

Embling Super Fund
Trading As PAK Super Fund Pty Ltd
ABN 95 289 010 261

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Embling Super Fund

Trading As PAK Super Fund Pty Ltd
ABN 95 289 010 261

Financial Statements
For the year ended 30 June 2018



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Embling Super Fund
Trading As PAK Super Fund Pty Ltd
ABN 95 289 010 261
Operating Statement
For the year ended 30 June 2018

	Note	2018	\$
Revenue			
Other revenue	2	1,341.52	
Total revenue		1,341.52	
Expenses			
General administration	3	7,601.67	
Total expenses	4	7,601.67	
Benefits Accrued as a Result of Operations		(6,260.15)	

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

Embling Super Fund
Trading As PAK Super Fund Pty Ltd
ABN 95 289 010 261
Statement of Financial Position as at 30 June 2018

	Note	2018	\$
Other Assets			
NAB Account- 6985		330,190.05	
Total other assets		330,190.05	
Total assets		330,190.05	
Liabilities			
Income tax payable		518.00	
TFN withholding tax		(626.00)	
Total liabilities		(108.00)	
Net Assets Available to Pay Benefits		330,298.05	
Represented by:			
Liability for Accrued Members' Benefits		330,298.05	
Allocated to members'accounts	4	330,298.05	

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Embling Super Fund
 Trading As PAK Super Fund Pty Ltd
 ABN 95 289 010 261
 Detailed Operating Statement
 For the year ended 30 June 2018

	Note	2018	S
Revenue			
Interest received		1,341.52	
Total revenue		<u>1,341.52</u>	
Expenses			
Fees & charges		518.00	
Group life premiums		7,083.67	
- Group life premiums		<u>7,083.67</u>	
Total expenses		<u>7,601.67</u>	
Benefits Accrued as a Result of Operations	4	<u>(6,260.15)</u>	

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Embling Super Fund
 Trading As PAK Super Fund Pty Ltd
 ABN 95 289 010 261
 Detailed Statement of Financial Position as at 30 June 2018

	2018	S
Other Assets		
NAB Account- 6985		330,190.05
Total other assets		<u>330,190.05</u>
Total assets		<u>330,190.05</u>
Liabilities		
Taxation		518.00
TFN withholding tax		(626.00)
Total liabilities		<u>(108.00)</u>
Net Assets Available to Pay Benefits		<u>330,298.05</u>
Represented by:		
Liability for Accrued Members' Benefits		330,298.05
Allocated to members' accounts		<u>330,298.05</u>

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

Embling Super Fund
Trading As PAK Super Fund Pty Ltd
ABN 95 289 010 261
Member's Information Statement
For the year ended 30 June 2018

Kevin Embling	2018	\$
Transfers from other funds- Kevin	229,669.21	
Allocated earnings	561.97	
Group life premiums	(7,083.67)	
Balance as at 30 June 2018	<u>223,147.51</u>	

Withdrawal benefits at the beginning of the year
Withdrawal benefits at 30 June 2018

Withdrawal Benefit

Your withdrawal benefit is the amount you are entitled to on resignation or retirement and represent the sum of:

- member contributions
- superannuation guarantee contributions
- award contributions
- other employer contributions made on your behalf and earnings (after income tax) associated with the above contributions.

The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce on or after age 55. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

Contact Details
If you require further information on your withdrawal benefit please contact Kevin Embling or write to The Trustee, Embling Super Fund.

Embling Super Fund
Trading As PAK Super Fund Pty Ltd
ABN 95 289 010 261
Member's Information Statement
For the year ended 30 June 2018

Paulette Embling	2018	\$
Transfers from other funds- Paulette	106,888.99	
Allocated earnings	261.55	
Balance as at 30 June 2018	<u>107,150.54</u>	

Withdrawal benefits at the beginning of the year
Withdrawal benefits at 30 June 2018

Withdrawal Benefit

Your withdrawal benefit is the amount you are entitled to on resignation or retirement and represent the sum of:

- member contributions
- superannuation guarantee contributions
- award contributions
- other employer contributions made on your behalf and earnings (after income tax) associated with the above contributions.

The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce on or after age 55. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

Contact Details
If you require further information on your withdrawal benefit please contact Kevin Embling or write to The Trustee, Embling Super Fund.

Embling Super Fund
Trading As PAK Super Fund Pty Ltd
ABN 95 289 010 261
Trustee's Declaration

The directors of P A K Superannuation Fund have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

In the opinion of the directors of the trustee company:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2018 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2018 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the Superannuation Fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2018.

Signed in accordance with a resolution of the Board of Directors of the trustee company by:

Kevin Embling, (Director)

Paulette A Embling, (Director)

30/06/2018

Date 30/06/2018

Embling Super Fund
Trading As PAK Super Fund Pty Ltd
ABN 95 289 010 261
Member's Information Statement
For the year ended 30 June 2018

2018
\$

Amounts Allocatable to Members

Yet to be allocated at the beginning of the year	(6,260.15)
Benefits accrued as a result of operations as per the operating statement	229,669.21
Transfers from other funds- Kevin	106,888.99
Transfers from other funds- Paulette	330,298.05
Amount allocatable to members	<u>330,298.05</u>

Allocation to members

Kevin Embling	223,147.51
Paulette Embling	107,150.54
Total allocation	330,298.05
Yet to be allocated	<u>330,298.05</u>

Members Balances

Kevin Embling	223,147.51
Paulette Embling	107,150.54
Allocated to members accounts	330,298.05
Yet to be allocated	<u>330,298.05</u>

Liability for accrued members benefits

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

Embling Super Fund
Trading As PAK Super Fund Pty Ltd
ABN 95 289 010 261
Notes to the Financial Statements
For the year ended 30 June 2018

2018

Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is a non-reporting entity because there are no users dependent on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the fund and the needs of members.

The financial statements have been prepared on an accrual basis and are based on historical costs, except for investments which have been measured at market value.

The following significant accounting policies, which are consistent with the policies applied in the previous period unless otherwise stated, have been adopted in the preparation of the financial statements.

The financial statements were authorised for issue on 30 June, 2018 by the directors of the trustee company.

(a) **Measurement of Investments**

The Fund initially recognises:

- (i) an investment when it controls the future economic benefits expected to flow from the asset. For financial assets, the trade date is considered to be the date on which control of the future economic benefits attributable to the asset passes to the Fund; and
- (ii) a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Investments of the Fund have been measured at market value, which refers to the amount that a willing buyer could reasonably be expected to pay to acquire an asset from a willing seller if the following assumptions are made:

- (i) that the buyer and the seller deal with each other at arm's length in relation to the sale;
- (ii) that the sale occurred after proper marketing of the asset; and
- (iii) that the buyer and the seller acted knowledgeably and prudentially in relation to the sale.

Market value has been determined as follows:

- (i) shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- (ii) units in managed funds by reference to the unit redemption price at the end of the reporting period;
- (iii) fixed-interest securities by reference to the redemption price at the end of the reporting period; and
- (iv) investment properties at the trustees' assessment of their realisable value.

Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the end of the reporting period. The trustees have determined that the gross value of the Fund's financial liabilities is equivalent to the market value. Any remeasurement changes in the gross value of non-current financial liabilities (including liabilities for members' accrued benefits) are recognised in the operating statement in the periods in which they occur.

(b) **Cash and Cash Equivalents**

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

Embling Super Fund
Trading As PAK Super Fund Pty Ltd
ABN 95 289 010 261
Notes to the Financial Statements
For the year ended 30 June 2018

2018

Cash and cash equivalents include cash on hand and at call, deposits with banks and short-term, highly liquid investments that are readily convertible to cash and subject to an insignificant risk of change in value.

(c) **Revenue**

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is recognised at the fair value of the consideration received or receivable.

Interest revenue

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised as it accrues.

Dividend revenue

Dividend revenue is recognised when the dividend has been paid or, in the case of dividend reinvestment schemes, when the dividend is credited to the benefit of the fund.

Rental revenue

Rental revenue arising from operating leases on investment properties is recognised upon receipt. Distribution revenue

Distributions from trusts are recognised as at the date the unit value is quoted ex-distributions and, if not received at the end of the reporting period, are reflected in the statement of financial position as a receivable at net market value.

Remeasurement changes in market values

Remeasurement changes in the market values of assets are recognised as income and determined as the difference between the market value at year-end or consideration received (if sold during the year) and the market value as at the prior year-end or cost (if acquired during the period).

Contributions

Contributions and transfers in are recognised when the control and the benefits from the revenue have been attained and are recorded by the Fund, gross of any taxes, in the period to which they relate.

(d) **Liability for Accrued Benefits**

The liability for accrued benefits represents the Fund's present obligation to pay benefits to members and beneficiaries, and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period.

(e) **Income Tax**

The income tax expense (income) for the year comprises current income tax expense (income) and deferred tax expense (income).

Current tax and deferred tax are recognised in profit or loss. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (recovered from) the relevant taxation authority.

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

Embling Super Fund
Trading As PAK Super Fund Pty Ltd
ABN 95 289 010 261
Notes to the Financial Statements
For the year ended 30 June 2018

2018

Deferred income tax expense reflects movements in deferred tax liability balances during the year as well as unused tax losses.

No deferred income tax is recognised from the initial recognition of an asset or liability where there is no effect on accounting or taxable profit or loss.

Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the asset is realised or the liability is settled, and their measurement also reflects the manner in which the trustees expect to recover or settle the carrying amount of the related asset or liability.

Deferred tax assets relating to temporary differences and unused tax losses are recognised only to the extent that it is probable that future taxable profit will be available against which the benefits of the deferred tax asset can be utilised.

(f) Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office (ATO).

The net amount of GST recoverable from, or payable to, the ATO is included with other receivables or other payables in the statement of financial position.

(g) Critical Accounting Estimates and Judgements

The preparation of financial statements requires the trustees to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected.

Note 2: Other Revenue

Interest received	1,341.52
	1,341.52

Note 3: General Administration Expenses

Fees & charges	518.00
Group life premiums	7,083.67
	7,601.67

Note 4: Liability for Accrued Benefits

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

Changes in the liability for accrued benefits

Liability for accrued benefits at the beginning of the period

Add:	229,669.21
Transfers from other funds- Kevin	106,888.99
Transfers from other funds- Paulette	(6,260.15)
Benefits accrued as a result of operations	330,298.05
Liabilities for accrued benefits at the end of the financial period	

Note 5: Vested benefits

Vested benefits are benefits that are not conditional upon continued membership of the Fund (or any factor other than resignation from the plan) and include benefits that members were entitled to receive had they terminated their fund membership as at the end of the reporting period.

Note 6: Forfeited benefits

All forfeited benefits have been allocated proportionately in each period to members' accounts

Balance at end of reporting period

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

Embling Super Fund
Trading As PAK Super Fund Pty Ltd
ABN 95 289 010 261
Compilation Report to Embling Super Fund

We have compiled the accompanying special purpose financial statements of Embling Super Fund, which comprise the balance sheet as at 30 June 2018, the profit and loss statement for the year then ended, a summary of significant accounting policies, notes to the financial statements and trustee's declaration. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

The Responsibility of the Directors of the Trustee Company

The directors of the trustee company of Embling Super Fund are solely responsible for the information contained in the special purpose financial statements, the reliability, accuracy and completeness of the information and for the determination that the financial reporting framework used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

Our Responsibility

On the basis of information provided by the directors of the trustee company, we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework as described in Note 1 to the financial statements and APES 315: Compilation of Financial Information.

We have applied our expertise in accounting and financial reporting to compile these financial statements in accordance with the financial reporting framework described in Note 1 to the financial statements. We have complied with the relevant ethical requirements of APES 110: Code of Ethics for Professional Accountants.

Assurance Disclaimer

Since a compilation engagement is not an assurance engagement, we are not required to verify the reliability, accuracy or completeness of the information provided to us by management to compile these financial statements. Accordingly, we do not express an audit opinion or a review conclusion on these financial statements.

The special purpose financial statements were compiled exclusively for the benefit of the directors of the trustee company who are responsible for the reliability, accuracy and completeness of the information used to compile them. Accordingly, these special purpose financial statements may not be suitable for other purposes. We do not accept responsibility for the contents of the special purpose financial statements.



15 Sayer Street Midland

13 August, 2019

Self-managed superannuation fund annual return 2018

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 2018 (NAT 71287).

The Self-managed superannuation fund annual return instructions 2018 (NAT 71606) (the instructions) can assist you to complete this annual return.

Section A: Fund information

1 Tax file number (TFN)

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN)

4 Current postal address

5 Annual return status
 Is this an amendment to the SMSF's 2018 return?

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

6 SMSF auditor
 Auditor's name Title
 Family name
 First given name
 Other given names
 SMSF Auditor Number
 Auditor's phone number
 Use Agent Postal address

Date audit was completed

Was Part B of the audit report qualified?
 If the audit report was qualified, have the reported compliance issues been rectified?

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

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN.

Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to ato.gov.au/privacy

The Australian Business Register, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this tax return to maintain the integrity of the register.

Please refer to the privacy statement on the Australian Business Register (ABR) website (www.abr.gov.au) for further information - it outlines our commitment to safeguarding your details.

Electronic funds transfer - direct debit
 Where you have requested an EFT direct debit some of your details will be provided to your financial institution and the Tax Office's sponsor bank to facilitate the payment of your taxation liability from your nominated account.

Tax file number Year

Name of partnership, trust, fund or entity

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

Important
 Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

Declaration: I declare that:
 the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct, and
 the agent is authorised to lodge this tax return.

Signature of partner, trustee or director Date

PART B Electronic funds transfer consent

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic lodgment channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

Important: Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

Agent's reference number Account Name

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

Signature Date

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	
A1	Interest expenses within Australia	A2	
B1	Interest expenses overseas	B2	
D1	Capital works expenditure	D2	
E1	Decline in value of depreciating assets	E2	
F1	Insurance premiums – members	F2	
G1	Death benefit increase		
H1	SMSF auditor fee	H2	
I1	Investment expenses	I2	
J1	Management and administration expenses	J2	
U1	Forestry managed investment scheme expense	U2	
L1	Other amounts	L2	
M1	Tax losses deducted		

TOTAL DEDUCTIONS
N 7,602
 (Total A1 to M1)

TOTAL NON-DEDUCTIBLE EXPENSES
Y 0
 (Total A2 to L2)

#TAXABLE INCOME OR LOSS
O 6,260
 (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

TOTAL SMSF EXPENSES
Z 7,602
 (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

13 Calculation statement

Please refer to the Self-managed superannuation fund annual return instructions 2018 on how to complete the calculation statement.

#Taxable income	A 0 (an amount must be included even if it is zero)
#Tax on taxable income	T1 0.00
#Tax on non-TFN-quoted contributions	J 0.00 (an amount must be included even if it is zero)
Gross tax	B 0.00 (T1 plus J)

Foreign income tax offset	C1	Non-refundable non-carry forward tax offsets	C 0.00 (C1 plus C2)
Rebates and tax offsets	C2		

SUBTOTAL 1
T2 0.00
 (B less C –cannot be less than zero)

Early stage venture capital investment partnership tax offset	D1	Non-refundable carry forward tax offsets	D 0.00 (D1 plus D2 plus D3 plus D4)
Early stage venture capital limited partnership tax offset carried forward from previous year	D2		
Early stage investor tax offset	D3		
Early stage investor tax offset carried forward from previous year	D4		

SUBTOTAL 2
T3 0.00
 (T2 less D –cannot be less than zero)

Complying funds franking credits tax offset	E1	Refundable tax offsets	E 0.00 (E1 plus E2 plus E3 plus E4)
Non-TFN tax offset	E2		
National rental affordability scheme tax offset	E3		
Exploration credit tax offset	E4		

#TAX PAYABLE
T5 0.00
 (T3 less E – cannot be less than zero)

Section 102AAA interest charge
G

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

See the Privacy note in the Declaration.

Mr Embling Kevin Jason
 Title Family name First given name Other given names
 Member's TFN 161 400 332
 Member Number 1
 Account status 0
 Code

Date of birth 07/02/1972
 If deceased, date of death

Contributions
 Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE 0.00

A Employer contributions
ABN of principal employer **AJ**
B Personal contributions
C CGT small business retirement exemption
D CGT small business 15-year exemption amount
E Personal injury election
F Spouse and child contributions
G Other third party contributions
I Assessable foreign superannuation fund amount
J Non-assessable foreign superannuation fund amount
K Transfer from reserve: assessable amount
L Transfer from reserve: non-assessable amount
T Contributions from non-complying funds and previously non-complying funds
M Any other contributions (including Super Co-contributions and Low Income Super Contributions)

Section E: Losses
 14 Losses

If total loss is greater than \$100,000, complete and attach a Losses schedule 2018.

Net capital losses brought forward from prior years
 Non-Collectibles
 Collectibles

Net capital losses carried forward to later income years
 Tax losses carried forward to later income years
 Net capital losses carried forward to later income years

Total amount of tax refundable (T15 plus G less H less I less K plus L plus M plus N) 198.00

#This is a mandatory label.

H1 Credit for interest on early payments - amount of interest
H2 Credit for tax withheld - foreign resident withholding (excluding capital gains)
H3 Credit for tax withheld - where ABN or TFN not quoted (non-individual)
H4 Credit for TFN amounts withheld from payments from closely held trusts
H5 Credit for interest on no-TFN tax offset
H6 Credit for foreign resident capital gains withholding amounts
H8 Eligible credits (H1 plus H2 plus H3 plus H4 plus H5 plus H6 plus H8) 626.00

I #Tax offset refunds (Remainder of refundable tax offsets) (unused amount from label E, an amount must be included even if it is zero) 0.00

PAYG instalments raised
K
L Supervisory levy 259.00
M Supervisory levy adjustment for wound up funds
N Supervisory levy adjustment for new funds 259.00

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

See the Privacy note in the Declaration.

Mr Embling Kevin Jason
 Title Family name First given name Other given names
 Member's TFN 161 400 332
 Member Number 1
 Account status 0
 Code

Date of birth 07/02/1972
 If deceased, date of death

Contributions
 Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE 0.00

A Employer contributions
ABN of principal employer **AJ**
B Personal contributions
C CGT small business retirement exemption
D CGT small business 15-year exemption amount
E Personal injury election
F Spouse and child contributions
G Other third party contributions
I Assessable foreign superannuation fund amount
J Non-assessable foreign superannuation fund amount
K Transfer from reserve: assessable amount
L Transfer from reserve: non-assessable amount
T Contributions from non-complying funds and previously non-complying funds
M Any other contributions (including Super Co-contributions and Low Income Super Contributions)

Other transactions

Accumulation phase account balance **S1** 223,147.51
 Retirement phase account balance - Non-CDBIS **P** 229,669.21
 Retirement phase account balance - CDBIS **S2** 0.00
 Retirement phase account balance - CDBIS **S3** 0.00
S TRIS Count 0
 CLOSING ACCOUNT BALANCE **S** 223,147.51
 ST plus S2 plus S3

Accumulation phase value **X1**
 Retirement phase value **X2**

See the Privacy note in the Declaration.

Member's TFN 161 393 040

Member Number 2

Account status O

Code

Title Mrs

Family name Embling

First given name Paulette

Other given names Anne

Date of birth 12/02/1972

If deceased, date of death

Contributions

Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE

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

Assessable foreign superannuation fund amount I

Non-assessable foreign superannuation fund amount J

Transfer from reserve: assessable amount K

Transfer from reserve: non-assessable amount L

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

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

TOTAL CONTRIBUTIONS N 0.00

Other transactions

Accumulation phase account balance S1 107,150.54

Retirement phase account balance - Non-CDBIS S2 0.00

Retirement phase account balance - CDBIS S3 0.00

TRIS Count 0

CLOSING ACCOUNT BALANCE S 107,150.54

S1 plus S2 plus S3

Accumulation phase value X1

Retirement phase value X2

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

Limited recourse borrowing arrangements

Australian residential real property J1

Australian non-residential real property J2

Overseas real property J3

Australian shares J4

Overseas shares J5

Other J6

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

TOTAL AUSTRALIAN AND OVERSEAS ASSETS U 330,298

15c 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

TOTAL AUSTRALIAN AND OVERSEAS ASSETS U 330,298

15d 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

15e Limited recourse borrowing arrangements

Did the fund have an LRBA were the LRBA borrowings from a licensed financial institution? A

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? B

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements V1

Permissible temporary borrowings V2

Other borrowings V3

Borrowings V

Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G) W 330,298

Reserve accounts X

Other liabilities Y

TOTAL LIABILITIES Z 330,298

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts A

Unlisted trusts B

Insurance policy C

Other managed investments D

Total TOFA gains
 Total TOFA losses

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 2017-18 income year, write 2018).
 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 2018.
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 2018 for each election.
 If revoking an interposed entity election, print R, and complete and attach the interposed entity election or revocation 2018.

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, 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.

TRUSTEE'S OR DIRECTOR'S DECLARATION:
 I declare that current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received the audit report and I am aware of any matters raised. I declare that the information on this annual return, including any attached schedules and additional documentation is true and correct. I also authorise the ATO to make any tax refunds to the nominated bank account (if applicable).
 Authorised trustee's, director's or public officer's signature

Preferred trustee or director contact details:
 Title
 Family name
 First given name
 Other given names
 Phone number
 Email address
 Non-individual trustee name (if applicable)
 ABN of non-individual trustee
 Time taken to prepare and complete this annual return

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.

I, declare that the Self-managed superannuation fund annual return 2018 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 DECLARATION:
 Tax agent's signature
 Title
 Family name
 First given name
 Other given names
 Tax agent's practice
 Area code
 Number
 Tax agent's phone number
 Reference number
 Day Month Year



Self-managed super fund trustee declaration

I understand that as an individual trustee or director of the corporate trustee of

Fund name

EMBLING SUPERANNUATION FUND.

I am responsible for ensuring that the fund complies with the *Superannuation Industry (Supervision) Act 1993* (SISA) and other relevant legislation. The Commissioner of Taxation (the Commissioner) has the authority and responsibility for administering the legislation and enforcing the fund's compliance with the law.

I must keep myself informed of changes to the legislation relevant to the operation of my fund and ensure the trust deed is kept up to date in accordance with the law and the needs of the members.

If I do not comply with the legislation, the Commissioner may take the following actions:

- impose administrative penalties on me
- give me a written direction to rectify any contraventions or undertake a course of education
- enter into agreements with me to rectify any contraventions of the legislation
- disqualify me from being a trustee or director of a corporate trustee of any superannuation fund in the future
- remove the fund's complying status, which may result in significant adverse tax consequences for the fund
- prosecute me under the law, which may result in fines or imprisonment.

Sole purpose

I understand it is my responsibility to ensure the fund is only maintained for the purpose of providing benefits to the members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies. I understand that I should regularly evaluate whether the fund continues to be the appropriate vehicle to meet this purpose.

Trustee duties

I understand that by law I must at all times:

- act honestly in all matters concerning the fund
- exercise skill, care and diligence in managing the fund
- act in the best interests of all the members of the fund
- ensure that members only access their super benefits if they have met a legitimate condition of release
- refrain from entering into transactions that circumvent restrictions on the payment of benefits
- ensure that my money and other assets are kept separate from the money and other assets of the fund
- take appropriate action to protect the fund's assets (for example, have sufficient evidence of the ownership of fund assets)
- refrain from entering into any contract or do anything that would prevent me from, or hinder me in, properly performing or exercising my functions or powers as a trustee or director of the corporate trustee of the fund
- allow all members of the fund to have access to information and documents as required, including details about
 - the financial situation of the fund
 - the investments of the fund
 - the members' benefit entitlements.

I also understand that by law I must prepare, implement and regularly review an investment strategy having regard to all the circumstances of the fund, which include, but are not limited to:

- the risks associated with the fund's investments
- the likely return from investments, taking into account the fund's objectives and expected cash flow requirements
- investment diversity and the fund's exposure to risk due to inadequate diversification
- the liquidity of the fund's investments having regard to the fund's expected cash flow requirements in discharging its existing and prospective liabilities (including benefit payments)
- whether the trustees of the fund should hold insurance cover for one or more members of the fund.

Accepting contributions and paying benefits

I understand that I can only accept contributions and pay benefits (income streams or lump sums) to members or their beneficiaries when the conditions specified in the law and the fund trust deed have been met.

Investment restrictions

I understand that, as a trustee or director of the corporate trustee of the fund, subject to certain limited exceptions specified in the law, I am prohibited from:

- lending money of the fund to, or providing financial assistance to, a member of the fund or a member's relative (financial assistance means any assistance that improves the financial position of a person directly or indirectly, including the provision of credit)

- acquiring assets (other than business real property, listed securities, certain in-house assets and acquisitions made under mergers allowed by special determinations or acquisitions as a result of a breakdown of a relationship) for the fund from members or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund except in certain limited circumstances (while limited recourse borrowing arrangements are permitted, they can be complex and particular conditions must be met to ensure that legal requirements are not breached)
- having more than 5% of the market value of the fund's total assets at the end of the income year as in-house assets (these are loans to, or investments in, related parties of the fund – including trusts – or assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party)
- entering into investments that are not made or maintained on an arm's length (commercial) basis (this ensures the purchase or sale price of the fund's assets and any earnings from those assets reflects their market value).

Administration

I understand that the trustees of the fund must:

- keep and retain for at least 10 years
 - minutes of all trustee meetings at which matters affecting the fund were considered (this includes investment decisions and decisions to appoint members and trustees)
 - records of all changes of trustees, including directors of the corporate trustee
 - each trustee's consent to be appointed as a trustee of the fund or a director of the corporate trustee
 - all trustee declarations
 - copies of all reports given to members
- ensure that the following are prepared and retained for at least five years
 - an annual statement of the financial position of the fund
 - an annual operating statement
 - copies of all annual returns lodged
 - accounts and statements that accurately record and explain the transactions and financial position of the fund
- appoint an approved SMSF auditor each year, no later than 45 days before the due date for lodgment of the fund's annual return and provide documents to the auditor as requested
- lodge the fund's annual return, completed in its entirety, by the due date
- notify the ATO within 28 days of any changes to the
 - membership of the fund, or trustees or directors of the corporate trustee
 - name of the fund
 - contact person and their contact details
 - postal address, registered address or address for service of notices for the fund
- notify the ATO in writing within 28 days if the fund becomes an Australian Prudential Regulation Authority (APRA) regulated fund.

DECLARATION

By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self-managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:

- I must ensure this document is retained for at least 10 years or while I remain a trustee or director of the corporate trustee (whichever is longer) and, if I fail to do this, penalties may apply.
- I may have to make this document available for inspection by a member of staff of the ATO and, if I fail to do this, penalties may apply.
- I do not have access to the government's financial assistance program that is available to trustees of APRA regulated funds in the case of financial loss due to fraudulent conduct or theft.

Trustee's or director's name

PAULETTE ANNE EMBLING

Trustee's or director's signature

P. Emsling

Date
 Day: 16 / Month: 08 / Year: 2019

Witness' name (witness must be 18 years old or over)

KEVIN JASON EMBLING

Witness' signature

K. Emsling

Date
 Day: 16 / Month: 08 / Year: 2019



Self-managed super fund trustee declaration

I understand that as an individual trustee or director of the corporate trustee of

Fund name

EMBLING SUPERANNUATION FUND

I am responsible for ensuring that the fund complies with the *Superannuation Industry (Supervision) Act 1993* (SISA) and other relevant legislation. The Commissioner of Taxation (the Commissioner) has the authority and responsibility for administering the legislation and enforcing the fund's compliance with the law.

I must keep myself informed of changes to the legislation relevant to the operation of my fund and ensure the trust deed is kept up to date in accordance with the law and the needs of the members.

If I do not comply with the legislation, the Commissioner may take the following actions:

- impose administrative penalties on me
- give me a written direction to rectify any contraventions or undertake a course of education
- enter into agreements with me to rectify any contraventions of the legislation
- disqualify me from being a trustee or director of a corporate trustee of any superannuation fund in the future
- remove the fund's complying status, which may result in significant adverse tax consequences for the fund
- prosecute me under the law, which may result in fines or imprisonment.

Sole purpose

I understand it is my responsibility to ensure the fund is only maintained for the purpose of providing benefits to the members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies. I understand that I should regularly evaluate whether the fund continues to be the appropriate vehicle to meet this purpose.

Trustee duties

I understand that by law I must at all times:

- act honestly in all matters concerning the fund
- exercise skill, care and diligence in managing the fund
- act in the best interests of all the members of the fund
- ensure that members only access their super benefits if they have met a legitimate condition of release
- refrain from entering into transactions that circumvent restrictions on the payment of benefits
- ensure that my money and other assets are kept separate from the money and other assets of the fund
- take appropriate action to protect the fund's assets (for example, have sufficient evidence of the ownership of fund assets)
- refrain from entering into any contract or do anything that would prevent me from, or hinder me in, properly performing or exercising my functions or powers as a trustee or director of the corporate trustee of the fund
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 - the financial situation of the fund
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- the likely return from investments, taking into account the fund's objectives and expected cash flow requirements
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I understand that, as a trustee or director of the corporate trustee of the fund, subject to certain limited exceptions specified in the law, I am prohibited from:

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 - an annual operating statement
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- lodge the fund's annual return, completed in its entirety, by the due date
- notify the ATO within 28 days of any changes to the
 - membership of the fund, or trustees or directors of the corporate trustee
 - name of the fund
 - contact person and their contact details
 - postal address, registered address or address for service of notices for the fund
- notify the ATO in writing within 28 days if the fund becomes an Australian Prudential Regulation Authority (APRA) regulated fund.

DECLARATION


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- I must ensure this document is retained for at least 10 years or while I remain a trustee or director of the corporate trustee (whichever is longer) and, if I fail to do this, penalties may apply.
- I may have to make this document available for inspection by a member of staff of the ATO and, if I fail to do this, penalties may apply.
- I do not have access to the government's financial assistance program that is available to trustees of APRA regulated funds in the case of financial loss due to fraudulent conduct or theft.

Trustee's or director's name

KEVIN JASON EMBLING .

Trustee's or director's signature



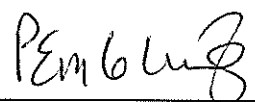
Date

Day Month Year
16 / 08 / 2019

Witness' name (witness must be 18 years old or over)

PAULETTE ANNE EMBLING

Witness' signature



Date

Day Month Year
16 / 08 / 2019