

## L &amp; B SUPERANNUATION FUND

## Operating Statement

For the year ended 30 June 2020

	Note	2020 \$	2019 \$
<b>Income</b>			
<b>Investment Income</b>			
Trust Distributions	9	4,016.91	5,037.16
Dividends Received	8	25,110.96	29,961.89
Interest Received		987.16	1,458.19
<b>Contribution Income</b>			
Employer Contributions		31,871.50	12,902.63
Other Contributions		3,126.95	0.00
<b>Total Income</b>		<u>65,113.48</u>	<u>49,359.87</u>
<b>Expenses</b>			
Accountancy Fees		1,875.50	1,705.00
ATO Supervisory Levy		259.00	259.00
Auditor's Remuneration		605.00	550.00
Bank Charges		240.00	252.90
Investment Expenses		0.00	446.63
		<u>2,979.50</u>	<u>3,213.53</u>
<b>Member Payments</b>			
Life Insurance Premiums		4,236.06	3,565.18
<b>Investment Losses</b>			
Changes in Market Values	10	96,170.28	(29,394.04)
<b>Total Expenses</b>		<u>103,385.84</u>	<u>(22,615.33)</u>
<b>Benefits accrued as a result of operations before income tax</b>		<u>(38,272.36)</u>	<u>71,975.20</u>
Income Tax Expense	11	(628.78)	(4,218.56)
<b>Benefits accrued as a result of operations</b>		<u>(37,643.58)</u>	<u>76,193.76</u>

Refer to compilation report

**L & B SUPERANNUATION FUND**  
**Detailed Operating Statement**

For the year ended 30 June 2020

	2020	2019
	\$	\$
<b>Income</b>		
<b>Investment Income</b>		
Trust Distributions		
CFS MIF Future Leaders Fund	94.55	958.93
MLC MKey InvSer/UT MLC Aust Share	441.68	1,731.57
Pengan International Fund	1,748.47	672.63
Scentre Group	445.21	436.53
Sydney Airport	1,287.00	1,237.50
	<u>4,016.91</u>	<u>5,037.16</u>
Dividends Received		
Amcor Limited	2,462.19	2,666.09
Australia And New Zealand Banking Group Limited	4,256.80	4,014.40
BHP Group Limited	5,229.62	7,198.15
Commonwealth Bank Of Australia.	2,025.70	2,025.70
EQT Holdings Limited	225.99	208.98
Suncorp Group Limited	1,207.80	1,430.08
Tabcorp Holdings Limited	2,126.30	1,347.15
Telstra Corporation Limited.	800.00	950.00
Viva Energy Group Limited	376.00	384.00
Wesfarmers Limited	4,487.40	8,216.40
Woodside Petroleum Ltd	1,913.16	1,520.94
	<u>25,110.96</u>	<u>29,961.89</u>
Interest Received		
Bank Acc NAB *4434	24.15	17.67
NAB Trade Account	963.01	1,440.52
	<u>987.16</u>	<u>1,458.19</u>
<b>Contribution Income</b>		
Employer Contributions - Concessional		
LISA EDWARDS	12,285.04	12,902.63
ROBERT CUPITT	19,586.46	0.00
	<u>31,871.50</u>	<u>12,902.63</u>
Other Contributions		
LISA EDWARDS	3,126.95	0.00
	<u>3,126.95</u>	<u>0.00</u>
<b>Total Income</b>	<u>65,113.48</u>	<u>49,359.87</u>
<b>Expenses</b>		
Accountancy Fees	1,875.50	1,705.00
ATO Supervisory Levy	259.00	259.00
Auditor's Remuneration	605.00	550.00
Bank Charges	240.00	252.90
	<u>2,979.50</u>	<u>2,766.90</u>
Investment Expenses		
Investment Expenses	0.00	446.63
	<u>0.00</u>	<u>446.63</u>
<b>Member Payments</b>		
Life Insurance Premiums		

Refer to compilation report

**L & B SUPERANNUATION FUND**  
**Detailed Operating Statement**

For the year ended 30 June 2020

	<b>2020</b>	<b>2019</b>
	<b>\$</b>	<b>\$</b>
CUPITT, ROBERT - Accumulation (Accumulation)	3,532.74	2,954.30
EDWARDS, LISA - Accumulation (Accumulation)	703.32	610.88
	<u>4,236.06</u>	<u>3,565.18</u>
<b>Investment Losses</b>		
Realised Movements in Market Value		
Shares in Listed Companies (Australian)		
Coles Group Limited.	0.00	(7,837.08)
	<u>0.00</u>	<u>(7,837.08)</u>
Units in Listed Unit Trusts (Australian)		
MLC MKey InvSer/UT MLC Aust Share	0.51	0.00
	<u>0.51</u>	<u>0.00</u>
Unrealised Movements in Market Value		
Shares in Listed Companies (Australian)		
Amcor Limited	5,032.20	(5,989.70)
Australia And New Zealand Banking Group Limited	26,344.29	(128.25)
BHP Group Limited	13,104.36	(17,916.48)
Commonwealth Bank Of Australia.	6,279.20	(4,657.70)
EQT Holdings Limited	1,178.55	(2,138.40)
Suncorp Group Limited	7,175.90	1,953.28
Tabcorp Holdings Limited	15,221.88	64.15
Telstra Corporation Limited.	3,600.00	(6,150.00)
Viva Energy Group Limited	2,320.00	3,120.00
Wesfarmers Limited	(25,903.51)	9,588.33
Woodside Petroleum Ltd	24,399.70	(684.90)
	<u>78,752.57</u>	<u>(22,939.67)</u>
Units in Listed Unit Trusts (Australian)		
CFS MIF Future Leaders Fund	1,224.72	1,530.71
MLC MKey InvSer/UT MLC Aust Share	1,283.81	1,925.98
Pengana International Fund	(1,495.28)	(253.48)
Scentre Group	3,289.90	1,083.50
Sydney Airport	13,114.05	(2,904.00)
	<u>17,417.20</u>	<u>1,382.71</u>
<b>Changes in Market Values</b>	<u>96,170.28</u>	<u>(29,394.04)</u>
<b>Total Expenses</b>	<u>103,385.84</u>	<u>(22,615.33)</u>
<b>Benefits accrued as a result of operations before income tax</b>	<u>(38,272.36)</u>	<u>71,975.20</u>
<b>Income Tax Expense</b>		
Income Tax Expense	(628.78)	(4,218.56)
<b>Total Income Tax</b>	<u>(628.78)</u>	<u>(4,218.56)</u>
<b>Benefits accrued as a result of operations</b>	<u>(37,643.58)</u>	<u>76,193.76</u>

Refer to compilation report

L & B SUPERANNUATION FUND  
**Statement of Financial Position**

As at 30 June 2020

	Note	2020 \$	2019 \$
<b>Assets</b>			
<b>Investments</b>			
Shares in Listed Companies (Australian)	2	503,521.73	496,463.41
Units in Listed Unit Trusts (Australian)	3	77,175.68	78,936.16
<b>Total Investments</b>		<u>580,697.41</u>	<u>575,399.57</u>
<b>Other Assets</b>			
Reinvestment Residual Account		21.18	27.48
Bank Acc NAB *4434		71,978.56	32,194.83
Distributions Receivable		1,748.47	935.66
NAB Trade Account		21,503.53	101,540.52
NABTrade 9371		95.11	0.00
Income Tax Refundable		1,479.64	5,069.42
<b>Total Other Assets</b>		<u>96,826.49</u>	<u>139,767.91</u>
<b>Total Assets</b>		<u>677,523.90</u>	<u>715,167.48</u>
<b>Net assets available to pay benefits</b>		<u>677,523.90</u>	<u>715,167.48</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>	5, 6		
CUPITT, ROBERT - Accumulation		490,026.22	523,078.79
EDWARDS, LISA - Accumulation		187,497.68	192,088.69
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>677,523.90</u>	<u>715,167.48</u>

Refer to compilation report

## Detailed Statement of Financial Position

As at 30 June 2020

	Note	2020 \$	2019 \$
<b>Assets</b>			
<b>Investments</b>			
Shares in Listed Companies (Australian)	2		
Amcors Limited		59,585.20	54,479.35
Australia And New Zealand Banking Group Limited		51,912.40	73,994.83
BHP Group Limited		87,902.28	101,006.64
Commonwealth Bank Of Australia.		32,627.40	38,906.60
EQT Holdings Limited		6,014.25	7,192.80
Suncorp Group Limited		15,635.62	23,491.68
Tabcorp Holdings Limited		43,652.70	28,546.75
Telstra Corporation Limited.		15,650.00	19,250.00
Viva Energy Group Limited		14,560.00	16,880.00
Wesfarmers Limited		135,431.43	105,044.80
Woodside Petroleum Ltd		40,550.45	27,669.96
Units in Listed Unit Trusts (Australian)	3		
CFS MIF Future Leaders Fund		8,099.75	9,324.47
MLC MKey InvSer/UT MLC Aust Share		22,391.48	23,234.12
Pengana International Fund		13,776.05	12,280.77
Scentre Group		4,274.90	7,564.80
Sydney Airport		28,633.50	26,532.00
<b>Total Investments</b>		<u>580,697.41</u>	<u>575,399.57</u>
<b>Other Assets</b>			
Bank Accounts	4		
Bank Acc NAB *4434		71,978.56	32,194.83
NAB Trade Account		21,503.53	101,540.52
NABTrade 9371		95.11	0.00
Distributions Receivable			
CFS MIF Future Leaders Fund		0.00	346.96
Pengana International Fund		1,748.47	588.70
Reinvestment Residual Account			
Australia And New Zealand Banking Group Limited		4.93	9.99
Wesfarmers Limited		21.77	17.49
Woodside Petroleum Ltd		(5.52)	0.00
Income Tax Refundable		1,479.64	5,069.42
<b>Total Other Assets</b>		<u>96,826.49</u>	<u>139,767.91</u>
<b>Total Assets</b>		<u>677,523.90</u>	<u>715,167.48</u>

Refer to compilation report

**Detailed Statement of Financial Position**

As at 30 June 2020

	Note	2020	2019
		\$	\$
<b>Net assets available to pay benefits</b>		<u>677,523.90</u>	<u>715,167.48</u>
Represented By :			
<b>Liability for accrued benefits allocated to members' accounts</b>	5, 6		
CUPITT, ROBERT - Accumulation		490,026.22	523,078.79
EDWARDS, LISA - Accumulation		187,497.68	192,088.69
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>677,523.90</u>	<u>715,167.48</u>

Refer to compilation report

# L & B SUPERANNUATION FUND

## General Ledger



As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Distributions Received (23800)</b>					
<u>CFS MIF Future Leaders Fund (FSF0007AU)</u>					
16/09/2019	Colonial first state			26.26	26.26 CR
16/12/2019	CFS			68.29	94.55 CR
30/06/2020	Colonial tax statement				94.55 CR
			<b>0.00</b>	<b>94.55</b>	<b>94.55 CR</b>
<u>Pengana International Fund (HOW0002AU)</u>					
30/06/2020	Pengana 2020 distribution			1,748.47	1,748.47 CR
				<b>1,748.47</b>	<b>1,748.47 CR</b>
<u>MLC MKey InvSer/UT MLC Aust Share (MLC0015AU)</u>					
01/06/2020	MLC Distribution			444.73	444.73 CR
30/06/2020	MLC tax statement				444.73 CR
30/06/2020	MLC withholding tax adjustment (Auto reprocessed due to distribution entered / deleted on 30/06/2020)		3.05		441.68 CR
			<b>3.05</b>	<b>444.73</b>	<b>441.68 CR</b>
<u>Scentre Group (SCG.AX)</u>					
30/08/2019	SCG Distribution			222.61	222.61 CR
28/02/2020	SCG distribution			222.60	445.21 CR
30/06/2020	Scentre group tax statement				445.21 CR
			<b>0.00</b>	<b>445.21</b>	<b>445.21 CR</b>
<u>Sydney Airport (SYD.AX)</u>					
15/08/2019	Sydney airport			643.50	643.50 CR
14/02/2020	Sydney airport dist			643.50	1,287.00 CR
30/06/2020	Sydney Airport tax statement				1,287.00 CR
			<b>0.00</b>	<b>1,287.00</b>	<b>1,287.00 CR</b>
<b>Dividends Received (23900)</b>					
<u>Amcor Limited (AMC.AX)</u>					
08/10/2019	Amcordiv			596.45	596.45 CR
17/12/2019	Amcor			561.96	1,158.41 CR
24/03/2020	Amcor div			575.42	1,733.83 CR
17/06/2020	AMCOR Div			728.36	2,462.19 CR
				<b>2,462.19</b>	<b>2,462.19 CR</b>
<u>Australia And New Zealand Banking Group Limited (ANZ.AX)</u>					
01/07/2019	80C FRANKED @ 30%; DRP & BSP NIL DISC			2,098.40	2,098.40 CR
18/12/2019	56C FR @ 30%;24C CFI;DRP & BSP NIL DISC			2,158.40	4,256.80 CR
				<b>4,256.80</b>	<b>4,256.80 CR</b>
<u>BHP Group Limited (BHP.AX)</u>					
25/09/2019	BHP Div			2,790.26	2,790.26 CR
24/03/2020	BHP			2,439.36	5,229.62 CR
				<b>5,229.62</b>	<b>5,229.62 CR</b>
<u>Commonwealth Bank Of Australia. (CBA.AX)</u>					
26/09/2019	CBA Div			1,085.70	1,085.70 CR
31/03/2020	CBA div			940.00	2,025.70 CR

**L & B SUPERANNUATION FUND**  
**General Ledger**



As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
				<b>2,025.70</b>	<b>2,025.70 CR</b>
<u>EQT Holdings Limited (EQT.AX)</u>					
08/10/2019	EQT Final			111.78	111.78 CR
30/03/2020	EQT div			114.21	225.99 CR
				<b>225.99</b>	<b>225.99 CR</b>
<u>Suncorp Group Limited (SUN.AX)</u>					
25/09/2019	Suncorp div			767.36	767.36 CR
31/03/2020	Suncorp div			440.44	1,207.80 CR
				<b>1,207.80</b>	<b>1,207.80 CR</b>
<u>Tabcorp Holdings Limited (TAH.AX)</u>					
20/09/2019	Tabcorp div			705.65	705.65 CR
18/03/2020	Tabcorp div			1,420.65	2,126.30 CR
				<b>2,126.30</b>	<b>2,126.30 CR</b>
<u>Telstra Corporation Limited. (TLS.AX)</u>					
26/09/2019	TLS div			400.00	400.00 CR
27/03/2020	TLS			400.00	800.00 CR
				<b>800.00</b>	<b>800.00 CR</b>
<u>Viva Energy Group Limited (VEA.AX)</u>					
14/10/2019	VEA Div			168.00	168.00 CR
15/04/2020	VEA div			208.00	376.00 CR
				<b>376.00</b>	<b>376.00 CR</b>
<u>Wesfarmers Limited (WES.AX)</u>					
09/10/2019	78C FRANKED@30%; DRP NIL DISCOUNT			2,265.90	2,265.90 CR
31/03/2020	AUD 0.75 FRANKED, 30% CTR, DRP NIL DISC			2,221.50	4,487.40 CR
				<b>4,487.40</b>	<b>4,487.40 CR</b>
<u>Woodside Petroleum Ltd (WPL.AX)</u>					
20/09/2019	US 36C FRANKED@30%; DRP			405.15	405.15 CR
20/03/2020	USD 0.55, 0.55 FRANKED, 30% CTR, DRP 1.5% DISC			1,508.01	1,913.16 CR
				<b>1,913.16</b>	<b>1,913.16 CR</b>
<b>Contributions (24200)</b>					
<u>(Contributions) CUPITT, ROBERT - Accumulation (CUPROB00001A)</u>					
11/09/2019	ADP			2,192.31	2,192.31 CR
11/10/2019	ADP			1,461.54	3,653.85 CR
11/11/2019	ADP			1,699.04	5,352.89 CR
11/12/2019	ADP			1,936.54	7,289.43 CR
10/01/2020	ADP			1,936.54	9,225.97 CR
11/02/2020	ADP			2,904.81	12,130.78 CR
11/03/2020	ADP			1,936.54	14,067.32 CR
14/04/2020	ADP			1,936.54	16,003.86 CR
11/05/2020	ADP			1,936.54	17,940.40 CR
12/06/2020	ADP			1,646.06	19,586.46 CR
				<b>19,586.46</b>	<b>19,586.46 CR</b>
<u>(Contributions) EDWARDS, LISA - Accumulation (EDWLIS00001A)</u>					
11/07/2019	ATO			3,126.95	3,126.95 CR



L & B SUPERANNUATION FUND

General Ledger



As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
19/07/2019	PASCH			555.26	3,682.21 CR
23/10/2019	PASCH			3,470.34	7,152.55 CR
20/01/2020	PASCH			2,429.25	9,581.80 CR
20/04/2020	PASCH			2,915.09	12,496.89 CR
23/06/2020	PASCH			1,596.36	14,093.25 CR
30/06/2020	PASCH			1,318.74	15,411.99 CR
				<b>15,411.99</b>	<b>15,411.99 CR</b>

**Changes in Market Values of Investments (24700)**

Changes in Market Values of Investments (24700)

30/06/2020	MLC withholding tax adjustment (Auto reprocessed due to distribution entered / deleted on 30/06/2020) (MLC0015AU)		0.51		0.51 DR
30/06/2020	Unrealised Gain writeback as at 30/06/2020 (MLC0015AU)			0.24	0.27 DR
30/06/2020	Revaluation - 30/06/2020 @ \$35.820000 (System Price) - 2,454.000000 Units on hand (BHP.AX)		13,104.36		13,104.63 DR
30/06/2020	Revaluation - 30/06/2020 @ \$9.230000 (System Price) - 1,694.000000 Units on hand (SUN.AX)		7,175.90		20,280.53 DR
30/06/2020	Revaluation - 30/06/2020 @ \$1.749880 (Custom) - 12,796.007890 Units on hand (MLC0015AU)		1,284.05		21,564.58 DR
30/06/2020	Revaluation - 30/06/2020 @ \$21.650000 (System Price) - 1,873.000000 Units on hand (WPL.AX)		24,399.70		45,964.28 DR
30/06/2020	Revaluation - 30/06/2020 @ \$14.480000 (System Price) - 4,115.000000 Units on hand (AMC.AX)		5,032.20		50,996.48 DR
30/06/2020	Revaluation - 30/06/2020 @ \$69.420000 (System Price) - 470.000000 Units on hand (CBA.AX)		6,279.20		57,275.68 DR
30/06/2020	Revaluation - 30/06/2020 @ \$18.640000 (System Price) - 2,785.000000 Units on hand (ANZ.AX)		26,344.29		83,619.97 DR
30/06/2020	Revaluation - 30/06/2020 @ \$24.750000 (System Price) - 243.000000 Units on hand (EQT.AX)		1,178.55		84,798.52 DR
30/06/2020	Revaluation - 30/06/2020 @ \$5.670000 (System Price) - 5,050.000000 Units on hand (SYD.AX)		13,114.05		97,912.57 DR
30/06/2020	Revaluation - 30/06/2020 @ \$3.282600 (Exit) - 4,196.690000 Units on hand (HOW0002AU)			1,495.28	96,417.29 DR
30/06/2020	Revaluation - 30/06/2020 @ \$1.820000 (System Price) - 8,000.000000 Units on hand (VEA.AX)		2,320.00		98,737.29 DR
30/06/2020	Revaluation - 30/06/2020 @ \$44.830000 (System Price) - 3,021.000000 Units on hand (WES.AX)			25,903.51	72,833.78 DR
30/06/2020	Revaluation - 30/06/2020 @ \$2.170000 (System Price) - 1,970.000000 Units on hand (SCG.AX)		3,289.90		76,123.68 DR

## L &amp; B SUPERANNUATION FUND

## General Ledger



As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/06/2020	Revaluation - 30/06/2020 @ \$3.380000 (System Price) - 12,915.000000 Units on hand (TAH.AX)		15,221.88		91,345.56 DR
30/06/2020	Revaluation - 30/06/2020 @ \$3.083900 (Exit) - 2,626.464300 Units on hand (FSF0007AU)		1,224.72		92,570.28 DR
30/06/2020	Revaluation - 30/06/2020 @ \$3.130000 (System Price) - 5,000.000000 Units on hand (TLS.AX)		3,600.00		96,170.28 DR
			<b>123,569.31</b>	<b>27,399.03</b>	<b>96,170.28 DR</b>

**Interest Received (25000)**Bank Acc NAB \*4434 (NAB530874434)

31/07/2019	Interest			1.34	1.34 CR
31/08/2019	Interest			1.29	2.63 CR
30/09/2019	Interest			1.45	4.08 CR
31/10/2019	Interest			1.78	5.86 CR
29/11/2019	Interest			1.85	7.71 CR
31/12/2019	interest			2.11	9.82 CR
31/01/2020	Interest			2.17	11.99 CR
28/02/2020	Interest			2.11	14.10 CR
31/03/2020	Interest			2.58	16.68 CR
30/04/2020	Interest			2.34	19.02 CR
31/05/2020	Interest			2.35	21.37 CR
30/06/2020	Interest			2.78	24.15 CR
				<b>24.15</b>	<b>24.15 CR</b>

NAB Trade Account (NABTRADE)

31/07/2019	Interest			152.31	152.31 CR
30/08/2019	Interest			125.40	277.71 CR
30/09/2019	Interest			121.22	398.93 CR
31/10/2019	Interest			124.25	523.18 CR
29/11/2019	Interest			101.50	624.68 CR
31/12/2019	Interest			112.00	736.68 CR
31/01/2020	Interest			108.50	845.18 CR
28/02/2020	Interest			53.80	898.98 CR
31/03/2020	Interest			20.84	919.82 CR
30/04/2020	Interest			16.35	936.17 CR
29/05/2020	Interest			12.76	948.93 CR
30/06/2020	Interest			14.08	963.01 CR
				<b>963.01</b>	<b>963.01 CR</b>

**Accountancy Fees (30100)**Accountancy Fees (30100)

20/05/2020	Cleave accounting		1,875.50		1,875.50 DR
			<b>1,875.50</b>		<b>1,875.50 DR</b>

**ATO Supervisory Levy (30400)**ATO Supervisory Levy (30400)

31/05/2020	ATO		259.00		259.00 DR
			<b>259.00</b>		<b>259.00 DR</b>

**L & B SUPERANNUATION FUND**  
**General Ledger**



As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Auditor's Remuneration (30700)</b>					
<u>Auditor's Remuneration (30700)</u>					
20/05/2020	Cleave accounting		605.00		605.00 DR
			<b>605.00</b>		<b>605.00 DR</b>
<b>Bank Charges (31500)</b>					
<u>Bank Charges (31500)</u>					
31/07/2019	Bank fees		20.00		20.00 DR
31/08/2019	Bank Fees		20.00		40.00 DR
30/09/2019	Bank Fees		20.00		60.00 DR
31/10/2019	Bank fees		20.00		80.00 DR
29/11/2019	Bank fees		20.00		100.00 DR
31/12/2019	Bank fees		20.00		120.00 DR
31/01/2020	Bank fees		20.00		140.00 DR
28/02/2020	Bank fees		20.00		160.00 DR
31/03/2020	Bank fees		20.00		180.00 DR
30/04/2020	bank fees		20.00		200.00 DR
31/05/2020	bank fees		20.00		220.00 DR
30/06/2020	Bank Fees		20.00		240.00 DR
			<b>240.00</b>		<b>240.00 DR</b>
<b>Life Insurance Premiums (39000)</b>					
<u>(Life Insurance Premiums) CUPITT, ROBERT - Accumulation (CUPROB00001A)</u>					
15/07/2019	AMP Life		284.85		284.85 DR
15/08/2019	AMP Life		284.85		569.70 DR
16/09/2019	AMP Life		284.85		854.55 DR
15/10/2019	AMP Life		284.85		1,139.40 DR
15/11/2019	AMP Limited		284.85		1,424.25 DR
16/12/2019	Life insurance		284.85		1,709.10 DR
15/01/2020	AMP Life		284.85		1,993.95 DR
17/02/2020	AMP		284.85		2,278.80 DR
16/03/2020	Amp life		284.85		2,563.65 DR
15/04/2020	AMP		284.85		2,848.50 DR
15/05/2020	AMP		342.12		3,190.62 DR
15/06/2020	AMP life		342.12		3,532.74 DR
			<b>3,532.74</b>		<b>3,532.74 DR</b>
<u>(Life Insurance Premiums) EDWARDS, LISA - Accumulation (EDWLIS00001A)</u>					
15/07/2019	AMP Life		57.19		57.19 DR
15/08/2019	AMP Life		57.19		114.38 DR
16/09/2019	AMP Life		57.19		171.57 DR
15/10/2019	AMP Life		57.19		228.76 DR
15/11/2019	AMP Limited		57.19		285.95 DR
16/12/2019	Life insurance		57.19		343.14 DR
15/01/2020	AMP Life		57.19		400.33 DR
17/02/2020	AMP		57.19		457.52 DR
16/03/2020	Amp life		57.19		514.71 DR
15/04/2020	AMP		57.19		571.90 DR
15/05/2020	AMP		65.71		637.61 DR

**L & B SUPERANNUATION FUND**  
**General Ledger**



As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
15/06/2020	AMP life		65.71		703.32 DR
			<b>703.32</b>		<b>703.32 DR</b>
<b>Income Tax Expense (48500)</b>					
<u>Income Tax Expense (48500)</u>					
30/06/2020	Create Entries - Franking Credits Adjustment - 30/06/2020			9,495.67	9,495.67 CR
30/06/2020	Create Entries - TFN Credits Adjustment - 30/06/2020			397.44	9,893.11 CR
30/06/2020	Create Entries - Foreign Credits Adjustment - 30/06/2020			91.17	9,984.28 CR
30/06/2020	Create Entries - Income Tax Expense - 30/06/2020		9,355.50		628.78 CR
			<b>9,355.50</b>	<b>9,984.28</b>	<b>628.78 CR</b>
<b>Profit/Loss Allocation Account (49000)</b>					
<u>Profit/Loss Allocation Account (49000)</u>					
11/07/2019	System Member Journals		3,126.95		3,126.95 DR
15/07/2019	System Member Journals			242.12	2,884.83 DR
15/07/2019	System Member Journals			48.61	2,836.22 DR
19/07/2019	System Member Journals		471.97		3,308.19 DR
15/08/2019	System Member Journals			242.12	3,066.07 DR
15/08/2019	System Member Journals			48.61	3,017.46 DR
11/09/2019	System Member Journals		1,863.46		4,880.92 DR
16/09/2019	System Member Journals			242.12	4,638.80 DR
16/09/2019	System Member Journals			48.61	4,590.19 DR
11/10/2019	System Member Journals		1,242.31		5,832.50 DR
15/10/2019	System Member Journals			242.12	5,590.38 DR
15/10/2019	System Member Journals			48.61	5,541.77 DR
23/10/2019	System Member Journals		2,949.79		8,491.56 DR
11/11/2019	System Member Journals		1,444.18		9,935.74 DR
15/11/2019	System Member Journals			242.12	9,693.62 DR
15/11/2019	System Member Journals			48.61	9,645.01 DR
11/12/2019	System Member Journals		1,646.06		11,291.07 DR
16/12/2019	System Member Journals			48.61	11,242.46 DR
16/12/2019	System Member Journals			242.12	11,000.34 DR
10/01/2020	System Member Journals		1,646.06		12,646.40 DR
15/01/2020	System Member Journals			242.12	12,404.28 DR
15/01/2020	System Member Journals			48.61	12,355.67 DR
20/01/2020	System Member Journals		2,064.86		14,420.53 DR
11/02/2020	System Member Journals		2,469.09		16,889.62 DR
17/02/2020	System Member Journals			242.12	16,647.50 DR
17/02/2020	System Member Journals			48.61	16,598.89 DR
11/03/2020	System Member Journals		1,646.06		18,244.95 DR
16/03/2020	System Member Journals			242.12	18,002.83 DR
16/03/2020	System Member Journals			48.61	17,954.22 DR
14/04/2020	System Member Journals		1,646.06		19,600.28 DR
15/04/2020	System Member Journals			48.61	19,551.67 DR
15/04/2020	System Member Journals			242.12	19,309.55 DR
20/04/2020	System Member Journals		2,477.83		21,787.38 DR
11/05/2020	System Member Journals		1,646.06		23,433.44 DR

**L & B SUPERANNUATION FUND**  
**General Ledger**



As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
15/05/2020	System Member Journals			290.80	23,142.64 DR
15/05/2020	System Member Journals			55.85	23,086.79 DR
12/06/2020	System Member Journals		1,399.15		24,485.94 DR
15/06/2020	System Member Journals			290.80	24,195.14 DR
15/06/2020	System Member Journals			55.85	24,139.29 DR
23/06/2020	System Member Journals		1,356.91		25,496.20 DR
30/06/2020	System Member Journals		1,120.93		26,617.13 DR
30/06/2020	MLC tax statement				26,617.13 DR
30/06/2020	Scentre group tax statement				26,617.13 DR
30/06/2020	Colonial tax statement				26,617.13 DR
30/06/2020	Sydney Airport tax statement				26,617.13 DR
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020			42,911.98	16,294.85 CR
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020			16,138.49	32,433.34 CR
30/06/2020	Create Entries - Income Tax Expense Allocation - 30/06/2020			3,786.28	36,219.62 CR
30/06/2020	Create Entries - Income Tax Expense Allocation - 30/06/2020			1,423.96	37,643.58 CR
			<b>30,217.73</b>	<b>67,861.31</b>	<b>37,643.58 CR</b>

**Opening Balance (50010)**

(Opening Balance) CUPITT, ROBERT - Accumulation (CUPROB00001A)

01/07/2019	Opening Balance				475,100.31 CR
01/07/2019	Close Period Journal			47,978.48	523,078.79 CR
				<b>47,978.48</b>	<b>523,078.79 CR</b>

(Opening Balance) EDWARDS, LISA - Accumulation (EDWLIS00001A)

01/07/2019	Opening Balance				163,873.41 CR
01/07/2019	Close Period Journal			28,215.28	192,088.69 CR
				<b>28,215.28</b>	<b>192,088.69 CR</b>

**Contributions (52420)**

(Contributions) CUPITT, ROBERT - Accumulation (CUPROB00001A)

11/09/2019	System Member Journals			2,192.31	2,192.31 CR
11/10/2019	System Member Journals			1,461.54	3,653.85 CR
11/11/2019	System Member Journals			1,699.04	5,352.89 CR
11/12/2019	System Member Journals			1,936.54	7,289.43 CR
10/01/2020	System Member Journals			1,936.54	9,225.97 CR
11/02/2020	System Member Journals			2,904.81	12,130.78 CR
11/03/2020	System Member Journals			1,936.54	14,067.32 CR
14/04/2020	System Member Journals			1,936.54	16,003.86 CR
11/05/2020	System Member Journals			1,936.54	17,940.40 CR
12/06/2020	System Member Journals			1,646.06	19,586.46 CR
				<b>19,586.46</b>	<b>19,586.46 CR</b>

(Contributions) EDWARDS, LISA - Accumulation (EDWLIS00001A)

01/07/2019	Opening Balance				12,902.63 CR
01/07/2019	Close Period Journal		12,902.63		0.00 DR
11/07/2019	System Member Journals			3,126.95	3,126.95 CR
19/07/2019	System Member Journals			555.26	3,682.21 CR
23/10/2019	System Member Journals			3,470.34	7,152.55 CR

**L & B SUPERANNUATION FUND**  
**General Ledger**



As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
20/01/2020	System Member Journals			2,429.25	9,581.80 CR
20/04/2020	System Member Journals			2,915.09	12,496.89 CR
23/06/2020	System Member Journals			1,596.36	14,093.25 CR
30/06/2020	System Member Journals			1,318.74	15,411.99 CR
			<b>12,902.63</b>	<b>15,411.99</b>	<b>15,411.99 CR</b>

**Share of Profit/(Loss) (53100)**

(Share of Profit/(Loss)) CUPITT, ROBERT - Accumulation (CUPROB00001A)

01/07/2019	Opening Balance				55,146.82 CR
01/07/2019	Close Period Journal		55,146.82		0.00 DR
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020		42,911.98		42,911.98 DR
			<b>98,058.80</b>		<b>42,911.98 DR</b>

(Share of Profit/(Loss)) EDWARDS, LISA - Accumulation (EDWLIS00001A)

01/07/2019	Opening Balance				19,406.14 CR
01/07/2019	Close Period Journal		19,406.14		0.00 DR
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020		16,138.49		16,138.49 DR
			<b>35,544.63</b>		<b>16,138.49 DR</b>

**Income Tax (53330)**

(Income Tax) CUPITT, ROBERT - Accumulation (CUPROB00001A)

01/07/2019	Opening Balance				4,214.04 DR
01/07/2019	Close Period Journal			4,214.04	0.00 DR
15/07/2019	System Member Journals			42.73	42.73 CR
15/08/2019	System Member Journals			42.73	85.46 CR
16/09/2019	System Member Journals			42.73	128.19 CR
15/10/2019	System Member Journals			42.73	170.92 CR
15/11/2019	System Member Journals			42.73	213.65 CR
16/12/2019	System Member Journals			42.73	256.38 CR
15/01/2020	System Member Journals			42.73	299.11 CR
17/02/2020	System Member Journals			42.73	341.84 CR
16/03/2020	System Member Journals			42.73	384.57 CR
15/04/2020	System Member Journals			42.73	427.30 CR
15/05/2020	System Member Journals			51.32	478.62 CR
15/06/2020	System Member Journals			51.32	529.94 CR
30/06/2020	Create Entries - Income Tax Expense Allocation - 30/06/2020		3,786.28		3,256.34 DR
			<b>3,786.28</b>	<b>4,743.98</b>	<b>3,256.34 DR</b>

(Income Tax) EDWARDS, LISA - Accumulation (EDWLIS00001A)

01/07/2019	Opening Balance				1,547.21 DR
01/07/2019	Close Period Journal			1,547.21	0.00 DR
15/07/2019	System Member Journals			8.58	8.58 CR
15/08/2019	System Member Journals			8.58	17.16 CR
16/09/2019	System Member Journals			8.58	25.74 CR
15/10/2019	System Member Journals			8.58	34.32 CR
15/11/2019	System Member Journals			8.58	42.90 CR
16/12/2019	System Member Journals			8.58	51.48 CR
15/01/2020	System Member Journals			8.58	60.06 CR
17/02/2020	System Member Journals			8.58	68.64 CR

**L & B SUPERANNUATION FUND**  
**General Ledger**



As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
16/03/2020	System Member Journals			8.58	77.22 CR
15/04/2020	System Member Journals			8.58	85.80 CR
15/05/2020	System Member Journals			9.86	95.66 CR
15/06/2020	System Member Journals			9.86	105.52 CR
30/06/2020	Create Entries - Income Tax Expense Allocation - 30/06/2020		1,423.96		1,318.44 DR
			<b>1,423.96</b>	<b>1,652.73</b>	<b>1,318.44 DR</b>

**Contributions Tax (53800)**

(Contributions Tax) CUPITT, ROBERT - Accumulation (CUPROB00001A)

11/09/2019	System Member Journals		328.85		328.85 DR
11/10/2019	System Member Journals		219.23		548.08 DR
11/11/2019	System Member Journals		254.86		802.94 DR
11/12/2019	System Member Journals		290.48		1,093.42 DR
10/01/2020	System Member Journals		290.48		1,383.90 DR
11/02/2020	System Member Journals		435.72		1,819.62 DR
11/03/2020	System Member Journals		290.48		2,110.10 DR
14/04/2020	System Member Journals		290.48		2,400.58 DR
11/05/2020	System Member Journals		290.48		2,691.06 DR
12/06/2020	System Member Journals		246.91		2,937.97 DR
			<b>2,937.97</b>		<b>2,937.97 DR</b>

(Contributions Tax) EDWARDS, LISA - Accumulation (EDWLIS00001A)

01/07/2019	Opening Balance				1,935.40 DR
01/07/2019	Close Period Journal			1,935.40	0.00 DR
19/07/2019	System Member Journals		83.29		83.29 DR
23/10/2019	System Member Journals		520.55		603.84 DR
20/01/2020	System Member Journals		364.39		968.23 DR
20/04/2020	System Member Journals		437.26		1,405.49 DR
23/06/2020	System Member Journals		239.45		1,644.94 DR
30/06/2020	System Member Journals		197.81		1,842.75 DR
			<b>1,842.75</b>	<b>1,935.40</b>	<b>1,842.75 DR</b>

**Life Insurance Premiums (53920)**

(Life Insurance Premiums) CUPITT, ROBERT - Accumulation (CUPROB00001A)

01/07/2019	Opening Balance				2,954.30 DR
01/07/2019	Close Period Journal			2,954.30	0.00 DR
15/07/2019	System Member Journals		284.85		284.85 DR
15/08/2019	System Member Journals		284.85		569.70 DR
16/09/2019	System Member Journals		284.85		854.55 DR
15/10/2019	System Member Journals		284.85		1,139.40 DR
15/11/2019	System Member Journals		284.85		1,424.25 DR
16/12/2019	System Member Journals		284.85		1,709.10 DR
15/01/2020	System Member Journals		284.85		1,993.95 DR
17/02/2020	System Member Journals		284.85		2,278.80 DR
16/03/2020	System Member Journals		284.85		2,563.65 DR
15/04/2020	System Member Journals		284.85		2,848.50 DR
15/05/2020	System Member Journals		342.12		3,190.62 DR
15/06/2020	System Member Journals		342.12		3,532.74 DR
			<b>3,532.74</b>	<b>2,954.30</b>	<b>3,532.74 DR</b>

**L & B SUPERANNUATION FUND**  
**General Ledger**



As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<u>(Life Insurance Premiums) EDWARDS, LISA - Accumulation (EDWLIS00001A)</u>					
01/07/2019	Opening Balance				610.88 DR
01/07/2019	Close Period Journal			610.88	0.00 DR
15/07/2019	System Member Journals		57.19		57.19 DR
15/08/2019	System Member Journals		57.19		114.38 DR
16/09/2019	System Member Journals		57.19		171.57 DR
15/10/2019	System Member Journals		57.19		228.76 DR
15/11/2019	System Member Journals		57.19		285.95 DR
16/12/2019	System Member Journals		57.19		343.14 DR
15/01/2020	System Member Journals		57.19		400.33 DR
17/02/2020	System Member Journals		57.19		457.52 DR
16/03/2020	System Member Journals		57.19		514.71 DR
15/04/2020	System Member Journals		57.19		571.90 DR
15/05/2020	System Member Journals		65.71		637.61 DR
15/06/2020	System Member Journals		65.71		703.32 DR
			<b>703.32</b>	<b>610.88</b>	<b>703.32 DR</b>
<b>Bank Accounts (60400)</b>					
<u>NABTrade 9371 (NAB303539371)</u>					
31/01/2020			81,000.00		81,000.00 DR
12/02/2020	Nabtrade			15,215.55	65,784.45 DR
12/02/2020	Nabtrade			30,327.83	35,456.62 DR
12/02/2020	Nabtrade			35,361.51	95.11 DR
			<b>81,000.00</b>	<b>80,904.89</b>	<b>95.11 DR</b>
<u>Bank Acc NAB *4434 (NAB530874434)</u>					
01/07/2019	Opening Balance				32,194.83 DR
03/07/2019	Colonial first state		346.96		32,541.79 DR
11/07/2019	ATO		3,126.95		35,668.74 DR
12/07/2019	Pengana Capital		588.70		36,257.44 DR
15/07/2019	AMP Life			342.04	35,915.40 DR
19/07/2019	PASCH		555.26		36,470.66 DR
31/07/2019	Interest		1.34		36,472.00 DR
31/07/2019	Bank fees			20.00	36,452.00 DR
15/08/2019	Sydney airport		643.50		37,095.50 DR
15/08/2019	AMP Life			342.04	36,753.46 DR
30/08/2019	SCG Distribution		222.61		36,976.07 DR
31/08/2019	Interest		1.29		36,977.36 DR
31/08/2019	Bank Fees			20.00	36,957.36 DR
11/09/2019	ADP		2,192.31		39,149.67 DR
16/09/2019	Colonial first state		26.26		39,175.93 DR
16/09/2019	AMP Life			342.04	38,833.89 DR
20/09/2019	Tabcorp div		705.65		39,539.54 DR
25/09/2019	Suncorp div		767.36		40,306.90 DR
25/09/2019	BHP Div		2,790.26		43,097.16 DR
26/09/2019	TLS div		400.00		43,497.16 DR
26/09/2019	CBA Div		1,085.70		44,582.86 DR
30/09/2019	Interest		1.45		44,584.31 DR



**L & B SUPERANNUATION FUND**  
**General Ledger**



As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/09/2019	Bank Fees			20.00	44,564.31 DR
08/10/2019	EQT Final		111.78		44,676.09 DR
08/10/2019	Amcordiv		596.45		45,272.54 DR
11/10/2019	ADP		1,461.54		46,734.08 DR
14/10/2019	VEA Div		168.00		46,902.08 DR
15/10/2019	AMP Life			342.04	46,560.04 DR
23/10/2019	PASCH		3,470.34		50,030.38 DR
24/10/2019	Suncorp capital return [ In conjunction with the consolidation, a capital return of 39 cents per ordinary share will be paid on 24 October 2019 to all ordinary shareholders recorded on the register at 7:00pm (AEST) on 1 October 2019.]		680.16		50,710.54 DR
31/10/2019	Interest		1.78		50,712.32 DR
31/10/2019	Bank fees			20.00	50,692.32 DR
11/11/2019	ADP		1,699.04		52,391.36 DR
15/11/2019	AMP Limited			342.04	52,049.32 DR
29/11/2019	Interest		1.85		52,051.17 DR
29/11/2019	Bank fees			20.00	52,031.17 DR
11/12/2019	ADP		1,936.54		53,967.71 DR
16/12/2019	CFS		68.29		54,036.00 DR
16/12/2019	Life insurance			342.04	53,693.96 DR
17/12/2019	Amcor		561.96		54,255.92 DR
31/12/2019	interest		2.11		54,258.03 DR
31/12/2019	Bank fees			20.00	54,238.03 DR
10/01/2020	ADP		1,936.54		56,174.57 DR
15/01/2020	AMP Life			342.04	55,832.53 DR
20/01/2020	PASCH		2,429.25		58,261.78 DR
31/01/2020	Interest		2.17		58,263.95 DR
31/01/2020	Bank fees			20.00	58,243.95 DR
11/02/2020	ADP		2,904.81		61,148.76 DR
14/02/2020	Sydney airport dist		643.50		61,792.26 DR
17/02/2020	AMP			342.04	61,450.22 DR
28/02/2020	SCG distribution		222.60		61,672.82 DR
28/02/2020	Interest		2.11		61,674.93 DR
28/02/2020	Bank fees			20.00	61,654.93 DR
11/03/2020	ADP		1,936.54		63,591.47 DR
16/03/2020	Amp life			342.04	63,249.43 DR
18/03/2020	Tabcorp div		1,420.65		64,670.08 DR
24/03/2020	Amcor div		575.42		65,245.50 DR
24/03/2020	BHP		2,439.36		67,684.86 DR
27/03/2020	TLS		400.00		68,084.86 DR
30/03/2020	EQT div		114.21		68,199.07 DR
31/03/2020	Suncorp div		440.44		68,639.51 DR
31/03/2020	CBA div		940.00		69,579.51 DR
31/03/2020	Interest		2.58		69,582.09 DR
31/03/2020	Bank fees			20.00	69,562.09 DR
02/04/2020	Morgans financial			10,138.05	59,424.04 DR

**L & B SUPERANNUATION FUND**  
**General Ledger**



As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
14/04/2020	ADP		1,936.54		61,360.58 DR
15/04/2020	VEA div		208.00		61,568.58 DR
15/04/2020	AMP			342.04	61,226.54 DR
20/04/2020	PASCH		2,915.09		64,141.63 DR
30/04/2020	Interest		2.34		64,143.97 DR
30/04/2020	bank fees			20.00	64,123.97 DR
11/05/2020	ADP		1,936.54		66,060.51 DR
15/05/2020	AMP			407.83	65,652.68 DR
20/05/2020	Cleave accounting			2,480.50	63,172.18 DR
31/05/2020	Interest		2.35		63,174.53 DR
31/05/2020	ATO		3,959.56		67,134.09 DR
31/05/2020	bank fees			20.00	67,114.09 DR
12/06/2020	ADP		1,646.06		68,760.15 DR
15/06/2020	AMP life			407.83	68,352.32 DR
17/06/2020	AMCOR Div		728.36		69,080.68 DR
23/06/2020	PASCH		1,596.36		70,677.04 DR
30/06/2020	Interest		2.78		70,679.82 DR
30/06/2020	PASCH		1,318.74		71,998.56 DR
30/06/2020	Bank Fees			20.00	71,978.56 DR
			<b>56,878.34</b>	<b>17,094.61</b>	<b>71,978.56 DR</b>
<b><u>NAB Trade Account (NABTRADE)</u></b>					
01/07/2019	Opening Balance				101,540.52 DR
31/07/2019	Interest		152.31		101,692.83 DR
30/08/2019	Interest		125.40		101,818.23 DR
30/09/2019	Interest		121.22		101,939.45 DR
31/10/2019	Interest		124.25		102,063.70 DR
29/11/2019	Interest		101.50		102,165.20 DR
31/12/2019	Interest		112.00		102,277.20 DR
31/01/2020	Interest		108.50		102,385.70 DR
31/01/2020				81,000.00	21,385.70 DR
28/02/2020	Interest		53.80		21,439.50 DR
31/03/2020	Interest		20.84		21,460.34 DR
30/04/2020	Interest		16.35		21,476.69 DR
29/05/2020	Interest		12.76		21,489.45 DR
30/06/2020	Interest		14.08		21,503.53 DR
			<b>963.01</b>	<b>81,000.00</b>	<b>21,503.53 DR</b>
<b><u>Distributions Receivable (61800)</u></b>					
<b><u>CFS MIF Future Leaders Fund (FSF0007AU)</u></b>					
01/07/2019	Opening Balance				346.96 DR
03/07/2019	Colonial first state			346.96	0.00 DR
				<b>346.96</b>	<b>0.00 DR</b>
<b><u>Pengana International Fund (HOW0002AU)</u></b>					
01/07/2019	Opening Balance				588.70 DR
12/07/2019	Pengana Capital			588.70	0.00 DR
30/06/2020	Pengana 2020 distribution		1,748.47		1,748.47 DR
			<b>1,748.47</b>	<b>588.70</b>	<b>1,748.47 DR</b>

# L & B SUPERANNUATION FUND

## General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Reinvestment Residual Account (62550)</b>					
<u>Australia And New Zealand Banking Group Limited (ANZ.AX)</u>					
01/07/2019	Opening Balance				9.99 DR
01/07/2019	80C FRANKED @ 30%; DRP & BSP NIL DISC		24.14		34.13 DR
01/07/2019	80C FRANKED @ 30%; DRP & BSP NIL DISC			9.99	24.14 DR
18/12/2019	56C FR @ 30%;24C CFI;DRP & BSP NIL DISC		4.93		29.07 DR
18/12/2019	56C FR @ 30%;24C CFI;DRP & BSP NIL DISC			24.14	4.93 DR
			<b>29.07</b>	<b>34.13</b>	<b>4.93 DR</b>
<u>Wesfarmers Limited (WES.AX)</u>					
01/07/2019	Opening Balance				17.49 DR
09/10/2019	78C FRANKED@30%; DRP NIL DISCOUNT		34.75		52.24 DR
09/10/2019	78C FRANKED@30%; DRP NIL DISCOUNT			17.49	34.75 DR
31/03/2020	AUD 0.75 FRANKED, 30% CTR, DRP NIL DISC		21.77		56.52 DR
31/03/2020	AUD 0.75 FRANKED, 30% CTR, DRP NIL DISC			34.75	21.77 DR
			<b>56.52</b>	<b>52.24</b>	<b>21.77 DR</b>
<u>Woodside Petroleum Ltd (WPL.AX)</u>					
20/09/2019	US 36C FRANKED@30%; DRP			2.33	2.33 CR
20/03/2020	USD 0.55, 0.55 FRANKED, 30% CTR, DRP 1.5% DISC			5.52	7.85 CR
20/03/2020	USD 0.55, 0.55 FRANKED, 30% CTR, DRP 1.5% DISC		2.33		5.52 CR
			<b>2.33</b>	<b>7.85</b>	<b>5.52 CR</b>
<b>Shares in Listed Companies (Australian) (77600)</b>					
<u>Amcor Limited (AMC.AX)</u>					
01/07/2019	Opening Balance	3,365.00			54,479.35 DR
02/04/2020	Morgans financial	750.00	10,138.05		64,617.40 DR
30/06/2020	Revaluation - 30/06/2020 @ \$14.480000 (System Price) - 4,115.000000 Units on hand			5,032.20	59,585.20 DR
		<b>4,115.00</b>	<b>10,138.05</b>	<b>5,032.20</b>	<b>59,585.20 DR</b>
<u>Australia And New Zealand Banking Group Limited (ANZ.AX)</u>					
01/07/2019	Opening Balance	2,623.00			73,994.83 DR
01/07/2019	80C FRANKED @ 30%; DRP & BSP NIL DISC	75.00	2,084.25		76,079.08 DR
18/12/2019	56C FR @ 30%;24C CFI;DRP & BSP NIL DISC	87.00	2,177.61		78,256.69 DR
30/06/2020	Revaluation - 30/06/2020 @ \$18.640000 (System Price) - 2,785.000000 Units on hand			26,344.29	51,912.40 DR
		<b>2,785.00</b>	<b>4,261.86</b>	<b>26,344.29</b>	<b>51,912.40 DR</b>
<u>BHP Group Limited (BHP.AX)</u>					
01/07/2019	Opening Balance	2,454.00			101,006.64 DR
30/06/2020	Revaluation - 30/06/2020 @ \$35.820000 (System Price) - 2,454.000000 Units on hand			13,104.36	87,902.28 DR
		<b>2,454.00</b>		<b>13,104.36</b>	<b>87,902.28 DR</b>
<u>Commonwealth Bank Of Australia. (CBA.AX)</u>					

**L & B SUPERANNUATION FUND**  
**General Ledger**



As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/07/2019	Opening Balance	470.00			38,906.60 DR
30/06/2020	Revaluation - 30/06/2020 @ \$69.420000 (System Price) - 470.000000 Units on hand			6,279.20	32,627.40 DR
		<b>470.00</b>		<b>6,279.20</b>	<b>32,627.40 DR</b>
<u>EQT Holdings Limited (EQT.AX)</u>					
01/07/2019	Opening Balance	243.00			7,192.80 DR
30/06/2020	Revaluation - 30/06/2020 @ \$24.750000 (System Price) - 243.000000 Units on hand			1,178.55	6,014.25 DR
		<b>243.00</b>		<b>1,178.55</b>	<b>6,014.25 DR</b>
<u>Suncorp Group Limited (SUN.AX)</u>					
01/07/2019	Opening Balance	1,744.00			23,491.68 DR
01/10/2019	971 for 1000 share consolidation of SUN.AX	(50.00)			23,491.68 DR
24/10/2019	Suncorp capital return [ In conjunction with the consolidation, a capital return of 39 cents per ordinary share will be paid on 24 October 2019 to all ordinary shareholders recorded on the register at 7:00pm (AEST) on 1 October 2019.]	0.00		680.16	22,811.52 DR
30/06/2020	Revaluation - 30/06/2020 @ \$9.230000 (System Price) - 1,694.000000 Units on hand			7,175.90	15,635.62 DR
		<b>1,694.00</b>	<b>0.00</b>	<b>7,856.06</b>	<b>15,635.62 DR</b>
<u>Tabcorp Holdings Limited (TAH.AX)</u>					
01/07/2019	Opening Balance	6,415.00			28,546.75 DR
12/02/2020	Nabtrade	6,500.00	30,327.83		58,874.58 DR
30/06/2020	Revaluation - 30/06/2020 @ \$3.380000 (System Price) - 12,915.000000 Units on hand			15,221.88	43,652.70 DR
		<b>12,915.00</b>	<b>30,327.83</b>	<b>15,221.88</b>	<b>43,652.70 DR</b>
<u>Telstra Corporation Limited. (TLS.AX)</u>					
01/07/2019	Opening Balance	5,000.00			19,250.00 DR
30/06/2020	Revaluation - 30/06/2020 @ \$3.130000 (System Price) - 5,000.000000 Units on hand			3,600.00	15,650.00 DR
		<b>5,000.00</b>		<b>3,600.00</b>	<b>15,650.00 DR</b>
<u>Viva Energy Group Limited (VEA.AX)</u>					
01/07/2019	Opening Balance	8,000.00			16,880.00 DR
30/06/2020	Revaluation - 30/06/2020 @ \$1.820000 (System Price) - 8,000.000000 Units on hand			2,320.00	14,560.00 DR
		<b>8,000.00</b>		<b>2,320.00</b>	<b>14,560.00 DR</b>
<u>Wesfarmers Limited (WES.AX)</u>					
01/07/2019	Opening Balance	2,905.00			105,044.80 DR
09/10/2019	78C FRANKED@30%; DRP NIL DISCOUNT	57.00	2,248.64		107,293.44 DR
31/03/2020	AUD 0.75 FRANKED, 30% CTR, DRP NIL DISC	59.00	2,234.48		109,527.92 DR
30/06/2020	Revaluation - 30/06/2020 @ \$44.830000 (System Price) - 3,021.000000 Units on hand		25,903.51		135,431.43 DR
		<b>3,021.00</b>	<b>30,386.63</b>		<b>135,431.43 DR</b>
<u>Woodside Petroleum Ltd (WPL.AX)</u>					

# L & B SUPERANNUATION FUND

## General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/07/2019	Opening Balance	761.00			27,669.96 DR
20/09/2019	US 36C FRANKED@30%; DRP	13.00	407.48		28,077.44 DR
12/02/2020	Nabtrade	1,040.00	35,361.51		63,438.95 DR
20/03/2020	USD 0.55, 0.55 FRANKED, 30% CTR, DRP 1.5% DISC	59.00	1,511.20		64,950.15 DR
30/06/2020	Revaluation - 30/06/2020 @ \$21.650000 (System Price) - 1,873.000000 Units on hand			24,399.70	40,550.45 DR
		<b>1,873.00</b>	<b>37,280.19</b>	<b>24,399.70</b>	<b>40,550.45 DR</b>
<b>Units in Listed Unit Trusts (Australian) (78200)</b>					
<u>CFS MIF Future Leaders Fund (FSF0007AU)</u>					
01/07/2019	Opening Balance	2,626.46			9,324.47 DR
30/06/2020	Revaluation - 30/06/2020 @ \$3.083900 (Exit) - 2,626.464300 Units on hand			1,224.72	8,099.75 DR
		<b>2,626.46</b>		<b>1,224.72</b>	<b>8,099.75 DR</b>
<u>Pengana International Fund (HOW0002AU)</u>					
01/07/2019	Opening Balance	4,196.69			12,280.77 DR
30/06/2020	Revaluation - 30/06/2020 @ \$3.282600 (Exit) - 4,196.690000 Units on hand		1,495.28		13,776.05 DR
		<b>4,196.69</b>	<b>1,495.28</b>		<b>13,776.05 DR</b>
<u>MLC MKey InvSer/UT MLC Aust Share (MLC0015AU)</u>					
01/07/2019	Opening Balance	12,542.85			23,234.12 DR
01/06/2020	MLC Distribution	254.88	444.73		23,678.85 DR
30/06/2020	MLC withholding tax adjustment (Auto reprocessed due to distribution entered / deleted on 30/06/2020)	(1.72)		3.56	23,675.29 DR
30/06/2020	Unrealised Gain writeback as at 30/06/2020		0.24		23,675.53 DR
30/06/2020	Revaluation - 30/06/2020 @ \$1.749880 (Custom) - 12,796.007890 Units on hand			1,284.05	22,391.48 DR
		<b>12,796.01</b>	<b>444.97</b>	<b>1,287.61</b>	<b>22,391.48 DR</b>
<u>Scentre Group (SCG.AX)</u>					
01/07/2019	Opening Balance	1,970.00			7,564.80 DR
30/06/2020	Revaluation - 30/06/2020 @ \$2.170000 (System Price) - 1,970.000000 Units on hand			3,289.90	4,274.90 DR
		<b>1,970.00</b>		<b>3,289.90</b>	<b>4,274.90 DR</b>
<u>Sydney Airport (SYD.AX)</u>					
01/07/2019	Opening Balance	3,300.00			26,532.00 DR
12/02/2020	Nabtrade	1,750.00	15,215.55		41,747.55 DR
30/06/2020	Revaluation - 30/06/2020 @ \$5.670000 (System Price) - 5,050.000000 Units on hand			13,114.05	28,633.50 DR
		<b>5,050.00</b>	<b>15,215.55</b>	<b>13,114.05</b>	<b>28,633.50 DR</b>
<b>Income Tax Payable/Refundable (85000)</b>					
<u>Income Tax Payable/Refundable (85000)</u>					
01/07/2019	Opening Balance				5,069.42 DR
31/05/2020	ATO			4,218.56	850.86 DR
30/06/2020	Create Entries - Franking Credits Adjustment - 30/06/2020		9,495.67		10,346.53 DR

## L &amp; B SUPERANNUATION FUND

## General Ledger



As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/06/2020	Create Entries - TFN Credits Adjustment - 30/06/2020		397.44		10,743.97 DR
30/06/2020	Create Entries - Foreign Credits Adjustment - 30/06/2020		91.17		10,835.14 DR
30/06/2020	Create Entries - Income Tax Expense - 30/06/2020			9,355.50	1,479.64 DR
			<b>9,984.28</b>	<b>13,574.06</b>	<b>1,479.64 DR</b>

**Total Debits: 611,306.61****Total Credits: 611,306.61**

# L & B SUPERANNUATION FUND

## Investment Income Report

As at 30 June 2020

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non-Assessable Payments
<b>Bank Accounts</b>												
Bank Acc NAB *4434	24.15			24.15	0.00	0.00	0.00	24.15			0.00	0.00
NAB Trade Account	963.01			963.01	0.00	0.00	0.00	963.01			0.00	0.00
	<b>987.16</b>			<b>987.16</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>987.16</b>			<b>0.00</b>	<b>0.00</b>
<b>Shares in Listed Companies (Australian)</b>												
AMC.AX Amcor Limited	2,462.19		2,462.19					2,462.19		0.00		
ANZ.AX Australia And New Zealand Banking Group Limited	4,256.80	3,609.28	647.52		1,546.83			5,803.63		0.00		
BHP.AX BHP Group Limited	5,229.62	5,229.62	0.00		2,241.27			7,470.89		0.00		
CBA.AX Commonwealth Bank Of Australia.	2,025.70	2,025.70	0.00		868.16			2,893.86		0.00		
EQT.AX EQT Holdings Limited	225.99	225.99	0.00		96.86			322.85		0.00		
SUN.AX Suncorp Group Limited	1,207.80	1,207.80	0.00		517.63			1,725.43		0.00		
TAH.AX Tabcorp Holdings Limited	2,126.30	2,126.30	0.00		911.27			3,037.57		0.00		
TLS.AX Telstra Corporation Limited.	800.00	800.00	0.00		342.86			1,142.86		0.00		
VEA.AX Viva Energy Group Limited	376.00	376.00	0.00		161.14			537.14		0.00		
WES.AX Wesfarmers Limited	4,487.40	4,487.40	0.00		1,923.17			6,410.57		0.00		
WPL.AX Woodside Petroleum Ltd	1,913.16	1,913.16	0.00		819.93			2,733.09		0.00		
	<b>25,110.96</b>	<b>22,001.25</b>	<b>3,109.71</b>		<b>9,429.12</b>			<b>34,540.08</b>		<b>0.00</b>		
<b>Units in Listed Unit Trusts (Australian)</b>												
FSF0007AU CFS MIF Future Leaders Fund	94.55	29.25	1.65	1.39	66.51	4.41	4.23	107.44		0.00	0.00	57.85
MLC0015AU MLC MKey InvSer/UT MLC Aust Share	441.68			3.27	0.00	222.32	48.74	274.33	397.44	0.00	628.85	(15.32)
HOW0002AU Pengana International Fund	1,748.47			106.99	0.00	51.75	38.00	196.74		0.00	1,589.73	0.00
SCG.AX Scentre Group	445.21	0.09		323.25	0.04	0.48	0.20	324.06		0.00	471.31	(349.92)
SYD.AX Sydney Airport	1,287.00		947.10	338.89	0.00	0.00	0.00	1,285.99		0.00	0.00	1.01
	<b>4,016.91</b>	<b>29.34</b>	<b>948.75</b>	<b>773.79</b>	<b>66.55</b>	<b>278.96</b>	<b>91.17</b>	<b>2,188.56</b>	<b>397.44</b>	<b>0.00</b>	<b>2,689.89</b>	<b>(306.38)</b>

**L & B SUPERANNUATION FUND**  
**Investment Income Report**



As at 30 June 2020

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income	TFN Credits	Other Deductions	Distributed Capital Gains	Non- Assessable Payments
								(Excl. Capital Gains) * 2				
	30,115.03	22,030.59	4,058.46	1,760.95	9,495.67	278.96	91.17	37,715.80	397.44	0.00	2,689.89	(306.38)

Assessable Income (Excl. Capital Gains) **37,715.80**

Net Capital Gain **2,043.30**

**Total Assessable Income 39,759.10**

\* 1 Includes foreign credits from foreign capital gains.

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

For a breakdown of Distributed Capital Gains and Non-Assessable Payments refer to Distributions Reconciliation Report.



# L & B SUPERANNUATION FUND

## Dividend Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
<b>Shares in Listed Companies (Australian)</b>										
AMC.AX Amcor Limited										
08/10/2019	596.45	596.45								
17/12/2019	561.96	561.96								
24/03/2020	575.42	575.42								
17/06/2020	728.36	728.36								
	2,462.19	2,462.19								
ANZ.AX Australia And New Zealand Banking Group Limited										
01/07/2019	2,098.40	0.00	2,098.40	899.31						
18/12/2019	2,158.40	647.52	1,510.88	647.52						
	4,256.80	647.52	3,609.28	1,546.83						
BHP.AX BHP Group Limited										
25/09/2019	2,790.26	0.00	2,790.26	1,195.83						
24/03/2020	2,439.36	0.00	2,439.36	1,045.44						
	5,229.62	0.00	5,229.62	2,241.27						
CBA.AX Commonwealth Bank Of Australia.										
26/09/2019	1,085.70	0.00	1,085.70	465.30						

**L & B SUPERANNUATION FUND**  
**Dividend Reconciliation Report**



For The Period 01 July 2019 - 30 June 2020

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
31/03/2020	940.00	0.00	940.00	402.86						
	2,025.70	0.00	2,025.70	868.16						
EQT.AX EQT Holdings Limited										
08/10/2019	111.78	0.00	111.78	47.91						
30/03/2020	114.21	0.00	114.21	48.95						
	225.99	0.00	225.99	96.86						
SUN.AX Suncorp Group Limited										
25/09/2019	767.36	0.00	767.36	328.87						
31/03/2020	440.44	0.00	440.44	188.76						
	1,207.80	0.00	1,207.80	517.63						
TAH.AX Tabcorp Holdings Limited										
20/09/2019	705.65	0.00	705.65	302.42						
18/03/2020	1,420.65	0.00	1,420.65	608.85						
	2,126.30	0.00	2,126.30	911.27						
TLS.AX Telstra Corporation Limited.										
26/09/2019	400.00	0.00	400.00	171.43						
27/03/2020	400.00	0.00	400.00	171.43						

**L & B SUPERANNUATION FUND**  
**Dividend Reconciliation Report**



For The Period 01 July 2019 - 30 June 2020

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
	800.00	0.00	800.00	342.86						
VEA.AX Viva Energy Group Limited										
14/10/2019	168.00	0.00	168.00	72.00						
15/04/2020	208.00	0.00	208.00	89.14						
	376.00	0.00	376.00	161.14						
WES.AX Wesfarmers Limited										
09/10/2019	2,265.90	0.00	2,265.90	971.10						
31/03/2020	2,221.50	0.00	2,221.50	952.07						
	4,487.40	0.00	4,487.40	1,923.17						
WPL.AX Woodside Petroleum Ltd										
20/09/2019	405.15	0.00	405.15	173.64						
20/03/2020	1,508.01	0.00	1,508.01	646.29						
	1,913.16	0.00	1,913.16	819.93						
	<b>25,110.96</b>	<b>3,109.71</b>	<b>22,001.25</b>	<b>9,429.12</b>						

**L & B SUPERANNUATION FUND**  
**Dividend Reconciliation Report**



For The Period 01 July 2019 - 30 June 2020

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
<b>TOTAL</b>	<b>25,110.96</b>	<b>3,109.71</b>	<b>22,001.25</b>	<b>9,429.12</b>						

**Tax Return Reconciliation**

	Totals	Tax Return Label
Unfranked	3,109.71	J
Franked Dividends	22,001.25	K
Franking Credits	9,429.12	L

L & B SUPERANNUATION FUND  
Interest Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
<b>Bank Accounts</b>					
NAB530874434 Bank Acc NAB *4434					
31/07/2019	1.34	1.34			
31/08/2019	1.29	1.29			
30/09/2019	1.45	1.45			
31/10/2019	1.78	1.78			
29/11/2019	1.85	1.85			
31/12/2019	2.11	2.11			
31/01/2020	2.17	2.17			
28/02/2020	2.11	2.11			
31/03/2020	2.58	2.58			
30/04/2020	2.34	2.34			
31/05/2020	2.35	2.35			
30/06/2020	2.78	2.78			
	24.15	24.15			
<b>NABTRADE NAB Trade Account</b>					
31/07/2019	152.31	152.31			
30/08/2019	125.40	125.40			
30/09/2019	121.22	121.22			
31/10/2019	124.25	124.25			
29/11/2019	101.50	101.50			

**L & B SUPERANNUATION FUND**  
**Interest Reconciliation Report**



For The Period 01 July 2019 - 30 June 2020

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
31/12/2019	112.00	112.00			
31/01/2020	108.50	108.50			
28/02/2020	53.80	53.80			
31/03/2020	20.84	20.84			
30/04/2020	16.35	16.35			
29/05/2020	12.76	12.76			
30/06/2020	14.08	14.08			
	963.01	963.01			
	<b>987.16</b>	<b>987.16</b>			
<b>TOTAL</b>	<b>987.16</b>	<b>987.16</b>			

**Tax Return Reconciliation**

	Totals	Tax Return Label
Gross Interest	987.16	11C

# L & B SUPERANNUATION FUND

## Distribution Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

Date	Non Primary Production Income (A) * <sub>1</sub>					Distributed Capital Gains (B) * <sub>2</sub>					Foreign Income * <sub>3</sub>		Non-Assessable			Taxable Income
	Payment Received	Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * <sub>5</sub>	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt	Tax Free	Tax Deferred / AMIT * <sub>6</sub>	
<b>Units in Listed Unit Trusts (Australian)</b>																
FSF0007AU CFS MIF Future Leaders Fund																
16/09/2019	26.26						S									0.00
16/12/2019	68.29						S									0.00
30/06/2020	0.00	29.25	1.65	1.39	66.51		S			4.41	4.23				57.85	107.44
	94.55	29.25	1.65	1.39	66.51					4.41	4.23				57.85	107.44
	<i>Net Cash Distribution:</i>		94.55													
HOW0002AU Pengana International Fund																
30/06/2020	1,748.47			106.99	567.38	I	567.38		454.97	51.75	38.00				0.00	1,219.09
	1,748.47			106.99	567.38		567.38		454.97	51.75	38.00				0.00	1,219.09
	<i>Net Cash Distribution:</i>		1,748.47													
MLC0015AU MLC MKey InvSer/UT MLC Aust Share																
01/06/2020	444.73						S									0.00
30/06/2020	0.00			3.27	314.61	I	314.24			222.32	48.74				(15.32)	588.94
30/06/2020	(3.05)						S									0.00
	441.68			3.27	314.61		314.24			222.32	48.74				(15.32)	588.94
	<i>Net Cash Distribution:</i>		441.68													
SCG.AX Scentre Group																
30/08/2019	222.61						S									0.00

**L & B SUPERANNUATION FUND**  
**Distribution Reconciliation Report**



For The Period 01 July 2019 - 30 June 2020

Date	Non Primary Production Income (A) * <sub>1</sub>					Distributed Capital Gains (B) * <sub>2</sub>					Foreign Income * <sub>3</sub>		Non-Assessable			Taxable Income
	Payment Received	Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * <sub>5</sub>	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt	Tax Free	Tax Deferred / AMIT * <sub>6</sub>	
28/02/2020	222.60						S								0.00	
30/06/2020	0.00	0.09		323.25	0.04	88.45	I	88.45		294.41	0.48	0.20			(349.92)	706.92
	445.21	0.09		323.25	0.04	88.45		88.45		294.41	0.48	0.20			(349.92)	706.92
<i>Net Cash Distribution:</i>	<i>445.21</i>															
SYD.AX Sydney Airport																
15/08/2019	643.50						S								0.00	
14/02/2020	643.50						S								0.00	
30/06/2020	0.00		947.10	338.89			S								1.01	1,285.99
	1,287.00		947.10	338.89											1.01	1,285.99
<i>Net Cash Distribution:</i>	<i>1,287.00</i>															
	<b>4,016.91</b>	<b>29.34</b>	<b>948.75</b>	<b>773.79</b>	<b>66.55</b>	<b>970.44</b>		<b>970.07</b>		<b>749.38</b>	<b>278.96</b>	<b>91.17</b>			<b>(306.38)</b>	<b>3,908.38</b>



# L & B SUPERANNUATION FUND

## Distribution Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

Date	Non Primary Production Income (A) * <sub>1</sub>			Distributed Capital Gains (B) * <sub>2</sub>				Foreign Income * <sub>3</sub>		Non-Assessable				Taxable Income		
	Payment Received	Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * <sub>5</sub>	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt		Tax Free	Tax Deferred / AMIT * <sub>6</sub>
<b>TOTAL</b>	4,016.91	29.34	948.75	773.79	66.55	970.44		970.07		749.38	278.96	91.17			(306.38)	3,908.38

### Total Distributed Gains

Discount Rate	Discounted	Gross
Superfund 1/3	0.00	0.00
Individual 50%(I)	970.44	2,690.26
<b>Total</b>	<b>970.44</b>	<b>2,690.26</b>

### \*<sub>1</sub> Summary of Non Primary Production Income (A)

Tax Label	Franked	Unfranked	Interest/Other	Less Other Deduction	Income Before Credits * <sub>7</sub>	Franking Credits	Total Including Credits
11M Gross trust distributions	29.34	948.75	773.79		1,751.88	66.55	1,818.43

\*<sub>2</sub> Forms part of the Net Capital Gains calculation for Tax Label 11A.

\*<sub>3</sub> Forms part of the Foreign Credits calculation for Tax Label 11D, D1, 13C1.

\*<sub>4</sub> Taxable Income is designed to match Tax Statement provided by Fund Manager.

Taxable Income in the SMSF Annual Return will be different due to application of Capital Losses in Net Capital Gain calculation and application of different discount method.

\*<sub>5</sub> This is the discount rate selected for the transaction. "S" being Super Funds at 1/3 and "I" being Individual at 50%.

\*<sub>6</sub> AMIT cost base net increase is reflected as negative amount i.e. negative tax deferred and AMIT cost base net decrease is reflected as positive amount i.e. positive tax deferred.

\*<sub>7</sub> Sum of Income Before Credits reconciles with Taxable Trust Distributions in Statement of Taxable Income.

^ Variance between Payment Received and Net Cash Distribution.

L & B SUPERANNUATION FUND

Investment Summary with Market Movement



As at 30 June 2020

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Overall	Unrealised Current Year	Realised Movement
<b>Cash/Bank Accounts</b>								
Bank Acc NAB *4434		71,978.560000	71,978.56	71,978.56	71,978.56			
NAB Trade Account		21,503.530000	21,503.53	21,503.53	21,503.53			
NABTrade 9371		95.110000	95.11	95.11	95.11			
			<b>93,577.20</b>		<b>93,577.20</b>			
<b>Shares in Listed Companies (Australian)</b>								
AMC.AX Amcor Limited	4,115.00	14.480000	59,585.20	14.00	57,610.01	1,975.19	(5,032.20)	0.00
ANZ.AX Australia And New Zealand Banking Group Limited	2,785.00	18.640000	51,912.40	21.05	58,633.36	(6,720.96)	(26,344.29)	0.00
BHP.AX BHP Group Limited	2,454.00	35.820000	87,902.28	26.20	64,298.00	23,604.28	(13,104.36)	0.00
CBA.AX Commonwealth Bank Of Australia.	470.00	69.420000	32,627.40	32.30	15,181.44	17,445.96	(6,279.20)	0.00
EQT.AX EQT Holdings Limited	243.00	24.750000	6,014.25	17.00	4,131.00	1,883.25	(1,178.55)	0.00
SUN.AX Suncorp Group Limited	1,694.00	9.230000	15,635.62	13.46	22,801.44	(7,165.82)	(7,175.90)	0.00
TAH.AX Tabcorp Holdings Limited	12,915.00	3.380000	43,652.70	4.62	59,707.44	(16,054.74)	(15,221.88)	0.00
TLS.AX Telstra Corporation Limited.	5,000.00	3.130000	15,650.00	4.94	24,687.83	(9,037.83)	(3,600.00)	0.00
VEA.AX Viva Energy Group Limited	8,000.00	1.820000	14,560.00	2.50	20,000.00	(5,440.00)	(2,320.00)	0.00
WES.AX Wesfarmers Limited	3,021.00	44.830000	135,431.43	23.54	71,107.55	64,323.88	25,903.51	0.00
WPL.AX Woodside Petroleum Ltd	1,873.00	21.650000	40,550.45	27.37	51,256.93	(10,706.48)	(24,399.70)	0.00
			<b>503,521.73</b>		<b>449,415.00</b>	<b>54,106.73</b>	<b>(78,752.57)</b>	<b>0.00</b>
<b>Units in Listed Unit Trusts (Australian)</b>								
FSF0007AU CFS MIF Future Leaders Fund	2,626.46	3.083900	8,099.75	3.53	9,278.25	(1,178.50)	(1,224.72)	0.00
MLC0015AU MLC MKey InvSer/UT MLC Aust Share	12,796.01	1.749880	22,391.48	1.99	25,461.53	(3,070.05)	(1,283.81)	(0.51)
HOW0002AU Pengana International Fund	4,196.69	3.282600	13,776.05	2.69	11,278.60	2,497.45	1,495.28	0.00
SCG.AX Scentre Group	1,970.00	2.170000	4,274.90	4.13	8,127.65	(3,852.75)	(3,289.90)	0.00
SYD.AX Sydney Airport	5,050.00	5.670000	28,633.50	7.29	36,797.78	(8,164.28)	(13,114.05)	0.00
			<b>77,175.68</b>		<b>90,943.81</b>	<b>(13,768.13)</b>	<b>(17,417.20)</b>	<b>(0.51)</b>
			<b>674,274.61</b>		<b>633,936.01</b>	<b>40,338.60</b>	<b>(96,169.77)</b>	<b>(0.51)</b>

# L & B SUPERANNUATION FUND

## Detailed Schedule of Fund Assets

As at 30 June 2020

Transaction Date	Description	Units	Amount \$
<b>Shares in Listed Companies (Australian) (77600)</b>			
<u>Amcor Limited (AMC.AX)</u>			
30/06/2017	Purchase Investments	1,355.00	20,356.79
30/06/2017	Purchase Investments	1,115.00	15,026.44
30/06/2017	Purchase Investments	895.00	12,088.73
30/06/2017	Market Revaluation		7,074.69
30/06/2018	Revaluation - 29/06/2018 @ \$14.410000 (System Price) - 3,365.000000 Units on hand		(6,057.00)
30/06/2019	Revaluation - 28/06/2019 @ \$16.190000 (System Price) - 3,365.000000 Units on hand		5,989.70
02/04/2020	Morgans financial	750.00	10,138.05
30/06/2020	Revaluation - 30/06/2020 @ \$14.480000 (System Price) - 4,115.000000 Units on hand		(5,032.20)
		4,115.00	59,585.20
<u>Australia And New Zealand Banking Group Limited (ANZ.AX)</u>			
30/06/2017	Purchase Investments	695.00	10,000.00
30/06/2017	Purchase Investments	530.00	9,125.19
30/06/2017	Purchase Investments	75.00	2,024.45
30/06/2017	Purchase Investments	59.00	1,915.20
30/06/2017	Purchase Investments	65.00	1,821.60
30/06/2017	Purchase Investments	56.00	1,784.50
30/06/2017	Purchase Investments	71.00	1,764.80
30/06/2017	Purchase Investments	55.00	1,739.92
30/06/2017	Purchase Investments	49.00	1,632.61
30/06/2017	Purchase Investments	60.00	1,425.95
30/06/2017	Purchase Investments	47.00	1,361.45
30/06/2017	Purchase Investments	67.00	1,277.56
30/06/2017	Purchase Investments	52.00	1,169.94
30/06/2017	Purchase Investments	57.00	1,153.68
30/06/2017	Purchase Investments	48.00	1,045.12
30/06/2017	Purchase Investments	39.00	842.80
30/06/2017	Purchase Investments	37.00	802.88
30/06/2017	Purchase Investments	40.00	552.04
30/06/2017	Purchase Investments	19.00	521.70
30/06/2017	Purchase Investments	16.00	465.06
30/06/2017	Purchase Investments	22.00	448.88
30/06/2017	Purchase Investments	15.00	427.80
30/06/2017	Purchase Investments	16.00	379.96
30/06/2017	Purchase Investments	14.00	369.60
30/06/2017	Purchase Investments	24.00	361.56
30/06/2017	Purchase Investments	16.00	331.02
30/06/2017	Purchase Investments	15.00	320.79
30/06/2017	Purchase Investments	18.00	295.29
30/06/2017	Purchase Investments	16.00	280.59
30/06/2017	Purchase Investments	14.00	253.92
30/06/2017	Purchase Investments	13.00	249.04
30/06/2017	Purchase Investments	11.00	212.00
30/06/2017	Purchase Investments	11.00	210.99
30/06/2017	Market Revaluation		20,694.35

# L & B SUPERANNUATION FUND

## Detailed Schedule of Fund Assets

As at 30 June 2020

Transaction Date	Description	Units	Amount \$
03/07/2017	ANZ DRP	65.00	1,859.23
18/12/2017	ANZ DRP	66.00	1,915.32
30/06/2018	Revaluation - 29/06/2018 @ \$28.240000 (System Price) - 2,473.000000 Units on hand		(1,199.27)
02/07/2018	80C FRANKED @ 30%; DRP & BSP NIL DISC	72.00	1,998.72
18/12/2018	80C FRANKED @ 30%; DRP & BSP NIL DISC	78.00	2,030.34
30/06/2019	Revaluation - 28/06/2019 @ \$28.210000 (System Price) - 2,623.000000 Units on hand		128.25
01/07/2019	80C FRANKED @ 30%; DRP & BSP NIL DISC	75.00	2,084.25
18/12/2019	56C FR @ 30%;24C CFI;DRP & BSP NIL DISC	87.00	2,177.61
30/06/2020	Revaluation - 30/06/2020 @ \$18.640000 (System Price) - 2,785.000000 Units on hand		(26,344.29)
		2,785.00	51,912.40
<u>BHP Group Limited (BHP.AX)</u>			
30/06/2017	Purchase Investments	890.00	21,934.05
30/06/2017	Purchase Investments	750.00	18,737.42
30/06/2017	Purchase Investments	410.00	10,051.87
30/06/2017	Market Revaluation		(2,999.34)
30/06/2018	Revaluation - 29/06/2018 @ \$33.910000 (System Price) - 2,050.000000 Units on hand		21,791.50
08/01/2019	morgans	404.00	13,574.66
30/06/2019	Revaluation - 28/06/2019 @ \$41.160000 (System Price) - 2,454.000000 Units on hand		17,916.48
30/06/2020	Revaluation - 30/06/2020 @ \$35.820000 (System Price) - 2,454.000000 Units on hand		(13,104.36)
		2,454.00	87,902.28
<u>Commonwealth Bank Of Australia. (CBA.AX)</u>			
30/06/2017	Purchase Investments	300.00	9,047.44
30/06/2017	Purchase Investments	150.00	4,704.00
30/06/2017	Purchase Investments	20.00	1,430.00
30/06/2017	Market Revaluation		23,739.26
30/06/2018	Revaluation - 29/06/2018 @ \$72.870000 (System Price) - 470.000000 Units on hand		(4,671.80)
30/06/2019	Revaluation - 28/06/2019 @ \$82.780000 (System Price) - 470.000000 Units on hand		4,657.70
30/06/2020	Revaluation - 30/06/2020 @ \$69.420000 (System Price) - 470.000000 Units on hand		(6,279.20)
		470.00	32,627.40
<u>Coles Group Limited. (COL.AX)</u>			
23/11/2018	1:1 DIST OF SHARES IN COLES GROUP	2,325.00	19,329.38
08/01/2019	morgans	(2,325.00)	(19,329.38)
		0.00	0.00
<u>EQT Holdings Limited (EQT.AX)</u>			
30/06/2017	Purchase Investments	243.00	4,131.00
30/06/2017	Market Revaluation		172.53
30/06/2018	Revaluation - 29/06/2018 @ \$20.800000 (System Price) - 243.000000 Units on hand		750.87
30/06/2019	Revaluation - 28/06/2019 @ \$29.600000 (System Price) - 243.000000 Units on hand		2,138.40
30/06/2020	Revaluation - 30/06/2020 @ \$24.750000 (System Price) - 243.000000 Units on hand		(1,178.55)
		243.00	6,014.25
<u>QUBE HOLDINGS LTD (QUB.AX)</u>			

# L & B SUPERANNUATION FUND

## Detailed Schedule of Fund Assets

As at 30 June 2020

Transaction Date	Description	Units	Amount \$
30/06/2017	Purchase Investments	5,200.00	12,091.56
30/06/2017	Purchase Investments	4,200.00	10,403.19
30/06/2017	Market Revaluation		2,227.25
28/05/2018	Morgans Financial (Auto reprocessed due to distribution entered / deleted on 01/05/2018)	(9,400.00)	(22,494.75)
28/05/2018	Unrealised Gain writeback as at 28/05/2018		(2,227.25)
		0.00	0.00
<u>Suncorp Group Limited (SUN.AX)</u>			
30/06/2017	Purchase Investments	1,084.00	14,406.86
30/06/2017	Purchase Investments	660.00	9,074.74
30/06/2017	Market Revaluation		2,364.48
30/06/2018	Revaluation - 29/06/2018 @ \$14.590000 (System Price) - 1,744.000000 Units on hand		(401.12)
30/06/2019	Revaluation - 28/06/2019 @ \$13.470000 (System Price) - 1,744.000000 Units on hand		(1,953.28)
01/10/2019	971 for 1000 share consolidation of SUN.AX	(50.00)	0.00
24/10/2019	Suncorp capital return [ In conjunction with the consolidation, a capital return of 39 cents per ordinary share will be paid on 24 October 2019 to all ordinary shareholders recorded on the register at 7:00pm (AEST) on 1 October 2019.]	0.00	(680.16)
30/06/2020	Revaluation - 30/06/2020 @ \$9.230000 (System Price) - 1,694.000000 Units on hand		(7,175.90)
		1,694.00	15,635.62
<u>Tabcorp Holdings Limited (TAH.AX)</u>			
28/05/2018	Morgans Financial (Auto reprocessed due to distribution entered / deleted on 01/05/2018)	6,415.00	29,379.61
30/06/2018	Revaluation - 29/06/2018 @ \$4.460000 (System Price) - 6,415.000000 Units on hand		(768.71)
30/06/2019	Revaluation - 28/06/2019 @ \$4.450000 (System Price) - 6,415.000000 Units on hand		(64.15)
12/02/2020	Nabtrade	6,500.00	30,327.83
30/06/2020	Revaluation - 30/06/2020 @ \$3.380000 (System Price) - 12,915.000000 Units on hand		(15,221.88)
		12,915.00	43,652.70
<u>Telstra Corporation Limited. (TLS.AX)</u>			
30/06/2017	Purchase Investments	2,700.00	12,468.25
30/06/2017	Purchase Investments	2,300.00	12,219.58
30/06/2017	Market Revaluation		(3,187.83)
30/06/2018	Revaluation - 29/06/2018 @ \$2.620000 (System Price) - 5,000.000000 Units on hand		(8,400.00)
30/06/2019	Revaluation - 28/06/2019 @ \$3.850000 (System Price) - 5,000.000000 Units on hand		6,150.00
30/06/2020	Revaluation - 30/06/2020 @ \$3.130000 (System Price) - 5,000.000000 Units on hand		(3,600.00)
		5,000.00	15,650.00
<u>Viva Energy Group Limited (VEA.AX)</u>			
06/07/2018	withdrawal	8,000.00	20,000.00
30/06/2019	Revaluation - 28/06/2019 @ \$2.110000 (System Price) - 8,000.000000 Units on hand		(3,120.00)
30/06/2020	Revaluation - 30/06/2020 @ \$1.820000 (System Price) - 8,000.000000 Units on hand		(2,320.00)
		8,000.00	14,560.00
<u>Wesfarmers Limited (WES.AX)</u>			
30/06/2017	Purchase Investments	221.00	7,795.15
30/06/2017	Purchase Investments	299.00	7,033.23

# L & B SUPERANNUATION FUND

## Detailed Schedule of Fund Assets

As at 30 June 2020

Transaction Date	Description	Units	Amount \$
30/06/2017	Purchase Investments	426.00	5,817.75
30/06/2017	Purchase Investments	176.00	4,327.37
30/06/2017	Purchase Investments	113.00	3,220.50
30/06/2017	Purchase Investments	55.00	2,176.71
30/06/2017	Purchase Investments	50.00	2,169.18
30/06/2017	Purchase Investments	49.00	2,139.45
30/06/2017	Purchase Investments	46.00	1,957.00
30/06/2017	Purchase Investments	44.00	1,834.56
30/06/2017	Purchase Investments	44.00	1,781.11
30/06/2017	Purchase Investments	39.00	1,710.58
30/06/2017	Purchase Investments	45.00	1,566.25
30/06/2017	Purchase Investments	36.00	1,549.85
30/06/2017	Purchase Investments	44.00	1,326.25
30/06/2017	Purchase Investments	31.00	1,309.62
30/06/2017	Purchase Investments	70.00	1,308.09
30/06/2017	Purchase Investments	42.00	1,250.25
30/06/2017	Purchase Investments	39.00	1,121.50
30/06/2017	Purchase Investments	70.00	1,111.30
30/06/2017	Purchase Investments	31.00	1,051.20
30/06/2017	Purchase Investments	25.00	997.65
30/06/2017	Purchase Investments	31.00	995.20
30/06/2017	Purchase Investments	34.00	859.35
30/06/2017	Purchase Investments	25.00	812.30
30/06/2017	Purchase Investments	17.00	589.90
30/06/2017	Purchase Investments	14.00	523.80
30/06/2017	Purchase Investments	12.00	485.75
30/06/2017	Purchase Investments	28.00	475.50
30/06/2017	Market Revaluation		27,202.37
28/09/2017	Wesfarmers DRP	61.00	2,547.64
05/04/2018	Wesfarmers DRP	55.00	2,293.23
30/06/2018	Revaluation - 29/06/2018 @ \$49.360000 (System Price) - 2,272.000000 Units on hand		20,806.33
27/09/2018	120C FRANKED@30%; DRP NIL DISCOUNT	53.00	2,723.31
23/11/2018	1:1 DIST OF SHARES IN COLES GROUP	0.00	(19,329.38)
08/01/2019	morgans	420.00	13,587.84
10/04/2019	200C FR @30%;100C SPECIAL;DRP NIL DISC	160.00	5,505.44
30/06/2019	Revaluation - 28/06/2019 @ \$36.160000 (System Price) - 2,905.000000 Units on hand		(9,588.33)
09/10/2019	78C FRANKED@30%; DRP NIL DISCOUNT	57.00	2,248.64
31/03/2020	AUD 0.75 FRANKED, 30% CTR, DRP NIL DISC	59.00	2,234.48
30/06/2020	Revaluation - 30/06/2020 @ \$44.830000 (System Price) - 3,021.000000 Units on hand		25,903.51
		3,021.00	135,431.43
<u>Woodside Petroleum Ltd (WPL.AX)</u>			
30/06/2017	Purchase Investments	635.00	9,116.19
30/06/2017	Purchase Investments	10.00	524.00
30/06/2017	Purchase Investments	13.00	488.94
30/06/2017	Purchase Investments	14.00	461.28
30/06/2017	Purchase Investments	16.00	446.11

# L & B SUPERANNUATION FUND

## Detailed Schedule of Fund Assets

As at 30 June 2020

Transaction Date	Description	Units	Amount \$
30/06/2017	Purchase Investments	9.00	389.34
30/06/2017	Purchase Investments	9.00	381.49
30/06/2017	Purchase Investments	8.00	375.65
30/06/2017	Purchase Investments	12.00	371.81
30/06/2017	Purchase Investments	8.00	371.25
30/06/2017	Purchase Investments	10.00	367.41
30/06/2017	Purchase Investments	10.00	365.75
30/06/2017	Purchase Investments	7.00	317.52
30/06/2017	Market Revaluation		8,754.33
30/06/2018	Revaluation - 29/06/2018 @ \$35.460000 (System Price) - 761.000000 Units on hand		4,253.99
30/06/2019	Revaluation - 28/06/2019 @ \$36.360000 (System Price) - 761.000000 Units on hand		684.90
20/09/2019	US 36C FRANKED@30%; DRP	13.00	407.48
12/02/2020	Nabtrade	1,040.00	35,361.51
20/03/2020	USD 0.55, 0.55 FRANKED, 30% CTR, DRP 1.5% DISC	59.00	1,511.20
30/06/2020	Revaluation - 30/06/2020 @ \$21.650000 (System Price) - 1,873.000000 Units on hand		(24,399.70)
		1,873.00	40,550.45
<b>Units in Listed Unit Trusts (Australian) (78200)</b>			
<u>CFS MIF Future Leaders Fund (FSF0007AU)</u>			
30/06/2017	Purchase Managed Fund	2,626.46	9,278.25
30/06/2018	Revaluation - 30/06/2018 @ \$4.133000 (Custom) - 2,626.464300 Units on hand		1,576.93
30/06/2019	Revaluation - 30/06/2019 @ \$3.550200 (Custom) - 2,626.464300 Units on hand		(1,530.71)
30/06/2020	Revaluation - 30/06/2020 @ \$3.083900 (Exit) - 2,626.464300 Units on hand		(1,224.72)
		2,626.46	8,099.75
<u>Pengana International Fund (HOW0002AU)</u>			
30/06/2017	Purchase Managed Fund	4,196.69	11,278.60
30/06/2018	Revaluation - 30/06/2018 @ \$2.865900 (Custom) - 4,196.690000 Units on hand		748.69
30/06/2019	Revaluation - 30/06/2019 @ \$2.926300 (Custom) - 4,196.690000 Units on hand		253.48
30/06/2020	Revaluation - 30/06/2020 @ \$3.282600 (Exit) - 4,196.690000 Units on hand		1,495.28
		4,196.69	13,776.05
<u>MLC MKey InvSer/UT MLC Aust Share (MLC0015AU)</u>			
30/06/2017	Purchase Managed Fund	11,359.96	22,710.95
04/06/2018	MLC Income reinvested	689.96	1,428.70
30/06/2018	Revaluation - 30/06/2018 @ \$2.014900 (Custom) - 12,049.921180 Units on hand		139.74
30/06/2019	to take up with holding tax on MLC Distribution and reinvestment	492.92	880.71
30/06/2019	Revaluation - 30/06/2019 @ \$1.852380 (Custom) - 12,542.846140 Units on hand		(1,925.98)
01/06/2020	MLC Distribution	254.88	444.73
30/06/2020	MLC withholding tax adjustment (Auto reprocessed due to distribution entered / deleted on 30/06/2020)	(1.72)	(3.56)
30/06/2020	Unrealised Gain writeback as at 30/06/2020		0.24
30/06/2020	Revaluation - 30/06/2020 @ \$1.749880 (Custom) - 12,796.007890 Units on hand		(1,284.05)
		12,796.01	22,391.48
<u>Scentre Group (SCG.AX)</u>			

**L & B SUPERANNUATION FUND**  
**Detailed Schedule of Fund Assets**

As at 30 June 2020

Transaction Date	Description	Units	Amount \$
30/06/2017	Purchase Investments	1,970.00	8,127.65
30/06/2017	Market Revaluation		(149.15)
30/06/2018	Revaluation - 29/06/2018 @ \$4.390000 (System Price) - 1,970.000000 Units on hand		669.80
30/06/2019	Revaluation - 28/06/2019 @ \$3.840000 (System Price) - 1,970.000000 Units on hand		(1,083.50)
30/06/2020	Revaluation - 30/06/2020 @ \$2.170000 (System Price) - 1,970.000000 Units on hand		(3,289.90)
		1,970.00	4,274.90
<u>Sydney Airport (SYD.AX)</u>			
30/06/2017	Purchase Investments	3,300.00	21,582.23
30/06/2017	Market Revaluation		1,814.77
30/06/2018	Revaluation - 29/06/2018 @ \$7.160000 (System Price) - 3,300.000000 Units on hand		231.00
30/06/2019	Revaluation - 28/06/2019 @ \$8.040000 (System Price) - 3,300.000000 Units on hand		2,904.00
12/02/2020	Nabtrade	1,750.00	15,215.55
30/06/2020	Revaluation - 30/06/2020 @ \$5.670000 (System Price) - 5,050.000000 Units on hand		(13,114.05)
		5,050.00	28,633.50
<u>Westfield Corporation (WFD.AX)</u>			
30/06/2017	Purchase Investments	910.00	6,513.37
30/06/2017	Market Revaluation		793.93
28/05/2018	Morgans Financial (Auto reprocessed due to distribution entered / deleted on 01/05/2018)	(910.00)	(6,513.37)
28/05/2018	Unrealised Gain writeback as at 28/05/2018		(793.93)
		0.00	0.00



**L & B SUPERANNUATION FUND**  
**Realised Capital Gains Report**



For The Period 01 July 2019 - 30 June 2020

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
<b>Units in Listed Unit Trusts (Australian)</b>												
MLC MKey InvSer/UT MLC Aust Share												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	629.22	0.00	(0.74)
		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>629.22</b>	<b>0.00</b>	<b>(0.74)</b>
04/06/2018	30/06/2020	1.72	3.56	3.05	(0.51)	3.56	3.56	0.00	0.00	0.00	0.00	(0.51)
		<b>1.72</b>	<b>3.56</b>	<b>3.05</b>	<b>(0.51)</b>	<b>3.56</b>	<b>3.56</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(0.51)</b>
Pengana International Fund												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,134.76	454.97	0.00
		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1,134.76</b>	<b>454.97</b>	<b>0.00</b>
Scentre Group												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176.90	294.41	0.00
		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>176.90</b>	<b>294.41</b>	<b>0.00</b>
		<b>1.72</b>	<b>3.56</b>	<b>3.05</b>	<b>(0.51)</b>	<b>3.56</b>	<b>3.56</b>	<b>0.00</b>	<b>0.00</b>	<b>1,940.88</b>	<b>749.38</b>	<b>(1.25)</b>
		<b>1.72</b>	<b>3.56</b>	<b>3.05</b>	<b>(0.51)</b>	<b>3.56</b>	<b>3.56</b>	<b>0.00</b>	<b>0.00</b>	<b>1,940.88</b>	<b>749.38</b>	<b>(1.25)</b>

**L & B SUPERANNUATION FUND**  
**Unrealised Capital Gains Report**

As at 30 June 2020

Investment	Units	Cost	Tax Deferred /Depreciation	CGT Cost Base	Market Value	Projected Profit /Loss	Taxable Profit Indexation	Taxable Profit Discounted	Taxable Profit Notional
<b>Shares in Listed Companies (Australian)</b>									
AMC.AX - Amcor Limited	4,115.00	57,610.01	0.00	57,610.01	59,585.2000	1,975.19	0.00	1,326.42	0.00
ANZ.AX - Australia And New Zealand Banking Group Limited	2,785.00	58,633.36	0.00	58,633.36	51,912.4000	(6,720.96)	0.00	0.00	0.00
BHP.AX - BHP Group Limited	2,454.00	64,298.00	0.00	64,298.00	87,902.2800	23,604.28	0.00	15,736.19	0.00
CBA.AX - Commonwealth Bank Of Australia.	470.00	15,181.44	0.00	15,181.44	32,627.4000	17,445.96	0.00	11,658.37	0.00
EQT.AX - EQT Holdings Limited	243.00	4,131.00	0.00	4,131.00	6,014.2500	1,883.25	0.00	1,255.50	0.00
SUN.AX - Suncorp Group Limited	1,694.00	22,801.44	0.00	22,801.44	15,635.6200	(7,165.82)	0.00	0.00	0.00
TAH.AX - Tabcorp Holdings Limited	12,915.00	59,707.44	0.00	59,707.44	43,652.7000	(16,054.74)	0.00	0.00	0.00
TLS.AX - Telstra Corporation Limited.	5,000.00	24,687.83	0.00	24,687.83	15,650.0000	(9,037.83)	0.00	0.00	0.00
VEA.AX - Viva Energy Group Limited	8,000.00	20,000.00	0.00	20,000.00	14,560.0000	(5,440.00)	0.00	0.00	0.00
WES.AX - Wesfarmers Limited	3,021.00	71,107.55	0.00	71,107.55	135,431.4300	64,323.88	0.00	42,404.48	0.00
WPL.AX - Woodside Petroleum Ltd	1,873.00	51,256.93	0.00	51,256.93	40,550.4500	(10,706.48)	0.00	0.00	0.00
		<b>449,415.00</b>	<b>0.00</b>	<b>449,415.00</b>	<b>503,521.7300</b>	<b>54,106.73</b>	<b>0.00</b>	<b>72,380.96</b>	<b>0.00</b>
<b>Units in Listed Unit Trusts (Australian)</b>									
FSF0007AU - CFS MIF Future Leaders Fund	2,626.46	9,278.25	76.38	9,201.87	8,099.7533	(1,102.12)	0.00	0.00	0.00
HOW0002AU - Pengana International Fund	4,196.69	11,278.60	0.00	11,278.60	13,776.0546	2,497.45	0.00	1,664.97	0.00
MLC0015AU - MLC MKey InvSer/UT	12,796.01	25,461.53	(21.36)	25,482.89	22,391.4783	(3,091.41)	0.00	0.00	0.00
MLC Aust Share									
SCG.AX - Scentre Group	1,970.00	8,127.65	(148.54)	8,276.19	4,274.9000	(4,001.29)	0.00	0.00	0.00
SYD.AX - Sydney Airport	5,050.00	36,797.78	2.77	36,795.01	28,633.5000	(8,161.51)	0.00	0.00	0.00
		<b>90,943.81</b>	<b>(90.75)</b>	<b>91,034.56</b>	<b>77,175.6861</b>	<b>(13,858.87)</b>	<b>0.00</b>	<b>1,664.97</b>	<b>0.00</b>
		<b>540,358.81</b>	<b>(90.75)</b>	<b>540,449.56</b>	<b>580,697.4161</b>	<b>40,247.86</b>	<b>0.00</b>	<b>74,045.93</b>	<b>0.00</b>

L & B SUPERANNUATION FUND  
**Contributions Summary Report**



For The Period 01 July 2019 - 30 June 2020

**LISA EDWARDS**

Date of Birth: 07/12/1970  
Age: 49 (at year end)  
Member Code: EDWLIS00001A  
Total Super Balance\*<sup>1</sup> as at 30/06/2019: 192,088.69

<b>Contributions Summary</b>	<b>2020</b>	<b>2019</b>
<b>Concessional Contribution</b>		
Employer	12,285.04	12,902.63
	<hr/>	<hr/>
	12,285.04	12,902.63
<b>Other Contribution</b>		
Government Co-Contributions	3,126.95	0.00
	<hr/>	<hr/>
	3,126.95	0.00
<b>Total Contributions</b>	<hr/>	<hr/>
	15,411.99	12,902.63
	<hr/>	<hr/>

I, LISA EDWARDS, confirm that the amounts reported above are the total contributions deposited to the fund with respect of my member balance for the period 01/07/2019 to 30/06/2020.

---

LISA EDWARDS

\*1 TSB can include information external to current fund's transaction records. The amount is per individual across all funds.

L & B SUPERANNUATION FUND  
**Contributions Summary Report**



For The Period 01 July 2019 - 30 June 2020

**ROBERT CUPITT**

Date of Birth: 15/09/1959  
Age: 60 (at year end)  
Member Code: CUPROB00001A  
Total Super Balance\*<sup>1</sup> as at 30/06/2019: 523,078.79

<b>Contributions Summary</b>	<b>2020</b>	<b>2019</b>
<b>Concessional Contribution</b>		
Employer	19,586.46	0.00
	<hr/>	<hr/>
	19,586.46	0.00
	<hr/>	<hr/>
<b>Total Contributions</b>	<b>19,586.46</b>	<b>0.00</b>

I, ROBERT CUPITT, confirm that the amounts reported above are the total contributions deposited to the fund with respect of my member balance for the period 01/07/2019 to 30/06/2020.

\_\_\_\_\_  
ROBERT CUPITT

\*1 TSB can include information external to current fund's transaction records. The amount is per individual across all funds.

# L & B SUPERANNUATION FUND

## Members Statement

ROBERT ALLAN CUPITT  
4 JOYCE AVENUE  
OAKLEIGH SOUTH, Victoria, 3167, Australia

### Your Details

Date of Birth : 15/09/1959  
Age: 60  
Tax File Number: 491530754  
Date Joined Fund: 14/02/2001  
Service Period Start Date: 06/02/1981  
Date Left Fund:  
Member Code: CUPROB00001A  
Account Start Date: 14/02/2001  
Account Phase: Accumulation Phase  
Account Description: Accumulation

Nominated Beneficiaries N/A  
Vested Benefits 490,026.22  
Total Death Benefit 490,026.22

### Your Balance

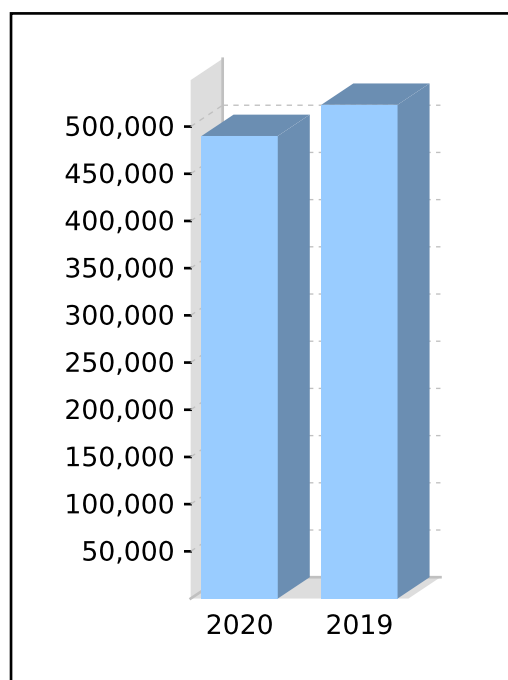
Total Benefits 490,026.22

#### Preservation Components

Preserved 490,026.22  
Unrestricted Non Preserved  
Restricted Non Preserved

#### Tax Components

Tax Free 7,801.48  
Taxable 482,224.74



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	523,078.79	475,100.31
<u>Increases to Member account during the period</u>		
Employer Contributions	19,586.46	
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(42,911.98)	55,146.82
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	2,937.97	
Income Tax	3,256.34	4,214.04
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid	3,532.74	2,954.30
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2020	490,026.22	523,078.79

# L & B SUPERANNUATION FUND

## Members Statement

LISA MAREE EDWARDS  
4 JOYCE AVENUE  
OAKLEIGH SOUTH, Victoria, 3167, Australia

### Your Details

Date of Birth : 07/12/1970  
Age: 49  
Tax File Number: 158609553  
Date Joined Fund: 14/02/2001  
Service Period Start Date: 14/02/1993  
Date Left Fund:  
Member Code: EDWLIS00001A  
Account Start Date 14/02/2001  
Account Phase: Accumulation Phase  
Account Description: Accumulation

Nominated Beneficiaries N/A  
Vested Benefits 187,497.68  
Total Death Benefit 187,497.68

### Your Balance

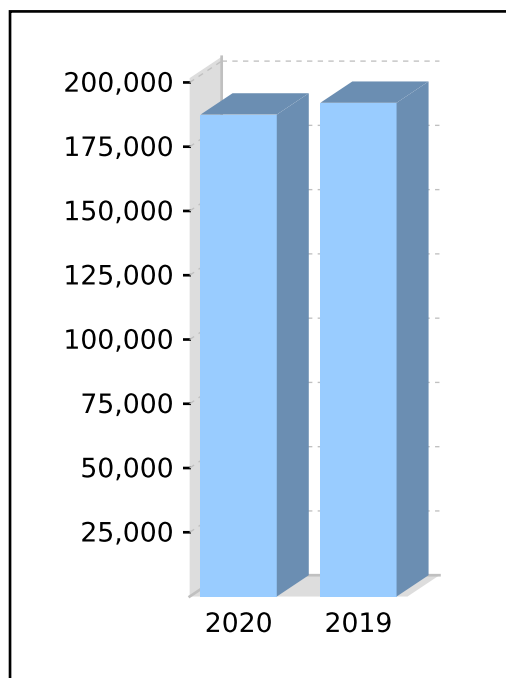
Total Benefits 187,497.68

#### Preservation Components

Preserved 187,497.68  
Unrestricted Non Preserved  
Restricted Non Preserved

#### Tax Components

Tax Free 13,475.79  
Taxable 174,021.89



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	192,088.69	163,873.41
<u>Increases to Member account during the period</u>		
Employer Contributions	12,285.04	12,902.63
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions	3,126.95	
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(16,138.49)	19,406.14
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	1,842.75	1,935.40
Income Tax	1,318.44	1,547.21
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid	703.32	610.88
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2020	187,497.68	192,088.69

# L & B SUPERANNUATION FUND

## Members Statement

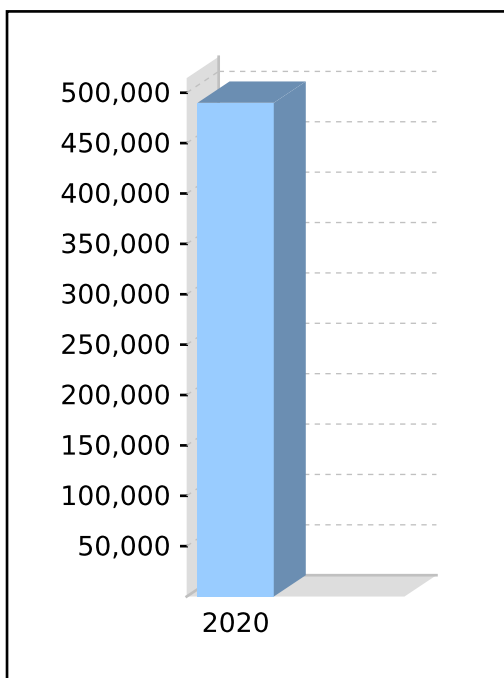
ROBERT ALLAN CUPITT  
4 JOYCE AVENUE  
OAKLEIGH SOUTH, Victoria, 3167, Australia

### Your Details

Date of Birth :	15/09/1959	Vested Benefits	490,026.22
Age:	60	Total Death Benefit	490,026.22
Tax File Number:	491530754	Nominated Beneficiaries	N/A
Date Joined Fund:	14/02/2001		
Service Period Start Date:	06/02/1981		
Date Left Fund:			
Member Code:	Consolidated		
Account Start Date	14/02/2001		
Account Type:	Consolidated		
Account Description:	Consolidated		

### Your Balance

Total Benefits	490,026.22
<u>Preservation Components</u>	
Preserved	490,026.22
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	7,801.48
Taxable	482,224.74



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	523,078.79
<u>Increases to Member account during the period</u>	
Employer Contributions	19,586.46
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(42,911.98)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	2,937.97
Income Tax	3,256.34
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	3,532.74
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	490,026.22

# L & B SUPERANNUATION FUND

## Members Statement

LISA MAREE EDWARDS  
4 JOYCE AVENUE  
OAKLEIGH SOUTH, Victoria, 3167, Australia

### Your Details

Date of Birth :	07/12/1970	Vested Benefits	187,497.68
Age:	49	Total Death Benefit	187,497.68
Tax File Number:	158609553	Nominated Beneficiaries	N/A
Date Joined Fund:	14/02/2001		
Service Period Start Date:	14/02/1993		
Date Left Fund:			
Member Code:	Consolidated		
Account Start Date	14/02/2001		
Account Type:	Consolidated		
Account Description:	Consolidated		

### Your Balance

Total Benefits 187,497.68

#### Preservation Components

Preserved 187,497.68

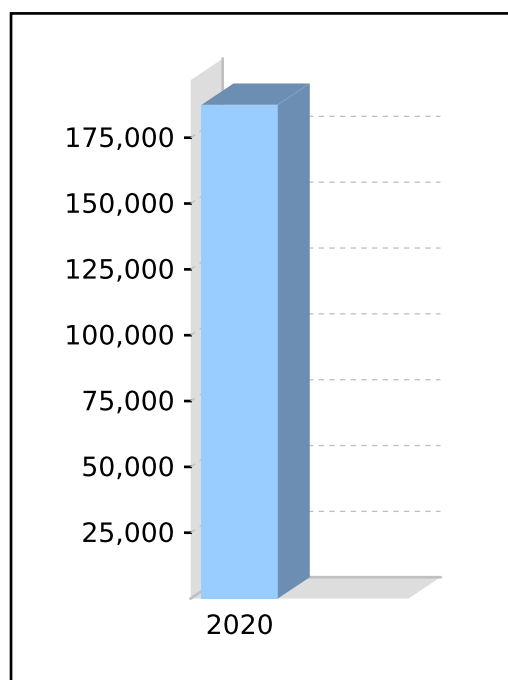
Unrestricted Non Preserved

Restricted Non Preserved

#### Tax Components

Tax Free 13,475.79

Taxable 174,021.89



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	192,088.69
<u>Increases to Member account during the period</u>	
Employer Contributions	12,285.04
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	3,126.95
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(16,138.49)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	1,842.75
Income Tax	1,318.44
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	703.32
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	187,497.68



**L & B SUPERANNUATION FUND**  
**Members Summary Report**

As at 30 June 2020



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>ROBERT ALLAN CUPITT (Age: 60)</b>											
CUPROB00001A - Accumulation											
523,078.79	19,586.46		(42,911.98)			2,937.97	3,256.34		3,532.74		490,026.22
<b>523,078.79</b>	<b>19,586.46</b>		<b>(42,911.98)</b>			<b>2,937.97</b>	<b>3,256.34</b>		<b>3,532.74</b>		<b>490,026.22</b>
<b>LISA MAREE EDWARDS (Age: 49)</b>											
EDWLIS00001A - Accumulation											
192,088.69	15,411.99		(16,138.49)			1,842.75	1,318.44		703.32		187,497.68
<b>192,088.69</b>	<b>15,411.99</b>		<b>(16,138.49)</b>			<b>1,842.75</b>	<b>1,318.44</b>		<b>703.32</b>		<b>187,497.68</b>
<b>715,167.48</b>	<b>34,998.45</b>		<b>(59,050.47)</b>			<b>4,780.72</b>	<b>4,574.78</b>		<b>4,236.06</b>		<b>677,523.90</b>

# Minutes of a meeting of the Trustee(s)

held on 30 June 2020 at 4 JOYCE AVENUE, OAKLEIGH SOUTH, Victoria 3167

---

<b>PRESENT:</b>	ROBERT CUPITT and LISA EDWARDS
<b>MINUTES:</b>	The Chair reported that the minutes of the previous meeting had been signed as a true record.
<b>FINANCIAL STATEMENTS OF SUPERANNUATION FUND:</b>	<p>It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the superannuation fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.</p> <p>The Chair tabled the financial statements and notes to the financial statements of the superannuation fund in respect of the year ended 30 June 2020 and it was resolved that such statements be and are hereby adopted as tabled.</p>
<b>TRUSTEE'S DECLARATION:</b>	It was resolved that the trustee's declaration of the superannuation fund be signed.
<b>ANNUAL RETURN:</b>	Being satisfied that the fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2020, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
<b>TRUST DEED:</b>	The Chair tabled advice received from the fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.
<b>INVESTMENT STRATEGY:</b>	The allocation of the fund's assets and the fund's investment performance over this financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return and liquidity of the investments and the ability of the fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the fund and its members. Accordingly, no changes in the investment strategy were required.
<b>INSURANCE COVER:</b>	The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the fund.
<b>ALLOCATION OF INCOME:</b>	It was resolved that the income of the fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).
<b>INVESTMENT ACQUISITIONS:</b>	It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2020.
<b>INVESTMENT DISPOSALS:</b>	It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2020.
<b>AUDITORS:</b>	<p>It was resolved that</p> <p>ANTHONY BOYS</p> <p>of</p> <p>SUPER AUDITS BOX 3376, RUNDALL MALL, South Australia 5000</p> <p>act as auditors of the Fund for the next financial year.</p>
<b>TAX AGENTS:</b>	It was resolved that

# Minutes of a meeting of the Trustee(s)

held on 30 June 2020 at 4 JOYCE AVENUE, OAKLEIGH SOUTH, Victoria 3167

---

Cleave Accounting Pty Ltd

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

**TRUSTEE STATUS:**

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

**CLOSURE:**

All resolutions for this meeting were made in accordance with the SISA and Regulations.

There being no further business the meeting then closed.

Signed as a true record –

.....  
LISA EDWARDS

Chairperson

10/06/2021

To the trustee of the  
L & B SUPERANNUATION FUND  
4 JOYCE AVENUE,  
OAKLEIGH SOUTH  
Victoria, 3167

Dear Trustee,

### **The Objective and Scope of the Audit**

You have requested that we audit the L & B SUPERANNUATION FUND (the Fund):

1. financial report, which comprises the statement of financial position, as at 30/06/2020 and the operating statement for the year then ended and the notes to the financial statements; and
2. compliance during the same period with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and SIS Regulations (SISR) specified in the approved form auditor's report as issued by the ATO, which are sections 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 109 and 126K of the SISA and regulations 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14 and 13.18AA of the SISR.

We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted pursuant to the SISA with the objective of our expressing an opinion on the financial report and the fund's compliance with the specified requirements of the SISA and SISR.

### **The Responsibilities of the Auditor**

We will conduct our financial audit in accordance with Australian Auditing Standards and our compliance engagement in accordance with applicable Standards on Assurance Engagements, issued by the Auditing and Assurance Standards Board (AUASB). These standards require that we comply with relevant ethical requirements relating to audit and assurance engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement and that you have complied, in all material respects, with the specified requirements of the SISA and SISR.

The annual audit of the financial reports and records of the Fund must be carried out during and after the end of each year of income. In accordance with section 35C of the SISA, we are required to provide to the trustees of the Fund an auditor's report in the approved form within the prescribed time as set out in the SISR, 28 days after the trustees have provided all documents relevant to the preparation of the auditor's report.

### **Financial Audit**

A financial audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. A financial audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the reasonableness of accounting estimates made by the trustees, as well as evaluating the overall presentation of the financial report. Due to the test nature and other inherent limitations of an audit, together with the inherent limitations of any accounting and internal control system, there is an unavoidable risk that even some material misstatements may remain undiscovered.

In making our risk assessments, we consider internal controls relevant to the fund's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the fund's internal controls. However, we expect to provide you with a separate letter concerning any significant deficiencies in the fund's system of accounting and internal controls that come to our attention during the audit of the financial report. This will be in the form of a trustee letter.

### **Compliance Engagement**

A compliance engagement involves performing audit procedures to obtain audit evidence about the fund's compliance with the provisions of the SISA and SISR specified in the ATO's approved form auditor's report.

Our compliance engagement with respect to investments includes determining whether the investments are made for the sole purpose of funding members' retirement, death or disability benefits and whether you have an investment strategy for the fund, which has been reviewed regularly and gives due consideration to risk, return, liquidity, diversification and the insurance needs of members/managers. Our procedures will include testing whether the investments are made for the allowable purposes in accordance with the investment strategy, but not for the purpose of assessing the appropriateness of those investments to the members.

### **The Responsibilities of the Trustees**

We take this opportunity to remind you that it is the responsibility of the trustees to ensure that the fund, at all times, complies with the SISA and SISR as well as any other legislation relevant to the fund. The trustees are also responsible for the preparation and fair presentation of the financial report.

Our auditor's report will explain that the trustees are responsible for the preparation and the fair presentation of the financial report and for determining that the accounting policies used are consistent with the financial reporting requirements of the SMSF's governing rules, comply with the requirements of SISA and SISR and are appropriate to meet the needs of the members. This responsibility includes:

- Establishing and maintaining controls relevant to the preparation of a financial report that is free from misstatement, whether due to fraud or error. The system of accounting and internal control should be adequate in ensuring that all transactions are recorded and that the recorded transactions are valid, accurate, authorised, properly classified and promptly recorded, so as to facilitate the preparation of reliable financial information. This responsibility to maintain adequate internal controls also extends to the Fund's compliance with SIS including any Circulars and Guidelines issued by a relevant regulator to the extent applicable. The internal controls should be sufficient to prevent and/or detect material non-compliance with such legislative requirements.
- Selecting and applying appropriate accounting policies.
- Making accounting estimates that are reasonable in the circumstances; and
- Making available to us all the books of the Funds, including any registers and general documents, minutes and other relevant papers of all Trustee meetings and giving us any information, explanations and assistance we require for the purposes of our audit.

Section 35C(2) of SIS requires that Trustees must give to the auditor any document that the auditor requests in writing within 14 days of the request.

As part of our audit process, we will request from the trustees written confirmation concerning representations made to us in connection with the audit.

Our audit report is prepared for the members of the Fund and we disclaim any assumption of responsibility for any reliance on our report, or on the financial report to which it relates, to any person other than the members of the fund, or for any purpose other than that for which it was prepared.

### **Independence**

We confirm that, to the best of our knowledge and belief, the engagement team meets the current independence requirements of the SISA and SISR including APES 110 *Code of Ethics for Professional Accountants* in relation to the audit of the Fund. In conducting our financial audit and compliance engagement, should we become aware that we have contravened the independence requirements, we shall notify you on a timely basis.

### **Report on Matters Identified**

Under section 129 of the SISA, we are required to report to you in writing, if during the course of, or in connection with, our audit, we become aware of any contravention of the SISA or SISR which we believe has occurred, is occurring or may occur. Furthermore, you should be aware that we are also required to notify the Australian Taxation Office (ATO) of certain contraventions of the SISA and SISR that we become aware of during the audit, which meet the tests stipulated by the ATO, irrespective of the materiality of the contravention or action taken by the trustees to rectify the matter. Finally, under section 130, we are required to report to you and the ATO if we believe the financial position of the Fund may be, or may be about to become unsatisfactory.

You should not assume that any matters reported to you, or that a report that there are no matters to be communicated, indicates that there are no additional matters, or matters that you should be aware of in meeting your responsibilities. The completed audit report may be provided to you as a signed hard copy or a signed electronic version.

### **Compliance Program**

The conduct of our engagement in accordance with Australian Auditing Standards and applicable Standards on Assurance Engagements means that information acquired by us in the course of our engagement is subject to strict confidentiality requirements. Information will not be disclosed by us to other parties except as required or allowed for by law or professional standards, or with your express consent. Our audit files may, however, be subject to review as part of the compliance program of a professional accounting body or the ATO. We advise you that by signing this letter you acknowledge that, if requested, our audit files relating to this audit will be made available under these programs. Should this occur, we will advise you. The same strict confidentiality requirements apply under these programs as apply to us as your auditor.

### **Limitation of Liability**

As a practitioner/firm participating in a scheme approved under the Professional Services Legislation, our liability may be limited under the scheme.

### **Fees**

We look forward to full co-operation with you/your administrator and we trust that you will make available to us whatever records, documentation and other information are requested in connection with our audit.

Our fees, which will be billed as work progresses, are based on the time required by staff members assigned to the engagement plus out-of-pocket expenses. Individual hourly rates vary according to the degree of responsibility involved and the experience and skills required. Our annual audit fee will be revised and agreed upon each year with the Trustee. Any additional services required, that are outside the scope of this engagement, will be billed on a time basis.

If we are required to respond to requests for information from regulators in relation to our engagement as auditor, the Fund will reimburse us at standard billing rates for our professional time and expenses, including reasonable legal fees, incurred in responding to such requests.

**We would appreciate if you could sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our financial audit and compliance engagement of the Fund for the year ended 30/06/2020.**

Yours sincerely

ANTHONY BOYS  
100014140

Acknowledged on behalf of the Trustee of the L & B SUPERANNUATION FUND by:

(Signed) .....  
(dated)            /    /

10 June 2021

ANTHONY BOYS  
SUPER AUDITS BOX 3376  
RUNDALL MALL, South Australia 5000

Dear Sir/Madam,

**Re: L & B SUPERANNUATION FUND  
Trustee Representation Letter**

This representation letter is provided in connection with your audit of the financial report of the L & B SUPERANNUATION FUND (the Fund) and the Fund's compliance with the Superannuation Industry (Supervision) Act 1993 (SISA) and SIS Regulations (SISR), for the year ended 30/06/2020, for the purpose of you expressing an opinion as to whether the financial report is, in all material respects, presented fairly in accordance with the accounting policies adopted by the Fund and the Fund complied, in all material respects, with the relevant requirements of SISA and SISR.

The Trustees have determined that the Fund is not a reporting entity for the year ended 30/06/2020 and that the requirement to apply Australian Accounting Standards and other mandatory reporting requirements do not apply to the Fund. Accordingly, the financial report prepared is a special purpose financial report which is for distribution to members of the Fund and to satisfy the requirements of the SISA and SISR. We acknowledge our responsibility for ensuring that the financial report is in accordance with the accounting policies as selected by ourselves and requirements of the SISA and SISR, and confirm that the financial report is free of material misstatements, including omissions.

We confirm, to the best of our knowledge and belief, the following representations are made to you during your audit.

**1. Sole Purpose Test**

The Fund is maintained for the sole purpose of providing benefits for each member on their retirement, death, termination of employment or ill-health.

**2. Trustees are not disqualified**

No disqualified person acts as a director of the trustee company/an individual trustee.

**3. Fund's Governing Rules, Trustees' Responsibilities and Fund Conduct**

The Fund meets the definition of a self-managed superannuation fund under SISA, including that no member is an employee of another member, unless they are relatives and no trustee/director of the corporate trustee, receives any remuneration for any duties or services performed by the trustee/director in relation to the fund.

The Fund has been conducted in accordance with its governing rules at all times during the year and there were no amendments to the governing rules during the year, except as notified to you.

The Trustees have complied with all aspects of the trustee requirements of the SISA and SISR.

The Trustees are not subject to any contract or obligation which would prevent or hinder the Trustees in properly executing their functions and powers.

The Fund has been conducted in accordance with the SISA, the SISR and the governing rules of the Fund.

The Fund has complied with the requirements of the SISA and SISR specified in the approved form auditor's report as issued by the ATO, which are sections 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104A, 105, 109 and 126K of the SISA and regulations 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14 and 13.18AA of the SISR.

All contributions accepted and benefits paid have been in accordance with the governing rules of the Fund and relevant provisions of the SISA and SISR.

There have been no communications from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report *or we have disclosed to you all known instances of non-compliance or suspected non-compliance with laws and regulations whose effects should be considered when preparing the financial report and the Auditor's/actuary contravention report.*

#### **4. Investment Strategy**

The investment strategy has been determined and reviewed with due regard to risk, including recoverability of investments, return, liquidity, diversity and the insurance needs of Fund members, and the assets of the Fund are in line with this strategy.

#### **5. Accounting Policies**

All the significant accounting policies of the Fund are adequately described in the Financial Report and the Notes attached thereto. These policies are consistent with the policies adopted last year.

#### **6. Fund Books and Records**

All transactions have been recorded in the accounting records and are reflected in the financial report. We have made available to you all financial records and related data, other information, explanations and assistance necessary for the conduct of the audit; and minutes of all meetings of the Trustees.

We acknowledge our responsibility for the design and implementation of internal controls to prevent and detect error and fraud. We have established and maintained an adequate internal control structure to facilitate the preparation of reliable financial reports, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial report.

We have disclosed to you the results of our assessment of the risk that the financial report may be materially misstated as a result of fraud. We have disclosed to you all information in relation to fraud or suspected fraud that we are aware of and that affects the Fund and involves the Trustees or others.

In instances where the fund uses a custodian, we confirm we have not been advised of any fraud, non-compliance with laws and regulations or uncorrected misstatements that would affect the financial report of the fund.

Information retention obligations have been complied with, including:

- Accounting records and financial reports are being kept for five (5) years,
- Minutes and records of trustees'/directors of the corporate trustee meetings/decisions are being kept for ten (10) years;
- Records of trustees'/directors of the corporate trustees' changes and trustees' consents are being kept for at least ten (10) years;
- Copies of all member or beneficiary reports are being kept for ten (10) years; and
- Trustee declarations in the approved form have been signed and are being kept for each Trustee appointed after 30 June 2007.

#### **7. Fraud, error and non-compliance**

There have been no:

- a) Frauds, error or non-compliance with laws and regulations involving management or employees who have a significant role in the internal control structure that could have a material effect on the financial report.
- b) Communications from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report.
- c) Violations or possible violations of laws or regulations whose effects should have been considered for disclosure in the financial report or as a basis for recording an expense.

#### **8. Asset Form and Valuation**

The assets of the Fund are being held in a form suitable for the benefit of the Members of the Fund, and are in accordance with our investment strategy.

Investments are carried in the books at their net market value. Such amounts are considered reasonable in light of present circumstances.

We have no plans or intentions that may materially affect the carrying values, or classification, of assets and liabilities.



We have assessed their recoverability and we are comfortable that the fund will be able, if needed, to realise these assets.

There are no commitments, fixed or contingent, for the purchase or sale of long term investments.

## **9. Safeguarding Assets**

We have considered the importance of safeguarding the assets of the fund, and we confirm we have the following procedures in place to achieve this:

- Authorised signatories on bank and investment accounts are regularly reviewed and considered appropriate; and
- Tangible assets are, where appropriate, adequately insured and appropriately stored.

## **10. Significant Assumptions**

We believe that significant assumptions used by us in making accounting estimates are reasonable.

## **11. Ownership and Pledging of Assets**

The Fund has satisfactory title to all assets appearing in the Statement of Financial Position. All investments are registered in the name of the Fund, where possible, and are in the custody of the respective Trustee.

There are no liens or encumbrances on any assets or benefits and no assets, benefits or interests in the Fund have been pledged or assigned to secure liabilities of others.

All assets of the Fund are held separately from the assets of the members, employers and the Trustees. All assets are acquired, maintained and disposed of on an arm's length basis and appropriate action is taken to protect the assets of the Fund.

## **12. Payment of benefits**

Benefits have been calculated and provided to members in accordance with the provisions of the Fund's governing rules and the relevant legislation.

The Trustee has revalued Member/s benefits to market value just prior to paying out a portion or all of a member's account balance.

## **13. Related Parties**

We have disclosed to you the identity of the Fund's related parties and all related party transactions and relationships. Related party transactions and related amounts receivable have been properly recorded or disclosed in the financial report.

*[Delete this paragraph if not applicable]*

Acquisitions from, loans to, leasing of assets to and investments in related parties have not exceeded the in-house asset restrictions in the SISA at the time of investment, acquisition or at year end.

The Fund has not made any loans or provided financial assistance to members of the Fund or their relatives.

If the Fund owns residential property the members of the Fund or associates or other related parties do not lease, or use the property for personal use.

## **14. Acquisitions from related parties**

No assets have been acquired by the Fund from members or associates or other related parties of the Fund other than those assets specifically exempted by Section 66 of SISA.

## **15. Borrowings**

The Fund has not borrowed money or maintained any borrowings during the period, with the exception of borrowings which were allowable under SISA.

## **16. Subsequent Events**

No events or transactions have occurred since the date of the financial report, or are pending, which would have a significant adverse effect on the Fund's financial position at that date, or which are of such significance in relation to the Fund as to require mention in the notes to the Financial Statements in order to ensure they are not misleading as to the financial position of the Fund or its operations.

## **17. Outstanding Legal Action**

*[Delete this paragraph if not applicable]*

We confirm that you have been advised of all significant legal matters, and that all known actual or possible litigation and claims have been adequately accounted for, and been appropriately disclosed in the financial report. There have been no communications from the ATO concerning a contravention of the SISA or SISR which has occurred, is occurring or is about to occur.

## **18. Going Concern**

We confirm we have no knowledge of any event or conditions that would cast significant doubt on the fund's ability to continue as a going concern.

## **19. Residency**

The Trustees declare that the Fund was a resident Australian superannuation fund at all times during the year of income.

## **20. Investment Returns**

Investment returns of the Fund have been allocated to members in a manner that is fair and reasonable.

## **21. Insurance**

Where the Fund has taken out a life insurance policy on behalf of a member, the Trustee confirms that the Fund is the beneficial owner.

The Trustee also confirms that the Fund has not purchased a policy over the life of a member, where the purchase is a condition and consequence of a buy-sell agreement the member has entered into with another individual.

## **22. Limiting powers of Trustees**

The Trustees have not entered into a contract or done anything else, that would prevent the Trustees from, or hinder the Trustees in, properly performing or exercising the Trustees' functions and powers.

## **23. Collectables and Personal Use Assets**

If the Trustees own collectables and/or personal use assets these assets are not being used for personal use.

## **24. Uncorrected misstatements**

We believe the effects of those uncorrected financial report misstatements aggregated by the auditor during the audit are immaterial, both individually and in aggregate, to the financial report taken as a whole. A summary of such items is attached.

## **25. Additional Matters**

Include any additional matters relevant to the particular circumstances of the audit, for example:

- The work of an expert has been used; or
- Justification for a change in accounting policy

We understand that your examination was made in accordance with Australian Auditing Standards and applicable Standards on Assurance Engagements and was, therefore, designed primarily for the purpose of expressing an opinion on the financial report of the Fund taken as a whole, and on the compliance of the Fund with specified requirements of SISA and SISR, and that your tests of the financial and compliance records and other auditing procedures were limited to those which you considered necessary for that purpose.

Yours sincerely,  
**For and on behalf of the Trustee(s)**

.....  
ROBERT CUPITT

Trustee  
10 June 2021

.....  
LISA EDWARDS

Trustee  
10 June 2021

# Self-managed superannuation fund annual return **2020**

## 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 2020* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2020* (NAT 71606) (the instructions) can assist you to complete this annual return.
- ⊖ The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via [ABR.gov.au](http://ABR.gov.au) or complete the Change of details for superannuation entities form (NAT 3036).

## To complete this annual return

- Print clearly, using a BLACK pen only.
- Use BLOCK LETTERS and print one character per box.
 

S	M	I	T	H		S	T				
---	---	---	---	---	--	---	---	--	--	--	--
- Place  in ALL applicable boxes.

- Postal address for annual returns:

**Australian Taxation Office**  
**GPO Box 9845**  
**[insert the name and postcode**  
**of your capital city]**

For example;

**Australian Taxation Office**  
**GPO Box 9845**  
**SYDNEY NSW 2001**

## Section A: Fund information

### 1 Tax file number (TFN)

- ❗ The ATO is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

➤ To assist processing, write the fund's TFN at the top of pages 3, 5, 7 and 9.

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

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

### 4 Current postal address

Suburb/town

State/territory

Postcode

### 5 Annual return status

- |  |             |     |
|--|-------------|-----|
| Is this an amendment to the SMSF's 2020 return?                | <b>A</b> No | Yes |
| Is this the first required return for a newly registered SMSF? | <b>B</b> No | Yes |

**6 SMSF auditor**

Auditor's name

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

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

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

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

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

Fund BSB number

Fund account number

Fund account name

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

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

BSB number

Account number

Account name

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

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

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

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

**10 Exempt current pension income**

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

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

**No** **▶** Go to Section B: Income.

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

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

Segregated assets method **B**

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

Did the fund have any other income that was assessable?

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

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

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

## Section B: Income

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

### 11 Income

Did you have a capital gains tax (CGT) event during the year?

**G** No Yes

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2020*.

Have you applied an exemption or rollover?

**M** No Yes

Code

Net capital gain **A** \$

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

Gross interest **C** \$

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

Gross foreign income		Loss
<b>D1</b> \$	Net foreign income	<b>D</b> \$

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

Transfers from foreign funds **F** \$

Number

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

Gross distribution from partnerships **I** \$

Loss

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

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

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

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

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

Code

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

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

\*Other income **S** \$

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

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

Code

#This is a mandatory label.

\*If an amount is entered at this label, check the instructions to ensure the correct tax treatment has been applied.

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

Loss

Exempt current pension income **Y** \$

**TOTAL ASSESSABLE INCOME** **V** \$  
*(W less Y)*

Loss

## Section C: Deductions and non-deductible expenses

### 12 Deductions and non-deductible expenses

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

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

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

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

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

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

#This is a mandatory label.



## Section D: Income tax calculation statement

### #Important:

Section B label **R3**, Section C label **O** and Section D labels **A, T1, J, T5** and **I** are mandatory. If you leave these labels blank, you will have specified a zero amount.

### 13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2020* on how to complete the calculation statement.

#Taxable income	<b>A \$</b>	<i>(an amount must be included even if it is zero)</i>
#Tax on taxable income	<b>T1 \$</b>	<i>(an amount must be included even if it is zero)</i>
#Tax on no-TFN-quoted contributions	<b>J \$</b>	<i>(an amount must be included even if it is zero)</i>

Gross tax **B \$**

*(T1 plus J)*

Foreign income tax offset	
<b>C1 \$</b>	
Rebates and tax offsets	Non-refundable non-carry forward tax offsets
<b>C2 \$</b>	<b>C \$</b>
	<i>(C1 plus C2)</i>

SUBTOTAL 1

**T2 \$**

*(B less C – cannot be less than zero)*

Early stage venture capital limited partnership tax offset	
<b>D1 \$</b>	
Early stage venture capital limited partnership tax offset carried forward from previous year	Non-refundable carry forward tax offsets
<b>D2 \$</b>	<b>D \$</b>
Early stage investor tax offset	<i>(D1 plus D2 plus D3 plus D4)</i>
<b>D3 \$</b>	
Early stage investor tax offset carried forward from previous year	SUBTOTAL 2
<b>D4 \$</b>	<b>T3 \$</b>
	<i>(T2 less D – cannot be less than zero)</i>

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

#TAX PAYABLE **T5 \$**

*(T3 less E – cannot be less than zero)*

Section 102AAM interest charge

**G \$**

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

<b>#Tax offset refunds</b> (Remainder of refundable tax offsets)	<b>I \$</b>	<i>(unused amount from label E – an amount must be included even if it is zero)</i>
---	-------------	---

PAYG instalments raised

**K \$**

Supervisory levy

**L \$**

Supervisory levy adjustment for wound up funds

**M \$**

Supervisory levy adjustment for new funds

**N \$**

<b>AMOUNT DUE OR REFUNDABLE</b> A positive amount at <b>S</b> is what you owe, while a negative amount is refundable to you.	<b>S \$</b>	<i>(T5 plus G less H less I less K plus L less M plus N)</i>
---	-------------	--

#This is a mandatory label.

**Section E: Losses**

**14 Losses**

**!** If total loss is greater than \$100,000, complete and attach a Losses schedule 2020.

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

**Section F: Member information**

**MEMBER 1**

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

**Member's TFN**

See the Privacy note in the Declaration.

**Date of birth**

**Contributions**

**OPENING ACCOUNT BALANCE \$**

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

Employer contributions

**A \$**

ABN of principal employer

**A1**

Personal contributions

**B \$**

CGT small business retirement exemption

**C \$**

CGT small business 15-year exemption amount

**D \$**

Personal injury election

**E \$**

Spouse and child contributions

**F \$**

Other third party contributions

**G \$**

Proceeds from primary residence disposal

**H \$**

Receipt date Day / Month / Year

**H1**

Assessable foreign superannuation fund amount

**I \$**

Non-assessable foreign superannuation fund amount

**J \$**

Transfer from reserve: assessable amount

**K \$**

Transfer from reserve: non-assessable amount

**L \$**

Contributions from non-complying funds and previously non-complying funds

**T \$**

Any other contributions (including Super Co-contributions and Low Income Super Amounts)

**M \$**

**TOTAL CONTRIBUTIONS N \$**

(Sum of labels **A** to **M**)

**Other transactions**

Allocated earnings or losses **O \$**

Loss

Accumulation phase account balance

**S1 \$**

Retirement phase account balance – Non CDBIS

**S2 \$**

Retirement phase account balance – CDBIS

**S3 \$**

TRIS Count

Inward rollovers and transfers **P \$**

Outward rollovers and transfers **Q \$**

Lump Sum payments **R1 \$**

Income stream payments **R2 \$**

Code

Code

**CLOSING ACCOUNT BALANCE S \$**

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

Accumulation phase value **X1 \$**

Retirement phase value **X2 \$**

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

**MEMBER 2**

Title: Mr Mrs Miss Ms Other  
 Family name

First given name Other given names

**Member's TFN**

See the Privacy note in the Declaration.

**Date of birth**

**Contributions**

OPENING ACCOUNT BALANCE \$

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

Employer contributions

**A** \$

ABN of principal employer

**A1**

Personal contributions

**B** \$

CGT small business retirement exemption

**C** \$

CGT small business 15-year exemption amount

**D** \$

Personal injury election

**E** \$

Spouse and child contributions

**F** \$

Other third party contributions

**G** \$

Proceeds from primary residence disposal

**H** \$

Receipt date Day / Month / Year

**H1**

Assessable foreign superannuation fund amount

**I** \$

Non-assessable foreign superannuation fund amount

**J**

Transfer from reserve: assessable amount

**K** \$

Transfer from reserve: non-assessable amount

**L** \$

Contributions from non-complying funds and previously non-complying funds

**T** \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts)

**M** \$

**TOTAL CONTRIBUTIONS N \$**

(Sum of labels **A** to **M**)

**Other transactions**

Allocated earnings or losses **O** \$

Loss

Accumulation phase account balance

**S1** \$

Retirement phase account balance - Non CDBIS

**S2** \$

Retirement phase account balance - CDBIS

**S3** \$

TRIS Count

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

**CLOSING ACCOUNT BALANCE S \$**

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

**Sensitive** (when completed)

---

## Section H: Assets and liabilities

**15 ASSETS**

15a Australian managed investments

Listed trusts **A** \$

Unlisted trusts **B** \$

Insurance policy **C** \$

Other managed investments **D** \$

---

15b Australian direct investments

<p><b>Limited recourse borrowing arrangements</b></p> <p>Australian residential real property <b>J1</b> \$</p> <p>Australian non-residential real property <b>J2</b> \$</p> <p>Overseas real property <b>J3</b> \$</p> <p>Australian shares <b>J4</b> \$</p> <p>Overseas shares <b>J5</b> \$</p> <p>Other <b>J6</b> \$</p> <p>Property count <b>J7</b> \$</p>	<p>Cash and term deposits <b>E</b> \$</p> <p>Debt securities <b>F</b> \$</p> <p style="padding-left: 100px;">Loans <b>G</b> \$</p> <p>Listed shares <b>H</b> \$</p> <p>Unlisted shares <b>I</b> \$</p> <p style="text-align: center;"><b>Limited recourse borrowing arrangements</b> <b>J</b> \$</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p style="padding-left: 40px;">Non-residential real property <b>K</b> \$</p> <p style="padding-left: 40px;">Residential real property <b>L</b> \$</p> <p style="padding-left: 40px;">Collectables and personal use assets <b>M</b> \$</p> <p style="padding-left: 40px;">Other assets <b>O</b> \$</p> </div>
---	--

---

15c Other investments

Crypto-Currency **N** \$

---

15d Overseas direct investments

Overseas shares **P** \$

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

Overseas residential real property **R** \$

Overseas managed investments **S** \$

Other overseas assets **T** \$

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

---

**15e In-house assets**

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year?

**A** No      Yes    **B** \$

**15f Limited recourse borrowing arrangements**

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** No Yes

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** No Yes

**16 LIABILITIES**

Borrowings for limited recourse borrowing arrangements <b>V1 \$</b>	
Permissible temporary borrowings <b>V2 \$</b>	
Other borrowings <b>V3 \$</b>	
	Borrowings <b>V \$</b>
Total member closing account balances (total of all <b>CLOSING ACCOUNT BALANCES</b> from Sections F and G)	<b>W \$</b>
Reserve accounts	<b>X \$</b>
Other liabilities	<b>Y \$</b>
	<b>TOTAL LIABILITIES Z \$</b>

**Section I: Taxation of financial arrangements**

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

Total TOFA gains **H \$**

Total TOFA losses **I \$**

**Section J: Other information**

**Family trust election status**

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2019-20 income year, write **2020**). **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 2020*. **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 2020* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2020*. **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 and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

Authorised trustee's, director's or public officer's signature

Date      Day      /      Month      /      Year

### Preferred trustee or director contact details:

Title:   Mr      Mrs      Miss      Ms      Other

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return

Hrs

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

### TAX AGENT'S DECLARATION:

I declare that the Self-managed superannuation fund annual return 2020 has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date      Day      /      Month      /      Year

### Tax agent's contact details

Title:   Mr      Mrs      Miss      Ms      Other

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

Cannot generate Pension Summary report, no pension member accounts available for the report in selected period.  
Cannot generate Projected Pension Calculation report. ERROR - There is no data. Projected Pension Calculation cannot be displayed.