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Financial statements and reports for the year ended  
30 June 2021

SandT Tan Superannuation Fund

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Prepared for: Eng Yang Tan and Ka Hing Wendy Tan

# SandT Tan Superannuation Fund

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**SandT Tan Superannuation Fund**  
**Statement of Financial Position**

As at 30 June 2021

	Note	2021 \$	2020 \$
<b>Assets</b>			
<b>Investments</b>			
Shares in Listed Companies (Australian)	2	536,672	368,633
Shares in Listed Companies (Overseas)	3	539,359	366,805
<b>Total Investments</b>		<u>1,076,031</u>	<u>735,438</u>
<b>Other Assets</b>			
Sundry Debtors		8,735	2,527
Westpac 65-3697		18,427	3,472
CommSec OAC-191853		198	4,567
Income Tax Refundable		0	196
<b>Total Other Assets</b>		<u>27,360</u>	<u>10,762</u>
<b>Total Assets</b>		<u>1,103,391</u>	<u>746,200</u>
Less:			
<b>Liabilities</b>			
Income Tax Payable		1,590	0
PAYG Payable		0	226
Sundry Creditors		3,806	0
<b>Total Liabilities</b>		<u>5,396</u>	<u>226</u>
<b>Net assets available to pay benefits</b>		<u>1,097,995</u>	<u>745,974</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>	5, 6		
Tan, Eng Yang - Accumulation		965,039	659,069
Tan, Ka Hing Wendy - Accumulation		132,956	86,905
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>1,097,995</u>	<u>745,974</u>

## SandT Tan Superannuation Fund

# Operating Statement

For the year ended 30 June 2021

	Note	2021	2020
		\$	\$
<b>Income</b>			
<b>Investment Income</b>			
Dividends Received	8	17,106	16,303
Interest Received		2	76
<b>Investment Gains</b>			
Changes in Market Values	9	305,619	6,319
<b>Contribution Income</b>			
Employer Contributions		35,265	29,000
Personal Non Concessional		0	42,003
<b>Total Income</b>		<u>357,992</u>	<u>93,701</u>
<b>Expenses</b>			
Accountancy Fees		3,806	3,707
ATO Supervisory Levy		259	0
Bank Charges		61	12
Foreign Exchange Currency Loss		256	0
Investment Expenses		0	24
		<u>4,382</u>	<u>3,744</u>
<b>Total Expenses</b>		<u>4,382</u>	<u>3,743</u>
<b>Benefits accrued as a result of operations before income tax</b>			
		<u>353,610</u>	<u>89,958</u>
Income Tax Expense	10	1,590	707
<b>Benefits accrued as a result of operations</b>		<u>352,020</u>	<u>89,250</u>

# Notes to the Financial Statements

For the year ended 30 June 2021

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## Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is a non-reporting entity because there are no users dependent on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the Fund and the needs of members.

The financial statements have been prepared on a cash basis and are based on historical costs, except for investments which have been measured at market value.

The following significant accounting policies, which are consistent with the policies applied in the previous period unless otherwise stated, have been adopted in the preparation of the financial statements.

The financial statements were authorised for issue by the Trustee(s).

### a. Measurement of Investments

The Fund initially recognises:

- (i) an investment when it controls the future economic benefits expected to flow from the asset. For financial assets, the trade date is considered to be the date on which control of the future economic benefits attributable to the asset passes to the Fund; and
- (ii) a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Investments of the Fund have been measured at market value, which refers to the amount that a willing buyer could reasonably be expected to pay to acquire an asset from a willing seller if the following assumptions were made:

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

Market value has been determined as follows:

- (i) shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- (ii) units in managed funds by reference to the unit redemption price at the end of the reporting period;
- (iii) fixed-interest securities by reference to the redemption price at the end of the reporting period;
- (iv) unlisted investments are stated at trustees' assessment based on estimated market value at balance date or where necessary, an external valuer's opinion; and
- (v) investment properties at the trustees' assessment of the market value or where necessary a qualified independent valuer's opinion at the end of reporting period.

Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the end of the reporting period. The trustees have determined that the gross values of the Fund's financial liabilities is equivalent to their market values. Any remeasurement changes in the gross values of non-current financial liabilities (including liabilities for members' accrued benefits) are recognised in the operating statement in the periods in which they occur.

### b. Cash and Cash Equivalents

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

### c. Revenue

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is recognised at the fair value of the consideration received or receivable.

# Notes to the Financial Statements

For the year ended 30 June 2021

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## Interest revenue

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised upon receipt.

## Dividend revenue

Dividend revenue is recognised when the dividend has been paid or, in the case of dividend reinvestment schemes, when the dividend is credited to the benefit of the fund.

## Rental revenue

Rental revenue arising from operating leases on investment properties is recognised upon receipt.

## Distribution revenue

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

## Remeasurement changes in market values

Remeasurement changes in the market values of assets are recognised as income and determined as the difference between the market value at year-end or consideration received (if sold during the year) and the market value as at the prior year-end or cost (if acquired during the period).

## Contributions

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

## d. Liability for Accrued Benefits

The liability for accrued benefits represents the Fund's present obligation to pay benefits to members and beneficiaries, and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period.

## e. Critical Accounting Estimates and Judgements

The preparation of financial statements requires the trustees to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates.

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

## Note 2: Shares in Listed Companies (Australian)

	2021 \$	2020 \$
BHP Group Limited	17,000	12,537
Boart Longyear Limited	1	1
Commonwealth Bank Of Australia.	30,460	20,826
Coles Group Limited.	2,273	2,284
Flight Centre Travel Group Limited	12,622	0
Monadelphous Group Limited	12,185	12,194

SandT Tan Superannuation Fund

## Notes to the Financial Statements

For the year ended 30 June 2021

National Australia Bank Limited	245,341	165,110
Paladin Resources Limited	52	10
QBE Insurance Group Limited	1,629	1,329
RIO Tinto Limited	19,629	14,204
Silver Lake Resources Limited - Ordinary Fully Paid	6,520	8,367
Telstra Corporation Limited.	6,794	5,368
Virgin Money Uk Plc	3,375	1,518
Westpac Banking Corporation	150,343	100,700
Wesfarmers Limited	8,983	6,590
Worley Group Limited	4,186	3,052
Woolworths Group Limited	9,304	8,873
Woodside Petroleum Limited	5,974	5,672
	536,671	368,635

### Note 3: Shares in Listed Companies (Overseas)

	2021 \$	2020 \$
Boeing Co	0	7,502
Bp PLC Spons Adr	41	37
CuriosityStream Inc	5,080	0
Federal Natl Mtg Assn Com - Fannie Mae	8,300	12,648
Johnson & Johnson	0	25,610
Lemonade Inc	36,819	0
Petroleo Brasileiro	0	7,996
Paypal Inc.	387,710	253,869
Transocean Ltd	30,061	13,332
Square Inc	24,322	11,468
Exxon Mobil Corp.	47,026	34,344
	539,359	366,806

### Note 4: Banks and Term Deposits

	2021 \$	2020 \$
<b>Banks</b>		
CommSec OAC-191853	198	4,567

**Notes to the Financial Statements**

For the year ended 30 June 2021

Westpac 65-3697	18,427	3,472
	<hr/>	<hr/>
	18,625	8,039
	<hr/>	<hr/>

**Note 5: Liability for Accrued Benefits**

	<b>2021</b>	<b>2020</b>
	<b>\$</b>	<b>\$</b>
Liability for accrued benefits at beginning of year	745,974	656,724
Benefits accrued as a result of operations	352,020	89,250
Current year member movements	0	0
	<hr/>	<hr/>
Liability for accrued benefits at end of year	1,097,995	745,974
	<hr/>	<hr/>

**Note 6: Vested Benefits**

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

	<b>2021</b>	<b>2020</b>
	<b>\$</b>	<b>\$</b>
Vested Benefits	<hr/> 1,097,995	<hr/> 745,974
	<hr/>	<hr/>

**Note 7: Guaranteed Benefits**

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

**Note 8: Dividends**

	<b>2021</b>	<b>2020</b>
	<b>\$</b>	<b>\$</b>
BHP Group Limited	723	746
Boeing Co	0	216
Bp PLC Spons ADR	2	4
Coles Group Limited.	80	87
Commonwealth Bank Of Australia.	744	0
Exxon Mobil Corp.	2,123	550
Johnson & Johnson	293	593
Monadelphous Group Limited	420	494
National Australia Bank Limited	5,490	9,281
Petroleo Brasileiro	0	200
QBE Insurance Group Limited	6	75
RIO Tinto Limited	1,079	905



**Notes to the Financial Statements**

For the year ended 30 June 2021

Telstra Corporation Limited.	278	265
Wesfarmers Limited	272	218
Westpac Banking Corporation	5,043	1,946
Woodside Petroleum Limited	136	344
Woolworths Group Limited	242	240
Worley Group Limited	175	140
	17,106	16,304

**Note 9: Changes in Market Values****Unrealised Movements in Market Value**

	2021 \$	2020 \$
<b>Other Revaluations</b>		
Other Revaluations	0	(1,417)
	0	(1,417)
<b>Shares in Listed Companies (Australian)</b>		
BHP Group Limited	4,462	(1,869)
Boart Longyear Limited	0	(28)
Coles Group Limited.	(11)	508
Commonwealth Bank Of Australia.	9,184	(667)
Cybg Plc	0	541
Flight Centre Travel Group Limited	(2,405)	0
Monadelphous Group Limited	(430)	(8,784)
National Australia Bank Limited	74,741	(42,837)
Paladin Resources Limited	42	(2)
QBE Insurance Group Limited	294	(426)
RIO Tinto Limited	4,346	(708)
Silver Lake Resources Limited - Ordinary Fully Paid	(1,846)	3,437
Telstra Corporation Limited.	1,148	(1,215)
Virgin Money Uk Plc	1,857	(2,160)
Wesfarmers Limited	2,122	1,273
Westpac Banking Corporation	44,600	(20,359)
Woodside Petroleum Limited	166	(3,762)
Woolworths Group Limited	189	957

SandT Tan Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2021

Worley Group Limited	1,134	(2,096)
	<hr/>	<hr/>
	139,595	(78,196)
	<hr/>	<hr/>
<b>Shares in Listed Companies (Overseas)</b>		
Boeing Co	2,098	(6,580)
Bp PLC Spons Adr	2	(26)
CuriosityStream Inc	(2,609)	0
Exxon Mobil Corp.	10,560	2,749
Federal Natl Mtg Assn Com - Fannie Mae	(4,347)	(2,218)
Johnson & Johnson	(16,626)	1,588
Lemonade Inc	(1,734)	0
Paypal Inc.	133,841	96,145
Petroleo Brasileiro	(2,567)	(6,244)
Square Inc	12,854	3,972
Transocean Ltd	16,728	(3,454)
	<hr/>	<hr/>
	148,200	85,933
	<hr/>	<hr/>
<b>Total Unrealised Movement</b>	287,795	6,319
	<hr/>	<hr/>
<b>Realised Movements in Market Value</b>		
	<b>2021</b>	<b>2020</b>
	<b>\$</b>	<b>\$</b>
<b>Shares in Listed Companies (Overseas)</b>		
Boeing Co	(1,881)	0
DocuSign Inc	1,010	0
Johnson & Johnson	15,980	0
Petroleo Brasileiro	2,716	0
	<hr/>	<hr/>
	17,825	0
	<hr/>	<hr/>
<b>Total Realised Movement</b>	17,825	0
	<hr/>	<hr/>
<b>Changes in Market Values</b>	305,620	6,319
	<hr/>	<hr/>
<b>Note 10: Income Tax Expense</b>		
	<b>2021</b>	<b>2020</b>
	<b>\$</b>	<b>\$</b>
The components of tax expense comprise		
Current Tax	1,590	708

**Notes to the Financial Statements**

For the year ended 30 June 2021

Income Tax Expense	1,590	708
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The prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:

Prima facie tax payable on benefits accrued before income tax at 15%	53,042	13,494
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Less:

Tax effect of:

Non Taxable Contributions	0	6,300
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Increase in MV of Investments	43,169	948
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Realised Accounting Capital Gains	2,674	0
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Add:

Tax effect of:

Other Non-Deductible Expenses	38	0
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Franking Credits	933	936
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Foreign Credits	64	41
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Rounding	0	(1)
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Income Tax on Taxable Income or Loss	8,234	7,222
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Less credits:

Franking Credits	6,218	6,240
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Foreign Credits	426	275
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Current Tax or Refund	1,590	707
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# SandT Tan Superannuation Fund Trustees Declaration

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The trustees have determined that the Fund is not a reporting entity and that these special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The trustees declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2021 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2021 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2021.

Specifically, the trustees declare that:

- in accordance with s120 of the Superannuation Industry (Supervision) Act 1993, no individual trustee has been or is a disqualified person;
- the Fund has satisfactory title to all assets, all assets are unencumbered and free from charge as prescribed by s50 of the Superannuation Industry (Supervision) Act 1993 and reg13.14 of the Superannuation Industry (Supervision) Regulations 1994; and
- to the knowledge of the trustees, there have been no events or transactions subsequent to the balance date which could have a material impact on the Fund. Where such events have occurred, the effect of such events has been accounted and noted in the Fund's financial statements.

Signed in accordance with a resolution of the trustees by:

.....  
Eng Yang Tan

Trustee

.....  
Ka Hing Wendy Tan

Trustee

28 January 2022

# SandT Tan Superannuation Fund

## Statement of Taxable Income

For the year ended 30 June 2021

	2021
	\$
Benefits accrued as a result of operations	353,610.00
<b>Less</b>	
Increase in MV of investments	287,795.00
Realised Accounting Capital Gains	17,824.00
	<u>305,619.00</u>
<b>Add</b>	
Other Non Deductible Expenses	256.00
Franking Credits	6,218.00
Foreign Credits	426.00
	<u>6,900.00</u>
SMSF Annual Return Rounding	(1.00)
<b>Taxable Income or Loss</b>	<u>54,890.00</u>
Income Tax on Taxable Income or Loss	8,233.50
<b>Less</b>	
Franking Credits	6,217.75
Foreign Credits	426.23
	<u>1,589.52</u>
<b>CURRENT TAX OR REFUND</b>	<u>1,589.52</u>
Supervisory Levy	259.00
<b>AMOUNT DUE OR REFUNDABLE</b>	<u>1,848.52</u>

\* Distribution tax components review process has not been completed for the financial year.

# SandT Tan Superannuation Fund Investment Summary Report

As at 30 June 2021

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%	
<b>Cash/Bank Accounts</b>									
	CommSec OAC-191853	198.060000	198.06	198.06	198.06			0.02 %	
	Westpac 65-3697	18,426.920000	18,426.92	18,426.92	18,426.92			1.68 %	
			<b>18,624.98</b>		<b>18,624.98</b>		<b>0.00 %</b>	<b>1.70 %</b>	
<b>Shares in Listed Companies (Australian)</b>									
BHP.AX	BHP Group Limited	350.00	48.570000	16,999.50	27.80	9,729.79	7,269.71	74.72 %	1.55 %
BLYO.AX	Boart Longyear Limited	97.00	0.010000	0.97	0.00	0.00	0.97	0.00 %	0.00 %
COL.AX	Coles Group Limited.	133.00	17.090000	2,272.97	9.32	1,239.09	1,033.88	83.44 %	0.21 %
CBA.AX	Commonwealth Bank Of Australia.	305.00	99.870000	30,460.35	71.94	21,942.58	8,517.77	38.82 %	2.78 %
FLT.AX	Flight Centre Travel Group Limited	850.00	14.850000	12,622.50	17.68	15,027.33	(2,404.83)	(16.00) %	1.15 %
MND.AX	Monadelphous Group Limited	1,166.00	10.450000	12,184.70	12.16	14,184.28	(1,999.58)	(14.10) %	1.11 %
NAB.AX	National Australia Bank Limited	9,357.00	26.220000	245,340.54	21.60	202,087.35	43,253.19	21.40 %	22.41 %
PDN.AX	Paladin Resources Limited	100.00	0.515000	51.50	0.31	31.00	20.50	66.13 %	0.00 %
QBE.AX	QBE Insurance Group Limited	151.00	10.790000	1,629.29	44.99	6,793.77	(5,164.48)	(76.02) %	0.15 %
RIO.AX	RIO Tinto Limited	155.00	126.640000	19,629.20	62.80	9,733.74	9,895.46	101.66 %	1.79 %
SLR.AX	Silver Lake Resources Limited - Ordinary Fully Paid	3,928.00	1.660000	6,520.48	0.29	1,124.79	5,395.69	479.71 %	0.60 %
TLS.AX	Telstra Corporation Limited.	1,807.00	3.760000	6,794.32	3.90	7,054.41	(260.09)	(3.69) %	0.62 %
VUK.AX	Virgin Money Uk Plc	917.00	3.680000	3,374.56	4.01	3,677.15	(302.59)	(8.23) %	0.31 %
WES.AX	Wesfarmers Limited	152.00	59.100000	8,983.21	25.02	3,802.57	5,180.64	136.24 %	0.82 %
WBC.AX	Westpac Banking Corporation	5,825.00	25.810000	150,343.25	20.63	120,183.34	30,159.91	25.09 %	13.73 %
WPL.AX	Woodside Petroleum Limited	269.00	22.210000	5,974.49	28.67	7,712.51	(1,738.02)	(22.54) %	0.55 %
WOW.AX	Woolworths Group Limited	244.00	38.130000	9,303.72	30.72	7,496.78	1,806.94	24.10 %	0.85 %
WOR.AX	Worley Group Limited	350.00	11.960000	4,186.00	16.60	5,810.45	(1,624.45)	(27.96) %	0.38 %
			<b>536,671.55</b>		<b>437,630.93</b>	<b>99,040.62</b>	<b>22.63 %</b>	<b>49.03 %</b>	
<b>Shares in Listed Companies (Overseas)</b>									

**SandT Tan Superannuation Fund**  
**Investment Summary Report**

As at 30 June 2021

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%	
BP	Bp PLC Spons Adr	1.16	35.139034	40.90	54.12	63.00	(22.10)	(35.08) %	0.00 %
CURI.NDQ	CuriosityStream Inc	280.00	18.143100	5,080.07	27.46	7,688.64	(2,608.57)	(33.93) %	0.46 %
XOM.NYE	Exxon Mobil Corp.	560.47	83.905300	47,026.32	60.16	33,717.07	13,309.25	39.47 %	4.30 %
FNMA	Federal Natl Mtg Assn Com - Fannie Mae	4,000.00	2.075020	8,300.08	1.14	4,563.22	3,736.86	81.89 %	0.76 %
LMND.NYE	Lemonade Inc	253.00	145.530700	36,819.27	152.38	38,552.84	(1,733.57)	(4.50) %	3.36 %
PYPL.NDQ	Paypal Inc.	1,000.00	387.709500	387,709.50	73.29	73,287.94	314,421.56	429.02 %	35.42 %
SQ.NYE	Square Inc	75.00	324.288400	24,321.63	98.84	7,413.06	16,908.57	228.09 %	2.22 %
RIG.NYE	Transocean Ltd	5,000.00	6.012200	30,061.00	3.22	16,082.72	13,978.28	86.91 %	2.75 %
					<b>539,358.77</b>	<b>181,368.49</b>	<b>357,990.28</b>	<b>197.38 %</b>	<b>49.27 %</b>
					<b>1,094,655.30</b>	<b>637,624.40</b>	<b>457,030.90</b>	<b>71.68 %</b>	<b>100.00 %</b>

# SandT Tan Superannuation Fund

## Investment Income Report

As at 30 June 2021

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non-Assessable Payments
<b>Cash at Bank</b>												
Westpac 65-3697	2.36			2.36				2.36				
	<b>2.36</b>	<b>0.00</b>	<b>0.00</b>	<b>2.36</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>2.36</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Shares in Listed Companies (Australian)</b>												
BHP.AX BHP Group Limited	723.07	723.07			309.89			1,032.96				
COL.AX Coles Group Limited.	80.47	80.47			34.49			114.96				
CBA.AX Commonwealth Bank Of Australia.	744.00	744.00			318.86			1,062.86				
MND.AX Monadelphous Group Limited	420.11	420.11			180.05			600.16				
NAB.AX National Australia Bank Limited	5,489.70	5,489.70			2,352.72			7,842.42				
QBE.AX QBE Insurance Group Limited	6.00	0.60	5.40		0.26			6.26				
RIO.AX RIO Tinto Limited	1,079.20	1,079.20			462.51			1,541.71				
TLS.AX Telstra Corporation Limited.	278.16	278.16			119.21			397.37				
WES.AX Wesfarmers Limited	271.65	271.65			116.42			388.07				
WBC.AX Westpac Banking Corporation	5,043.36	5,043.36			2,161.44			7,204.80				
WPL.AX Woodside Petroleum Limited	135.81	135.81			58.20			194.01				
WOW.AX Woolworths Group Limited	241.97	241.97			103.70			345.67				
WOR.AX Worley Group Limited	175.00		175.00					175.00				
	<b>14,688.50</b>	<b>14,508.10</b>	<b>180.40</b>	<b>0.00</b>	<b>6,217.75</b>	<b>0.00</b>	<b>0.00</b>	<b>20,906.25</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Shares in Listed Companies (Overseas)</b>												
BP Bp PLC Spons Adr	1.91		1.91					1.91				
XOM.NYE Exxon Mobil Corp.	2,122.82					2,122.82	374.62	2,497.44				
JNJ Johnson & Johnson	292.51		292.51				51.61	344.12				
	<b>2,417.24</b>	<b>0.00</b>	<b>294.42</b>	<b>0.00</b>	<b>0.00</b>	<b>2,122.82</b>	<b>426.23</b>	<b>2,843.47</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	<b>17,108.10</b>	<b>14,508.10</b>	<b>474.82</b>	<b>2.36</b>	<b>6,217.75</b>	<b>2,122.82</b>	<b>426.23</b>	<b>23,752.08</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>



Assessable Income (Excl. Capital Gains)	<b>23,752.08</b>
Net Capital Gain	<b>0.00</b>
<b>Total Assessable Income</b>	<b>23,752.08</b>

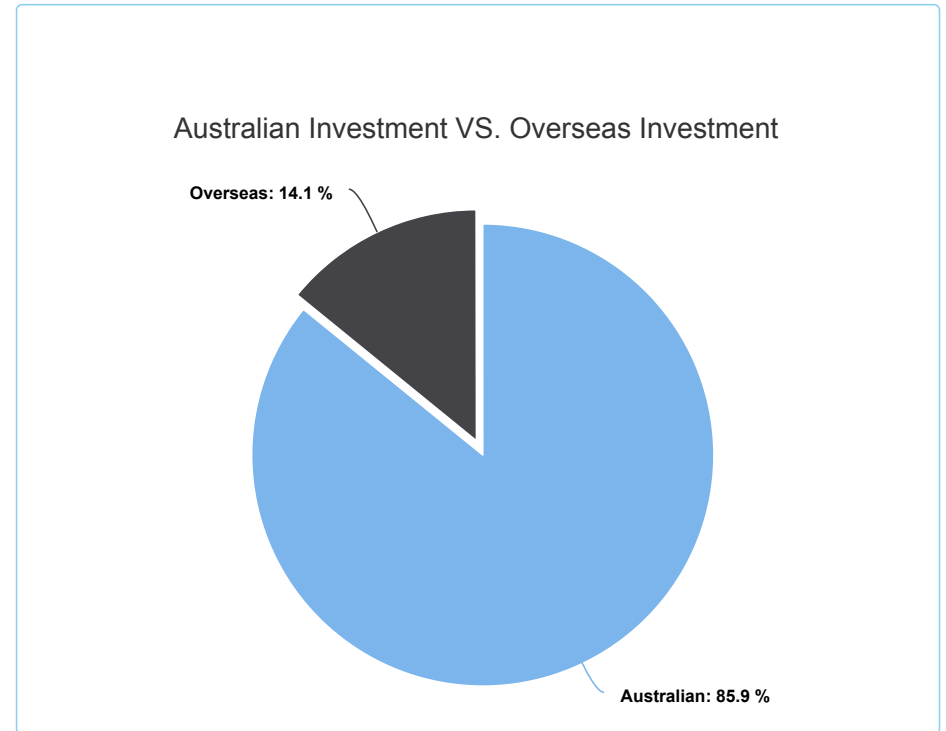
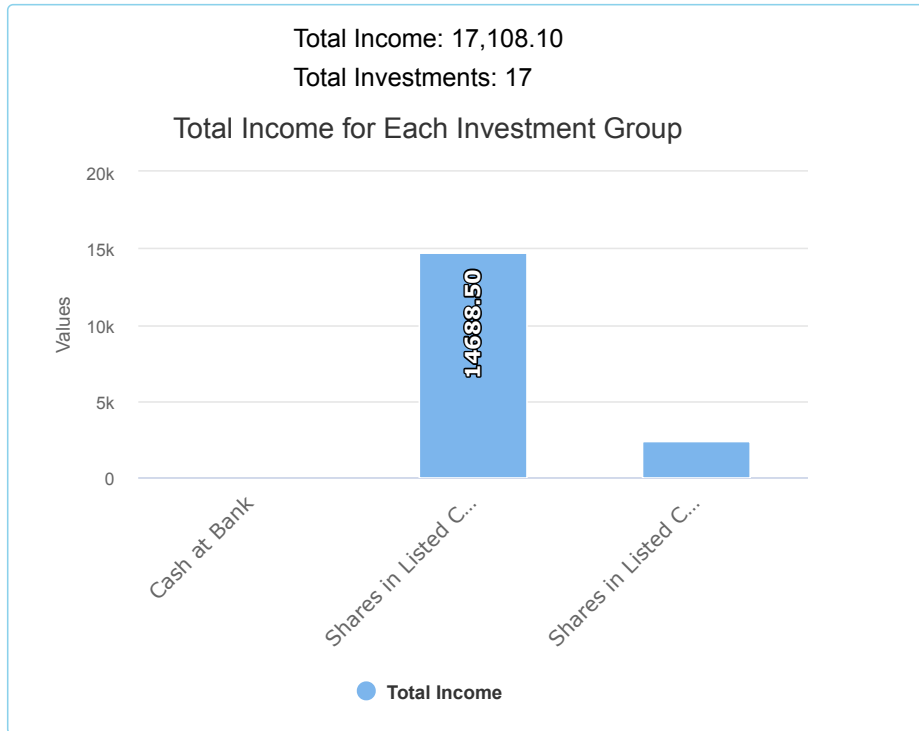
\*1 Includes foreign credits from foreign capital gains.

\*2 Assessable Income in the SMSF Annual Return will be different as capital gains and losses from disposals of assets have not been included.

For a breakdown of Distributed Capital Gains and Non-Assessable Payments refer to Distributions Reconciliation Report. Includes foreign credits from foreign capital gains.

SandT Tan Superannuation Fund  
**Investment Income Report**

As at 30 June 2021



# SandT Tan Superannuation Fund

## Members Statement

Eng Yang Tan  
 22 Lindfield Circuit  
 Robertson, Queensland, 4109, Australia

### Your Details

Date of Birth : Provided  
 Age: 49  
 Tax File Number: Provided  
 Date Joined Fund: 19/06/2009  
 Service Period Start Date:  
 Date Left Fund:  
 Member Code: TANENG00001A  
 Account Start Date: 19/06/2009  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

Nominated Beneficiaries N/A  
 Vested Benefits 965,039  
 Total Death Benefit 965,039  
 Current Salary 0  
 Previous Salary 0  
 Disability Benefit 0

### Your Balance

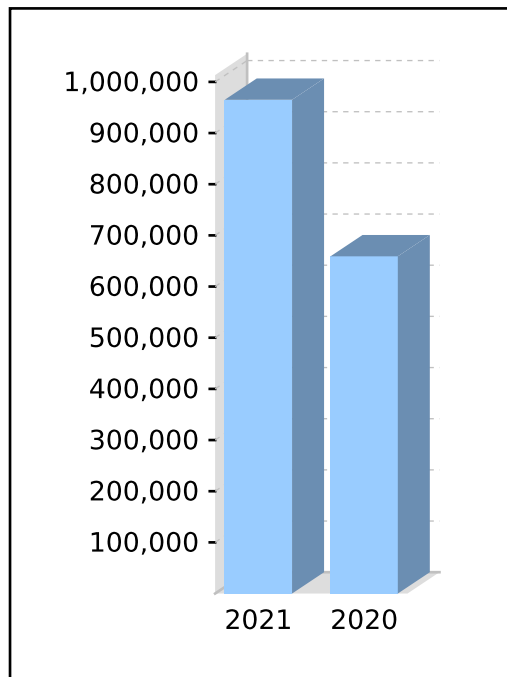
Total Benefits 965,039

Preservation Components

Preserved 965,039  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components

Tax Free 176,876  
 Taxable 788,163



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	659,069	596,444
<u>Increases to Member account during the period</u>		
Employer Contributions	25,000	25,000
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		21,001
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	287,323	22,964
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	3,750	3,750
Income Tax	2,603	2,590
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2021	965,039	659,069

# SandT Tan Superannuation Fund

## Members Statement

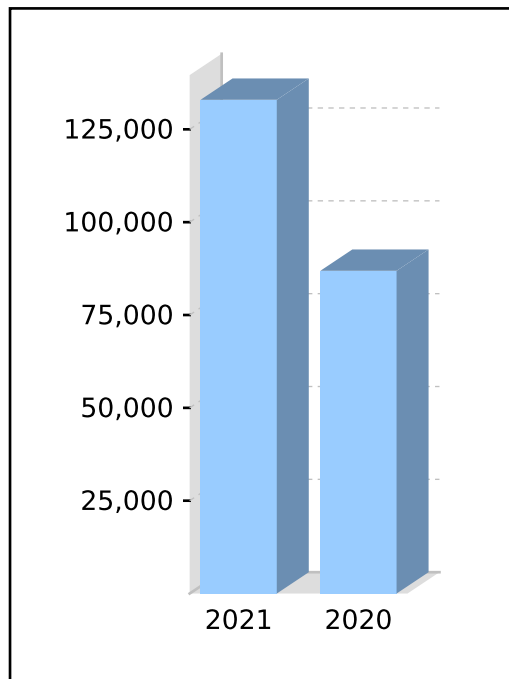
Ka Hing Wendy Tan  
 22 Lindfield Circuit  
 Robertson, Queensland, 4109, Australia

### Your Details

Date of Birth :	Provided	Nominated Beneficiaries	N/A
Age:	52	Vested Benefits	132,956
Tax File Number:	Provided	Total Death Benefit	132,956
Date Joined Fund:	19/06/2009	Current Salary	0
Service Period Start Date:		Previous Salary	0
Date Left Fund:		Disability Benefit	0
Member Code:	TANKA 00001A		
Account Start Date	19/06/2009		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

### Your Balance

Total Benefits	132,956
<u>Preservation Components</u>	
Preserved	132,956
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	33,859
Taxable	99,097



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	86,905	60,280
<u>Increases to Member account during the period</u>		
Employer Contributions	10,265	4,000
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		21,001
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	37,667	2,506
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	1,540	600
Income Tax	341	283
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2021	132,956	86,904

# Memorandum of Resolutions of

Eng Yang Tan and Ka Hing Wendy Tan  
ATF SandT Tan Superannuation Fund

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## **FINANCIAL STATEMENTS OF SUPERANNUATION FUND:**

It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.

It was further resolved that the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2021 thereon be adopted.

## **TRUSTEE'S DECLARATION:**

It was resolved that the trustee's declaration of the Superannuation Fund be signed.

## **ANNUAL RETURN:**

Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2021, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.

## **TRUST DEED:**

It was resolved that the advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.

## **INVESTMENT STRATEGY:**

The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.

## **INSURANCE COVER:**

The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.

## **ALLOCATION OF INCOME:**

It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).

## **INVESTMENT ACQUISITIONS:**

It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2021.

## **INVESTMENT DISPOSALS:**

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2021.

## **AUDITORS:**

It was resolved that

Anthony Boys

of

PO Box 3376, Rundle Mall, South Australia 5000

act as auditors of the Fund for the next financial year.

## **TAX AGENTS:**

It was resolved that

Hw One Pty Ltd

act as tax agents of the Fund for the next financial year.

# Memorandum of Resolutions of

Eng Yang Tan and Ka Hing Wendy Tan  
ATF SandT Tan Superannuation Fund

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**TRUSTEE STATUS:** Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the Fund and that they are not disqualified persons as defined by s 120 of the SISA.

**PAYMENT OF BENEFITS:** The trustee has ensured that any payment of benefits made from the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making payments to members; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the payment of the benefit and received advice that the transfer is in accordance with the Deed and the superannuation laws. As such the trustee has resolved to allow the payment of the benefits on behalf of the member.

**CLOSURE:** Signed as a true record –

.....  
Eng Yang Tan  
28 January 2022

.....  
Ka Hing Wendy Tan  
28 January 2022

# Self-managed superannuation fund annual return **2021**

## 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 2021* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2021* (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.
- 
- Place  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)

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

### 4 Current postal address

Suburb/town

State/territory

Postcode

### 5 Annual return status

Is this an amendment to the SMSF's 2021 return?

**A** No Yes

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

**B** No Yes

**6 SMSF auditor**

Auditor's name

Title: Mr  Mrs  Miss  Ms  Other

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed **A**  /  /   
Day / Month / YearWas Part A of the audit report qualified? **B** No YesWas Part B of the audit report qualified? **C** No YesIf Part B of the audit report was qualified, have the reported issues been rectified? **D** No Yes**7 Electronic funds transfer (EFT)**

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

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

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

Fund BSB number

Fund account number

Fund account name

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

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

BSB number

Account number

Account name

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



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

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

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

**10 Exempt current pension income**

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

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

No **▶** Go to Section B: Income.

Yes **▶** Exempt current pension income amount **A** \$

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

Segregated assets method **B**

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

Did the fund have any other income that was assessable?

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

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

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

## Section B: Income

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

### 11 Income

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

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2021*.

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

Code

Net capital gain **A** \$

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

Gross interest **C** \$

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

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

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

Transfers from foreign funds **F** \$

Number

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

Gross distribution from partnerships **I** \$

Loss

\*Unfranked dividend amount **J** \$

\*Franked dividend amount **K** \$

\*Dividend franking credit **L** \$

\*Gross trust distributions **M** \$

Code

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

<b>Assessable contributions</b>	<b>R</b> \$
( <b>R1</b> plus <b>R2</b> plus <b>R3</b> less <b>R6</b> )	

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

\*Other income **S** \$

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

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

Code

#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</b> <b>W</b> \$ (Sum of labels <b>A</b> to <b>U</b> )	Loss <input type="text"/>
--	---------------------------

Exempt current pension income **Y** \$

<b>TOTAL ASSESSABLE INCOME</b> <b>V</b> \$ ( <b>W</b> less <b>Y</b> )	Loss <input type="text"/>
--	---------------------------

## 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>		<b>A2 \$</b>
Interest expenses overseas	<b>B1 \$</b>		<b>B2 \$</b>
Capital works expenditure	<b>D1 \$</b>		<b>D2 \$</b>
Decline in value of depreciating assets	<b>E1 \$</b>		<b>E2 \$</b>
Insurance premiums – members	<b>F1 \$</b>		<b>F2 \$</b>
SMSF auditor fee	<b>H1 \$</b>		<b>H2 \$</b>
Investment expenses	<b>I1 \$</b>		<b>I2 \$</b>
Management and administration expenses	<b>J1 \$</b>		<b>J2 \$</b>
Forestry managed investment scheme expense	<b>U1 \$</b>		<b>U2 \$</b>
Other amounts	<b>L1 \$</b>	Code	<b>L2 \$</b>
Tax losses deducted	<b>M1 \$</b>		

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

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

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

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

#This is a mandatory label.

## 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 2021* on how to complete the calculation statement.

#Taxable income	<b>A \$</b>	<i>(an amount must be included even if it is zero)</i>
#Tax on taxable income	<b>T1 \$</b>	<i>(an amount must be included even if it is zero)</i>
#Tax on no-TFN-quoted contributions	<b>J \$</b>	<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>	
Rebates and tax offsets	Non-refundable non-carry forward tax offsets
<b>C2 \$</b>	<b>C \$</b>
	<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>	
Early stage venture capital limited partnership tax offset carried forward from previous year	Non-refundable carry forward tax offsets
<b>D2 \$</b>	<b>D \$</b>
Early stage investor tax offset	<i>(D1 plus D2 plus D3 plus D4)</i>
<b>D3 \$</b>	
Early stage investor tax offset carried forward from previous year	SUBTOTAL 2
<b>D4 \$</b>	<b>T3 \$</b>
	<i>(T2 less D – cannot be less than zero)</i>

Complying fund's franking credits tax offset	
<b>E1 \$</b>	
No-TFN tax offset	
<b>E2 \$</b>	
National rental affordability scheme tax offset	
<b>E3 \$</b>	
Exploration credit tax offset	Refundable tax offsets
<b>E4 \$</b>	<b>E \$</b>
	<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 \$**

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

<b>#Tax offset refunds</b> (Remainder of refundable tax offsets)	<b>I \$</b>	<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> A positive amount at <b>S</b> is what you owe, while a negative amount is refundable to you.	<b>S \$</b>	<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 2021*.

Tax losses carried forward to later income years **U \$**Net capital losses carried forward to later income years **V \$**

## Section F: Member information

### MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

### Member's TFN

See the Privacy note in the Declaration.

Date of birth

### Contributions

OPENING ACCOUNT BALANCE \$

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

Employer contributions

**A \$**

ABN of principal employer

**A1**

Personal contributions

**B \$**

CGT small business retirement exemption

**C \$**

CGT small business 15-year exemption amount

**D \$**

Personal injury election

**E \$**

Spouse and child contributions

**F \$**

Other third party contributions

**G \$**

Proceeds from primary residence disposal

**H \$**

Receipt date 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

Accumulation phase account balance

**S1 \$**

Inward rollovers and transfers **P \$**

Retirement phase account balance - Non CDBIS

**S2 \$**

Outward rollovers and transfers **Q \$**

Lump Sum payments **R1 \$**

Retirement phase account balance - CDBIS

**S3 \$**

Income stream payments **R2 \$**

Code

Code

TRIS Count

**CLOSING ACCOUNT BALANCE S \$**

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

Accumulation phase value **X1 \$**

Retirement phase value **X2 \$**

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

**MEMBER 2**

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

**Member's TFN**

See the Privacy note in the Declaration.

**Date of birth**

**Contributions**

OPENING ACCOUNT BALANCE \$

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

Employer contributions

**A \$**

ABN of principal employer

**A1**

Personal contributions

**B \$**

CGT small business retirement exemption

**C \$**

CGT small business 15-year exemption amount

**D \$**

Personal injury election

**E \$**

Spouse and child contributions

**F \$**

Other third party contributions

**G \$**

Proceeds from primary residence disposal

**H \$**

Receipt date 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

Accumulation phase account balance

**S1 \$**

Inward rollovers and transfers **P \$**

Retirement phase account balance - Non CDBIS

**S2 \$**

Outward rollovers and transfers **Q \$**

Retirement phase account balance - CDBIS

**S3 \$**

Lump Sum payments **R1 \$**

Income stream payments **R2 \$**

Code

Code

TRIS Count

**CLOSING ACCOUNT BALANCE S \$**

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

Accumulation phase value **X1 \$**

Retirement phase value **X2 \$**

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

**OFFICIAL: Sensitive** (when completed)

---

**Section H: Assets and liabilities**
**15 ASSETS**

15a Australian managed investments

Listed trusts **A \$**

Unlisted trusts **B \$**

Insurance policy **C \$**

Other managed investments **D \$**

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15b Australian direct investments

<p><b>Limited recourse borrowing arrangements</b></p> <p>Australian residential real property <b>J1 \$</b></p> <p>Australian non-residential real property <b>J2 \$</b></p> <p>Overseas real property <b>J3 \$</b></p> <p>Australian shares <b>J4 \$</b></p> <p>Overseas shares <b>J5 \$</b></p> <p>Other <b>J6 \$</b></p> <p>Property count <b>J7</b></p>	<p>Cash and term deposits <b>E \$</b></p> <p>Debt securities <b>F \$</b></p> <p style="padding-left: 100px;">Loans <b>G \$</b></p> <p style="padding-left: 100px;">Listed shares <b>H \$</b></p> <p style="padding-left: 100px;">Unlisted shares <b>I \$</b></p> <p style="padding-left: 50px;">Limited recourse borrowing arrangements <b>J \$</b></p> <p style="padding-left: 100px;">Non-residential real property <b>K \$</b></p> <p style="padding-left: 150px;">Residential real property <b>L \$</b></p> <p style="padding-left: 100px;">Collectables and personal use assets <b>M \$</b></p> <p style="padding-left: 100px;">Other assets <b>O \$</b></p>
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15c Other investments

Crypto-Currency **N \$**

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15d Overseas direct investments

Overseas shares **P \$**

Overseas non-residential real property **Q \$**

Overseas residential real property **R \$**

Overseas managed investments **S \$**

Other overseas assets **T \$**

<b>TOTAL AUSTRALIAN AND OVERSEAS ASSETS U \$</b> <small>(Sum of labels A to T)</small>
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**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    **) \$**



**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>	
Permissible temporary borrowings	
<b>V2 \$</b>	
Other borrowings	
<b>V3 \$</b>	Borrowings <b>V \$</b>
Total member closing account balances (total of all <b>CLOSING ACCOUNT BALANCES</b> from Sections F and G) <b>W \$</b>	
Reserve accounts <b>X \$</b>	
Other liabilities <b>Y \$</b>	
<b>TOTAL LIABILITIES Z \$</b>	

**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 2020–21 income year, write **2021**). **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 2021*. **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 2021* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2021*. **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](https://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: Mr Mrs Miss Ms Other

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 2021* 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: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

.....**Electronic Lodgment Declaration (SMSF)**

**This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.**

**Privacy**

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN.

Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

**The Australian Business Register**

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

Please refer to the privacy statement on the Australian Business Register (ABR) website ([www.abr.gov.au](http://www.abr.gov.au)) for further information - it outlines our commitment to safeguarding your details.

**Electronic funds transfer - direct debit**

Where you have requested an EFT direct debit some of your details will be provided to your financial institution and the Tax Office's sponsor bank to facilitate the payment of your taxation liability from your nominated account.

Tax File Number	Name of Fund	Year
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I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

**Important**

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

**Declaration:**

I declare that:

- ..... ■ All the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct; and
- ..... ■ I authorise the agent to lodge this tax return.

Signature of Partner, Trustee, or Director

Date

/ /

**ELECTRONIC FUNDS TRANSFER CONSENT**

**This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic channel.**

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

**Important:** Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

**5 Wt i bhBUa Y**.....

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I authorise the refund to be deposited directly to the specified account

Signature

Date

/ /

.....Tax Agent's 8 YWUfUjcb

**I declare that:**

- I have prepared this tax return in accordance with the information supplied by the partner, trustee, director or public officer
- I have received a declaration made by the entity that the information provided to me for the preparation of this tax return is true and correct; and
- I am authorised by the partner, trustee, director or public officer to lodge this tax return, including any applicable schedules.

Agent's signature.....

Date

Contact name

Client Reference

Agent's Phone Number.....

HU '5 [ YbhBi a VYf

