

---

Financial statements and reports for the year ended  
30 June 2021

Macgregor Family Super Fund

# Macgregor Family Super Fund

## Reports Index

---

Statement of Financial Position

Operating Statement

Notes to the Financial Statements

Trustees Declaration

Statement of Taxable Income

Investment Summary

Investment Income

Members Statement

Trustee Minute / Resolution

SMSF Annual Return

Lodgement Declaration

---

**Macgregor Family Super 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	301,904	231,327
Units in Listed Unit Trusts (Australian)	3	328,604	186,498
<b>Total Investments</b>		<u>630,508</u>	<u>417,825</u>
<b>Other Assets</b>			
Distributions Receivable		17,266	6,559
St. George Cash Connect Account		8,203	66,511
Income Tax Refundable		413	0
<b>Total Other Assets</b>		<u>25,882</u>	<u>73,070</u>
<b>Total Assets</b>		<u>656,390</u>	<u>490,895</u>
Less:			
<b>Liabilities</b>			
Income Tax Payable		0	3,269
PAYG Payable		817	0
Sundry Creditors		3,269	0
<b>Total Liabilities</b>		<u>4,086</u>	<u>3,269</u>
<b>Net assets available to pay benefits</b>		<u>652,304</u>	<u>487,626</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>	5, 6		
MacGregor, Sean - Accumulation		384,464	286,212
MacGregor, Natalie - Accumulation		267,840	201,414
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>652,304</u>	<u>487,626</u>

## Macgregor Family Super Fund

# Operating Statement

For the year ended 30 June 2021

	Note	2021	2020
		\$	\$
<b>Income</b>			
<b>Investment Income</b>			
Trust Distributions	9	20,017	10,231
Dividends Received	8	7,262	9,092
Interest Received		3	64
Other Investment Income		38	0
<b>Investment Gains</b>			
Changes in Market Values	10	133,307	(47,915)
<b>Contribution Income</b>			
Employer Contributions		16,511	17,100
Personal Concessional		0	26,900
<b>Total Income</b>		<u>177,138</u>	<u>15,472</u>
<b>Expenses</b>			
Accountancy Fees		3,850	2,618
ATO Supervisory Levy		0	259
ASIC Fees		55	54
Advisor Fees		4,197	4,158
		<u>8,102</u>	<u>7,089</u>
<b>Member Payments</b>			
Life Insurance Premiums		3,956	3,492
Division 293 Tax		0	2,469
<b>Total Expenses</b>		<u>12,058</u>	<u>13,050</u>
<b>Benefits accrued as a result of operations before income tax</b>			
		<u>165,081</u>	<u>2,421</u>
Income Tax Expense	11	403	277
<b>Benefits accrued as a result of operations</b>		<u>164,677</u>	<u>2,143</u>

# Notes to the Financial Statements

For the year ended 30 June 2021

---

## 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 Director(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

---

## 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 \$
Auckland International Airport Limited	9,592	8,741
Ampol Limited	9,338	9,705
Aristocrat Leisure Limited	18,098	10,710
Amcor Plc	14,343	13,727
Australia And New Zealand Banking Group Limited	19,649	13,011
BHP Group Limited	43,422	32,023

**Macgregor Family Super Fund**  
**Notes to the Financial Statements**

For the year ended 30 June 2021

Commonwealth Bank Of Australia.	30,660	21,312
Coles Group Limited.	4,854	4,876
CSL Limited	27,949	28,126
GPT Group	7,698	6,551
Janus Henderson Group Plc	9,481	5,728
L1 Long Short Fund Limited	20,320	9,760
QBE Insurance Group Limited	12,808	10,517
RIO Tinto Limited	20,896	16,163
Suncorp Group Limited	5,699	4,735
Telstra Corporation Limited.	12,720	10,589
Westpac Banking Corporation	16,234	11,291
Wesfarmers Limited	18,144	13,763
	301,905	231,328

**Note 3: Units in Listed Unit Trusts (Australian)**

	<b>2021</b>	<b>2020</b>
	<b>\$</b>	<b>\$</b>
iShares Australian Equity Index Fund	24,995	20,090
iShares Hdg Inter Eq In Fd	46,502	0
iShares International Eq Index Fd	50,310	42,503
Pendal MidCap Fund	33,169	25,076
Bentham Global Income Fund	11,639	0
Pan-Tribal Global Equity Fund	31,110	24,169
Fidelity Global Emerging Markets Fund	28,060	0
Ardea Real Outcome Fund	19,300	0
Lazard Global Listed Infrastructure	25,994	0
Winton Global Alpha Fd	0	12,437
Perp'ls Ws Geared Aust Shr Fd	46,705	25,063
Barwon Gbl Listed Private Eq AF	10,818	0
Platinum International Fund	0	18,329
Watermark Market Neutral Fund Limited	0	18,832
	328,602	186,499

**Note 4: Banks and Term Deposits**

**Notes to the Financial Statements**

For the year ended 30 June 2021

	2021 \$	2020 \$
<b>Banks</b>		
St. George Cash Connect Account	8,203	66,511
	8,203	66,511

**Note 5: Liability for Accrued Benefits**

	2021 \$	2020 \$
Liability for accrued benefits at beginning of year	487,626	485,482
Benefits accrued as a result of operations	164,677	(848)
Current year member movements	0	2,992
Liability for accrued benefits at end of year	652,303	487,626

**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.

	2021 \$	2020 \$
Vested Benefits	652,303	487,626

**Note 7: Guaranteed Benefits**

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

**Note 8: Dividends**

	2021 \$	2020 \$
Ampol Limited	159	0
Aristocrat Leisure Limited	42	235
Australia And New Zealand Banking Group Limited	419	1,067
BHP Group Limited	1,847	1,905
CSL Limited	276	287
Caltex Australia Limited	0	275
Coles Group Limited.	172	183
Commonwealth Bank Of Australia.	761	1,270
Janus Henderson Group Plc	358	396
L1 Long Short Fund Limited	120	0



Macgregor Family Super Fund

# Notes to the Financial Statements

For the year ended 30 June 2021

QBE Insurance Group Limited	47	593
RIO Tinto Limited	1,210	1,069
Suncorp Group Limited	185	344
Telstra Corporation Limited.	541	524
Wesfarmers Limited	562	457
Westpac Banking Corporation	563	487
	7,262	9,092

## Note 9: Trust Distributions

	2021 \$	2020 \$
Fidelity Global Emerging Markets Fund	44	0
Lazard Global Listed Infrastructure	661	0
iShares Australian Equity Index Fund	948	768
Pendal MidCap Fund	3,614	330
Pan-Tribal Global Equity Fund	2,239	1,031
Ardea Real Outcome Fund	311	0
GPT Group	353	416
Amtcor Plc	596	656
iShares Hdg Inter Eq In Fd	7,596	0
iShares International Eq Index Fd	2,072	3,067
Perp'ls Ws Geared Aust Shr Fd	1,025	3,013
Bentham Global Income Fund	558	0
Platinum International Fund	0	838
Auckland International Airport Limited	0	110
	20,017	10,229

## Note 10: Changes in Market Values

### Unrealised Movements in Market Value

	2021 \$	2020 \$
<b>Shares in Listed Companies (Australian)</b>		
Amtcor Plc	616	(1,621)
Ampol Limited	(367)	(586)
Aristocrat Leisure Limited	7,388	(2,192)
Auckland International Airport Limited	851	(2,714)

Macgregor Family Super Fund

# Notes to the Financial Statements

For the year ended 30 June 2021

Australia And New Zealand Banking Group Limited	6,638	(6,619)
BHP Group Limited	11,398	(4,774)
CSL Limited	(177)	7,056
Caltex Australia Limited	0	2,099
Coles Group Limited.	(23)	1,068
Commonwealth Bank Of Australia.	9,348	(3,985)
GPT Group	1,147	(3,111)
Janus Henderson Group Plc	3,754	124
L1 Long Short Fund Limited	10,560	(1,480)
QBE Insurance Group Limited	2,291	(3,420)
RIO Tinto Limited	4,732	(949)
Suncorp Group Limited	964	(2,130)
Telstra Corporation Limited.	2,131	(2,393)
Wesfarmers Limited	4,417	2,603
Westpac Banking Corporation	4,944	(6,468)
	70,613	(29,492)
<b>Units in Listed Unit Trusts (Australian)</b>		
Ardea Real Outcome Fund	(253)	0
Barwon Gbl Listed Private Eq AF	818	0
Bentham Global Income Fund	(19)	0
Fidelity Global Emerging Markets Fund	3,060	0
Lazard Global Listed Infrastructure	994	0
Pan-Tribal Global Equity Fund	6,941	1,280
Pendal MidCap Fund	8,093	162
Perp'ls Ws Geared Aust Shr Fd	21,643	(17,116)
Platinum International Fund	1,670	(783)
Watermark Market Neutral Fund Limited	1,167	20
Winton Global Alpha Fd	2,728	(2,011)
iShares Australian Equity Index Fund	4,905	(2,111)
iShares Hdg Inter Eq In Fd	7,232	0
iShares International Eq Index Fd	7,807	2,137
	66,787	(18,423)

Macgregor Family Super Fund

# Notes to the Financial Statements

For the year ended 30 June 2021

<b>Total Unrealised Movement</b>	137,400	(47,915)
<b>Realised Movements in Market Value</b>		
	<b>2021</b>	<b>2020</b>
	\$	\$
<b>Units in Listed Unit Trusts (Australian)</b>		
Platinum International Fund	(248)	0
Watermark Market Neutral Fund Limited	(478)	0
Winton Global Alpha Fd	(3,367)	0
	(4,093)	0
<b>Total Realised Movement</b>	(4,093)	0
<b>Changes in Market Values</b>	133,307	(47,915)
<b>Note 11: Income Tax Expense</b>		
	<b>2021</b>	<b>2020</b>
	\$	\$
The components of tax expense comprise		
Current Tax	404	3,269
Deferred Tax Liability/Asset	0	(2,992)
<b>Income Tax Expense</b>	<b>404</b>	<b>277</b>
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%	24,762	363
Less:		
Tax effect of:		
Increase in MV of Investments	20,610	0
Realised Accounting Capital Gains	(614)	0
Accounting Trust Distributions	3,003	1,535
Add:		
Tax effect of:		
Other Non-Deductible Expenses	0	370
Decrease in MV of Investments	0	7,187
Franking Credits	550	753
Foreign Credits	50	28

Macgregor Family Super Fund

## Notes to the Financial Statements

For the year ended 30 June 2021

---

Net Capital Gains	621	339
Taxable Trust Distributions	946	586
Distributed Foreign Income	478	389
Rounding	0	1
Income Tax on Taxable Income or Loss	4,408	8,481
Less credits:		
Franking Credits	3,669	5,022
Foreign Credits	336	190
Current Tax or Refund	<u>403</u>	<u>3,269</u>

# Macgregor Family Super Fund Trustees Declaration

Macgregor Family Super Pty Ltd ACN: 604710723

---

The directors of the trustee company 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 directors of the trustee company 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 directors of the trustee company 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 directors of the trustee company, 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 directors of the trustee company by:

.....  
Sean MacGregor  
Macgregor Family Super Pty Ltd  
Director

.....  
Natalie MacGregor  
Macgregor Family Super Pty Ltd  
Director

22 March 2022

# Macgregor Family Super Fund

## Statement of Taxable Income

For the year ended 30 June 2021

---

	<b>2021</b>
	<b>\$</b>
Benefits accrued as a result of operations	165,081.00
<b>Less</b>	
Increase in MV of investments	137,400.00
Realised Accounting Capital Gains	(4,093.00)
Accounting Trust Distributions	20,017.00
	<hr/> 153,324.00
<b>Add</b>	
Franking Credits	3,669.00
Foreign Credits	336.00
Net Capital Gains	4,139.00
Taxable Trust Distributions	6,306.00
Distributed Foreign income	3,188.00
	<hr/> 17,638.00
SMSF Annual Return Rounding	(5.00)
	<hr/>
<b>Taxable Income or Loss</b>	<b>29,390.00</b>
Income Tax on Taxable Income or Loss	4,408.50
<b>Less</b>	
Franking Credits	3,669.28
Foreign Credits	335.58
	<hr/>
<b>CURRENT TAX OR REFUND</b>	<b>403.64</b>
Supervisory Levy	259.00
Income Tax Instalments Paid	(817.00)
	<hr/>
<b>AMOUNT DUE OR REFUNDABLE</b>	<b>(154.36)</b>

---

# Macgregor Family Super 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>									
St. George Cash Connect Account		8,202.790000	8,202.79	8,202.79	8,202.79			1.28 %	
			<b>8,202.79</b>		<b>8,202.79</b>			<b>1.28 %</b>	
<b>Shares in Listed Companies (Australian)</b>									
AMC.AX	Amcor Plc	948.00	15.130000	14,343.24	14.80	14,030.00	313.24	2.23 %	2.25 %
ALD.AX	Ampol Limited	331.00	28.210000	9,337.51	31.09	10,291.00	(953.49)	(9.27) %	1.46 %
ALL.AX	Aristocrat Leisure Limited	420.00	43.090000	18,097.80	20.97	8,806.00	9,291.80	105.52 %	2.83 %
AIA.AX	Auckland International Airport Limited	1,419.00	6.760000	9,592.44	5.61	7,967.59	1,624.85	20.39 %	1.50 %
ANZ.AX	Australia And New Zealand Banking Group Limited	698.00	28.150000	19,648.70	30.13	21,031.20	(1,382.50)	(6.57) %	3.08 %
BHP.AX	BHP Group Limited	894.00	48.570000	43,421.58	26.59	23,775.00	19,646.58	82.64 %	6.80 %
COL.AX	Coles Group Limited.	284.00	17.090000	4,853.56	11.79	3,348.70	1,504.86	44.94 %	0.76 %
CBA.AX	Commonwealth Bank Of Australia.	307.00	99.870000	30,660.09	74.16	22,765.92	7,894.17	34.68 %	4.80 %
CSL.AX	CSL Limited	98.00	285.190000	27,948.62	102.99	10,093.00	17,855.62	176.91 %	4.38 %
GPT.AX	GPT Group	1,571.00	4.900000	7,697.90	4.66	7,328.00	369.90	5.05 %	1.21 %
JHG.AX	Janus Henderson Group Plc	185.00	51.250000	9,481.25	42.17	7,802.00	1,679.25	21.52 %	1.48 %
LSF.AX	L1 Long Short Fund Limited	8,000.00	2.540000	20,320.00	2.00	16,000.00	4,320.00	27.00 %	3.18 %
QBE.AX	QBE Insurance Group Limited	1,187.00	10.790000	12,807.73	9.80	11,636.77	1,170.96	10.06 %	2.01 %
RIO.AX	RIO Tinto Limited	165.00	126.640000	20,895.60	71.24	11,755.36	9,140.24	77.75 %	3.27 %
SUN.AX	Suncorp Group Limited	513.00	11.110000	5,699.43	12.22	6,269.25	(569.82)	(9.09) %	0.89 %
TLS.AX	Telstra Corporation Limited.	3,383.00	3.760000	12,720.08	5.18	17,527.52	(4,807.44)	(27.43) %	1.99 %
WES.AX	Wesfarmers Limited	307.00	59.100000	18,143.70	29.44	9,038.03	9,105.67	100.75 %	2.84 %
WBC.AX	Westpac Banking Corporation	629.00	25.810000	16,234.49	31.27	19,668.20	(3,433.71)	(17.46) %	2.54 %
			<b>301,903.72</b>		<b>229,133.54</b>	<b>72,770.18</b>	<b>31.76 %</b>	<b>47.27 %</b>	
<b>Units in Listed Unit Trusts (Australian)</b>									
HOW0098AU	Ardea Real Outcome Fund	20,386.88	0.946700	19,300.26	0.96	19,553.06	(252.80)	(1.29) %	3.02 %
PIM7967AU	Barwon Glbl Listed Private	8,505.57	1.271900	10,818.23	1.18	10,000.00	818.23	8.18 %	1.69 %

# Macgregor Family Super 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%	
Eq AF									
CSA0038AU	Bentham Global Income Fund	10,969.27	1.061100	11,639.49	1.06	11,658.14	(18.65)	(0.16) %	1.82 %
FIL31.AX	Fidelity Global Emerging Markets Fund	1,185.17	23.675600	28,059.61	21.09	25,000.00	3,059.61	12.24 %	4.39 %
BGL0034AU	iShares Australian Equity Index Fund	16,702.90	1.496432	24,994.75	1.20	20,092.00	4,902.75	24.40 %	3.91 %
BGL0044AU	iShares Hdg Inter Eq In Fd	71,651.88	0.649004	46,502.36	0.55	39,269.91	7,232.45	18.42 %	7.28 %
BGL0106AU	iShares International Eq Index Fd	46,959.85	1.071338	50,309.87	1.03	48,438.00	1,871.87	3.86 %	7.88 %
LAZ0014AU	Lazard Global Listed Infrastructure	19,309.49	1.346200	25,994.44	1.29	25,000.00	994.44	3.98 %	4.07 %
ETL0419AU	Pan-Tribal Global Equity Fund	15,974.44	1.947500	31,110.22	1.06	17,000.00	14,110.22	83.00 %	4.87 %
BTA0313AU	Pendal MidCap Fund	14,210.57	2.334100	33,168.89	1.50	21,255.00	11,913.89	56.05 %	5.19 %
PER0071AU	Perp'ls Ws Geared Aust Shr Fd	20,179.48	2.314499	46,705.39	2.20	44,369.00	2,336.39	5.27 %	7.31 %
				<b>328,603.51</b>		<b>281,635.11</b>	<b>46,968.40</b>	<b>16.68 %</b>	<b>51.45 %</b>
				<b>638,710.02</b>		<b>518,971.44</b>	<b>119,738.58</b>	<b>23.07 %</b>	<b>100.00 %</b>



# Macgregor Family Super 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>												
St. George Cash Connect Account	3.47			3.47				3.47				
	<b>3.47</b>	<b>0.00</b>	<b>0.00</b>	<b>3.47</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>3.47</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Distributions Received</b>												
Amcor Plc	596.10					596.00		596.00				
	<b>596.10</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>596.00</b>	<b>0.00</b>	<b>596.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Other Investment Income</b>												
Miscellaneous Income	37.55							37.55				
	<b>37.55</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>37.55</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Shares in Listed Companies (Australian)</b>												
ALD.AX Ampol Limited	158.88	158.88			68.09			226.97				
ALL.AX Aristocrat Leisure Limited	42.00	42.00			18.00			60.00				
ANZ.AX Australia And New Zealand Banking Group Limited	418.80	418.80			179.49			598.29				
BHP.AX BHP Group Limited	1,846.92	1,846.92			791.54			2,638.46				
COL.AX Coles Group Limited.	171.82	171.82			73.64			245.46				
CBA.AX Commonwealth Bank Of Australia.	761.36	761.36			326.30			1,087.66				
CSL.AX CSL Limited	276.23		276.23					276.23				
GPT.AX GPT Group	353.47			60.34				60.34			202.33	90.80
JHG.AX Janus Henderson Group Plc	357.69		357.69					357.69				
LSF.AX L1 Long Short Fund Limited	120.00	120.00			51.43			171.43				
QBE.AX QBE Insurance Group Limited	47.48	4.75	42.73		2.04			49.52				
RIO.AX RIO Tinto Limited	1,210.41	1,210.41			518.75			1,729.16				
SUN.AX Suncorp Group Limited	184.68	184.68			79.15			263.83				
TLS.AX Telstra Corporation Limited.	541.28	541.28			231.98			773.26				
WES.AX Wesfarmers Limited	561.81	561.81			240.77			802.58				
WBC.AX Westpac Banking Corporation	562.57	562.57			241.10			803.67				
	<b>7,615.40</b>	<b>6,585.28</b>	<b>676.65</b>	<b>60.34</b>	<b>2,822.28</b>	<b>0.00</b>	<b>0.00</b>	<b>10,144.55</b>	<b>0.00</b>	<b>0.00</b>	<b>202.33</b>	<b>90.80</b>
<b>Units in Listed Unit Trusts (Australian)</b>												
HOW0098AU Ardea Real Outcome Fund	311.23			189.00		1.00		190.00				121.00
CSA0038AU Bentham Global Income Fund	558.06			66.00		487.00	3.00	556.00				5.00

# Macgregor Family Super 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
FIL31.AX Fidelity Global Emerging Markets Fund	44.00					44.00	42.00	86.00				
BGL0034AU iShares Australian Equity Index Fund	947.84	455.00	66.00	107.00	206.00	18.00		852.00			301.00	
BGL0044AU iShares Hdg Inter Eq In Fd	7,596.15			3,990.00		680.00	88.00	4,758.00			2,926.00	
BGL0106AU iShares International Eq Index Fd	2,072.07					738.00	100.00	838.00			1,334.00	
LAZ0014AU Lazard Global Listed Infrastructure	660.61	1.00		28.00	3.00	384.00	57.00	473.00			248.00	
ETL0419AU Pan-Tribal Global Equity Fund	2,239.20					114.66	24.58	139.24			2,124.54	
BTA0313AU Pental MidCap Fund	3,613.55	293.00	38.00	77.00	200.00	36.00	1.00	645.00			3,158.00	12.00
PER0071AU Perp'ls Ws Geared Aust Shr Fd	1,025.02	724.00	203.00	9.00	438.00	89.00	20.00	1,483.00				
	<b>19,067.73</b>	<b>1,473.00</b>	<b>307.00</b>	<b>4,466.00</b>	<b>847.00</b>	<b>2,591.66</b>	<b>335.58</b>	<b>10,020.24</b>	<b>0.00</b>	<b>0.00</b>	<b>10,091.54</b>	<b>138.00</b>
	<b>27,320.25</b>	<b>8,058.28</b>	<b>983.65</b>	<b>4,529.81</b>	<b>3,669.28</b>	<b>3,187.66</b>	<b>335.58</b>	<b>20,801.81</b>	<b>0.00</b>	<b>0.00</b>	<b>10,293.87</b>	<b>228.80</b>

Assessable Income (Excl. Capital Gains) **20,801.81**

Net Capital Gain **6,867.24**

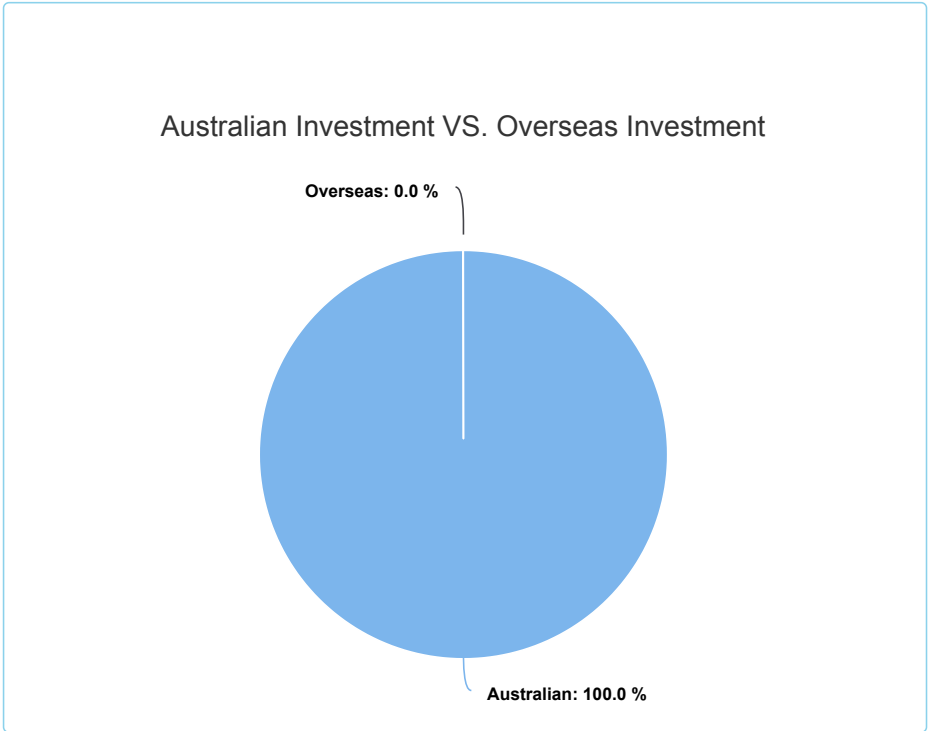
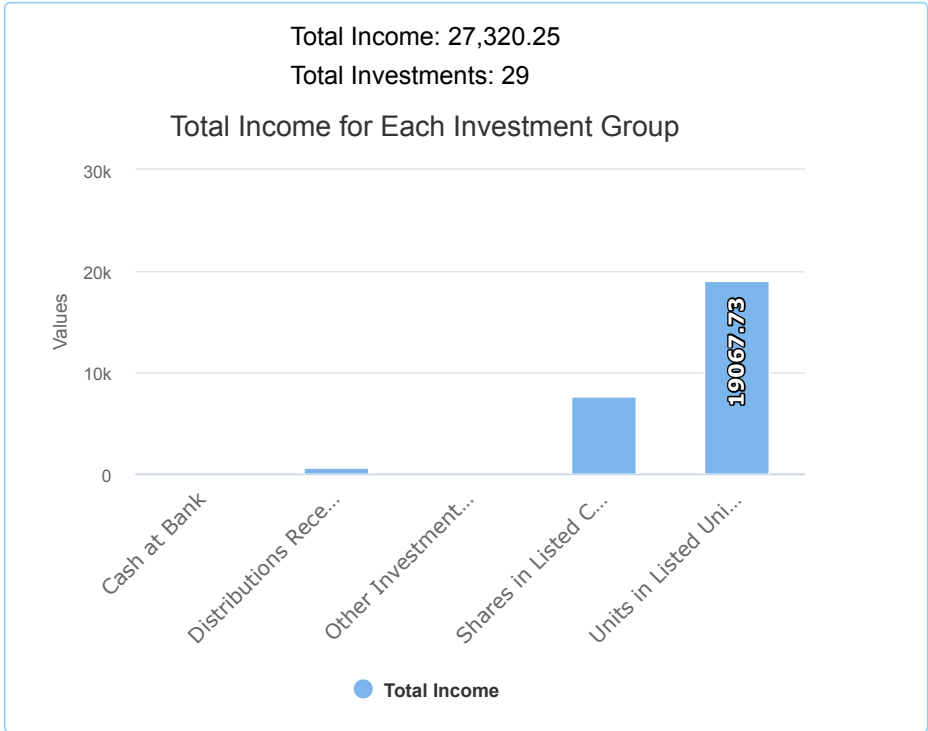
**Total Assessable Income 27,669.05**

\*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.

Macgregor Family Super Fund  
**Investment Income Report**  
As at 30 June 2021



# Macgregor Family Super Fund

## Members Statement

Sean MacGregor  
 13 Duke Street  
 Ascot, Queensland, 4007, Australia

### Your Details

Date of Birth : Provided  
 Age: 48  
 Tax File Number: Provided  
 Date Joined Fund: 12/03/2015  
 Service Period Start Date: 04/03/2005  
 Date Left Fund:  
 Member Code: MACSEA00001A  
 Account Start Date: 12/03/2015  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

Nominated Beneficiaries N/A  
 Vested Benefits 384,463  
 Total Death Benefit 1,484,463  
 Disability Benefit 1,092,727

### Your Balance

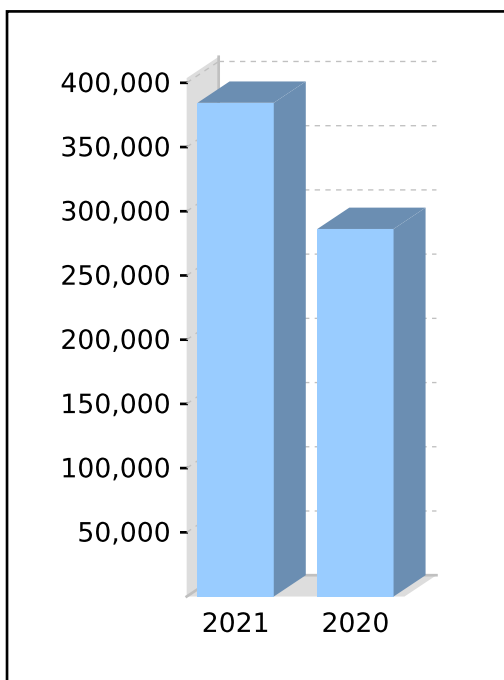
Total Benefits 384,463

Preservation Components

Preserved 384,463  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components

Tax Free 1,469  
 Taxable 382,994



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	286,212	287,348
<u>Increases to Member account during the period</u>		
Employer Contributions	11,305	17,100
Personal Contributions (Concessional)		7,900
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	92,572	(18,097)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	1,696	3,750
Income Tax	1,064	(720)
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		2,469
Insurance Policy Premiums Paid	2,866	2,540
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2021	384,463	286,212

# Macgregor Family Super Fund Members Statement

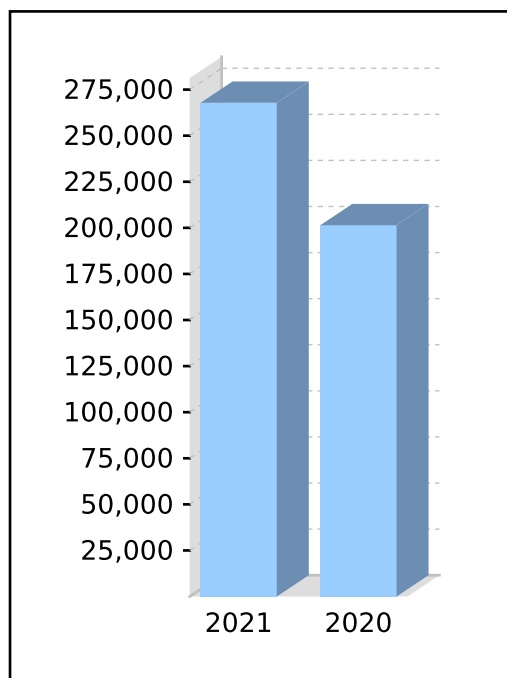
Natalie MacGregor  
13 Duke Street  
Ascot, Queensland, 4007, Australia

## Your Details

Date of Birth :	Provided	Nominated Beneficiaries	N/A
Age:	43	Vested Benefits	267,840
Tax File Number:	Provided	Total Death Benefit	929,847
Date Joined Fund:	12/03/2015	Disability Benefit	662,007
Service Period Start Date:	21/02/1992		
Date Left Fund:			
Member Code:	MACNAT00001A		
Account Start Date:	12/03/2015		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

## Your Balance

Total Benefits	267,840
<u>Preservation Components</u>	
Preserved	267,840
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	34,741
Taxable	233,099



## Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	201,414	198,135
<u>Increases to Member account during the period</u>		
Employer Contributions	5,206	
Personal Contributions (Concessional)		19,000
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	63,959	(12,308)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	781	2,850
Income Tax	868	(390)
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid	1,090	952
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2021	267,840	201,415

# Memorandum of Resolutions of the Director(s) of

Macgregor Family Super Pty Ltd ACN: 604710723

ATF Macgregor Family Super Fund

---

## **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 the Director(s) of

Macgregor Family Super Pty Ltd ACN: 604710723

ATF Macgregor Family Super Fund

---

**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.

**CONTRIBUTIONS RECEIVED:** It was resolved that the contributions during the year be allocated to members on the basis of the schedule provided by the principal Fund employer.

**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 –

.....

Sean MacGregor

22 March 2022

.....

Natalie MacGregor

22 March 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 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	#		S	T				
---	---	---	---	---	--	---	---	--	--	--	--
- 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

<b>Calculation of assessable contributions</b>	
Assessable employer contributions	
<b>R1</b> \$	
plus Assessable personal contributions	
<b>R2</b> \$	
plus <sup>#</sup> 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> \$	

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

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

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

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

Code

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

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

Exempt current pension income **Y** \$

<b>TOTAL ASSESSABLE INCOME</b> ( <b>W</b> less <b>Y</b> ) <b>V</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 <b>E</b> – 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 \$**

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 \$**

**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 \$**

---

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: 100px;">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>
--	--

---

15c Other investments

Crypto-Currency **N \$**

---

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>
---

---

**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

**V1 \$**

Permissible temporary borrowings

**V2 \$**

Other borrowings

**V3 \$**Borrowings **V \$**

Total member closing account balances (total of all **CLOSING ACCOUNT BALANCES** from Sections F and G) **W \$**

Reserve accounts **X \$**Other liabilities **Y \$****TOTAL LIABILITIES Z \$****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  /  /

### 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  /  /

### 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
-----------------	--------------	------

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**.....

.....

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

