691.14
20-JUL-2021	Income Distribution - UBS Cash Fund		0.34	25,691.48
20-JUL-2021	Income Distribution - Janus Henderson Tactical Income Fund		513.37	26,204.85
20-JUL-2021	Deposit - Rent 69b Archer St Braisen Hussy		1,400.00	27,604.85
21-JUL-2021	Income Distribution - Lazard Gbl Listed Infrst Fund		751.15	28,356.00
23-JUL-2021	Income Distribution - Magellan Global Fund		1,051.52	29,407.52
29-JUL-2021	Deposit - Week of 26th July MRS AMANDA HELEN		330.00	29,737.52
31-JUL-2021	Bank Interest		5.41	29,742.93
10-AUG-2021	Adviser Fee - Ongoing	302.50		29,440.43
10-AUG-2021	Administration Fee	251.82		29,188.61
10-AUG-2021	CHEQUE	837.94		28,350.67
16-AUG-2021	Deposit - Week of 9th aug MRS AMANDA HELEN		330.00	28,680.67
18-AUG-2021	Income Distribution - Bentham Global Income Fund		100.97	28,781.64
18-AUG-2021	Income Distribution - Macquarie Income Opportunities Fund		133.60	28,915.24
18-AUG-2021	Income Distribution - Schroder Absolute Return Income Fund		95.11	29,010.35
18-AUG-2021	Income Distribution - UBS Cash Fund		0.38	29,010.73
20-AUG-2021	Deposit - Week of 16th aug MRS AMANDA HELEN		330.00	29,340.73
20-AUG-2021	Deposit - Rent 69b Archer St Braisen Hussy		9,300.00	38,640.73

TRUST DISTRIBUTIONS RECEIVABLE

This schedule contains additional information to assist you in reconciling your income in the Investor report to the income in the Annual Tax report.

TRUST DISTRIBUTIONS RECEIVABLE FOR YEAR ENDED 30 JUNE 2022

Please note that the cash distributions shown below have been included in the income for taxation purposes in this tax report.

Investment Code	Cash Distributions
Managed Investments	
UBS Cash Fund	31
Schroder Abs Rt Inc	109
Bentham Global Incom	176
PIMCO Div Fixed Int	256
Janus Hend Tac Inc	1,056
MFS Global Equity	6,837
Schroder Aust Equity	550
Macq Income Opp Fund	149
Fidelity Aust Eq Fd	5,703
Walter Scott Glb Eq	2,099
Lazard Gb List Infst	2,235
Magellan Global Fund	1,294
Bennelong ex20 Au Eq	642
Grand Total*	21,136

total receivables \$24,614
less tax refunds \$3,478
\$21,136

* The above figure relates to the trust distributions for June 2022 which were received after June 2022.

TRUST DISTRIBUTIONS RECEIVABLE FOR YEAR ENDED 30 JUNE 2021

Please note that the cash distributions shown below have been included for taxation purposes in the previous tax report.

Investment Code	Cash Distributions
Managed Investments	
Schroder Abs Rt Inc	114
Bentham Global Incom	436
PIMCO Div Fixed Int	35
Janus Hend Tac Inc	513
MFS Global Equity	7,901
Schroder Aust Equity	706
IML Future Leaders	200
Macq Income Opp Fund	796
Maq Glbl Lstd RI Est	904
Fidelity Aust Eq Fd	2,242
Walter Scott Glb Eq	479
Lazard Gb List Infst	751
Magellan Global Fund	1,052
Grand Total*	16,131

* The above figure relates to the trust distributions for June 2021 which were received after June 2021.

Further Details / Background

The following pages provide more detail about the information reported on pages 1 and 2.
More up-to-date information is available online at www.investoronline.info.

Asset Value

	Number of Units	\$ Unit Price ⁹	\$ Current Value*	% Current Allocation	\$ Estimated Unrealised Capital Gain/Loss ¹⁰
Cash Account	91506.22	1.000000	91,506.22	11.5%	
Managed Investments					
Bennelong ex20 Au Eq	11673.51	2.279100	26,605.10	3.4%	-12,282
Bentham Global Incom	44432.62	1.009600	44,859.17	5.7%	-1,956
Fidelity Aust Eq Fd	1696.74	35.547100	60,314.27	7.6%	4,540
Janus Hend Tac Inc	36731.72	1.007800	37,018.23	4.7%	-2,266
Lazard Gb List Infst	28889.81	1.403300	40,541.07	5.1%	596
MFS Global Equity	31097.78	1.938900	60,295.48	7.6%	-6,170
Macq Income Opp Fund	80311.36	0.908600	72,970.91	9.2%	-7,847
Magellan Global Fund	25381.70	2.327900	59,086.07	7.5%	6,652
Maq Gbl Lstd RI Est	25024.91	1.064000	26,626.51	3.4%	-2,010
PIMCO Div Fixed Int	85932.45	0.882300	75,818.20	9.6%	-10,770
Schroder Abs Rt Inc	53176.85	0.977400	51,975.06	6.6%	-3,697
Schroder Aust Equity	4249.33	12.405000	52,712.93	6.7%	3,393
UBS Cash Fund	29823.64	1.044100	31,138.87	3.9%	-27
Walter Scott Glb Eq	18709.66	3.163500	59,188.01	7.5%	18,240
Total at 30 June 2022			\$790,656.10		-\$13,604

*Rounding differences may occur

- 91,506.22 cash

\$699,149.88 managed investments

Transactions from 1 July 2021 to 30 June 2022⁵

Cash Account Transactions	\$ Debits	\$ Credits	\$ Balance
01/07/21 Opening Balance			15,930.31
05/07/21 Withdrawal - CHEQUE	4,649.21		11,281.10
08/07/21 Deposit - Week of 5th July MRS AMANDA HELEN		330.00	11,611.10
12/07/21 Income Distribution - PIMCO Div Fixed Int		34.42	11,645.52
13/07/21 Adviser Fee - Ongoing	302.50		11,343.02
13/07/21 Administration Fee	246.14		11,096.88
14/07/21 Income Distribution - Walter Scott Glb Eq		479.27	11,576.15
14/07/21 Income Distribution - Schroder Abs Rt Inc		114.45	11,690.60
14/07/21 Income Distribution - Schroder Aust Equity		706.82	12,397.42
14/07/21 Withdrawal - CHEQUE	546.45		11,850.97
15/07/21 Income Distribution - Maq Gbl Lstd RI Est		904.01	12,754.98
15/07/21 Income Distribution - MFS Global Equity		7,901.76	20,656.74
15/07/21 Deposit - Week of 12th July MRS AMANDA HELEN		330.00	20,986.74
16/07/21 Income Distribution - Bentham Global Incom		436.66	21,423.40
16/07/21 Income Distribution - IML Future Leaders		199.84	21,623.24
19/07/21 Deposit - Week of 19th July MRS AMANDA HELEN		330.00	21,953.24
19/07/21 Deposit - Rent 69b Archer St Braisen Hussy		700.00	22,653.24
20/07/21 Income Distribution - Fidelity Aust Eq Fd		2,242.37	24,895.61
20/07/21 Income Distribution - Macq Income Opp Fund		795.53	25,691.14
20/07/21 Income Distribution - UBS Cash Fund		0.34	25,691.48
20/07/21 Income Distribution - Janus Hend Tac Inc		513.37	26,204.85
20/07/21 Deposit - Rent 69b Archer St Braisen Hussy		1,400.00	27,604.85
21/07/21 Income Distribution - Lazard Gb List Infst		751.15	28,356.00
23/07/21 Income Distribution - Magellan Global Fund		1,051.52	29,407.52
29/07/21 Deposit - Week of 26th July MRS AMANDA HELEN		330.00	29,737.52
31/07/21 Bank Interest		5.41	29,742.93

GWEN & BERTZ SUPERFUND

YEAR END 30 JUNE 2022

69 ARCHER STREET, WOODFORD

PURCHASE DETAILS

30 June 2015	202,500.00	50% Transferred
1 July 2015	202,500.00	Remaining 50% Transferred
30 June 2015	12,600.00	Stamp Duty
1 October 2015	3,541.95	Legal Fees

Total Purchase Costs	<u>421,141.95</u>
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Assets WDV	<u>15,608.00</u>
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Total property	<u><u>436,749.95</u></u>
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Valuation (WP J1-1)	<u><u>1,100,000.00</u></u>
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Unrealised Gains	663,250.05
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28th July, 2022



**OPINION OF VALUE
69 ARCHER STREET
WOODFORD QLD 4514**

Please find an Opinion of Value provided for the property by Info Properties. The Method of Value will be based on the current Market Rates with Comparable Leases. The information detailed in this Opinion has been sourced from our records.

Vendor: Gwen & Bertz Pty Ltd
19 Outlook Parade
Bray Park Qld 4500

Property Address: 69 Archer Street, Woodford, Qld, 4514

Legal Description: Lot 7 on RP 18145

LA: Moreton Bay Regional

Land Area: 2,919m²

Building Area: 200m²

Zoning: Central Commercial

Property summary:

Large Commercial block of Land situated adjacent to Woolworths Shopping Centre. Currently has two small Shops of approximately 100m² and a Street Shed of approximately 100m². Well maintained property with excellent development potential.



Comparable Sales:-

31 Archer Street, Woodford, Qld, 4514 – 09/04/2022 - \$415,000.00 - 1292m² - Residential A.

37 Archer Street, Woodford, Qld, 4514 – 08/10/2022 - \$667,000.00 – 1174m² - Residential A.

50 Archer Street, Woodford, Qld, 4514 – 16/08/2022 - \$550,000.00 – 640m² - Residential A.

Summary:

Based on all of the information enclosed in this document this Agency gives an Opinion of Value on the **property at 69 Archer Street, Woodford** of **\$1,100,000.00 exclusive of GST.**

Kind Regards

STEVE BLACK

Info Properties

M: 0431 382 114

E: steve.black@infoproperties.com.au



MARTIN RUTTER
BUILDER

Martin Rutter Builder

Phone: 0431313040
admin@mrbuilder.com.au
www.mrbuilder.com.au
ABN: 65 707 425 146

Invoice: IV00000000501

Tax Invoice

Invoice date: 07/09/2021

Bill to:
Bert & Gwen Poelstra
69 Archer st
Woodford

Due:
14/09/2021

DESCRIPTION	TAX TYPE	AMOUNT (inc GST)
Braissen Hussy Cafe Remove existing roofing iron, gutters and flashings	GST	12,000.00
Supply and install new Battens, insulation, screws, roofing iron, flashings and gutters		
Install gutter guard supplied by owner		
Remove all related rubbish from site		
	GST:	\$1,080.91
	Total (inc GST):	\$12,000.00
	Amount Paid:	\$0.00
	AMOUNT DUE:	\$12,000.00

Notes

50% Deposit
50% Completion

*Pay by cheque
1007101*

How to Pay Due 14/09/2021

Bank Deposit via EFT

Bank:	Commonwealth Bank
Name:	M&N Rutter
BSB:	064405
ACC:	10593305
Ref#:	IV00000000501

Member Statement Gwen & Bertz Superfund

Detail		Balances	
Member	Bertus Poelstra (Accumulation)		
		Total benefits	28,661.84
Date of birth	11/01/1951	comprising:	
Date joined fund	19/11/2013	- Preserved	4,293.32
Service period start date	19/11/2013	- Restricted non-preserved	0.00
Date left fund		- Unrestricted non-preserved	24,368.52
Member mode	Accumulation		
		Including:	
		- Taxable component	28,161.00
Vested amount	28,661.84	- Tax free component	500.84
Insured death benefit	0.00	- Untaxed component	0.00
Total death benefit	28,661.84		
Disability benefit	0.00		

Detailed Account	Preserved	Restricted Non-Preserved	Unrestricted Non-Preserved	Total
Opening Balance at 01/07/2021	0.00	0.00	0.00	0.00
Add:				
Employer contributions	0.00	0.00	0.00	0.00
Member contributions	0.00	0.00	0.00	0.00
Other contributions	500.00	0.00	0.00	500.00
Proceeds of insurance policies	0.00	0.00	0.00	0.00
Share of net income/loss	3,766.75	0.00	0.00	3,766.75
Transfers in and from reserves	0.00	0.00	24,368.52	24,368.52
Less:				
Pension commencement	0.00	0.00	0.00	0.00
Pensions/lump sums paid	0.00	0.00	0.00	0.00
Contributions tax	0.00	0.00	0.00	0.00
Tax on untaxed benefits	0.00	0.00	0.00	0.00
Income tax	-26.57	0.00	0.00	-26.57
Insurance premiums	0.00	0.00	0.00	0.00
Management fees	0.00	0.00	0.00	0.00
Excess contributions tax	0.00	0.00	0.00	0.00
Transfers out and to reserves	0.00	0.00	0.00	0.00
Closing Balance at 30/06/2022	4,293.32	0.00	24,368.52	28,661.84

844,542.37 wp S-04
 163,570.45 wp S-04
878,493.35 wp S-04
 \$1,915,268.01 wp A2-2

Mr Bertus Poelstra
19 Outlook Parade
BRAY PARK QLD 4500



Central Plaza Three
70 Eagle Street, Brisbane
GPO Box 200, Brisbane QLD 4001
P 1300 360 750
F 1300 241 602
W qsuper.qld.gov.au

Client number: 2002319

27 August 2021

Dear Bertus,

Your rollover from your Accumulation account

Thank you for trusting us to take care of your super.

Your claim to withdraw money from your account with us has been processed, and \$24,368.52 has been paid as follows:

Account number	Payment destination	Amount paid
674784	GWEN & BERTZ SUPERFUND	\$24,368.52

The enclosed exit statement/s includes all information relevant to your benefit payment.

You may still have insurance cover with your QSuper membership. To review your cover, visit Member Online.

We are sorry to see you go, but if you ever wish to open an Accumulation account, Income account, or Lifetime Pension in the future, please contact us.

If you have any questions about your statement, please call us on **1300 360 750** (+61 7 3239 1004 if calling from overseas).

Yours sincerely,

The QSuper Team

Rollover benefits statement



Central Plaza Three
70 Eagle Street, Brisbane
GPO Box 200, Brisbane QLD 4001
P 1300 360 750
F 1300 241 602
W qsuper.qld.gov.au

Mr Bertus Poelstra
19 Outlook Parade
BRAY PARK QLD 4500



Please keep a copy of this statement for your records.

Section A: Receiving fund

Australian business number (ABN)	35 930-288-578
Fund name	GWEN & BERTZ SUPERFUND
Postal address	19 OUTLOOK PDE
Suburb/town/location	BRAY PARK
State/territory	QLD
Postcode	4500
Country	Australia
Unique superannuation identifier (USI)	
Member client identifier	

Section B: Member's details

Tax file number (TFN)	481-296-038
Full name	
Title	Mr
Surname	Poelstra
First given name	Bertus
Other given names	
Residential address	19 OUTLOOK PARADE
Suburb/town/location	BRAY PARK
State/territory	QLD
Postcode	4500
Country	AUSTRALIA
Date of birth	11 January 1951
Daytime phone number	0732053778
Email address (if applicable)	bhenrip@gmail.com

Section C: Rollover transaction details

Service period start date	21 January 1999
Tax components	
Tax-free component	\$0.84
KiwiSaver tax-free component	\$0.00
Taxable component	
Element taxed in the fund	\$24,367.68
Element untaxed in the fund	\$0.00
Total tax components	\$24,368.52
Preservation amounts	
Preserved amount	\$24,368.52
KiwiSaver preserved amount	\$0.00
Restricted non-preserved amount	\$0.00
Unrestricted non-preserved amount	\$0.00
Total preservation amounts	\$24,368.52

Section D: Non-complying funds

Contributions made to a non-complying super fund on or after 10 May 2006 \$0.00

Section E: Transferring fund

Fund Australian business number (ABN)	60 905-115-063
Fund name	QSuper Accumulation account
Contact name	Member Services
Daytime phone number	1300360750
Email address	QSUPER.ATOREPORTING@QSUPER.QLD.GOV.AU

Section F: Declaration

Authorised representative declaration

I declare that:

- I have prepared the statement with the information supplied by the superannuation provider
- I have received a declaration made by the superannuation provider that the information provided to me for the preparation of this statement is true and correct
- I am authorised by the superannuation provider to give the information in the statement to the ATO.

Name	Neil Sheppard
Authorised representative signature	Neil Sheppard
Date	27 August 2021

Member Statement Gwen & Bertz Superfund

Detail		Balances	
Member	Bertus Poelstra (Pension - 2020)		
		Total benefits	844,542.37
Date of birth	11/01/1951	comprising:	
Date joined fund	19/11/2013	- Preserved	0.00
Service period start date	19/11/2013	- Restricted non-preserved	0.00
Date left fund		- Unrestricted non-preserved	844,542.37
Member mode	Pension		
		Including:	
		- Taxable component	844,542.37
Vested amount	844,542.37	- Tax free component	0.00
Insured death benefit	0.00	- Untaxed component	0.00
Total death benefit	844,542.37		
Disability benefit	0.00		

Detailed Account	Preserved	Restricted Non-Preserved	Unrestricted Non-Preserved	Total
Opening Balance at 01/07/2021	0.00	0.00	772,784.93	772,784.93
Add:				
Employer contributions	0.00	0.00	0.00	0.00
Member contributions	0.00	0.00	0.00	0.00
Other contributions	0.00	0.00	0.00	0.00
Proceeds of insurance policies	0.00	0.00	0.00	0.00
Share of net income/loss	0.00	0.00	91,257.44	91,257.44
Transfers in and from reserves	0.00	0.00	0.00	0.00
Less:				
Pension commencement	0.00	0.00	0.00	0.00
Pensions/lump sums paid	0.00	0.00	19,500.00	19,500.00
Contributions tax	0.00	0.00	0.00	0.00
Tax on untaxed benefits	0.00	0.00	0.00	0.00
Income tax	0.00	0.00	0.00	0.00
Insurance premiums	0.00	0.00	0.00	0.00
Management fees	0.00	0.00	0.00	0.00
Excess contributions tax	0.00	0.00	0.00	0.00
Transfers out and to reserves	0.00	0.00	0.00	0.00
Closing Balance at 30/06/2022	0.00	0.00	844,542.37	844,542.37

Member Statement Gwen & Bertz Superfund

Detail			Balances
Member	Gwendolin L Poelstra (Accumulation)		
		Total benefits	163,570.45
Date of birth	27/05/1953	comprising:	
Date joined fund	19/11/2013	- Preserved	113,570.45
Service period start date	19/11/2013	- Restricted non-preserved	0.00
Date left fund		- Unrestricted non-preserved	50,000.00
Member mode	Accumulation		
		Including:	
		- Taxable component	56,078.62
Vested amount	163,570.45	- Tax free component	107,491.83
Insured death benefit	0.00	- Untaxed component	0.00
Total death benefit	163,570.45		
Disability benefit	0.00		

Detailed Account	Preserved	Restricted Non-Preserved	Unrestricted Non-Preserved	Total
Opening Balance at 01/07/2021	0.00	0.00	0.00	0.00
Add:				
Employer contributions	0.00	0.00	0.00	0.00
Member contributions	110,000.00	0.00	0.00	110,000.00
Other contributions	0.00	0.00	0.00	0.00
Proceeds of insurance policies	0.00	0.00	0.00	0.00
Share of net income/loss	3,919.16	0.00	0.00	3,919.16
Transfers in and from reserves	0.00	0.00	50,000.00	50,000.00
Less:				
Pension commencement	0.00	0.00	0.00	0.00
Pensions/lump sums paid	0.00	0.00	0.00	0.00
Contributions tax	376.35	0.00	0.00	376.35
Tax on untaxed benefits	0.00	0.00	0.00	0.00
Income tax	-27.64	0.00	0.00	-27.64
Insurance premiums	0.00	0.00	0.00	0.00
Management fees	0.00	0.00	0.00	0.00
Excess contributions tax	0.00	0.00	0.00	0.00
Transfers out and to reserves	0.00	0.00	0.00	0.00
Closing Balance at 30/06/2022	113,570.45	0.00	50,000.00	163,570.45

Your Payment Summary



Central Plaza Three
70 Eagle Street, Brisbane
GPO Box 200, Brisbane QLD 4001
P 1300 360 750
F 1300 241 602
W qsuper.qld.gov.au

Mrs Gwendolin Poelstra
19 Outlook Pde
BRAY PARK QLD 4500



27 August 2021

Client number: 194818992

Dear Gwendolin,

Thank you for providing the details we required for the transfer from your Accumulation account. This was processed on 27 August 2021:

Gross payment	\$50,000.00
Net amount of payment	\$50,000.00

Your transfer has been paid according to your instructions:

Transfer to GWEN & BERTZ SUPERFUND	\$50,000.00
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As this payment is a rollover, your rollover benefits statement is enclosed for your information. This information has also been forwarded to your nominated fund.

To check your QSuper account balances, log in to Member Online at memberonline.qsuper.qld.gov.au.

For more information

We are here to help. If you have any questions about this information or your account, please call us on **1300 360 750**.

Yours sincerely,

The QSuper Team

Rollover benefits statement



Central Plaza Three
70 Eagle Street, Brisbane
GPO Box 200, Brisbane QLD 4001
P 1300 360 750
F 1300 241 602
W qsuper.qld.gov.au

Mrs Gwendolin Poelstra
19 Outlook Pde
BRAY PARK QLD 4500



Please keep a copy of this statement for your records.

Section A: Receiving fund

Australian business number (ABN)	35 930-288-578
Fund name	GWEN & BERTZ SUPERFUND
Postal address	19 OUTLOOK PDE
Suburb/town/location	BRAY PARK
State/territory	QLD
Postcode	4500
Country	Australia
Unique superannuation identifier (USI)	
Member client identifier	

Section B: Member's details

Tax file number (TFN)	491-254-414
Full name	
Title	Mrs
Surname	Poelstra
First given name	Gwendolin
Other given names	Lesley
Residential address	19 OUTLOOK PDE
Suburb/town/location	BRAY PARK
State/territory	QLD
Postcode	4500
Country	AUSTRALIA
Date of birth	27 May 1953
Daytime phone number	0732053778
Email address (if applicable)	gwenpoelstra@gmail.com

Section C: Rollover transaction details

Service period start date	01 November 2002
Tax components	
Tax-free component	\$0.83
KiwiSaver tax-free component	\$0.00
Taxable component	
Element taxed in the fund	\$49,999.17
Element untaxed in the fund	\$0.00
Total tax components	\$50,000.00
Preservation amounts	
Preserved amount	\$0.00
KiwiSaver preserved amount	\$0.00
Restricted non-preserved amount	\$0.00
Unrestricted non-preserved amount	\$50,000.00
Total preservation amounts	\$50,000.00

Section D: Non-complying funds

Contributions made to a non-complying super fund on or after 10 May 2006 \$0.00

Section E: Transferring fund

Fund Australian business number (ABN)	60 905-115-063
Fund name	QSuper Accumulation account
Contact name	Member Services
Daytime phone number	1300360750
Email address	QSUPER.ATOREPORTING@QSUPER.QLD.GOV.AU

Section F: Declaration

Authorised representative declaration

I declare that:

- I have prepared the statement with the information supplied by the superannuation provider
- I have received a declaration made by the superannuation provider that the information provided to me for the preparation of this statement is true and correct
- I am authorised by the superannuation provider to give the information in the statement to the ATO.

Name	Neil Sheppard
Authorised representative signature	Neil Sheppard
Date	27 August 2021

Member Statement Gwen & Bertz Superfund

Detail		Balances	
Member	Gwendolin L. Poelstra (Pension - 2020)		
		Total benefits	878,493.35
Date of birth	27/05/1953	comprising:	
Date joined fund	19/11/2013	- Preserved	0.00
Service period start date	19/11/2013	- Restricted non-preserved	0.00
Date left fund		- Unrestricted non-preserved	878,493.35
Member mode	Pension		
		Including:	
		- Taxable component	878,493.35
Vested amount	878,493.35	- Tax free component	0.00
Insured death benefit	0.00	- Untaxed component	0.00
Total death benefit	878,493.35		
Disability benefit	0.00		

Detailed Account	Preserved	Restricted Non-Preserved	Unrestricted Non-Preserved	Total
Opening Balance at 01/07/2021	0.00	0.00	804,044.53	804,044.53
Add:				
Employer contributions	0.00	0.00	0.00	0.00
Member contributions	0.00	0.00	0.00	0.00
Other contributions	0.00	0.00	0.00	0.00
Proceeds of insurance policies	0.00	0.00	0.00	0.00
Share of net income/loss	0.00	0.00	94,948.82	94,948.82
Transfers in and from reserves	0.00	0.00	0.00	0.00
Less:				
Pension commencement	0.00	0.00	0.00	0.00
Pensions/lump sums paid	0.00	0.00	20,500.00	20,500.00
Contributions tax	0.00	0.00	0.00	0.00
Tax on untaxed benefits	0.00	0.00	0.00	0.00
Income tax	0.00	0.00	0.00	0.00
Insurance premiums	0.00	0.00	0.00	0.00
Management fees	0.00	0.00	0.00	0.00
Excess contributions tax	0.00	0.00	0.00	0.00
Transfers out and to reserves	0.00	0.00	0.00	0.00
Closing Balance at 30/06/2022	0.00	0.00	878,493.35	878,493.35

Member Statement Gwen & Bertz Superfund

Detail		Balances	
Member	Bertus Poelstra (Pension - 2020)		
		Total benefits	772,784.93
Date of birth	11/01/1951	comprising:	
Date joined fund	19/11/2013	- Preserved	0.00
Service period start date	19/11/2013	- Restricted non-preserved	0.00
Date left fund		- Unrestricted non-preserved	772,784.93
Member mode	Pension		
		Including:	
		- Taxable component	772,784.93
Vested amount	772,784.93	- Tax free component	0.00
Insured death benefit	0.00	- Untaxed component	0.00
Total death benefit	772,784.93		
Disability benefit	0.00		

Detailed Account	Preserved	Restricted Non-Preserved	Unrestricted Non-Preserved	Total
Opening Balance at 01/07/2020	0.00	0.00	583,551.25	583,551.25
Add:				
Employer contributions	0.00	0.00	0.00	0.00
Member contributions	0.00	0.00	0.00	0.00
Other contributions	0.00	0.00	0.00	0.00
Proceeds of insurance policies	0.00	0.00	0.00	0.00
Share of net income/loss	0.00	0.00	206,905.68	206,905.68
Transfers in and from reserves	0.00	0.00	0.00	0.00
Less:				
Pension commencement	0.00	0.00	0.00	0.00
Pensions/lump sums paid	0.00	0.00	17,672.00	17,672.00
Contributions tax	0.00	0.00	0.00	0.00
Tax on untaxed benefits	0.00	0.00	0.00	0.00
Income tax	0.00	0.00	0.00	0.00
Insurance premiums	0.00	0.00	0.00	0.00
Management fees	0.00	0.00	0.00	0.00
Excess contributions tax	0.00	0.00	0.00	0.00
Transfers out and to reserves	0.00	0.00	0.00	0.00
Closing Balance at 30/06/2021	0.00	0.00	772,784.93	772,784.93

Minimum pension

Op bal \$583,551.25 @ 2.5% = \$14,590

Actual pension taken \$17,672

Member Statement Gwen & Bertz Superfund

Detail			Balances
Member	Gwendolin L. Poelstra (Pension - 2020)		
		Total benefits	804,044.53
Date of birth	27/05/1953	comprising:	
Date joined fund	19/11/2013	- Preserved	0.00
Service period start date	19/11/2013	- Restricted non-preserved	0.00
Date left fund		- Unrestricted non-preserved	804,044.53
Member mode	Pension		
		Including:	
		- Taxable component	804,044.53
Vested amount	804,044.53	- Tax free component	0.00
Insured death benefit	0.00	- Untaxed component	0.00
Total death benefit	804,044.53		
Disability benefit	0.00		

Detailed Account	Preserved	Restricted Non-Preserved	Unrestricted Non-Preserved	Total
Opening Balance at 01/07/2020	0.00	0.00	607,072.19	607,072.19
Add:				
Employer contributions	0.00	0.00	0.00	0.00
Member contributions	0.00	0.00	0.00	0.00
Other contributions	0.00	0.00	0.00	0.00
Proceeds of insurance policies	0.00	0.00	0.00	0.00
Share of net income/loss	0.00	0.00	215,245.34	215,245.34
Transfers in and from reserves	0.00	0.00	0.00	0.00
Less:				
Pension commencement	0.00	0.00	0.00	0.00
Pensions/lump sums paid	0.00	0.00	18,273.00	18,273.00
Contributions tax	0.00	0.00	0.00	0.00
Tax on untaxed benefits	0.00	0.00	0.00	0.00
Income tax	0.00	0.00	0.00	0.00
Insurance premiums	0.00	0.00	0.00	0.00
Management fees	0.00	0.00	0.00	0.00
Excess contributions tax	0.00	0.00	0.00	0.00
Transfers out and to reserves	0.00	0.00	0.00	0.00
Closing Balance at 30/06/2021	0.00	0.00	804,044.53	804,044.53

Minimum pension

Op bal \$607,072.19 @ 2.5% = \$15,180

Actual pension taken \$18,273

Tax Reconciliation Report Gwen & Bertz Superfund

Accounting Profit as per Operating Statement	336,227.79
Less:	
Utilised Carried Forward Tax Losses	0.00
Accounting Capital Gains	2,562.26
Distributed Capital Gains	24,929.35
Increase in Net Market Values	160,799.87
Non Taxable Distributions Received	(7,772.78)
Exempt Pension Income	59,064.27
Rollovers Received	74,368.52
Insurance Proceeds	0.00
Non-Concessional Contributions	107,991.00
LIC Capital Gain Deduction	0.00
	421,942.49
	(85,714.70)
Add:	
Taxable Capital Gains	18,504.38
Franking/Imputation Credits	2,509.00
Foreign Credits	603.00
Decrease in Net Market Values	0.00
Pension Non-deductible Expenses	26,245.94
Other Non-deductible Expense	0.00
Pension Payments	40,000.00
Benefit Payments	0.00
Rollovers Out	0.00
Untaxed Benefits Received	0.00
Excess Contributions Tax	0.00
	87,862.32
	2,147.62
Taxable Income (Loss)	
Gross Tax	322.14
Less:	
Franking/Imputation Credits	2,509.00
Foreign Credits	23.90
TFN Credits	0.00
PAYG Installments	0.00
	2,532.90
	(2,210.76)
Income Tax Payable (Refundable)	
Add:	
Supervisory Levy	259.00
Non Arm's Length Income Tax	0.00
	259.00
Total Amount Due (Refundable)	(1,951.76)

31 March 2023**Reference number: 124884438**

The Trustees
Gwen & Bertz Superfund
c/o Gotax
SHOP 8, 718-722 GYMPIE RD
LAWNTON QLD 4501

Dear Trustees,

SECTION 295.390 ACTUARY'S CERTIFICATE OF EXEMPT INCOME

This certificate has been prepared for the Trustees of Gwen & Bertz Superfund to certify the exempt income proportion in accordance with section 295.390 of the Income Tax Assessment Act ("ITAA") 1997 for the 2021/22 income year.

I hereby certify that the proportion of the applicable income of Gwen & Bertz Superfund ("the Fund") for the year ending 30 June 2022 that should be exempt from income tax is: **96.036%**

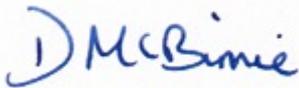
This exempt income proportion does not apply to income earned on segregated current pension assets and segregated non-current assets.

Further details of my calculation and the information on which it is based are contained in the appendices and covering email. These form part of my report and should be read in their entirety.

- ◆ Appendix A: Information used to calculate the exempt income proportion
- ◆ Appendix B: Fund liabilities
- ◆ Appendix C: Exempt current pension income result and adequacy opinion
- ◆ Appendix D: Apportioning expenses

I confirm that this actuarial certificate has been prepared in accordance with Professional Standard 406 issued by the Institute of Actuaries of Australia and other relevant professional standards and guidance notes.

Yours sincerely,



Doug McBirnie, B.Sc. (Hons), FIAA

Tax Reconciliation Report Gwen & Bertz Superfund

Accounting Profit as per Operating Statement	384,939.02
Less:	
Utilised Carried Forward Tax Losses	0.00
Accounting Capital Gains	(863.69)
Distributed Capital Gains	12,020.20
Increase in Net Market Values	387,292.38
Non Taxable Distributions Received	(1,073.84)
Exempt Pension Income	57,118.82
Rollovers Received	0.00
Insurance Proceeds	0.00
Non-Concessional Contributions	0.00
LIC Capital Gain Deduction	0.00
	454,493.87
	(69,554.85)
Add:	
Taxable Capital Gains	7,437.67
Franking/Imputation Credits	1,267.00
Foreign Credits	496.00
Decrease in Net Market Values	0.00
Pension Non-deductible Expenses	1,200.00
Other Non-deductible Expense	23,209.18
Pension Payments	35,945.00
Benefit Payments	0.00
Rollovers Out	0.00
Untaxed Benefits Received	0.00
Excess Contributions Tax	0.00
	69,554.85
Taxable Income (Loss)	0.00
Gross Tax	0.00
Less:	
Franking/Imputation Credits	1,267.00
Foreign Credits	0.00
TFN Credits	0.00
PAYG Installments	0.00
	1,267.00
Income Tax Payable (Refundable)	(1,267.00)
Add:	
Supervisory Levy	259.00
Non Arm's Length Income Tax	0.00
Total Amount Due (Refundable)	(1,008.00)

not processed by ATO until Mar 2023