

# KYNAB CO PTY LTD

Client: <b>HANNA &amp; MARY BECHARA SUPER FUND</b>	Date: 15/10/2020
Period: 30/06/2019	Date Task Received
Subject: Lead Sheet For Financial Statements	Prepared by: SD
	Checked by:
	Sign off date:

**FINANCIAL STATEMENTS & TAX RETURN**

AA	Financial Statements	<input checked="" type="checkbox"/>
AB	Income Tax Return	<input checked="" type="checkbox"/>
AC	Trial Balance	<input checked="" type="checkbox"/>
AD	General Ledger	<input checked="" type="checkbox"/>
AE	Journals	<input type="checkbox"/>
AF	Manager/Partner Review Notes	<input type="checkbox"/>
AG	Queries	<input type="checkbox"/>
AH	Correspondence	<input type="checkbox"/>

**ASSETS**

BA	Bank Accounts	<input checked="" type="checkbox"/>
BB	Trade Debtors	<input type="checkbox"/>
BC	Sundry Debtors	<input type="checkbox"/>
BD	Stock	<input type="checkbox"/>
BE	Investments	<input checked="" type="checkbox"/>
BF	Loans Receivable	<input type="checkbox"/>
BG	Fixed Assets & Depreciation Schedule	<input type="checkbox"/>
BH	Preliminary Expenses	<input type="checkbox"/>
BI		<input type="checkbox"/>

**LIABILITIES**

BL	Trade Creditors	<input type="checkbox"/>
BM	Unearned Income	<input type="checkbox"/>
BN	Loans Payable	<input type="checkbox"/>
BO	Lease / Hire Purchase Liabilities	<input type="checkbox"/>
BP	Provision for Income Tax	<input checked="" type="checkbox"/>
BQ	GST Control accounts	<input type="checkbox"/>

**EQUITY**

BT	Issued capital	<input type="checkbox"/>
BU	Retained profits	<input type="checkbox"/>
BV	Reserves	<input type="checkbox"/>
BW	Dividends paid	<input type="checkbox"/>
BX		<input type="checkbox"/>
BY		<input type="checkbox"/>

**PROFIT & LOSS**

PA	Sales	<input type="checkbox"/>
PB	Purchases	<input type="checkbox"/>
PC	Motor Vehicle	<input type="checkbox"/>
PD	Rent	<input type="checkbox"/>
PE	Salaries & Superannuation	<input type="checkbox"/>
PF	Home Office	<input type="checkbox"/>
PG	Other	<input type="checkbox"/>
PH		<input type="checkbox"/>

**OTHER**

OA	Client Documentation	<input checked="" type="checkbox"/>
OB	Prior Year Backups	<input type="checkbox"/>

Create a divider right at the back of the client file called **PERMANENT RECORDS**  
 Place copies of things like acquisition of capital assets (property, shares), investment tax deferred

Financial statements and reports for the year ended  
30 June 2019

Hanna & Mary Bechara Super Fund

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Prepared for:

# Hanna & Mary Bechara Super Fund

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# Hanna & Mary Bechara Super Fund

## Statement of Financial Position

As at 30 June 2019

	Note	2019 \$	2018 \$
<b>Assets</b>			
<b>Investments</b>			
Units in Unlisted Unit Trusts (Australian)	2	400,000.00	400,000.00
<b>Total Investments</b>		<u>400,000.00</u>	<u>400,000.00</u>
<b>Other Assets</b>			
DIY Super Save 9933		36,163.53	53,797.92
DIY Super Working 9941		834.26	1,115.17
<b>Total Other Assets</b>		<u>36,997.79</u>	<u>54,913.09</u>
<b>Total Assets</b>		<u>436,997.79</u>	<u>454,913.09</u>
Less:			
<b>Liabilities</b>			
Income Tax Payable		2,412.45	0.00
Sundry Creditors		4,219.00	4,219.00
<b>Total Liabilities</b>		<u>6,631.45</u>	<u>4,219.00</u>
<b>Net assets available to pay benefits</b>		<u>430,366.34</u>	<u>450,694.09</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>	4, 5		
Bechara, Mary - Accumulation		0.00	450,694.09
Bechara, Mary - Pension (Account Based Pension)		430,366.34	0.00
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>430,366.34</u>	<u>450,694.09</u>

## Hanna & Mary Bechara Super Fund

# Operating Statement

For the year ended 30 June 2019

	Note	2019	2018
		\$	\$
<b>Income</b>			
<b>Investment Income</b>			
Trust Distributions	7	15,735.96	0.00
Interest Received		378.74	0.00
<b>Total Income</b>		<u>16,114.70</u>	<u>0.00</u>
<b>Expenses</b>			
Bank Charges		30.00	0.00
<b>Member Payments</b>			
Pensions Paid		34,000.00	0.00
<b>Total Expenses</b>		<u>34,030.00</u>	<u>0.00</u>
<b>Benefits accrued as a result of operations before income tax</b>			
		<u>(17,915.30)</u>	<u>0.00</u>
Income Tax Expense	8	2,412.45	0.00
<b>Benefits accrued as a result of operations</b>		<u>(20,327.75)</u>	<u>0.00</u>

# Members Statement

Mary Bechara  
 3 Tristram Street  
 Ermington, 2115, Australia

### Your Details

Date of Birth : 19/11/1946  
 Age: 72  
 Tax File Number: Provided  
 Date Joined Fund: 01/07/2018  
 Service Period Start Date: 18/11/2009  
 Date Left Fund: 01/07/2018  
 Member Code: BECMAR00001A  
 Account Start Date: 01/07/2018  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

Nominated Beneficiaries N/A  
 Vested Benefits  
 Total Death Benefit

### Your Balance

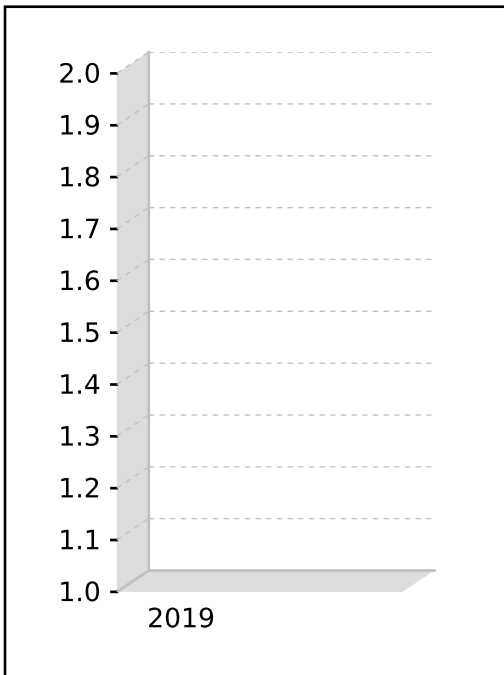
#### Total Benefits

Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components

Tax Free  
 Taxable



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2018	450,694.09
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	
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	450,694.09
Closing balance at 30/06/2019	0.00

# Members Statement

Mary Bechara  
 3 Tristram Street  
 Ermington, 2115, Australia

### Your Details

Date of Birth : 19/11/1946  
 Age: 72  
 Tax File Number: Provided  
 Date Joined Fund: 01/07/2018  
 Service Period Start Date: 18/11/2009  
 Date Left Fund:  
 Member Code: BECMAR00002P  
 Account Start Date 01/07/2018  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension

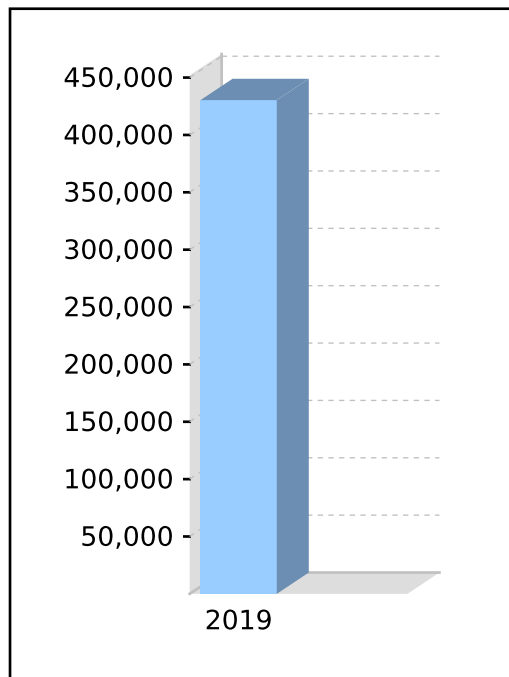
Nominated Beneficiaries N/A  
 Vested Benefits 430,366.34  
 Total Death Benefit 430,366.34

### Your Balance

Total Benefits 430,366.34

Preservation Components  
 Preserved  
 Unrestricted Non Preserved 430,366.34  
 Restricted Non Preserved

Tax Components  
 Tax Free (95.66%) 411,691.96  
 Taxable 18,674.38



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2018	
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	16,084.70
Internal Transfer In	450,694.09
<u>Decreases to Member account during the period</u>	
Pensions Paid	34,000.00
Contributions Tax	
Income Tax	2,412.45
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 30/06/2019	430,366.34

Hanna & Mary Bechara Super Fund

# Members Summary Report

As at 30 June 2019

Opening Balance	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
<b>Mary Bechara (Age: 72)</b>											
BECMAR00001A - Accumulation											
450,694.09								450,694.09			
BECMAR00002P - Account Based Pension - Tax Free: 95.66%											
		450,694.09	16,084.70		34,000.00		2,412.45				430,366.34
<b>450,694.09</b>		<b>450,694.09</b>	<b>16,084.70</b>		<b>34,000.00</b>		<b>2,412.45</b>	<b>450,694.09</b>			<b>430,366.34</b>
<b>450,694.09</b>		<b>450,694.09</b>	<b>16,084.70</b>		<b>34,000.00</b>		<b>2,412.45</b>	<b>450,694.09</b>			<b>430,366.34</b>



# Notes to the Financial Statements

For the year ended 30 June 2019

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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 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 2019

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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: Units in Unlisted Unit Trusts (Australian)

	2019 \$	2018 \$
Challenger Guaranteed Annuity	400,000.00	400,000.00
	<hr/> 400,000.00 <hr/>	<hr/> 400,000.00 <hr/>

#### Note 3: Banks and Term Deposits

2019 \$	2018 \$
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## Hanna & Mary Bechara Super Fund

# Notes to the Financial Statements

For the year ended 30 June 2019

### Banks

DIY Super Save 9933	36,163.53	53,797.92
DIY Super Working 9941	834.26	1,115.17
	<hr/>	<hr/>
	36,997.79	54,913.09
	<hr/>	<hr/>

### Note 4: Liability for Accrued Benefits

	2019 \$	2018 \$
Liability for accrued benefits at beginning of year	450,694.09	0.00
Benefits accrued as a result of operations	(20,327.75)	0.00
Current year member movements	0.00	450,694.09
	<hr/>	<hr/>
Liability for accrued benefits at end of year	430,366.34	450,694.09
	<hr/>	<hr/>

### Note 5: 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.

	2019 \$	2018 \$
Vested Benefits	<hr/> 430,366.34	<hr/> 450,694.09
	<hr/>	<hr/>

### Note 6: Guaranteed Benefits

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

### Note 7: Trust Distributions

	2019 \$	2018 \$
Challenger Guaranteed Annuity	15,735.96	0.00
	<hr/>	<hr/>
	15,735.96	0.00
	<hr/>	<hr/>

### Note 8: Income Tax Expense

	2019 \$	2018 \$
The components of tax expense comprise		
Current Tax	2,412.45	0.00
	<hr/>	<hr/>
Income Tax Expense	2,412.45	0.00
	<hr/>	<hr/>

## Hanna & Mary Bechara Super Fund

# Notes to the Financial Statements

For the year ended 30 June 2019

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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%	(2,687.30)	0.00
Less:		
Tax effect of:		
Accounting Trust Distributions	2,360.39	0.00
Add:		
Tax effect of:		
Pension Payments	5,100.00	0.00
Taxable Trust Distributions	2,360.39	0.00
Rounding	(0.25)	0.00
Income Tax on Taxable Income or Loss	2,412.45	0.00
Less credits:		
Current Tax or Refund	<u>2,412.45</u>	<u>0.00</u>

## Hanna & Mary Bechara Super Fund

# Create Entries Report

For the period 01 July 2018 to 30 June 2019

### Create Entries Financial Year Summary 01 July 2018 - 30 June 2019

<b>Total Profit</b>	<b>Amount</b>
Income	16,114.70
Less Expense	34,030.00
<b>Total Profit</b>	<b>(17,915.30)</b>

<b>Tax Summary</b>	<b>Amount</b>
Fund Tax Rate	15.00 %
Total Profit	(17,915.30)
Less Permanent Differences	0.00
Less Timing Differences	0.00
Less Exempt Pension Income	0.00
Less Other Non Taxable Income	(34,000.00)
Less LIC Deductions	0.00
Add SMSF Non Deductible Expenses	0.00
Add Other Non Deductible Expenses	0.00
Add Total Franking/Foreign/TFN/FRW Credits	0.00
Less Realised Accounting Capital Gains	0.00
Less Accounting Trust Distributions	15,735.96
Add Taxable Trust Distributions	15,735.96
Less Tax Losses Deducted	0.00
Add SMSF Annual Return Rounding	(1.70)
<b>Taxable Income</b>	<b>16,083.00</b>
<b>Income Tax on Taxable Income or Loss</b>	<b>2,412.45</b>

<b>Profit/(Loss) Available for Allocation</b>	<b>Amount</b>
Total Available Profit	16,084.70
Franking Credits	0.00
TFN Credits	0.00
Foreign Credits	0.00
FRW Credits	0.00
<b>Total</b>	<b>16,084.70</b>

<b>Income Tax Expense Available for Allocation</b>	<b>Amount</b>
<b>Total Income Tax Expense Allocation</b>	<b>2,412.45</b>

## Segment 1 from 01 July 2018 to 01 July 2018

### Pool Name Unsegregated Pool

Total Profit	Amount
Income	0.00
Less Expense	0.00
<b>Total Profit</b>	<b>0.00</b>

Create Entries Summary	Amount
Fund Tax Rate	15.00 %
Total Profit	0.00
Less Permanent Differences	0.00
Less Timing Differences	0.00
Less Exempt Pension Income	0.00
Less Other Non Taxable Income	0.00
Add SMSF Non Deductible Expenses	0.00
Add Other Non Deductible Expenses	0.00
Add Total Franking/Foreign/TFN/FRW Credits	0.00
Less Realised Accounting Capital Gains	0.00
Less Tax Losses Deducted	0.00
<b>Taxable Income</b>	<b>0.00</b>
<b>Income Tax on Taxable Income or Loss</b>	<b>0.00</b>

Member Weighted Balance Summary	Weighting%	Amount
Mary Bechara(BECMAR00001A)	0.00	0.00
Mary Bechara(BECMAR00002P)	100.00	450,694.09

Profit/(Loss) Available for Allocation	Amount
Total Available Profit	0.00
Franking Credits	0.00
TFN Credits	0.00
FRW Credits	0.00
<b>Total</b>	<b>0.00</b>

Allocation to Members	Weighting%	Amount
Mary Bechara(BECMAR00001A)	0.00	0.00
Mary Bechara(BECMAR00002P)	100.00	0.00

Accumulation Weighted Balance Summary	Weighting%	Amount
Mary Bechara(BECMAR00001A)	0.00	0.00
Mary Bechara(BECMAR00002P)	100.00	450,694.09

Income Tax Expense Available for Allocation	Amount
<b>Total Income Tax Expense Allocation</b>	<b>0.00</b>

Allocation to Members	Weighting%	Amount
Mary Bechara(BECMAR00001A)	0.00	0.00
Mary Bechara(BECMAR00002P)	100.00	0.00

### Calculation of daily member weighted balances

### Calculation of daily member weighted balances

#### Mary Bechara (BECMAR00001A)

##### Member Balance

01/07/2018	50010	Opening Balance	450,694.09	450,694.09
01/07/2018	57100	Internal Transfers Out	(450,694.09)	(450,694.09)
		<b>Total Amount (Weighted)</b>		<b>0.00</b>

#### Mary Bechara (BECMAR00002P)

##### Member Balance

01/07/2018	50010	Opening Balance	0.00	0.00
01/07/2018	56100	Internal Transfers In	450,694.09	450,694.09
		<b>Total Amount (Weighted)</b>		<b>450,694.09</b>

### Calculation of Net Capital Gains

Capital gains from Unsegregated Pool	0.00
Capital gains from Unsegregated Pool - Collectables	0.00
Capital Gain Adjustment from prior segments	0.00
Realised Notional gains	0.00
Carried forward losses from prior years	0.00
Current year capital losses from Unsegregated Pool	0.00
Current year capital losses from Unsegregated Pool - Collectables	0.00
<b>Capital Gain /(Losses carried forward)</b>	<b>0.00</b>
<b>CGT allocated in prior segments</b>	<b>0.00</b>
<b>Allocations of Net Capital Gains to Pools</b>	
Capital Gain Proportion - Unsegregated Pool (0/0)=100.00%	0.00

## Final Segment 2 from 02 July 2018 to 30 June 2019

### Pool Name Unsegregated Pool

Total Profit	Amount
Income	16,114.70
Less Expense	34,030.00
<b>Total Profit</b>	<b>(17,915.30)</b>

Create Entries Summary	Amount
Fund Tax Rate	15.00 %
Total Profit	(17,915.30)
Less Permanent Differences	0.00
Less Timing Differences	0.00
Less Exempt Pension Income	0.00
Less Other Non Taxable Income	(34,000.00)
Add SMSF Non Deductible Expenses	0.00
Add Other Non Deductible Expenses	0.00
Add Total Franking/Foreign/TFN/FRW Credits	0.00
Less Realised Accounting Capital Gains	0.00
Less Accounting Trust Distributions	15,735.96
Add Taxable Trust Distributions	15,735.96
Less Tax Losses Deducted	0.00
Add Taxable Income Adjustment	(1.70)
<b>Taxable Income</b>	<b>16,083.00</b>
<b>Income Tax on Taxable Income or Loss</b>	<b>2,412.45</b>

Member Weighted Balance Summary	Weighting%	Amount
Mary Bechara(BECMAR00002P)	100.00	427,825.96

Profit/(Loss) Available for Allocation	Amount
Total Available Profit	16,084.70
Franking Credits	0.00
TFN Credits	0.00
FRW Credits	0.00
<b>Total</b>	<b>16,084.70</b>

Allocation to Members	Weighting%	Amount
Mary Bechara(BECMAR00002P)	100.00	16,084.70

Accumulation Weighted Balance Summary	Weighting%	Amount
Mary Bechara(BECMAR00002P)	100.00	427,825.96

Income Tax Expense Available for Allocation	Amount
<b>Total Income Tax Expense Allocation</b>	<b>2,412.45</b>

Allocation to Members	Weighting%	Amount
Mary Bechara(BECMAR00002P)	100.00	2,412.45

### Calculation of daily member weighted balances



## Calculation of daily member weighted balances

### Mary Bechara (BECMAR00002P)

#### Member Balance

01/07/2018	50010	Opening Balance	450,694.09	450,694.09
16/07/2018	54160	Pensions Paid	(2,000.00)	(1,923.08)
15/08/2018	54160	Pensions Paid	(2,000.00)	(1,758.24)
29/08/2018	54160	Pensions Paid	(10,000.00)	(8,406.59)
11/10/2018	54160	Pensions Paid	(8,000.00)	(5,780.22)
15/10/2018	54160	Pensions Paid	(2,000.00)	(1,423.08)
15/11/2018	54160	Pensions Paid	(2,000.00)	(1,252.75)
17/12/2018	54160	Pensions Paid	(2,000.00)	(1,076.92)
15/02/2019	54160	Pensions Paid	(2,000.00)	(747.25)
15/04/2019	54160	Pensions Paid	(2,000.00)	(423.08)
17/06/2019	54160	Pensions Paid	(2,000.00)	(76.92)
<b>Total Amount (Weighted)</b>				<b>427,825.96</b>

## Calculation of Net Capital Gains

Capital gains from Unsegregated Pool	0.00
Capital gains from Unsegregated Pool - Collectables	0.00
Capital Gain Adjustment from prior segments	0.00
Realised Notional gains	0.00
Carried forward losses from prior years	0.00
Current year capital losses from Unsegregated Pool	0.00
Current year capital losses from Unsegregated Pool - Collectables	0.00
Total CGT Discount Applied	0.00
<b>Capital Gain /(Losses carried forward)</b>	<b>0.00</b>
<b>CGT allocated in prior segments</b>	<b>0.00</b>
<b>Allocations of Net Capital Gains to Pools</b>	
Capital Gain Proportion - Unsegregated Pool (0/0)=100.00%	0.00

## Foreign Tax Offset Calculations

### Segment 01 July 2018 to 01 July 2018

Claimable FTO - Unsegregated Pool	0.00
<b>Claimable FTO</b>	<b>0.00</b>

### Segment 02 July 2018 to 30 June 2019

Claimable FTO - Unsegregated Pool	0.00
<b>Claimable FTO</b>	<b>0.00</b>

**Total Claimable Foreign Credits for the Year** **0.00**

**Foreign Tax Offset (Label C1)** **0.00**

**Applied/Claimed FTO** **0.00**

### Allocations of Foreign Tax Offset to Members

Mary Bechara(BECMAR00002P) - 100.00 % **0.00**

**Total Foreign Tax Offset Allocated to Members** **0.00**



## Trial Balance

As at 30 June 2019

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	<b>23800</b>	<b>Distributions Received</b>			
	23800/CHG0005AU	Challenger Guaranteed Annuity			15,735.96
	<b>25000</b>	<b>Interest Received</b>			
	25000/WBC239933	DIY Super Save 9933			375.61
	25000/WBC239941	DIY Super Working 9941			3.13
	31500	Bank Charges		30.00	
	<b>41600</b>	<b>Pensions Paid</b>			
	41600/BECMAR00002 P	(Pensions Paid) Bechara, Mary - Pension (Account Based Pension)		34,000.00	
	48500	Income Tax Expense		2,412.45	
	49000	Profit/Loss Allocation Account			20,327.75
	<b>50010</b>	<b>Opening Balance</b>			
(450,694.09)	50010/BECMAR00001 A	(Opening Balance) Bechara, Mary - Accumulation			450,694.09
	<b>53100</b>	<b>Share of Profit/(Loss)</b>			
	53100/BECMAR00002 P	(Share of Profit/(Loss)) Bechara, Mary - Pension (Account Based Pension)			16,084.70
	<b>53330</b>	<b>Income Tax</b>			
	53330/BECMAR00002 P	(Income Tax) Bechara, Mary - Pension (Account Based Pension)		2,412.45	BP - 1/1
	<b>54160</b>	<b>Pensions Paid</b>			
	54160/BECMAR00002 P	(Pensions Paid) Bechara, Mary - Pension (Account Based Pension)		34,000.00	BP - 1/1
	<b>56100</b>	<b>Internal Transfers In</b>			
	56100/BECMAR00002 P	(Internal Transfers In) Bechara, Mary - Pension (Account Based Pension)		BP - 1/1	450,694.09
	<b>57100</b>	<b>Internal Transfers Out</b>			
	57100/BECMAR00001 A	(Internal Transfers Out) Bechara, Mary - Accumulation		450,694.09	
	<b>60400</b>	<b>Bank Accounts</b>			
53,797.92	60400/WBC239933	DIY Super Save 9933		36,163.53	BA - 1/1
1,115.17	60400/WBC239941	DIY Super Working 9941		834.26	BA - 2/1
	<b>78400</b>	<b>Units in Unlisted Unit Trusts (Australian)</b>			
400,000.00	78400/CHG0005AU	Challenger Guaranteed Annuity		400,000.00	BE - 1/1
	85000	Income Tax Payable/Refundable			2,412.45

## Hanna & Mary Bechara Super Fund

# Trial Balance

As at 30 June 2019

Last Year	Code	Account Name	Units	Debits \$	Credits \$
(4,219.00)	88000	Sundry Creditors			4,219.00
				<u>960,546.78</u>	<u>960,546.78</u>

Current Year Profit/(Loss): (17,915.30)

The Trustee for Hanna and Mary Bechara

TFN: 911 092 027

**PART A****Electronic lodgment declaration (Form P, T, F, SMSF or EX)**

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 Year Name of partnership, trust, fund or entity 

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:**

- the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- the agent is authorised to lodge this tax return.

Signature of partner, trustee or director

Date

**PART B****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 lodgment 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.

Agent's reference number Account Name 

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

Signature

Date

# Self-managed superannuation fund annual return

**2019**

**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 2019 (NAT 71287)

Return year

2019

The Self-managed superannuation fund annual return instructions 2019 (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 (NAT3036).

**Section A: Fund information**

**1 Tax file number (TFN)**

The Tax Office 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.

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

The Trustee for Hanna and Mary Bechara
Superannuation Fund

**3 Australian business number (ABN)**

**4 Current postal address**

3 Tristram Street		
Ermington	NSW	2115

**5 Annual return status**

Is this an amendment to the SMSF's 2019 return?  A  N

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

**6 SMSF auditor**

Auditor's name

Title	<input type="text"/>
Family name	<input type="text"/>
First given name	<input type="text"/>
Other given names	<input type="text"/>
SMSF Auditor Number	<input type="text"/>
Auditor's phone number	<input type="text"/>
Use Agent address details? <input type="checkbox"/>	Postal address
<input type="text"/>	
<input type="text"/>	

Date audit was completed  A

Was Part A of the audit report qualified?  B

Was Part B of the audit report qualified?  C

If the audit report was qualified, have the reported issues been rectified?  D

**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 (must be six digits)  Fund account number

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

I would like my tax refunds made to this account.  Y Print Y for yes or N for no.  If Yes, Go to C.

**B Financial institution account details for tax refunds**

Use Agent Trust Account?  N

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

BSB number  Account number

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

**C Electronic service address alias**

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

**8 Status of SMSF**

Australian superannuation fund  A  Y

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution?  C  Y

Fund's tax file number (TFN) 911 092 027

Fund benefit structure  B  A Code

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

N Print Y for yes or N for no. If yes, provide the date on which fund was wound up

Have all tax lodgment and payment obligations been met?

**10 Exempt current pension income**

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?  Y Print Y for yes or N for no.

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

If 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  X Was an actuarial certificate obtained?  D  Y Print Y for yes

Did the fund have any other income that was assessable?  E  Y Print Y for yes or N for no.

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

**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**  **N**  Print **Y** for yes or **N** for no.

Have you applied an exemption or rollover? **M**  **N**  Print **Y** for yes or **N** for no. Code

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital Gains Tax (CGT) schedule 2019

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 **D1**  Net foreign income **D**  Loss

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 **P**

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

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

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

\* Other income **S**  Code

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

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

#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.

**GROSS INCOME** **W**  Loss   
(Sum of labels A to U)

Exempt current pension income **Y**

**TOTAL ASSESSABLE INCOME** **V**  Loss   
(W less Y)



**Section C: Deductions and non-deductible expenses**

**12 Deductions and non-deductible expenses**

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

	DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	<b>A1</b>	<input type="text"/>	<b>A2</b>	<input type="text"/>
Interest expenses overseas	<b>B1</b>	<input type="text"/>	<b>B2</b>	<input type="text"/>
Capital works expenditure	<b>D1</b>	<input type="text"/>	<b>D2</b>	<input type="text"/>
Decline in value of depreciating assets	<b>E1</b>	<input type="text"/>	<b>E2</b>	<input type="text"/>
Insurance premiums – members	<b>F1</b>	<input type="text"/>	<b>F2</b>	<input type="text"/>
Death benefit increase	<b>G1</b>	<input type="text"/>		
SMSF auditor fee	<b>H1</b>	<input type="text"/>	<b>H2</b>	<input type="text"/>
Investment expenses	<b>I1</b>	<input type="text"/>	<b>I2</b>	<input type="text"/>
Management and administration expenses	<b>J1</b>	<input type="text" value="30"/>	<b>J2</b>	<input type="text"/>
Forestry managed investment scheme expense	<b>U1</b>	<input type="text"/>	<b>U2</b>	<input type="text"/>
Other amounts	<b>L1</b>	<input type="text"/>	<b>L2</b>	<input type="text"/>
		Code <input type="text"/>		Code <input type="text"/>
Tax losses deducted	<b>M1</b>	<input type="text"/>		

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

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

**#TAXABLE INCOME OR LOSS**  Loss   
**O**  less   
**(TOTAL ASSESSABLE INCOME 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 2019 on how to complete the calculation statement.

#Taxable income **A**   
 (an amount must be included even if it is zero)  
 #Tax on taxable income **T1**   
 (an amount must be included even if it is zero)  
 #Tax on no-TFN-quoted contributions **J**   
 (an amount must be included even if it is zero)  
**Gross tax** **B**   
 (T1 plus J)

Foreign income tax offset <b>C1</b> <input type="text"/>	<b>Non-refundable non-carry forward tax offsets</b> <b>C</b> <input type="text" value="0.00"/> (C1 plus C2)
Rebates and tax offsets <b>C2</b> <input type="text"/>	

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

Early stage venture capital limited partnership tax offset <b>D1</b> <input type="text"/>	<b>Non-refundable carry forward tax offsets</b> <b>D</b> <input type="text" value="0.00"/> (D1 plus D2 plus D3 plus D4)
Early stage venture capital limited partnership tax offset carried forward from previous year <b>D2</b> <input type="text"/>	
Early stage investor tax offset <b>D3</b> <input type="text"/>	
Early stage investor tax offset carried forward from previous year <b>D4</b> <input type="text"/>	

**SUBTOTAL 2**  
**T3**   
(T2 less D –cannot be less than zero)

Complying fund's franking credits tax offset <b>E1</b> <input type="text"/>	<b>Refundable tax offsets</b> <b>E</b> <input type="text" value="0.00"/> (E1 plus E2 plus E3 plus E4)
No-TFN tax offset <b>E2</b> <input type="text"/>	
National rental affordability scheme tax offset <b>E3</b> <input type="text"/>	
Exploration credit tax offset <b>E4</b> <input type="text"/>	

**#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

**H1**

Credit for tax withheld – foreign resident withholding (excluding capital gains)

**H2**

Credit for tax withheld – where ABN or TFN not quoted (non-individual)

**H3**

Credit for TFN amounts withheld from payments from closely held trusts

**H5**

Credit for interest on no-TFN tax offset

**H6**

Credit for foreign resident capital gains withholding amounts

**H8**

**Eligible credits**

**H**

(H1 plus H2 plus H3 plus H5 plus H6 plus H8)

**#Tax offset refunds**

(Remainder of refundable tax offsets).

**I**

(unused amount from label E- an amount must be included even if it is zero)

**PAYG instalments raised**

**K**

**Supervisory levy**

**L**

**Supervisory levy adjustment for wound up funds**

**M**

**Supervisory levy adjustment for new funds**

**N**

**Total amount of tax payable**

**S**

(T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

**Section E: Losses**

**14 Losses**

If total loss is greater than \$100,000, complete and attach a Losses schedule 2019.

Tax losses carried forward to later income years

**U**

Net capital losses carried forward to later income years

**V**

Net capital losses brought forward from prior years

Non-Collectables   
Collectables

Net capital losses carried forward to later income years

Section F / Section G: **Member Information**

In Section F / G report all current members in the fund at 30 June.  
Use Section F / G to report any former members or deceased members who held an interest in the fund at any time during the income year.

		See the Privacy note in the Declaration.	Member Number
Title	Mrs	Member'sTFN	259 219 339
Familyname	Bechara		1
First given name	Mary		Account status
Other given names			0 Code
Date of birth	19/11/1946	If deceased, date of death	

**Contributions**

OPENING ACCOUNT BALANCE 450,694.09

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  
**H**

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 Contributions)  
**M**

**TOTAL CONTRIBUTIONS N** 0.00

(Sum of labels A to M)

**Other transactions**

Accumulation phase account balance  
**S1** 0.00

Retirement phase account balance - Non CDBIS  
**S2** 430,366.34

Retirement phase account balance - CDBIS  
**S3** 0.00

0 TRISCount

Allocated earnings or losses **O** 13,672.25 Loss

Inward rollovers and transfers **P**

Outward rollovers and transfers **Q**

Lump Sum payment **R1**

Income stream payment **R2** 34,000.00 Code M

**CLOSING ACCOUNT BALANCE S** 430,366.34

S1 plus S2 plus S3

Accumulation phase value **X1**

Retirement phase value **X2**

Outstanding limited recourse borrowing arrangement amount **Y**

Section H: **Assets and liabilities**

**15 ASSETS**

15a Australian managed investments

Listed trusts	<b>A</b>	<input type="text"/>
Unlisted trusts	<b>B</b>	<input type="text"/>
Insurance policy	<b>C</b>	<input type="text"/>
Other managed investments	<b>D</b>	<input type="text" value="400,000"/>

15b Australian direct investments

Cash and term deposits	<b>E</b>	<input type="text" value="36,997"/>
Debt securities	<b>F</b>	<input type="text"/>
Loans	<b>G</b>	<input type="text"/>
Listed shares	<b>H</b>	<input type="text"/>
Unlisted shares	<b>I</b>	<input type="text"/>

Limited recourse borrowing arrangements	
Australian residential real property	<b>J1</b> <input type="text"/>
Australian non-residential real property	<b>J2</b> <input type="text"/>
Overseas real property	<b>J3</b> <input type="text"/>
Australian shares	<b>J4</b> <input type="text"/>
Overseas shares	<b>J5</b> <input type="text"/>
Other	<b>J6</b> <input type="text"/>

Limited recourse borrowing arrangements	<b>J</b>	<input type="text" value="0"/>
-----------------------------------------	----------	--------------------------------

Non-residential real property	<b>K</b>	<input type="text"/>
Residential real property	<b>L</b>	<input type="text"/>
Collectables and personal use assets	<b>M</b>	<input type="text"/>
Other assets	<b>O</b>	<input type="text"/>

15c Other investments

Crypto-Currency	<b>N</b>	<input type="text"/>
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15d Overseas direct investments

Overseas shares	<b>P</b>	<input type="text"/>
Overseas non-residential real property	<b>Q</b>	<input type="text"/>
Overseas residential real property	<b>R</b>	<input type="text"/>
Overseas managed investments	<b>S</b>	<input type="text"/>
Other overseas assets	<b>T</b>	<input type="text"/>

<b>TOTAL AUSTRALIAN AND OVERSEAS ASSETS</b> (Sum of labels A to T)	<b>U</b>	<input type="text" value="436,997"/>
-----------------------------------------------------------------------	----------	--------------------------------------

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	<input type="text" value="N"/>	<input type="text"/>
----------------------------------------------------------------------------------------------------------------------------------	--------------------------------	----------------------

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution?	<b>A</b>	<input type="text"/>	Print <b>Y</b> for yes or <b>N</b> for no.
Did the members or related parties of the fund use personal guarantees or other security for the LRBA?	<b>B</b>	<input type="text"/>	Print <b>Y</b> for yes or <b>N</b> for no.

**16 LIABILITIES**

Borrowings for limited recourse borrowing arrangements <b>V1</b> <input style="width: 150px;" type="text"/>		Permissible temporary borrowings <b>V2</b> <input style="width: 150px;" type="text"/>		Other borrowings <b>V3</b> <input style="width: 150px;" type="text"/>		Borrowings <b>V</b>	<input style="width: 100px;" type="text" value="0"/>		
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G) <b>W</b>						<input style="width: 100px;" type="text" value="430,366"/>			
Reserve accounts <b>X</b>						<input style="width: 100px;" type="text"/>			
Other liabilities <b>Y</b>						<input style="width: 100px;" type="text" value="6,631"/>			
<b>TOTAL LIABILITIES</b> <b>Z</b>						<input style="width: 100px;" type="text" value="436,997"/>			

**Section I: Taxation of financial arrangements**

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

Total TOFA gains	<b>H</b>	<input style="width: 100%;" type="text"/>
Total TOFA losses	<b>I</b>	<input style="width: 100%;" type="text"/>

**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 2018–19 income year, write 2019). **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 2019. **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 2019 for each election **C**

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2019. **D**

**Section K: Declarations**

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

**Important**

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

**Privacy**

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

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

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

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report (if required) 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

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 2019 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

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Tax agent number

Reference number

**Sensitive (when completed)**

## Hanna &amp; Mary Bechara Super Fund

## General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Distributions Received (23800)</b>					
<u>Challenger Guaranteed Annuity (CHG0005AU)</u>					
11/07/2018	Deposit Challenger Life Chl Ap 500886894			1,571.32	1,571.32 CR
10/08/2018	Deposit Challenger Life Chl Ap 500886894			1,571.32	3,142.64 CR
11/09/2018	Deposit Challenger Life Chl Ap 500886894			1,571.32	4,713.96 CR
11/10/2018	Deposit Challenger Life Chl Ap 500886894			1,571.32	6,285.28 CR
09/11/2018	Deposit Challenger Life Chl Ap 500886894			1,571.32	7,856.60 CR
11/12/2018	Deposit Challenger Life Chl Ap 500886894			1,571.32	9,427.92 CR
11/01/2019	Deposit Challenger Life Chl Ap 501499093			1,051.34	10,479.26 CR
13/02/2019	Deposit Challenger Life Chl Ap 501499093			1,051.34	11,530.60 CR
13/03/2019	Deposit Challenger Life Chl Ap 501499093			1,051.34	12,581.94 CR
12/04/2019	Deposit Challenger Life Chl Ap 501499093			1,051.34	13,633.28 CR
13/05/2019	Deposit Challenger Life Chl Ap 501499093			1,051.34	14,684.62 CR
13/06/2019	Deposit Challenger Life Chl Ap 501499093			1,051.34	15,735.96 CR
				<b>15,735.96</b>	<b>15,735.96 CR</b>
<b>Interest Received (25000)</b>					
<u>DIY Super Save 9933 (WBC239933)</u>					
31/07/2018	Interest Paid			58.95	58.95 CR
31/08/2018	Interest Paid			56.49	115.44 CR
28/09/2018	Interest Paid			41.50	156.94 CR
31/10/2018	Interest Paid			35.35	192.29 CR
30/11/2018	Interest Paid			29.57	221.86 CR
31/12/2018	Interest Paid			30.58	252.44 CR
31/01/2019	Interest Paid			30.60	283.04 CR
28/02/2019	Interest Paid			27.67	310.71 CR
29/03/2019	Interest Paid			21.26	331.97 CR
30/04/2019	Interest Paid			15.83	347.80 CR
31/05/2019	Interest Paid			15.34	363.14 CR
28/06/2019	Interest Paid			12.47	375.61 CR
				<b>375.61</b>	<b>375.61 CR</b>
<u>DIY Super Working 9941 (WBC239941)</u>					
31/07/2018	Interest Paid			0.25	0.25 CR
31/08/2018	Interest Paid			0.15	0.40 CR
28/09/2018	Interest Paid			0.23	0.63 CR
31/10/2018	Interest Paid			0.40	1.03 CR
30/11/2018	Interest Paid			0.30	1.33 CR
31/12/2018	Interest Paid			0.22	1.55 CR
30/01/2019	Interest Paid			0.25	1.80 CR
28/02/2019	Interest Paid			0.23	2.03 CR
29/03/2019	Interest Paid			0.24	2.27 CR
30/04/2019	Interest Paid			0.29	2.56 CR



## Hanna & Mary Bechara Super Fund

# General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
31/05/2019	Interest Paid			0.28	2.84 CR
28/06/2019	Interest Paid			0.29	3.13 CR
				<b>3.13</b>	<b>3.13 CR</b>
<b>Bank Charges (31500)</b>					
<u>Bank Charges (31500)</u>					
03/09/2018	Transaction Fee		5.00		5.00 DR
17/09/2018	Fee For Periodical Payment Not Made Mrs Mary Bechara		5.00		10.00 DR
01/11/2018	Transaction Fee		5.00		15.00 DR
15/01/2019	Fee For Periodical Payment Not Made Mrs Mary Bechara		5.00		20.00 DR
15/03/2019	Fee For Periodical Payment Not Made Mrs Mary Bechara		5.00		25.00 DR
15/05/2019	Fee For Periodical Payment Not Made Mrs Mary Bechara		5.00		30.00 DR
			<b>30.00</b>		<b>30.00 DR</b>
<b>Pensions Paid (41600)</b>					
<u>(Pensions Paid) Bechara, Mary - Pension (Account Based Pension) (BECMAR00002P)</u>					
16/07/2018	Periodical Payment To Mrs Mary Bechara Pension Wages		2,000.00		2,000.00 DR
15/08/2018	Periodical Payment To Mrs Mary Bechara Pension Wages		2,000.00		4,000.00 DR
29/08/2018	Withdrawal Cash Newington NSW		10,000.00		14,000.00 DR
11/10/2018	Withdrawal Cash Newington NSW		8,000.00		22,000.00 DR
15/10/2018	Periodical Payment To Mrs Mary Bechara Pension Wages		2,000.00		24,000.00 DR
15/11/2018	Periodical Payment To Mrs Mary Bechara Pension Wages		2,000.00		26,000.00 DR
17/12/2018	Periodical Payment To Mrs Mary Bechara Pension Wages		2,000.00		28,000.00 DR
15/02/2019	Periodical Payment To Mrs Mary Bechara Pension Wages		2,000.00		30,000.00 DR
15/04/2019	Periodical Payment To Mrs Mary Bechara Pension Wages		2,000.00		32,000.00 DR
17/06/2019	Periodical Payment To Mrs Mary Bechara Pension Wages		2,000.00		34,000.00 DR
			<b>34,000.00</b>		<b>34,000.00 DR</b>
<b>Income Tax Expense (48500)</b>					
<u>Income Tax Expense (48500)</u>					
30/06/2019	Create Entries - Income Tax Expense - 30/06/2019		2,412.45		2,412.45 DR
			<b>2,412.45</b>		<b>2,412.45 DR</b>
<b>Profit/Loss Allocation Account (49000)</b>					
<u>Profit/Loss Allocation Account (49000)</u>					
16/07/2018	System Member Journals			2,000.00	2,000.00 CR
15/08/2018	System Member Journals			2,000.00	4,000.00 CR
29/08/2018	System Member Journals			10,000.00	14,000.00 CR
11/10/2018	System Member Journals			8,000.00	22,000.00 CR
15/10/2018	System Member Journals			2,000.00	24,000.00 CR
15/11/2018	System Member Journals			2,000.00	26,000.00 CR
17/12/2018	System Member Journals			2,000.00	28,000.00 CR
15/02/2019	System Member Journals			2,000.00	30,000.00 CR
15/04/2019	System Member Journals			2,000.00	32,000.00 CR

## Hanna & Mary Bechara Super Fund

# General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
17/06/2019	System Member Journals			2,000.00	34,000.00 CR
30/06/2019	Create Entries - Profit/Loss Allocation - 30/06/2019		16,084.70		17,915.30 CR
30/06/2019	Create Entries - Income Tax Expense Allocation - 30/06/2019			2,412.45	20,327.75 CR
			<b>16,084.70</b>	<b>36,412.45</b>	<b>20,327.75 CR</b>
<b>Opening Balance (50010)</b>					
<u>(Opening Balance) Bechara, Mary - Accumulation (BECMAR00001A)</u>					
01/07/2018	Opening Balance				450,694.09 CR
					<b>450,694.09 CR</b>
<b>Share of Profit/(Loss) (53100)</b>					
<u>(Share of Profit/(Loss)) Bechara, Mary - Pension (Account Based Pension) (BECMAR00002P)</u>					
30/06/2019	Create Entries - Profit/Loss Allocation - 30/06/2019			16,084.70	16,084.70 CR
				<b>16,084.70</b>	<b>16,084.70 CR</b>
<b>Income Tax (53330)</b>					
<u>(Income Tax) Bechara, Mary - Pension (Account Based Pension) (BECMAR00002P)</u>					
30/06/2019	Create Entries - Income Tax Expense Allocation - 30/06/2019		2,412.45		2,412.45 DR
			<b>2,412.45</b>		<b>2,412.45 DR</b>
<b>Pensions Paid (54160)</b>					
<u>(Pensions Paid) Bechara, Mary - Pension (Account Based Pension) (BECMAR00002P)</u>					
16/07/2018	System Member Journals		2,000.00		2,000.00 DR
15/08/2018	System Member Journals		2,000.00		4,000.00 DR
29/08/2018	System Member Journals		10,000.00		14,000.00 DR
11/10/2018	System Member Journals		8,000.00		22,000.00 DR
15/10/2018	System Member Journals		2,000.00		24,000.00 DR
15/11/2018	System Member Journals		2,000.00		26,000.00 DR
17/12/2018	System Member Journals		2,000.00		28,000.00 DR
15/02/2019	System Member Journals		2,000.00		30,000.00 DR
15/04/2019	System Member Journals		2,000.00		32,000.00 DR
17/06/2019	System Member Journals		2,000.00		34,000.00 DR
			<b>34,000.00</b>		<b>34,000.00 DR</b>
<b>Internal Transfers In (56100)</b>					
<u>(Internal Transfers In) Bechara, Mary - Pension (Account Based Pension) (BECMAR00002P)</u>					
01/07/2018	New Pension Member			450,694.09	450,694.09 CR
				<b>450,694.09</b>	<b>450,694.09 CR</b>
<b>Internal Transfers Out (57100)</b>					
<u>(Internal Transfers Out) Bechara, Mary - Accumulation (BECMAR00001A)</u>					
01/07/2018	New Pension Member		450,694.09		450,694.09 DR
			<b>450,694.09</b>		<b>450,694.09 DR</b>
<b>Bank Accounts (60400)</b>					
<u>DIY Super Save 9933 (WBC239933)</u>					
01/07/2018	Opening Balance				53,797.92 DR
31/07/2018	Interest Paid		58.95		53,856.87 DR
29/08/2018	Withdrawal Cash Newington NSW			10,000.00	43,856.87 DR
31/08/2018	Interest Paid		56.49		43,913.36 DR

# Hanna & Mary Bechara Super Fund

## General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
03/09/2018	Transaction Fee			5.00	43,908.36 DR
28/09/2018	Interest Paid		41.50		43,949.86 DR
11/10/2018	Withdrawal Cash Newington NSW			8,000.00	35,949.86 DR
31/10/2018	Interest Paid		35.35		35,985.21 DR
01/11/2018	Transaction Fee			5.00	35,980.21 DR
30/11/2018	Interest Paid		29.57		36,009.78 DR
31/12/2018	Interest Paid		30.58		36,040.36 DR
31/01/2019	Interest Paid		30.60		36,070.96 DR
28/02/2019	Interest Paid		27.67		36,098.63 DR
29/03/2019	Interest Paid		21.26		36,119.89 DR
30/04/2019	Interest Paid		15.83		36,135.72 DR
31/05/2019	Interest Paid		15.34		36,151.06 DR
28/06/2019	Interest Paid		12.47		36,163.53 DR
			<b>375.61</b>	<b>18,010.00</b>	<b>36,163.53 DR</b>
<b>DIY Super Working 9941 (WBC239941)</b>					
01/07/2018	Opening Balance				1,115.17 DR
11/07/2018	Deposit Challenger Life Chl Ap 500886894		1,571.32		2,686.49 DR
16/07/2018	Periodical Payment To Mrs Mary Bechara Pension Wages			2,000.00	686.49 DR
31/07/2018	Interest Paid		0.25		686.74 DR
10/08/2018	Deposit Challenger Life Chl Ap 500886894		1,571.32		2,258.06 DR
15/08/2018	Periodical Payment To Mrs Mary Bechara Pension Wages			2,000.00	258.06 DR
31/08/2018	Interest Paid		0.15		258.21 DR
11/09/2018	Deposit Challenger Life Chl Ap 500886894		1,571.32		1,829.53 DR
17/09/2018	Fee For Periodical Payment Not Made Mrs Mary Bechara			5.00	1,824.53 DR
28/09/2018	Interest Paid		0.23		1,824.76 DR
11/10/2018	Deposit Challenger Life Chl Ap 500886894		1,571.32		3,396.08 DR
15/10/2018	Periodical Payment To Mrs Mary Bechara Pension Wages			2,000.00	1,396.08 DR
31/10/2018	Interest Paid		0.40		1,396.48 DR
09/11/2018	Deposit Challenger Life Chl Ap 500886894		1,571.32		2,967.80 DR
15/11/2018	Periodical Payment To Mrs Mary Bechara Pension Wages			2,000.00	967.80 DR
30/11/2018	Interest Paid		0.30		968.10 DR
11/12/2018	Deposit Challenger Life Chl Ap 500886894		1,571.32		2,539.42 DR
17/12/2018	Periodical Payment To Mrs Mary Bechara Pension Wages			2,000.00	539.42 DR
31/12/2018	Interest Paid		0.22		539.64 DR
11/01/2019	Deposit Challenger Life Chl Ap 501499093		1,051.34		1,590.98 DR
15/01/2019	Fee For Periodical Payment Not Made Mrs Mary Bechara			5.00	1,585.98 DR
30/01/2019	Interest Paid		0.25		1,586.23 DR
13/02/2019	Deposit Challenger Life Chl Ap 501499093		1,051.34		2,637.57 DR
15/02/2019	Periodical Payment To Mrs Mary Bechara Pension Wages			2,000.00	637.57 DR
28/02/2019	Interest Paid		0.23		637.80 DR

## Hanna & Mary Bechara Super Fund

# General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
13/03/2019	Deposit Challenger Life Chl Ap 501499093		1,051.34		1,689.14 DR
15/03/2019	Fee For Periodical Payment Not Made Mrs Mary Bechara			5.00	1,684.14 DR
29/03/2019	Interest Paid		0.24		1,684.38 DR
12/04/2019	Deposit Challenger Life Chl Ap 501499093		1,051.34		2,735.72 DR
15/04/2019	Periodical Payment To Mrs Mary Bechara Pension Wages			2,000.00	735.72 DR
30/04/2019	Interest Paid		0.29		736.01 DR
13/05/2019	Deposit Challenger Life Chl Ap 501499093		1,051.34		1,787.35 DR
15/05/2019	Fee For Periodical Payment Not Made Mrs Mary Bechara			5.00	1,782.35 DR
31/05/2019	Interest Paid		0.28		1,782.63 DR
13/06/2019	Deposit Challenger Life Chl Ap 501499093		1,051.34		2,833.97 DR
17/06/2019	Periodical Payment To Mrs Mary Bechara Pension Wages			2,000.00	833.97 DR
28/06/2019	Interest Paid		0.29		834.26 DR
			<b>15,739.09</b>	<b>16,020.00</b>	<b>834.26 DR</b>

### Units in Unlisted Unit Trusts (Australian) (78400)

#### Challenger Guaranteed Annuity (CHG0005AU)

01/07/2018	Opening Balance				400,000.00 DR
			<b>0.00</b>		<b>400,000.00 DR</b>

### Income Tax Payable/Refundable (85000)

#### Income Tax Payable/Refundable (85000)

30/06/2019	Create Entries - Income Tax Expense - 30/06/2019			2,412.45	2,412.45 CR
				<b>2,412.45</b>	<b>2,412.45 CR</b>

### Sundry Creditors (88000)

#### Sundry Creditors (88000)

01/07/2018	Opening Balance				4,219.00 CR
					<b>4,219.00 CR</b>

**Total Debits: 555,748.39**

**Total Credits: 555,748.39**

# Hanna & Mary Bechara Super Fund Investment Summary Report

As at 30 June 2019

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
<b>Cash/Bank Accounts</b>								
DIY Super Save 9933		36,163.530000	36,163.53	36,163.53	36,163.53			97.75 %
DIY Super Working 9941		834.260000	834.26	834.26	834.26			2.25 %
			<b>36,997.79</b>		<b>36,997.79</b>		<b>0.00 %</b>	<b>100.00 %</b>
			<b>36,997.79</b>		<b>36,997.79</b>		<b>0.00 %</b>	<b>100.00 %</b>

Hanna & Mary Bechara Super Fund

**Investment Summary with Market Movement**

As at 30 June 2019

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Overall	Unrealised Current Year	Realised Movement
<b>Cash/Bank Accounts</b>								
DIY Super Save 9933		36,163.530000	36,163.53	36,163.53	36,163.53			
DIY Super Working 9941		834.260000	834.26	834.26	834.26			
			<b>36,997.79</b>		<b>36,997.79</b>			
			<b>36,997.79</b>		<b>36,997.79</b>			

## Hanna & Mary Bechara Super Fund Investment Performance

As at 30 June 2019

Investment	Opening Value	Purchases / Additions	Sales / Reductions	Closing Value	Realised Market Gain	Unrealised Market Gain	Net Income	Income and Market Gain	Return %
<b>Bank Accounts</b>									
DIY Super Save 9933	53,797.92	0.00	0.00	36,163.53	0.00	0.00	375.61	375.61	0.70 %
DIY Super Working 9941	1,115.17	0.00	0.00	834.26	0.00	0.00	3.13	3.13	0.28 %
	<b>54,913.09</b>	<b>0.00</b>	<b>0.00</b>	<b>36,997.79</b>	<b>0.00</b>	<b>0.00</b>	<b>378.74</b>	<b>378.74</b>	<b>0.69 %</b>
<b>Units in Unlisted Unit Trusts (Australian)</b>									
CHG0005A Challenger Guaranteed Annuity	400,000.00	0.00	0.00	400,000.00	0.00	0.00	15,735.96	15,735.96	3.93 %
	<b>400,000.00</b>	<b>0.00</b>	<b>0.00</b>	<b>400,000.00</b>	<b>0.00</b>	<b>0.00</b>	<b>15,735.96</b>	<b>15,735.96</b>	<b>3.93 %</b>
	<b>454,913.09</b>	<b>0.00</b>	<b>0.00</b>	<b>436,997.79</b>	<b>0.00</b>	<b>0.00</b>	<b>16,114.70</b>	<b>16,114.70</b>	<b>3.54 %</b>

# Hanna & Mary Bechara Super Fund

## Accounting Performance Report

As at 30 June 2019

Investment	From: 01 July 2018			To: 30 June 2019			Add			Less	Total Return	Return %
	Units	CGT Cost	Market Value	Units	CGT Cost	Market Value	Market Change	Realised Gain/(Loss)	Income	CGT Cost Change		
<b>Bank Accounts</b>												
DIY Super Save 9933		53,797.92	53,797.92		36,163.53	36,163.53			375.61		375.61	0.70%
DIY Super Working 9941		1,115.17	1,115.17		834.26	834.26			3.13		3.13	0.28%
		<b>54,913.09</b>	<b>54,913.09</b>		<b>36,997.79</b>	<b>36,997.79</b>			<b>378.74</b>		<b>378.74</b>	<b>0.69%</b>
		<b>54,913.09</b>	<b>54,913.09</b>		<b>36,997.79</b>	<b>36,997.79</b>			<b>378.74</b>		<b>378.74</b>	<b>0.69%</b>



# Hanna & Mary Bechara Super Fund Investment Movement Report

As at 30 June 2019

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
<b>Bank Accounts</b>										
DIY Super Save 9933		53,797.92		375.61		(18,010.00)			36,163.53	36,163.53
DIY Super Working 9941		1,115.17		15,739.09		(16,020.00)			834.26	834.26
		<b>54,913.09</b>		<b>16,114.70</b>		<b>(34,030.00)</b>			<b>36,997.79</b>	<b>36,997.79</b>
		<b>54,913.09</b>		<b>16,114.70</b>		<b>(34,030.00)</b>			<b>36,997.79</b>	<b>36,997.79</b>

# Hanna & Mary Bechara Super Fund

## Projected Investment Strategy

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### Overview

The aim of this strategy is to provide the Members with an income on retirement.

### Investment Objectives

The Trustee will at all times act prudently to maximise the rate of return, subject to acceptable risk parameters, and maintenance of appropriate diversification across a broad range of assets.

Having considered the risk profile of the fund and the member's needs and circumstances, the trustee has adopted the following objectives for the investment of assets of the fund;

- to achieve an investment return (based on market values and net of tax and charges) that exceeds the CPI by at least 3% per annum when measured over a rolling 5 year period.
- to have a probability of zero or negative returns in any 12 Month period of less than one in five years; and
- have sufficient liquidity to meet liabilities as and when they fall due.

### Investment Strategy

The fund will invest in a portfolio of assets according to market conditions and within the ranges specified below:

### Asset Allocation

The targeted asset allocation will be in the following ranges:

<u>Asset Class</u>	<u>Target Range</u>	<u>Benchmark</u>
Australian Shares	0 - 0 %	0 %
International Shares	0 - 0 %	0 %
Cash	0 - 0 %	0 %
Australian Fixed Interest	0 - 0 %	0 %
International Fixed Interest	0 - 0 %	0 %
Mortgages	0 - 0 %	0 %
Direct Property	0 - 0 %	0 %
Listed Property	0 - 0 %	0 %
Other	0 - 0 %	0 %

Quality companies and trusts as supported by research and fundamental analysis will be selected. Direct investments in property, artwork and lease equipment may form part of the strategy provided there is sufficient basis for the decision.

### Insurance

The Trustees have considered and consulted Professional Advice where necessary to ensure that all fund members have the correct type and level of insurance. Insurance may be held within or outside the SMSF.

### Review and Monitoring

The trustees will monitor and review the fund's investment activities on a regular basis and to communicate with the members should they feel that any change in strategy is necessary in order to achieve the fund's objective.

Date:

# Hanna & Mary Bechara Super Fund

## Investment Total Return Report

As at 30 June 2019

Investment	Units	Market Price	Market Value	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	YTD Income* (Gross)	Income Since* Held (Gross)
<b>Cash/Bank Accounts</b>								
DIY Super Save 9933		36,163.530000	36,163.53	36,163.53			375.61	375.61
DIY Super Working 9941		834.260000	834.26	834.26			3.13	3.13
			<b>36,997.79</b>	<b>36,997.79</b>		<b>0.00 %</b>	<b>378.74</b>	<b>378.74</b>
			<b>36,997.79</b>	<b>36,997.79</b>		<b>0.00 %</b>	<b>378.74</b>	<b>378.74</b>

\* Gross income includes the cash component and credits



Statement Period  
30 April 2019 - 31 July 2019

**Westpac DIY Super Savings Account**



MRS M BECHARA & MR N BECHARA  
3 TRISTRAM ST  
ERMINGTON NSW 2115

006

Account Name  
MRS MARY BECHARA & MR NASSIR  
BECHARA ATF HANNA AND MARY  
BECHARA SUPER FUND

Customer ID  
7486 8432 BECHARA, MARY  
7504 1423 BECHARA, NASSIR

BSB Account Number  
032-183 239 933

Opening Balance	+ \$36,135.72
Total Credits	+ \$35.83
Total Debits	- \$0.00
Closing Balance	+ \$36,171.55

**INTEREST RATES (PER ANNUM) ON CREDIT BALANCES**

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
14 Mar 2019	0.50 %	0.50 %	0.50 %	0.50 %
21 Jun 2019	0.30 %	0.30 %	0.30 %	0.30 %
19 Jul 2019	0.15 %	0.15 %	0.15 %	0.15 %

Effective Date	Over \$499999
14 Mar 2019	0.50 %
21 Jun 2019	0.30 %
19 Jul 2019	0.15 %

**TRANSACTIONS**

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/04/19	STATEMENT OPENING BALANCE			36,135.72
31/05/19	Interest Paid		15.34	36,151.06
28/06/19	Interest Paid		12.47	36,163.53
31/07/19	Interest Paid		8.02	36,171.55
31/07/19	CLOSING BALANCE			36,171.55

BA - 1/1

**CONVENIENCE AT YOUR FINGERTIPS**

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



## TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-183 23-9933  
Transaction fee(s) period 01 APR 2019 to 30 JUN 2019

Total \$0.00
-----------------

## ANNUAL INFORMATION FOR THE PERIOD 1 JULY 2018 TO 30 JUNE 2019

**For account: 2183/239933**

Total interest credited \$375.61

These details are provided for your records and taxation purposes

## MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

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Call us on 132 032  
+61 2 9293 9270 if overseas

### Local Branch



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[westpac.com.au/locateus](http://westpac.com.au/locateus)

**THANK YOU FOR BANKING WITH WESTPAC**





Statement Period  
30 April 2019 - 31 July 2019

## Westpac DIY Super Working Account



MRS M BECHARA & MR N BECHARA  
3 TRISTRAM ST  
ERMINGTON NSW 2115

006

Account Name  
MRS MARY BECHARA & MR NASSIR  
BECHARA ATF HANNA AND MARY  
BECHARA SUPER FUND

Customer ID  
7486 8432 BECHARA, MARY  
7504 1423 BECHARA, NASSIR

BSB Account Number  
032-183 239 941

Opening Balance	+ \$736.01
Total Credits	+ \$3,154.82
Total Debits	- \$2,010.00
Closing Balance	+ \$1,880.83

### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
26 Sep 2018	0.25 %	0.25 %	0.25 %	0.25 %
19 Jul 2019	0.10 %	0.10 %	0.10 %	0.10 %

Effective Date	Over \$499999
26 Sep 2018	0.25 %
19 Jul 2019	0.10 %

### TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/04/19	STATEMENT OPENING BALANCE			736.01
13/05/19	Deposit Challenger Life Chl Ap 501499093		1,051.34	1,787.35
15/05/19	Fee For Periodical Payment Not Made Mrs Mary Bechara	5.00		1,782.35
31/05/19	Interest Paid		0.28	1,782.63
13/06/19	Deposit Challenger Life Chl Ap 501499093		1,051.34	2,833.97
17/06/19	Periodical Payment To Mrs Mary Bechara Pension Wages	2,000.00		833.97
28/06/19	Interest Paid		0.29	834.26
12/07/19	Deposit Challenger Life Chl Ap 501499093		1,051.34	1,885.60

BA - 2/1



### TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
15/07/19	Fee For Periodical Payment Not Made Mrs Mary Bechara	5.00		1,880.60
31/07/19	Interest Paid		0.23	1,880.83
31/07/19	<b>CLOSING BALANCE</b>			<b>1,880.83</b>

### CONVENIENCE AT YOUR FINGERTIPS

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### TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-183 23-9941  
Transaction fee(s) period 01 APR 2019 to 30 JUN 2019

Total \$0.00
-----------------

### ANNUAL INFORMATION FOR THE PERIOD 1 JULY 2018 TO 30 JUNE 2019

**For account: 2183/239941**  
Total interest credited \$3.13

These details are provided for your records and taxation purposes



**MORE INFORMATION**

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

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**THANK YOU FOR BANKING WITH WESTPAC**







14 December 2018

**Contact details**

 [www.challenger.com.au](http://www.challenger.com.au)  
 [info@challenger.com.au](mailto:info@challenger.com.au)  
 13 35 66  
 02 9994 7777  
 GPO Box 3698  
Sydney NSW 2001

Nassir Bechara & Mary Bechara ATF Hannah and Mary  
3 Tristram Street  
ERMINGTON NSW 2115

Dear Mr Nassir & Mrs Mary Bechara

**Product name:** Guaranteed Annuity  
**Policy number:** 501499093

We confirm your roll over instruction was processed on 13 December 2018.

We enclose the following for your records:

- Policy Amendment Schedule – Extension, containing important information about your annuity. Please keep it for future reference.
- Maturity Rollover Statement, showing transactions from 1 July 2018 to 13 December 2018.

**Did you know?**

You can securely access up-to-date information about your investment on InvestorOnline. You can view:

- your investment details
- your transaction history
- upcoming maturities, and
- copies of previously issued confirmations and statements.

Accessing InvestorOnline is simple. Log in at [www.challenger.com.au](http://www.challenger.com.au) using your user ID and password.

Please call us if you have forgotten your user ID and/or password.

For more information, please contact your financial adviser, log into InvestorOnline or contact our Investor Services team on 13 35 66.

Yours sincerely






Will O'Reilly  
Head of Client Services  
Challenger



**Policy Amendment Schedule – Extension**

**Issue date:** 14 December 2018  
**Policy number:** 501499093  
**Policy name:** HANNA AND MARY BECHARA  
 SUPERANNUATION FUND

**Contact details**

 [www.challenger.com.au](http://www.challenger.com.au)  
 [info@challenger.com.au](mailto:info@challenger.com.au)  
 13 35 66  
 02 9994 7777  
 GPO Box 3698  
 Sydney NSW 2001

Nassir Bechara & Mary Bechara ATF Hannah and Mary  
 3 Tristram Street  
 ERMINGTON NSW 2115

**Product name:** Guaranteed Annuity

**Policy owner details**

**Policy owner** HANNA AND MARY BECHARA  
 SUPERANNUATION FUND

**Annuity details**

**Extension date** 13 December 2018

**Rolled over amount** \$400,000.00

**Type of money invested** Ordinary money (non-superannuation)

**Extension term** 2 years

**Rate** 3.15% p.a. (paid monthly)

**Date of first regular payment** 13 January 2019

**Regular payment frequency** Monthly

**Indexation of regular payments** Regular payments are not indexed.

**Maturity date** 13 December 2020  
 This is when your regular payments end.

**Residual capital value (RCV)** RCV100 - This means the rolled over amount is returned at the end of the term.

## Payment details

<b>Financial institution</b>	Westpac Banking Corporation
<b>Account number</b>	#####941
<b>Account name</b>	MARY BECHARA & NASSIR BECHARA ATF HANNA AND MARY B

## Taxation information

<b>Tax file number recorded</b>	No
<b>Australian Business Number recorded</b>	Yes

## First year regular payment schedule

<b>Payment date</b>	<b>Gross payment</b>	<b>Tax-free amount</b>	<b>Assessable amount</b>	<b>Tax</b>	<b>Net payment*</b>
13 Jan 2019	\$1,051.34	\$0.00	\$1,051.34	\$0.00	\$1,051.34
13 Feb 2019	\$1,051.34	\$0.00	\$1,051.34	\$0.00	\$1,051.34
13 Mar 2019	\$1,051.34	\$0.00	\$1,051.34	\$0.00	\$1,051.34
13 Apr 2019	\$1,051.34	\$0.00	\$1,051.34	\$0.00	\$1,051.34
13 May 2019	\$1,051.34	\$0.00	\$1,051.34	\$0.00	\$1,051.34
13 Jun 2019	\$1,051.34	\$0.00	\$1,051.34	\$0.00	\$1,051.34
13 Jul 2019	\$1,051.34	\$0.00	\$1,051.34	\$0.00	\$1,051.34
13 Aug 2019	\$1,051.34	\$0.00	\$1,051.34	\$0.00	\$1,051.34
13 Sep 2019	\$1,051.34	\$0.00	\$1,051.34	\$0.00	\$1,051.34
13 Oct 2019	\$1,051.34	\$0.00	\$1,051.34	\$0.00	\$1,051.34
13 Nov 2019	\$1,051.34	\$0.00	\$1,051.34	\$0.00	\$1,051.34
13 Dec 2019	\$1,051.34	\$0.00	\$1,051.34	\$0.00	\$1,051.34
<b>Total</b>	<b>\$12,616.08</b>	<b>\$0.00</b>	<b>\$12,616.08</b>	<b>\$0.00</b>	<b>\$12,616.08</b>

The details illustrated above are based on taxation laws and regulations current at the commencement date and are subject to change without notice. For further information about taxation please speak to the Australian Taxation Office and/or your taxation adviser.

\*If you have agreed to pay your financial adviser an ongoing adviser service fee, it will be deducted from the net payment above. Please see the financial adviser details section for more information.

## Financial adviser details

Tony Du - WESTPAC BANKING CORPORATION

Phone: 02 8253 7569

Adviser service fees reflect your arrangement with your financial adviser. To discuss these fees please contact your adviser. The following adviser service fees apply to your annuity:

<b>Upfront adviser service fee</b>	\$0.00
<b>Ongoing adviser service fee</b>	\$0.00 p.a.

## More information

For more information, please contact your financial adviser, log into InvestorOnline or contact our Investor Services team on 13 35 66.



## Maturity Rollover Statement

**Issue date:** 14 December 2018  
**Policy number:** 500886894  
**Policy name:** HANNA AND MARY BECHARA  
 SUPERANNUATION FUND

### Contact details

 www.challenger.com.au  
 info@challenger.com.au  
 13 35 66  
 02 9994 7777  
 GPO Box 3698  
 Sydney NSW 2001

Nassir Bechara & Mary Bechara ATF Hannah and Mary  
 3 Tristram Street  
 ERMINGTON NSW 2115

**Product name:** Guaranteed Annuity  
**Statement for the reporting period 1 July 2018 to 13 December 2018**

### Transaction statement - 1 July 2018 to 13 December 2018

Date	Transaction type	Gross payment	Tax	Net payment	Ongoing adviser service fee	Payment made
11 Jul 2018	Regular payment	\$1,571.32	\$0.00	\$1,571.32	\$0.00	\$1,571.32
10 Aug 2018	Regular payment	\$1,571.32	\$0.00	\$1,571.32	\$0.00	\$1,571.32
11 Sep 2018	Regular payment	\$1,571.32	\$0.00	\$1,571.32	\$0.00	\$1,571.32
11 Oct 2018	Regular payment	\$1,571.32	\$0.00	\$1,571.32	\$0.00	\$1,571.32
9 Nov 2018	Regular payment	\$1,571.32	\$0.00	\$1,571.32	\$0.00	\$1,571.32
11 Dec 2018	Regular payment	\$1,571.32	\$0.00	\$1,571.32	\$0.00	\$1,571.32
13 Dec 2018	Maturity - Rollover	\$400,000.00	\$0.00	\$400,000.00	\$0.00	\$400,000.00
<b>Total</b>		<b>\$409,427.92</b>	<b>\$0.00</b>	<b>\$409,427.92</b>	<b>\$0.00</b>	<b>\$409,427.92</b>

### Your feedback

We welcome your feedback, whether it's a compliment, suggestion or a complaint. We have a complaints resolution process, which is explained in the product disclosure statement, and can be accessed by contacting our Investor Services team on 13 35 66.

### More information

For more information, please contact your financial adviser, log into InvestorOnline or contact our Investor Services team on 13 35 66. You can also refer to the product disclosure statement and Policy Document received at the time of investment.