

**Compliance Workpapers**  
**Jameroch Superannuation Fund**  
**Financial Year - 2023**



### Fund Details

<b>Fund Name</b>	Jameroch Superannuation Fund
<b>Contact no</b>	
<b>Financial Year</b>	2023
<b>Established Date</b>	04/08/2004
<b>ABN</b>	13 652 251 417
<b>TFN</b>	99107263
<b>Trustee Type</b>	Corporate
<b>Trustees</b>	R & C Pitcher Pty Ltd
<b>ACN</b>	110360364

Statement of Financial Position

Assets	Qty	2023	2022	Change (\$)	Change (%)	
<b>Investments</b>	0.00	1,117,615.39	1,020,430.55	97,184.84	9.52	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Units In Listed Unit Trusts</b>	0.00	1,117,615.39	1,020,430.55	97,184.84	9.52	
Vanguard All-World Ex-Us Shares Index ETF	2,080.00	169,187.20	150,654.40	18,532.80	12.30	<a href="#">WP-1</a>
Vanguard Australian Shares Index ETF	9,177.00	826,572.39	768,573.75	57,998.64	7.55	<a href="#">WP-1</a>
Vanguard Us Total Market Shares Index ETF	370.00	121,855.80	101,202.40	20,653.40	20.41	<a href="#">WP-1</a>
<b>Other Assets</b>	0.00	37,092.90	82,666.22	-45,573.32	55.13	
<b>Cash At Bank</b>	0.00	15,664.23	48,118.21	-32,453.98	67.45	
Bendigo Bank - Retirement Account	0.00	14,132.68	14,220.15	-87.47	0.62	<a href="#">WP-1</a>
Selfwealth Cash - AUD	0.00	687.80	4,687.80	-4,000.00	85.33	<a href="#">WP-1</a>
Vanguard Cash Account	0.00	843.75	29,210.26	-28,366.51	97.11	<a href="#">WP-1</a>
<b>Current Tax Assets</b>	0.00	12,662.46	14,217.51	-1,555.05	10.94	<a href="#">WP-1</a> <a href="#">WP-2</a> <a href="#">WP-3</a>
Excessive Foreign Tax Credit Writeoff	0.00	-2,026.64	-297.05	-1,729.59	582.26	
<b>Foreign Tax Credits</b>	0.00	2,026.64	297.05	1,729.59	582.26	
<b>Managed Investments</b>	0.00	0.00	33.17	-33.17	100.00	
Lazard Global Listed Infrastructure Fund	0.00	0.00	33.17	-33.17	100.00	
<b>Shares in Listed Companies</b>	0.00	0.00	31.46	-31.46	100.00	
Resmed Inc - Cdi 10:1 Foreign Exempt Nyse	0.00	0.00	31.46	-31.46	100.00	
<b>Units In Listed Unit Trusts</b>	0.00	2,026.64	232.42	1,794.22	771.97	

Assets	Qty	2023	2022	Change (\$)	Change (%)
Vanguard All-World Ex-Us Shares Index ETF	0.00	1,446.81	88.38	1,358.43	1,537.03
Vanguard Australian Shares Index ETF	0.00	41.00	37.63	3.37	8.96
Vanguard Us Total Market Shares Index ETF	0.00	538.83	106.41	432.42	406.37
<b>Franking Credits</b>	0.00	12,662.46	14,759.01	-2,096.55	14.21
<b>Managed Investments</b>	0.00	0.00	39.76	-39.76	100.00
Cromwell Phoenix Property Securities Fund	0.00	0.00	35.42	-35.42	100.00
Lazard Global Listed Infrastructure Fund	0.00	0.00	4.34	-4.34	100.00
<b>Shares in Listed Companies</b>	0.00	0.00	2,450.23	-2,450.23	100.00
BHP Group Limited	0.00	0.00	768.03	-768.03	100.00
Commonwealth Bank Of Australia.	0.00	0.00	414.86	-414.86	100.00
CSL Limited	0.00	0.00	10.90	-10.90	100.00
Domino's Pizza Enterprises Limited	0.00	0.00	53.87	-53.87	100.00
Invocare Limited	0.00	0.00	126.54	-126.54	100.00
Magellan Financial Group Limited	0.00	0.00	194.01	-194.01	100.00
Ramsay Health Care Limited	0.00	0.00	248.52	-248.52	100.00
REA Group Ltd	0.00	0.00	102.14	-102.14	100.00
Seek Limited	0.00	0.00	108.86	-108.86	100.00
Telstra Corporation Limited.	0.00	0.00	422.50	-422.50	100.00
<b>Units In Listed Unit Trusts</b>	0.00	12,662.46	12,269.02	393.44	3.21
Perpetual Credit Income Trust	0.00	0.00	0.57	-0.57	100.00
Vanguard Australian Shares Index ETF	0.00	12,662.46	12,268.45	394.01	3.21

Assets	Qty	2023	2022	Change (\$)	Change (%)	
Provision for Income Tax	0.00	0.00	-541.50	541.50	100.00	
<b>Foreign Cash At Bank</b>	0.00	532.49	512.47	20.02	3.91	
Selfwealth Cash - USD	0.00	532.49	512.47	20.02	3.91	<a href="#">WP-1</a>
<b>Other Taxes Refundable</b>	0.00	75.00	0.00	75.00	100.00	<a href="#">WP-1</a>
GST Payable/Refundable	0.00	75.00	0.00	75.00	100.00	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Receivables</b>	0.00	8,158.72	19,818.03	-11,659.31	58.83	
<b>Investment Income Receivable</b>	0.00	8,158.72	19,818.03	-11,659.31	58.83	
<b>Distributions</b>	0.00	8,158.72	19,818.03	-11,659.31	58.83	
<b>Units In Listed Unit Trusts</b>	0.00	8,158.72	19,818.03	-11,659.31	58.83	
Vanguard Australian Shares Index ETF	0.00	8,158.72	19,818.03	-11,659.31	58.83	
<b>Total Assets</b>	0.00	1,154,708.29	1,103,096.77	51,611.52	4.68	

Liabilities	Qty	2023	2022	Change (\$)	Change (%)	
<b>Total Liabilities</b>	0.00	0.00	0.00	0.00	0.00	

Member Entitlements	Qty	2023	2022	Change (\$)	Change (%)	
<b>Member Entitlement Accounts</b>	0.00	1,154,708.29	1,103,096.77	51,611.52	4.68	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Mr Ronald Pitcher</b>	0.00	284,501.62	320,170.12	-35,668.50	11.14	
Account Based Pension (100% Tax Free)	0.00	227,095.18	205,419.29	21,675.89	10.55	
Account Based Pension (5.95% Tax Free)	0.00	57,406.44	114,750.83	-57,344.39	49.97	

Member Entitlements	Qty	2023	2022	Change (\$)	Change (%)	
<b>Ms Cheryl Pitcher</b>	0.00	870,206.67	782,926.65	87,280.02	11.15	
Account Based Pension (87.60% Tax Free)	0.00	870,206.67	782,926.65	87,280.02	11.15	
<b>Total Member Entitlements</b>	0.00	1,154,708.29	1,103,096.77	51,611.52	4.68	

**Operating Statement**

Income	2023	2022	Change (\$)	Change (%)	
<b>Investment Gains</b>	97,204.86	-167,350.34	264,555.20	158.08	
<b>Forex Unrealised Gains</b>	20.02	12.47	7.55	60.55	
<b>Foreign Cash At Bank</b>	20.02	12.47	7.55	60.55	
Selfwealth Cash - USD	20.02	12.47	7.55	60.55	
<b>Increase in Market Value</b>	97,184.84	-464,283.05	561,467.89	120.93	<a href="#">WP-1</a>
<b>Derivative Investments</b>	0.00	-484.00	484.00	100.00	
Magellan Global Fund. - Option Expiring 01-Mar-2024 Ex At Disc To Est Nav	0.00	-484.00	484.00	100.00	
<b>Managed Investments</b>	0.00	-47,398.77	47,398.77	100.00	
Ardea Real Outcome Fund	0.00	1,626.00	-1,626.00	100.00	
Capital Group New Perspective Fund (AU)	0.00	-16,999.00	16,999.00	100.00	
CC JCB Active Bond Fund	0.00	2,082.00	-2,082.00	100.00	
Colchester Global Government Bond Fund - Class I	0.00	3,876.00	-3,876.00	100.00	
Cromwell Phoenix Property Securities Fund	0.00	-2,419.04	2,419.04	100.00	
Lazard Global Listed Infrastructure Fund	0.00	-3,237.00	3,237.00	100.00	
MFS Concentrated Global Equity Trust (Wholesale)	0.00	-32,327.73	32,327.73	100.00	
<b>Shares in Listed Companies</b>	0.00	-217,300.36	217,300.36	100.00	
Ansell Limited	0.00	-23,944.46	23,944.46	100.00	
BHP Group Limited	0.00	-13,962.56	13,962.56	100.00	
Commonwealth Bank Of Australia.	0.00	-8,172.02	8,172.02	100.00	
CSL Limited	0.00	-31,545.53	31,545.53	100.00	

Income	2023	2022	Change (\$)	Change (%)	
Domino's Pizza Enterprises Limited	0.00	-16,963.30	16,963.30	100.00	
Invocare Limited	0.00	860.98	-860.98	100.00	
Magellan Financial Group Limited	0.00	-19,657.32	19,657.32	100.00	
Ramsay Health Care Limited	0.00	-451.74	451.74	100.00	
REA Group Ltd	0.00	-41,223.14	41,223.14	100.00	
Resmed Inc - Cdi 10:1 Foreign Exempt Nyse	0.00	-46,287.06	46,287.06	100.00	
Seek Limited	0.00	-20,735.81	20,735.81	100.00	
Telstra Corporation Limited.	0.00	4,781.60	-4,781.60	100.00	
<b>Units In Listed Unit Trusts</b>	97,184.84	-199,099.92	296,284.76	148.81	
Ishares Global 100 ETF	0.00	-29,666.19	29,666.19	100.00	
Magellan Global Fund	0.00	-12,595.00	12,595.00	100.00	
Metrics Master Income Trust	0.00	-1,818.00	1,818.00	100.00	
Perpetual Credit Income Trust	0.00	4,915.50	-4,915.50	100.00	
Vanguard All-World Ex-Us Shares Index ETF	18,532.80	-25,822.30	44,355.10	171.77	
Vanguard Australian Shares Index ETF	57,998.64	-116,980.83	174,979.47	149.58	
Vanguard Us Total Market Shares Index ETF	20,653.40	-17,133.10	37,786.50	220.55	
<b>Realised Capital Gains</b>	0.00	296,920.24	-296,920.24	100.00	<a href="#">WP-1</a>
<b>Derivative Investments</b>	0.00	125.82	-125.82	100.00	
Magellan Global Fund. - Option Expiring 01-Mar-2024 Ex At Disc To Est Nav	0.00	125.82	-125.82	100.00	
<b>Managed Investments</b>	0.00	65,550.73	-65,550.73	100.00	
Ardea Real Outcome Fund	0.00	-2,523.61	2,523.61	100.00	



Income	2023	2022	Change (\$)	Change (%)
Capital Group New Perspective Fund (AU)	0.00	23,712.70	-23,712.70	100.00
CC JCB Active Bond Fund	0.00	-2,778.33	2,778.33	100.00
Colchester Global Government Bond Fund - Class I	0.00	-4,354.97	4,354.97	100.00
Cromwell Phoenix Property Securities Fund	0.00	7,768.21	-7,768.21	100.00
Lazard Global Listed Infrastructure Fund	0.00	5,249.72	-5,249.72	100.00
MFS Concentrated Global Equity Trust (Wholesale)	0.00	38,477.01	-38,477.01	100.00
<b>Shares in Listed Companies</b>	0.00	182,899.13	-182,899.13	100.00
Ansell Limited	0.00	12,192.85	-12,192.85	100.00
BHP Group Limited	0.00	8,956.57	-8,956.57	100.00
Commonwealth Bank Of Australia.	0.00	7,634.54	-7,634.54	100.00
CSL Limited	0.00	29,561.87	-29,561.87	100.00
Domino's Pizza Enterprises Limited	0.00	16,063.42	-16,063.42	100.00
Invocare Limited	0.00	-2,206.06	2,206.06	100.00
Magellan Financial Group Limited	0.00	736.42	-736.42	100.00
Ramsay Health Care Limited	0.00	2,819.04	-2,819.04	100.00
REA Group Ltd	0.00	37,441.17	-37,441.17	100.00
Resmed Inc - Cdi 10:1 Foreign Exempt Nyse	0.00	50,060.07	-50,060.07	100.00
Seek Limited	0.00	20,163.02	-20,163.02	100.00
Telstra Corporation Limited.	0.00	-523.78	523.78	100.00
<b>Units In Listed Unit Trusts</b>	0.00	48,344.56	-48,344.56	100.00
Ishares Global 100 ETF	0.00	38,103.59	-38,103.59	100.00

Income	2023	2022	Change (\$)	Change (%)	
Magellan Global Fund	0.00	9,589.88	-9,589.88	100.00	
Metrics Master Income Trust	0.00	2,169.44	-2,169.44	100.00	
Perpetual Credit Income Trust	0.00	-1,518.35	1,518.35	100.00	
<b>Investment Income</b>	41,056.65	57,002.67	-15,946.02	27.97	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Distributions</b>	33,687.00	49,324.98	-15,637.98	31.70	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Managed Investments</b>	0.00	1,856.63	-1,856.63	100.00	
Ardea Real Outcome Fund	0.00	382.91	-382.91	100.00	
Capital Group New Perspective Fund (AU)	0.00	64.93	-64.93	100.00	
Colchester Global Government Bond Fund - Class I	0.00	315.99	-315.99	100.00	
Cromwell Phoenix Property Securities Fund	0.00	404.42	-404.42	100.00	
Lazard Global Listed Infrastructure Fund	0.00	688.38	-688.38	100.00	
<b>Units In Listed Unit Trusts</b>	33,687.00	47,468.35	-13,781.35	29.03	
Metrics Master Income Trust	0.00	1,508.53	-1,508.53	100.00	
Perpetual Credit Income Trust	0.00	1,395.81	-1,395.81	100.00	
Vanguard Australian Shares Index ETF	33,687.00	44,564.01	-10,877.01	24.41	
<b>Dividends</b>	0.00	6,741.12	-6,741.12	100.00	
<b>Shares in Listed Companies</b>	0.00	6,741.12	-6,741.12	100.00	
Ansell Limited	0.00	590.24	-590.24	100.00	
BHP Group Limited	0.00	1,792.08	-1,792.08	100.00	

Income	2023	2022	Change (\$)	Change (%)
Commonwealth Bank Of Australia.	0.00	968.00	-968.00	100.00
CSL Limited	0.00	254.34	-254.34	100.00
Domino's Pizza Enterprises Limited	0.00	179.56	-179.56	100.00
Invocare Limited	0.00	295.26	-295.26	100.00
Magellan Financial Group Limited	0.00	603.59	-603.59	100.00
Ramsay Health Care Limited	0.00	579.89	-579.89	100.00
REA Group Ltd	0.00	238.32	-238.32	100.00
Seek Limited	0.00	254.00	-254.00	100.00
Telstra Corporation Limited.	0.00	985.84	-985.84	100.00
<b>Foreign Income</b>	6,618.74	859.08	5,759.66	670.45
<b>Foreign Dividend</b>	6,618.74	859.08	5,759.66	670.45
<b>Shares in Listed Companies</b>	0.00	209.76	-209.76	100.00
Resmed Inc - Cdi 10:1 Foreign Exempt Nyse	0.00	209.76	-209.76	100.00
<b>Units In Listed Unit Trusts</b>	6,618.74	649.32	5,969.42	919.33
Vanguard All-World Ex-Us Shares Index ETF	4,822.67	294.61	4,528.06	1,536.97
Vanguard Us Total Market Shares Index ETF	1,796.07	354.71	1,441.36	406.35
<b>Interest</b>	750.91	77.49	673.42	869.04
<b>Cash At Bank</b>	750.91	77.49	673.42	869.04
Bendigo Bank - Retirement Account	43.18	15.78	27.40	173.64
BT Panorama - Cash Account (3121)	0.00	1.93	-1.93	100.00
BT Panorama - Cash Account (5335)	0.00	3.29	-3.29	100.00

Income	2023	2022	Change (\$)	Change (%)	
Vanguard Cash Account	707.73	56.49	651.24	1,152.84	<a href="#">WP-1</a>
<b>Other Income</b>	151.15	8,471.03	-8,319.88	98.22	
ATO Interest Payments	67.91	0.00	67.91	100.00	<a href="#">WP-1</a>
Fee Refund	0.00	4,411.38	-4,411.38	100.00	
Other income	83.24	4,059.65	-3,976.41	97.95	
<b>Total Income</b>	138,412.66	-101,876.64	240,289.30	235.86	
Expenses	2023	2022	Change (\$)	Change (%)	
<b>Member Payments</b>	95,763.96	57,500.00	38,263.96	66.55	
<b>Pensions Paid</b>	95,763.96	57,500.00	38,263.96	66.55	<a href="#">WP-1</a>
<b>Mr Ronald Pitcher</b>	76,193.96	35,660.00	40,533.96	113.67	
Account Based Pension (100% Tax Free)	6,160.00	6,910.00	-750.00	10.85	
Account Based Pension (5.95% Tax Free)	70,033.96	28,750.00	41,283.96	143.60	
<b>Ms Cheryl Pitcher</b>	19,570.00	21,840.00	-2,270.00	10.39	
Account Based Pension (87.60% Tax Free)	19,570.00	21,840.00	-2,270.00	10.39	
<b>Other Expenses</b>	1,673.00	9,340.41	-7,667.41	82.09	
Accountancy Fee	1,025.00	2,640.00	-1,615.00	61.17	<a href="#">WP-1</a>
Adviser Fee	0.00	1,392.87	-1,392.87	100.00	
ASIC Fee	59.00	276.00	-217.00	78.62	<a href="#">WP-1</a>
Auditor Fee	330.00	495.00	-165.00	33.33	
Investment Management Fee	0.00	4,277.54	-4,277.54	100.00	

Expenses	2023	2022	Change (\$)	Change (%)	
SMSF Supervisory Levy	259.00	259.00	0.00	0.00	
<b>Total Expenses</b>	<b>97,436.96</b>	<b>66,840.41</b>	<b>30,596.55</b>	<b>45.78</b>	
Income Tax	2023	2022	Change (\$)	Change (%)	
<b>Income Tax Expense</b>	-10,635.82	-13,920.46	3,284.64	23.60	<a href="#">WP-1</a> <a href="#">WP-2</a>
Excessive Foreign Tax Credit Writeoff Expense	2,026.64	297.05	1,729.59	582.26	
<b>Imputation Credits</b>	-12,662.46	-14,759.01	2,096.55	14.21	
<b>Managed Investments</b>	0.00	-39.76	39.76	100.00	
Cromwell Phoenix Property Securities Fund	0.00	-35.42	35.42	100.00	
Lazard Global Listed Infrastructure Fund	0.00	-4.34	4.34	100.00	
<b>Shares in Listed Companies</b>	0.00	-2,450.23	2,450.23	100.00	
BHP Group Limited	0.00	-768.03	768.03	100.00	
Commonwealth Bank Of Australia.	0.00	-414.86	414.86	100.00	
CSL Limited	0.00	-10.90	10.90	100.00	
Domino's Pizza Enterprises Limited	0.00	-53.87	53.87	100.00	
Invocare Limited	0.00	-126.54	126.54	100.00	
Magellan Financial Group Limited	0.00	-194.01	194.01	100.00	
Ramsay Health Care Limited	0.00	-248.52	248.52	100.00	
REA Group Ltd	0.00	-102.14	102.14	100.00	
Seek Limited	0.00	-108.86	108.86	100.00	
Telstra Corporation Limited.	0.00	-422.50	422.50	100.00	

Income Tax	2023	2022	Change (\$)	Change (%)	
<b>Units In Listed Unit Trusts</b>	-12,662.46	-12,269.02	-393.44	3.21	
Perpetual Credit Income Trust	0.00	-0.57	0.57	100.00	
Vanguard Australian Shares Index ETF	-12,662.46	-12,268.45	-394.01	3.21	
Income Tax Expense	0.00	541.50	-541.50	100.00	
<b>Total Income Tax</b>	-10,635.82	-13,920.46	3,284.64	23.60	
<b>Net Profit(Loss) Total</b>	51,611.52	-154,796.59			

**Market Value**

Current Status : Good to Go Prior Status : N/A					Prepared By : N/A	Reviewed By : N/A
Security Code	Security Name	Source Price	Units	Market Price	Market Value	
<b>SECURITY</b>						
VAS	Vanguard Australian Shares Index ETF	90.07	9,177.00	90.07	826,572.39	
VEU	Vanguard All-World Ex-US Shares Index ETF	81.34	2,080.00	81.34	169,187.20	
VTS	Vanguard Us Total Market Shares Index ETF	329.34	370.00	329.34	121,855.80	

**Pension Limit**

				Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Account Name	Age	Year To Date	Minimum	Maximum	
<b>Ms Cheryl Pitcher</b>						
	Account Based Pension (87.60% Tax Free)	75	19,570.00	19,570.00		
<b>Mr Ronald Pitcher</b>						
	Account Based Pension (100% Tax Free)	77	6,160.00	6,160.00		
	Account Based Pension (5.95% Tax Free)	77	70,033.96	3,440.00		



**Tax Effective Allocation of Pension Payment (Member Level)**

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Account Name	Drawdown To Date	Minimum	Tax Free %
<b>Ms Cheryl Pitcher (Age: 75 at 30/06/2023)</b>				
	Account Based Pension (87.60% Tax Free)	19,570.00	19,570.00	87.60
<b>Mr Ronald Pitcher (Age: 77 at 30/06/2023)</b>				
	Account Based Pension (100% Tax Free)	6,160.00	6,160.00	100.00
	Account Based Pension (5.95% Tax Free)	70,033.96	3,440.00	5.95

**Preservation Components for Member above 65**

				Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
Account Name	Account Type	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount		
<i>Ms Cheryl Pitcher (Age: 75 at 30/06/2023)</i>						
Account Based Pension (87.60% Tax Free)	Pension	0.00	0.00	870,206.67		
<i>Mr Ronald Pitcher (Age: 77 at 30/06/2023)</i>						
Account Based Pension (5.95% Tax Free)	Pension	0.00	0.00	57,406.44		
Account Based Pension (100% Tax Free)	Pension	0.00	0.00	227,095.18		

## Lump Sum Payment - Good to Go

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

**Tax Component Verification (Pension)**

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Account Name	Calculated tax free %	Current year tax free %	Prior year tax free %
<b>Ms Cheryl Pitcher (Age: 75 at 30/06/2023)</b>				
	Account Based Pension (87.60% Tax Free)	87.60	87.60	87.60
<b>Mr Ronald Pitcher (Age: 77 at 30/06/2023)</b>				
	Account Based Pension (5.95% Tax Free)	5.94	5.95	5.95
	Account Based Pension (100% Tax Free)	100.00	100.00	100.00

## Work Test - Good to Go

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

### Contribution Cap Limit

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Current Year Contributions		Concessional	Non-Concessional
<b>Mr Ronald Pitcher</b> Date of Birth: 05/06/1946 (Age: 76 at 30/06/2023)				
	Caps		27,500.00	0.00
	Cumulative available unused cap		102,500.00	0.00
	Maximum cap available		130,000.00	0.00
	Contributions made (to this fund)		0.00	0.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		0.00	0.00
	Amount above caps		0.00	0.00
<b>Ms Cheryl Pitcher</b> Date of Birth: 08/02/1948 (Age: 74 at 30/06/2023)				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		0.00	0.00
	Maximum cap available		27,500.00	110,000.00
	Contributions made (to this fund)		0.00	0.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		0.00	0.00
	Amount above caps		0.00	0.00

## Negative Balance - Good to Go

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

**Contra Bank Entries**

				Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Date	Description	Debits	Credits	Balance	
<b>Vanguard Cash Account</b>						
🚩	14/07/2022	One-off Cash Withdrawal to 153457064 on 15-Jul-2022	7,500.00	0.00	21,731.87	
🚩	14/08/2022	One-off Cash Withdrawal to 153457064 on 14-Aug-2022	5,750.00	0.00	35,841.39	
🚩	18/09/2022	One-off Cash Withdrawal to 153457064 on 18-Sep-2022	1,500.00	0.00	34,405.80	
🚩	18/10/2022	One-off Cash Withdrawal to 153457064 on 18-Oct-2022	7,455.00	0.00	40,337.45	
🚩	11/12/2022	One-off Cash Withdrawal to 153457064 on 12-Dec-2022	6,000.00	0.00	34,500.12	
🚩	12/05/2023	One-off Cash Withdrawal to 153457064 on 11-May-2023	5,800.00	0.00	13,803.95	
🚩	06/06/2023	One-off Cash Withdrawal to 153457064 on 05-Jun-2023	13,000.00	0.00	843.75	
<b>Bendigo Bank - Retirement Account</b>						
🚩	15/07/2022	DIRECT CREDIT 1114951 Vanguard33777996 0148903988	0.00	7,500.00	21,722.14	
🚩	20/07/2022	OSKO PAYMENT roch5682 July p	5,750.00	0.00	9,713.05	
🚩	15/08/2022	DIRECT CREDIT 1171086 Vanguard33777996 0155893598	0.00	5,750.00	15,692.87	
🚩	19/09/2022	DIRECT CREDIT 1241749 Vanguard33777996 0164199473	0.00	1,500.00	11,532.65	
🚩	27/09/2022	OSKO PAYMENT roch5682 Monthly pension	5,750.00	0.00	5,782.65	
🚩	19/10/2022	DIRECT CREDIT 1304608 Vanguard33777996 0171663064	0.00	7,455.00	13,848.45	
🚩	30/12/2022	DIRECT CREDIT 1447159 Vanguard33777996 0189077810	0.00	3,000.00	3,073.87	
🚩	23/01/2023	DIRECT CREDIT y8m To Super Accou SelfWealth Ltd 0193849108	0.00	4,000.00	5,360.45	



				Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
🚩	25/01/2023	DIRECT CREDIT 1515586 Vanguard33777996 0194748151	0.00	5,750.00	6,456.22	
🚩	14/02/2023	DIRECT CREDIT 1564349 Vanguard33777996 0199272227	0.00	2,874.55	8,581.96	
🚩	14/02/2023	DIRECT CREDIT 1564350 Vanguard33777996 0199272228	0.00	5,750.00	14,331.96	
🚩	14/02/2023	E-BANKING TFR 0335339394 CPAC machine	2,874.55	0.00	11,457.41	
🚩	20/03/2023	DIRECT CREDIT 1653420 Vanguard33777996 0207566642	0.00	6,000.00	11,341.95	
🚩	20/03/2023	E-BANKING TFR 0340584983 Part pension	4,000.00	0.00	7,341.95	
🚩	22/03/2023	OSKO PAYMENT roch5682 Extra pension	4,000.00	0.00	3,341.95	
🚩	24/04/2023	DIRECT CREDIT 1746630 Vanguard33777996 0216263094	0.00	4,000.00	5,702.24	
🚩	12/05/2023	DIRECT CREDIT 1796890 Vanguard33777996 0220990573	0.00	5,800.00	7,805.58	
🚩	06/06/2023	DIRECT CREDIT 1864972 Vanguard33777996 0226863398	0.00	13,000.00	14,536.26	
🚩	10/06/2023	OSKO PAYMENT paringa Pension topup	3,000.00	0.00	106.26	

### Income Comparison

Current Status : Good to Go Prior Status : Warning					Prepared By : N/A	Reviewed By : N/A
Date	Income Type	Total Income	Franking Credit	Estimated Income	Estimated Franking Credit	
VAS : Vanguard Australian Shares Index ETF (ASX:VAS)						
03/10/2022	Distribution	13,311.95	0.00	13,311.95	5,065.58	
03/01/2023	Distribution	6,880.31	0.00	6,880.31	2,409.98	
03/04/2023	Distribution	5,295.02	0.00	5,295.02	1,973.15	
30/06/2023	Distribution	8,158.72	0.00	8,158.73	2,881.90	

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

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

## Retirement Condition - Good to Go

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

**Tax Effective Allocation of Pension Payment (Pension Account Level)**

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Account Name	Drawdown To Date	Minimum	Tax Free %
<b>Ms Cheryl Pitcher (Age: 75 at 30/06/2023)</b>				
	Account Based Pension (87.60% Tax Free)	19,570.00	19,570.00	87.60
<b>Mr Ronald Pitcher (Age: 77 at 30/06/2023)</b>				
	Account Based Pension (100% Tax Free)	6,160.00	6,160.00	100.00
	Account Based Pension (5.95% Tax Free)	70,033.96	3,440.00	5.95

### Preservation Components - Not Applicable

The system did not find any data to process.

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

The system did not find any data to process.

General Ledger

Date	Description	Quantity	Debits	Credits	Balance
<b>Investment Gains / Forex Unrealised Gains / Foreign Cash At Bank / Selfwealth Cash - USD</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	20.02	20.02
30/06/2023	Closing Balance	0.00	0.00	0.00	20.02
<b>Investment Gains / Increase in Market Value / Units In Listed Unit Trusts / Vanguard All-World Ex-Us Shares Index ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	18,532.80	18,532.80
30/06/2023	Closing Balance	0.00	0.00	0.00	18,532.80
<b>Investment Gains / Increase in Market Value / Units In Listed Unit Trusts / Vanguard Australian Shares Index ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	57,998.64	57,998.64
30/06/2023	Closing Balance	0.00	0.00	0.00	57,998.64
<b>Investment Gains / Increase in Market Value / Units In Listed Unit Trusts / Vanguard Us Total Market Shares Index ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	20,653.40	20,653.40
30/06/2023	Closing Balance	0.00	0.00	0.00	20,653.40
<b>Investment Income / Distributions / Units In Listed Unit Trusts / Vanguard Australian Shares Index ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00



Date	Description	Quantity	Debits	Credits	Balance
03/10/2022	Distribution - Tax Statement	0.00	0.00	16.22	16.22
03/10/2022	VAS AUD EST 1.2880 FRANKED, 30% CTR, 0.0369 CFI, DRP	0.00	0.00	13,311.95	13,328.17
03/01/2023	Distribution - Tax Statement	0.00	0.00	8.38	13,336.55
03/01/2023	VAS AUD EST 0.6128 FRANKED, 30% CTR, 0.0887 CFI, DRP	0.00	0.00	6,880.31	20,216.86
03/04/2023	Distribution - Tax Statement	0.00	0.00	6.46	20,223.32
03/04/2023	VAS AUD EST 0.5017 FRANKED, 30% CTR, 0.0359 CFI, DRP	0.00	0.00	5,295.02	25,518.34
30/06/2023	Distribution - Tax Statement	0.00	0.00	9.94	25,528.28
30/06/2023	VAS AUD EST 0.7328 FRANKED, 30% CTR, 0.1131 CFI, DRP	0.00	0.00	8,158.72	33,687.00
30/06/2023	Closing Balance	0.00	0.00	0.00	33,687.00
<b>Investment Income / Foreign Income / Foreign Dividend / Units In Listed Unit Trusts / Vanguard All-World Ex-Us Shares Index ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/07/2022	VEU USD 0.578, 15% WHT	0.00	0.00	1,772.73	1,772.73
18/10/2022	VEU USD 0.2613, 15% WHT	0.00	0.00	862.70	2,635.43
20/01/2023	VEU USD 0.6186, 15% WHT	0.00	0.00	1,836.03	4,471.46
20/04/2023	VEU USD 0.115, 15% WHT	0.00	0.00	351.21	4,822.67
30/06/2023	Closing Balance	0.00	0.00	0.00	4,822.67
<b>Investment Income / Foreign Income / Foreign Dividend / Units In Listed Unit Trusts / Vanguard Us Total Market Shares Index ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
22/07/2022	VTS USD 0.7491, 15% WHT	0.00	0.00	406.36	406.36
24/10/2022	VTS USD 0.7955, 15% WHT	0.00	0.00	465.44	871.80
25/01/2023	VTS USD 0.9305, 15% WHT	0.00	0.00	493.96	1,365.76
26/04/2023	VTS USD 0.7862, 15% WHT	0.00	0.00	430.31	1,796.07
30/06/2023	Closing Balance	0.00	0.00	0.00	1,796.07
<b>Investment Income / Interest / Cash At Bank / Bendigo Bank - Retirement Account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	INTEREST	0.00	0.00	1.99	1.99
01/08/2022	INTEREST	0.00	0.00	4.09	6.08
01/09/2022	INTEREST	0.00	0.00	6.82	12.90
01/10/2022	INTEREST	0.00	0.00	6.91	19.81
01/11/2022	INTEREST	0.00	0.00	6.31	26.12
01/12/2022	INTEREST	0.00	0.00	1.80	27.92
01/01/2023	INTEREST	0.00	0.00	1.36	29.28
01/02/2023	INTEREST	0.00	0.00	1.19	30.47
01/03/2023	INTEREST	0.00	0.00	4.54	35.01
01/04/2023	INTEREST	0.00	0.00	3.49	38.50
01/05/2023	INTEREST	0.00	0.00	2.13	40.63
01/06/2023	INTEREST	0.00	0.00	2.55	43.18
30/06/2023	Closing Balance	0.00	0.00	0.00	43.18

Date	Description	Quantity	Debits	Credits	Balance
<b>Investment Income / Interest / Cash At Bank / Vanguard Cash Account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Cash Account Interest	0.00	0.00	21.61	21.61
01/08/2022	Cash Account Interest	0.00	0.00	41.49	63.10
01/09/2022	Cash Account Interest	0.00	0.00	64.41	127.51
03/10/2022	Cash Account Interest	0.00	0.00	74.70	202.21
01/11/2022	Cash Account Interest	0.00	0.00	79.62	281.83
01/12/2022	Cash Account Interest	0.00	0.00	83.05	364.88
03/01/2023	Cash Account Interest	0.00	0.00	83.16	448.04
01/02/2023	Cash Account Interest	0.00	0.00	66.18	514.22
01/03/2023	Cash Account Interest	0.00	0.00	57.41	571.63
03/04/2023	Cash Account Interest	0.00	0.00	55.78	627.41
02/05/2023	Cash Account Interest	0.00	0.00	40.52	667.93
02/06/2023	Cash Account Interest	0.00	0.00	39.80	707.73
30/06/2023	Closing Balance	0.00	0.00	0.00	707.73
<b>Other Income / ATO Interest Payments</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	DIRECT CREDIT ATO008000018073062 ATO 0233111196	0.00	0.00	67.91	67.91
30/06/2023	Closing Balance	0.00	0.00	0.00	67.91

Date	Description	Quantity	Debits	Credits	Balance
<b>Other Income / Other income</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
10/08/2022	DIRECT CREDIT 060696175 0678274 ING 0154765306	0.00	0.00	0.28	0.28
01/09/2022	DIRECT CREDIT Good value payment Jameroch Superan 0160134043	0.00	0.00	82.96	83.24
30/06/2023	Closing Balance	0.00	0.00	0.00	83.24
<b>Member Payments / Pensions Paid / Mr Ronald Pitcher / Account Based Pension (100% Tax Free)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/07/2022	Pension Drawdown - Gross	0.00	5,750.00	0.00	5,750.00
26/08/2022	Pension Drawdown - Gross	0.00	410.00	0.00	6,160.00
30/06/2023	Closing Balance	0.00	0.00	0.00	6,160.00
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/07/2022	Pension Drawdown - Net	0.00	0.00	5,750.00	5,750.00
20/07/2022	Pension Drawdown - Paid	0.00	5,750.00	0.00	0.00
26/08/2022	Pension Drawdown - Net	0.00	0.00	410.00	410.00
26/08/2022	Pension Drawdown - Paid	0.00	410.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Member Payments / Pensions Paid / Mr Ronald Pitcher / Account Based Pension (5.95% Tax Free)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/10/2022	Pension Drawdown - Gross	0.00	725.00	0.00	725.00

Date	Description	Quantity	Debits	Credits	Balance
27/10/2022	Pension Drawdown - Gross	0.00	1,000.00	0.00	1,725.00
01/11/2022	Pension Drawdown - Gross	0.00	5,553.50	0.00	7,278.50
14/11/2022	Pension Drawdown - Gross	0.00	5,900.00	0.00	13,178.50
21/12/2022	Pension Drawdown - Gross	0.00	5,950.00	0.00	19,128.50
31/12/2022	Pension Drawdown - Gross	0.00	1,000.00	0.00	20,128.50
31/12/2022	Pension Drawdown - Gross	0.00	2,000.00	0.00	22,128.50
24/01/2023	Pension Drawdown - Gross	0.00	5,000.00	0.00	27,128.50
25/01/2023	Pension Drawdown - Gross	0.00	750.00	0.00	27,878.50
14/02/2023	Pension Drawdown - Gross	0.00	2,874.55	0.00	30,753.05
17/02/2023	Pension Drawdown - Gross	0.00	870.00	0.00	31,623.05
21/02/2023	Pension Drawdown - Gross	0.00	5,250.00	0.00	36,873.05
20/03/2023	Pension Drawdown - Gross	0.00	4,000.00	0.00	40,873.05
22/03/2023	Pension Drawdown - Gross	0.00	4,000.00	0.00	44,873.05
20/04/2023	Pension Drawdown - Gross	0.00	1,889.04	0.00	46,762.09
26/04/2023	Pension Drawdown - Gross	0.00	4,000.00	0.00	50,762.09
21/05/2023	Pension Drawdown - Gross	0.00	6,271.87	0.00	57,033.96
09/06/2023	Pension Drawdown - Gross	0.00	10,000.00	0.00	67,033.96
10/06/2023	Pension Drawdown - Gross	0.00	3,000.00	0.00	70,033.96
30/06/2023	Closing Balance	0.00	0.00	0.00	70,033.96
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
24/10/2022	Pension Drawdown - Net	0.00	0.00	725.00	725.00
24/10/2022	Pension Drawdown - Paid	0.00	725.00	0.00	0.00
27/10/2022	Pension Drawdown - Net	0.00	0.00	1,000.00	1,000.00
27/10/2022	Pension Drawdown - Paid	0.00	1,000.00	0.00	0.00
01/11/2022	Pension Drawdown - Net	0.00	0.00	5,553.50	5,553.50
01/11/2022	Pension Drawdown - Paid	0.00	5,553.50	0.00	0.00
14/11/2022	Pension Drawdown - Net	0.00	0.00	5,900.00	5,900.00
14/11/2022	Pension Drawdown - Paid	0.00	5,900.00	0.00	0.00
21/12/2022	Pension Drawdown - Net	0.00	0.00	5,950.00	5,950.00
21/12/2022	Pension Drawdown - Paid	0.00	5,950.00	0.00	0.00
31/12/2022	Pension Drawdown - Net	0.00	0.00	1,000.00	1,000.00
31/12/2022	Pension Drawdown - Net	0.00	0.00	2,000.00	3,000.00
31/12/2022	Pension Drawdown - Paid	0.00	1,000.00	0.00	2,000.00
31/12/2022	Pension Drawdown - Paid	0.00	2,000.00	0.00	0.00
24/01/2023	Pension Drawdown - Net	0.00	0.00	5,000.00	5,000.00
24/01/2023	Pension Drawdown - Paid	0.00	5,000.00	0.00	0.00
25/01/2023	Pension Drawdown - Net	0.00	0.00	750.00	750.00
25/01/2023	Pension Drawdown - Paid	0.00	750.00	0.00	0.00
14/02/2023	Pension Drawdown - Net	0.00	0.00	2,874.55	2,874.55
14/02/2023	Pension Drawdown - Paid	0.00	2,874.55	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
17/02/2023	Pension Drawdown - Net	0.00	0.00	870.00	870.00
17/02/2023	Pension Drawdown - Paid	0.00	870.00	0.00	0.00
21/02/2023	Pension Drawdown - Net	0.00	0.00	5,250.00	5,250.00
21/02/2023	Pension Drawdown - Paid	0.00	5,250.00	0.00	0.00
20/03/2023	Pension Drawdown - Net	0.00	0.00	4,000.00	4,000.00
20/03/2023	Pension Drawdown - Paid	0.00	4,000.00	0.00	0.00
22/03/2023	Pension Drawdown - Net	0.00	0.00	4,000.00	4,000.00
22/03/2023	Pension Drawdown - Paid	0.00	4,000.00	0.00	0.00
20/04/2023	Pension Drawdown - Net	0.00	0.00	1,889.04	1,889.04
20/04/2023	Pension Drawdown - Paid	0.00	1,889.04	0.00	0.00
26/04/2023	Pension Drawdown - Net	0.00	0.00	4,000.00	4,000.00
26/04/2023	Pension Drawdown - Paid	0.00	4,000.00	0.00	0.00
21/05/2023	Pension Drawdown - Net	0.00	0.00	6,271.87	6,271.87
21/05/2023	Pension Drawdown - Paid	0.00	6,271.87	0.00	0.00
09/06/2023	Pension Drawdown - Net	0.00	0.00	10,000.00	10,000.00
09/06/2023	Pension Drawdown - Paid	0.00	10,000.00	0.00	0.00
10/06/2023	Pension Drawdown - Net	0.00	0.00	3,000.00	3,000.00
10/06/2023	Pension Drawdown - Paid	0.00	3,000.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

**Member Payments / Pensions Paid / Account Based Pension (87.60% Tax Free)**

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/07/2022	Pension Drawdown - Gross	0.00	2,000.00	0.00	2,000.00
20/07/2022	Pension Drawdown - Gross	0.00	5,500.00	0.00	7,500.00
26/08/2022	Pension Drawdown - Gross	0.00	5,340.00	0.00	12,840.00
27/09/2022	Pension Drawdown - Gross	0.00	5,750.00	0.00	18,590.00
24/10/2022	Pension Drawdown - Gross	0.00	980.00	0.00	19,570.00
30/06/2023	Closing Balance	0.00	0.00	0.00	19,570.00
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/07/2022	Pension Drawdown - Net	0.00	0.00	2,000.00	2,000.00
20/07/2022	Pension Drawdown - Net	0.00	0.00	5,500.00	7,500.00
20/07/2022	Pension Drawdown - Paid	0.00	2,000.00	0.00	5,500.00
20/07/2022	Pension Drawdown - Paid	0.00	5,500.00	0.00	0.00
26/08/2022	Pension Drawdown - Net	0.00	0.00	5,340.00	5,340.00
26/08/2022	Pension Drawdown - Paid	0.00	5,340.00	0.00	0.00
27/09/2022	Pension Drawdown - Net	0.00	0.00	5,750.00	5,750.00
27/09/2022	Pension Drawdown - Paid	0.00	5,750.00	0.00	0.00
24/10/2022	Pension Drawdown - Net	0.00	0.00	980.00	980.00
24/10/2022	Pension Drawdown - Paid	0.00	980.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

**Other Expenses / Accountancy Fee**



Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
07/06/2023	OSKO PAYMENT SMSF Australia Pty L Professional Services Fee	0.00	1,025.00	0.00	1,025.00
30/06/2023	Closing Balance	0.00	0.00	0.00	1,025.00
<b>Other Expenses / ASIC Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
09/08/2022	BILL PAYMENT 0138832108 BPAY TO: ASIC	0.00	59.00	0.00	59.00
30/06/2023	Closing Balance	0.00	0.00	0.00	59.00
<b>Other Expenses / Auditor Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
07/06/2023	OSKO PAYMENT SMSF Australia Pty L Professional Services Fee	0.00	330.00	0.00	330.00
30/06/2023	Closing Balance	0.00	0.00	0.00	330.00
<b>Other Expenses / SMSF Supervisory Levy</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	DIRECT CREDIT ATO008000018073062 ATO 0233111196	0.00	259.00	0.00	259.00
30/06/2023	Closing Balance	0.00	0.00	0.00	259.00
<b>Income Tax Expense / Excessive Foreign Tax Credit Writeoff Expense</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Excessive foreign tax credit written off	0.00	2,026.64	0.00	2,026.64

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	2,026.64
<b>Income Tax Expense / Units In Listed Unit Trusts / Vanguard Australian Shares Index ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
03/10/2022	Distribution - Tax Statement	0.00	0.00	5,009.87	5,009.87
03/01/2023	Distribution - Tax Statement	0.00	0.00	2,589.36	7,599.23
03/04/2023	Distribution - Tax Statement	0.00	0.00	1,992.75	9,591.98
30/06/2023	Distribution - Tax Statement	0.00	0.00	3,070.48	12,662.46
30/06/2023	Closing Balance	0.00	0.00	0.00	12,662.46
<b>Investments - Vanguard All-World Ex-Us Shares Index ETF</b>					
01/07/2022	Opening Balance	2,080.00	0.00	0.00	150,654.40
30/06/2023	Market Value Adjustment	0.00	18,532.80	0.00	169,187.20
30/06/2023	Closing Balance	2,080.00	0.00	0.00	169,187.20
<b>Investments - Vanguard Australian Shares Index ETF</b>					
01/07/2022	Opening Balance	9,177.00	0.00	0.00	768,573.75
30/06/2023	Market Value Adjustment	0.00	57,998.64	0.00	826,572.39
30/06/2023	Closing Balance	9,177.00	0.00	0.00	826,572.39
<b>Investments - Vanguard Us Total Market Shares Index ETF</b>					
01/07/2022	Opening Balance	370.00	0.00	0.00	101,202.40
30/06/2023	Market Value Adjustment	0.00	20,653.40	0.00	121,855.80
30/06/2023	Closing Balance	370.00	0.00	0.00	121,855.80

Date	Description	Quantity	Debits	Credits	Balance
<b>Cash At Bank - Bendigo Bank - Retirement Account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	14,220.15
01/07/2022	INTEREST	0.00	1.99	0.00	14,222.14
15/07/2022	DIRECT CREDIT 1114951 Vanguard33777996 0148903988	0.00	7,500.00	0.00	21,722.14
20/07/2022	DIVIDEND VEU50/00837234 VEU DIVIDEND 0149731755	0.00	1,240.91	0.00	22,963.05
20/07/2022	E-BANKING TFR 00166835267601 0303781633 Cairns Holiday	0.00	0.00	5,500.00	17,463.05
20/07/2022	OSKO PAYMENT roch5682 Cairns holiday	0.00	0.00	2,000.00	15,463.05
20/07/2022	OSKO PAYMENT roch5682 July p	0.00	0.00	5,750.00	9,713.05
22/07/2022	DIVIDEND VTS50/00847787 VTS DIVIDEND 0150398382	0.00	284.45	0.00	9,997.50
01/08/2022	INTEREST	0.00	4.09	0.00	10,001.59
09/08/2022	BILL PAYMENT 0138832108 BPAY TO: ASIC	0.00	0.00	59.00	9,942.59
10/08/2022	DIRECT CREDIT 060696175 0678274 ING 0154765306	0.00	0.28	0.00	9,942.87
15/08/2022	DIRECT CREDIT 1171086 Vanguard33777996 0155893598	0.00	5,750.00	0.00	15,692.87
26/08/2022	OSKO PAYMENT roch5682 Monthly pension (August)	0.00	0.00	5,750.00	9,942.87
01/09/2022	DIRECT CREDIT Good value payment Jameroch Superan 0160134043	0.00	82.96	0.00	10,025.83
01/09/2022	INTEREST	0.00	6.82	0.00	10,032.65

Date	Description	Quantity	Debits	Credits	Balance
19/09/2022	DIRECT CREDIT 1241749 Vanguard33777996 0164199473	0.00	1,500.00	0.00	11,532.65
27/09/2022	OSKO PAYMENT roch5682 Monthly pension	0.00	0.00	5,750.00	5,782.65
01/10/2022	INTEREST	0.00	6.91	0.00	5,789.56
18/10/2022	DIVIDEND VEU51/00836305 VEU DIVIDEND 0171163283	0.00	603.89	0.00	6,393.45
19/10/2022	DIRECT CREDIT 1304608 Vanguard33777996 0171663064	0.00	7,455.00	0.00	13,848.45
24/10/2022	DIVIDEND VTS51/00847405 VTS DIVIDEND 0172448448	0.00	325.81	0.00	14,174.26
24/10/2022	E-BANKING TFR 0317931411 Mower, shwr	0.00	0.00	1,705.00	12,469.26
27/10/2022	E-BANKING TFR 0318391472 Fonne cover	0.00	0.00	1,000.00	11,469.26
01/11/2022	E-BANKING TFR 0319080693 Oct m/c	0.00	0.00	5,553.50	5,915.76
01/11/2022	INTEREST	0.00	6.31	0.00	5,922.07
14/11/2022	E-BANKING TFR 0321213010 Pension Nov 22	0.00	0.00	5,900.00	22.07
01/12/2022	INTEREST	0.00	1.80	0.00	23.87
12/12/2022	DIRECT CREDIT 1410780 Vanguard33777996 0184564144	0.00	6,000.00	0.00	6,023.87
21/12/2022	OSKO PAYMENT roch5682 Dec pension	0.00	0.00	5,950.00	73.87
30/12/2022	DIRECT CREDIT 1447159 Vanguard33777996 0189077810	0.00	3,000.00	0.00	3,073.87
31/12/2022	E-BANKING TFR 0328624503 Xtra spending	0.00	0.00	2,000.00	1,073.87
31/12/2022	OSKO PAYMENT roch5682 Repay advance	0.00	0.00	1,000.00	73.87

Date	Description	Quantity	Debits	Credits	Balance
01/01/2023	INTEREST	0.00	1.36	0.00	75.23
20/01/2023	DIVIDEND VEU52/00835083 VEU DIVIDEND 0193551664	0.00	1,285.22	0.00	1,360.45
23/01/2023	DIRECT CREDIT y8m To Super Accou SelfWealth Ltd 0193849108	0.00	4,000.00	0.00	5,360.45
24/01/2023	OSKO PAYMENT roch5682 Part pension	0.00	0.00	5,000.00	360.45
25/01/2023	DIRECT CREDIT 1515586 Vanguard33777996 0194748151	0.00	5,750.00	0.00	6,110.45
25/01/2023	DIVIDEND VTS52/00846685 VTS DIVIDEND 0194519681	0.00	345.77	0.00	6,456.22
25/01/2023	OSKO PAYMENT roch5682 Balance of pension	0.00	0.00	750.00	5,706.22
01/02/2023	INTEREST	0.00	1.19	0.00	5,707.41
14/02/2023	DIRECT CREDIT 1564349 Vanguard33777996 0199272227	0.00	2,874.55	0.00	8,581.96
14/02/2023	DIRECT CREDIT 1564350 Vanguard33777996 0199272228	0.00	5,750.00	0.00	14,331.96
14/02/2023	E-BANKING TFR 0335339394 CPAC machine	0.00	0.00	2,874.55	11,457.41
17/02/2023	E-BANKING TFR 0335744025 Chair	0.00	0.00	870.00	10,587.41
21/02/2023	OSKO PAYMENT roch5682 Pension payment	0.00	0.00	5,250.00	5,337.41
01/03/2023	INTEREST	0.00	4.54	0.00	5,341.95
20/03/2023	DIRECT CREDIT 1653420 Vanguard33777996 0207566642	0.00	6,000.00	0.00	11,341.95
20/03/2023	E-BANKING TFR 0340584983 Part pension	0.00	0.00	4,000.00	7,341.95

Date	Description	Quantity	Debits	Credits	Balance
22/03/2023	OSKO PAYMENT roch5682 Extra pension	0.00	0.00	4,000.00	3,341.95
01/04/2023	INTEREST	0.00	3.49	0.00	3,345.44
20/04/2023	DIVIDEND VEU53/00834612 VEU DIVIDEND 0215311660	0.00	245.84	0.00	3,591.28
20/04/2023	E-BANKING TFR 0345592120 April m/card	0.00	0.00	1,889.04	1,702.24
24/04/2023	DIRECT CREDIT 1746630 Vanguard33777996 0216263094	0.00	4,000.00	0.00	5,702.24
26/04/2023	DIVIDEND VTS53/00846042 VTS DIVIDEND 0216426131	0.00	301.21	0.00	6,003.45
26/04/2023	E-BANKING TFR 0346359224 Balance of pension	0.00	0.00	4,000.00	2,003.45
01/05/2023	INTEREST	0.00	2.13	0.00	2,005.58
12/05/2023	DIRECT CREDIT 1796890 Vanguard33777996 0220990573	0.00	5,800.00	0.00	7,805.58
21/05/2023	E-BANKING TFR 0350476869 Masrcard payt.	0.00	0.00	6,271.87	1,533.71
01/06/2023	INTEREST	0.00	2.55	0.00	1,536.26
06/06/2023	DIRECT CREDIT 1864972 Vanguard33777996 0226863398	0.00	13,000.00	0.00	14,536.26
07/06/2023	OSKO PAYMENT SMSF Australia Pty L Professional Services Fee	0.00	0.00	1,430.00	13,106.26
09/06/2023	OSKO PAYMENT paringa Pension Reserve	0.00	0.00	10,000.00	3,106.26
10/06/2023	OSKO PAYMENT paringa Pension topup	0.00	0.00	3,000.00	106.26
30/06/2023	DIRECT CREDIT ATO008000018073062 ATO 0233111196	0.00	14,026.42	0.00	14,132.68
30/06/2023	Closing Balance	0.00	0.00	0.00	14,132.68

Date	Description	Quantity	Debits	Credits	Balance
<b>Cash At Bank - Selfwealth Cash - AUD</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	4,687.80
20/01/2023	To Super Account	0.00	0.00	4,000.00	687.80
30/06/2023	Closing Balance	0.00	0.00	0.00	687.80
<b>Cash At Bank - Vanguard Cash Account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	29,210.26
01/07/2022	Cash Account Interest	0.00	21.61	0.00	29,231.87
14/07/2022	One-off Cash Withdrawal to 153457064 on 15-Jul-2022	0.00	0.00	7,500.00	21,731.87
18/07/2022	Vanguard Australian Shares Index ETF	0.00	19,818.03	0.00	41,549.90
01/08/2022	Cash Account Interest	0.00	41.49	0.00	41,591.39
14/08/2022	One-off Cash Withdrawal to 153457064 on 14-Aug-2022	0.00	0.00	5,750.00	35,841.39
01/09/2022	Cash Account Interest	0.00	64.41	0.00	35,905.80
18/09/2022	One-off Cash Withdrawal to 153457064 on 18-Sep-2022	0.00	0.00	1,500.00	34,405.80
03/10/2022	Cash Account Interest	0.00	74.70	0.00	34,480.50
18/10/2022	One-off Cash Withdrawal to 153457064 on 18-Oct-2022	0.00	0.00	7,455.00	27,025.50
18/10/2022	Vanguard Australian Shares Index ETF	0.00	13,311.95	0.00	40,337.45
01/11/2022	Cash Account Interest	0.00	79.62	0.00	40,417.07
01/12/2022	Cash Account Interest	0.00	83.05	0.00	40,500.12

Date	Description	Quantity	Debits	Credits	Balance
11/12/2022	One-off Cash Withdrawal to 153457064 on 12-Dec-2022	0.00	0.00	6,000.00	34,500.12
29/12/2022	One-off Cash Withdrawal to 153457064 on 29-Dec-2022	0.00	0.00	3,000.00	31,500.12
03/01/2023	Cash Account Interest	0.00	83.16	0.00	31,583.28
18/01/2023	Vanguard Australian Shares Index ETF	0.00	6,880.31	0.00	38,463.59
24/01/2023	One-off Cash Withdrawal to 153457064 on 24-Jan-2023	0.00	0.00	5,750.00	32,713.59
01/02/2023	Cash Account Interest	0.00	66.18	0.00	32,779.77
13/02/2023	One-off Cash Withdrawal to 153457064 on 14-Feb-2023	0.00	0.00	2,874.55	29,905.22
13/02/2023	One-off Cash Withdrawal to 153457064 on 14-Feb-2023	0.00	0.00	5,750.00	24,155.22
01/03/2023	Cash Account Interest	0.00	57.41	0.00	24,212.63
19/03/2023	One-off Cash Withdrawal to 153457064 on 20-Mar-2023	0.00	0.00	6,000.00	18,212.63
03/04/2023	Cash Account Interest	0.00	55.78	0.00	18,268.41
21/04/2023	DIV: VAS.XASX.AU @ AUD 0.5770	0.00	5,295.02	0.00	23,563.43
24/04/2023	One-off Cash Withdrawal to 153457064 on 23-Apr-2023	0.00	0.00	4,000.00	19,563.43
02/05/2023	Cash Account Interest	0.00	40.52	0.00	19,603.95
12/05/2023	One-off Cash Withdrawal to 153457064 on 11-May-2023	0.00	0.00	5,800.00	13,803.95
02/06/2023	Cash Account Interest	0.00	39.80	0.00	13,843.75



Date	Description	Quantity	Debits	Credits	Balance
06/06/2023	One-off Cash Withdrawal to 153457064 on 05-Jun-2023	0.00	0.00	13,000.00	843.75
30/06/2023	Closing Balance	0.00	0.00	0.00	843.75
<b>Other Assets - Foreign Cash At Bank / Selfwealth Cash - USD</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	512.47
30/06/2023	Market Value Adjustment	0.00	20.02	0.00	532.49
30/06/2023	Closing Balance	0.00	0.00	0.00	532.49
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Vanguard Australian Shares Index ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	19,818.03
18/07/2022	VAS AUD EST 1.4346 FRANKED, 30% CTR, 0.0794 CFI, DRP	0.00	0.00	19,818.03	0.00
03/10/2022	VAS AUD EST 1.2880 FRANKED, 30% CTR, 0.0369 CFI, DRP	0.00	13,311.95	0.00	13,311.95
18/10/2022	VAS AUD EST 1.2880 FRANKED, 30% CTR, 0.0369 CFI, DRP	0.00	0.00	13,311.95	0.00
03/01/2023	VAS AUD EST 0.6128 FRANKED, 30% CTR, 0.0887 CFI, DRP	0.00	6,880.31	0.00	6,880.31
18/01/2023	VAS AUD EST 0.6128 FRANKED, 30% CTR, 0.0887 CFI, DRP	0.00	0.00	6,880.31	0.00
03/04/2023	VAS AUD EST 0.5017 FRANKED, 30% CTR, 0.0359 CFI, DRP	0.00	5,295.02	0.00	5,295.02
21/04/2023	VAS AUD EST 0.5017 FRANKED, 30% CTR, 0.0359 CFI, DRP	0.00	0.00	5,295.02	0.00
30/06/2023	VAS AUD EST 0.7328 FRANKED, 30% CTR, 0.1131 CFI, DRP	0.00	8,158.72	0.00	8,158.72

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	8,158.72
<b>Other Assets - Receivables / Investment Income Receivable / Foreign Income / Foreign Dividend / Units In Listed Unit Trusts / Vanguard All-World Ex-Us Shares Index ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/07/2022	VEU USD 0.578, 15% WHT	0.00	0.00	1,240.91	1,240.91
20/07/2022	VEU USD 0.578, 15% WHT	0.00	1,240.91	0.00	0.00
18/10/2022	VEU USD 0.2613, 15% WHT	0.00	0.00	603.89	603.89
18/10/2022	VEU USD 0.2613, 15% WHT	0.00	603.89	0.00	0.00
20/01/2023	VEU USD 0.6186, 15% WHT	0.00	0.00	1,285.22	1,285.22
20/01/2023	VEU USD 0.6186, 15% WHT	0.00	1,285.22	0.00	0.00
20/04/2023	VEU USD 0.115, 15% WHT	0.00	0.00	245.84	245.84
20/04/2023	VEU USD 0.115, 15% WHT	0.00	245.84	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Foreign Income / Foreign Dividend / Units In Listed Unit Trusts / Vanguard Us Total Market Shares Index ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/07/2022	VTS USD 0.7491, 15% WHT	0.00	0.00	284.45	284.45
22/07/2022	VTS USD 0.7491, 15% WHT	0.00	284.45	0.00	0.00
24/10/2022	VTS USD 0.7955, 15% WHT	0.00	0.00	325.81	325.81
24/10/2022	VTS USD 0.7955, 15% WHT	0.00	325.81	0.00	0.00
25/01/2023	VTS USD 0.9305, 15% WHT	0.00	0.00	345.77	345.77
25/01/2023	VTS USD 0.9305, 15% WHT	0.00	345.77	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
26/04/2023	VTS USD 0.7862, 15% WHT	0.00	0.00	301.21	301.21
26/04/2023	VTS USD 0.7862, 15% WHT	0.00	301.21	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Interest / Cash At Bank / Bendigo Bank - Retirement Account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	INTEREST	0.00	0.00	1.99	1.99
01/07/2022	INTEREST	0.00	1.99	0.00	0.00
01/08/2022	INTEREST	0.00	0.00	4.09	4.09
01/08/2022	INTEREST	0.00	4.09	0.00	0.00
01/09/2022	INTEREST	0.00	0.00	6.82	6.82
01/09/2022	INTEREST	0.00	6.82	0.00	0.00
01/10/2022	INTEREST	0.00	0.00	6.91	6.91
01/10/2022	INTEREST	0.00	6.91	0.00	0.00
01/11/2022	INTEREST	0.00	0.00	6.31	6.31
01/11/2022	INTEREST	0.00	6.31	0.00	0.00
01/12/2022	INTEREST	0.00	0.00	1.80	1.80
01/12/2022	INTEREST	0.00	1.80	0.00	0.00
01/01/2023	INTEREST	0.00	0.00	1.36	1.36
01/01/2023	INTEREST	0.00	1.36	0.00	0.00
01/02/2023	INTEREST	0.00	0.00	1.19	1.19

Date	Description	Quantity	Debits	Credits	Balance
01/02/2023	INTEREST	0.00	1.19	0.00	0.00
01/03/2023	INTEREST	0.00	0.00	4.54	4.54
01/03/2023	INTEREST	0.00	4.54	0.00	0.00
01/04/2023	INTEREST	0.00	0.00	3.49	3.49
01/04/2023	INTEREST	0.00	3.49	0.00	0.00
01/05/2023	INTEREST	0.00	0.00	2.13	2.13
01/05/2023	INTEREST	0.00	2.13	0.00	0.00
01/06/2023	INTEREST	0.00	0.00	2.55	2.55
01/06/2023	INTEREST	0.00	2.55	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Interest / Cash At Bank / Vanguard Cash Account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Cash Account Interest	0.00	0.00	21.61	21.61
01/07/2022	Cash Account Interest	0.00	21.61	0.00	0.00
01/08/2022	Cash Account Interest	0.00	0.00	41.49	41.49
01/08/2022	Cash Account Interest	0.00	41.49	0.00	0.00
01/09/2022	Cash Account Interest	0.00	0.00	64.41	64.41
01/09/2022	Cash Account Interest	0.00	64.41	0.00	0.00
03/10/2022	Cash Account Interest	0.00	0.00	74.70	74.70
03/10/2022	Cash Account Interest	0.00	74.70	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
01/11/2022	Cash Account Interest	0.00	0.00	79.62	79.62
01/11/2022	Cash Account Interest	0.00	79.62	0.00	0.00
01/12/2022	Cash Account Interest	0.00	0.00	83.05	83.05
01/12/2022	Cash Account Interest	0.00	83.05	0.00	0.00
03/01/2023	Cash Account Interest	0.00	0.00	83.16	83.16
03/01/2023	Cash Account Interest	0.00	83.16	0.00	0.00
01/02/2023	Cash Account Interest	0.00	0.00	66.18	66.18
01/02/2023	Cash Account Interest	0.00	66.18	0.00	0.00
01/03/2023	Cash Account Interest	0.00	0.00	57.41	57.41
01/03/2023	Cash Account Interest	0.00	57.41	0.00	0.00
03/04/2023	Cash Account Interest	0.00	0.00	55.78	55.78
03/04/2023	Cash Account Interest	0.00	55.78	0.00	0.00
02/05/2023	Cash Account Interest	0.00	0.00	40.52	40.52
02/05/2023	Cash Account Interest	0.00	40.52	0.00	0.00
02/06/2023	Cash Account Interest	0.00	0.00	39.80	39.80
02/06/2023	Cash Account Interest	0.00	39.80	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Sundry Debtors / Other income</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
10/08/2022	DIRECT CREDIT 060696175 0678274 ING 0154765306	0.00	0.00	0.28	0.28
10/08/2022	DIRECT CREDIT 060696175 0678274 ING 0154765306	0.00	0.28	0.00	0.00
01/09/2022	DIRECT CREDIT Good value payment Jameroch Superan 0160134043	0.00	0.00	82.96	82.96
01/09/2022	DIRECT CREDIT Good value payment Jameroch Superan 0160134043	0.00	82.96	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Current Tax Assets / Income Tax Payable</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Fund Tax Finalisation	0.00	14,217.51	0.00	14,217.51
30/06/2023	DIRECT CREDIT ATO008000018073062 ATO 0233111196	0.00	0.00	14,217.51	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Current Tax Assets / Provision for Income Tax</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	541.50
01/07/2022	Fund Tax Finalisation	0.00	541.50	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Current Tax Assets / Franking Credits / Managed Investments / Cromwell Phoenix Property Securities Fund</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	35.42
01/07/2022	Fund Tax Finalisation	0.00	0.00	35.42	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
<b>Other Assets - Current Tax Assets / Franking Credits / Lazard Global Listed Infrastructure Fund</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	4.34
01/07/2022	Fund Tax Finalisation	0.00	0.00	4.34	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Current Tax Assets / Franking Credits / BHP Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	768.03
01/07/2022	Fund Tax Finalisation	0.00	0.00	768.03	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Current Tax Assets / Franking Credits / Commonwealth Bank Of Australia.</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	414.86
01/07/2022	Fund Tax Finalisation	0.00	0.00	414.86	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Current Tax Assets / Franking Credits / CSL Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	10.90
01/07/2022	Fund Tax Finalisation	0.00	0.00	10.90	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Current Tax Assets / Franking Credits / Domino's Pizza Enterprises Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	53.87
01/07/2022	Fund Tax Finalisation	0.00	0.00	53.87	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
<b>Other Assets - Current Tax Assets / Franking Credits / Invocare Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	126.54
01/07/2022	Fund Tax Finalisation	0.00	0.00	126.54	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Current Tax Assets / Franking Credits / Magellan Financial Group Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	194.01
01/07/2022	Fund Tax Finalisation	0.00	0.00	194.01	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Current Tax Assets / Franking Credits / Ramsay Health Care Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	248.52
01/07/2022	Fund Tax Finalisation	0.00	0.00	248.52	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Current Tax Assets / Franking Credits / REA Group Ltd</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	102.14
01/07/2022	Fund Tax Finalisation	0.00	0.00	102.14	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Current Tax Assets / Franking Credits / Seek Limited</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	108.86
01/07/2022	Fund Tax Finalisation	0.00	0.00	108.86	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00



Date	Description	Quantity	Debits	Credits	Balance
<b>Other Assets - Current Tax Assets / Franking Credits / Telstra Corporation Limited.</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	422.50
01/07/2022	Fund Tax Finalisation	0.00	0.00	422.50	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Current Tax Assets / Franking Credits / Units In Listed Unit Trusts / Perpetual Credit Income Trust</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.57
01/07/2022	Fund Tax Finalisation	0.00	0.00	0.57	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Current Tax Assets / Franking Credits / Units In Listed Unit Trusts / Vanguard Australian Shares Index ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	12,268.45
01/07/2022	Fund Tax Finalisation	0.00	0.00	12,268.45	0.00
03/10/2022	Distribution - Tax Statement	0.00	5,009.87	0.00	5,009.87
03/01/2023	Distribution - Tax Statement	0.00	2,589.36	0.00	7,599.23
03/04/2023	Distribution - Tax Statement	0.00	1,992.75	0.00	9,591.98
30/06/2023	Distribution - Tax Statement	0.00	3,070.48	0.00	12,662.46
30/06/2023	Closing Balance	0.00	0.00	0.00	12,662.46
<b>Other Assets - Current Tax Assets / Foreign Tax Credits / Managed Investments / Lazard Global Listed Infrastructure Fund</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	33.17
01/07/2022	Fund Tax Finalisation	0.00	0.00	33.17	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
<b>Other Assets - Current Tax Assets / Foreign Tax Credits / Shares in Listed Companies / Resmed Inc - Cdi 10:1 Foreign Exempt Nyse</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	31.46
01/07/2022	Fund Tax Finalisation	0.00	0.00	31.46	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Current Tax Assets / Foreign Tax Credits / Units In Listed Unit Trusts / Vanguard All-World Ex-Us Shares Index ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	88.38
01/07/2022	Fund Tax Finalisation	0.00	0.00	88.38	0.00
20/07/2022	VEU USD 0.578, 15% WHT	0.00	531.82	0.00	531.82
18/10/2022	VEU USD 0.2613, 15% WHT	0.00	258.81	0.00	790.63
20/01/2023	VEU USD 0.6186, 15% WHT	0.00	550.81	0.00	1,341.44
20/04/2023	VEU USD 0.115, 15% WHT	0.00	105.37	0.00	1,446.81
30/06/2023	Closing Balance	0.00	0.00	0.00	1,446.81
<b>Other Assets - Current Tax Assets / Foreign Tax Credits / Units In Listed Unit Trusts / Vanguard Australian Shares Index ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	37.63
01/07/2022	Fund Tax Finalisation	0.00	0.00	37.63	0.00
03/10/2022	Distribution - Tax Statement	0.00	16.22	0.00	16.22
03/01/2023	Distribution - Tax Statement	0.00	8.38	0.00	24.60
03/04/2023	Distribution - Tax Statement	0.00	6.46	0.00	31.06
30/06/2023	Distribution - Tax Statement	0.00	9.94	0.00	41.00
30/06/2023	Closing Balance	0.00	0.00	0.00	41.00

Date	Description	Quantity	Debits	Credits	Balance
<b>Other Assets - Current Tax Assets / Foreign Tax Credits / Units In Listed Unit Trusts / Vanguard Us Total Market Shares Index ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	106.41
01/07/2022	Fund Tax Finalisation	0.00	0.00	106.41	0.00
22/07/2022	VTS USD 0.7491, 15% WHT	0.00	121.91	0.00	121.91
24/10/2022	VTS USD 0.7955, 15% WHT	0.00	139.63	0.00	261.54
25/01/2023	VTS USD 0.9305, 15% WHT	0.00	148.19	0.00	409.73
26/04/2023	VTS USD 0.7862, 15% WHT	0.00	129.10	0.00	538.83
30/06/2023	Closing Balance	0.00	0.00	0.00	538.83
<b>Other Assets - Current Tax Assets / Excessive Foreign Tax Credit Writeoff</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	297.05
01/07/2022	Fund Tax Finalisation	0.00	297.05	0.00	0.00
30/06/2023	Excessive foreign tax credit written off	0.00	0.00	2,026.64	2,026.64
30/06/2023	Closing Balance	0.00	0.00	0.00	2,026.64
<b>Other Assets - Other Taxes Refundable / GST Payable/Refundable</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
07/06/2023	OSKO PAYMENT SMSF Australia Pty L Professional Services Fee	0.00	75.00	0.00	75.00
30/06/2023	Closing Balance	0.00	0.00	0.00	75.00
<b>Other Creditors and Accruals / Accountancy Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
07/06/2023	OSKO PAYMENT SMSF Australia Pty L Professional Services Fee	0.00	0.00	1,100.00	1,100.00
07/06/2023	OSKO PAYMENT SMSF Australia Pty L Professional Services Fee	0.00	1,100.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / ASIC Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
09/08/2022	BILL PAYMENT 0138832108 BPAY TO: ASIC	0.00	0.00	59.00	59.00
09/08/2022	BILL PAYMENT 0138832108 BPAY TO: ASIC	0.00	59.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Auditor Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
07/06/2023	OSKO PAYMENT SMSF Australia Pty L Professional Services Fee	0.00	0.00	330.00	330.00
07/06/2023	OSKO PAYMENT SMSF Australia Pty L Professional Services Fee	0.00	330.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Income Tax Suspense</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	DIRECT CREDIT ATO008000018073062 ATO 0233111196	0.00	0.00	14,026.42	14,026.42
30/06/2023	DIRECT CREDIT ATO008000018073062 ATO 0233111196	0.00	14,026.42	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Fund Suspense / Bendigo Bank - Retirement Account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	INTEREST	0.00	0.00	1.99	1.99
01/07/2022	INTEREST	0.00	1.99	0.00	0.00
15/07/2022	DIRECT CREDIT 1114951 Vanguard33777996 0148903988	0.00	0.00	7,500.00	7,500.00
15/07/2022	DIRECT CREDIT 1114951 Vanguard33777996 0148903988	0.00	7,500.00	0.00	0.00
20/07/2022	DIVIDEND VEU50/00837234 VEU DIVIDEND 0149731755	0.00	0.00	1,240.91	1,240.91
20/07/2022	DIVIDEND VEU50/00837234 VEU DIVIDEND 0149731755	0.00	1,240.91	0.00	0.00
20/07/2022	E-BANKING TFR 00166835267601 0303781633 Cairns Holiday	0.00	0.00	5,500.00	5,500.00
20/07/2022	E-BANKING TFR 00166835267601 0303781633 Cairns Holiday	0.00	5,500.00	0.00	0.00
20/07/2022	OSKO PAYMENT roch5682 Cairns holiday	0.00	0.00	2,000.00	2,000.00
20/07/2022	OSKO PAYMENT roch5682 Cairns holiday	0.00	2,000.00	0.00	0.00
20/07/2022	OSKO PAYMENT roch5682 July p	0.00	0.00	5,750.00	5,750.00
20/07/2022	OSKO PAYMENT roch5682 July p	0.00	5,750.00	0.00	0.00
22/07/2022	DIVIDEND VTS50/00847787 VTS DIVIDEND 0150398382	0.00	0.00	284.45	284.45
22/07/2022	DIVIDEND VTS50/00847787 VTS DIVIDEND 0150398382	0.00	284.45	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
01/08/2022	INTEREST	0.00	0.00	4.09	4.09
01/08/2022	INTEREST	0.00	4.09	0.00	0.00
09/08/2022	BILL PAYMENT 0138832108 BPAY TO: ASIC	0.00	0.00	59.00	59.00
09/08/2022	BILL PAYMENT 0138832108 BPAY TO: ASIC	0.00	59.00	0.00	0.00
10/08/2022	DIRECT CREDIT 060696175 0678274 ING 0154765306	0.00	0.00	0.28	0.28
10/08/2022	DIRECT CREDIT 060696175 0678274 ING 0154765306	0.00	0.28	0.00	0.00
15/08/2022	DIRECT CREDIT 1171086 Vanguard33777996 0155893598	0.00	0.00	5,750.00	5,750.00
15/08/2022	DIRECT CREDIT 1171086 Vanguard33777996 0155893598	0.00	5,750.00	0.00	0.00
26/08/2022	OSKO PAYMENT roch5682 Monthly pension (August)	0.00	0.00	5,750.00	5,750.00
26/08/2022	OSKO PAYMENT roch5682 Monthly pension (August)	0.00	5,750.00	0.00	0.00
01/09/2022	DIRECT CREDIT Good value payment Jameroch Superan 0160134043	0.00	0.00	82.96	82.96
01/09/2022	DIRECT CREDIT Good value payment Jameroch Superan 0160134043	0.00	82.96	0.00	0.00
01/09/2022	INTEREST	0.00	0.00	6.82	6.82
01/09/2022	INTEREST	0.00	6.82	0.00	0.00
19/09/2022	DIRECT CREDIT 1241749 Vanguard33777996 0164199473	0.00	0.00	1,500.00	1,500.00
19/09/2022	DIRECT CREDIT 1241749 Vanguard33777996 0164199473	0.00	1,500.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
27/09/2022	OSKO PAYMENT roch5682 Monthly pension	0.00	0.00	5,750.00	5,750.00
27/09/2022	OSKO PAYMENT roch5682 Monthly pension	0.00	5,750.00	0.00	0.00
01/10/2022	INTEREST	0.00	0.00	6.91	6.91
01/10/2022	INTEREST	0.00	6.91	0.00	0.00
18/10/2022	DIVIDEND VEU51/00836305 VEU DIVIDEND 0171163283	0.00	0.00	603.89	603.89
18/10/2022	DIVIDEND VEU51/00836305 VEU DIVIDEND 0171163283	0.00	603.89	0.00	0.00
19/10/2022	DIRECT CREDIT 1304608 Vanguard33777996 0171663064	0.00	0.00	7,455.00	7,455.00
19/10/2022	DIRECT CREDIT 1304608 Vanguard33777996 0171663064	0.00	7,455.00	0.00	0.00
24/10/2022	DIVIDEND VTS51/00847405 VTS DIVIDEND 0172448448	0.00	0.00	325.81	325.81
24/10/2022	DIVIDEND VTS51/00847405 VTS DIVIDEND 0172448448	0.00	325.81	0.00	0.00
24/10/2022	E-BANKING TFR 0317931411 Mower, shwr	0.00	0.00	1,705.00	1,705.00
24/10/2022	E-BANKING TFR 0317931411 Mower, shwr	0.00	1,705.00	0.00	0.00
27/10/2022	E-BANKING TFR 0318391472 Fonne cover	0.00	0.00	1,000.00	1,000.00
27/10/2022	E-BANKING TFR 0318391472 Fonne cover	0.00	1,000.00	0.00	0.00
01/11/2022	E-BANKING TFR 0319080693 Oct m/c	0.00	0.00	5,553.50	5,553.50
01/11/2022	E-BANKING TFR 0319080693 Oct m/c	0.00	5,553.50	0.00	0.00
01/11/2022	INTEREST	0.00	0.00	6.31	6.31
01/11/2022	INTEREST	0.00	6.31	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
14/11/2022	E-BANKING TFR 0321213010 Pension Nov 22	0.00	0.00	5,900.00	5,900.00
14/11/2022	E-BANKING TFR 0321213010 Pension Nov 22	0.00	5,900.00	0.00	0.00
01/12/2022	INTEREST	0.00	0.00	1.80	1.80
01/12/2022	INTEREST	0.00	1.80	0.00	0.00
12/12/2022	DIRECT CREDIT 1410780 Vanguard33777996 0184564144	0.00	0.00	6,000.00	6,000.00
12/12/2022	DIRECT CREDIT 1410780 Vanguard33777996 0184564144	0.00	6,000.00	0.00	0.00
21/12/2022	OSKO PAYMENT roch5682 Dec pension	0.00	0.00	5,950.00	5,950.00
21/12/2022	OSKO PAYMENT roch5682 Dec pension	0.00	5,950.00	0.00	0.00
30/12/2022	DIRECT CREDIT 1447159 Vanguard33777996 0189077810	0.00	0.00	3,000.00	3,000.00
30/12/2022	DIRECT CREDIT 1447159 Vanguard33777996 0189077810	0.00	3,000.00	0.00	0.00
31/12/2022	E-BANKING TFR 0328624503 Xtra spending	0.00	0.00	2,000.00	2,000.00
31/12/2022	E-BANKING TFR 0328624503 Xtra spending	0.00	2,000.00	0.00	0.00
31/12/2022	OSKO PAYMENT roch5682 Repay advance	0.00	0.00	1,000.00	1,000.00
31/12/2022	OSKO PAYMENT roch5682 Repay advance	0.00	1,000.00	0.00	0.00
01/01/2023	INTEREST	0.00	0.00	1.36	1.36
01/01/2023	INTEREST	0.00	1.36	0.00	0.00
20/01/2023	DIVIDEND VEU52/00835083 VEU DIVIDEND 0193551664	0.00	0.00	1,285.22	1,285.22



Date	Description	Quantity	Debits	Credits	Balance
20/01/2023	DIVIDEND VEU52/00835083 VEU DIVIDEND 0193551664	0.00	1,285.22	0.00	0.00
23/01/2023	DIRECT CREDIT y8m To Super Accou SelfWealth Ltd 0193849108	0.00	0.00	4,000.00	4,000.00
23/01/2023	DIRECT CREDIT y8m To Super Accou SelfWealth Ltd 0193849108	0.00	4,000.00	0.00	0.00
24/01/2023	OSKO PAYMENT roch5682 Part pension	0.00	0.00	5,000.00	5,000.00
24/01/2023	OSKO PAYMENT roch5682 Part pension	0.00	5,000.00	0.00	0.00
25/01/2023	DIRECT CREDIT 1515586 Vanguard33777996 0194748151	0.00	0.00	5,750.00	5,750.00
25/01/2023	DIRECT CREDIT 1515586 Vanguard33777996 0194748151	0.00	5,750.00	0.00	0.00
25/01/2023	DIVIDEND VTS52/00846685 VTS DIVIDEND 0194519681	0.00	0.00	345.77	345.77
25/01/2023	DIVIDEND VTS52/00846685 VTS DIVIDEND 0194519681	0.00	345.77	0.00	0.00
25/01/2023	OSKO PAYMENT roch5682 Balance of pension	0.00	0.00	750.00	750.00
25/01/2023	OSKO PAYMENT roch5682 Balance of pension	0.00	750.00	0.00	0.00
01/02/2023	INTEREST	0.00	0.00	1.19	1.19
01/02/2023	INTEREST	0.00	1.19	0.00	0.00
14/02/2023	DIRECT CREDIT 1564349 Vanguard33777996 0199272227	0.00	0.00	2,874.55	2,874.55
14/02/2023	DIRECT CREDIT 1564349 Vanguard33777996 0199272227	0.00	2,874.55	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
14/02/2023	DIRECT CREDIT 1564350 Vanguard33777996 0199272228	0.00	0.00	5,750.00	5,750.00
14/02/2023	DIRECT CREDIT 1564350 Vanguard33777996 0199272228	0.00	5,750.00	0.00	0.00
14/02/2023	E-BANKING TFR 0335339394 CPAC machine	0.00	0.00	2,874.55	2,874.55
14/02/2023	E-BANKING TFR 0335339394 CPAC machine	0.00	2,874.55	0.00	0.00
17/02/2023	E-BANKING TFR 0335744025 Chair	0.00	0.00	870.00	870.00
17/02/2023	E-BANKING TFR 0335744025 Chair	0.00	870.00	0.00	0.00
21/02/2023	OSKO PAYMENT roch5682 Pension payment	0.00	0.00	5,250.00	5,250.00
21/02/2023	OSKO PAYMENT roch5682 Pension payment	0.00	5,250.00	0.00	0.00
01/03/2023	INTEREST	0.00	0.00	4.54	4.54
01/03/2023	INTEREST	0.00	4.54	0.00	0.00
20/03/2023	DIRECT CREDIT 1653420 Vanguard33777996 0207566642	0.00	0.00	6,000.00	6,000.00
20/03/2023	DIRECT CREDIT 1653420 Vanguard33777996 0207566642	0.00	6,000.00	0.00	0.00
20/03/2023	E-BANKING TFR 0340584983 Part pension	0.00	0.00	4,000.00	4,000.00
20/03/2023	E-BANKING TFR 0340584983 Part pension	0.00	4,000.00	0.00	0.00
22/03/2023	OSKO PAYMENT roch5682 Extra pension	0.00	0.00	4,000.00	4,000.00
22/03/2023	OSKO PAYMENT roch5682 Extra pension	0.00	4,000.00	0.00	0.00
01/04/2023	INTEREST	0.00	0.00	3.49	3.49
01/04/2023	INTEREST	0.00	3.49	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
20/04/2023	DIVIDEND VEU53/00834612 VEU DIVIDEND 0215311660	0.00	0.00	245.84	245.84
20/04/2023	DIVIDEND VEU53/00834612 VEU DIVIDEND 0215311660	0.00	245.84	0.00	0.00
20/04/2023	E-BANKING TFR 0345592120 April m/card	0.00	0.00	1,889.04	1,889.04
20/04/2023	E-BANKING TFR 0345592120 April m/card	0.00	1,889.04	0.00	0.00
24/04/2023	DIRECT CREDIT 1746630 Vanguard33777996 0216263094	0.00	0.00	4,000.00	4,000.00
24/04/2023	DIRECT CREDIT 1746630 Vanguard33777996 0216263094	0.00	4,000.00	0.00	0.00
26/04/2023	DIVIDEND VTS53/00846042 VTS DIVIDEND 0216426131	0.00	0.00	301.21	301.21
26/04/2023	DIVIDEND VTS53/00846042 VTS DIVIDEND 0216426131	0.00	301.21	0.00	0.00
26/04/2023	E-BANKING TFR 0346359224 Balance of pension	0.00	0.00	4,000.00	4,000.00
26/04/2023	E-BANKING TFR 0346359224 Balance of pension	0.00	4,000.00	0.00	0.00
01/05/2023	INTEREST	0.00	0.00	2.13	2.13
01/05/2023	INTEREST	0.00	2.13	0.00	0.00
12/05/2023	DIRECT CREDIT 1796890 Vanguard33777996 0220990573	0.00	0.00	5,800.00	5,800.00
12/05/2023	DIRECT CREDIT 1796890 Vanguard33777996 0220990573	0.00	5,800.00	0.00	0.00
21/05/2023	E-BANKING TFR 0350476869 Masrcard payt.	0.00	0.00	6,271.87	6,271.87
21/05/2023	E-BANKING TFR 0350476869 Masrcard payt.	0.00	6,271.87	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
01/06/2023	INTEREST	0.00	0.00	2.55	2.55
01/06/2023	INTEREST	0.00	2.55	0.00	0.00
06/06/2023	DIRECT CREDIT 1864972 Vanguard33777996 0226863398	0.00	0.00	13,000.00	13,000.00
06/06/2023	DIRECT CREDIT 1864972 Vanguard33777996 0226863398	0.00	13,000.00	0.00	0.00
07/06/2023	OSKO PAYMENT SMSF Australia Pty L Professional Services Fee	0.00	0.00	330.00	330.00
07/06/2023	OSKO PAYMENT SMSF Australia Pty L Professional Services Fee	0.00	0.00	1,100.00	1,430.00
07/06/2023	OSKO PAYMENT SMSF Australia Pty L Professional Services Fee	0.00	1,430.00	0.00	0.00
09/06/2023	OSKO PAYMENT paringa Pension Reserve	0.00	0.00	10,000.00	10,000.00
09/06/2023	OSKO PAYMENT paringa Pension Reserve	0.00	10,000.00	0.00	0.00
10/06/2023	OSKO PAYMENT paringa Pension topup	0.00	0.00	3,000.00	3,000.00
10/06/2023	OSKO PAYMENT paringa Pension topup	0.00	3,000.00	0.00	0.00
30/06/2023	DIRECT CREDIT ATO008000018073062 ATO 0233111196	0.00	0.00	14,026.42	14,026.42
30/06/2023	DIRECT CREDIT ATO008000018073062 ATO 0233111196	0.00	14,026.42	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Fund Suspense / Selfwealth Cash - AUD</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/01/2023	To Super Account	0.00	4,000.00	0.00	4,000.00

Date	Description	Quantity	Debits	Credits	Balance
23/01/2023	To Super Account	0.00	0.00	4,000.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Fund Suspense / Vanguard Cash Account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Cash Account Interest	0.00	0.00	21.61	21.61
01/07/2022	Cash Account Interest	0.00	21.61	0.00	0.00
14/07/2022	One-off Cash Withdrawal to 153457064 on 15-Jul-2022	0.00	7,500.00	0.00	7,500.00
15/07/2022	One-off Cash Withdrawal to 153457064 on 15-Jul-2022	0.00	0.00	7,500.00	0.00
18/07/2022	Vanguard Australian Shares Index ETF	0.00	0.00	19,818.03	19,818.03
18/07/2022	Vanguard Australian Shares Index ETF	0.00	19,818.03	0.00	0.00
01/08/2022	Cash Account Interest	0.00	0.00	41.49	41.49
01/08/2022	Cash Account Interest	0.00	41.49	0.00	0.00
14/08/2022	One-off Cash Withdrawal to 153457064 on 14-Aug-2022	0.00	5,750.00	0.00	5,750.00
15/08/2022	One-off Cash Withdrawal to 153457064 on 14-Aug-2022	0.00	0.00	5,750.00	0.00
01/09/2022	Cash Account Interest	0.00	0.00	64.41	64.41
01/09/2022	Cash Account Interest	0.00	64.41	0.00	0.00
18/09/2022	One-off Cash Withdrawal to 153457064 on 18-Sep-2022	0.00	1,500.00	0.00	1,500.00

Date	Description	Quantity	Debits	Credits	Balance
19/09/2022	One-off Cash Withdrawal to 153457064 on 18-Sep-2022	0.00	0.00	1,500.00	0.00
03/10/2022	Cash Account Interest	0.00	0.00	74.70	74.70
03/10/2022	Cash Account Interest	0.00	74.70	0.00	0.00
18/10/2022	One-off Cash Withdrawal to 153457064 on 18-Oct-2022	0.00	7,455.00	0.00	7,455.00
18/10/2022	Vanguard Australian Shares Index ETF	0.00	0.00	13,311.95	5,856.95
18/10/2022	Vanguard Australian Shares Index ETF	0.00	13,311.95	0.00	7,455.00
19/10/2022	One-off Cash Withdrawal to 153457064 on 18-Oct-2022	0.00	0.00	7,455.00	0.00
01/11/2022	Cash Account Interest	0.00	0.00	79.62	79.62
01/11/2022	Cash Account Interest	0.00	79.62	0.00	0.00
01/12/2022	Cash Account Interest	0.00	0.00	83.05	83.05
01/12/2022	Cash Account Interest	0.00	83.05	0.00	0.00
11/12/2022	One-off Cash Withdrawal to 153457064 on 12-Dec-2022	0.00	6,000.00	0.00	6,000.00
12/12/2022	One-off Cash Withdrawal to 153457064 on 12-Dec-2022	0.00	0.00	6,000.00	0.00
29/12/2022	One-off Cash Withdrawal to 153457064 on 29-Dec-2022	0.00	3,000.00	0.00	3,000.00
30/12/2022	One-off Cash Withdrawal to 153457064 on 29-Dec-2022	0.00	0.00	3,000.00	0.00
03/01/2023	Cash Account Interest	0.00	0.00	83.16	83.16
03/01/2023	Cash Account Interest	0.00	83.16	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
18/01/2023	Vanguard Australian Shares Index ETF	0.00	0.00	6,880.31	6,880.31
18/01/2023	Vanguard Australian Shares Index ETF	0.00	6,880.31	0.00	0.00
24/01/2023	One-off Cash Withdrawal to 153457064 on 24-Jan-2023	0.00	5,750.00	0.00	5,750.00
25/01/2023	One-off Cash Withdrawal to 153457064 on 24-Jan-2023	0.00	0.00	5,750.00	0.00
01/02/2023	Cash Account Interest	0.00	0.00	66.18	66.18
01/02/2023	Cash Account Interest	0.00	66.18	0.00	0.00
13/02/2023	One-off Cash Withdrawal to 153457064 on 14-Feb-2023	0.00	2,874.55	0.00	2,874.55
13/02/2023	One-off Cash Withdrawal to 153457064 on 14-Feb-2023	0.00	5,750.00	0.00	8,624.55
14/02/2023	One-off Cash Withdrawal to 153457064 on 14-Feb-2023	0.00	0.00	2,874.55	5,750.00
14/02/2023	One-off Cash Withdrawal to 153457064 on 14-Feb-2023	0.00	0.00	5,750.00	0.00
01/03/2023	Cash Account Interest	0.00	0.00	57.41	57.41
01/03/2023	Cash Account Interest	0.00	57.41	0.00	0.00
19/03/2023	One-off Cash Withdrawal to 153457064 on 20-Mar-2023	0.00	6,000.00	0.00	6,000.00
20/03/2023	One-off Cash Withdrawal to 153457064 on 20-Mar-2023	0.00	0.00	6,000.00	0.00
03/04/2023	Cash Account Interest	0.00	0.00	55.78	55.78
03/04/2023	Cash Account Interest	0.00	55.78	0.00	0.00
21/04/2023	DIV: VAS.XASX.AU @ AUD 0.5770	0.00	0.00	5,295.02	5,295.02

Date	Description	Quantity	Debits	Credits	Balance
21/04/2023	DIV: VAS.XASX.AU @ AUD 0.5770	0.00	5,295.02	0.00	0.00
24/04/2023	One-off Cash Withdrawal to 153457064 on 23-Apr-2023	0.00	0.00	4,000.00	4,000.00
24/04/2023	One-off Cash Withdrawal to 153457064 on 23-Apr-2023	0.00	4,000.00	0.00	0.00
02/05/2023	Cash Account Interest	0.00	0.00	40.52	40.52
02/05/2023	Cash Account Interest	0.00	40.52	0.00	0.00
12/05/2023	One-off Cash Withdrawal to 153457064 on 11-May-2023	0.00	0.00	5,800.00	5,800.00
12/05/2023	One-off Cash Withdrawal to 153457064 on 11-May-2023	0.00	5,800.00	0.00	0.00
02/06/2023	Cash Account Interest	0.00	0.00	39.80	39.80
02/06/2023	Cash Account Interest	0.00	39.80	0.00	0.00
06/06/2023	One-off Cash Withdrawal to 153457064 on 05-Jun-2023	0.00	0.00	13,000.00	13,000.00
06/06/2023	One-off Cash Withdrawal to 153457064 on 05-Jun-2023	0.00	13,000.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Member Entitlement Accounts / Mr Ronald Pitcher / Account Based Pension (100% Tax Free)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	205,419.29
20/07/2022	Pension Drawdown - Gross	0.00	5,750.00	0.00	199,669.29
26/08/2022	Pension Drawdown - Gross	0.00	410.00	0.00	199,259.29
30/06/2023	Income Taxes Allocated	0.00	0.00	2,008.86	201,268.15



Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Investment Profit or Loss	0.00	0.00	25,827.03	227,095.18
30/06/2023	Closing Balance	0.00	0.00	0.00	227,095.18
<b>Member Entitlement Accounts / Mr Ronald Pitcher / Account Based Pension (5.95% Tax Free)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	114,750.83
24/10/2022	Pension Drawdown - Gross	0.00	725.00	0.00	114,025.83
27/10/2022	Pension Drawdown - Gross	0.00	1,000.00	0.00	113,025.83
01/11/2022	Pension Drawdown - Gross	0.00	5,553.50	0.00	107,472.33
14/11/2022	Pension Drawdown - Gross	0.00	5,900.00	0.00	101,572.33
21/12/2022	Pension Drawdown - Gross	0.00	5,950.00	0.00	95,622.33
31/12/2022	Pension Drawdown - Gross	0.00	1,000.00	0.00	94,622.33
31/12/2022	Pension Drawdown - Gross	0.00	2,000.00	0.00	92,622.33
24/01/2023	Pension Drawdown - Gross	0.00	5,000.00	0.00	87,622.33
25/01/2023	Pension Drawdown - Gross	0.00	750.00	0.00	86,872.33
14/02/2023	Pension Drawdown - Gross	0.00	2,874.55	0.00	83,997.78
17/02/2023	Pension Drawdown - Gross	0.00	870.00	0.00	83,127.78
21/02/2023	Pension Drawdown - Gross	0.00	5,250.00	0.00	77,877.78
20/03/2023	Pension Drawdown - Gross	0.00	4,000.00	0.00	73,877.78
22/03/2023	Pension Drawdown - Gross	0.00	4,000.00	0.00	69,877.78
20/04/2023	Pension Drawdown - Gross	0.00	1,889.04	0.00	67,988.74
26/04/2023	Pension Drawdown - Gross	0.00	4,000.00	0.00	63,988.74

Date	Description	Quantity	Debits	Credits	Balance
21/05/2023	Pension Drawdown - Gross	0.00	6,271.87	0.00	57,716.87
09/06/2023	Pension Drawdown - Gross	0.00	10,000.00	0.00	47,716.87
10/06/2023	Pension Drawdown - Gross	0.00	3,000.00	0.00	44,716.87
30/06/2023	Income Taxes Allocated	0.00	0.00	915.78	45,632.65
30/06/2023	Investment Profit or Loss	0.00	0.00	11,773.79	57,406.44
30/06/2023	Closing Balance	0.00	0.00	0.00	57,406.44
<b>Member Entitlement Accounts / Account Based Pension (87.60% Tax Free)</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	782,926.65
20/07/2022	Pension Drawdown - Gross	0.00	2,000.00	0.00	780,926.65
20/07/2022	Pension Drawdown - Gross	0.00	5,500.00	0.00	775,426.65
26/08/2022	Pension Drawdown - Gross	0.00	5,340.00	0.00	770,086.65
27/09/2022	Pension Drawdown - Gross	0.00	5,750.00	0.00	764,336.65
24/10/2022	Pension Drawdown - Gross	0.00	980.00	0.00	763,356.65
30/06/2023	Income Taxes Allocated	0.00	0.00	7,711.18	771,067.83
30/06/2023	Investment Profit or Loss	0.00	0.00	99,138.84	870,206.67
30/06/2023	Closing Balance	0.00	0.00	0.00	870,206.67

## Permanent Documents

[R & C Pitcher Pty Ltd\\_ASIC Statement.pdf](#)

[OCR\\_Deed of Amendment & Consolidation.pdf](#)

[OCR\\_Jameroch Super Fund Trustees and Members.pdf](#)

**Jameroch Superannuation Fund**

**ABN: 13 652 251 417**

**Activity Statement Preparation Report - Detail**  
**For the period 1 July 2022 to 30 June 2023**

**GST Detail**

Description	Return Item	Gross (Inc GST)	GST
<b>Income (GST Collected)</b>			
<b><u>Sales Detail</u></b>			
Cash Account Interest		21.61	0.00
Cash Account Interest		41.49	0.00
Cash Account Interest		64.41	0.00
Cash Account Interest		74.70	0.00
Cash Account Interest		79.62	0.00
Cash Account Interest		83.05	0.00
Cash Account Interest		83.16	0.00
Cash Account Interest		66.18	0.00
Cash Account Interest		57.41	0.00
Cash Account Interest		55.78	0.00
INTEREST		4.09	0.00
INTEREST		1.99	0.00
INTEREST		6.82	0.00
INTEREST		6.91	0.00
INTEREST		6.31	0.00
INTEREST		1.80	0.00
INTEREST		1.36	0.00
INTEREST		1.19	0.00
INTEREST		4.54	0.00
INTEREST		3.49	0.00
INTEREST		2.13	0.00
INTEREST		2.55	0.00
DIRECT CREDIT Good value payment Jameroch Superan 0160		82.96	0.00
DIRECT CREDIT 060696175 0678274 ING 0154765306		0.28	0.00
Cash Account Interest		40.52	0.00
Cash Account Interest		39.80	0.00
<b>Total Sales</b>	<b>G1</b>	<b>834.15</b>	<b>0.00</b>
<b><u>Export Sales Detail</u></b>			
Nil			
<b>Export Sales</b>	<b>G2</b>		
<b><u>Other GST-Free Sales Detail</u></b>			
<b>Other GST-Free Sales</b>	<b>G3</b>		
<b>Total GST Collect on Sales</b>	<b>1A</b>		<b>0.00</b>

**Outgoings (GST Paid)**

**Capital Purchases Detail**

Nil			
<b>Capital Purchases</b>	<b>G10</b>		

---

## Jameroch Superannuation Fund

ABN: 13 652 251 417

### Activity Statement Preparation Report - Detail

For the period 1 July 2022 to 30 June 2023

---

#### Non-Capital Purchases Detail

BILL PAYMENT 0138832108 BPAY TO: ASIC		59.00	0.00
OSKO PAYMENT SMSF Australia Pty L Professional Services Fee		1,100.00	75.00
OSKO PAYMENT SMSF Australia Pty L Professional Services Fee		330.00	0.00
<b>Non-Capital Purchases</b>	<b>G11</b>	<b>1,489.00</b>	<b>75.00</b>
<b>Total GST Paid on Purchases</b>	<b>1B</b>		<b>75.00</b>

---

**Jameroch Superannuation Fund**  
**ABN: 13 652 251 417**  
**Activity Statement Preparation Report - Detail**  
**For the period 1 July 2022 to 30 June 2023**

---

**PAYG Withholding Tax Detail**

---

Description	Return Item	Gross	Tax Withheld
-------------	-------------	-------	--------------

---

**Benefit Payment Detail**

Cheryl Pitcher

Ronald Pitcher

Total Benefit Payments	W1		
Amounts withheld from benefit payments (W1)	W2		0.00
Total Amounts Withheld	W5		0.00

# Self-managed superannuation fund annual return **2023**

## Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2023* (NAT 71287).

- ! The *Self-managed superannuation fund annual return instructions 2023* (NAT 71606) (the instructions) can assist you to complete this annual return.
- The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via [ABR.gov.au](http://ABR.gov.au) or complete the Change of details for superannuation entities form (NAT 3036).

## To complete this annual return

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

S M I T H S T

- Place X in ALL applicable boxes.

➤ Postal address for annual returns:

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

For example;

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

## Section A: Fund information

1 **Tax file number (TFN)**

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

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

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

Jameroch Superannuation Fund

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

4 **Current postal address**

PO Box 230

Suburb/town

Glen Osmond

State/territory

SA

Postcode

5064

5 **Annual return status**

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

A No  Yes

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

B No  Yes

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

**6 SMSF auditor**

Auditor's name

Title: MR

Family name

Boys

First given name

Anthony

Other given names

SMSF Auditor Number

100014140

Auditor's phone number

04

10702708

Postal address

PO Box 3376

Suburb/town

Rundle Mall

State/territory

SA

Postcode

5000

Date audit was completed

**A**

Day Month Year

Was Part A of the audit report qualified?

**B** No  Yes 

Was Part B of the audit report qualified?

**C** No  Yes 

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

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

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

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

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

Fund BSB number 633000

Fund account number 153457064

Fund account name

R &amp; C Pitcher Pty Ltd ATF Jameroch Superannuation Fund

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

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

BSB number

Account number

Account name

**C Electronic service address alias**

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

smsfdataflow



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

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

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

No  Yes  If yes, provide the date on which the fund was wound up 

Day	Month	Year

 Have all tax lodgment and payment obligations been met? No  Yes

**10 Exempt current pension income**

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

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

No  Go to Section B: Income.

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

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

Segregated assets method **B**

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

Did the fund have any other income that was assessable?

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

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

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

Fund's tax file number (TFN)

## Section B: Income

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

### 11 Income

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

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

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

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

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

Gross interest **C** \$ -00

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

Gross foreign income	<b>D1</b> \$ <input type="text" value="7432"/> -00	Net foreign income	<b>D</b> \$ <input type="text" value="7432"/> -00	Loss <input type="checkbox"/>
----------------------	--	--------------------	---	-------------------------------

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

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

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

**Calculation of assessable contributions**

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

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

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

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

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

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

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

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

\*Gross trust distributions **M** \$ -00 Code

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

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

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

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

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

\*Other income **S** \$ -00 Code

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

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

#This is a mandatory label.

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

<b>GROSS INCOME (Sum of labels A to U)</b>	<b>W</b> \$ <input type="text" value="53548"/> -00	Loss <input type="checkbox"/>
Exempt current pension income	<b>Y</b> \$ <input type="text" value="53288"/> -00	
<b>TOTAL ASSESSABLE INCOME (W less Y)</b>	<b>V</b> \$ <input type="text" value="260"/> -00	Loss <input type="checkbox"/>

Fund's tax file number (TFN)

## Section C: Deductions and non-deductible expenses

### 12 Deductions and non-deductible expenses

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

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	<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="0-00"/>	<b>F2</b> \$ <input type="text" value="0-00"/>	
SMSF auditor fee	<b>H1</b> \$ <input type="text" value="0-00"/>	<b>H2</b> \$ <input type="text" value="329-00"/>	
Investment expenses	<b>I1</b> \$ <input type="text" value="0-00"/>	<b>I2</b> \$ <input type="text" value="0-00"/>	
Management and administration expenses	<b>J1</b> \$ <input type="text" value="1-00"/>	<b>J2</b> \$ <input type="text" value="1082-00"/>	
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"/>	<b>L2</b> \$ <input type="text" value="0-00"/>	Code <input type="text" value="0"/>
Tax losses deducted	<b>M1</b> \$ <input type="text" value="0-00"/>		Code <input type="text" value=""/>

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

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

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

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

#This is a mandatory label.

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

## Section D: Income tax calculation statement

**#Important:**

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

### 13 Calculation statement

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

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

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

Early stage venture capital limited partnership tax offset	<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="12662.46"/>	
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="12662.46"/>	
<i>(E1 plus E2 plus E3 plus E4)</i>				

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

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

Fund's tax file number (TFN)

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

<b>#Tax offset refunds</b> <small>(Remainder of refundable tax offsets)</small>	<b>I \$</b>	<input type="text" value="12662.46"/>
<i>(unused amount from label E – an amount must be included even if it is zero)</i>		

**PAYG instalments raised**

**K \$**

**Supervisory levy**

**L \$**

**Supervisory levy adjustment for wound up funds**

**M \$**

**Supervisory levy adjustment for new funds**

**N \$**

<b>AMOUNT DUE OR REFUNDABLE</b> <small>A positive amount at S is what you owe, while a negative amount is refundable to you.</small>	<b>S \$</b>	<input type="text" value="-12403.46"/>
<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 2023*.

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

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

### Section F: Member information

#### MEMBER 1

Title:

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Day Month Year

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

Day Month Year

**H1**

Assessable foreign superannuation fund amount

**I** \$

Non-assessable foreign superannuation fund amount

**J** \$

Transfer from reserve: assessable amount

**K** \$

Transfer from reserve: non-assessable amount

**L** \$

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

**T** \$

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

**M** \$

**TOTAL CONTRIBUTIONS N** \$

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

#### Other transactions

Allocated earnings or losses

**O** \$

Loss

Inward rollovers and transfers

**P** \$

Outward rollovers and transfers

**Q** \$

Lump Sum payments

**R1** \$

Income stream payments

**R2** \$

Code

Code

Accumulation phase account balance

**S1** \$

Retirement phase account balance - Non CDBIS

**S2** \$

Retirement phase account balance - CDBIS

**S3** \$

TRIS Count

**CLOSING ACCOUNT BALANCE S** \$

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

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

MEMBER 2

Title: MS

Family name Pitcher

First given name Cheryl

Other given names Kaye

Member's TFN \*\*\*\*\*

Date of birth 08/02/1948

Contributions

OPENING ACCOUNT BALANCE \$ 782926.65

Refer to instructions for completing these labels.

Proceeds from primary residence disposal H \$ 0

Receipt date H1

Assessable foreign superannuation fund amount I \$ 0

Non-assessable foreign superannuation fund amount J \$ 0

Transfer from reserve: assessable amount K \$ 0

Transfer from reserve: non-assessable amount L \$ 0

Contributions from non-complying funds and previously non-complying funds T \$ 0

Any other contributions (including Super Co-contributions and Low Income Super Amounts) M \$ 0

Employer contributions A \$ 0

ABN of principal employer A1

Personal contributions B \$ 0

CGT small business retirement exemption C \$ 0

CGT small business 15-year exemption amount D \$ 0

Personal injury election E \$ 0

Spouse and child contributions F \$ 0

Other third party contributions G \$ 0

TOTAL CONTRIBUTIONS N \$ 0 (Sum of labels A to M)

Other transactions

Allocated earnings or losses O \$ 106850.02

Loss

Accumulation phase account balance S1 \$ 0

Inward rollovers and transfers P \$ 0

Retirement phase account balance - Non CDBIS S2 \$ 870206.67

Outward rollovers and transfers Q \$ 0

Retirement phase account balance - CDBIS S3 \$ 0

Lump Sum payments R1 \$

Income stream payments R2 \$ 19570

Code

Code M

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 870206.67 (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="1154708"/>
				-00
Reserve accounts	<b>X</b> \$	<input type="text" value="0"/>		-00
Other liabilities	<b>Y</b> \$	<input type="text" value="0"/>		-00
<b>TOTAL LIABILITIES</b>			<b>Z</b> \$	<input type="text" value="1154708"/>
				-00

**Section I: Taxation of financial arrangements**

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

Total TOFA gains **H** \$

Total TOFA losses **I** \$

**Section J: Other information**

**Family trust election status**

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2022–23 income year, write **2023**). **A**

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2023*. **B**

**Interposed entity election status**

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2023* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2023*. **D**

Section K: **Declarations**

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

**Important**

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

**Privacy**

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

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

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

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

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

Date      Day      /      Month      /      Year

**Preferred trustee or director contact details:**

Title:

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return  Hrs

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

**TAX AGENT'S DECLARATION:**

I declare that the *Self-managed superannuation fund annual return 2023* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date      Day      /      Month      /      Year

**Tax agent's contact details**

Title:

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

**Jameroch Superannuation Fund**  
**Investment Revaluation as at 30 June 2023**

Investment	Price Date	Market Price	Quantity	Market Value	Change in Market Value
<b>Bank - Foreign</b>					
SELFW_USD Selfwealth Cash - USD	30 Jun 2023	1.50830	353.04000	532.49	20.02
<b>Bank - Foreign Total</b>				<b>532.49</b>	<b>20.02</b>
<b>Listed Securities Market</b>					
VAS Vanguard Australian Shares Index ETF (ASX:VAS)	30 Jun 2023	90.07000	9,177.00000	826,572.39	57,998.64
VEU Vanguard All-World Ex-Us Shares Index ETF (ASX:VEU)	30 Jun 2023	81.34000	2,080.00000	169,187.20	18,532.80
VTS Vanguard Us Total Market Shares Index ETF (ASX:VTS)	30 Jun 2023	329.34000	370.00000	121,855.80	20,653.40
<b>Listed Securities Market Total</b>				<b>1,117,615.39</b>	<b>97,184.84</b>
<b>Fund Total</b>				<b>1,118,147.88</b>	<b>97,204.86</b>

**Jameroch Superannuation Fund**  
**Investment Income Comparison Report**  
**For the period 1 July 2022 to 30 June 2023**

Payment Date	Income Type	Ledger Data			Diff *	Announcement Data				
		Total Income	Tax Credits+			Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+
<b>Cash At Bank</b>										
<b>6002: Bendigo Bank - Retirement Account</b>										
01/07/2022	Interest	1.99	0.00							
01/08/2022	Interest	4.09	0.00							
01/09/2022	Interest	6.82	0.00							
01/10/2022	Interest	6.91	0.00							
01/11/2022	Interest	6.31	0.00							
01/12/2022	Interest	1.80	0.00							
01/01/2023	Interest	1.36	0.00							
01/02/2023	Interest	1.19	0.00							
01/03/2023	Interest	4.54	0.00							
01/04/2023	Interest	3.49	0.00							
01/05/2023	Interest	2.13	0.00							
01/06/2023	Interest	2.55	0.00							
		<b>43.18</b>	<b>0.00</b>							
<b>VANCASH: Vanguard Cash Account</b>										
01/07/2022	Interest	21.61	0.00							
01/08/2022	Interest	41.49	0.00							
01/09/2022	Interest	64.41	0.00							
03/10/2022	Interest	74.70	0.00							
01/11/2022	Interest	79.62	0.00							
01/12/2022	Interest	83.05	0.00							
03/01/2023	Interest	83.16	0.00							
01/02/2023	Interest	66.18	0.00							
01/03/2023	Interest	57.41	0.00							
03/04/2023	Interest	55.78	0.00							
02/05/2023	Interest	40.52	0.00							
02/06/2023	Interest	39.80	0.00							
		<b>707.73</b>	<b>0.00</b>							
<b>Total</b>		<b>750.91</b>	<b>0.00</b>							
<b>Total</b>		<b>0.00</b>	<b>0.00</b>					<b>0.00</b>	<b>0.00</b>	
<b>Total</b>		<b>0.00</b>	<b>0.00</b>					<b>0.00</b>	<b>0.00</b>	
<b>Units In Listed Unit Trusts</b>										
<b>VAS: Vanguard Australian Shares Index ETF (ASX:VAS)</b>										
03/10/2022	Distribution	13,311.95	0.00	*	9,177	0	1.4506	13,311.95	5,065.58	
03/01/2023	Distribution	6,880.31	0.00	*	9,177	0	0.7497	6,880.31	2,409.98	
03/04/2023	Distribution	5,295.02	0.00	*	9,177	0	0.5770	5,295.02	1,973.15	
30/06/2023	Distribution	8,158.72	0.00	*	9,177	0	0.8890	8,158.73	2,881.90	
		<b>33,646.00</b>	<b>0.00</b>					<b>33,646.01</b>	<b>12,330.61</b>	
<b>VEU: Vanguard All-World Ex-Us Shares Index ETF (ASX:VEU)</b>										
20/07/2022	Foreign Income	1,772.73	531.82	*	2,080	0	0.7244	1,772.58	265.89	
18/10/2022	Foreign Income	862.70	258.81	*	2,080	0	0.3526	862.79	129.42	
20/01/2023	Foreign Income	1,836.03	550.81	*	2,080	0	0.7503	1,836.01	275.40	

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

**Jameroch Superannuation Fund**  
**Investment Income Comparison Report**  
**For the period 1 July 2022 to 30 June 2023**

Payment Date	Income Type	Ledger Data			Announcement Data					
		Total Income	Tax Credits+	Diff *	Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+	
20/04/2023	Foreign Income	351.21	105.37	*	2,080	0	0.1435	351.11	52.67	
		4,822.67	1,446.81					4,822.49	723.37	
<b>VTS: Vanguard Us Total Market Shares Index ETF (ASX:VTS)</b>										
22/07/2022	Foreign Income	406.36	121.91	*	370	0	0.9335	406.33	60.95	
24/10/2022	Foreign Income	465.44	139.63	*	370	0	1.0692	465.42	69.81	
25/01/2023	Foreign Income	493.96	148.19	*	370	0	1.1347	493.95	74.09	
26/04/2023	Foreign Income	430.31	129.10	*	370	0	0.9886	430.31	64.55	
		1,796.07	538.83					1,796.01	269.40	
<b>Total</b>		<b>40,264.74</b>	<b>1,985.64</b>					<b>40,264.51</b>	<b>13,323.39</b>	

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

## Jameroch Superannuation Fund

### Tax Accounting Reconciliation

For the period 1 July 2022 to 30 June 2023

<b>Operating Statement Profit vs. Provision for Income Tax</b>		<b>2023</b>
		<b>\$</b>
<b>Benefits Accrued as a Result of Operations before Income Tax</b>		<b>40,975.70</b>
<b><u>ADD:</u></b>		
Franking Credits		12,662.46
Pension Non-deductible Expenses		1,411.90
Pensions Paid		95,763.96
<b><u>LESS:</u></b>		
Increase in Market Value		97,184.84
Forex Unrealised Gains		20.02
Pension Exempt Income		53,288.00
Non-Taxable Income		319.92
Rounding		1.24
<b>Taxable Income or Loss</b>		<b><u>0.00</u></b>
	<b>Income Amount</b>	<b>Tax Amount</b>
Gross Tax @ 15% for Concessional Income	0.00	0.00
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><u>0.00</u></b>

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

<b>Provision for Income Tax</b>		<b>0.00</b>
<b><u>ADD:</u></b>		
Excessive Foreign Tax Credit Writeoff		2,026.64
<b><u>LESS:</u></b>		
Franking Credits		12,662.46
<b>Income Tax Expense</b>		<b><u>(10,635.82)</u></b>

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

<b>Provision for Income Tax</b>		<b>0.00</b>
<b><u>ADD:</u></b>		
Excessive Foreign Tax Credit Writeoff		2,026.64
<b><u>LESS:</u></b>		
Franking Credits		12,662.46
Foreign Tax Credits		2,026.64

---

# Jameroch Superannuation Fund

## Tax Accounting Reconciliation

For the period 1 July 2022 to 30 June 2023

---

Income Tax Payable (Receivable)	<u>(12,662.46)</u>
---------------------------------	--------------------

### Exempt Current Pension Income Settings

---

Pension Exempt % (Actuarial)	100.0000%
Pension Exempt % (Expenses)	99.8450%
Assets Segregated For Pensions	No

**Jameroch Superannuation Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2022 to 30 June 2023**

Description	Investment Reference	Date	Tax Return Ref.	Amount
			<b>Section B</b>	
<b>Income</b>				
<b>Net Capital Gain</b>				
Deferred Capital Gain Realised		30 Jun 2023	A	0.00
Less Capital Losses Applied		30 Jun 2023	A	0.00
Less Discount		30 Jun 2023	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>				
DIRECT CREDIT ATO008000018073062 ATO 0233111196		30 Jun 2023	C	67.91
INTEREST	6002: Bendigo Bank - Retirement Account	01 Jul 2022	C	1.99
INTEREST	6002: Bendigo Bank - Retirement Account	01 Aug 2022	C	4.09
INTEREST	6002: Bendigo Bank - Retirement Account	01 Sep 2022	C	6.82
INTEREST	6002: Bendigo Bank - Retirement Account	01 Oct 2022	C	6.91
INTEREST	6002: Bendigo Bank - Retirement Account	01 Nov 2022	C	6.31
INTEREST	6002: Bendigo Bank - Retirement Account	01 Dec 2022	C	1.80
INTEREST	6002: Bendigo Bank - Retirement Account	01 Jan 2023	C	1.36
INTEREST	6002: Bendigo Bank - Retirement Account	01 Feb 2023	C	1.19
INTEREST	6002: Bendigo Bank - Retirement Account	01 Mar 2023	C	4.54
INTEREST	6002: Bendigo Bank - Retirement Account	01 Apr 2023	C	3.49
INTEREST	6002: Bendigo Bank - Retirement Account	01 May 2023	C	2.13
INTEREST	6002: Bendigo Bank - Retirement Account	01 Jun 2023	C	2.55
Cash Account Interest	VANCASH: Vanguard Cash Account	01 Jul 2022	C	21.61
Cash Account Interest	VANCASH: Vanguard Cash Account	01 Aug 2022	C	41.49
Cash Account Interest	VANCASH: Vanguard Cash Account	01 Sep 2022	C	64.41
Cash Account Interest	VANCASH: Vanguard Cash Account	03 Oct 2022	C	74.70
Cash Account Interest	VANCASH: Vanguard Cash Account	01 Nov 2022	C	79.62
Cash Account Interest	VANCASH: Vanguard Cash Account	01 Dec 2022	C	83.05
Cash Account Interest	VANCASH: Vanguard Cash Account	03 Jan 2023	C	83.16
Cash Account Interest	VANCASH: Vanguard Cash Account	01 Feb 2023	C	66.18
Cash Account Interest	VANCASH: Vanguard Cash Account	01 Mar 2023	C	57.41
Cash Account Interest	VANCASH: Vanguard Cash Account	03 Apr 2023	C	55.78
Cash Account Interest	VANCASH: Vanguard Cash Account	02 May 2023	C	40.52
Cash Account Interest	VANCASH: Vanguard Cash Account	02 Jun 2023	C	39.80
Less Rounding			C	(0.82)
<b>Total Gross Interest</b>			<b>C</b>	<b>818.00</b>
<b>Total Forestry Managed Investment Scheme Income</b>				
			<b>X</b>	<b>0.00</b>
<b>Net Foreign Income</b>				
Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	03 Oct 2022	D	322.03
Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	03 Jan 2023	D	166.44
Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	03 Apr 2023	D	128.09



**Jameroch Superannuation Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2022 to 30 June 2023**

Description	Investment Reference	Date	Tax Return Ref.	Amount
Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	30 Jun 2023	D	197.37
VEU USD 0.578, 15% WHT	VEU: Vanguard All-World Ex-Us Shares Index ETF	20 Jul 2022	D	1,772.73
VEU USD 0.2613, 15% WHT	VEU: Vanguard All-World Ex-Us Shares Index ETF	18 Oct 2022	D	862.70
VEU USD 0.6186, 15% WHT	VEU: Vanguard All-World Ex-Us Shares Index ETF	20 Jan 2023	D	1,836.03
VEU USD 0.115, 15% WHT	VEU: Vanguard All-World Ex-Us Shares Index ETF	20 Apr 2023	D	351.21
VTS USD 0.7491, 15% WHT	VTS: Vanguard Us Total Market Shares Index ETF	22 Jul 2022	D	406.36
VTS USD 0.7955, 15% WHT	VTS: Vanguard Us Total Market Shares Index ETF	24 Oct 2022	D	465.44
VTS USD 0.9305, 15% WHT	VTS: Vanguard Us Total Market Shares Index ETF	25 Jan 2023	D	493.96
VTS USD 0.7862, 15% WHT	VTS: Vanguard Us Total Market Shares Index ETF	26 Apr 2023	D	430.31
<i>Less Rounding</i>			D	(0.67)
<b>Total Net Foreign Income</b>			<b>D</b>	<b>7,432.00</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>Total Unfranked Dividend Amount</b>			<b>J</b>	<b>0.00</b>
<b>Total Franked Dividend Amount</b>			<b>K</b>	<b>0.00</b>
<b>Total Dividend Franking Credit</b>			<b>L</b>	<b>0.00</b>
<b>Gross Trust Distributions</b>				
Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	03 Oct 2022	M	4,577.48
VAS AUD EST 1.2880 FRANKED, 30% CTR, 0.0369 CFI, DRP	VAS: Vanguard Australian Shares Index ETF	03 Oct 2022	M	13,311.95
Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	03 Jan 2023	M	2,365.88
VAS AUD EST 0.6128 FRANKED, 30% CTR, 0.0887 CFI, DRP	VAS: Vanguard Australian Shares Index ETF	03 Jan 2023	M	6,880.31
Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	03 Apr 2023	M	1,820.77
VAS AUD EST 0.5017 FRANKED, 30% CTR, 0.0359 CFI, DRP	VAS: Vanguard Australian Shares Index ETF	03 Apr 2023	M	5,295.02
Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	30 Jun 2023	M	2,805.48
VAS AUD EST 0.7328 FRANKED, 30% CTR, 0.1131 CFI, DRP	VAS: Vanguard Australian Shares Index ETF	30 Jun 2023	M	8,158.72
<i>Less Rounding</i>			M	(0.61)
<b>Total Gross Trust Distributions</b>			<b>M</b>	<b>45,215.00</b>
<b>Total Assessable Employer Contributions</b>			<b>R1</b>	<b>0.00</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>0.00</b>
<b>Other Income</b>				
DIRECT CREDIT 060696175 0678274 ING 0154765306		10 Aug 2022	S	0.28
DIRECT CREDIT Good value payment Jameroch Superan 0160134043		01 Sep 2022	S	82.96
<i>Less Rounding</i>			S	(0.24)

**Jameroch Superannuation Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2022 to 30 June 2023**

Description	Investment Reference	Date	Tax Return Ref.	Amount
<b>Total Other Income</b>			<b>S</b>	<b>83.00</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>Exempt Current Pension Income</b>				
Exempt Current Pension Income	Gross Interest	30 Jun 2023	Y	(818.00)
Exempt Current Pension Income	Gross Trust Distributions	30 Jun 2023	Y	(45,215.00)
Exempt Current Pension Income	Net Foreign Income	30 Jun 2023	Y	(7,432.00)
Exempt Current Pension Income	Written Off Exempt Current Pension Income	30 Jun 2023	Y	177.00
<b>Total Exempt Current Pension Income</b>			<b>Y</b>	<b>(53,288.00)</b>
<b>Total Assessable Income</b>				<b>260.00</b>
<b>Deductions</b>			<b>Section C</b>	
<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>Total Death or Disability Premiums</b>			<b>F</b>	<b>0.00</b>
<b>Total Death Benefit Increase</b>			<b>G</b>	<b>0.00</b>
<b>Approved Auditor Fee</b>				
OSKO PAYMENT SMSF Australia Pty L Professional Services Fee		07 Jun 2023	H	330.00
Less Current Pension Deductions		30 Jun 2023	H	(329.49)
<i>Less Rounding</i>			H	(0.51)
<b>Total Approved Auditor Fee</b>			<b>H</b>	<b>0.00</b>
<b>Total Investment Expenses</b>			<b>I</b>	<b>0.00</b>
<b>Management and Administration Expenses</b>				
BILL PAYMENT 0138832108 BPAY TO: ASIC		09 Aug 2022	J	59.00
OSKO PAYMENT SMSF Australia Pty L Professional Services Fee		07 Jun 2023	J	1,025.00
Less Current Pension Deductions		30 Jun 2023	J	(1,082.41)
<i>Less Rounding</i>			J	(0.59)
<b>Total Management and Administration Expenses</b>			<b>J</b>	<b>1.00</b>
<b>Total Forestry Managed Investment Scheme Deduction</b>			<b>U</b>	<b>0.00</b>
<b>Other Deductions</b>				
DIRECT CREDIT ATO008000018073062 ATO 0233111196		30 Jun 2023	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 2023	M	0.00
Less Net Exempt Income		30 Jun 2023	M	0.00
<b>Total Tax Losses Deducted</b>			<b>M</b>	<b>0.00</b>

**Jameroch Superannuation Fund**  
**Statement of Taxable Income**  
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return Ref.	Amount
<b>Total Deductions</b>				<b>260.00</b>
<b>Taxable Income or Loss</b>		(V - N)	O	<b>0.00</b>

**Income Tax Calculation Statement**

**Section D**

**Gross Tax**

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

**Credit: Foreign Tax Income Offset**

Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	03 Oct 2022	C1	16.22
Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	03 Jan 2023	C1	8.38
Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	03 Apr 2023	C1	6.46
Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	30 Jun 2023	C1	9.94
VEU USD 0.578, 15% WHT	VEU: Vanguard All-World Ex-Us Shares Index ETF	20 Jul 2022	C1	531.82
VEU USD 0.2613, 15% WHT	VEU: Vanguard All-World Ex-Us Shares Index ETF	18 Oct 2022	C1	258.81
VEU USD 0.6186, 15% WHT	VEU: Vanguard All-World Ex-Us Shares Index ETF	20 Jan 2023	C1	550.81
VEU USD 0.115, 15% WHT	VEU: Vanguard All-World Ex-Us Shares Index ETF	20 Apr 2023	C1	105.37
VTS USD 0.7491, 15% WHT	VTS: Vanguard Us Total Market Shares Index ETF	22 Jul 2022	C1	121.91
VTS USD 0.7955, 15% WHT	VTS: Vanguard Us Total Market Shares Index ETF	24 Oct 2022	C1	139.63
VTS USD 0.9305, 15% WHT	VTS: Vanguard Us Total Market Shares Index ETF	25 Jan 2023	C1	148.19
VTS USD 0.7862, 15% WHT	VTS: Vanguard Us Total Market Shares Index ETF	26 Apr 2023	C1	129.10
Excessive Foreign Tax Credit Written Off		30 Jun 2023	C1	(2,026.64)

**Total Credit: Foreign Tax Income Offset**

**C1** **0.00**

**Total Credit: Rebates and Tax Offset**

**C2** **0.00**

**Rebates and Offsets**

**C** **0.00**

**SUBTOTAL**

**0.00**

**Credit: Refundable Franking Credits**

Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	03 Oct 2022	E1	5,009.87
Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	03 Jan 2023	E1	2,589.36
Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	03 Apr 2023	E1	1,992.75
Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	30 Jun 2023	E1	3,070.48

**Total Credit: Refundable Franking Credits**

**E1** **12,662.46**

**Total Credit: No-TFN Tax Offset**

**E2** **0.00**

**Total Credit: Refundable National Rental Affordability Scheme Tax Offset**

**E3** **0.00**

**Total Credit: Interest on Early Payments**

**H1** **0.00**

**Total Credit: Foreign Resident Withholding**

**H2** **0.00**

**Total Credit: ABN/TFN Not Quoted (Non-Individual)**

**H3** **0.00**

**Jameroch Superannuation Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2022 to 30 June 2023**

Description	Investment Reference	Date	Tax Return Ref.	Amount
Total Credit: Interest on No-TFN Tax Offset			H6	0.00
<b>Total Eligible Credits</b>				<b>0.00</b>
<b>Net Tax Payable</b>				<b>(12,662.46)</b>
Total PAYG Instalments Raised			K	0.00
Total Supervisory Levy			L	259.00
Total Supervisory Levy Adjustment for Wound Up Funds			M	0.00
Total Supervisory Levy Adjustment for New Funds			N	0.00
<b>Total Amount Due / (Refundable)</b>				<b>(12,403.46)</b>



## Jameroch Superannuation Fund

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

Member's Detail		Opening Balance	Increases				Decreases					Closing Balance
			Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out	Ben Paid	
<b>Mr Ronald Pitcher</b>												
2 Glebe Road BALHANNAH SA 5242												
Pension	<b>Account Based Pension (100% Tax</b>	205,419.29	0.00	0.00	25,827.03	0.00	2,008.86	0.00	0.00	0.00	(6,160.00)	227,095.18
Pension	<b>Account Based Pension (5.95% Ta:</b>	114,750.83	0.00	0.00	11,773.79	0.00	915.78	0.00	0.00	0.00	(70,033.96)	57,406.44
		320,170.12	0.00	0.00	37,600.82	0.00	2,924.64	0.00	0.00	0.00	(76,193.96)	284,501.62
<b>Ms Cheryl Pitcher</b>												
2 Glebe Road BALHANNAH SA 5242												
Pension	<b>Account Based Pension (87.60% T:</b>	782,926.65	0.00	0.00	99,138.84	0.00	7,711.18	0.00	0.00	0.00	(19,570.00)	870,206.67
		782,926.65	0.00	0.00	99,138.84	0.00	7,711.18	0.00	0.00	0.00	(19,570.00)	870,206.67
		1,103,096.77	0.00	0.00	136,739.66	0.00	10,635.82	0.00	0.00	0.00	(95,763.96)	1,154,708.29

**Jameroch Superannuation Fund**  
**Investment Summary as at 30 June 2023**

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b><u>Bank</u></b>								
Bendigo Bank - Retirement Account				14,132.68	14,132.68			1.25%
Selfwealth Cash - AUD				687.80	687.80			0.06%
Vanguard Cash Account				843.75	843.75			0.07%
				<b>15,664.23</b>	<b>15,664.23</b>			<b>1.38%</b>
<b><u>Bank - Foreign</u></b>								
Selfwealth Cash - USD	353.04000	1.4163	1.5083	500.00	532.49	32.49	6.50%	0.05%
				<b>500.00</b>	<b>532.49</b>	<b>32.49</b>	<b>6.50%</b>	<b>0.05%</b>
<b><u>Listed Securities Market</u></b>								
Vanguard Australian Shares Index ETF (ASX:VAS)	9,177.00000	96.4972	90.0700	885,554.58	826,572.39	(58,982.19)	(6.66)%	72.90%
Vanguard All-World Ex-Us Shares Index ETF (ASX:VEU)	2,080.00000	84.8446	81.3400	176,476.70	169,187.20	(7,289.50)	(4.13)%	14.92%
Vanguard Us Total Market Shares Index ETF (ASX:VTS)	370.00000	319.8257	329.3400	118,335.50	121,855.80	3,520.30	2.97%	10.75%
				<b>1,180,366.78</b>	<b>1,117,615.39</b>	<b>(62,751.39)</b>	<b>(5.32)%</b>	<b>98.57%</b>
				<b>1,196,531.01</b>	<b>1,133,812.11</b>	<b>(62,718.90)</b>	<b>(5.24)%</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.

**Jameroch Superannuation Fund**  
**Investment Income Summary**  
**For the period 1 July 2022 to 30 June 2023**

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *	
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST						
<b><u>Bank</u></b>														
Bendigo Bank - Retirement Account														
43.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43.18	0.00	0.00	0.00	0.00	0.00
Vanguard Cash Account														
707.73	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	707.73	0.00	0.00	0.00	0.00	0.00
<b>750.91</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>750.91</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b><u>Listed Securities Market</u></b>														
Vanguard All-World Ex-Us Shares Index ETF (ASX:VEU)														
3,375.86	0.00	1,446.81	0.00	0.00	0.00	0.00	0.00	0.00	4,822.67	0.00	0.00	0.00	0.00	0.00
Vanguard Australian Shares Index ETF (ASX:VAS)														
33,646.00	12,662.46	41.00	0.00	0.00	319.92	0.00	0.00	0.00	46,029.54	0.00	0.00	0.00	0.00	0.00
Vanguard Us Total Market Shares Index ETF (ASX:VTS)														
1,257.24	0.00	538.83	0.00	0.00	0.00	0.00	0.00	0.00	1,796.07	0.00	0.00	0.00	0.00	0.00
<b>38,279.10</b>	<b>12,662.46</b>	<b>2,026.64</b>	<b>0.00</b>	<b>0.00</b>	<b>319.92</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>52,648.28</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>39,030.01</b>	<b>12,662.46</b>	<b>2,026.64</b>	<b>0.00</b>	<b>0.00</b>	<b>319.92</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>53,399.19</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

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

**Jameroch Superannuation Fund**  
**Distribution Reconciliation Report**  
**For the period 1 July 2022 to 30 June 2023**

Net Distribution	Australian Income			Other Non-Assessable Amounts			Foreign Income			Capital Gains			AMIT	Gross Distribution		
	NPP Income	Franking Credits	Withholding Tax	Tax Exempt	Tax Free	Tax Deferred	Capital Returns	Assesable Amounts	Foreign Tax Credits	Discounted Capital Gains	CGT Concession Amount	Indexed Capital Gains	Other Capital Gains	Net Cost Base Increase/ (Decrease)	Accounting	Tax
<b>Listed Securities Market</b>																
Vanguard Australian Shares Index ETF (ASX:VAS)																
33,646.00	32,553.15	12,662.46	0.00	319.92	0.00	0.00	0.00	772.93	41.00	0.00	0.00	0.00	0.00	(319.92)	33,687.00	45,215.61
<b>33,646.00</b>	<b>32,553.15</b>	<b>12,662.46</b>	<b>0.00</b>	<b>319.92</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>772.93</b>	<b>41.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(319.92)</b>	<b>33,687.00</b>	<b>45,215.61</b>
<b>33,646.00</b>	<b>32,553.15</b>	<b>12,662.46</b>	<b>0.00</b>	<b>319.92</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>772.93</b>	<b>41.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(319.92)</b>	<b>33,687.00</b>	<b>45,215.61</b>

**Reconciliation**

	Australian Income		Other Non-Assessable Amounts			Foreign Income		Capital Gains			Gross Distribution		
	NPP Income	Franking Credits	Tax Exempt	Tax Free	Tax Deferred	Assesable Amounts	Foreign Tax Credits	Disc. Capital Gains	CGT Concession Amount	Indexed Capital Gains	Other Capital Gains	Accounting	Tax
Gross Accounting Distribution	32,553.15	-	319.92	-	-	772.93	41.00	-	-	-	-	33,687.00	-
Gross Tax Distribution	32,553.15	12,662.46	-	-	-	-	-	-	-	-	-	-	45,215.61
Net Foreign Income	-	-	-	-	-	772.93	41.00	-	-	-	-	-	813.93
Net Distributed Capital Gain	-	-	-	-	-	-	-	-	N/A	-	-	-	-





**Jameroch Superannuation Fund**  
**Realised Capital Gains**  
**For the period from 1 July 2022 to 30 June 2023**

Accounting Treatment					Taxation Treatment						
Quantity	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation				
					Adjusted	Reduced	Indexation	Discounted	Other	Deferred	Capital Loss
<b>Grand Total</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.

**Jameroch Superannuation Fund**  
**Realised Capital Gains**  
For the period from 1 July 2022 to 30 June 2023

**Capital Gains Tax Return Summary**

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
<b>Current Year Capital Gains</b>						
Shares & Units - Listed Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Listed Trusts	0.00	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	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	0.00
<b>Capital Losses Applied</b>						
Current Year	0.00	0.00	0.00	0.00	0.00	0.00
Prior Years	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	0.00
<b>Net Capital Gains</b>						
Net Gain after applying losses	0.00	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	0.00

**Jameroch Superannuation Fund**  
(ABN: 13 652 251 417)

**Consolidated Member Benefit Totals**

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 2 Glebe Road BALHANNAH, SA 5242
Member Number: 1	Date of Birth: 5 June 1946
Mr Ronald Albert Charles Pitcher	Date Joined Fund: 15 January 1997
	Eligible Service Date: 15 January 1997
	Tax File Number Held: Yes

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

Your Accounts	
<b>Withdrawal Benefit as at 1 Jul 2022</b>	
Account Based Pension (5.95% Tax Free)	114,750.83
Account Based Pension (100% Tax Free)	205,419.29
<b>Total as at 1 Jul 2022</b>	<b><u>320,170.12</u></b>
<b>Withdrawal Benefit as at 30 Jun 2023</b>	
Account Based Pension (5.95% Tax Free)	57,406.44
Account Based Pension (100% Tax Free)	227,095.18
<b>Total as at 30 Jun 2023</b>	<b><u>284,501.62</u></b>

Your Tax Components	
Tax Free	230,508.21
Taxable - Taxed	53,993.41
Taxable - Untaxed	-
Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	284,501.62
Your Insurance Benefits	
No insurance details have been recorded	
Your Beneficiaries	
No beneficiary details have been recorded	

**For Enquiries:**  
mail Jameroch Superannuation Fund, Unit 15/32 Onkaparinga Valley Road, Balhannah SA 5242

**Jameroch Superannuation Fund**  
 (ABN: 13 652 251 417)

**Member Benefit Statement**

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 2 Glebe Road BALHANNAH, SA 5242
<b>Member</b> Number: 1	Date of Birth: 5 June 1946
<b>Mr Ronald Albert Charles Pitcher</b>	Date Joined Fund: 15 January 1997
<b>Pension Account</b>	Eligible Service Date: 15 January 1997
<b>Account Based Pension (5.95% Tax Free)</b>	Tax File Number Held: Yes
	Account Start Date: 1 July 2012

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2022	<b>114,750.83</b>
<i><u>Increases to your account:</u></i>	
Share Of Net Fund Income	11,773.79
Tax on Net Fund Income	915.78
<u>Total Increases</u>	<u>12,689.57</u>
<i><u>Decreases to your account:</u></i>	
Pension Payments	70,033.96
<u>Total Decreases</u>	<u>70,033.96</u>
<b>Withdrawal Benefit</b> as at 30 Jun 2023	<b><u>57,406.44</u></b>

Your Tax Components		
Tax Free	5.9454 %	3,413.03
Taxable - Taxed		53,993.41
Taxable - Untaxed		-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	57,406.44

**Your Insurance Benefits**  
 No insurance details have been recorded

**Your Beneficiaries**  
 No beneficiary details have been recorded

**For Enquiries:**  
 mail Jameroch Superannuation Fund, Unit 15/32 Onkaparinga Valley Road, Balhannah SA 5242

**Jameroch Superannuation Fund**  
 (ABN: 13 652 251 417)

**Member Benefit Statement**

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 2 Glebe Road BALHANNAH, SA 5242
<b>Member</b> Number: 1	Date of Birth: 5 June 1946
<b>Mr Ronald Albert Charles Pitcher</b>	Date Joined Fund: 15 January 1997
<b>Pension Account</b>	Eligible Service Date: 15 January 1997
<b>Account Based Pension (100% Tax Free)</b>	Tax File Number Held: Yes
	Account Start Date: 6 December 2014

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2022	<b>205,419.29</b>
<i><u>Increases to your account:</u></i>	
Share Of Net Fund Income	25,827.03
Tax on Net Fund Income	2,008.86
<u>Total Increases</u>	<u>27,835.89</u>
<i><u>Decreases to your account:</u></i>	
Pension Payments	6,160.00
<u>Total Decreases</u>	<u>6,160.00</u>
<b>Withdrawal Benefit</b> as at 30 Jun 2023	<b><u><u>227,095.18</u></u></b>

Your Tax Components		
Tax Free	100.0000 %	227,095.18
Taxable - Taxed		-
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		227,095.18
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		
No beneficiary details have been recorded		

**For Enquiries:**  
 mail Jameroch Superannuation Fund, Unit 15/32 Onkaparinga Valley Road, Balhannah SA 5242



**Trustee**

The Trustee of the Fund is as follows:

R & C Pitcher Pty Ltd

The directors of the Trustee company are:

Cheryl Pitcher and  
Ronald Pitcher

**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

.....  
Cheryl Pitcher  
Director - R & C Pitcher Pty Ltd

.....  
Ronald Pitcher  
Director - R & C Pitcher Pty Ltd

Statement Date: 30 June 2023

**For Enquiries:**  
mail Jameroch Superannuation Fund, Unit 15/32 Onkaparinga Valley Road, Balhannah SA 5242

**Jameroch Superannuation Fund**  
 (ABN: 13 652 251 417)

**Consolidated Member Benefit Totals**

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 2 Glebe Road BALHANNAH, SA 5242
Member	Number: 2
Ms Cheryl Kaye Pitcher	Date of Birth: 8 February 1948 Date Joined Fund: 15 January 1997 Eligible Service Date: 28 September 1992 Tax File Number Held: Yes

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

Your Accounts	
<b>Withdrawal Benefit as at 1 Jul 2022</b>	
Account Based Pension (87.60% Tax Free)	782,926.65
<b>Total as at 1 Jul 2022</b>	<b><u>782,926.65</u></b>

<b>Withdrawal Benefit as at 30 Jun 2023</b>	
Account Based Pension (87.60% Tax Free)	870,206.67
<b>Total as at 30 Jun 2023</b>	<b><u>870,206.67</u></b>

Your Tax Components	
Tax Free	762,316.75
Taxable - Taxed	107,889.92
Taxable - Untaxed	-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	870,206.67

**Your Insurance Benefits**

No insurance details have been recorded

**Your Beneficiaries**

No beneficiary details have been recorded

**For Enquiries:**  
 mail Jameroch Superannuation Fund, Unit 15/32 Onkaparinga Valley Road, Balhannah SA 5242

**Jameroch Superannuation Fund**  
 (ABN: 13 652 251 417)

**Member Benefit Statement**

Period	Member Account Details
<b>1 July 2022 - 30 June 2023</b>	Residential Address: 2 Glebe Road BALHANNAH, SA 5242
<b>Member</b> Number: 2	Date of Birth: 8 February 1948
<b>Ms Cheryl Kaye Pitcher</b>	Date Joined Fund: 15 January 1997
<b>Pension Account</b>	Eligible Service Date: 28 September 1992
<b>Account Based Pension (87.60% Tax Free)</b>	Tax File Number Held: Yes
	Account Start Date: 6 December 2014

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2022	<b>782,926.65</b>
<i>Increases to your account:</i>	
Share Of Net Fund Income	99,138.84
Tax on Net Fund Income	7,711.18
<u>Total Increases</u>	<u>106,850.02</u>
<i>Decreases to your account:</i>	
Pension Payments	19,570.00
<u>Total Decreases</u>	<u>19,570.00</u>
<b>Withdrawal Benefit</b> as at 30 Jun 2023	<b>870,206.67</b>

Your Tax Components		
Tax Free	87.6018 %	762,316.75
Taxable - Taxed		107,889.92
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		870,206.67
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		
No beneficiary details have been recorded		

**For Enquiries:**  
 mail Jameroch Superannuation Fund, Unit 15/32 Onkaparinga Valley Road, Balhannah SA 5242





### Trustee

The Trustee of the Fund is as follows:

R & C Pitcher Pty Ltd

The directors of the Trustee company are:

Cheryl Pitcher and  
Ronald Pitcher

### 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

.....  
Cheryl Pitcher  
Director - R & C Pitcher Pty Ltd

.....  
Ronald Pitcher  
Director - R & C Pitcher Pty Ltd

Statement Date: 30 June 2023

**For Enquiries:**

mail Jameroch Superannuation Fund, Unit 15/32 Onkaparinga Valley Road, Balhannah SA 5242

**Jameroch Superannuation Fund  
Pension Withdrawal Limits  
For the Period 1 July 2022 to 30 June 2023**

**Mr Ronald Pitcher  
YTD Summaries**

	Drawdowns to date	Rqd. for Minimum	Minimum	Rqd for Plan	Plan*	Remaining until Max	Maximum	Tax Free %
Account Based Pension (100% Tax Free)	6,160.00	OK!	6,160.00	OK!	6,160.00	-	-	100.00%
Account Based Pension (5.95% Tax Free)	70,033.96	OK!	3,440.00	OK!	3,440.00	-	-	5.95%
<b>Totals</b>								
Gross Drawdowns	76,193.96	0.00	9,600.00	0.00	9,600.00			
PAYG Tax	0.00	0.00	0.00	0.00	0.00			
Net Drawdowns	76,193.96	0.00	9,600.00	0.00	9,600.00			

Footnotes:

\*The plan amount is the annual pension review amount or the minimum amount where no review amount is recorded.

**Jameroch Superannuation Fund**  
**Pension Withdrawal Limits**  
**For the Period 1 July 2022 to 30 June 2023**

**Pension Payments**

Account Based Pension (100% Tax Free)

Date	Gross Amount	PAYG	Net Amount	Description
20/07/2022	5,750.00	0.00	5,750.00	OSKO PAYMENT roch5682 July p
26/08/2022	410.00	0.00	410.00	part of \$5,750.00 OSKO PAYMENT roch5682 Monthly pension (August)
<b>Totals:</b>	<b>6,160.00</b>	<b>0.00</b>	<b>6,160.00</b>	

Account Based Pension (5.95% Tax Free)

Date	Gross Amount	PAYG	Net Amount	Description
24/10/2022	725.00	0.00	725.00	part of \$1,705.00 E-BANKING TFR 0317931411 Mower, shwr
27/10/2022	1,000.00	0.00	1,000.00	E-BANKING TFR 0318391472 Fonne cover
01/11/2022	5,553.50	0.00	5,553.50	E-BANKING TFR 0319080693 Oct m/c
14/11/2022	5,900.00	0.00	5,900.00	E-BANKING TFR 0321213010 Pension Nov 22
21/12/2022	5,950.00	0.00	5,950.00	OSKO PAYMENT roch5682 Dec pension
31/12/2022	1,000.00	0.00	1,000.00	OSKO PAYMENT roch5682 Repay advance
31/12/2022	2,000.00	0.00	2,000.00	E-BANKING TFR 0328624503 Xtra spending
24/01/2023	5,000.00	0.00	5,000.00	OSKO PAYMENT roch5682 Part pension
25/01/2023	750.00	0.00	750.00	OSKO PAYMENT roch5682 Balance of pension
14/02/2023	2,874.55	0.00	2,874.55	E-BANKING TFR 0335339394 CPAC machine
17/02/2023	870.00	0.00	870.00	E-BANKING TFR 0335744025 Chair
21/02/2023	5,250.00	0.00	5,250.00	OSKO PAYMENT roch5682 Pension payment
20/03/2023	4,000.00	0.00	4,000.00	E-BANKING TFR 0340584983 Part pension
22/03/2023	4,000.00	0.00	4,000.00	OSKO PAYMENT roch5682 Extra pension
20/04/2023	1,889.04	0.00	1,889.04	E-BANKING TFR 0345592120 April m/card
26/04/2023	4,000.00	0.00	4,000.00	E-BANKING TFR 0346359224 Balance of pension
21/05/2023	6,271.87	0.00	6,271.87	E-BANKING TFR 0350476869 Masrcard payt.
09/06/2023	10,000.00	0.00	10,000.00	OSKO PAYMENT paringa Pension Reserve
10/06/2023	3,000.00	0.00	3,000.00	OSKO PAYMENT paringa Pension topup
<b>Totals:</b>	<b>70,033.96</b>	<b>0.00</b>	<b>70,033.96</b>	

**Jameroch Superannuation Fund  
Pension Withdrawal Limits  
For the Period 1 July 2022 to 30 June 2023**

**Ms Cheryl Pitcher  
YTD Summaries**

	Drawdowns to date	Rqd. for Minimum	Minimum	Rqd for Plan	Plan*	Remaining until Max	Maximum	Tax Free %
Account Based Pension (87.60% Tax Free)	19,570.00	OK!	19,570.00	OK!	19,570.00	-	-	87.60%

**Totals**

Gross Drawdowns	19,570.00	0.00	19,570.00	0.00	19,570.00
PAYG Tax	0.00	0.00	0.00	0.00	0.00
Net Drawdowns	19,570.00	0.00	19,570.00	0.00	19,570.00

Footnotes:

\*The plan amount is the annual pension review amount or the minimum amount where no review amount is recorded.

**Pension Payments**

Account Based Pension (87.60% Tax Free)

Date	Gross Amount	PAYG	Net Amount	Description
20/07/2022	2,000.00	0.00	2,000.00	OSKO PAYMENT roch5682 Cairns holiday
20/07/2022	5,500.00	0.00	5,500.00	E-BANKING TFR 00166835267601 0303781633 Cairns Holiday
26/08/2022	5,340.00	0.00	5,340.00	part of \$5,750.00 OSKO PAYMENT roch5682 Monthly pension (August)
27/09/2022	5,750.00	0.00	5,750.00	OSKO PAYMENT roch5682 Monthly pension
24/10/2022	980.00	0.00	980.00	part of \$1,705.00 E-BANKING TFR 0317931411 Mower, shwr
<b>Totals:</b>	<b>19,570.00</b>	<b>0.00</b>	<b>19,570.00</b>	

**Jameroch Superannuation Fund**  
**Investment Movement Summary**  
**For the period 1 July 2022 to 30 June 2023**

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
<b><u>Bank</u></b>										
Bendigo Bank - Retirement Account		14,220.15		97,165.49		97,252.96	0.00		14,132.68	14,132.68
Selfwealth Cash - AUD		4,687.80		0.00		4,000.00	0.00		687.80	687.80
Vanguard Cash Account		29,210.26		46,013.04		74,379.55	0.00		843.75	843.75
		48,118.21		143,178.53		175,632.51	0.00		15,664.23	15,664.23
<b><u>Bank - Foreign</u></b>										
Selfwealth Cash - USD		500.00		0.00		0.00	0.00		500.00	532.49
		500.00		0.00		0.00	0.00		500.00	532.49
<b><u>Listed Securities Market</u></b>										
Vanguard All-World Ex-Us Shares Index ETF (ASX:VEU)	2,080.00	176,476.70	0.00	0.00	0.00	0.00	0.00	2,080.00	176,476.70	169,187.20
Vanguard Australian Shares Index ETF (ASX:VAS)	9,177.00	885,554.58	0.00	0.00	0.00	0.00	0.00	9,177.00	885,554.58	826,572.39
Vanguard Us Total Market Shares Index ETF (ASX:VTS)	370.00	118,335.50	0.00	0.00	0.00	0.00	0.00	370.00	118,335.50	121,855.80
		1,180,366.78		0.00		0.00	0.00		1,180,366.78	1,117,615.39
<b>Fund Total</b>		<b>1,228,984.99</b>		<b>143,178.53</b>		<b>175,632.51</b>	<b>0.00</b>		<b>1,196,531.01</b>	<b>1,133,812.11</b>



## Detailed Holdings Summary - Period 1 Jul 2022 - 30 Jun 2023

**Account:** R & C PITCHER PTY LTD <JAMEROCH SUPER FUND A/C >

**Phillip Capital ID:** SW2095259

**SelfWealth ID:** S265470

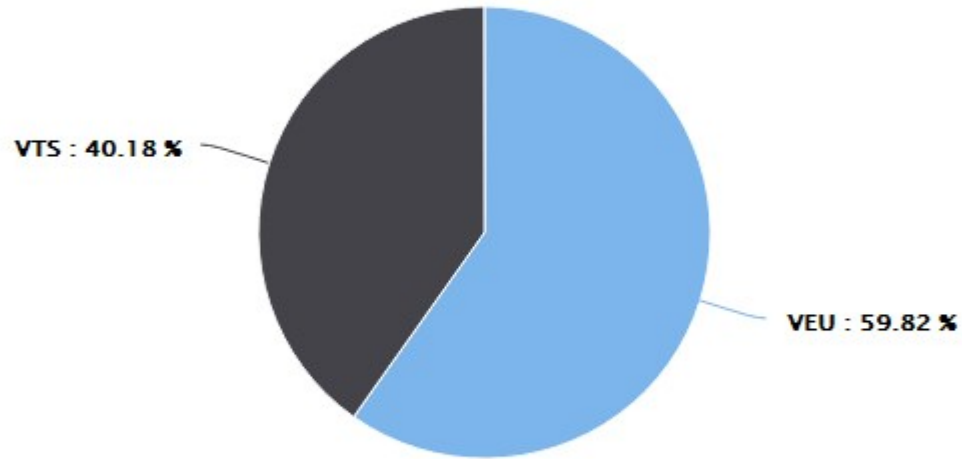
**Holding Identification Number (HIN):** X0108459417

## Overall Summary - 1 Jul 2022 - 30 Jun 2023

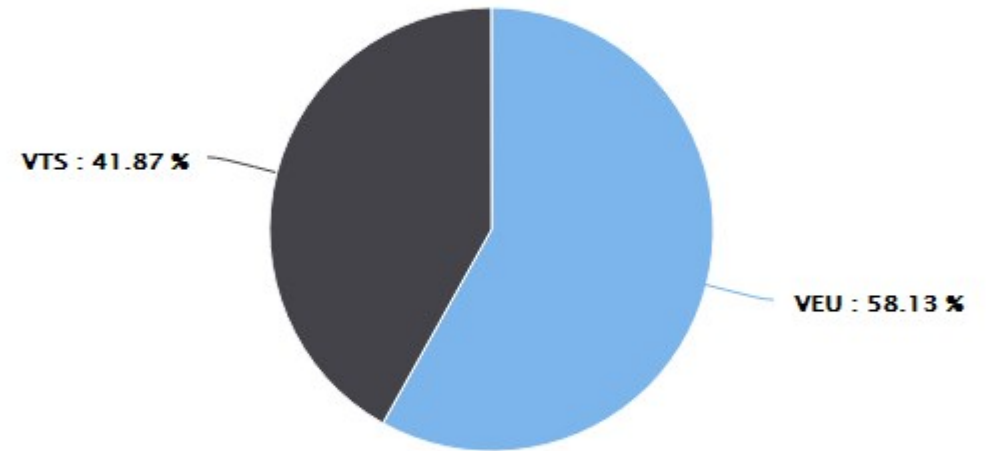
	Movement	Value
Holdings Valuation as at 1 Jul 2022		\$251,856.80
Holdings Valuation as at 30 Jun 2023	\$39,186.20	\$291,043.00
Total Brokerage		\$0.00
Total Admin Fees		\$0.00
Estimated Franking Credits		\$0.00
Estimated Dividends and Distributions		\$5,625.72

While every effort has been made to provide you with a correct statement, Selfwealth Limited does not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement.

### Holdings Summary as at 1 Jul 2022



### Holdings Summary as at 30 Jun 2023



While every effort has been made to provide you with a correct statement, Selfwealth Limited does not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement.


**Holdings Valuation as at 1 Jul 2022**

Code	Name	Units	Unit Price	Value
VEU	VNGD ALL-WORLD EX-US	2,080	\$72.43	\$150,654.40
VTS	VNGD US TOTAL MARKET	370	\$273.52	\$101,202.40
		<b>Total</b>		<b>\$251,856.80</b>

While every effort has been made to provide you with a correct statement, Selfwealth Limited does not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement.



## Holdings Valuation as at 30 Jun 2023

Code	Name	Units	Unit Price	Value
VEU	VNGD ALL-WORLD EX-US	2,080	\$81.34	\$169,187.20
VTS	VNGD US TOTAL MARKET	 370	\$329.34	\$121,855.80
<b>Total</b>				<b>\$291,043.00</b>

While every effort has been made to provide you with a correct statement, Selfwealth Limited does not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement.

## Transaction Summary - 1 Jul 2022 - 30 Jun 2023

No transactions during this period.

While every effort has been made to provide you with a correct statement, Selfwealth Limited does not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement.

## Estimated Dividends and Distributions - 1 Jul 2022 - 30 Jun 2023

This represents your estimated cash dividends based on your holding balance at the time of the dividend record date. This does not represent any DRP allocations you may have received, additionally any CDI's (CHESS Depository Interest) held may not reflect the correct dividend depending on your tax status recorded and exchange rate applied to the dividend, please refer to your dividend statements issued by the share registry for these details.

### VEU VNGD ALL-WORLD EX-US

Ex Div. Date	Payment Date	Type	Div. Amount	Franking %	Units	Franking Credit	Unfranked Amount	Est. Div
22 Jun 2022	20 Jul 2022	Interim	\$0.72437	0%	2,080	\$0.00	\$1,506.69	\$1,506.69
20 Sep 2022	18 Oct 2022	Interim	\$0.35258	0%	2,080	\$0.00	\$733.37	\$733.37
20 Dec 2022	20 Jan 2023	Interim	\$0.750295	0%	2,080	\$0.00	\$1,560.61	\$1,560.61
21 Mar 2023	20 Apr 2023	Interim	\$0.14348	0%	2,080	\$0.00	\$298.44	\$298.44
Estimated Sub Total						\$0.00	\$4,099.11	\$4,099.11

### VTS VNGD US TOTAL MARKET

Ex Div. Date	Payment Date	Type	Div. Amount	Franking %	Units	Franking Credit	Unfranked Amount	Est. Div
24 Jun 2022	22 Jul 2022	Interim	\$0.93347	0%	370	\$0.00	\$345.38	\$345.38
26 Sep 2022	24 Oct 2022	Interim	\$1.069215	0%	370	\$0.00	\$395.61	\$395.61
23 Dec 2022	25 Jan 2023	Final	\$1.13475	0%	370	\$0.00	\$419.86	\$419.86
24 Mar 2023	26 Apr 2023	Interim	\$0.98855	0%	370	\$0.00	\$365.76	\$365.76
Estimated Sub Total						\$0.00	\$1,526.61	\$1,526.61
<b>Estimated Total</b>						<b>\$0.00</b>	<b>\$5,625.72</b>	<b>\$5,625.72</b>

[support@selfwealth.com.au](mailto:support@selfwealth.com.au)

[www.selfwealth.com.au](http://www.selfwealth.com.au)

While every effort has been made to provide you with a correct statement, Selfwealth Limited does not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement.



Account: R & C PITCHER PTY LTD <JAMEROCH SUPER FUND A/C >

Holding Identification Number (HIN): X0108459417

Holding Identification Number (HIN): X0108459417

OpenMarkets Id: 265470

Phillip Capital Id: SW2095259

FNZ Id: S265470

Date	Description	Credit	Debit	Balance
	<b>Opening Balance</b>			<b>\$4,687.80</b>
20 Jan 2023 21:34:18	To Super Account		\$4,000.00	\$687.80
	<b>Closing Balance at end of day 30 Jun 2023</b>			<b>\$687.80</b>

\* Please note, this is not a bank statement.

[support@selfwealth.com.au](mailto:support@selfwealth.com.au)

[www.selfwealth.com.au](http://www.selfwealth.com.au)

# Trading Account

( R & C PITCHER PTY LTD <JAMEROCH SUPER FUND A/C > )

Cash Account    Account Details    Invoices    Trades    **Reports**    Movements

Contract Notes

**Cash Account**    Portfolio    Annual Reports

### Report Filters

Account: US ▾

Include Interest     Include Dividends     Include Trades     Include Other

### Reporting Time Period

Custom ▾

From 31/07/2021  To 30/06/2023 

Export 3 Rows ▾

Date	Description	Credit	Debit	Balance
<b>Opening Balance</b>				<b>\$0.00</b>
07 Feb 2022 11:28:36	Transfer 500.00 AUD TO USD. 1 AUD = 0.706086 USD	\$353.04		\$353.04
<b>Closing Balance at end of day 30 Jun 2023</b>				<b>\$353.04</b>

\* Please note, this is not a bank statement.



JAMEROCH SUPERANNUATION FUND  
 UNIT 5/32 ONKAPARINGA VALLEY ROAD  
 BALHANNAH SA 5242

## Vanguard Personal Investor Quarterly Statement

Period ending 30 September 2022

Investor name: JAMEROCH SUPERANNUATION FUND  
 Account number: 33777996  
 Tax file number status: Supplied  
 Account type: Smsf

### Your portfolio summary

<b>Portfolio opening value as at 1 July 2022</b>	<b>\$797,784.01</b>
Deposits into Vanguard Cash Account	\$0.00
Withdrawals from Vanguard Cash Account	-\$14,750.00
Assets transferred in	\$0.00
Assets transferred out	\$0.00
Change in investment value	-\$19,455.24
Income from your investments	\$19,945.54
Withholding tax	\$0.00
Direct fees and costs	\$0.00
<b>Portfolio closing value as at 30 September 2022</b>	<b>\$783,524.31</b>
<b>Return after withholding tax and fees</b>	<b>\$490.30</b>

A tax statement, providing you with details of your income for tax purposes, will be issued separately. The information in this statement does not provide details of the gain or loss on disposal for tax purposes and should not be relied on for your tax position.

#### Contact us



Log in to Vanguard Online  
[vanguard.com.au/personal](https://vanguard.com.au/personal)

## Your portfolio valuation as at 30 September 2022

### Summary

Investment type	Value (\$)
Vanguard Cash Account	34,405.80
ETFs	749,118.51
Income on investments due not yet received	0.00
<b>Total cash and investment value</b>	<b>783,524.31</b>

### Vanguard Cash Account

Investment	Value date	Value (\$)
Vanguard Cash Account	30-Sep-22	34,405.80
<b>Total Vanguard Cash Account</b>		<b>34,405.80</b>

### Exchange traded funds (ETFs)

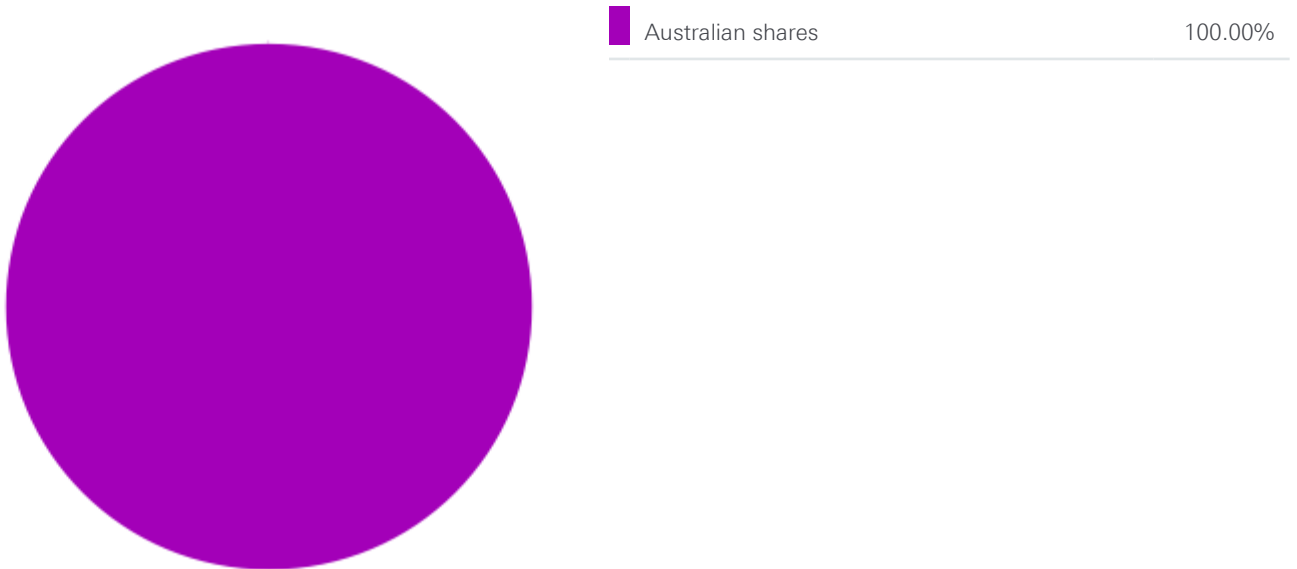
Code	Investment product	Quantity	Market closing price (\$)	Price date	Value (\$)
VAS	Vanguard Australian Shares Index ETF	9,177.00	81.630	30-Sep-22	749,118.51
<b>Total ETFs</b>					<b>749,118.51</b>

#### Notes:

- If you sell shares or ETFs, the investment value you receive will be net of any applicable brokerage fee charged on the sale. Prices listed represent the market closing price provided by the relevant exchange on the last business day of the statement period and do not account for brokerage fees.
- Prices listed for managed funds are the "sell" price as at the price date, which is the price that would have been received on sale of the units. This is normally less than the "buy price", as a result of buy/sell spreads charged by managed funds to cover transaction costs.
- The portfolio valuation includes transactions that are confirmed, not yet settled up to and including those on the last day of the reporting period.
- Income on investments due not yet received includes accrued income that is due to settle after this statement reporting period.
- The price for managed funds is rounded to four decimal places. For shares and ETFs, the price is rounded to three decimal places.



## Your investment asset allocation (%) as at 30 September 2022



Note: This excludes cash held in your Vanguard Cash Account.

## Your Vanguard Cash Account transaction details

BSB: 013936  
Account number: 121133011

Effective date	Transaction description	Debits (\$)	Credits (\$)	Balance (\$)
<b>1-Jul-2022</b>	<b>Opening balance</b>			<b>29,210.26</b>
02-Jul-2022	Cash Account Interest		21.61	29,231.87
15-Jul-2022	One-off Cash Withdrawal to 153457064 on 15-Jul-2022	7,500.00		21,731.87
19-Jul-2022	DIV: VAS.XASX.AU @ AUD 2.1595		19,818.03	41,549.90
02-Aug-2022	Cash Account Interest		41.49	41,591.39
15-Aug-2022	One-off Cash Withdrawal to 153457064 on 14-Aug-2022	5,750.00		35,841.39
02-Sep-2022	Cash Account Interest		64.41	35,905.80
19-Sep-2022	One-off Cash Withdrawal to 153457064 on 18-Sep-2022	1,500.00		34,405.80
<b>30-Sep-2022</b>	<b>Closing balance</b>			<b>34,405.80</b>

Note:

- The cash account transaction details exclude managed funds 'sell' transactions placed (not settled) up to and including the last day of the statement reporting period.

### Vanguard Cash Account interest rate

1-Jul-2022 to 5-Jul-2022 1.00% p.a.

6-Jul-2022 to 2-Aug-2022 1.50% p.a.

3-Aug-2022 to 6-Sep-2022 2.00% p.a.

7-Sep-2022 to 5-Oct-2022 2.50% p.a.

The interest rates listed above are net of the Interest Rate Charge. Please refer to the Vanguard Personal Investor Guide for further information.

## Total fees and costs you paid for the period 01-Jul-2022 to 30-Sep-2022

Fees and costs deducted directly from your account	Amount (\$)
Brokerage Fee	0.00
Account Fee	0.00
<b>Total</b>	<b>0.00</b>

Fees and costs deducted from your investment	Amount (\$)
Indirect Cost	216.99
<b>Total fees and costs you paid</b>	<b>216.99</b>

Notes:

- The Account Fee (if applicable) is deducted from your Vanguard Cash Account quarterly in arrears.
- The fees and costs deducted from your investment include a reasonable estimate of the fees costs deducted from your investment(s) in any Vanguard Funds and ETFs you held during the period. It includes (as applicable) Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the relevant Product Disclosure Statement
- Vanguard receives an Indirect Cash Management Fee of up to 0.50% from the financial institution where your Cash Account funds are held on deposit. This amount is calculated daily on the value of your Cash Account and is received monthly by Vanguard prior to interest payments being credited to your Vanguard Cash Account (monthly in arrears). It is not a fee deducted from your account and therefore has not been included in the above total. Please refer to the Vanguard Personal Investor Guide for further information.

Further information about Vanguard Personal Investor is available on request. You can obtain a copy of this information on the Vanguard website at the following location [www.vanguard.com.au](http://www.vanguard.com.au). The latest version of the Investor Guide can be found at [www.vanguard.com.au/offerdocuments](http://www.vanguard.com.au/offerdocuments).

Vanguard has a dispute resolution process for resolving complaints. If you have a complaint, please contact us on 1300 655 101, or send us a secure message via Vanguard Online. 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)  
 Email: [info@afca.org.au](mailto:info@afca.org.au)  
 Telephone: 1800 931 678 (free call)  
 In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

You can view a copy of your Vanguard Personal Investor Statement for the relevant financial year on Vanguard Online.

Vanguard obtains the information in this report from a number of sources believed to be reliable as at the report date. While Vanguard makes best endeavours to ensure the accuracy of the information in this report, Vanguard cannot warrant or guarantee the accuracy of information provided by third parties.

Vanguard Investments Australia Ltd (ABN 72 072 881 086 / AFS Licence 227263) is the operator of Vanguard Personal Investor. Past performance is not an indication of future performance.

JAMEROCH SUPERANNUATION FUND  
 UNIT 5/32 ONKAPARINGA VALLEY ROAD  
 BALHANNAH SA 5242

## Vanguard Personal Investor Quarterly Statement

Period ending 31 December 2022

Investor name: JAMEROCH SUPERANNUATION FUND  
 Account number: 33777996  
 Tax file number status: Supplied  
 Account type: Smsf

### Your portfolio summary

<b>Portfolio opening value as at 1 October 2022</b>	<b>\$783,524.31</b>
Deposits into Vanguard Cash Account	\$0.00
Withdrawals from Vanguard Cash Account	-\$16,455.00
Assets transferred in	\$0.00
Assets transferred out	\$0.00
Change in investment value	\$55,704.39
Income from your investments	\$13,549.32
Withholding tax	\$0.00
Direct fees and costs	\$0.00
<b>Portfolio closing value as at 31 December 2022</b>	<b>\$836,323.02</b>
<b>Return after withholding tax and fees</b>	<b>\$69,253.71</b>

A tax statement, providing you with details of your income for tax purposes, will be issued separately. The information in this statement does not provide details of the gain or loss on disposal for tax purposes and should not be relied on for your tax position.

#### Contact us



Log in to Vanguard Online  
[vanguard.com.au/personal](https://vanguard.com.au/personal)

## Your portfolio valuation as at 31 December 2022

### Summary

Investment type	Value (\$)
Vanguard Cash Account	31,500.12
ETFs	804,822.90
Income on investments due not yet received	0.00
<b>Total cash and investment value</b>	<b>836,323.02</b>

### Vanguard Cash Account

Investment	Value date	Value (\$)
Vanguard Cash Account	31-Dec-22	31,500.12
<b>Total Vanguard Cash Account</b>		<b>31,500.12</b>

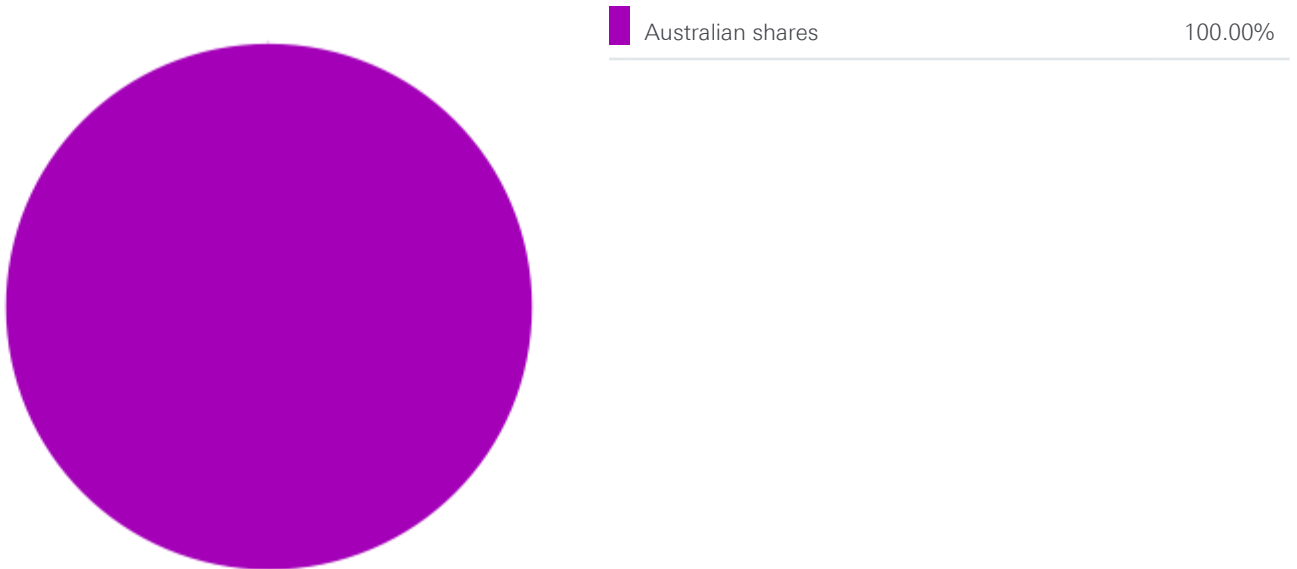
### Exchange traded funds (ETFs)

Code	Investment product	Quantity	Market closing price (\$)	Price date	Value (\$)
VAS	Vanguard Australian Shares Index ETF	9,177.00	87.700	30-Dec-22	804,822.90
<b>Total ETFs</b>					<b>804,822.90</b>

#### Notes:

- If you sell shares or ETFs, the investment value you receive will be net of any applicable brokerage fee charged on the sale. Prices listed represent the market closing price provided by the relevant exchange on the last business day of the statement period and do not account for brokerage fees.
- Prices listed for managed funds are the "sell" price as at the price date, which is the price that would have been received on sale of the units. This is normally less than the "buy price", as a result of buy/sell spreads charged by managed funds to cover transaction costs.
- The portfolio valuation includes transactions that are confirmed, not yet settled up to and including those on the last day of the reporting period.
- Income on investments due not yet received includes accrued income that is due to settle after this statement reporting period.
- The price for managed funds is rounded to four decimal places. For shares and ETFs, the price is rounded to three decimal places.

## Your investment asset allocation (%) as at 31 December 2022



Note: This excludes cash held in your Vanguard Cash Account.

## Your Vanguard Cash Account transaction details

BSB: 013936  
Account number: 121133011

Effective date	Transaction description	Debits (\$)	Credits (\$)	Balance (\$)
<b>1-Oct-2022</b>	<b>Opening balance</b>			<b>34,405.80</b>
04-Oct-2022	Cash Account Interest		74.70	34,480.50
19-Oct-2022	DIV: VAS.XASX.AU @ AUD 1.4506		13,311.95	47,792.45
19-Oct-2022	One-off Cash Withdrawal to 153457064 on 18-Oct-2022	7,455.00		40,337.45
02-Nov-2022	Cash Account Interest		79.62	40,417.07
02-Dec-2022	Cash Account Interest		83.05	40,500.12
12-Dec-2022	One-off Cash Withdrawal to 153457064 on 12-Dec-2022	6,000.00		34,500.12
30-Dec-2022	One-off Cash Withdrawal to 153457064 on 29-Dec-2022	3,000.00		31,500.12
<b>31-Dec-2022</b>	<b>Closing balance</b>			<b>31,500.12</b>

Note:

- The cash account transaction details exclude managed funds 'sell' transactions placed (not settled) up to and including the last day of the statement reporting period.

### Vanguard Cash Account interest rate

1-Oct-2022 to 4-Oct-2022 2.50% p.a.

5-Oct-2022 to 29-Oct-2022 2.75% p.a.

30-Oct-2022 to 1-Nov-2022 2.25% p.a.

2-Nov-2022 to 6-Dec-2022 2.50% p.a.

7-Dec-2022 to 14-Dec-2022 2.75% p.a.

15-Dec-2022 to 31-Dec-2022 2.50% p.a.

The interest rates listed above are net of the Indirect Cash Management Fee. Please refer to the Vanguard Personal Investor Guide for further information.

## Total fees and costs you paid for the period 01-Oct-2022 to 31-Dec-2022

Fees and costs deducted directly from your account	Amount (\$)
Brokerage Fee	0.00
Account Fee	0.00
<b>Total</b>	<b>0.00</b>

Fees and costs deducted from your investment	Amount (\$)
Indirect Cost	221.33
<b>Total fees and costs you paid</b>	<b>221.33</b>

Notes:

- The Account Fee (if applicable) is deducted from your Vanguard Cash Account quarterly in arrears.
- The fees and costs deducted from your investment include a reasonable estimate of the fees costs deducted from your investment(s) in any Vanguard Funds and ETFs you held during the period. It includes (as applicable) Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the relevant Product Disclosure Statement
- Vanguard receives an Indirect Cash Management Fee which ranges between 0.00% and 1.50% p.a. from the financial institution where your Cash Account funds are held on deposit. It is the difference between the amount of interest earned on the pooled cash held in the omnibus accounts at our authorised deposit-taking institution and the interest we credit to your Vanguard Cash Account. This amount is calculated daily on the value of your Vanguard Cash Account and is received monthly by Vanguard before the Vanguard Cash Account Interest Rate to investors is declared. It is not a fee deducted from your account and therefore has not been included in the above total. The current Interest Rate and Indirect Cash Management Fee is published on our website in the Cash Account Interest Rate notice. Please refer to the Vanguard Personal Investor Guide for further information.

Further information about Vanguard Personal Investor is available on request. You can obtain a copy of this information on the Vanguard website at the following location [www.vanguard.com.au](http://www.vanguard.com.au). The latest version of the Investor Guide can be found at [www.vanguard.com.au/offerdocuments](http://www.vanguard.com.au/offerdocuments).

Vanguard has a dispute resolution process for resolving complaints. If you have a complaint, please contact us on 1300 655 101, or send us a secure message via Vanguard Online. 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)  
 Email: [info@afca.org.au](mailto:info@afca.org.au)  
 Telephone: 1800 931 678 (free call)  
 In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

You can view a copy of your Vanguard Personal Investor Statement for the relevant financial year on Vanguard Online.

Vanguard obtains the information in this report from a number of sources believed to be reliable as at the report date. While Vanguard makes best endeavours to ensure the accuracy of the information in this report, Vanguard cannot warrant or guarantee the accuracy of information provided by third parties.

Vanguard Investments Australia Ltd (ABN 72 072 881 086 / AFS Licence 227263) is the operator of Vanguard Personal Investor. Past performance is not an indication of future performance.



JAMEROCH SUPERANNUATION FUND  
 UNIT 5/32 ONKAPARINGA VALLEY ROAD  
 BALHANNAH SA 5242

## Vanguard Personal Investor Quarterly Statement

Period ending 31 March 2023

Investor name: JAMEROCH SUPERANNUATION FUND  
 Account number: 33777996  
 Tax file number status: Supplied  
 Account type: Smsf

### Your portfolio summary

<b>Portfolio opening value as at 1 January 2023</b>	<b>\$836,323.02</b>
Deposits into Vanguard Cash Account	\$0.00
Withdrawals from Vanguard Cash Account	-\$20,374.55
Assets transferred in	\$0.00
Assets transferred out	\$0.00
Change in investment value	\$19,088.16
Income from your investments	\$7,087.06
Withholding tax	\$0.00
Direct fees and costs	\$0.00
<b>Portfolio closing value as at 31 March 2023</b>	<b>\$842,123.69</b>
<b>Return after withholding tax and fees</b>	<b>\$26,175.22</b>

A tax statement, providing you with details of your income for tax purposes, will be issued separately. The information in this statement does not provide details of the gain or loss on disposal for tax purposes and should not be relied on for your tax position.

#### Contact us



Log in to Vanguard Online  
[vanguard.com.au/personal](https://vanguard.com.au/personal)

## Your portfolio valuation as at 31 March 2023

### Summary

Investment type	Value (\$)
Vanguard Cash Account	18,212.63
ETFs	823,911.06
Income on investments due not yet received	0.00
<b>Total cash and investment value</b>	<b>842,123.69</b>

### Vanguard Cash Account

Investment	Value date	Value (\$)
Vanguard Cash Account	31-Mar-23	18,212.63
<b>Total Vanguard Cash Account</b>		<b>18,212.63</b>

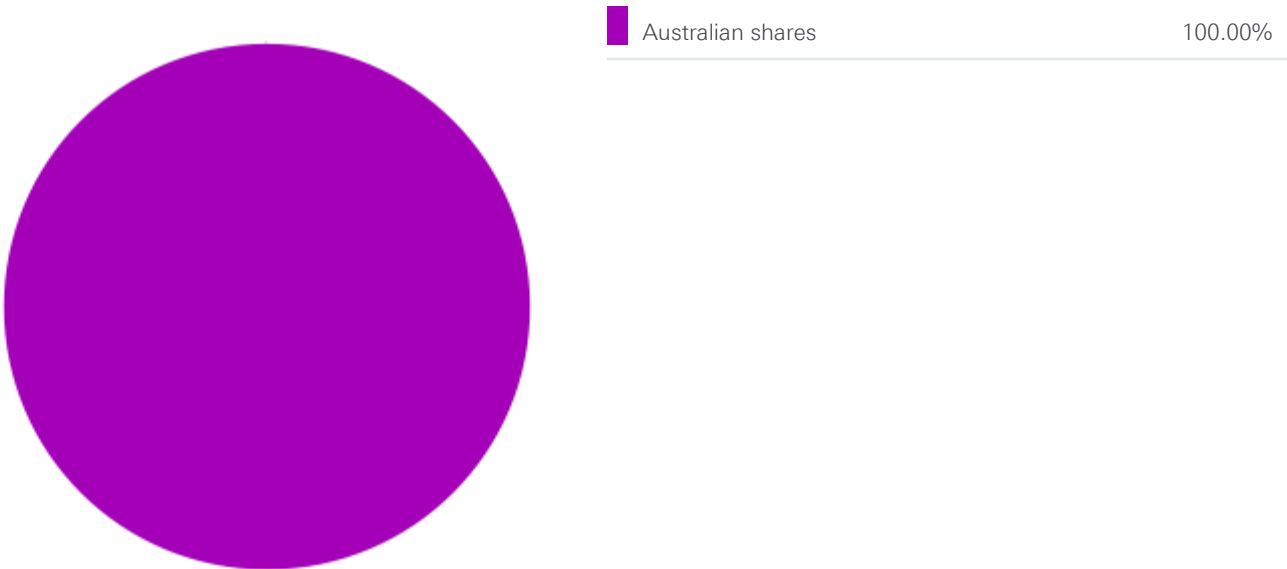
### Exchange traded funds (ETFs)

Code	Investment product	Quantity	Market closing price (\$)	Price date	Value (\$)
VAS	Vanguard Australian Shares Index ETF	9,177.00	89.780	31-Mar-23	823,911.06
<b>Total ETFs</b>					<b>823,911.06</b>

#### Notes:

- If you sell shares or ETFs, the investment value you receive will be net of any applicable brokerage fee charged on the sale. Prices listed represent the market closing price provided by the relevant exchange on the last business day of the statement period and do not account for brokerage fees.
- Prices listed for managed funds are the "sell" price as at the price date, which is the price that would have been received on sale of the units. This is normally less than the "buy price", as a result of buy/sell spreads charged by managed funds to cover transaction costs.
- The portfolio valuation includes transactions that are confirmed, not yet settled up to and including those on the last day of the reporting period.
- Income on investments due not yet received includes accrued income that is due to settle after this statement reporting period.
- The price for managed funds is rounded to four decimal places. For shares and ETFs, the price is rounded to three decimal places.

**Your investment asset allocation (%) as at 31 March 2023**



Note: This excludes cash held in your Vanguard Cash Account.

## Your Vanguard Cash Account transaction details

BSB: 013936  
Account number: 121133011

Effective date	Transaction description	Debits (\$)	Credits (\$)	Balance (\$)
<b>1-Jan-2023</b>	<b>Opening balance</b>			<b>31,500.12</b>
04-Jan-2023	Cash Account Interest		83.16	31,583.28
19-Jan-2023	DIV: VAS.XASX.AU @ AUD 0.7497		6,880.31	38,463.59
25-Jan-2023	One-off Cash Withdrawal to 153457064 on 24-Jan-2023	5,750.00		32,713.59
02-Feb-2023	Cash Account Interest		66.18	32,779.77
14-Feb-2023	One-off Cash Withdrawal to 153457064 on 14-Feb-2023	2,874.55		29,905.22
14-Feb-2023	One-off Cash Withdrawal to 153457064 on 14-Feb-2023	5,750.00		24,155.22
02-Mar-2023	Cash Account Interest		57.41	24,212.63
20-Mar-2023	One-off Cash Withdrawal to 153457064 on 20-Mar-2023	6,000.00		18,212.63
<b>31-Mar-2023</b>	<b>Closing balance</b>			<b>18,212.63</b>

Note:

- The cash account transaction details exclude managed funds 'sell' transactions placed (not settled) up to and including the last day of the statement reporting period.

### Vanguard Cash Account interest rate

1-Jan-2023 to 7-Feb-2023 2.50% p.a.

8-Feb-2023 to 7-Mar-2023 2.75% p.a.

8-Mar-2023 to 22-Mar-2023 3.00% p.a.

23-Mar-2023 to 31-Mar-2023 2.75% p.a.

The interest rates listed above are net of the Indirect Cash Management Fee. Please refer to the Vanguard Personal Investor Guide for further information.

## Total fees and costs you paid for the period 01-Jan-2023 to 31-Mar-2023

Fees and costs deducted directly from your account	Amount (\$)
Brokerage Fee	0.00
Account Fee	0.00
<b>Total</b>	<b>0.00</b>

Fees and costs deducted from your investment	Amount (\$)
Indirect Cost	224.32
<b>Total fees and costs you paid</b>	<b>224.32</b>

Notes:

- The Account Fee (if applicable) is deducted from your Vanguard Cash Account quarterly in arrears.
- The fees and costs deducted from your investment include a reasonable estimate of the fees costs deducted from your investment(s) in any Vanguard Funds and ETFs you held during the period. It includes (as applicable) Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the relevant Product Disclosure Statement
- Vanguard receives an Indirect Cash Management Fee which ranges between 0.00% and 1.50% p.a. from the financial institution where your Cash Account funds are held on deposit. It is the difference between the amount of interest earned on the pooled cash held in the omnibus accounts at our authorised deposit-taking institution and the interest we credit to your Vanguard Cash Account. This amount is calculated daily on the value of your Vanguard Cash Account and is received monthly by Vanguard before the Vanguard Cash Account Interest Rate to investors is declared. It is not a fee deducted from your account and therefore has not been included in the above total. The current Interest Rate and Indirect Cash Management Fee is published on our website in the Cash Account Interest Rate notice. Please refer to the Vanguard Personal Investor Guide for further information.

Further information about Vanguard Personal Investor is available on request. You can obtain a copy of this information on the Vanguard website at the following location [www.vanguard.com.au](http://www.vanguard.com.au). The latest version of the Investor Guide can be found at [www.vanguard.com.au/offerdocuments](http://www.vanguard.com.au/offerdocuments).

Vanguard has a dispute resolution process for resolving complaints. If you have a complaint, please contact us on 1300 655 101, or send us a secure message via Vanguard Online. 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)  
 Email: [info@afca.org.au](mailto:info@afca.org.au)  
 Telephone: 1800 931 678 (free call)  
 In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

You can view a copy of your Vanguard Personal Investor Statement for the relevant financial year on Vanguard Online.

Vanguard obtains the information in this report from a number of sources believed to be reliable as at the report date. While Vanguard makes best endeavours to ensure the accuracy of the information in this report, Vanguard cannot warrant or guarantee the accuracy of information provided by third parties.

Vanguard Investments Australia Ltd (ABN 72 072 881 086 / AFS Licence 227263) is the operator of Vanguard Personal Investor. Past performance is not an indication of future performance.

JAMEROCH SUPERANNUATION FUND  
 UNIT 5/32 ONKAPARINGA VALLEY ROAD  
 BALHANNAH SA 5242

## Vanguard Personal Investor Quarterly Statement

Period ending 30 June 2023

Investor name: JAMEROCH SUPERANNUATION FUND  
 Account number: 33777996  
 Tax file number status: Supplied  
 Account type: Smsf

### Your portfolio summary

<b>Portfolio opening value as at 1 April 2023</b>	<b>\$842,123.69</b>
Deposits into Vanguard Cash Account	\$0.00
Withdrawals from Vanguard Cash Account	-\$22,800.00
Assets transferred in	\$0.00
Assets transferred out	\$0.00
Change in investment value	\$2,661.33
Income from your investments	\$5,431.12
Withholding tax	\$0.00
Direct fees and costs	\$0.00
<b>Portfolio closing value as at 30 June 2023</b>	<b>\$827,416.14</b>
<b>Return after withholding tax and fees</b>	<b>\$8,092.45</b>

A tax statement, providing you with details of your income for tax purposes, will be issued separately. The information in this statement does not provide details of the gain or loss on disposal for tax purposes and should not be relied on for your tax position.

#### Contact us




Log in to Vanguard Online  
[vanguard.com.au/personal](https://vanguard.com.au/personal)

## Your portfolio valuation as at 30 June 2023

### Summary

Investment type	Value (\$)
Vanguard Cash Account	843.75
ETFs	826,572.39
Income on investments due not yet received	0.00
<b>Total cash and investment value</b>	<b>827,416.14</b>

### Vanguard Cash Account

Investment	Value date	Value (\$)
Vanguard Cash Account	30-Jun-23 	843.75
<b>Total Vanguard Cash Account</b>		<b>843.75</b>

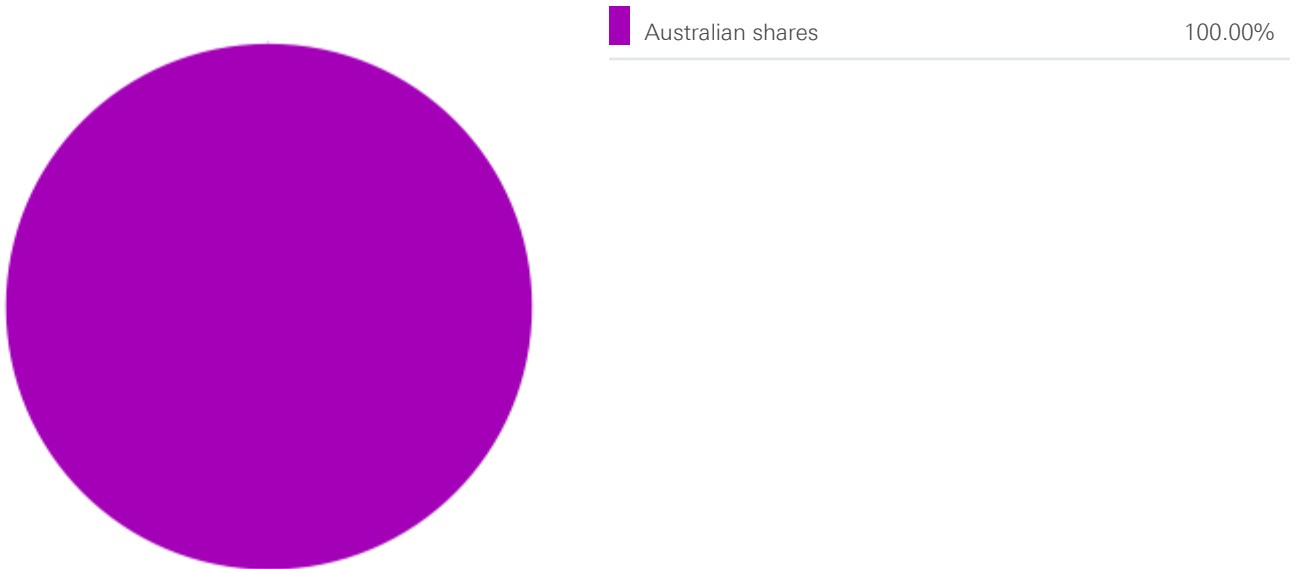
### Exchange traded funds (ETFs)

Code	Investment product	Quantity	Market closing price (\$)	Price date	Value (\$)
VAS	Vanguard Australian Shares Index ETF	9,177.00	90.070	30-Jun-23	826,572.39
<b>Total ETFs</b>					<b>826,572.39</b>

#### Notes:

- If you sell shares or ETFs, the investment value you receive will be net of any applicable brokerage fee charged on the sale. Prices listed represent the market closing price provided by the relevant exchange on the last business day of the statement period and do not account for brokerage fees.
- Prices listed for managed funds are the "sell" price as at the price date, which is the price that would have been received on sale of the units. This is normally less than the "buy price", as a result of buy/sell spreads charged by managed funds to cover transaction costs.
- The portfolio valuation includes transactions that are confirmed, not yet settled up to and including those on the last day of the reporting period.
- Income on investments due not yet received includes accrued income that is due to settle after this statement reporting period.
- The price for managed funds is rounded to four decimal places. For shares and ETFs, the price is rounded to three decimal places.

## Your investment asset allocation (%) as at 30 June 2023



Note: This excludes cash held in your Vanguard Cash Account.



## Your Vanguard Cash Account transaction details

BSB: 013936  
Account number: 121133011

Effective date	Transaction description	Debits (\$)	Credits (\$)	Balance (\$)
<b>1-Apr-2023</b>	<b>Opening balance</b>			<b>18,212.63</b>
04-Apr-2023	Cash Account Interest		55.78	18,268.41
21-Apr-2023	DIV: VAS.XASX.AU @ AUD 0.5770		5,295.02	23,563.43
24-Apr-2023	One-off Cash Withdrawal to 153457064 on 23-Apr-2023	4,000.00		19,563.43
02-May-2023	Cash Account Interest		40.52	19,603.95
12-May-2023	One-off Cash Withdrawal to 153457064 on 11-May-2023	5,800.00		13,803.95
02-Jun-2023	Cash Account Interest		39.80	13,843.75
06-Jun-2023	One-off Cash Withdrawal to 153457064 on 05-Jun-2023	13,000.00		843.75
<b>30-Jun-2023</b>	<b>Closing balance</b>			<b>843.75</b>

Note:

- The cash account transaction details exclude managed funds 'sell' transactions placed (not settled) up to and including the last day of the statement reporting period.

### Vanguard Cash Account interest rate

1-Apr-2023 to 2-May-2023 2.75% p.a.

3-May-2023 to 6-Jun-2023 3.00% p.a.

7-Jun-2023 to 30-Jun-2023 3.25% p.a.

The interest rates listed above are net of the Indirect Cash Management Fee. Please refer to the Vanguard Personal Investor Guide for further information.

## Total fees and costs you paid for the period 01-Apr-2023 to 30-Jun-2023

Fees and costs deducted directly from your account	Amount (\$)
Brokerage Fee	0.00
Account Fee	0.00
<b>Total</b>	<b>0.00</b>

Fees and costs deducted from your investment	Amount (\$)
Indirect Cost	226.67
<b>Total fees and costs you paid</b>	<b>226.67</b>

Notes:

- The Account Fee (if applicable) is deducted from your Vanguard Cash Account quarterly in arrears.
- The fees and costs deducted from your investment include a reasonable estimate of the fees costs deducted from your investment(s) in any Vanguard Funds and ETFs you held during the period. It includes (as applicable) Vanguard's management fees and costs (including any applicable indirect costs), performance fees, transaction costs and buy-sell spread applicable on the transactions during the reported period. For more information on these fees and costs please refer to the relevant Product Disclosure Statement
- Vanguard receives an Indirect Cash Management Fee which ranges between 0.00% and 1.50% p.a. from the financial institution where your Cash Account funds are held on deposit. It is the difference between the amount of interest earned on the pooled cash held in the omnibus accounts at our authorised deposit-taking institution and the interest we credit to your Vanguard Cash Account. This amount is calculated daily on the value of your Vanguard Cash Account and is received monthly by Vanguard before the Vanguard Cash Account Interest Rate to investors is declared. It is not a fee deducted from your account and therefore has not been included in the above total. The current Interest Rate and Indirect Cash Management Fee is published on our website in the Cash Account Interest Rate notice. Please refer to the Vanguard Personal Investor Guide for further information.

Further information about Vanguard Personal Investor is available on request. You can obtain a copy of this information on the Vanguard website at the following location [www.vanguard.com.au](http://www.vanguard.com.au). The latest version of the Investor Guide can be found at [www.vanguard.com.au/offerdocuments](http://www.vanguard.com.au/offerdocuments).

Vanguard has a dispute resolution process for resolving complaints. If you have a complaint, please contact us on 1300 655 101, or send us a secure message via Vanguard Online. 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)  
 Email: [info@afca.org.au](mailto:info@afca.org.au)  
 Telephone: 1800 931 678 (free call)  
 In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

You can view a copy of your Vanguard Personal Investor Statement for the relevant financial year on Vanguard Online.

Vanguard obtains the information in this report from a number of sources believed to be reliable as at the report date. While Vanguard makes best endeavours to ensure the accuracy of the information in this report, Vanguard cannot warrant or guarantee the accuracy of information provided by third parties.

Vanguard Investments Australia Ltd (ABN 72 072 881 086 / AFS Licence 227263) is the operator of Vanguard Personal Investor. Past performance is not an indication of future performance.

JAMEROCH SUPERANNUATION FUND  
 UNIT 5/32 ONKAPARINGA VALLEY ROAD  
 BALHANNAH SA 5242

## Vanguard Personal Investor Annual Tax Report

1 July 2022 to 30 June 2023

Investor name: JAMEROCH SUPERANNUATION FUND  
 Account number: 33777996  
 Tax file number status: Supplied  
 Account type: Smsf

The tax guide reference items are valid for Australian tax resident individual investors only.

### Income

#### Australian income (non-primary production)

Interest	Amount	Tax guide reference
Interest income	\$707.73	10L
<b>Interest income</b>	<b>\$707.73</b>	

Dividends	Amount	Tax guide reference
Unfranked amount	\$0.00	11S
Franked amount (not inclusive of franking credits)	\$0.00	11T
Australian dividend franking credits	\$0.00	11U
<b>Gross dividend income</b>	<b>\$0.00</b>	

#### Contact us



Log in to Vanguard Online  
[vanguard.com.au/personal](https://vanguard.com.au/personal)

Account number: 33777996

Trust distributions	Amount	Tax guide reference
Franked amount (inclusive of franking credits)	\$41,434.46	13C
Unfranked amount	\$2,840.52	13U
Interest income	\$311.16	13U
Other income	\$527.82	13U
Other income - CBMI	\$5.63	13U
Other income excl. NCMI	\$7.59	13U
Other income - NCMI	\$88.43	13U
Other deductions (relating to trust distributions)	\$0.00	13Y
<b>Gross trust distribution income</b>	<b>\$45,215.61</b>	

## Australian income (primary production)

Trust distributions	Amount	Tax guide reference
PP Other income excl. NCMI	\$0.00	13L
PP Other income - NCMI	\$0.00	13L
PP Other deductions (relating to trust distributions)	\$0.00	13L
<b>Gross trust distribution income</b>	<b>\$0.00</b>	

## Foreign income

Dividends	Amount	Tax guide reference
Foreign source div. income (including tax offsets)	\$0.00	20M + 20E
Australian franking credits from a NZ company	\$0.00	20F
Trust distributions	Amount	Tax guide reference
Assessable foreign income (including tax offsets)	\$813.93	20M + 20E
Attributable income CFC	\$0.00	19K
Non-taxable income	\$0.00	N/A
<b>Gross foreign income</b>	<b>\$813.93</b>	

## Other income

	Amount	Tax guide reference
Disposal of traditional securities	\$0.00	24Y(gains)/ D15(losses)

Account number: 33777996

	Amount	Tax guide reference
Other assessable income	\$0.00	24Y
FX gains / losses	\$0.00	24Y(gains)/ D15(losses)
Management fee rebate	\$0.00	N/A
<b>Gross other income</b>	<b>\$0.00</b>	
<b>Total gross income</b>	<b>\$46,737.27</b>	

## Tax offsets

Tax offsets	Amount	Tax guide reference
Australian dividend franking credits	\$0.00	11U
Foreign dividend tax offsets	\$0.00	200
Trust franking credits	\$12,662.46	13Q
Trust foreign income tax offsets	\$41.00	200
Foreign cgt discounted tax offset	\$0.00	200
Foreign cgt other tax offset	\$0.00	200
Foreign cgt indexed tax offset	\$0.00	200
Australian franking credits from a NZ company	\$0.00	20F
Early stage venture capital LP offsets	\$0.00	T7K
Early stage investor offsets	\$0.00	T8L
Other refundable tax offsets exploration credits	\$0.00	T9P
<b>Total tax offsets</b>	<b>\$12,703.46</b>	
<b>Total net income received</b>	<b>\$34,033.81</b>	

## Deductions

Fees and expenses	Amount	Tax guide reference
Account Fee	\$0.00	N/A
Brokerage	\$0.00	N/A
Other fees	\$0.00	N/A
<b>Total fees</b>	<b>\$0.00</b>	

Account number: 33777996

Tax withheld	Amount	Tax guide reference
TFN withholding tax from gross interest	\$0.00	10M
TFN withholding tax from dividends	\$0.00	11V
TFN withholding tax from distributions	\$0.00	13R
Non-resident withholding tax	\$0.00	13A
<b>Total withholding tax</b>	<b>\$0.00</b>	

Other deductions	Amount	Tax guide reference
LIC capital gain amount <sup>1</sup>	\$0.00	D8
<b>Total other deductions</b>	<b>\$0.00</b>	

<sup>1</sup>This amount relates to dividends received from a Listed Investment Company (LIC) which are attributable to LIC capital gains. Individuals, trusts or partnerships are entitled to a deduction of 50% and complying superannuation funds a deduction of 33.3 % of the LIC capital gain dividend. We recommend that you seek professional tax advice to assist you in completing your tax return.

## Capital gains / (losses)

Capital gains from trust distributions	Amount	Tax guide reference
Discounted capital gains TAP	\$0.00	18
Discounted capital gains TAP - CBMI	\$0.00	18
Discounted capital gains TAP excluding NCMI	\$0.00	18
Discounted capital gains TAP - NCMI	\$0.00	18
Discounted capital gains non-TAP	\$0.00	18
Foreign capital gains - Discounted method	\$0.00	18
Foreign cgt discounted tax offset	\$0.00	18
CGT concession	\$0.00	18
CGT concession - CBMI	\$0.00	18
CGT concession excluding NCMI	\$0.00	18
CGT concession - NCMI	\$0.00	18
Foreign capital gains - Concessional method	\$0.00	18
Index capital gains TAP	\$0.00	18
Index capital gains non-TAP	\$0.00	18
Foreign capital gains - Indexation Method	\$0.00	18
Foreign cgt indexed tax offset	\$0.00	18

Account number: 33777996

Capital gains from trust distributions	Amount	Tax guide reference
Other capital gains TAP	\$0.00	18
Other capital gains TAP - CBMI	\$0.00	18
Other capital gains TAP excluding NCMI	\$0.00	18
Other capital gains TAP - NCMI	\$0.00	18
Other capital gains non-TAP	\$0.00	18
Foreign capital gains - Other	\$0.00	18
Foreign cgt other tax offset	\$0.00	18
<b>Capital gains / (losses) from disposal of assets</b>	<b>Amount</b>	<b>Tax guide reference</b>
Discounted capital gains	\$0.00	18
CGT concession	\$0.00	18
Index capital gains	\$0.00	18
Other capital gains	\$0.00	18
Capital loss <sup>2</sup>	\$0.00	18
<b>Total current year capital gains</b>	<b>\$0.00</b>	<b>18H</b>
<b>Net capital gain<sup>3</sup></b>	<b>\$0.00</b>	<b>18A</b>
<b>Net capital losses carried forward</b>	<b>\$0.00</b>	<b>18V</b>

<sup>2</sup>Capital loss is the current year capital loss from disposal of assets, prior to the offset of any capital gains.

<sup>3</sup>Where there are capital losses, these losses have been firstly offset against other capital gains, then index capital gains then lastly against the gross up discounted capital gains.

Account number: 33777996

## Non-assessable income

	Amount	Tax guide reference
Return of capital	\$0.00	N/A
Tax free income	\$0.00	N/A
Tax deferred income	\$0.00	N/A
Tax exempt income	\$0.00	N/A
Non-assessable non-exempt income	\$0.00	N/A
<b>Total non-assessable income</b>	<b>\$0.00</b>	
<b>AMIT cost base net amount</b>	<b>Amount</b>	<b>Tax guide reference</b>
- Excess (reduce cost base)	\$319.92	N/A
- Shortfall (increase cost base)	\$0.00	N/A



Account number: 33777996

### Australian interest income and tax information

Payment date	Gross amount	Tax	Net amount
02-Jul-2022	\$21.61	\$0.00	\$21.61
02-Aug-2022	\$41.49	\$0.00	\$41.49
02-Sep-2022	\$64.41	\$0.00	\$64.41
04-Oct-2022	\$74.70	\$0.00	\$74.70
02-Nov-2022	\$79.62	\$0.00	\$79.62
02-Dec-2022	\$83.05	\$0.00	\$83.05
04-Jan-2023	\$83.16	\$0.00	\$83.16
02-Feb-2023	\$66.18	\$0.00	\$66.18
02-Mar-2023	\$57.41	\$0.00	\$57.41
04-Apr-2023	\$55.78	\$0.00	\$55.78
02-May-2023	\$40.52	\$0.00	\$40.52
02-Jun-2023	\$39.80	\$0.00	\$39.80
<b>Total interest income</b>	<b>\$707.73</b>	<b>\$0.00</b>	<b>\$707.73</b>

Vanguard Investments Australia Ltd (ABN 72 072 881 086 / AFS Licence 227263) is the operator of Vanguard Personal Investor. Past performance is not an indication of future performance.

### Australian dividend income and tax information

Ex date	Payment date	Code	Investment product	Unfranked dividend income	Franked dividend income (not including franking tax credits)	Franking tax credits	Total dividend income
				<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

### Australian trust distribution income and tax information

#### Australian income

Code	Investment product	Franked amount (including franking tax credits)	Unfranked amounts	Franking tax credits	Interest income	Other deductions
VAS	Vanguard Australian Shares Index ETF	\$41,434.46	\$2,840.52	\$12,662.46	\$311.16	\$0.00
<b>Total Australian trust distributions</b>		<b>\$41,434.46</b>	<b>\$2,840.52</b>	<b>\$12,662.46</b>	<b>\$311.16</b>	<b>\$0.00</b>

Code	Investment product	NCMI – Primary Production	Primary Production Excl. NCMI	Other income	Other income - GBMI	Other Income excl. NCMI	Other Income - NCMI
VAS	Vanguard Australian Shares Index ETF	\$0.00	\$0.00	\$527.82	\$5.63	\$7.59	\$88.43
<b>Total Australian trust distributions</b>		<b>\$0.00</b>	<b>\$0.00</b>	<b>\$527.82</b>	<b>\$5.63</b>	<b>\$7.59</b>	<b>\$88.43</b>

Account number: 33777996

Code	Investment product	Early-Stage Venture Capital Limited Partnership Tax Offset	Early-Stage Venture Investor Tax Offset	Other Refundable tax offsets
VAS	Vanguard Australian Shares Index ETF	\$0.00	\$0.00	\$0.00
<b>Total Australian trust distributions</b>		<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Trust distributions from foreign source**

Code	Investment product	Assessable foreign source income (Including tax offsets)	Attributable income CFC	Non-taxable income	Foreign income tax offsets
VAS	Vanguard Australian Shares Index ETF	\$813.93	\$0.00	\$0.00	\$41.00
<b>Total Australian trust distributions</b>		<b>\$813.93</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$41.00</b>

**Non-assessable income**

Code	Investment product	Return of capital	Tax free	Tax deferred	Tax exempt	Non-assessable non-exempt income
VAS	Vanguard Australian Shares Index ETF	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total Australian trust distributions</b>		<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

Capital gains

Code	Investment product	Discounted capital gains TAP	Discounted capital gains TAP - CBMI	Discounted capital gains TAP excluding NCMi	Discounted capital gains TAP - NCMi	Discounted capital gains non-TAP
VAS	Vanguard Australian Shares Index ETF	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total Australian trust distributions</b>		<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
Code	Investment product	CGT concession	CGT concession - CBMI	CGT concession excluding NCMi	Index capital gains TAP	Index capital gains non-TAP
VAS	Vanguard Australian Shares Index ETF	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total Australian trust distributions</b>		<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
Code	Investment product	Other capital gains TAP	Other capital gains TAP - CBMI	Other capital gains TAP excluding NCMi	Other capital gains TAP - NCMi	Other capital gains non-TAP
VAS	Vanguard Australian Shares Index ETF	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total Australian trust distributions</b>		<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
Code	Investment product	Foreign capital gains - Indexation method	Foreign capital gains - Discounted method	Foreign offset CGT - Discounted method	Foreign capital gains - Concessional method	Foreign capital gains - Other
VAS	Vanguard Australian Shares Index ETF	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total Australian trust distributions</b>		<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

Account number: 33777996

Code	Investment product	Foreign capital gains - Indexed method	Foreign capital gains - Discounted method	Foreign source dividend income (including tax offsets)	Foreign CGT - Discounted method	Foreign capital gains - Other	Foreign offset	Foreign capital gains - Concessional method
		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total</b>	<b>Australian trust distributions</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>

### Foreign dividend income and tax information

Ex date	Payment date	Code	Investment product	Foreign source dividend income (including tax offsets)	Foreign income tax offsets	Australian franking credit from NZ companies
				\$0.00	\$0.00	\$0.00
<b>Total</b>	<b>foreign dividend income</b>			<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

### Capital gains / (losses) from disposal of assets

Purchase date	Quantity	Cost base	Reduced cost base	Sale date	Sale proceeds	Gross capital gain/loss	Discounted capital gains	CGT concession	Index capital gains	Other capital gains	Capital losses
		0.00	0.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total</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>

### Disposal of traditional securities tax information

Code	Investment product	Quantity	Cost base	Purchase date	Sale date	Sale proceeds	Profit / (loss)
			\$0.00			\$0.00	\$0.00
<b>Total</b>			<b>\$0.00</b>			<b>\$0.00</b>	<b>\$0.00</b>

Account number: 33777996

### TFN withholding credits and non-resident withholding tax information

Code	Investment product	TFN withholding credits	Non-resident withholding tax
VAS	Vanguard Australian Shares Index ETF	\$0.00	\$0.00
<b>Total</b>		<b>\$0.00</b>	<b>\$0.00</b>

### AMIT cost base net amount information

Code	Investment product	Excess (reduce cost base)	Shortfall (increase cost base)
VAS.XASX.AU	Vanguard Australian Shares Index ETF	\$319.92	\$0.00
<b>Total</b>		<b>\$319.92</b>	<b>\$0.00</b>

Vanguard has a dispute resolution process for resolving complaints. If you have a complaint, please contact us on 1300 655 101, or send us a secure message via Vanguard Online. 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)  
 Email: [info@afca.org.au](mailto:info@afca.org.au)  
 Telephone: 1800 931 678 (free call)  
 In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

Vanguard Investments Australia Ltd (ABN 72 072 881 086 / AFS Licence 227263) is the operator of Vanguard Personal Investor. Past performance is not an indication of future performance.



**Australian Government**  
**Australian Taxation Office**

**Agent** SMSF AUSTRALIA PTY LTD  
**Client** JAMEROCH SUPERANNUATION  
FUND  
**ABN** 13 652 251 417  
**TFN** 99 107 263

## Activity statement 001

---

<b>Date generated</b>	14 August 2023
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00



## Transactions

---

1 results found - from **14 August 2021** to **14 August 2023** sorted by **processed date** ordered **newest to oldest**

<b>Processed date</b>	<b>Effective date</b>	<b>Description</b>	<b>Debit (DR)</b>	<b>Credit (CR)</b>	<b>Balance</b>
14 Jul 2023	15 May 2023	Original Activity Statement for the period ending 30 Jun 22		\$0.00	\$0.00

---



## Income tax 551

<b>Date generated</b>	14 August 2023
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

5 results found - from **14 August 2021** to **14 August 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
28 Jun 2023	3 Jul 2023	EFT refund for Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$14,026.42		\$0.00
28 Jun 2023	28 Jun 2023	Interest on overpayment for Income Tax for the period from 01 Jul 21 to 30 Jun 22		\$67.91	\$14,026.42 CR
28 Jun 2023	15 May 2023	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22		\$13,958.51	\$13,958.51 CR
21 Feb 2022	24 Feb 2022	EFT refund for Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$3,122.83		\$0.00
21 Feb 2022	21 Feb 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21		\$3,122.83	\$3,122.83 CR



**Jameroch Superannuation Fund**  
**ABN: 13 652 251 417**  
**Activity Statement Preparation Report - Detail**  
**For the period 1 July 2022 to 30 June 2023**

**GST Detail**

Description	Return Item	Gross (Inc GST)	GST
<b><i>Income (GST Collected)</i></b>			
<b><u>Sales Detail</u></b>			
Cash Account Interest		21.61	0.00
Cash Account Interest		41.49	0.00
Cash Account Interest		64.41	0.00
Cash Account Interest		74.70	0.00
Cash Account Interest		79.62	0.00
Cash Account Interest		83.05	0.00
Cash Account Interest		83.16	0.00
Cash Account Interest		66.18	0.00
Cash Account Interest		57.41	0.00
Cash Account Interest		55.78	0.00
INTEREST		4.09	0.00
INTEREST		1.99	0.00
INTEREST		6.82	0.00
INTEREST		6.91	0.00
INTEREST		6.31	0.00
INTEREST		1.80	0.00
INTEREST		1.36	0.00
INTEREST		1.19	0.00
INTEREST		4.54	0.00
INTEREST		3.49	0.00
INTEREST		2.13	0.00
INTEREST		2.55	0.00
DIRECT CREDIT Good value payment Jameroch Superan 0160		82.96	0.00
DIRECT CREDIT 060696175 0678274 ING 0154765306		0.28	0.00
Cash Account Interest		40.52	0.00
Cash Account Interest		39.80	0.00
<b>Total Sales</b>	<b>G1</b>	<b>834.15</b>	<b>0.00</b>
<b><u>Export Sales Detail</u></b>			
Nil			
<b>Export Sales</b>	<b>G2</b>		
<b><u>Other GST-Free Sales Detail</u></b>			
<b>Other GST-Free Sales</b>	<b>G3</b>		
<b>Total GST Collect on Sales</b>	<b>1A</b>		<b>0.00</b>
<b><i>Outgoings (GST Paid)</i></b>			
<b><u>Capital Purchases Detail</u></b>			
Nil			
<b>Capital Purchases</b>	<b>G10</b>		
<b><u>Non-Capital Purchases Detail</u></b>			
BILL PAYMENT 0138832108 BPAY TO: ASIC		59.00	0.00
OSKO PAYMENT SMSF Australia Pty L Professional Services Fee		1,100.00	75.00
OSKO PAYMENT SMSF Australia Pty L Professional Services Fee		330.00	0.00
<b>Non-Capital Purchases</b>	<b>G11</b>	<b>1,489.00</b>	<b>75.00</b>
<b>Total GST Paid on Purchases</b>	<b>1B</b>		<b>75.00</b>

**Jameroch Superannuation Fund**  
**ABN: 13 652 251 417**  
**Activity Statement Preparation Report - Detail**  
**For the period 1 July 2022 to 30 June 2023**

**PAYG Withholding Tax Detail**

Description	Return Item	Gross	Tax Withheld
<b>Benefit Payment Detail</b>			
<i><u>Cheryl Pitcher</u></i>			
			0.00
<i><u>Ronald Pitcher</u></i>			
			0.00
Total Benefit Payments	<b>W1</b>		
Amounts withheld from benefit payments (W1)	<b>W2</b>		<b>0.00</b>
Total Amounts Withheld	<b>W5</b>		<b>0.00</b>

009596



R & C PITCHER PTY LTD  
 PARINGA CLOSE  
 15/32 ONKAPARINGA VALLEY RD  
 BALHANNAH SA 5242

Your details at a glance

<b>BSB number</b>	<b>633-000</b>
<b>Account number</b>	<b>153457064</b>
Customer number	32003261/1401
Account title	R & C PITCHER PTY LTD ATF JAMEROCH SUPERANNUATION FUND ATF JAMEROCH SUPERANNUATION FUND

Account summary

Statement period	1 Jun 2022 - 31 Aug 2022
Statement number	30
Opening balance on 1 Jun 2022	\$19,514.66
Deposits & credits	\$15,237.21
Withdrawals & debits	\$24,809.00
<b>Closing Balance on 31 Aug 2022</b>	<b>\$9,942.87</b>



Any questions?

Contact Jayden Agars at Shop 4, Gawler St, MT Barker 5251 on **08 8225 2275**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Retirement Account

Date	Transaction	Withdrawals	Deposits	Balance
<b>Opening balance</b>				<b>\$19,514.66</b>
1 Jun 22	INTEREST		0.96	19,515.62
1 Jun 22	<b>Monthly Transaction Summary</b>			
	PAY ANYONE TRANSFERS (1 @ 0.40)	0.40		
	<b>Total Transaction Fees</b>	<b>0.40</b>		
	ACCOUNT REBATE		0.40	
	<b>Total Rebates</b>		<b>0.40</b>	
	<b>Net Transaction Fees for May 22</b>	<b>0.00</b>		19,515.62
16 Jun 22	DIVIDEND VEU49/99999735 VEU REPLACEMENT 0141745313		206.23	19,721.85
16 Jun 22	DIVIDEND VTS49/99999582 VTS REPLACEMENT 0141745314		248.30	19,970.15
23 Jun 22	OSKO PAYMENT roch5682 Pension	5,750.00		14,220.15
1 Jul 22	INTEREST		1.99	14,222.14

### Bendigo Retirement Account *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
1 Jul 22	<b>Monthly Transaction Summary</b>			
	PAY ANYONE TRANSFERS (1 @ 0.40)	0.40		
	<b>Total Transaction Fees</b>	<b>0.40</b>		
	ACCOUNT REBATE		0.40	
	<b>Total Rebates</b>		<b>0.40</b>	
	<b>Net Transaction Fees for June 22</b>	<b>0.00</b>		14,222.14
15 Jul 22	DIRECT CREDIT 1114951 Vanguard33777996 0148903988		7,500.00	21,722.14
20 Jul 22	DIVIDEND VEU50/00837234 VEU DIVIDEND 0149731755		1,240.91	22,963.05
20 Jul 22	E-BANKING TFR 00166835267601 0303781633 Cairns Holiday	5,500.00		17,463.05
20 Jul 22	OSKO PAYMENT roch5682 Cairns holiday	2,000.00		15,463.05
20 Jul 22	OSKO PAYMENT roch5682 July pension	5,750.00		9,713.05
22 Jul 22	DIVIDEND VTS50/00847787 VTS DIVIDEND 0150398382		284.45	9,997.50
1 Aug 22	INTEREST		4.09	10,001.59
1 Aug 22	<b>Monthly Transaction Summary</b>			
	PAY ANYONE TRANSFERS (2 @ 0.40)	0.80		
	E-BANKING TRANSFERS (1 @ 0.40)	0.40		
	<b>Total Transaction Fees</b>	<b>1.20</b>		
	ACCOUNT REBATE		1.20	
	<b>Total Rebates</b>		<b>1.20</b>	
	<b>Net Transaction Fees for July 22</b>	<b>0.00</b>		10,001.59
9 Aug 22	BILL PAYMENT 0138832108 BPAY TO: ASIC	59.00		9,942.59
10 Aug 22	DIRECT CREDIT 060696175 0678274 ING 0154765306		0.28	9,942.87
15 Aug 22	DIRECT CREDIT 1171086 Vanguard33777996 0155893598		5,750.00	15,692.87
26 Aug 22	OSKO PAYMENT roch5682 Monthly pension (August)	5,750.00		9,942.87
<b>Transaction totals / Closing balance</b>		<b>\$24,809.00</b>	<b>\$15,237.21</b>	<b>\$9,942.87</b>

And Australia's most trusted bank\*. Try more Bendigo.

\* Roy Morgan Risk Monitor, May 2022

We suggest you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions should be promptly reported to us.

The security of your Personal Identification Number (PIN) is very important. To avoid being liable for unauthorised transactions, you should follow the terms and conditions of your account. We also recommend some simple steps to protect your PIN:

- Memorise your PINs and passwords and destroy any communications advising you of new ones. Don't keep a record of your PINs or passwords, in written or electronic form.
- If you choose your own, ensure that it is not something easy to guess like your (or a family member's) birth date, name, phone number, postcode, driver's licence number or numbers that form a pattern.
- Don't tell anyone your PIN, not even friends, family or a bank representative.
- Ensure nobody watches you enter your PIN or password. A good practice is to cover the keypad when you put in your PIN or password.
- Watch out for email, SMS or call scams asking for details relating to your account. If you receive suspicious emails, please contact us immediately.

Please note: These are guidelines only. While following these steps will help you to protect your PIN, your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code. For further details, see

<https://asic.gov.au/regulatory-resources/financial-services/epayments-code/> or visit [bendigobank.com.au/mycard](https://bendigobank.com.au/mycard) for all card related information. Business customers visit [/mybusinesscard](https://bendigobank.com.au/mybusinesscard).

All card transactions made in currencies other than Australian dollars will incur a fee of 3% of the transaction value. (Additional charges may apply for cash transactions.)

### Card Security

For information on how to securely use your card and account please visit [bendigobank.com.au/mycard](https://bendigobank.com.au/mycard) for all card related information. Business customers visit [/mybusinesscard](https://bendigobank.com.au/mybusinesscard).

### Resolving Complaints

If you have a complaint, please contact us on 1300 361 911 to speak to a member of our staff. If the matter has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact AFCA at:

Website: [www.afca.org.au](https://www.afca.org.au)

Telephone: 1800 931 678 (free call)

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

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

And Australia's most trusted bank\*. Try more Bendigo.

\* Roy Morgan Risk Monitor, May 2022

# IMPORTANT NOTICE

## Important notice about changes to fees and charges

We have made the following changes to our Schedule of Fees, Charges and Transaction Account Rebates, which will soon apply to your account and related access methods.

These changes relate to the removal and amendment of fees applicable to your account and related access methods and should be read in conjunction with your account terms and conditions.

### When the changes apply

The changes described below apply to your account and related access methods from 15 February 2023.

### The changes

Fee Name	Change
International Transaction Fee	<p>We're changing our <b>International Transaction Fee</b> to expand the circumstances in which an International Transaction Fee is payable.</p> <p>From 15 February 2023, an International Transaction Fee of 3% of the value of the transaction (in AUD) will be payable in respect of each transaction you perform using a debit card which is performed in a currency other than Australian dollars (AUD) or in Australian dollars (AUD) but with a merchant, payment processor, financial institution or other entity (including an online merchant) who is outside of Australia.</p> <p><i>Note: It may not always be apparent to you that an online merchant, payment processor, financial institution or other entity is located outside of Australia.</i></p>
Emergency Cash	<b>Emergency Cash</b> will no longer be offered and the fee will be removed.
Replacement Card Fee	<p>The existing <b>Replacement Card Fee</b>, will be replaced with the following replacement fee:</p> <p><b>Replacement Card Fee - \$15.00</b></p> <p>Payable whenever we issue you a replacement, reissue or redirection card other than by standard post at your request.</p>
Emergency Replacement Cards	<b>Emergency Replacement Cards</b> will no longer be offered and the fee will be removed.

### **More information**

You can obtain more information about these changes and a full updated version of the [Schedule of Fees, Charges and Transaction Account Rebates](#) that apply to your accounts and facilities on the Bendigo Bank website (from 15 February 2023) or by contacting us on 1300 236 344.



009596  
  
 R & C PITCHER PTY LTD  
 PARINGA CLOSE  
 15/32 ONKAPARINGA VALLEY RD  
 BALHANNAH SA 5242



**Your details at a glance**

BSB number	633-000
Account number	153457064
Customer number	32003261/1401
Account title	R & C PITCHER PTY LTD ATF JAMEROCH SUPERANNUATION FUND ATF JAMEROCH SUPERANNUATION FUND

**Account summary**

Statement period	1 Sep 2022 - 30 Nov 2022
Statement number	31
Opening balance on 1 Sep 2022	\$9,942.87
Deposits & credits	\$9,987.70
Withdrawals & debits	\$19,908.50
<b>Closing Balance on 30 Nov 2022</b>	<b>\$22.07</b>

**Any questions?**  
 Contact Jayden Agars at Shop 4, Gawler St, MT Barker 5251  
 on **08 8225 2275**, or call **1300 BENDIGO** (1300 236 344).

**Bendigo Retirement Account**

Date	Transaction	Withdrawals	Deposits	Balance
<b>Opening balance</b>				<b>\$9,942.87</b>
1 Sep 22	INTEREST		6.82	9,949.69
1 Sep 22	<b>Monthly Transaction Summary</b>			
	BILL PAYMENT WITHDRAWALS (1 @ 0.40)	0.40		
	PAY ANYONE TRANSFERS (1 @ 0.40)	0.40		
	<b>Total Transaction Fees</b>	<b>0.80</b>		
	ACCOUNT REBATE		0.80	
	<b>Total Rebates</b>		<b>0.80</b>	
	<b>Net Transaction Fees for August 22</b>	<b>0.00</b>		9,949.69
1 Sep 22	DIRECT CREDIT Good value payment Jameroch Superan 0160134043		82.96	10,032.65
19 Sep 22	DIRECT CREDIT 1241749 Vanguard33777996 0164199473		1,500.00	11,532.65
27 Sep 22	OSKO PAYMENT roch5682 Monthly pension	5,750.00		5,782.65
1 Oct 22	INTEREST		6.91	5,789.56

039BH198 / E-0 / S-5741 / I-5741 / 0032003261064828



### Bendigo Retirement Account *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
1 Oct 22	<b>Monthly Transaction Summary</b>			
	PAY ANYONE TRANSFERS (1 @ 0.40)	0.40		
	<b>Total Transaction Fees</b>	<b>0.40</b>		
	ACCOUNT REBATE		0.40	
	<b>Total Rebates</b>		<b>0.40</b>	
	<b>Net Transaction Fees for September 22</b>	<b>0.00</b>		5,789.56
18 Oct 22	DIVIDEND VEU51/00836305 VEU DIVIDEND 0171163283		603.89	6,393.45
19 Oct 22	DIRECT CREDIT 1304608 Vanguard33777996 0171663064		7,455.00	13,848.45
24 Oct 22	DIVIDEND VTS51/00847405 VTS DIVIDEND 0172448448		325.81	14,174.26
24 Oct 22	E-BANKING TFR 00166835267601 0317931411 Mower, shwr	1,705.00		12,469.26
27 Oct 22	E-BANKING TFR 00166835267601 0318391472 Fonne cover	1,000.00		11,469.26
1 Nov 22	INTEREST		6.31	11,475.57
1 Nov 22	<b>Monthly Transaction Summary</b>			
	E-BANKING TRANSFERS (2 @ 0.40)	0.80		
	<b>Total Transaction Fees</b>	<b>0.80</b>		
	ACCOUNT REBATE		0.80	
	<b>Total Rebates</b>		<b>0.80</b>	
	<b>Net Transaction Fees for October 22</b>	<b>0.00</b>		11,475.57
1 Nov 22	E-BANKING TFR 00166835267601 0319080693 Oct m/c	5,553.50		5,922.07
14 Nov 22	E-BANKING TFR 0016683526V501 0321213010 Pension Nov 22	5,900.00		22.07
<b>Transaction totals / Closing balance</b>		<b>\$19,908.50</b>	<b>\$9,987.70</b>	<b>\$22.07</b>

039BH198 / E-0 / S-5742 / I-5742 / 0032003261064828

Learn more about the latest scams at  
[bendigobank.com.au/security/scams/alerts](https://bendigobank.com.au/security/scams/alerts)



We suggest you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions should be promptly reported to us.

The security of your Personal Identification Number (PIN) is very important. To avoid being liable for unauthorised transactions, you should follow the terms and conditions of your account. We also recommend some simple steps to protect your PIN:

- Memorise your PINs and passwords and destroy any communications advising you of new ones. Don't keep a record of your PINs or passwords, in written or electronic form.
- If you choose your own, ensure that it is not something easy to guess like your (or a family member's) birth date, name, phone number, postcode, driver's licence number or numbers that form a pattern.
- Don't tell anyone your PIN, not even friends, family or a bank representative.
- Ensure nobody watches you enter your PIN or password. A good practice is to cover the keypad when you put in your PIN or password.
- Watch out for email, SMS or call scams asking for details relating to your account. If you receive suspicious emails, please contact us immediately.

Please note: These are guidelines only. While following these steps will help you to protect your PIN, your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code. For further details, see <https://asic.gov.au/regulatory-resources/financial-services/epayments-code/> or visit [bendigobank.com.au/mycard](http://bendigobank.com.au/mycard) for all card related information. Business customers visit [mybusinesscard](http://mybusinesscard).

All card transactions made in currencies other than Australian dollars will incur a fee of 3% of the transaction value. (Additional charges may apply for cash transactions.)

### Card Security

For information on how to securely use your card and account please visit [bendigobank.com.au/mycard](http://bendigobank.com.au/mycard) for all card related information. Business customers visit [mybusinesscard](http://mybusinesscard).

### Resolving Complaints

If you have a complaint, please contact us on 1300 361 911 to speak to a member of our staff. If the matter has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact AFCA at:

Website: [www.afca.org.au](http://www.afca.org.au)

Telephone: 1800 931 678 (free call)

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

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Learn more about the latest scams at  
[bendigobank.com.au/security/scams/alerts](http://bendigobank.com.au/security/scams/alerts)



# IMPORTANT NOTICE

## Important notice about changes to fees and charges

We have made the following changes to our Schedule of Fees, Charges and Transaction Account Rebates, which will soon apply to your account and related access methods.

These changes relate to the removal and amendment of fees applicable to your account and related access methods and should be read in conjunction with your account terms and conditions.

### When the changes apply

The changes described below apply to your account and related access methods from 15 February 2023.

### The changes

Fee Name	Change
International Transaction Fee	<p>We're changing our <b>International Transaction Fee</b> to expand the circumstances in which an International Transaction Fee is payable.</p> <p>From 15 February 2023, an International Transaction Fee of 3% of the value of the transaction (in AUD) will be payable in respect of each transaction you perform using a debit card which is performed in a currency other than Australian dollars (AUD) or in Australian dollars (AUD) but with a merchant, payment processor, financial institution or other entity (including an online merchant) who is outside of Australia.</p> <p><i>Note: It may not always be apparent to you that an online merchant, payment processor, financial institution or other entity is located outside of Australia.</i></p>
Emergency Cash	<b>Emergency Cash</b> will no longer be offered and the fee will be removed.
Replacement Card Fee	<p>The existing <b>Replacement Card Fee</b>, will be replaced with the following replacement fee:</p> <p><b>Replacement Card Fee - \$15.00</b></p> <p>Payable whenever we issue you a replacement, reissue or redirection card other than by standard post at your request.</p>
Emergency Replacement Cards	<b>Emergency Replacement Cards</b> will no longer be offered and the fee will be removed.

### **More information**

You can obtain more information about these changes and a full updated version of the [Schedule of Fees, Charges and Transaction Account Rebates](#) that apply to your accounts and facilities on the Bendigo Bank website (from 15 February 2023) or by contacting us on 1300 236 344.



009596  
  
 R & C PITCHER PTY LTD  
 PARINGA CLOSE  
 15/32 ONKAPARINGA VALLEY RD  
 BALHANNAH SA 5242



Your details at a glance	
BSB number	633-000
Account number	153457064
Customer number	32003261/1401
Account title	R & C PITCHER PTY LTD ATF JAMEROCH SUPERANNUATION FUND ATF JAMEROCH SUPERANNUATION FUND

Account summary	
Statement period	1 Dec 2022 - 28 Feb 2023
Statement number	32
Opening balance on 1 Dec 2022	\$22.07
Deposits & credits	\$29,009.89
Withdrawals & debits	\$23,694.55
<b>Closing Balance on 28 Feb 2023</b>	<b>\$5,337.41</b>

**Any questions?**  
 Contact Jayden Agars at Shop 4, Gawler St, MT Barker 5251  
 on **08 8225 2275**, or call **1300 BENDIGO** (1300 236 344).

**Bendigo Retirement Account**

Date	Transaction	Withdrawals	Deposits	Balance
<b>Opening balance</b>				<b>\$22.07</b>
1 Dec 22	INTEREST		1.80	23.87
1 Dec 22	<b>Monthly Transaction Summary</b>			
	E-BANKING TRANSFERS (2 @ 0.40)	0.80		
	<b>Total Transaction Fees</b>	<b>0.80</b>		
	ACCOUNT REBATE		0.80	
	<b>Total Rebates</b>		<b>0.80</b>	
	<b>Net Transaction Fees for November 22</b>	<b>0.00</b>		23.87
12 Dec 22	DIRECT CREDIT 1410780 Vanguard33777996 0184564144		6,000.00	6,023.87
21 Dec 22	OSKO PAYMENT roch5682 Dec pension	5,950.00		73.87
30 Dec 22	DIRECT CREDIT 1447159 Vanguard33777996 0189077810		3,000.00	3,073.87
31 Dec 22	E-BANKING TFR 00166835267601 0328624503 Xtra spending	2,000.00		1,073.87
31 Dec 22	OSKO PAYMENT roch5682 Repay advance	1,000.00		73.87

332BH187 / E-O / S-850 / I-850 / 0032003261074925

## Bendigo Retirement Account *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
1 Jan 23	INTEREST		1.36	75.23
1 Jan 23	<b>Monthly Transaction Summary</b>			
	PAY ANYONE TRANSFERS (2 @ 0.40)	0.80		
	E-BANKING TRANSFERS (1 @ 0.40)	0.40		
	<b>Total Transaction Fees</b>	<b>1.20</b>		
	ACCOUNT REBATE		1.20	
	<b>Total Rebates</b>		<b>1.20</b>	
	<b>Net Transaction Fees for December 22</b>	<b>0.00</b>		75.23
20 Jan 23	DIVIDEND VEU52/00835083 VEU DIVIDEND 0193551664		1,285.22	1,360.45
23 Jan 23	DIRECT CREDIT y8m To Super Accou SelfWealth Ltd 0193849108		4,000.00	5,360.45
24 Jan 23	OSKO PAYMENT roch5682 Part pension	5,000.00		360.45
25 Jan 23	DIVIDEND VTS52/00846685 VTS DIVIDEND 0194519681		345.77	706.22
25 Jan 23	DIRECT CREDIT 1515586 Vanguard33777996 0194748151		5,750.00	6,456.22
25 Jan 23	OSKO PAYMENT roch5682 Balance of pension	750.00		5,706.22
1 Feb 23	INTEREST		1.19	5,707.41
1 Feb 23	<b>Monthly Transaction Summary</b>			
	PAY ANYONE TRANSFERS (2 @ 0.40)	0.80		
	<b>Total Transaction Fees</b>	<b>0.80</b>		
	ACCOUNT REBATE		0.80	
	<b>Total Rebates</b>		<b>0.80</b>	
	<b>Net Transaction Fees for January 23</b>	<b>0.00</b>		5,707.41
14 Feb 23	DIRECT CREDIT 1564349 Vanguard33777996 0199272227		2,874.55	8,581.96
14 Feb 23	DIRECT CREDIT 1564350 Vanguard33777996 0199272228		5,750.00	14,331.96
14 Feb 23	E-BANKING TFR 00166835267601 0335339394 CPAC machine	2,874.55		11,457.41
17 Feb 23	E-BANKING TFR 00166835261401 0335744025 Chair	870.00		10,587.41

Learn more about the latest scams at  
[bendigobank.com.au/security/scams/alerts](https://bendigobank.com.au/security/scams/alerts)



## Bendigo Retirement Account *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
21 Feb 23	OSKO PAYMENT roch5682 Pension payment	5,250.00		5,337.41
<b>Transaction totals / Closing balance</b>		<b>\$23,694.55</b>	<b>\$29,009.89</b>	<b>\$5,337.41</b>

We suggest you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions should be promptly reported to us.

The security of your Personal Identification Number (PIN) is very important. To avoid being liable for unauthorised transactions, you should follow the terms and conditions of your account. We also recommend some simple steps to protect your PIN:

- Memorise your PINs and passwords and destroy any communications advising you of new ones. Don't keep a record of your PINs or passwords, in written or electronic form.
- If you choose your own, ensure that it is not something easy to guess like your (or a family member's) birth date, name, phone number, postcode, driver's licence number or numbers that form a pattern.
- Don't tell anyone your PIN, not even friends, family or a bank representative.
- Ensure nobody watches you enter your PIN or password. A good practice is to cover the keypad when you put in your PIN or password.
- Watch out for email, SMS or call scams asking for details relating to your account. If you receive suspicious emails, please contact us immediately.

Please note: These are guidelines only. While following these steps will help you to protect your PIN, your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code. For further details, see

<https://asic.gov.au/regulatory-resources/financial-services/epayments-code/> or visit [bendigobank.com.au/mycard](http://bendigobank.com.au/mycard) for all card related information. Business customers visit [mybusinesscard](http://mybusinesscard).

All card transactions made in currencies other than Australian dollars will incur a fee of 3% of the transaction value. (Additional charges may apply for cash transactions.)

### Card Security

For information on how to securely use your card and account please visit [bendigobank.com.au/mycard](http://bendigobank.com.au/mycard) for all card related information. Business customers visit [mybusinesscard](http://mybusinesscard).

### Resolving Complaints

If you have a complaint, please contact us on 1300 361 911 to speak to a member of our staff. If the matter has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact AFCA at:

Website: [www.afca.org.au](http://www.afca.org.au)

Telephone: 1800 931 678 (free call)

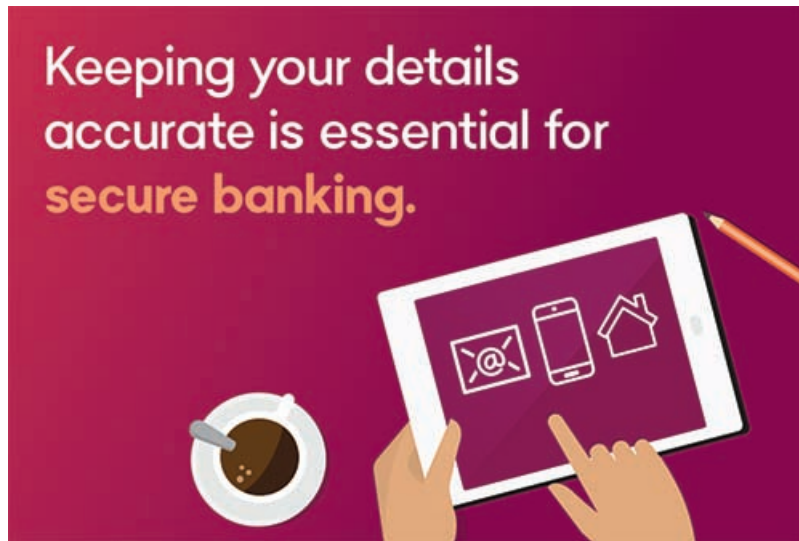
Email: [info@afca.org.au](mailto:info@afca.org.au)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Learn more about the latest scams at  
[bendigobank.com.au/security/scams/alerts](http://bendigobank.com.au/security/scams/alerts)



009596  
  
 R & C PITCHER PTY LTD  
 PARINGA CLOSE  
 15/32 ONKAPARINGA VALLEY RD  
 BALHANNAH SA 5242



Your details at a glance	
BSB number	633-000
Account number	153457064
Customer number	32003261/1401
Account title	R & C PITCHER PTY LTD ATF JAMEROCH SUPERANNUATION FUND ATF JAMEROCH SUPERANNUATION FUND

Account summary	
Statement period	1 Mar 2023 - 31 May 2023
Statement number	33
Opening balance on 1 Mar 2023	\$5,337.41
Deposits & credits	\$16,357.21
Withdrawals & debits	\$20,160.91
<b>Closing Balance on 31 May 2023</b>	<b>\$1,533.71</b>

**Any questions?**  
 Contact Dan Remes at Shop 4, Gawler St, MT Barker 5251  
 on **08 8225 2275**, or call **1300 BENDIGO** (1300 236 344).

**Bendigo Retirement Account**

Date	Transaction	Withdrawals	Deposits	Balance
<b>Opening balance</b>				<b>\$5,337.41</b>
1 Mar 23	INTEREST		4.54	5,341.95
1 Mar 23	<b>Monthly Transaction Summary</b>			
	PAY ANYONE TRANSFERS (1 @ 0.40)	0.40		
	E-BANKING TRANSFERS (2 @ 0.40)	0.80		
	<b>Total Transaction Fees</b>	<b>1.20</b>		
	ACCOUNT REBATE		1.20	
	<b>Total Rebates</b>		<b>1.20</b>	
	<b>Net Transaction Fees for February 23</b>	<b>0.00</b>		5,341.95
20 Mar 23	E-BANKING TFR 00166835267601 0340584983 Part pension	4,000.00		1,341.95
20 Mar 23	DIRECT CREDIT 1653420 Vanguard33777996 0207566642		6,000.00	7,341.95
22 Mar 23	OSKO PAYMENT roch5682 Extra pension	4,000.00		3,341.95
1 Apr 23	INTEREST		3.49	3,345.44

638BH196 / E-0 / S-2366 / 1+2,366 / 0032003261062681



### Bendigo Retirement Account *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
1 Apr 23	<b>Monthly Transaction Summary</b>			
	PAY ANYONE TRANSFERS (1 @ 0.40)	0.40		
	E-BANKING TRANSFERS (1 @ 0.40)	0.40		
	<b>Total Transaction Fees</b>	<b>0.80</b>		
	ACCOUNT REBATE		0.80	
	<b>Total Rebates</b>		<b>0.80</b>	
	<b>Net Transaction Fees for March 23</b>	<b>0.00</b>		3,345.44
20 Apr 23	DIVIDEND VEU53/00834612 VEU DIVIDEND 0215311660		245.84	3,591.28
20 Apr 23	E-BANKING TFR 00166835267601 0345592120 April m/card	1,889.04		1,702.24
24 Apr 23	DIRECT CREDIT 1746630 Vanguard33777996 0216263094		4,000.00	5,702.24
26 Apr 23	E-BANKING TFR 00166835267601 0346359224 Balance of pension	4,000.00		1,702.24
26 Apr 23	DIVIDEND VTS53/00846042 VTS DIVIDEND 0216426131		301.21	2,003.45
1 May 23	INTEREST		2.13	2,005.58
1 May 23	<b>Monthly Transaction Summary</b>			
	E-BANKING TRANSFERS (2 @ 0.40)	0.80		
	<b>Total Transaction Fees</b>	<b>0.80</b>		
	ACCOUNT REBATE		0.80	
	<b>Total Rebates</b>		<b>0.80</b>	
	<b>Net Transaction Fees for April 23</b>	<b>0.00</b>		2,005.58
12 May 23	DIRECT CREDIT 1796890 Vanguard33777996 0220990573		5,800.00	7,805.58
21 May 23	E-BANKING TFR 00166835267601 0350476869 Masrcard payt.	6,271.87		1,533.71
<b>Transaction totals / Closing balance</b>		<b>\$20,160.91</b>	<b>\$16,357.21</b>	<b>\$1,533.71</b>

Update your details in branch or inside e-banking.  
[bendigobank.com.au/locate-us](https://bendigobank.com.au/locate-us)



We suggest you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions should be promptly reported to us.

The security of your Personal Identification Number (PIN) is very important. To avoid being liable for unauthorised transactions, you should follow the terms and conditions of your account. We also recommend some simple steps to protect your PIN:

- Memorise your PINs and passwords and destroy any communications advising you of new ones. Don't keep a record of your PINs or passwords, in written or electronic form.
- If you choose your own, ensure that it is not something easy to guess like your (or a family member's) birth date, name, phone number, postcode, driver's licence number or numbers that form a pattern.
- Don't tell anyone your PIN, not even friends, family or a bank representative.
- Ensure nobody watches you enter your PIN or password. A good practice is to cover the keypad when you put in your PIN or password.
- Watch out for email, SMS or call scams asking for details relating to your account. If you receive suspicious emails, please contact us immediately.

Please note: These are guidelines only. While following these steps will help you to protect your PIN, your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code. For further details, see <https://asic.gov.au/regulatory-resources/financial-services/epayments-code/> or visit [bendigobank.com.au/mycard](http://bendigobank.com.au/mycard) for all card related information. Business customers visit [mybusinesscard](http://mybusinesscard).

An International Transaction Fee of 3% of the transaction amount (in AUD) is payable for each transaction which is conducted in a currency other than Australian dollars (AUD), or conducted in Australian dollars (AUD) but with or using a merchant, payment processor, financial institution or other entity (including an online merchant) who is outside of Australia. (Fee does not apply to Bendigo Ready Credit Card). Note: It may not always be apparent to you that an online merchant is located outside of Australia. Additional charges may apply for cash transactions.

### Card Security

For information on how to securely use your card and account please visit [bendigobank.com.au/mycard](http://bendigobank.com.au/mycard) for all card related information. Business customers visit [mybusinesscard](http://mybusinesscard).

### Resolving Complaints

If you have a complaint, please contact us on 1300 361 911 to speak to a member of our staff. If the matter has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact AFCA at:

Website: [www.afca.org.au](http://www.afca.org.au)

Telephone: 1800 931 678 (free call)

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

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Update your details in branch or inside e-banking.  
[bendigobank.com.au/locate-us](http://bendigobank.com.au/locate-us)



009596  
  
 R & C PITCHER PTY LTD  
 PARINGA CLOSE  
 15/32 ONKAPARINGA VALLEY RD  
 BALHANNAH SA 5242

## Your details at a glance

**BSB number** 633-000  
**Account number** 153457064  
 Customer number 32003261/1401  
 Account title R & C PITCHER PTY LTD ATF  
 JAMEROCH SUPERANNUATION FUND ATF  
 JAMEROCH SUPERANNUATION FUND

## Account summary

Statement period 1 Jun 2023 - 31 Aug 2023  
 Statement number 34  
 Opening balance on 1 Jun 2023 \$1,533.71  
 Deposits & credits \$37,546.01  
 Withdrawals & debits \$38,942.80  
**Closing Balance on 31 Aug 2023 \$136.92**

Home to

AUSTRALIA'S  
**MOST SATISFIED**  
 HOME LOAN  
 CUSTOMERS\*

\* Roy Morgan Single Source (Australia), March 2022

## Any questions?

Contact Dan Remes at Shop 4, Gawler St, MT Barker 5251  
 on **08 8225 2275**, or call **1300 BENDIGO** (1300 236 344).

## Bendigo Retirement Account

Date	Transaction	Withdrawals	Deposits	Balance
<b>Opening balance</b>				<b>\$1,533.71</b>
1 Jun 23	INTEREST		2.55	1,536.26
1 Jun 23	<b>Monthly Transaction Summary</b>			
	E-BANKING TRANSFERS (1 @ 0.40)	0.40		
	<b>Total Transaction Fees</b>	<b>0.40</b>		
	ACCOUNT REBATE		0.40	
	<b>Total Rebates</b>		<b>0.40</b>	
	<b>Net Transaction Fees for May 23</b>	<b>0.00</b>		1,536.26
6 Jun 23	DIRECT CREDIT 1864972 Vanguard33777996 0226863398		13,000.00	14,536.26
7 Jun 23	OSKO PAYMENT SMSF Australia Pty L Professional Services Fee	1,430.00		13,106.26
9 Jun 23	OSKO PAYMENT paringa Pension Reserve	10,000.00		3,106.26
10 Jun 23	OSKO PAYMENT paringa Pension topup	3,000.00		106.26
30 Jun 23	DIRECT CREDIT ATO008000018073062 ATO 0233111196		14,026.42	14,132.68

### Bendigo Retirement Account *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
1 Jul 23	INTEREST		1.46	14,134.14
1 Jul 23	<b>Monthly Transaction Summary</b>			
	PAY ANYONE TRANSFERS (3 @ 0.40)	1.20		
	<b>Total Transaction Fees</b>	<b>1.20</b>		
	ACCOUNT REBATE		1.20	
	<b>Total Rebates</b>		<b>1.20</b>	
	<b>Net Transaction Fees for June 23</b>	<b>0.00</b>		14,134.14
4 Jul 23	OSKO PAYMENT roch5682 Tax refund SMSF A/c	14,000.00		134.14
20 Jul 23	DIRECT CREDIT 2005705 Vanguard33777996 0238039691		8,900.00	9,034.14
20 Jul 23	DIRECT CREDIT xB9 Dividend SelfWealth Ltd 0238039435		1,300.00	10,334.14
24 Jul 23	OSKO PAYMENT roch5682 JSF divs	10,200.00		134.14
25 Jul 23	DIRECT CREDIT j9p VTS Dividend SelfWealth Ltd 0238847405		312.80	446.94
27 Jul 23	OSKO PAYMENT roch5682 VTS dividend	312.80		134.14
1 Aug 23	INTEREST		2.78	136.92
1 Aug 23	<b>Monthly Transaction Summary</b>			
	PAY ANYONE TRANSFERS (3 @ 0.40)	1.20		
	<b>Total Transaction Fees</b>	<b>1.20</b>		
	ACCOUNT REBATE		1.20	
	<b>Total Rebates</b>		<b>1.20</b>	
	<b>Net Transaction Fees for July 23</b>	<b>0.00</b>		136.92
<b>Transaction totals / Closing balance</b>		<b>\$38,942.80</b>	<b>\$37,546.01</b>	<b>\$136.92</b>

942BH185 / E-0 / S-815 / H815 / 0032003261073108

And Australia's most trusted bank\*. Try more Bendigo.

\* Roy Morgan Risk Monitor, May 2022

We suggest you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions should be promptly reported to us.

The security of your Personal Identification Number (PIN) is very important. To avoid being liable for unauthorised transactions, you should follow the terms and conditions of your account. We also recommend some simple steps to protect your PIN:

- Memorise your PINs and passwords and destroy any communications advising you of new ones. Don't keep a record of your PINs or passwords, in written or electronic form.
- If you choose your own, ensure that it is not something easy to guess like your (or a family member's) birth date, name, phone number, postcode, driver's licence number or numbers that form a pattern.
- Don't tell anyone your PIN, not even friends, family or a bank representative.
- Ensure nobody watches you enter your PIN or password. A good practice is to cover the keypad when you put in your PIN or password.
- Watch out for email, SMS or call scams asking for details relating to your account. If you receive suspicious emails, please contact us immediately.

Please note: These are guidelines only. While following these steps will help you to protect your PIN, your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code. For further details, see <https://asic.gov.au/regulatory-resources/financial-services/epayments-code/> or visit [bendigobank.com.au/mycard](https://bendigobank.com.au/mycard) for all card related information. Business customers visit [/mybusinesscard](https://bendigobank.com.au/mybusinesscard).

An International Transaction Fee of 3% of the transaction amount (in AUD) is payable for each transaction which is conducted in a currency other than Australian dollars (AUD), or conducted in Australian dollars (AUD) but with or using a merchant, payment processor, financial institution or other entity (including an online merchant) who is outside of Australia. (Fee does not apply to Bendigo Ready Credit Card). Note: It may not always be apparent to you that an online merchant is located outside of Australia. Additional charges may apply for cash transactions.

### Card Security

For information on how to securely use your card and account please visit [bendigobank.com.au/mycard](https://bendigobank.com.au/mycard) for all card related information. Business customers visit [/mybusinesscard](https://bendigobank.com.au/mybusinesscard).

### Resolving Complaints

If you have a complaint, please contact us on 1300 361 911 to speak to a member of our staff. If the matter has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact AFCA at:

Website: [www.afca.org.au](https://www.afca.org.au)

Telephone: 1800 931 678 (free call)

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

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

And Australia's most trusted bank\*. Try more Bendigo.

\* Roy Morgan Risk Monitor, May 2022

**Due Date: 14 Jun 2023**

TAX INVOICE

Trustee for Jameroch Superannuation Fund  
2 Glebe Rd  
BALHANNAH SA 5242  
AUSTRALIA

**Invoice Number**  
INV-1390

**Invoice Date**  
07 Jun 2023

Description	GST	Amount
For Professional Services including:		
Accounting time completing entry, reconciliations, members statements, financials and tax return for the fund	10%	825.00
Class Super Software costs oncharged	10%	275.00
Audit costs including disbursement to independent auditor	10%	330.00
	Subtotal	1,300.00
	Total GST 10%	130.00
	Invoice Total	1,430.00
	Payments Received	0.00
	<b>Amount Due</b>	<b>\$1,430.00</b>

Account payment terms are STRICTLY 7 days net  
[accounts@smsfaustralia.com](mailto:accounts@smsfaustralia.com)

## How to Pay



EFT directly into our bank account:  
Account: SMSF Australia Pty Ltd  
BSB: 065-004 Account No: 1108 1117  
Reference: Name and INV-1390



Credit card payment via Stripe  
VISA or MasterCard Accepted  
**3% surcharge oncharged**

Inquires 1300 300 630

Issue date 04 Aug 22

# Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 54498432

## Check this statement carefully

You are legally obligated to ensure that all your company details listed on this company statement are complete and correct. This is required under s346C (1) and/or s346B and s346C (2) of the *Corporations Act 2001*.

You must check this statement carefully and inform ASIC of any changes or corrections immediately. **Do not return this statement.** You must notify ASIC within 28 days after the date of change, and within 28 days after the date of issue of your annual company statement. Late lodgement of changes will result in late fees. These requirements do not apply to the **Additional company information**.

ACN 110 360 364  
FOR R & C PITCHER PTY LTD

REVIEW DATE: 04 August 22

## You must notify ASIC of any changes to company details — Do not return this statement



To make changes to company details or amend incorrect information

- go to [www.asic.gov.au/changes](http://www.asic.gov.au/changes)
- log in to our online services and make the required updates
- first time users will need to use the corporate key provided on this company statement



Phone if you've already notified ASIC of changes but they are not shown correctly in this statement.  
Ph: 1300 300 630



Use your agent.

## Company Statement

These are the current company details held by ASIC. You must check this statement carefully and inform ASIC of any changes or corrections immediately. Late fees apply. **Do not return this statement.**

### 1 Registered office

C/- SMSF AUSTRALIA UNIT 8 435-439 FULLARTON ROAD HIGHGATE SA 5063

### 2 Principal place of business

UNIT 15 32 ONKAPARINGA VALLEY ROAD BALHANNAH SA 5242

### 3 Officeholders

Name: RONALD ALBERT CHARLES PITCHER  
Born: ADELAIDE SA  
Date of birth: 05/06/1946  
Address: UNIT 15 32 ONKAPARINGA VALLEY ROAD BALHANNAH SA 5242  
Office(s) held: DIRECTOR, APPOINTED 04/08/2004; SECRETARY, APPOINTED 04/08/2004

Name: CHERYL KAYE PITCHER  
Born: ADELAIDE SA  
Date of birth: 08/02/1948  
Address: UNIT 15 32 ONKAPARINGA VALLEY ROAD BALHANNAH SA 5242  
Office(s) held: DIRECTOR, APPOINTED 04/08/2004

### 4 Company share structure

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORDINARY	2	\$2.00	\$0.00

### 5 Members

These details continue on the next page

R & C PITCHER PTY LTD ACN 110 360 364

Page 1 of 2

## Company statement continued

Name: RONALD ALBERT CHARLES PITCHER

Address: UNIT 15 32 ONKAPARINGA VALLEY ROAD BALHANNAH SA 5242

Share Class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

Name: CHERYL KAYE PITCHER

Address: UNIT 15 32 ONKAPARINGA VALLEY ROAD BALHANNAH SA 5242

Share Class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

You must notify ASIC within 28 days of the date of change, and within 28 days of the issue date of the annual company statement. Late lodgement of changes will result in late fees.

## End of company statement

This concludes the information to which the company must respond (if incorrect) under s346C of the *Corporations Act 2001*.

## Additional company information

This information is optional under the *Corporations Act 2001*. Late lodgement fees or late review fees do not apply to this information. To add, remove or change a contact address, see [www.asic.gov.au/addresses](http://www.asic.gov.au/addresses).

### 6 Contact address for ASIC use only

Registered agent name: SMSF AUSTRALIA PTY LTD  
Registered agent number: 46046  
Address: PO BOX 230 GLEN OSMOND SA 5064



**ASIC**

Australian Securities &amp; Investments Commission

ABN 86 768 265 615

R & C PITCHER PTY LTD  
 SMSF AUSTRALIA PTY LTD  
 PO BOX 230 GLEN OSMOND SA 5064

**INVOICE STATEMENT**

Issue date 04 Aug 22

**R & C PITCHER PTY LTD**

ACN 110 360 364

Account No. 22 110360364

**Summary**

Opening Balance	\$0.00
New items	\$59.00
Payments & credits	\$0.00
<b>TOTAL DUE</b>	<b>\$59.00</b>

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

*Transaction details are listed on the back of this page*

**Inquiries**

www.asic.gov.au/invoices

1300 300 630

**Please pay**

Immediately	<b>\$0.00</b>
By 04 Oct 22	<b>\$59.00</b>

***If you have already paid please ignore this invoice statement.***

- Late fees will apply if you do NOT
  - tell us about a change during the period that the law allows
  - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
  - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.

**ASIC**

Australian Securities &amp; Investments Commission

**PAYMENT SLIP****R & C PITCHER PTY LTD**

ACN 110 360 364

Account No: 22 110360364



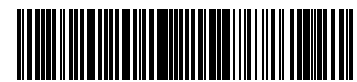
22 110360364

<b>TOTAL DUE</b>	<b>\$59.00</b>
Immediately	<b>\$0.00</b>
By 04 Oct 22	<b>\$59.00</b>

*Payment options are listed on the back of this payment slip*



**Bill Code:** 17301  
**Ref:** 2291103603646



\*814 129 0002291103603646 94

# Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount	
2022-08-04	Annual Review - Special Purpose Pty Co	4X0773755480P A	\$59.00	■
	<b>Outstanding transactions</b>			
2022-08-04	Annual Review - Special Purpose Pty Co	4X0773755480P A	\$59.00	

## PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 2291 1036 0364 694

### Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

### Phone

Call 13 18 16 to pay by Mastercard or Visa

### On-line

Go to [postbillpay.com.au](http://postbillpay.com.au) to pay by Mastercard or Visa

### Mail

Mail this payment slip and cheque (do not staple) to ASIC,  
Locked Bag 5000, Gippsland Mail Centre VIC 3841

	<b>Bill Code:</b> 17301 <b>Ref:</b> 2291103603646
<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>	

Inquires 1300 300 630

Issue date 04 Aug 23

# Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 54498432

## Check this statement carefully

You are legally obligated to ensure that all your company details listed on this company statement are complete and correct. This is required under s346C (1) and/or s346B and s346C (2) of the *Corporations Act 2001*.

You must check this statement carefully and inform ASIC of any changes or corrections immediately. **Do not return this statement.** You must notify ASIC within 28 days after the date of change, and within 28 days after the date of issue of your annual company statement. Late lodgement of changes will result in late fees. These requirements do not apply to the **Additional company information**.

ACN 110 360 364  
FOR R & C PITCHER PTY LTD

REVIEW DATE: 04 August 23

## You must notify ASIC of any changes to company details — Do not return this statement



To make changes to company details or amend incorrect information

- go to [www.asic.gov.au/changes](http://www.asic.gov.au/changes)
- log in to our online services and make the required updates
- first time users will need to use the corporate key provided on this company statement



Phone if you've already notified ASIC of changes but they are not shown correctly in this statement.  
Ph: 1300 300 630



Use your agent.

## Company Statement

These are the current company details held by ASIC. You must check this statement carefully and inform ASIC of any changes or corrections immediately. Late fees apply. **Do not return this statement.**

### 1 Registered office

C/- SMSF AUSTRALIA UNIT 8 435-439 FULLARTON ROAD HIGHGATE SA 5063

### 2 Principal place of business

UNIT 15 32 ONKAPARINGA VALLEY ROAD BALHANNAH SA 5242

### 3 Officeholders

Name: RONALD ALBERT CHARLES PITCHER  
Born: ADELAIDE SA  
Date of birth: 05/06/1946  
Address: UNIT 15 32 ONKAPARINGA VALLEY ROAD BALHANNAH SA 5242  
Office(s) held: DIRECTOR, APPOINTED 04/08/2004; SECRETARY, APPOINTED 04/08/2004

Name: CHERYL KAYE PITCHER  
Born: ADELAIDE SA  
Date of birth: 08/02/1948  
Address: UNIT 15 32 ONKAPARINGA VALLEY ROAD BALHANNAH SA 5242  
Office(s) held: DIRECTOR, APPOINTED 04/08/2004

### 4 Company share structure

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORDINARY	2	\$2.00	\$0.00

### 5 Members

These details continue on the next page

R & C PITCHER PTY LTD ACN 110 360 364

Page 1 of 2

## Company statement continued

Name: RONALD ALBERT CHARLES PITCHER

Address: UNIT 15 32 ONKAPARINGA VALLEY ROAD BALHANNAH SA 5242

Share Class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

Name: CHERYL KAYE PITCHER

Address: UNIT 15 32 ONKAPARINGA VALLEY ROAD BALHANNAH SA 5242

Share Class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

You must notify ASIC within 28 days of the date of change, and within 28 days of the issue date of the annual company statement. Late lodgement of changes will result in late fees.

## End of company statement

This concludes the information to which the company must respond (if incorrect) under s346C of the *Corporations Act 2001*.

## Additional company information

This information is optional under the *Corporations Act 2001*. Late lodgement fees or late review fees do not apply to this information. To add, remove or change a contact address, see [www.asic.gov.au/addresses](http://www.asic.gov.au/addresses).

### 6 Contact address for ASIC use only

Registered agent name: SMSF AUSTRALIA PTY LTD  
Registered agent number: 46046  
Address: PO BOX 230 GLEN OSMOND SA 5064

**ASIC**

Australian Securities &amp; Investments Commission

ABN 86 768 265 615

R & C PITCHER PTY LTD  
 SMSF AUSTRALIA PTY LTD  
 PO BOX 230 GLEN OSMOND SA 5064

**INVOICE STATEMENT**

Issue date 04 Aug 23

**R & C PITCHER PTY LTD**

ACN 110 360 364

Account No. 22 110360364

**Summary**

Opening Balance	\$3,267.50 cr
New items	\$63.00
Payments & credits	\$0.00
<b>TOTAL DUE</b>	<b>\$3,204.50 cr</b>

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

*Transaction details are listed on the back of this page*

**Inquiries**

www.asic.gov.au/invoices

1300 300 630

**Please pay**

Immediately	<b>\$0.00</b>
By 04 Oct 23	<b>\$63.00</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****R & C PITCHER PTY LTD**

ACN 110 360 364

Account No: 22 110360364



22 110360364

<b>TOTAL DUE</b>	<b>\$3,204.50 cr</b>
Immediately	<b>\$0.00</b>
By 04 Oct 23	<b>\$63.00</b>

*Payment options are listed on the back of this payment slip*



**Bill Code:** 17301  
**Ref:** 2291103603646



\*814 129 0002291103603646 94

# Transaction details:

page 2 of 2

	<b>Transactions for this period</b>	<b>ASIC reference</b>	<b>\$ Amount</b>
2023-08-04	Annual Review - Special Purpose Pty Co	4X3925826480P A	\$63.00
	<b>Outstanding transactions</b>		
2022-02-18	Adjustment - Annual Review - Proprietary Company		\$3,267.50 cr
2023-08-04	Annual Review - Special Purpose Pty Co	4X3925826480P A	\$63.00

## PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 2291 1036 0364 694

### Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

### Phone

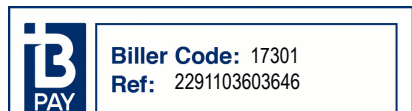
Call 13 18 16 to pay by Mastercard or Visa

### 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



**Bill Code:** 17301  
**Ref:** 2291103603646

### 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)



**JAMEROCH SUPERANNUATION FUND**



**DEED OF AMENDMENT &  
CONSOLIDATION**



[www.accesslawgroup.com.au](http://www.accesslawgroup.com.au)

**THIS DEED** is made on 1 July 2014

BY: R & C Pitcher Pty Ltd ACN 110 360 364 of  
2 Glebe Road  
Balhannah SA 5242

hereby known as "**the Trustee**"

AND: Ronald Albert Pitcher of  
2 Glebe Road  
Balhannah SA 5242

and

Cheryl Kaye Pitcher of  
2 Glebe Road  
Balhannah SA 5242

hereby known as "**the Members**"

WHEREAS:

- A By deed made on or about 15<sup>th</sup> January 1997, to be now referred to as the "**Original Deed**" an indefinitely continuing superannuation scheme was established to provide superannuation benefits for the members.
- B The Original Deed may have been amended from time to time so that the Original Deed and any duly authorised amendments shall be referred to as the "**Original Deed as amended**".
- C The superannuation scheme referred to in Recital A is named Jameroch Superannuation Fund, and for the purposes of this deed shall be referred to as "**the Fund**".
- D The operative provisions of the Original Deed as amended and any Rules attached to the Original Deed as amended shall for the purposes of this deed be known as the "**Governing Provisions**" of the Fund.
- E "**The Rules**" shall mean the Rules as attached to this Deed.
- F By Clause 53.1 of the Governing Provisions the Trustee can vary the Governing Provisions.
- G The Trustee and the Members wish to vary the Governing Provisions as hereinafter provided.



NOW THIS DEED WITNESSES as follows:

- 1 The Original Deed as amended is now substituted and replaced by deleting all of the recitals, definitions, operative terms and schedules contained within the Original Deed as amended and replacing same with the recitals, definitions, operative terms and schedules contained within this Deed
- 2 The Governing Provisions of the Fund are, without termination of the Fund, now governed by the provisions of this Deed and the Rules attached which incorporate the Original Deed as amended.
- 3 The assets of the Fund will continue to be vested in the Trustee upon trust to apply the same in the manner set out in the Rules.
- 4 The Fund shall be managed and administered in all respects according to the Rules.
- 5 The power of appointing and removing Trustees shall be as provided in the Rules.
- 6 The provisions of this Deed may be amended in the manner set out in the Rules.
- 7 The primary purpose of the fund is to provide old age pensions to the members.
- 8 Operations of the Fund, conflicts and issues of law or practice between the Original Deed as amended and this Deed that may arise with this deed are to be settled by reference to the Rules.
- 9 The trustee hereby declares that the amendment of the provisions of the Trust Deed and Rules effected by virtue of this Deed does not prejudicially vary or affect the benefits already accrued to any member of the Fund. All of the members of the fund have executed this deed and this deed shall be taken as notice given to the members as may be required by the Governing Provisions.
- 10 This Deed and the Rules shall be governed by the laws of Victoria.

IN WITNESS the party has duly executed this Deed on the date first above written.

EXECUTED AS THE TRUSTEE

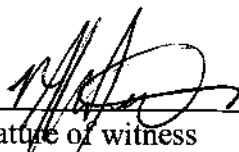
Signed for and on behalf of  
R & C Pitcher Pty Ltd  
ACN 110 360 364  
in accordance with section 127 of the  
Corporations Act 2001

x  x  
Cheryl Kaye Pitcher - Director

x  x  
Ronald Albert Pitcher - Director

EXECUTED AS THE MEMBERS

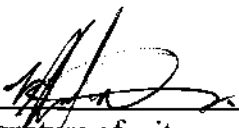
Signed Sealed & Delivered by  
Ronald Albert Pitcher  
in the presence of

x  x  
Signature of witness

Richard Grant McGowan.  
Name of  
witness

x  x  
Ronald Albert Pitcher

Signed Sealed & Delivered by  
Cheryl Kaye Pitcher  
in the presence of

x  x  
Signature of witness

Richard Grant McGowan.  
Name of  
witness

x  x  
Cheryl Kaye Pitcher

INDEX

PAGE NO.

<b>RULE 1</b>	<b>DEFINITIONS &amp; INTERPRETATIONS</b>	3
	Definitions	3
	Interpretation	6
	Severance	6
<b>RULE 2</b>	<b>ELIGIBILITY, MEMBERSHIP &amp; TRANSFERS</b>	6
	Eligibility	6
	Membership	6
	Alteration of Member's Benefit	7
	Information to Members	7
	Complaints and Enquiries	7
	Transfer from another Fund	7
	Transfer to another Fund	7
	Transfers within the Fund	8
	Cessation of Membership	8
	Closure of Membership	8
	Transfer from UK Registered Pension Schemes	8
<b>RULE 3</b>	<b>CONTRIBUTIONS</b>	9
	Member Contributions	9
	Employer Contributions	9
	Other Contributions	9
	Payment of Contributions	9
	Splittable Contributions	9
	Taxation Deduction Claimed	10
	Contribution Repayment or Release	10
<b>RULE 4</b>	<b>BENEFIT ENTITLEMENT &amp; DETERMINATION</b>	10
	When Benefit Payable	10
	Disablement	10
	Death	10
	Terminal Illness	10
	Termination of Service	11
	Transition to Retirement Pension	11
	Ancillary Benefit	11
	Other Circumstances	11
<b>RULE 5</b>	<b>PAYMENT OF BENEFITS</b>	11
	Type of Benefit	11
	Lump Sum Benefit	11
	Pension Benefit	12
	Forms of Benefit Payment	12
	Payment of Benefits in Specie - by Transfer of Assets	12
	Beneficiary and Death Benefit Nominations	13
	Payment of Death Benefits	13
	Unclaimed Monies	14
	Payment of Monies to an Employer	14
	Rollover of Benefits Between Funds	14
	Benefit Payable in Other Circumstances	14
	Preservation	14
	Commutable and Non-Commutable Benefits	15
	Discharge of Obligations	15
<b>RULE 6</b>	<b>ADMINISTRATION</b>	15
	Sole or Primary Purpose	15
	Entitlement	15
	Expenses, Tax And Charges	15
	Forfeiture of Benefits	15
	Rights of Members	16

Members to Give Information .....	16
Notices. ....	16
Power of Attorney .....	16
Variation of Trust Deed and Rules. ....	16
Law .....	17
Superannuation Splitting Law .....	17
Compliance with Regulations .....	17
<b>RULE 7 THE ASSETS, EXPENSES &amp; INVESTMENTS .....</b>	<b>18</b>
The Assets. ....	18
Assets Held by Trustees. ....	18
Expenses of the Fund. ....	18
Investments in Name of Nominee. ....	18
Loans to Members. ....	18
Acquiring Assets from Members. ....	18
In-House Assets. ....	18
Investments. ....	18
Assets Specific to a Member. ....	19
Reserve Accounts. ....	19
Pension Reserve. ....	19
Accumulation Reserve. ....	20
<b>RULE 8 RECORDS, ACCOUNTS &amp; REPORTS .....</b>	<b>21</b>
Records. ....	21
Accounts. ....	21
Audit. ....	21
Actuarial Review .....	21
Annual Returns. ....	21
Reports on Significant Events. ....	21
Receiving of Information on Request. ....	22
Member Benefit Statements. ....	22
Member Fund Report. ....	22
Member Leaving Statement. ....	22
<b>RULE 9 TRUSTEES .....</b>	<b>22</b>
Trustees Structure. ....	22
Appointment and Removal of Trustees. ....	22
Retirement of Trustees. ....	23
Vacancy .....	23
Transfer of Assets. ....	24
Covenants given by the Trustees. ....	24
Powers of Trustees. ....	25
Duties of Trustees. ....	26
Indemnity to Trustees. ....	27
Discretions. ....	27
Delegation .....	27
Manner of Exercise by Trustees of Discretions, Powers, etc. ....	27
Trustee Remuneration .....	28
<b>RULE 10 WINDING UP .....</b>	<b>28</b>
Termination of Fund .....	28
<b>RULE 11 SAVING PROVISIONS .....</b>	<b>28</b>
<b>RULE 12 INCORPORATION OF REGULATIONS .....</b>	<b>29</b>
<b>SCHEDULES</b>	
Schedule 1 Accumulated Contributions, Accrued Benefit, Retirement Benefit. ....	30

## THE RULES

### RULE 1 DEFINITIONS & INTERPRETATIONS

#### DEFINITIONS

- 1.1 In the Trust Deed to which these Rules are an annexure and in these Rules the meaning of terms and expressions shall have the meaning given to them by the Regulations unless the context indicates otherwise. The following words and expressions shall have the following meaning:
- 1.1.1 **Accumulated Contributions** means the total of contributions made to the Fund accumulated in accordance with Schedule 1 paragraph 1.1 hereto.
  - 1.1.2 **Accrued Benefit** means the amount determined in accordance with Schedule 1 paragraph 2 herein.
  - 1.1.3 **Ancillary Benefits** means the Benefits described in Rule 4.10.
  - 1.1.4 **Asset Test Exempt Pension** means a Pension Benefit that is exempt from or excluded from the assets test in whole or part under the Social Security Act 1991 or the Veteran Affairs Entitlement Act 1986 (and any applicable regulations).
  - 1.1.5 **Beneficiary** means a Dependant, a Trustee for a Dependant, a Reversionary Pensioner, other Beneficiary or Legal Personal Representative of the Member who is entitled to Benefits under Rules 5.8, 5.9 and 5.10.
  - 1.1.6 **Benefit** means any benefit payable in respect of the Member's membership of the Fund pursuant to the Rules and the Regulations but does not include any amount standing to the credit of a Member which unless required by the Regulations to be vested is not fully vested until the Trustees exercise a discretion to fully vest the whole or part of such unvested amount.
  - 1.1.7 **Complying Superannuation Fund** means in relation to a year of income a fund which is a complying superannuation fund in accordance with the Regulations.
  - 1.1.8 **Constitutional Corporation** means a body corporate that is either a trading corporation or a financial corporation, formed within the limits of the Commonwealth (within the meaning of paragraph 51(xx) of the *Commonwealth of Australia Constitution Act*).
  - 1.1.9 **Contributor** means any person permitted by the Regulations to make a contribution to the Fund (which may be money, securities or other property) for the benefit of one or more Members.
  - 1.1.10 **Dependants** means the Spouse and children of a Member (including any step-child, any ex-nuptial, any adopted child and any child of the Member born within 10 months after the death of the Member), any person in an interdependency relationship with the Member or any other person whom the Trustees determines for the purposes of the Regulations to be a Dependant of that Member at the relevant time (being in the case of a deceased person the date of that person's death) and any other person permitted by the Regulations to be considered a Dependant.
  - 1.1.11 **Eligible Fund** means an Australian Superannuation Fund, Foreign Superannuation Fund approved deposit fund, Eligible Rollover Fund, retirement savings account, small accounts holding reserve or other approved fund including a pension fund or annuity arrangement which can accept from the Fund a transfer of assets of the Fund or is authorised or permitted to transfer assets to the Fund in a manner not prohibited by the Regulations.
  - 1.1.12 **Eligible Person** means any person who is not prohibited by the Regulations from becoming a Member of the Fund.
  - 1.1.13 **Employee** means any Eligible Person in the employ of an Employer and who is classified as an Employee for the purposes of the Deed and Rules or comes within a class of persons which is so classified. The term "employ" bears both its ordinary meaning and any expanded meaning provided by the Regulations.
  - 1.1.14 **Employer** means the Employer of any particular Member who is an Employee.
  - 1.1.15 **Financial Year** means a period of twelve calendar months ending on the last day of June or such other date as the Trustees may be permitted to determine.
  - 1.1.16 **Fund** means the superannuation fund constituted by the Trust Deed to which these Rules are an annexure.
  - 1.1.17 **Gainful Employment** means in relation to a Member, engagement in any business, trade, profession, vocation, calling, occupation or employment for gain or reward to the extent required pursuant to the provisions of the Regulations.
  - 1.1.18 **Government Approval** means such approval of a Regulator, or other person, appointed by the Australian Government or such compliance with the Regulations (whether or not the approval of that Regulator or other person has been given to the Trustees in relation to such compliance) as may be required to ensure

that the fund is regarded as a bona fide superannuation fund and qualifies for the maximum taxation concessions.

- 1.1.19 **Individual Policy**, in relation to a Member, means a life insurance policy or an interest in a group life insurance policy which the Trustees have nominated as being held specifically for the purpose of providing Benefits in respect of that Member and which may include an insurance policy over the life of a person other than that Member.
- 1.1.20 **Legal Personal Representative**, in relation to a Member or a Trustee being an individual, means a person:
- 1.1.20.1 who has an enduring power of attorney in respect of the Member or the Trustee; or
  - 1.1.20.2 who is the executor or administrator of the estate of a Member who has died including any person named as the executor in a Will of the deceased Member even though no grant of representation has issued or is required to administer the estate of the deceased Member provided the Trustees are satisfied that it is the last Will of the deceased Member; or
  - 1.1.20.3 who has been appointed by law to act as the legal personal representative of a Member or a Trustee but does not include any person appointed under the laws of bankruptcy.
- 1.1.21 **Member** means any person admitted by the Trustees as a Member of the Fund and who has not ceased to be a Member of the Fund and any person required by the Regulations to be treated as a Member of the Fund and, where the context permits, if a Member:
- 1.1.21.1 is under a legal disability includes the Legal Personal Representative of that Member but not where the Rules expressly provide that the personal consent of a Member is required; and
  - 1.1.21.2 is under a legal disability because of age and does not have a Legal Personal Representative includes the parent or guardian of that Member.
- 1.1.22 **Nominated Beneficiary** means the person or persons nominated as Beneficiary under a notice given under Rule 5.6 or an agreement made under Rule 5.7.
- 1.1.23 **Old-Age Pensions** has the same meaning as that in paragraph 51 (xxiii) of the *Commonwealth of Australia Constitution Act*.
- 1.1.24 **Pension** means an annuity or pension contemplated by the Regulations.
- 1.1.25 **Permanent Disablement** in relation to a Member has the same meaning as that contained in any insurance policy effected to cover Permanent Disablement of the Member and in force at the time of the disablement or where there is no such insurance policy means ill-health which, in the opinion of the Trustees, renders a Member unlikely to engage in Gainful Employment for which the Member is reasonably qualified by education, training or experience or any other circumstances which are acceptable to the Trustees and which are acceptable to the Regulator. **Permanently Disabled** and **Permanent Disability** shall each have a corresponding meaning. Every question as to Permanent Disablement shall be decided by the Trustees after receipt of any relevant information and reports by such registered medical practitioners approved by the Trustees as they consider appropriate, and having regard to any requirements for Government Approval of the Fund and of any insurer underwriting the Member's Permanent Disability Benefit. The decision of the Trustees shall be conclusive and binding upon all parties concerned.
- 1.1.26 **Preserved Benefit** means any Benefit (or part thereof) that, having regard to the requirements for Government Approval of the Fund, must be held in the Fund until the Member Retires or attains such age prescribed in the Regulations, dies, becomes Permanently Disabled or satisfies such other condition as would enable, or require, the Trustees to make payment of the benefit.
- 1.1.27 **Public Offer Superannuation Fund** means a fund that is a public offer superannuation fund within the meaning of the Regulations.
- 1.1.28 **QROPS Requirements** means any requirements under laws relating to superannuation funds that the Fund must satisfy to be a qualified recognised overseas pension scheme under s169 of the Finance Act 2004 (United Kingdom).
- 1.1.29 **Recognised Transfer Amount** means the amount transferred to the Fund or a previous superannuation arrangement in respect of a Member as a recognised transfer under section 169 of the Finance Act 2004 (United Kingdom).
- 1.1.30 **Regulated Superannuation Fund** means a fund where the Trustees have caused to be made the necessary election to be such a fund as required by the Regulations.

- 1.1.31 **Regulations** means the obligations imposed upon the Fund by the *Income Tax Assessment Act 1936*, the *Income Tax Assessment Act 1997*, the *Superannuation Industry (Supervision) Act 1993*, the *Superannuation Industry (Supervision) Regulations*, the *Superannuation Splitting Law*, any amending or replacement legislation and any other present or future relevant legislation, regulation, rulings and explanatory notes published with the approval or knowledge of the Regulator which the Fund must satisfy in order for the Fund to:
- 1.1.31.1 qualify as a Complying Superannuation Fund;
  - 1.1.31.2 remain entitled to concessional tax treatment;
  - 1.1.31.3 provide an income stream which is to be an Asset Test Exempt Pension;
  - 1.1.31.4 comply with the law.
- 1.1.32 **Regulator** means, as the case may require one or more of the Federal Commissioner of Taxation, the Australian Prudential Regulation Authority, the Australian Securities and Investments Commission, the Department of Human Services or any other authority or government regulatory body who may be involved with the regulation of superannuation, taxation or financial products.
- 1.1.33 **Reserve Accounts** means any of the accounts that may be established by the Trustees to which is credited amounts that the Trustees determine to credit to the account and to which are debited amounts that the Trustees determine to allocate to the Members in accordance with these Rules.
- 1.1.34 **Retires** means ceasing Gainful Employment and **Retirement** shall have a corresponding meaning.
- 1.1.35 **Reversionary Pension** means a Pension payable to a Beneficiary who succeeds a Member to the entitlement of the Member's Pension. **Reversionary Pensioner** has corresponding meaning.
- 1.1.36 **Shortfall Component** has the same meaning as that contained in the *Superannuation Guarantee (Administration) Act*.
- 1.1.37 **Splittable Contributions** has the same meaning as that contained in the Regulations.
- 1.1.38 **Spouse** in relation to a Member means, subject to the Regulations, a person married to the Member or a person who, although not legally married to the Member, lives with the Member or had lived with the Member immediately prior to the Member's death on a genuine domestic basis as a partner of that Member and if there is more than one spouse the Trustees shall determine whether and how the entitlement of a spouse shall be distributed between them or whether one shall be exclusively treated as spouse.
- 1.1.39 **State Trust Law** means whichever of the *Trustee Act 1958 (VIC)*, the *Trustee Act 1925 (NSW)*, the *Trustees Act 1962 (WA)*, the *Trusts Act 1973 (QLD)*, the *Trustee Act 1936 (SA)*, the *Trustee Act 1898 (TAS)*, the *Trustee Act 1925 (ACT)* and the *Trustee Act (NT)* apply to the Fund or any other Commonwealth, State or Territory legislation of like effect that may apply.
- 1.1.40 **Superannuation Splitting Law** means the law dealing with superannuation interests as set out in Part VIII B of the *Family Law Act 1975*.
- 1.1.41 **Temporary Disability** means physical or mental incapacity that causes the Member to cease Gainful Employment or which otherwise qualifies as temporary disablement (or its equivalent) under the Regulations but which does not qualify as Permanent Disablement. Every question as to Temporary Disablement shall be decided by the Trustees after receipt of any relevant information and reports by such registered medical practitioners approved by the Trustees as they consider appropriate, and having regard to any requirements for Government Approval of the Fund and of any insurer underwriting the Member's Temporary Disability Benefit. The decision of the Trustees shall be conclusive and binding upon all parties concerned.
- 1.1.42 **Trust Deed** means the deed to which these Rules are annexed and any authorised alterations, additions, amendments, modifications or variations due to any amendment or change made to the Regulations or by amending deed or otherwise.

- 1.1.43 **Trustees** means the individual trustees of the Fund or a corporate trustee of the Fund, for the time being, appointed in accordance with these Rules and where the context permits includes the directors of a Constitutional Corporation appointed as Trustee.

## **INTERPRETATION**

- 1.2 In the Trust Deed and the Rules:
- 1.2.1 Unless the context indicates otherwise, words importing the singular shall include the plural and vice versa, words importing one gender shall include other genders;
  - 1.2.2 References to statutes (including any section thereof) shall include all statutes amending, consolidating or replacing the same;
  - 1.2.3 Headings inserted in any Rule are for convenience only and shall not affect the interpretation of that Rule;
  - 1.2.4 The use of the words "includes" or "including" in these Rules is given by way of example and is not intended to limit the term or expression to which it applies; and
  - 1.2.5 Reference to the Rules includes the terms of any agreement made under Rule 5.7.
- 1.3 Except where otherwise expressly provided, if any question or dispute arises about the interpretation of the Rules or the incidence or application of any rights, benefit, duties or liabilities arising under these, the decision of the Trustees shall be binding upon a Member.
- 1.4 The Trustees shall, at all times administer the Fund in a manner that will ensure Government Approval of the Fund. Where there is anything contained in these Rules which would during the course of the application to specific circumstances, require the Trustees to act in a manner that would prejudice Government Approval of the Fund, that Rule shall be void for those circumstances.
- 1.5 If any term defined in the Regulations is used in this Deed but not defined herein then such term shall have the same meaning that it has for the purposes of the Regulations.
- 1.6 A reference in these Rules to the Regulations includes a reference to those Regulations as amended, consolidated, re-enacted or replaced from time to time and a reference to any provision of the Regulations includes a reference to the corresponding provision of those Regulations as amended, consolidated, re-enacted or replaced.

## **SEVERANCE**

- 1.7 If any provision of these Rules is void or voidable or unenforceable in accordance with its terms, but would not be void, voidable or unenforceable or illegal if it were read down and, if it is capable of being read down, such provisions shall be read down accordingly.
- 1.8 If, notwithstanding Rule 1.7, a provision is still void, voidable, unenforceable or illegal:
- 1.8.1 if the provision would not be void, voidable or unenforceable or illegal if a word or words were omitted, that word or those words are hereby severed;
  - 1.8.2 in any other case, the whole provision is hereby severed;
- and the remainder of these Rules shall be of full force and effect.

## **RULE 2**

### **ELIGIBILITY, MEMBERSHIP & TRANSFERS**

#### **ELIGIBILITY**

- 2.1 Any Eligible Person shall be eligible to apply for membership of the Fund. Where an Eligible Person is a minor, the application for membership of the Fund shall be made on behalf of the minor by a parent, guardian or legal representative of the minor.

#### **MEMBERSHIP**

- 2.2 An Eligible Person may apply for membership to the Trustees in such form or manner acceptable to the Trustees. The Eligible Person may indicate a preference for the type of Benefit to be provided by the Fund but if no preference is made shall be deemed to have specified a Pension Benefit of such type determined by the Trustees. The Trustees may accept or refuse any such application in their absolute discretion and shall not be required to give any reason for a refusal. The Trustees may admit an Eligible Person as a Member without requiring an application for membership to be completed by that person. If an application from an Eligible Person is accepted by the Trustees, membership commences on the date of acceptance or such earlier or later date as the Trustees determine.



## **ALTERATION OF MEMBER'S BENEFIT**

- 2.3 The Trustees may alter a Member's preference for the type of Benefit to be provided by the Fund PROVIDED THAT:
- 2.3.1 it does not increase the Member's obligation to the Fund unless the Member consents in writing;
  - 2.3.2 the Member's entitlements in the Fund are not reduced; and
  - 2.3.3 it is not in breach of the Regulations.
- 2.4 The Member shall be advised in writing of any alteration to the Member's preference for Benefit.

## **INFORMATION TO MEMBERS**

- 2.5 The Trustees shall ensure that every Eligible Person who applies for membership of the Fund is given such information as is required by the Regulations to be given to prospective new members. The information shall be given to the Eligible Person within the time prescribed in the Regulations.

## **COMPLAINTS AND ENQUIRIES**

- 2.6 If required by the Regulations, the Trustees shall ensure that all enquiries or complaints from Members, beneficiaries or their Dependants are considered and properly dealt with in the manner and within the time specified by the Regulations.

## **TRANSFER FROM ANOTHER FUND**

- 2.7 If a Member makes a request, the Trustees,
- 2.7.1 may accept the transfer of assets from an Eligible Fund on such terms and conditions as the Trustees think fit; and
  - 2.7.2 the details of any such terms and conditions shall be recorded in a letter written by the Trustees to the Member at the time of the transfer; and
  - 2.7.3 where the transfer is made in respect of the Member's interest or entitlement in the Eligible Fund, provide Benefits to the Member pursuant to such transfer in the manner set forth in these Rules; and
  - 2.7.4 where the transfer is not attributable to a Member's interest or entitlement in the Eligible Fund, the Trustees may treat the amount of such transfer in such manner as they consider equitable, including deeming the assets being transferred as a foregone benefit and applied accordingly, or as required by the Regulations;

PROVIDED that any transfer must not be prohibited by the Regulations and PROVIDED that any Benefit arising from funds transferred shall be a Preserved Benefit to the extent advised by the Eligible Fund and PROVIDED that where the Eligible Fund is a Foreign Superannuation Fund, the Trustees shall comply with all necessary foreign law requirements to ensure that concessional tax treatment is attained, retained or maintained in respect of the assets transferred from the Eligible Fund.

## **TRANSFER TO ANOTHER FUND**

- 2.8 If a Member makes a request or if the Trustees resolve or are required by the Regulations to do so, the Trustees may pay or transfer all or part of the Member's interest or entitlement in the Fund to an Eligible Fund (including such portion of the assets of the Fund as the Trustees consider equitable) for the benefit of the Member or such other person as is permitted by the Regulations and shall advise the Eligible Fund the proportions (if any) of the amount so paid which are deemed to be transferred from the Member's Accrued Benefit PROVIDED HOWEVER THAT:
- 2.8.1 no such transfer shall be made in respect of a Preserved Benefit, unless there exists a condition in the rules of the Eligible Fund that such a transfer shall be treated as a Preserved Benefit;
  - 2.8.2 the payment or transfer must be consistent with the Regulations;
  - 2.8.3 the Trustees may not pay or transfer more than the amount requested by the Member; and
  - 2.8.4 the payment or transfer satisfies the Member's entitlement to any Benefit in relation to the amount so paid or transferred.

- 2.9 The receipt of the trustees of such Eligible Fund shall be sufficient discharge to the Trustees and Trustees shall not be in any way responsible or liable for the application or disposal by the trustees of such Eligible Fund of the benefits or assets so paid or transferred. Upon the completion of such payment or transfer in respect of a Member, all of the rights and interests of that Member (and any person entitled to claim under or in respect of that Member) under this Deed shall be extinguished or shall be adjusted in such manner and to such extent (if any) as may be determined by the Trustees.
- 2.10 Where the continuing Membership of a Member would affect the status of the Fund as a Complying Superannuation Fund, the Trustees may pay or transfer the whole or part of any Benefit or the interest or entitlement of that Member to an Eligible Fund in circumstances permitted or required by the Regulations or otherwise whether or not such Member has requested such payment or transfer. Such payment or transfer will satisfy the Member's entitlement to any Benefit in relation to the amounts so paid or transferred. The Member shall be deemed to have consented to such payment or transfer. The Trustees shall provide any information to the Member and to the trustee of the Eligible Fund as such time and in such manner as required by the Regulations.

#### **TRANSFERS WITHIN THE FUND**

- 2.11 If a Member makes a request or if the Trustees resolve or are required by the Regulations to do so, the Trustees may pay or transfer all or part of the Member's interest or entitlement in the Fund (including such portion of the assets of the Fund as the Trustees consider equitable) to another Member provided however that:
- 2.11.1 the payment or transfer is not prohibited by the Regulations; and
- 2.11.2 the payment or transfer is made in accordance with the provisions, if any, of the Regulations.

#### **CESSATION OF MEMBERSHIP**

- 2.12 A person ceases to be a Member of the Fund when:
- 2.12.1 the Member dies;
- 2.12.2 all Benefits which are or may be payable under these Rules in respect of the Member have been paid;
- 2.12.3 a transfer is made to an Eligible Fund in satisfaction of all the Member's entitlement to Benefits;
- 2.12.4 the Member's entitlement to Benefits is terminated;
- 2.12.5 the Trustees require a Member to cease Membership of the Fund to comply with the Regulations;
- 2.12.6 the Trustees determine that continued membership may cause the Fund to become a Public Offer Superannuation Fund;
- 2.12.7 the Trustees determine that a Member is no longer required to be recognised as a Member of the Fund;
- 2.12.8 the Fund fails to satisfy the definition of self managed superannuation fund under the Regulations by reason of the Member's continuing membership of the Fund;
- 2.12.9 the Trustees shall otherwise reasonably determine.

#### **CLOSURE OF MEMBERSHIP**

- 2.13 In order that the Fund obtains, retains or maintains a duty exemption or nominal assessment of duty obtained under the laws of any State or Territory to the transfer of an asset to the Fund when the asset was first acquired by the Trustees and held for the benefit of those particular Members of the Fund at that time, the Trustees may close the membership of the Fund to new members permanently or until such time as such asset has been used to pay benefits to those Members. The Trustees shall do all things and execute all such necessary deeds or documents to give effect to the closure to new members.

#### **TRANSFER FROM UK REGISTERED PENSION SCHEMES**

- 2.14 Notwithstanding Rule 5, this Rule 2.14 applies to Recognised Transfer Amounts accepted by the Trustees pursuant to Rule 2.7 from a registered pension scheme in the United Kingdom:
- 2.14.1 subject to this Rule, a Member is entitled to receive a Recognised Transfer Amount when the Member is entitled to a Benefit when permitted by the Regulations;
- 2.14.2 subject to this Rule, the Trustee must pay a Recognised Transfer Amount to a Member where the Regulations require a Benefit to be paid from the Fund;
- 2.14.3 this Rule 2.14 may be amended only if, after the amendment, the Rule would continue to comply with the QROPS Requirements;

- 2.14.4 a Recognised Transfer Amount may be transferred to an Eligible Fund only in accordance with Rule 2.8 and only where the provisions governing the Eligible Fund contain provisions to the same effect as this Rule 2.14 in respect of a Recognised Transfer Amount;
- 2.14.5 subject to complying with the Regulations, the Trustees must do all necessary things to comply with the QROPS Requirements.

### **RULE 3      CONTRIBUTIONS**

#### **MEMBER CONTRIBUTIONS**

- 3.1 A Member may from time to time pay contributions to the Fund.

#### **EMPLOYER CONTRIBUTIONS**

- 3.2 An Employer may from time to time pay contributions to the Fund.

#### **OTHER CONTRIBUTIONS**

- 3.3 The Trustee may accept such other contributions not covered by Rules 3.1 or 3.2 from any person including:
  - 3.3.1 government co-contribution;
  - 3.3.2 child contributions;
  - 3.3.3 spouse contributions;
  - 3.3.4 the whole or part of any Shortfall Component in respect of any Employee or Member received from the Commissioner of Taxation which shall be treated as a contribution for the Employee or Member.

#### **PAYMENT OF CONTRIBUTIONS**

- 3.4 The Trustees:
  - 3.4.1 must not accept contributions where the acceptance of the contributions is contrary to the requirements of the Regulations;
  - 3.4.2 may refuse to accept the whole or part of a contribution;
  - 3.4.3 may allocate or transfer the whole or part of a contribution to a Reserve established for that purpose, if not prohibited by the Regulations;
  - 3.4.4 may allocate, record or treat the whole or part of a contribution in a manner not prohibited by the Regulations; and
  - 3.4.5 shall allocate, record or treat the whole or part of a contribution in a manner directed by the Regulator.
- 3.5 The Trustees may agree to accept contributions to the Fund in the form of a transfer of assets to the Fund which shall be subject to the following restrictions:
  - 3.5.1 any asset transferred to the Fund under this Rule shall comply with the provisions of Rules 7.6, 7.7 and 7.8 as if the Trustees had accepted the contribution in cash and had then invested in the asset transferred to the Fund.
  - 3.5.2 in the event that the Trustees wish to restrict the benefits arising from the assets transferred to the Fund under this Rule to particular Members, they shall either proceed under Rules 7.11 and 7.12 to hold the assets specifically to provide benefits for those Members, or, if those Members are the only Members of the Fund at the time of transfer, the Trustees may close the membership of the Fund to new members under Rule 2.13.
  - 3.5.3 the Trustees shall not acquire any asset from a Member or a relative of a Member if that acquisition would contravene the Regulations and prejudice Government Approval of the Fund.
- 3.6 Unless the Trustees are advised otherwise by the Employer, all contributions made by an Employer shall be fully vested except to the extent that they are not required to be fully vested by the Regulations.

#### **SPLITTABLE CONTRIBUTIONS**

- 3.7 Subject to the Regulations, the Trustees may allow Splittable Contributions and a Member may request the Trustees in any form approved by the Trustees to allocate the whole or part of that contribution or transfer any part of that Contribution to any other Member or person so long as any transfer or allocation is in accordance with the Regulations.

## **TAXATION DEDUCTION CLAIMED**

- 3.8 Where required by the Regulations, the Contributors shall advise the Trustees of the amount of contributions that shall be claimed and not claimed as a tax deduction by the Contributor.

## **CONTRIBUTION REPAYMENT OR RELEASE**

- 3.9 The Trustees may repay the whole or any part of a contribution and any associated earnings to the Contributor but only if the repayment is not in breach of the Regulations. The Trustee may repay a contribution which at the time of making the payment was not intended to be a contribution. The Trustees must repay the whole or part of a contribution and any associated earnings to the Contributor if directed by the Regulator. The Trustees may deduct from the repayment any liabilities or expenses incurred or provision for liabilities or expenses in relation to the contribution. If excess contributions are received by the Fund and the Trustee receive a release authority under the Regulations then the Trustees may release funds in accordance with the release authority and the Regulations.

## **RULE 4 BENEFIT ENTITLEMENT & DETERMINATION**

### **WHEN BENEFIT PAYABLE**

- 4.1 A Member shall be entitled to receive a Benefit which shall comprise the total of the Member's Accrued Benefit, the Member's entitlement to be paid out of any Reserve and any insurance proceeds to which the Member is entitled and any other amount which the Trustees determine is to form part of the Benefit provided such amount is not prohibited by the Regulations when:
- 4.1.1 a Member Retires provided the conditions for payment of a Preserved Benefit have been met; or
  - 4.1.2 a Member reaches such minimum age allowed under the Regulations, whether or not the Member Retires, provided the conditions for payment of a Preserved Benefit have been met; or
  - 4.1.3 permitted by the Regulations and the Trustees consent to the payment of a Benefit.
- 4.2 Subject to the Regulations, the Trustees may with the Member's consent retain a Member's Benefit in the Fund for as long as the Trustees determine, even though the Member is entitled to be paid that Benefit PROVIDED THAT the Benefit must be paid or commence or be transferred or paid to an Eligible Fund when it is mandatory to do so under the Regulations.

### **DISABLEMENT**

- 4.3 If a Member Retires on the grounds of Permanent Disablement, the Member shall be entitled to receive a Permanent Disablement Benefit which shall comprise the total of the Member's Accrued Benefit, the Member's entitlement to be paid out of any Reserve and any insurance proceeds to which the Member is entitled and any other amount which the Trustees determine is to form part of the Benefit provided such amount is not prohibited by the Regulations.
- 4.4 If a Member is unable to work due to Temporary Disability then the Member shall be entitled to receive payment of a Temporary Disablement Benefit from the time the Member is unable to continue to work.
- 4.5 Notwithstanding anything to the contrary contained within these Rules, where the Trustees receive a Benefit under an insurance policy effected to cover the Permanent or Temporary Disability of a Member then that Member will be entitled to receive a disablement benefit under these Rules providing that the payment of such a Benefit is allowed under the Regulations.

### **DEATH**

- 4.6 On the death of a Member, a Death Benefit which shall comprise the total of the Member's Accrued Benefit, the Member's entitlement to be paid out of any Reserve and any insurance proceeds to which the Member is entitled and any other amount which the Trustees determine is to form part of the Benefit including but not limited to an anti-detriment payment provided such other amount is not prohibited by the Regulations shall become payable in accordance with Rules 5.8, 5.9 and 5.10. The Death Benefit does not include any amount paid after the Member's death in respect of any other Benefit which is payable.

### **TERMINAL ILLNESS**

- 4.7 Where at least two (2) Registered Medical Practitioners certify to the satisfaction of the Trustees and in accordance with the requirements of the Regulations that a Member has an illness or injury that is likely to result in the death of the Member within twelve (12) months of certification, the Member is entitled to receive payment of a Benefit which shall comprise the total of the Member's Accrued Benefit, the Member's entitlement to be paid out of any Reserve and any insurance proceeds to which the Member is entitled and any other amount which the Trustees determine is to form part of the Benefit provided such amount is not prohibited by the Regulations.

## **TERMINATION OF SERVICE**

- 4.8 A Member whose Employer has contributed to the Fund and who leaves the service of the Employer and who is not entitled to a Retirement Benefit or a Permanent Disablement Benefit and in respect of whom a Death Benefit is not payable shall be entitled to receive a Withdrawal Benefit being a Benefit which shall comprise the total of the Member's Accrued Benefit and any other amount which the Trustees determine is to form part of the Benefit provided such amount is not prohibited by the Regulations and which will be paid subject to such restrictions imposed by the Regulations.

## **TRANSITION TO RETIREMENT PENSION**

- 4.9 Where a Member has reached age 55 or such other minimum age permitted by the Regulations, the Member may receive a Benefit in the form of a Pension contemplated by Rule 5. Notwithstanding anything to the contrary contained in Rule 5, any Pension paid under this Rule subject to cashing restrictions shall not be capable of commutation except in accordance with the Regulations.

## **ANCILLARY BENEFIT**

- 4.10 The Trustees may provide a Member with a Benefit with minimum conditions of release and/or cashing restrictions permitted by the Regulations:
- 4.10.1 on severe financial hardship as approved by the Trustees or Regulator,
  - 4.10.2 on compassionate grounds as approved by the Trustees or Regulator;
  - 4.10.3 when the Member is no longer in Gainful Employment and the Member's benefit is a Restricted Non-Preserved Benefit under the Regulations;
  - 4.10.4 when the Benefit is an Unrestricted Non-Preserved Benefit under the Regulations;
  - 4.10.5 on the Temporary Disablement of the Member where the Benefit is paid in accordance with the Regulations;
  - 4.10.6 any other type of Benefit approved under the Regulations; or
  - 4.10.7 any other Benefit provided for the other ancillary purposes approved by the Regulations or the Regulator.

## **OTHER CIRCUMSTANCES**

- 4.11 In circumstances where the Regulations would allow the Trustees to release or make a payment of part or all of the Member's Accrued Benefit to the Member or the Member's Dependants or other person authorised by the Regulations without prejudicing Government Approval of the Fund, the Trustees may release or make such payment as requested by the Member or as required by the Regulations notwithstanding that the Benefit may not be provided for in Rules 4.1 to 4.10 inclusive.

## **RULE 5            PAYMENT OF BENEFITS**

### **TYPE OF BENEFIT**

- 5.1 The Benefit payable to a Member or a Beneficiary, where permitted by the Regulations, may be paid as:
- 5.1.1 a Lump Sum;
  - 5.1.2 a Pension which may include a lump sum component subject to any applicable limitations imposed by the Regulations;
  - 5.1.3 an Ancillary Benefit;
  - 5.1.4 a Benefit permitted to be provided under the Regulations in such form or manner as is required under the Regulations; or

a combination of the above which may include more than one of each and may be paid to the Member or Beneficiary either in money or in other property provided the Benefit is paid in accordance with the Regulations.

### **LUMP SUM BENEFIT**

- 5.2 When a Member is entitled to a Benefit and has elected to receive a Lump Sum Benefit, the Member is entitled to a Benefit which does not exceed the Member's Accrued Benefit and any other amount which the Trustee determines is to form part of the Benefit provided such amount is not prohibited by the Regulations.

## **PENSION BENEFIT**

- 5.3 A Pension Benefit payable under these Rules shall be paid in such form and manner which complies with the Regulations if to do otherwise were to affect Government Approval of the Fund and is subject to the following conditions:

### **Trustees' Discretion**

- 5.3.1 Where a Benefit is payable under these Rules by way of a Pension, the Trustees and the Member may agree on the terms and conditions upon which the pension shall be paid providing that such manner and form of payment is allowed under the Regulations. In the absence of agreement, the Trustees shall determine the basis on which the Pension is paid.

### **No Assignment or Encumbrance**

- 5.3.2 Pensions payable from the Fund shall not be assigned or otherwise transferred by the person in receipt thereof (except to the extent permitted by the Rules) and shall not be mortgaged or encumbered in any manner whatsoever.
- 5.3.3 Neither the capital value (if any) of any pension payable from the Fund nor any income from it, may be used as a Security for a borrowing.

### **Annuities**

- 5.3.4 The Trustees may, in their absolute discretion, (including where an Old-Age Pension is required to be paid) provide pensions payable under these Rules by applying a Member's Benefit to the purchase of an annuity that meets the requirements of the Regulations.

### **Imputation Credits**

- 5.3.5 The Trustees may, in their absolute discretion and subject to the Regulations, debit amounts to the accounts of Members to whom current pensions are not being paid and credit corresponding amounts to the accounts of Members to whom current pensions are being paid to compensate the latter for not obtaining the benefit of dividend imputation credits on investments in the form of shares in companies.

### **Asset Test Exempt Pension**

- 5.3.6 Where the Pension is also an Asset Test Exempt Pension, the relevant provisions of the Social Security Act or the Veterans Entitlement Act apply to the extent of any inconsistency to ensure the Pension qualifies or continues to qualify as an Asset Test Exempt Pension.

### **Reversionary Pension**

- 5.3.7 A Member's Pension may include a nomination, direction, term or condition requiring the Trustees to continue to pay the Member's Pension as a Reversionary Pension to a Reversionary Pensioner permitted under the Regulations to receive a Reversionary Pension upon the death of the Member and which shall be binding upon the Trustees unless the nomination, direction, term or condition expressly provides otherwise.

Where there continues to be a remaining benefit in respect of a deceased Member after all pensions payable in respect of that deceased Member have been paid the remaining benefit shall be paid as a Death Benefit in accordance with Rules 5.8, 5.9 and 5.10.

## **FORMS OF BENEFIT PAYMENT**

- 5.4 Any form of Benefit payment agreed to by the Trustees shall conform to the requirements of the Regulations and shall not prejudice Government Approval of the Fund. When entitled to a Benefit from the Fund, before the Benefit is paid or commences or within such time as permitted by the Trustees, a Member may, subject to the Regulations, make an election in writing (which is not binding upon the Trustees) to receive the Benefit in any manner contemplated by Rule 5 and indicate the desired amount or extent, as the case may be, that the Benefit is sought to be received as a Lump Sum or Pension. In the case of an election relating to a Pension, a Member may specify whether or not it is intended to be a Reversionary Pension and, if so, to whom and under what terms or conditions the Member requires the Pension to be subject.

## **PAYMENT OF BENEFITS IN SPECIE - BY TRANSFER OF ASSETS**

- 5.5 The Trustees may with the agreement of a Member or Beneficiary to whom a Benefit is payable, transfer in specie investments of the Fund of equivalent value to the Member or beneficiary in lieu of paying the whole or part of the amount otherwise payable under these Rules.

## **BENEFICIARY AND DEATH BENEFIT NOMINATIONS**

- 5.6 A Member may from time to time give the Trustees notice in writing (the form and content of which notice need not comply with the Regulations and which notice may be given to the Trustees after the Member's death and which does not need to be given by the Member personally) as to the names of those Nominated Beneficiaries (being persons who would be Dependants, if the Trustees were determining dependency at the time of notification, or the Member's Legal Personal Representative or any other person authorised by the Regulations) to whom the Member directs Death Benefits to be paid and, if more than one, in what proportion and may include a direction by the Member about persons to whom a Benefit is not to be paid. The Member may elect that all or some (as specified by the Member in the notice) of the directions in any such notice shall be binding upon the Trustees but to be binding the content of such notice does not require an express statement that it is a notice binding upon the Trustees and it shall be sufficient if such notice uses words or language that satisfy the Trustees that the notice was intended by the Member to be binding upon the Trustees. If the Member does not make a binding election, the Trustees shall use their discretion in distributing any Death Benefit not covered by a binding election in accordance with Rules 5.10 and 5.11. The notice may:
- 5.6.1 specify the type, amount and proportion of different components of Benefit to be paid;
  - 5.6.2 specify whether a Pension including a Reversionary Pension is to be provided;
  - 5.6.3 contain conditions which must be satisfied or met in order for a Death Benefit to be paid;
  - 5.6.4 specify a period of time or date after which any direction which the Member elected to be binding upon the Trustees is to be no longer binding but is otherwise to remain valid;
  - 5.6.5 specify a period of time or date after which the notice lapses;
  - 5.6.6 specify the circumstances in which directions in such a notice intended to be binding upon the Trustees are to be treated as no longer binding upon the Trustees including but not limited to:
    - 5.6.6.1 the marriage, separation, divorce or death of a Nominated Beneficiary;
    - 5.6.6.2 the marriage, separation, divorce of a Member;
    - 5.6.6.3 where a Nominated Beneficiary consents.
- 5.7 The Trustees and a Member may enter into an agreement in writing about the payment of Death Benefits to Nominated Beneficiaries and which include terms and conditions of the type set out in Rules 5.6.1 to 5.6.6. The terms of an agreement made under this Rule shall form part of the Rules of the Fund as between Member and the Trustees and shall be read together with the Fund Rules as follows:
- 5.7.1 the agreement prevails over any notice given under Rule 5.6 unless the notice expressly revokes or replaces the agreement made under Rule 5.7;
  - 5.7.2 the agreement replaces any previous agreement made under this Rule;
  - 5.7.3 any previous notice given under Rule 5.6 is to be treated as not in effect for the purposes of Rules 5.6 and 5.9;
  - 5.7.4 the terms of the agreement are to prevail if there is any inconsistency between the agreement and these Rules;
  - 5.7.5 the agreement may specify the manner in which the terms of the agreement may be modified, revoked or amended; and
  - 5.7.6 if part of an agreement is invalid because a Nominated Beneficiary is not eligible to receive a Death Benefit Payment under the Regulations then that part of the Death Benefit shall be distributed in accordance with Rules 5.10 and 5.11.

## **PAYMENT OF DEATH BENEFITS**

- 5.8 Where the Trustees and a Member have entered into an agreement made under Rule 5.7, any Death Benefit must be paid or applied in accordance with the terms of that agreement. Where the agreement does not cover the whole of the Member's Death Benefit, so much of the Member's Death Benefit as is not covered by the agreement shall be paid by the Trustees in accordance with Rules 5.10 and 5.11.
- 5.9 Any Death Benefit to the extent that the Trustees are bound by a notice made under Rule 5.6 shall be paid by the Trustees in accordance with that notice. Where the notice does not cover the whole of the Member's Death Benefit, so much of the Member's Death Benefit as is not covered by the notice shall be paid by the Trustees in accordance with Rules 5.10 and 5.11.

5.10 Subject to Rules 5.8 and 5.9, the Trustees may decide as to the type, amount and proportions of different components in any Death Benefit and whether a Pension is provided and, if so, whether it is reversionary or not and any Death Benefit may be paid as the Trustees in their absolute discretion decide but in accordance with any restrictions or conditions imposed by the Regulations to any one or more of the following persons and in such proportions as the Trustees may decide, namely:

- 5.10.1 the Member's Dependants,
- 5.10.2 the Member's Legal Personal Representative, and
- 5.10.3 any other person permitted by the Regulations;

**PROVIDED THAT:**

- 5.10.4 the Trustees shall not exercise their discretion regarding the payment of any Death Benefit unless the Legal Personal Representative of a deceased Member, in respect of whom Death Benefits are to be paid, is a Trustee or a director of a Constitutional Corporation which is Trustee; and
  - 5.10.5 any payment of a Death Benefit shall be in accordance with the Regulations if to do otherwise would affect the status of the Fund as a Complying Superannuation Fund.
- 5.11 If the Trustees are unable to establish within 6 months of the death of the Member that there are any Dependants, then the Death Benefit shall be paid to the Member's Legal Personal Representative but, if a Grant of Probate or Letters of Administration in respect of the estate of the Member is not made within 3 years of the Member's date of death (or such other period that the Trustees determine), then the Death Benefit shall be paid to such person or persons that the Trustees determine or shall be dealt with pursuant to Rule 5.13 or Rule 5.14.
- 5.12 Notwithstanding Rules 5.8 and 5.9, where a Nominated Beneficiary gives notice in writing to the Trustees that the Nominated Beneficiary elects not to receive a benefit under a notice made under Rule 5.6 or an Agreement made under Rule 5.7 then so much of the Member's Death Benefit as is covered by the Nominated Beneficiary's written notice shall be paid by the Trustees in accordance with Rules 5.10 and 5.11 unless the notice made under Rule 5.6 or the Agreement made under Rule 5.7 contains provisions for the payment of a Benefit to an alternative Beneficiary.

**UNCLAIMED MONIES**

5.13 The Trustees shall comply with the Regulations relating to unclaimed money which becomes payable by the Fund to a Member or a Dependant or other person whom the Trustees are unable to locate after making reasonable efforts and enquiries which shall be paid in accordance with any applicable unclaimed money law or, in the event that no such law is applicable, to the Regulators.

**PAYMENT OF MONIES TO AN EMPLOYER**

5.14 In the event that the Trustees determine that an Employer is entitled to receive monies from the Fund, the Trustees shall pay such amount to the Employer in accordance with the requirements of the Regulations and provided Government Approval of the Fund is not prejudiced.

**ROLLOVER OF BENEFITS BETWEEN FUNDS**

- 5.15 In the event that the Trustees determine that a Benefit (other than a Pension) is immediately payable to a Member, to an Eligible Fund in respect of a Member or to another person in respect of a Member, and the Benefit has not been paid within 90 days (or such other period of time specified by the Regulations) of the date the Benefit first became payable, the Trustees may pay the benefit to an Eligible Fund that has been declared by the Regulator to be a fund eligible to receive such rolled-over benefits.
- 5.16 Where a Benefit has become payable and the Trustees are satisfied that at least 2 consecutive annual Member Statements and Reports, as described in Rules 8.14 and 8.15, have not been received by the Member the Trustees shall pay the Benefit to an Eligible Fund that has been declared by the Regulator to be a fund eligible to receive such rolled-over benefits.

**BENEFIT PAYABLE IN OTHER CIRCUMSTANCES**

5.17 The Trustees may, in its absolute discretion, pay part or all of a Member's benefit to a Member, or another person, in the circumstances provided for in the Regulations, notwithstanding the restrictions imposed by the Rules.

**PRESERVATION**

5.18 The Trustees shall ensure that any Preserved Benefit is preserved within the Fund or is transferred to an Eligible Fund in accordance with the Regulations.



## **COMMUTABLE AND NON-COMMUTABLE BENEFITS**

- 5.19 In accordance with the Regulations or these Rules or on request by a Member being paid a Pension Benefit, the Trustees may commute all or any part of a Pension and apply the proceeds of that commutation in accordance with the Regulations.
- 5.20 When a Member is entitled to a Benefit which is subject to cashing restrictions, the Trustees shall ensure that the Benefit is not commuted except in accordance with the Regulations.

## **DISCHARGE OF OBLIGATIONS**

- 5.21 The payment or application of any moneys pursuant to Rule 5 shall be a complete discharge thereof.
- 5.22 No Benefit shall be payable until the Trustees have ascertained that it may be paid in accordance with the provisions of these Rules.
- 5.23 Payment or assignment of a Benefit in good faith to a person believed by the Trustees to be entitled to receive it shall be deemed for the purposes of these Rules to be payment or assignment to a person entitled to receive such Benefit and shall be a valid discharge by the Trustees of their obligations in respect of the payment or assignment of that Benefit.
- 5.24 The Trustees when determining questions of fact may act upon such proofs or presumptions as they may deem satisfactory whether strictly legal proofs or presumptions or not.

## **RULE 6            ADMINISTRATION**

### **SOLE OR PRIMARY PURPOSE**

- 6.1 The sole or primary purpose of the Fund shall be the payment of Old-Age Pensions. If the sole or primary purpose of the Fund is not the payment of Old-Age Pensions to Members then the Trustee must be a Constitutional Corporation.

### **ENTITLEMENT**

- 6.2 All questions as to whether any person is entitled to a payment out of the Fund and, if so, the amount of such payment shall be determined by the Trustees whose decision shall be final.

### **EXPENSES, TAX AND CHARGES**

- 6.3 Notwithstanding anything expressed or implied to the contrary in these Rules:
- 6.3.1 the Trustees may deduct from any moneys which but for this Rule would be payable to or for the benefit of a Member or Dependant and may retain in the Fund, any amount which the Trustees determine is owing to the Trustee or the Fund by the Member or Dependant;
- 6.3.2 the Trustees shall estimate and deduct from any contribution to the Fund or debit the Fund with such amount as the Trustees shall think fit in respect of any income or other tax assessed or likely to be assessed in relation to the contribution received from the Fund;
- 6.3.3 the Trustees may deduct an amount equal to any tax or charges in respect of any payment out of the Fund from such payment as they think proper and the Trustees shall not be liable to any Member or Dependant in respect of any amount so deducted and the Trustees shall only be required to pay the residual amount of the payment; and

nothing in this Rule shall prejudice any other rights which the Trustees may have to deduct tax or charges from any payment out of the Fund, or to pay from the Fund any other tax or charges which such payment may incur.

- 6.4 For the purpose of Rule 6.3 the Trustees may alter, exchange and segregate current pension assets from non-current pension assets and deal with the Fund as different sub-funds, segments or portions and account for them in accordance with these Rules.

### **FORFEITURE OF BENEFITS**

- 6.5 All Benefits of a Member shall be forfeited unless the Trustees have determined otherwise within 6 months after the happening of any one of the following events:
- 6.5.1 the Member is or becomes insolvent or has committed or commits an act of bankruptcy;
- 6.5.2 the Member assigns or charges the whole or part of a Member's benefit entitlement except in accordance with the Regulations;
- 6.5.3 the whole or part of a Member's benefit entitlement becomes payable to or vested in another person, corporation or government or public authority;

- 6.5.4 the Member is unable personally to receive or enjoy any part of the Benefit; and
- the Trustees' determination shall have effect from the date specified by the Trustees which may be a date before the happening of the event.
- 6.6 The Trustees may only forfeit Benefits where such forfeiture is not ineffective under the Regulations or the Bankruptcy Act 1966.
- 6.7 Benefits forfeited under Rule 6.5 shall be applied by the Trustees as the Trustees may think fit for the benefit of any such person and the person's Dependants or any one or more of them, provided that where the person is a Member the Trustees shall not make any payment to or for the benefit of the Member or the Member's Dependants until the Member attains such age as is prescribed in the Regulations, other than for personal maintenance and support in case of hardship. Such application of the benefit shall be a discharge by the Trustees of their obligations in respect of payment.
- 6.8 Subject to the Regulations, for the purposes of Rule 6.5, if a Member is entitled to or is being paid a Benefit, the Trustees' determination may include a determination to:
- 6.8.1 pay the Member a Lump Sum Benefit; or
- 6.8.2 cease the payment of a Pension Benefit to the Member and in lieu of such Pension Benefit pay a Lump Sum Benefit; or
- 6.8.3 transfer the Member's Benefit to another eligible fund.

#### **RIGHTS OF MEMBERS**

- 6.9 No person, whether as a Member or otherwise, shall have any claim, right or interest to or in respect of the Fund or any contributions thereto or any interest therein or any claim upon or against the Trustees except under and in accordance with the provisions of the Rules in these Rules.
- 6.10 A Member shall be bound by the Rules in these Rules.
- 6.11 A Member shall not more than once a year, be entitled to receive from the Trustees, on request, a copy of the latest accounts, balance sheet, auditor's report, actuarial report, returns to a Regulator, certificates received from a Regulator and such other information as is required by the Regulations to be provided to a Member.

#### **MEMBERS TO GIVE INFORMATION**

- 6.12 A Member and every person claiming a Benefit ("claimant") shall, from time to time, give the Trustees such documents as they consider are required for the purpose of putting the Rules in these Rules into effect. If any Member or claimant fails to supply all or any of such information then the Trustees may suspend the payment of any Benefits.
- 6.13 Where information or a document is not furnished within six (6) months of the first request the Benefits payable to or in respect of such Member or claimant may cease or may be transferred in part or in whole in such amounts as shall be determined by the Trustees in their absolute discretion (subject at all times to the provisions of the Regulations) to an Eligible Fund PROVIDED HOWEVER in the case of the information furnished by or in respect of a Member or claimant in any statement submitted to the Trustees being fraudulently incorrect in any material particular such Member's Benefit shall be otherwise dealt with in accordance with the provisions of the Regulations.

#### **NOTICES**

- 6.14 Any notices to be given under these Rules shall be deemed to have been validly given if they were handed to the party to be served or, if posted, duly addressed to the party to be served at the last known address of such party.

#### **POWER OF ATTORNEY**

- 6.15 Each Member hereby irrevocably appoints the Trustees and each of them as the Member's attorney to execute and sign and do all such deeds, instruments and things as the Trustees may consider necessary or desirable in order to carry out and give effect to the Trust Deed or these Rules or the powers vested in the Trustees.

#### **VARIATION OF TRUST DEED AND RULES**

- 6.16 Subject to Rules 6.18, 6.19 and 6.20, the Trustees may, at any time, by oral or written resolution or by instrument in writing amend, delete or replace all or any of the provisions of the Trust Deed and these Rules provided that no reduction of the Accrued Benefit of a Member shall be made as a result of a variation of the Trust Deed or these Rules without the Member's consent in writing, or the consent in writing of the Regulator and the consent in writing of such other persons as is necessary to avoid prejudicing Government Approval of the Fund.

- 6.17 The Trustees shall notify the Members of any addition, amendment, deletion or replacement to these Rules. The provisions of section 35B of the Trustee Act of South Australia shall not apply.
- 6.18 No addition, amendment, deletion or replacement of these Rules shall have the effect of invalidating, overriding or otherwise affecting:
- 6.18.1 a notice given by a Member under Rule 5.6; or
- 6.18.2 any agreement made under Rule 5.7;
- without the express personal consent in writing of the Member who has given the notice or made the agreement and unless and until such express personal consent is given, such notice and/or agreement shall continue to apply.
- 6.19 No amendment to the Trust Deed or the Rules introduced primarily for the purpose of securing exemption or relief from liability for taxation, stamp duty, gift duty, death duty, or any other form of taxation imposed or to be imposed or primarily for the purpose of complying with or conforming to future State or Commonwealth legislation governing or regulating the maintenance or operation of superannuation pension or like funds shall be deemed prejudicially to vary or to affect the Accrued Benefit of a Member.
- 6.20 No amendment to the Trust Deed or Rules shall be made:
- 6.20.1 while an individual is a Trustee, to allow the sole or primary purpose of the Fund to be other than the provision of Old-Age Pensions; or
- 6.20.2 while the sole or primary purpose of the Fund is other than the provision of Old-Age Pensions to allow the Trustees to be other than a Constitutional Corporation;
- 6.20.3 which would have the effect of adding to, amending, deleting or replacing Rule 6.18 unless all Members personally consent in writing to such addition, amendment, deletion or replacement; or
- 6.20.4 which would have the effect of adding to, amending, deleting or replacing Rule 2.14 if to do so resulted in the Fund failing to comply with the QROPS Requirements unless all Members personally consent in writing to such addition, amendment, deletion or replacement.

#### **LAW**

- 6.21 The Fund or any of the provisions thereof shall be governed by and construed according to the law of the State as detailed in the Trust Deed.

#### **SUPERANNUATION SPLITTING LAW**

- 6.22 The Trustees shall only be obliged to comply with any request for information, agreement or order made under the Superannuation Splitting Law to the extent permitted or required by the Regulations.
- 6.23 The Trustees may impose a fee not exceeding the amount, if any, prescribed by the Regulations for the administrative costs associated with complying with an agreement or order made under the Superannuation Splitting Law and such fee shall be payable by such persons and in such proportions as prescribed by the Regulations. The Trustee may add interest, at a rate the Trustee determines, to any unpaid fee that the Trustee imposes and may debit the interest to a benefit or interest that the relevant Member or person deemed to be a Member has in the Fund.
- 6.24 Nothing in these Rules shall impose a duty or obligation upon the Trustees to admit as a Member of the Fund any person being a party to an agreement or order made under the Superannuation Splitting Law who is not already a Member of the Fund and the Trustees may transfer any Benefit to which such person is entitled to an Eligible Fund in accordance with the Regulations.
- 6.25 Notwithstanding anything contained in these Rules, a Benefit payable to a Member or Dependant under these Rules shall be subject to any agreement or order made under the Superannuation Splitting Law applying to that Benefit.

#### **COMPLIANCE WITH REGULATIONS**

- 6.26 This Trust Deed shall be read and construed on the basis that the provisions of the Regulations are incorporated herein to the extent that they impose requirements on the Trustees or are required by the Regulations to be so incorporated but this Trust Deed shall not be so read or construed if to do so would constitute a breach of the power granted by Rules 6.16 to 6.20 inclusive to amend the provisions of this Trust Deed or where provisions of the Regulations may be lawfully excluded and are expressly excluded by these Rules. Where there is any inconsistency between a provision in this Trust Deed and a provision in the Regulations which is so incorporated, the latter shall prevail.

## **RULE 7      THE ASSETS, EXPENSES & INVESTMENTS**

### **THE ASSETS**

- 7.1      The following property and the property for the time being representing the same and the income thereof shall constitute the assets of the Fund namely;
- 7.1.1    contributions;
  - 7.1.2    any assets paid or transferred to the Fund,
  - 7.1.3    all profits, accumulations and earnings of the Fund, and
  - 7.1.4    any other moneys received or receivable by the Trustees for the purposes of the Fund.

### **ASSETS HELD BY TRUSTEES**

- 7.2      The assets of the Fund shall be held by the Trustees upon trust to be applied in accordance with the provisions of these Rules.

### **EXPENSES OF THE FUND**

- 7.3      All the expenses of operation of the Fund incurred from time to time shall be paid out of the assets of the Fund. Save as required by the Regulations, the costs and expenses of the Fund shall be distributed in a fair and reasonable manner as between all Members of the Fund and in determining what is fair and reasonable the Trustees may have regard to whether such costs and expenses were to the benefit or detriment of some or one, but not all, of the Members.

### **INVESTMENTS IN NAME OF NOMINEE**

- 7.4      Subject to the requirements of the Regulations, any investments may be held in such names including the name of a nominee (whether an individual or a corporation as the Trustees shall from time to time determine).

### **LOANS TO MEMBERS**

- 7.5      The Trustees shall not make loans, or use the resources of the Fund to give any other financial assistance, to Members or to Related Parties except to the extent permitted in the Regulations or unless the Fund was established before 16 December 1985 and either the Rules of the Fund contained provisions allowing the Trustees to make loans to Members or the Trustees lent money to Members and that lending was not expressly prohibited by the Rules of the Fund.

### **ACQUIRING ASSETS FROM MEMBERS**

- 7.6      The Trustees will not acquire assets from a Member or from a relative of a Member if such acquisition would contravene the Regulations and prejudice Government Approval of the Fund.

### **IN-HOUSE ASSETS**

- 7.7      The Trustees shall not invest in any In-house Assets as defined in the Regulations unless such investment can be made without prejudicing Government Approval of the Fund.

### **INVESTMENTS**

- 7.8      Subject to the provisions of the Regulations and Rules 7.5, 7.6 and 7.7 and provided investments are made on an arm's-length basis, all moneys received by the Trustees but not required to meet current payments may in the absolute discretion of the Trustees either be or remain on deposit or be reinvested either directly or indirectly in any manner in which the Trustees, if they were personally entitled to such assets, could invest without prejudicing Government Approval of the Fund. Without restricting the generality of the foregoing, moneys may be invested:
- 7.8.1    in any one or more of the modes of investment considered by law to be prudent or authorised by law for the investment of trust funds;
  - 7.8.2    on deposit with or on loan to any bank, company or business whether secured or unsecured and at such rate of interest and upon such terms as the Trustees think fit;
  - 7.8.3    on the purchase or acquisition of or at interest upon the security of such real or personal property of whatsoever nature and wheresoever situate;
  - 7.8.4    in the shares, notes, options, debentures or other securities of any company or the securities of any government, semi-governmental body or public authority;
  - 7.8.5    in options, hedging contracts, futures contracts, derivatives and other financial instruments or contracts;

- 7.8.6 in a limited recourse borrowing arrangement or in an instalment warrant arrangement that satisfies the requirements of the Regulations;
  - 7.8.7 in units of any common fund property trust or unit trust;
  - 7.8.8 in any policies of life insurance or annuities; and
  - 7.8.9 any other investment which the Trustees consider to be appropriate and which is acceptable to the Regulator.
- 7.9 The Trustees shall have full power to vary, replace and otherwise deal with such investments as fully and effectively and with the same unrestricted powers in all respects as if the Trustees were the absolute and beneficial owners.
- 7.10 Any State Trust Law which imposes any obligations on the Trustees concerning the exercise of the powers of investment granted under these Rules or the performance of those investments are excluded unless the applicable State Trust Law cannot lawfully be so excluded.

#### **ASSETS SPECIFIC TO A MEMBER**

- 7.11 The Trustees, with the agreement of the Member concerned, may invest in or acquire certain identifiable investments or assets for the benefit of any Member and to make a specific investment for the benefit of any Member providing that such investment complies with the investment strategy of the Trustees and shall hold such assets for the specific benefit of the Member concerned and which shall be recorded in the Member's account.
- 7.12 Notwithstanding anything contained in these Rules, any asset held for the specific benefit of a Member shall be segregated from other assets of the Fund and shall not be transferred out of the Member's account and no other person shall obtain an interest in the asset unless:
- 7.12.1 the asset is being transferred to the Member as payment of a Benefit in specie to the Member;
  - 7.12.2 the asset is being sold and the proceeds are to be paid to the Member as payment of a Benefit; or
  - 7.12.3 the transfer of the asset does not affect any duty exemption or nominal assessment of duty obtained under the laws of any State or Territory to the transfer of the asset to the Fund when the asset was first acquired by the Trustees.

#### **RESERVE ACCOUNTS**

- 7.13 The Trustees to the extent permitted by the Regulations may establish and maintain the following Reserve Accounts:
- 7.13.1 a Taxation Reserve (in which is recorded any unpaid or expected taxation liabilities);
  - 7.13.2 an Expense Reserve;
  - 7.13.3 an Investment Reserve;
  - 7.13.4 a Contributions Reserve;
  - 7.13.5 a Miscellaneous Reserve;
  - 7.13.6 an Accumulation Reserve;
  - 7.13.7 a Pension Reserve;
  - 7.13.8 such Reserves or liability accounts as may assist the Trustees to identify the value of assets that may be exchanged or segregated as either current pension assets, non-current pension assets or that are dealt with as a different sub-fund, segment or partition; and
  - 7.13.9 such other Reserves and accounts as the Trustees consider appropriate from time to time;
- and the Trustees may transfer any amount from the income of the Fund including contributions for any Member to any one or more of the Reserves and vice versa and between the Reserves so established as they consider appropriate and which is acceptable to the Regulators.

#### **PENSION RESERVE**

- 7.14 Based on the advice of an actuary, the Trustees may credit a Pension Reserve with:
- 7.14.1 contributions for a Member to fund a Complying Pension including any contributions which exceed the Member's maximum contribution limit in a Financial Year as determined by the Regulations;
  - 7.14.2 transfers from an Eligible Fund under Rule 2.7;

- 7.14.3 allocations of income and profit of the Fund pursuant to paragraphs 1 and 2 of Schedule 1;
- 7.14.4 allocations made from time to time by the Trustees from the Accumulation Reserve;
- 7.14.5 proceeds of policies of insurance effected to provide benefits on the death or disablement of the Member;
- 7.14.6 transfers from the Member's Accrued Benefit or any of the Reserves where the Trustees determine that an anticipated Member's Complying Pension requires further funding; and
- 7.14.7 such other amounts as the Trustees may determine be properly credited to a Pension Reserve in respect of a Member;

and shall debit a Pension Reserve with:

- 7.14.8 amounts paid by way of Benefits in respect of a Member;
- 7.14.9 transfers to a Member's Accrued Benefit or any of the Reserve Accounts where the Trustees determine that an anticipated Member's Complying Pension is over-funded;
- 7.14.10 amounts debited to pay premiums on policies of insurance effected to provide benefits to Members;
- 7.14.11 amounts debited to pay any tax and other expenses, or amounts to provide for them;
- 7.14.12 any part of an amount transferred to an Eligible Fund in respect of the Member pursuant to Rule 2.8 or Rule 2.10 which the Trustees have determined shall be debited to Pension Reserve; and
- 7.14.13 any other amount which shall be debited for the purposes of these Rules;

PROVIDED THAT the transfer, payment or provision is in accordance with the Regulations and the amounts credited are not a minimum benefit.

#### **ACCUMULATION RESERVE**

7.15 The Trustees may credit an Accumulation Reserve with:

- 7.15.1 transfers of any balance remaining of any Member's Accrued Benefit after all Benefits have been paid to a Member or is otherwise satisfied in full;
- 7.15.2 transfers from a Member's Accrued Benefit where the Trustees consider that it is in the interests of the Member to do so;
- 7.15.3 allocations of income and profit of the Fund pursuant to paragraphs 1 and 2 of Schedule 1;
- 7.15.4 transfers from a Pension Reserve where the Trustees determine that an anticipated Member's Complying Pension is over-funded;
- 7.15.5 the value of any Benefit covered by Rules 5.8, 5.9 and 5.10;
- 7.15.6 the value of any Benefit covered by Rule 6.5; and
- 7.15.7 such other amounts as the Trustees may determine be properly credited to the Accumulation Reserve in respect of a Member;

and shall debit an Accumulation Reserve with:

- 7.15.8 transfers to a Member's Accrued Benefit as determined by the Trustees from time to time;
- 7.15.9 transfers to a Pension Reserve where the Trustees determine that an anticipated Member's Complying Pension requires further funding
- 7.15.10 amounts debited to pay any tax and other expenses, or amounts to provide for them;
- 7.15.11 any part of an amount transferred to an Eligible Fund in respect of the Member pursuant to Rule 2.8 or Rule 2.10 which the Trustees have determined shall be debited to an Accumulation Reserve; and
- 7.15.12 any other amount which shall be debited for the purposes of these Rules;

PROVIDED THAT the transfer, payment or provision is in accordance with the Regulations and actuarial advice.

## **RULE 8      RECORDS, ACCOUNTS & REPORTS**

### **RECORDS**

- 8.1 The Trustees shall keep or cause to be kept:
- 8.1.1 such accounting records as correctly record and explain the transactions and financial position of the Fund, including a complete record of the income and expenditure of the Fund, personal details of the Members of the Fund including a record of their benefit entitlements, details of any orders or agreements made under the Superannuation Splitting Law and all other matters essential for the working of the Fund; and
  - 8.1.2 all such records in writing in the English language in Australia for the period specified in the Regulations.

### **ACCOUNTS**

- 8.2 The Trustees shall at the end of each Financial Year prepare a statement of financial position of the Fund and an operating statement for the Fund or alternatively such accounts and statements as are provided for in the Regulations.

### **AUDIT**

- 8.3 The Trustees shall appoint an Auditor to the Fund in accordance with the Regulations to audit the accounts and records of the Fund and to:
- 8.3.1 report in writing to the Trustees the result of such audit; and
  - 8.3.2 to certify to the Trustees whether the Fund complies with the Regulations.

### **ACTUARIAL REVIEW**

- 8.4 The Trustees shall when required by the Regulations or when the Trustees determine appoint an actuary to make such enquiries and investigations as they may determine and to report in writing to the Trustees.

### **ANNUAL RETURNS**

- 8.5 The Trustees shall, at the end of each Financial Year, give to the Regulator:
- 8.5.1 a return, in the approved form, containing such information as is required by that form in relation to the Fund in respect of that year of income;
  - 8.5.2 a certificate, in the approved form, by the Trustees in relation to the Fund in respect of that year of income; and
  - 8.5.3 a certificate given to the Trustees by the Auditor in relation to the Fund in respect of that year of income.

### **REPORTS ON SIGNIFICANT EVENTS**

- 8.6 The Trustees shall give every Member information and details concerning any significant event that the Trustees reasonably believe a Member would reasonably need to understand the nature, purpose and effect of the event. The Trustees shall give the necessary information to the Member before or as soon as practicable after the occurrence of the significant event but, in any case, no later than three months after the occurrence of the event.
- 8.7 Significant events requiring the Trustees to notify the Members include:
- 8.7.1 a change to the Rules of the Fund adversely affecting the Member's Benefits in any way;
  - 8.7.2 a change to the Member's category of membership;
  - 8.7.3 a transfer of the Member's benefit to another fund;
  - 8.7.4 the receipt by the Trustees of a notice of non-compliance.
- 8.8 In the event of the receipt of a notice of non-compliance the Trustees shall give to every Member:
- 8.8.1 a statement of the circumstances that gave rise to the notice;
  - 8.8.2 a statement of the effect of the notice on the Fund and its taxation position;
  - 8.8.3 details of the action to be taken to return the Fund to complying status; and
  - 8.8.4 any information that the Regulator directs to be given to the Members.

- 8.9 The Trustees shall give to the Regulator notice of changes to the Fund that the Trustees must give to the Regulator in accordance with the Regulations in such form and in such manner as specified in the Regulations.

#### **RECEIVING OF INFORMATION ON REQUEST**

- 8.10 The Trustees shall make available to any Member and any person entitled, who makes a written request to the Trustees, any information or copies of any documents that the Member and any person entitled could reasonably require to understand the Member's benefit entitlements under the Fund, the main features of the Fund, the investment performance of the Fund and any other matter referred to in the Regulations. If not prohibited by the Regulations, the Trustees may charge a fee for the provision of information requested by a Member and any other person.
- 8.11 The Trustees shall specifically make available copies of the Rules, the audited accounts, the auditor's report, and advice to the extent they are relevant to the financial condition of the Fund and the person's entitlements and the latest Member Fund Report.
- 8.12 The Trustees shall not make available to a Member any information that is confidential to the Fund, other Members of the Fund and other persons provided that the Regulations allow the Trustees to keep such information confidential.
- 8.13 Where the Trustees would otherwise be required to provide a Product Disclosure Statement under the requirements of the Corporations Act 2001 the Trustees shall provide access to any Member, or any person applying to become a Member, to any information that a Product Disclosure Statement would otherwise be required to contain.

#### **MEMBER BENEFIT STATEMENTS**

- 8.14 As soon as practicable, after the end of each Financial Year, the Trustees shall give each Member a written statement detailing such information as the Trustees reasonably believe a Member reasonably needs to understand the Member's benefit entitlements in the Fund and such information as is required by the Regulations.

#### **MEMBER FUND REPORT**

- 8.15 As soon as practicable after the end of each Financial Year, the Trustees shall give each Member a written report on the financial affairs of the Fund showing such details as the Trustees reasonably believe a Member would reasonably need to understand the management, the financial condition and the investment performance of the Fund and such information as is required by the Regulations.

#### **MEMBER LEAVING STATEMENT**

- 8.16 The Trustees shall give a person, as soon as practicable after becoming aware that the Person has ceased to be a Member of the Fund, a statement detailing such information as the Trustees reasonably believe the Person reasonably needs to understand the Member's benefit entitlements from the Fund and such information as is required by the Regulations.

### **RULE 9 TRUSTEES**

#### **TRUSTEES STRUCTURE**

- 9.1 The Trustee of the Fund shall be a Constitutional Corporation if the Sole or Primary purpose of the Fund is other than the provision of Old-Age Pensions.

#### **APPOINTMENT AND REMOVAL OF TRUSTEES**

- 9.2 The Trustees shall take such action as they consider necessary and appropriate to ensure that the Trustees are constituted in a manner which complies with the Regulations including action relating to constitution or governing rules of a Trustee which is a Constitutional Corporation and the eligibility, appointment, replacement, representation, removal and composition of Trustees and the board of directors of a Trustee which is a Constitutional Corporation.
- 9.3 A person shall only be appointed as a Trustee or a director of a corporate Trustee if that person consents in writing to the appointment. Each Trustee or a director of a corporate Trustee shall complete such other declarations, forms or notices regarding appointment as required under the Regulations. Each written consent, declaration, form or notice shall be retained by the Trustees for 10 years or such other period required by the Regulations.
- 9.4 The Members may at any time by writing and in accordance with the Regulations and in accordance with the other provisions of these Rules remove from office any Trustee other than a Trustee appointed by the court or the Regulator and may at any time in writing appoint a new or additional Trustee PROVIDED ALWAYS a Legal Personal Representative appointed as Trustee by reason of Rule 9.8.1 shall not be removed until the Fund has paid the Death Benefit of the deceased Member in respect of whom the Legal Personal Representative has been appointed as Trustee. The appointment, removal or replacement of a Trustee shall be by resolution in writing of at least two thirds of the Members except where there are only two Members in which case unanimous agreement is required. Where there is a deadlock each individual Member's vote shall be weighted in relation to the value of



the Member's interest or entitlement in the Fund. A Trustee who retires or ceases to hold office shall be replaced by the Members in the manner set out in this Rule 9.4.

- 9.5 Any requirement under State Trust Law that:
- 9.5.1 an appointment of a Trustee, new Trustee, replacement Trustee or additional Trustee must be registered for that appointment to be effective is expressly excluded; and
  - 9.5.2 where the Fund has an individual Trustee, the Fund must not have less than two individual Trustees or places a limit on the number of Trustees that may be appointed and is capable of being expressly excluded by these Fund Rules is expressly excluded provided always that the Fund complies with the Regulations.

#### **RETIREMENT OF TRUSTEES**

- 9.6 A Trustee for the time being must retire or ceases to hold that office when:
- 9.6.1 being an individual Trustee, the person dies or becomes bankrupt or legally incompetent;
  - 9.6.2 the Trustee resigns by notice in writing to the Members and the other Trustees, if any;
  - 9.6.3 the Trustee is no longer eligible to be a Trustee pursuant to the Regulations;
  - 9.6.4 the Trustee is removed by the Members pursuant to Rule 9.4;
  - 9.6.5 the Trustee is suspended or removed by the Regulator pursuant to the Regulations;
  - 9.6.6 being a Constitutional Corporation, the Trustee is placed into receivership or liquidation whether compulsory or voluntary;
  - 9.6.7 the Trustee is a disqualified person pursuant to the Regulations;
  - 9.6.8 the Trustee is a parent or guardian of a Member and that Member attains the age of 18 years;
  - 9.6.9 subject to the Regulations, complying status of the Fund would be jeopardised or altered unless the Trustee ceased to act in that role; or
  - 9.6.10 the Trustee is removed by the procedure for the removal of Trustees set out in these Rules or the Regulations.

#### **VACANCY**

- 9.7 Any vacancy in the office of Trustee or the board of directors of a Constitutional Corporation holding the office of Trustee shall be filled within such period as and when required by the Regulations but until and unless the vacancy is filled, the continuing Trustees or the board of directors may exercise any of the powers, authorities and discretions conferred on the Trustees under the Deed provided that where:
- 9.7.1 there is at least two continuing Trustees or one continuing director there shall be no obligation to fill any vacancy unless required by the Regulations; and
  - 9.7.2 a vacancy occurs by reason of Rule 9.6.8, and the Trustees are individuals, that Member who has attained the age of 18 years shall be appointed as a Trustee of the Fund provided the appointment does not breach the Regulations or effect the status of the Fund as a Complying Superannuation Fund.
- 9.8 Notwithstanding anything contained in Rule 9.7 and without limiting the power to remove a Trustee under Rule 9.4:
- 9.8.1 if Trustees are individuals, where a Member dies and there is a Death Benefit to be paid in respect of that deceased Member, the Legal Personal Representative of the deceased Member shall be appointed Trustee;
  - 9.8.2 where a Trustee being an individual is under a legal disability, the Legal Personal Representative of the Trustee shall to the extent permitted by the Regulations replace that Trustee;

- 9.8.3 notwithstanding Rules 9.8.1 & 9.8.2, if there is more than one Legal Personal Representative of the Trustee, the continuing Trustees shall determine which of the Legal Personal Representatives shall be appointed as Trustees PROVIDED ALWAYS the continuing Trustees shall appoint at least one Legal Personal Representative of the Member or Trustee, as the case may be who has died or is under a legal disability;
- 9.8.4 where a Trustee is a Constitutional Corporation, the Trustee shall ensure that the constitution or governing rules of the Constitutional Corporation do not prohibit the Legal Personal Representative of a director of the Constitutional Corporation who dies or is under a legal disability from replacing that director as a director of the Constitutional Corporation;
- 9.8.5 this Rule 9.8 shall not apply:
  - 9.8.5.1 to any individual Trustee or a director of a Constitutional Corporation who dies or is under a legal disability who is not also a Member of the Fund;
  - 9.8.5.2 where a continuing individual Trustee or a director of a Constitutional Corporation is the sole Legal Personal Representative of an individual Trustee or a director of the Constitutional Corporation who dies or is under a legal disability.

#### **TRANSFER OF ASSETS**

- 9.9 Upon a change of Trustees, the estate and property of the Fund shall vest in the new Trustees and/or continuing Trustees (as the case may be) and the retiring Trustee shall execute all transfers, deeds or other documents necessary to transfer the estate and property of the Fund into the name of the new Trustees and/or continuing Trustees (as the case may be).

#### **COVENANTS GIVEN BY THE TRUSTEES**

- 9.10 The Trustees give the following covenants:
  - 9.10.1 to act honestly in all matters concerning the Fund;
  - 9.10.2 to exercise, in relation to all matters affecting the Fund, the same degree of care, skill and diligence as an ordinary prudent person would exercise in dealing with property of another for whom the person felt morally bound to provide;
  - 9.10.3 to ensure that the Trustee's duties and powers are performed and exercised in the best interests of the beneficiaries;
  - 9.10.4 to keep the money and other assets of the Fund separate from any money and assets, respectively:
    - 9.10.4.1 that are held by the Trustees personally; or
    - 9.10.4.2 that are money or assets, as the case may be, of an Employer or an associate of an Employer;
  - 9.10.5 not to enter into any contract, or do anything else, that would prevent the Trustees from, or hinder the Trustees in, properly performing or exercising the Trustee's functions and powers;
  - 9.10.6 to formulate and give effect to an investment strategy that has regard to the whole of the circumstances of the Fund including, but not limited to, the following:
    - 9.10.6.1 the risk involved in making, holding and realising, and the likely return from the Fund's investments having regard to its objectives and its expected cash flow requirements;
    - 9.10.6.2 the composition of the Fund's investments as a whole including the extent to which the investments are diverse or involve the Fund in being exposed to risks from inadequate diversification;
    - 9.10.6.3 the liquidity of the Fund's investments having regard to its expected cash flow requirements;
    - 9.10.6.4 the ability of the Fund to discharge its existing and prospective liabilities;
    - 9.10.6.5 whether the Trustees of the Fund should hold a contract of insurance that provides insurance cover for one or more Members of the Fund;
  - 9.10.7 if there are any Reserve Accounts of the Fund - to formulate and to give effect to a strategy for their prudential management, consistent with the Fund's investment strategy and its capacity to discharge its liabilities (whether actual or contingent) as and when they fall due;

9.10.8 to allow a Member access to any prescribed information or any prescribed documents;

and where the Trustee is a corporate trustee, each director of the corporate trustee covenants to exercise a reasonable degree of care and diligence for the purposes of ensuring that the corporate trustee carries out the covenants referred to in this Rule 9.10.

## **POWERS OF TRUSTEES**

- 9.11 Without prejudice to the powers vested in the Trustees by law, the Trust Deed and the Rules or otherwise, so as to administer the Fund and to exercise the powers, authorities and discretions conferred on the Trustees, the Trustees have all the powers in relation to the assets of the Fund that the Trustees would have if the Trustees were the legal and beneficial owner of those assets and the Trustees shall have (without limiting or to be construed as limiting the powers of the Trustees) the following powers, that is to say, power:
- 9.11.1 to purchase, take on lease or licence, develop, construct, hold, improve, sell, transfer, convey, surrender, licence, lease or otherwise deal with real or personal property and, without limiting the generality of this sub-rule, to develop any commercial or retail premises and hold or sell, convey, surrender, lease or licence such premises on such terms and conditions as they shall think fit;
  - 9.11.2 to appoint and at their discretion remove or suspend any auditor, actuary, investment managers, investment advisers, custodian, managers, secretaries, clerks, agents and other servants, appoint them for permanent, temporary or special services as they from time to time think fit, determine their powers and duties and fix their salaries or emoluments and require security in such instances and to such amount as they may think fit and any person so employed shall be deemed for the purposes of the Rules to be employed by the Trustees;
  - 9.11.3 to institute, conduct, defend, compound or abandon any legal proceedings by or against the Fund or its officers or otherwise concerning the affairs of the Fund and also to compound and allow time for payments or satisfaction of any debts due and of any claims or demands by or against the Fund;
  - 9.11.4 to refer any claims or demands by or against the Fund to arbitration and observe and perform the awards;
  - 9.11.5 to make and give receipts, releases and other discharges for money payable to the Fund and for the claims and demands of the Fund;
  - 9.11.6 to open bank accounts and to retain on current or deposit account at any bank such moneys as it considers proper and to make regulations for the operation of such bank accounts including the signing and endorsing of cheques in connection therewith;
  - 9.11.7 to determine who shall be entitled to sign on the Fund's behalf, receipts, acceptances, endorsements, releases, contracts and documents;
  - 9.11.8 to pay benefits out of the Fund to persons entitled;
  - 9.11.9 to decide as and when the need shall arise who are Dependants for the purposes of the Rules;
  - 9.11.10 in case of mental or physical ill-health, or incapacity of a person entitled to benefits to pay or apply such benefits or any part thereof at their discretion to or for the benefit of such person and the Dependants of such person or any of them as the case may be without being responsible for seeing the application of payments under this sub-clause or payments made in the exercise of any other powers vested in the Trustees by the Trust Deed and the Rules;
  - 9.11.11 to borrow or raise any financial accommodation including by drawing, endorsing, accepting or otherwise dealing in any bill of exchange, promissory note or other negotiable instrument for the purposes permitted by the Regulations (including for the purpose of investing in a limited recourse borrowing arrangement or an instalment warrant arrangement as permitted by Rule 7.8.6 of these Rules) and secure the borrowing or financial accommodation in such a manner and upon such terms and conditions and at such rate of interest as the Trustees determine and in particular, by assigning, pledging, charging or mortgaging all or any of the assets of the Fund;
  - 9.11.12 to invest in their name or under their control in any one or more of the investments authorised by these Rules with power at their absolute discretion either to retain the investment in that form or to sell or convert into money any of those investments for cash or on terms (so as to allow a purchaser any time for payment of the whole or part of the purchase price with or without interest and with or without security) and power at their absolute discretion from time to time to vary or transpose any investments into others authorised by these Rules;

- 9.11.13 to grant or take any put or call option for the purchase of any real or personal property, whether the sale occurring on exercise of such option will be at a profit or not;
- 9.11.14 to deal with the assets of the Fund whether the result of such dealing will be at a profit or not;
- 9.11.15 to elect that the Fund become a Regulated Superannuation Fund;
- 9.11.16 to act on a direction given by a Court or the Regulator;
- 9.11.17 to comply with the covenants of Trustees imposed by the *Superannuation Industry (Supervision) Act 1993* (Commonwealth);
- 9.11.18 to delegate in writing the exercise of all or any of the powers or discretionary authorities hereby conferred on the Trustees and to execute any powers of attorney or other instruments necessary to effect such a delegation;
- 9.11.19 to provide indemnities to or on behalf of any person the Trustees see fit;
- 9.11.20 to appoint a custodian to hold assets of the Fund on such terms and conditions as the Trustees deem fit including the power to execute any deed creating a bare trust or such other form of trust permitted by the Regulations to give effect to the power to invest in a limited recourse borrowing arrangement or an instalment warrant arrangement as permitted by Rule 7.8.6;
- 9.11.21 to effect mortgage protection insurance or like insurances to cover the payment of borrowings by the Fund;
- 9.11.22 to effect life insurance policies for the purposes of providing benefits for Members including insurance policies over the life of a Member for the benefit of other Members;
- 9.11.23 to enter into agreements with Members about the payment of insurance policy premiums and the allocation of insurance policy proceeds for any insurance policy not being an Individual Policy; and
- 9.11.24 to do those things permitted or required by the Regulations.

#### **DUTIES OF TRUSTEES**

##### **9.12 The Trustees must:**

- 9.12.1 ensure that any agreement made with an investment manager under which money of the Fund is placed in the control of the investment manager, is in writing and contains provisions which comply with the Regulations, including adequate provision to enable the Trustees to obtain information concerning the making of, and return on, the investments and to assess the capability of the investment manager.
- 9.12.2 keep and retain for at least 10 years minutes of all meetings of the Trustees at which matters affecting the Fund were considered.
- 9.12.3 keep and retain for at least 10 years records of all changes of trustees and, in the case of corporate trustees, directors of the corporate trustees.
- 9.12.4 keep and retain for at least 10 years copies of reports given in the same form to all Members of the Fund.
- 9.12.5 within the time, if any, specified in the Regulations give written notice to the Regulator of any event or change having a significant adverse effect on the financial position of the Fund or any other event or change specified by the Regulations requiring written notice be given to the Regulator.
- 9.12.6 establish a procedure for the appointment and removal of member representatives to the board of directors of the Trustee, if the Trustee of the Fund is a Constitutional Corporation and it is necessary for Government Approval of the Fund.

#### **INDEMNITY TO TRUSTEES**

- 9.13 The Trustees and each person thereof in the case of a group of persons shall, unless prohibited by any law or court of competent jurisdiction, be indemnified out of the Fund against all liabilities incurred by them through any act or omission in the exercise of the powers, duties and discretions under the Trust Deed and the Rules or in the *bona fide* intended or purported exercise of their duties under the Trust Deed and the Rules and shall, unless prohibited by the Regulations have a lien on the Fund for such indemnity. The Trustees shall not be liable for any act or default done or omitted to be done in the exercise of their powers, duties and discretions or for any loss or expenses incurred by the Fund through the insufficiency or deficiency of any security in or upon which any of the moneys of the Fund shall be invested or for any loss or damage arising from the bankruptcy, insolvency or tortious acts of any person with whom any moneys or securities shall be deposited or for any other loss, damage or misfortune whatsoever except where the Trustees fail to act honestly in a matter concerning the Fund, where the Trustees intentionally or recklessly fail to exercise, in relation to a matter affecting the Fund, the degree of care and

diligence that the Trustees were required to exercise or where the Trustees are liable for monetary penalty under a civil penalty order.

- 9.14 For the purposes of the Trust Deed and the Rules the Trustees shall be entitled to regard a discretion, instruction or other written authorisation signed by a Member as a valid discretion, instruction or other written authorisation of the Member.

#### **DISCRETIONS**

- 9.15 Save as expressly provided in these Rules and under the Regulations, the Trustees shall have an absolute and uncontrolled discretion in the exercise of the powers, authorities and discretions vested in them by the Deed and these Rules and may exercise or enforce all or any of those powers, authorities and discretions from time to time or may refrain from exercising all or any of those powers, authorities and discretions from time to time or at all.
- 9.16 The Trustees or any director, employee, delegate, agent or other officer of the Trustees may be involved in the exercise of all powers, authorities and discretions conferred on the Trustees notwithstanding that they may have a conflict of interest or duty.
- 9.17 The Trustees may exercise or concur in exercising all of the powers and discretions contained in the Deed and Rules or otherwise conferred by law notwithstanding that the Trustees or any person being an individual trustee of the Fund or any person being a director or shareholder of a corporate trustee of the Fund or any person being a relative of a Trustee or any person being a relative of a director or shareholder of a corporate trustee of the Fund has or may have a direct personal interest (whether as trustee of any other trust or settlement or in his personal capacity or as a director or shareholder or as a relative of a Trustee or relative of a director or shareholder of a corporate trustee of the Fund or member or partner of any company or partnership or as a unit holder in any unit trust or beneficiary of any discretionary trust or otherwise howsoever) in the mode or result of exercising such power or discretion or may benefit either directly or indirectly as a result of the exercise of any such power or discretion and notwithstanding that the Trustee may be a sole Trustee.

#### **DELEGATION**

- 9.18 The Trustees may delegate any of their powers, authorities and discretions vested in them (including the power of delegation) to any person in such manner and upon such terms and conditions as they think fit if the delegation is in accordance with the Regulations and may vary or revoke any delegation in such manner and terms as they see fit. The Trustees may exercise any power, authority or discretion in conjunction with or to the temporary or permanent exclusion of a delegate.

#### **MANNER OF EXERCISE BY TRUSTEES OF DISCRETIONS, POWERS, ETC.**

- 9.19 Where the Trustees consist of more than one person they:
- 9.19.1 may meet together in person, by telephone and/or by video conference facilities for the dispatch of business;
  - 9.19.2 may adjourn and otherwise regulate their meetings as they think fit;
  - 9.19.3 may determine the quorum necessary for the transaction of business;
  - 9.19.4 shall appoint a chairman for the time being, from time to time or of each meeting, and
  - 9.19.5 shall act unanimously but if the Trustees are unable to reach a decision unanimously then decisions will be made by poll where each individual Trustee's vote shall be weighted in relation to the value of their interest or entitlement in the Fund and all such decisions of the Trustee shall be binding on all Trustees provided always that in making any decision the Trustees have regard to the covenants or obligations imposed on the Trustees under the Regulations and the covenants given by the Trustees under Rule 9.10.
- 9.20 Where the Trustees consist of more than one person, a resolution in writing, signed by all the Trustees for the time being, shall be as valid and effectual as if it had been passed unanimously at a meeting of the Trustees duly convened and held. Any such resolution may consist of several documents in like form, each signed by one or more Trustees.
- 9.21 Notwithstanding Rules 9.19 and 9.20, where more than one Legal Personal Representative or parent or guardian of a Member has been appointed as a Trustee in place of that Member, those Legal Personal Representatives or parents or guardians as Trustees shall have one joint vote for the purposes of any meeting and resolution but this restriction shall not apply if the Legal Personal Representatives or parents or guardians as Trustees are the only Trustees of the Fund.

- 9.22 Where a Trustee is a Trustee of the Fund in a personal capacity to comply with the Regulations and is also a Trustee in a representative capacity as the Legal Personal Representative or parent or guardian of a Member, that Trustee shall have a deliberative vote for the purposes of any meeting and resolution as Trustee in their personal capacity and a deliberative vote in their representative capacity.
- 9.23 Any minutes or resolutions so entered that purport to be signed as provided in Rules 9.19 and 9.20 shall be evidence of the proceedings or of the exercise of the discretion, authority or power to which it relates, as the case may be. When minutes or resolutions have been so entered and signed, then, until the contrary is proved:
- 9.23.1 the meeting (if any) shall be deemed to have been duly held and convened;
- 9.23.2 all proceedings had at any such meeting shall be deemed to have been duly had;
- 9.23.3 all determinations or decisions made at any meeting shall be deemed to be valid; and
- 9.23.4 where the minute or resolution does not relate to a meeting, the discretion, authority or power to which the minute or resolution relates shall be deemed to have been duly exercised.
- 9.24 If the Trustee is a Constitutional Corporation then such Constitutional Corporation may exercise or concur in exercising any discretion or power conferred on the Trustees by the Trust Deed to which these Rules are an annexure or by these Rules by a resolution of its directors or governing body in accordance with the company's Constitution, Memorandum and Rules of Association or other constituent document and may delegate the rights and powers conferred on it by the Trust Deed to which these Rules are an annexure or by these Rules.

#### **TRUSTEE REMUNERATION**

- 9.25 The Trustees shall only be entitled to remuneration permitted by the Regulations.

#### **RULE 10 WINDING UP**

##### **TERMINATION OF FUND**

- 10.1 If it shall, at any time, appear to the Trustees, for such reasons as they shall think fit, appropriate so to do or if required by the Regulations then the Fund shall be terminated and the Trustees shall determine a termination date. In any event, if required by law the Fund shall be terminated on the eightieth anniversary of the Date of the Trust Deed or such later date as permitted by law.
- 10.2 Upon the termination of the Fund in accordance with Rule 10.1, no further contributions shall be accepted by the Trustees other than any arrears of contributions already due, which shall be called in immediately.
- 10.3 Subject to any requirement of the Regulations including any requirements relating to the preservation of Benefits, as from the termination date, the assets of the Fund shall, after provision is made for all expenses and liabilities of the Fund, be held in trust and applied in the following priority:
- 10.3.1 in payment of benefits which on or before the termination date have become payable to Members or Dependants or Legal Personal Representatives of deceased Members but not paid;
- 10.3.2 in payment or transfer of a Member's Accrued Benefit (but not including any amount that has not vested unless the Trustees determine that such amount shall vest) or entitlements to the Pension Reserve in accordance with these Rules;
- 10.3.3 in payment of any surplus to Members, former Members, Dependants of Members and former Members, or Legal Personal Representatives of Members, former Members or Dependants in proportions the Trustees in their discretion determine is appropriate.
- 10.4 Where a Member dies before receiving a Benefit to which the Member has become entitled pursuant to Rule 10.3 such Benefit shall be paid in accordance with Rule 5.8, 5.9 and 5.10.

#### **RULE 11 SAVING PROVISIONS**

- 11.1 If a provision of the Deed or Rules would otherwise be wholly or partly invalid because it:
- 11.1.1 subjects the Trustees to direction by another person; or
- 11.1.2 permits a person to exercise a discretion without the consent of the Trustees,
- then the Trustees' consent is required for the giving of the direction or exercise of the discretion.

**RULE 12**      **INCORPORATION OF REGULATIONS**

- 12.1      The Rules include and incorporate the Regulations to the extent that Regulations impose covenants or obligations on the Trustees and these Rules shall be read on the basis that:-
- 12.1.1    where there is any inconsistency between a provision in these Rules and a provision under the Regulations, the Regulations shall prevail to the extent of the inconsistency and these Rules shall be read down to the extent of the inconsistency;
  - 12.1.2    where there is any doubt arising as to the effect of the Regulations or whether there is an inconsistency between the Regulations and a provision of these Rules, the decision of the Trustees shall be final;
  - 12.1.3    if the Regulations no longer require any such covenant or obligation to be included then that covenant or obligation ceases to be included;
  - 12.1.4    the Trustees are not taken to be in contravention of these Rules or in breach of trust if the Trustees do or omit to do anything which is in contravention of such covenant or obligation if the contravention is waived by the Regulator;

provided that these Rules shall not be so read and no such provision of the Regulations shall be incorporated if to do so would constitute a breach of the power granted in Rule 6 to amend all or any of the provisions of these Rules or if express provision is made in these Rules excluding provisions of the Regulations and the Trustees are permitted by law to do so.

- 12.2      This Rule is paramount and it shall prevail over any inconsistent Rule herein.

## SCHEDULE 1

- 1 The Accumulated Contributions in respect of each Member shall be determined at the end of each Financial Year as follows:
  - 1.1 To the Accumulated Contributions in respect of the Member at the beginning of the Financial Year there shall be added:
    - 1.1.1 contributions made in respect of the Member during the Financial Year; and
    - 1.1.2 the proceeds of any Individual Policies in respect of the Member of the kind referred to in paragraph 1.1.6 below;
    - 1.1.3 the income derived from any assets held in respect of the Member in accordance with Rule 7.11 and which are deemed by the Trustees to have been secured with monies debited to the Member's Accumulated Contributions as referred to in paragraph 1.1.7 below;
    - 1.1.4 Splittable Contributions transferred or allocated to a Member which the Trustees have determined shall be credited to the Member's Accumulated Contributions; and
    - 1.1.5 amounts credited to the Member out of the Reserve Accounts;and there shall be subtracted:
    - 1.1.6 premiums paid during the Financial Year under any Individual Policy in respect of the Member which the Trustees have determined shall be funded out of Member contributions, and
    - 1.1.7 amounts paid during the Financial Year to secure assets specific to the Member in accordance with Rule 7.11 and which the Trustees have determined shall be funded out of the Member's Accumulated Contributions; and
    - 1.1.8 Benefits paid in respect of the Member during the Financial Year;
    - 1.1.9 Splittable Contributions transferred or allocated from the Member to another Member or an Eligible Fund which the Trustees have determined shall be debited to the Member's Accumulated Contributions;
    - 1.1.10 any amounts by way of tax and expenses which are or may become payable and which the Trustees consider proper to be deducted from the Member's Accumulated Contributions; and
    - 1.1.11 any other amounts that the Trustees are required to deduct in accordance with the Regulations.
  - 1.2 The profit for the Financial Year shall be determined by deducting from the net assets of the Fund (which may include the proceeds of insurance policies not being Individual Policies and surpluses resulting from a revaluation of assets), as shown in the balance sheet at the end of the Financial Year, the total value of any Individual Policies, the total value of any assets held in respect of specific Members in accordance with Rule 7.11, the total of the amounts determined under paragraph 1.1 above for all Members, any amount in the Reserve Accounts and such other amounts credited to Members in accordance with paragraph 2.3 below.
  - 1.3 The profit for the Financial Year shall, after deducting any amount that the Trustees determine to allocate to the Reserve Accounts, be allocated to each Member's Accumulated Contributions in one of the following ways, as the Trustees shall determine:
    - 1.3.1 in proportion to the Member's Accumulated Contributions as at the beginning of the Financial Year;
    - 1.3.2 in proportion to the amount determined under paragraph 1.1; or
    - 1.3.3 in proportion to the amount determined under paragraph 1.1 above but with allowance being made, on such basis as the Trustees may determine, for the time during the Financial Year at which each item required to be added or subtracted under paragraph 1.1 was received or paid.
- 2 The Accrued Benefit in respect of a Member shall be determined as follows:
  - 2.1 The Member's Accumulated Contributions at the beginning of the Financial Year shall be increased and decreased in the manner indicated in paragraph 1.1 above.
  - 2.2 To the amount determined under paragraph 2.1 above, shall be added an amount representing a share of the profit for the Financial Year to date. This share will be determined by the Trustees and will be calculated as a proportion of the profit allocated to the Member's Accumulated Contributions at the end of the previous Financial Year in accordance with paragraph 1.3 above but with such allowance as the Trustees think fit having regard to:



- 2.2.1 the growth in the Member's Accumulated Contributions;
  - 2.2.2 the property held on behalf of a Member and the income earned from that property;
  - 2.2.3 the balance of any Reserve Accounts;
  - 2.2.4 the length of time since the beginning of the Financial Year;
  - 2.2.5 length of membership;
  - 2.2.6 investment strategies;
  - 2.2.7 any actuarial advice;
  - 2.2.8 the exchange and segregation of any Fund assets set aside to meet current pension liabilities or for other Fund purposes and the extent to which profit is attributable to those assets; and
  - 2.2.9 and any particularly adverse or favourable circumstances known to the Trustees.
- 2.3 To the amount determined under paragraphs 2.1 and 2.2 above, provided they have not already been added to or deducted from the Member's Accumulated Contributions under the provisions of paragraph 2.1 above, as the case may be:
- 2.3.1 shall be added:
    - 2.3.1.1 the value of any Individual Policy or Assets held in respect of the Member in accordance with Rule 7.11;
    - 2.3.1.2 any part of an amount transferred from an Eligible Fund in respect of the Member pursuant to Rule 2.7 which the Trustees have determined shall be credited to the Member's Accrued Benefit;
    - 2.3.1.3 any other amount which shall be credited for the purposes of these Rules or required by the Regulations;
  - 2.3.2 shall be subtracted:
    - 2.3.2.1 any part of an amount transferred to an Eligible Fund in respect of the Member pursuant to Rule 2.8 or Rule 2.10 which the Trustees have determined shall be debited to the Member's Accrued Benefit;
    - 2.3.2.2 any other amount which shall be debited for the purposes of these Rules or required by the Regulations;
- 2.4 In determining the share of profit from property under paragraph 2.2.2 above, attributing profit to assets set aside to meet current pension liabilities of the Fund or for other purposes of the Fund for the purposes of paragraph 2.2.8 above or identifying value to be credited to reserves or liability accounts established in accordance with Rule 7.13.8, the Trustees may determine that any debit, credit or adjustment to an Accrued Benefit, Reserve Account or account that impacts on a Member's Accrued Benefit, Reserve Accounts or accounts, expenses or financial position of the Fund is to be included or excluded as the case may be at the discretion of the Trustees from such determination, attribution or identification and the Trustees shall not be bound to either explain or give reasons unless required by the Regulations.



**JAMEROCH SUPERANNUATION FUND**



**DEED OF AMENDMENT &  
CONSOLIDATION**



[www.accesslawgroup.com.au](http://www.accesslawgroup.com.au)

**THIS DEED** is made on 1 July 2014

BY: R & C Pitcher Pty Ltd ACN 110 360 364 of  
2 Glebe Road  
Balhannah SA 5242

hereby known as "**the Trustee**"

AND: Ronald Albert Pitcher of  
2 Glebe Road  
Balhannah SA 5242

and

Cheryl Kaye Pitcher of  
2 Glebe Road  
Balhannah SA 5242

hereby known as "**the Members**"

WHEREAS:

- A By deed made on or about 15<sup>th</sup> January 1997, to be now referred to as the "**Original Deed**" an indefinitely continuing superannuation scheme was established to provide superannuation benefits for the members.
- B The Original Deed may have been amended from time to time so that the Original Deed and any duly authorised amendments shall be referred to as the "**Original Deed as amended**".
- C The superannuation scheme referred to in Recital A is named Jameroch Superannuation Fund, and for the purposes of this deed shall be referred to as "**the Fund**".
- D The operative provisions of the Original Deed as amended and any Rules attached to the Original Deed as amended shall for the purposes of this deed be known as the "**Governing Provisions**" of the Fund.
- E "**The Rules**" shall mean the Rules as attached to this Deed.
- F By Clause 53.1 of the Governing Provisions the Trustee can vary the Governing Provisions.
- G The Trustee and the Members wish to vary the Governing Provisions as hereinafter provided.


NOW THIS DEED WITNESSES as follows:

- 1 The Original Deed as amended is now substituted and replaced by deleting all of the recitals, definitions, operative terms and schedules contained within the Original Deed as amended and replacing same with the recitals, definitions, operative terms and schedules contained within this Deed
- 2 The Governing Provisions of the Fund are, without termination of the Fund, now governed by the provisions of this Deed and the Rules attached which incorporate the Original Deed as amended.
- 3 The assets of the Fund will continue to be vested in the Trustee upon trust to apply the same in the manner set out in the Rules.
- 4 The Fund shall be managed and administered in all respects according to the Rules.
- 5 The power of appointing and removing Trustees shall be as provided in the Rules.
- 6 The provisions of this Deed may be amended in the manner set out in the Rules.
- 7 The primary purpose of the fund is to provide old age pensions to the members.
- 8 Operations of the Fund, conflicts and issues of law or practice between the Original Deed as amended and this Deed that may arise with this deed are to be settled by reference to the Rules.
- 9 The trustee hereby declares that the amendment of the provisions of the Trust Deed and Rules effected by virtue of this Deed does not prejudicially vary or affect the benefits already accrued to any member of the Fund. All of the members of the fund have executed this deed and this deed shall be taken as notice given to the members as may be required by the Governing Provisions.
- 10 This Deed and the Rules shall be governed by the laws of Victoria.

IN WITNESS the party has duly executed this Deed on the date first above written.

EXECUTED AS THE TRUSTEE

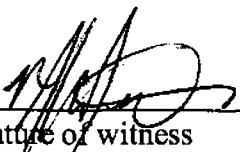
Signed for and on behalf of  
R & C Pitcher Pty Ltd  
ACN 110 360 364  
in accordance with section 127 of the  
Corporations Act 2001

x  x  
Cheryl Kaye Pitcher - Director

x  x  
Ronald Albert Pitcher - Director

EXECUTED AS THE MEMBERS

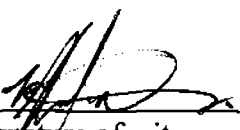
Signed Sealed & Delivered by  
Ronald Albert Pitcher  
in the presence of

x  x  
Signature of witness

Richard Grant McGowan.  
Name of  
witness

x  x  
Ronald Albert Pitcher

Signed Sealed & Delivered by  
Cheryl Kaye Pitcher  
in the presence of

x  x  
Signature of witness

Richard Grant McGowan.  
Name of  
witness

x  x  
Cheryl Kaye Pitcher