

Realty Partners Superannuation Fund
(ABN: 27 627 361 762)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2019 - 30 June 2020	Residential Address: 71 Carrington Parade New Lambton Heights, NSW 2305
Member Number: KARMAJ0	Date of Birth: 7 August 1947
Mr John Karmas	Date Joined Fund: 15 May 1981
	Eligible Service Date: 15 May 1981
	Tax File Number Held: Yes

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

Your Accounts	Your Tax Components
Withdrawal Benefit as at 1 Jul 2019	Tax Free 1,219,174.62
Accumulation 1,977,078.62	Taxable - Taxed 2,623,081.34
Pension Account #5 649,431.98	Taxable - Untaxed -
Pension Account #6 476,481.78	Your Preservation Components
Pension Account #7 206,882.28	Preserved -
Pension Account #9 206,193.99	Restricted Non Preserved -
Total as at 1 Jul 2019 3,516,068.65	Unrestricted Non Preserved 3,842,255.96
Withdrawal Benefit as at 30 Jun 2020	Your Insurance Benefits
Accumulation 2,204,729.97	No insurance details have been recorded
Pension Account #5 691,010.04	Your Beneficiaries
Pension Account #6 506,990.50	Non Lapsing Binding Death Nomination*
Pension Account #7 220,131.37	100% Mandy Karmas
Pension Account #9 219,394.08	* Nomination in effect from 1 July 2016
Total as at 30 Jun 2020 3,842,255.96	

Realty Partners Superannuation Fund
(ABN: 27 627 361 762)

Member Benefit Statement

Period	Member Account Details
1 July 2019 - 30 June 2020	Residential Address: 71 Carrington Parade New Lambton Heights, NSW 2305
Member Number: KARMAJ0	Date of Birth: 7 August 1947
Mr John Karmas	Date Joined Fund: 15 May 1981
Accumulation Account	Eligible Service Date: 15 May 1981
Accumulation	Tax File Number Held: Yes
	Account Start Date: 15 May 1981

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2019 1,977,078.62	Tax Free 12.3653 % 272,620.80
<u>Increases to your account:</u>	Taxable - Taxed 1,932,109.17
Share Of Net Fund Income 237,136.82	Taxable - Untaxed -
<u>Total Increases</u> 237,136.82	Your Preservation Components
<u>Decreases to your account:</u>	Preserved -
Tax on Net Fund Income 9,485.47	Restricted Non Preserved -
<u>Total Decreases</u> 9,485.47	Unrestricted Non Preserved 2,204,729.97
Withdrawal Benefit as at 30 Jun 2020 2,204,729.97	Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

Non Lapsing Binding Death Nomination*

100% Mandy Karmas

* Nomination in effect from 1 July 2016

For Enquiries:

mail Realty Partners Superannuation Fund, 71 Carrington Parade, New Lambton Heights NSW 2305

Realty Partners Superannuation Fund
(ABN: 27 627 361 762)

Member Benefit Statement

Period	Member Account Details
1 July 2019 - 30 June 2020	Residential Address: 71 Carrington Parade New Lambton Heights, NSW 2305
Member Number: KARMAJ0	Date of Birth: 7 August 1947
Mr John Karmas	Date Joined Fund: 15 May 1981
Pension Account	Eligible Service Date: 15 May 1981
Pension Account #5	Tax File Number Held: Yes
	Account Start Date: 1 July 2016

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2019 649,431.98	Tax Free 14.8880 % 102,877.27
<u>Increases to your account:</u>	Taxable - Taxed 588,132.77
Share Of Net Fund Income 74,048.06	Taxable - Untaxed -
<u>Total Increases</u> 74,048.06	Your Preservation Components
<u>Decreases to your account:</u>	Preserved -
Pension Payments 32,470.00	Restricted Non Preserved -
<u>Total Decreases</u> 32,470.00	Unrestricted Non Preserved 691,010.04
Withdrawal Benefit as at 30 Jun 2020 691,010.04	Your Insurance Benefits
	No insurance details have been recorded
	Your Beneficiaries
	Mandy Karmas has been selected as the Reversionary Beneficiary for this Pension Account.

Realty Partners Superannuation Fund
(ABN: 27 627 361 762)

Member Benefit Statement

Period	Member Account Details
1 July 2019 - 30 June 2020	Residential Address: 71 Carrington Parade New Lambton Heights, NSW 2305
Member Number: KARMAJO	Date of Birth: 7 August 1947
Mr John Karmas	Date Joined Fund: 15 May 1981
Pension Account	Eligible Service Date: 15 May 1981
Pension Account #6	Tax File Number Held: Yes
	Account Start Date: 1 July 2016

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2019 476,481.78	Tax Free 79.7437 % 404,292.97
<u>Increases to your account:</u>	Taxable - Taxed 102,697.53
Share Of Net Fund Income 54,328.72	Taxable - Untaxed -
<u>Total Increases</u> 54,328.72	Your Preservation Components
<u>Decreases to your account:</u>	Preserved -
Pension Payments 23,820.00	Restricted Non Preserved -
<u>Total Decreases</u> 23,820.00	Unrestricted Non Preserved 506,990.50
Withdrawal Benefit as at 30 Jun 2020 506,990.50	Your Insurance Benefits
	No insurance details have been recorded
	Your Beneficiaries
	Mandy Karmas has been selected as the Reversionary Beneficiary for this Pension Account.

Realty Partners Superannuation Fund
(ABN: 27 627 361 762)

Member Benefit Statement

Period	Member Account Details
1 July 2019 - 30 June 2020	Residential Address: 71 Carrington Parade New Lambton Heights, NSW 2305
Member Number: KARMAJ0	Date of Birth: 7 August 1947
Mr John Karmas	Date Joined Fund: 15 May 1981
Pension Account	Eligible Service Date: 15 May 1981
Pension Account #7	Tax File Number Held: Yes
	Account Start Date: 1 July 2016

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2019 206,882.28	Tax Free 99.9425 % 220,004.90
<u>Increases to your account:</u>	Taxable - Taxed 126.47
Share Of Net Fund Income 23,589.09	Taxable - Untaxed -
<u>Total Increases</u> 23,589.09	Your Preservation Components
<u>Decreases to your account:</u>	Preserved -
Pension Payments 10,340.00	Restricted Non Preserved -
<u>Total Decreases</u> 10,340.00	Unrestricted Non Preserved 220,131.37
Withdrawal Benefit as at 30 Jun 2020 220,131.37	Your Insurance Benefits
	No insurance details have been recorded
	Your Beneficiaries
	Mandy Karmas has been selected as the Reversionary Beneficiary for this Pension Account.

Realty Partners Superannuation Fund
(ABN: 27 627 361 762)

Member Benefit Statement

Period	Member Account Details
1 July 2019 - 30 June 2020	Residential Address: 71 Carrington Parade New Lambton Heights, NSW 2305
Member Number: KARMAJO	Date of Birth: 7 August 1947
Mr John Karmas	Date Joined Fund: 15 May 1981
Pension Account	Eligible Service Date: 15 May 1981
Pension Account #9	Tax File Number Held: Yes
	Account Start Date: 2 June 2017

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2019 206,193.99	Tax Free 99.9930 % 219,378.68
<u>Increases to your account:</u>	Taxable - Taxed 15.40
Share Of Net Fund Income 23,510.09	Taxable - Untaxed -
<u>Total Increases</u> 23,510.09	Your Preservation Components
<u>Decreases to your account:</u>	Preserved -
Pension Payments 10,310.00	Restricted Non Preserved -
<u>Total Decreases</u> 10,310.00	Unrestricted Non Preserved 219,394.08
Withdrawal Benefit as at 30 Jun 2020 219,394.08	Your Insurance Benefits
	No insurance details have been recorded
	Your Beneficiaries
	Mandy Karmas has been selected as the Reversionary Beneficiary for this Pension Account.

Trustee

The Trustee of the Fund is as follows:

SJNJ Group Pty Ltd

The directors of the Trustee company are:

John Karmas and

Mandy Karmas

Availability of Other Fund Information

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustee.

Trustee Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. While every effort has been made by the Trustee to ensure the accuracy and completeness of this statement, the Trustee does not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustee of the Fund

.....
John Karmas
Director - SJNJ Group Pty Ltd

.....
Mandy Karmas
Director - SJNJ Group Pty Ltd

Statement Date: 30 June 2020

Realty Partners Superannuation Fund
(ABN: 27 627 361 762)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2019 - 30 June 2020	Residential Address: 71 Carrington Parade New Lambton Heights, NSW 2305
Member Number: KARMAM0	Date of Birth: 6 September 1955
Mrs Mandy Karmas	Date Joined Fund: 15 May 1981
	Eligible Service Date: 15 May 1981
	Tax File Number Held: Yes

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

Your Accounts	Your Tax Components
Withdrawal Benefit as at 1 Jul 2019	Tax Free 2,248,377.04
Accumulation 2,167,912.71	Taxable - Taxed 1,680,500.39
Pension Account #4 723,530.26	Taxable - Untaxed -
Pension Account #6 213,476.98	Your Preservation Components
Pension Account #8 634,532.76	Preserved -
Total as at 1 Jul 2019 3,739,452.71	Restricted Non Preserved -
Withdrawal Benefit as at 30 Jun 2020	Unrestricted Non Preserved 3,928,877.43
Accumulation 2,239,140.92	Your Insurance Benefits
Pension Account #4 777,947.92	No insurance details have been recorded
Pension Account #6 229,531.46	Your Beneficiaries
Pension Account #8 682,257.13	Non Lapsing Binding Death Nomination*
Total as at 30 Jun 2020 3,928,877.43	100% John Karmas
	* Nomination in effect from 1 July 2016

For Enquiries:
mail Realty Partners Superannuation Fund, 71 Carrington Parade, New Lambton Heights NSW 2305

Realty Partners Superannuation Fund
(ABN: 27 627 361 762)

Member Benefit Statement

Period	Member Account Details
1 July 2019 - 30 June 2020	Residential Address: 71 Carrington Parade New Lambton Heights, NSW 2305
Member Number: KARMAM0	Date of Birth: 6 September 1955
Mrs Mandy Karmas	Date Joined Fund: 15 May 1981
Accumulation Account	Eligible Service Date: 15 May 1981
Accumulation	Tax File Number Held: Yes
	Account Start Date: 15 May 1981

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2019 2,167,912.71	Tax Free 43.0565 % 964,095.88
<u>Increases to your account:</u>	Taxable - Taxed 1,275,045.04
Share Of Net Fund Income 241,091.74	Taxable - Untaxed -
<u>Total Increases</u> 241,091.74	Your Preservation Components
<u>Decreases to your account:</u>	Preserved -
Lump Sum Cash Payments 160,200.00	Restricted Non Preserved -
Tax on Net Fund Income 9,663.53	Unrestricted Non Preserved 2,239,140.92
<u>Total Decreases</u> 169,863.53	Your Insurance Benefits
Withdrawal Benefit as at 30 Jun 2020 2,239,140.92	No insurance details have been recorded
	Your Beneficiaries
	Non Lapsing Binding Death Nomination*
	100% John Karmas
	* Nomination in effect from 1 July 2016

Realty Partners Superannuation Fund
(ABN: 27 627 361 762)

Member Benefit Statement

Period	Member Account Details
1 July 2019 - 30 June 2020	Residential Address: 71 Carrington Parade New Lambton Heights, NSW 2305
Member Number: KARMAM0	Date of Birth: 6 September 1955
Mrs Mandy Karmas	Date Joined Fund: 15 May 1981
Pension Account	Eligible Service Date: 15 May 1981
Pension Account #4	Tax File Number Held: Yes
	Account Start Date: 1 July 2016

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2019 723,530.26	Tax Free 47.9045 % 372,672.33
<u>Increases to your account:</u>	Taxable - Taxed 405,275.59
Share Of Net Fund Income 83,357.66	Taxable - Untaxed -
<u>Total Increases</u> 83,357.66	Your Preservation Components
<u>Decreases to your account:</u>	Preserved -
Pension Payments 28,940.00	Restricted Non Preserved -
<u>Total Decreases</u> 28,940.00	Unrestricted Non Preserved 777,947.92
Withdrawal Benefit as at 30 Jun 2020 777,947.92	Your Insurance Benefits
	No insurance details have been recorded
	Your Beneficiaries
	John Karmas has been selected as the Reversionary Beneficiary for this Pension Account.

Realty Partners Superannuation Fund
(ABN: 27 627 361 762)

Member Benefit Statement

Period	Member Account Details
1 July 2019 - 30 June 2020	Residential Address: 71 Carrington Parade New Lambton Heights, NSW 2305
Member Number: KARMAM0	Date of Birth: 6 September 1955
Mrs Mandy Karmas	Date Joined Fund: 15 May 1981
Pension Account	Eligible Service Date: 15 May 1981
Pension Account #6	Tax File Number Held: Yes
	Account Start Date: 1 July 2016

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2019 213,476.98	Tax Free 99.9426 % 229,399.61
<u>Increases to your account:</u>	Taxable - Taxed 131.85
Share Of Net Fund Income 24,594.48	Taxable - Untaxed -
<u>Total Increases</u> 24,594.48	Your Preservation Components
<u>Decreases to your account:</u>	Preserved -
Pension Payments 8,540.00	Restricted Non Preserved -
<u>Total Decreases</u> 8,540.00	Unrestricted Non Preserved 229,531.46
Withdrawal Benefit as at 30 Jun 2020 229,531.46	Your Insurance Benefits
	No insurance details have been recorded
	Your Beneficiaries
	John Karmas has been selected as the Reversionary Beneficiary for this Pension Account.

Realty Partners Superannuation Fund
(ABN: 27 627 361 762)

Member Benefit Statement

Period	Member Account Details
1 July 2019 - 30 June 2020	Residential Address: 71 Carrington Parade New Lambton Heights, NSW 2305
Member Number: KARMAM0	Date of Birth: 6 September 1955
Mrs Mandy Karmas	Date Joined Fund: 15 May 1981
Pension Account	Eligible Service Date: 15 May 1981
Pension Account #8	Tax File Number Held: Yes
	Account Start Date: 2 June 2017

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2019 634,532.76	Tax Free 99.9930 % 682,209.22
<u>Increases to your account:</u>	Taxable - Taxed 47.91
Share Of Net Fund Income 73,104.37	Taxable - Untaxed -
<u>Total Increases</u> 73,104.37	Your Preservation Components
<u>Decreases to your account:</u>	Preserved -
Pension Payments 25,380.00	Restricted Non Preserved -
<u>Total Decreases</u> 25,380.00	Unrestricted Non Preserved 682,257.13
Withdrawal Benefit as at 30 Jun 2020 682,257.13	Your Insurance Benefits
	No insurance details have been recorded
	Your Beneficiaries
	John Karmas has been selected as the Reversionary Beneficiary for this Pension Account.

Trustee

The Trustee of the Fund is as follows:

SJNJ Group Pty Ltd

The directors of the Trustee company are:

John Karmas and

Mandy Karmas

Availability of Other Fund Information

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustee.

Trustee Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. While every effort has been made by the Trustee to ensure the accuracy and completeness of this statement, the Trustee does not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustee of the Fund

.....
John Karmas
Director - SJNJ Group Pty Ltd

.....
Mandy Karmas
Director - SJNJ Group Pty Ltd

Statement Date: 30 June 2020