

2022 Substantiation declaration

I confirm that you have advised me that I must demonstrate that I have incurred an expense for income producing purposes. In addition, you have advised me of the stringent SUBSTANTIATION legislation I must satisfy in relation to work, car and business travel expenses.

In addition, you have informed me that I must obtain original receipts and keep them for a minimum of five years from the date my return is lodged. The receipts must contain the following details:

- name of supplier;
- amount of expense;
- nature of goods and services (noting the specific type of items purchased or expenditure incurred which I am able to personally record up to the date of lodgment of my return where not adequately noted by the supplier);
- date of expense (which I am able to personally record where not noted by the supplier); and
- the date of the documents.

Penalties to apply with incorrect returns

You have also advised me that additional tax, penalties, interest and possible prosecution action may be taken against me by the ATO if I provide details which lead to an incorrect tax return being lodged.

In addition, you have informed me that an important feature of the new tax agent services regime which commenced on 1 March 2010 is the provision of a "safe harbour" protection from penalties in certain circumstances for taxpayers who engage registered tax agents.

You have also advised me that in order to obtain the benefits of "safe harbour" protection, I must provide you with "all relevant taxation information" to enable accurate statements to be provided to the Australian Taxation Office.

Income from sources in and out of Australia for the year of income

You have advised me that as an Australian resident I must declare income from all sources, in **and out** of Australia, including net capital gains received, for the year of income in my tax return.

Apportionment

Where items are used for both business and private purposes, e.g., car, mobile telephone, home telephone, computer etc, I have records to verify my business usage claim. In addition, my employer will verify that it was necessary to incur such expenditure in earning my assessable income. Further, I have instructed you to prepare the return based on me being able to produce these records, if required.

Audit matters

I further confirm that:

- I am aware of the procedures to follow if a document is lost or destroyed;
- I may be required to verify any income or expense item noted in my return in the event of an ATO audit;
- I understand the Substantiation schedules I completed for all work, car and travel expense claims under self-assessment;
- I understand that, for the purposes of obtaining "safe harbour" protection, it remains my responsibility to properly record matters relating to my tax affairs and to bring all of the relevant facts to your attention to show reasonable care; and
- I have read and understood the return prepared for me.

I declare that:

- I have disclosed, and you have returned, all of the income including net capital gains which I have earned/received, for the 2022 income year.
- All income declared, claims for deductions and tax offsets/rebates included in my return are based on my specific instructions and advice that I satisfy the relevant taxation requirements.
- I have all receipts or documentation necessary to substantiate the above claims and I will make them available if required by the Tax Office; and
- You have clarified what written evidence (including car/travel records) will be required during an audit and penalties, (including prosecution) that may be applied if incorrect claims are identified in an audit situation.

Signature

Date

Individual Tax Return

01 July 2021 to 30 June 2022

2022

Taxpayer's declaration

Privacy

The ATO is authorised by the Taxation Administration Act 1953 to request your tax file number (TFN). We will use your TFN to identify you in our records. It is not an offence not to provide your TFN. However, you cannot lodge your income tax form electronically if you do not quote your TFN.

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.

| | | | | | |
|------|-------------------|-----|-------|------|------|
| Name | BELL, PETER JAMES | TFN | ***** | Year | 2022 |
|------|-------------------|-----|-------|------|------|

Declaration

I declare that:

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

Important: The tax law imposes heavy penalties for giving false or misleading information.

Signature

Date

Tax agent's declaration

| | |
|------|-----------------------|
| Name | BLUE CHIP TAX PTY LTD |
|------|-----------------------|

| | | | |
|--------------|---------|--------------------|----------|
| Client's ref | BE15002 | Agent's ref number | 78364005 |
|--------------|---------|--------------------|----------|

| | | | |
|---------|------------------|-------|------------|
| Contact | MOJSOSKI, TRAJCE | Phone | 1300975999 |
|---------|------------------|-------|------------|

I declare that:

- I have prepared this tax return and its related schedule(s) in accordance with the information supplied by the entity;
- I have received a declaration made by the entity that the information provided to me for the preparation of this return is true and correct; and
- I am authorised by the entity to give information in this return to the Commissioner.

Signature

Date

Individual Tax Return

01 July 2021 to 30 June 2022

2022

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.

The declaration must be signed by the taxpayer 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.

| | | | |
|---------------------|--------|-----------------------|------------|
| BSB Number | 064183 | Account Number | 10194718 |
| Account Name | | | P & L BELL |

Authorisation

I authorise the refund to be deposited directly to the specified account as above.

Signature

Date

Individual Tax Return

01 July 2021 to 30 June 2022

2022

Tax estimate

| | | |
|---|-----------------|--------------------|
| Total income | | 87,174 |
| Total deductions | | 240 |
| Taxable income or loss | | 86,934 |
| Tax on taxable income | | 18,720.55 |
| Income for medicare levy surcharge | | 172,736 |
| Income for medicare levy surcharge threshold | | 180,000 |
| | Offset | Offset used |
| Less non-refundable tax offsets | | |
| Low and middle income tax offset | 1,500.00 | 1,500.00 |
| Lump sum tax offset | 942.20 | 942.20 |
| Total non-refundable tax offset | 2,442.20 | 2,442.20 |
| Subtotal | | 16,278.35 |
| Less refundable tax offsets | | |
| Total refundable tax offset | 0.00 | 0.00 |
| Assessed tax payable | | 16,278.35 |
| Plus other liabilities | | |
| Medicare levy | 1,738.68 | |
| Medicare liability | | 1,738.68 |
| Total other liabilities | | 1,738.68 |
| Less PAYG credits and other entitlements | | |
| PAYG withholding – total tax withheld | | 20,712.00 |
| Total PAYG credits and other entitlement | | 20,712.00 |
| AMOUNT REFUNDABLE | | 2,694.97 |

Individual Tax Return

01 July 2021 to 30 June 2022

2022

| | |
|--|---|
| Period start | 1/07/2021 |
| Period end | 30/06/2022 |
| Tax File Number (TFN) | ***** |
| Income Tax Return Type | |
| Australian resident | YES |
| Australian residency start date | |
| Australian residency end date | |
| Title | Mr |
| Name Suffix | |
| First Name | PETER |
| Middle Name | JAMES |
| Last Name | BELL |
| Has name or title changed since last tax return lodged | NO |
| Gender | Male |
| Date of birth | 05 Apr 1957 |
| Date of death | |
| Final tax return | NO |
| Personal home address | 2/81 MARSHALL STREET DAPTO NSW 2530 Australia |
| Contact details | |
| Postal address | PO BOX 1777 WOLLONGONG DC NSW 2500 Australia |
| Telephone Number | 13 00975999 |
| Mobile phone number | |
| Contact E-mail address | troy@bluechipsuper.com.au |
| Electronic Funds Transfer (EFT) | |
| Account Name | P & L BELL |
| BSB Number | 064183 |
| Account Number | 10194718 |
| Additional Information for the ATO (Other Attachments Schedule) | |

Income

| | | | | |
|---|--|-------------|---|--------------------------|
| Salary and wage occupation description | | | Consultant - occupational health and safety | |
| Occupation code | | | X | 925101 |
| 1 | Salary or wages | | 19,797 | 80,901 |
| Payer | | | Tax withheld | Income |
| PMLV INVEST & CONST PTY LTD | | | 11,941 | 40,880 |
| THE FLAGSTAFF GROUP LIMITED | | | 7,856 | 40,021 |
| 2 | Allowances, earnings, tips, director's fees etc | | | |
| 3 | Employer lump sum payments | | 0 | |
| Lump sum A | | | | |
| Lump sum B | | | | |
| Lump sum B 5% | | | | |
| 4 | Employment termination payments | | 915 | 5,384 |
| Payer | | Code | Date | Tax withheld |
| THE FLAGSTAFF GROUP LIMITED | | O | 27 Jan 2022 | 915 |
| | | | | Taxable component |
| | | | | 5,384 |
| 5 | Australian Government allowances and payments | | | |
| Australian Government allowances and payments | | | | |
| Australian Government allowances and payments from CDEP | | | | |
| Total Australian Government allowances and payments | | | | |
| 6 | Australian Government pensions and allowances | | | |
| 7 | Superannuation income stream | | | |
| Assessable amount from capped defined benefit income stream | | | | |
| Taxable component | | | | |
| Taxed element | | | J | |
| Untaxed element | | | N | 0 |
| Lump sum in arrears tax component | | | | |
| Taxed element | | | Y | 0 |
| Untaxed element | | | Z | 0 |
| 8 | Australian superannuation lump sum payments | | | |
| Amount of low rate cap used in previous years | | | | |
| Taxed element | | | | |
| Untaxed element | | | | |
| 9 | Attributed personal services income | | | |

| | | |
|--|-----------------------|---------------|
| TOTAL TAX WITHHELD | | 20,712 |
| 10 | Gross interest | |
| TFN amounts withheld from gross interest | | M |
| Gross interest | | L |
| 11 | Dividends | 71.25 |
| Description | | Amount |
| INSURANCE AUSTRALIA GROUP LIMITED | | 71.25 |
| Unfranked amount | | S 71 |
| Franked amount | | T 0 |
| Franking credit | | U 0 |
| Dividends | | 71 |
| TFN amounts withheld from dividends | | V 0.00 |
| TOTAL SUPPLEMENT INCOME | | 818 |
| TOTAL INCOME | | 87,174 |

Deductions

| | | | |
|---|------------------------------------|----------------|-----------------------|
| D1 | Car Expenses | A | |
| D2 | Travel Expenses | | |
| Other expenses | | | |
| Motor vehicle expenses | | | |
| Total travel expenses | | B | |
| D3 | Uniform Expenses | C | 104.00 |
| Description | | Code | Amount |
| LAUNDRY | | C | 104.00 |
| D4 | Self-education Expenses | | |
| Other expenses | | | |
| Motor vehicle expenses | | | |
| Net self-education expenses | | D | 0 |
| D5 | Other Work Related Expenses | | |
| Other expenses | | | 136.80 |
| Description | | Expense | Percentage (%) |
| MOBILE PHONE | | 136.80 | 100.00 |
| Other work-related expenses transferred from Payment Summary worksheets | | | |
| Total Other Work Related Expenses | | E | 136 |
| D7 | Interest deductions | I | |

| | | |
|---|-------------------------------------|---------------|
| D8 | Dividend deductions | H |
| D9 | Gifts or donations | J |
| Donations transferred from Payment Summary worksheets | | |
| D10 | Cost of managing tax affairs | |
| | Interest charged by the ATO | N |
| | Litigation costs | L |
| | Other expenses | M |
| TOTAL SUPPLEMENT DEDUCTIONS | | 0 |
| TOTAL DEDUCTIONS | | 240 |
| INCOME OR LOSS | | 86,934 |

Losses

| | | | |
|-------------------------------|---|---------------------------|-------------------------------|
| L1 | Tax losses of earlier income years | | |
| | | Primary production | Non-primary production |
| | Losses brought forward from earlier income year | | |
| | Net exempt income | | |
| | Losses available | Q | R |
| | Current year income or loss | 86,934 | |
| | Losses claimed this income year | F | Z |
| | Losses carried forward to next income year | | |
| TAXABLE INCOME OR LOSS | | | 86,934 |

Tax offsets

| | | | |
|------------------------------------|--|----------|----------|
| T1 | Seniors and pensioners | | |
| | Tax offset code | N | |
| | Veteran code | Y | |
| T2 | Australian superannuation income stream | | S |
| TOTAL SUPPLEMENT TAX OFFSET | | | 0 |
| TOTAL TAX OFFSET | | | 0 |

Medicare

| | | |
|-----------|--|----------|
| M1 | Medicare Levy reduction or exemption | |
| | Number of dependent children and students | Y |
| | Exemption - number of days full levy exemption | V |

Exemption - number of days half levy exemption

W

M2 Medicare levy surcharge (MLS)

You and all your dependants covered by private patient hospital cover for the whole financial year

E

YES

Number of days not liable for surcharge

W

365

Private health insurance policy details

| Health insurer ID | Membership No. | Premiums | Rebate | Benefit code | Tax code |
|-------------------|----------------|----------|--------|--------------|----------|
| NIB | 03415210 | 140 | 40 | 35 | C |
| NIB | 03415210 | 789 | 227 | 36 | C |
| NIB | 03415210 | 2,231 | 549 | 30 | C |

Income tests

IT1 Total reportable fringe benefits amounts

Employers exempt from FBT under section 57A of the FBTA 1986

N

23,203

Description

Amount

THE FLAGSTAFF GROUP LIMITED

23203

Employers not exempt from FBT under section 57A of the FBTA 1986

W

IT2 Reportable employer superannuation contributions

IT3 Tax-free government pensions

U

IT4 Target foreign income

V

IT5 Net financial investment loss

X

IT6 Net rental property loss

Y

IT7 Child support you paid

Z

IT8 Number of dependent children

D

0

Income Totals

Adjusted taxable income

99,231

Estimated total income

120,449

Estimated eligible income

104,104

Spouse

First given name

LINDA

Other given names

MAREE

Surname or family name

BELL

Your spouse's date of birth

K

29/07/1961

Spouse's gender

Female

Your spouse has residency

YES

Family assistance consent

I consent to use part or all of my tax refund to repay my spouse's Family Assistance debt NO

Spouse's CRN

Period you had a spouse – married or de facto

Did you have a spouse for the full year? L YES

From what date you had a spouse M

Before what date you had a spouse N

Spouse died during year NO

Spouse's income

Your spouse's taxable income O 55,949

Your spouse's section 98 trust income – not included in spouse's taxable income T

Distributions to your spouse on which family trust distribution tax has been paid U 0

Total reportable fringe benefits amount from employers exempt under section 57A R 0

Total reportable fringe benefits amount from employers not exempt under section 57A S 0

Amount of any Australian Government pensions and allowances received by your spouse in the year of the return P 0

Amount of any exempt pension income received by your spouse in the year of the return Q

Spouse reportable superannuation contributions A 6,650

Other specified exempt payments that your spouse received B 0

Your spouse's target foreign income C 0

Your spouse's total net investment loss D 0

Child support your spouse paid E 0

Your spouse's taxed element of a SLS zero tax rate F

Your spouse's ATI 62,599

Your spouse's assessable income

Supplementary section

21 Rent**Rental**

UNIT 97 SUMMER PLACE 97-137 EDMUND RICE DRIVE SOUTHPORT QLD 4215 Australia

| Income | Amount | Share Amount |
|-------------------------------|--------|--------------|
| Gross rent | 21,780 | 10,890 |
| Deductions | | |
| Interest deductions | 9,766 | 4,883 |
| Capital works deductions | 0 | 0 |
| Capital allowances deductions | 0 | 0 |

| | | |
|--------------------------------|--------------|------------|
| Other rental deductions | 10,380 | 5,189 |
| NET RENT | 1,634 | 818 |
| TOTAL SUPPLEMENT INCOME | | 818 |

Deductions

| | | | |
|------------------------------------|--|----------|----------|
| D11 | Deductible amount of undeducted purchase price of a foreign pension or annuity | Y | |
| D12 | Personal superannuation contributions | H | |
| D14 | Forestry managed investment scheme deduction | F | |
| D15 | Other deductions - Election expenses | E | |
| D15 | Other Deductions | J | |
| TOTAL SUPPLEMENT DEDUCTIONS | | | 0 |

Tax offsets

| | | | |
|------------------------------------|---|----------|----------|
| T3 | Superannuation contributions on behalf of your spouse | | |
| Contributions paid | | | |
| | Superannuation contributions on behalf of your spouse tax offset | A | 0 |
| T4 | Zone or overseas forces | R | 0 |
| T5 | Invalid and invalid carer | B | |
| T6 | Landcare and water facility tax offset brought forward from prior years | T | |
| T7 | Early stage venture capital limited partnership tax offset | | |
| | Current year tax offset | K | |
| | Tax offset carried forward from a previous year | M | |
| T8 | Early stage investor tax offset | | |
| | Current year tax offset | L | |
| | Tax offset carried forward from a previous year | O | |
| T9 | Other refundable tax offsets | P | |
| TOTAL SUPPLEMENT TAX OFFSET | | | 0 |

Adjustments

| | | | |
|-----------|---|----------|--|
| A5 | Amount on which family trust distribution tax has been paid | X | |
| C1 | Credit for interest on early payments – amount of interest | L | |

Payment Summary 1

| | | |
|---|-----------------------------|---------------|
| Income Type | Australian Salary or Wages | |
| Name | PMLV INVEST & CONST PTY LTD | |
| Australian Business Number (ABN) | 63166336858 | |
| Withholding Payer Number (WPN) | | |
| | Tax withheld | Income |
| <input type="checkbox"/> 1 Salary or wages | 11,941 | 40,880 |
| Was the salary or wages gross income amount earned while the individual was on a working holiday visa (417 or 462)? | NO | |
| Exempt foreign employment income | | |
| Country where exempt foreign employment income was earned | | |
| <input type="checkbox"/> IT1 Reportable fringe benefits amount | | |
| Is the employer exempt from FBT under section 57A of the FBTA 1986? | NO | |

Payment Summary 2

| | | |
|---|-----------------------------|---------------|
| Income Type | Australian Salary or Wages | |
| Name | THE FLAGSTAFF GROUP LIMITED | |
| Australian Business Number (ABN) | 53000551575 | |
| Withholding Payer Number (WPN) | | |
| | Tax withheld | Income |
| <input type="checkbox"/> 1 Salary or wages | 7,856 | 40,021 |
| Was the salary or wages gross income amount earned while the individual was on a working holiday visa (417 or 462)? | NO | |
| Exempt foreign employment income | | |
| Country where exempt foreign employment income was earned | | |
| <input type="checkbox"/> IT1 Reportable fringe benefits amount | | |
| Is the employer exempt from FBT under section 57A of the FBTA 1986? | YES | |
| Reportable fringe benefits amount | 23,203 | |

Employment Termination Payment 1

| | |
|----------------------------------|-----------------------------|
| Name | THE FLAGSTAFF GROUP LIMITED |
| Australian Business Number (ABN) | 53000551575 |
| Withholding Payer Number (WPN) | |
| Country code | |
| Date of payment | 27/01/2022 |
| Code | O |
| Tax withheld | 915 |
| Taxable component | 5,384 |

Dividends 1

| | | | |
|---|-----------------------------------|--------------|--|
| Name of organisation | INSURANCE AUSTRALIA GROUP LIMITED | | |
| Reference number | *****152 | | |
| Country of residence when the dividend was paid or credited | | | |
| Treaty country? | NO | | |
| Number of account holders | 1 | | |
| Your share % | 100 | | |
| Description | Amount | Share Amount | |
| Unfranked amount | 71.25 | 71.25 | |
| Total dividends | | 71.25 | |

Rental Schedule 1

| | | | | |
|--|---|---------|--------------|--------------|
| Name of property | UNIT 97 SUMMER PLACE 97-137 EDMUND RICE DRIVE SOUTHPORT QLD 4215 Australia | | | |
| Address of property | UNIT 97 SUMMER PLACE 97-137 EDMUND RICE DRIVE SOUTHPORT QLD 4215 Australia | | | |
| Acquisition | Date | | | Amount |
| Acquisition | 19/09/2008 | | | 315,000 |
| Details | | | | |
| Date property first earned rental income | | | 19/09/2008 | |
| Number of weeks property was rented this year | | | 52 | |
| Number of weeks property was available for rent this year | | | 52 | |
| Has the loan for the property been renegotiated this year? | | | NO | |
| Owners | | | | |
| Name | | | Share (%) | |
| BELL, PETER JAMES | | | 50.00 | |
| BELL, LINDA MAREE | | | 50.00 | |
| Income | Amount | Use (%) | Claim Amount | Share Amount |
| Rental income | | | 21,780 | 10,890 |
| Total income | | | 21,780 | 10,890 |
| Expenses | | | | |
| Body corporate fees | | | 3,324 | 1,662 |
| Council rates | | | 2,038 | 1,019 |
| Insurance | | | 385 | 192 |
| Interest on loans | | | 9,766 | 4,883 |
| Property agent fees/commission | | | 1,850 | 925 |
| MANAGEMENT FEES | | | 1,797 | 100.00 |
| ADMIN FEES | | | 53 | 100.00 |
| Repairs and maintenance | | | 1,418 | 709 |
| Repairs & Maintenance | | | 628 | 100.00 |
| Electrical | | | 514 | 100.00 |
| R&M | | | 276 | 100.00 |
| Water charges | | | 1,365 | 682 |
| Total expenses | | | 20,146 | 10,072 |
| NET RENT | | | 1,634 | 818 |