



## SUPERANNUATION FUNDS CLASS REPORTS FILE INDEX

**Green Links – Balance Sheet Item**

**Red Links – Balance Sheet Supplement Item**

**Blue Links – Operating Statement Item**

**Pink Links – Operating Statement Supplement Item**



### FINANCIAL STATEMENTS

- Operating Statement
- Detailed Operating Statement
- Statement of Financial Position
- Notes to the Financial Statements
- Tax Accounting Reconciliation
- Statement of Taxable Income



### TAX RETURN



### MEMBER INFORMATION STATEMENT

- Members Summary Report
- Member Benefit Statement
- Contribution caps
- Pension Withdrawal Limits



### CASH AT BANK

- Cash Reconciliation Statement



### INVESTMENTS

- Investment Summary
- Investment Movement Summary
- Detailed Investment Transactions Report
- Investment Revaluation
  - Investment Revaluation Report - Statement of Financial Position Purpose
- Unrealised Capital Gains
- Realised Capital Gains



 **DEBTORS & RECEIVABLES**

- Not Common

 **CREDITORS & ACCRUED EXPENSES**

- Not Common

 **INCOME**

- Investment Income Comparison Report
- Investment Income Summary

 **EXPENSES**

- Rental Property Schedule
- Depreciation Work Sheet

 **OTHER REPORTS**

- Browse Holding Accounts
- Exception Report
- Deferred Tax Reconciliation Statement
- Trial Balance
- General Ledger



**SUPER B2B**

**FINANCIAL  
STATEMENTS**

# The Winter Family Superannuation Fund

ABN 39 692 659 534

Trustees: Winter Supreme Meat & Poultry Pty Ltd

**Financial Statement**  
**For the year ended 30 June 2022**

**The Winter Family Superannuation Fund**  
**Operating Statement**  
For the period 1 July 2021 to 30 June 2022

	Note	2022 \$	2021 \$
<b>Income</b>			
Member Receipts			
Contributions			
Employer		60,301.68	68,571.69
Investment Income			
Distributions	7A	1,335.99	-
Dividends	7B	8,210.78	4,349.63
Interest	7C	2,452.02	2,675.66
Other Income		250.74	826.92
		<b>72,551.21</b>	<b>76,423.90</b>
<b>Expenses</b>			
Member Payments			
Insurance Premiums		4,814.09	4,290.90
Other Expenses			
Accountancy Fee		1,320.00	1,320.00
Adviser Fee		1,360.00	1,360.00
Auditor Fee		330.00	330.00
Regulatory Fees		56.00	-
SMSF Supervisory Levy		259.00	259.00
Investment Losses			
Realised Capital Losses	8A	3,054.29	-
Decrease in Market Value	8B	6,314.41	(15,332.15)
		<b>17,507.79</b>	<b>(7,772.25)</b>
<b>Benefits Accrued as a Result of Operations before Income Tax</b>		<b>55,043.42</b>	<b>84,196.15</b>
<b>Income Tax</b>			
Income Tax Expense		3,527.50	10,848.75
		<b>3,527.50</b>	<b>10,848.75</b>
<b>Benefits Accrued as a Result of Operations</b>		<b>51,515.92</b>	<b>73,347.40</b>

*The accompanying notes form part of these financial statements.  
This report should be read in conjunction with the accompanying compilation report.*

**The Winter Family Superannuation Fund**  
**Detailed Operating Statement**  
For the period 1 July 2021 to 30 June 2022

	Note	2022 \$	2021 \$
<b>Income</b>			
Member Receipts			
Contributions			
Employer			
Mr Stephen Winter		47,965.24	-
Mrs Julie Winter		12,336.44	-
Investment Income			
Distributions	7A		
Units In Listed Unit Trusts			
Vanguard Australian Property Securities Index ETF -		1,335.99	-
Vanguard Australian Property Securities Index ETF			
Dividends	7B		
Shares in Listed Companies			
BHP Group Limited		5,930.36	-
Endeavour Group Limited		132.60	-
Newcrest Mining Limited		912.36	-
Santos Limited		482.69	-
South32 Limited		113.57	-
Woolworths Group Limited		639.20	-
Interest	7C		
Cash At Bank			
La Trobe Australian Credit Fund - 12 Month Term Account		2,016.92	-
#230735			
Macquarie Cash Management Account #70467		435.10	-
Other Income			
ATO Interest Payments		0.75	-
Rebate		249.99	826.92
		<b>72,551.21</b>	<b>826.92</b>









*The accompanying notes form part of these financial statements.  
This report should be read in conjunction with the accompanying compilation report.*

**The Winter Family Superannuation Fund**  
**Detailed Operating Statement**  
**For the period 1 July 2021 to 30 June 2022**

<b>Expenses</b>		
Member Payments		
Insurance Premiums		
Mr Stephen Winter		
Accumulation	4,814.09	-
Other Expenses		
Accountancy Fee	1,320.00	1,320.00
Adviser Fee	1,360.00	1,360.00
Auditor Fee	330.00	330.00
Regulatory Fees	56.00	-
SMSF Supervisory Levy	259.00	259.00
Investment Losses		
Realised Capital Losses	8A	
Shares in Listed Companies		
Crown Resorts Limited	3,054.29	-
Decrease in Market Value	8B	
Shares in Listed Companies		
BHP Group Limited	4,282.20	-
Crown Resorts Limited	(4,595.34)	-
Endeavour Group Limited	(2,300.57)	-
Newcrest Mining Limited	6,102.10	-
Santos Limited	(816.75)	-
South32 Limited	(590.85)	-
Woodside Energy Group Ltd	(218.40)	-
Woolworths Group Limited	(1,126.63)	-
Units In Listed Unit Trusts		
Vanguard Australian Property Securities Index ETF - Vanguard Aust	5,578.65	-
	<b>17,507.79</b>	<b>3,269.00</b>
<b>Benefits Accrued as a Result of Operations before Income Tax</b>	<b>55,043.42</b>	<b>(2,442.08)</b>
<b>Income Tax</b>		
Income Tax Expense		
Income Tax Expense	7,024.54	10,848.75
Imputation Credits		
Shares in Listed Companies		
BHP Group Limited	(2,541.59)	-
Endeavour Group Limited	(56.83)	-
Newcrest Mining Limited	(391.01)	-
Santos Limited	(169.29)	-
South32 Limited	(48.68)	-
Woolworths Group Limited	(273.95)	-
Units In Listed Unit Trusts		
Vanguard Australian Property Securities Index ETF -	(15.69)	-
Vanguard Australian Property Securities Index ETF		
	<b>3,527.50</b>	<b>10,848.75</b>
<b>Benefits Accrued as a Result of Operations</b>	<b>51,515.92</b>	<b>(13,290.83)</b>

*The accompanying notes form part of these financial statements.  
This report should be read in conjunction with the accompanying compilation report.*

**The Winter Family Superannuation Fund**  
**Statement of Financial Position**  
**as at 30 June 2022**

	Note	2022 \$	2021 \$
<b>Assets</b>			
Investments			
Shares in Listed Companies	6A 	106,536.55	124,166.30
Units In Listed Unit Trusts	6B 	29,260.00	34,838.65
Other Assets			
Cash At Bank		624,519.05	555,537.40
Receivables		501.54	1,055.92
Current Tax Assets		2,742.12	(2,802.67)
<b>Total Assets</b>		<b><u>763,559.26</u></b>	<b><u>712,795.60</u></b>
<b>Liabilities</b>			
Deferred Tax Liability		-	3,048.26
Other Taxes Payable		2,329.00	33.00
<b>Total Liabilities</b>		<b><u>2,329.00</u></b>	<b><u>3,081.26</u></b>
<b>Net Assets Available to Pay Benefits</b>		<b><u>761,230.26</u></b>	<b><u>709,714.34</u></b>
<i>Represented by:</i>			
<b>Liability for Accrued Benefits</b>	2		
Mr Stephen Winter		522,085.75	482,430.82
Mrs Julie Winter		239,144.51	227,283.52
<b>Total Liability for Accrued Benefits</b>		<b><u>761,230.26</u></b>	<b><u>709,714.34</u></b>

*The accompanying notes form part of these financial statements.  
This report should be read in conjunction with the accompanying compilation report.*



---

# The Winter Family Superannuation Fund

## Notes to the Financial Statements

### As at 30 June 2022

---

#### Note 1 - Statement of Significant Accounting Policies

The following significant accounting policies have been adopted in the preparation and presentation of the financial statements. They have been consistently applied in the current and previous periods unless otherwise stated to ensure the financial information satisfies the concept of relevance and reliability.

##### (a) Statement of Compliance

The trustees have prepared the financial statements on the basis that the superannuation fund is a non-reporting entity because the members are able to command the preparation of tailored reports so as to satisfy specifically all of their information needs and there are no other users dependent on the financial statements. The financial statements are therefore special purpose financial statements that have been prepared in accordance with the legislative requirements of the *Superannuation Industry (Supervision) Act 1993* and *Regulations 1994* and the provisions of the Trust Deed. The trustees have determined that the accounting policies adopted are appropriate to meet their needs.

##### (b) Basis of Preparation

The financial statements have been prepared on a cash basis using historical costs convention unless stated otherwise. For investments and financial liabilities, they are measured at market values.

The financial statements are presented in Australian dollars, which is the functional currency of the fund.

##### (c) Use of Accounting Estimates and Judgments

The preparation of financial statements requires the trustees to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstance, the results of which form the basis of making the judgments. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected.

##### (d) Cash and Cash Equivalents

Cash and cash equivalents include cash on hand, deposits held at call with banks or financial institutions and short-term, highly liquid investments that are readily convertible to cash and are subject to an insignificant risk of change in value.

##### (e) Foreign Currency

Any foreign currency transactions during the financial year are brought to account using the exchange rate in effect at the date of the transaction. Foreign currency monetary items at reporting date are translated at the exchange rate existing at reporting date. Exchange differences are recognised in the operating statement in the period in which they arise.

##### (f) Valuation of Assets

###### *Investment*

An investment is initially recognised when as a result of past transactions or events, the Fund controls the future economic benefits expected to flow from the asset.

The investment assets are firstly recorded at cost, being the fair value of the consideration given. After initial recognition, they are measured at market value. Gains or losses arising from changes in market value are recognised on the Operating Statement in the periods in which they occur.

Market value as defined in s10 of *S/SA 1993*, in relation to an asset, means the amount that a willing buyer of the asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

- i. that the buyer and the seller dealt with each other at arm's length in relation to the sale;
- ii. that the sale occurred after proper marketing of the asset;
- iii. that the buyer and the seller acted knowledgeably and prudentially in relation to the sale.

As disposal costs are generally immaterial unless otherwise stated, market value approximates fair value.

---

# The Winter Family Superannuation Fund

## Notes to the Financial Statements

### As at 30 June 2022

---

Market values for various types of investment have been determined as follows:

- i. listed securities, government and other fixed interest securities for which there is a readily available market quotation, the valuation is recorded as the last quoted sale price as at the close of business on reporting date. If the listed securities are foreign, they are also converted to Australian dollars using the exchange rate at the close of business on the reporting date;
- ii. unit trusts and managed funds are stated by reference to the unit redemption price quoted by the fund manager at the end of the reporting period;
- iii. unlisted investments are stated at the Trustees' valuation based on estimated market value at balance date; or where necessary, upon external valuers' expert opinions;
- iv. Investment properties are carried at market value and are held for the purpose of generating long-term rental yields and capital appreciation. The Trustees give consideration to the value of the investment property each financial year and revalue when a significant event occurs or when deemed appropriate. Where an external valuation has been obtained, the valuation is based on objective and supportable data and has been carried out by a property valuation service provider or qualified independent valuer as appropriate.

#### *Financial Liabilities*

The Fund initially recognises a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Financial liabilities including credit balances of hedging instruments and derivatives are measured at market values as at the reporting date. Any change in market values of the financial liabilities since the beginning of the reporting period shall be included in the profit or loss for the reporting period. As disposal costs are generally immaterial, unless otherwise stated, market value approximates fair value.

#### *Receivables and Payables*

Current assets such as accounts receivable, which are expected to be recovered within twelve months after the reporting period, are carried at nominal amounts which approximate the fair values.

Accounts payable are recognised when the Fund becomes obliged to make future payments resulting from the goods and services received, whether or not billed to the Fund and are carried at nominal amounts which are equivalent to fair values.

### **(g) Revenue Recognition**

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is measured at the fair value of consideration received or receivable. The following recognition criteria relate to the specific items of revenue the Fund receives:

#### *Interest*

The interest revenue is recognised by the Fund on a cash receipt basis, unless the Fund chooses the accrual method and the amount can be reliably measured by reference to the principal outstanding and using the effective interest rate of the instrument calculated at the acquisition or origination date.

#### *Dividend Revenue*

The entitlement to a dividend is based on the date the shares are quoted ex-dividend; the actual dividend revenue is recognised by the Fund when it is received.

#### *Distribution Revenue*

Distributions from unit trusts and managed funds are recognised as at the date the unit value is quoted ex-distributions and if not received at the end of the reporting period, are reflected in the statement of financial position as a receivable at market value.

#### *Rental Income*

Rent from investment properties is recognised by the Fund on a cash receipt basis.

#### *Movement in market values*

Changes in the market value of investments are determined as the difference between the market value at balance date or consideration received (if sold during the year) and the market value as at the prior year end or cost (if the investment was acquired during the period). All movements are recognised in the Operating Statement.

#### *Contributions and Rollovers In*

Contributions and rollovers in are recognised when the control and the benefits from the revenue have been attained and are recorded by the Fund, gross of any taxes, in the period to which they relate.

The financial report was authorised for issue on 10 January 2023 by the directors of the trustee company.

**The Winter Family Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2022**

**Note 2 – Liability for Accrued Benefits**

The liability for accrued benefits represents the fund's present obligation to pay benefits to members and beneficiaries and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period. Changes in the Liability for Accrued Benefits are as follows:

	<b>Current</b>	<b>Previous</b>
<b>Liability for Accrued Benefits at beginning of period</b>	709,714.34	636,366.94
Benefits Accrued during the period	51,515.92	73,347.40
Benefits Paid during the period	0.00	0.00
<b>Liability for Accrued Benefits at end of period</b>	<b>761,230.26</b>	<b>709,714.34</b>

Any amount in the Unallocated Contributions account represent amounts that have been received by the fund from either the members of the fund or a third party but have not been allocated to any specific member as at the reporting date. It is the intention of the trustee to allocate any such amounts recorded as unallocated contributions within 28 days following the end of the month to specific fund member, which will increase the liability for members accrued benefits.

**Note 3 – Vested Benefits**

Vested benefits are benefits which are not conditional upon continued membership of the fund (or any factor other than resignation from the plan) and include benefits which members were entitled to receive had they terminated their fund membership as at the reporting period.

	<b>Current</b>	<b>Previous</b>
<b>Vested Benefits at beginning of period</b>	709,714.34	636,366.94
Benefits Accrued during the period	51,515.92	73,347.40
Benefits Paid during the period	0.00	0.00
<b>Vested Benefits at end of period</b>	<b>761,230.26</b>	<b>709,714.34</b>

**Note 4 – Guaranteed Benefits**

No guarantees have been made in respect of any part of the liability for accrued benefits.

**Note 5 – Funding Arrangements**

No fixed funding arrangements were in place for the Fund as at year end.

**Note 6A – Shares in Listed Companies**

	<b>Current</b>	<b>Previous</b>
At market value:		
BHP Group Limited	24,131.25	28,413.45
Crown Resorts Limited	0.00	15,423.45
Endeavour Group Limited	5,147.60	0.00
Newcrest Mining Limited	29,037.10	35,139.20
Santos Limited	18,364.50	17,547.75
South32 Limited	2,304.90	1,714.05
Woodside Energy Group Ltd	3,343.20	0.00
Woolworths Group Limited	24,208.00	25,928.40
	<b>106,536.55</b>	<b>124,166.30</b>

**Note 6B – Units In Listed Unit Trusts**

	<b>Current</b>	<b>Previous</b>
At market value:		
Vanguard Australian Property Securities Index ETF - Vanguard	29,260.00	34,838.65
Australian Property Securities Index ETF		
	<b>29,260.00</b>	<b>34,838.65</b>

**The Winter Family Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2022**

**Note 7A – Distributions**

	<b>Current</b>	<b>Previous</b>
Vanguard Australian Property Securities Index ETF - Vanguard Australian Property Securities Index ETF	1,335.99	0.00
	<b>1,335.99</b>	<b>0.00</b>

**Note 7B – Dividends**

	<b>Current</b>	<b>Previous</b>
BHP Group Limited	5,930.36	0.00
Endeavour Group Limited	132.60	0.00
Newcrest Mining Limited	912.36	0.00
Santos Limited	482.69	0.00
South32 Limited	113.57	0.00
Woolworths Group Limited	639.20	0.00
	<b>8,210.78</b>	<b>0.00</b>

**Note 7C – Interest**

	<b>Current</b>	<b>Previous</b>
La Trobe Australian Credit Fund - 12 Month Term Account #230735	2,016.92	0.00
Macquarie Cash Management Account #70467	435.10	0.00
	<b>2,452.02</b>	<b>0.00</b>

**Note 8A – Realised Capital Losses**

	<b>Current</b>	<b>Previous</b>
<b>Shares in Listed Companies</b>		
Crown Resorts Limited	3,054.29	0.00
	<b>3,054.29</b>	<b>0.00</b>

**Note 8B – Decrease in Market Value**

	<b>Current</b>	<b>Previous</b>
<b>Shares in Listed Companies</b>		
BHP Group Limited	4,282.20	0.00
Crown Resorts Limited	(4,595.34)	0.00
Endeavour Group Limited	(2,300.57)	0.00
Newcrest Mining Limited	6,102.10	0.00
Santos Limited	(816.75)	0.00
South32 Limited	(590.85)	0.00
Woodside Energy Group Ltd	(218.40)	0.00
Woolworths Group Limited	(1,126.63)	0.00
<b>Units In Listed Unit Trusts</b>		
Vanguard Australian Property Securities Index ETF - Vanguard Australian Property Securities Index ETF	5,578.65	0.00
	<b>6,314.41</b>	<b>0.00</b>

# The Winter Family Superannuation Fund

## Tax Accounting Reconciliation

For the period 1 July 2021 to 30 June 2022

<b>Operating Statement Profit vs. Provision for Income Tax</b>		<b>2022</b>
		<b>\$</b>
<b>Benefits Accrued as a Result of Operations before Income Tax</b>		<b>55,043.42</b>
<b><u>ADD:</u></b>		
Decrease in Market Value		6,314.41
Franking Credits		3,497.04
Realised Capital Losses		3,054.29
<b><u>LESS:</u></b>		
Distributed Capital Gains		753.09
Rounding		4.07
<b>Taxable Income or Loss</b>		<b>67,152.00</b>
	<b>Income Amount</b>	<b>Tax Amount</b>
Gross Tax @ 15% for Concessional Income	67,152.00	10,072.80
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 32%	0.00	0.00
Change in Carried Forward Losses	0.00	0.00
<b>Provision for Income Tax</b>		<b>10,072.80</b>

## Provision for Income Tax vs. Income Tax Expense

<b>Provision for Income Tax</b>		<b>10,072.80</b>
<b><u>LESS:</u></b>		
Franking Credits		3,497.04
Change in Deferred Tax Liability		3,048.26
<b>Income Tax Expense</b>		<b>3,527.50</b>

## Provision for Income Tax vs. Income Tax Payable

<b>Provision for Income Tax</b>		<b>10,072.80</b>
<b><u>LESS:</u></b>		
Franking Credits		3,497.04
Foreign Tax Credits		1.88
Income Tax Instalments Paid		9,316.00
<b>Income Tax Payable (Receivable)</b>		<b>(2,742.12)</b>

## Exempt Current Pension Income Settings

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

**The Winter Family Superannuation Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return Ref.	Amount
			<b>Section B</b>	
<b>Income</b>				
<b>Net Capital Gain</b>				
Gross Capital Gain - Distributed Capital Gains from Trusts	As Per Investment Disposals CGT Report	30 Jun 2022	A	753.00
Deferred Capital Gain Realised		30 Jun 2022	A	0.00
Less Capital Losses Applied		30 Jun 2022	A	(753.00)
Less Discount		30 Jun 2022	A	0.00
<b>Total Net Capital Gain</b>			<b>A</b>	<b>0.00</b>
<b>Total Gross Rent and Other Leasing &amp; Hiring Income</b>			<b>B</b>	<b>0.00</b>
<b>Gross Interest</b>				
ATO ATO006000016250874		09 Jun 2022	C	0.75
Interest earned - JUN 21 - 4.35% p.a.	La Trobe: La Trobe Australian Credit Fund - 12 Month Term Account #230735	05 Jul 2021	C	178.77
Interest earned - JUL 21 - 4.35% p.a.	La Trobe: La Trobe Australian Credit Fund - 12 Month Term Account #230735	03 Aug 2021	C	184.73
Interest earned - AUG 21 - 4.35% p.a.	La Trobe: La Trobe Australian Credit Fund - 12 Month Term Account #230735	03 Sep 2021	C	184.73
Interest earned - SEP 21 - 4.35% p.a.	La Trobe: La Trobe Australian Credit Fund - 12 Month Term Account #230735	05 Oct 2021	C	178.77
Interest earned - OCT 21 - 4.15% p.a.	La Trobe: La Trobe Australian Credit Fund - 12 Month Term Account #230735	04 Nov 2021	C	176.23
Interest earned - NOV 21 - 4.15% p.a.	La Trobe: La Trobe Australian Credit Fund - 12 Month Term Account #230735	03 Dec 2021	C	170.55
Interest earned - DEC 21 - 4.15% p.a.	La Trobe: La Trobe Australian Credit Fund - 12 Month Term Account #230735	07 Jan 2022	C	176.23
Interest earned - JAN 22 - 3.85% p.a.	La Trobe: La Trobe Australian Credit Fund - 12 Month Term Account #230735	03 Feb 2022	C	163.49
Interest earned - FEB 22 - 3.85% p.a.	La Trobe: La Trobe Australian Credit Fund - 12 Month Term Account #230735	03 Mar 2022	C	147.67
Interest earned - MAR 22 - 3.65% p.a.	La Trobe: La Trobe Australian Credit Fund - 12 Month Term Account #230735	05 Apr 2022	C	155.00
Interest earned - APR 22 - 3.65% p.a.	La Trobe: La Trobe Australian Credit Fund - 12 Month Term Account #230735	04 May 2022	C	150.00
Interest earned - MAY 22	La Trobe: La Trobe Australian Credit Fund - 12 Month Term Account #230735	06 Jun 2022	C	150.75
MACQUARIE CMA INTEREST PAID	MBL.BACCT: Macquarie Cash Management Account #70467	30 Jul 2021	C	52.33
MACQUARIE CMA INTEREST PAID	MBL.BACCT: Macquarie Cash Management Account #70467	31 Aug 2021	C	52.72
MACQUARIE CMA INTEREST PAID	MBL.BACCT: Macquarie Cash Management Account #70467	30 Sep 2021	C	51.42
MACQUARIE CMA INTEREST PAID	MBL.BACCT: Macquarie Cash Management Account #70467	29 Oct 2021	C	53.80
MACQUARIE CMA INTEREST PAID	MBL.BACCT: Macquarie Cash Management Account #70467	30 Nov 2021	C	36.04
MACQUARIE CMA INTEREST PAID	MBL.BACCT: Macquarie Cash Management Account #70467	31 Dec 2021	C	22.73
MACQUARIE CMA INTEREST PAID	MBL.BACCT: Macquarie Cash Management Account #70467	31 Jan 2022	C	22.95
MACQUARIE CMA INTEREST PAID	MBL.BACCT: Macquarie Cash Management Account #70467	28 Feb 2022	C	20.91
MACQUARIE CMA INTEREST PAID	MBL.BACCT: Macquarie Cash Management Account #70467	31 Mar 2022	C	23.24
MACQUARIE CMA INTEREST PAID	MBL.BACCT: Macquarie Cash Management Account #70467	29 Apr 2022	C	21.98
MACQUARIE CMA INTEREST PAID	MBL.BACCT: Macquarie Cash Management Account #70467	31 May 2022	C	24.32
MACQUARIE CMA INTEREST PAID	MBL.BACCT: Macquarie Cash Management Account #70467	30 Jun 2022	C	52.66
Less Rounding			C	(0.77)
<b>Total Gross Interest</b>			<b>C</b>	<b>2,452.00</b>

**The Winter Family Superannuation Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return Ref.	Amount
<b>Total Forestry Managed Investment Scheme Income</b>			<b>X</b>	<b>0.00</b>
<b>Net Foreign Income</b>				
Distribution - Tax Statement	VAP: Vanguard Australian Property Securities Index ETF - Vanguard Australian Property Securities Index ETF	30 Jun 2022	D	42.42
<i>Less Rounding</i>			D	(0.42)
<b>Total Net Foreign Income</b>			<b>D</b>	<b>42.00</b>
<b>Total Australian Franking Credits from a New Zealand Company</b>			<b>E</b>	<b>0.00</b>
<b>Total Transfers from Foreign Funds</b>			<b>F</b>	<b>0.00</b>
<b>Total Gross Payments where ABN not quoted</b>			<b>H</b>	<b>0.00</b>
<b>Total Gross Distribution from Partnerships</b>			<b>I</b>	<b>0.00</b>
<b>Unfranked Dividend Amount</b>				
STO USD 0.085, 0.0595 FRANKED, 30% CTR, 0.0255 CFI, DRP SUSP	STO: Santos Limited	24 Mar 2022	J	87.68
<i>Less Rounding</i>			J	(0.68)
<b>Total Unfranked Dividend Amount</b>			<b>J</b>	<b>87.00</b>
<b>Franked Dividend Amount</b>				
BHP USD 2, 2 FRANKED, 30% CTR, DRP NIL DISC	BHP: BHP Group Limited	21 Sep 2021	K	1,588.43
BHP USD 1.5, 1.5 FRANKED, 30% CTR, DRP NIL DISC	BHP: BHP Group Limited	28 Mar 2022	K	1,217.13
EST 1:5.534 DIST OF ORD SHS IN WOODSIDE PETROLEUM	BHP: BHP Group Limited	02 Jun 2022	K	3,124.80
EDV AUD 0.07 FRANKED, 30% CTR	EDV: Endeavour Group Limited	22 Sep 2021	K	47.60
EDV AUD 0.125 FRANKED, 30% CTR	EDV: Endeavour Group Limited	28 Mar 2022	K	85.00
NCM USD 0.4, 0.4 FRANKED, 30% CTR, DRP NIL DISC	NCM: Newcrest Mining Limited	30 Sep 2021	K	767.21
NCM USD 0.075, 0.075 FRANKED, 30% CTR, DRP NIL DISC	NCM: Newcrest Mining Limited	31 Mar 2022	K	145.15
S32 USD 0.035, 0.02 SPEC, 0.055 FRANKED, 30% CTR	S32: South32 Limited	07 Oct 2021	K	43.67
S32 USD 0.087, 0.087 FRANKED, 30% CTR	S32: South32 Limited	07 Apr 2022	K	69.90
STO USD 0.055, 0.055 FRANKED, 30% CTR, DRP SUSP	STO: Santos Limited	21 Sep 2021	K	190.42
STO USD 0.085, 0.0595 FRANKED, 30% CTR, 0.0255 CFI, DRP SUSP	STO: Santos Limited	24 Mar 2022	K	204.59
WOW AUD 0.55 FRANKED, 30% CTR, DRP NIL DISC	WOW: Woolworths Group Limited	08 Oct 2021	K	374.00
WOW AUD 0.39 FRANKED, 30% CTR, DRP NIL DISC	WOW: Woolworths Group Limited	13 Apr 2022	K	265.20
<i>Less Rounding</i>			K	(0.10)
<b>Total Franked Dividend Amount</b>			<b>K</b>	<b>8,123.00</b>
<b>Dividend Franking Credit</b>				
BHP USD 2, 2 FRANKED, 30% CTR, DRP NIL DISC	BHP: BHP Group Limited	21 Sep 2021	L	680.76
BHP USD 1.5, 1.5 FRANKED, 30% CTR, DRP NIL DISC	BHP: BHP Group Limited	28 Mar 2022	L	521.63
EST 1:5.534 DIST OF ORD SHS IN WOODSIDE PETROLEUM	BHP: BHP Group Limited	02 Jun 2022	L	1,339.20
EDV AUD 0.07 FRANKED, 30% CTR	EDV: Endeavour Group Limited	22 Sep 2021	L	20.40
EDV AUD 0.125 FRANKED, 30% CTR	EDV: Endeavour Group Limited	28 Mar 2022	L	36.43
NCM USD 0.4, 0.4 FRANKED, 30% CTR, DRP NIL DISC	NCM: Newcrest Mining Limited	30 Sep 2021	L	328.80
NCM USD 0.075, 0.075 FRANKED, 30% CTR, DRP NIL DISC	NCM: Newcrest Mining Limited	31 Mar 2022	L	62.21
S32 USD 0.035, 0.02 SPEC, 0.055 FRANKED, 30% CTR	S32: South32 Limited	07 Oct 2021	L	18.72

**The Winter Family Superannuation Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return Ref.	Amount
S32 USD 0.087, 0.087 FRANKED, 30% CTR	S32: South32 Limited	07 Apr 2022	L	29.96
STO USD 0.055, 0.055 FRANKED, 30% CTR, DRP SUSP	STO: Santos Limited	21 Sep 2021	L	81.61
STO USD 0.085, 0.0595 FRANKED, 30% CTR, 0.0255 CFI, DRP SUSP	STO: Santos Limited	24 Mar 2022	L	87.68
WOW AUD 0.55 FRANKED, 30% CTR, DRP NIL DISC	WOW: Woolworths Group Limited	08 Oct 2021	L	160.29
WOW AUD 0.39 FRANKED, 30% CTR, DRP NIL DISC	WOW: Woolworths Group Limited	13 Apr 2022	L	113.66
<i>Less Rounding</i>			L	(0.35)
<b>Total Dividend Franking Credit</b>			<b>L</b>	<b>3,481.00</b>
<b>Gross Trust Distributions</b>				
VAP AUD EST 0.0319 FRANKED, 30% CTR, NIL CFI, DRP	VAP: Vanguard Australian Property Securities Index ETF - Vanguard Australian Property Securities Index ETF	01 Oct 2021	M	227.78
VAP AUD EST 0.0261 FRANKED, 30% CTR, 0.001 CFI, DRP	VAP: Vanguard Australian Property Securities Index ETF - Vanguard Australian Property Securities Index ETF	04 Jan 2022	M	205.37
VAP AUD EST 0.0358 FRANKED, 30% CTR, 0.0005 CFI, DRP	VAP: Vanguard Australian Property Securities Index ETF - Vanguard Australian Property Securities Index ETF	01 Apr 2022	M	399.42
Distribution - Tax Statement	VAP: Vanguard Australian Property Securities Index ETF - Vanguard Australian Property Securities Index ETF	30 Jun 2022	M	(777.94)
VAP AUD EST 0.00019484 CFI, DRP	VAP: Vanguard Australian Property Securities Index ETF - Vanguard Australian Property Securities Index ETF	30 Jun 2022	M	501.54
<i>Less Rounding</i>			M	(0.17)
<b>Total Gross Trust Distributions</b>			<b>M</b>	<b>556.00</b>
<b>Assessable Employer Contributions</b>				
SuperChoice P/L PC290621-153831919	1: Stephen Winter	02 Jul 2021	R1	5,443.13
SuperChoice P/L PC130821-143370310	1: Stephen Winter	19 Aug 2021	R1	5,688.71
SuperChoice P/L PC190821-126876026	1: Stephen Winter	25 Aug 2021	R1	818.52
SuperChoice P/L PC250821-114639672	1: Stephen Winter	31 Aug 2021	R1	818.52
SuperChoice P/L PC010921-157265880	1: Stephen Winter	07 Sep 2021	R1	818.52
SuperChoice P/L PC070921-157770380	1: Stephen Winter	13 Sep 2021	R1	818.52
SuperChoice P/L PC140921-145535727	1: Stephen Winter	20 Sep 2021	R1	818.52
SuperChoice P/L PC220921-172397796	1: Stephen Winter	28 Sep 2021	R1	818.52
SuperChoice P/L PC280921-172829104	1: Stephen Winter	04 Oct 2021	R1	818.52
SuperChoice P/L PC071021-108240992	1: Stephen Winter	13 Oct 2021	R1	818.52
SuperChoice P/L PC131021-100811523	1: Stephen Winter	19 Oct 2021	R1	818.52
SuperChoice P/L PC201021-122204563	1: Stephen Winter	26 Oct 2021	R1	818.52
SuperChoice P/L PC271021-135739995	1: Stephen Winter	02 Nov 2021	R1	818.52
SuperChoice P/L PC011221-197737617	1: Stephen Winter	07 Dec 2021	R1	4,092.60
SuperChoice P/L PC091221-128896639	1: Stephen Winter	15 Dec 2021	R1	818.52
SuperChoice P/L PC151221-148980827	1: Stephen Winter	21 Dec 2021	R1	818.52
SuperChoice P/L PC221221-133221964	1: Stephen Winter	30 Dec 2021	R1	818.52
SuperChoice P/L PC301221-133110939	1: Stephen Winter	07 Jan 2022	R1	818.52
SuperChoice P/L PC060122-181446946	1: Stephen Winter	12 Jan 2022	R1	818.52
SuperChoice P/L PC140122-187055525	1: Stephen Winter	20 Jan 2022	R1	818.52
SuperChoice P/L PC200122-175228369	1: Stephen Winter	27 Jan 2022	R1	818.52
SuperChoice P/L PC270122-139491152	1: Stephen Winter	02 Feb 2022	R1	818.52
SuperChoice P/L PC100222-144765988	1: Stephen Winter	16 Feb 2022	R1	1,637.04
SuperChoice P/L PC170222-145460352	1: Stephen Winter	23 Feb 2022	R1	818.52



**The Winter Family Superannuation Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return	
			Ref.	Amount
SuperChoice P/L PC240222-145901995	1: Stephen Winter	02 Mar 2022	R1	818.52
SuperChoice P/L PC020322-196253545	1: Stephen Winter	08 Mar 2022	R1	818.52
SuperChoice P/L PC100322-174536255	1: Stephen Winter	16 Mar 2022	R1	818.52
SuperChoice P/L PC210322-154930208	1: Stephen Winter	25 Mar 2022	R1	818.52
SuperChoice P/L PC250322-183696533	1: Stephen Winter	31 Mar 2022	R1	818.52
SuperChoice P/L PC010422-184356188	1: Stephen Winter	07 Apr 2022	R1	818.52
SuperChoice P/L PC080422-106535871	1: Stephen Winter	14 Apr 2022	R1	818.52
SuperChoice P/L PC140422-182798975	1: Stephen Winter	26 Apr 2022	R1	818.52
SuperChoice P/L PC290422-184964154	1: Stephen Winter	05 May 2022	R1	818.52
SuperChoice P/L PC290422-184964197	1: Stephen Winter	05 May 2022	R1	818.52
SuperChoice P/L PC040522-129529181	1: Stephen Winter	11 May 2022	R1	818.52
SuperChoice P/L PC120522-109846615	1: Stephen Winter	18 May 2022	R1	818.52
SuperChoice P/L PC200522-110652672	1: Stephen Winter	26 May 2022	R1	818.52
SuperChoice P/L PC270522-112696351	1: Stephen Winter	02 Jun 2022	R1	818.52
SuperChoice P/L PC020622-148129447	1: Stephen Winter	08 Jun 2022	R1	818.52
SuperChoice P/L PC080622-109072365	1: Stephen Winter	15 Jun 2022	R1	818.52
SuperChoice P/L PC170622-109544777	1: Stephen Winter	23 Jun 2022	R1	818.52
SuperChoice P/L PC240622-133585211	1: Stephen Winter	30 Jun 2022	R1	818.52
SuperChoice P/L PC290621-153831923	2: Julie Winter	02 Jul 2021	R1	1,399.93
SuperChoice P/L PC130821-143370314	2: Julie Winter	19 Aug 2021	R1	1,463.11
SuperChoice P/L PC190821-126876030	2: Julie Winter	25 Aug 2021	R1	210.52
SuperChoice P/L PC250821-114639676	2: Julie Winter	31 Aug 2021	R1	210.52
SuperChoice P/L PC010921-157265884	2: Julie Winter	07 Sep 2021	R1	210.52
SuperChoice P/L PC070921-157770384	2: Julie Winter	13 Sep 2021	R1	210.52
SuperChoice P/L PC140921-145535731	2: Julie Winter	20 Sep 2021	R1	210.52
SuperChoice P/L PC220921-172397800	2: Julie Winter	28 Sep 2021	R1	210.52
SuperChoice P/L PC280921-172829109	2: Julie Winter	04 Oct 2021	R1	210.52
SuperChoice P/L PC071021-108240997	2: Julie Winter	13 Oct 2021	R1	210.52
SuperChoice P/L PC131021-100811528	2: Julie Winter	19 Oct 2021	R1	210.52
SuperChoice P/L PC201021-122204568	2: Julie Winter	26 Oct 2021	R1	210.52
SuperChoice P/L PC271021-135740000	2: Julie Winter	02 Nov 2021	R1	210.52
SuperChoice P/L PC011221-197737623	2: Julie Winter	07 Dec 2021	R1	1,052.60
SuperChoice P/L PC091221-128896643	2: Julie Winter	15 Dec 2021	R1	210.52
SuperChoice P/L PC151221-148980832	2: Julie Winter	21 Dec 2021	R1	210.52
SuperChoice P/L PC221221-133221969	2: Julie Winter	30 Dec 2021	R1	210.52
SuperChoice P/L PC301221-133110944	2: Julie Winter	07 Jan 2022	R1	210.52
SuperChoice P/L PC060122-181446951	2: Julie Winter	12 Jan 2022	R1	210.52
SuperChoice P/L PC140122-187055530	2: Julie Winter	20 Jan 2022	R1	210.52
SuperChoice P/L PC200122-175228375	2: Julie Winter	27 Jan 2022	R1	210.52
SuperChoice P/L PC270122-139491158	2: Julie Winter	02 Feb 2022	R1	210.52
SuperChoice P/L PC100222-144765993	2: Julie Winter	16 Feb 2022	R1	421.04
SuperChoice P/L PC170222-145460357	2: Julie Winter	23 Feb 2022	R1	210.52
SuperChoice P/L PC240222-145902000	2: Julie Winter	02 Mar 2022	R1	210.52
SuperChoice P/L PC020322-196253550	2: Julie Winter	08 Mar 2022	R1	210.52
SuperChoice P/L PC100322-174536260	2: Julie Winter	16 Mar 2022	R1	210.52
SuperChoice P/L PC210322-154930213	2: Julie Winter	25 Mar 2022	R1	210.52
SuperChoice P/L PC250322-183696538	2: Julie Winter	31 Mar 2022	R1	210.52

**The Winter Family Superannuation Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return Ref.	Amount
SuperChoice P/L PC010422-184356194	2: Julie Winter	07 Apr 2022	R1	210.52
SuperChoice P/L PC080422-106535877	2: Julie Winter	14 Apr 2022	R1	210.52
SuperChoice P/L PC140422-182798981	2: Julie Winter	26 Apr 2022	R1	210.52
SuperChoice P/L PC290422-184964160	2: Julie Winter	05 May 2022	R1	210.52
SuperChoice P/L PC290422-184964202	2: Julie Winter	05 May 2022	R1	210.52
SuperChoice P/L PC040522-129529186	2: Julie Winter	11 May 2022	R1	210.52
SuperChoice P/L PC120522-109846621	2: Julie Winter	18 May 2022	R1	210.52
SuperChoice P/L PC200522-110652678	2: Julie Winter	26 May 2022	R1	210.52
SuperChoice P/L PC270522-112696359	2: Julie Winter	02 Jun 2022	R1	210.52
SuperChoice P/L PC020622-148129454	2: Julie Winter	08 Jun 2022	R1	210.52
SuperChoice P/L PC080622-109072358	2: Julie Winter	15 Jun 2022	R1	210.52
SuperChoice P/L PC170622-109544771	2: Julie Winter	23 Jun 2022	R1	210.52
SuperChoice P/L PC240622-133585206	2: Julie Winter	30 Jun 2022	R1	210.52
<i>Less Rounding</i>			R1	(0.68)
<b>Total Assessable Employer Contributions</b>			<b>R1</b>	<b>60,301.00</b>
<b>Total Assessable Personal Contributions</b>			<b>R2</b>	<b>0.00</b>
<b>Total No-TFN quoted contributions</b>			<b>R3</b>	<b>0.00</b>
<b>Total Transfer of Liability to life insurance company or PST</b>			<b>R6</b>	<b>0.00</b>
<b>Total Assessable Contributions</b>			<b>R</b>	<b>60,301.00</b>
<b>Other Income</b>				
Rebated Referral Fee JUN 21		12 Jul 2021	S	20.55
Rebated Referral Fee JUL 21 - -0.500%p.a. (excl GST)		11 Aug 2021	S	21.23
Rebated Referral Fee AUG 21 - -0.500%p.a. (excl GST)		10 Sep 2021	S	21.23
Rebated Referral Fee SEP 21 - -0.500%p.a. (excl GST)		11 Oct 2021	S	20.55
Rebated Referral Fee OCT 21 - -0.500%p.a. (excl GST)		10 Nov 2021	S	21.23
Rebated Referral Fee NOV 21 - -0.500%p.a. (excl GST)		10 Dec 2021	S	20.55
Rebated Referral Fee DEC 21 - -0.500%p.a. (excl GST)		10 Jan 2022	S	21.23
Rebated Referral Fee JAN 22 - -0.500%p.a. (excl GST)		10 Feb 2022	S	21.23
Rebated Referral Fee FEB 22 - -0.500%p.a. (excl GST)		10 Mar 2022	S	19.18
Rebated Referral Fee MAR 22 - -0.500%p.a. (excl GST)		08 Apr 2022	S	21.23
Rebated Referral Fee APR 22 - -0.500%p.a. (excl GST)		10 May 2022	S	20.55
Rebated Referral Fee MAY 22 - -0.500%p.a. (excl GST)		10 Jun 2022	S	21.23
<i>Less Rounding</i>			S	(0.99)
<b>Total Other Income</b>			<b>S</b>	<b>249.00</b>
<b>Total Assessable Income Due to Changed Tax Status of Fund</b>			<b>T</b>	<b>0.00</b>
<b>Total Net Non-arm's Length Income</b>			<b>U</b>	<b>0.00</b>
<b>Total Exempt Current Pension Income</b>			<b>Y</b>	<b>0.00</b>
<b>Total Assessable Income</b>				<b>75,291.00</b>

**Deductions**

**Section C**

**The Winter Family Superannuation Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return Ref.	Amount
<b>Total Interest Expenses within Australia</b>			<b>A</b>	<b>0.00</b>
<b>Total Interest Expenses Overseas</b>			<b>B</b>	<b>0.00</b>
<b>Total Capital Works Deductions</b>			<b>D</b>	<b>0.00</b>
<b>Total Deduction for Decline in Value of Depreciating Assets</b>			<b>E</b>	<b>0.00</b>
<b>Death or Disability Premiums</b>				
ZURICH LIFE M063503 3F	1: Stephen Winter	14 Jun 2022	F	4,814.09
<i>Less Rounding</i>			F	(0.09)
<b>Total Death or Disability Premiums</b>			<b>F</b>	<b>4,814.00</b>
<b>Total Death Benefit Increase</b>			<b>G</b>	<b>0.00</b>
<b>Approved Auditor Fee</b>				
PROVISION OF TAXATION COMPLIANCE FY20-21		03 Sep 2021	H	330.00
<b>Total Approved Auditor Fee</b>			<b>H</b>	<b>330.00</b>
<b>Investment Expenses</b>				
BPAY TO INTERPRAC FINANCIAL PLANNIN		11 Feb 2022	I	1,360.00
<b>Total Investment Expenses</b>			<b>I</b>	<b>1,360.00</b>
<b>Management and Administration Expenses</b>				
PROVISION OF TAXATION COMPLIANCE FY20-21		03 Sep 2021	J	1,320.00
BPAY TO AUSTRALIAN SECURITIES & INV		04 Feb 2022	J	56.00
<b>Total Management and Administration Expenses</b>			<b>J</b>	<b>1,376.00</b>
<b>Total Forestry Managed Investment Scheme Deduction</b>			<b>U</b>	<b>0.00</b>
<b>Other Deductions</b>				
BPAY TO AUSTRALIAN TAXATION OFFICE		03 Sep 2021	L	259.00
<b>Total Other Deductions</b>			<b>L</b>	<b>259.00</b>
<b>Tax Losses Deducted</b>				
Tax Losses Brought Forward		30 Jun 2022	M	0.00
Less Net Exempt Income		30 Jun 2022	M	0.00
<b>Total Tax Losses Deducted</b>			<b>M</b>	<b>0.00</b>
<b>Total Deductions</b>				<b>8,139.00</b>
<b>Taxable Income or Loss</b>			<b>(V - N) O</b>	<b>67,152.00</b>

**Income Tax Calculation Statement**

**Section D**

**Gross Tax**

Gross Tax @ 15% for Concessional Income		30 Jun 2022	T1	10,072.80
Gross Tax @ 45% for Net Non-Arm's Length Income		30 Jun 2022	T1	0.00
No-TFN Quoted Contributions @ 32%		30 Jun 2022	J	0.00
<b>Total Gross Tax</b>				<b>10,072.80</b>

**Credit: Foreign Tax Income Offset**

Distribution - Tax Statement	VAP: Vanguard Australian Property Securities Index ETF - Vanguard Australian Property Securities Index ETF	30 Jun 2022	C1	1.88
------------------------------	--	-------------	----	------

**The Winter Family Superannuation Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return Ref.	Amount
<b>Total Credit: Foreign Tax Income Offset</b>			<b>C1</b>	<b>1.88</b>
<b>Total Credit: Rebates and Tax Offset</b>			<b>C2</b>	<b>0.00</b>
<b>Rebates and Offsets</b>			<b>C</b>	<b>1.88</b>
<b>SUBTOTAL</b>				<b>10,070.92</b>
<b>Credit: Refundable Franking Credits</b>				
BHP USD 2, 2 FRANKED, 30% CTR, DRP NIL DISC	BHP: BHP Group Limited	21 Sep 2021	E1	680.76
BHP USD 1.5, 1.5 FRANKED, 30% CTR, DRP NIL DISC	BHP: BHP Group Limited	28 Mar 2022	E1	521.63
EST 1:5.534 DIST OF ORD SHS IN WOODSIDE PETROLEUM	BHP: BHP Group Limited	02 Jun 2022	E1	1,339.20
EDV AUD 0.07 FRANKED, 30% CTR	EDV: Endeavour Group Limited	22 Sep 2021	E1	20.40
EDV AUD 0.125 FRANKED, 30% CTR	EDV: Endeavour Group Limited	28 Mar 2022	E1	36.43
NCM USD 0.4, 0.4 FRANKED, 30% CTR, DRP NIL DISC	NCM: Newcrest Mining Limited	30 Sep 2021	E1	328.80
NCM USD 0.075, 0.075 FRANKED, 30% CTR, DRP NIL DISC	NCM: Newcrest Mining Limited	31 Mar 2022	E1	62.21
S32 USD 0.035, 0.02 SPEC, 0.055 FRANKED, 30% CTR	S32: South32 Limited	07 Oct 2021	E1	18.72
S32 USD 0.087, 0.087 FRANKED, 30% CTR	S32: South32 Limited	07 Apr 2022	E1	29.96
STO USD 0.055, 0.055 FRANKED, 30% CTR, DRP SUSP	STO: Santos Limited	21 Sep 2021	E1	81.61
STO USD 0.085, 0.0595 FRANKED, 30% CTR, 0.0255 CFI, DRP SUSP	STO: Santos Limited	24 Mar 2022	E1	87.68
Distribution - Tax Statement	VAP: Vanguard Australian Property Securities Index ETF - Vanguard Australian Property Securities Index ETF	30 Jun 2022	E1	15.69
WOW AUD 0.55 FRANKED, 30% CTR, DRP NIL DISC	WOW: Woolworths Group Limited	08 Oct 2021	E1	160.29
WOW AUD 0.39 FRANKED, 30% CTR, DRP NIL DISC	WOW: Woolworths Group Limited	13 Apr 2022	E1	113.66
<b>Total Credit: Refundable Franking Credits</b>			<b>E1</b>	<b>3,497.04</b>
<b>Total Credit: No-TFN Tax Offset</b>			<b>E2</b>	<b>0.00</b>
<b>Total Credit: Refundable National Rental Affordability Scheme Tax Offset</b>			<b>E3</b>	<b>0.00</b>
<b>Total Credit: Interest on Early Payments</b>			<b>H1</b>	<b>0.00</b>
<b>Total Credit: Foreign Resident Withholding</b>			<b>H2</b>	<b>0.00</b>
<b>Total Credit: ABN/TFN Not Quoted (Non-Individual)</b>			<b>H3</b>	<b>0.00</b>
<b>Total Credit: Interest on No-TFN Tax Offset</b>			<b>H6</b>	<b>0.00</b>
<b>Total Eligible Credits</b>				<b>0.00</b>
<b>Net Tax Payable</b>				<b>6,573.88</b>
<b>PAYG Instalments Raised</b>				
BPAY TO AUSTRALIAN TAXATION OFFICE		30 Sep 2021	K	1,629.00
BPAY TO AUSTRALIAN TAXATION OFFICE		31 Dec 2021	K	3,029.00
BPAY TO AUSTRALIAN TAXATION OFFICE		31 Mar 2022	K	2,329.00
PAYG 30 June 2022		30 Jun 2022	K	2,329.00
<b>Total PAYG Instalments Raised</b>			<b>K</b>	<b>9,316.00</b>
<b>Total Supervisory Levy</b>			<b>L</b>	<b>259.00</b>
<b>Total Supervisory Levy Adjustment for Wound Up Funds</b>			<b>M</b>	<b>0.00</b>

**The Winter Family Superannuation Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return Ref.	Amount
Total Supervisory Levy Adjustment for New Funds			N	0.00
Total Amount Due / (Refundable)				(2,483.12)



**SUPER B2B**

**TAX RETURN**

# Self-managed superannuation fund annual return **2022**

## Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2022* (NAT 71287).

- ! The *Self-managed superannuation fund annual return instructions 2022* (NAT 71606) (the instructions) can assist you to complete this annual return.
- The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via [ABR.gov.au](http://ABR.gov.au) or complete the Change of details for superannuation entities form (NAT 3036).

## To complete this annual return

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

S M I T H S T

- Place X in ALL applicable boxes.

➤ Postal address for annual returns:

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

For example;

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

## Section A: Fund information

1 **Tax file number (TFN)**

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

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

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

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

4 **Current postal address**

Suburb/town

State/territory

Postcode

5 **Annual return status**

Is this an amendment to the SMSF's 2022 return?

**A** No  Yes

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

**B** No  Yes

Fund's tax file number (TFN)

**6 SMSF auditor**

Auditor's name

Title:

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed **A**

Was Part A of the audit report qualified? **B** No  Yes

Was Part B of the audit report qualified? **C** No  Yes

If Part B of the audit report was qualified, have the reported issues been rectified? **D** No  Yes

**7 Electronic funds transfer (EFT)**

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

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

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

Fund BSB number  Fund account number

Fund account name

I would like my tax refunds made to this account.  Go to C.

**B Financial institution account details for tax refunds**

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

BSB number  Account number

Account name

**C Electronic service address alias**

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



Fund's tax file number (TFN) 

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

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

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

**10 Exempt current pension income**

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

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

No  Go to Section B: Income.

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

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

Segregated assets method **B**

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

Did the fund have any other income that was assessable?

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

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

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

## Section B: Income

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

### 11 Income

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

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2022*.

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

Net capital gain **A** \$ 0 **00**

Gross rent and other leasing and hiring income **B** \$ 0 **00**

Gross interest **C** \$ 2452 **00**

Forestry managed investment scheme income **X** \$ 0 **00**

<b>D1</b> \$ <span style="border: 1px solid black; padding: 2px;">42</span> <b>00</b>	Gross foreign income	<b>D</b> \$ <span style="border: 1px solid black; padding: 2px;">42</span> <b>00</b>	Loss <input type="checkbox"/>
Net foreign income			

Australian franking credits from a New Zealand company **E** \$ 0 **00**

Transfers from foreign funds **F** \$ 0 **00** Number  

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

**Calculation of assessable contributions**

Assessable employer contributions  
**R1** \$ 60301 **00**

plus Assessable personal contributions  
**R2** \$ 0 **00**

plus <sup>#No-TFN-quoted contributions</sup>  
**R3** \$ 0 **00**  
(an amount must be included even if it is zero)

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

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

\*Unfranked dividend amount **J** \$ 87 **00**

\*Franked dividend amount **K** \$ 8123 **00**

\*Dividend franking credit **L** \$ 3481 **00**

\*Gross trust distributions **M** \$ 556 **00** Code P

**Assessable contributions (R1 plus R2 plus R3 less R6)**  
**R** \$ 60301 **00**

**Calculation of non-arm's length income**

\*Net non-arm's length private company dividends  
**U1** \$ 0 **00**

plus \*Net non-arm's length trust distributions  
**U2** \$ 0 **00**

plus \*Net other non-arm's length income  
**U3** \$ 0 **00**

\*Other income **S** \$ 249 **00** Code O

\*Assessable income due to changed tax status of fund **T** \$ 0 **00**

**Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3)**  
**U** \$ 0 **00**

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

**GROSS INCOME (Sum of labels A to U)** **W** \$ 75291 **00** Loss

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

**TOTAL ASSESSABLE INCOME (W less Y)** **V** \$ 75291 **00** Loss

Fund's tax file number (TFN)

## Section C: Deductions and non-deductible expenses

### 12 Deductions and non-deductible expenses

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

	DEDUCTIONS		NON-DEDUCTIBLE EXPENSES
Interest expenses within Australia	<b>A1</b> \$ <input type="text" value="0"/> -00		<b>A2</b> \$ <input type="text" value="0"/> -00
Interest expenses overseas	<b>B1</b> \$ <input type="text" value="0"/> -00		<b>B2</b> \$ <input type="text" value="0"/> -00
Capital works expenditure	<b>D1</b> \$ <input type="text" value="0"/> -00		<b>D2</b> \$ <input type="text" value="0"/> -00
Decline in value of depreciating assets	<b>E1</b> \$ <input type="text" value="0"/> -00		<b>E2</b> \$ <input type="text" value="0"/> -00
Insurance premiums – members	<b>F1</b> \$ <input type="text" value="4814"/> -00		<b>F2</b> \$ <input type="text" value="0"/> -00
SMSF auditor fee	<b>H1</b> \$ <input type="text" value="330"/> -00		<b>H2</b> \$ <input type="text" value="0"/> -00
Investment expenses	<b>I1</b> \$ <input type="text" value="1360"/> -00		<b>I2</b> \$ <input type="text" value="0"/> -00
Management and administration expenses	<b>J1</b> \$ <input type="text" value="1376"/> -00		<b>J2</b> \$ <input type="text" value="0"/> -00
Forestry managed investment scheme expense	<b>U1</b> \$ <input type="text" value="0"/> -00		<b>U2</b> \$ <input type="text" value="0"/> -00
Other amounts	<b>L1</b> \$ <input type="text" value="259"/> -00	Code <input type="text" value="0"/>	<b>L2</b> \$ <input type="text" value="0"/> -00
Tax losses deducted	<b>M1</b> \$ <input type="text" value="0"/> -00		

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

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

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

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

#This is a mandatory label.

Fund's tax file number (TFN)

## Section D: Income tax calculation statement

**#Important:**

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

### 13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2022* on how to complete the calculation statement.

#Taxable income	<b>A</b>	\$	<input type="text" value="67152"/>	<b>-00</b>
<i>(an amount must be included even if it is zero)</i>				
#Tax on taxable income	<b>T1</b>	\$	<input type="text" value="10072.80"/>	
<i>(an amount must be included even if it is zero)</i>				
#Tax on no-TFN-quoted contributions	<b>J</b>	\$	<input type="text" value="0"/>	
<i>(an amount must be included even if it is zero)</i>				

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

Foreign income tax offset	<b>C1</b>	\$	<input type="text" value="1.88"/>	
Rebates and tax offsets	<b>C2</b>	\$	<input type="text"/>	
Non-refundable non-carry forward tax offsets				
	<b>C</b>	\$	<input type="text" value="1.88"/>	
<i>(C1 plus C2)</i>				

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

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

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

Complying fund's franking credits tax offset	<b>E1</b>	\$	<input type="text" value="3497.04"/>	
No-TFN tax offset	<b>E2</b>	\$	<input type="text"/>	
National rental affordability scheme tax offset	<b>E3</b>	\$	<input type="text"/>	
Exploration credit tax offset	<b>E4</b>	\$	<input type="text"/>	
Refundable tax offsets				
	<b>E</b>	\$	<input type="text" value="3497.04"/>	
<i>(E1 plus E2 plus E3 plus E4)</i>				

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

Section 102AAM interest charge  
**G** \$

Fund's tax file number (TFN)

Credit for interest on early payments – amount of interest	<b>H1 \$</b> <input type="text"/>
Credit for tax withheld – foreign resident withholding (excluding capital gains)	<b>H2 \$</b> <input type="text" value="0"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	<b>H3 \$</b> <input type="text" value="0"/>
Credit for TFN amounts withheld from payments from closely held trusts	<b>H5 \$</b> <input type="text"/>
Credit for interest on no-TFN tax offset	<b>H6 \$</b> <input type="text"/>
Credit for foreign resident capital gains withholding amounts	<b>H8 \$</b> <input type="text"/>
<b>Eligible credits</b>	<b>H \$</b> <input type="text" value="0"/> <i>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</i>

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

PAYG instalments raised	<b>K \$</b> <input type="text" value="9316"/>	
Supervisory levy	<b>L \$</b> <input type="text" value="259"/>	
Supervisory levy adjustment for wound up funds	<b>M \$</b> <input type="text"/>	
Supervisory levy adjustment for new funds	<b>N \$</b> <input type="text"/>	

<b>AMOUNT DUE OR REFUNDABLE</b> A positive amount at <b>S</b> is what you owe, while a negative amount is refundable to you.	<b>S \$</b> <input type="text" value="-2483.12"/> <i>(T5 plus G less H less I less K plus L less M plus N)</i>
---	---

#This is a mandatory label.

## Section E: Losses

### 14 Losses

**!** If total loss is greater than \$100,000, complete and attach a *Losses schedule 2022*.

Tax losses carried forward to later income years	<b>U \$</b> <input type="text" value="0"/> -00
Net capital losses carried forward to later income years	<b>V \$</b> <input type="text" value="2301"/> -00

## Section F: Member information

### MEMBER 1

Title:

Family name

First given name

Other given names

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

Date of birth

### Contributions

OPENING ACCOUNT BALANCE \$

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

Employer contributions  
**A** \$

ABN of principal employer  
**A1**

Personal contributions  
**B** \$

CGT small business retirement exemption  
**C** \$

CGT small business 15-year exemption amount  
**D** \$

Personal injury election  
**E** \$

Spouse and child contributions  
**F** \$

Other third party contributions  
**G** \$

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

Receipt date   
**H1**

Assessable foreign superannuation fund amount  
**I** \$

Non-assessable foreign superannuation fund amount  
**J** \$

Transfer from reserve: assessable amount  
**K** \$

Transfer from reserve: non-assessable amount  
**L** \$

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

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

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

### Other transactions

Allocated earnings or losses **O** \$

Loss

Accumulation phase account balance  
**S1** \$

Inward rollovers and transfers **P** \$

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

Outward rollovers and transfers **Q** \$

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

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

TRIS Count

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Fund's tax file number (TFN)

**MEMBER 2**

Title:

Family name

First given name

Other given names

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

Date of birth   
Day Month Year

**Contributions**

OPENING ACCOUNT BALANCE \$

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

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

Employer contributions  
**A** \$

Receipt date   
Day Month Year  
**H1**

ABN of principal employer  
**A1**

Assessable foreign superannuation fund amount  
**I** \$

Personal contributions  
**B** \$

Non-assessable foreign superannuation fund amount  
**J** \$

CGT small business retirement exemption  
**C** \$

Transfer from reserve: assessable amount  
**K** \$

CGT small business 15-year exemption amount  
**D** \$

Transfer from reserve: non-assessable amount  
**L** \$

Personal injury election  
**E** \$

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

Spouse and child contributions  
**F** \$

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

Other third party contributions  
**G** \$

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

**Other transactions**

Allocated earnings or losses **O** \$

Loss

Accumulation phase account balance  
**S1** \$

Inward rollovers and transfers **P** \$

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

Outward rollovers and transfers **Q** \$

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

Lump Sum payments **R1** \$

Code

Income stream payments **R2** \$

Code

TRIS Count

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Fund's tax file number (TFN)

Section H: **Assets and liabilities**

**15 ASSETS**

**15a Australian managed investments**

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

**15b Australian direct investments**

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

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

**15c Other investments**

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

**15d Overseas direct investments**

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

**TOTAL AUSTRALIAN AND OVERSEAS ASSETS** **U** \$ -00  
 (Sum of labels **A** to **T**)

**15e In-house assets**

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year?  
**A** No  Yes  \$ -00



Fund's tax file number (TFN)

**15f Limited recourse borrowing arrangements**

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

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

**16 LIABILITIES**

Borrowings for limited recourse borrowing arrangements	<b>V1</b> \$ <input type="text" value=""/>	-00		
Permissible temporary borrowings	<b>V2</b> \$ <input type="text" value=""/>	-00		
Other borrowings	<b>V3</b> \$ <input type="text" value=""/>	-00	Borrowings	<b>V</b> \$ <input type="text" value="0"/>
				-00
Total member closing account balances (total of all <b>CLOSING ACCOUNT BALANCES</b> from Sections F and G)			<b>W</b> \$	<input type="text" value="761230"/>
				-00
Reserve accounts			<b>X</b> \$	<input type="text" value="0"/>
				-00
Other liabilities			<b>Y</b> \$	<input type="text" value="2329"/>
				-00
<b>TOTAL LIABILITIES</b>			<b>Z</b> \$	<input type="text" value="763559"/>
				-00

**Section I: Taxation of financial arrangements**

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

Total TOFA gains **H** \$

Total TOFA losses **I** \$

**Section J: Other information**

**Family trust election status**

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2021–22 income year, write **2022**). **A**

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2022*. **B**

**Interposed entity election status**

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2022* for each election.

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2022*. **D**

Section K: **Declarations**

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

**Important**

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

**Privacy**

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

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

**TRUSTEE'S OR DIRECTOR'S DECLARATION:**

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

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

Date      Day      /      Month      /      Year

**Preferred trustee or director contact details:**

Title:

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return  Hrs

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

**TAX AGENT'S DECLARATION:**

I declare that the *Self-managed superannuation fund annual return 2022* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date      Day      /      Month      /      Year

**Tax agent's contact details**

Title:

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

# Capital gains tax (CGT) schedule **2022**

## When completing this form

- Print clearly, using a black or dark blue pen only.
  - Use BLOCK LETTERS and print one character in each box.
- S M I T H S T
- Do not use correction fluid or covering stickers.
  - Sign next to any corrections with your **full signature** (not initials).

- Use in conjunction with company, trust, fund income tax return or the self-managed superannuation fund annual return.
- Refer to the *Guide to capital gains tax 2022* available on our website at [ato.gov.au](http://ato.gov.au) for instructions on how to complete this schedule.

**Tax file number (TFN)**

- ! We are authorised by law to request your TFN. You do not have to quote your TFN. However, if you don't it could increase the chance of delay or error in processing your form.

**Australian business number (ABN)**

## Taxpayer's name

## 1 Current year capital gains and capital losses

	Capital gain	Capital loss
Shares in companies listed on an Australian securities exchange	<b>A</b> \$ <input type="text" value="0"/> -00	<b>K</b> \$ <input type="text" value="3054"/> -00
Other shares	<b>B</b> \$ <input type="text" value="0"/> -00	<b>L</b> \$ <input type="text" value="0"/> -00
Units in unit trusts listed on an Australian securities exchange	<b>C</b> \$ <input type="text" value="0"/> -00	<b>M</b> \$ <input type="text" value="0"/> -00
Other units	<b>D</b> \$ <input type="text" value="0"/> -00	<b>N</b> \$ <input type="text" value="0"/> -00
Real estate situated in Australia	<b>E</b> \$ <input type="text" value="0"/> -00	<b>O</b> \$ <input type="text" value="0"/> -00
Other real estate	<b>F</b> \$ <input type="text" value="0"/> -00	<b>P</b> \$ <input type="text" value="0"/> -00
Amount of capital gains from a trust (including a managed fund)	<b>G</b> \$ <input type="text" value="753"/> -00	
Collectables	<b>H</b> \$ <input type="text" value="0"/> -00	<b>Q</b> \$ <input type="text" value="0"/> -00
Other CGT assets and any other CGT events	<b>I</b> \$ <input type="text" value="0"/> -00	<b>R</b> \$ <input type="text" value="0"/> -00
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	<b>S</b> \$ <input type="text" value="0"/> -00	
<b>Total current year capital gains</b>	<b>J</b> \$ <input type="text" value="753"/> -00	

Add the amounts at labels **K** to **R** and write the total in item 2 label **A – Total current year capital losses**.

Fund's tax file number (TFN) **2 Capital losses**Total current year capital losses **A** \$ -00Total current year capital losses applied **B** \$ -00Total prior year net capital losses applied **C** \$ -00Total capital losses transferred in applied  
(only for transfers involving a foreign bank branch or  
permanent establishment of a foreign financial entity) **D** \$ -00Total capital losses applied **E** \$ -00Add amounts at **B**, **C** and **D**.**3 Unapplied net capital losses carried forward**Net capital losses from collectables carried forward to later income years **A** \$ -00Other net capital losses carried forward to later income years **B** \$ -00Add amounts at **A** and **B** and transfer the total  
to label **V – Net capital losses carried forward**  
to later income years on your tax return.**4 CGT discount**Total CGT discount applied **A** \$ -00**5 CGT concessions for small business**Small business active asset reduction **A** \$ -00Small business retirement exemption **B** \$ -00Small business rollover **C** \$ -00Total small business concessions applied **D** \$ -00**6 Net capital gain**Net capital gain **A** \$ -001J less 2E less 4A less 5D (cannot be less than  
zero). Transfer the amount at **A** to label **A – Net**  
**capital gain** on your tax return.

Fund's tax file number (TFN) 805191081

**7 Earnout arrangements**

Are you a party to an earnout arrangement? **A** Yes, as a buyer  Yes, as a seller  No   
 (Print  in the appropriate box.)

**!** If you are a party to more than one earnout arrangement, copy and attach a separate sheet to this schedule providing the details requested here for each additional earnout arrangement.

How many years does the earnout arrangement run for? **B**

What year of that arrangement are you in? **C**

If you are the seller, what is the total estimated capital proceeds from the earnout arrangement? **D** \$ -00

Amount of any capital gain or loss you made under your non-qualifying arrangement in the income year. **E** \$ -00 /  <sup>LOSS</sup>

**!** Request for amendment

If you received or provided a financial benefit under a look-through earnout right created in an earlier income year and you wish to seek an amendment to that earlier income year, complete the following:

Income year earnout right created **F**

Amended net capital gain or capital losses carried forward **G** \$ -00 /  <sup>LOSS</sup>

**8 Other CGT information required (if applicable)**

Small business 15 year exemption – exempt capital gains **A** \$ -00 /  <sup>CODE</sup>

Capital gains disregarded by a foreign resident **B** \$ -00

Capital gains disregarded as a result of a scrip for scrip rollover **C** \$ -00

Capital gains disregarded as a result of an inter-company asset rollover **D** \$ -00

Capital gains disregarded by a demerging entity **E** \$ -00

**2022****Losses schedule**

Companies and trusts that do not join consolidated groups should complete and attach this schedule to their 2022 tax return.

Superannuation funds should complete and attach this schedule to their 2022 tax return.

Print neatly in BLOCK LETTERS with a black or blue ballpoint pen only. Print one letter or number in each box. Do not use correction fluid or tape.

Place *X* in all applicable boxes.

Refer to *Losses schedule instructions 2022*, available on our website [ato.gov.au](http://ato.gov.au) for instructions on how to complete this schedule.

Tax file number (TFN)

805191081

Name of entity

The Winter Family Superannuation Fund

Australian business number

39692659534

## Part A – Losses carried forward to the 2022–23 income year – excludes film losses

### 1 Tax losses carried forward to later income years

Year of loss		
2021–22	<b>B</b>	<input type="text"/> -00
2020–21	<b>C</b>	<input type="text"/> -00
2019–20	<b>D</b>	<input type="text"/> -00
2018–19	<b>E</b>	<input type="text"/> -00
2017–18	<b>F</b>	<input type="text"/> -00
2016–17 and earlier income years	<b>G</b>	<input type="text"/> -00
<b>Total</b>	<b>U</b>	<input type="text"/> 0-00

Transfer the amount at **U** to the **Tax losses carried forward to later income years** label on your tax return.

### 2 Net capital losses carried forward to later income years

Year of loss		
2021–22	<b>H</b>	<input type="text"/> 2301-00
2020–21	<b>I</b>	<input type="text"/> -00
2019–20	<b>J</b>	<input type="text"/> -00
2018–19	<b>K</b>	<input type="text"/> -00
2017–18	<b>L</b>	<input type="text"/> -00
2016–17 and earlier income years	<b>M</b>	<input type="text"/> -00
<b>Total</b>	<b>V</b>	<input type="text"/> 2301-00

Transfer the amount at **V** to the **Net capital losses carried forward to later income years** label on your tax return.

**Part B – Ownership and business continuity test** – company and listed widely held trust only

Complete item **3** of **Part B** if a loss is being carried forward to later income years and the business continuity test has to be satisfied in relation to that loss.

Do not complete items **1** or **2** of **Part B** if, in the 2021–22 income year, no loss has been claimed as a deduction, applied against a net capital gain or, in the case of companies, losses have not been transferred in or out.

**1 Whether continuity of majority ownership test passed**

**Note:** If the entity has deducted, applied, transferred in or transferred out (as applicable) in the 2021–22 income year loss incurred in any of the listed years, print **X** in the **Yes** or **No** box to indicate whether the entity has satisfied the continuity of majority ownership test in respect of that loss.

Year of loss		Yes	No
2021–22	<b>A</b>	<input type="checkbox"/>	<input type="checkbox"/>
2020–21	<b>B</b>	<input type="checkbox"/>	<input type="checkbox"/>
2019–20	<b>C</b>	<input type="checkbox"/>	<input type="checkbox"/>
2018–19	<b>D</b>	<input type="checkbox"/>	<input type="checkbox"/>
2017–18	<b>E</b>	<input type="checkbox"/>	<input type="checkbox"/>
2016–17 and earlier income years	<b>F</b>	<input type="checkbox"/>	<input type="checkbox"/>

**2 Amount of losses deducted/applied for which the continuity of majority ownership test is not passed but the business continuity test is satisfied** – excludes film losses

Tax losses **G**  -00

Net capital losses **H**  -00

**3 Losses carried forward for which the business continuity test must be satisfied before they can be deducted/applied in later years** – excludes film losses

Tax losses **I**  -00

Net capital losses **J**  -00

**4 Do current year loss provisions apply?**

Is the company required to calculate its taxable income or tax loss for the year under Subdivision 165-B or its net capital gain or net capital loss for the year under Subdivision 165-CB of the *Income Tax Assessment Act 1997* (ITAA 1997)?

**K** Yes  No

**Part C – Unrealised losses** – company only

**Note:** These questions relate to the operation of Subdivision 165-CC of ITAA 1997.

Has a changeover time occurred in relation to the company after 1.00pm by legal time in the Australian Capital Territory on 11 November 1999?

**L** Yes  No

If you printed **X** in the **No** box at **L**, do not complete **M**, **N** or **O**.

At the changeover time did the company satisfy the maximum net asset value test under section 152-15 of ITAA 1997?

**M** Yes  No

If you printed **X** in the **No** box at **M**, has the company determined it had an unrealised net loss at the changeover time?

**N** Yes  No

If you printed **X** in the **Yes** box at **N**, what was the amount of unrealised net loss calculated under section 165-115E of ITAA 1997?

**O**  -00

**Part D – Life insurance companies**Complying superannuation class tax losses carried forward to later income years **P**  -00Complying superannuation net capital losses carried forward to later income years **Q**  -00**Part E – Controlled foreign company losses**Current year CFC losses **M**  -00CFC losses deducted **N**  -00CFC losses carried forward **O**  -00**Part F – Tax losses reconciliation statement**Balance of tax losses brought forward from the prior income year **A**  -00**ADD** Uplift of tax losses of designated infrastructure project entities **B**  -00**SUBTRACT** Net forgiven amount of debt **C**  -00**ADD** Tax loss incurred (if any) during current year **D**  -00**ADD** Tax loss amount from conversion of excess franking offsets **E**  -00**SUBTRACT** Net exempt income **F**  -00**SUBTRACT** Tax losses forgone **G**  -00**SUBTRACT** Tax losses deducted **H**  -00**SUBTRACT** Tax losses transferred out under Subdivision 170-A  
(only for transfers involving a foreign bank branch or a PE of a foreign financial entity) **I**  -00Total tax losses carried forward to later income years **J**  -00 Transfer the amount at **J** to the **Tax losses carried forward to later income years** label on your tax return.





**SUPER B2B**

**MEMBER  
INFORMATION  
STATEMENT**

# The Winter Family Superannuation Fund

## Members Summary Report - For the period 1/07/2021 to 30/06/2022

Member's Detail	Opening Balance	Increases				Decreases					Closing Balance
		Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out	Ben Paid	
<b>Mr Stephen Winter</b>											
88 Glen Avon Drive BANNOCKBURN VIC 3331											
Accumulation <b>Accumulation</b>	482,430.82	47,965.24	0.00	(303.82)	0.00	(3,192.40)	0.00	(4,814.09)	0.00	0.00	522,085.75
	482,430.82	47,965.24	0.00	(303.82)	0.00	(3,192.40)	0.00	(4,814.09)	0.00	0.00	522,085.75
<b>Mrs Julie Winter</b>											
88 Glen Avon Drive BANNOCKBURN VIC 3331											
Accumulation <b>Accumulation</b>	227,283.52	12,336.44	0.00	(140.35)	0.00	(335.10)	0.00	0.00	0.00	0.00	239,144.51
	227,283.52	12,336.44	0.00	(140.35)	0.00	(335.10)	0.00	0.00	0.00	0.00	239,144.51
	709,714.34	60,301.68	0.00	(444.17)	0.00	(3,527.50)	0.00	(4,814.09)	0.00	0.00	761,230.26



**The Winter Family Superannuation Fund**  
(ABN: 39 692 659 534)

**Consolidated Member Benefit Totals**

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 88 Glen Avon Drive BANNOCKBURN, VIC 3331
Member	Number: 1
Mr Stephen Winter	Date of Birth: 18 August 1962 Date Joined Fund: 29 June 2004 Eligible Service Date: 29 June 2004 Tax File Number Held: Yes

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

**Your Accounts**

<b>Withdrawal Benefit</b> as at 1 Jul 2021	
Accumulation	482,430.82
<b>Total</b> as at 1 Jul 2021	<u><u>482,430.82</u></u>
<b>Withdrawal Benefit</b> as at 30 Jun 2022	
Accumulation	522,085.75
<b>Total</b> as at 30 Jun 2022	<u><u>522,085.75</u></u>

**Your Tax Components**

Tax Free	-
Taxable - Taxed	522,085.75
Taxable - Untaxed	-

**Your Preservation Components**

Preserved	522,085.75
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**

	Balance	Insurance	Total Benefit
On Death	522,085.75	500,000.00	1,022,085.75
On TPD	522,085.75	-	522,085.75
Salary Cont		-	

**Your Beneficiaries**

**Binding Beneficiary Nomination\***

Julie Winter - 100%

\* Nomination in effect from **10 February 2020**

**For Enquiries:**

mail The Winter Family Superannuation Fund, 88 Glen Avon Drive, BANNOCKBURN VIC 3331

**The Winter Family Superannuation Fund**  
(ABN: 39 692 659 534)

**Member Benefit Statement**

Period	Member Account Details
<b>1 July 2021 - 30 June 2022</b>	Residential Address: 88 Glen Avon Drive BANNOCKBURN, VIC 3331
<b>Member</b>	Date of Birth: 18 August 1962
Number: 1	Date Joined Fund: 29 June 2004
<b>Mr Stephen Winter</b>	Eligible Service Date: 29 June 2004
<b>Accumulation Account</b>	Tax File Number Held: Yes
<b>Accumulation</b>	Account Start Date: 29 June 2004

**Your Account Summary**

<b>Withdrawal Benefit</b> as at 1 Jul 2021	<b>482,430.82</b>
<i><u>Increases to your account:</u></i>	
Employer Contributions	47,965.24
Tax Effect Of Direct Member Expenses	722.11
Tax on Net Fund Income	3,280.28
<b><u>Total Increases</u></b>	<b>51,967.63</b>
<i><u>Decreases to your account:</u></i>	
Contributions Tax	7,194.79
Member Insurance Premiums	4,814.09
Share Of Net Fund Income	303.82
<b><u>Total Decreases</u></b>	<b>12,312.70</b>
<b>Withdrawal Benefit</b> as at 30 Jun 2022	<b>522,085.75</b>

**Your Tax Components**

Tax Free	0.0000 %	-
Taxable - Taxed		522,085.75
Taxable - Untaxed		-

**Your Preservation Components**

Preserved	522,085.75
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**

	Balance	Insurance	Total Benefit
On Death	522,085.75	500,000.00	✓ 1,022,085.75
On TPD	522,085.75	-	522,085.75
✓ Salary Cont		-	

**Your Beneficiaries**

**Binding Beneficiary Nomination\***

Julie Winter - 100%

\* Nomination in effect from **10 February 2020**

**For Enquiries:**

mail The Winter Family Superannuation Fund, 88 Glen Avon Drive, BANNOCKBURN VIC 3331

**Trustee**

The Trustee of the Fund is as follows:

Winter Supreme Meat & Poultry Pty Ltd

The directors of the Trustee company are:

Julie Winter and  
Stephen Winter

**Availability of Other Fund Information**

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

**Trustee Disclaimer**

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

Signed on behalf of the Trustee of the Fund

.....  
Julie Winter  
Director - Winter Supreme Meat & Poultry Pty Ltd

.....  
Stephen Winter  
Director - Winter Supreme Meat & Poultry Pty Ltd

Statement Date: 30 June 2022

**The Winter Family Superannuation Fund**  
(ABN: 39 692 659 534)

**Consolidated Member Benefit Totals**

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 88 Glen Avon Drive BANNOCKBURN, VIC 3331
Member	Number: 2
Mrs Julie Winter	Date of Birth: 5 May 1964 Date Joined Fund: 29 June 2004 Eligible Service Date: 29 June 2004 Tax File Number Held: Yes

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

**Your Accounts**

<b>Withdrawal Benefit</b> as at 1 Jul 2021	
Accumulation	227,283.52
<b>Total</b> as at 1 Jul 2021	<u><u>227,283.52</u></u>
<b>Withdrawal Benefit</b> as at 30 Jun 2022	
Accumulation	239,144.51
<b>Total</b> as at 30 Jun 2022	<u><u>239,144.51</u></u>

**Your Tax Components**

Tax Free	-
Taxable - Taxed	239,144.51
Taxable - Untaxed	-

**Your Preservation Components**

Preserved	239,144.51
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**

No insurance details have been recorded

**Your Beneficiaries**

**Binding Beneficiary Nomination\***

Stephen Winter - 100%

\* Nomination in effect from **10 February 2020**

**For Enquiries:**

mail The Winter Family Superannuation Fund, 88 Glen Avon Drive, BANNOCKBURN VIC 3331

**The Winter Family Superannuation Fund**  
(ABN: 39 692 659 534)

**Member Benefit Statement**

Period	Member Account Details
<b>1 July 2021 - 30 June 2022</b>	Residential Address: 88 Glen Avon Drive BANNOCKBURN, VIC 3331
<b>Member</b>	Date of Birth: 5 May 1964
Number: 2	Date Joined Fund: 29 June 2004
<b>Mrs Julie Winter</b>	Eligible Service Date: 29 June 2004
<b>Accumulation Account</b>	Tax File Number Held: Yes
<b>Accumulation</b>	Account Start Date: 29 June 2004

Your Account Summary	Your Tax Components
<b>Withdrawal Benefit</b> as at 1 Jul 2021 <span style="float: right;"><b>227,283.52</b></span>	Tax Free <span style="float: right;">0.0000 %</span> <span style="float: right;">-</span>
<i>Increases to your account:</i>	Taxable - Taxed <span style="float: right;">239,144.51</span>
Employer Contributions <span style="float: right;">12,336.44</span>	Taxable - Untaxed <span style="float: right;">-</span>
Tax on Net Fund Income <span style="float: right;">1,515.37</span>	<b>Your Preservation Components</b>
<u><i>Total Increases</i></u> <span style="float: right;"><u>13,851.81</u></span>	Preserved <span style="float: right;">239,144.51</span>
<i>Decreases to your account:</i>	Restricted Non Preserved <span style="float: right;">-</span>
Contributions Tax <span style="float: right;">1,850.47</span>	Unrestricted Non Preserved <span style="float: right;">-</span>
Share Of Net Fund Income <span style="float: right;">140.35</span>	<b>Your Insurance Benefits</b>
<u><i>Total Decreases</i></u> <span style="float: right;"><u>1,990.82</u></span>	No insurance details have been recorded
<b>Withdrawal Benefit</b> as at 30 Jun 2022 <span style="float: right;"><b><u>239,144.51</u></b></span>	<b>✓ Your Beneficiaries</b>

**Binding Beneficiary Nomination\***  
Stephen Winter - 100%  
\* Nomination in effect from **10 February 2020**

**Trustee**

The Trustee of the Fund is as follows:

Winter Supreme Meat & Poultry Pty Ltd

The directors of the Trustee company are:

Julie Winter and  
Stephen Winter

**Availability of Other Fund Information**

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

**Trustee Disclaimer**

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

Signed on behalf of the Trustee of the Fund

.....  
Julie Winter  
Director - Winter Supreme Meat & Poultry Pty Ltd

.....  
Stephen Winter  
Director - Winter Supreme Meat & Poultry Pty Ltd

Statement Date: 30 June 2022



**The Winter Family Superannuation Fund**  
**Contribution Caps**  
**For the Period From 1 July 2021 to 30 June 2022**

**Mr Stephen Winter**

**Date of Birth:** 18 Aug 1962  
**Age:** 59 (at 30/06/2022)  
**Status:** Member may be eligible for the bring forward rule, certain conditions apply

**Contributions Summary**

<b>Prior Year Contributions</b>		<b>Non-Concessional</b>	
Contributions for the previous 2 years are not confirmed			
3-year cap in effect from previous years		Unknown	
Total non-concessional contributions in previous 2 years		Unknown	
<b>Current Year Contributions</b>	<b>Note</b>	<b>Concessional</b>	<b>Non-Concessional</b>
Caps	1	27,500.00	110,000.00
Cumulative Available Unused Cap	2	75,000.00	0.00
Contributions made (to this fund)	3	47,965.24	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		47,965.24	0.00
Amount above caps	4	0.00	0.00
Available		54,534.76	110,000.00

**Notes**

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

**Contributions Breakdown**

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
<b>Concessional</b>	Employer	47,965.24
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	<b>Contributions as allocated</b>	<b>47,965.24</b>
<b>NonConcessional</b>	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	<b>Contributions as allocated</b>	<b>0.00</b>
<b>Other</b>	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
	<b>Total Other contributions</b>	<b>0.00</b>

**Transactions**




<b>Date</b>	<b>Contribution Type</b>	<b>Concessional</b>	<b>Non-Concessional</b>	<b>Other</b>	<b>Source</b>
02/07/2021	Employer Voluntary	5,443.13			manual
19/08/2021	Employer Voluntary	5,688.71			manual
25/08/2021	Employer Voluntary	818.52			manual
31/08/2021	Employer Voluntary	818.52			manual
07/09/2021	Employer Voluntary	818.52			manual

**The Winter Family Superannuation Fund**  
**Contribution Caps**  
**For the Period From 1 July 2021 to 30 June 2022**

**Mr Stephen Winter**

13/09/2021	Employer Voluntary	818.52	manual
20/09/2021	Employer Voluntary	818.52	manual
28/09/2021	Employer Voluntary	818.52	manual
04/10/2021	Employer Voluntary	818.52	manual
13/10/2021	Employer Voluntary	818.52	manual
19/10/2021	Employer Voluntary	818.52	manual
26/10/2021	Employer Voluntary	818.52	manual
02/11/2021	Employer Voluntary	818.52	manual
07/12/2021	Employer Voluntary	4,092.60	manual
15/12/2021	Employer Voluntary	818.52	manual
21/12/2021	Employer Voluntary	818.52	manual
30/12/2021	Employer Voluntary	818.52	manual
07/01/2022	Employer Voluntary	818.52	manual
12/01/2022	Employer Voluntary	818.52	manual
20/01/2022	Employer Voluntary	818.52	manual
27/01/2022	Employer Voluntary	818.52	manual
02/02/2022	Employer Voluntary	818.52	manual
16/02/2022	Employer Voluntary	1,637.04	manual
23/02/2022	Employer Voluntary	818.52	manual
02/03/2022	Employer Voluntary	818.52	manual
08/03/2022	Employer Voluntary	818.52	manual
16/03/2022	Employer Voluntary	818.52	manual
25/03/2022	Employer Voluntary	818.52	manual
31/03/2022	Employer Voluntary	818.52	manual
07/04/2022	Employer Voluntary	818.52	manual
14/04/2022	Employer Voluntary	818.52	manual
26/04/2022	Employer Voluntary	818.52	manual
05/05/2022	Employer Voluntary	818.52	manual
05/05/2022	Employer Voluntary	818.52	manual
11/05/2022	Employer Voluntary	818.52	manual
18/05/2022	Employer Voluntary	818.52	manual
26/05/2022	Employer Voluntary	818.52	manual
02/06/2022	Employer Voluntary	818.52	manual
08/06/2022	Employer Voluntary	818.52	manual
15/06/2022	Employer Voluntary	818.52	manual
23/06/2022	Employer Voluntary	818.52	manual
30/06/2022	Employer Voluntary	818.52	manual

**Totals:** 47,965.24

  
 Contribution confirmation 

**The Winter Family Superannuation Fund**  
**Contribution Caps**  
**For the Period From 1 July 2021 to 30 June 2022**

**Mrs Julie Winter**

**Date of Birth:** 05 May 1964  
**Age:** 58 (at 30/06/2022)  
**Status:** Member may be eligible for the bring forward rule, certain conditions apply

**Contributions Summary**

<b>Prior Year Contributions</b>		<b>Non-Concessional</b>	
Contributions for the previous 2 years are not confirmed			Unknown
3-year cap in effect from previous years			Unknown
Total non-concessional contributions in previous 2 years			Unknown
<b>Current Year Contributions</b>	<b>Note</b>	<b>Concessional</b>	<b>Non-Concessional</b>
Caps	1	27,500.00	110,000.00
Cumulative Available Unused Cap	2	75,000.00	0.00
Contributions made (to this fund)	3	12,336.44	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		12,336.44	0.00
Amount above caps	4	0.00	0.00
Available		90,163.56	110,000.00

**Notes**

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

**Contributions Breakdown**

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
<b>Concessional</b>	Employer	12,336.44
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	<b>Contributions as allocated</b>	<b>12,336.44</b>
<b>NonConcessional</b>	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	<b>Contributions as allocated</b>	<b>0.00</b>
<b>Other</b>	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
	<b>Total Other contributions</b>	<b>0.00</b>

**Transactions**

<b>Date</b>	<b>Contribution Type</b>	<b>Concessional</b>	<b>Non-Concessional</b>	<b>Other</b>	<b>Source</b>
02/07/2021	Employer Voluntary	1,399.93			manual
19/08/2021	Employer Voluntary	1,463.11			manual
25/08/2021	Employer Voluntary	210.52			manual
31/08/2021	Employer Voluntary	210.52			manual
07/09/2021	Employer Voluntary	210.52			manual

**The Winter Family Superannuation Fund**  
**Contribution Caps**  
**For the Period From 1 July 2021 to 30 June 2022**

**Mrs Julie Winter**

13/09/2021	Employer Voluntary	210.52	manual
20/09/2021	Employer Voluntary	210.52	manual
28/09/2021	Employer Voluntary	210.52	manual
04/10/2021	Employer Voluntary	210.52	manual
13/10/2021	Employer Voluntary	210.52	manual
19/10/2021	Employer Voluntary	210.52	manual
26/10/2021	Employer Voluntary	210.52	manual
02/11/2021	Employer Voluntary	210.52	manual
07/12/2021	Employer Voluntary	1,052.60	manual
15/12/2021	Employer Voluntary	210.52	manual
21/12/2021	Employer Voluntary	210.52	manual
30/12/2021	Employer Voluntary	210.52	manual
07/01/2022	Employer Voluntary	210.52	manual
12/01/2022	Employer Voluntary	210.52	manual
20/01/2022	Employer Voluntary	210.52	manual
27/01/2022	Employer Voluntary	210.52	manual
02/02/2022	Employer Voluntary	210.52	manual
16/02/2022	Employer Voluntary	421.04	manual
23/02/2022	Employer Voluntary	210.52	manual
02/03/2022	Employer Voluntary	210.52	manual
08/03/2022	Employer Voluntary	210.52	manual
16/03/2022	Employer Voluntary	210.52	manual
25/03/2022	Employer Voluntary	210.52	manual
31/03/2022	Employer Voluntary	210.52	manual
07/04/2022	Employer Voluntary	210.52	manual
14/04/2022	Employer Voluntary	210.52	manual
26/04/2022	Employer Voluntary	210.52	manual
05/05/2022	Employer Voluntary	210.52	manual
05/05/2022	Employer Voluntary	210.52	manual
11/05/2022	Employer Voluntary	210.52	manual
18/05/2022	Employer Voluntary	210.52	manual
26/05/2022	Employer Voluntary	210.52	manual
02/06/2022	Employer Voluntary	210.52	manual
08/06/2022	Employer Voluntary	210.52	manual
15/06/2022	Employer Voluntary	210.52	manual
23/06/2022	Employer Voluntary	210.52	manual
30/06/2022	Employer Voluntary	210.52	manual

**Totals:**

**12,336.44**



Contribution confirmation



---

**The Winter Family Superannuation Fund  
Pension Withdrawal Limits  
For the Period 1 July 2021 to 30 June 2022**

---



**SUPER B2B**

**CASH AT**

**BANK**

**The Winter Family Superannuation Fund**  
**Cash Reconciliation Statement**  
**For the period 1 July 2021 to 30 June 2022**

		Bank Statement Line Items			Matched Transaction(s)		
Date	Description	Withdrawals	Deposits	Balance	Amount	Matched As	Account Name
<b>Bank Account: La Trobe Australian Credit Fund - 12 Month Term Account #230735</b>							
01/07/2021	Opening Balance			50,000.00			
05/07/2021	Interest earned - JUN 21 - 4.35% p.a.		178.77	50,178.77	178.77	Interest Received	La Trobe Australian Credit Fund - 12 Month Term Account #230735
05/07/2021	Interest paid by EFT - JUN 21 - All paid to Nominated	178.77		50,000.00	178.77	Transfer	Macquarie Cash Management Account #70467
12/07/2021	Rebated Referral Fee JUN 21		20.55	50,020.55	20.55	Rebate	
12/07/2021	Rebated Referral Fee payment - JUN 21	20.55		50,000.00	20.55	Transfer	Macquarie Cash Management Account #70467
03/08/2021	Interest earned - JUL 21 - 4.35% p.a.		184.73	50,184.73	184.73	Interest Received	La Trobe Australian Credit Fund - 12 Month Term Account #230735
03/08/2021	Interest paid by EFT - JUL 21 - All paid to Nominated	184.73		50,000.00	184.73	Transfer	Macquarie Cash Management Account #70467
11/08/2021	Rebated Referral Fee JUL 21 - -0.500%p.a. (excl GST)		21.23	50,021.23	21.23	Rebate	
11/08/2021	Rebated Referral Fee payment - JUL 21	21.23		50,000.00	21.23	Transfer	Macquarie Cash Management Account #70467
03/09/2021	Interest earned - AUG 21 - 4.35% p.a.		184.73	50,184.73	184.73	Interest Received	La Trobe Australian Credit Fund - 12 Month Term Account #230735
03/09/2021	Interest paid by EFT - AUG 21 - All paid to Nominated	184.73		50,000.00	184.73	Transfer	Macquarie Cash Management Account #70467
10/09/2021	Rebated Referral Fee AUG 21 - -0.500%p.a. (excl GST)		21.23	50,021.23	21.23	Rebate	
10/09/2021	Rebated Referral Fee payment - AUG 21	21.23		50,000.00	21.23	Transfer	Macquarie Cash Management Account #70467
05/10/2021	Interest earned - SEP 21 - 4.35% p.a.		178.77	50,178.77	178.77	Interest Received	La Trobe Australian Credit Fund - 12 Month Term Account #230735
05/10/2021	Interest paid by EFT - SEP 21 - All paid to Nominated	178.77		50,000.00	178.77	Transfer	Macquarie Cash Management Account #70467
11/10/2021	Rebated Referral Fee SEP 21 - -0.500%p.a. (excl GST)		20.55	50,020.55	20.55	Rebate	
11/10/2021	Rebated Referral Fee payment - SEP 21	20.55		50,000.00	20.55	Transfer	Macquarie Cash Management Account #70467
04/11/2021	Interest earned - OCT 21 - 4.15% p.a.		176.23	50,176.23	176.23	Interest Received	La Trobe Australian Credit Fund - 12 Month Term Account #230735
04/11/2021	Interest paid by EFT - OCT 21 - All paid to Nominated	176.23		50,000.00	176.23	Transfer	Macquarie Cash Management Account #70467
10/11/2021	Rebated Referral Fee OCT 21 - -0.500%p.a. (excl GST)		21.23	50,021.23	21.23	Rebate	
10/11/2021	Rebated Referral Fee payment - OCT 21	21.23		50,000.00	21.23	Transfer	Macquarie Cash Management Account #70467
03/12/2021	Interest earned - NOV 21 - 4.15% p.a.		170.55	50,170.55	170.55	Interest Received	La Trobe Australian Credit Fund - 12 Month Term Account #230735

**The Winter Family Superannuation Fund**  
**Cash Reconciliation Statement**  
**For the period 1 July 2021 to 30 June 2022**

Bank Statement Line Items					Matched Transaction(s)		
Date	Description	Withdrawals	Deposits	Balance	Amount	Matched As	Account Name
03/12/2021	Interest paid by EFT - NOV 21 - All paid to Nominated	170.55		50,000.00	170.55	Transfer	Macquarie Cash Management Account #70467
10/12/2021	Rebated Referral Fee NOV 21 - -0.500%p.a. (excl GST)		20.55	50,020.55	20.55	Rebate	
10/12/2021	Rebated Referral Fee payment - NOV 21	20.55		50,000.00	20.55	Transfer	Macquarie Cash Management Account #70467
07/01/2022	Interest earned - DEC 21 - 4.15% p.a.		176.23	50,176.23	176.23	Interest Received	La Trobe Australian Credit Fund - 12 Month Term Account #230735
07/01/2022	Interest paid by EFT - DEC 21 - All paid to Nominated	176.23		50,000.00	176.23	Transfer	Macquarie Cash Management Account #70467
10/01/2022	Rebated Referral Fee DEC 21 - -0.500%p.a. (excl GST)		21.23	50,021.23	21.23	Rebate	
10/01/2022	Rebated Referral Fee payment - DEC 21	21.23		50,000.00	21.23	Transfer	Macquarie Cash Management Account #70467
03/02/2022	Interest earned - JAN 22 - 3.85% p.a.		163.49	50,163.49	163.49	Interest Received	La Trobe Australian Credit Fund - 12 Month Term Account #230735
03/02/2022	Interest paid by EFT - JAN 22 - All paid to Nominated	163.49		50,000.00	163.49	Transfer	Macquarie Cash Management Account #70467
10/02/2022	Rebated Referral Fee JAN 22 - -0.500%p.a. (excl GST)		21.23	50,021.23	21.23	Rebate	
10/02/2022	Rebated Referral Fee payment - JAN 22	21.23		50,000.00	21.23	Transfer	Macquarie Cash Management Account #70467
03/03/2022	Interest earned - FEB 22 - 3.85% p.a.		147.67	50,147.67	147.67	Interest Received	La Trobe Australian Credit Fund - 12 Month Term Account #230735
03/03/2022	Interest paid by EFT - FEB 22 - All paid to Nominated	147.67		50,000.00	147.67	Transfer	Macquarie Cash Management Account #70467
10/03/2022	Rebated Referral Fee FEB 22 - -0.500%p.a. (excl GST)		19.18	50,019.18	19.18	Rebate	
10/03/2022	Rebated Referral Fee payment - FEB 22	19.18		50,000.00	19.18	Transfer	Macquarie Cash Management Account #70467
05/04/2022	Interest earned - MAR 22 - 3.65% p.a.		155.00	50,155.00	155.00	Interest Received	La Trobe Australian Credit Fund - 12 Month Term Account #230735
05/04/2022	Interest paid by EFT - MAR 22 - All paid to Nominated	155.00		50,000.00	155.00	Transfer	Macquarie Cash Management Account #70467
08/04/2022	Rebated Referral Fee MAR 22 - -0.500%p.a. (excl GST)		21.23	50,021.23	21.23	Rebate	
08/04/2022	Rebated Referral Fee payment - MAR 22	21.23		50,000.00	21.23	Transfer	Macquarie Cash Management Account #70467
04/05/2022	Interest earned - APR 22 - 3.65% p.a.		150.00	50,150.00	150.00	Interest Received	La Trobe Australian Credit Fund - 12 Month Term Account #230735
04/05/2022	Interest paid by EFT - APR 22 - All paid to Nominated	150.00		50,000.00	150.00	Transfer	Macquarie Cash Management Account #70467
10/05/2022	Rebated Referral Fee APR 22 - -0.500%p.a. (excl GST)		20.55	50,020.55	20.55	Rebate	
10/05/2022	Rebated Referral Fee payment - APR 22	20.55		50,000.00	20.55	Transfer	Macquarie Cash Management Account #70467



**The Winter Family Superannuation Fund**  
**Cash Reconciliation Statement**  
**For the period 1 July 2021 to 30 June 2022**

Bank Statement Line Items				Matched Transaction(s)			
Date	Description	Withdrawals	Deposits	Balance	Amount	Matched As	Account Name
06/06/2022	Interest earned - MAY 22		150.75	50,150.75	150.75	Interest Received	La Trobe Australian Credit Fund - 12 Month Term Account #230735
06/06/2022	Interest paid by EFT - MAY 22 - All paid to Nominated	150.75		50,000.00	150.75	Transfer	Macquarie Cash Management Account #70467
10/06/2022	Rebated Referral Fee MAY 22 - -0.500%p.a. (excl GST)		21.23	50,021.23	21.23	Rebate	
10/06/2022	Rebated Referral Fee payment - MAY 22	21.23		50,000.00	21.23	Transfer	Macquarie Cash Management Account #70467
23/06/2022	New Investment		250,000.00	300,000.00	250,000.00	Transfer	Macquarie Cash Management Account #70467
30/06/2022	Closing Balance	2,266.91	252,266.91	300,000.00			
<b>Bank Account: Macquarie Cash Management Account #70467</b>							
01/07/2021	Opening Balance			505,537.40			
02/07/2021	SuperChoice P/L PC290621-153831923		1,399.93	506,937.33	1,399.93	Contribution	Accumulation (Julie Winter)
02/07/2021	SuperChoice P/L PC290621-153831919		5,443.13	512,380.46	5,443.13	Contribution	Accumulation (Stephen Winter)
05/07/2021	LaTrobe Fund 12m Interest JUN 4.35		178.77	512,559.23	178.77	Transfer	La Trobe Australian Credit Fund - 12 Month Term Account #230735
12/07/2021	LaTrobe Fund PMO Rebated Fees JUN		20.55	512,579.78	20.55	Transfer	La Trobe Australian Credit Fund - 12 Month Term Account #230735
16/07/2021	VAP PAYMENT JUL21/00810678		1,055.92	513,635.70	1,055.92	CreateAssetLiabilityOpeningPosition	
27/07/2021	BPAY TO AUSTRALIAN TAXATION OFFICE	33.00		513,602.70	33.00	CreateTaxProvisionOpeningPosition	
30/07/2021	MACQUARIE CMA INTEREST PAID		52.33	513,655.03	52.33	Interest Received	Macquarie Cash Management Account #70467
03/08/2021	LaTrobe Fund 12M Interest JUL 4.35		184.73	513,839.76	184.73	Transfer	La Trobe Australian Credit Fund - 12 Month Term Account #230735
11/08/2021	LaTrobe Fund 12M Rebated Fees JUL		21.23	513,860.99	21.23	Transfer	La Trobe Australian Credit Fund - 12 Month Term Account #230735
19/08/2021	SuperChoice P/L PC130821-143370314		1,463.11	515,324.10	1,463.11	Contribution	Accumulation (Julie Winter)
19/08/2021	SuperChoice P/L PC130821-143370310		5,688.71	521,012.81	5,688.71	Contribution	Accumulation (Stephen Winter)
25/08/2021	SuperChoice P/L PC190821-126876030		210.52	521,223.33	210.52	Contribution	Accumulation (Julie Winter)
25/08/2021	SuperChoice P/L PC190821-126876026		818.52	522,041.85	818.52	Contribution	Accumulation (Stephen Winter)
31/08/2021	MACQUARIE CMA INTEREST PAID		52.72	522,094.57	52.72	Interest Received	Macquarie Cash Management Account #70467
31/08/2021	SuperChoice P/L PC250821-114639676		210.52	522,305.09	210.52	Contribution	Accumulation (Julie Winter)
31/08/2021	SuperChoice P/L PC250821-114639672		818.52	523,123.61	818.52	Contribution	Accumulation (Stephen Winter)
03/09/2021	LaTrobe Fund 12M Interest AUG 4.35		184.73	523,308.34	184.73	Transfer	La Trobe Australian Credit Fund - 12 Month Term Account #230735
03/09/2021	PROVISION OF TAXATION COMPLIANCE FY20-21	1,650.00		521,658.34	1,320.00 330.00	Accountancy Fee Auditor Fee	

**The Winter Family Superannuation Fund**  
**Cash Reconciliation Statement**  
**For the period 1 July 2021 to 30 June 2022**

Bank Statement Line Items					Matched Transaction(s)		
Date	Description	Withdrawals	Deposits	Balance	Amount	Matched As	Account Name
03/09/2021	BPAY TO AUSTRALIAN TAXATION OFFICE	3,061.67		518,596.67	3,061.67	Fund Income Tax Payment	
07/09/2021	SuperChoice P/L PC010921-157265884		210.52	518,807.19	210.52	Contribution	Accumulation (Julie Winter)
07/09/2021	SuperChoice P/L PC010921-157265880		818.52	519,625.71	818.52	Contribution	Accumulation (Stephen Winter)
10/09/2021	LaTrobe Fund 12M Rebated Fees AUG		21.23	519,646.94	21.23	Transfer	La Trobe Australian Credit Fund - 12 Month Term Account #230735
13/09/2021	SuperChoice P/L PC070921-157770384		210.52	519,857.46	210.52	Contribution	Accumulation (Julie Winter)
13/09/2021	SuperChoice P/L PC070921-157770380		818.52	520,675.98	818.52	Contribution	Accumulation (Stephen Winter)
20/09/2021	SuperChoice P/L PC140921-145535731		210.52	520,886.50	210.52	Contribution	Accumulation (Julie Winter)
20/09/2021	SuperChoice P/L PC140921-145535727		818.52	521,705.02	818.52	Contribution	Accumulation (Stephen Winter)
21/09/2021	SANTOS LIMITED S00104205569		190.42	521,895.44	190.42	Dividend	Santos Limited
21/09/2021	BHP GROUP DIV AF384/01139154		1,588.43	523,483.87	1,588.43	Dividend	BHP Group Limited
22/09/2021	EDV DIV 001266323780		47.60	523,531.47	47.60	Dividend	Endeavour Group Limited
28/09/2021	SuperChoice P/L PC220921-172397800		210.52	523,741.99	210.52	Contribution	Accumulation (Julie Winter)
28/09/2021	SuperChoice P/L PC220921-172397796		818.52	524,560.51	818.52	Contribution	Accumulation (Stephen Winter)
30/09/2021	MACQUARIE CMA INTEREST PAID		51.42	524,611.93	51.42	Interest Received	Macquarie Cash Management Account #70467
30/09/2021	NCM DIV 001265401176		767.21	525,379.14	767.21	Dividend	Newcrest Mining Limited
04/10/2021	SuperChoice P/L PC280921-172829109		210.52	525,589.66	210.52	Contribution	Accumulation (Julie Winter)
04/10/2021	SuperChoice P/L PC280921-172829104		818.52	526,408.18	818.52	Contribution	Accumulation (Stephen Winter)
05/10/2021	LaTrobe Fund 12M Interest SEP 4.35		178.77	526,586.95	178.77	Transfer	La Trobe Australian Credit Fund - 12 Month Term Account #230735
07/10/2021	SOUTH32 DIVIDEND RAU21/01009943		43.67	526,630.62	43.67	Dividend	South32 Limited
08/10/2021	WOW FNL DIV 001267010582		374.00	527,004.62	374.00	Dividend	Woolworths Group Limited
11/10/2021	LaTrobe Fund 12M Rebated Fees SEP		20.55	527,025.17	20.55	Transfer	La Trobe Australian Credit Fund - 12 Month Term Account #230735
13/10/2021	SuperChoice P/L PC071021-108240997		210.52	527,235.69	210.52	Contribution	Accumulation (Julie Winter)
13/10/2021	SuperChoice P/L PC071021-108240992		818.52	528,054.21	818.52	Contribution	Accumulation (Stephen Winter)
18/10/2021	VAP PAYMENT OCT21/00810790		227.78	528,281.99	227.78	Distribution	Vanguard Australian Property Securities Index ETF - Vanguard Australian Property Securities Index ETF
19/10/2021	SuperChoice P/L PC131021-100811528		210.52	528,492.51	210.52	Contribution	Accumulation (Julie Winter)
19/10/2021	SuperChoice P/L PC131021-100811523		818.52	529,311.03	818.52	Contribution	Accumulation (Stephen Winter)
26/10/2021	SuperChoice P/L PC201021-122204568		210.52	529,521.55	210.52	Contribution	Accumulation (Julie Winter)
26/10/2021	SuperChoice P/L PC201021-122204563		818.52	530,340.07	818.52	Contribution	Accumulation (Stephen Winter)
28/10/2021	BPAY TO AUSTRALIAN TAXATION OFFICE	1,629.00		528,711.07	1,629.00	Fund Activity Statement	
29/10/2021	MACQUARIE CMA INTEREST PAID		53.80	528,764.87	53.80	Interest Received	Macquarie Cash Management Account #70467
02/11/2021	SuperChoice P/L PC271021-135740000		210.52	528,975.39	210.52	Contribution	Accumulation (Julie Winter)

**The Winter Family Superannuation Fund**  
**Cash Reconciliation Statement**  
**For the period 1 July 2021 to 30 June 2022**

Bank Statement Line Items					Matched Transaction(s)		
Date	Description	Withdrawals	Deposits	Balance	Amount	Matched As	Account Name
02/11/2021	SuperChoice P/L PC271021-135739995		818.52	529,793.91	818.52	Contribution	Accumulation (Stephen Winter)
04/11/2021	LaTrobe Fund 12M Interest OCT 4.15		176.23	529,970.14	176.23	Transfer	La Trobe Australian Credit Fund - 12 Month Term Account #230735
10/11/2021	LaTrobe Fund 12M Rebated Fees OCT		21.23	529,991.37	21.23	Transfer	La Trobe Australian Credit Fund - 12 Month Term Account #230735
30/11/2021	MACQUARIE CMA INTEREST PAID		36.04	530,027.41	36.04	Interest Received	Macquarie Cash Management Account #70467
03/12/2021	LaTrobe Fund 12M Interest NOV 4.15		170.55	530,197.96	170.55	Transfer	La Trobe Australian Credit Fund - 12 Month Term Account #230735
07/12/2021	SuperChoice P/L PC011221-197737623		1,052.60	531,250.56	1,052.60	Contribution	Accumulation (Julie Winter)
07/12/2021	SuperChoice P/L PC011221-197737617		4,092.60	535,343.16	4,092.60	Contribution	Accumulation (Stephen Winter)
10/12/2021	LaTrobe Fund 12M Rebated Fees NOV		20.55	535,363.71	20.55	Transfer	La Trobe Australian Credit Fund - 12 Month Term Account #230735
15/12/2021	SuperChoice P/L PC091221-128896643		210.52	535,574.23	210.52	Contribution	Accumulation (Julie Winter)
15/12/2021	SuperChoice P/L PC091221-128896639		818.52	536,392.75	818.52	Contribution	Accumulation (Stephen Winter)
21/12/2021	SuperChoice P/L PC151221-148980832		210.52	536,603.27	210.52	Contribution	Accumulation (Julie Winter)
21/12/2021	SuperChoice P/L PC151221-148980827		818.52	537,421.79	818.52	Contribution	Accumulation (Stephen Winter)
30/12/2021	SuperChoice P/L PC221221-133221969		210.52	537,632.31	210.52	Contribution	Accumulation (Julie Winter)
30/12/2021	SuperChoice P/L PC221221-133221964		818.52	538,450.83	818.52	Contribution	Accumulation (Stephen Winter)
31/12/2021	MACQUARIE CMA INTEREST PAID		22.73	538,473.56	22.73	Interest Received	Macquarie Cash Management Account #70467
07/01/2022	LaTrobe Fund 12M Interest DEC 4.15		176.23	538,649.79	176.23	Transfer	La Trobe Australian Credit Fund - 12 Month Term Account #230735
07/01/2022	SuperChoice P/L PC301221-133110944		210.52	538,860.31	210.52	Contribution	Accumulation (Julie Winter)
07/01/2022	SuperChoice P/L PC301221-133110939		818.52	539,678.83	818.52	Contribution	Accumulation (Stephen Winter)
10/01/2022	LaTrobe Fund 12M Rebated Fees DEC		21.23	539,700.06	21.23	Transfer	La Trobe Australian Credit Fund - 12 Month Term Account #230735
12/01/2022	SuperChoice P/L PC060122-181446951		210.52	539,910.58	210.52	Contribution	Accumulation (Julie Winter)
12/01/2022	SuperChoice P/L PC060122-181446946		818.52	540,729.10	818.52	Contribution	Accumulation (Stephen Winter)
19/01/2022	VAP PAYMENT JAN22/00810721		205.37	540,934.47	205.37	Distribution	Vanguard Australian Property Securities Index ETF - Vanguard Australian Property Securities Index ETF
20/01/2022	SuperChoice P/L PC140122-187055530		210.52	541,144.99	210.52	Contribution	Accumulation (Julie Winter)
20/01/2022	SuperChoice P/L PC140122-187055525		818.52	541,963.51	818.52	Contribution	Accumulation (Stephen Winter)
27/01/2022	SuperChoice P/L PC200122-175228375		210.52	542,174.03	210.52	Contribution	Accumulation (Julie Winter)
27/01/2022	SuperChoice P/L PC200122-175228369		818.52	542,992.55	818.52	Contribution	Accumulation (Stephen Winter)
31/01/2022	MACQUARIE CMA INTEREST PAID		22.95	543,015.50	22.95	Interest Received	Macquarie Cash Management Account #70467
02/02/2022	SuperChoice P/L PC270122-139491158		210.52	543,226.02	210.52	Contribution	Accumulation (Julie Winter)
02/02/2022	SuperChoice P/L PC270122-139491152		818.52	544,044.54	818.52	Contribution	Accumulation (Stephen Winter)

**The Winter Family Superannuation Fund**  
**Cash Reconciliation Statement**  
**For the period 1 July 2021 to 30 June 2022**

Bank Statement Line Items					Matched Transaction(s)		
Date	Description	Withdrawals	Deposits	Balance	Amount	Matched As	Account Name
03/02/2022	LaTrobe Fund 12M Interest JAN 3.85		163.49	544,208.03	163.49	Transfer	La Trobe Australian Credit Fund - 12 Month Term Account #230735
04/02/2022	BPAY TO AUSTRALIAN SECURITIES & INV	56.00		544,152.03	56.00	Regulatory Fee	
10/02/2022	LaTrobe Fund 12M Rebated Fees JAN		21.23	544,173.26	21.23	Transfer	La Trobe Australian Credit Fund - 12 Month Term Account #230735
11/02/2022	BPAY TO INTERPRAC FINANCIAL PLANNIN	1,360.00		542,813.26	1,360.00	Adviser Fee	
16/02/2022	SuperChoice P/L PC100222-144765993		421.04	543,234.30	421.04	Contribution	Accumulation (Julie Winter)
16/02/2022	SuperChoice P/L PC100222-144765988		1,637.04	544,871.34	1,637.04	Contribution	Accumulation (Stephen Winter)
23/02/2022	SuperChoice P/L PC170222-145460357		210.52	545,081.86	210.52	Contribution	Accumulation (Julie Winter)
23/02/2022	SuperChoice P/L PC170222-145460352		818.52	545,900.38	818.52	Contribution	Accumulation (Stephen Winter)
28/02/2022	MACQUARIE CMA INTEREST PAID		20.91	545,921.29	20.91	Interest Received	Macquarie Cash Management Account #70467
28/02/2022	BPAY TO AUSTRALIAN TAXATION OFFICE	3,029.00		542,892.29	3,029.00	Fund Activity Statement	
02/03/2022	SuperChoice P/L PC240222-145902000		210.52	543,102.81	210.52	Contribution	Accumulation (Julie Winter)
02/03/2022	SuperChoice P/L PC240222-145901995		818.52	543,921.33	818.52	Contribution	Accumulation (Stephen Winter)
03/03/2022	LaTrobe Fund 12M Interest FEB 3.85		147.67	544,069.00	147.67	Transfer	La Trobe Australian Credit Fund - 12 Month Term Account #230735
08/03/2022	SuperChoice P/L PC020322-196253550		210.52	544,279.52	210.52	Contribution	Accumulation (Julie Winter)
08/03/2022	SuperChoice P/L PC020322-196253545		818.52	545,098.04	818.52	Contribution	Accumulation (Stephen Winter)
10/03/2022	LaTrobe Fund 12M Rebated Fees FEB		19.18	545,117.22	19.18	Transfer	La Trobe Australian Credit Fund - 12 Month Term Account #230735
16/03/2022	SuperChoice P/L PC100322-174536260		210.52	545,327.74	210.52	Contribution	Accumulation (Julie Winter)
16/03/2022	SuperChoice P/L PC100322-174536255		818.52	546,146.26	818.52	Contribution	Accumulation (Stephen Winter)
24/03/2022	SANTOS DIVIDEND AUF22/00909946		292.27	546,438.53	292.27	Dividend	Santos Limited
25/03/2022	SuperChoice P/L PC210322-154930213		210.52	546,649.05	210.52	Contribution	Accumulation (Julie Winter)
25/03/2022	SuperChoice P/L PC210322-154930208		818.52	547,467.57	818.52	Contribution	Accumulation (Stephen Winter)
28/03/2022	EDV DIV 001273735803		85.00	547,552.57	85.00	Dividend	Endeavour Group Limited
28/03/2022	BHP GROUP DIV AI385/00437984		1,217.13	548,769.70	1,217.13	Dividend	BHP Group Limited
31/03/2022	MACQUARIE CMA INTEREST PAID		23.24	548,792.94	23.24	Interest Received	Macquarie Cash Management Account #70467
31/03/2022	NCM DIV 001272922641		145.15	548,938.09	145.15	Dividend	Newcrest Mining Limited
31/03/2022	SuperChoice P/L PC250322-183696538		210.52	549,148.61	210.52	Contribution	Accumulation (Julie Winter)
31/03/2022	SuperChoice P/L PC250322-183696533		818.52	549,967.13	818.52	Contribution	Accumulation (Stephen Winter)
05/04/2022	LaTrobe Fund 12M Interest MAR 3.65		155.00	550,122.13	155.00	Transfer	La Trobe Australian Credit Fund - 12 Month Term Account #230735
07/04/2022	SOUTH32 DIVIDEND AI011/01004319		69.90	550,192.03	69.90	Dividend	South32 Limited
07/04/2022	SuperChoice P/L PC010422-184356194		210.52	550,402.55	210.52	Contribution	Accumulation (Julie Winter)
07/04/2022	SuperChoice P/L PC010422-184356188		818.52	551,221.07	818.52	Contribution	Accumulation (Stephen Winter)

**The Winter Family Superannuation Fund**  
**Cash Reconciliation Statement**  
**For the period 1 July 2021 to 30 June 2022**

Bank Statement Line Items					Matched Transaction(s)		
Date	Description	Withdrawals	Deposits	Balance	Amount	Matched As	Account Name
08/04/2022	LaTrobe Fund 12M Rebated Fees MAR		21.23	551,242.30	21.23	Transfer	La Trobe Australian Credit Fund - 12 Month Term Account #230735
13/04/2022	WOW ITM DIV 001275576843		265.20	551,507.50	265.20	Dividend	Woolworths Group Limited
14/04/2022	SuperChoice P/L PC080422-106535877		210.52	551,718.02	210.52	Contribution	Accumulation (Julie Winter)
14/04/2022	SuperChoice P/L PC080422-106535871		818.52	552,536.54	818.52	Contribution	Accumulation (Stephen Winter)
20/04/2022	VAP PAYMENT APR22/00810682		399.42	552,935.96	399.42	Distribution	Vanguard Australian Property Securities Index ETF - Vanguard Australian Property Securities Index ETF
26/04/2022	SuperChoice P/L PC140422-182798981		210.52	553,146.48	210.52	Contribution	Accumulation (Julie Winter)
26/04/2022	SuperChoice P/L PC140422-182798975		818.52	553,965.00	818.52	Contribution	Accumulation (Stephen Winter)
28/04/2022	BPAY TO AUSTRALIAN TAXATION OFFICE	2,329.00		551,636.00	2,329.00	Fund Activity Statement	
29/04/2022	MACQUARIE CMA INTEREST PAID		21.98	551,657.98	21.98	Interest Received	Macquarie Cash Management Account #70467
04/05/2022	LaTrobe Fund 12M Interest APR 3.65		150.00	551,807.98	150.00	Transfer	La Trobe Australian Credit Fund - 12 Month Term Account #230735
05/05/2022	SuperChoice P/L PC290422-184964160		210.52	552,018.50	210.52	Contribution	Accumulation (Julie Winter)
05/05/2022	SuperChoice P/L PC290422-184964202		210.52	552,229.02	210.52	Contribution	Accumulation (Julie Winter)
05/05/2022	SuperChoice P/L PC290422-184964154		818.52	553,047.54	818.52	Contribution	Accumulation (Stephen Winter)
05/05/2022	SuperChoice P/L PC290422-184964197		818.52	553,866.06	818.52	Contribution	Accumulation (Stephen Winter)
11/05/2022	LaTrobe Fund 12M Rebated Fees APR		20.55	553,886.61	20.55	Transfer	La Trobe Australian Credit Fund - 12 Month Term Account #230735
11/05/2022	SuperChoice P/L PC040522-129529186		210.52	554,097.13	210.52	Contribution	Accumulation (Julie Winter)
11/05/2022	SuperChoice P/L PC040522-129529181		818.52	554,915.65	818.52	Contribution	Accumulation (Stephen Winter)
18/05/2022	SuperChoice P/L PC120522-109846621		210.52	555,126.17	210.52	Contribution	Accumulation (Julie Winter)
18/05/2022	SuperChoice P/L PC120522-109846615		818.52	555,944.69	818.52	Contribution	Accumulation (Stephen Winter)
26/05/2022	SuperChoice P/L PC200522-110652678		210.52	556,155.21	210.52	Contribution	Accumulation (Julie Winter)
26/05/2022	SuperChoice P/L PC200522-110652672		818.52	556,973.73	818.52	Contribution	Accumulation (Stephen Winter)
31/05/2022	MACQUARIE CMA INTEREST PAID		24.32	556,998.05	24.32	Interest Received	Macquarie Cash Management Account #70467
02/06/2022	SuperChoice P/L PC270522-112696359		210.52	557,208.57	210.52	Contribution	Accumulation (Julie Winter)
02/06/2022	SuperChoice P/L PC270522-112696351		818.52	558,027.09	818.52	Contribution	Accumulation (Stephen Winter)
06/06/2022	LaTrobe Fund 12M Interest MAY 3.55		150.75	558,177.84	150.75	Transfer	La Trobe Australian Credit Fund - 12 Month Term Account #230735
08/06/2022	SuperChoice P/L PC020622-148129454		210.52	558,388.36	210.52	Contribution	Accumulation (Julie Winter)
08/06/2022	SuperChoice P/L PC020622-148129447		818.52	559,206.88	818.52	Contribution	Accumulation (Stephen Winter)
09/06/2022	ATO ATO006000016250874		0.75	559,207.63	0.75	Fund Income Tax Payment	
10/06/2022	LaTrobe Fund 12M Rebated Fees MAY		21.23	559,228.86	21.23	Transfer	La Trobe Australian Credit Fund - 12 Month Term Account #230735
14/06/2022	ZURICH LIFE M063503 3F	4,814.09		554,414.77	4,814.09	Member Insurance Premium	Accumulation (Stephen Winter)

**The Winter Family Superannuation Fund**  
**Cash Reconciliation Statement**  
**For the period 1 July 2021 to 30 June 2022**

Bank Statement Line Items					Matched Transaction(s)		
Date	Description	Withdrawals	Deposits	Balance	Amount	Matched As	Account Name
15/06/2022	SuperChoice P/L PC080622-109072358		210.52	554,625.29	210.52	Contribution	Accumulation (Julie Winter)
15/06/2022	SuperChoice P/L PC080622-109072365		818.52	555,443.81	818.52	Contribution	Accumulation (Stephen Winter)
23/06/2022	SuperChoice P/L PC170622-109544771		210.52	555,654.33	210.52	Contribution	Accumulation (Julie Winter)
23/06/2022	SuperChoice P/L PC170622-109544777		818.52	556,472.85	818.52	Contribution	Accumulation (Stephen Winter)
23/06/2022	LaTrobe Fund 12M Investment 230735	250,000.00		306,472.85	250,000.00	Transfer	La Trobe Australian Credit Fund - 12 Month Term Account #230735
24/06/2022	CROWN RESORTS JUN22/00825369		16,964.50	323,437.35	16,964.50	Listed Security Disposal	Crown Resorts Limited
30/06/2022	MACQUARIE CMA INTEREST PAID		52.66	323,490.01	52.66	Interest Received	Macquarie Cash Management Account #70467
30/06/2022	SuperChoice P/L PC240622-133585206		210.52	323,700.53	210.52	Contribution	Accumulation (Julie Winter)
30/06/2022	SuperChoice P/L PC240622-133585211		818.52	324,519.05	818.52	Contribution	Accumulation (Stephen Winter)
30/06/2022	Closing Balance	267,961.76	86,943.41	324,519.05			





**SUPER B2B**

**INVESTMENTS**

## The Winter Family Superannuation Fund

### Investment Summary as at 30 June 2022

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b><u>Bank</u></b>								
La Trobe Australian Credit Fund - 12 Month Term Account #230735				300,000.00	300,000.00	✓		39.46%
Macquarie Cash Management Account #70467				324,519.05	324,519.05	✓		42.68%
				<b>624,519.05</b>	<b>624,519.05</b>	✓		<b>82.14%</b>
<b><u>Listed Securities Market</u></b>								
BHP Group Limited (ASX:BHP)	585.00000	31.8378	41.2500	18,625.13	24,131.25	5,506.12	29.56%	3.17%
Endeavour Group Limited (ASX:EDV)	680.00000	4.1868	7.5700	2,847.03	5,147.60	2,300.57	80.81%	0.68%
Newcrest Mining Limited (ASX:NCM)	1,390.00000	14.4073	20.8900	20,026.10	29,037.10	9,011.00	45.00%	3.82%
South32 Limited (ASX:S32)	585.00000	2.4332	3.9400	1,423.45	2,304.90	881.45	61.92%	0.30%
Santos Limited (ASX:STO)	2,475.00000	8.0897	7.4200	20,022.00	18,364.50	(1,657.50)	(8.28)%	2.42%
Vanguard Australian Property Securities Index ETF - Vanguard Australian Property Securities Index ETF (ASX:VAP)	385.00000	77.8633	76.0000	29,977.38	29,260.00	(717.38)	(2.39)%	3.85%
Woodside Energy Group Ltd (ASX:WDS)	105.00000	29.7600	31.8400	3,124.80	3,343.20	218.40	6.99%	0.44%
Woolworths Group Limited (ASX:WOW)	680.00000	25.3186	35.6000	17,216.62	24,208.00	6,991.38	40.61%	3.18%
				<b>113,262.51</b>	<b>135,796.55</b>	<b>22,534.04</b>	<b>19.90%</b>	<b>17.86%</b>
				<b>737,781.56</b>	<b>760,315.60</b>	<b>22,534.04</b>	<b>3.05%</b>	<b>100.00%</b>

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



**The Winter Family Superannuation Fund**  
**Investment Movement Summary**  
**For the period 1 July 2021 to 30 June 2022**

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
<b><u>Bank</u></b>										
La Trobe Australian Credit Fund - 12 Month Term Account #230735		50,000.00		252,266.91		2,266.91	0.00		300,000.00	300,000.00
Macquarie Cash Management Account #70467		505,537.40		86,943.41		267,961.76	0.00		324,519.05	324,519.05
		<u>555,537.40</u>		<u>339,210.32</u>		<u>270,228.67</u>	<u>0.00</u>		<u>624,519.05</u>	<u>624,519.05</u>
<b><u>Listed Securities Market</u></b>										
BHP Group Limited (ASX:BHP)	585.00	18,625.13	0.00	0.00	0.00	0.00	0.00	585.00	18,625.13	24,131.25
Crown Resorts Limited (ASX:CWN)	1,295.00	20,018.79	0.00	0.00	1,295.00	16,964.50	(3,054.29)	0.00	0.00	0.00
Endeavour Group Limited (ASX:EDV)	0.00	0.00	680.00	2,847.03	0.00	0.00	0.00	680.00	2,847.03	5,147.60
Newcrest Mining Limited (ASX:NCM)	1,390.00	20,026.10	0.00	0.00	0.00	0.00	0.00	1,390.00	20,026.10	29,037.10
Santos Limited (ASX:STO)	2,475.00	20,022.00	0.00	0.00	0.00	0.00	0.00	2,475.00	20,022.00	18,364.50
South32 Limited (ASX:S32)	585.00	1,423.45	0.00	0.00	0.00	0.00	0.00	585.00	1,423.45	2,304.90
Vanguard Australian Property Securities Index ETF - Vanguard Australian Property Securities Index ETF (ASX:VAP)	385.00	29,977.38	0.00	0.00	0.00	0.00	0.00	385.00	29,977.38	29,260.00
Woodside Energy Group Ltd (ASX:WDS)	0.00	0.00	105.00	3,124.80	0.00	0.00	0.00	105.00	3,124.80	3,343.20
Woolworths Group Limited (ASX:WOW)	680.00	20,063.65	0.00	0.00	0.00	2,847.03	0.00	680.00	17,216.62	24,208.00
		<u>130,156.50</u>		<u>5,971.83</u>		<u>19,811.53</u>	<u>(3,054.29)</u>		<u>113,262.51</u>	<u>135,796.55</u>
<b>Fund Total</b>		<u><b>685,693.90</b></u>		<u><b>345,182.15</b></u>		<u><b>290,040.20</b></u>	<u><b>(3,054.29)</b></u>		<u><b>737,781.56</b></u>	<u><b>760,315.60</b></u>

**The Winter Family Superannuation Fund**  
**Detailed Investment Transactions Report**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Consideration	Book Cost	Unsettled
<b>BHP Group Limited (ASX:BHP)</b>					
1 July 2021	Opening Balance	585.0000		18,625.13	-
30 June 2022	Closing Balance	<u>585.0000</u>		<u>18,625.13</u>	<u>-</u>
<b>Crown Resorts Limited (ASX:CWN)</b>					
1 July 2021	Opening Balance	1,295.0000		20,018.79	-
24 June 2022	CWN Takeover/Merger	<u>(1,295.0000)</u>	(16,964.50)	<u>(20,018.79)</u>	<u>-</u>
30 June 2022	Closing Balance	<u>-</u>		<u>-</u>	<u>-</u>
<b>Endeavour Group Limited (ASX:EDV)</b>					
1 July 2021	Opening Balance	-		-	-
1 July 2021	Spin Off or Demerger	<u>680.0000</u>	-	<u>2,847.03</u>	<u>-</u>
30 June 2022	Closing Balance	<u>680.0000</u>		<u>2,847.03</u>	<u>-</u>
<b>Newcrest Mining Limited (ASX:NCM)</b>					
1 July 2021	Opening Balance	1,390.0000		20,026.10	-
30 June 2022	Closing Balance	<u>1,390.0000</u>		<u>20,026.10</u>	<u>-</u>
<b>Santos Limited (ASX:STO)</b>					
1 July 2021	Opening Balance	2,475.0000		20,022.00	-
30 June 2022	Closing Balance	<u>2,475.0000</u>		<u>20,022.00</u>	<u>-</u>
<b>South32 Limited (ASX:S32)</b>					
1 July 2021	Opening Balance	585.0000		1,423.45	-
30 June 2022	Closing Balance	<u>585.0000</u>		<u>1,423.45</u>	<u>-</u>
<b>Vanguard Australian Property Securities Index ETF - Vanguard Australian Property Securities Index ETF (ASX:VAP)</b>					
1 July 2021	Opening Balance	385.0000		29,977.38	-
30 June 2022	Closing Balance	<u>385.0000</u>		<u>29,977.38</u>	<u>-</u>
<b>Woodside Energy Group Ltd (ASX:WDS)</b>					
1 July 2021	Opening Balance	-		-	-
2 June 2022	EST 1:5.534 DIST OF ORD SHS IN WOODSIDE PETROLEUM		3,124.80	3,124.80	-
2 June 2022	EST 1:5.534 DIST OF ORD SHS IN WOODSIDE PETROLEUM	<u>105.0000</u>	-	<u>0.00</u>	<u>-</u>
30 June 2022	Closing Balance	<u>105.0000</u>		<u>3,124.80</u>	<u>-</u>
<b>Woolworths Group Limited (ASX:WOW)</b>					
1 July 2021	Opening Balance	680.0000		20,063.65	-
1 July 2021	Spin Off or Demerger		(2,847.03)	(2,847.03)	-
30 June 2022	Closing Balance	<u>680.0000</u>		<u>17,216.62</u>	<u>-</u>

**The Winter Family Superannuation Fund**  
**Investment Revaluation as at 30 June 2022**

Investment		Price Date	Market Price	Quantity	Market Value	Change in Market Value
<b>Macquarie Online Trading #198901 - 198901</b>						
BHP	BHP Group Limited (ASX:BHP)	30 Jun 2022	41.25000	585.00000	24,131.25	(4,282.20)
CWN	Crown Resorts Limited (ASX:CWN)	15 Jun 2022	13.09000	0.00000	0.00	4,595.34
EDV	Endeavour Group Limited (ASX:EDV)	30 Jun 2022	7.57000	680.00000	5,147.60	2,300.57
NCM	Newcrest Mining Limited (ASX:NCM)	30 Jun 2022	20.89000	1,390.00000	29,037.10	(6,102.10)
S32	South32 Limited (ASX:S32)	30 Jun 2022	3.94000	585.00000	2,304.90	590.85
STO	Santos Limited (ASX:STO)	30 Jun 2022	7.42000	2,475.00000	18,364.50	816.75
VAP	Vanguard Australian Property Securities Index ETF - Vanguard Australian Property Securities Index ETF (ASX:VAP)	30 Jun 2022	76.00000	385.00000	29,260.00	(5,578.65)
WDS	Woodside Energy Group Ltd (ASX:WDS)	30 Jun 2022	31.84000	105.00000	3,343.20	218.40
WOW	Woolworths Group Limited (ASX:WOW)	30 Jun 2022	35.60000	680.00000	24,208.00	1,126.63
<b>Macquarie Online Trading #198901 - 198901 Total</b>					<b>135,796.55</b>	<b>(6,314.41)</b>
<b>Fund Total</b>					<b>135,796.55</b>	<b>(6,314.41)</b>

**The Winter Family Superannuation Fund**  
**Investment Revaluation as at 30 June 2022**

Investment	Price Date	Market Price	Quantity	Market Value	Change in Market Value
<b>Shares in Listed Companies</b>					
BHP	BHP Group Limited (ASX:BHP)	30 Jun 2022	41.25000	585.00000	24,131.25 (4,282.20)
CWN	Crown Resorts Limited (ASX:CWN)	15 Jun 2022	13.09000	0.00000	0.00 4,595.34
EDV	Endeavour Group Limited (ASX:EDV)	30 Jun 2022	7.57000	680.00000	5,147.60 2,300.57
NCM	Newcrest Mining Limited (ASX:NCM)	30 Jun 2022	20.89000	1,390.00000	29,037.10 (6,102.10)
S32	South32 Limited (ASX:S32)	30 Jun 2022	3.94000	585.00000	2,304.90 590.85
STO	Santos Limited (ASX:STO)	30 Jun 2022	7.42000	2,475.00000	18,364.50 816.75
WDS	Woodside Energy Group Ltd (ASX:WDS)	30 Jun 2022	31.84000	105.00000	3,343.20 218.40
WOW	Woolworths Group Limited (ASX:WOW)	30 Jun 2022	35.60000	680.00000	24,208.00 1,126.63
<b>Shares in Listed Companies Total</b>				<b>106,536.55</b>	<b>(735.76)</b>
<b>Units In Listed Unit Trusts</b>					
VAP	Vanguard Australian Property Securities Index ETF - Vanguard Australian Property Securities Index ETF (ASX:VAP)	30 Jun 2022	76.00000	385.00000	29,260.00 (5,578.65)
<b>Units In Listed Unit Trusts Total</b>				<b>29,260.00</b>	<b>(5,578.65)</b>
<b>Fund Total</b>				<b>135,796.55</b>	<b>(6,314.41)</b>

# The Winter Family Superannuation Fund

## Market Price Audit Report as at 30 June 2022

Name	Units	Market Price	Price Date	Market Value	Scope (Amended)	Source Price	Variation (%)	Variation (\$)	Modified By
<b><u>Bank</u></b>									
La Trobe Australian Credit Fund - 12 Month Term Account #230735	300,000.00	1.0000		300,000.00	Fund				
Macquarie Cash Management Account #70467	324,519.05	1.0000		324,519.05	Fund				
				<b>624,519.05</b>					
<b><u>Listed Securities Market</u></b>									
BHP Group Limited (ASX:BHP)	585.00	41.2500		24,131.25					
Endeavour Group Limited (ASX:EDV)	680.00	7.5700		5,147.60					
Newcrest Mining Limited (ASX:NCM)	1,390.00	20.8900		29,037.10					
South32 Limited (ASX:S32)	585.00	3.9400		2,304.90					
Santos Limited (ASX:STO)	2,475.00	7.4200		18,364.50					
Vanguard Australian Property Securities Index ETF - Vanguard Australian Property Securities Index ETF (ASX:VAP)	385.00	76.0000		29,260.00					
Woodside Energy Group Ltd (ASX:WDS)	105.00	31.8400		3,343.20					
Woolworths Group Limited (ASX:WOW)	680.00	35.6000		24,208.00					
				<b>135,796.55</b>					
				<b>760,315.60</b>					

**The Winter Family Superannuation Fund**  
**Unrealised Capital Gains as at 30 June 2022**

Quantity /Description	Accounting Treatment			Taxation Treatment							
	Market Value	Original Cost	Accounting Gain/(Loss)	Cost Base Calculation				Capital Gains Calculation			
				Tax Free	Tax Deferred	AMIT	Amount	Indexation	Discountable	Other	Deferred
<b><u>Bank</u></b>											
<b>La Trobe Australian Credit Fund - 12 Month Term Account #230735</b>											
30/06/2022	300,000.00	300,000.00	300,000.00	0.00	0.00	0.00	0.00	300,000.00			0.00
	300,000.00	300,000.00	300,000.00	0.00	0.00	0.00	0.00	300,000.00			0.00
<b>Macquarie Cash Management Account #70467</b>											
30/06/2022	324,519.05	324,519.05	324,519.05	0.00	0.00	0.00	0.00	324,519.05			0.00
	324,519.05	324,519.05	324,519.05	0.00	0.00	0.00	0.00	324,519.05			0.00
<b>Bank Total</b>											
	624,519.05	624,519.05	0.00	0.00	0.00	0.00	624,519.05			0.00	
<b><u>Listed Securities Market</u></b>											
<b>BHP Group Limited (ASX:BHP)</b>											
5/03/2015	585.00	24,131.25	18,625.13	5,506.12	0.00	0.00	0.00	18,625.13		5,506.12	
	585.00	24,131.25	18,625.13	5,506.12	0.00	0.00	0.00	18,625.13		5,506.12	0.00
<b>Endeavour Group Limited (ASX:EDV)</b>											
5/03/2015	680.00	5,147.60	2,847.03	2,300.57	0.00	0.00	0.00	2,847.03		2,300.57	
	680.00	5,147.60	2,847.03	2,300.57	0.00	0.00	0.00	2,847.03		2,300.57	0.00
<b>Newcrest Mining Limited (ASX:NCM)</b>											
5/03/2015	1,390.00	29,037.10	20,026.10	9,011.00	0.00	0.00	0.00	20,026.10		9,011.00	
	1,390.00	29,037.10	20,026.10	9,011.00	0.00	0.00	0.00	20,026.10		9,011.00	0.00
<b>Santos Limited (ASX:STO)</b>											
5/03/2015	2,475.00	18,364.50	20,022.00	(1,657.50)	0.00	0.00	0.00	20,022.00			1,657.50
	2,475.00	18,364.50	20,022.00	(1,657.50)	0.00	0.00	0.00	20,022.00		0.00	1,657.50
<b>South32 Limited (ASX:S32)</b>											
5/03/2015	585.00	2,304.90	1,423.45	881.45	0.00	0.00	0.00	1,423.45		881.45	
	585.00	2,304.90	1,423.45	881.45	0.00	0.00	0.00	1,423.45		881.45	0.00
<b>Vanguard Australian Property Securities Index ETF - Vanguard Australian Property Securities Index ETF (ASX:VAP)</b>											
5/03/2015	385.00	29,260.00	29,977.38	(717.38)	0.00	0.00	(1,613.74)	28,363.64		896.36	
	385.00	29,260.00	29,977.38	(717.38)	0.00	0.00	(1,613.74)	28,363.64		896.36	0.00
<b>Woodside Energy Group Ltd (ASX:WDS)</b>											
2/06/2022	105.00	3,343.20	3,124.80	218.40	0.00	0.00	0.00	3,124.80		218.40	
	105.00	3,343.20	3,124.80	218.40	0.00	0.00	0.00	3,124.80		218.40	

**The Winter Family Superannuation Fund**  
**Unrealised Capital Gains as at 30 June 2022**

Quantity /Description	Accounting Treatment			Taxation Treatment									
	Market Value	Original Cost	Accounting Gain/(Loss)	Cost Base Calculation				Capital Gains Calculation					
				Tax Free	Tax Deferred	AMIT	Amount	Indexation	Discountable	Other	Deferred	Capital Loss	
<b><u>Listed Securities Market</u></b>													
<b>Woolworths Group Limited (ASX:WOW)</b>													
5/03/2015	680.00	24,208.00	17,216.62	6,991.38	0.00	0.00	0.00	17,216.62			6,991.38		
	680.00	24,208.00	17,216.62	6,991.38	0.00	0.00	0.00	17,216.62			6,991.38		
<b>Listed Securities MarketTotal</b>	135,796.55	113,262.51	22,534.04	22,534.04	0.00	0.00	(1,613.74)	111,648.77			25,586.88	218.40	1,657.50

**The Winter Family Superannuation Fund**  
**Unrealised Capital Gains as at 30 June 2022**

**Capital Gains Tax Return Summary**

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
<b>Current Year Capital Gains</b>						
Shares & Units - Listed Shares	0.00	24,690.00	218.00	0.00	24,908.00	1,657.00
Shares & Units - Other Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Listed Trusts	0.00	896.00	0.00	0.00	896.00	0.00
Shares & Units - Other Units	0.00	0.00	0.00	0.00	0.00	0.00
Australian Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Other Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Collectables	0.00	0.00	0.00	0.00	0.00	0.00
Other CGT Assets & Other CGT Events	0.00	0.00	0.00	0.00	0.00	0.00
Distributed Capital Gains from Trusts	0.00	0.00	0.00	0.00	0.00	0.00
	<u>0.00</u>	<u>25,586.00</u>	<u>218.00</u>	<u>0.00</u>	<u>25,804.00</u>	<u>1,657.00</u>
<b>Capital Losses Applied</b>						
Current Year	0.00	1,439.00	218.00	0.00	1,657.00	
Prior Years	0.00	2,301.00	0.00	0.00	2,301.00	
	<u>0.00</u>	<u>3,740.00</u>	<u>218.00</u>	<u>0.00</u>	<u>3,958.00</u>	
<b>Net Capital Gains</b>						
Net Gain after applying losses	0.00	21,846.00	0.00	0.00	21,846.00	
Discount applicable		7,282.00				
Net Gain after applying discount	<u>0.00</u>	<u>14,564.00</u>	<u>0.00</u>	<u>0.00</u>	<u>14,564.00</u>	

**Gains/Losses on Custom Holding Accounts**

Account Name	Book Cost	Value	Gain/(Loss)	Tax Rate %	Tax Effect
--------------	-----------	-------	-------------	------------	------------

**Custom Holding Accounts Totals**



**The Winter Family Superannuation Fund**  
**Realised Capital Gains**  
**For the period from 1 July 2021 to 30 June 2022**

	Quantity	Accounting Treatment				Taxation Treatment							
		Proceeds	Excess	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation					
			Tax Value*			Adjusted	Reduced	Indexation	Discounted	Other	Deferred	Capital Loss	
<b>Listed Securities Market</b>													
<b>Crown Resorts Limited (ASX:CWN)</b>													
24/06/2022	Sale	1,295.00	16,964.50		20,018.79	(3,054.29)		20,018.79			0.00	3,054.29	
		1,295.00	16,964.50		20,018.79	(3,054.29)		20,018.79			0.00	3,054.29	
<b>Vanguard Australian Property Securities Index ETF - Vanguard Australian Property Securities Index ETF (ASX:VAP)</b>													
30/06/2022	Dist	0.00	0.00		0.00					753.08		0.00	
		0.00	0.00		0.00					753.08		0.00	
<b>Listed Securities Market Total</b>		16,964.50			20,018.79	(3,054.29)		20,018.79		753.08		0.00	3,054.29
<b>Grand Total</b>		<b>16,964.50</b>			<b>20,018.79</b>	<b>(3,054.29)</b>		<b>20,018.79</b>		<b>753.08</b>		<b>0.00</b>	<b>3,054.29</b>

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

**The Winter Family Superannuation Fund**  
**Realised Capital Gains**  
**For the period from 1 July 2021 to 30 June 2022**

**Capital Gains Tax Return Summary**

<b>Current Year Capital Gains</b>	<b>Indexation</b>	<b>Discount</b>	<b>Other</b>	<b>Deferred</b>	<b>Total Capital Gains</b>	<b>Capital Losses</b>
Shares & Units - Listed Shares	0.00	0.00	0.00	0.00	0.00	3,054.00
Shares & Units - Other Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Listed Trusts	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Units	0.00	0.00	0.00	0.00	0.00	0.00
Australian Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Other Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Collectables	0.00	0.00	0.00	0.00	0.00	0.00
Other CGT Assets & Other CGT Events	0.00	0.00	0.00	0.00	0.00	0.00
Distributed Capital Gains from Trusts	0.00	753.00	0.00	0.00	753.00	0.00
	0.00	753.00	0.00	0.00	753.00	3,054.00
<b>Capital Losses Applied</b>						
Current Year	0.00	753.00	0.00	0.00	753.00	
Prior Years	0.00	0.00	0.00	0.00	0.00	
	0.00	753.00	0.00	0.00	753.00	
<b>Net Capital Gains</b>						
Net Gain after applying losses	0.00	0.00	0.00	0.00	0.00	
Discount applicable		0.00				
Net Gain after applying discount	0.00	0.00	0.00	0.00	0.00	



**SUPER B2B**

**DEBTORS &  
RECEIVABLES**



**SUPER B2B**

**CREDITORS  
& ACCRUED  
EXPENSES**



**SUPER B2B**


**INCOME**

**The Winter Family Superannuation Fund**  
**Investment Income Comparison Report**  
**For the period 1 July 2021 to 30 June 2022**

Payment Date	Income Type	Ledger Data		Diff *	Announcement Data					
		Total Income	Tax Credits+		Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+	
<b>Cash At Bank</b>										
<b>La Trobe: La Trobe Australian Credit Fund - 12 Month Term Account #230735</b>										
05/07/2021	Interest	178.77	0.00							
03/08/2021	Interest	184.73	0.00							
03/09/2021	Interest	184.73	0.00							
05/10/2021	Interest	178.77	0.00							
04/11/2021	Interest	176.23	0.00							
03/12/2021	Interest	170.55	0.00							
07/01/2022	Interest	176.23	0.00							
03/02/2022	Interest	163.49	0.00							
03/03/2022	Interest	147.67	0.00							
05/04/2022	Interest	155.00	0.00							
04/05/2022	Interest	150.00	0.00							
06/06/2022	Interest	150.75	0.00							
		2,016.92	0.00							
<b>MBL.BACCT: Macquarie Cash Management Account #70467</b>										
30/07/2021	Interest	52.33	0.00							
31/08/2021	Interest	52.72	0.00							
30/09/2021	Interest	51.42	0.00							
29/10/2021	Interest	53.80	0.00							
30/11/2021	Interest	36.04	0.00							
31/12/2021	Interest	22.73	0.00							
31/01/2022	Interest	22.95	0.00							
28/02/2022	Interest	20.91	0.00							
31/03/2022	Interest	23.24	0.00							
29/04/2022	Interest	21.98	0.00							
31/05/2022	Interest	24.32	0.00							
30/06/2022	Interest	52.66	0.00							
		435.10	0.00							
<b>Total</b>		<b>2,452.02</b>	<b>0.00</b>							
<b>Shares in Listed Companies</b>										
<b>BHP: BHP Group Limited (ASX:BHP)</b>										
21/09/2021	Dividend	1,588.43	680.76		585	0	2.7153	1,588.43	680.76	
28/03/2022	Dividend	1,217.13	521.63		585	0	2.0806	1,217.13	521.63	
02/06/2022	Dividend	3,124.80	1,339.20							
		5,930.36	2,541.59					2,805.56	1,202.39	
<b>EDV: Endeavour Group Limited (ASX:EDV)</b>										
22/09/2021	Dividend	47.60	20.40		680	0	0.0700	47.60	20.40	
28/03/2022	Dividend	85.00	36.43		680	0	0.1250	85.00	36.43	
		132.60	56.83					132.60	56.83	
<b>NCM: Newcrest Mining Limited (ASX:NCM)</b>										
30/09/2021	Dividend	767.21	328.80		1,390	0	0.5520	767.21	328.80	
31/03/2022	Dividend	145.15	62.21		1,390	0	0.1044	145.15	62.21	
		912.36	391.01					912.36	391.01	
<b>S32: South32 Limited (ASX:S32)</b>										
07/10/2021	Dividend	43.67	18.72	*	585	0	0.0746	43.66	18.71	
07/04/2022	Dividend	69.90	29.96		585	0	0.1195	69.90	29.96	

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

**The Winter Family Superannuation Fund**  
**Investment Income Comparison Report**  
**For the period 1 July 2021 to 30 June 2022**

Payment Date	Income Type	Ledger Data		Diff *	Announcement Data				
		Total Income	Tax Credits+		Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+
		113.57	48.68					113.56	48.67
<b>STO: Santos Limited (ASX:STO)</b>									
21/09/2021	Dividend	190.42	81.61		2,475	0	0.0769	190.42	81.61
24/03/2022	Dividend	292.27	87.68	* 	2,475	0	0.1181	292.26	87.68
		482.69	169.29					482.68	169.29
<b>WOW: Woolworths Group Limited (ASX:WOW)</b>									
08/10/2021	Dividend	374.00	160.29		680	0	0.5500	374.00	160.29
13/04/2022	Dividend	265.20	113.66		680	0	0.3900	265.20	113.66
		639.20	273.95					639.20	273.95
<b>Total</b>		<b>8,210.78</b>	<b>3,481.35</b>					<b>5,085.96</b>	<b>2,142.14</b>
<b>Units In Listed Unit Trusts</b>									
<b>VAP: Vanguard Australian Property Securities Index ETF - Vanguard Australian Property Securities Index ETF (ASX:VAP)</b>									
01/10/2021	Distribution	227.78	0.00	*	385	0	0.5916	227.78	5.26
04/01/2022	Distribution	205.37	0.00	*	385	0	0.5334	205.37	4.31
01/04/2022	Distribution	399.42	0.00	*	385	0	1.0374	399.42	5.91
30/06/2022	Distribution	501.54	0.00		385	0	1.3027	501.54	0.00
		1,334.11	0.00					1,334.11	15.48
<b>Total</b>		<b>1,334.11</b>	<b>0.00</b>					<b>1,334.11</b>	<b>15.48</b>



Dividend Income

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

**The Winter Family Superannuation Fund**  
**Investment Income Summary**  
**For the period 1 July 2021 to 30 June 2022**

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *	
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST						
<b><u>Cash At Bank</u></b>														
La Trobe Australian Credit Fund - 12 Month Term Account #230735														
2,016.92	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,016.92	0.00	0.00	0.00	0.00
Macquarie Cash Management Account #70467														
435.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	435.10	0.00	0.00	0.00	0.00
<b>2,452.02</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>2,452.02</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b><u>Shares in Listed Companies</u></b>														
BHP Group Limited (ASX:BHP)														
5,930.36	2,541.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,471.95	0.00	0.00	0.00	0.00
Endeavour Group Limited (ASX:EDV)														
132.60	56.83	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	189.43	0.00	0.00	0.00	0.00
Newcrest Mining Limited (ASX:NCM)														
912.36	391.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,303.37	0.00	0.00	0.00	0.00
Santos Limited (ASX:STO)														
482.69	169.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	651.98	0.00	0.00	0.00	0.00
South32 Limited (ASX:S32)														
113.57	48.68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	162.25	0.00	0.00	0.00	0.00
Woolworths Group Limited (ASX:WOW)														
639.20	273.95	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	913.15	0.00	0.00	0.00	0.00
<b>8,210.78</b>	<b>3,481.35</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>11,692.13</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b><u>Units In Listed Unit Trusts</u></b>														
Vanguard Australian Property Securities Index ETF - Vanguard Australian Property Securities Index ETF (ASX:VAP)														
1,334.11	15.69	1.88	0.00	0.00	0.00	0.00	753.09	0.00	0.00	598.59	0.00	376.54	0.00	376.55
<b>1,334.11</b>	<b>15.69</b>	<b>1.88</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>753.09</b>	<b>0.00</b>	<b>0.00</b>	<b>598.59</b>	<b>0.00</b>	<b>376.54</b>	<b>0.00</b>	<b>376.55</b>
<b>11,996.91</b>	<b>3,497.04</b>	<b>1.88</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>753.09</b>	<b>0.00</b>	<b>0.00</b>	<b>14,742.74</b>	<b>0.00</b>	<b>376.54</b>	<b>0.00</b>	<b>376.55</b>











**The Winter Family Superannuation Fund**  
**Investment Income Summary**  
**For the period 1 July 2021 to 30 June 2022**

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST					

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

**The Winter Family Superannuation Fund**  
**Distribution Reconciliation Report**  
**For the period 1 July 2021 to 30 June 2022**

Net Distribution	Australian Income			Other Non-Assessable Amounts				Foreign Income			Capital Gains			AMIT	Gross Distribution	
	NPP Income	Franking Credits	Withholding Tax	Tax Exempt	Tax Free	Tax Deferred	Capital Returns	Assesable Amounts	Foreign Tax Credits	Discounted Capital Gains	CGT Concession Amount	Indexed Capital Gains	Other Capital Gains	Net Cost Base Increase/ (Decrease)	Accounting	Tax
<b><i>Listed Securities Market</i></b>																
 Vanguard Australia Property Securities Index ETF - Vanguard Australian Property Securities Index ETF (ASX:VAP)																
1,334.11	540.48	15.69	0.00	0.00	0.00	0.00	0.00	40.54	1.88	376.54	376.55	0.00	0.00	20.37	1,335.99	556.17
1,334.11	540.48	15.69	0.00	0.00	0.00	0.00	0.00	40.54	1.88	376.54	376.55	0.00	0.00	20.37	1,335.99	556.17
1,334.11	540.48	15.69	0.00	0.00	0.00	0.00	0.00	40.54	1.88	376.54	376.55	0.00	0.00	20.37	1,335.99	556.17

**Reconciliation**

	Australian Income			Other Non-Assessable Amounts			Foreign Income			Capital Gains			Gross Distribution	
	NPP Income	Franking Credits	Withholding Tax	Tax Exempt	Tax Free	Tax Deferred	Assesable Amounts	Foreign Tax Credits	Disc. Capital Gains	CGT Concession Amount	Indexed Capital Gains	Other Capital Gains	Accounting	Tax
Gross Accounting Distribution	540.48	-	-	-	-	-	40.54	1.88	376.54	376.55	-	-	1,335.99	-
Gross Tax Distribution	540.48	15.69	-	-	-	-	-	-	-	-	-	-	-	556.17
Net Foreign Income	-	-	-	-	-	-	40.54	1.88	-	-	-	-	-	42.42
Net Distributed Capital Gain	-	-	-	-	-	-	-	-	753.08	N/A	-	-	-	753.08



**SUPER B2B**

**EXPENSES**



**SUPER B2B**

**OTHER  
REPORTS**

# The Winter Family Superannuation Fund

Trial Balance as at 30 June 2022

Prior Year		Description	Current Year	
Debits	Credits		Debits	Credits
<b>INCOME</b>				
Contributions				
-	68,571.69	Employer	-	60,301.68
-	-	Distributions	-	1,335.99
-	4,349.63	Dividends	-	8,210.78
-	2,675.66	Interest	-	2,452.02
-	826.92	Other Income	-	250.74
<b>EXPENSE</b>				
4,290.90	-	Insurance Premiums	4,814.09	-
1,320.00	-	Accountancy Fee	1,320.00	-
1,360.00	-	Adviser Fee	1,360.00	-
330.00	-	Auditor Fee	330.00	-
-	-	Regulatory Fees	56.00	-
259.00	-	SMSF Supervisory Levy	259.00	-
-	-	Realised Capital Losses	3,054.29	-
-	15,332.15	Decrease in Market Value	6,314.41	-
<b>INCOME TAX</b>				
10,848.75	-	Income Tax Expense	3,527.50	-
<b>PROFIT &amp; LOSS CLEARING ACCOUNT</b>				
73,347.40	-	Profit & Loss Clearing Account	51,515.92	-
<b>ASSETS</b>				
124,166.30	-	Shares in Listed Companies	106,536.55	-
34,838.65	-	Units In Listed Unit Trusts	29,260.00	-
555,537.40	-	Cash At Bank	624,519.05	-
1,055.92	-	Receivables	501.54	-
-	2,802.67	Current Tax Assets	2,742.12	-
<b>LIABILITIES</b>				
-	3,048.26	Deferred Tax Liability	-	-
-	33.00	Other Taxes Payable	-	2,329.00
<b>MEMBER ENTITLEMENTS</b>				
-	482,430.82	Mr Stephen Winter	-	522,085.75
-	227,283.52	Mrs Julie Winter	-	239,144.51
<u>807,354.32</u>	<u>807,354.32</u>		<u>836,110.47</u>	<u>836,110.47</u>

**The Winter Family Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Income</b>					
<b>Member Receipts</b>					
<b>Contributions - Employer</b>					
<b>Mr Stephen Winter</b>					
01/07/2021	Opening Balance				0.00
02/07/2021	SuperChoice P/L PC290621-153831919			5,443.13	5,443.13 CR
19/08/2021	SuperChoice P/L PC130821-143370310			5,688.71	11,131.84 CR
25/08/2021	SuperChoice P/L PC190821-126876026			818.52	11,950.36 CR
31/08/2021	SuperChoice P/L PC250821-114639672			818.52	12,768.88 CR
07/09/2021	SuperChoice P/L PC010921-157265880			818.52	13,587.40 CR
13/09/2021	SuperChoice P/L PC070921-157770380			818.52	14,405.92 CR
20/09/2021	SuperChoice P/L PC140921-145535727			818.52	15,224.44 CR
28/09/2021	SuperChoice P/L PC220921-172397796			818.52	16,042.96 CR
04/10/2021	SuperChoice P/L PC280921-172829104			818.52	16,861.48 CR
13/10/2021	SuperChoice P/L PC071021-108240992			818.52	17,680.00 CR
19/10/2021	SuperChoice P/L PC131021-100811523			818.52	18,498.52 CR
26/10/2021	SuperChoice P/L PC201021-122204563			818.52	19,317.04 CR
02/11/2021	SuperChoice P/L PC271021-135739995			818.52	20,135.56 CR
07/12/2021	SuperChoice P/L PC011221-197737617			4,092.60	24,228.16 CR
15/12/2021	SuperChoice P/L PC091221-128896639			818.52	25,046.68 CR
21/12/2021	SuperChoice P/L PC151221-148980827			818.52	25,865.20 CR
30/12/2021	SuperChoice P/L PC221221-133221964			818.52	26,683.72 CR
07/01/2022	SuperChoice P/L PC301221-133110939			818.52	27,502.24 CR
12/01/2022	SuperChoice P/L PC060122-181446946			818.52	28,320.76 CR
20/01/2022	SuperChoice P/L PC140122-187055525			818.52	29,139.28 CR
27/01/2022	SuperChoice P/L PC200122-175228369			818.52	29,957.80 CR
02/02/2022	SuperChoice P/L PC270122-139491152			818.52	30,776.32 CR
16/02/2022	SuperChoice P/L PC100222-144765988			1,637.04	32,413.36 CR
23/02/2022	SuperChoice P/L PC170222-145460352			818.52	33,231.88 CR
02/03/2022	SuperChoice P/L PC240222-145901995			818.52	34,050.40 CR
08/03/2022	SuperChoice P/L PC020322-196253545			818.52	34,868.92 CR
16/03/2022	SuperChoice P/L PC100322-174536255			818.52	35,687.44 CR
25/03/2022	SuperChoice P/L PC210322-154930208			818.52	36,505.96 CR
31/03/2022	SuperChoice P/L PC250322-183696533			818.52	37,324.48 CR
07/04/2022	SuperChoice P/L PC010422-184356188			818.52	38,143.00 CR
14/04/2022	SuperChoice P/L PC080422-106535871			818.52	38,961.52 CR
26/04/2022	SuperChoice P/L PC140422-182798975			818.52	39,780.04 CR
05/05/2022	SuperChoice P/L PC290422-184964154			818.52	40,598.56 CR
05/05/2022	SuperChoice P/L PC290422-184964197			818.52	41,417.08 CR
11/05/2022	SuperChoice P/L PC040522-129529181			818.52	42,235.60 CR
18/05/2022	SuperChoice P/L PC120522-109846615			818.52	43,054.12 CR
26/05/2022	SuperChoice P/L PC200522-110652672			818.52	43,872.64 CR
02/06/2022	SuperChoice P/L PC270522-112696351			818.52	44,691.16 CR
08/06/2022	SuperChoice P/L PC020622-148129447			818.52	45,509.68 CR
15/06/2022	SuperChoice P/L PC080622-109072365			818.52	46,328.20 CR
23/06/2022	SuperChoice P/L PC170622-109544777			818.52	47,146.72 CR
30/06/2022	SuperChoice P/L PC240622-133585211			818.52	47,965.24 CR
30/06/2022	Closing Balance				<b>47,965.24 CR</b>
<b>Mrs Julie Winter</b>					
01/07/2021	Opening Balance				0.00
02/07/2021	SuperChoice P/L PC290621-153831923			1,399.93	1,399.93 CR
19/08/2021	SuperChoice P/L PC130821-143370314			1,463.11	2,863.04 CR
25/08/2021	SuperChoice P/L PC190821-126876030			210.52	3,073.56 CR
31/08/2021	SuperChoice P/L PC250821-114639676			210.52	3,284.08 CR
07/09/2021	SuperChoice P/L PC010921-157265884			210.52	3,494.60 CR
13/09/2021	SuperChoice P/L PC070921-157770384			210.52	3,705.12 CR
20/09/2021	SuperChoice P/L PC140921-145535731			210.52	3,915.64 CR
28/09/2021	SuperChoice P/L PC220921-172397800			210.52	4,126.16 CR
04/10/2021	SuperChoice P/L PC280921-172829109			210.52	4,336.68 CR

**The Winter Family Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Income</b>					
13/10/2021	SuperChoice P/L PC071021-108240997			210.52	4,547.20 CR
19/10/2021	SuperChoice P/L PC131021-100811528			210.52	4,757.72 CR
26/10/2021	SuperChoice P/L PC201021-122204568			210.52	4,968.24 CR
02/11/2021	SuperChoice P/L PC271021-135740000			210.52	5,178.76 CR
07/12/2021	SuperChoice P/L PC011221-197737623			1,052.60	6,231.36 CR
15/12/2021	SuperChoice P/L PC091221-128896643			210.52	6,441.88 CR
21/12/2021	SuperChoice P/L PC151221-148980832			210.52	6,652.40 CR
30/12/2021	SuperChoice P/L PC221221-133221969			210.52	6,862.92 CR
07/01/2022	SuperChoice P/L PC301221-133110944			210.52	7,073.44 CR
12/01/2022	SuperChoice P/L PC060122-181446951			210.52	7,283.96 CR
20/01/2022	SuperChoice P/L PC140122-187055530			210.52	7,494.48 CR
27/01/2022	SuperChoice P/L PC200122-175228375			210.52	7,705.00 CR
02/02/2022	SuperChoice P/L PC270122-139491158			210.52	7,915.52 CR
16/02/2022	SuperChoice P/L PC100222-144765993			421.04	8,336.56 CR
23/02/2022	SuperChoice P/L PC170222-145460357			210.52	8,547.08 CR
02/03/2022	SuperChoice P/L PC240222-145902000			210.52	8,757.60 CR
08/03/2022	SuperChoice P/L PC020322-196253550			210.52	8,968.12 CR
16/03/2022	SuperChoice P/L PC100322-174536260			210.52	9,178.64 CR
25/03/2022	SuperChoice P/L PC210322-154930213			210.52	9,389.16 CR
31/03/2022	SuperChoice P/L PC250322-183696538			210.52	9,599.68 CR
07/04/2022	SuperChoice P/L PC010422-184356194			210.52	9,810.20 CR
14/04/2022	SuperChoice P/L PC080422-106535877			210.52	10,020.72 CR
26/04/2022	SuperChoice P/L PC140422-182798981			210.52	10,231.24 CR
05/05/2022	SuperChoice P/L PC290422-184964160			210.52	10,441.76 CR
05/05/2022	SuperChoice P/L PC290422-184964202			210.52	10,652.28 CR
11/05/2022	SuperChoice P/L PC040522-129529186			210.52	10,862.80 CR
18/05/2022	SuperChoice P/L PC120522-109846621			210.52	11,073.32 CR
26/05/2022	SuperChoice P/L PC200522-110652678			210.52	11,283.84 CR
02/06/2022	SuperChoice P/L PC270522-112696359			210.52	11,494.36 CR
08/06/2022	SuperChoice P/L PC020622-148129454			210.52	11,704.88 CR
15/06/2022	SuperChoice P/L PC080622-109072358			210.52	11,915.40 CR
23/06/2022	SuperChoice P/L PC170622-109544771			210.52	12,125.92 CR
30/06/2022	SuperChoice P/L PC240622-133585206			210.52	12,336.44 CR
30/06/2022	<b>Closing Balance</b>				<b>12,336.44 CR</b>

**Investment Gains**

**Disposal Suspense - Shares in Listed Companies**

**Crown Resorts Limited**

01/07/2021	Opening Balance	0.00000			0.00
24/06/2022	CWN Takeover/Merger	1,295.00000		16,964.50	16,964.50 CR
24/06/2022	CWN Takeover/Merger	-1,295.00000	16,964.50		0.00 CR
30/06/2022	<b>Closing Balance</b>	<b>0.00000</b>			<b>0.00</b>

**Investment Income**

**Distributions - Units In Listed Unit Trusts**

**Vanguard Australian Property Securities Index ETF - Vanguard Australian Property Securities Inc**

01/07/2021	Opening Balance				0.00
01/10/2021	VAP AUD EST 0.0319 FRANKED, 30% CTR, NIL CFI, DRP			227.78	227.78 CR
04/01/2022	VAP AUD EST 0.0261 FRANKED, 30% CTR, 0.001 CFI, DRP			205.37	433.15 CR
01/04/2022	VAP AUD EST 0.0358 FRANKED, 30% CTR, 0.0005 CFI, DR			399.42	832.57 CR
30/06/2022	Distribution - Tax Statement			1.88	834.45 CR
30/06/2022	VAP AUD EST 0.00019484 CFI, DRP			501.54	1,335.99 CR
30/06/2022	<b>Closing Balance</b>				<b>1,335.99 CR</b>

**The Winter Family Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Income</b>					
<b>Dividends - Shares in Listed Companies</b>					
<b>BHP Group Limited</b>					
01/07/2021	Opening Balance				0.00
21/09/2021	BHP USD 2, 2 FRANKED, 30% CTR, DRP NIL DISC			1,588.43	1,588.43 CR
28/03/2022	BHP USD 1.5, 1.5 FRANKED, 30% CTR, DRP NIL DISC			1,217.13	2,805.56 CR
02/06/2022	EST 1:5.534 DIST OF ORD SHS IN WOODSIDE PETROLEU			3,124.80	5,930.36 CR
30/06/2022	Closing Balance				<b>5,930.36 CR</b>
<b>Endeavour Group Limited</b>					
01/07/2021	Opening Balance				0.00
22/09/2021	EDV AUD 0.07 FRANKED, 30% CTR			47.60	47.60 CR
28/03/2022	EDV AUD 0.125 FRANKED, 30% CTR			85.00	132.60 CR
30/06/2022	Closing Balance				<b>132.60 CR</b>
<b>Newcrest Mining Limited</b>					
01/07/2021	Opening Balance				0.00
30/09/2021	NCM USD 0.4, 0.4 FRANKED, 30% CTR, DRP NIL DISC			767.21	767.21 CR
31/03/2022	NCM USD 0.075, 0.075 FRANKED, 30% CTR, DRP NIL DISC			145.15	912.36 CR
30/06/2022	Closing Balance				<b>912.36 CR</b>
<b>Santos Limited</b>					
01/07/2021	Opening Balance				0.00
21/09/2021	STO USD 0.055, 0.055 FRANKED, 30% CTR, DRP SUSP			190.42	190.42 CR
24/03/2022	STO USD 0.085, 0.0595 FRANKED, 30% CTR, 0.0255 CFI, D			292.27	482.69 CR
30/06/2022	Closing Balance				<b>482.69 CR</b>
<b>South32 Limited</b>					
01/07/2021	Opening Balance				0.00
07/10/2021	S32 USD 0.035, 0.02 SPEC, 0.055 FRANKED, 30% CTR			43.67	43.67 CR
07/04/2022	S32 USD 0.087, 0.087 FRANKED, 30% CTR			69.90	113.57 CR
30/06/2022	Closing Balance				<b>113.57 CR</b>
<b>Woolworths Group Limited</b>					
01/07/2021	Opening Balance				0.00
08/10/2021	WOW AUD 0.55 FRANKED, 30% CTR, DRP NIL DISC			374.00	374.00 CR
13/04/2022	WOW AUD 0.39 FRANKED, 30% CTR, DRP NIL DISC			265.20	639.20 CR
30/06/2022	Closing Balance				<b>639.20 CR</b>
<b>Interest - Cash At Bank</b>					
<b>La Trobe Australian Credit Fund - 12 Month Term Account #230735</b>					
01/07/2021	Opening Balance				0.00
05/07/2021	Interest earned - JUN 21 - 4.35% p.a.			178.77	178.77 CR
03/08/2021	Interest earned - JUL 21 - 4.35% p.a.			184.73	363.50 CR
03/09/2021	Interest earned - AUG 21 - 4.35% p.a.			184.73	548.23 CR
05/10/2021	Interest earned - SEP 21 - 4.35% p.a.			178.77	727.00 CR
04/11/2021	Interest earned - OCT 21 - 4.15% p.a.			176.23	903.23 CR
03/12/2021	Interest earned - NOV 21 - 4.15% p.a.			170.55	1,073.78 CR
07/01/2022	Interest earned - DEC 21 - 4.15% p.a.			176.23	1,250.01 CR
03/02/2022	Interest earned - JAN 22 - 3.85% p.a.			163.49	1,413.50 CR
03/03/2022	Interest earned - FEB 22 - 3.85% p.a.			147.67	1,561.17 CR
05/04/2022	Interest earned - MAR 22 - 3.65% p.a.			155.00	1,716.17 CR
04/05/2022	Interest earned - APR 22 - 3.65% p.a.			150.00	1,866.17 CR
06/06/2022	Interest earned - MAY 22			150.75	2,016.92 CR
30/06/2022	Closing Balance				<b>2,016.92 CR</b>



**The Winter Family Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Income</b>					
<b>Macquarie Cash Management Account #70467</b>					
01/07/2021	Opening Balance				0.00
30/07/2021	MACQUARIE CMA INTEREST PAID			52.33	52.33 CR
31/08/2021	MACQUARIE CMA INTEREST PAID			52.72	105.05 CR
30/09/2021	MACQUARIE CMA INTEREST PAID			51.42	156.47 CR
29/10/2021	MACQUARIE CMA INTEREST PAID			53.80	210.27 CR
30/11/2021	MACQUARIE CMA INTEREST PAID			36.04	246.31 CR
31/12/2021	MACQUARIE CMA INTEREST PAID			22.73	269.04 CR
31/01/2022	MACQUARIE CMA INTEREST PAID			22.95	291.99 CR
28/02/2022	MACQUARIE CMA INTEREST PAID			20.91	312.90 CR
31/03/2022	MACQUARIE CMA INTEREST PAID			23.24	336.14 CR
29/04/2022	MACQUARIE CMA INTEREST PAID			21.98	358.12 CR
31/05/2022	MACQUARIE CMA INTEREST PAID			24.32	382.44 CR
30/06/2022	MACQUARIE CMA INTEREST PAID			52.66	435.10 CR
30/06/2022	Closing Balance				<b>435.10 CR</b>
<b>Other Income</b>					
<b>ATO Interest Payments</b>					
01/07/2021	Opening Balance				0.00
09/06/2022	ATO ATO006000016250874			0.75	0.75 CR
30/06/2022	Closing Balance				<b>0.75 CR</b>
<b>Rebate</b>					
01/07/2021	Opening Balance				0.00
12/07/2021	Rebated Referral Fee JUN 21			20.55	20.55 CR
11/08/2021	Rebated Referral Fee JUL 21 - -0.500%p.a. (excl GST)			21.23	41.78 CR
10/09/2021	Rebated Referral Fee AUG 21 - -0.500%p.a. (excl GST)			21.23	63.01 CR
11/10/2021	Rebated Referral Fee SEP 21 - -0.500%p.a. (excl GST)			20.55	83.56 CR
10/11/2021	Rebated Referral Fee OCT 21 - -0.500%p.a. (excl GST)			21.23	104.79 CR
10/12/2021	Rebated Referral Fee NOV 21 - -0.500%p.a. (excl GST)			20.55	125.34 CR
10/01/2022	Rebated Referral Fee DEC 21 - -0.500%p.a. (excl GST)			21.23	146.57 CR
10/02/2022	Rebated Referral Fee JAN 22 - -0.500%p.a. (excl GST)			21.23	167.80 CR
10/03/2022	Rebated Referral Fee FEB 22 - -0.500%p.a. (excl GST)			19.18	186.98 CR
08/04/2022	Rebated Referral Fee MAR 22 - -0.500%p.a. (excl GST)			21.23	208.21 CR
10/05/2022	Rebated Referral Fee APR 22 - -0.500%p.a. (excl GST)			20.55	228.76 CR
10/06/2022	Rebated Referral Fee MAY 22 - -0.500%p.a. (excl GST)			21.23	249.99 CR
30/06/2022	Closing Balance				<b>249.99 CR</b>
<b>Expenses</b>					
<b>Member Payments</b>					
<b>Insurance Premiums - Mr Stephen Winter</b>					
<b>Accumulation</b>					
01/07/2021	Opening Balance				0.00
14/06/2022	ZURICH LIFE M063503 3F		4,814.09		4,814.09 DR
30/06/2022	Closing Balance				<b>4,814.09 DR</b>
<b>Other Expenses</b>					
<b>Accountancy Fee</b>					
01/07/2021	Opening Balance				0.00
03/09/2021	PROVISION OF TAXATION COMPLIANCE FY20-21		1,320.00		1,320.00 DR
30/06/2022	Closing Balance				<b>1,320.00 DR</b>
<b>Adviser Fee</b>					
01/07/2021	Opening Balance				0.00
11/02/2022	BPAY TO INTERPRAC FINANCIAL PLANNIN		1,360.00		1,360.00 DR
30/06/2022	Closing Balance				<b>1,360.00 DR</b>

**\$0.75 + \$249.99 = \$250.74**



**The Winter Family Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Expenses</b>					
<b>Auditor Fee</b>					
01/07/2021	Opening Balance				0.00
03/09/2021	PROVISION OF TAXATION COMPLIANCE FY20-21		330.00		330.00 DR
30/06/2022	Closing Balance				330.00 DR
<b>Regulatory Fees</b>					
01/07/2021	Opening Balance				0.00
04/02/2022	BPAY TO AUSTRALIAN SECURITIES & INV		56.00		56.00 DR
30/06/2022	Closing Balance				56.00 DR
<b>SMSF Supervisory Levy</b>					
01/07/2021	Opening Balance				0.00
03/09/2021	BPAY TO AUSTRALIAN TAXATION OFFICE		259.00		259.00 DR
30/06/2022	Closing Balance				259.00 DR
<b>Investment Losses</b>					
<b>Realised Capital Losses - Shares in Listed Companies</b>					
<b>Crown Resorts Limited</b>					
01/07/2021	Opening Balance				0.00
24/06/2022	CWN Takeover/Merger		3,054.29		3,054.29 DR
30/06/2022	Closing Balance				3,054.29 DR
<b>Decrease in Market Value - Shares in Listed Companies</b>					
<b>BHP Group Limited</b>					
01/07/2021	Opening Balance				0.00
30/06/2022	Market Value Adjustment		4,282.20		4,282.20 DR
30/06/2022	Closing Balance				4,282.20 DR
<b>Crown Resorts Limited</b>					
01/07/2021	Opening Balance				0.00
30/06/2022	Market Value Adjustment			4,595.34	4,595.34 CR
30/06/2022	Closing Balance				4,595.34 CR
<b>Endeavour Group Limited</b>					
01/07/2021	Opening Balance				0.00
30/06/2022	Market Value Adjustment			2,300.57	2,300.57 CR
30/06/2022	Closing Balance				2,300.57 CR
<b>Newcrest Mining Limited</b>					
01/07/2021	Opening Balance				0.00
30/06/2022	Market Value Adjustment		6,102.10		6,102.10 DR
30/06/2022	Closing Balance				6,102.10 DR
<b>Santos Limited</b>					
01/07/2021	Opening Balance				0.00
30/06/2022	Market Value Adjustment			816.75	816.75 CR
30/06/2022	Closing Balance				816.75 CR
<b>South32 Limited</b>					
01/07/2021	Opening Balance				0.00
30/06/2022	Market Value Adjustment			590.85	590.85 CR
30/06/2022	Closing Balance				590.85 CR
<b>Woodside Energy Group Ltd</b>					
01/07/2021	Opening Balance				0.00
30/06/2022	Market Value Adjustment			218.40	218.40 CR
30/06/2022	Closing Balance				218.40 CR

**The Winter Family Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Expenses</b>					
<b>Woolworths Group Limited</b>					
01/07/2021	Opening Balance				0.00
30/06/2022	Market Value Adjustment			1,126.63	1,126.63 CR
30/06/2022	Closing Balance				1,126.63 CR
<b>Decrease in Market Value - Units In Listed Unit Trusts</b>					
<b>Vanguard Australian Property Securities Index ETF - Vanguard Australian Property Securities Inc</b>					
01/07/2021	Opening Balance				0.00
30/06/2022	Market Value Adjustment		5,578.65		5,578.65 DR
30/06/2022	Closing Balance				5,578.65 DR
<b>Income Tax</b>					
<b>Income Tax Expense</b>					
<b>Income Tax Expense</b>					
01/07/2021	Opening Balance				0.00
02/07/2021	Fund Income Tax		209.99		209.99 DR
02/07/2021	Fund Income Tax		816.47		1,026.46 DR
19/08/2021	Fund Income Tax		219.47		1,245.93 DR
19/08/2021	Fund Income Tax		853.31		2,099.24 DR
25/08/2021	Fund Income Tax		31.58		2,130.82 DR
25/08/2021	Fund Income Tax		122.78		2,253.60 DR
31/08/2021	Fund Income Tax		31.58		2,285.18 DR
31/08/2021	Fund Income Tax		122.78		2,407.96 DR
07/09/2021	Fund Income Tax		31.58		2,439.54 DR
07/09/2021	Fund Income Tax		122.78		2,562.32 DR
13/09/2021	Fund Income Tax		31.58		2,593.90 DR
13/09/2021	Fund Income Tax		122.78		2,716.68 DR
20/09/2021	Fund Income Tax		31.58		2,748.26 DR
20/09/2021	Fund Income Tax		122.78		2,871.04 DR
28/09/2021	Fund Income Tax		31.58		2,902.62 DR
28/09/2021	Fund Income Tax		122.78		3,025.40 DR
04/10/2021	Fund Income Tax		31.58		3,056.98 DR
04/10/2021	Fund Income Tax		122.78		3,179.76 DR
13/10/2021	Fund Income Tax		31.58		3,211.34 DR
13/10/2021	Fund Income Tax		122.78		3,334.12 DR
19/10/2021	Fund Income Tax		31.58		3,365.70 DR
19/10/2021	Fund Income Tax		122.78		3,488.48 DR
26/10/2021	Fund Income Tax		31.58		3,520.06 DR
26/10/2021	Fund Income Tax		122.78		3,642.84 DR
02/11/2021	Fund Income Tax		31.58		3,674.42 DR
02/11/2021	Fund Income Tax		122.78		3,797.20 DR
07/12/2021	Fund Income Tax		157.89		3,955.09 DR
07/12/2021	Fund Income Tax		613.89		4,568.98 DR
15/12/2021	Fund Income Tax		31.58		4,600.56 DR
15/12/2021	Fund Income Tax		122.78		4,723.34 DR
21/12/2021	Fund Income Tax		31.58		4,754.92 DR
21/12/2021	Fund Income Tax		122.78		4,877.70 DR
30/12/2021	Fund Income Tax		31.58		4,909.28 DR
30/12/2021	Fund Income Tax		122.78		5,032.06 DR
07/01/2022	Fund Income Tax		31.58		5,063.64 DR
07/01/2022	Fund Income Tax		122.78		5,186.42 DR
12/01/2022	Fund Income Tax		31.58		5,218.00 DR
12/01/2022	Fund Income Tax		122.78		5,340.78 DR
20/01/2022	Fund Income Tax		31.58		5,372.36 DR
20/01/2022	Fund Income Tax		122.78		5,495.14 DR
27/01/2022	Fund Income Tax		31.58		5,526.72 DR
27/01/2022	Fund Income Tax		122.78		5,649.50 DR
02/02/2022	Fund Income Tax		31.58		5,681.08 DR
02/02/2022	Fund Income Tax		122.78		5,803.86 DR

**The Winter Family Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Income Tax</b>					
16/02/2022	Fund Income Tax		63.16		5,867.02 DR
16/02/2022	Fund Income Tax		245.56		6,112.58 DR
23/02/2022	Fund Income Tax		31.58		6,144.16 DR
23/02/2022	Fund Income Tax		122.78		6,266.94 DR
02/03/2022	Fund Income Tax		31.58		6,298.52 DR
02/03/2022	Fund Income Tax		122.78		6,421.30 DR
08/03/2022	Fund Income Tax		31.58		6,452.88 DR
08/03/2022	Fund Income Tax		122.78		6,575.66 DR
16/03/2022	Fund Income Tax		31.58		6,607.24 DR
16/03/2022	Fund Income Tax		122.78		6,730.02 DR
25/03/2022	Fund Income Tax		31.58		6,761.60 DR
25/03/2022	Fund Income Tax		122.78		6,884.38 DR
31/03/2022	Fund Income Tax		31.58		6,915.96 DR
31/03/2022	Fund Income Tax		122.78		7,038.74 DR
07/04/2022	Fund Income Tax		31.58		7,070.32 DR
07/04/2022	Fund Income Tax		122.78		7,193.10 DR
14/04/2022	Fund Income Tax		31.58		7,224.68 DR
14/04/2022	Fund Income Tax		122.78		7,347.46 DR
26/04/2022	Fund Income Tax		31.58		7,379.04 DR
26/04/2022	Fund Income Tax		122.78		7,501.82 DR
05/05/2022	Fund Income Tax		31.58		7,533.40 DR
05/05/2022	Fund Income Tax		31.58		7,564.98 DR
05/05/2022	Fund Income Tax		122.78		7,687.76 DR
05/05/2022	Fund Income Tax		122.78		7,810.54 DR
11/05/2022	Fund Income Tax		31.58		7,842.12 DR
11/05/2022	Fund Income Tax		122.78		7,964.90 DR
18/05/2022	Fund Income Tax		31.58		7,996.48 DR
18/05/2022	Fund Income Tax		122.78		8,119.26 DR
26/05/2022	Fund Income Tax		31.58		8,150.84 DR
26/05/2022	Fund Income Tax		122.78		8,273.62 DR
02/06/2022	Fund Income Tax		31.58		8,305.20 DR
02/06/2022	Fund Income Tax		122.78		8,427.98 DR
08/06/2022	Fund Income Tax		31.58		8,459.56 DR
08/06/2022	Fund Income Tax		122.78		8,582.34 DR
14/06/2022	Fund Income Tax			722.11	7,860.23 DR
15/06/2022	Fund Income Tax		31.58		7,891.81 DR
15/06/2022	Fund Income Tax		122.78		8,014.59 DR
23/06/2022	Fund Income Tax		31.58		8,046.17 DR
23/06/2022	Fund Income Tax		122.78		8,168.95 DR
30/06/2022	Change in provision for deferred tax			3,048.26	5,120.69 DR
30/06/2022	Fund Income Tax		31.58		5,152.27 DR
30/06/2022	Fund Income Tax		122.78		5,275.05 DR
30/06/2022	Fund Income Tax		1,749.49		7,024.54 DR
30/06/2022	<b>Closing Balance</b>				<b>7,024.54</b> DR
<b>Imputation Credits - Shares in Listed Companies</b>					
<b>BHP Group Limited</b>					
01/07/2021	<b>Opening Balance</b>				<b>0.00</b>
21/09/2021	BHP USD 2, 2 FRANKED, 30% CTR, DRP NIL DISC			680.76	680.76 CR
28/03/2022	BHP USD 1.5, 1.5 FRANKED, 30% CTR, DRP NIL DISC			521.63	1,202.39 CR
02/06/2022	EST 1:5.534 DIST OF ORD SHS IN WOODSIDE PETROLEU			1,339.20	2,541.59 CR
30/06/2022	<b>Closing Balance</b>				<b>2,541.59</b> CR
<b>Endeavour Group Limited</b>					
01/07/2021	<b>Opening Balance</b>				<b>0.00</b>
22/09/2021	EDV AUD 0.07 FRANKED, 30% CTR			20.40	20.40 CR
28/03/2022	EDV AUD 0.125 FRANKED, 30% CTR			36.43	56.83 CR
30/06/2022	<b>Closing Balance</b>				<b>56.83</b> CR

**The Winter Family Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Income Tax</b>					
<b>Newcrest Mining Limited</b>					
01/07/2021	Opening Balance				0.00
30/09/2021	NCM USD 0.4, 0.4 FRANKED, 30% CTR, DRP NIL DISC			328.80	328.80 CR
31/03/2022	NCM USD 0.075, 0.075 FRANKED, 30% CTR, DRP NIL DISC			62.21	391.01 CR
30/06/2022	Closing Balance				391.01 CR
<b>Santos Limited</b>					
01/07/2021	Opening Balance				0.00
21/09/2021	STO USD 0.055, 0.055 FRANKED, 30% CTR, DRP SUSP			81.61	81.61 CR
24/03/2022	STO USD 0.085, 0.0595 FRANKED, 30% CTR, 0.0255 CFI, D			87.68	169.29 CR
30/06/2022	Closing Balance				169.29 CR
<b>South32 Limited</b>					
01/07/2021	Opening Balance				0.00
07/10/2021	S32 USD 0.035, 0.02 SPEC, 0.055 FRANKED, 30% CTR			18.72	18.72 CR
07/04/2022	S32 USD 0.087, 0.087 FRANKED, 30% CTR			29.96	48.68 CR
30/06/2022	Closing Balance				48.68 CR
<b>Woolworths Group Limited</b>					
01/07/2021	Opening Balance				0.00
08/10/2021	WOW AUD 0.55 FRANKED, 30% CTR, DRP NIL DISC			160.29	160.29 CR
13/04/2022	WOW AUD 0.39 FRANKED, 30% CTR, DRP NIL DISC			113.66	273.95 CR
30/06/2022	Closing Balance				273.95 CR
<b>Imputation Credits - Units In Listed Unit Trusts</b>					
<b>Vanguard Australian Property Securities Index ETF - Vanguard Australian Property Securities Inc</b>					
01/07/2021	Opening Balance				0.00
30/06/2022	Distribution - Tax Statement			15.69	15.69 CR
30/06/2022	Closing Balance				15.69 CR
<b>Assets</b>					
<b>Investments - BHP Group Limited</b>					
01/07/2021	Opening Balance	585.00000			28,413.45 DR
30/06/2022	Market Value Adjustment			4,282.20	24,131.25 DR
30/06/2022	Closing Balance	585.00000			24,131.25 DR
<b>Investments - Crown Resorts Limited</b>					
01/07/2021	Opening Balance	1,295.00000			15,423.45 DR
24/06/2022	CWN Takeover/Merger	-1,295.00000		20,018.79	4,595.34 CR
30/06/2022	Market Value Adjustment		4,595.34		0.00 CR
30/06/2022	Closing Balance				0.00
<b>Investments - Endeavour Group Limited</b>					
01/07/2021	Opening Balance	0.00000			0.00
01/07/2021	Spin Off or Demerger	680.00000	2,847.03		2,847.03 DR
30/06/2022	Market Value Adjustment		2,300.57		5,147.60 DR
30/06/2022	Closing Balance	680.00000			5,147.60 DR
<b>Investments - Newcrest Mining Limited</b>					
01/07/2021	Opening Balance	1,390.00000			35,139.20 DR
30/06/2022	Market Value Adjustment			6,102.10	29,037.10 DR
30/06/2022	Closing Balance	1,390.00000			29,037.10 DR

**The Winter Family Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Assets</b>					
<b>Investments - Santos Limited</b>					
01/07/2021	Opening Balance	2,475.00000			17,547.75 DR
30/06/2022	Market Value Adjustment		816.75		18,364.50 DR
30/06/2022	Closing Balance	2,475.00000			18,364.50 DR
<b>Investments - South32 Limited</b>					
01/07/2021	Opening Balance	585.00000			1,714.05 DR
30/06/2022	Market Value Adjustment		590.85		2,304.90 DR
30/06/2022	Closing Balance	585.00000			2,304.90 DR
<b>Investments - Woodside Energy Group Ltd</b>					
01/07/2021	Opening Balance	0.00000			0.00
02/06/2022	EST 1:5.534 DIST OF ORD SHS IN WOODSIDE PETROLEU	105.00000			0.00 CR
02/06/2022	EST 1:5.534 DIST OF ORD SHS IN WOODSIDE PETROLEU		3,124.80		3,124.80 DR
30/06/2022	Market Value Adjustment		218.40		3,343.20 DR
30/06/2022	Closing Balance	105.00000			3,343.20 DR
<b>Investments - Woolworths Group Limited</b>					
01/07/2021	Opening Balance	680.00000			25,928.40 DR
01/07/2021	Spin Off or Demerger			2,847.03	23,081.37 DR
30/06/2022	Market Value Adjustment		1,126.63		24,208.00 DR
30/06/2022	Closing Balance	680.00000			24,208.00 DR
<b>Investments - Vanguard Australian Property Securities Index ETF - Vanguard Australia</b>					
01/07/2021	Opening Balance	385.00000			34,838.65 DR
30/06/2022	Market Value Adjustment			5,578.65	29,260.00 DR
30/06/2022	Closing Balance	385.00000			29,260.00 DR
<b>Cash At Bank - La Trobe Australian Credit Fund - 12 Month Term Account #230735</b>					
01/07/2021	Opening Balance				50,000.00 DR
05/07/2021	Interest earned - JUN 21 - 4.35% p.a.		178.77		50,178.77 DR
05/07/2021	Interest paid by EFT - JUN 21 - All paid to Nominated			178.77	50,000.00 DR
12/07/2021	Rebated Referral Fee JUN 21		20.55		50,020.55 DR
12/07/2021	Rebated Referral Fee payment - JUN 21			20.55	50,000.00 DR
03/08/2021	Interest earned - JUL 21 - 4.35% p.a.		184.73		50,184.73 DR
03/08/2021	Interest paid by EFT - JUL 21 - All paid to Nominated			184.73	50,000.00 DR
11/08/2021	Rebated Referral Fee JUL 21 - -0.500%p.a. (excl GST)		21.23		50,021.23 DR
11/08/2021	Rebated Referral Fee payment - JUL 21			21.23	50,000.00 DR
03/09/2021	Interest earned - AUG 21 - 4.35% p.a.		184.73		50,184.73 DR
03/09/2021	Interest paid by EFT - AUG 21 - All paid to Nominated			184.73	50,000.00 DR
10/09/2021	Rebated Referral Fee AUG 21 - -0.500%p.a. (excl GST)		21.23		50,021.23 DR
10/09/2021	Rebated Referral Fee payment - AUG 21			21.23	50,000.00 DR
05/10/2021	Interest earned - SEP 21 - 4.35% p.a.		178.77		50,178.77 DR
05/10/2021	Interest paid by EFT - SEP 21 - All paid to Nominated			178.77	50,000.00 DR
11/10/2021	Rebated Referral Fee payment - SEP 21			20.55	49,979.45 DR
11/10/2021	Rebated Referral Fee SEP 21 - -0.500%p.a. (excl GST)		20.55		50,000.00 DR
04/11/2021	Interest earned - OCT 21 - 4.15% p.a.		176.23		50,176.23 DR
04/11/2021	Interest paid by EFT - OCT 21 - All paid to Nominated			176.23	50,000.00 DR
10/11/2021	Rebated Referral Fee OCT 21 - -0.500%p.a. (excl GST)		21.23		50,021.23 DR
10/11/2021	Rebated Referral Fee payment - OCT 21			21.23	50,000.00 DR
03/12/2021	Interest earned - NOV 21 - 4.15% p.a.		170.55		50,170.55 DR
03/12/2021	Interest paid by EFT - NOV 21 - All paid to Nominated			170.55	50,000.00 DR
10/12/2021	Rebated Referral Fee NOV 21 - -0.500%p.a. (excl GST)		20.55		50,020.55 DR
10/12/2021	Rebated Referral Fee payment - NOV 21			20.55	50,000.00 DR
07/01/2022	Interest earned - DEC 21 - 4.15% p.a.		176.23		50,176.23 DR
07/01/2022	Interest paid by EFT - DEC 21 - All paid to Nominated			176.23	50,000.00 DR
10/01/2022	Rebated Referral Fee DEC 21 - -0.500%p.a. (excl GST)		21.23		50,021.23 DR
10/01/2022	Rebated Referral Fee payment - DEC 21			21.23	50,000.00 DR

**The Winter Family Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Assets</b>					
<b>Cash At Bank - La Trobe Australian Credit Fund - 12 Month Term Account #230735</b>					
03/02/2022	Interest earned - JAN 22 - 3.85% p.a.		163.49		50,163.49 DR
03/02/2022	Interest paid by EFT - JAN 22 - All paid to Nominated			163.49	50,000.00 DR
10/02/2022	Rebated Referral Fee JAN 22 - -0.500%p.a. (excl GST)		21.23		50,021.23 DR
10/02/2022	Rebated Referral Fee payment - JAN 22			21.23	50,000.00 DR
03/03/2022	Interest earned - FEB 22 - 3.85% p.a.		147.67		50,147.67 DR
03/03/2022	Interest paid by EFT - FEB 22 - All paid to Nominated			147.67	50,000.00 DR
10/03/2022	Rebated Referral Fee FEB 22 - -0.500%p.a. (excl GST)		19.18		50,019.18 DR
10/03/2022	Rebated Referral Fee payment - FEB 22			19.18	50,000.00 DR
05/04/2022	Interest earned - MAR 22 - 3.65% p.a.		155.00		50,155.00 DR
05/04/2022	Interest paid by EFT - MAR 22 - All paid to Nominated			155.00	50,000.00 DR
08/04/2022	Rebated Referral Fee MAR 22 - -0.500%p.a. (excl GST)		21.23		50,021.23 DR
08/04/2022	Rebated Referral Fee payment - MAR 22			21.23	50,000.00 DR
04/05/2022	Interest earned - APR 22 - 3.65% p.a.		150.00		50,150.00 DR
04/05/2022	Interest paid by EFT - APR 22 - All paid to Nominated			150.00	50,000.00 DR
10/05/2022	Rebated Referral Fee APR 22 - -0.500%p.a. (excl GST)		20.55		50,020.55 DR
10/05/2022	Rebated Referral Fee payment - APR 22			20.55	50,000.00 DR
06/06/2022	Interest earned - MAY 22		150.75		50,150.75 DR
06/06/2022	Interest paid by EFT - MAY 22 - All paid to Nominated			150.75	50,000.00 DR
10/06/2022	Rebated Referral Fee MAY 22 - -0.500%p.a. (excl GST)		21.23		50,021.23 DR
10/06/2022	Rebated Referral Fee payment - MAY 22			21.23	50,000.00 DR
23/06/2022	New Investment		250,000.00		300,000.00 DR
30/06/2022	<b>Closing Balance</b>				<b>300,000.00 DR</b>
<b>Cash At Bank - Macquarie Cash Management Account #70467</b>					
01/07/2021	<b>Opening Balance</b>				<b>505,537.40 DR</b>
02/07/2021	SuperChoice P/L PC290621-153831919		5,443.13		510,980.53 DR
02/07/2021	SuperChoice P/L PC290621-153831923		1,399.93		512,380.46 DR
05/07/2021	LaTrobe Fund 12m Interest JUN 4.35		178.77		512,559.23 DR
12/07/2021	LaTrobe Fund PMO Rebated Fees JUN		20.55		512,579.78 DR
16/07/2021	VAP PAYMENT JUL21/00810678		1,055.92		513,635.70 DR
27/07/2021	BPAY TO AUSTRALIAN TAXATION OFFICE			33.00	513,602.70 DR
30/07/2021	MACQUARIE CMA INTEREST PAID		52.33		513,655.03 DR
03/08/2021	LaTrobe Fund 12M Interest JUL 4.35		184.73		513,839.76 DR
11/08/2021	LaTrobe Fund 12M Rebated Fees JUL		21.23		513,860.99 DR
19/08/2021	SuperChoice P/L PC130821-143370310		5,688.71		519,549.70 DR
19/08/2021	SuperChoice P/L PC130821-143370314		1,463.11		521,012.81 DR
25/08/2021	SuperChoice P/L PC190821-126876026		818.52		521,831.33 DR
25/08/2021	SuperChoice P/L PC190821-126876030		210.52		522,041.85 DR
31/08/2021	MACQUARIE CMA INTEREST PAID		52.72		522,094.57 DR
31/08/2021	SuperChoice P/L PC250821-114639672		818.52		522,913.09 DR
31/08/2021	SuperChoice P/L PC250821-114639676		210.52		523,123.61 DR
03/09/2021	BPAY TO AUSTRALIAN TAXATION OFFICE			3,061.67	520,061.94 DR
03/09/2021	LaTrobe Fund 12M Interest AUG 4.35		184.73		520,246.67 DR
03/09/2021	PROVISION OF TAXATION COMPLIANCE FY20-21			1,650.00	518,596.67 DR
07/09/2021	SuperChoice P/L PC010921-157265880		818.52		519,415.19 DR
07/09/2021	SuperChoice P/L PC010921-157265884		210.52		519,625.71 DR
10/09/2021	LaTrobe Fund 12M Rebated Fees AUG		21.23		519,646.94 DR
13/09/2021	SuperChoice P/L PC070921-157770380		818.52		520,465.46 DR
13/09/2021	SuperChoice P/L PC070921-157770384		210.52		520,675.98 DR
20/09/2021	SuperChoice P/L PC140921-145535727		818.52		521,494.50 DR
20/09/2021	SuperChoice P/L PC140921-145535731		210.52		521,705.02 DR
21/09/2021	BHP GROUP DIV AF384/01139154		1,588.43		523,293.45 DR
21/09/2021	SANTOS LIMITED S00104205569		190.42		523,483.87 DR
22/09/2021	EDV DIV 001266323780		47.60		523,531.47 DR
28/09/2021	SuperChoice P/L PC220921-172397796		818.52		524,349.99 DR
28/09/2021	SuperChoice P/L PC220921-172397800		210.52		524,560.51 DR
30/09/2021	MACQUARIE CMA INTEREST PAID		51.42		524,611.93 DR
30/09/2021	NCM DIV 001265401176		767.21		525,379.14 DR

**The Winter Family Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Assets</b>					
<b>Cash At Bank - Macquarie Cash Management Account #70467</b>					
04/10/2021	SuperChoice P/L PC280921-172829104		818.52		526,197.66 DR
04/10/2021	SuperChoice P/L PC280921-172829109		210.52		526,408.18 DR
05/10/2021	LaTrobe Fund 12M Interest SEP 4.35		178.77		526,586.95 DR
07/10/2021	SOUTH32 DIVIDEND RAU21/01009943		43.67		526,630.62 DR
08/10/2021	WOW FNL DIV 001267010582		374.00		527,004.62 DR
11/10/2021	LaTrobe Fund 12M Rebated Fees SEP		20.55		527,025.17 DR
13/10/2021	SuperChoice P/L PC071021-108240992		818.52		527,843.69 DR
13/10/2021	SuperChoice P/L PC071021-108240997		210.52		528,054.21 DR
18/10/2021	VAP PAYMENT OCT21/00810790		227.78		528,281.99 DR
19/10/2021	SuperChoice P/L PC131021-100811523		818.52		529,100.51 DR
19/10/2021	SuperChoice P/L PC131021-100811528		210.52		529,311.03 DR
26/10/2021	SuperChoice P/L PC201021-122204563		818.52		530,129.55 DR
26/10/2021	SuperChoice P/L PC201021-122204568		210.52		530,340.07 DR
28/10/2021	BPAY TO AUSTRALIAN TAXATION OFFICE			1,629.00	528,711.07 DR
29/10/2021	MACQUARIE CMA INTEREST PAID		53.80		528,764.87 DR
02/11/2021	SuperChoice P/L PC271021-135739995		818.52		529,583.39 DR
02/11/2021	SuperChoice P/L PC271021-135740000		210.52		529,793.91 DR
04/11/2021	LaTrobe Fund 12M Interest OCT 4.15		176.23		529,970.14 DR
10/11/2021	LaTrobe Fund 12M Rebated Fees OCT		21.23		529,991.37 DR
30/11/2021	MACQUARIE CMA INTEREST PAID		36.04		530,027.41 DR
03/12/2021	LaTrobe Fund 12M Interest NOV 4.15		170.55		530,197.96 DR
07/12/2021	SuperChoice P/L PC011221-197737617		4,092.60		534,290.56 DR
07/12/2021	SuperChoice P/L PC011221-197737623		1,052.60		535,343.16 DR
10/12/2021	LaTrobe Fund 12M Rebated Fees NOV		20.55		535,363.71 DR
15/12/2021	SuperChoice P/L PC091221-128896639		818.52		536,182.23 DR
15/12/2021	SuperChoice P/L PC091221-128896643		210.52		536,392.75 DR
21/12/2021	SuperChoice P/L PC151221-148980827		818.52		537,211.27 DR
21/12/2021	SuperChoice P/L PC151221-148980832		210.52		537,421.79 DR
30/12/2021	SuperChoice P/L PC221221-133221964		818.52		538,240.31 DR
30/12/2021	SuperChoice P/L PC221221-133221969		210.52		538,450.83 DR
31/12/2021	MACQUARIE CMA INTEREST PAID		22.73		538,473.56 DR
07/01/2022	LaTrobe Fund 12M Interest DEC 4.15		176.23		538,649.79 DR
07/01/2022	SuperChoice P/L PC301221-133110939		818.52		539,468.31 DR
07/01/2022	SuperChoice P/L PC301221-133110944		210.52		539,678.83 DR
10/01/2022	LaTrobe Fund 12M Rebated Fees DEC		21.23		539,700.06 DR
12/01/2022	SuperChoice P/L PC060122-181446946		818.52		540,518.58 DR
12/01/2022	SuperChoice P/L PC060122-181446951		210.52		540,729.10 DR
19/01/2022	VAP PAYMENT JAN22/00810721		205.37		540,934.47 DR
20/01/2022	SuperChoice P/L PC140122-187055525		818.52		541,752.99 DR
20/01/2022	SuperChoice P/L PC140122-187055530		210.52		541,963.51 DR
27/01/2022	SuperChoice P/L PC200122-175228369		818.52		542,782.03 DR
27/01/2022	SuperChoice P/L PC200122-175228375		210.52		542,992.55 DR
31/01/2022	MACQUARIE CMA INTEREST PAID		22.95		543,015.50 DR
02/02/2022	SuperChoice P/L PC270122-139491152		818.52		543,834.02 DR
02/02/2022	SuperChoice P/L PC270122-139491158		210.52		544,044.54 DR
03/02/2022	LaTrobe Fund 12M Interest JAN 3.85		163.49		544,208.03 DR
04/02/2022	BPAY TO AUSTRALIAN SECURITIES & INV			56.00	544,152.03 DR
10/02/2022	LaTrobe Fund 12M Rebated Fees JAN		21.23		544,173.26 DR
11/02/2022	BPAY TO INTERPRAC FINANCIAL PLANNIN			1,360.00	542,813.26 DR
16/02/2022	SuperChoice P/L PC100222-144765988		1,637.04		544,450.30 DR
16/02/2022	SuperChoice P/L PC100222-144765993		421.04		544,871.34 DR
23/02/2022	SuperChoice P/L PC170222-145460352		818.52		545,689.86 DR
23/02/2022	SuperChoice P/L PC170222-145460357		210.52		545,900.38 DR
28/02/2022	BPAY TO AUSTRALIAN TAXATION OFFICE			3,029.00	542,871.38 DR
28/02/2022	MACQUARIE CMA INTEREST PAID		20.91		542,892.29 DR
02/03/2022	SuperChoice P/L PC240222-145901995		818.52		543,710.81 DR
02/03/2022	SuperChoice P/L PC240222-145902000		210.52		543,921.33 DR



**The Winter Family Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Assets</b>					
<b>Cash At Bank - Macquarie Cash Management Account #70467</b>					
03/03/2022	LaTrobe Fund 12M Interest FEB	3.85	147.67		544,069.00 DR
08/03/2022	SuperChoice P/L PC020322-196253545		818.52		544,887.52 DR
08/03/2022	SuperChoice P/L PC020322-196253550		210.52		545,098.04 DR
10/03/2022	LaTrobe Fund 12M Rebated Fees FEB		19.18		545,117.22 DR
16/03/2022	SuperChoice P/L PC100322-174536255		818.52		545,935.74 DR
16/03/2022	SuperChoice P/L PC100322-174536260		210.52		546,146.26 DR
24/03/2022	SANTOS DIVIDEND AUF22/00909946		292.27		546,438.53 DR
25/03/2022	SuperChoice P/L PC210322-154930208		818.52		547,257.05 DR
25/03/2022	SuperChoice P/L PC210322-154930213		210.52		547,467.57 DR
28/03/2022	BHP GROUP DIV AI385/00437984		1,217.13		548,684.70 DR
28/03/2022	EDV DIV 001273735803		85.00		548,769.70 DR
31/03/2022	MACQUARIE CMA INTEREST PAID		23.24		548,792.94 DR
31/03/2022	NCM DIV 001272922641		145.15		548,938.09 DR
31/03/2022	SuperChoice P/L PC250322-183696533		818.52		549,756.61 DR
31/03/2022	SuperChoice P/L PC250322-183696538		210.52		549,967.13 DR
05/04/2022	LaTrobe Fund 12M Interest MAR	3.65	155.00		550,122.13 DR
07/04/2022	SOUTH32 DIVIDEND AI011/01004319		69.90		550,192.03 DR
07/04/2022	SuperChoice P/L PC010422-184356188		818.52		551,010.55 DR
07/04/2022	SuperChoice P/L PC010422-184356194		210.52		551,221.07 DR
08/04/2022	LaTrobe Fund 12M Rebated Fees MAR		21.23		551,242.30 DR
13/04/2022	WOW ITM DIV 001275576843		265.20		551,507.50 DR
14/04/2022	SuperChoice P/L PC080422-106535871		818.52		552,326.02 DR
14/04/2022	SuperChoice P/L PC080422-106535877		210.52		552,536.54 DR
20/04/2022	VAP PAYMENT APR22/00810682		399.42		552,935.96 DR
26/04/2022	SuperChoice P/L PC140422-182798975		818.52		553,754.48 DR
26/04/2022	SuperChoice P/L PC140422-182798981		210.52		553,965.00 DR
28/04/2022	BPAY TO AUSTRALIAN TAXATION OFFICE			2,329.00	551,636.00 DR
29/04/2022	MACQUARIE CMA INTEREST PAID		21.98		551,657.98 DR
04/05/2022	LaTrobe Fund 12M Interest APR	3.65	150.00		551,807.98 DR
05/05/2022	SuperChoice P/L PC290422-184964154		818.52		552,626.50 DR
05/05/2022	SuperChoice P/L PC290422-184964160		210.52		552,837.02 DR
05/05/2022	SuperChoice P/L PC290422-184964197		818.52		553,655.54 DR
05/05/2022	SuperChoice P/L PC290422-184964202		210.52		553,866.06 DR
11/05/2022	LaTrobe Fund 12M Rebated Fees APR		20.55		553,886.61 DR
11/05/2022	SuperChoice P/L PC040522-129529181		818.52		554,705.13 DR
11/05/2022	SuperChoice P/L PC040522-129529186		210.52		554,915.65 DR
18/05/2022	SuperChoice P/L PC120522-109846615		818.52		555,734.17 DR
18/05/2022	SuperChoice P/L PC120522-109846621		210.52		555,944.69 DR
26/05/2022	SuperChoice P/L PC200522-110652672		818.52		556,763.21 DR
26/05/2022	SuperChoice P/L PC200522-110652678		210.52		556,973.73 DR
31/05/2022	MACQUARIE CMA INTEREST PAID		24.32		556,998.05 DR
02/06/2022	SuperChoice P/L PC270522-112696351		818.52		557,816.57 DR
02/06/2022	SuperChoice P/L PC270522-112696359		210.52		558,027.09 DR
06/06/2022	LaTrobe Fund 12M Interest MAY	3.55	150.75		558,177.84 DR
08/06/2022	SuperChoice P/L PC020622-148129447		818.52		558,996.36 DR
08/06/2022	SuperChoice P/L PC020622-148129454		210.52		559,206.88 DR
09/06/2022	ATO ATO006000016250874		0.75		559,207.63 DR
10/06/2022	LaTrobe Fund 12M Rebated Fees MAY		21.23		559,228.86 DR
14/06/2022	ZURICH LIFE M063503 3F			4,814.09	554,414.77 DR
15/06/2022	SuperChoice P/L PC080622-109072358		210.52		554,625.29 DR
15/06/2022	SuperChoice P/L PC080622-109072365		818.52		555,443.81 DR
23/06/2022	LaTrobe Fund 12M Investment 230735			250,000.00	305,443.81 DR
23/06/2022	SuperChoice P/L PC170622-109544771		210.52		305,654.33 DR
23/06/2022	SuperChoice P/L PC170622-109544777		818.52		306,472.85 DR
24/06/2022	CROWN RESORTS JUN22/00825369		16,964.50		323,437.35 DR
30/06/2022	MACQUARIE CMA INTEREST PAID		52.66		323,490.01 DR
30/06/2022	SuperChoice P/L PC240622-133585206		210.52		323,700.53 DR
30/06/2022	SuperChoice P/L PC240622-133585211		818.52		324,519.05 DR

**The Winter Family Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Assets</b>					
<b>Cash At Bank - Macquarie Cash Management Account #70467</b>					
30/06/2022	Closing Balance				324,519.05 DR
<b>Other Assets - Unsettled Trades</b>					
<b>Acquisitions - Shares in Listed Companies</b>					
<b>Woodside Energy Group Ltd</b>					
01/07/2021	Opening Balance				0.00
02/06/2022	EST 1:5.534 DIST OF ORD SHS IN WOODSIDE PETROLEU			3,124.80	3,124.80 CR
02/06/2022	EST 1:5.534 DIST OF ORD SHS IN WOODSIDE PETROLEU		3,124.80		0.00 CR
30/06/2022	Closing Balance				0.00
<b>Disposals - Shares in Listed Companies</b>					
<b>Crown Resorts Limited</b>					
01/07/2021	Opening Balance				0.00
24/06/2022	CWN Takeover/Merger			16,964.50	16,964.50 CR
24/06/2022	CWN Takeover/Merger		16,964.50		0.00 CR
30/06/2022	Closing Balance				0.00
<b>Other Assets - Receivables</b>					
<b>Investment Income Receivable - Distributions - Units In Listed Unit Trusts</b>					
<b>Vanguard Australian Property Securities Index ETF - Vanguard Australian Property Securities In</b>					
01/07/2021	Opening Balance				0.00
01/10/2021	VAP AUD EST 0.0319 FRANKED, 30% CTR, NIL CFI, DRP		227.78		227.78 DR
18/10/2021	VAP AUD EST 0.0319 FRANKED, 30% CTR, NIL CFI, DRP			227.78	0.00 CR
04/01/2022	VAP AUD EST 0.0261 FRANKED, 30% CTR, 0.001 CFI, DRP		205.37		205.37 DR
19/01/2022	VAP AUD EST 0.0261 FRANKED, 30% CTR, 0.001 CFI, DRP			205.37	0.00 CR
01/04/2022	VAP AUD EST 0.0358 FRANKED, 30% CTR, 0.0005 CFI, DR		399.42		399.42 DR
20/04/2022	VAP AUD EST 0.0358 FRANKED, 30% CTR, 0.0005 CFI, DR			399.42	0.00 CR
30/06/2022	VAP AUD EST 0.00019484 CFI, DRP		501.54		501.54 DR
30/06/2022	Closing Balance				501.54 DR
<b>Investment Income Receivable - Dividends - Shares in Listed Companies</b>					
<b>BHP Group Limited</b>					
01/07/2021	Opening Balance				0.00
21/09/2021	BHP USD 2, 2 FRANKED, 30% CTR, DRP NIL DISC			1,588.43	1,588.43 CR
21/09/2021	BHP USD 2, 2 FRANKED, 30% CTR, DRP NIL DISC		1,588.43		0.00 CR
28/03/2022	BHP USD 1.5, 1.5 FRANKED, 30% CTR, DRP NIL DISC			1,217.13	1,217.13 CR
28/03/2022	BHP USD 1.5, 1.5 FRANKED, 30% CTR, DRP NIL DISC		1,217.13		0.00 CR
02/06/2022	EST 1:5.534 DIST OF ORD SHS IN WOODSIDE PETROLEU			3,124.80	3,124.80 CR
02/06/2022	EST 1:5.534 DIST OF ORD SHS IN WOODSIDE PETROLEU		3,124.80		0.00 CR
30/06/2022	Closing Balance				0.00
<b>Endeavour Group Limited</b>					
01/07/2021	Opening Balance				0.00
22/09/2021	EDV AUD 0.07 FRANKED, 30% CTR			47.60	47.60 CR
22/09/2021	EDV AUD 0.07 FRANKED, 30% CTR		47.60		0.00 CR
28/03/2022	EDV AUD 0.125 FRANKED, 30% CTR			85.00	85.00 CR
28/03/2022	EDV AUD 0.125 FRANKED, 30% CTR		85.00		0.00 CR
30/06/2022	Closing Balance				0.00
<b>Newcrest Mining Limited</b>					
01/07/2021	Opening Balance				0.00
30/09/2021	NCM USD 0.4, 0.4 FRANKED, 30% CTR, DRP NIL DISC			767.21	767.21 CR
30/09/2021	NCM USD 0.4, 0.4 FRANKED, 30% CTR, DRP NIL DISC		767.21		0.00 CR
31/03/2022	NCM USD 0.075, 0.075 FRANKED, 30% CTR, DRP NIL DISC			145.15	145.15 CR
31/03/2022	NCM USD 0.075, 0.075 FRANKED, 30% CTR, DRP NIL DISC		145.15		0.00 CR
30/06/2022	Closing Balance				0.00

**The Winter Family Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Assets</b>					
<b>Santos Limited</b>					
01/07/2021	Opening Balance				0.00
21/09/2021	STO USD 0.055, 0.055 FRANKED, 30% CTR, DRP SUSP			190.42	190.42 CR
21/09/2021	STO USD 0.055, 0.055 FRANKED, 30% CTR, DRP SUSP		190.42		0.00 CR
24/03/2022	STO USD 0.085, 0.0595 FRANKED, 30% CTR, 0.0255 CFI, D			292.27	292.27 CR
24/03/2022	STO USD 0.085, 0.0595 FRANKED, 30% CTR, 0.0255 CFI, D		292.27		0.00 CR
30/06/2022	Closing Balance				0.00
<b>South32 Limited</b>					
01/07/2021	Opening Balance				0.00
07/10/2021	S32 USD 0.035, 0.02 SPEC, 0.055 FRANKED, 30% CTR			43.67	43.67 CR
07/10/2021	S32 USD 0.035, 0.02 SPEC, 0.055 FRANKED, 30% CTR		43.67		0.00 CR
07/04/2022	S32 USD 0.087, 0.087 FRANKED, 30% CTR			69.90	69.90 CR
07/04/2022	S32 USD 0.087, 0.087 FRANKED, 30% CTR		69.90		0.00 CR
30/06/2022	Closing Balance				0.00
<b>Woolworths Group Limited</b>					
01/07/2021	Opening Balance				0.00
08/10/2021	WOW AUD 0.55 FRANKED, 30% CTR, DRP NIL DISC			374.00	374.00 CR
08/10/2021	WOW AUD 0.55 FRANKED, 30% CTR, DRP NIL DISC		374.00		0.00 CR
13/04/2022	WOW AUD 0.39 FRANKED, 30% CTR, DRP NIL DISC			265.20	265.20 CR
13/04/2022	WOW AUD 0.39 FRANKED, 30% CTR, DRP NIL DISC		265.20		0.00 CR
30/06/2022	Closing Balance				0.00
<b>Investment Income Receivable - Interest - Cash At Bank</b>					
<b>La Trobe Australian Credit Fund - 12 Month Term Account #230735</b>					
01/07/2021	Opening Balance				0.00
05/07/2021	Interest earned - JUN 21 - 4.35% p.a.			178.77	178.77 CR
05/07/2021	Interest earned - JUN 21 - 4.35% p.a.		178.77		0.00 CR
03/08/2021	Interest earned - JUL 21 - 4.35% p.a.			184.73	184.73 CR
03/08/2021	Interest earned - JUL 21 - 4.35% p.a.		184.73		0.00 CR
03/09/2021	Interest earned - AUG 21 - 4.35% p.a.			184.73	184.73 CR
03/09/2021	Interest earned - AUG 21 - 4.35% p.a.		184.73		0.00 CR
05/10/2021	Interest earned - SEP 21 - 4.35% p.a.			178.77	178.77 CR
05/10/2021	Interest earned - SEP 21 - 4.35% p.a.		178.77		0.00 CR
04/11/2021	Interest earned - OCT 21 - 4.15% p.a.			176.23	176.23 CR
04/11/2021	Interest earned - OCT 21 - 4.15% p.a.		176.23		0.00 CR
03/12/2021	Interest earned - NOV 21 - 4.15% p.a.			170.55	170.55 CR
03/12/2021	Interest earned - NOV 21 - 4.15% p.a.		170.55		0.00 CR
07/01/2022	Interest earned - DEC 21 - 4.15% p.a.			176.23	176.23 CR
07/01/2022	Interest earned - DEC 21 - 4.15% p.a.		176.23		0.00 CR
03/02/2022	Interest earned - JAN 22 - 3.85% p.a.			163.49	163.49 CR
03/02/2022	Interest earned - JAN 22 - 3.85% p.a.		163.49		0.00 CR
03/03/2022	Interest earned - FEB 22 - 3.85% p.a.			147.67	147.67 CR
03/03/2022	Interest earned - FEB 22 - 3.85% p.a.		147.67		0.00 CR
05/04/2022	Interest earned - MAR 22 - 3.65% p.a.			155.00	155.00 CR
05/04/2022	Interest earned - MAR 22 - 3.65% p.a.		155.00		0.00 CR
04/05/2022	Interest earned - APR 22 - 3.65% p.a.			150.00	150.00 CR
04/05/2022	Interest earned - APR 22 - 3.65% p.a.		150.00		0.00 CR
06/06/2022	Interest earned - MAY 22			150.75	150.75 CR
06/06/2022	Interest earned - MAY 22		150.75		0.00 CR
30/06/2022	Closing Balance				0.00
<b>Macquarie Cash Management Account #70467</b>					
01/07/2021	Opening Balance				0.00
30/07/2021	MACQUARIE CMA INTEREST PAID			52.33	52.33 CR
30/07/2021	MACQUARIE CMA INTEREST PAID		52.33		0.00 CR
31/08/2021	MACQUARIE CMA INTEREST PAID			52.72	52.72 CR
31/08/2021	MACQUARIE CMA INTEREST PAID		52.72		0.00 CR
30/09/2021	MACQUARIE CMA INTEREST PAID			51.42	51.42 CR
30/09/2021	MACQUARIE CMA INTEREST PAID		51.42		0.00 CR

**The Winter Family Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Assets</b>					
29/10/2021	MACQUARIE CMA INTEREST PAID			53.80	53.80 CR
29/10/2021	MACQUARIE CMA INTEREST PAID		53.80		0.00 CR
30/11/2021	MACQUARIE CMA INTEREST PAID			36.04	36.04 CR
30/11/2021	MACQUARIE CMA INTEREST PAID		36.04		0.00 CR
31/12/2021	MACQUARIE CMA INTEREST PAID			22.73	22.73 CR
31/12/2021	MACQUARIE CMA INTEREST PAID		22.73		0.00 CR
31/01/2022	MACQUARIE CMA INTEREST PAID			22.95	22.95 CR
31/01/2022	MACQUARIE CMA INTEREST PAID		22.95		0.00 CR
28/02/2022	MACQUARIE CMA INTEREST PAID			20.91	20.91 CR
28/02/2022	MACQUARIE CMA INTEREST PAID		20.91		0.00 CR
31/03/2022	MACQUARIE CMA INTEREST PAID			23.24	23.24 CR
31/03/2022	MACQUARIE CMA INTEREST PAID		23.24		0.00 CR
29/04/2022	MACQUARIE CMA INTEREST PAID			21.98	21.98 CR
29/04/2022	MACQUARIE CMA INTEREST PAID		21.98		0.00 CR
31/05/2022	MACQUARIE CMA INTEREST PAID			24.32	24.32 CR
31/05/2022	MACQUARIE CMA INTEREST PAID		24.32		0.00 CR
30/06/2022	MACQUARIE CMA INTEREST PAID			52.66	52.66 CR
30/06/2022	MACQUARIE CMA INTEREST PAID		52.66		0.00 CR
<b>30/06/2022</b>	<b>Closing Balance</b>				<b>0.00</b>
<b>Member Income Receivable - Contributions</b>					
<b>Mr Stephen Winter</b>					
<b>01/07/2021</b>	<b>Opening Balance</b>				<b>0.00</b>
02/07/2021	Contribution Received			5,443.13	5,443.13 CR
02/07/2021	SuperChoice P/L PC290621-153831919		5,443.13		0.00 CR
19/08/2021	Contribution Received			5,688.71	5,688.71 CR
19/08/2021	SuperChoice P/L PC130821-143370310		5,688.71		0.00 CR
25/08/2021	Contribution Received			818.52	818.52 CR
25/08/2021	SuperChoice P/L PC190821-126876026		818.52		0.00 CR
31/08/2021	Contribution Received			818.52	818.52 CR
31/08/2021	SuperChoice P/L PC250821-114639672		818.52		0.00 CR
07/09/2021	Contribution Received			818.52	818.52 CR
07/09/2021	SuperChoice P/L PC010921-157265880		818.52		0.00 CR
13/09/2021	Contribution Received			818.52	818.52 CR
13/09/2021	SuperChoice P/L PC070921-157770380		818.52		0.00 CR
20/09/2021	Contribution Received			818.52	818.52 CR
20/09/2021	SuperChoice P/L PC140921-145535727		818.52		0.00 CR
28/09/2021	Contribution Received			818.52	818.52 CR
28/09/2021	SuperChoice P/L PC220921-172397796		818.52		0.00 CR
04/10/2021	Contribution Received			818.52	818.52 CR
04/10/2021	SuperChoice P/L PC280921-172829104		818.52		0.00 CR
13/10/2021	Contribution Received			818.52	818.52 CR
13/10/2021	SuperChoice P/L PC071021-108240992		818.52		0.00 CR
19/10/2021	Contribution Received			818.52	818.52 CR
19/10/2021	SuperChoice P/L PC131021-100811523		818.52		0.00 CR
26/10/2021	Contribution Received			818.52	818.52 CR
26/10/2021	SuperChoice P/L PC201021-122204563		818.52		0.00 CR
02/11/2021	Contribution Received			818.52	818.52 CR
02/11/2021	SuperChoice P/L PC271021-135739995		818.52		0.00 CR
07/12/2021	Contribution Received			4,092.60	4,092.60 CR
07/12/2021	SuperChoice P/L PC011221-197737617		4,092.60		0.00 CR
15/12/2021	Contribution Received			818.52	818.52 CR
15/12/2021	SuperChoice P/L PC091221-128896639		818.52		0.00 CR
21/12/2021	Contribution Received			818.52	818.52 CR
21/12/2021	SuperChoice P/L PC151221-148980827		818.52		0.00 CR
30/12/2021	Contribution Received			818.52	818.52 CR
30/12/2021	SuperChoice P/L PC221221-133221964		818.52		0.00 CR
07/01/2022	Contribution Received			818.52	818.52 CR
07/01/2022	SuperChoice P/L PC301221-133110939		818.52		0.00 CR
12/01/2022	Contribution Received			818.52	818.52 CR

**The Winter Family Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

<b>Date</b>	<b>Description</b>	<b>Quantity</b>	<b>Debits</b>	<b>Credits</b>	<b>Balance</b>
<b>Assets</b>					
12/01/2022	SuperChoice P/L PC060122-181446946		818.52		0.00 CR
20/01/2022	Contribution Received			818.52	818.52 CR
20/01/2022	SuperChoice P/L PC140122-187055525		818.52		0.00 CR
27/01/2022	Contribution Received			818.52	818.52 CR
27/01/2022	SuperChoice P/L PC200122-175228369		818.52		0.00 CR
02/02/2022	Contribution Received			818.52	818.52 CR
02/02/2022	SuperChoice P/L PC270122-139491152		818.52		0.00 CR
16/02/2022	Contribution Received			1,637.04	1,637.04 CR
16/02/2022	SuperChoice P/L PC100222-144765988		1,637.04		0.00 CR
23/02/2022	Contribution Received			818.52	818.52 CR
23/02/2022	SuperChoice P/L PC170222-145460352		818.52		0.00 CR
02/03/2022	Contribution Received			818.52	818.52 CR
02/03/2022	SuperChoice P/L PC240222-145901995		818.52		0.00 CR
08/03/2022	Contribution Received			818.52	818.52 CR
08/03/2022	SuperChoice P/L PC020322-196253545		818.52		0.00 CR
16/03/2022	Contribution Received			818.52	818.52 CR
16/03/2022	SuperChoice P/L PC100322-174536255		818.52		0.00 CR
25/03/2022	Contribution Received			818.52	818.52 CR
25/03/2022	SuperChoice P/L PC210322-154930208		818.52		0.00 CR
31/03/2022	Contribution Received			818.52	818.52 CR
31/03/2022	SuperChoice P/L PC250322-183696533		818.52		0.00 CR
07/04/2022	Contribution Received			818.52	818.52 CR
07/04/2022	SuperChoice P/L PC010422-184356188		818.52		0.00 CR
14/04/2022	Contribution Received			818.52	818.52 CR
14/04/2022	SuperChoice P/L PC080422-106535871		818.52		0.00 CR
26/04/2022	Contribution Received			818.52	818.52 CR
26/04/2022	SuperChoice P/L PC140422-182798975		818.52		0.00 CR
05/05/2022	Contribution Received			818.52	818.52 CR
05/05/2022	Contribution Received			818.52	1,637.04 CR
05/05/2022	SuperChoice P/L PC290422-184964154		818.52		818.52 CR
05/05/2022	SuperChoice P/L PC290422-184964197		818.52		0.00 CR
11/05/2022	Contribution Received			818.52	818.52 CR
11/05/2022	SuperChoice P/L PC040522-129529181		818.52		0.00 CR
18/05/2022	Contribution Received			818.52	818.52 CR
18/05/2022	SuperChoice P/L PC120522-109846615		818.52		0.00 CR
26/05/2022	Contribution Received			818.52	818.52 CR
26/05/2022	SuperChoice P/L PC200522-110652672		818.52		0.00 CR
02/06/2022	Contribution Received			818.52	818.52 CR
02/06/2022	SuperChoice P/L PC270522-112696351		818.52		0.00 CR
08/06/2022	Contribution Received			818.52	818.52 CR
08/06/2022	SuperChoice P/L PC020622-148129447		818.52		0.00 CR
15/06/2022	Contribution Received			818.52	818.52 CR
15/06/2022	SuperChoice P/L PC080622-109072365		818.52		0.00 CR
23/06/2022	Contribution Received			818.52	818.52 CR
23/06/2022	SuperChoice P/L PC170622-109544777		818.52		0.00 CR
30/06/2022	Contribution Received			818.52	818.52 CR
30/06/2022	SuperChoice P/L PC240622-133585211		818.52		0.00 CR
<b>30/06/2022</b>	<b>Closing Balance</b>				<b>0.00</b>
<b>Mrs Julie Winter</b>					
<b>01/07/2021</b>	<b>Opening Balance</b>				<b>0.00</b>
02/07/2021	Contribution Received			1,399.93	1,399.93 CR
02/07/2021	SuperChoice P/L PC290621-153831923		1,399.93		0.00 CR
19/08/2021	Contribution Received			1,463.11	1,463.11 CR
19/08/2021	SuperChoice P/L PC130821-143370314		1,463.11		0.00 CR
25/08/2021	Contribution Received			210.52	210.52 CR
25/08/2021	SuperChoice P/L PC190821-126876030		210.52		0.00 CR
31/08/2021	Contribution Received			210.52	210.52 CR
31/08/2021	SuperChoice P/L PC250821-114639676		210.52		0.00 CR
07/09/2021	Contribution Received			210.52	210.52 CR

**The Winter Family Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

<b>Date</b>	<b>Description</b>	<b>Quantity</b>	<b>Debits</b>	<b>Credits</b>	<b>Balance</b>
<b>Assets</b>					
07/09/2021	SuperChoice P/L PC010921-157265884		210.52		0.00 CR
13/09/2021	Contribution Received			210.52	210.52 CR
13/09/2021	SuperChoice P/L PC070921-157770384		210.52		0.00 CR
20/09/2021	Contribution Received			210.52	210.52 CR
20/09/2021	SuperChoice P/L PC140921-145535731		210.52		0.00 CR
28/09/2021	Contribution Received			210.52	210.52 CR
28/09/2021	SuperChoice P/L PC220921-172397800		210.52		0.00 CR
04/10/2021	Contribution Received			210.52	210.52 CR
04/10/2021	SuperChoice P/L PC280921-172829109		210.52		0.00 CR
13/10/2021	Contribution Received			210.52	210.52 CR
13/10/2021	SuperChoice P/L PC071021-108240997		210.52		0.00 CR
19/10/2021	Contribution Received			210.52	210.52 CR
19/10/2021	SuperChoice P/L PC131021-100811528		210.52		0.00 CR
26/10/2021	Contribution Received			210.52	210.52 CR
26/10/2021	SuperChoice P/L PC201021-122204568		210.52		0.00 CR
02/11/2021	Contribution Received			210.52	210.52 CR
02/11/2021	SuperChoice P/L PC271021-135740000		210.52		0.00 CR
07/12/2021	Contribution Received			1,052.60	1,052.60 CR
07/12/2021	SuperChoice P/L PC011221-197737623		1,052.60		0.00 CR
15/12/2021	Contribution Received			210.52	210.52 CR
15/12/2021	SuperChoice P/L PC091221-128896643		210.52		0.00 CR
21/12/2021	Contribution Received			210.52	210.52 CR
21/12/2021	SuperChoice P/L PC151221-148980832		210.52		0.00 CR
30/12/2021	Contribution Received			210.52	210.52 CR
30/12/2021	SuperChoice P/L PC221221-133221969		210.52		0.00 CR
07/01/2022	Contribution Received			210.52	210.52 CR
07/01/2022	SuperChoice P/L PC301221-133110944		210.52		0.00 CR
12/01/2022	Contribution Received			210.52	210.52 CR
12/01/2022	SuperChoice P/L PC060122-181446951		210.52		0.00 CR
20/01/2022	Contribution Received			210.52	210.52 CR
20/01/2022	SuperChoice P/L PC140122-187055530		210.52		0.00 CR
27/01/2022	Contribution Received			210.52	210.52 CR
27/01/2022	SuperChoice P/L PC200122-175228375		210.52		0.00 CR
02/02/2022	Contribution Received			210.52	210.52 CR
02/02/2022	SuperChoice P/L PC270122-139491158		210.52		0.00 CR
16/02/2022	Contribution Received			421.04	421.04 CR
16/02/2022	SuperChoice P/L PC100222-144765993		421.04		0.00 CR
23/02/2022	Contribution Received			210.52	210.52 CR
23/02/2022	SuperChoice P/L PC170222-145460357		210.52		0.00 CR
02/03/2022	Contribution Received			210.52	210.52 CR
02/03/2022	SuperChoice P/L PC240222-145902000		210.52		0.00 CR
08/03/2022	Contribution Received			210.52	210.52 CR
08/03/2022	SuperChoice P/L PC020322-196253550		210.52		0.00 CR
16/03/2022	Contribution Received			210.52	210.52 CR
16/03/2022	SuperChoice P/L PC100322-174536260		210.52		0.00 CR
25/03/2022	Contribution Received			210.52	210.52 CR
25/03/2022	SuperChoice P/L PC210322-154930213		210.52		0.00 CR
31/03/2022	Contribution Received			210.52	210.52 CR
31/03/2022	SuperChoice P/L PC250322-183696538		210.52		0.00 CR
07/04/2022	Contribution Received			210.52	210.52 CR
07/04/2022	SuperChoice P/L PC010422-184356194		210.52		0.00 CR
14/04/2022	Contribution Received			210.52	210.52 CR
14/04/2022	SuperChoice P/L PC080422-106535877		210.52		0.00 CR
26/04/2022	Contribution Received			210.52	210.52 CR
26/04/2022	SuperChoice P/L PC140422-182798981		210.52		0.00 CR
05/05/2022	Contribution Received			210.52	210.52 CR
05/05/2022	Contribution Received			210.52	421.04 CR
05/05/2022	SuperChoice P/L PC290422-184964160		210.52		210.52 CR
05/05/2022	SuperChoice P/L PC290422-184964202		210.52		0.00 CR

**The Winter Family Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Assets</b>					
11/05/2022	Contribution Received			210.52	210.52 CR
11/05/2022	SuperChoice P/L PC040522-129529186		210.52		0.00 CR
18/05/2022	Contribution Received			210.52	210.52 CR
18/05/2022	SuperChoice P/L PC120522-109846621		210.52		0.00 CR
26/05/2022	Contribution Received			210.52	210.52 CR
26/05/2022	SuperChoice P/L PC200522-110652678		210.52		0.00 CR
02/06/2022	Contribution Received			210.52	210.52 CR
02/06/2022	SuperChoice P/L PC270522-112696359		210.52		0.00 CR
08/06/2022	Contribution Received			210.52	210.52 CR
08/06/2022	SuperChoice P/L PC020622-148129454		210.52		0.00 CR
15/06/2022	Contribution Received			210.52	210.52 CR
15/06/2022	SuperChoice P/L PC080622-109072358		210.52		0.00 CR
23/06/2022	Contribution Received			210.52	210.52 CR
23/06/2022	SuperChoice P/L PC170622-109544771		210.52		0.00 CR
30/06/2022	Contribution Received			210.52	210.52 CR
30/06/2022	SuperChoice P/L PC240622-133585206		210.52		0.00 CR
<b>30/06/2022</b>	<b>Closing Balance</b>				<b>0.00</b>
<b>Sundry Debtors</b>					
<b>Rebate</b>					
<b>01/07/2021</b>	<b>Opening Balance</b>				<b>0.00</b>
12/07/2021	Rebated Referral Fee JUN 21			20.55	20.55 CR
12/07/2021	Rebated Referral Fee JUN 21		20.55		0.00 CR
11/08/2021	Rebated Referral Fee JUL 21 - -0.500%p.a. (excl GST)			21.23	21.23 CR
11/08/2021	Rebated Referral Fee JUL 21 - -0.500%p.a. (excl GST)		21.23		0.00 CR
10/09/2021	Rebated Referral Fee AUG 21 - -0.500%p.a. (excl GST)			21.23	21.23 CR
10/09/2021	Rebated Referral Fee AUG 21 - -0.500%p.a. (excl GST)		21.23		0.00 CR
11/10/2021	Rebated Referral Fee SEP 21 - -0.500%p.a. (excl GST)			20.55	20.55 CR
11/10/2021	Rebated Referral Fee SEP 21 - -0.500%p.a. (excl GST)		20.55		0.00 CR
10/11/2021	Rebated Referral Fee OCT 21 - -0.500%p.a. (excl GST)			21.23	21.23 CR
10/11/2021	Rebated Referral Fee OCT 21 - -0.500%p.a. (excl GST)		21.23		0.00 CR
10/12/2021	Rebated Referral Fee NOV 21 - -0.500%p.a. (excl GST)			20.55	20.55 CR
10/12/2021	Rebated Referral Fee NOV 21 - -0.500%p.a. (excl GST)		20.55		0.00 CR
10/01/2022	Rebated Referral Fee DEC 21 - -0.500%p.a. (excl GST)			21.23	21.23 CR
10/01/2022	Rebated Referral Fee DEC 21 - -0.500%p.a. (excl GST)		21.23		0.00 CR
10/02/2022	Rebated Referral Fee JAN 22 - -0.500%p.a. (excl GST)			21.23	21.23 CR
10/02/2022	Rebated Referral Fee JAN 22 - -0.500%p.a. (excl GST)		21.23		0.00 CR
10/03/2022	Rebated Referral Fee FEB 22 - -0.500%p.a. (excl GST)			19.18	19.18 CR
10/03/2022	Rebated Referral Fee FEB 22 - -0.500%p.a. (excl GST)		19.18		0.00 CR
08/04/2022	Rebated Referral Fee MAR 22 - -0.500%p.a. (excl GST)			21.23	21.23 CR
08/04/2022	Rebated Referral Fee MAR 22 - -0.500%p.a. (excl GST)		21.23		0.00 CR
10/05/2022	Rebated Referral Fee APR 22 - -0.500%p.a. (excl GST)			20.55	20.55 CR
10/05/2022	Rebated Referral Fee APR 22 - -0.500%p.a. (excl GST)		20.55		0.00 CR
10/06/2022	Rebated Referral Fee MAY 22 - -0.500%p.a. (excl GST)			21.23	21.23 CR
10/06/2022	Rebated Referral Fee MAY 22 - -0.500%p.a. (excl GST)		21.23		0.00 CR
<b>30/06/2022</b>	<b>Closing Balance</b>				<b>0.00</b>
<b>Sundry</b>					
<b>01/07/2021</b>	<b>Opening Balance</b>				<b>1,055.92 DR</b>
16/07/2021	Distributions Receivable			1,055.92	0.00 CR
<b>30/06/2022</b>	<b>Closing Balance</b>				<b>0.00</b>
<b>Other Assets - Current Tax Assets</b>					
<b>Income Tax Payable</b>					
<b>01/07/2021</b>	<b>Opening Balance</b>				<b>2,802.67 CR</b>
03/09/2021	BPAY TO AUSTRALIAN TAXATION OFFICE		2,802.67		0.00 CR
<b>30/06/2022</b>	<b>Closing Balance</b>				<b>0.00</b>

**The Winter Family Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Assets</b>					
<b>Provision for Income Tax</b>					
01/07/2021	Opening Balance				0.00
02/07/2021	Tax Effect Of Income			209.99	209.99 CR
02/07/2021	Tax Effect Of Income			816.47	1,026.46 CR
19/08/2021	Tax Effect Of Income			219.47	1,245.93 CR
19/08/2021	Tax Effect Of Income			853.31	2,099.24 CR
25/08/2021	Tax Effect Of Income			31.58	2,130.82 CR
25/08/2021	Tax Effect Of Income			122.78	2,253.60 CR
31/08/2021	Tax Effect Of Income			31.58	2,285.18 CR
31/08/2021	Tax Effect Of Income			122.78	2,407.96 CR
07/09/2021	Tax Effect Of Income			31.58	2,439.54 CR
07/09/2021	Tax Effect Of Income			122.78	2,562.32 CR
13/09/2021	Tax Effect Of Income			31.58	2,593.90 CR
13/09/2021	Tax Effect Of Income			122.78	2,716.68 CR
20/09/2021	Tax Effect Of Income			31.58	2,748.26 CR
20/09/2021	Tax Effect Of Income			122.78	2,871.04 CR
28/09/2021	Tax Effect Of Income			31.58	2,902.62 CR
28/09/2021	Tax Effect Of Income			122.78	3,025.40 CR
04/10/2021	Tax Effect Of Income			31.58	3,056.98 CR
04/10/2021	Tax Effect Of Income			122.78	3,179.76 CR
13/10/2021	Tax Effect Of Income			31.58	3,211.34 CR
13/10/2021	Tax Effect Of Income			122.78	3,334.12 CR
19/10/2021	Tax Effect Of Income			31.58	3,365.70 CR
19/10/2021	Tax Effect Of Income			122.78	3,488.48 CR
26/10/2021	Tax Effect Of Income			31.58	3,520.06 CR
26/10/2021	Tax Effect Of Income			122.78	3,642.84 CR
02/11/2021	Tax Effect Of Income			31.58	3,674.42 CR
02/11/2021	Tax Effect Of Income			122.78	3,797.20 CR
07/12/2021	Tax Effect Of Income			157.89	3,955.09 CR
07/12/2021	Tax Effect Of Income			613.89	4,568.98 CR
15/12/2021	Tax Effect Of Income			31.58	4,600.56 CR
15/12/2021	Tax Effect Of Income			122.78	4,723.34 CR
21/12/2021	Tax Effect Of Income			31.58	4,754.92 CR
21/12/2021	Tax Effect Of Income			122.78	4,877.70 CR
30/12/2021	Tax Effect Of Income			31.58	4,909.28 CR
30/12/2021	Tax Effect Of Income			122.78	5,032.06 CR
07/01/2022	Tax Effect Of Income			31.58	5,063.64 CR
07/01/2022	Tax Effect Of Income			122.78	5,186.42 CR
12/01/2022	Tax Effect Of Income			31.58	5,218.00 CR
12/01/2022	Tax Effect Of Income			122.78	5,340.78 CR
20/01/2022	Tax Effect Of Income			31.58	5,372.36 CR
20/01/2022	Tax Effect Of Income			122.78	5,495.14 CR
27/01/2022	Tax Effect Of Income			31.58	5,526.72 CR
27/01/2022	Tax Effect Of Income			122.78	5,649.50 CR
02/02/2022	Tax Effect Of Income			31.58	5,681.08 CR
02/02/2022	Tax Effect Of Income			122.78	5,803.86 CR
16/02/2022	Tax Effect Of Income			63.16	5,867.02 CR
16/02/2022	Tax Effect Of Income			245.56	6,112.58 CR
23/02/2022	Tax Effect Of Income			31.58	6,144.16 CR
23/02/2022	Tax Effect Of Income			122.78	6,266.94 CR
02/03/2022	Tax Effect Of Income			31.58	6,298.52 CR
02/03/2022	Tax Effect Of Income			122.78	6,421.30 CR
08/03/2022	Tax Effect Of Income			31.58	6,452.88 CR
08/03/2022	Tax Effect Of Income			122.78	6,575.66 CR
16/03/2022	Tax Effect Of Income			31.58	6,607.24 CR
16/03/2022	Tax Effect Of Income			122.78	6,730.02 CR
25/03/2022	Tax Effect Of Income			31.58	6,761.60 CR
25/03/2022	Tax Effect Of Income			122.78	6,884.38 CR
31/03/2022	Tax Effect Of Income			31.58	6,915.96 CR



**The Winter Family Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Assets</b>					
31/03/2022	Tax Effect Of Income			122.78	7,038.74 CR
07/04/2022	Tax Effect Of Income			31.58	7,070.32 CR
07/04/2022	Tax Effect Of Income			122.78	7,193.10 CR
14/04/2022	Tax Effect Of Income			31.58	7,224.68 CR
14/04/2022	Tax Effect Of Income			122.78	7,347.46 CR
26/04/2022	Tax Effect Of Income			31.58	7,379.04 CR
26/04/2022	Tax Effect Of Income			122.78	7,501.82 CR
05/05/2022	Tax Effect Of Income			31.58	7,533.40 CR
05/05/2022	Tax Effect Of Income			31.58	7,564.98 CR
05/05/2022	Tax Effect Of Income			122.78	7,687.76 CR
05/05/2022	Tax Effect Of Income			122.78	7,810.54 CR
11/05/2022	Tax Effect Of Income			31.58	7,842.12 CR
11/05/2022	Tax Effect Of Income			122.78	7,964.90 CR
18/05/2022	Tax Effect Of Income			31.58	7,996.48 CR
18/05/2022	Tax Effect Of Income			122.78	8,119.26 CR
26/05/2022	Tax Effect Of Income			31.58	8,150.84 CR
26/05/2022	Tax Effect Of Income			122.78	8,273.62 CR
02/06/2022	Tax Effect Of Income			31.58	8,305.20 CR
02/06/2022	Tax Effect Of Income			122.78	8,427.98 CR
08/06/2022	Tax Effect Of Income			31.58	8,459.56 CR
08/06/2022	Tax Effect Of Income			122.78	8,582.34 CR
14/06/2022	Tax Effect Of Income		722.11		7,860.23 CR
15/06/2022	Tax Effect Of Income			31.58	7,891.81 CR
15/06/2022	Tax Effect Of Income			122.78	8,014.59 CR
23/06/2022	Tax Effect Of Income			31.58	8,046.17 CR
23/06/2022	Tax Effect Of Income			122.78	8,168.95 CR
30/06/2022	Tax Effect Of Income			31.58	8,200.53 CR
30/06/2022	Tax Effect Of Income			122.78	8,323.31 CR
30/06/2022	Tax Effect Of Income			1,749.49	10,072.80 CR
<b>30/06/2022</b>	<b>Closing Balance</b>				<b>10,072.80 CR</b>
<b>Franking Credits - Shares in Listed Companies</b>					
<b>BHP Group Limited</b>					
<b>01/07/2021</b>	<b>Opening Balance</b>				<b>0.00</b>
21/09/2021	BHP USD 2, 2 FRANKED, 30% CTR, DRP NIL DISC		680.76		680.76 DR
28/03/2022	BHP USD 1.5, 1.5 FRANKED, 30% CTR, DRP NIL DISC		521.63		1,202.39 DR
02/06/2022	EST 1:5.534 DIST OF ORD SHS IN WOODSIDE PETROLEU		1,339.20		2,541.59 DR
<b>30/06/2022</b>	<b>Closing Balance</b>				<b>2,541.59 DR</b>
<b>Endeavour Group Limited</b>					
<b>01/07/2021</b>	<b>Opening Balance</b>				<b>0.00</b>
22/09/2021	EDV AUD 0.07 FRANKED, 30% CTR		20.40		20.40 DR
28/03/2022	EDV AUD 0.125 FRANKED, 30% CTR		36.43		56.83 DR
<b>30/06/2022</b>	<b>Closing Balance</b>				<b>56.83 DR</b>
<b>Newcrest Mining Limited</b>					
<b>01/07/2021</b>	<b>Opening Balance</b>				<b>0.00</b>
30/09/2021	NCM USD 0.4, 0.4 FRANKED, 30% CTR, DRP NIL DISC		328.80		328.80 DR
31/03/2022	NCM USD 0.075, 0.075 FRANKED, 30% CTR, DRP NIL DISC		62.21		391.01 DR
<b>30/06/2022</b>	<b>Closing Balance</b>				<b>391.01 DR</b>
<b>Santos Limited</b>					
<b>01/07/2021</b>	<b>Opening Balance</b>				<b>0.00</b>
21/09/2021	STO USD 0.055, 0.055 FRANKED, 30% CTR, DRP SUSP		81.61		81.61 DR
24/03/2022	STO USD 0.085, 0.0595 FRANKED, 30% CTR, 0.0255 CFI, D		87.68		169.29 DR
<b>30/06/2022</b>	<b>Closing Balance</b>				<b>169.29 DR</b>

**The Winter Family Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Assets</b>					
<b>South32 Limited</b>					
01/07/2021	Opening Balance				0.00
07/10/2021	S32 USD 0.035, 0.02 SPEC, 0.055 FRANKED, 30% CTR		18.72		18.72 DR
07/04/2022	S32 USD 0.087, 0.087 FRANKED, 30% CTR		29.96		48.68 DR
30/06/2022	Closing Balance				48.68 DR
<b>Woolworths Group Limited</b>					
01/07/2021	Opening Balance				0.00
08/10/2021	WOW AUD 0.55 FRANKED, 30% CTR, DRP NIL DISC		160.29		160.29 DR
13/04/2022	WOW AUD 0.39 FRANKED, 30% CTR, DRP NIL DISC		113.66		273.95 DR
30/06/2022	Closing Balance				273.95 DR
<b>Franking Credits - Units In Listed Unit Trusts</b>					
<b>Vanguard Australian Property Securities Index ETF - Vanguard Australian Property Securities Inc</b>					
01/07/2021	Opening Balance				0.00
30/06/2022	Distribution - Tax Statement		15.69		15.69 DR
30/06/2022	Closing Balance				15.69 DR
<b>Foreign Tax Credits - Units In Listed Unit Trusts</b>					
<b>Vanguard Australian Property Securities Index ETF - Vanguard Australian Property Securities Inc</b>					
01/07/2021	Opening Balance				0.00
30/06/2022	Distribution - Tax Statement		1.88		1.88 DR
30/06/2022	Closing Balance				1.88 DR
<b>Income Tax Instalments Paid</b>					
01/07/2021	Opening Balance				0.00
30/09/2021	BPAY TO AUSTRALIAN TAXATION OFFICE		1,629.00		1,629.00 DR
31/12/2021	BPAY TO AUSTRALIAN TAXATION OFFICE		3,029.00		4,658.00 DR
31/03/2022	BPAY TO AUSTRALIAN TAXATION OFFICE		2,329.00		6,987.00 DR
30/06/2022	PAYG 30 June 2022		2,329.00		9,316.00 DR
30/06/2022	Closing Balance				9,316.00 DR
<b>Liabilities</b>					
<b>Other Creditors and Accruals</b>					
<b>Accountancy Fee</b>					
01/07/2021	Opening Balance				0.00
03/09/2021	PROVISION OF TAXATION COMPLIANCE FY20-21			1,320.00	1,320.00 CR
03/09/2021	PROVISION OF TAXATION COMPLIANCE FY20-21		1,320.00		0.00 CR
30/06/2022	Closing Balance				0.00
<b>Adviser Fee</b>					
01/07/2021	Opening Balance				0.00
11/02/2022	BPAY TO INTERPRAC FINANCIAL PLANNIN			1,360.00	1,360.00 CR
11/02/2022	BPAY TO INTERPRAC FINANCIAL PLANNIN		1,360.00		0.00 CR
30/06/2022	Closing Balance				0.00
<b>Auditor Fee</b>					
01/07/2021	Opening Balance				0.00
03/09/2021	PROVISION OF TAXATION COMPLIANCE FY20-21			330.00	330.00 CR
03/09/2021	PROVISION OF TAXATION COMPLIANCE FY20-21		330.00		0.00 CR
30/06/2022	Closing Balance				0.00
<b>Regulatory Fees</b>					
01/07/2021	Opening Balance				0.00
04/02/2022	BPAY TO AUSTRALIAN SECURITIES & INV			56.00	56.00 CR
04/02/2022	BPAY TO AUSTRALIAN SECURITIES & INV		56.00		0.00 CR
30/06/2022	Closing Balance				0.00

**The Winter Family Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Liabilities</b>					
<b>Member Payments</b>					
<b>Insurance Premiums - Mr Stephen Winter</b>					
<b>Accumulation</b>					
01/07/2021	Opening Balance				0.00
14/06/2022	Insurance Premium Paid		4,814.09		4,814.09 DR
14/06/2022	ZURICH LIFE M063503 3F			4,814.09	0.00 CR
30/06/2022	Closing Balance				0.00
<b>Income Tax Suspense</b>					
01/07/2021	Opening Balance				0.00
03/09/2021	BPAY TO AUSTRALIAN TAXATION OFFICE			3,061.67	3,061.67 CR
03/09/2021	BPAY TO AUSTRALIAN TAXATION OFFICE		3,061.67		0.00 CR
09/06/2022	ATO ATO006000016250874			0.75	0.75 CR
09/06/2022	ATO ATO006000016250874		0.75		0.00 CR
30/06/2022	Closing Balance				0.00
<b>Deferred Tax Liability</b>					
<b>Unrealised Gains/Losses</b>					
01/07/2021	Opening Balance				3,048.26 CR
30/06/2022	Change in provision for deferred tax		3,048.26		0.00 CR
30/06/2022	Closing Balance				0.00
<b>Other Taxes Payable</b>					
<b>Activity Statement Payable/Refundable</b>					
01/07/2021	Opening Balance				33.00 CR
27/07/2021	Outstanding Activity Statement Payment		33.00		0.00 CR
30/09/2021	BPAY TO AUSTRALIAN TAXATION OFFICE			1,629.00	1,629.00 CR
28/10/2021	BPAY TO AUSTRALIAN TAXATION OFFICE		1,629.00		0.00 CR
31/12/2021	BPAY TO AUSTRALIAN TAXATION OFFICE			3,029.00	3,029.00 CR
28/02/2022	BPAY TO AUSTRALIAN TAXATION OFFICE		3,029.00		0.00 CR
31/03/2022	BPAY TO AUSTRALIAN TAXATION OFFICE			2,329.00	2,329.00 CR
28/04/2022	BPAY TO AUSTRALIAN TAXATION OFFICE		2,329.00		0.00 CR
30/06/2022	PAYG 30 June 2022			2,329.00	2,329.00 CR
30/06/2022	Closing Balance				2,329.00 CR
<b>Fund Suspense</b>					
<b>La Trobe Australian Credit Fund - 12 Month Term Account #230735</b>					
01/07/2021	Opening Balance				0.00
05/07/2021	Interest earned - JUN 21 - 4.35% p.a.			178.77	178.77 CR
05/07/2021	Interest earned - JUN 21 - 4.35% p.a.		178.77		0.00 CR
05/07/2021	Interest paid by EFT - JUN 21 - All paid to Nominated			178.77	178.77 CR
05/07/2021	Interest paid by EFT - JUN 21 - All paid to Nominated		178.77		0.00 CR
12/07/2021	Rebated Referral Fee JUN 21			20.55	20.55 CR
12/07/2021	Rebated Referral Fee JUN 21		20.55		0.00 CR
12/07/2021	Rebated Referral Fee payment - JUN 21			20.55	20.55 CR
12/07/2021	Rebated Referral Fee payment - JUN 21		20.55		0.00 CR
03/08/2021	Interest earned - JUL 21 - 4.35% p.a.			184.73	184.73 CR
03/08/2021	Interest earned - JUL 21 - 4.35% p.a.		184.73		0.00 CR
03/08/2021	Interest paid by EFT - JUL 21 - All paid to Nominated			184.73	184.73 CR
03/08/2021	Interest paid by EFT - JUL 21 - All paid to Nominated		184.73		0.00 CR
11/08/2021	Rebated Referral Fee JUL 21 - -0.500%p.a. (excl GST)			21.23	21.23 CR
11/08/2021	Rebated Referral Fee JUL 21 - -0.500%p.a. (excl GST)		21.23		0.00 CR
11/08/2021	Rebated Referral Fee payment - JUL 21			21.23	21.23 CR
11/08/2021	Rebated Referral Fee payment - JUL 21		21.23		0.00 CR
03/09/2021	Interest earned - AUG 21 - 4.35% p.a.			184.73	184.73 CR
03/09/2021	Interest earned - AUG 21 - 4.35% p.a.		184.73		0.00 CR
03/09/2021	Interest paid by EFT - AUG 21 - All paid to Nominated			184.73	184.73 CR
03/09/2021	Interest paid by EFT - AUG 21 - All paid to Nominated		184.73		0.00 CR

**The Winter Family Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Liabilities</b>					
10/09/2021	Rebated Referral Fee AUG 21 - -0.500%p.a. (excl GST)			21.23	21.23 CR
10/09/2021	Rebated Referral Fee AUG 21 - -0.500%p.a. (excl GST)		21.23		0.00 CR
10/09/2021	Rebated Referral Fee payment - AUG 21			21.23	21.23 CR
10/09/2021	Rebated Referral Fee payment - AUG 21		21.23		0.00 CR
05/10/2021	Interest earned - SEP 21 - 4.35% p.a.			178.77	178.77 CR
05/10/2021	Interest earned - SEP 21 - 4.35% p.a.		178.77		0.00 CR
05/10/2021	Interest paid by EFT - SEP 21 - All paid to Nominated			178.77	178.77 CR
05/10/2021	Interest paid by EFT - SEP 21 - All paid to Nominated		178.77		0.00 CR
11/10/2021	Rebated Referral Fee payment - SEP 21			20.55	20.55 CR
11/10/2021	Rebated Referral Fee payment - SEP 21		20.55		0.00 CR
11/10/2021	Rebated Referral Fee SEP 21 - -0.500%p.a. (excl GST)			20.55	20.55 CR
11/10/2021	Rebated Referral Fee SEP 21 - -0.500%p.a. (excl GST)		20.55		0.00 CR
04/11/2021	Interest earned - OCT 21 - 4.15% p.a.			176.23	176.23 CR
04/11/2021	Interest earned - OCT 21 - 4.15% p.a.		176.23		0.00 CR
04/11/2021	Interest paid by EFT - OCT 21 - All paid to Nominated			176.23	176.23 CR
04/11/2021	Interest paid by EFT - OCT 21 - All paid to Nominated		176.23		0.00 CR
10/11/2021	Rebated Referral Fee OCT 21 - -0.500%p.a. (excl GST)			21.23	21.23 CR
10/11/2021	Rebated Referral Fee OCT 21 - -0.500%p.a. (excl GST)		21.23		0.00 CR
10/11/2021	Rebated Referral Fee payment - OCT 21			21.23	21.23 CR
10/11/2021	Rebated Referral Fee payment - OCT 21		21.23		0.00 CR
03/12/2021	Interest earned - NOV 21 - 4.15% p.a.			170.55	170.55 CR
03/12/2021	Interest earned - NOV 21 - 4.15% p.a.		170.55		0.00 CR
03/12/2021	Interest paid by EFT - NOV 21 - All paid to Nominated			170.55	170.55 CR
03/12/2021	Interest paid by EFT - NOV 21 - All paid to Nominated		170.55		0.00 CR
10/12/2021	Rebated Referral Fee NOV 21 - -0.500%p.a. (excl GST)			20.55	20.55 CR
10/12/2021	Rebated Referral Fee NOV 21 - -0.500%p.a. (excl GST)		20.55		0.00 CR
10/12/2021	Rebated Referral Fee payment - NOV 21			20.55	20.55 CR
10/12/2021	Rebated Referral Fee payment - NOV 21		20.55		0.00 CR
07/01/2022	Interest earned - DEC 21 - 4.15% p.a.			176.23	176.23 CR
07/01/2022	Interest earned - DEC 21 - 4.15% p.a.		176.23		0.00 CR
07/01/2022	Interest paid by EFT - DEC 21 - All paid to Nominated			176.23	176.23 CR
07/01/2022	Interest paid by EFT - DEC 21 - All paid to Nominated		176.23		0.00 CR
10/01/2022	Rebated Referral Fee DEC 21 - -0.500%p.a. (excl GST)			21.23	21.23 CR
10/01/2022	Rebated Referral Fee DEC 21 - -0.500%p.a. (excl GST)		21.23		0.00 CR
10/01/2022	Rebated Referral Fee payment - DEC 21			21.23	21.23 CR
10/01/2022	Rebated Referral Fee payment - DEC 21		21.23		0.00 CR
03/02/2022	Interest earned - JAN 22 - 3.85% p.a.			163.49	163.49 CR
03/02/2022	Interest earned - JAN 22 - 3.85% p.a.		163.49		0.00 CR
03/02/2022	Interest paid by EFT - JAN 22 - All paid to Nominated			163.49	163.49 CR
03/02/2022	Interest paid by EFT - JAN 22 - All paid to Nominated		163.49		0.00 CR
10/02/2022	Rebated Referral Fee JAN 22 - -0.500%p.a. (excl GST)			21.23	21.23 CR
10/02/2022	Rebated Referral Fee JAN 22 - -0.500%p.a. (excl GST)		21.23		0.00 CR
10/02/2022	Rebated Referral Fee payment - JAN 22			21.23	21.23 CR
10/02/2022	Rebated Referral Fee payment - JAN 22		21.23		0.00 CR
03/03/2022	Interest earned - FEB 22 - 3.85% p.a.			147.67	147.67 CR
03/03/2022	Interest earned - FEB 22 - 3.85% p.a.		147.67		0.00 CR
03/03/2022	Interest paid by EFT - FEB 22 - All paid to Nominated			147.67	147.67 CR
03/03/2022	Interest paid by EFT - FEB 22 - All paid to Nominated		147.67		0.00 CR
10/03/2022	Rebated Referral Fee FEB 22 - -0.500%p.a. (excl GST)			19.18	19.18 CR
10/03/2022	Rebated Referral Fee FEB 22 - -0.500%p.a. (excl GST)		19.18		0.00 CR
10/03/2022	Rebated Referral Fee payment - FEB 22			19.18	19.18 CR
10/03/2022	Rebated Referral Fee payment - FEB 22		19.18		0.00 CR
05/04/2022	Interest earned - MAR 22 - 3.65% p.a.			155.00	155.00 CR
05/04/2022	Interest earned - MAR 22 - 3.65% p.a.		155.00		0.00 CR
05/04/2022	Interest paid by EFT - MAR 22 - All paid to Nominated			155.00	155.00 CR
05/04/2022	Interest paid by EFT - MAR 22 - All paid to Nominated		155.00		0.00 CR
08/04/2022	Rebated Referral Fee MAR 22 - -0.500%p.a. (excl GST)			21.23	21.23 CR
08/04/2022	Rebated Referral Fee MAR 22 - -0.500%p.a. (excl GST)		21.23		0.00 CR
08/04/2022	Rebated Referral Fee payment - MAR 22			21.23	21.23 CR

**The Winter Family Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Liabilities</b>					
08/04/2022	Rebated Referral Fee payment - MAR 22		21.23		0.00 CR
04/05/2022	Interest earned - APR 22 - 3.65% p.a.			150.00	150.00 CR
04/05/2022	Interest earned - APR 22 - 3.65% p.a.		150.00		0.00 CR
04/05/2022	Interest paid by EFT - APR 22 - All paid to Nominated			150.00	150.00 CR
04/05/2022	Interest paid by EFT - APR 22 - All paid to Nominated		150.00		0.00 CR
10/05/2022	Rebated Referral Fee APR 22 - -0.500%p.a. (excl GST)			20.55	20.55 CR
10/05/2022	Rebated Referral Fee APR 22 - -0.500%p.a. (excl GST)		20.55		0.00 CR
10/05/2022	Rebated Referral Fee payment - APR 22		20.55		20.55 DR
11/05/2022	Rebated Referral Fee payment - APR 22			20.55	0.00 CR
06/06/2022	Interest earned - MAY 22			150.75	150.75 CR
06/06/2022	Interest earned - MAY 22		150.75		0.00 CR
06/06/2022	Interest paid by EFT - MAY 22 - All paid to Nominated			150.75	150.75 CR
06/06/2022	Interest paid by EFT - MAY 22 - All paid to Nominated		150.75		0.00 CR
10/06/2022	Rebated Referral Fee MAY 22 - -0.500%p.a. (excl GST)			21.23	21.23 CR
10/06/2022	Rebated Referral Fee MAY 22 - -0.500%p.a. (excl GST)		21.23		0.00 CR
10/06/2022	Rebated Referral Fee payment - MAY 22			21.23	21.23 CR
10/06/2022	Rebated Referral Fee payment - MAY 22		21.23		0.00 CR
23/06/2022	New Investment			250,000.00	250,000.00 CR
23/06/2022	New Investment		250,000.00		0.00 CR
<b>30/06/2022</b>	<b>Closing Balance</b>				<b>0.00</b>
<b>Macquarie Cash Management Account #70467</b>					
<b>01/07/2021</b>	<b>Opening Balance</b>				<b>0.00</b>
02/07/2021	SuperChoice P/L PC290621-153831919			5,443.13	5,443.13 CR
02/07/2021	SuperChoice P/L PC290621-153831919		5,443.13		0.00 CR
02/07/2021	SuperChoice P/L PC290621-153831923			1,399.93	1,399.93 CR
02/07/2021	SuperChoice P/L PC290621-153831923		1,399.93		0.00 CR
05/07/2021	LaTrobe Fund 12m Interest JUN 4.35			178.77	178.77 CR
05/07/2021	LaTrobe Fund 12m Interest JUN 4.35		178.77		0.00 CR
12/07/2021	LaTrobe Fund PMO Rebated Fees JUN			20.55	20.55 CR
12/07/2021	LaTrobe Fund PMO Rebated Fees JUN		20.55		0.00 CR
16/07/2021	VAP PAYMENT JUL21/00810678			1,055.92	1,055.92 CR
16/07/2021	VAP PAYMENT JUL21/00810678		1,055.92		0.00 CR
27/07/2021	BPAY TO AUSTRALIAN TAXATION OFFICE			33.00	33.00 CR
27/07/2021	BPAY TO AUSTRALIAN TAXATION OFFICE		33.00		0.00 CR
30/07/2021	MACQUARIE CMA INTEREST PAID			52.33	52.33 CR
30/07/2021	MACQUARIE CMA INTEREST PAID		52.33		0.00 CR
03/08/2021	LaTrobe Fund 12M Interest JUL 4.35			184.73	184.73 CR
03/08/2021	LaTrobe Fund 12M Interest JUL 4.35		184.73		0.00 CR
11/08/2021	LaTrobe Fund 12M Rebated Fees JUL			21.23	21.23 CR
11/08/2021	LaTrobe Fund 12M Rebated Fees JUL		21.23		0.00 CR
19/08/2021	SuperChoice P/L PC130821-143370310			5,688.71	5,688.71 CR
19/08/2021	SuperChoice P/L PC130821-143370310		5,688.71		0.00 CR
19/08/2021	SuperChoice P/L PC130821-143370314			1,463.11	1,463.11 CR
19/08/2021	SuperChoice P/L PC130821-143370314		1,463.11		0.00 CR
25/08/2021	SuperChoice P/L PC190821-126876026			818.52	818.52 CR
25/08/2021	SuperChoice P/L PC190821-126876026		818.52		0.00 CR
25/08/2021	SuperChoice P/L PC190821-126876030			210.52	210.52 CR
25/08/2021	SuperChoice P/L PC190821-126876030		210.52		0.00 CR
31/08/2021	MACQUARIE CMA INTEREST PAID			52.72	52.72 CR
31/08/2021	MACQUARIE CMA INTEREST PAID		52.72		0.00 CR
31/08/2021	SuperChoice P/L PC250821-114639672			818.52	818.52 CR
31/08/2021	SuperChoice P/L PC250821-114639672		818.52		0.00 CR
31/08/2021	SuperChoice P/L PC250821-114639676			210.52	210.52 CR
31/08/2021	SuperChoice P/L PC250821-114639676		210.52		0.00 CR
03/09/2021	BPAY TO AUSTRALIAN TAXATION OFFICE			3,061.67	3,061.67 CR
03/09/2021	BPAY TO AUSTRALIAN TAXATION OFFICE		3,061.67		0.00 CR
03/09/2021	LaTrobe Fund 12M Interest AUG 4.35			184.73	184.73 CR
03/09/2021	LaTrobe Fund 12M Interest AUG 4.35		184.73		0.00 CR
03/09/2021	PROVISION OF TAXATION COMPLIANCE FY20-21			330.00	330.00 CR

**The Winter Family Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

<b>Date</b>	<b>Description</b>	<b>Quantity</b>	<b>Debits</b>	<b>Credits</b>	<b>Balance</b>
<b>Liabilities</b>					
03/09/2021	PROVISION OF TAXATION COMPLIANCE FY20-21			1,320.00	1,650.00 CR
03/09/2021	PROVISION OF TAXATION COMPLIANCE FY20-21		1,650.00		0.00 CR
07/09/2021	SuperChoice P/L PC010921-157265880			818.52	818.52 CR
07/09/2021	SuperChoice P/L PC010921-157265880		818.52		0.00 CR
07/09/2021	SuperChoice P/L PC010921-157265884			210.52	210.52 CR
07/09/2021	SuperChoice P/L PC010921-157265884		210.52		0.00 CR
10/09/2021	LaTrobe Fund 12M Rebated Fees AUG			21.23	21.23 CR
10/09/2021	LaTrobe Fund 12M Rebated Fees AUG		21.23		0.00 CR
13/09/2021	SuperChoice P/L PC070921-157770380			818.52	818.52 CR
13/09/2021	SuperChoice P/L PC070921-157770380		818.52		0.00 CR
13/09/2021	SuperChoice P/L PC070921-157770384			210.52	210.52 CR
13/09/2021	SuperChoice P/L PC070921-157770384		210.52		0.00 CR
20/09/2021	SuperChoice P/L PC140921-145535727			818.52	818.52 CR
20/09/2021	SuperChoice P/L PC140921-145535727		818.52		0.00 CR
20/09/2021	SuperChoice P/L PC140921-145535731			210.52	210.52 CR
20/09/2021	SuperChoice P/L PC140921-145535731		210.52		0.00 CR
21/09/2021	BHP GROUP DIV AF384/01139154			1,588.43	1,588.43 CR
21/09/2021	BHP GROUP DIV AF384/01139154		1,588.43		0.00 CR
21/09/2021	SANTOS LIMITED S00104205569			190.42	190.42 CR
21/09/2021	SANTOS LIMITED S00104205569		190.42		0.00 CR
22/09/2021	EDV DIV 001266323780			47.60	47.60 CR
22/09/2021	EDV DIV 001266323780		47.60		0.00 CR
28/09/2021	SuperChoice P/L PC220921-172397796			818.52	818.52 CR
28/09/2021	SuperChoice P/L PC220921-172397796		818.52		0.00 CR
28/09/2021	SuperChoice P/L PC220921-172397800			210.52	210.52 CR
28/09/2021	SuperChoice P/L PC220921-172397800		210.52		0.00 CR
30/09/2021	MACQUARIE CMA INTEREST PAID			51.42	51.42 CR
30/09/2021	MACQUARIE CMA INTEREST PAID		51.42		0.00 CR
30/09/2021	NCM DIV 001265401176			767.21	767.21 CR
30/09/2021	NCM DIV 001265401176		767.21		0.00 CR
04/10/2021	SuperChoice P/L PC280921-172829104			818.52	818.52 CR
04/10/2021	SuperChoice P/L PC280921-172829104		818.52		0.00 CR
04/10/2021	SuperChoice P/L PC280921-172829109			210.52	210.52 CR
04/10/2021	SuperChoice P/L PC280921-172829109		210.52		0.00 CR
05/10/2021	LaTrobe Fund 12M Interest SEP 4.35			178.77	178.77 CR
05/10/2021	LaTrobe Fund 12M Interest SEP 4.35		178.77		0.00 CR
07/10/2021	SOUTH32 DIVIDEND RAU21/01009943			43.67	43.67 CR
07/10/2021	SOUTH32 DIVIDEND RAU21/01009943		43.67		0.00 CR
08/10/2021	WOW FNL DIV 001267010582			374.00	374.00 CR
08/10/2021	WOW FNL DIV 001267010582		374.00		0.00 CR
11/10/2021	LaTrobe Fund 12M Rebated Fees SEP			20.55	20.55 CR
11/10/2021	LaTrobe Fund 12M Rebated Fees SEP		20.55		0.00 CR
13/10/2021	SuperChoice P/L PC071021-108240992			818.52	818.52 CR
13/10/2021	SuperChoice P/L PC071021-108240992		818.52		0.00 CR
13/10/2021	SuperChoice P/L PC071021-108240997			210.52	210.52 CR
13/10/2021	SuperChoice P/L PC071021-108240997		210.52		0.00 CR
18/10/2021	VAP PAYMENT OCT21/00810790			227.78	227.78 CR
18/10/2021	VAP PAYMENT OCT21/00810790		227.78		0.00 CR
19/10/2021	SuperChoice P/L PC131021-100811523			818.52	818.52 CR
19/10/2021	SuperChoice P/L PC131021-100811523		818.52		0.00 CR
19/10/2021	SuperChoice P/L PC131021-100811528			210.52	210.52 CR
19/10/2021	SuperChoice P/L PC131021-100811528		210.52		0.00 CR
26/10/2021	SuperChoice P/L PC201021-122204563			818.52	818.52 CR
26/10/2021	SuperChoice P/L PC201021-122204563		818.52		0.00 CR
26/10/2021	SuperChoice P/L PC201021-122204568			210.52	210.52 CR
26/10/2021	SuperChoice P/L PC201021-122204568		210.52		0.00 CR
28/10/2021	BPAY TO AUSTRALIAN TAXATION OFFICE			1,629.00	1,629.00 CR
28/10/2021	BPAY TO AUSTRALIAN TAXATION OFFICE		1,629.00		0.00 CR
29/10/2021	MACQUARIE CMA INTEREST PAID			53.80	53.80 CR

**The Winter Family Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

<b>Date</b>	<b>Description</b>	<b>Quantity</b>	<b>Debits</b>	<b>Credits</b>	<b>Balance</b>
<b>Liabilities</b>					
29/10/2021	MACQUARIE CMA INTEREST PAID		53.80		0.00 CR
02/11/2021	SuperChoice P/L PC271021-135739995			818.52	818.52 CR
02/11/2021	SuperChoice P/L PC271021-135739995		818.52		0.00 CR
02/11/2021	SuperChoice P/L PC271021-135740000			210.52	210.52 CR
02/11/2021	SuperChoice P/L PC271021-135740000		210.52		0.00 CR
04/11/2021	LaTrobe Fund 12M Interest OCT 4.15			176.23	176.23 CR
04/11/2021	LaTrobe Fund 12M Interest OCT 4.15		176.23		0.00 CR
10/11/2021	LaTrobe Fund 12M Rebated Fees OCT			21.23	21.23 CR
10/11/2021	LaTrobe Fund 12M Rebated Fees OCT		21.23		0.00 CR
30/11/2021	MACQUARIE CMA INTEREST PAID			36.04	36.04 CR
30/11/2021	MACQUARIE CMA INTEREST PAID		36.04		0.00 CR
03/12/2021	LaTrobe Fund 12M Interest NOV 4.15			170.55	170.55 CR
03/12/2021	LaTrobe Fund 12M Interest NOV 4.15		170.55		0.00 CR
07/12/2021	SuperChoice P/L PC011221-197737617			4,092.60	4,092.60 CR
07/12/2021	SuperChoice P/L PC011221-197737617		4,092.60		0.00 CR
07/12/2021	SuperChoice P/L PC011221-197737623			1,052.60	1,052.60 CR
07/12/2021	SuperChoice P/L PC011221-197737623		1,052.60		0.00 CR
10/12/2021	LaTrobe Fund 12M Rebated Fees NOV			20.55	20.55 CR
10/12/2021	LaTrobe Fund 12M Rebated Fees NOV		20.55		0.00 CR
15/12/2021	SuperChoice P/L PC091221-128896639			818.52	818.52 CR
15/12/2021	SuperChoice P/L PC091221-128896639		818.52		0.00 CR
15/12/2021	SuperChoice P/L PC091221-128896643			210.52	210.52 CR
15/12/2021	SuperChoice P/L PC091221-128896643		210.52		0.00 CR
21/12/2021	SuperChoice P/L PC151221-148980827			818.52	818.52 CR
21/12/2021	SuperChoice P/L PC151221-148980827		818.52		0.00 CR
21/12/2021	SuperChoice P/L PC151221-148980832			210.52	210.52 CR
21/12/2021	SuperChoice P/L PC151221-148980832		210.52		0.00 CR
30/12/2021	SuperChoice P/L PC221221-133221964			818.52	818.52 CR
30/12/2021	SuperChoice P/L PC221221-133221964		818.52		0.00 CR
30/12/2021	SuperChoice P/L PC221221-133221969			210.52	210.52 CR
30/12/2021	SuperChoice P/L PC221221-133221969		210.52		0.00 CR
31/12/2021	MACQUARIE CMA INTEREST PAID			22.73	22.73 CR
31/12/2021	MACQUARIE CMA INTEREST PAID		22.73		0.00 CR
07/01/2022	LaTrobe Fund 12M Interest DEC 4.15			176.23	176.23 CR
07/01/2022	LaTrobe Fund 12M Interest DEC 4.15		176.23		0.00 CR
07/01/2022	SuperChoice P/L PC301221-133110939			818.52	818.52 CR
07/01/2022	SuperChoice P/L PC301221-133110939		818.52		0.00 CR
07/01/2022	SuperChoice P/L PC301221-133110944			210.52	210.52 CR
07/01/2022	SuperChoice P/L PC301221-133110944		210.52		0.00 CR
10/01/2022	LaTrobe Fund 12M Rebated Fees DEC			21.23	21.23 CR
10/01/2022	LaTrobe Fund 12M Rebated Fees DEC		21.23		0.00 CR
12/01/2022	SuperChoice P/L PC060122-181446946			818.52	818.52 CR
12/01/2022	SuperChoice P/L PC060122-181446946		818.52		0.00 CR
12/01/2022	SuperChoice P/L PC060122-181446951			210.52	210.52 CR
12/01/2022	SuperChoice P/L PC060122-181446951		210.52		0.00 CR
19/01/2022	VAP PAYMENT JAN22/00810721			205.37	205.37 CR
19/01/2022	VAP PAYMENT JAN22/00810721		205.37		0.00 CR
20/01/2022	SuperChoice P/L PC140122-187055525			818.52	818.52 CR
20/01/2022	SuperChoice P/L PC140122-187055525		818.52		0.00 CR
20/01/2022	SuperChoice P/L PC140122-187055530			210.52	210.52 CR
20/01/2022	SuperChoice P/L PC140122-187055530		210.52		0.00 CR
27/01/2022	SuperChoice P/L PC200122-175228369			818.52	818.52 CR
27/01/2022	SuperChoice P/L PC200122-175228369		818.52		0.00 CR
27/01/2022	SuperChoice P/L PC200122-175228375			210.52	210.52 CR
27/01/2022	SuperChoice P/L PC200122-175228375		210.52		0.00 CR
31/01/2022	MACQUARIE CMA INTEREST PAID			22.95	22.95 CR
31/01/2022	MACQUARIE CMA INTEREST PAID		22.95		0.00 CR
02/02/2022	SuperChoice P/L PC270122-139491152			818.52	818.52 CR
02/02/2022	SuperChoice P/L PC270122-139491152		818.52		0.00 CR

**The Winter Family Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Liabilities</b>					
02/02/2022	SuperChoice P/L PC270122-139491158			210.52	210.52 CR
02/02/2022	SuperChoice P/L PC270122-139491158		210.52		0.00 CR
03/02/2022	LaTrobe Fund 12M Interest JAN 3.85			163.49	163.49 CR
03/02/2022	LaTrobe Fund 12M Interest JAN 3.85		163.49		0.00 CR
04/02/2022	BPAY TO AUSTRALIAN SECURITIES & INV			56.00	56.00 CR
04/02/2022	BPAY TO AUSTRALIAN SECURITIES & INV		56.00		0.00 CR
10/02/2022	LaTrobe Fund 12M Rebated Fees JAN			21.23	21.23 CR
10/02/2022	LaTrobe Fund 12M Rebated Fees JAN		21.23		0.00 CR
11/02/2022	BPAY TO INTERPRAC FINANCIAL PLANNIN			1,360.00	1,360.00 CR
11/02/2022	BPAY TO INTERPRAC FINANCIAL PLANNIN		1,360.00		0.00 CR
16/02/2022	SuperChoice P/L PC100222-144765988			1,637.04	1,637.04 CR
16/02/2022	SuperChoice P/L PC100222-144765988		1,637.04		0.00 CR
16/02/2022	SuperChoice P/L PC100222-144765993			421.04	421.04 CR
16/02/2022	SuperChoice P/L PC100222-144765993		421.04		0.00 CR
23/02/2022	SuperChoice P/L PC170222-145460352			818.52	818.52 CR
23/02/2022	SuperChoice P/L PC170222-145460352		818.52		0.00 CR
23/02/2022	SuperChoice P/L PC170222-145460357			210.52	210.52 CR
23/02/2022	SuperChoice P/L PC170222-145460357		210.52		0.00 CR
28/02/2022	BPAY TO AUSTRALIAN TAXATION OFFICE			3,029.00	3,029.00 CR
28/02/2022	BPAY TO AUSTRALIAN TAXATION OFFICE		3,029.00		0.00 CR
28/02/2022	MACQUARIE CMA INTEREST PAID			20.91	20.91 CR
28/02/2022	MACQUARIE CMA INTEREST PAID		20.91		0.00 CR
02/03/2022	SuperChoice P/L PC240222-145901995			818.52	818.52 CR
02/03/2022	SuperChoice P/L PC240222-145901995		818.52		0.00 CR
02/03/2022	SuperChoice P/L PC240222-145902000			210.52	210.52 CR
02/03/2022	SuperChoice P/L PC240222-145902000		210.52		0.00 CR
03/03/2022	LaTrobe Fund 12M Interest FEB 3.85			147.67	147.67 CR
03/03/2022	LaTrobe Fund 12M Interest FEB 3.85		147.67		0.00 CR
08/03/2022	SuperChoice P/L PC020322-196253545			818.52	818.52 CR
08/03/2022	SuperChoice P/L PC020322-196253545		818.52		0.00 CR
08/03/2022	SuperChoice P/L PC020322-196253550			210.52	210.52 CR
08/03/2022	SuperChoice P/L PC020322-196253550		210.52		0.00 CR
10/03/2022	LaTrobe Fund 12M Rebated Fees FEB			19.18	19.18 CR
10/03/2022	LaTrobe Fund 12M Rebated Fees FEB		19.18		0.00 CR
16/03/2022	SuperChoice P/L PC100322-174536255			818.52	818.52 CR
16/03/2022	SuperChoice P/L PC100322-174536255		818.52		0.00 CR
16/03/2022	SuperChoice P/L PC100322-174536260			210.52	210.52 CR
16/03/2022	SuperChoice P/L PC100322-174536260		210.52		0.00 CR
24/03/2022	SANTOS DIVIDEND AUF22/00909946			292.27	292.27 CR
24/03/2022	SANTOS DIVIDEND AUF22/00909946		292.27		0.00 CR
25/03/2022	SuperChoice P/L PC210322-154930208			818.52	818.52 CR
25/03/2022	SuperChoice P/L PC210322-154930208		818.52		0.00 CR
25/03/2022	SuperChoice P/L PC210322-154930213			210.52	210.52 CR
25/03/2022	SuperChoice P/L PC210322-154930213		210.52		0.00 CR
28/03/2022	BHP GROUP DIV AI385/00437984			1,217.13	1,217.13 CR
28/03/2022	BHP GROUP DIV AI385/00437984		1,217.13		0.00 CR
28/03/2022	EDV DIV 001273735803			85.00	85.00 CR
28/03/2022	EDV DIV 001273735803		85.00		0.00 CR
31/03/2022	MACQUARIE CMA INTEREST PAID			23.24	23.24 CR
31/03/2022	MACQUARIE CMA INTEREST PAID		23.24		0.00 CR
31/03/2022	NCM DIV 001272922641			145.15	145.15 CR
31/03/2022	NCM DIV 001272922641		145.15		0.00 CR
31/03/2022	SuperChoice P/L PC250322-183696533			818.52	818.52 CR
31/03/2022	SuperChoice P/L PC250322-183696533		818.52		0.00 CR
31/03/2022	SuperChoice P/L PC250322-183696538			210.52	210.52 CR
31/03/2022	SuperChoice P/L PC250322-183696538		210.52		0.00 CR
05/04/2022	LaTrobe Fund 12M Interest MAR 3.65			155.00	155.00 CR
05/04/2022	LaTrobe Fund 12M Interest MAR 3.65		155.00		0.00 CR
07/04/2022	SOUTH32 DIVIDEND AI011/01004319			69.90	69.90 CR



**The Winter Family Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

<b>Date</b>	<b>Description</b>	<b>Quantity</b>	<b>Debits</b>	<b>Credits</b>	<b>Balance</b>
<b>Liabilities</b>					
07/04/2022	SOUTH32 DIVIDEND AI011/01004319		69.90		0.00 CR
07/04/2022	SuperChoice P/L PC010422-184356188			818.52	818.52 CR
07/04/2022	SuperChoice P/L PC010422-184356188		818.52		0.00 CR
07/04/2022	SuperChoice P/L PC010422-184356194			210.52	210.52 CR
07/04/2022	SuperChoice P/L PC010422-184356194		210.52		0.00 CR
08/04/2022	LaTrobe Fund 12M Rebated Fees MAR			21.23	21.23 CR
08/04/2022	LaTrobe Fund 12M Rebated Fees MAR		21.23		0.00 CR
13/04/2022	WOW ITM DIV 001275576843			265.20	265.20 CR
13/04/2022	WOW ITM DIV 001275576843		265.20		0.00 CR
14/04/2022	SuperChoice P/L PC080422-106535871			818.52	818.52 CR
14/04/2022	SuperChoice P/L PC080422-106535871		818.52		0.00 CR
14/04/2022	SuperChoice P/L PC080422-106535877			210.52	210.52 CR
14/04/2022	SuperChoice P/L PC080422-106535877		210.52		0.00 CR
20/04/2022	VAP PAYMENT APR22/00810682			399.42	399.42 CR
20/04/2022	VAP PAYMENT APR22/00810682		399.42		0.00 CR
26/04/2022	SuperChoice P/L PC140422-182798975			818.52	818.52 CR
26/04/2022	SuperChoice P/L PC140422-182798975		818.52		0.00 CR
26/04/2022	SuperChoice P/L PC140422-182798981			210.52	210.52 CR
26/04/2022	SuperChoice P/L PC140422-182798981		210.52		0.00 CR
28/04/2022	BPAY TO AUSTRALIAN TAXATION OFFICE			2,329.00	2,329.00 CR
28/04/2022	BPAY TO AUSTRALIAN TAXATION OFFICE		2,329.00		0.00 CR
29/04/2022	MACQUARIE CMA INTEREST PAID			21.98	21.98 CR
29/04/2022	MACQUARIE CMA INTEREST PAID		21.98		0.00 CR
04/05/2022	LaTrobe Fund 12M Interest APR 3.65			150.00	150.00 CR
04/05/2022	LaTrobe Fund 12M Interest APR 3.65		150.00		0.00 CR
05/05/2022	SuperChoice P/L PC290422-184964154			818.52	818.52 CR
05/05/2022	SuperChoice P/L PC290422-184964154		818.52		0.00 CR
05/05/2022	SuperChoice P/L PC290422-184964160			210.52	210.52 CR
05/05/2022	SuperChoice P/L PC290422-184964160		210.52		0.00 CR
05/05/2022	SuperChoice P/L PC290422-184964197			818.52	818.52 CR
05/05/2022	SuperChoice P/L PC290422-184964197		818.52		0.00 CR
05/05/2022	SuperChoice P/L PC290422-184964202			210.52	210.52 CR
05/05/2022	SuperChoice P/L PC290422-184964202		210.52		0.00 CR
11/05/2022	LaTrobe Fund 12M Rebated Fees APR			20.55	20.55 CR
11/05/2022	LaTrobe Fund 12M Rebated Fees APR		20.55		0.00 CR
11/05/2022	SuperChoice P/L PC040522-129529181			818.52	818.52 CR
11/05/2022	SuperChoice P/L PC040522-129529181		818.52		0.00 CR
11/05/2022	SuperChoice P/L PC040522-129529186			210.52	210.52 CR
11/05/2022	SuperChoice P/L PC040522-129529186		210.52		0.00 CR
18/05/2022	SuperChoice P/L PC120522-109846615			818.52	818.52 CR
18/05/2022	SuperChoice P/L PC120522-109846615		818.52		0.00 CR
18/05/2022	SuperChoice P/L PC120522-109846621			210.52	210.52 CR
18/05/2022	SuperChoice P/L PC120522-109846621		210.52		0.00 CR
26/05/2022	SuperChoice P/L PC200522-110652672			818.52	818.52 CR
26/05/2022	SuperChoice P/L PC200522-110652672		818.52		0.00 CR
26/05/2022	SuperChoice P/L PC200522-110652678			210.52	210.52 CR
26/05/2022	SuperChoice P/L PC200522-110652678		210.52		0.00 CR
31/05/2022	MACQUARIE CMA INTEREST PAID			24.32	24.32 CR
31/05/2022	MACQUARIE CMA INTEREST PAID		24.32		0.00 CR
02/06/2022	SuperChoice P/L PC270522-112696351			818.52	818.52 CR
02/06/2022	SuperChoice P/L PC270522-112696351		818.52		0.00 CR
02/06/2022	SuperChoice P/L PC270522-112696359			210.52	210.52 CR
02/06/2022	SuperChoice P/L PC270522-112696359		210.52		0.00 CR
06/06/2022	LaTrobe Fund 12M Interest MAY 3.55			150.75	150.75 CR
06/06/2022	LaTrobe Fund 12M Interest MAY 3.55		150.75		0.00 CR
08/06/2022	SuperChoice P/L PC020622-148129447			818.52	818.52 CR
08/06/2022	SuperChoice P/L PC020622-148129447		818.52		0.00 CR
08/06/2022	SuperChoice P/L PC020622-148129454			210.52	210.52 CR
08/06/2022	SuperChoice P/L PC020622-148129454		210.52		0.00 CR

**The Winter Family Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Liabilities</b>					
09/06/2022	ATO ATO006000016250874			0.75	0.75 CR
09/06/2022	ATO ATO006000016250874		0.75		0.00 CR
10/06/2022	LaTrobe Fund 12M Rebated Fees MAY			21.23	21.23 CR
10/06/2022	LaTrobe Fund 12M Rebated Fees MAY		21.23		0.00 CR
14/06/2022	ZURICH LIFE M063503 3F			4,814.09	4,814.09 CR
14/06/2022	ZURICH LIFE M063503 3F		4,814.09		0.00 CR
15/06/2022	SuperChoice P/L PC080622-109072358			210.52	210.52 CR
15/06/2022	SuperChoice P/L PC080622-109072358		210.52		0.00 CR
15/06/2022	SuperChoice P/L PC080622-109072365			818.52	818.52 CR
15/06/2022	SuperChoice P/L PC080622-109072365		818.52		0.00 CR
23/06/2022	LaTrobe Fund 12M Investment 230735			250,000.00	250,000.00 CR
23/06/2022	LaTrobe Fund 12M Investment 230735		250,000.00		0.00 CR
23/06/2022	SuperChoice P/L PC170622-109544771			210.52	210.52 CR
23/06/2022	SuperChoice P/L PC170622-109544771		210.52		0.00 CR
23/06/2022	SuperChoice P/L PC170622-109544777			818.52	818.52 CR
23/06/2022	SuperChoice P/L PC170622-109544777		818.52		0.00 CR
24/06/2022	CROWN RESORTS JUN22/00825369			16,964.50	16,964.50 CR
24/06/2022	CROWN RESORTS JUN22/00825369		16,964.50		0.00 CR
30/06/2022	MACQUARIE CMA INTEREST PAID			52.66	52.66 CR
30/06/2022	MACQUARIE CMA INTEREST PAID		52.66		0.00 CR
30/06/2022	SuperChoice P/L PC240622-133585206			210.52	210.52 CR
30/06/2022	SuperChoice P/L PC240622-133585206		210.52		0.00 CR
30/06/2022	SuperChoice P/L PC240622-133585211			818.52	818.52 CR
30/06/2022	SuperChoice P/L PC240622-133585211		818.52		0.00 CR
30/06/2022	<b>Closing Balance</b>				<b>0.00</b>

## Member Entitlements

### Member Entitlement Accounts

#### Mr Stephen Winter

##### Accumulation

01/07/2021	<b>Opening Balance</b>				<b>482,430.82</b> CR
02/07/2021	Contribution Tax Withheld		816.47		481,614.35 CR
02/07/2021	SuperChoice P/L PC290621-153831919			5,443.13	487,057.48 CR
19/08/2021	Contribution Tax Withheld		853.31		486,204.17 CR
19/08/2021	SuperChoice P/L PC130821-143370310			5,688.71	491,892.88 CR
25/08/2021	Contribution Tax Withheld		122.78		491,770.10 CR
25/08/2021	SuperChoice P/L PC190821-126876026			818.52	492,588.62 CR
31/08/2021	Contribution Tax Withheld		122.78		492,465.84 CR
31/08/2021	SuperChoice P/L PC250821-114639672			818.52	493,284.36 CR
07/09/2021	Contribution Tax Withheld		122.78		493,161.58 CR
07/09/2021	SuperChoice P/L PC010921-157265880			818.52	493,980.10 CR
13/09/2021	Contribution Tax Withheld		122.78		493,857.32 CR
13/09/2021	SuperChoice P/L PC070921-157770380			818.52	494,675.84 CR
20/09/2021	Contribution Tax Withheld		122.78		494,553.06 CR
20/09/2021	SuperChoice P/L PC140921-145535727			818.52	495,371.58 CR
28/09/2021	Contribution Tax Withheld		122.78		495,248.80 CR
28/09/2021	SuperChoice P/L PC220921-172397796			818.52	496,067.32 CR
04/10/2021	Contribution Tax Withheld		122.78		495,944.54 CR
04/10/2021	SuperChoice P/L PC280921-172829104			818.52	496,763.06 CR
13/10/2021	Contribution Tax Withheld		122.78		496,640.28 CR
13/10/2021	SuperChoice P/L PC071021-108240992			818.52	497,458.80 CR
19/10/2021	Contribution Tax Withheld		122.78		497,336.02 CR
19/10/2021	SuperChoice P/L PC131021-100811523			818.52	498,154.54 CR
26/10/2021	Contribution Tax Withheld		122.78		498,031.76 CR
26/10/2021	SuperChoice P/L PC201021-122204563			818.52	498,850.28 CR
02/11/2021	Contribution Tax Withheld		122.78		498,727.50 CR
02/11/2021	SuperChoice P/L PC271021-135739995			818.52	499,546.02 CR
07/12/2021	Contribution Tax Withheld		613.89		498,932.13 CR

**The Winter Family Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

<b>Date</b>	<b>Description</b>	<b>Quantity</b>	<b>Debits</b>	<b>Credits</b>	<b>Balance</b>
<b>Member Entitlements</b>					
07/12/2021	SuperChoice P/L PC011221-197737617			4,092.60	503,024.73 CR
15/12/2021	Contribution Tax Withheld		122.78		502,901.95 CR
15/12/2021	SuperChoice P/L PC091221-128896639			818.52	503,720.47 CR
21/12/2021	Contribution Tax Withheld		122.78		503,597.69 CR
21/12/2021	SuperChoice P/L PC151221-148980827			818.52	504,416.21 CR
30/12/2021	Contribution Tax Withheld		122.78		504,293.43 CR
30/12/2021	SuperChoice P/L PC221221-133221964			818.52	505,111.95 CR
07/01/2022	Contribution Tax Withheld		122.78		504,989.17 CR
07/01/2022	SuperChoice P/L PC301221-133110939			818.52	505,807.69 CR
12/01/2022	Contribution Tax Withheld		122.78		505,684.91 CR
12/01/2022	SuperChoice P/L PC060122-181446946			818.52	506,503.43 CR
20/01/2022	Contribution Tax Withheld		122.78		506,380.65 CR
20/01/2022	SuperChoice P/L PC140122-187055525			818.52	507,199.17 CR
27/01/2022	Contribution Tax Withheld		122.78		507,076.39 CR
27/01/2022	SuperChoice P/L PC200122-175228369			818.52	507,894.91 CR
02/02/2022	Contribution Tax Withheld		122.78		507,772.13 CR
02/02/2022	SuperChoice P/L PC270122-139491152			818.52	508,590.65 CR
16/02/2022	Contribution Tax Withheld		245.56		508,345.09 CR
16/02/2022	SuperChoice P/L PC100222-144765988			1,637.04	509,982.13 CR
23/02/2022	Contribution Tax Withheld		122.78		509,859.35 CR
23/02/2022	SuperChoice P/L PC170222-145460352			818.52	510,677.87 CR
02/03/2022	Contribution Tax Withheld		122.78		510,555.09 CR
02/03/2022	SuperChoice P/L PC240222-145901995			818.52	511,373.61 CR
08/03/2022	Contribution Tax Withheld		122.78		511,250.83 CR
08/03/2022	SuperChoice P/L PC020322-196253545			818.52	512,069.35 CR
16/03/2022	Contribution Tax Withheld		122.78		511,946.57 CR
16/03/2022	SuperChoice P/L PC100322-174536255			818.52	512,765.09 CR
25/03/2022	Contribution Tax Withheld		122.78		512,642.31 CR
25/03/2022	SuperChoice P/L PC210322-154930208			818.52	513,460.83 CR
31/03/2022	Contribution Tax Withheld		122.78		513,338.05 CR
31/03/2022	SuperChoice P/L PC250322-183696533			818.52	514,156.57 CR
07/04/2022	Contribution Tax Withheld		122.78		514,033.79 CR
07/04/2022	SuperChoice P/L PC010422-184356188			818.52	514,852.31 CR
14/04/2022	Contribution Tax Withheld		122.78		514,729.53 CR
14/04/2022	SuperChoice P/L PC080422-106535871			818.52	515,548.05 CR
26/04/2022	Contribution Tax Withheld		122.78		515,425.27 CR
26/04/2022	SuperChoice P/L PC140422-182798975			818.52	516,243.79 CR
05/05/2022	Contribution Tax Withheld		122.78		516,121.01 CR
05/05/2022	Contribution Tax Withheld		122.78		515,998.23 CR
05/05/2022	SuperChoice P/L PC290422-184964154			818.52	516,816.75 CR
05/05/2022	SuperChoice P/L PC290422-184964197			818.52	517,635.27 CR
11/05/2022	Contribution Tax Withheld		122.78		517,512.49 CR
11/05/2022	SuperChoice P/L PC040522-129529181			818.52	518,331.01 CR
18/05/2022	Contribution Tax Withheld		122.78		518,208.23 CR
18/05/2022	SuperChoice P/L PC120522-109846615			818.52	519,026.75 CR
26/05/2022	Contribution Tax Withheld		122.78		518,903.97 CR
26/05/2022	SuperChoice P/L PC200522-110652672			818.52	519,722.49 CR
02/06/2022	Contribution Tax Withheld		122.78		519,599.71 CR
02/06/2022	SuperChoice P/L PC270522-112696351			818.52	520,418.23 CR
08/06/2022	Contribution Tax Withheld		122.78		520,295.45 CR
08/06/2022	SuperChoice P/L PC020622-148129447			818.52	521,113.97 CR
14/06/2022	Tax Effect of Direct Member Expenses			722.11	521,836.08 CR
14/06/2022	ZURICH LIFE M063503 3F		4,814.09		517,021.99 CR
15/06/2022	Contribution Tax Withheld		122.78		516,899.21 CR
15/06/2022	SuperChoice P/L PC080622-109072365			818.52	517,717.73 CR
23/06/2022	Contribution Tax Withheld		122.78		517,594.95 CR
23/06/2022	SuperChoice P/L PC170622-109544777			818.52	518,413.47 CR
30/06/2022	Contribution Tax			0.08	518,413.55 CR
30/06/2022	Contribution Tax Withheld		122.78		518,290.77 CR

**The Winter Family Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

Date	Description	Quantity	Debits	Credits	Balance
<b>Member Entitlements</b>					
30/06/2022	Income Taxes Allocated			3,280.28	521,571.05 CR
30/06/2022	Investment Profit or Loss		303.82		521,267.23 CR
30/06/2022	SuperChoice P/L PC240622-133585211			818.52	522,085.75 CR
<b>30/06/2022</b>	<b>Closing Balance</b>				<b>522,085.75 CR</b>
<b>Mrs Julie Winter</b>					
<b>Accumulation</b>					
<b>01/07/2021</b>	<b>Opening Balance</b>				<b>227,283.52 CR</b>
02/07/2021	Contribution Tax Withheld		209.99		227,073.53 CR
02/07/2021	SuperChoice P/L PC290621-153831923			1,399.93	228,473.46 CR
19/08/2021	Contribution Tax Withheld		219.47		228,253.99 CR
19/08/2021	SuperChoice P/L PC130821-143370314			1,463.11	229,717.10 CR
25/08/2021	Contribution Tax Withheld		31.58		229,685.52 CR
25/08/2021	SuperChoice P/L PC190821-126876030			210.52	229,896.04 CR
31/08/2021	Contribution Tax Withheld		31.58		229,864.46 CR
31/08/2021	SuperChoice P/L PC250821-114639676			210.52	230,074.98 CR
07/09/2021	Contribution Tax Withheld		31.58		230,043.40 CR
07/09/2021	SuperChoice P/L PC010921-157265884			210.52	230,253.92 CR
13/09/2021	Contribution Tax Withheld		31.58		230,222.34 CR
13/09/2021	SuperChoice P/L PC070921-157770384			210.52	230,432.86 CR
20/09/2021	Contribution Tax Withheld		31.58		230,401.28 CR
20/09/2021	SuperChoice P/L PC140921-145535731			210.52	230,611.80 CR
28/09/2021	Contribution Tax Withheld		31.58		230,580.22 CR
28/09/2021	SuperChoice P/L PC220921-172397800			210.52	230,790.74 CR
04/10/2021	Contribution Tax Withheld		31.58		230,759.16 CR
04/10/2021	SuperChoice P/L PC280921-172829109			210.52	230,969.68 CR
13/10/2021	Contribution Tax Withheld		31.58		230,938.10 CR
13/10/2021	SuperChoice P/L PC071021-108240997			210.52	231,148.62 CR
19/10/2021	Contribution Tax Withheld		31.58		231,117.04 CR
19/10/2021	SuperChoice P/L PC131021-100811528			210.52	231,327.56 CR
26/10/2021	Contribution Tax Withheld		31.58		231,295.98 CR
26/10/2021	SuperChoice P/L PC201021-122204568			210.52	231,506.50 CR
02/11/2021	Contribution Tax Withheld		31.58		231,474.92 CR
02/11/2021	SuperChoice P/L PC271021-135740000			210.52	231,685.44 CR
07/12/2021	Contribution Tax Withheld		157.89		231,527.55 CR
07/12/2021	SuperChoice P/L PC011221-197737623			1,052.60	232,580.15 CR
15/12/2021	Contribution Tax Withheld		31.58		232,548.57 CR
15/12/2021	SuperChoice P/L PC091221-128896643			210.52	232,759.09 CR
21/12/2021	Contribution Tax Withheld		31.58		232,727.51 CR
21/12/2021	SuperChoice P/L PC151221-148980832			210.52	232,938.03 CR
30/12/2021	Contribution Tax Withheld		31.58		232,906.45 CR
30/12/2021	SuperChoice P/L PC221221-133221969			210.52	233,116.97 CR
07/01/2022	Contribution Tax Withheld		31.58		233,085.39 CR
07/01/2022	SuperChoice P/L PC301221-133110944			210.52	233,295.91 CR
12/01/2022	Contribution Tax Withheld		31.58		233,264.33 CR
12/01/2022	SuperChoice P/L PC060122-181446951			210.52	233,474.85 CR
20/01/2022	Contribution Tax Withheld		31.58		233,443.27 CR
20/01/2022	SuperChoice P/L PC140122-187055530			210.52	233,653.79 CR
27/01/2022	Contribution Tax Withheld		31.58		233,622.21 CR
27/01/2022	SuperChoice P/L PC200122-175228375			210.52	233,832.73 CR
02/02/2022	Contribution Tax Withheld		31.58		233,801.15 CR
02/02/2022	SuperChoice P/L PC270122-139491158			210.52	234,011.67 CR
16/02/2022	Contribution Tax Withheld		63.16		233,948.51 CR
16/02/2022	SuperChoice P/L PC100222-144765993			421.04	234,369.55 CR
23/02/2022	Contribution Tax Withheld		31.58		234,337.97 CR
23/02/2022	SuperChoice P/L PC170222-145460357			210.52	234,548.49 CR
02/03/2022	Contribution Tax Withheld		31.58		234,516.91 CR
02/03/2022	SuperChoice P/L PC240222-145902000			210.52	234,727.43 CR
08/03/2022	Contribution Tax Withheld		31.58		234,695.85 CR
08/03/2022	SuperChoice P/L PC020322-196253550			210.52	234,906.37 CR

**The Winter Family Superannuation Fund**  
**General Ledger Account Movement**  
**For the period from 1 July 2021 to 30 June 2022**

<b>Date</b>	<b>Description</b>	<b>Quantity</b>	<b>Debits</b>	<b>Credits</b>	<b>Balance</b>
<b>Member Entitlements</b>					
16/03/2022	Contribution Tax Withheld		31.58		234,874.79 CR
16/03/2022	SuperChoice P/L PC100322-174536260			210.52	235,085.31 CR
25/03/2022	Contribution Tax Withheld		31.58		235,053.73 CR
25/03/2022	SuperChoice P/L PC210322-154930213			210.52	235,264.25 CR
31/03/2022	Contribution Tax Withheld		31.58		235,232.67 CR
31/03/2022	SuperChoice P/L PC250322-183696538			210.52	235,443.19 CR
07/04/2022	Contribution Tax Withheld		31.58		235,411.61 CR
07/04/2022	SuperChoice P/L PC010422-184356194			210.52	235,622.13 CR
14/04/2022	Contribution Tax Withheld		31.58		235,590.55 CR
14/04/2022	SuperChoice P/L PC080422-106535877			210.52	235,801.07 CR
26/04/2022	Contribution Tax Withheld		31.58		235,769.49 CR
26/04/2022	SuperChoice P/L PC140422-182798981			210.52	235,980.01 CR
05/05/2022	Contribution Tax Withheld		31.58		235,948.43 CR
05/05/2022	Contribution Tax Withheld		31.58		235,916.85 CR
05/05/2022	SuperChoice P/L PC290422-184964160			210.52	236,127.37 CR
05/05/2022	SuperChoice P/L PC290422-184964202			210.52	236,337.89 CR
11/05/2022	Contribution Tax Withheld		31.58		236,306.31 CR
11/05/2022	SuperChoice P/L PC040522-129529186			210.52	236,516.83 CR
18/05/2022	Contribution Tax Withheld		31.58		236,485.25 CR
18/05/2022	SuperChoice P/L PC120522-109846621			210.52	236,695.77 CR
26/05/2022	Contribution Tax Withheld		31.58		236,664.19 CR
26/05/2022	SuperChoice P/L PC200522-110652678			210.52	236,874.71 CR
02/06/2022	Contribution Tax Withheld		31.58		236,843.13 CR
02/06/2022	SuperChoice P/L PC270522-112696359			210.52	237,053.65 CR
08/06/2022	Contribution Tax Withheld		31.58		237,022.07 CR
08/06/2022	SuperChoice P/L PC020622-148129454			210.52	237,232.59 CR
15/06/2022	Contribution Tax Withheld		31.58		237,201.01 CR
15/06/2022	SuperChoice P/L PC080622-109072358			210.52	237,411.53 CR
23/06/2022	Contribution Tax Withheld		31.58		237,379.95 CR
23/06/2022	SuperChoice P/L PC170622-109544771			210.52	237,590.47 CR
30/06/2022	Contribution Tax			0.08	237,590.55 CR
30/06/2022	Contribution Tax Withheld		31.58		237,558.97 CR
30/06/2022	Income Taxes Allocated			1,515.37	239,074.34 CR
30/06/2022	Investment Profit or Loss		140.35		238,933.99 CR
30/06/2022	SuperChoice P/L PC240622-133585206			210.52	239,144.51 CR
<b>30/06/2022</b>	<b>Closing Balance</b>				<b>239,144.51 CR</b>



## SUPERANNUATION FUNDS THIRD PARTY CONFIRMATION DOCUMENTS FILE INDEX

### CHECKLISTS & REVIEW

- Prior year client meeting checklist
- Client Notes
- Initial Query Work Sheet
- Complete query
- Actuary Certificate
- Review
- Audit comments

### AUDIT DOCUMENTS

- Trust Deed
- ASIC Extract
- Investment Strategy
- ABN & TFN Registration (New Funds)
- Member Application (First year or if new members join during the period)
- Trustees Declaration (First year, or if start post July 2007 or if new trustee is appointed during the period)
- Prior year Signed and Audited Financial Report
- Prior year Audit Report
- Prior year Management Letters (if applicable)
- Pension Commencement documents (if applicable)

### BANK STATEMENTS

- Banks Statements
- Cash Management Trust

### INVESTMENTS

- Buy & Sell
- Holding Balance
- DRP Statement
- Portfolio documents

### BORROWINGS

- Loans from bank and other entity
- Loan Agreements



#### **+ ATO PORTAL REPORTS**

- Income Tax Account
- Integrated Client Account
- PAYGI Summary

#### **+ CONTRIBUTIONS**

- Any evidence of member contributions (Eg -Employer / Government co-contribution)

#### **+ ROLLOVER IN & OUT**

- Eligible Termination Payment Documents

#### **+ INVESTMENTS REVENUE**

- ATS
  - ✓ Distribution Statements
- Dividend /Interest Statements
- Portfolio Documents
- Rental Income – Broker Summary

#### **+ EXPENSES**

- Accounting /Audit Fees
- ASIC Fee
- Insurance Premiums
- Property Expenses

#### **+ PROCESSING REPORTS**

- Prior year documents for load balance
- Miscellaneous documents



**SUPER B2B**

**CHECKLISTS  
& REVIEW**



**1. CONFIRMATION OF CONTRIBUTIONS**

Following are the Contributions made during the year.

Member & Age	Employer	Member Conc.	Non-Conc.	Govt. Co-Cont	Total
Stephen (58)	\$47,965.24				\$47,965.24
Julie (57)	\$12,336.44				\$12,336.44

I have saved the Contribution Caps report for your reference in the Query folder. Employer contributions are classified as per the excel sheet provided to the contribution folder.

**Nick – confirm this is correct.**

**2. HOLDING CONFIRMATIONS**

Please provide Macquarie broker report #198901 for the period 01 July 2021 to 30 June 2022.

**Nick – uploaded to the Listed Shares folder**

**3. PERMANENT DOCUMENTS**

Please provide the following documents to the permanent documents folder.

- Signed Trust deed – **in Trust Deed folder under Permanent**
- Member applications – **will request if the auditor requires it**
- ATO Trustee declarations – **uploaded to Permanent folder**

**4. ASIC COMPANY STATEMENTS**

Please provide ASIC Company statement for Winter Supreme Meat & Poultry Pty Ltd.

**Nick – Invoice uploaded to the Fund Expenses folder.**

**5. INVESTMENT STRATEGY**

It is a requirement by law under SIS Regulation 4.09(2)(e) that insurance needs of members are considered when preparing the investment strategy for the fund. As such, could you please select one of the following insurance considerations to be inserted into the fund investment strategy:

**No Insurance Required** – Given the ages of the members of the fund and the costs of life, trauma, disability and other life type insurances the Trustee of the fund has decided not to hold insurance for its members.

**LRBA** – As the Trustee of the fund has entered into a limited recourse borrowing arrangement the Trustee has decided to hold insurance for its members to cover any liability arising from the borrowing as well as attend to the insurance needs of the fund’s members where premiums and age warrant it prudent for the Trustee of the fund to do so.

**In Place** – The Trustee has decided to hold insurance for its members to cover possible insurable events in relation to the fund’s members where premiums and age warrant it prudent for the Trustee of the fund to do so.

**Considered and Declined** – The Trustee of the fund has been made aware of the insurances of its members outside the fund and in some cases other superannuation funds and has decided not to hold any insurance on behalf of its members until circumstances change.

Nick – please select “Considered and Declined”



**SUPER B2B**

**AUDIT  
DOCUMENTS**



**SUPER B2B**

**BANK  
STATEMENTS**



# Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

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

GPO Box 2520  
Sydney, NSW 2001



WINTER SUPREME MEAT & POULTRY PTY  
LTD  
PO BOX 118  
BANNOCKBURN VIC 3331

1 Shelley Street  
Sydney, NSW 2000

account balance **\$538,473.56**  
as at 31 Dec 21

account name WINTER SUPREME MEAT & POULTRY PTY  
LTD ATF THE WINTER FAMILY  
SUPERANNUATION FUND  
account no. 963270467

transaction	description	debits	credits	balance
30.06.21	OPENING BALANCE			505,537.40
02.07.21	Deposit SuperChoice P/L PC290621-153831923		1,399.93	506,937.33
02.07.21	Deposit SuperChoice P/L PC290621-153831919		5,443.13	512,380.46
05.07.21	Deposit LaTrobe Fund 12m Interest JUN 4.35		178.77	512,559.23
12.07.21	Deposit LaTrobe Fund PMO Rebated Fees JUN		20.55	512,579.78
16.07.21	Deposit VAP PAYMENT JUL21/00810678		1,055.92	513,635.70
27.07.21	BPAY BPAY TO AUSTRALIAN TAXATION OFFICE	33.00		513,602.70
30.07.21	Interest MACQUARIE CMA INTEREST PAID*		52.33	513,655.03
03.08.21	Deposit LaTrobe Fund 12M Interest JUL 4.35		184.73	513,839.76
11.08.21	Deposit LaTrobe Fund 12M Rebated Fees JUL		21.23	513,860.99
19.08.21	Deposit SuperChoice P/L PC130821-143370314		1,463.11	515,324.10

## how to make a transaction

online  
Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)

by phone  
Call 133 275 to make a phone transaction

transfers from another bank account  
Transfer funds from another bank to this account:  
BSB 182 512  
ACCOUNT NO. 963270467

deposits using BPay  
From another bank



Bill code: 667022  
Ref: 963 270 467

continued on next



## Macquarie Cash Management Account

enquiries 1800 806 310

account name WINTER SUPREME MEAT & POULTRY PTY  
LTD ATF THE WINTER FAMILY  
SUPERANNUATION FUND  
account no. 963270467

	transaction	description	debits	credits	balance
19.08.21	Deposit	SuperChoice P/L PC130821-143370310		5,688.71	521,012.81
25.08.21	Deposit	SuperChoice P/L PC190821-126876030		210.52	521,223.33
25.08.21	Deposit	SuperChoice P/L PC190821-126876026		818.52	522,041.85
31.08.21	Interest	MACQUARIE CMA INTEREST PAID*		52.72	522,094.57
31.08.21	Deposit	SuperChoice P/L PC250821-114639676		210.52	522,305.09
31.08.21	Deposit	SuperChoice P/L PC250821-114639672		818.52	523,123.61
03.09.21	Deposit	LaTrobe Fund 12M Interest AUG 4.35		184.73	523,308.34
03.09.21	BPAY	BPAY TO AUSTRALIAN TAXATION OFFICE	3,061.67		520,246.67
03.09.21	Funds transfer	PROVISION OF TAXATION COMPLIANCE FY20-21	1,650.00		518,596.67
07.09.21	Deposit	SuperChoice P/L PC010921-157265884		210.52	518,807.19
07.09.21	Deposit	SuperChoice P/L PC010921-157265880		818.52	519,625.71
10.09.21	Deposit	LaTrobe Fund 12M Rebated Fees AUG		21.23	519,646.94
13.09.21	Deposit	SuperChoice P/L PC070921-157770384		210.52	519,857.46
13.09.21	Deposit	SuperChoice P/L PC070921-157770380		818.52	520,675.98
20.09.21	Deposit	SuperChoice P/L PC140921-145535731		210.52	520,886.50
20.09.21	Deposit	SuperChoice P/L PC140921-145535727		818.52	521,705.02
21.09.21	Deposit	SANTOS LIMITED S00104205569		190.42	521,895.44
21.09.21	Deposit	BHP GROUP DIV AF384/01139154		1,588.43	523,483.87
22.09.21	Deposit	EDV DIV 001266323780		47.60	523,531.47
28.09.21	Deposit	SuperChoice P/L PC220921-172397800		210.52	523,741.99
28.09.21	Deposit	SuperChoice P/L PC220921-172397796		818.52	524,560.51
30.09.21	Interest	MACQUARIE CMA INTEREST PAID*		51.42	524,611.93
30.09.21	Deposit	NCM DIV 001265401176		767.21	525,379.14
04.10.21	Deposit	SuperChoice P/L PC280921-172829109		210.52	525,589.66
04.10.21	Deposit	SuperChoice P/L PC280921-172829104		818.52	526,408.18
05.10.21	Deposit	LaTrobe Fund 12M Interest SEP 4.35		178.77	526,586.95

continued on next



## Macquarie Cash Management Account

enquiries 1800 806 310

account name WINTER SUPREME MEAT & POULTRY PTY  
LTD ATF THE WINTER FAMILY  
SUPERANNUATION FUND  
account no. 963270467

transaction	description	debits	credits	balance
07.10.21	Deposit		43.67	526,630.62
08.10.21	Deposit		374.00	527,004.62
11.10.21	Deposit		20.55	527,025.17
13.10.21	Deposit		210.52	527,235.69
13.10.21	Deposit		818.52	528,054.21
18.10.21	Deposit		227.78	528,281.99
19.10.21	Deposit		210.52	528,492.51
19.10.21	Deposit		818.52	529,311.03
26.10.21	Deposit		210.52	529,521.55
26.10.21	Deposit		818.52	530,340.07
28.10.21	BPAY	1,629.00		528,711.07
29.10.21	Interest		53.80	528,764.87
02.11.21	Deposit		210.52	528,975.39
02.11.21	Deposit		818.52	529,793.91
04.11.21	Deposit		176.23	529,970.14
10.11.21	Deposit		21.23	529,991.37
30.11.21	Interest		36.04	530,027.41
03.12.21	Deposit		170.55	530,197.96
07.12.21	Deposit		1,052.60	531,250.56
07.12.21	Deposit		4,092.60	535,343.16
10.12.21	Deposit		20.55	535,363.71
15.12.21	Deposit		210.52	535,574.23
15.12.21	Deposit		818.52	536,392.75
21.12.21	Deposit		210.52	536,603.27
21.12.21	Deposit		818.52	537,421.79
30.12.21	Deposit		210.52	537,632.31



## Macquarie Cash Management Account

enquiries 1800 806 310

account name WINTER SUPREME MEAT & POULTRY PTY  
LTD ATF THE WINTER FAMILY  
SUPERANNUATION FUND  
account no. 963270467

	transaction	description	debits	credits	balance
30.12.21	Deposit	SuperChoice P/L PC221221-133221964		818.52	538,450.83
31.12.21	Interest	MACQUARIE CMA INTEREST PAID*		22.73	538,473.56
		CLOSING BALANCE AS AT 31 DEC 21	6,373.67	39,309.83	538,473.56

\* Interest rate for the period 1 July to 14 November: 0.12% pa (137 days); 15 November to 31 December:  
0.05% pa (47 days)





## Macquarie Cash Management Account

enquiries 1800 806 310

account name WINTER SUPREME MEAT & POULTRY PTY  
LTD ATF THE WINTER FAMILY  
SUPERANNUATION FUND  
account no. 963270467

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

Name	Authority Type
THIRD PARTY PLATFORM PTY LTD	General withdrawal authority
MYOB AUSTRALIA PTY LTD ADVISER MYOB AUSTRALIA PTY LTD	Enquiry authority
XI QUINHAT P ELEVEN EDGE FINANCIAL PLANNING PTY	Enquiry authority

### Authority descriptions

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

General withdrawal authority - you authorise the third party to:

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

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



## Macquarie Cash Management Account

enquiries 1800 806 310

account name WINTER SUPREME MEAT & POULTRY PTY  
LTD ATF THE WINTER FAMILY  
SUPERANNUATION FUND  
account no. 963270467

### We offer several options that allow you to make payments and view transactions free of charge

- Electronic funds transfers up to \$5,000 a day using online banking.
- Increase your limit to \$100,000 using the Macquarie Authenticator App or nominate an account for unlimited transfers by contacting us.
- BPAY payments (subject to BPAY biller code limits) free of charge via online and mobile banking.
- Make the switch to free online statements by updating your preference online.

### About your account

- Interest is calculated on daily balances and paid monthly. The interest rate is variable and may change at any time without prior notice.
- For more information about your account including fees and charges, mistaken payments or unauthorised transactions, please read the terms and conditions for your product, available at [macquarie.com.au](http://macquarie.com.au) or by contacting us. If you have a complaint about our service, or to find out more about our dispute resolution procedures, please refer to [macquarie.com.au/feedback-and-complaints](http://macquarie.com.au/feedback-and-complaints).

### Protect your account

- Please check each entry on this statement. If you think there is an error or unauthorised transaction, please contact us right away.
- If you have new contact details, please contact us to update them.
- This statement should be kept in a safe place at all times. Please read the Product Information Statement for more details about keeping your account secure.

### Access to and sharing your data

- We may provide access to or share an electronic copy of your data (account details, balance, transaction history and personal information) with other parties at your or your Financial Services Professional's request. This includes people who work with or for your Financial Services Professional such as accountants, consultants, technology platform owner/operators and others, some of whom may not be in Australia.
- Please refer to the current offer document for more information and speak with your Financial Services Professional if you have questions about how your data may be used, disclosed and/or protected.

### Visit our Help Centre

- Here you'll find answers to common questions about your account. For more information, please visit [help.macquarie.com](http://help.macquarie.com)

Download the Macquarie Mobile Banking app

- The Macquarie Mobile Banking app makes managing your money simple and convenient.



*The Apple logo is a trademark of Apple Inc, registered in the U.S. and other countries.  
App Store is a service mark of Apple Inc. Google Logo is a trademark of Google LLC.*



# Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

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

GPO Box 2520  
Sydney, NSW 2001



WINTER SUPREME MEAT & POULTRY PTY  
LTD  
PO BOX 392  
SEDDON WEST VIC 3011

1 Shelley Street  
Sydney, NSW 2000

account balance **\$324,519.05**  
as at 30 Jun 22

account name WINTER SUPREME MEAT & POULTRY PTY  
LTD ATF THE WINTER FAMILY  
SUPERANNUATION FUND  
account no. 963270467

transaction	description	debits	credits	balance
31.12.21	OPENING BALANCE			538,473.56
07.01.22	Deposit SuperChoice P/L PC301221-133110944		210.52	538,684.08
07.01.22	Deposit SuperChoice P/L PC301221-133110939		818.52	539,502.60
07.01.22	Deposit LaTrobe Fund 12M Interest DEC 4.15		176.23	539,678.83
10.01.22	Deposit LaTrobe Fund 12M Rebated Fees DEC		21.23	539,700.06
12.01.22	Deposit SuperChoice P/L PC060122-181446951		210.52	539,910.58
12.01.22	Deposit SuperChoice P/L PC060122-181446946		818.52	540,729.10
19.01.22	Deposit VAP PAYMENT JAN22/00810721		205.37	540,934.47
20.01.22	Deposit SuperChoice P/L PC140122-187055530		210.52	541,144.99
20.01.22	Deposit SuperChoice P/L PC140122-187055525		818.52	541,963.51
27.01.22	Deposit SuperChoice P/L PC200122-175228375		210.52	542,174.03

## how to make a transaction

online  
Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)

by phone  
Call 133 275 to make a phone transaction

transfers from another bank account  
Transfer funds from another bank to this account:  
BSB 182 512  
ACCOUNT NO. 963270467

deposits using BPay  
From another bank



Bill code: 667022  
Ref: 963 270 467

continued on next



## Macquarie Cash Management Account

enquiries 1800 806 310

account name WINTER SUPREME MEAT & POULTRY PTY  
LTD ATF THE WINTER FAMILY  
SUPERANNUATION FUND  
account no. 963270467

	transaction	description	debits	credits	balance
27.01.22	Deposit	SuperChoice P/L PC200122-175228369		818.52	542,992.55
31.01.22	Interest	MACQUARIE CMA INTEREST PAID*		22.95	543,015.50
02.02.22	Deposit	SuperChoice P/L PC270122-139491158		210.52	543,226.02
02.02.22	Deposit	SuperChoice P/L PC270122-139491152		818.52	544,044.54
03.02.22	Deposit	LaTrobe Fund 12M Interest JAN 3.85		163.49	544,208.03
04.02.22	BPAY	BPAY TO AUSTRALIAN SECURITIES & INV	56.00		544,152.03
10.02.22	Deposit	LaTrobe Fund 12M Rebated Fees JAN		21.23	544,173.26
11.02.22	BPAY	BPAY TO INTERPRAC FINANCIAL PLANNIN	1,360.00		542,813.26
16.02.22	Deposit	SuperChoice P/L PC100222-144765993		421.04	543,234.30
16.02.22	Deposit	SuperChoice P/L PC100222-144765988		1,637.04	544,871.34
23.02.22	Deposit	SuperChoice P/L PC170222-145460357		210.52	545,081.86
23.02.22	Deposit	SuperChoice P/L PC170222-145460352		818.52	545,900.38
28.02.22	Interest	MACQUARIE CMA INTEREST PAID*		20.91	545,921.29
28.02.22	BPAY	BPAY TO AUSTRALIAN TAXATION OFFICE	3,029.00		542,892.29
02.03.22	Deposit	SuperChoice P/L PC240222-145902000		210.52	543,102.81
02.03.22	Deposit	SuperChoice P/L PC240222-145901995		818.52	543,921.33
03.03.22	Deposit	LaTrobe Fund 12M Interest FEB 3.85		147.67	544,069.00
08.03.22	Deposit	SuperChoice P/L PC020322-196253550		210.52	544,279.52
08.03.22	Deposit	SuperChoice P/L PC020322-196253545		818.52	545,098.04
10.03.22	Deposit	LaTrobe Fund 12M Rebated Fees FEB		19.18	545,117.22
16.03.22	Deposit	SuperChoice P/L PC100322-174536260		210.52	545,327.74
16.03.22	Deposit	SuperChoice P/L PC100322-174536255		818.52	546,146.26
24.03.22	Deposit	SANTOS DIVIDEND AUF2/00909946		292.27	546,438.53
25.03.22	Deposit	SuperChoice P/L PC210322-154930213		210.52	546,649.05
25.03.22	Deposit	SuperChoice P/L PC210322-154930208		818.52	547,467.57
28.03.22	Deposit	EDV DIV 001273735803		85.00	547,552.57

continued on next



## Macquarie Cash Management Account

enquiries 1800 806 310

account name WINTER SUPREME MEAT & POULTRY PTY  
LTD ATF THE WINTER FAMILY  
SUPERANNUATION FUND  
account no. 963270467


transaction	description	debits	credits	balance
28.03.22	Deposit	BHP GROUP DIV AI385/00437984	1,217.13	548,769.70
31.03.22	Interest	MACQUARIE CMA INTEREST PAID*	23.24	548,792.94
31.03.22	Deposit	NCM DIV 001272922641	145.15	548,938.09
31.03.22	Deposit	SuperChoice P/L PC250322-183696538	210.52	549,148.61
31.03.22	Deposit	SuperChoice P/L PC250322-183696533	818.52	549,967.13
05.04.22	Deposit	LaTrobe Fund 12M Interest MAR 3.65	155.00	550,122.13
07.04.22	Deposit	SOUTH32 DIVIDEND AI011/01004319	69.90	550,192.03
07.04.22	Deposit	SuperChoice P/L PC010422-184356194	210.52	550,402.55
07.04.22	Deposit	SuperChoice P/L PC010422-184356188	818.52	551,221.07
08.04.22	Deposit	LaTrobe Fund 12M Rebated Fees MAR	21.23	551,242.30
13.04.22	Deposit	WOW ITM DIV 001275576843	265.20	551,507.50
14.04.22	Deposit	SuperChoice P/L PC080422-106535877	210.52	551,718.02
14.04.22	Deposit	SuperChoice P/L PC080422-106535871	818.52	552,536.54
20.04.22	Deposit	VAP PAYMENT APR22/00810682	399.42	552,935.96
26.04.22	Deposit	SuperChoice P/L PC140422-182798981	210.52	553,146.48
26.04.22	Deposit	SuperChoice P/L PC140422-182798975	818.52	553,965.00
28.04.22	BPAY	BPAY TO AUSTRALIAN TAXATION OFFICE	2,329.00	551,636.00
29.04.22	Interest	MACQUARIE CMA INTEREST PAID*	21.98	551,657.98
04.05.22	Deposit	LaTrobe Fund 12M Interest APR 3.65	150.00	551,807.98
05.05.22	Deposit	SuperChoice P/L PC290422-184964202	210.52	552,018.50
05.05.22	Deposit	SuperChoice P/L PC290422-184964160	210.52	552,229.02
05.05.22	Deposit	SuperChoice P/L PC290422-184964154	818.52	553,047.54
05.05.22	Deposit	SuperChoice P/L PC290422-184964197	818.52	553,866.06
11.05.22	Deposit	SuperChoice P/L PC040522-129529186	210.52	554,076.58
11.05.22	Deposit	SuperChoice P/L PC040522-129529181	818.52	554,895.10
11.05.22	Deposit	LaTrobe Fund 12M Rebated Fees APR	20.55	554,915.65



## Macquarie Cash Management Account

enquiries 1800 806 310

account name WINTER SUPREME MEAT & POULTRY PTY  
LTD ATF THE WINTER FAMILY  
SUPERANNUATION FUND  
account no. 963270467

	transaction	description	debits	credits	balance
18.05.22	Deposit	SuperChoice P/L PC120522-109846621		210.52	555,126.17
18.05.22	Deposit	SuperChoice P/L PC120522-109846615		818.52	555,944.69
26.05.22	Deposit	SuperChoice P/L PC200522-110652678		210.52	556,155.21
26.05.22	Deposit	SuperChoice P/L PC200522-110652672		818.52	556,973.73
31.05.22	Interest	MACQUARIE CMA INTEREST PAID*		24.32	556,998.05
02.06.22	Deposit	SuperChoice P/L PC270522-112696359		210.52	557,208.57
02.06.22	Deposit	SuperChoice P/L PC270522-112696351		818.52	558,027.09
06.06.22	Deposit	LaTrobe Fund 12M Interest MAY 3.55		150.75	558,177.84
08.06.22	Deposit	SuperChoice P/L PC020622-148129454		210.52	558,388.36
08.06.22	Deposit	SuperChoice P/L PC020622-148129447		818.52	559,206.88
09.06.22	Deposit	ATO ATO006000016250874		0.75	559,207.63
10.06.22	Deposit	LaTrobe Fund 12M Rebated Fees MAY		21.23	559,228.86
14.06.22	Direct debit	ZURICH LIFE M063503 3F	4,814.09		554,414.77
15.06.22	Deposit	SuperChoice P/L PC080622-109072358		210.52	554,625.29
15.06.22	Deposit	SuperChoice P/L PC080622-109072365		818.52	555,443.81
23.06.22	Deposit	SuperChoice P/L PC170622-109544771		210.52	555,654.33
23.06.22	Deposit	SuperChoice P/L PC170622-109544777		818.52	556,472.85
23.06.22	Direct debit	LaTrobe Fund 12M Investment 230735	250,000.00		306,472.85
24.06.22	Deposit	CROWN RESORTS JUN22/00825369		16,964.50 	323,437.35
30.06.22	Interest	MACQUARIE CMA INTEREST PAID*		52.66	323,490.01
30.06.22	Deposit	SuperChoice P/L PC240622-133585206		210.52	323,700.53
30.06.22	Deposit	SuperChoice P/L PC240622-133585211		818.52	324,519.05



## Macquarie Cash Management Account

enquiries 1800 806 310

account name WINTER SUPREME MEAT & POULTRY PTY  
LTD ATF THE WINTER FAMILY  
SUPERANNUATION FUND  
account no. 963270467

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 30 JUN 22	261,588.09	47,633.58	324,519.05



\* Interest rate for the period 1 January to 16 June: 0.05% pa (167 days); 17 June to 30 June: balances \$0.00 to \$4,999.99 earned 0.25% balances \$5,000.00 and above earned 0.25% pa (14 days)



## Macquarie Cash Management Account

enquiries 1800 806 310

account name WINTER SUPREME MEAT & POULTRY PTY  
LTD ATF THE WINTER FAMILY  
SUPERANNUATION FUND  
account no. 963270467

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

Name	Authority Type
THIRD PARTY PLATFORM PTY LTD	General withdrawal authority
MYOB AUSTRALIA PTY LTD ADVISER MYOB AUSTRALIA PTY LTD	Enquiry authority
XI QUINHAT P ELEVEN EDGE FINANCIAL PLANNING PTY	Enquiry authority

### Authority descriptions

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

General withdrawal authority - you authorise the third party to:

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

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

### annual interest summary 2021/2022

INTEREST PAID	435.10
TOTAL INCOME PAID	435.10







## Macquarie Cash Management Account

enquiries 1800 806 310

account name WINTER SUPREME MEAT & POULTRY PTY  
LTD ATF THE WINTER FAMILY  
SUPERANNUATION FUND  
account no. 963270467

### We offer several options that allow you to make payments and view transactions free of charge

- Electronic funds transfers up to \$5,000 a day using online banking.
- Increase your limit to \$100,000 using the Macquarie Authenticator App or nominate an account for unlimited transfers by contacting us.
- BPAY payments (subject to BPAY biller code limits) free of charge via online and mobile banking.
- Make the switch to free online statements by updating your preference online.

### About your account

- Interest is calculated on daily balances and paid monthly. The interest rate is variable and may change at any time without prior notice.
- For more information about your account including fees and charges, mistaken payments or unauthorised transactions, please read the terms and conditions for your product, available at [macquarie.com.au](http://macquarie.com.au) or by contacting us. If you have a complaint about our service, or to find out more about our dispute resolution procedures, please refer to [macquarie.com.au/feedback-and-complaints](http://macquarie.com.au/feedback-and-complaints).

### Protect your account

- Please check each entry on this statement. If you think there is an error or unauthorised transaction, please contact us right away.
- If you have new contact details, please contact us to update them.
- This statement should be kept in a safe place at all times. Please read the Product Information Statement for more details about keeping your account secure.

### Access to and sharing your data

- We may provide access to or share an electronic copy of your data (account details, balance, transaction history and personal information) with other parties at your or your Financial Services Professional's request. This includes people who work with or for your Financial Services Professional such as accountants, consultants, technology platform owner/operators and others, some of whom may not be in Australia.
- Please refer to the current offer document for more information and speak with your Financial Services Professional if you have questions about how your data may be used, disclosed and/or protected.

### Visit our Help Centre

- Here you'll find answers to common questions about your account. For more information, please visit [help.macquarie.com](http://help.macquarie.com)

Download the Macquarie Mobile Banking app

- The Macquarie Mobile Banking app makes managing your money simple and convenient.



*The Apple logo is a trademark of Apple Inc, registered in the U.S. and other countries.  
App Store is a service mark of Apple Inc. Google Logo is a trademark of Google LLC.*

**Macquarie Bank Limited**

ABN 46 008 583 542 | AFS Licence Number 237502

Macquarie Banking and Financial Services Group, a Member of the Macquarie Group

**Office address**

1 Shelley Street, Sydney NSW 2000

**Client service**

1800 806 310  
transact@macquarie.com

**Postal address**

GPO Box 2520, Sydney NSW 2001

**Financial services professionals**

1800 808 508  
adviser@macquarie.com

Offices also in Melbourne, Brisbane, Perth and Adelaide.

**Fax** 1800 550 140

Visit us online at [macquarie.com.au](http://macquarie.com.au)

WINTER SUPREME MEAT & POULTRY PTY  
PO BOX 392, SEDDON WEST, VIC 3011



09 December 2022

**BSB:** 182-512

**Account Number:** 000963270467

**Account Name:**

WINTER SUPREME MEAT & POULTRY PTY  
LTD ATF THE WINTER FAMILY  
SUPERANNUATION FUND

**Account open date:** 29 January 2015

The following balances and interest details are provided for the above account for the 2021 - 2022 financial year:

---

<b>Account balance as at 30/06/2022</b>	<b>\$324,519.05</b>
<b>Gross income paid during 2021 - 2022 financial year</b>	<b>\$435.10</b>

---

If you would like any further information regarding the above, please contact your financial services professional or Macquarie on **1800 806 310**.

This information has been prepared by Macquarie Bank Limited ABN 46 008 583 542 for general information purposes only, without taking into account any potential investors' personal objectives financial situations or needs. Before acting on this general information, you must consider its appropriateness having regard to your own objectives, financial situations and needs. All potential investors should obtain financial, legal and taxation information before making any decision regarding a particular financial product.

## Investor Activity Statement

### Investor Account 230735

Page 1 of 2  
Statement Print Date 4 August 2021  
Statement Period 1 July 2021 - 31 July 2021  
TFN - Held  
BPAY® Reference No. 2307353

The Winter Family Superannuation Fund  
C/- Mr D Xi  
PO Box 392  
SEDDON WEST VIC 3011

### La Trobe Australian Credit Fund Investment Account Summary - July 2021

**Investor:** Winter Supreme Meat & Poultry Pty Ltd ATF The Winter Family Superannuation Fund

Opening Balance 1 July 2021	\$	50,000.00
New Investments	\$	20.55
Redemptions	\$	-20.55
Fees	\$	0.00
Closing Balance 31 July 2021	\$	50,000.00

Investment Account Breakdown	Holdings (\$)	Current Variable Rate p.a.*	Interest paid this period (\$)	Interest paid to date this Financial Year (\$)
Classic Notice Account	0.00	0.85%	0.00	0.00
90 Day Notice Account	0.00	2.25%	0.00	0.00
6 Month Notice Account	0.00	2.50%	0.00	0.00
12 Month Term Account	50,000.00	4.35%	178.77	178.77
2 Year Account	0.00	4.50%	0.00	0.00
4 Year Account	0.00	5.50%	0.00	0.00
Select Peer-to-Peer (P2P) Accounts	0.00	-	0.00	0.00
	<b>50,000.00</b>			
<b>Interest paid this period (net)</b>			<b>178.77</b>	<b>178.77</b>

Interest has been deposited to your bank account 182512 XXXXXXXXX as instructed.

#### Investing with La Trobe Financial

Investing is made easier with **La Trobe Direct** - Australia's leading online investment portal. You can view, transact and update your account details by registering for La Trobe Direct at <https://www.latrobedirect.com> (desktop) or via your mobile device at the **App Store** (Apple) or **Play Store** (Android).

To invest via **BPAY** see the final page of this document for Biller Codes & the top of this document for your reference number.

To invest via **electronic transfer** use **BSB 062 986** and the account number of your chosen investment:

Classic Notice Account: 230 735 011	6 Month Notice Account: 230 735 128	2 Year Account: 230 735 136
90 Day Notice Account: 230 735 110	12 Month Term Account: 230 735 045	4 Year Account: 230 735 102

#### Fund Update

La Trobe Financial has updated its Product Disclosure Statement (PDS). The new PDS, which applies to all Fund investments, is dated 23 July 2021, is available on our website and includes the updated application form for future investments. The PDS also details two new investment products as follows:

- 6 Month Notice Account; and
- 2 Year Account.

Please call our investment team on 1800 818 818 if you have any questions about any of our products.

*\* The rates of return on your investment were current at 31 Jul 2021. The rates of return are reviewed and determined monthly and may increase or decrease each month. The rate of return applicable for any given month is paid at the start of the following month. The rates of return are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected.*

*An investment in the Credit Fund is not a bank deposit, and investors risk losing some or all of their principal investment. Past performance is not a reliable indicator of future performance. **Withdrawal rights are subject to liquidity and may be delayed or suspended.** Visit our website for further information.*



# Investor Activity Statement

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

The Winter Family Superannuation Fund  
 C/- Mr D Xi  
 PO Box 392  
 SEDDON WEST VIC 3011

**Investor Account 230735**

Page 2 of 2  
 Statement Print Date 4 August 2021  
 Statement Period 1 July 2021 - 31 July 2021  
 TFN - Held  
 BPAY® Reference No. 2307353

## Investment Transaction Summary

Date	Transaction Description	Debit (\$)	Credit (\$)	Balance (\$)
<b>12 Month Term Account Opening Balance</b>				<b>50,000.00</b>
05 Jul	Interest earned - JUN 21 - 4.35% p.a.	0.00	178.77	50,178.77
05 Jul	Interest paid by EFT - JUN 21 - All paid to Nominated	178.77	0.00	50,000.00
12 Jul	Rebated Referral Fee JUN 21 - -0.500%p.a. (excl GST)	0.00	20.55	50,020.55
12 Jul	Rebated Referral Fee payment - JUN 21	20.55	0.00	50,000.00
<b>Closing Balance</b>		<b>199.32</b>	<b>199.32</b>	<b>50,000.00</b>



# Investor Account Information

## Interest

### Select Investment Account

Interest payable in respect to the Select Investment Account is generally due to be paid by the borrower monthly (but may vary as detailed in the relevant Supplementary Product Disclosure Statement), commencing one month after the settlement date of each selected investment.

Once the borrower has made the payment required under the loan, the payment has to be cleared and this may take up to five (5) business days. Interest distributions are paid to your nominated account.

### Other Investment Accounts

Interest on your funds invested in these Accounts is calculated on the daily balance held by you and is paid monthly within fourteen (14) days after the end of each month to your nominated account.

## What happens if the borrower is late making payments?

Borrowers are required to make payment on time and are encouraged to do so. If they do not meet this requirement, they may be required to pay interest at a higher rate.

### Select Investment Account

We will write to you in relation to each investment if arrears occur. With the Select Investment Account, the investment return cannot be paid to you unless the borrower has made their interest repayment, consequently this has a higher level of investment risk than the pooled investment offerings. If the borrower makes a repayment late, you may be entitled to receive half of any late payment fee collected. This is not offered to our pooled investment account investors.

### Other Investment Accounts

Repayment arrears on any one loan will have an effect on, but will not cause the cessation of, your monthly interest payment. You will therefore still receive monthly interest payments fourteen (14) days after the end of the month. Rates of return are variable and determined monthly.

## Lodging new investment funds

You can lodge new investment funds using any of the following methods:

Direct Debit, BPay, credit card, electronic funds transfer (EFT – available through internet banking) or by cheque. Your unique BPay reference and EFT details are noted on the front of this statement under "Account Details". All cheques should be made payable to **La Trobe Financial Asset Management Limited**. Please see the latest Product Disclosure Statement or visit our website [www.latrobefinancial.com](http://www.latrobefinancial.com) for further details.



<b>Biller Code – Classic Notice Account:</b>	<b>727339</b>
<b>Biller Code – 90 Day Notice Account:</b>	<b>121277</b>
<b>Biller Code – 6 Month Notice Account:</b>	<b>335828</b>
<b>Biller Code – 12 Month Term Account:</b>	<b>625210</b>
<b>Biller Code – 2 Year Account:</b>	<b>335810</b>
<b>Biller Code – 4 Year Account:</b>	<b>101360</b>

### Telephone & Internet Banking – BPAY\*

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: [www.bpay.com.au](http://www.bpay.com.au)

Your BPAY\* reference is noted on the front of this statement.

\* The rates of return on your investment are current at the date of this statement. The rates of return are reviewed and determined monthly and may increase or decrease each month. The rate of return applicable for any given month is paid at the start of the following month. The rates of return are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected.

## Withdrawal of your investment

Withdrawal rights are subject to liquidity and may be delayed or suspended.

### Select Investment Account

Withdrawals from this account can only be made upon maturity of the selected mortgage. Your selected investment can only be redeemed upon repayment of the loan by the borrower. Withdrawal delays therefore may occur where an individual mortgage is not repaid on the actual expiry date or a renewal of the loan is not completed.

### Classic Notice Account

Your funds are generally available on giving two (2) business days written notice and will be paid into your linked nominated account.

### 90 Day Notice Account

Your funds are generally available on giving ninety (90) days written notice and will be paid into your nominated account.

### 6 Month Notice Account

Your funds are generally available on giving one hundred and eighty (180) days written notice and will be paid into your nominated account.

### 12 Month Term Account

If you want to withdraw funds at the expiry of the minimum period of twelve (12) months, you must forward a written withdrawal request at least thirty (30) days prior to the expiry date.

### 2 Year Account

If you want to withdraw funds at the expiry of the minimum period of twenty-four (24) months, you must forward a written withdrawal request at least sixty (60) days prior to the expiry date.

### 4 Year Account

If you want to withdraw funds at the expiry of the minimum period of forty eight (48) months, you must forward a written withdrawal request at least three (3) months prior to the expiry date.

## Mistakes

No mistake in this statement or in any document rendered by La Trobe Financial shall prevent the recovery of any amount due, or make us liable for any action, liability, claim or demand arising from such mistake.

## Privacy

We comply with the Privacy Act in handling your personal information. A copy of La Trobe Financial's Privacy Policy is available at [www.latrobefinancial.com](http://www.latrobefinancial.com) or upon request.

## Complaints

If you have a complaint, we have a dispute resolution process that can assist you. Please contact our Customer Resolution Team by emailing [customerresolution@latrobefinancial.com.au](mailto:customerresolution@latrobefinancial.com.au).

## More information?

For more information about the Fund call us on **1800 818 818**, or visit our website [www.latrobefinancial.com](http://www.latrobefinancial.com).

The most common questions investors have and the responses can be found in the Product Disclosure Statement under the heading 'Frequently Asked Questions'.

An investment in the Credit Fund is not a bank deposit, and investors risk losing some or all of their principal investment. Past performance is not a reliable indicator of future performance. **Withdrawal rights are subject to liquidity and may be delayed or suspended.**

\* Registered to BPAY Pty Ltd ABN 69 079 137 518

## Investor Activity Statement

### Investor Account 230735

Page 1 of 2  
Statement Print Date 3 September 2021  
Statement Period 1 August 2021 - 31 August 2021  
TFN - Held  
BPAY® Reference No. 2307353

The Winter Family Superannuation Fund  
C/- Mr D Xi  
PO Box 392  
SEDDON WEST VIC 3011

### La Trobe Australian Credit Fund Investment Account Summary - August 2021

Investor: Winter Supreme Meat & Poultry Pty Ltd ATF The Winter Family Superannuation Fund

Opening Balance 1 August 2021	\$	50,000.00
New Investments	\$	21.23
Redemptions	\$	-21.23
Fees	\$	0.00
Closing Balance 31 August 2021	\$	50,000.00

Investment Account Breakdown	Holdings (\$)	Current Variable Rate p.a.*	Interest paid this period (\$)	Interest paid to date this Financial Year (\$)
Classic Notice Account	0.00	0.85%	0.00	0.00
90 Day Notice Account	0.00	2.25%	0.00	0.00
6 Month Notice Account	0.00	2.50%	0.00	0.00
12 Month Term Account	50,000.00	4.35%	184.73	363.50
2 Year Account	0.00	4.50%	0.00	0.00
4 Year Account	0.00	5.50%	0.00	0.00
Select Peer-to-Peer (P2P) Accounts	0.00	-	0.00	0.00
	<b>50,000.00</b>			
Interest paid this period (net)			<b>184.73</b>	<b>363.50</b>

Interest has been deposited to your bank account 182512 XXXXXXXXX as instructed.

#### Investing with La Trobe Financial

Investing is made easier with **La Trobe Direct** - Australia's leading online investment portal. You can view, transact and update your account details by registering for La Trobe Direct at <https://www.latrobedirect.com> (desktop) or via your mobile device at the **App Store** (Apple) or **Play Store** (Android).

To invest via **BPAY** see the final page of this document for Biller Codes & the top of this document for your reference number.

To invest via **electronic transfer** use **BSB 062 986** and the account number of your chosen investment:

Classic Notice Account: 230 735 011	6 Month Notice Account: 230 735 128	2 Year Account: 230 735 136
90 Day Notice Account: 230 735 110	12 Month Term Account: 230 735 045	4 Year Account: 230 735 102

#### Fund Update

La Trobe Financial has updated its Product Disclosure Statement (PDS). The new PDS, which applies to all Fund investments, is dated 10 August 2021, is available on our website and includes the updated application form for future investments. The PDS also details two new investment products as follows:

- 6 Month Notice Account; and
- 2 Year Account.

Please call our investment team on 1800 818 818 if you have any questions about any of our products.

\* The rates of return on your investment were current at 31 Aug 2021. The rates of return are reviewed and determined monthly and may increase or decrease each month. The rate of return applicable for any given month is paid at the start of the following month. The rates of return are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected.

An investment in the Credit Fund is not a bank deposit, and investors risk losing some or all of their principal investment. Past performance is not a reliable indicator of future performance. **Withdrawal rights are subject to liquidity and may be delayed or suspended.** Visit our website for further information.



# Investor Activity Statement

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

The Winter Family Superannuation Fund  
 C/- Mr D Xi  
 PO Box 392  
 SEDDON WEST VIC 3011

**Investor Account 230735**

Page 2 of 2  
 Statement Print Date 3 September 2021  
 Statement Period **1 August 2021 - 31 August 2021**  
 TFN - Held  
 BPAY® Reference No. 2307353

## Investment Transaction Summary

Date	Transaction Description	Debit (\$)	Credit (\$)	Balance (\$)
<b>12 Month Term Account Opening Balance</b>				<b>50,000.00</b>
03 Aug	Interest earned - JUL 21 - 4.35% p.a.	0.00	184.73	50,184.73
03 Aug	Interest paid by EFT - JUL 21 - All paid to Nominated	184.73	0.00	50,000.00
11 Aug	Rebated Referral Fee JUL 21 - -0.500%p.a. (excl GST)	0.00	21.23	50,021.23
11 Aug	Rebated Referral Fee payment - JUL 21	21.23	0.00	50,000.00
<b>Closing Balance</b>		<b>205.96</b>	<b>205.96</b>	<b>50,000.00</b>



# Investor Account Information

## Interest

### Select Investment Account

Interest payable in respect to the Select Investment Account is generally due to be paid by the borrower monthly (but may vary as detailed in the relevant Supplementary Product Disclosure Statement), commencing one month after the settlement date of each selected investment.

Once the borrower has made the payment required under the loan, the payment has to be cleared and this may take up to five (5) business days. Interest distributions are paid to your nominated account.

### Other Investment Accounts

Interest on your funds invested in these Accounts is calculated on the daily balance held by you and is paid monthly within fourteen (14) days after the end of each month to your nominated account.

## What happens if the borrower is late making payments?

Borrowers are required to make payment on time and are encouraged to do so. If they do not meet this requirement, they may be required to pay interest at a higher rate.

### Select Investment Account

We will write to you in relation to each investment if arrears occur. With the Select Investment Account, the investment return cannot be paid to you unless the borrower has made their interest repayment, consequently this has a higher level of investment risk than the pooled investment offerings. If the borrower makes a repayment late, you may be entitled to receive half of any late payment fee collected. This is not offered to our pooled investment account investors.

### Other Investment Accounts

Repayment arrears on any one loan will have an effect on, but will not cause the cessation of, your monthly interest payment. You will therefore still receive monthly interest payments fourteen (14) days after the end of the month. Rates of return are variable and determined monthly.

## Lodging new investment funds

You can lodge new investment funds using any of the following methods:

Direct Debit, BPay, credit card, electronic funds transfer (EFT – available through internet banking) or by cheque. Your unique BPay reference and EFT details are noted on the front of this statement under "Account Details". All cheques should be made payable to **La Trobe Financial Asset Management Limited**. Please see the latest Product Disclosure Statement or visit our website [www.latrobefinancial.com](http://www.latrobefinancial.com) for further details.



<b>Biller Code – Classic Notice Account:</b>	<b>727339</b>
<b>Biller Code – 90 Day Notice Account:</b>	<b>121277</b>
<b>Biller Code – 6 Month Notice Account:</b>	<b>335828</b>
<b>Biller Code – 12 Month Term Account:</b>	<b>625210</b>
<b>Biller Code – 2 Year Account:</b>	<b>335810</b>
<b>Biller Code – 4 Year Account:</b>	<b>101360</b>

### Telephone & Internet Banking – BPAY\*

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: [www.bpay.com.au](http://www.bpay.com.au)

Your BPAY\* reference is noted on the front of this statement.

\* The rates of return on your investment are current at the date of this statement. The rates of return are reviewed and determined monthly and may increase or decrease each month. The rate of return applicable for any given month is paid at the start of the following month. The rates of return are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected.

## Withdrawal of your investment

Withdrawal rights are subject to liquidity and may be delayed or suspended.

### Select Investment Account

Withdrawals from this account can only be made upon maturity of the selected mortgage. Your selected investment can only be redeemed upon repayment of the loan by the borrower. Withdrawal delays therefore may occur where an individual mortgage is not repaid on the actual expiry date or a renewal of the loan is not completed.

### Classic Notice Account

Your funds are generally available on giving two (2) business days written notice and will be paid into your linked nominated account.

### 90 Day Notice Account

Your funds are generally available on giving ninety (90) days written notice and will be paid into your nominated account.

### 6 Month Notice Account

Your funds are generally available on giving one hundred and eighty (180) days written notice and will be paid into your nominated account.

### 12 Month Term Account

If you want to withdraw funds at the expiry of the minimum period of twelve (12) months, you must forward a written withdrawal request at least thirty (30) days prior to the expiry date.

### 2 Year Account

If you want to withdraw funds at the expiry of the minimum period of twenty-four (24) months, you must forward a written withdrawal request at least sixty (60) days prior to the expiry date.

### 4 Year Account

If you want to withdraw funds at the expiry of the minimum period of forty eight (48) months, you must forward a written withdrawal request at least three (3) months prior to the expiry date.

## Mistakes

No mistake in this statement or in any document rendered by La Trobe Financial shall prevent the recovery of any amount due, or make us liable for any action, liability, claim or demand arising from such mistake.

## Privacy

We comply with the Privacy Act in handling your personal information. A copy of La Trobe Financial's Privacy Policy is available at [www.latrobefinancial.com](http://www.latrobefinancial.com) or upon request.

## Complaints

If you have a complaint, we have a dispute resolution process that can assist you. Please contact our Customer Resolution Team by emailing [customerresolution@latrobefinancial.com.au](mailto:customerresolution@latrobefinancial.com.au).

## More information?

For more information about the Fund call us on **1800 818 818**, or visit our website [www.latrobefinancial.com](http://www.latrobefinancial.com).

The most common questions investors have and the responses can be found in the Product Disclosure Statement under the heading 'Frequently Asked Questions'.

An investment in the Credit Fund is not a bank deposit, and investors risk losing some or all of their principal investment. Past performance is not a reliable indicator of future performance. **Withdrawal rights are subject to liquidity and may be delayed or suspended.**

\* Registered to BPAY Pty Ltd ABN 69 079 137 518



# Investor Activity Statement

## Investor Account 230735

Page 1 of 2  
Statement Print Date 6 October 2021  
Statement Period **1 September 2021 - 30 September 2021**  
TFN - Held  
BPAY® Reference No. 2307353

The Winter Family Superannuation Fund  
C/- Mr D Xi  
PO Box 392  
SEDDON WEST VIC 3011

## La Trobe Australian Credit Fund Investment Account Summary - September 2021

**Investor:** Winter Supreme Meat & Poultry Pty Ltd ATF The Winter Family Superannuation Fund

<b>Opening Balance 1 September 2021</b>	\$	50,000.00
<b>New Investments</b>	\$	21.23
<b>Redemptions</b>	\$	-21.23
<b>Fees</b>	\$	0.00
<b>Closing Balance 30 September 2021</b>	\$	50,000.00

Investment Account Breakdown	Holdings (\$)	Current Variable Rate p.a.*	Interest paid this period (\$)	Interest paid to date this Financial Year (\$)
Classic Notice Account	0.00	0.85%	0.00	0.00
90 Day Notice Account	0.00	2.25%	0.00	0.00
6 Month Notice Account	0.00	2.50%	0.00	0.00
12 Month Term Account	50,000.00	4.35%	184.73	548.23
2 Year Account	0.00	4.50%	0.00	0.00
4 Year Account	0.00	5.50%	0.00	0.00
Select Peer-to-Peer (P2P) Accounts	0.00	-	0.00	0.00
	<b>50,000.00</b>			
<b>Interest paid this period (net)</b>			<b>184.73</b>	<b>548.23</b>

Interest has been deposited to your bank account 182512 XXXXXXXXX as instructed.

### Investing with La Trobe Financial

Investing is made easier with **La Trobe Direct** - Australia's leading online investment portal. You can view, transact and update your account details by registering for La Trobe Direct at <https://www.latrobedirect.com> (desktop) or via your mobile device at the **App Store** (Apple) or **Play Store** (Android).

To invest via **BPAY** see the final page of this document for Biller Codes & the top of this document for your reference number.

To invest via **electronic transfer** use **BSB 062 986** and the account number of your chosen investment:

■ Classic Notice Account: 230 735 011	■ 6 Month Notice Account: 230 735 128	■ 2 Year Account: 230 735 136
■ 90 Day Notice Account: 230 735 110	■ 12 Month Term Account: 230 735 045	■ 4 Year Account: 230 735 102

### Fund Update

La Trobe Financial reviews and determines the investment returns of its portfolio accounts monthly. With the effects of the prolonged low interest rates impacting the returns of the Credit Fund, as at 1 October 2021 the following variable rates of return will apply:

Account	Reduction	New Variable Rate	Account	Reduction	New Variable Rate
■ Classic Notice Account	No change	0.85%* p.a.	■ 12 Month Term Account	0.20%	4.15%*p.a.
■ 90 Day Notice Account	0.20%	2.05%*p.a.	■ 2 Year Account	0.20%	4.30%*p.a.
■ 6 Month Notice Account	0.20%	2.30%*p.a.	■ 4 Year Account	0.25%	5.25%*p.a.

Please call our investment team on 1800 818 818 if you have any questions about any of our products.



# Investor Activity Statement

## Investor Account 230735

Page 2 of 2  
 Statement Print Date 6 October 2021  
 Statement Period **1 September 2021 - 30 September 2021**  
 TFN - Held  
 BPAY® Reference No. 2307353

The Winter Family Superannuation Fund  
 C/- Mr D Xi  
 PO Box 392  
 SEDDON WEST VIC 3011

## Investment Transaction Summary

Date	Transaction Description	Debit (\$)	Credit (\$)	Balance (\$)
<b>12 Month Term Account Opening Balance</b>				<b>50,000.00</b>
03 Sep	Interest earned - AUG 21 - 4.35% p.a.	0.00	184.73	50,184.73
03 Sep	Interest paid by EFT - AUG 21 - All paid to Nominated	184.73	0.00	50,000.00
10 Sep	Rebated Referral Fee AUG 21 - -0.500%p.a. (excl GST)	0.00	21.23	50,021.23
10 Sep	Rebated Referral Fee payment - AUG 21	21.23	0.00	50,000.00
<b>Closing Balance</b>		<b>205.96</b>	<b>205.96</b>	<b>50,000.00</b>



# Investor Account Information

## Interest

### Select Investment Account

Interest payable in respect to the Select Investment Account is generally due to be paid by the borrower monthly (but may vary as detailed in the relevant Supplementary Product Disclosure Statement), commencing one month after the settlement date of each selected investment. Once the borrower has made the payment required under the loan, the payment has to be cleared and this may take up to five (5) business days. Interest distributions are paid to your nominated account.

### Other Investment Accounts

Interest on your funds invested in these Accounts is calculated on the daily balance held by you and is paid monthly within fourteen (14) days after the end of each month to your nominated account.

## What happens if the borrower is late making payments?

Borrowers are required to make payment on time and are encouraged to do so. If they do not meet this requirement, they may be required to pay interest at a higher rate.

### Select Investment Account

We will write to you in relation to each investment if arrears occur. With the Select Investment Account, the investment return cannot be paid to you unless the borrower has made their interest repayment, consequently this has a higher level of investment risk than the pooled investment offerings. If the borrower makes a repayment late, you may be entitled to receive half of any late payment fee collected. This is not offered to our pooled investment account investors.


### Other Investment Accounts

Repayment arrears on any one loan will have an effect on, but will not cause the cessation of, your monthly interest payment. You will therefore still receive monthly interest payments fourteen (14) days after the end of the month. Rates of return are variable and determined monthly.

## Lodging new investment funds

You can lodge new investment funds using any of the following methods:

Direct Debit, BPay<sup>®</sup>, credit card, electronic funds transfer (EFT – available through internet banking) or by cheque. Your unique BPay<sup>®</sup> reference and EFT details are noted on the front of this statement under "Account Details". All cheques should be made payable to La Trobe Financial Asset Management Limited. Please see the latest Product Disclosure Statement or visit our website [www.latrobefinancial.com](http://www.latrobefinancial.com) for further details.

	<b>Biller Code – Classic Notice Account:</b>	<b>727339</b>
	<b>Biller Code – 90 Day Notice Account:</b>	<b>121277</b>
	<b>Biller Code – 6 Month Notice Account:</b>	<b>335828</b>
	<b>Biller Code – 12 Month Term Account:</b>	<b>625210</b>
	<b>Biller Code – 2 Year Account:</b>	<b>335810</b>
	<b>Biller Code – 4 Year Account:</b>	<b>101360</b>
<b>Telephone &amp; Internet Banking – BPAY<sup>®</sup></b>		
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: <a href="http://www.bpay.com.au">www.bpay.com.au</a>		

Your BPAY<sup>®</sup> reference is noted on the front of this statement.

## Mistakes

No mistake in this statement or in any document rendered by La Trobe Financial shall prevent the recovery of any amount due, or make us liable for any action, liability, claim or demand arising from such mistake.

**\* The rates of return on your investment are current at the date of this statement. The rates of return are reviewed and determined monthly and may increase or decrease each month. The rate of return applicable for any given month is paid at the start of the following month. The rates of return are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected.**

## Withdrawal of your investment

Withdrawal rights are subject to liquidity and may be delayed or suspended.

### Select Investment Account

Withdrawals from this account can only be made upon maturity of the selected mortgage. Your selected investment can only be redeemed upon repayment of the loan by the borrower. Withdrawal delays therefore may occur where an individual mortgage is not repaid on the actual expiry date or a renewal of the loan is not completed.

### Classic Notice Account

Your funds are generally available on giving two (2) business days written notice and will be paid into your linked nominated account.

### 90 Day Notice Account

Your funds are generally available on giving ninety (90) days written notice and will be paid into your nominated account.

### 6 Month Notice Account

Your funds are generally available on giving one hundred and eighty (180) days written notice and will be paid into your nominated account.

### 12 Month Term Account

If you want to withdraw funds at the expiry of the minimum period of twelve (12) months, you must forward a written withdrawal request at least thirty (30) days prior to the expiry date.

### 2 Year Account

If you want to withdraw funds at the expiry of the minimum period of twenty-four (24) months, you must forward a written withdrawal request at least sixty (60) days prior to the expiry date.

### 4 Year Account

If you want to withdraw funds at the expiry of the minimum period of forty eight (48) months, you must forward a written withdrawal request at least three (3) months prior to the expiry date.

## Privacy

We comply with the Privacy Act in handling your personal information. A copy of La Trobe Financial's Privacy Policy is available at [www.latrobefinancial.com](http://www.latrobefinancial.com) or upon request.

## Complaints

If you have a complaint you can contact our Customer Resolution Team by:

Phone: 13 80 10  
Email: [customerresolution@latrobefinancial.com.au](mailto:customerresolution@latrobefinancial.com.au)  
Mail: La Trobe Financial Asset Management Limited  
GPO Box 2289, Melbourne, Victoria 3001 Australia

In the event that you do not get a satisfactory outcome, you have the right to complain to La Trobe Financial's External Dispute Resolution body:

Australian Financial Complaints Authority:

Online: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone: 1800 931 678 (free call)  
Mail: Australian Financial Complaints Authority  
GPO Box 3, Melbourne, VIC 3001

## More information?

For more information about the Fund call us on **1800 818 818**, or visit our website [www.latrobefinancial.com](http://www.latrobefinancial.com).

The most common questions investors have and the responses can be found in the Product Disclosure Statement under the heading 'Frequently Asked Questions'.

An investment in the Credit Fund is not a bank deposit, and investors risk losing some or all of their principal investment. Past performance is not a reliable indicator of future performance. **Withdrawal rights are subject to liquidity and may be delayed or suspended.**

\* Registered to BPAY Pty Ltd ABN 69 079 137 518

## Investor Activity Statement

### Investor Account 230735

Page 1 of 2  
Statement Print Date 10 November 2021  
Statement Period **1 October 2021 - 31 October 2021**  
TFN - Held  
BPAY® Reference No. 2307353

The Winter Family Superannuation Fund  
C/- Mr D Xi  
PO Box 392  
SEDDON WEST VIC 3011

### La Trobe Australian Credit Fund Investment Account Summary - October 2021

**Investor:** Winter Supreme Meat & Poultry Pty Ltd ATF The Winter Family Superannuation Fund

<b>Opening Balance 1 October 2021</b>	\$	50,000.00
<b>New Investments</b>	\$	20.55
<b>Redemptions</b>	\$	-20.55
<b>Fees</b>	\$	0.00
<b>Closing Balance 31 October 2021</b>	\$	50,000.00

Investment Account Breakdown	Holdings (\$)	Current Variable Rate p.a.*	Interest paid this period (\$)	Interest paid to date this Financial Year (\$)
Classic Notice Account	0.00	0.85%	0.00	0.00
90 Day Notice Account	0.00	2.05%	0.00	0.00
6 Month Notice Account	0.00	2.30%	0.00	0.00
12 Month Term Account	50,000.00	4.15%	178.77	727.00
2 Year Account	0.00	4.30%	0.00	0.00
4 Year Account	0.00	5.25%	0.00	0.00
Select Peer-to-Peer (P2P) Accounts	0.00	-	0.00	0.00
	<b>50,000.00</b>			
<b>Interest paid this period (net)</b>			<b>178.77</b>	<b>727.00</b>

Interest has been deposited to your bank account 182512 XXXXXXXXX as instructed.

#### Investing with La Trobe Financial

Investing is made easier with **La Trobe Direct** - Australia's leading online investment portal. You can view, transact and update your account details by registering for La Trobe Direct at <https://www.latrobedirect.com> (desktop) or via your mobile device at the **App Store** (Apple) or **Play Store** (Android).

To invest via **BPAY** see the final page of this document for Biller Codes & the top of this document for your reference number.

To invest via **electronic transfer** use **BSB 062 986** and the account number of your chosen investment:

■ Classic Notice Account: 230 735 011	■ 6 Month Notice Account: 230 735 128	■ 2 Year Account: 230 735 136
■ 90 Day Notice Account: 230 735 110	■ 12 Month Term Account: 230 735 045	■ 4 Year Account: 230 735 102

#### Fund Update

La Trobe Financial reviews and determines the investment returns of its portfolio accounts monthly. With the effects of the prolonged low interest rates impacting the returns of the Credit Fund, as at 1 October 2021 the following variable rates of return will apply:

Account	Reduction	New Variable Rate	Account	Reduction	New Variable Rate
■ Classic Notice Account	No change	0.85%* p.a.	■ 12 Month Term Account	0.20%	4.15%*p.a.
■ 90 Day Notice Account	0.20%	2.05%*p.a.	■ 2 Year Account	0.20%	4.30%*p.a.
■ 6 Month Notice Account	0.20%	2.30%*p.a.	■ 4 Year Account	0.25%	5.25%*p.a.

Please call our investment team on 1800 818 818 if you have any questions about any of our products.



# Investor Activity Statement

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 The Winter Family Superannuation Fund  
 C/- Mr D Xi  
 PO Box 392  
 SEDDON WEST VIC 3011

**Investor Account 230735**

Page 2 of 2  
 Statement Print Date 10 November 2021  
 Statement Period **1 October 2021 - 31 October 2021**  
 TFN - Held  
 BPAY® Reference No. 2307353

## Investment Transaction Summary

Date	Transaction Description	Debit (\$)	Credit (\$)	Balance (\$)
<b>12 Month Term Account Opening Balance</b>				<b>50,000.00</b>
05 Oct	Interest earned - SEP 21 - 4.35% p.a.	0.00	178.77	50,178.77
05 Oct	Interest paid by EFT - SEP 21 - All paid to Nominated	178.77	0.00	50,000.00
11 Oct	Rebated Referral Fee SEP 21 - -0.500%p.a. (excl GST)	0.00	20.55	50,020.55
11 Oct	Rebated Referral Fee payment - SEP 21	20.55	0.00	50,000.00
<b>Closing Balance</b>		<b>199.32</b>	<b>199.32</b>	<b>50,000.00</b>



# Investor Account Information

## Interest

### Select Investment Account

Interest payable in respect to the Select Investment Account is generally due to be paid by the borrower monthly (but may vary as detailed in the relevant Supplementary Product Disclosure Statement), commencing one month after the settlement date of each selected investment. Once the borrower has made the payment required under the loan, the payment has to be cleared and this may take up to five (5) business days. Interest distributions are paid to your nominated account.

### Other Investment Accounts

Interest on your funds invested in these Accounts is calculated on the daily balance held by you and is paid monthly within fourteen (14) days after the end of each month to your nominated account.

## What happens if the borrower is late making payments?

Borrowers are required to make payment on time and are encouraged to do so. If they do not meet this requirement, they may be required to pay interest at a higher rate.

### Select Investment Account

We will write to you in relation to each investment if arrears occur. With the Select Investment Account, the investment return cannot be paid to you unless the borrower has made their interest repayment, consequently this has a higher level of investment risk than the pooled investment offerings. If the borrower makes a repayment late, you may be entitled to receive half of any late payment fee collected. This is not offered to our pooled investment account investors.


### Other Investment Accounts

Repayment arrears on any one loan will have an effect on, but will not cause the cessation of, your monthly interest payment. You will therefore still receive monthly interest payments fourteen (14) days after the end of the month. Rates of return are variable and determined monthly.

## Lodging new investment funds

You can lodge new investment funds using any of the following methods:

Direct Debit, BPay®, credit card, electronic funds transfer (EFT – available through internet banking) or by cheque. Your unique BPay® reference and EFT details are noted on the front of this statement under "Account Details". All cheques should be made payable to La Trobe Financial Asset Management Limited. Please see the latest Product Disclosure Statement or visit our website [www.latrobefinancial.com](http://www.latrobefinancial.com) for further details.

	<b>Biller Code – Classic Notice Account:</b>	<b>727339</b>
	<b>Biller Code – 90 Day Notice Account:</b>	<b>121277</b>
	<b>Biller Code – 6 Month Notice Account:</b>	<b>335828</b>
	<b>Biller Code – 12 Month Term Account:</b>	<b>625210</b>
	<b>Biller Code – 2 Year Account:</b>	<b>335810</b>
	<b>Biller Code – 4 Year Account:</b>	<b>101360</b>
<b>Telephone &amp; Internet Banking – BPAY®</b>		
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: <a href="http://www.bpay.com.au">www.bpay.com.au</a>		

Your BPAY® reference is noted on the front of this statement.

## Mistakes

No mistake in this statement or in any document rendered by La Trobe Financial shall prevent the recovery of any amount due, or make us liable for any action, liability, claim or demand arising from such mistake.

\* **The rates of return on your investment are current at the date of this statement. The rates of return are reviewed and determined monthly and may increase or decrease each month. The rate of return applicable for any given month is paid at the start of the following month. The rates of return are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected.**

## Withdrawal of your investment

Withdrawal rights are subject to liquidity and may be delayed or suspended.

### Select Investment Account

Withdrawals from this account can only be made upon maturity of the selected mortgage. Your selected investment can only be redeemed upon repayment of the loan by the borrower. Withdrawal delays therefore may occur where an individual mortgage is not repaid on the actual expiry date or a renewal of the loan is not completed.

### Classic Notice Account

Your funds are generally available on giving two (2) business days written notice and will be paid into your linked nominated account.

### 90 Day Notice Account

Your funds are generally available on giving ninety (90) days written notice and will be paid into your nominated account.

### 6 Month Notice Account

Your funds are generally available on giving one hundred and eighty (180) days written notice and will be paid into your nominated account.

### 12 Month Term Account

If you want to withdraw funds at the expiry of the minimum period of twelve (12) months, you must forward a written withdrawal request at least thirty (30) days prior to the expiry date.

### 2 Year Account

If you want to withdraw funds at the expiry of the minimum period of twenty-four (24) months, you must forward a written withdrawal request at least sixty (60) days prior to the expiry date.

### 4 Year Account

If you want to withdraw funds at the expiry of the minimum period of forty eight (48) months, you must forward a written withdrawal request at least three (3) months prior to the expiry date.

## Privacy

We comply with the Privacy Act in handling your personal information. A copy of La Trobe Financial's Privacy Policy is available at [www.latrobefinancial.com](http://www.latrobefinancial.com) or upon request.

## Complaints

If you have a complaint you can contact our Customer Resolution Team by:

Phone: 13 80 10  
Email: [customerresolution@latrobefinancial.com.au](mailto:customerresolution@latrobefinancial.com.au)  
Mail: La Trobe Financial Asset Management Limited  
GPO Box 2289, Melbourne, Victoria 3001 Australia

In the event that you do not get a satisfactory outcome, you have the right to complain to La Trobe Financial's External Dispute Resolution body:

Australian Financial Complaints Authority:

Online: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone: 1800 931 678 (free call)  
Mail: Australian Financial Complaints Authority  
GPO Box 3, Melbourne, VIC 3001

## More information?

For more information about the Fund call us on **1800 818 818**, or visit our website [www.latrobefinancial.com](http://www.latrobefinancial.com).

The most common questions investors have and the responses can be found in the Product Disclosure Statement under the heading 'Frequently Asked Questions'.

An investment in the Credit Fund is not a bank deposit, and investors risk losing some or all of their principal investment. Past performance is not a reliable indicator of future performance. **Withdrawal rights are subject to liquidity and may be delayed or suspended.**

\* Registered to BPAY Pty Ltd ABN 69 079 137 518

# Investor Activity Statement

## Investor Account 230735

Page 1 of 2  
Statement Print Date 6 December 2021  
Statement Period **1 November 2021 - 30 November 2021**  
TFN - Held  
BPAY® Reference No. 2307353

The Winter Family Superannuation Fund  
C/- Mr D Xi  
PO Box 392  
SEDDON WEST VIC 3011

## La Trobe Australian Credit Fund Investment Account Summary - November 2021

**Investor:** Winter Supreme Meat & Poultry Pty Ltd ATF The Winter Family Superannuation Fund

<b>Opening Balance 1 November 2021</b>	\$	50,000.00
<b>New Investments</b>	\$	21.23
<b>Redemptions</b>	\$	-21.23
<b>Fees</b>	\$	0.00
<b>Closing Balance 30 November 2021</b>	\$	50,000.00

Investment Account Breakdown	Holdings (\$)	Current Variable Rate p.a.*	Interest paid this period (\$)	Interest paid to date this Financial Year (\$)
Classic Notice Account	0.00	0.85%	0.00	0.00
90 Day Notice Account	0.00	2.05%	0.00	0.00
6 Month Notice Account	0.00	2.30%	0.00	0.00
12 Month Term Account	50,000.00	4.15%	176.23	903.23
2 Year Account	0.00	4.30%	0.00	0.00
4 Year Account	0.00	5.25%	0.00	0.00
Select Peer-to-Peer (P2P) Accounts	0.00	-	0.00	0.00
	<b>50,000.00</b>			
<b>Interest paid this period (net)</b>			<b>176.23</b>	<b>903.23</b>

Interest has been deposited to your bank account 182512 XXXXXXXXX as instructed.

### Investing with La Trobe Financial

Investing is made easier with **La Trobe Direct** - Australia's leading online investment portal. You can view, transact and update your account details by registering for La Trobe Direct at <https://www.latrobedirect.com> (desktop) or via your mobile device at the **App Store** (Apple) or **Play Store** (Android).

To invest via **BPAY** see the final page of this document for Biller Codes & the top of this document for your reference number.

To invest via **electronic transfer** use **BSB 062 986** and the account number of your chosen investment:

■ Classic Notice Account: 230 735 011	■ 6 Month Notice Account: 230 735 128	■ 2 Year Account: 230 735 136
■ 90 Day Notice Account: 230 735 110	■ 12 Month Term Account: 230 735 045	■ 4 Year Account: 230 735 102

### Fund Update

La Trobe Financial reviews and determines the investment returns of its portfolio accounts monthly. With the effects of the prolonged low interest rates impacting the returns of the Credit Fund, as at 1 October 2021 the following variable rates of return will apply:

Account	Reduction	New Variable Rate	Account	Reduction	New Variable Rate
■ Classic Notice Account	No change	0.85%* p.a.	■ 12 Month Term Account	0.20%	4.15%*p.a.
■ 90 Day Notice Account	0.20%	2.05%*p.a.	■ 2 Year Account	0.20%	4.30%*p.a.
■ 6 Month Notice Account	0.20%	2.30%*p.a.	■ 4 Year Account	0.25%	5.25%*p.a.

Please call our investment team on 1800 818 818 if you have any questions about any of our products.



# Investor Activity Statement

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

The Winter Family Superannuation Fund  
C/- Mr D Xi  
PO Box 392  
SEDDON WEST VIC 3011

**Investor Account 230735**  
Page 2 of 2  
Statement Print Date 6 December 2021  
Statement Period **1 November 2021 - 30 November 2021**  
TFN - Held  
BPAY® Reference No. 2307353

## Investment Transaction Summary

Date	Transaction Description	Debit (\$)	Credit (\$)	Balance (\$)
<b>12 Month Term Account Opening Balance</b>				<b>50,000.00</b>
04 Nov	Interest earned - OCT 21 - 4.15% p.a.	0.00	176.23	50,176.23
04 Nov	Interest paid by EFT - OCT 21 - All paid to Nominated	176.23	0.00	50,000.00
10 Nov	Rebated Referral Fee OCT 21 - -0.500%p.a. (excl GST)	0.00	21.23	50,021.23
10 Nov	Rebated Referral Fee payment - OCT 21	21.23	0.00	50,000.00
<b>Closing Balance</b>		<b>197.46</b>	<b>197.46</b>	<b>50,000.00</b>





# Investor Account Information

## Interest

### Select Investment Account

Interest payable in respect to the Select Investment Account is generally due to be paid by the borrower monthly (but may vary as detailed in the relevant Supplementary Product Disclosure Statement), commencing one month after the settlement date of each selected investment. Once the borrower has made the payment required under the loan, the payment has to be cleared and this may take up to five (5) business days. Interest distributions are paid to your nominated account.

### Other Investment Accounts

Interest on your funds invested in these Accounts is calculated on the daily balance held by you and is paid monthly within fourteen (14) days after the end of each month to your nominated account.

## What happens if the borrower is late making payments?

Borrowers are required to make payment on time and are encouraged to do so. If they do not meet this requirement, they may be required to pay interest at a higher rate.

### Select Investment Account

We will write to you in relation to each investment if arrears occur. With the Select Investment Account, the investment return cannot be paid to you unless the borrower has made their interest repayment, consequently this has a higher level of investment risk than the pooled investment offerings. If the borrower makes a repayment late, you may be entitled to receive half of any late payment fee collected. This is not offered to our pooled investment account investors.


### Other Investment Accounts

Repayment arrears on any one loan will have an effect on, but will not cause the cessation of, your monthly interest payment. You will therefore still receive monthly interest payments fourteen (14) days after the end of the month. Rates of return are variable and determined monthly.

## Lodging new investment funds

You can lodge new investment funds using any of the following methods:

Direct Debit, BPay<sup>®</sup>, credit card, electronic funds transfer (EFT – available through internet banking) or by cheque. Your unique BPay<sup>®</sup> reference and EFT details are noted on the front of this statement under "Account Details". All cheques should be made payable to La Trobe Financial Asset Management Limited. Please see the latest Product Disclosure Statement or visit our website [www.latrobefinancial.com](http://www.latrobefinancial.com) for further details.

	<b>Biller Code – Classic Notice Account:</b>	<b>727339</b>
	<b>Biller Code – 90 Day Notice Account:</b>	<b>121277</b>
	<b>Biller Code – 6 Month Notice Account:</b>	<b>335828</b>
	<b>Biller Code – 12 Month Term Account:</b>	<b>625210</b>
	<b>Biller Code – 2 Year Account:</b>	<b>335810</b>
	<b>Biller Code – 4 Year Account:</b>	<b>101360</b>
<b>Telephone &amp; Internet Banking – BPAY<sup>®</sup></b>		
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: <a href="http://www.bpay.com.au">www.bpay.com.au</a>		

Your BPAY<sup>®</sup> reference is noted on the front of this statement.

## Mistakes

No mistake in this statement or in any document rendered by La Trobe Financial shall prevent the recovery of any amount due, or make us liable for any action, liability, claim or demand arising from such mistake.

**\* The rates of return on your investment are current at the date of this statement. The rates of return are reviewed and determined monthly and may increase or decrease each month. The rate of return applicable for any given month is paid at the start of the following month. The rates of return are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected.**

## Withdrawal of your investment

Withdrawal rights are subject to liquidity and may be delayed or suspended.

### Select Investment Account

Withdrawals from this account can only be made upon maturity of the selected mortgage. Your selected investment can only be redeemed upon repayment of the loan by the borrower. Withdrawal delays therefore may occur where an individual mortgage is not repaid on the actual expiry date or a renewal of the loan is not completed.

### Classic Notice Account

Your funds are generally available on giving two (2) business days written notice and will be paid into your linked nominated account.

### 90 Day Notice Account

Your funds are generally available on giving ninety (90) days written notice and will be paid into your nominated account.

### 6 Month Notice Account

Your funds are generally available on giving one hundred and eighty (180) days written notice and will be paid into your nominated account.

### 12 Month Term Account

If you want to withdraw funds at the expiry of the minimum period of twelve (12) months, you must forward a written withdrawal request at least thirty (30) days prior to the expiry date.

### 2 Year Account

If you want to withdraw funds at the expiry of the minimum period of twenty-four (24) months, you must forward a written withdrawal request at least sixty (60) days prior to the expiry date.

### 4 Year Account

If you want to withdraw funds at the expiry of the minimum period of forty eight (48) months, you must forward a written withdrawal request at least three (3) months prior to the expiry date.

## Privacy

We comply with the Privacy Act in handling your personal information. A copy of La Trobe Financial's Privacy Policy is available at [www.latrobefinancial.com](http://www.latrobefinancial.com) or upon request.

## Complaints

If you have a complaint you can contact our Customer Resolution Team by:

Phone: 13 80 10  
Email: [customerresolution@latrobefinancial.com.au](mailto:customerresolution@latrobefinancial.com.au)  
Mail: La Trobe Financial  
GPO Box 2289, Melbourne, Victoria 3001 Australia

In the event that you do not get a satisfactory outcome, you have the right to complain to La Trobe Financial's External Dispute Resolution body:

Australian Financial Complaints Authority:

Online: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone: 1800 931 678 (free call)  
Mail: Australian Financial Complaints Authority  
GPO Box 3, Melbourne, VIC 3001

## More information?

For more information about the Fund call us on **1800 818 818**, or visit our website [www.latrobefinancial.com](http://www.latrobefinancial.com).

The most common questions investors have and the responses can be found in the Product Disclosure Statement under the heading 'Frequently Asked Questions'.

An investment in the Credit Fund is not a bank deposit, and investors risk losing some or all of their principal investment. Past performance is not a reliable indicator of future performance. **Withdrawal rights are subject to liquidity and may be delayed or suspended.**

\* Registered to BPAY Pty Ltd ABN 69 079 137 518

## Investor Activity Statement

### Investor Account 230735

Page 1 of 2  
Statement Print Date 6 January 2022  
Statement Period 1 December 2021 - 31 December 2021  
TFN - Held  
BPAY® Reference No. 2307353

The Winter Family Superannuation Fund  
C/- Mr D Xi  
PO Box 392  
SEDDON WEST VIC 3011

### La Trobe Australian Credit Fund Investment Account Summary - December 2021

**Investor:** Winter Supreme Meat & Poultry Pty Ltd ATF The Winter Family Superannuation Fund

<b>Opening Balance 1 December 2021</b>	\$	50,000.00
<b>New Investments</b>	\$	20.55
<b>Redemptions</b>	\$	-20.55
<b>Fees</b>	\$	0.00
<b>Closing Balance 31 December 2021</b>	\$	50,000.00

Investment Account Breakdown	Holdings (\$)	Current Variable Rate p.a.*	Interest paid this period (\$)	Interest paid to date this Financial Year (\$)
Classic Notice Account	0.00	0.85%	0.00	0.00
90 Day Notice Account	0.00	2.05%	0.00	0.00
6 Month Notice Account	0.00	2.30%	0.00	0.00
12 Month Term Account	50,000.00	4.15%	170.55	1,073.78
2 Year Account	0.00	4.30%	0.00	0.00
4 Year Account	0.00	5.25%	0.00	0.00
Select Peer-to-Peer (P2P) Accounts	0.00	-	0.00	0.00
	<b>50,000.00</b>			
<b>Interest paid this period (net)</b>			<b>170.55</b>	<b>1,073.78</b>

Interest has been deposited to your bank account 182512 XXXXXXXXX as instructed.

#### Investing with La Trobe Financial

Investing is made easier with **La Trobe Direct** - Australia's leading online investment portal. You can view, transact and update your account details by registering for La Trobe Direct at <https://www.latrobedirect.com> (desktop) or via your mobile device at the **App Store** (Apple) or **Play Store** (Android).

To invest via **BPAY** see the final page of this document for Biller Codes & the top of this document for your reference number.

To invest via **electronic transfer** use **BSB 062 986** and the account number of your chosen investment:

Classic Notice Account: 230 735 011	6 Month Notice Account: 230 735 128	2 Year Account: 230 735 136
90 Day Notice Account: 230 735 110	12 Month Term Account: 230 735 045	4 Year Account: 230 735 102

#### Fund Update

La Trobe Financial reviews and determines the investment returns of its portfolio accounts monthly. With the effects of the prolonged low interest rates impacting the returns of the Credit Fund, as at 1 January 2022 the following variable rates of return will apply:

Account	Reduction	New Variable Rate	Account	Reduction	New Variable Rate
Classic Notice Account	No change	0.85%* p.a.	12 Month Term Account	0.30%	3.85%*p.a.
90 Day Notice Account	0.35%	1.70%*p.a.	2 Year Account	0.30%	4.00%*p.a.
6 Month Notice Account	0.35%	1.95%*p.a.	4 Year Account	0.25%	5.00%*p.a.

Please call our investment team on 1800 818 818 if you have any questions about any of our products.



# Investor Activity Statement

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

The Winter Family Superannuation Fund  
C/- Mr D Xi  
PO Box 392  
SEDDON WEST VIC 3011

## Investor Account 230735

Page 2 of 2  
Statement Print Date 6 January 2022  
Statement Period **1 December 2021 - 31 December 2021**  
TFN - Held  
BPAY® Reference No. 2307353

## Investment Transaction Summary

Date	Transaction Description	Debit (\$)	Credit (\$)	Balance (\$)
<b>12 Month Term Account Opening Balance</b>				<b>50,000.00</b>
03 Dec	Interest earned - NOV 21 - 4.15% p.a.	0.00	170.55	50,170.55
03 Dec	Interest paid by EFT - NOV 21 - All paid to Nominated	170.55	0.00	50,000.00
10 Dec	Rebated Referral Fee NOV 21 - -0.500%p.a. (excl GST)	0.00	20.55	50,020.55
10 Dec	Rebated Referral Fee payment - NOV 21	20.55	0.00	50,000.00
<b>Closing Balance</b>		<b>191.10</b>	<b>191.10</b>	<b>50,000.00</b>



# Investor Account Information

## Interest

### Select Investment Account

Interest payable in respect to the Select Investment Account is generally due to be paid by the borrower monthly (but may vary as detailed in the relevant Supplementary Product Disclosure Statement), commencing one month after the settlement date of each selected investment. Once the borrower has made the payment required under the loan, the payment has to be cleared and this may take up to five (5) business days. Interest distributions are paid to your nominated account.

### Other Investment Accounts

Interest on your funds invested in these Accounts is calculated on the daily balance held by you and is paid monthly within fourteen (14) days after the end of each month to your nominated account.

## What happens if the borrower is late making payments?

Borrowers are required to make payment on time and are encouraged to do so. If they do not meet this requirement, they may be required to pay interest at a higher rate.

### Select Investment Account

We will write to you in relation to each investment if arrears occur. With the Select Investment Account, the investment return cannot be paid to you unless the borrower has made their interest repayment, consequently this has a higher level of investment risk than the pooled investment offerings. If the borrower makes a repayment late, you may be entitled to receive half of any late payment fee collected. This is not offered to our pooled investment account investors.


### Other Investment Accounts

Repayment arrears on any one loan will have an effect on, but will not cause the cessation of, your monthly interest payment. You will therefore still receive monthly interest payments fourteen (14) days after the end of the month. Rates of return are variable and determined monthly.

## Lodging new investment funds

You can lodge new investment funds using any of the following methods:

Direct Debit, BPay®, credit card, electronic funds transfer (EFT – available through internet banking) or by cheque. Your unique BPay® reference and EFT details are noted on the front of this statement under "Account Details". All cheques should be made payable to La Trobe Financial Asset Management Limited. Please see the latest Product Disclosure Statement or visit our website [www.latrobefinancial.com](http://www.latrobefinancial.com) for further details.

	<b>Biller Code – Classic Notice Account:</b>	<b>727339</b>
	<b>Biller Code – 90 Day Notice Account:</b>	<b>121277</b>
	<b>Biller Code – 6 Month Notice Account:</b>	<b>335828</b>
	<b>Biller Code – 12 Month Term Account:</b>	<b>625210</b>
	<b>Biller Code – 2 Year Account:</b>	<b>335810</b>
	<b>Biller Code – 4 Year Account:</b>	<b>101360</b>
<b>Telephone &amp; Internet Banking – BPAY®</b>		
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: <a href="http://www.bpay.com.au">www.bpay.com.au</a>		

Your BPAY® reference is noted on the front of this statement.

## Mistakes

No mistake in this statement or in any document rendered by La Trobe Financial shall prevent the recovery of any amount due, or make us liable for any action, liability, claim or demand arising from such mistake.

\* **The rates of return on your investment are current at the date of this statement. The rates of return are reviewed and determined monthly and may increase or decrease each month. The rate of return applicable for any given month is paid at the start of the following month. The rates of return are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected.**

## Withdrawal of your investment

Withdrawal rights are subject to liquidity and may be delayed or suspended.

### Select Investment Account

Withdrawals from this account can only be made upon maturity of the selected mortgage. Your selected investment can only be redeemed upon repayment of the loan by the borrower. Withdrawal delays therefore may occur where an individual mortgage is not repaid on the actual expiry date or a renewal of the loan is not completed.

### Classic Notice Account

Your funds are generally available on giving two (2) business days written notice and will be paid into your linked nominated account.

### 90 Day Notice Account

Your funds are generally available on giving ninety (90) days written notice and will be paid into your nominated account.

### 6 Month Notice Account

Your funds are generally available on giving one hundred and eighty (180) days written notice and will be paid into your nominated account.

### 12 Month Term Account

If you want to withdraw funds at the expiry of the minimum period of twelve (12) months, you must forward a written withdrawal request at least thirty (30) days prior to the expiry date.

### 2 Year Account

If you want to withdraw funds at the expiry of the minimum period of twenty-four (24) months, you must forward a written withdrawal request at least sixty (60) days prior to the expiry date.

### 4 Year Account

If you want to withdraw funds at the expiry of the minimum period of forty eight (48) months, you must forward a written withdrawal request at least three (3) months prior to the expiry date.

## Privacy

We comply with the Privacy Act in handling your personal information. A copy of La Trobe Financial's Privacy Policy is available at [www.latrobefinancial.com](http://www.latrobefinancial.com) or upon request.

## Complaints

If you have a complaint you can contact our Customer Resolution Team by:

Phone: 13 80 10  
Email: [customerresolution@latrobefinancial.com.au](mailto:customerresolution@latrobefinancial.com.au)  
Mail: La Trobe Financial  
GPO Box 2289, Melbourne, Victoria 3001 Australia

In the event that you do not get a satisfactory outcome, you have the right to complain to La Trobe Financial's External Dispute Resolution body:

Australian Financial Complaints Authority:

Online: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone: 1800 931 678 (free call)  
Mail: Australian Financial Complaints Authority  
GPO Box 3, Melbourne, VIC 3001

## More information?

For more information about the Fund call us on **1800 818 818**, or visit our website [www.latrobefinancial.com](http://www.latrobefinancial.com).

The most common questions investors have and the responses can be found in the Product Disclosure Statement under the heading 'Frequently Asked Questions'.

An investment in the Credit Fund is not a bank deposit, and investors risk losing some or all of their principal investment. Past performance is not a reliable indicator of future performance. **Withdrawal rights are subject to liquidity and may be delayed or suspended.**

\* Registered to BPAY Pty Ltd ABN 69 079 137 518

## Investor Activity Statement

### Investor Account 230735

Page 1 of 2  
Statement Print Date 4 February 2022  
Statement Period 1 January 2022 - 31 January 2022  
TFN - Held  
BPAY® Reference No. 2307353

The Winter Family Superannuation Fund  
C/- Mr D Xi  
PO Box 392  
SEDDON WEST VIC 3011

### La Trobe Australian Credit Fund Investment Account Summary - January 2022

**Investor:** Winter Supreme Meat & Poultry Pty Ltd ATF The Winter Family Superannuation Fund

<b>Opening Balance 1 January 2022</b>	\$	50,000.00
<b>New Investments</b>	\$	21.23
<b>Redemptions</b>	\$	-21.23
<b>Fees</b>	\$	0.00
<b>Closing Balance 31 January 2022</b>	\$	50,000.00

Investment Account Breakdown	Holdings (\$)	Current Variable Rate p.a.*	Interest paid this period (\$)	Interest paid to date this Financial Year (\$)
Classic Notice Account	0.00	0.85%	0.00	0.00
90 Day Notice Account	0.00	1.70%	0.00	0.00
6 Month Notice Account	0.00	1.95%	0.00	0.00
12 Month Term Account	50,000.00	3.85%	176.23	1,250.01
2 Year Account	0.00	4.00%	0.00	0.00
4 Year Account	0.00	5.00%	0.00	0.00
Select Peer-to-Peer (P2P) Accounts	0.00	-	0.00	0.00
	<b>50,000.00</b>			
<b>Interest paid this period (net)</b>			<b>176.23</b>	<b>1,250.01</b>

Interest has been deposited to your bank account 182512 XXXXXXXXX as instructed.

#### Investing with La Trobe Financial

Investing is made easier with **La Trobe Direct** - Australia's leading online investment portal. You can view, transact and update your account details by registering for La Trobe Direct at <https://www.latrobedirect.com> (desktop) or via your mobile device at the **App Store** (Apple) or **Play Store** (Android).

To invest via **BPAY** see the final page of this document for Biller Codes & the top of this document for your reference number.

To invest via **electronic transfer** use **BSB 062 986** and the account number of your chosen investment:

Classic Notice Account: 230 735 011	6 Month Notice Account: 230 735 128	2 Year Account: 230 735 136
90 Day Notice Account: 230 735 110	12 Month Term Account: 230 735 045	4 Year Account: 230 735 102

#### Fund Update

La Trobe Financial reviews and determines the investment returns of its portfolio accounts monthly. With the effects of the prolonged low interest rates impacting the returns of the Credit Fund, as at 1 January 2022 the following variable rates of return will apply:

Account	Reduction	New Variable Rate	Account	Reduction	New Variable Rate
Classic Notice Account	No change	0.85%* p.a.	12 Month Term Account	0.30%	3.85%*p.a.
90 Day Notice Account	0.35%	1.70%*p.a.	2 Year Account	0.30%	4.00%*p.a.
6 Month Notice Account	0.35%	1.95%*p.a.	4 Year Account	0.25%	5.00%*p.a.

Please call our investment team on 1800 818 818 if you have any questions about any of our products.



# Investor Activity Statement

## Investor Account 230735

Page 2 of 2  
 Statement Print Date 4 February 2022  
 Statement Period 1 January 2022 - 31 January 2022  
 TFN - Held  
 BPAY® Reference No. 2307353

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 The Winter Family Superannuation Fund  
 C/- Mr D Xi  
 PO Box 392  
 SEDDON WEST VIC 3011

## Investment Transaction Summary

Date	Transaction Description	Debit (\$)	Credit (\$)	Balance (\$)
<b>12 Month Term Account Opening Balance</b>				<b>50,000.00</b>
07 Jan	Interest earned - DEC 21 - 4.15% p.a.	0.00	176.23	50,176.23
07 Jan	Interest paid by EFT - DEC 21 - All paid to Nominated	176.23	0.00	50,000.00
10 Jan	Rebated Referral Fee DEC 21 - -0.500%p.a. (excl GST)	0.00	21.23	50,021.23
10 Jan	Rebated Referral Fee payment - DEC 21	21.23	0.00	50,000.00
<b>Closing Balance</b>		<b>197.46</b>	<b>197.46</b>	<b>50,000.00</b>



# Investor Account Information

## Interest

### Select Investment Account

Interest payable in respect to the Select Investment Account is generally due to be paid by the borrower monthly (but may vary as detailed in the relevant Supplementary Product Disclosure Statement), commencing one month after the settlement date of each selected investment. Once the borrower has made the payment required under the loan, the payment has to be cleared and this may take up to five (5) business days. Interest distributions are paid to your nominated account.

### Other Investment Accounts

Interest on your funds invested in these Accounts is calculated on the daily balance held by you and is paid monthly within fourteen (14) days after the end of each month to your nominated account.

## What happens if the borrower is late making payments?

Borrowers are required to make payment on time and are encouraged to do so. If they do not meet this requirement, they may be required to pay interest at a higher rate.

### Select Investment Account

We will write to you in relation to each investment if arrears occur. With the Select Investment Account, the investment return cannot be paid to you unless the borrower has made their interest repayment, consequently this has a higher level of investment risk than the pooled investment offerings. If the borrower makes a repayment late, you may be entitled to receive half of any late payment fee collected. This is not offered to our pooled investment account investors.


### Other Investment Accounts

Repayment arrears on any one loan will have an effect on, but will not cause the cessation of, your monthly interest payment. You will therefore still receive monthly interest payments fourteen (14) days after the end of the month. Rates of return are variable and determined monthly.

## Lodging new investment funds

You can lodge new investment funds using any of the following methods:

Direct Debit, BPay®, credit card, electronic funds transfer (EFT – available through internet banking) or by cheque. Your unique BPay® reference and EFT details are noted on the front of this statement under "Account Details". All cheques should be made payable to La Trobe Financial Asset Management Limited. Please see the latest Product Disclosure Statement or visit our website [www.latrobefinancial.com](http://www.latrobefinancial.com) for further details.

	<b>Biller Code – Classic Notice Account:</b>	<b>727339</b>
	<b>Biller Code – 90 Day Notice Account:</b>	<b>121277</b>
	<b>Biller Code – 6 Month Notice Account:</b>	<b>335828</b>
	<b>Biller Code – 12 Month Term Account:</b>	<b>625210</b>
	<b>Biller Code – 2 Year Account:</b>	<b>335810</b>
	<b>Biller Code – 4 Year Account:</b>	<b>101360</b>
<b>Telephone &amp; Internet Banking – BPAY®</b>		
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: <a href="http://www.bpay.com.au">www.bpay.com.au</a>		

Your BPAY® reference is noted on the front of this statement.

## Mistakes

No mistake in this statement or in any document rendered by La Trobe Financial shall prevent the recovery of any amount due, or make us liable for any action, liability, claim or demand arising from such mistake.

\* **The rates of return on your investment are current at the date of this statement. The rates of return are reviewed and determined monthly and may increase or decrease each month. The rate of return applicable for any given month is paid at the start of the following month. The rates of return are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected.**

## Withdrawal of your investment

Withdrawal rights are subject to liquidity and may be delayed or suspended.

### Select Investment Account

Withdrawals from this account can only be made upon maturity of the selected mortgage. Your selected investment can only be redeemed upon repayment of the loan by the borrower. Withdrawal delays therefore may occur where an individual mortgage is not repaid on the actual expiry date or a renewal of the loan is not completed.

### Classic Notice Account

Your funds are generally available on giving two (2) business days written notice and will be paid into your linked nominated account.

### 90 Day Notice Account

Your funds are generally available on giving ninety (90) days written notice and will be paid into your nominated account.

### 6 Month Notice Account

Your funds are generally available on giving one hundred and eighty (180) days written notice and will be paid into your nominated account.

### 12 Month Term Account

If you want to withdraw funds at the expiry of the minimum period of twelve (12) months, you must forward a written withdrawal request at least thirty (30) days prior to the expiry date.

### 2 Year Account

If you want to withdraw funds at the expiry of the minimum period of twenty-four (24) months, you must forward a written withdrawal request at least sixty (60) days prior to the expiry date.

### 4 Year Account

If you want to withdraw funds at the expiry of the minimum period of forty eight (48) months, you must forward a written withdrawal request at least three (3) months prior to the expiry date.

## Privacy

We comply with the Privacy Act in handling your personal information. A copy of La Trobe Financial's Privacy Policy is available at [www.latrobefinancial.com](http://www.latrobefinancial.com) or upon request.

## Complaints

If you have a complaint you can contact our Customer Resolution Team by:

Phone: 13 80 10  
Email: [customerresolution@latrobefinancial.com.au](mailto:customerresolution@latrobefinancial.com.au)  
Mail: La Trobe Financial  
GPO Box 2289, Melbourne, Victoria 3001 Australia

In the event that you do not get a satisfactory outcome, you have the right to complain to La Trobe Financial's External Dispute Resolution body:

Australian Financial Complaints Authority:

Online: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone: 1800 931 678 (free call)  
Mail: Australian Financial Complaints Authority  
GPO Box 3, Melbourne, VIC 3001

## More information?

For more information about the Fund call us on **1800 818 818**, or visit our website [www.latrobefinancial.com](http://www.latrobefinancial.com).

The most common questions investors have and the responses can be found in the Product Disclosure Statement under the heading 'Frequently Asked Questions'.

An investment in the Credit Fund is not a bank deposit, and investors risk losing some or all of their principal investment. Past performance is not a reliable indicator of future performance. **Withdrawal rights are subject to liquidity and may be delayed or suspended.**

\* Registered to BPAY Pty Ltd ABN 69 079 137 518

## Investor Activity Statement

### Investor Account 230735

Page 1 of 2  
Statement Print Date 3 March 2022  
Statement Period 1 February 2022 - 28 February 2022  
TFN - Held  
BPAY® Reference No. 2307353

The Winter Family Superannuation Fund  
C/- Mr D Xi  
PO Box 392  
SEDDON WEST VIC 3011

### La Trobe Australian Credit Fund Investment Account Summary - February 2022

**Investor:** Winter Supreme Meat & Poultry Pty Ltd ATF The Winter Family Superannuation Fund

<b>Opening Balance 1 February 2022</b>	\$	50,000.00
<b>New Investments</b>	\$	21.23
<b>Redemptions</b>	\$	-21.23
<b>Fees</b>	\$	0.00
<b>Closing Balance 28 February 2022</b>	\$	50,000.00

Investment Account Breakdown	Holdings (\$)	Current Variable Rate p.a.*	Interest paid this period (\$)	Interest paid to date this Financial Year (\$)
Classic Notice Account	0.00	0.85%	0.00	0.00
90 Day Notice Account	0.00	1.70%	0.00	0.00
6 Month Notice Account	0.00	1.95%	0.00	0.00
12 Month Term Account	50,000.00	3.85%	163.49	1,413.50
2 Year Account	0.00	4.00%	0.00	0.00
4 Year Account	0.00	5.00%	0.00	0.00
Select Peer-to-Peer (P2P) Accounts	0.00	-	0.00	0.00
	<b>50,000.00</b>			
<b>Interest paid this period (net)</b>			<b>163.49</b>	<b>1,413.50</b>

Interest has been deposited to your bank account 182512 XXXXXXXXX as instructed.

#### Investing with La Trobe Financial

Investing is made easier with **La Trobe Direct** - Australia's leading online investment portal. You can view, transact and update your account details by registering for La Trobe Direct at <https://www.latrobedirect.com> (desktop) or via your mobile device at the **App Store** (Apple) or **Play Store** (Android).

To invest via **BPAY** see the final page of this document for Biller Codes & the top of this document for your reference number.

To invest via **electronic transfer** use **BSB 062 986** and the account number of your chosen investment:

Classic Notice Account: 230 735 011	6 Month Notice Account: 230 735 128	2 Year Account: 230 735 136
90 Day Notice Account: 230 735 110	12 Month Term Account: 230 735 045	4 Year Account: 230 735 102

#### Fund Update

La Trobe Financial reviews and determines the investment returns of its portfolio accounts monthly. With the effects of the prolonged low interest rates impacting the returns of the Credit Fund, as at 1 March 2022 the following variable rates of return will apply:

Account	Reduction	New Variable Rate	Account	Reduction	New Variable Rate
Classic Notice Account	No change	0.85%* p.a.	12 Month Term Account	0.20%	3.65%*p.a.
90 Day Notice Account	0.20%	1.50%*p.a.	2 Year Account	0.25%	3.75%*p.a.
6 Month Notice Account	0.35%	1.60%*p.a.	4 Year Account	0.25%	4.75%*p.a.

Please call our investment team on 1800 818 818 if you have any questions about any of our products.





## Investor Activity Statement

### Investor Account 230735

Page 2 of 2  
Statement Print Date 3 March 2022  
Statement Period 1 February 2022 - 28 February 2022  
TFN - Held  
BPAY® Reference No. 2307353

The Winter Family Superannuation Fund  
C/- Mr D Xi  
PO Box 392  
SEDDON WEST VIC 3011

### Investment Transaction Summary

Date	Transaction Description	Debit (\$)	Credit (\$)	Balance (\$)
<b>12 Month Term Account Opening Balance</b>				<b>50,000.00</b>
03 Feb	Interest earned - JAN 22 - 3.85% p.a.	0.00	163.49	50,163.49
03 Feb	Interest paid by EFT - JAN 22 - All paid to Nominated	163.49	0.00	50,000.00
10 Feb	Rebated Referral Fee JAN 22 - -0.500%p.a. (excl GST)	0.00	21.23	50,021.23
10 Feb	Rebated Referral Fee payment - JAN 22	21.23	0.00	50,000.00
<b>Closing Balance</b>		<b>184.72</b>	<b>184.72</b>	<b>50,000.00</b>



# Investor Account Information

## Interest

### Select Investment Account

Interest payable in respect to the Select Investment Account is generally due to be paid by the borrower monthly (but may vary as detailed in the relevant Supplementary Product Disclosure Statement), commencing one month after the settlement date of each selected investment. Once the borrower has made the payment required under the loan, the payment has to be cleared and this may take up to five (5) business days. Interest distributions are paid to your nominated account.

### Other Investment Accounts

Interest on your funds invested in these Accounts is calculated on the daily balance held by you and is paid monthly within fourteen (14) days after the end of each month to your nominated account.

## What happens if the borrower is late making payments?

Borrowers are required to make payment on time and are encouraged to do so. If they do not meet this requirement, they may be required to pay interest at a higher rate.

### Select Investment Account

We will write to you in relation to each investment if arrears occur. With the Select Investment Account, the investment return cannot be paid to you unless the borrower has made their interest repayment, consequently this has a higher level of investment risk than the pooled investment offerings. If the borrower makes a repayment late, you may be entitled to receive half of any late payment fee collected. This is not offered to our pooled investment account investors.


### Other Investment Accounts

Repayment arrears on any one loan will have an effect on, but will not cause the cessation of, your monthly interest payment. You will therefore still receive monthly interest payments fourteen (14) days after the end of the month. Rates of return are variable and determined monthly.

## Lodging new investment funds

You can lodge new investment funds using any of the following methods:

Direct Debit, BPay<sup>®</sup>, credit card, electronic funds transfer (EFT – available through internet banking) or by cheque. Your unique BPay<sup>®</sup> reference and EFT details are noted on the front of this statement under "Account Details". All cheques should be made payable to La Trobe Financial Asset Management Limited. Please see the latest Product Disclosure Statement or visit our website [www.latrobefinancial.com](http://www.latrobefinancial.com) for further details.

	<b>Biller Code – Classic Notice Account:</b>	<b>727339</b>
	<b>Biller Code – 90 Day Notice Account:</b>	<b>121277</b>
	<b>Biller Code – 6 Month Notice Account:</b>	<b>335828</b>
	<b>Biller Code – 12 Month Term Account:</b>	<b>625210</b>
	<b>Biller Code – 2 Year Account:</b>	<b>335810</b>
	<b>Biller Code – 4 Year Account:</b>	<b>101360</b>
<b>Telephone &amp; Internet Banking – BPAY<sup>®</sup></b>		
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: <a href="http://www.bpay.com.au">www.bpay.com.au</a>		

Your BPAY<sup>®</sup> reference is noted on the front of this statement.

## Mistakes

No mistake in this statement or in any document rendered by La Trobe Financial shall prevent the recovery of any amount due, or make us liable for any action, liability, claim or demand arising from such mistake.

**\* The rates of return on your investment are current at the date of this statement. The rates of return are reviewed and determined monthly and may increase or decrease each month. The rate of return applicable for any given month is paid at the start of the following month. The rates of return are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected.**

## Withdrawal of your investment

Withdrawal rights are subject to liquidity and may be delayed or suspended.

### Select Investment Account

Withdrawals from this account can only be made upon maturity of the selected mortgage. Your selected investment can only be redeemed upon repayment of the loan by the borrower. Withdrawal delays therefore may occur where an individual mortgage is not repaid on the actual expiry date or a renewal of the loan is not completed.

### Classic Notice Account

Your funds are generally available on giving two (2) business days written notice and will be paid into your linked nominated account.

### 90 Day Notice Account

Your funds are generally available on giving ninety (90) days written notice and will be paid into your nominated account.

### 6 Month Notice Account

Your funds are generally available on giving one hundred and eighty (180) days written notice and will be paid into your nominated account.

### 12 Month Term Account

If you want to withdraw funds at the expiry of the minimum period of twelve (12) months, you must forward a written withdrawal request at least thirty (30) days prior to the expiry date.

### 2 Year Account

If you want to withdraw funds at the expiry of the minimum period of twenty-four (24) months, you must forward a written withdrawal request at least sixty (60) days prior to the expiry date.

### 4 Year Account

If you want to withdraw funds at the expiry of the minimum period of forty eight (48) months, you must forward a written withdrawal request at least three (3) months prior to the expiry date.

## Privacy

We comply with the Privacy Act in handling your personal information. A copy of La Trobe Financial's Privacy Policy is available at [www.latrobefinancial.com](http://www.latrobefinancial.com) or upon request.

## Complaints

If you have a complaint you can contact our Customer Resolution Team by:

Phone: 13 80 10  
Email: [customerresolution@latrobefinancial.com.au](mailto:customerresolution@latrobefinancial.com.au)  
Mail: La Trobe Financial  
GPO Box 2289, Melbourne, Victoria 3001 Australia

In the event that you do not get a satisfactory outcome, you have the right to complain to La Trobe Financial's External Dispute Resolution body:

Australian Financial Complaints Authority:

Online: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone: 1800 931 678 (free call)  
Mail: Australian Financial Complaints Authority  
GPO Box 3, Melbourne, VIC 3001

## More information?

For more information about the Fund call us on **1800 818 818**, or visit our website [www.latrobefinancial.com](http://www.latrobefinancial.com).

The most common questions investors have and the responses can be found in the Product Disclosure Statement under the heading 'Frequently Asked Questions'.

An investment in the Credit Fund is not a bank deposit, and investors risk losing some or all of their principal investment. Past performance is not a reliable indicator of future performance. **Withdrawal rights are subject to liquidity and may be delayed or suspended.**

\* Registered to BPAY Pty Ltd ABN 69 079 137 518

## Investor Activity Statement

### Investor Account 230735

Page 1 of 2  
Statement Print Date 5 April 2022  
Statement Period **1 March 2022 - 31 March 2022**  
TFN - Held  
BPAY® Reference No. 2307353

The Winter Family Superannuation Fund  
C/- Mr D Xi  
PO Box 392  
SEDDON WEST VIC 3011

### La Trobe Australian Credit Fund Investment Account Summary - March 2022

**Investor:** Winter Supreme Meat & Poultry Pty Ltd ATF The Winter Family Superannuation Fund

<b>Opening Balance 1 March 2022</b>	\$	50,000.00
<b>New Investments</b>	\$	19.18
<b>Redemptions</b>	\$	-19.18
<b>Fees</b>	\$	0.00
<b>Closing Balance 31 March 2022</b>	\$	50,000.00

Investment Account Breakdown	Holdings (\$)	Current Variable Rate p.a.*	Interest paid this period (\$)	Interest paid to date this Financial Year (\$)
Classic Notice Account	0.00	0.85%	0.00	0.00
90 Day Notice Account	0.00	1.50%	0.00	0.00
6 Month Notice Account	0.00	1.60%	0.00	0.00
12 Month Term Account	50,000.00	3.65%	147.67	1,561.17
2 Year Account	0.00	3.75%	0.00	0.00
4 Year Account	0.00	4.75%	0.00	0.00
Select Peer-to-Peer (P2P) Accounts	0.00	-	0.00	0.00
	<b>50,000.00</b>			
<b>Interest paid this period (net)</b>			<b>147.67</b>	<b>1,561.17</b>

Interest has been deposited to your bank account 182512 XXXXXXXXX as instructed.

#### Investing with La Trobe Financial

Investing is made easier with **La Trobe Direct** - Australia's leading online investment portal. You can view, transact and update your account details by registering for La Trobe Direct at <https://www.latrobedirect.com> (desktop) or via your mobile device at the **App Store** (Apple) or **Play Store** (Android).

To invest via **BPAY** see the final page of this document for Biller Codes & the top of this document for your reference number.

To invest via **electronic transfer** use **BSB 062 986** and the account number of your chosen investment:

■ Classic Notice Account: 230 735 011	■ 6 Month Notice Account: 230 735 128	■ 2 Year Account: 230 735 136
■ 90 Day Notice Account: 230 735 110	■ 12 Month Term Account: 230 735 045	■ 4 Year Account: 230 735 102

#### Fund Update

La Trobe Financial reviews and determines the investment returns of its portfolio accounts monthly. As at 1 April 2022, the following variable rates of return will apply:

Account	Variable Rate	Account	Variable Rate
■ Classic Notice Account	0.85%* p.a.	■ 12 Month Term Account	3.65%*p.a.
■ 90 Day Notice Account	1.50%*p.a.	■ 2 Year Account	3.75%*p.a.
■ 6 Month Notice Account	1.60%*p.a.	■ 4 Year Account	4.75%*p.a.

Effective 5 May 2022, management costs will increase by 0.20% for the 12 Month Term Account to 1.8% p.a..

Please call our investment team on 1800 818 818 if you have any questions about any of our products.



# Investor Activity Statement

## Investor Account 230735

Page 2 of 2  
 Statement Print Date 5 April 2022  
 Statement Period **1 March 2022 - 31 March 2022**  
 TFN - Held  
 BPAY® Reference No. 2307353

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 The Winter Family Superannuation Fund  
 C/- Mr D Xi  
 PO Box 392  
 SEDDON WEST VIC 3011

## Investment Transaction Summary

Date	Transaction Description	Debit (\$)	Credit (\$)	Balance (\$)
<b>12 Month Term Account Opening Balance</b>				<b>50,000.00</b>
03 Mar	Interest earned - FEB 22 - 3.85% p.a.	0.00	147.67	50,147.67
03 Mar	Interest paid by EFT - FEB 22 - All paid to Nominated	147.67	0.00	50,000.00
10 Mar	Rebated Referral Fee FEB 22 - -0.500%p.a. (excl GST)	0.00	19.18	50,019.18
10 Mar	Rebated Referral Fee payment - FEB 22	19.18	0.00	50,000.00
<b>Closing Balance</b>		<b>166.85</b>	<b>166.85</b>	<b>50,000.00</b>



# Investor Account Information

## Interest

### Select Investment Account

Interest payable in respect to the Select Investment Account is generally due to be paid by the borrower monthly (but may vary as detailed in the relevant Supplementary Product Disclosure Statement), commencing one month after the settlement date of each selected investment. Once the borrower has made the payment required under the loan, the payment has to be cleared and this may take up to five (5) business days. Interest distributions are paid to your nominated account.

### Other Investment Accounts

Interest on your funds invested in these Accounts is calculated on the daily balance held by you and is paid monthly within fourteen (14) days after the end of each month to your nominated account.

## What happens if the borrower is late making payments?

Borrowers are required to make payment on time and are encouraged to do so. If they do not meet this requirement, they may be required to pay interest at a higher rate.

### Select Investment Account

We will write to you in relation to each investment if arrears occur. With the Select Investment Account, the investment return cannot be paid to you unless the borrower has made their interest repayment, consequently this has a higher level of investment risk than the pooled investment offerings. If the borrower makes a repayment late, you may be entitled to receive half of any late payment fee collected. This is not offered to our pooled investment account investors.


### Other Investment Accounts

Repayment arrears on any one loan will have an effect on, but will not cause the cessation of, your monthly interest payment. You will therefore still receive monthly interest payments fourteen (14) days after the end of the month. Rates of return are variable and determined monthly.

## Lodging new investment funds

You can lodge new investment funds using any of the following methods:

Direct Debit, BPay<sup>®</sup>, credit card, electronic funds transfer (EFT – available through internet banking) or by cheque. Your unique BPay<sup>®</sup> reference and EFT details are noted on the front of this statement under "Account Details". All cheques should be made payable to La Trobe Financial Asset Management Limited. Please see the latest Product Disclosure Statement or visit our website [www.latrobefinancial.com](http://www.latrobefinancial.com) for further details.

	<b>Biller Code – Classic Notice Account:</b>	<b>727339</b>
	<b>Biller Code – 90 Day Notice Account:</b>	<b>121277</b>
	<b>Biller Code – 6 Month Notice Account:</b>	<b>335828</b>
	<b>Biller Code – 12 Month Term Account:</b>	<b>625210</b>
	<b>Biller Code – 2 Year Account:</b>	<b>335810</b>
	<b>Biller Code – 4 Year Account:</b>	<b>101360</b>
<b>Telephone &amp; Internet Banking – BPAY<sup>®</sup></b>		
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: <a href="http://www.bpay.com.au">www.bpay.com.au</a>		

Your BPAY<sup>®</sup> reference is noted on the front of this statement.

## Mistakes

No mistake in this statement or in any document rendered by La Trobe Financial shall prevent the recovery of any amount due, or make us liable for any action, liability, claim or demand arising from such mistake.

**\* The rates of return on your investment are current at the date of this statement. The rates of return are reviewed and determined monthly and may increase or decrease each month. The rate of return applicable for any given month is paid at the start of the following month. The rates of return are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected.**

## Withdrawal of your investment

Withdrawal rights are subject to liquidity and may be delayed or suspended.

### Select Investment Account

Withdrawals from this account can only be made upon maturity of the selected mortgage. Your selected investment can only be redeemed upon repayment of the loan by the borrower. Withdrawal delays therefore may occur where an individual mortgage is not repaid on the actual expiry date or a renewal of the loan is not completed.

### Classic Notice Account

Your funds are generally available on giving two (2) business days written notice and will be paid into your linked nominated account.

### 90 Day Notice Account

Your funds are generally available on giving ninety (90) days written notice and will be paid into your nominated account.

### 6 Month Notice Account

Your funds are generally available on giving one hundred and eighty (180) days written notice and will be paid into your nominated account.

### 12 Month Term Account

If you want to withdraw funds at the expiry of the minimum period of twelve (12) months, you must forward a written withdrawal request at least thirty (30) days prior to the expiry date.

### 2 Year Account

If you want to withdraw funds at the expiry of the minimum period of twenty-four (24) months, you must forward a written withdrawal request at least sixty (60) days prior to the expiry date.

### 4 Year Account

If you want to withdraw funds at the expiry of the minimum period of forty eight (48) months, you must forward a written withdrawal request at least three (3) months prior to the expiry date.

## Privacy

We comply with the Privacy Act in handling your personal information. A copy of La Trobe Financial's Privacy Policy is available at [www.latrobefinancial.com](http://www.latrobefinancial.com) or upon request.

## Complaints

If you have a complaint you can contact our Customer Resolution Team by:

Phone: 13 80 10  
Email: [customerresolution@latrobefinancial.com.au](mailto:customerresolution@latrobefinancial.com.au)  
Mail: La Trobe Financial  
GPO Box 2289, Melbourne, Victoria 3001 Australia

In the event that you do not get a satisfactory outcome, you have the right to complain to La Trobe Financial's External Dispute Resolution body:

Australian Financial Complaints Authority:

Online: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone: 1800 931 678 (free call)  
Mail: Australian Financial Complaints Authority  
GPO Box 3, Melbourne, VIC 3001

## More information?

For more information about the Fund call us on **1800 818 818**, or visit our website [www.latrobefinancial.com](http://www.latrobefinancial.com).

The most common questions investors have and the responses can be found in the Product Disclosure Statement under the heading 'Frequently Asked Questions'.

An investment in the Credit Fund is not a bank deposit, and investors risk losing some or all of their principal investment. Past performance is not a reliable indicator of future performance. **Withdrawal rights are subject to liquidity and may be delayed or suspended.**

\* Registered to BPAY Pty Ltd ABN 69 079 137 518

# Investor Activity Statement

## Investor Account 230735

Page 1 of 2  
Statement Print Date 6 May 2022  
Statement Period **1 April 2022 - 30 April 2022**  
TFN - Held  
BPAY® Reference No. 2307353

The Winter Family Superannuation Fund  
C/- Mr D Xi  
PO Box 392  
SEDDON WEST VIC 3011

## La Trobe Australian Credit Fund Investment Account Summary - April 2022

**Investor:** Winter Supreme Meat & Poultry Pty Ltd ATF The Winter Family Superannuation Fund

<b>Opening Balance 1 April 2022</b>	\$	50,000.00
<b>New Investments</b>	\$	21.23
<b>Redemptions</b>	\$	-21.23
<b>Fees</b>	\$	0.00
<b>Closing Balance 30 April 2022</b>	\$	50,000.00

Investment Account Breakdown	Holdings (\$)	Current Variable Rate p.a.*	Interest paid this period (\$)	Interest paid to date this Financial Year (\$)
Classic Notice Account	0.00	1.10%	0.00	0.00
90 Day Notice Account	0.00	1.50%	0.00	0.00
6 Month Notice Account	0.00	1.60%	0.00	0.00
12 Month Term Account	50,000.00	3.65%	155.00	1,716.17
2 Year Account	0.00	3.75%	0.00	0.00
4 Year Account	0.00	4.75%	0.00	0.00
Select Peer-to-Peer (P2P) Accounts	0.00	-	0.00	0.00
	<b>50,000.00</b>			
<b>Interest paid this period (net)</b>			<b>155.00</b>	<b>1,716.17</b>

Interest has been deposited to your bank account 182512 XXXXXXXXX as instructed.

### Investing with La Trobe Financial

Investing is made easier with **La Trobe Direct** - Australia's leading online investment portal. You can view, transact and update your account details by registering for La Trobe Direct at <https://www.latrobedirect.com> (desktop) or via your mobile device at the **App Store** (Apple) or **Play Store** (Android).

To invest via **BPAY** see the final page of this document for Biller Codes & the top of this document for your reference number.

To invest via **electronic transfer** use **BSB 062 986** and the account number of your chosen investment:

■ Classic Notice Account: 230 735 011	■ 6 Month Notice Account: 230 735 128	■ 2 Year Account: 230 735 136
■ 90 Day Notice Account: 230 735 110	■ 12 Month Term Account: 230 735 045	■ 4 Year Account: 230 735 102

### Fund Update

La Trobe Financial reviews and determines the investment returns of its portfolio accounts monthly. As at 1 May 2022, the following variable rates of return will apply:

Account	Change	New Variable Rate	Account	Change	New Variable Rate
■ Classic Notice Account	No change	1.10%*p.a.	■ 12 Month Term Account	-0.10%	3.55%*p.a.
■ 90 Day Notice Account	No change	1.50%*p.a.	■ 2 Year Account	-0.10%	3.65%*p.a.
■ 6 Month Notice Account	No change	1.60%*p.a.	■ 4 Year Account	No change	4.75%*p.a.

Effective 5 May 2022, management costs will increase by 0.20% for the 12 Month Term Account to 1.8% p.a..

Please call our investment team on 1800 818 818 if you have any questions about any of our products.



# Investor Activity Statement

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 The Winter Family Superannuation Fund  
 C/- Mr D Xi  
 PO Box 392  
 SEDDON WEST VIC 3011

**Investor Account 230735**

Page 2 of 2  
 Statement Print Date 6 May 2022  
 Statement Period 1 April 2022 - 30 April 2022  
 TFN - Held  
 BPAY® Reference No. 2307353

## Investment Transaction Summary

Date	Transaction Description	Debit (\$)	Credit (\$)	Balance (\$)
<b>12 Month Term Account Opening Balance</b>				<b>50,000.00</b>
05 Apr	Interest earned - MAR 22 - 3.65% p.a.	0.00	155.00	50,155.00
05 Apr	Interest paid by EFT - MAR 22 - All paid to Nominated	155.00	0.00	50,000.00
08 Apr	Rebated Referral Fee MAR 22 - -0.500%p.a. (excl GST)	0.00	21.23	50,021.23
08 Apr	Rebated Referral Fee payment - MAR 22	21.23	0.00	50,000.00
<b>Closing Balance</b>		<b>176.23</b>	<b>176.23</b>	<b>50,000.00</b>



# Investor Account Information

## Interest

### Select Investment Account

Interest payable in respect to the Select Investment Account is generally due to be paid by the borrower monthly (but may vary as detailed in the relevant Supplementary Product Disclosure Statement), commencing one month after the settlement date of each selected investment. Once the borrower has made the payment required under the loan, the payment has to be cleared and this may take up to five (5) business days. Interest distributions are paid to your nominated account.

### Other Investment Accounts

Interest on your funds invested in these Accounts is calculated on the daily balance held by you and is paid monthly within fourteen (14) days after the end of each month to your nominated account.

## What happens if the borrower is late making payments?

Borrowers are required to make payment on time and are encouraged to do so. If they do not meet this requirement, they may be required to pay interest at a higher rate.

### Select Investment Account

We will write to you in relation to each investment if arrears occur. With the Select Investment Account, the investment return cannot be paid to you unless the borrower has made their interest repayment, consequently this has a higher level of investment risk than the pooled investment offerings. If the borrower makes a repayment late, you may be entitled to receive half of any late payment fee collected. This is not offered to our pooled investment account investors.


### Other Investment Accounts

Repayment arrears on any one loan will have an effect on, but will not cause the cessation of, your monthly interest payment. You will therefore still receive monthly interest payments fourteen (14) days after the end of the month. Rates of return are variable and determined monthly.

## Lodging new investment funds

You can lodge new investment funds using any of the following methods:

Direct Debit, BPay<sup>®</sup>, credit card, electronic funds transfer (EFT – available through internet banking) or by cheque. Your unique BPay<sup>®</sup> reference and EFT details are noted on the front of this statement under "Account Details". All cheques should be made payable to La Trobe Financial Asset Management Limited. Please see the latest Product Disclosure Statement or visit our website [www.latrobefinancial.com](http://www.latrobefinancial.com) for further details.

	<b>Biller Code – Classic Notice Account:</b>	<b>727339</b>
	<b>Biller Code – 90 Day Notice Account:</b>	<b>121277</b>
	<b>Biller Code – 6 Month Notice Account:</b>	<b>335828</b>
	<b>Biller Code – 12 Month Term Account:</b>	<b>625210</b>
	<b>Biller Code – 2 Year Account:</b>	<b>335810</b>
	<b>Biller Code – 4 Year Account:</b>	<b>101360</b>
<b>Telephone &amp; Internet Banking – BPAY<sup>®</sup></b>		
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: <a href="http://www.bpay.com.au">www.bpay.com.au</a>		

Your BPAY<sup>®</sup> reference is noted on the front of this statement.

## Mistakes

No mistake in this statement or in any document rendered by La Trobe Financial shall prevent the recovery of any amount due, or make us liable for any action, liability, claim or demand arising from such mistake.

**\* The rates of return on your investment are current at the date of this statement. The rates of return are reviewed and determined monthly and may increase or decrease each month. The rate of return applicable for any given month is paid at the start of the following month. The rates of return are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected.**

## Withdrawal of your investment

Withdrawal rights are subject to liquidity and may be delayed or suspended.

### Select Investment Account

Withdrawals from this account can only be made upon maturity of the selected mortgage. Your selected investment can only be redeemed upon repayment of the loan by the borrower. Withdrawal delays therefore may occur where an individual mortgage is not repaid on the actual expiry date or a renewal of the loan is not completed.

### Classic Notice Account

Your funds are generally available on giving two (2) business days written notice and will be paid into your linked nominated account.

### 90 Day Notice Account

Your funds are generally available on giving ninety (90) days written notice and will be paid into your nominated account.

### 6 Month Notice Account

Your funds are generally available on giving one hundred and eighty (180) days written notice and will be paid into your nominated account.

### 12 Month Term Account

If you want to withdraw funds at the expiry of the minimum period of twelve (12) months, you must forward a written withdrawal request at least thirty (30) days prior to the expiry date.

### 2 Year Account

If you want to withdraw funds at the expiry of the minimum period of twenty-four (24) months, you must forward a written withdrawal request at least sixty (60) days prior to the expiry date.

### 4 Year Account

If you want to withdraw funds at the expiry of the minimum period of forty eight (48) months, you must forward a written withdrawal request at least three (3) months prior to the expiry date.

## Privacy

We comply with the Privacy Act in handling your personal information. A copy of La Trobe Financial's Privacy Policy is available at [www.latrobefinancial.com](http://www.latrobefinancial.com) or upon request.

## Complaints

If you have a complaint you can contact our Customer Resolution Team by:

Phone: 13 80 10  
Email: [customerresolution@latrobefinancial.com.au](mailto:customerresolution@latrobefinancial.com.au)  
Mail: La Trobe Financial  
GPO Box 2289, Melbourne, Victoria 3001 Australia

In the event that you do not get a satisfactory outcome, you have the right to complain to La Trobe Financial's External Dispute Resolution body:

Australian Financial Complaints Authority:

Online: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone: 1800 931 678 (free call)  
Mail: Australian Financial Complaints Authority  
GPO Box 3, Melbourne, VIC 3001

## More information?

For more information about the Fund call us on **1800 818 818**, or visit our website [www.latrobefinancial.com](http://www.latrobefinancial.com).

The most common questions investors have and the responses can be found in the Product Disclosure Statement under the heading 'Frequently Asked Questions'.

An investment in the Credit Fund is not a bank deposit, and investors risk losing some or all of their principal investment. Past performance is not a reliable indicator of future performance. **Withdrawal rights are subject to liquidity and may be delayed or suspended.**

\* Registered to BPAY Pty Ltd ABN 69 079 137 518



# Investor Activity Statement

## Investor Account 230735

Page 1 of 2  
Statement Print Date 6 June 2022  
Statement Period **1 May 2022 - 31 May 2022**  
TFN - Held  
BPAY® Reference No. 2307353

The Winter Family Superannuation Fund  
C/- Mr D Xi  
PO Box 392  
SEDDON WEST VIC 3011

## La Trobe Australian Credit Fund Investment Account Summary - May 2022

**Investor:** Winter Supreme Meat & Poultry Pty Ltd ATF The Winter Family Superannuation Fund

<b>Opening Balance 1 May 2022</b>	\$	50,000.00
<b>New Investments</b>	\$	20.55
<b>Redemptions</b>	\$	-20.55
<b>Fees</b>	\$	0.00
<b>Closing Balance 31 May 2022</b>	\$	50,000.00

Investment Account Breakdown	Holdings (\$)	Current Variable Rate p.a.*	Interest paid this period (\$)	Interest paid to date this Financial Year (\$)
Classic Notice Account	0.00	1.10%	0.00	0.00
90 Day Notice Account	0.00	1.50%	0.00	0.00
6 Month Notice Account	0.00	1.60%	0.00	0.00
12 Month Term Account	50,000.00	3.55%	150.00	1,866.17
2 Year Account	0.00	3.65%	0.00	0.00
4 Year Account	0.00	4.75%	0.00	0.00
Select Peer-to-Peer (P2P) Accounts	0.00	-	0.00	0.00
	<b>50,000.00</b>			
<b>Interest paid this period (net)</b>			<b>150.00</b>	<b>1,866.17</b>

Interest has been deposited to your bank account 182512 XXXXXXXXX as instructed.

### Investing with La Trobe Financial

Investing is made easier with **La Trobe Direct** - Australia's leading online investment portal. You can view, transact and update your account details by registering for La Trobe Direct at <https://www.latrobedirect.com> (desktop) or via your mobile device at the **App Store** (Apple) or **Play Store** (Android).

To invest via **BPAY** see the final page of this document for Biller Codes & the top of this document for your reference number.

To invest via **electronic transfer** use **BSB 062 986** and the account number of your chosen investment:

■ Classic Notice Account: 230 735 011	■ 6 Month Notice Account: 230 735 128	■ 2 Year Account: 230 735 136
■ 90 Day Notice Account: 230 735 110	■ 12 Month Term Account: 230 735 045	■ 4 Year Account: 230 735 102

### Fund Update

La Trobe Financial reviews and determines the investment returns of its portfolio accounts monthly. As at 1 June 2022, the following increased variable rates of return will apply:

Account	Change	New Variable Rate	Account	Change	New Variable Rate
■ Classic Notice Account	0.15%	1.25%*p.a.	■ 12 Month Term Account	0.15%	3.70%*p.a.
■ 90 Day Notice Account	0.20%	1.70%*p.a.	■ 2 Year Account	0.15%	3.80%*p.a.
■ 6 Month Notice Account	0.15%	1.75%*p.a.	■ 4 Year Account	0.15%	4.90%*p.a.

La Trobe Financial has updated its Product Disclosure Statement (PDS). The new PDS, effective 5 May 2022, supersedes all previous versions. To view the updated PDS, visit our website [www.latrobefinancial.com.au](http://www.latrobefinancial.com.au).

Please call our investment team on 1800 818 818 if you have any questions about any of our products.



# Investor Activity Statement

## Investor Account 230735

Page 2 of 2  
Statement Print Date 6 June 2022  
Statement Period 1 May 2022 - 31 May 2022  
TFN - Held  
BPAY® Reference No. 2307353

The Winter Family Superannuation Fund  
C/- Mr D Xi  
PO Box 392  
SEDDON WEST VIC 3011

## Investment Transaction Summary

Date	Transaction Description	Debit (\$)	Credit (\$)	Balance (\$)
<b>12 Month Term Account Opening Balance</b>				<b>50,000.00</b>
04 May	Interest earned - APR 22 - 3.65% p.a.	0.00	150.00	50,150.00
04 May	Interest paid by EFT - APR 22 - All paid to Nominated	150.00	0.00	50,000.00
10 May	Rebated Referral Fee APR 22 - -0.500%p.a. (excl GST)	0.00	20.55	50,020.55
10 May	Rebated Referral Fee payment - APR 22	20.55	0.00	50,000.00
<b>Closing Balance</b>		<b>170.55</b>	<b>170.55</b>	<b>50,000.00</b>



# Investor Account Information

## Interest

### Select Investment Account

Interest payable in respect to the Select Investment Account is generally due to be paid by the borrower monthly (but may vary as detailed in the relevant Supplementary Product Disclosure Statement), commencing one month after the settlement date of each selected investment. Once the borrower has made the payment required under the loan, the payment has to be cleared and this may take up to five (5) business days. Interest distributions are paid to your nominated account.

### Other Investment Accounts

Interest on your funds invested in these Accounts is calculated on the daily balance held by you and is paid monthly within fourteen (14) days after the end of each month to your nominated account.

## What happens if the borrower is late making payments?

Borrowers are required to make payment on time and are encouraged to do so. If they do not meet this requirement, they may be required to pay interest at a higher rate.

### Select Investment Account

We will write to you in relation to each investment if arrears occur. With the Select Investment Account, the investment return cannot be paid to you unless the borrower has made their interest repayment, consequently this has a higher level of investment risk than the pooled investment offerings. If the borrower makes a repayment late, you may be entitled to receive half of any late payment fee collected. This is not offered to our pooled investment account investors.


### Other Investment Accounts

Repayment arrears on any one loan will have an effect on, but will not cause the cessation of, your monthly interest payment. You will therefore still receive monthly interest payments fourteen (14) days after the end of the month. Rates of return are variable and determined monthly.

## Lodging new investment funds

You can lodge new investment funds using any of the following methods:

Direct Debit, BPay<sup>®</sup>, credit card, electronic funds transfer (EFT – available through internet banking) or by cheque. Your unique BPay<sup>®</sup> reference and EFT details are noted on the front of this statement under "Account Details". All cheques should be made payable to La Trobe Financial Asset Management Limited. Please see the latest Product Disclosure Statement or visit our website [www.latrobefinancial.com](http://www.latrobefinancial.com) for further details.

	<b>Biller Code – Classic Notice Account:</b>	<b>727339</b>
	<b>Biller Code – 90 Day Notice Account:</b>	<b>121277</b>
	<b>Biller Code – 6 Month Notice Account:</b>	<b>335828</b>
	<b>Biller Code – 12 Month Term Account:</b>	<b>625210</b>
	<b>Biller Code – 2 Year Account:</b>	<b>335810</b>
	<b>Biller Code – 4 Year Account:</b>	<b>101360</b>
<b>Telephone &amp; Internet Banking – BPAY<sup>®</sup></b>		
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: <a href="http://www.bpay.com.au">www.bpay.com.au</a>		

Your BPAY<sup>®</sup> reference is noted on the front of this statement.

## Mistakes

No mistake in this statement or in any document rendered by La Trobe Financial shall prevent the recovery of any amount due, or make us liable for any action, liability, claim or demand arising from such mistake.

**\* The rates of return on your investment are current at the date of this statement. The rates of return are reviewed and determined monthly and may increase or decrease each month. The rate of return applicable for any given month is paid at the start of the following month. The rates of return are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected.**

## Withdrawal of your investment

Withdrawal rights are subject to liquidity and may be delayed or suspended.

### Select Investment Account

Withdrawals from this account can only be made upon maturity of the selected mortgage. Your selected investment can only be redeemed upon repayment of the loan by the borrower. Withdrawal delays therefore may occur where an individual mortgage is not repaid on the actual expiry date or a renewal of the loan is not completed.

### Classic Notice Account

Your funds are generally available on giving two (2) business days written notice and will be paid into your linked nominated account.

### 90 Day Notice Account

Your funds are generally available on giving ninety (90) days written notice and will be paid into your nominated account.

### 6 Month Notice Account

Your funds are generally available on giving one hundred and eighty (180) days written notice and will be paid into your nominated account.

### 12 Month Term Account

If you want to withdraw funds at the expiry of the minimum period of twelve (12) months, you must forward a written withdrawal request at least thirty (30) days prior to the expiry date.

### 2 Year Account

If you want to withdraw funds at the expiry of the minimum period of twenty-four (24) months, you must forward a written withdrawal request at least sixty (60) days prior to the expiry date.

### 4 Year Account

If you want to withdraw funds at the expiry of the minimum period of forty eight (48) months, you must forward a written withdrawal request at least three (3) months prior to the expiry date.

## Privacy

We comply with the Privacy Act in handling your personal information. A copy of La Trobe Financial's Privacy Policy is available at [www.latrobefinancial.com](http://www.latrobefinancial.com) or upon request.

## Complaints

If you have a complaint you can contact our Customer Resolution Team by:

Phone: 13 80 10  
Email: [customerresolution@latrobefinancial.com.au](mailto:customerresolution@latrobefinancial.com.au)  
Mail: La Trobe Financial  
GPO Box 2289, Melbourne, Victoria 3001 Australia

In the event that you do not get a satisfactory outcome, you have the right to complain to La Trobe Financial's External Dispute Resolution body:

Australian Financial Complaints Authority:

Online: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone: 1800 931 678 (free call)  
Mail: Australian Financial Complaints Authority  
GPO Box 3, Melbourne, VIC 3001

## More information?

For more information about the Fund call us on **1800 818 818**, or visit our website [www.latrobefinancial.com](http://www.latrobefinancial.com).

The most common questions investors have and the responses can be found in the Product Disclosure Statement under the heading 'Frequently Asked Questions'.

An investment in the Credit Fund is not a bank deposit, and investors risk losing some or all of their principal investment. Past performance is not a reliable indicator of future performance. **Withdrawal rights are subject to liquidity and may be delayed or suspended.**

\* Registered to BPAY Pty Ltd ABN 69 079 137 518

# Investor Activity Statement

## Investor Account 230735

Page 1 of 2  
 Statement Print Date 7 July 2022  
 Statement Period **1 June 2022 - 30 June 2022**  
 TFN - Held  
 BPAY® Reference No. 2307353

The Winter Family Superannuation Fund  
 C/- Mr D Xi  
 PO Box 118  
 BANNOCKBURN VIC 3331

## La Trobe Australian Credit Fund Investment Account Summary - June 2022

**Investor:** Winter Supreme Meat & Poultry Pty Ltd ATF The Winter Family Superannuation Fund

<b>Opening Balance 1 June 2022</b>	\$	50,000.00
<b>New Investments</b>	\$	250,021.23
<b>Redemptions</b>	\$	-21.23
<b>Fees</b>	\$	0.00
<b>Closing Balance 30 June 2022</b>	\$	300,000.00

Investment Account Breakdown	Holdings (\$)	Current Variable Rate p.a.*	Interest paid this period (\$)	Interest paid to date this Financial Year (\$)
Classic Notice Account	0.00	2.00%	0.00	0.00
90 Day Notice Account	0.00	2.30%	0.00	0.00
6 Month Notice Account	0.00	2.35%	0.00	0.00
12 Month Term Account	300,000.00	4.30%	150.75	2,016.92
2 Year Account	0.00	4.40%	0.00	0.00
4 Year Account	0.00	5.50%	0.00	0.00
Select Peer-to-Peer (P2P) Accounts	0.00	-	0.00	0.00
	<b>300,000.00</b>			
<b>Interest paid this period (net)</b>			<b>150.75</b>	<b>2,016.92</b>

Interest has been deposited to your bank account 182512 XXXXXXXXX as instructed.

### Investing with La Trobe Financial

Investing is made easier with **La Trobe Direct** - Australia's leading online investment portal. You can view, transact and update your account details by registering for La Trobe Direct at <https://www.latrobedirect.com> (desktop) or via your mobile device at the **App Store** (Apple) or **Play Store** (Android).

To invest via **BPAY** see the final page of this document for Biller Codes & the top of this document for your reference number.

To invest via **electronic transfer** use **BSB 062 986** and the account number of your chosen investment:

■ Classic Notice Account: 230 735 011	■ 6 Month Notice Account: 230 735 128	■ 2 Year Account: 230 735 136
■ 90 Day Notice Account: 230 735 110	■ 12 Month Term Account: 230 735 045	■ 4 Year Account: 230 735 102

### Fund Update

La Trobe Financial reviews and determines the investment returns of its portfolio accounts monthly. As at 29 June 2022, the following increased variable rates of return will apply:

Account	Change	Current Variable Rate	Account	Change	Current Variable Rate
■ Classic Notice Account	0.75%	2.00%*p.a.	■ 12 Month Term Account	0.60%	4.30%*p.a.
■ 90 Day Notice Account	0.60%	2.30%*p.a.	■ 2 Year Account	0.60%	4.40%*p.a.
■ 6 Month Notice Account	0.60%	2.35%*p.a.	■ 4 Year Account	0.60%	5.50%*p.a.

Please call our investment team on 1800 818 818 if you have any questions about any of our products.



# Investor Activity Statement

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 The Winter Family Superannuation Fund  
 C/- Mr D Xi  
 PO Box 118  
 BANNOCKBURN VIC 3331

**Investor Account 230735**

Page 2 of 2  
 Statement Print Date 7 July 2022  
 Statement Period **1 June 2022 - 30 June 2022**  
 TFN - Held  
 BPAY® Reference No. 2307353

## Investment Transaction Summary

Date	Transaction Description	Debit (\$)	Credit (\$)	Balance (\$)
<b>12 Month Term Account Opening Balance</b>				<b>50,000.00</b>
06 Jun	Interest earned - MAY 22	0.00	150.75	50,150.75
06 Jun	Interest paid by EFT - MAY 22 - All paid to Nominated	150.75	0.00	50,000.00
10 Jun	Rebated Referral Fee MAY 22 - -0.500%p.a. (excl GST)	0.00	21.23	50,021.23
10 Jun	Rebated Referral Fee payment - MAY 22	21.23	0.00	50,000.00
23 Jun	New Investment	0.00	250,000.00	300,000.00
<b>Closing Balance</b>		<b>171.98</b>	<b>250,171.98</b>	<b>300,000.00</b>



# Investor Account Information

## Interest

### Select Investment Account

Interest payable in respect to the Select Investment Account is generally due to be paid by the borrower monthly (but may vary as detailed in the relevant Supplementary Product Disclosure Statement), commencing one month after the settlement date of each selected investment. Once the borrower has made the payment required under the loan, the payment has to be cleared and this may take up to five (5) business days. Interest distributions are paid to your nominated account.

### Other Investment Accounts

Interest on your funds invested in these Accounts is calculated on the daily balance held by you and is paid monthly within fourteen (14) days after the end of each month to your nominated account.

## What happens if the borrower is late making payments?

Borrowers are required to make payment on time and are encouraged to do so. If they do not meet this requirement, they may be required to pay interest at a higher rate.

### Select Investment Account

We will write to you in relation to each investment if arrears occur. With the Select Investment Account, the investment return cannot be paid to you unless the borrower has made their interest repayment, consequently this has a higher level of investment risk than the pooled investment offerings. If the borrower makes a repayment late, you may be entitled to receive half of any late payment fee collected. This is not offered to our pooled investment account investors.


### Other Investment Accounts

Repayment arrears on any one loan will have an effect on, but will not cause the cessation of, your monthly interest payment. You will therefore still receive monthly interest payments fourteen (14) days after the end of the month. Rates of return are variable and determined monthly.

## Lodging new investment funds

You can lodge new investment funds using any of the following methods:

Direct Debit, BPay<sup>®</sup>, credit card, electronic funds transfer (EFT – available through internet banking) or by cheque. Your unique BPay<sup>®</sup> reference and EFT details are noted on the front of this statement under "Account Details". All cheques should be made payable to La Trobe Financial Asset Management Limited. Please see the latest Product Disclosure Statement or visit our website [www.latrobefinancial.com](http://www.latrobefinancial.com) for further details.

	<b>Biller Code – Classic Notice Account:</b>	<b>727339</b>
	<b>Biller Code – 90 Day Notice Account:</b>	<b>121277</b>
	<b>Biller Code – 6 Month Notice Account:</b>	<b>335828</b>
	<b>Biller Code – 12 Month Term Account:</b>	<b>625210</b>
	<b>Biller Code – 2 Year Account:</b>	<b>335810</b>
	<b>Biller Code – 4 Year Account:</b>	<b>101360</b>
<b>Telephone &amp; Internet Banking – BPAY<sup>®</sup></b>		
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: <a href="http://www.bpay.com.au">www.bpay.com.au</a>		

Your BPAY<sup>®</sup> reference is noted on the front of this statement.

## Mistakes

No mistake in this statement or in any document rendered by La Trobe Financial shall prevent the recovery of any amount due, or make us liable for any action, liability, claim or demand arising from such mistake.

**\* The rates of return on your investment are current at the date of this statement. The rates of return are reviewed and determined monthly and may increase or decrease each month. The rate of return applicable for any given month is paid at the start of the following month. The rates of return are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected.**

## Withdrawal of your investment

Withdrawal rights are subject to liquidity and may be delayed or suspended.

### Select Investment Account

Withdrawals from this account can only be made upon maturity of the selected mortgage. Your selected investment can only be redeemed upon repayment of the loan by the borrower. Withdrawal delays therefore may occur where an individual mortgage is not repaid on the actual expiry date or a renewal of the loan is not completed.

### Classic Notice Account

Your funds are generally available on giving two (2) business days written notice and will be paid into your linked nominated account.

### 90 Day Notice Account

Your funds are generally available on giving ninety (90) days written notice and will be paid into your nominated account.

### 6 Month Notice Account

Your funds are generally available on giving one hundred and eighty (180) days written notice and will be paid into your nominated account.

### 12 Month Term Account

If you want to withdraw funds at the expiry of the minimum period of twelve (12) months, you must forward a written withdrawal request at least thirty (30) days prior to the expiry date.

### 2 Year Account

If you want to withdraw funds at the expiry of the minimum period of twenty-four (24) months, you must forward a written withdrawal request at least sixty (60) days prior to the expiry date.

### 4 Year Account

If you want to withdraw funds at the expiry of the minimum period of forty eight (48) months, you must forward a written withdrawal request at least three (3) months prior to the expiry date.

## Privacy

We comply with the Privacy Act in handling your personal information. A copy of La Trobe Financial's Privacy Policy is available at [www.latrobefinancial.com](http://www.latrobefinancial.com) or upon request.

## Complaints

If you have a complaint you can contact our Customer Resolution Team by:

Phone: 13 80 10  
Email: [customerresolution@latrobefinancial.com.au](mailto:customerresolution@latrobefinancial.com.au)  
Mail: La Trobe Financial  
GPO Box 2289, Melbourne, Victoria 3001 Australia

In the event that you do not get a satisfactory outcome, you have the right to complain to La Trobe Financial's External Dispute Resolution body:

Australian Financial Complaints Authority:

Online: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone: 1800 931 678 (free call)  
Mail: Australian Financial Complaints Authority  
GPO Box 3, Melbourne, VIC 3001

## More information?

For more information about the Fund call us on **1800 818 818**, or visit our website [www.latrobefinancial.com](http://www.latrobefinancial.com).

The most common questions investors have and the responses can be found in the Product Disclosure Statement under the heading 'Frequently Asked Questions'.

An investment in the Credit Fund is not a bank deposit, and investors risk losing some or all of their principal investment. Past performance is not a reliable indicator of future performance. **Withdrawal rights are subject to liquidity and may be delayed or suspended.**

\* Registered to BPAY Pty Ltd ABN 69 079 137 518

# Investor Activity Statement

## Investor Account 230735

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

The Winter Family Superannuation Fund  
 C/- Mr D Xi  
 PO Box 118  
 BANNOCKBURN VIC 3331

Statement Print Date 19 July 2022  
 Financial Year **1 July 2021 - 30 June 2022**  
 TFN - Held  
 BPAY® Reference No. 2307353

## Annual Taxation Statement - 30 June 2022

The following summary reflects those investments where you were paid interest income during the financial year.

**Investor:** Winter Supreme Meat & Poultry Pty Ltd ATF The Winter Family Superannuation Fund

Mortgage Investment	Maturity Date	Mortgage Investment Security Address	Investment as at 30 Jun 2022 (\$)	Property Insurance Policy	Insurance Renewal Date	Total Interest Paid YTD (\$)
<b>Select Peer-to-Peer (P2P) Accounts TOTAL</b>			<b>0.00</b>			<b>0.00</b>
Classic Notice Account			0.00			0.00
90 Day Notice Account			0.00			0.00
6 Month Notice Account			0.00			0.00
12 Month Term Account			300,000.00			2,016.92
<b>Total Amount Invested as at 30 Jun 2022</b>			<b>300,000.00</b>			
<b>Total Interest Paid 01 Jul 2021 to 30 Jun 2022</b>						<b>\$2,016.92</b>

### Interest Income Summary

Interest Collected From Investment Options ( 1 July 2021 - 30 June 2022)	\$	2,016.92
Less : Non Resident Interest Withholding Tax	\$	0.00
Less : TFN/ABN Withholding Tax	\$	0.00
Less : Statement Issuance Fee	\$	0.00
<b>Net Investor Interest Paid Period Ended 30 Jun 2022</b>	<b>\$</b>	<b>2,016.92</b>



# Investor Account Information

## Interest

### Select Investment Account

Interest payable in respect to the Select Investment Account is generally due to be paid by the borrower monthly (but may vary as detailed in the relevant Supplementary Product Disclosure Statement), commencing one month after the settlement date of each selected investment. Once the borrower has made the payment required under the loan, the payment has to be cleared and this may take up to five (5) business days. Interest distributions are paid to your nominated account.

### Other Investment Accounts

Interest on your funds invested in these Accounts is calculated on the daily balance held by you and is paid monthly within fourteen (14) days after the end of each month to your nominated account.

## What happens if the borrower is late making payments?

Borrowers are required to make payment on time and are encouraged to do so. If they do not meet this requirement, they may be required to pay interest at a higher rate.

### Select Investment Account

We will write to you in relation to each investment if arrears occur. With the Select Investment Account, the investment return cannot be paid to you unless the borrower has made their interest repayment, consequently this has a higher level of investment risk than the pooled investment offerings. If the borrower makes a repayment late, you may be entitled to receive half of any late payment fee collected. This is not offered to our pooled investment account investors.


### Other Investment Accounts

Repayment arrears on any one loan will have an effect on, but will not cause the cessation of, your monthly interest payment. You will therefore still receive monthly interest payments fourteen (14) days after the end of the month. Rates of return are variable and determined monthly.

## Lodging new investment funds

You can lodge new investment funds using any of the following methods:

Direct Debit, BPay®, credit card, electronic funds transfer (EFT – available through internet banking) or by cheque. Your unique BPay® reference and EFT details are noted on the front of this statement under "Account Details". All cheques should be made payable to La Trobe Financial Asset Management Limited. Please see the latest Product Disclosure Statement or visit our website [www.latrobefinancial.com](http://www.latrobefinancial.com) for further details.

	<b>Biller Code – Classic Notice Account:</b>	<b>727339</b>
	<b>Biller Code – 90 Day Notice Account:</b>	<b>121277</b>
	<b>Biller Code – 6 Month Notice Account:</b>	<b>335828</b>
	<b>Biller Code – 12 Month Term Account:</b>	<b>625210</b>
	<b>Biller Code – 2 Year Account:</b>	<b>335810</b>
	<b>Biller Code – 4 Year Account:</b>	<b>101360</b>
<b>Telephone &amp; Internet Banking – BPAY®</b>		
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: <a href="http://www.bpay.com.au">www.bpay.com.au</a>		

Your BPAY® reference is noted on the front of this statement.

## Mistakes

No mistake in this statement or in any document rendered by La Trobe Financial shall prevent the recovery of any amount due, or make us liable for any action, liability, claim or demand arising from such mistake.

\* **The rates of return on your investment are current at the date of this statement. The rates of return are reviewed and determined monthly and may increase or decrease each month. The rate of return applicable for any given month is paid at the start of the following month. The rates of return are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected.**

## Withdrawal of your investment

Withdrawal rights are subject to liquidity and may be delayed or suspended.

### Select Investment Account

Withdrawals from this account can only be made upon maturity of the selected mortgage. Your selected investment can only be redeemed upon repayment of the loan by the borrower. Withdrawal delays therefore may occur where an individual mortgage is not repaid on the actual expiry date or a renewal of the loan is not completed.

### Classic Notice Account

Your funds are generally available on giving two (2) business days written notice and will be paid into your linked nominated account.

### 90 Day Notice Account

Your funds are generally available on giving ninety (90) days written notice and will be paid into your nominated account.

### 6 Month Notice Account

Your funds are generally available on giving one hundred and eighty (180) days written notice and will be paid into your nominated account.

### 12 Month Term Account

If you want to withdraw funds at the expiry of the minimum period of twelve (12) months, you must forward a written withdrawal request at least thirty (30) days prior to the expiry date.

### 2 Year Account

If you want to withdraw funds at the expiry of the minimum period of twenty-four (24) months, you must forward a written withdrawal request at least sixty (60) days prior to the expiry date.

### 4 Year Account

If you want to withdraw funds at the expiry of the minimum period of forty eight (48) months, you must forward a written withdrawal request at least three (3) months prior to the expiry date.

## Privacy

We comply with the Privacy Act in handling your personal information. A copy of La Trobe Financial's Privacy Policy is available at [www.latrobefinancial.com](http://www.latrobefinancial.com) or upon request.

## Complaints

If you have a complaint you can contact our Customer Resolution Team by:

Phone: 13 80 10  
Email: [customerresolution@latrobefinancial.com.au](mailto:customerresolution@latrobefinancial.com.au)  
Mail: La Trobe Financial  
GPO Box 2289, Melbourne, Victoria 3001 Australia

In the event that you do not get a satisfactory outcome, you have the right to complain to La Trobe Financial's External Dispute Resolution body:

Australian Financial Complaints Authority:

Online: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone: 1800 931 678 (free call)  
Mail: Australian Financial Complaints Authority  
GPO Box 3, Melbourne, VIC 3001

## More information?

For more information about the Fund call us on **1800 818 818**, or visit our website [www.latrobefinancial.com](http://www.latrobefinancial.com).

The most common questions investors have and the responses can be found in the Product Disclosure Statement under the heading 'Frequently Asked Questions'.

An investment in the Credit Fund is not a bank deposit, and investors risk losing some or all of their principal investment. Past performance is not a reliable indicator of future performance. **Withdrawal rights are subject to liquidity and may be delayed or suspended.**

® Registered to BPAY Pty Ltd ABN 69 079 137 518





**SUPER B2B**

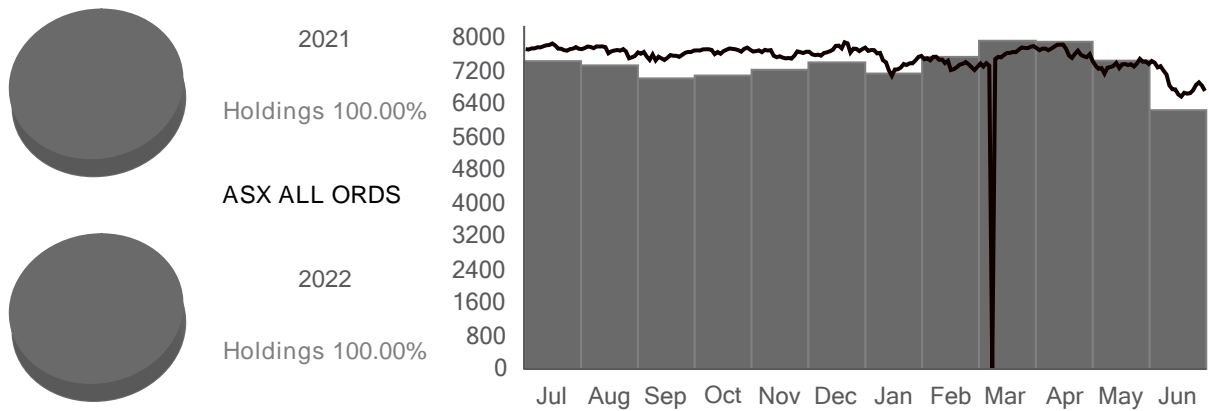
**INVESTMENTS**



# Financial Year Summary

01 Jul 2021 - 30 Jun 2022

Summary Information A/C 198901	+/-	
Holdings valuation at start of period		\$159,004.95
Holdings valuation at end of period	(\$23,208.40)	\$135,796.55
Portfolio at start of period		\$159,004.95
Portfolio at end of period	(\$23,208.40)	\$135,796.55
<b>Total portfolio value</b>		<b>\$135,796.55</b>
Total brokerage		\$0.00
Information service fees		\$0.00
Estimated dividends and distributions		\$6,974.45
Estimated franking credits		\$2,157.63



While every effort has been made to provide you with an accurate statement, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including negligence by any officers, employees or agents. We encourage you to confirm the information, holdings and valuations contained herein. Information contained in the report may only relate to the period since you commenced our service.

Copyright © 2022 Third Party Platform Pty Limited. All rights reserved.

Macquarie Online Trading is a service provided by Third Party Platform Pty Ltd ("TPP") ABN 74 121 227 905 AFSL No. 314341, at the request of Macquarie Bank Limited ABN 46 008 583 542 AFSL 237502 ("MBL"). TPP is a Participant of the ASX Group. Neither TPP nor MBL are representatives of each other. Some of the fees paid to TPP for the provision of its services will be remitted to MBL. TPP and MBL do not provide personal financial advice in relation to Macquarie Online Trading. You should consider your own financial situation, particular needs and investment objectives before acting on any of the information available on this report.

# Holdings valuation

01 Jul 2021 - 30 Jun 2022

Holdings valuation at 1 Jul 2021

\$159,004.95

## Equities

ASX code	Description	Quantity	Cost Price	Price	Value
BHP	BHP GROUP FPO	585	\$34.27	\$48.570	\$28,413.45
CWN	CROWN FPO	1,295	\$15.46	\$11.910	\$15,423.45
NCM	NEWCREST FPO	1,390	\$14.41	\$25.280	\$35,139.20
S32	SOUTH32 FPO	585	\$2.43	\$2.930	\$1,714.05
STO	SANTOS FPO	2,475	\$8.09	\$7.090	\$17,547.75
VAP	V300APROP ETF UNITS	385	\$77.86	\$90.490	\$34,838.65
WOW	WOOLWORTHS FPO	680	\$29.51	\$38.130	\$25,928.40
Sub total					\$159,004.95

Holdings valuation at 30 Jun 2022

\$135,796.55

## Equities

ASX code	Description	Quantity	Cost Price	Price	Value
BHP	BHP GROUP FPO	✓ 585	\$34.27	\$41.250	\$24,131.25
EDV	ENDEAVOUR FPO	✓ 680	\$0.00	\$7.570	\$5,147.60
NCM	NEWCREST FPO	✓ 1,390	\$14.41	\$20.890	\$29,037.10
S32	SOUTH32 FPO	✓ 585	\$2.43	\$3.940	\$2,304.90
STO	SANTOS FPO	✓ 2,475	\$8.09	\$7.420	\$18,364.50
VAP	V300APROP ETF UNITS	✓ 385	\$77.86	\$76.000	\$29,260.00
WDS	WOODSIDE FPO	✓ 105	\$0.00	\$31.840	\$3,343.20
WOW	WOOLWORTHS FPO	✓ 680	\$29.51	\$35.600	\$24,208.00
Sub total					\$135,796.55

While every effort has been made to provide you with an accurate statement, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including negligence by any officers, employees or agents. We encourage you to confirm the information, holdings and valuations contained herein. Information contained in the report may only relate to the period since you commenced our service.

Copyright © 2022 Third Party Platform Pty Limited. All rights reserved.

Macquarie Online Trading is a service provided by Third Party Platform Pty Ltd ("TPP") ABN 74 121 227 905 AFSL No. 314341, at the request of Macquarie Bank Limited ABN 46 008 583 542 AFSL 237502 ("MBL"). TPP is a Participant of the ASX Group. Neither TPP nor MBL are representatives of each other. Some of the fees paid to TPP for the provision of its services will be remitted to MBL. TPP and MBL do not provide personal financial advice in relation to Macquarie Online Trading. You should consider your own financial situation, particular needs and investment objectives before acting on any of the information available on this report.

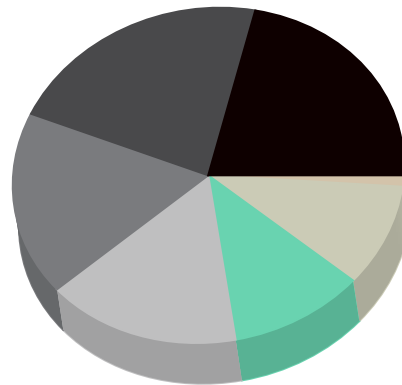
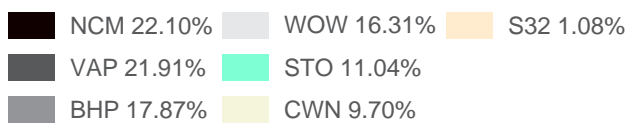
# Holdings valuation (continued)

01 Jul 2021 - 30 Jun 2022

Holdings valuation at 1 Jul 2021

\$159,004.95

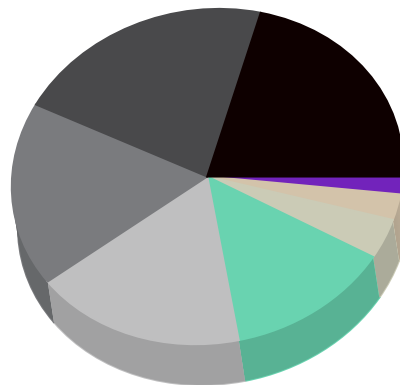
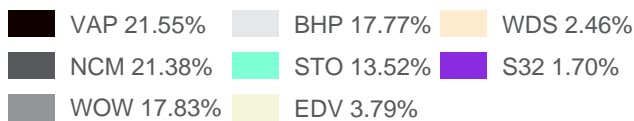
## Holdings composition 1 Jul 2021



Holdings valuation at 30 Jun 2022

\$135,796.55

## Holdings composition 30 Jun 2022



While every effort has been made to provide you with an accurate statement, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including negligence by any officers, employees or agents. We encourage you to confirm the information, holdings and valuations contained herein. Information contained in the report may only relate to the period since you commenced our service.

Copyright © 2022 Third Party Platform Pty Limited. All rights reserved.

Macquarie Online Trading is a service provided by Third Party Platform Pty Ltd ("TPP") ABN 74 121 227 905 AFSL No. 314341, at the request of Macquarie Bank Limited ABN 46 008 583 542 AFSL 237502 ("MBL"). TPP is a Participant of the ASX Group. Neither TPP nor MBL are representatives of each other. Some of the fees paid to TPP for the provision of its services will be remitted to MBL. TPP and MBL do not provide personal financial advice in relation to Macquarie Online Trading. You should consider your own financial situation, particular needs and investment objectives before acting on any of the information available on this report.

# Transaction summary

01 Jul 2021 - 30 Jun 2022

## Equities

### CWN CROWN RESORTS LTD ORDINARY

Date	Type	Action	Quantity	Unit price	Trade value	Brokerage	Other fees	GST	Total value
02/03/2015	Buy	B1887599	1,295	\$15.4400	\$19,994.80	\$21.81	\$0.00	\$2.18	\$20,018.79
24/06/2022	Out	Transfer	(1,295)	\$0.0000	(\$0.00)	\$0.00	\$0.00	\$0.00	(\$0.00)
Sub total			0						

### EDV ENDEAVOUR ORDINARY

Date	Type	Action	Quantity	Unit price	Trade value	Brokerage	Other fees	GST	Total value
01/07/2021	In	Transfer	680	\$0.0000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Sub total			680						

### WDS WOODSIDE ENERGY ORDINARY

Date	Type	Action	Quantity	Unit price	Trade value	Brokerage	Other fees	GST	Total value
01/06/2022	In	Transfer	105	\$0.0000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Sub total			105						

Please note that the Transaction Date listed of any Off Market Transfers (Transfer) may not necessarily match the Date of Purchase listed on the Off Market transfer form.

While every effort has been made to provide you with an accurate statement, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including negligence by any officers, employees or agents. We encourage you to confirm the information, holdings and valuations contained herein. Information contained in the report may only relate to the period since you commenced our service.

Copyright © 2022 Third Party Platform Pty Limited. All rights reserved.

Macquarie Online Trading is a service provided by Third Party Platform Pty Ltd ("TPP") ABN 74 121 227 905 AFSL No. 314341, at the request of Macquarie Bank Limited ABN 46 008 583 542 AFSL 237502 ("MBL"). TPP is a Participant of the ASX Group. Neither TPP nor MBL are representatives of each other. Some of the fees paid to TPP for the provision of its services will be remitted to MBL. TPP and MBL do not provide personal financial advice in relation to Macquarie Online Trading. You should consider your own financial situation, particular needs and investment objectives before acting on any of the information available on this report.

# Brokerage & information services

01 Jul 2021 - 30 Jun 2022

There is no data for this report.

While every effort has been made to provide you with an accurate statement, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including negligence by any officers, employees or agents. We encourage you to confirm the information, holdings and valuations contained herein. Information contained in the report may only relate to the period since you commenced our service.

Copyright © 2022 Third Party Platform Pty Limited. All rights reserved.

Macquarie Online Trading is a service provided by Third Party Platform Pty Ltd ("TPP") ABN 74 121 227 905 AFSL No. 314341, at the request of Macquarie Bank Limited ABN 46 008 583 542 AFSL 237502 ("MBL"). TPP is a Participant of the ASX Group. Neither TPP nor MBL are representatives of each other. Some of the fees paid to TPP for the provision of its services will be remitted to MBL. TPP and MBL do not provide personal financial advice in relation to Macquarie Online Trading. You should consider your own financial situation, particular needs and investment objectives before acting on any of the information available on this report.

# Estimated dividends & distributions

01 Jul 2021 - 30 Jun 2022

## BHP BHP GROUP LIMITED ORDINARY

Ex div. date	Payment date	Type	Div. amount	Franking %	Balance	Franking credit	Est. dividend
02/09/2021	21/09/2021	Final	\$2.71527	100.00%	585	\$680.76	\$1,588.43
24/02/2022	28/03/2022	Interim	\$2.080559	100.00%	585	\$521.63	\$1,217.13
Estimated sub total						\$1,202.39	\$2,805.56

## EDV ENDEAVOUR ORDINARY

Ex div. date	Payment date	Type	Div. amount	Franking %	Balance	Franking credit	Est. dividend
01/09/2021	22/09/2021	Final	\$0.07	100.00%	680	\$20.40	\$47.60
01/03/2022	28/03/2022	Interim	\$0.125	100.00%	680	\$36.43	\$85.00
Estimated sub total						\$56.83	\$132.60

## NCM NEWCREST MINING ORDINARY

Ex div. date	Payment date	Type	Div. amount	Franking %	Balance	Franking credit	Est. dividend
26/08/2021	30/09/2021	Final	\$0.551953	100.00%	1,390	\$328.81	\$767.21
25/02/2022	31/03/2022	Interim	\$0.104428	100.00%	1,390	\$62.21	\$145.15
Estimated sub total						\$391.02	\$912.36

While every effort has been made to provide you with an accurate statement, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including negligence by any officers, employees or agents. We encourage you to confirm the information, holdings and valuations contained herein. Information contained in the report may only relate to the period since you commenced our service.

Copyright © 2022 Third Party Platform Pty Limited. All rights reserved.

Macquarie Online Trading is a service provided by Third Party Platform Pty Ltd ("TPP") ABN 74 121 227 905 AFSL No. 314341, at the request of Macquarie Bank Limited ABN 46 008 583 542 AFSL 237502 ("MBL"). TPP is a Participant of the ASX Group. Neither TPP nor MBL are representatives of each other. Some of the fees paid to TPP for the provision of its services will be remitted to MBL. TPP and MBL do not provide personal financial advice in relation to Macquarie Online Trading. You should consider your own financial situation, particular needs and investment objectives before acting on any of the information available on this report.

# Estimated dividends & distributions (continued)

01 Jul 2021 - 30 Jun 2022

## S32 SOUTH32 LIMITED ORDINARY

Ex div. date	Payment date	Type	Div. amount	Franking %	Balance	Franking credit	Est. dividend
09/09/2021	07/10/2021	Final	\$0.074638	100.00%	585	\$18.71	\$43.66
10/03/2022	07/04/2022	Interim	\$0.119487	100.00%	585	\$29.96	\$69.90
Estimated sub total						\$48.67	\$113.56

## STO SANTOS LTD ORDINARY

Ex div. date	Payment date	Type	Div. amount	Franking %	Balance	Franking credit	Est. dividend
20/08/2021	21/09/2021	Interim	\$0.076939	100.00%	2,475	\$81.61	\$190.42
21/02/2022	24/03/2022	Final	\$0.118086	70.00%	2,475	\$87.68	\$292.26
Estimated sub total						\$169.29	\$482.68

## VAP VNGD AUS PROP SEC ETF UNITS

Ex div. date	Payment date	Type	Div. amount	Franking %	Balance	Franking credit	Est. dividend
01/07/2021	16/07/2021	Final	\$2.742658	0.00%	385	\$0.00	\$1,055.92
01/10/2021	18/10/2021	Interim	\$0.591647	5.39%	385	\$5.26	\$227.78
04/01/2022	19/01/2022	Interim	\$0.533418	4.90%	385	\$4.31	\$205.37
01/04/2022	20/04/2022	Interim	\$1.037449	3.45%	385	\$5.91	\$399.42
Estimated sub total						\$15.48	\$1,888.49

While every effort has been made to provide you with an accurate statement, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including negligence by any officers, employees or agents. We encourage you to confirm the information, holdings and valuations contained herein. Information contained in the report may only relate to the period since you commenced our service.

Copyright © 2022 Third Party Platform Pty Limited. All rights reserved.

Macquarie Online Trading is a service provided by Third Party Platform Pty Ltd ("TPP") ABN 74 121 227 905 AFSL No. 314341, at the request of Macquarie Bank Limited ABN 46 008 583 542 AFSL 237502 ("MBL"). TPP is a Participant of the ASX Group. Neither TPP nor MBL are representatives of each other. Some of the fees paid to TPP for the provision of its services will be remitted to MBL. TPP and MBL do not provide personal financial advice in relation to Macquarie Online Trading. You should consider your own financial situation, particular needs and investment objectives before acting on any of the information available on this report.



# Estimated dividends & distributions (continued)

01 Jul 2021 - 30 Jun 2022

WOW WOOLWORTHS GROUP LTD ORDINARY

Ex div. date	Payment date	Type	Div. amount	Franking %	Balance	Franking credit	Est. dividend
02/09/2021	08/10/2021	Final	\$0.55	100.00%	680	\$160.29	\$374.00
03/03/2022	13/04/2022	Interim	\$0.39	100.00%	680	\$113.66	\$265.20
Estimated sub total						\$273.95	\$639.20
Estimated total						\$2,157.63	\$6,974.45

The information presented in this report is a general estimation and is intended as a guide for indicative purposes only. It is an extrapolation of our understanding of your holdings against publicly available dividend entitlement and payment information. It should not be considered a replacement for your own records. We encourage you to confirm the information and holdings represented here.

While every effort has been made to provide you with an accurate statement, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including negligence by any officers, employees or agents. We encourage you to confirm the information, holdings and valuations contained herein. Information contained in the report may only relate to the period since you commenced our service.

Copyright © 2022 Third Party Platform Pty Limited. All rights reserved.

Macquarie Online Trading is a service provided by Third Party Platform Pty Ltd ("TPP") ABN 74 121 227 905 AFSL No. 314341, at the request of Macquarie Bank Limited ABN 46 008 583 542 AFSL 237502 ("MBL"). TPP is a Participant of the ASX Group. Neither TPP nor MBL are representatives of each other. Some of the fees paid to TPP for the provision of its services will be remitted to MBL. TPP and MBL do not provide personal financial advice in relation to Macquarie Online Trading. You should consider your own financial situation, particular needs and investment objectives before acting on any of the information available on this report.



**SUPER B2B**

**BORROWINGS**



**SUPER B2B**

**ATO PORTAL  
REPORTS**



**Australian Government**  
**Australian Taxation Office**

**Agent** CYGNET ACCOUNTING PTY LTD  
**Client** THE TRUSTEE FOR THE WINTER FAMILY SUPERANNUATION FUND  
**ABN** 39 692 659 534  
**TFN** 805 191 081

## Activity statement 001

**Date generated** 16 December 2022

**Overdue** \$0.00

**Not yet due** \$0.00

**Balance** \$0.00

<b>PAYG</b>	
30 Sep 21.....	\$1,629
31 Dec 21.....	\$3,029
31 Mar 22.....	\$2,329
30 Jun 22.....	\$2,329
-----	
<b>Total.....</b>	<b>\$9,316</b>



### Transactions

18 results found - from **01 July 2021** to **16 December 2022** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
31 Oct 2022	31 Oct 2022	General interest charge			\$0.00
30 Oct 2022	28 Oct 2022	Original Activity Statement for the period ending 30 Sep 22 - PAYG Instalments	\$2,376.00		\$0.00
27 Oct 2022	26 Oct 2022	Payment received		\$2,376.00	\$2,376.00 CR
12 Aug 2022	12 Aug 2022	General interest charge			\$0.00
12 Aug 2022	11 Aug 2022	Payment received		\$2,329.00	\$0.00
1 Aug 2022	1 Aug 2022	General interest charge			\$2,329.00 DR
31 Jul 2022	28 Jul 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$2,329.00		\$2,329.00 DR
3 May 2022	3 May 2022	General interest charge			\$0.00
1 May 2022	28 Apr 2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$2,329.00		\$0.00
29 Apr 2022	28 Apr 2022	Payment received		\$2,329.00	\$2,329.00 CR
7 Mar 2022	7 Mar 2022	General interest charge			\$0.00

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
7 Mar 2022	28 Feb 2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments	\$3,029.00		\$0.00
2 Mar 2022	28 Feb 2022	Payment received		\$3,029.00	\$3,029.00 CR
2 Nov 2021	2 Nov 2021	General interest charge			\$0.00
31 Oct 2021	28 Oct 2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$1,629.00		\$0.00
29 Oct 2021	28 Oct 2021	Payment received		\$1,629.00	\$1,629.00 CR
28 Jul 2021	27 Jul 2021	Payment received		\$33.00	\$0.00
26 Jul 2021	28 Jul 2021	Original Activity Statement for the period ending 30 Jun 21 - PAYG Instalments	\$33.00		\$33.00 DR



**Australian Government**  
**Australian Taxation Office**

**Agent** CYGNET ACCOUNTING PTY LTD  
**Client** THE TRUSTEE FOR THE WINTER FAMILY SUPERANNUATION FUND  
**ABN** 39 692 659 534  
**TFN** 805 191 081

## Income tax 551

<b>Date generated</b>	16 December 2022
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

4 results found - from **01 July 2021** to **16 December 2022** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
6 Jun 2022	9 Jun 2022	EFT refund for Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$0.75		\$0.00
30 May 2022	16 May 2022	Interest for early payment of Income Tax		\$0.75	\$0.75 CR
13 Sep 2021	16 May 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$3,061.67		\$0.00
6 Sep 2021	3 Sep 2021	Payment received		\$3,061.67	\$3,061.67 CR

Includes SMSF Levy \$259





**SUPER B2B**

**CONTRIBUTIONS**



**SUPER B2B**

**ROLLOVER  
IN & OUT**





**SUPER B2B**

**INVESTMENTS  
REVENUE**



BHP Group Limited  
ABN 49 004 028 077

094321 000 BHP  
WINTER SUPREME MEAT & POULTRY  
PTY LTD  
<WINTER FAMILY S/F A/C>  
PO BOX 392  
SEDDON WEST VIC 3011

## Update Your Details:



[www.computershare.com.au/investor](http://www.computershare.com.au/investor)



(within Australia) 1300 503 833  
(international) +61 3 9415 4188



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

## Your Shareholding

SHARE CLASS	HOLDER NUMBER
Ordinary Shares	HIN WITHHELD
TFN/ABN STATUS	
Quoted	
RECORD DATE	IN SPECIE DIVIDEND DATE
26 May 2022	1 June 2022

You must keep this document for your tax records.

## BHP Group Limited

### In Specie Dividend Statement

On 1 June 2022, BHP Group Limited paid an in specie dividend of Woodside Energy Group Ltd shares (**Woodside shares**). The statement below represents the Woodside shares distributed to you or your entitlement to the Woodside shares (if you were a Selling Shareholder or an Ineligible Overseas Shareholder), based on the fully paid ordinary shares in BHP Group Limited registered in your name as at the Record Date. The value of the in specie dividend was based on the closing price of Woodside shares on 31 May 2022 (**Woodside closing price**). This dividend has been franked in Australia at a rate of 100% and the company tax rate used to determine the franking credit is 30%.

The in specie dividend is not a cash payment.

Woodside closing price	Entitlement to Woodside shares*	Franked Amount	Unfranked Amount	Value of in specie dividend
A\$29.76	105	A\$3,124.80	A\$0.00	A\$3,124.80
Australian Franking Credit				A\$1,339.20

\*BHP shareholders were entitled to receive one Woodside share for every 5.5340 BHP shares. BHP shareholders were entitled to a whole number of Woodside shares, with any entitlement to a fraction of a Woodside share that would have otherwise arisen being rounded down to the nearest whole number.

### Tax information

A general summary of relevant taxation implications, including the tax outcomes of the in specie dividend for BHP shareholders, is outlined in Appendix 1 of the BHP ASX announcement dated 8 April 2022 which can be located at [bhp.com/petroleum](http://bhp.com/petroleum).

As this summary is general in nature, this information does not take into account the individual circumstances of particular holders and does not constitute tax advice. It is intended as a general guide only and holders should seek independent taxation advice on the tax implications based on their own individual circumstances.

For US tax resident shareholders, the market value of the in specie dividend will need to be converted into US dollars. The exchange rate used by BHP to determine the quantum of the in-specie dividend in US\$ was AUD/USD 0.7187.

For UK tax resident shareholders, the market value of the in specie dividend will need to be converted into British Pounds in accordance with a method prescribed for UK tax purposes.

### Sale Facility

If you are a Selling Shareholder or an Ineligible Overseas Shareholder as at the Record Date, you will receive a separate statement for the sale proceeds payable to you as a result of the sale of the Woodside Shares that you were otherwise entitled to being sold under the Sale Facility.



BHP Group Limited  
ABN 49 004 028 077

081255 000 BHP



WINTER SUPREME MEAT & POULTRY  
PTY LTD  
<WINTER FAMILY S/F A/C>  
PO BOX 392  
SEDDON WEST VIC 3011

## Update Your Details:



[www.computershare.com.au/investor](http://www.computershare.com.au/investor)



(within Australia) 1300 656 780  
(outside Australia) +61 3 9415 4020



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

## Your Shareholding

SHARE CLASS	HOLDER NUMBER
Ordinary Shares	HIN WITHHELD
TFN/ABN STATUS	DIRECT CREDIT REF NO
Quoted	437984
RECORD DATE	PAYMENT DATE
25 February 2022	28 March 2022

You must keep this document for your tax records.

## BHP Group Limited Shares

### FY2022 Interim Dividend Payment - Dividend Statement & Direct Credit Advice

The statement below represents your interim dividend for the half year ended 31 December 2021. This dividend is paid at the rate of US\$1.50 (equivalent to A\$2.08055925) per share on your holding of fully paid ordinary shares, registered in your name and entitled to participate as at the record date. This dividend has been franked in Australia at a rate of 100% and the company tax rate used to determine the franking credit is 30%. All amounts are in Australian dollars, except where indicated.

Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment
A\$2.08055925	585	A\$1,217.13	A\$0.00	A\$1,217.13
<b>Net Payment</b>				<b>A\$1,217.13</b>
Australian Franking Credit				A\$521.63

## Your Payment Instruction

MACQUARIE BANK LTD  
BSB: 182-512  
Account Number: XXXXXXX67

Amount Deposited
<b>A\$1,217.13</b>

If payment cannot be made to the above instruction, you will be issued with a cheque in the same currency as the Amount Deposited.



ABN 39 125 709 953

005678 000 CWN



WINTER SUPREME MEAT & POULTRY  
PTY LTD  
<WINTER FAMILY S/F A/C>  
PO BOX 392  
SEDDON WEST VIC 3011

## Update your information:



### Online:

[www.computershare.com.au/easyupdate/cwn](http://www.computershare.com.au/easyupdate/cwn)



### By Mail:

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

## Enquiries:

(within Australia) 1300 659 795  
(international) +61 3 9415 4254

## Holder Identification Number (HIN)

ASX Code	CWN
Payment Date	24 June 2022
Direct Credit Reference No.	825369

## Scheme of Arrangement - Cash Consideration

Dear Shareholder,

We refer to the proposed acquisition of Crown Resorts Limited (**Crown**) by SS Silver II Pty Ltd, an entity owned by funds managed or advised by Blackstone Inc. and its affiliates, by way of scheme of arrangement (**Scheme**). The Scheme became effective on 15 June 2022 and was implemented on 24 June 2022 (**Implementation Date**). As a result of this, all Crown shares registered in your name as at 7.00pm (Melbourne time) on 17 June 2022 (**Scheme Record Date**) have now been transferred to SS Silver II Pty Ltd.

Under the Scheme, Crown Shareholders were entitled to Scheme Consideration of \$13.10 per Crown share held on the Scheme Record Date.

The details below relate to the calculation of the Scheme Consideration for your Crown shares and this payment has been paid in accordance with your registered instructions, pursuant to the Scheme.

As a result of the implementation of the Scheme, your holding balance has been reduced to zero.

Class Description	Scheme Consideration per Crown share	Number of Crown shares held on Scheme Record Date	Total Payment
Ordinary Shares	\$13.10	1,295	\$16,964.50

**Note:** You should retain this statement to assist you in preparing your tax return.

## Your Payment Instruction

Amount Deposited

**\$16,964.50**

If payment cannot be made to the above instruction, a cheque will be forwarded to your registered address.

# Payment Advice



**All Registry communications to:**  
C/- Link Market Services Limited  
Locked Bag A14, Sydney South, NSW, 1235  
Telephone: 1300 554 474  
ASX Code: **EDV**  
Email: [registrars@linkmarketservices.com.au](mailto:registrars@linkmarketservices.com.au)  
Website: [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au)

## ENDEAVOUR GROUP LIMITED

ABN: 77 159 767 843

WINTER SUPREME MEAT & POULTRY PTY LTD <WINTER  
FAMILY S/F A/C>  
PO BOX 393  
SEDDON WEST VIC  
3011

## DIVIDEND STATEMENT

Reference No.: X\*\*\*\*\*7915  
Payment Date: 22 September 2021  
Record Date: 02 September 2021

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
EDV - ORDINARY SHARES	\$0.07	680	\$0.00	\$47.60	\$47.60	\$20.40
		Less Withholding Tax			\$0.00	
		<b>Net Amount</b>			AUD 47.60	
		Represented By:				
		Direct Credit amount			AUD 47.60	

## BANKING INSTRUCTIONS

The amount of AUD 47.60 was deposited to the bank account detailed below:

MACQUARIE BANK

WINTER SUPREME MEAT & POULTRY PT  
**BSB:** 182-512 **ACC:** \*\*\*\*\*0467

DIRECT CREDIT REFERENCE NO.: 1266323780

## FRANKING INFORMATION

Franked Rate per Share	\$0.07
Franking Percentage	100%
Company Tax Rate	30%

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

**Note:** You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.

# Payment Advice



## All Registry communications to:

Endeavour Group Limited  
Locked Bag A14, Sydney South NSW 1235  
Telephone: + 61 1300 420 545  
ASX Code: **EDV**  
Email: [endeavour@linkmarketservices.com.au](mailto:endeavour@linkmarketservices.com.au)  
Website: [www.endeavourgroup.com.au](http://www.endeavourgroup.com.au)

## ENDEAVOUR GROUP LIMITED

ABN: 77 159 767 843

WINTER SUPREME MEAT & POULTRY PTY LTD <WINTER  
FAMILY S/F A/C>  
PO BOX 392  
SEDDON WEST VIC  
3011

## DIVIDEND STATEMENT

Reference No.: X\*\*\*\*\*7915  
Payment Date: 28 March 2022  
Record Date: 02 March 2022

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
EDV - ORDINARY SHARES	\$0.125	680	\$0.00	\$85.00	\$85.00	\$36.43
					Less Withholding Tax	\$0.00
					<b>Net Amount</b>	AUD 85.00
					Represented By:	
					Direct Credit amount	AUD 85.00

## BANKING INSTRUCTIONS

The amount of AUD 85.00 was deposited to the bank account detailed below:

MACQUARIE BANK

WINTER SUPREME MEAT & POULTRY PT  
**BSB:** 182-512 **ACC:** \*\*\*\*\*0467

DIRECT CREDIT REFERENCE NO.: 1273735803

## FRANKING INFORMATION

Franked Rate per Share	\$0.125
Franking Percentage	100%
Company Tax Rate	30%

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

**Note:** You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.

# Payment Advice



**All Registry communications to:**  
C/- Link Market Services Limited  
Locked Bag A14, Sydney South, NSW, 1235  
Telephone: 1300 554 474  
ASX Code: **NCM**  
Email: [registrars@linkmarketservices.com.au](mailto:registrars@linkmarketservices.com.au)  
Website: [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au)

## NEWCREST MINING LIMITED

ABN: 20 005 683 625

WINTER SUPREME MEAT & POULTRY PTY LTD <WINTER  
FAMILY S/F A/C>  
PO BOX 393  
SEDDON WEST VIC  
3011

## DIVIDEND STATEMENT

Reference No.: X\*\*\*\*\*7915  
Payment Date: 30 September 2021  
Record Date: 27 August 2021

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
NCM - ORDINARY FULLY PAID	\$0.55195253	1,390	\$0.00	\$767.21	\$767.21	\$328.80
					Less Withholding Tax	\$0.00
					<b>Net Amount</b>	AUD 767.21
					Represented By:	
					Direct Credit amount	AUD 767.21

## BANKING INSTRUCTIONS

The amount of AUD 767.21 was deposited to the bank account detailed below:

MACQUARIE BANK

WINTER SUPREME MEAT & POULTRY PT  
**BSB:** 182-512 **ACC:** \*\*\*\*\*0467

DIRECT CREDIT REFERENCE NO.: 1265401176

## FRANKING INFORMATION

Franked Rate per Share	\$0.55195253
Franking Percentage	100%
Company Tax Rate	30%

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

**Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.**

Please ensure your details are current by viewing and updating via the online service centre.

# Payment Advice

**All Registry communications to:**

C/- Link Market Services Limited  
Locked Bag A14, Sydney South, NSW, 1235  
Telephone: 1300 554 474  
ASX Code: **NCM**  
Email: [registrars@linkmarketservices.com.au](mailto:registrars@linkmarketservices.com.au)  
Website: [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au)

**NEWCREST MINING LIMITED**

ABN: 20 005 683 625

WINTER SUPREME MEAT & POULTRY PTY LTD <WINTER  
FAMILY S/F A/C>  
PO BOX 392  
SEDDON WEST VIC  
3011

**DIVIDEND STATEMENT**

Reference No.: X\*\*\*\*\*7915  
Payment Date: 31 March 2022  
Record Date: 28 February 2022

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
NCM - ORDINARY FULLY PAID	\$0.10442774	1,390	\$0.00	\$145.15	\$145.15	\$62.21
		Less Withholding Tax			\$0.00	
		<b>Net Amount</b>			AUD 145.15	
		Represented By:				
		Direct Credit amount			AUD 145.15	

**BANKING INSTRUCTIONS**

The amount of AUD 145.15 was deposited to the bank account detailed below:

MACQUARIE BANK

WINTER SUPREME MEAT & POULTRY PT  
BSB: 182-512 ACC: \*\*\*\*\*0467

DIRECT CREDIT REFERENCE NO.: 1272922641

**FRANKING INFORMATION**

Franked Rate per Share	\$0.10442774
Franking Percentage	100%
Company Tax Rate	30%

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

**Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.**

Please ensure your details are current by viewing and updating via the online service centre.





South32 Limited  
ABN 84 093 732 597

041518 000 S32



WINTER SUPREME MEAT & POULTRY  
PTY LTD  
<WINTER FAMILY S/F A/C>  
PO BOX 393  
SEDDON WEST VIC 3011

## UPDATE YOUR INFORMATION



### ONLINE:

[www.computershare.com.au/investor](http://www.computershare.com.au/investor)



### MAIL:

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

## ENQUIRIES



### PHONE:

1800 019 953 (within Australia)  
+61 3 9415 4169 (outside Australia)

## HOLDER IDENTIFICATION NUMBER (HIN)

### HIN WITHHELD

ASX Code:	<b>S32</b>
TFN/ABN Status:	<b>Quoted</b>
Record Date:	<b>10 September 2021</b>
Payment Date:	<b>7 October 2021</b>

## 2021 FINAL AND SPECIAL DIVIDEND

This payment represents a final dividend of 3.5 US cents (equivalent to 4.749704 Australian cents) and a special dividend of 2 US cents (equivalent to 2.714117 Australian cents) per share for the full year ended 30 June 2021.

These dividends are paid on the Ordinary Shares registered in your name and entitled to participate as at the Record Date of 10 September 2021. All amounts are in Australian Dollars, except where indicated.

The final and special dividends have been franked at a rate of 100% in Australia. The company tax rate used to determine the franking credit is 30%.

If you would like to provide your TFN/ABN/Exemptions, view any outstanding payments, change payment options or view your shareholding, please visit [www.computershare.com.au/investor](http://www.computershare.com.au/investor).

PAYMENT TYPE	AMOUNT PER SECURITY	NUMBER OF SECURITIES	FRANKED AMOUNT	UNFRANKED AMOUNT	GROSS PAYMENT
Final	4.749704 cents	585	\$27.79	\$0.00	\$27.79
Special	2.714117 cents	585	\$15.88	\$0.00	\$15.88
<b>Net Payment</b>					<b>\$43.67</b>
Franking Credit					\$18.72

**Note:** You should retain this statement to assist you in preparing your tax return.

## PAYMENT INSTRUCTIONS

### MACQUARIE BANK LTD

BSB:	<b>182-512</b>
Account Number:	<b>XXXXXXXX67</b>
Payment Reference:	<b>1009943</b>
Amount Paid:	<b>A\$43.67</b>

## ! IMPORTANT NOTICE REGARDING YOUR PAYMENT

If payment cannot be made to the above account, the dividend amount will be withheld pending receipt of your valid direct credit instruction. Please ensure your bank details are kept up to date.



South32 Limited  
ABN 84 093 732 597

041478 000 S32



WINTER SUPREME MEAT & POULTRY  
PTY LTD  
<WINTER FAMILY S/F A/C>  
PO BOX 392  
SEDDON WEST VIC 3011

## UPDATE YOUR INFORMATION



### ONLINE:

[www.computershare.com.au/investor](http://www.computershare.com.au/investor)



### MAIL:

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

## ENQUIRIES



### PHONE:

1800 019 953 (within Australia)  
+61 3 9415 4169 (outside Australia)

## HOLDER IDENTIFICATION NUMBER (HIN)

### HIN WITHHELD

ASX Code:	<b>S32</b>
TFN/ABN Status:	<b>Quoted</b>
Record Date:	<b>11 March 2022</b>
Payment Date:	<b>7 April 2022</b>

## 2022 INTERIM DIVIDEND

This payment represents an interim dividend of 8.7 US cents (equivalent to 11.948695 Australian cents) per share for the half year ended 31 December 2021. This dividend is paid on the Ordinary Shares registered in your name and entitled to participate as at the Record Date of 11 March 2022. All amounts are in Australian Dollars, except where indicated.

The interim dividend has been franked at a rate of 100% in Australia. The company tax rate used to determine the franking credit is 30%.

If you would like to provide your TFN/ABN/Exemptions, view any outstanding payments, change payment options or view your shareholding, please visit [www.computershare.com.au/investor](http://www.computershare.com.au/investor).

CLASS DESCRIPTION	AMOUNT PER SECURITY	NUMBER OF SECURITIES	FRANKED AMOUNT	UNFRANKED AMOUNT	GROSS PAYMENT
Ordinary Shares	11.948695 cents	585	\$69.90	\$0.00	\$69.90
<b>Net Payment</b>					<b>\$69.90</b>
Franking Credit					\$29.96

**Note:** You should retain this statement to assist you in preparing your tax return.

## PAYMENT INSTRUCTIONS

### MACQUARIE BANK LTD

BSB:	<b>182-512</b>
Account Number:	<b>XXXXXXXX67</b>
Payment Reference:	<b>1004319</b>
Amount Paid:	<b>A\$69.90</b>

## ! IMPORTANT NOTICE REGARDING YOUR PAYMENT

If payment cannot be made to the above account, the dividend amount will be withheld pending receipt of your valid direct credit instruction. Please ensure your bank details are kept up to date.

E 024508 000 STO



WINTER SUPREME MEAT & POULTRY  
PTY LTD  
<WINTER FAMILY S/F A/C>  
PO BOX 392  
SEDDON WEST VIC 3011

## Update your information:

**Online:**[www.computershare.com.au/easyupdate/STO](http://www.computershare.com.au/easyupdate/STO)**By Mail:**

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

## Enquiries:

(within Australia) 1300 096 259  
(international) +61 3 9415 4397

## Holder Identification Number (HIN)

ASX Code	STO
TFN/ABN Status	Quoted
Record Date	22 February 2022
Payment Date	24 March 2022
Direct Credit Reference No.	909946

## 2021 Final Dividend

Dear Shareholder,

This payment represents a final dividend of USD 8.5 cents per share payable on the ordinary shares registered in your name and entitled to participate as at the Record Date of 22 February 2022. For income tax purposes, this dividend is 70% franked. The unfranked portion of the dividend has been declared to be Conduit Foreign Income.

We encourage you to update your preference to receive all forms of communication via email, simply register at [www.computershare.com.au/easyupdate/sto](http://www.computershare.com.au/easyupdate/sto) in order to update your banking instructions or other personal details.

Class Description	Amount per Security (USD\$)	Number of Securities	Franked Amount (USD\$)	Unfranked Amount (USD\$)	Gross Payment
Ordinary Shares	\$0.085	2,475	\$147.26	\$63.12	\$210.38
<b>Net Payment (USD\$)</b>					<b>\$210.38</b>
Franking Credit (USD\$)					\$63.11
<b>Converted Net Payment (AUD\$)</b>					<b>\$292.27</b>

The US Dollar conversion rate to Australian Dollar was USD\$1.00 = AUD\$1.389248

**Note 1:** You should retain this statement to assist you in preparing your tax return.

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

## Your Payment Instruction

Amount Deposited

**AUD\$292.27**

WINTER SUPREME MEAT & POULTRY  
 PTY LTD  
 <WINTER FAMILY S/F A/C>  
 PO BOX 393  
 SEDDON WEST VIC 3011

**Reference Number:** S00104205569  
**TFN/ABN Status:** Quoted  
**Subregister:** CHES  
**Record Date:** 23/08/2021  
**Payment Date:** 21/09/2021

## 2021 Interim Dividend

Dear Shareholder

Santos Limited has paid an interim dividend for the half year ended 30 June 2021 of USD 0.055 per ordinary share. This dividend was paid on the number of shares registered in your name and entitled to participate as at the record date 23 August 2021. This payment is 100% franked at the corporate tax rate of 30%.

**Security Class:** Fully Paid Ordinary Shares

**ASX Code:** STO

Number of Shares held at Record Date	Dividend Amount per Share (AUD)	Franked Amount (AUD)	Unfranked Amount (AUD)	Gross Dividend Payment (AUD)	Net Dividend Payment (AUD)	Franking Credit (AUD)
2,475	\$0.07693893	\$190.42	Nil	\$190.42	\$190.42	\$81.61

*This dividend has been converted to AUD at the FX rate of AUD 1.00 = USD 0.71485268  
 The announced dividend rate of USD 0.055 is equivalent to AUD 0.07693893*

To update your TFN, bank account and other details please visit [www.investorserve.com.au](http://www.investorserve.com.au) (for Shareholders) or [www.employeeserve.com.au/santos](http://www.employeeserve.com.au/santos) (for Employees). Alternatively, please contact Boardroom Pty Limited on 1300 096 259 (or +61 2 8016 2832 if outside Australia) or email [santos@boardroomlimited.com.au](mailto:santos@boardroomlimited.com.au).

## Direct Credit Payment Confirmation

Your net dividend payment has been paid in accordance with your instructions as shown below:

<b>Bank Domicile:</b>	AUS	<b>Receipt Currency:</b>	AUD
<b>Bank Account Type:</b>	Domestic	<b>Amount Deposited:</b>	<b>\$190.42</b>
<b>Bank Code:</b>	182-512		
<b>Account Number:</b>	*****467		
<b>Account Name:</b>	WINTER SUPREME MEAT & POULTRY PT		
<b>Exchange Rate:</b>	N/A		

Please check the above details are correct and that payment has been credited to your account.

**Please retain this statement for taxation purposes**

This page has been intentionally left blank

# Vanguard®

ABN 72 072 881 086. AFS License 227263.

Vanguard® Australian Property Securities Index ETF

# Computershare

Computershare Investor Services Pty Limited

ABN 48 078 279 277

Yarra Falls, 452 Johnston Street Abbotsford

Victoria 3067 Australia

GPO Box 2975 Melbourne

Victoria 3001 Australia

DX Box 30941

Telephone 61 3 9415 5000

Facsimile 61 3 9473 2500

[www.computershare.com](http://www.computershare.com)

021513

000

VAP

WINTER SUPREME MEAT & POULTRY

PTY LTD

<WINTER FAMILY S/F A/C>

PO BOX 392

SEDDON WEST VIC 3011



8th September 2022

Dear Investor,

### Vanguard ETF annual statement to 30 June 2022

Please find enclosed your Vanguard ETF annual statement for the year ended 30 June 2022. The statement includes details of your ETF transactions for the 2021/22 financial year. This is separate to your tax statement and, as such, should not be used for tax purposes.

If you would like to receive all of your ETF statements online rather than in the mail you can access them through Computershare's Easy Update website. To register for this online option please visit [computershare.com.au/easyupdate](http://computershare.com.au/easyupdate).

If you have any questions or need additional support, please contact Computershare Investor Services on 1300 757 905, Monday to Friday AEST 8:30am to 7:00pm or alternatively, you can visit [www.investorcentre.com/contact](http://www.investorcentre.com/contact).

Yours sincerely,

Jack Bishop  
*Manager, Client Services*  
Vanguard

#### Please note

If you are or were invested in the Vanguard® US Total Market Shares Index ETF (VTS) and/or the Vanguard® All-World ex-US Shares Index ETF (VEU), you will not receive an annual statement as these ETFs are not managed investment schemes. They are CHESSE Depository Interests (CDIs) that facilitate the buying and selling of US ETF Securities on the ASX. Investors can access reports for these funds on [asx.com.au](http://asx.com.au).



ABN 72 072 881 086. AFS License 227263.

Vanguard® Australian Property Securities Index ETF



Computershare Investor Services Pty Limited  
 GPO Box 2975  
 Melbourne VIC 3001 Australia  
 Enquiries (within Australia) 1300 757 905  
 (outside Australia) 61 3 9415 4813  
 Facsimile 61 2 8235 8209  
 www.investorcentre.com/au

021513 000 VAP  
 WINTER SUPREME MEAT & POULTRY  
 PTY LTD  
 <WINTER FAMILY S/F A/C>  
 PO BOX 392  
 SEDDON WEST VIC 3011

Date: 8th September 2022  
 Holder Number: **SRN WITHHELD**  
 ASX Code: VAP

## Annual Statement

### Vanguard Australian Property Securities Index ETF

#### Statement for period: 1 July 2021 to 30 June 2022

This statement represents an Annual Statement for the period 1 July 2021 to 30 June 2022 for your holding in Vanguard Australian Property Securities Index ETF (VAP). Please refer to the last page for the glossary of terms and calculation methodologies.

Date <sup>1</sup>	Transaction List	Unit Transactions	Unit Price <sup>2</sup>	Units Held <sup>3</sup>	Unit Value <sup>4</sup>
30/06/2021	Opening Balance		\$89.99	385	\$34,646.00
<b>30/06/2022</b>	<b>Closing Balance</b>		<b>\$75.47</b>	<b>385</b>	<b>\$29,058.00</b>

Cash Distribution Received	\$1,888.00
----------------------------	------------

#### Distribution Reinvestment Cash Balance

Date <sup>1</sup>	Balance
30/06/2021	-
<b>30/06/2022</b>	-

Return on Investment for period 1 July 2021 to 30 June 2022	<b>\$-3,700.00</b>
---	--------------------

Fees and Costs Summary <sup>5</sup>	Amount
<b>Fees deducted directly from your account</b>	-
This amount has been deducted directly from your account (reflected in the transactions listed on this statement).	
<b>Fees and costs deducted from your investment<sup>6</sup></b>	\$82.37
This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.	
<b>TOTAL FEES AND COSTS YOU PAID</b>	<b>\$82.37</b>
This approximate amount includes all the fees and costs that affected your investment during the period.	
<b>Additional explanation on Fees and costs</b>	
There are no additional fees and costs deducted from your account.	



## Performance of the Fund relative to the investment objective

The table below details the fund's annualised performance relative to the fund's benchmark index. Performance figures are provided for the period ending 30 June 2022. For the most up to date information on how the fund performed relative to its investment objective, please go to [www.vanguard.com.au/etfperformance](http://www.vanguard.com.au/etfperformance).

	1 Year (%) p.a.	5 Year (%) p.a.	Since inception (%) p.a.*
<b>Total Return</b>	-11.47	4.80	8.96
<b>Benchmark</b>	-11.22	4.96	9.13

\* Fund inception: 11 October 2010

Performance is calculated to the last calendar day of the month. Total returns are after management costs and assume reinvestment of all income distributions. Index returns do not allow for management costs. Performance figures represent past performance. Past performance is not an indication of future performance.

### Important information about the statement

As the ETF is a managed investment scheme, Vanguard is required to give you a statement showing the performance of your investment in dollars every year and within six months of you selling all of your ETF units.

ASIC has issued Class Order 13/1200, which grants relief to ETF issuers so that where a unitholder has acquired or disposed of ETF Units during the period and the ETF issuer does not know the price at which the ETF Units were transferred, annual statements and exit statements do not need to include the amounts paid in relation to the transfer or the return on investment during the reporting period.

As the ETF is traded on ASX, Vanguard does not have access to the price at which you bought or sold your ETF units, the date when you traded or any brokerage costs, commissions or the spread between the bid and ask price. You can obtain this information from your broker or financial adviser. For this reason, if you purchased or sold ETF units during the period, your statement does not include the price of your ETF units or your investment return in dollars for this period.

To assess the performance and impact of fees and costs on your investment, in addition to this periodic statement, you need to consider:

- market prices for the ETF units when you bought or sold the units (available from your broker or financial adviser); and
- information you have been provided by your broker about brokerage costs, commissions and the spread between the bid price and the ask price.

### This is not a statement of returns for tax purposes.

We will send you a separate taxation statement which contains the information you may need to complete your tax return.

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

## Glossary of terms

### Opening Balance and Closing Balance

The number of units on register as at the close of business.

### Units

The number of ETF units you acquired or disposed during the statement period.

### Distribution

Distributions are made on a quarterly or half yearly basis to Investors.

### Reinvestment

If you elected to participate in the distribution reinvestment plan (DRP), the proceeds of your distribution were reinvested and used to purchase additional ETF units.

### Distribution Reinvestment Cash Balance

Any money left over after purchasing DRP units is held in a cash balance account. This amount will be added to your next distribution and put towards the purchase of new ETF units. If you exit the fund, this balance will be paid to you in cash.

### Cash Distribution Received

Any payments received in cash for distribution you were entitled to in during the statement period. If you did not elect to participate in the DRP, this amount was paid to your nominated bank account.

### Return on Investments

If you have not bought or sold ETF units during the reporting period your statement will show your Return on Investments. This includes the capital return on your investment, plus any distributions paid during the reporting period. The return is after management costs.

### Transaction List

This refers to the type of activities occurred on your holding during the statement period i.e., purchase, sale, or reinvestment. Reinvestment refers to the additional ETF units you acquired as a result of your participation in the distribution reinvestment plan (DRP).

### Further Information

Vanguard has a dispute resolution process for resolving complaints. If you have a complaint, please contact us on 1300 757 905, or via the online form at [www.investorcentre.com/au/contact](http://www.investorcentre.com/au/contact). We will respond as soon as possible (and always within 30 days for standard complaints). Complex complaints may have a different maximum timeframe for responding. We will notify you if a different maximum timeframe will apply to your complaint. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority. Website: [www.afca.org.au](http://www.afca.org.au) or Email: [info@afca.org.au](mailto:info@afca.org.au) or Telephone: 1800 931 678 (free call) or in writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

The PDS and further information about the ETF is available on Vanguard's website at [www.vanguard.com.au](http://www.vanguard.com.au). You should also consider the general information about ETFs available at the Australian Securities and Investments Commission (ASIC) website at [www.moneysmart.gov.au](http://www.moneysmart.gov.au).

---

### Notes

<sup>1</sup> Date – The date of any purchases or sales of ETF units refers to the settlement date for the transaction. You can obtain the trade date from your broker or financial adviser.

<sup>2</sup> Unit Price – If you have purchased or sold units during the statement period, the unit price (Net Asset Value {NAV} as at close of business) and unit value (the number of units multiplied by the NAV) of your investment has not been included as Vanguard does not have access to the price at which you bought or sold your ETF units, the date when you traded or any brokerage costs, commissions or the spread between the bid and ask price. You can obtain this information from your broker or financial adviser.

<sup>3</sup> Units Held – The number of units on register as at the close of business on the settlement date.

<sup>4</sup> Unit Value – (rounded to nearest dollar) If you have purchased or sold units during the statement period, the unit price (Net Asset Value {NAV} as at close of business) and unit value (the number of units multiplied by the NAV) of your investment has not been included as Vanguard does not have access to the price at which you bought or sold your ETF units, the date when you traded or any brokerage costs, commissions or the spread between the bid and ask price. You can obtain this information from your broker or financial adviser.

<sup>5</sup> Fees and Costs Summary – The Fund is not a tax paying entity and will not pass any tax deductions to investors. These amounts include any GST less reduced input tax credits, any applicable stamp duty and any applicable income tax.

<sup>6</sup> Fees and costs deducted from your investment – The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), and transaction costs. For more information on these fees and costs please refer to the Product Disclosure Statement (PDS).

021513 000 VAP  
WINTER SUPREME MEAT & POULTRY  
PTY LTD  
<WINTER FAMILY S/F A/C>  
PO BOX 392  
SEDDON WEST VIC 3011

# Your Vanguard ETF statements are going digital

Dear Security Holder,

We're writing to let you know that from 4 October 2022 the standard way you receive your Vanguard ETF communications will be via email unless you specifically opt in to receive them by post.

## Next steps

1

### If you've previously provided your email address

You don't need to take any further action. We'll use the following email address, previously provided by you, for all your Vanguard ETF communications:

.

**NOTE:** If this email address is no longer correct, go to step 2.

2

### If you haven't provided your email address

You'll need to provide your email to us, or update your existing email address, using the instructions below:

**Option 1:** If you're an existing Computershare Investor Centre member please login to your account via: [www.investorcentre.com/au](http://www.investorcentre.com/au) and go to "Update your profile". Then select "Communication Preferences" and enter your email address in the provided field.

**Option 2:** If you're yet to create a Computershare Investor Centre account, please create a new account as follows:

- Access the Computershare Investor Centre Website: [www.investorcentre.com/au](http://www.investorcentre.com/au)
- Select "Register Now" and enter your details to create a Computershare Investor Centre account
- Follow "Option 1" to enter your email address

If you don't want to receive communications via email, please change your "Communication Preferences" in Investor Centre. If you don't provide an email address or opt back into postal communications, Vanguard ETF communications will be accessible via the Investor Centre.



## Thank you

We thank you for your continued support of Vanguard, Australia's largest ETFs provider. To find out more about Vanguard's wide range of low-cost ETF products available on the Australian Securities Exchange, go to the Vanguard website [www.vanguard.com.au](http://www.vanguard.com.au).

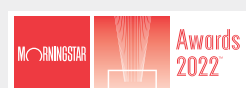
## Need assistance or further information?

If you have concerns or require any further information please contact us on 1300 757 905 between 8:30 am and 5:00pm (AEST), Monday to Friday, or contact us at: [www.investorcentre.com/au/contact](http://www.investorcentre.com/au/contact).

**Vanguard has been consistently recognised as a leading provider of investment products and services in the Australian market.**



**Money Magazine**  
Best Investment  
Manager  
2022



**Morningstar**  
Overall Fund Manager  
of the Year\*  
2022



**Canstar**  
Provider of the  
year - ETFs  
2021

\* © Morningstar Awards 2022. Morningstar, Inc. All rights Reserved. Awarded to Vanguard Investments Australia for Fund Manager of the Year, Australia.

### GENERAL ADVICE WARNING

Vanguard Investments Australia Ltd (ABN 72 072 881 086 / AFS Licence 227263) is the product issuer and the Operator of Vanguard Personal Investor. We have not taken your or your clients' objectives, financial situation or needs into account when preparing our website content so it may not be applicable to the particular situation you are considering. You should consider your objectives, financial situation or needs, and the disclosure documents for the product before making any investment decision. Before you make any financial decision regarding the product, you should seek professional advice from a suitably qualified adviser. A copy of the Target Market Determinations (TMD) for Vanguard's financial products can be obtained at [vanguard.com.au](http://vanguard.com.au) free of charge, which includes a description of who the financial product is appropriate for. You should refer to the TMD of the product before making any investment decisions. You can access our Investor Directed Portfolio Service (IDPS) Guide, Product Disclosure Statements (PDS), Prospectus and TMD at [vanguard.com.au](http://vanguard.com.au) or by calling 1300 655 101. Past performance information is given for illustrative purposes only and should not be relied upon as, and is not, an indication of future performance. This website was prepared in good faith and we accept no liability for any errors or omissions.

Vanguard Investments Australia Ltd (ABN 72 072 881 086 / AFS Licence 227263) ("Vanguard") is the issuer of the Vanguard® Australian ETFs. Vanguard ETFs will only be issued to Authorised Participants. That is, persons who have entered into an Authorised Participant Agreement with Vanguard ("Eligible Investors"). Retail investors can transact in Vanguard ETFs through Vanguard Personal Investor, a stockbroker or financial adviser on the secondary market.

© 2022 Vanguard Investments Australia Ltd. All rights reserved.  
CSE2FDN 082022

## Contact Us:



Online:

[www-au.computershare.com/Investor/Contact](http://www-au.computershare.com/Investor/Contact)



By Mail:

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

## Enquiries:

(within Australia) 1300 757 905

(international) +61 3 9415 4813

## Holder Identification Number (HIN)

HIN WITHHELD

027462 000 VAP



WINTER SUPREME MEAT & POULTRY  
PTY LTD  
<WINTER FAMILY S/F A/C>  
PO BOX 392  
SEDDON WEST VIC 3011

## ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2022

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

PART A – SUMMARY OF 2022 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS			
Item	Tax Return Label	Amount	
Share of net income from trusts, less net capital gains, foreign income and franked distributions	13U	\$490.02	
Franked distributions from trusts	13C	\$48.02	
Share of franking credits from franked dividends	13Q	\$15.69	
Share of credit for TFN amounts withheld	13R	\$0.00	
Share of credit for foreign resident withholding amounts	13A	\$0.00	
Net capital gain	18A	\$396.00	
Total current year capital gains	18H	\$792.00	
Assessable foreign source income	20E	\$42.01	
Other net foreign source income	20M	\$42.01	
Foreign income tax offset	20O	\$1.88	
PART B – COMPONENTS OF ATTRIBUTION			
Item	Cash Distribution	Tax Paid/Offsets	Attribution
<b>Australian Income</b>			
Unfranked distributions	\$25.64		\$19.43
Unfranked CFI distributions	\$0.69		\$0.68
Interest - subject to non resident WHT	\$50.48		\$51.76
Interest - not subject to non resident WHT	\$0.00		\$0.00
Other income - clean building MIT income	\$0.04		\$0.04
Other income - excluded from NCMI	\$9.12		\$9.53
Other income - NCMI	\$5.22		\$5.32
Other income	\$413.19		\$403.26
<b>Non primary production income</b>	<b>\$504.38</b>		<b>\$490.02</b>
<b>Franked distributions</b>	<b>\$36.10</b>	<b>\$15.69</b>	<b>\$48.02</b>
<b>Capital Gains</b>			
Discounted capital gains TAP - clean building MIT income	\$12.51		\$12.51
Discounted capital gains TAP - excluded from NCMI	\$0.00		\$0.00
Discounted capital gains TAP - NCMI	\$9.64		\$9.64
Discounted capital gains TAP	\$30.30		\$30.31
Discounted capital gains NTAP	\$324.09		\$343.54
Capital gains – other method TAP - clean building MIT income	\$0.00		\$0.00
Capital gains – other method TAP - excluded from NCMI	\$0.00		\$0.00
Capital gains – other method TAP - NCMI	\$0.00		\$0.00
Capital gains – other method TAP	\$0.00		\$0.00
Capital gains – other method NTAP	\$0.00		\$0.00
<b>Net capital gain</b>	<b>\$376.54</b>		<b>\$396.00</b>
AMIT CGT gross up amount			\$396.00
Other capital gains distribution	\$376.55		
<b>Total current year capital gains</b>	<b>\$753.09</b>		<b>\$792.00</b>
<b>Foreign Income</b>			
<b>Assessable foreign source income</b>	<b>\$40.54</b>	<b>\$1.88</b>	<b>\$42.01</b>
<b>Other Non-assessable Amounts</b>			
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
<b>Gross Amount</b>	<b>\$1,334.11</b>		<b>\$1,372.05</b>
AMIT cost base net amount - excess (reduce cost base)			\$0.00
AMIT cost base net amount - shortfall (increase cost base)			\$20.37
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
<b>Net Cash Distribution</b>	<b>\$1,334.11</b>		

⑆ 099065 000 VAP



WINTER SUPREME MEAT & POULTRY  
PTY LTD  
<WINTER FAMILY S/F A/C>  
PO BOX 392  
SEDDON WEST VIC 3011

**Holder Identification Number (HIN)****HIN WITHHELD**

ASX Code	VAP
TFN/ABN Status	Quoted
Record Date	4 April 2022
Payment Date	20 April 2022

**Vanguard Australian Property Securities Index ETF**  
**Distribution Payment for the Period Ending 31 March 2022**  
**Direct Credit Advice**

Class Description	Rate Per Security	Securities Held	Gross Amount
ETF	\$1.03744896	385	\$399.42

Withholding tax: \$0.00

**NET PAYMENT: \$399.42**

**Note:** You should retain this statement to assist you in preparing your tax return. Please keep this in a safe place as a charge may be levied for a replacement. If you require a payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AUD.

For additional information regarding the distribution, including estimated tax components and Fund Payment information, please visit the Announcements section of the Vanguard Investments Australia web page [www.vanguard.com.au/etf](http://www.vanguard.com.au/etf)

## Your Payment Instruction

Bank: MACQUARIE BANK LTD  
BSB: 182-512  
ACC: XXXXXXX67

**Amount Deposited****\$399.42**

If payment cannot be made to the above instruction, a direct credit form will be forwarded to your registered address and your distribution entitlement shown above will be held as a non-interest bearing deposit until your new direct credit instructions are received.

I 099677 000 VAP



WINTER SUPREME MEAT & POULTRY  
PTY LTD  
<WINTER FAMILY S/F A/C>  
PO BOX 393  
SEDDON WEST VIC 3011

**Holder Identification Number (HIN)****HIN WITHHELD**

ASX Code	VAP
TFN/ABN Status	Quoted
Record Date	5 January 2022
Payment Date	19 January 2022

**Vanguard Australian Property Securities Index ETF**  
**Distribution Payment for the Period Ending 31 December 2021**  
**Direct Credit Advice**

Class Description	Rate Per Security	Securities Held	Gross Amount
ETF	\$0.53341774	385	\$205.37

Withholding tax: \$0.00

**NET PAYMENT: \$205.37**

**Note:** You should retain this statement to assist you in preparing your tax return. Please keep this in a safe place as a charge may be levied for a replacement. If you require a payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AUD.

For additional information regarding the distribution, including estimated tax components and Fund Payment information, please visit the Announcements section of the Vanguard Investments Australia web page [www.vanguard.com.au/etf](http://www.vanguard.com.au/etf)

## Your Payment Instruction

Bank: MACQUARIE BANK LTD  
BSB: 182-512  
ACC: XXXXXXX67

**Amount Deposited****\$205.37**

If payment cannot be made to the above instruction, a direct credit form will be forwarded to your registered address and your distribution entitlement shown above will be held as a non-interest bearing deposit until your new direct credit instructions are received.

E 091384 000 VAP



WINTER SUPREME MEAT & POULTRY  
PTY LTD  
<WINTER FAMILY S/F A/C>  
PO BOX 393  
SEDDON WEST VIC 3011

**Holder Identification Number (HIN)****HIN WITHHELD**

ASX Code	VAP
TFN/ABN Status	Quoted
Record Date	2 July 2021
Payment Date	16 July 2021

**Vanguard Australian Property Securities Index ETF  
Distribution Payment for the Period Ending 30 June 2021  
Direct Credit Advice**

Class Description	Rate Per Security	Securities Held	Gross Amount
ETF	\$2.74265825	385	\$1,055.92

Withholding tax: \$0.00

**NET PAYMENT: \$1,055.92**

**Note:** You should retain this statement to assist you in preparing your tax return. Please keep this in a safe place as a charge may be levied for a replacement. If you require your payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AUD.

For additional information regarding the distribution, including estimated tax components and Fund Payment information, please visit the Announcements section of the Vanguard Investments Australia web page [www.vanguard.com.au/etf](http://www.vanguard.com.au/etf)

## Your Payment Instruction

Bank: MACQUARIE BANK LTD  
BSB: 182-512  
ACC: XXXXXXX67

**Amount Deposited****\$1,055.92**

If payment cannot be made to the above instruction, a direct credit form will be forwarded to your registered address and your dividend entitlement shown above will be held as a non-interest bearing deposit until your new direct credit instructions are received.



┌ 091243 000 VAP



WINTER SUPREME MEAT & POULTRY  
PTY LTD  
<WINTER FAMILY S/F A/C>  
PO BOX 393  
SEDDON WEST VIC 3011

**Holder Identification Number (HIN)****HIN WITHHELD**

ASX Code	VAP
TFN/ABN Status	Quoted
Record Date	4 October 2021
Payment Date	18 October 2021

**Vanguard Australian Property Securities Index ETF**  
**Distribution Payment for the Period Ending 30 September 2021**  
**Direct Credit Advice**

Class Description	Rate Per Security	Securities Held	Gross Amount
ETF	\$0.59164724	385	\$227.78

Withholding tax: \$0.00

**NET PAYMENT: \$227.78**

**Note:** You should retain this statement to assist you in preparing your tax return. Please keep this in a safe place as a charge may be levied for a replacement. If you require your payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AUD.

For additional information regarding the distribution, including estimated tax components and Fund Payment information, please visit the Announcements section of the Vanguard Investments Australia web page [www.vanguard.com.au/etf](http://www.vanguard.com.au/etf)

## Your Payment Instruction

Bank: MACQUARIE BANK LTD  
BSB: 182-512  
ACC: XXXXXXX67

**Amount Deposited****\$227.78**

If payment cannot be made to the above instruction, a direct credit form will be forwarded to your registered address and your distribution entitlement shown above will be held as a non-interest bearing deposit until your new direct credit instructions are received.

# Payment Advice

WOOLWORTHS GROUP



**All Registry communications to:**

C/- Link Market Services Limited  
Locked Bag A14, Sydney South NSW 1235  
Telephone: 1300 368 664  
ASX Code: **WOW**  
Email: [woolworths@linkmarketservices.com.au](mailto:woolworths@linkmarketservices.com.au)  
Website: [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au)

**WOOLWORTHS GROUP LIMITED**

ABN: 88 000 014 675

WINTER SUPREME MEAT & POULTRY PTY LTD <WINTER FAMILY S/F A/C>  
PO BOX 393  
SEDDON WEST VIC  
3011

**DIVIDEND STATEMENT**

Reference No.: X\*\*\*\*\*7915  
Payment Date: 08 October 2021  
Record Date: 03 September 2021

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
WOW - FPO	\$0.55	680	\$0.00	\$374.00	\$374.00	\$160.29
		Less Withholding Tax			\$0.00	
		<b>Net Amount</b>			AUD 374.00	
		Represented By:				
		Direct Credit amount			AUD 374.00	

**BANKING INSTRUCTIONS**

The amount of AUD 374.00 was deposited to the bank account detailed below:

MACQUARIE BANK

WINTER SUPREME MEAT & POULTRY PT  
**BSB:** 182-512    **ACC:** \*\*\*\*\*0467

DIRECT CREDIT REFERENCE NO.: 1267010582

**FRANKING INFORMATION**

Franked Rate per Share	\$0.55
Franking Percentage	100%
Company Tax Rate	30%

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

**Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.**

Please ensure your details are current by viewing and updating via the online service centre.

# Payment Advice



**All Registry communications to:**

C/- Link Market Services Limited  
 Locked Bag A14, Sydney South NSW 1235  
 Telephone: 1300 368 664  
 ASX Code: **WOW**  
 Email: [woolworths@linkmarketservices.com.au](mailto:woolworths@linkmarketservices.com.au)  
 Website: [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au)

**WOOLWORTHS GROUP LIMITED**

ABN: 88 000 014 675

WINTER SUPREME MEAT & POULTRY PTY LTD <WINTER FAMILY S/F A/C>  
 PO BOX 392  
 SEDDON WEST VIC  
 3011

**DIVIDEND STATEMENT**

Reference No.: X\*\*\*\*\*7915  
 Payment Date: 13 April 2022  
 Record Date: 04 March 2022

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
WOW - FPO	\$0.39	680	\$0.00	\$265.20	\$265.20	\$113.66
						Less Withholding Tax \$0.00
						<b>Net Amount</b> AUD 265.20
						Represented By: Direct Credit amount AUD 265.20

**BANKING INSTRUCTIONS**

The amount of AUD 265.20 was deposited to the bank account detailed below:

MACQUARIE BANK

WINTER SUPREME MEAT & POULTRY PT  
**BSB:** 182-512 **ACC:** \*\*\*\*\*0467

DIRECT CREDIT REFERENCE NO.: 1275576843

**FRANKING INFORMATION**

Franked Rate per Share \$0.39  
 Franking Percentage 100%  
 Company Tax Rate 30%

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

**Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.**

Please ensure your details are current by viewing and updating via the online service centre.



**SUPER B2B**

**EXPENSES**



**Eleven Edge Financial Planning**  
Corporate Representative No: 437813  
ABN 69 853 130 411

The Winter Family Superannuation Fund  
88 Glen Avon Dr  
BANNOCKBURN VIC 3331  
AUSTRALIA

**Danny Xi**  
Authorised Representative No: 437810  
1 / 260 Whitehall Street  
YARRAVILLE VIC 3013  
03 9044 1953  
info@eefp.com.au  
www.elevenedge.com.au

# TAX INVOICE

**Invoice Number**  
EEFP-1914

**Reference**  
OSA-COM

**Invoice Date**  
04 Feb 2022

**Due Date:** 11 Feb 2022

Description	Quantity	Unit Price	GST	Amount AUD
Ongoing Service Arrangement- Comprehensive Package (12 mths in advance)	1.00	2,472.73	10%	2,472.73
Existing Relationship Discount (50%)	1.00	(1,236.36)	10%	(1,236.36)
		Subtotal		1,236.37
		Total GST 10%		123.63
		Invoice Total AUD		1,360.00
		Less Amount Paid AUD		0.00
		<b>Amount Due AUD</b>		<b>1,360.00</b>

## Payment Options

BPAY (preferred option)



Use BPay to transfer funds from your bank account.

**Billers Code:**

223560

**Client Reference Number:**

9177 7546 1

*Please allow up to 2 days for transferred funds to be received and applied to your account*

Credit Card



Call our office to arrange a separate credit card payment form for signing

A payment processing fee applies to credit card payments (Visa: 1.5%, Mastercard: 1.5%, Amex: 2.5%) on the total invoice payment.



Soaring Super Pty Ltd  
ABN: 72 364 250 771  
1/260 Whitehall Street  
Yarraville VIC 3013  
Australia

**Julie & Stephen Winter**  
**The Winter Family Superannuation Fund**  
**88 Glen Avon Drive**  
**BANNOCKBURN VIC 3331**  
**Australia**

## Tax Invoice

**Invoice #** Inv\_001282  
**Issued** 29 Aug 21  
**Due** 05 Sep 21

**Summary** Winter Family Superannuation Fund - 2021 Year

<b>Description</b>	<b>Amount (Exc GST)</b>
Provision of Taxation Compliance Services:	1,200.00
Fund Income Tax Return Financial Statements preparation Review and compilation of accounting records and information provided by you. Compliance with all reporting and disclosure requirements in accordance with the prescribed standards.	
(Winter Family Superannuation Fund - 2021 Annual compliance)	
Provision of outsourced 'independent' Auditor to conduct SMSF Audit as required by the SIS Act - 2021 Year	300.00
	Sub-Total Exc GST (AUD) 1,500.00
	Plus GST (AUD) 150.00
	Total Inc GST (AUD) 1,650.00
	Amount Paid (AUD) 0.00
	<b>Balance Due (AUD) 1,650.00</b>

Accountancy Fees.....\$1,320 ✓

Audit Fees.....\$330 ✓

\*\*\*Direct Credit - Macquarie Banking \*\*\*  
Name: 'Soaring Super Pty Ltd'  
BSB: 182512 ACC: 967224098

Please make sure you reference your FUNDS NAME in the transfer

**ASIC**

Australian Securities &amp; Investments Commission

ABN 86 768 265 615

**Inquiries**

www.asic.gov.au/invoices

1300 300 630

WINTER SUPREME MEAT & POULTRY PTY LTD  
 AXLE EDGE ACCOUNTING GROUP PTY LTD  
 PO BOX 393 SEDDON WEST VIC 3011

**INVOICE STATEMENT**

Issue date 18 Dec 21

**WINTER SUPREME MEAT & POULTRY PTY LTD**

ACN 099 092 636

Account No. 22 099092636

**Summary**

Opening Balance	\$0.00
New items	\$56.00
Payments & credits	\$0.00
<b>TOTAL DUE</b>	<b>\$56.00</b> ✓

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

*Transaction details are listed on the back of this page*

**Please pay**

Immediately	<b>\$0.00</b>
By 18 Feb 22	<b>\$56.00</b>

*If you have already paid please ignore this invoice statement.*

- Late fees will apply if you do NOT
  - tell us about a change during the period that the law allows
  - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
  - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.

**ASIC**

Australian Securities &amp; Investments Commission

**PAYMENT SLIP****WINTER SUPREME MEAT & POULTRY PTY LTD**

ACN 099 092 636

Account No: 22 099092636



22 099092636

<b>TOTAL DUE</b>	<b>\$56.00</b>
Immediately	<b>\$0.00</b>
By 18 Feb 22	<b>\$56.00</b>

*Payment options are listed on the back of this payment slip*



**Bill Code:** 17301  
**Ref:** 2290990926367



\*814 129 0002290990926367 16

# Transaction details:

page 2 of 2

	<b>Transactions for this period</b>	<b>ASIC reference</b>	<b>\$ Amount</b>
2021-12-18	Annual Review - Special Purpose Pty Co	3X8821525480P A	\$56.00
	<b>Outstanding transactions</b>		
2021-12-18	Annual Review - Special Purpose Pty Co	3X8821525480P A	\$56.00

## PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 2290 9909 2636 716

### Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

### Phone

Call 13 18 16 to pay by Mastercard or Visa

### On-line

Go to [postbillpay.com.au](http://postbillpay.com.au) to pay by Mastercard or Visa

### Mail

Mail this payment slip and cheque (do not staple) to ASIC,  
Locked Bag 5000, Gippsland Mail Centre VIC 3841

**Biller Code:** 17301  
**Ref:** 2290990926367

**Telephone & Internet Banking – BPAY®**  
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: [www.bpay.com.au](http://www.bpay.com.au)



## Payment Summary



As at 04/02/2022

Reference 965418

Request created

Completed 04/02/2022 02:10:03 PM (AEST/AEDT)

### Winter Supreme Meat & Poultry Pty Ltd

(BANNOCKBURN)

---

#### From account

Account name WINTER SUPREME MEAT & POULTRY PTY LTD ATF THE WINTER FAMILY  
SUPERANNUATION FUND

BSB 182512

Account number 963270467

---

#### To account

Account name AUSTRALIAN SECURITIES & INVESTMENTS COMMISSION

Account number

---

#### Payment schedule

Schedule Once off payment

Amount \$56.00

Authorised

Signatory Quinhat Xi

Contact \*\*\*\* \* 286

# Zurich FutureWise

## Your policy anniversary



001838 000



The Winter Family Superannuation Fund  
PO Box 118  
BANNOCKBURN VIC 3331

Life insured:  
**Stephen Winter**

Policy number:  
**50118208**

Policy type:  
**Zurich Life Insurance**  
(Superannuation, held by  
external trustee)

Policy owner:  
**The Winter Family  
Superannuation Fund**

3 May 2022

### Thank you for being a Zurich customer

We're writing to tell you about changes to your insurance premium for the next policy year and to remind you that your premium is due soon. We'll automatically direct debit this from your nominated bank account, so you can relax knowing that you're protected. We'll let you know if any payments are unsuccessful.



### You've selected Premium without cover increase

Policy anniversary date:  
**1 June 2022**

Without inflation protection

Please note you have not selected automatic in-built inflation protection. Please contact one of our local insurance specialists if you'd like to discuss this option.

#### Cover summary

Your policy provides:

- a lump sum payment on the life insured's death or terminal illness during the term of the policy.



Premium yearly:  
**\$4,814.09**

Due on:  
**13 June 2022**

Your yearly premium is detailed in the policy breakdown on page 2 and will apply for the remainder of the policy year (unless you make a change to your policy). If you ask us to change your policy before your next policy anniversary and we have a premium adjustment underway, your policy will automatically attract the new premium rates at the time of change which means they will apply earlier than they otherwise would.

## Detailed policy breakdown

Below is a summary of the insurance benefits which apply to this policy.

Life Insured	Cover type	Current cover	Premium
Stephen Winter	Death & terminal illness	\$500,000 	\$4,706.19
	Management fee	N/A	\$107.90
	<b>Total instalment premium</b>		<b>\$4,814.09</b> 

Full terms and conditions of your cover, including any special conditions and exclusions, are outlined in the PDS and most recently issued policy schedule. If you don't have the PDS, visit [zurich.com.au/lifepds](http://zurich.com.au/lifepds) or contact us.

Some or all of the premium rates which apply to this policy are smoker premium rates.

## Some benefits and features of your cover change at certain ages

Some benefits and features of your cover change or end at certain ages. This reminder includes a summary, but please check your PDS and policy schedule to make sure you understand the impact of any changes.

- The Premium waiver option ends on the policy anniversary when the life insured is 65.
- You can increase cover without health assessment under the Future increases feature up to the life insured's 55th birthday.

## Benefits of your policy

Some of the features of your policy include:

- Guaranteed renewal of your policy terms up until the expiry date, regardless of any change in health.
- Worldwide cover 24 hours a day, seven days a week.
- Cover increase without health evidence. For example if you've had a baby, a child start secondary school or a new mortgage you may be eligible for an increase in cover.



Good news, we've made some improvements which affect the cover provided under your policy. Please refer to the information about the changes set out under the heading 'Upgrades to your policy'.

## The Life insurance code of practice is our promise to you

When you take out life insurance, it's important that you get the highest standards of service in all your dealings with us. That's why we've adopted the Life Insurance Code of Practice. It's the life insurance industry's commitment to mandatory customer service standards and it's designed to protect you, our customer. The Code can be found at [fsc.org.au](http://fsc.org.au).

## At each anniversary, different factors can affect your premium

---

Your life insurance cover represents our promise to be there for you when it matters most, should you need to submit a claim. Maximising our ability to pay claims remains our unwavering priority and means our premium rates must reflect the true cost of providing that protection. Our premium rates aren't guaranteed and can change. If you'd like to know more about why premiums increase, please visit [zurich.com.au/lifepremiums](https://zurich.com.au/lifepremiums).

The in-built management fee increases annually on the anniversary of the policy.



### Age increase

As we get older, the risk of death and illness generally increases and this is reflected in the cost of providing cover.

## You are currently paying: yearly via direct debit

---



We offer different payment options to suit you, whether it's monthly, quarterly, half-yearly or annually. Don't forget it's cheaper to pay annually.

## Have your circumstances changed?

---

We understand that life's unpredictable. Fortunately, we're here to help. While we can't provide financial advice, we can alert you to features in your policy that could benefit you if you want to make changes or if you are finding it difficult to keep up with your premium payments.

This policy provides valuable insurance cover that will not change due to changes in health or pastimes. If you decide to cancel and apply for a replacement policy, the duty to take reasonable care not to make a misrepresentation will apply again and the new policy will be based on health and other circumstances at that time. A new policy may not cover conditions existing at that time which could result in you not being covered, paying a higher premium or having less comprehensive cover.

Contact your local insurance specialist today so we can ensure you remain protected without leaving yourself or your family financially vulnerable.



Simplify your life with My Zurich

Find out more about our 24/7 customer portal at [zurich.com.au/myzurich](https://zurich.com.au/myzurich)

## Your contacts

If you have any questions please don't hesitate to contact us. We look forward to helping you.

### Quinhat Xi

Your financial adviser



03 9044 1953

### Your local Zurich insurance specialist



131 551

Monday to Thursday 8.30am – 7.00pm AEST

Friday 8.30am – 5.30pm AEST



client.service@zurich.com.au



Locked Bag 994 North Sydney NSW 2059

## How else can we help?

### Update your details

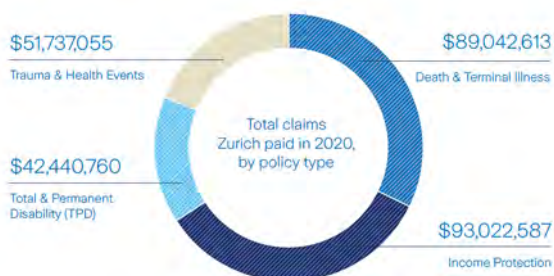
It is important that your details remain up-to-date. If your circumstances have changed, you can update your details 24/7 on our self service customer portal at [zurich.com.au/myzurich](http://zurich.com.au/myzurich). Alternatively, please call your local insurance specialist on **131 551**, or email us at [client.service@zurich.com.au](mailto:client.service@zurich.com.au)

### Need to make a claim?

Let us know as soon as you can by completing the claim form on our website: [zurich.com.au](http://zurich.com.au) or by calling us on **131 551**. Your financial adviser may be able to help with completing the paperwork or you may prefer to deal with us directly. It's entirely up to you. Please note that any premiums due on your policy must continue to be paid to keep the policy in force while we assess your claim and the sum insured at the date of the event giving rise to the claim will apply.

### Total claims paid

\$276,243,015



### Bob's one of many Australians we've helped. This is his story.

In the early 90s my financial adviser suggested that I get life insurance. I thought it made sense, if something happens to me I want the family to be ok, as I was the sole provider.

One year off my retirement and I got the diagnosis of advanced metastatic prostate cancer. And as it was in the bones, it was too late for treatment of any kind. I called my adviser and shortly after the Zurich team contacted me, keeping me in the loop right through the claims process. It was actually the simplest part of all this and we had the money less than two weeks from when we lodged the paperwork. I now look back on how important that day was where Barry advised me to go with a Zurich life insurance policy which in the end paid an early claim, allowing me to leave my family financially stable.



**SUPER B2B**

**PROCESSING  
REPORTS**