

COMPUTER FILE INDEX & JOURNALSCLIENT: Gair Kerbel SMSFCODE: KER14YEAR: 2018

Superfund

<input checked="" type="checkbox"/>
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Please tick

STS:

YES / NO

GST:

YES / NO

Please circle

Prepared by: _____

Reviewed by: _____

INDUSTRY: Super fund

e.g fishing, advertising, road freight haulage - please be specific

Schedule Reference	INDEX	Tick If Applicable
A-1	TRIAL BALANCE	<input checked="" type="checkbox"/>
A-2	QUERIES / NOTES	<input type="checkbox"/>
A-3	Journal entries	<input checked="" type="checkbox"/>
B-1	PROFIT & LOSS	<input checked="" type="checkbox"/>
B-2	BALANCE SHEET	<input checked="" type="checkbox"/>
B-3	MEMBERS LOANS	<input checked="" type="checkbox"/>
C-1	TAXATION	<input checked="" type="checkbox"/>
D-1	CASH/TERM DEPOSITS	<input checked="" type="checkbox"/>
E-1	INVESTMENTS/SHARE PORTFOLIO	<input checked="" type="checkbox"/>
F-1	PROPERTY	<input type="checkbox"/>
G-1	OTHER ASSETS	<input type="checkbox"/>
H-1	LIABILITIES	<input type="checkbox"/>
J-1	TRUST DEED EXTRACTS	<input type="checkbox"/>
K-1	INVESTMENT STRATEGY	<input type="checkbox"/>
L-1	MINUTES	<input type="checkbox"/>
L-2	MINUTES	<input type="checkbox"/>
L-3	MINUTES	<input type="checkbox"/>
M-1	CONTRIBUTIONS	<input checked="" type="checkbox"/>
N-1	INTEREST RECEIVED	<input checked="" type="checkbox"/>
O-1	DIVIDENDS RECEIVED	<input type="checkbox"/>
P-1	RENT RECEIVED	<input type="checkbox"/>
Q-1	EXPENSES	<input checked="" type="checkbox"/>
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GAIL KERBEL SUPERANNUATION FUND**ABN 35 993 700 844****Comparative Trial Balance as at 30 June 2018**

		2018 \$ Dr	2018 \$ Cr	2017 \$ Dr	2017 \$ Cr
Income					
0567	Distribution from trusts		26,402.84		14,724.81
0575	Interest received		300.89		202.72
0716	Employers contributions				
0716.01	- Employers contributions		1,457.55		48,000.00
			1,457.55		48,000.00
0750	Members contributions				
0750.01	- Members contributions				232,651.59
					232,651.59
0940	Changes in NMV - Investments		46,896.63		15,950.69
Expenses					
1510	Accountancy Fees	1,358.50		588.50	
1518	Actuarial Fees	110.00			
1525	Administration expenses	149.13			
1535	Audit fees			385.00	
1536	ATO Supervisory Levy	259.00		518.00	
1755	Investment Expenses			1,756.93	
1998	Income tax expense - Earnings				
1998.01	- Income tax expense - Earnings	22.30			
		22.30			
1999	Income tax expense - Contribution				
1999.01	- Income tax expense - Contribution		218.70	3,758.05	
			218.70	3,758.05	
Current Assets					
2000	BT cash Account - 9150			5,996.15	
2001	Macquarie Account - 8288	3,088.17		273,053.80	
2101	Distributions Receivable			2,661.08	
Non Current Assets					
2520	Vanguard Fixed Interest Index - VAF	149,389.50		149,695.00	
2522	Vanguard Shares Index - VAS	545,398.88		252,828.66	
Current Liabilities					
3325	Taxation	3,790.37			3,758.05

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

GAIL KERBEL SUPERANNUATION FUND**ABN 35 993 700 844****Comparative Trial Balance as at 30 June 2018**

	2018 \$ Dr	2018 \$ Cr	2017 \$ Dr	2017 \$ Cr
Equity				
4000 Opening balance - Members fund				
4000.01 - Opening balance - Members fund		192,595.80		41,086.80
4000.02 - Opening balance - Members fund		487,880.84		360,866.51
		<u>680,476.64</u>		<u>401,953.31</u>
4052 Transfer to pension				
4052.01 - Transfer to pension	192,595.80			
	<u>192,595.80</u>			
4054 Transfer from accumulation				
4054.02 - Transfer from accumulation		192,595.80		
		<u>192,595.80</u>		
4080 Benefits paid				
4080.02 - Benefits paid	51,750.00		26,000.00	
	<u>51,750.00</u>		<u>26,000.00</u>	
	948,130.35	948,130.35	717,241.17	717,241.17
Net Profit		72,940.28		304,523.33

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

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GAIL KERBEL SUPERANNUATION FUND

ABN 35 993 700 844

Detailed Operating Statement

For the year ended 30 June 2018

	Note	2018 \$	2017 \$
Revenue			
Employers contributions			
- Employers contributions	M-1	1,458	48,000
		<u>1,458</u>	<u>48,000</u>
Members contributions			
- Members contributions			232,652
			<u>232,652</u>
Distribution from trusts	O-1	26,403	14,725
Interest received	N-1	301	203
Changes in NMV - Investments	E-3	46,897	15,951
Total revenue		<u>75,058</u>	<u>311,530</u>
Expenses			
Accountancy Fees	A-1	1,358	588
Actuarial Fees	A-2	110	
Administration expenses	A-3	149	
Audit fees			385
ATO Supervisory Levy	C-1	259	518
Investment Expenses			1,757
Total expenses		<u>1,877</u>	<u>3,248</u>
Benefits Accrued as a Result of Operations Before Income Tax			
		73,181	308,281
Income tax expense	C-1	6 241	3,758
Benefits Accrued as a Result of Operations	7	<u>72,940</u>	<u>304,523</u>

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

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GAIL KERBEL SUPERANNUATION FUND
ABN 35 993 700 844
Detailed Statement of Financial Position as at 30 June 2018

		2018 \$	2017 \$
Investments			
Vanguard Fixed Interest Index - VAF	B-1	{ 149,389	149,695
Vanguard Shares Index - VAS		{ 545,399	252,829
Total Investments		<u>694,788</u>	<u>402,524</u>
Other Assets			
BT cash Account - 9150	D-2		5,996
Macquarie Account - 8288	D-1	3,088	273,054
Distributions Receivable	G-1		2,661
Total other assets		<u>3,088</u>	<u>281,711</u>
Total assets		<u>697,877</u>	<u>684,235</u>
Liabilities			
Taxation	C-1	(3,790)	3,758
Total liabilities		<u>(3,790)</u>	<u>3,758</u>
Net Assets Available to Pay Benefits		<u><u>701,667</u></u>	<u><u>680,477</u></u>
Represented by:			
Liability for Accrued Members' Benefits			
Allocated to members' accounts		<u>701,667</u>	<u>680,477</u>
		<u><u>701,667</u></u>	<u><u>680,477</u></u>

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

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GAIL KERBEL SUPERANNUATION FUND

ABN 35 993 700 844

Member's Information Statement

For the year ended 30 June 2018

	2018 \$	2017 \$
Gail Kerbel - Accumulation		
Opening balance - Members fund	192,596	41,087
Allocated earnings	273	(125,385)
Employers contributions	1,458	48,000
Members contributions		232,652
Income tax expense - Earnings	(22)	
Income tax expense - Contribution	(219)	(3,758)
Transfer to pension	(192,596)	
Balance as at 30 June 2018	<u>1,489</u>	<u>192,596</u>
Withdrawal benefits at the beginning of the year	192,596	41,087
Withdrawal benefits at 30 June 2018	1,489	192,596

Withdrawal Benefit

Your withdrawal benefit is the amount you are entitled to on resignation or retirement and represent the sum of:

- member contributions
- superannuation guarantee contributions
- award contributions
- other employer contributions made on your behalf

and earnings (after income tax) associated with the above contributions.

The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce on or after age 55. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

Contact Details

If you require further information on your withdrawal benefit please contact or write to The Trustee, GAIL KERBEL SUPERANNUATION FUND.

GAIL KERBEL SUPERANNUATION FUND

ABN 35 993 700 844

Member's Information Statement

For the year ended 30 June 2018

	2018 \$	2017 \$
Gail Kerbel - Pension		
Opening balance - Members fund	487,881	360,867
Allocated earnings	71,451	153,014
Transfer from accumulation	192,596	
Benefits paid	(51,750)	(26,000)
Balance as at 30 June 2018	<u>700,178</u>	<u>487,881</u>
Withdrawal benefits at the beginning of the year	487,881	360,867
Withdrawal benefits at 30 June 2018	700,178	487,881

Withdrawal Benefit

Your withdrawal benefit is the amount you are entitled to on resignation or retirement and represent the sum of:

- member contributions
 - superannuation guarantee contributions
 - award contributions
 - other employer contributions made on your behalf
- and earnings (after income tax) associated with the above contributions.

The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce on or after age 55. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

Contact Details

If you require further information on your withdrawal benefit please contact or write to The Trustee, GAIL KERBEL SUPERANNUATION FUND.

GAIL KERBEL SUPERANNUATION FUND**ABN 35 993 700 844****Member's Information Statement****For the year ended 30 June 2018**

	2018 \$	2017 \$
Amounts Allocatable to Members		
Yet to be allocated at the beginning of the year		
Benefits accrued as a result of operations as per the operating statement	72,940	304,523
Transfer to pension	(192,596)	
Transfer from accumulation	192,596	
Benefits paid	(51,750)	(26,000)
Amount allocatable to members	<u>21,190</u>	<u>278,523</u>
Allocation to members		
Gail Kerbel - Accumulation	(191,107)	151,509
Gail Kerbel - Pension	<u>212,297</u>	<u>127,014</u>
Total allocation	21,190	278,523
Yet to be allocated	<u>21,190</u>	<u>278,523</u>
Members Balances		
Gail Kerbel - Accumulation	1,489	192,596
Gail Kerbel - Pension	<u>700,178</u>	<u>487,881</u>
Allocated to members accounts	701,667	680,477
Yet to be allocated		
Liability for accrued members benefits	<u>701,667</u>	<u>680,477</u>

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

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GAIL KERBEL SUPERANNUATION FUND

Page 1 of 1

ABN 35 993 700 844

Ledger Entries Report for the year ending 30 June, 2018

13/05/2019
14:29

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 4080.02 - Benefits paid							
04/07/2017	000000061	P	bt cash account		1,750.00		1,750.00
01/08/2017	000000006	P	Macquarie		5,000.00		6,750.00
01/09/2017	000000010	P	Macquarie		5,000.00		11,750.00
29/09/2017	000000014	P	Macquarie		5,000.00		16,750.00
01/11/2017	000000020	P	Macquarie		5,000.00		21,750.00
01/12/2017	000000024	P	Macquarie		5,000.00		26,750.00
29/12/2017	000000028	P	Macquarie		5,000.00		31,750.00
01/02/2018	000000034	P	Macquarie		5,000.00		36,750.00
01/03/2018	000000038	P	Macquarie		5,000.00		41,750.00
29/03/2018	000000045	P	Macquarie		5,000.00		46,750.00
01/05/2018	000000050	P	Macquarie		5,000.00		51,750.00
Total					51,750.00		

Gail Kerbel Super Fund - 30 June 2018			
Tax Estimate			
NET PROFIT PER PROFIT & LOSS			73,181.00
Add:			
Taxable trust distributions - VAF		4,036.24	
Taxable trust distributions - VAS		3,607.45	
Taxable franked distributions - VAF		-	
Taxable franked distributions - VAS		29,948.89	
Net capital gain - VAF		-	
Net capital gain - VAS		2,091.38	
Foreign income - VAF		528.81	
Foreign income - VAS		479.31	
Taxable gain on sale of shares		-	40,692.08
			113,873.08
Less:			
Members undeducted contributions		-	
Members concessional contributions		1,458.00	
Change in net market value of investments		46,897.00	
Accounting trust distributions		26,403.00	
Accounting gain on sale of shares		-	74,758.00
			39,115.08
Tax exempt portion - per actuarial cert (99.62%)			38,966.44
Taxable Income			148.64
Tax at 15%			22.30
Add: Members concessional contributions (1458 x 15%)			218.70
			241.00
Payg Instalments:			
-Sept 17		-	
-Dec 17		-	
-Mar 18		977.00	
-June 18		977.00	
Imputation Credits		7,071.42	
Foreign Tax Credits - non refundable		-	9,025.42
Estimated tax payable			- 8,784.42
Taxation Liability			
Opening balance			3,758.05
2017 Assessment			-
Rounding			-
Supervisory Levy			259.00
2017 payg instalment - June 17			-
		Paid 25/7/18	4,017.05
Payg instalments - Sep, Dec, Mar 17			- 977.00
Foreign Tax Credits - non refundable			-
Imputation Credits			- 7,071.42
2018 tax provision			241.00
Balance at 30 June 2018			- 3,790.37

					- 3,790.37
Members Accounts					
G Kerbel	680477	100%			



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www-au.computershare.com/Investor/Contact



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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

032782 050 VAS

GAIL KERBEL PTY LTD
<GAIL KERBEL SUPER FUND A/C>
C/- GAIL KERBEL
2/138 WOODROW AVENUE
DIANELLA WA 6059

ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2018

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

PART A - SUMMARY OF 2018 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS

Item	Tax Return Label	Amount
Share of net income from trusts, less net capital gains, foreign income and franked distributions	13U	\$3,607.45
Other deductions relating to non-primary production income	13Y	\$0.00
Franked distributions from trusts	13C	\$22,877.47
Share of franking credits from franked dividends	13Q	\$7,071.42
Share of credit for TFN amounts withheld	13R	\$0.00
Share of credit for foreign resident withholding amounts	13A	\$0.00
Share of credit for tax paid by trustee	13S	\$0.00
Net capital gain	18A	\$1,568.88
Total current year capital gains	18H	\$3,136.38
Assessable foreign source income	20E	\$463.67
Australian franking credits from a New Zealand company	20F	\$0.00
Other net foreign source income	20M	\$463.67
Foreign income tax offset	20O	\$15.64

PART B - COMPONENTS OF ATTRIBUTION

Item	Cash Distribution	Tax Paid/Offsets	Attribution
Australian Income			
Unfranked distributions	\$578.25		\$766.45
Unfranked CFI distributions	\$1,861.07		\$1,345.79
Interest - subject to non resident WHT	\$566.28		\$411.46
Interest - not subject to non resident WHT	\$0.00		\$0.00
Other income	\$1,557.61		\$1,083.75
Non primary production income	\$4,563.21		\$3,607.45
Franked distributions	\$15,458.07	\$7,071.42	\$22,877.47
Capital Gains			
Discounted capital gains TAP	\$150.95		\$75.20
Discounted capital gains NTAP	\$1,238.99		\$1,492.30
Capital gains - other method TAP	\$0.00		\$0.00
Capital gains - other method NTAP	\$2.78		\$1.38
Net capital gain	\$1,392.72		\$1,568.88
AMIT CGT gross up amount			\$1,567.50
Other capital gains distribution	\$1,238.99		
Total current year capital gains	\$2,631.71		\$3,136.38
Foreign Income			
Assessable foreign source income	\$407.13	\$15.64	\$463.67
Other Non-assessable Amounts			
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
Gross Amount	\$23,060.12		\$30,084.97
AMIT cost base net amount - excess (Reduce cost base)			\$62.22
AMIT cost base net amount - shortfall (Increase cost base)			\$0.00
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
Less other expenses	\$0.00		
Net Cash Distribution	\$23,060.12		

If you are a complying Superannuation Fund, your net capital gain is \$2,091.38

If you are a company or a non-complying Superannuation Fund, your net capital gain is \$3,136.38

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES



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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)

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I- 032782 050 VAF



GAIL KERBEL PTY LTD
<GAIL KERBEL SUPER FUND A/C>
C/- GAIL KERBEL
2/138 WOODROW AVENUE
DIANELLA WA 6059

ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2018

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

PART A - SUMMARY OF 2018 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	\$4,036.24
Other deductions relating to non-primary production income	13Y	\$0.00
Franked distributions from trusts	13C	\$0.00
Share of franking credits from franked dividends	13Q	\$0.00
Share of credit for TFN amounts withheld	13R	\$0.00
Share of credit for foreign resident withholding amounts	13A	\$0.00
Share of credit for tax paid by trustee	13S	\$0.00
Net capital gain	18A	\$0.00
Total current year capital gains	18H	\$0.00
Assessable foreign source income	20E	\$528.81
Australian franking credits from a New Zealand company	20F	\$0.00
Other net foreign source income	20M	\$528.81
Foreign income tax offset	20O	\$0.00

PART B - COMPONENTS OF ATTRIBUTION

Item	Cash Distribution	Tax Paid/Offsets	Attribution
Australian Income			
Unfranked distributions	\$0.00		\$0.00
Unfranked CFI distributions	\$0.00		\$0.00
Interest - subject to non resident WHT	\$46.89		\$47.56
Interest - not subject to non resident WHT	\$3,779.10		\$3,988.68
Other income	\$0.00		\$0.00
Non primary production income	\$3,825.99		\$4,036.24
Franked distributions	\$0.00	\$0.00	\$0.00
Capital Gains			
Discounted capital gains TAP	\$0.00		\$0.00
Discounted capital gains NTAP	\$0.00		\$0.00
Capital gains - other method TAP	\$0.00		\$0.00
Capital gains - other method NTAP	\$0.00		\$0.00
Net capital gain	\$0.00		\$0.00
AMIT CGT gross up amount			\$0.00
Other capital gains distribution	\$0.00		\$0.00
Total current year capital gains	\$0.00		\$0.00
Foreign Income			
Assessable foreign source income	\$515.21	\$0.00	\$528.81
Other Non-assessable Amounts			
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		\$0.00
Other non-attributable amounts	\$0.00		\$0.00
Gross Amount	\$4,341.20		\$4,565.05
AMIT cost base net amount - excess (Reduce cost base)			\$0.00
AMIT cost base net amount - shortfall (Increase cost base)			\$223.86
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
Less other expenses	\$0.00		
Net Cash Distribution	\$4,341.20		

If you are a complying Superannuation Fund, your net capital gain is \$0.00

If you are a company or a non complying Superannuation Fund, your net capital gain is \$0.00

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Suite 705/84 Pitt Street
Sydney NSW 2000

GPO Box 5311
Sydney NSW 2001

limeactuarial.com.au
certificates@limeactuarial.com.au
1300 546 300
02 8096 5901

14 May 2019

Certificate No. 1812045.1

The Trustees
Gail Kerbel Superannuation Fund

Dear Trustees,

SECTION 295-390 ACTUARIAL CERTIFICATE

This Actuarial Certificate is prepared for Gail Kerbel Superannuation Fund for the financial year ending 30 June 2018. It complies with The Institute of Actuaries of Australia Professional Standard 406.

Information I have relied upon

This Actuarial Certificate relies upon information provided to us by D Baker and Associates Pty Ltd on behalf of the Trustees of Gail Kerbel Superannuation Fund. The key information I have relied upon is shown in Appendix 1.

You have stated that:

- ✦ Any assets segregated by election (using separate asset pools) have been removed from the data entered.
- ✦ The Fund has met the Minimum Pension Standards. That is, the required minimum amount has been withdrawn from the pension during the financial year.
- ✦ The types of pensions in the Fund include Allocated Pensions, Market-linked pensions, Term allocated pensions and Account based pensions. They do not include Defined Benefits pensions.
- ✦ The pensions valued meet the requirements to be considered Retirement Superannuation Income Streams under the Income Tax Assessment Act 1997.

My calculations have been based on draft financial statements. If any information provided, as shown in Appendix 1, changes materially then you should revise that information and obtain an updated Actuarial Certificate. If you don't have login details then you can contact Lime Actuarial to obtain your login details. There is no charge for updating your Actuarial Certificate.

Exempt proportion

The fund had unsegregated assets during these periods:

- ✦ 1 July 2017 to 30 June 2018

For the remainder of the year (if applicable), all assets were segregated. During the period where there were unsegregated assets, the exempt proportion of assessable income is calculated as follows:

	Start of year	End of year	Average
Unsegregated Retirement Income Stream Liabilities	\$487,881	\$693,469*	\$652,986
Unsegregated Superannuation liabilities	\$680,477	\$694,836*	\$655,469
Exempt Proportion			99.62%

*Estimate

The estimated net assets at 30 June 2018 were \$694,836.

The average liabilities are calculated with regard to all transactions taking place during the period in which there were unsegregated assets.

I certify that **99.62%** of investment income earned by the fund during the year ended 30 June 2018 and relating to unsegregated assets, is exempt from tax. The specific exempt percentages for each member are:

	Gail Kerbel	Reserves	Total
Tax exempt %	99.62%	0.00%	99.62%
Taxable %	0.38%	0.00%	0.38%

Adequacy

By definition, the value of assets and liabilities of account based income streams must be equal. Therefore I am satisfied that the value of assets at 30 June 2018 is sufficient to meet the fund's liabilities as they fall due.

Yours sincerely,



Greg Einfeld MEd, MBA
Fellow of the Institute of Actuaries of Australia

APPENDIX 1: INFORMATION YOU HAVE PROVIDED

Fund details

Fund name	Gail Kerbel Superannuation Fund
Fund ABN	977655315
Trustee Type	Corporate
Trustee name	Gail Kerbel Pty Ltd
Financial Year	2017-2018
Fund established during the financial year?	No
Fund wound up during the financial year?	No
Are there any assets segregated by election?	No

Member details

Member name	Date of birth	Joined during this year?	Exited during this year?	Exit the fund as a result of death?
Gail Kerbel	17/09/1947	No	No	N/A

Opening Balances

Name	Non Retirement Balance	Retirement Balance	Fund Reserves
Gail Kerbel	\$192,596.00	\$487,881.00	N/A
Reserve	N/A	N/A	\$0.00

Member Cash (External) Transactions

Transaction Type	Date	Amount	Member
Concessional Contribution	31/12/2017	\$1,458.00	Gail Kerbel
Retirement Withdrawal	31/12/2017	\$51,750.00	Gail Kerbel

Non Cash (Internal) Transactions

Transaction Type	Date	Member	Amount
Retirement Pension Commutation	01/07/2017	Gail Kerbel	Entire Balance
Account Based Pension Commencements	02/07/2017	Gail Kerbel	\$680,477.00

Other Super Funds Opening Balances

Name	Non Retirement Balance	Retirement Balance
Gail Kerbel	\$0.00	\$0.00

Closing Balances

Date	Amount
30/6/2018	\$694,836.00*

*Estimate

Tax Invoice

Lime Actuarial

www.limeactuarial.com.au

Invoice # 247904
Date of Invoice 14 May 2019
Due Date 25 Jun 2019

Invoice To:

D Baker and Associates
Pty Ltd
PO Box 310
Midland WA 6936

Invoice From:

Lime Actuarial
ABN 83 760 801 748
GPO Box 5311
Sydney NSW 2001
1300 546 300

Invoice Status

Unpaid

Your Invoice

Item & Description	Quantity	Price
Gail Kerbel Superannuation Fund 2017-2018 SMSF Actuarial Certificate (1812045)	1	\$100.00

Totals:

Subtotal:	\$100.00
GST (10%):	\$10.00
Coupon:	\$(0.00)
Total:	\$110.00

Payment Instructions

Account 96-306-3532
BSB 182-512
Account name Lime Actuarial Pty Ltd
Reference 247904

Thank you for using Lime Actuarial

C 2

**Tax Agent Portal****User ID PAZMHSf**

26 Apr 2019 13:04:37 (EST)

Current client	TFN	ABN
THE TRUSTEE FOR GAIL KERBEL SUPERANNUATION FUND	977655315	35993700844
Represented by		
D BAKER & ASSOCIATES PTY LTD		
Account name	Number	Description
THE TRUSTEE FOR GAIL KERBEL SUPERANNUATION FUND	977655315/00002	Income Tax Account

Itemised account - by Tax Office processed date

Transactions processed by the Tax Office during the period:

From 1 July 2017 To 26 April 2019

Process date	Effective date	Transaction description	Debit amount	Credit amount	Balance
01 Jul 2017		OPENING BALANCE			\$0.00
07 Mar 2018	02 Jul 2018	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 16 to 30 Jun 17	\$4,017.05		\$4,017.05
26 Jul 2018	25 Jul 2018	Payment received		\$4,017.05	\$0.00
26 Jul 2018	26 Jul 2018	General interest charge (GIC) calculated from 01 Jul 18 to 25 Jul 18	\$22.74		\$22.74
26 Jul 2018	26 Jul 2018	Remission of general interest charge (GIC)		\$22.74	\$0.00
26 Apr 2019		CLOSING BALANCE			\$0.00



Tax Agent Portal

User ID PAZMHSf

26 Apr 2019 13:04:57 (EST)

Current client	TFN	ABN
THE TRUSTEE FOR GAIL KERBEL SUPERANNUATION FUND	977655315	35993700844

Represented by
D BAKER & ASSOCIATES PTY LTD

Account name	Number	Description
THE TRUSTEE FOR GAIL KERBEL SUPERANNUATION FUND	35993700844/004	Integrated Client Account

Itemised account - by Tax Office processed date

Opening balance	\$0.00
Closing balance	\$0.00
Estimated general interest charge	\$0.00
Total payable if paid on 26 April 2019	\$0.00

Transactions processed by the Tax Office during the period:

From 1 July 2017 To 26 April 2019

Process date	Effective date	Transaction description	Debit amount	Credit amount	Balance
01 Jul 2017		Opening balance			\$0.00
29 Mar 2018	28 Mar 2018	Payment received		\$977.00	\$977.00 CR
10 Jun 2018		Self assessed amount(s) for the period ended 31 Mar 18	\$0.00		
	30 Apr 2018	- pay as you go income tax instalment	\$977.00		\$0.00
24 Jul 2018	23 Jul 2018	Payment received		\$977.00	\$977.00 CR
05 Aug 2018		Self assessed amount(s) for the period ended 30 Jun 18	\$0.00		
	30 Jul 2018	- pay as you go income tax instalment	\$977.00		\$0.00
26 Apr 2019		Closing balance			\$0.00

**Tax Agent Portal****PAYG Instalments report 2018**

Tax Agent 74081009
Last Updated 04/05/2019

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
977655315	THE TRUSTEE FOR GAIL KERBEL SUPERANNUATION FUND	Not Applicable	Not Applicable	977.00	977.00	1,954.00

Total No of Clients: 1

CS

GAIL KERBEL SUPERANNUATION FUND

Page 1 of 1

ABN 35 993 700 844

Ledger Entries Report for the year ending 30 June, 2018

16/05/2019
13:41

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 3325 - Taxation							
01/07/2017	000000001	J	Opening balance			3,758.05	(3,758.05)
28/03/2018	000000043	P	Macquarie		977.00		(2,781.05)
30/06/2018	000000056	J	supervisory levy			259.00	(3,040.05)
30/06/2018	000000066	J	imputation credits		7,071.42		4,031.37
30/06/2018	000000068	J	2018 tax provision			241.00	3,790.37
Total					8,048.42	4,258.05	

2001



Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310
fax 1800 550 140
www.macquarie.com.au

PO Box 7306, Cloisters Square
Perth, WA 6850



GAIL KERBEL PTY LTD
2/138 WOODROW AVENUE
DIANELLA WA 6059

Level 3
235 St Georges Terrace
Perth, WA 6000

account balance **\$13,201.48**
as at 31 Dec 17

account name GAIL KERBEL PTY LTD ATF
GAIL KERBEL SUPERANNUATION FUND
account no. 965338288

	transactions	debits	credits	balance
30.06.17	OPENING BALANCE			273,053.80
04.07.17	REBATE OF ADVISER COMMISSION 0584		9.60	273,063.40
11.07.17	MOT CNT3151852 BUY 3385 VAS 2502	245,368.09		27,695.31
20.07.17	Gail Kerbel Supe 0216/01 1590		6,829.01	34,524.32
31.07.17	MACQUARIE CMA INTEREST PAID* 0575		130.13	34,654.45
01.08.17	MIN PENSION 4080/02	5,000.00		29,654.45
02.08.17	REBATE OF ADVISER COMMISSION 0584		23.24	29,677.69
10.08.17	SBSCH 480000711409 0716/01		116.38	29,794.07
31.08.17	MACQUARIE CMA INTEREST PAID* 0575		35.36	29,829.43
01.09.17	MIN PENSION 4080/02	5,000.00		24,829.43
04.09.17	REBATE OF ADVISER COMMISSION 0584		6.31	24,835.74
04.09.17	SBSCH 460000940624 0716/01		151.41	24,987.15

how to make a transaction

online
Log in to 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. 965338288

deposits using BPay
From another bank



Bill code: 667022
Ref: 965 338 288

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name GAIL KERBEL PTY LTD ATF
GAIL KERBEL SUPERANNUATION FUND
account no. 965338288

	transactions	debits	credits	balance
29.09.17	MACQUARIE CMA INTEREST PAID* 0575		28.39	25,015.54
29.09.17	MIN PENSION 4080 02	5,000.00		20,015.54
03.10.17	REBATE OF ADVISER COMMISSION 0584		5.06	20,020.60
03.10.17	SBSCH 430000793696 0716 01		95.00	20,115.60
17.10.17	VAF PAYMENT OCT17/00808815 0567		885.37	21,000.97
17.10.17	VAS PAYMENT OCT17/00821055 0567		6,898.25	27,899.22
31.10.17	MACQUARIE CMA INTEREST PAID* 0575		28.37	27,927.59
01.11.17	MIN PENSION 4080 02	5,000.00		22,927.59
02.11.17	REBATE OF ADVISER COMMISSION 0584		5.06	22,932.65
02.11.17	SBSCH 450000881562 0716 01		95.00	23,027.65
30.11.17	MACQUARIE CMA INTEREST PAID* 0575		26.44	23,054.09
01.12.17	MIN PENSION 4080 02	5,000.00		18,054.09
04.12.17	REBATE OF ADVISER COMMISSION 0584		4.73	18,058.82
04.12.17	SBSCH 400000685478 0716 01		121.60	18,180.42
29.12.17	MACQUARIE CMA INTEREST PAID* 0575		21.06	18,201.48
29.12.17	MIN PENSION 4080 02	5,000.00		13,201.48

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MACQUARIE

Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310
fax 1800 550 140
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PO Box 7306, Cloisters Square
Perth, WA 6850



GAIL KERBEL PTY LTD
2/138 WOODROW AVENUE
DIANELLA WA 6059

Level 3
235 St Georges Terrace
Perth, WA 6000

account balance **\$3,088.17**
as at 30 Jun 18

account name GAIL KERBEL PTY LTD ATF
GAIL KERBEL SUPERANNUATION FUND
account no. 965338288

	transactions	debits	credits	balance
31.12.17	OPENING BALANCE			13,201.48
03.01.18	REBATE OF ADVISER COMMISSION 0584		3.75	13,205.23
04.01.18	SBSCH 480000741131 0716 01		116.38	13,321.61
17.01.18	VAF PAYMENT JAN18/00808695 0567		1,299.30	14,620.91
17.01.18	VAS PAYMENT JAN18/00821097 0567		4,656.60	19,277.51
31.01.18	MACQUARIE CMA INTEREST PAID* 0575		12.39	19,289.90
01.02.18	MIN PENSION 4080 02	5,000.00		14,289.90
02.02.18	REBATE OF ADVISER COMMISSION 0584		3.43	14,293.33
06.02.18	SBSCH 440000870507 0716 01		95.00	14,388.33
28.02.18	MACQUARIE CMA INTEREST PAID* 0575		9.27	14,397.60
01.03.18	MIN PENSION 4080 02	5,000.00		9,397.60
02.03.18	REBATE OF ADVISER COMMISSION 0584		2.75	9,400.35

how to make a transaction

online
Log in to 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. 965338288

deposits using BPay
From another bank



Bill code: 667022
Ref: 965 338 288

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name GAIL KERBEL PTY LTD ATF
GAIL KERBEL SUPERANNUATION FUND
account no. 965338288

	transactions		debits	credits	balance
08.03.18	ATO ATO004000009128595	3325		97.97	9,498.32
26.03.18	ACCOUNTING FEES	1510	1,358.50		8,139.82
26.03.18	ACTUARIAL	1518	110.00		8,029.82
28.03.18	BPAY TO TAX OFFICE PAYMENTS	3325	977.00		7,052.82
29.03.18	MACQUARIE CMA INTEREST PAID*	0575		4.28	7,057.10
29.03.18	MIN PENSION	4080 02	5,000.00		2,057.10
04.04.18	REBATE OF ADVISER COMMISSION	0584		1.82	2,058.92
18.04.18	VAF PAYMENT APR18/00808393	0567		1,042.88	3,101.80
18.04.18	VAS PAYMENT APR18/00821523	0567		4,549.02	7,650.82
30.04.18	MACQUARIE CMA INTEREST PAID*	0575		1.20	7,652.02
01.05.18	MIN PENSION	4080 02	5,000.00		2,652.02
02.05.18	REBATE OF ADVISER COMMISSION	0584		0.92	2,652.94
08.05.18	ATO ATO004000009201328	3325		292.12	2,945.06
04.06.18	REBATE OF ADVISER COMMISSION	0584		0.61	2,945.67
06.06.18	ATO ATO007000009222078	3325		142.50	3,088.17

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name GAIL KERBEL PTY LTD ATF
GAIL KERBEL SUPERANNUATION FUND
account no. 965338288

transactions	debits	credits	balance
CLOSING BALANCE AS AT 30 JUN 18	22,445.50	12,332.19	3,088.17

* Stepped interest rates as at 30 June 2018: balances \$0.00 to \$4,999.99 earned 0.00%; balances \$5,000.00 and above earned 1.30%

annual interest summary 2017/2018

INTEREST PAID	296.89
TOTAL REBATE OF ADVISER COMMISSION	67.28
TOTAL INCOME PAID	364.17



Macquarie Cash Management Account

enquiries 1800 806 310

account name GAIL KERBEL PTY LTD ATF
GAIL KERBEL SUPERANNUATION FUND
account no. 965338288

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

- Electronic funds transfers up to \$20,000 a day using online banking.
- Unlimited electronic fund transfers to nominated bank accounts.
- Temporarily increase your pay anyone limit to \$100,000 for one day only. Please call us to set this up for you.
- 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

- The interest rate is stepped and variable and may change at anytime without prior notice.
- Interest is calculated on daily balances and paid monthly.
- For more information about your account or the fees and charges, please read the Product Information Statement. If you have any questions or want to update your contact details, call us on 1800 806 310.

Resolving disputes

- If you have a complaint we will try to resolve the matter within 45 business days of receiving it. Macquarie Bank Limited is a member of the Financial Ombudsman Service Australia (FOS) ABN 67 131 124 448, an independent external complaints resolution scheme.
- If you are not satisfied with our resolution, phone FOS on 1800 367 287 (within Australia) or +61 3 9613 7366 and quote our membership number 10019.

Fraud protection

- If you have experienced online fraud or have fallen victim to phishing or any other type of online threat, please contact us immediately on 1800 806 310 (Overseas +61 2 8232 3333).
- You can also notify us by email at report_scams@macquarie.com. If possible, please send your contact number and the suspicious email as an attachment, rather than forwarding the email. This helps to identify the author and source and will be used to help reduce online fraud.

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Transaction history - Cash

Gail Kerbel Superannuation Fund

BT Panorama Investments | 120049150

\$0.00

Portfolio value at 25 Jul 2017

Trade date	Settlement date	Transaction type	Description	Debit \$	Credit \$	Balance \$
1 Jul 2017			Opening balance			\$5,996.15
3 Jul 2017	3 Jul 2017	Deposit	Direct Credit from 490000706354	0716101	134.19	6,130.34
3 Jul 2017	18 Jul 2017	Income	Dividend 3,453 Vngd Aus Shares ETF Units (VAS) @ \$0.452866	2101	1,563.75	7,694.09
3 Jul 2017	18 Jul 2017	Income	Dividend 3,055 Vngd Aus Fi ETF Units (VAF) @ \$0.359191	2101	1,097.33	8,791.42
4 Jul 2017	4 Jul 2017	Expense	Administration fee for the period 01/06/2017 to 30/06/2017	1525		8,644.43
4 Jul 2017	4 Jul 2017	Payment	Payment to Gail Fay Kerbel SMSF Pension	402002	1,750.00	6,894.43
20 Jul 2017	20 Jul 2017	Expense	Administration fee for the period 01/07/2017 to 19/07/2017	1525		6,825.01
20 Jul 2017	20 Jul 2017	Income	Income payment for BT Cash	0525	4.00	6,829.01

Table continued over page →

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At a glance

Earnings and expenses

Transaction history

\$0.00
Portfolio value at 25 Jul 2017

3 Transaction history - Cash

← Table continued from previous page

Trade date	Settlement date	Transaction type	Description	Debit \$	Credit \$	Balance \$
20 Jul 2017	20 Jul 2017	Payment	Payment to Gail Kerbel Pty Ltd	6,829.01		0.00
Subtotal				\$8,795.42	\$2,799.27	

Closing balance as at 25 Jul 2017

\$0.00

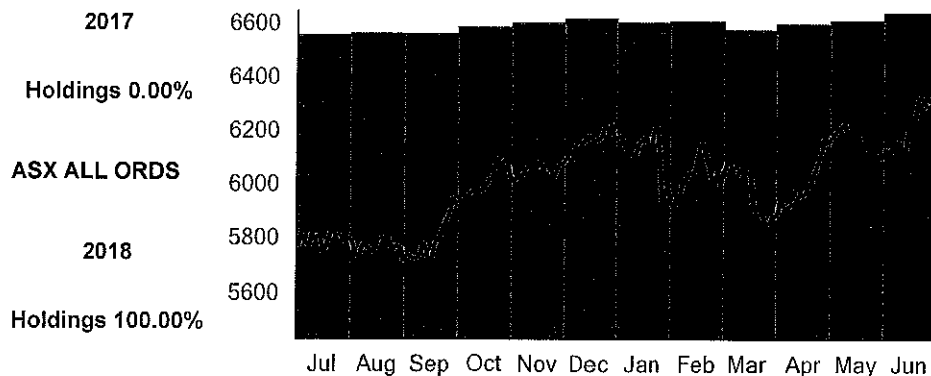
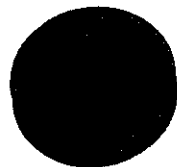
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Financial Year Summary

01 Jul 2017 - 30 Jun 2018

Summary Information A/C 258268		+/-
Holdings valuation at start of period		\$0.00
Holdings valuation at end of period	\$694,788.38	\$694,788.38
Portfolio at start of period		\$0.00
Portfolio at end of period	\$694,788.38	\$694,788.38
Total portfolio value		\$694,788.38
Total brokerage		\$294.09
Information service fees		\$0.00
Estimated dividends and distributions		\$19,331.42
Estimated franking credits		\$5,720.72



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.

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Holdings valuation

01 Jul 2017 - 30 Jun 2018

Holdings valuation at 30 Jun 2018

\$694,788.38

Equities

ASX code	Description	Quantity	Cost Price	Price	Value
VAF	VAUSFI ETF UNITS	3,055	\$49.67	\$48.900	\$149,389.50
VAS	V300AEQ ETF UNITS	6,838	\$69.19	\$79.760	\$545,398.88
Sub total					\$694,788.38

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Generated: 8-Jul-2018 9:26 AM

Third Party Platform Pty Ltd

ABN 74 121 227 905

AFSL 314341

Participant of the ASX Limited Group

2 of 6

Holdings valuation (continued)

01 Jul 2017 - 30 Jun 2018

Holdings valuation at 1 Jul 2017

\$0.00

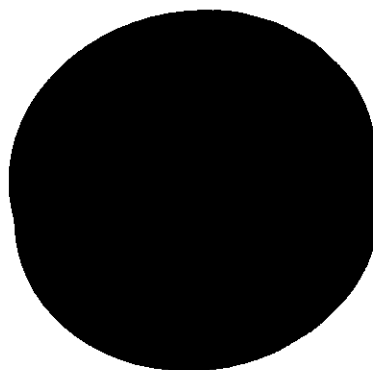
There were no holdings at 1 Jul 2017

Holdings valuation at 30 Jun 2018

\$694,788.38

Holdings composition 30 Jun 2018

■ VAS 78.50% ■ VAF 21.50%



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Transaction summary

01 Jul 2017 - 30 Jun 2018

Equities

VAF

VNGD AUS FI ETF UNITS

Date	Type	Action	Quantity	Unit price	Trade value	Brokerage	Other fees	GST	Total value
14/07/2017	In	Transfer	3,055	\$49.6700	\$151,741.85	\$0.00	\$0.00	\$0.00	\$151,741.85

Sub total 3,055

VAS

VNGD AUS SHARES ETF UNITS

Date	Type	Action	Quantity	Unit price	Trade value	Brokerage	Other fees	GST	Total value
07/07/2017	Buy	B3151852	3,385	\$72.4000	\$245,074.00	\$267.35	\$0.00	\$26.74	\$245,368.09
14/07/2017	In	Transfer	3,453	\$65.9500	\$227,725.35	\$0.00	\$0.00	\$0.00	\$227,725.35

Sub total 6,838

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.

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Brokerage & information services

01 Jul 2017 - 30 Jun 2018

July 2017	Amount	GST	Total
Brokerage and trail fees	\$267.35	\$26.74	\$294.09
Information services	\$0.00	\$0.00	\$0.00
	\$267.35	\$26.74	\$294.09

Brokerage total	\$267.35	\$26.74	\$294.09
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Information services total	\$0.00	\$0.00	\$0.00
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Estimated dividends & distributions

01 Jul 2017 - 30 Jun 2018

VAF VNPD AUS FI ETF UNITS

Ex div. date	Payment date	Type	Div. amount	Franking %	Balance	Franking credit	Est. dividend
02/10/2017	17/10/2017	Interim	\$0.28981	0.00%	3,055	\$0.00	\$885.37
02/01/2018	17/01/2018	Interim	\$0.425302	0.00%	3,055	\$0.00	\$1,299.30
03/04/2018	18/04/2018	Interim	\$0.341368	0.00%	3,055	\$0.00	\$1,042.88
Estimated sub total						\$0.00	\$3,227.55

VAS VNPD AUS SHARES ETF UNITS

Ex div. date	Payment date	Type	Div. amount	Franking %	Balance	Franking credit	Est. dividend
02/10/2017	17/10/2017	Interim	\$1.008811	86.18%	6,838	\$2,547.82	\$6,898.25
02/01/2018	17/01/2018	Interim	\$0.680989	84.06%	6,838	\$1,677.57	\$4,656.60
03/04/2018	18/04/2018	Interim	\$0.665256	76.70%	6,838	\$1,495.33	\$4,549.02
Estimated sub total						\$5,720.72	\$16,103.87
Estimated total						\$5,720.72	\$19,331.42

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.

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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.



MACQUARIE

GPO Box 1630, Sydney NSW 2011
1800 098 648
support@trading.macquarie.com

Gail Kerbel Pty Ltd <GAIL KERBEL SUPER
FUND A/C>
C/- GAIL KERBEL
2/138 WOODROW AVENUE
DIANELLA WA 6059

Buy Order Instruction		Tax Invoice B3151852	
Order Number	4661947	Trade Date	07-Jul-17
Time/Date Created	07-Jul-17 12:36 PM AEST	As at Date	07-Jul-17
Order Creator	Steven George Kerbel	Settlement Date	11-Jul-17
Time/Date Last Amended	07-Jul-17 12:40 PM AEST	Amount	\$245,368.09
Last Instruction	Buy 3,385 VAS @ \$72.40	Settlement Account	Macquarie CMA
Current Status	Completed		

A/C 258268 - Gail Kerbel Pty Ltd <GAIL KERBEL SUPER FUND A/C>

Buy Contract B3151852

We have bought for you:

ASX Code: VAS
Description: VANGUARD AUSTRALIAN SHARES INDEX ETF EXCHANGE TRADED
FUND UNITS FULLY PAID

Quantity	Basis of Quotation	Condition Code	Serial #	Price	Consideration
3,385	XD		1830089287	\$72.40	\$245,074.00
3,385				\$72.40	(average)

Trade Value	\$245,074.00
Brokerage	\$294.09
Amount Payable	\$245,368.09
<i>Includes GST of:</i>	\$26.74

This confirmation is issued subject to the directions, decisions and requirements of the ASX, the ASIC Market Integrity Rules, the ASX Operating Rules, the ASX Clear Operating Rules and where relevant the ASX Settlement Operating Rules; the customs and usages of ASX; the correction of errors and omissions.

If condition code is 'XT' or 'SA' then all or part of that transaction was crossed. Explanation of Basis of Quotation abbreviations can be obtained from http://www.asx.com.au/prices/status_notes.htm

The brokerage rate set out above will include any applicable Service Fee you have instructed Third Party Platform Pty Ltd to pay to your nominated adviser.

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GAIL KERBEL SUPERANNUATION FUND

Page 1 of 1

ABN 35 993 700 844

Ledger Entries Report for the year ending 30 June, 2018

13/05/2019

14:29

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 0940 - Changes in NMV - Investments							
30/06/2018	000000055	J	vanguard			46,896.63	(46,896.63)
Total						46,896.63	

p AS 30/6/17
Additions

p AS 30/6/18

Δ in NMV

VAR	VAS	TOTAL
149 695.00	258 828.66	408 523.66
-	245 368.09	245 368.09
149 695.00	498 196.75	647 891.75
149 389.50	545 398.88	694 788.38
(305.50)	47 200.13	46 896.63

6,

GAIL KERBEL SUPERANNUATION FUND

Page 1 of 1

ABN 35 993 700 844

Ledger Entries Report for the year ending 30 June, 2018

13/05/2019

14:33

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 2101 - Distributions Receivable							
01/07/2017	000000001	J	Opening balance		2,661.08		2,661.08
03/07/2017	000000058	R	bt cash account			1,563.75	1,097.33
03/07/2017	000000059	R	bt cash account			1,097.33	0.00
Total					2,661.08	2,661.08	

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GAIL KERBEL SUPERANNUATION FUND

Page 1 of 1

ABN 35 993 700 844

Ledger Entries Report for the year ending 30 June, 2018

13/05/2019

14:29

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 0716.01 - Employers contributions							
03/07/2017	000000057	R	bt cash account			134.19	(134.19)
10/08/2017	000000008	R	Macquarie			116.38	(250.57)
04/09/2017	000000012	R	Macquarie			151.41	(401.98)
03/10/2017	000000016	R	Macquarie			95.00	(496.98)
02/11/2017	000000022	R	Macquarie			95.00	(591.98)
04/12/2017	000000026	R	Macquarie			121.60	(713.58)
04/01/2018	000000030	R	Macquarie			116.38	(829.96)
06/02/2018	000000036	R	Macquarie			95.00	(924.96)
08/03/2018	000000040	R	Macquarie			97.97	(1,022.93)
08/05/2018	000000052	R	Macquarie			292.12	(1,315.05)
06/06/2018	000000054	R	Macquarie			142.50	(1,457.55)
Total						<u>1,457.55</u>	

Gross Wages

$$15\ 430 \times 9.57 = \underline{\underline{1465.85}}$$

$$\text{Contributions ASNI} = \underline{\underline{1457.55}}$$

Income

1 SALARY OR WAGES

Your main salary and wage occupation

Bookkeeper

Occupation Code

X

551211

Payer's ABN

Name

Tax withheld

Income

99 109 650 704

SOUTH CITY BROKERS PTY LTD

\$18.00

C

\$15,430.00 S

2 ALLOWANCES, EARNINGS, TIPS, DIRECTORS FEES ETC

\$0.00

K

\$0.00

5 AUSTRALIAN GOVERNMENT ALLOWANCES AND PAYMENTS LIKE NEWSTART, YOUTH ALLOWANCE AND AUSTUDY PAYMENT

\$0.00

A

\$0.00

TOTAL TAX WITHHELD

\$18.00

10 GROSS INTEREST

Tax file number amounts withheld from gross interest

M

\$0.00

Gross interest

L

\$2,051.00

11 DIVIDENDS

Tax file number amounts withheld from dividends

V

\$0.00

Unfranked amount

S

\$0.00

Franked amount

T

\$954.00

Franking credit

U

\$362.00

TOTAL SUPPLEMENT INCOME

\$9,424.00

TOTAL INCOME

\$28,221.00

Deductions

D1 WORK RELATED CAR EXPENSES

A

\$1,188.00 S

D5 OTHER WORK RELATED EXPENSES

E

\$0.00

D9 GIFTS OR DONATIONS

J

\$216.00

Gifts or donations

\$216.00

D10 COST OF MANAGING TAX AFFAIRS

Other expenses incurred in managing your tax affairs

M

\$341.00

TOTAL SUPPLEMENT DEDUCTIONS

Items D11 to D15

TOTAL DEDUCTIONS

\$1,745.00

SUBTOTAL

TOTAL INCOME less TOTAL DEDUCTIONS

\$26,476.00

Taxable income

\$26,476.00

Tax offsets

T1 SENIORS AND PENSIONERS

Tax offset code

N

A

Veteran code

Y

TOTAL SUPPLEMENT TAX OFFSETS

TOTAL TAX OFFSETS

Page 1 of 1

ABN 35 993 700 844

Ledger Entries Report for the year ending 30 June, 2018

13/05/2019

14:29

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 0575 - Interest received							
20/07/2017	000000063	R	bt cash account			4.00	(4.00)
31/07/2017	000000005	R	Macquarie			130.13	(134.13)
31/08/2017	000000009	R	Macquarie			35.36	(169.49)
29/09/2017	000000013	R	Macquarie			28.39	(197.88)
31/10/2017	000000019	R	Macquarie			28.37	(226.25)
30/11/2017	000000023	R	Macquarie			26.44	(252.69)
29/12/2017	000000027	R	Macquarie			21.06	(273.75)
31/01/2018	000000033	R	Macquarie			12.39	(286.14)
28/02/2018	000000037	R	Macquarie			9.27	(295.41)
29/03/2018	000000044	R	Macquarie			4.28	(299.69)
30/04/2018	000000049	R	Macquarie			1.20	(300.89)
Total						300.89	

01

GAIL KERBEL SUPERANNUATION FUND

ABN 35 993 700 844

Ledger Entries Report for the year ending 30 June, 2018

16/05/2019
13:41

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 0567 - Distribution from trusts							
17/10/2017	000000017	R	Macquarie			885.37	(885.37)
17/10/2017	000000018	R	Macquarie			6,898.25	(7,783.62)
17/01/2018	000000031	R	Macquarie			1,299.30	(9,082.92)
17/01/2018	000000032	R	Macquarie			4,656.60	(13,739.52)
18/04/2018	000000047	R	Macquarie			1,042.88	(14,782.40)
18/04/2018	000000048	R	Macquarie			4,549.02	(19,331.42)
30/06/2018	000000066	J	imputation credits			7,071.42	(26,402.84)
Total						<u>26,402.84</u>	

Q1



McMasters Outsourcing Pty Ltd
 ABN: 66 264 772 289
 71 Tulip Street CHELTENHAM VIC 3192
 PO Box 68 SANDRINGHAM VIC 3191
 Telephone: (03) 9583 6533
 Facsimile: (03) 9583 6733

TAX INVOICE

South City Brokers Pty Ltd
 37 Blythe Avenue
 YOKINE WA 6060

3 March 2018
 Invoice No: 1511
 Reference: KERBSTC1

'McMasters' have pleasure in providing you with our specialist accounting services'

Preparation of 2017 superannuation accounts, income tax return and facilitation of audit for Gail Kerbel Superannuation Fund. \$1,050.00

Preparation of 2018 pension document for Gail Kerbel. \$185.00

Subtotal \$1,235.00

GST \$123.50

Total Payable \$1,358.50

Total Net Payments \$0.00

Total Payable \$1,358.50

.Our Terms Are Strictly Seven Days

Please detach the Remittance Advice below and forward with your cheque payment. Credit card payments can be made securely via our website at www.mcmasters.com.au or alternatively, details can be provided below and faxed to (03) 9583 6733

Cheques made payable to:

McMasters Outsourcing Pty
 PO Box 68 SANDRINGHAM VIC 3191

Electronic Funds Transfer

ANZ BSB: 013-483
 Account No: 2110-96882
 Reference: 1511 KERBSTC1

South City Brokers Pty Ltd

\$1,358.50

Credit card Payments

Mastercard ☐ VISA ☐

EXP /

'CCV' Security Code

Cardholder ----- Signature -----

**GAIL KERBEL SUPERANNUATION FUND
SELF MANAGED SUPERANNUATION FUND
INDEPENDENT AUDITOR'S REPORT**

Approved SMSF auditor details

Name	Jeremy Wong
Business name	Jeremy Wong
Business postal address	71 Tulip Street, CHELTENHAM VIC 3192
SMSF auditor number (SAN)	100261630

Self-managed superannuation fund details

Self-managed superannuation fund(SMSF) name	Gail Kerbel Superannuation Fund
Australian business number (ABN) or tax file number (TFN)	35 993 700 844
Address	2/138 Woodrow Avenue DIANELLA WA 6059
Year of income being audited	2017

To the SMSF trustees

of the	Gail Kerbel Superannuation Fund
--------	---------------------------------

PART A: FINANCIAL REPORT

Approved SMSF auditor's Opinion

I have audited the special purpose financial report of the Gail Kerbel Superannuation Fund comprising the statement of financial position as at 30 June 2017, the operating statement, statement of changes in equity for the year then ended, a summary of significant accounting policies and other explanatory notes of the Gail Kerbel Superannuation Fund for the year ended 30 June 2017.

In my opinion, the financial report presents fairly, in all material respects, in accordance with the accounting policies described in the notes to the financial statements, the financial position of the fund at 30 June 2017 and the results of its operations for the year then ended.

Basis for Opinion

My audit has been conducted in accordance with Australian Auditing Standards¹. My responsibilities under those standards are further described in the Approved SMSF Auditor's Responsibilities for the Audit of the Financial Report section of this report. I am independent of the self-managed superannuation fund in accordance with the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110 Code of Ethics for Professional Accountants (the Code) as required by the Superannuation Industry (Supervision) Regulations 1994 (SISR). I have also fulfilled my other ethical responsibilities in accordance with the Code.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my audit opinion.

Emphasis of Matter - Basis of accounting

Without modifying my opinion, I draw attention to Note 1 of the financial report, which describes the basis of accounting. The financial report has been prepared to assist Gail Kerbel Superannuation Fund meet the requirements of the SMSF's governing rules, the Superannuation Industry (Supervision) Act 1993 (SISA) and the SISR. As a result, the financial report may not be suitable for another purpose.

Responsibilities of SMSF trustees for the financial report

Each SMSF trustee (individual trustee or director of corporate trustee) is responsible for the preparation and fair presentation of the financial report in accordance with the financial reporting requirements of the SMSF's governing rules, the SISA and the SISR. Each trustee is also responsible for such internal controls as they determine are necessary to enable the preparation and fair presentation of a financial report that is free from material misstatement, whether due to fraud or error.

In preparing the financial report, the trustees are responsible for assessing the fund's ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting unless the trustees intend to wind-up the fund. The going concern basis of accounting is appropriate when it is reasonably foreseeable that the fund will be able to meet its liabilities as they fall due.

¹The Australian Auditing Standards Issued by the Auditing and Assurance Standards Board.

The trustees are responsible for overseeing the fund's financial reporting process.

Approved SMSF auditor's responsibilities for the audit of the financial report

My responsibility is to express an opinion on the financial report based on my audit. I have conducted an independent audit of the financial report in order to express an opinion on it to the trustees.

My objective is to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes my opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of trustees taken on the basis of this financial report.

I have complied with the competency standards set by Australian Securities & Investments Commission (ASIC). My audit has been conducted in accordance with Australian Auditing Standards. These standards require that I comply with relevant ethical requirements relating to audit engagements, and plan and perform the audit to obtain reasonable assurance as to whether the financial report is free from material misstatement.

As part of an audit in accordance with Australian Auditing Standards, I exercise professional judgment and maintain professional scepticism throughout the audit. I also:

- Identify and assess the risks of material misstatement of the financial report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the fund's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the fund's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in the auditor's report to the related disclosures in the financial report or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of the auditor's report. However, future events or conditions may cause the fund to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation.

I communicate with the trustees regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I identify during the audit.

PART B: COMPLIANCE REPORT

Approved SMSF Auditor's Opinion

I have performed a reasonable assurance engagement on the Gail Kerbel Superannuation Fund to provide an opinion in relation to its compliance, in all material respects, with the applicable provisions of the SISA and the SISR as listed below in the Approved SMSF auditor's Responsibility section of this report.

In my opinion, each trustee of Gail Kerbel Superannuation Fund has complied, in all material respects, with the applicable provisions of the SISA and the SISR specified below, for the year ended 30 June 2017.

Basis for Opinion

I have conducted my engagement in accordance with Standard on Assurance Engagements ASAE 3100 Compliance Engagements issued by the Auditing and Assurance Standards Board.

I believe that the evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

Independence and quality control

I have complied with the independence requirements in accordance with the Accounting Professional and Ethical Standards Board's APES 110 Code of Ethics for Professional Accountants (the Code) as required by the SISR.

I apply Australian Standard on Quality Control 1 ASQC 1 Quality Control for Firms that Perform Audits and Reviews of Financial Reports and Other Financial Information, and Other Assurance Engagements in undertaking this assurance engagement.

I have complied with the competency standards set by ASIC.

SMSF trustees' responsibility for compliance

Each SMSF trustee is responsible for complying with the requirements of the SISA and the SISR and for identifying, designing and implementing internal controls as they determine necessary to meet compliance requirements and monitor ongoing compliance.

Approved SMSF auditor's responsibility for the compliance report

My responsibility is to express an opinion on the trustees' compliance with the applicable requirements of the SISA and the SISR, based on the compliance engagement. My procedures included testing that the fund has an investment strategy that complies with the SISA and that the trustees make investments in line with that strategy, however, no opinion is made on its appropriateness to the fund members.

My reasonable assurance engagement has been conducted in accordance with applicable Standards on Assurance Engagements issued by the Auditing and Assurance Standards Board, to provide reasonable assurance that the trustees of the fund have complied, in all material respects, with the relevant requirements of the following provisions (to the extent applicable) of the SISA and the SISR.

Sections: 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA

An assurance engagement to report on the fund's compliance with the applicable requirements of the SISA and the SISR involves performing procedures to obtain evidence about the compliance activity and controls implemented to meet the compliance requirements. The procedures selected depend on my judgement, including the identification and assessment of risks of material non-compliance.

My procedures included examination, on a test basis, of evidence supporting compliance with those requirements of the SISA and the SISR for the year ended 30 June 2017.

These tests have not been performed continuously throughout the period, were not designed to detect all instances of non-compliance, and have not covered any other provisions of the SISA and the SISR apart from those specified.

Inherent limitations

Due to the inherent limitations of an assurance engagement, together with the internal control structure it is possible that fraud, error, or non-compliance with the listed provisions may occur and not be detected. A reasonable assurance engagement does not provide assurance on whether compliance with the listed provisions will continue in the future.

Jeremy Wong



1 March 2018

Appendix 1 – Explanation of listed sections and regulations in compliance report

This appendix is included to assist with the meaning of the legislation and regulations listed above

Section Regulation	or	Explanation
S17A		The fund must meet the definition of an SMSF
S35AE		The trustees must keep and maintain accounting records for a minimum of five years
S35B		The trustees must prepare, sign and retain accounts and statements
S35C(2)		The trustees must provide the auditor with the necessary documents to complete the audit in a timely and professional manner; and within 14 days of a written request from the auditor
S62		<p>The fund must be maintained for the sole purpose of providing benefits to any or all of the following:</p> <ul style="list-style-type: none"> • fund members upon their retirement • fund members upon reaching a prescribed age • the dependants of a fund member in the case of the member's death before retirement
S65		The trustees must not loan monies or provide financial assistance to any member or relative at any time during the financial year
S66		The trustees must not acquire any assets (not listed as an exemption) from any member or related party of the fund
S67		The trustees of the fund must not borrow any money or maintain an existing borrowing (not listed as an exemption)
S67A & 67B		The fund must comply with the limited recourse borrowing arrangement rules when borrowing to purchase single acquirable asset or replacement assets (not listed as an exception to the borrowing rules)
S82-85		The trustees must comply with the in-house asset rules
S103		The trustees must keep minutes of all meetings and retain the minutes for a minimum of 10 years
S104		The trustees must keep up to date records of all trustees or director of corporate trustee changes and trustee consents for a minimum of 10 years
S104A		Trustees who became a trustee on or after 1 July 2007 must sign and retain a trustee declaration
S105		The trustees must ensure that copies of all member or beneficiary reports are kept for a minimum of 10 years

S109	All investment transactions must be made and maintained at arms- length – that is, purchase, sale price and income from an asset reflects a true market value/rate of return
S126K	A disqualified person cannot be a trustee, investment manager or custodian of a superannuation fund
Sub Reg 1.06 (9A)	Pension payments must be made at least annually, and must be at least the amount calculated under Schedule 7
Reg 4.09	Trustees must formulate, regularly review and give effect to an investment strategy for the fund
Reg 4.09A	The assets of the SMSF must be held separately from any assets held by the trustee personally or by a standard employer sponsor or an associate of the standard employer sponsor
Reg 5.03	Investment returns must be allocated to members in a manner that is fair and reasonable
Reg 5.08	Member minimum benefits must be maintained in the fund until transferred, rolled over, allotted (to the member's spouse) or cashed out in a permitted fashion
Reg 6.17	Payments of member benefits must be made in accordance with Part 6 or Part 7A of the regulations and be permitted by the trust deed
Reg 7.04	Contributions can only be accepted in accordance with the applicable rules for the year being audited
Reg 8.02B	When preparing accounts and statements required by subsection 35B(1) of SISA, an asset must be valued at its market value
Reg 13.12	Trustees must not recognise an assignment of a super interest of a member or beneficiary
Reg 13.13	Trustees must not recognise a charge over or in relation to a member's benefits
Reg 13.14	Trustees must not give a charge over, or in relation to, an asset of the fund
Reg 13.18AA	Investments in collectables and personal use assets must be maintained in accordance with prescribed rules

Tax Invoice

Lime Actuarial

www.limeactuarial.com.au

Invoice # 230168
Date of Invoice 24 Feb 2018
Due Date 07 Apr 2018

Invoice To:

Gail Kerbel
Superannuation Fund
2/138 Woodrow Avenue
DIANELLA WA 6059

Invoice From:

Lime Actuarial
ABN 83 760 801 748
GPO Box 5311
Sydney NSW 2001
1300 546 300

Invoice Status

Unpaid

Your Invoice

Item & Description	Quantity	Price
GAIL KERBEL SUPERANNUATION FUND 2016-2017 SMSF Actuarial Certificate (178380)	1	\$100.00

Totals:

Subtotal:	\$100.00
GST (10%):	\$10.00
Coupon:	\$(0.00)
Total:	\$110.00

Payment Instructions

Account 96-306-3532
BSB 182-512
Account name Lime Actuarial Pty Ltd
Reference 230168

Thank you for using Lime Actuarial

Q3

GAIL KERBEL SUPERANNUATION FUND

Page 1 of 1

ABN 35 993 700 844**Ledger Entries Report for the year ending 30 June, 2018**

13/05/2019

14:29

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 1525 - Administration expenses							
04/07/2017	000000002	R	Macquarie			9.60	(9.60)
04/07/2017	000000060	P	bt cash account		146.99		137.39
20/07/2017	000000062	P	bt cash account		69.42		206.81
02/08/2017	000000007	R	Macquarie			23.24	183.57
04/09/2017	000000011	R	Macquarie			6.31	177.26
03/10/2017	000000015	R	Macquarie			5.06	172.20
02/11/2017	000000021	R	Macquarie			5.06	167.14
04/12/2017	000000025	R	Macquarie			4.73	162.41
03/01/2018	000000029	R	Macquarie			3.75	158.66
02/02/2018	000000035	R	Macquarie			3.43	155.23
02/03/2018	000000039	R	Macquarie			2.75	152.48
04/04/2018	000000046	R	Macquarie			1.82	150.66
02/05/2018	000000051	R	Macquarie			0.92	149.74
04/06/2018	000000053	R	Macquarie			0.61	149.13
Total					216.41	67.28	



Welcome to your exit statement for the period 1 Jul 2017 to 25 Jul 2017

Gail Kerbel Superannuation Fund

\$0.00

BT Panorama Investments
Account ID 120049150

Portfolio value as at
25 Jul 2017

More information

If you have any questions or need more information on any of the details in this statement please get in touch with your adviser.

Adviser

 **Steven Kerbel**

+61 (8) 9344 2833

steven@southcitybrokers.com.au

Your statement at a glance

Total portfolio opening balance 1 Jul 2017	\$408,519.81
Inflows	\$134.19
Deposits to BT Cash	\$134.19
Asset transfers in	\$0.00
Outflows	-\$409,474.27
Payments from BT Cash	-\$8,579.01
Asset transfers out	-\$400,895.26
Expenses	-\$216.41
Fees	-\$216.41
Taxes	\$0.00
Income on investments	\$2,665.08
Market movement	-\$1,628.40
Total portfolio closing balance 25 Jul 2017	\$0.00

1

At a glance

Earnings and
expensesTransaction
history

2

Earnings and expenses

Gail Kerbel Superannuation Fund

BT Panorama Investments | 120049150

\$0.00

Portfolio value at 25 Jul 2017

Income

Amount \$

BT Cash income	4.00
Term deposit interest	0.00
Managed portfolio income	0.00
Tailored portfolio income	0.00
Listed security income	2,661.08
Managed fund income	0.00
Accrued interest	0.00
Other income	0.00
Total income	\$2,665.08

Market movement

Amount \$

Realised gains/losses	-1,628.40
Unrealised gains/losses	0.00
Total market movement	-\$1,628.40

Table continued over page →

2

Earnings and expenses

\$0.00

Portfolio value at 25 Jul 2017

← Table continued from previous page

Expenses

Fee type	Amount \$
Administration fees	-216.41
Investment management fees	0.00
Portfolio management fees	0.00
Advice fees	0.00
Establishment fee	0.00
Ongoing advice fee	0.00
One-off advice fee	0.00
Licensee advice fee	0.00
SMSF fees	0.00
SMSF Administration fee	0.00
SMSF Actuarial fee	0.00
SMSF Audit fee	0.00
SMSF Establishment fee	0.00
Taxes	0.00
Non-resident withholding tax	0.00
TFN withholding tax	0.00
Total expenses	-\$216.41

Net earnings

\$820.27

Income is reported on an accrual basis and may vary from the amount paid into the Cash Account.

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

Establishment Fee, Ongoing Advice Fee, Licensee Advice Fee and One-off advice fee are collectively referred to as 'Fees payable for advice and services provided to you in the Investor Guide'.

The information contained in this statement is given in good faith and has been derived from sources believed to be accurate at the report request date. However, it is general information only and should not be considered a comprehensive statement on any matter nor relied upon as such. No company in the Westpac Group nor any of their related entities, employees or directors gives any warranty of reliability or accuracy or accepts any responsibility arising in any other way including by reason of negligence for errors or omissions. This disclaimer is subject to any requirement of the law.

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At a glance

Earnings and
expensesTransaction
history



Transaction history - Cash

Gail Kerbel Superannuation Fund
BT Panorama Investments | 120049150

\$0.00

Portfolio value at 25 Jul 2017

Trade date	Settlement date	Transaction type	Description	Debit \$	Credit \$	Balance \$
1 Jul 2017			Opening balance			\$5,996.15
3 Jul 2017	3 Jul 2017	Deposit	Direct Credit from 490000706354		134.19	6,130.34
3 Jul 2017	18 Jul 2017	Income	Dividend 3,453 Vngd Aus Shares ETF Units (VAS) @ \$0.452866		1,563.75	7,694.09
3 Jul 2017	18 Jul 2017	Income	Dividend 3,055 Vngd Aus Fi ETF Units (VAF) @ \$0.359191		1,097.33	8,791.42
4 Jul 2017	4 Jul 2017	Expense	Administration fee for the period 01/06/2017 to 30/06/2017	146.99		8,644.43
4 Jul 2017	4 Jul 2017	Payment	Payment to Gail Fay Kerbel SMSF Pension	1,750.00		6,894.43
20 Jul 2017	20 Jul 2017	Expense	Administration fee for the period 01/07/2017 to 19/07/2017	69.42		6,825.01
20 Jul 2017	20 Jul 2017	Income	Income payment for BT Cash		4.00	6,829.01

Table continued over page →

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Transaction history - Cash

Gail Kerbel Superannuation Fund
BT Panorama Investments | 120049150

\$0.00
Portfolio value at 25 Jul 2017

← Table continued from previous page

Trade date	Settlement date	Transaction type	Description	Debit \$	Credit \$	Balance \$
20 Jul 2017	20 Jul 2017	Payment	Payment to Gail Kerbel Pty Ltd	6,829.01		0.00
Subtotal				\$8,795.42	\$2,799.27	

Closing balance as at 25 Jul 2017

\$0.00

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Trade date	Settlement date	Security	Description	Transaction type	Quantity	Amount \$
14 Jul 2017	14 Jul 2017	VAS • Vngd Aus Shares ETF Units	Transfer out Vngd Aus Shares ETF Units (VAS)	Transfer	-3,453	-252,483.36
14 Jul 2017	14 Jul 2017	VAF • Vngd Aus Fi ETF Units	Transfer out Vngd Aus Fi ETF Units (VAF)	Transfer	-3,055	-148,411.90

The amount shown is the actual price that applies when your transaction settles.
Transactions are reflected in this report as at the date the transaction occurred.
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Account ID

120049150

SMSF Members

Gail Kerbel

Adviser

Steven Kerbel

+61 (8) 9344 2833

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More information

If you have any questions, please contact your Adviser or BT Client Relations on 1300 881 716 or via email enquiry@panorama.com.au.

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