(ABN: 27 627 361 762)

Consolidated Member Benefit Totals

Period			Member Account Details	
	1 July 2021 - 30 June 2022		Residential Address:	71 Carrington Parade New Lambton Heights, NSW 2305
Member	Num	nber: KARMAJ0	Date of Birth:	7 August 1947
	Mr John Karmas		Date Joined Fund: Eligible Service Date:	15 May 1981 15 May 1981
			Tax File Number Held:	Yes

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

Your Accounts	
Withdrawal Benefit as at 1 Jul 2021	
Accumulation	2,108,847.68
Pension Account #5	693,584.82
Pension Account #6	508,888.12
Pension Account #7	220,956.54
Pension Account #9	220,218.13
Total as at 1 Jul 2021	3,752,495.29
Withdrawal Benefit as at 30 Jun 2022	
Accumulation	2,071,038.78
Pension Account #5	691,448.30
Pension Account #6	507,323.06
Pension Account #7	220,280.04
Pension Account #9	219,535.25
Total as at 30 Jun 2022	3,709,625.43

Tax Free	1,219,794.81
Taxable - Taxed	2,489,830.62
Taxable - Untaxed	-
Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	3,709,625.43
Your Insurance Benefits	
No insurance details have been recorded	
Your Beneficiaries	
Non Lapsing Binding Death Nomination*	
100% Mandy Karmas	
* Nomination in effect from 1 July 2016	

(ABN: 27 627 361 762)

Member Benefit Statement

Period		Member Account Details	
1 July 2021 - 30 June 20	22	Residential Address:	71 Carrington Parade New Lambton Heights, NSW 2305
Member	Number: KARMAJ0	Date of Birth:	7 August 1947
Mr John Karmas		Date Joined Fund: Eligible Service Date:	15 May 1981 15 May 1981
Accumulation Account		ŭ	,
Accumulation		Tax File Number Held:	Yes
Accumulation		Account Start Date:	15 May 1981

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2021	2,108,847.68
Increases to your account:	
Share Of Net Fund Income	45,676.36
<u>Total Increases</u>	45,676.36
Decreases to your account:	
Lump Sum Cash Payments	76,290.00
Tax on Net Fund Income	7,195.26
<u>Total Decreases</u>	83,485.26
Withdrawal Benefit as at 30 Jun 2022	2,071,038.78

Your Tax Components		
Tax Free	13.1635 %	272,620.80
Taxable - Taxed		1,798,417.98
Taxable - Untaxed		-
Your Preservation Compo	onents	
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		2,071,038.78
Your Insurance Benefits		
No insurance details have bee	n recorded	
Varan Dama Galania		

Your Beneficiaries

Non Lapsing Binding Death Nomination*

100% Mandy Karmas

* Nomination in effect from 1 July 2016

(ABN: 27 627 361 762)

Member Benefit Statement

Period

1 July 2021 - 30 June 2022

Member Number: KARMAJ0

Mr John Karmas

Pension Account

Pension Account #5

Member Account Details

Residential Address: 71 Carrington Parade

New Lambton Heights, NSW 2305

Date of Birth: 7 August 1947 Date Joined Fund: 15 May 1981 Eligible Service Date: 15 May 1981

Tax File Number Held: Yes

Account Start Date: 1 July 2016

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2021	693,584.82
Increases to your account:	
Share Of Net Fund Income	15,203.48
<u>Total Increases</u>	15,203.48
Decreases to your account:	
Pension Payments	17,340.00
<u>Total Decreases</u>	17,340.00
Withdrawal Benefit as at 30 Jun 2022	691,448.30

Your Tax Components		
Tax Free	14.8880 %	102,942.51
Taxable - Taxed		588,505.79
Taxable - Untaxed		-
Your Preservation Components		

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	601 448 30

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

(ABN: 27 627 361 762)

Member Benefit Statement

Period

1 July 2021 - 30 June 2022

Member Number: KARMAJ0

Mr John Karmas

Pension Account

Pension Account #6

Member Account Details

Residential Address: 71 Carrington Parade

New Lambton Heights, NSW 2305

Date of Birth: 7 August 1947 Date Joined Fund: 15 May 1981 Eligible Service Date: 15 May 1981

Tax File Number Held: Yes

Account Start Date: 1 July 2016

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2021	508,888.12
Increases to your account:	
Share Of Net Fund Income	11,154.94
<u>Total Increases</u>	11,154.94
Decreases to your account:	
Pension Payments	12,720.00
<u>Total Decreases</u>	12,720.00
Withdrawal Benefit as at 30 Jun 2022	507,323.06

Your Tax Components	s	
Tax Free	79.7437 %	404,558.16
Taxable - Taxed		102,764.90
Taxable - Untaxed		-
Your Preservation Components		

Tour Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	507,323.06

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

(ABN: 27 627 361 762)

Member Benefit Statement

Period

1 July 2021 - 30 June 2022

Member

Number: KARMAJ0

Mr John Karmas

Pension Account

Pension Account #7

Member Account Details

Residential Address: 71 Carrington Parade

New Lambton Heights, NSW 2305

Date of Birth: 7 August 1947 Date Joined Fund: 15 May 1981 Eligible Service Date: 15 May 1981

Tax File Number Held: Yes

Account Start Date: 1 July 2016

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2021	220,956.54
Increases to your account:	
Share Of Net Fund Income	4,843.50
<u>Total Increases</u>	4,843.50
Decreases to your account:	
Pension Payments	5,520.00
<u>Total Decreases</u>	5,520.00
Withdrawal Benefit as at 30 Jun 2022	220,280.04
Total Increases Decreases to your account: Pension Payments Total Decreases	4,843.50 5,520.00 5,520.00

Your Tax Components			
Tax Free	99.9426 %	220,153.49	
Taxable - Taxed		126.55	
Taxable - Untaxed		-	
Your Preservation Components			

Tour Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	220,280.04

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

(ABN: 27 627 361 762)

Member Benefit Statement

Period

1 July 2021 - 30 June 2022

Member Number: KARMAJO

Mr John Karmas

Pension Account

Pension Account #9

Member Account Details

Residential Address: 71 Carrington Parade

New Lambton Heights, NSW 2305

Date of Birth: 7 August 1947 Date Joined Fund: 15 May 1981 Eligible Service Date: 15 May 1981

Tax File Number Held: Yes

Account Start Date: 2 June 2017

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2021	220,218.13
Increases to your account:	
Share Of Net Fund Income	4,827.12
<u>Total Increases</u>	4,827.12
Decreases to your account:	
Pension Payments	5,510.00
<u>Total Decreases</u>	5,510.00
Withdrawal Benefit as at 30 Jun 2022	219,535.25

Your Tax Components			
Tax Free	99.9930 %	219,519.85	
Taxable - Taxed		15.40	
Taxable - Untaxed		-	
Your Preservation Components			

Tour Freservation Components		
Preserved	-	
Restricted Non Preserved	-	
Unrestricted Non Preserved	219 535 25	

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

Trustee

The Trustee of the Fund is as follows:

SJNJ Group Pty Ltd

The directors of the Trustee company are:

John Karmas and Mandy Karmas

Availability of Other Fund Information

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

Trustee Disclaimer

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

Signed on behalf of the Trustee of the Fund		
John Karmas		
Director - SJNJ Group Pty Ltd		
Mandy Karmas		
Director - SJNJ Group Pty Ltd		

Statement Date: 30 June 2022

(ABN: 27 627 361 762)

Consolidated Member Benefit Totals

Period		Member Account Details	
	1 July 2021 - 30 June 2022	Residential Address:	71 Carrington Parade New Lambton Heights, NSW 2305
Member	Number: KARMAM0	Date of Birth:	6 September 1955
	Mrs Mandy Karmas	Date Joined Fund: Eligible Service Date:	15 May 1981 15 May 1981
		Tax File Number Held:	Yes

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

Your Accounts		Your Tax Components
Withdrawal Benefit as at 1 Jul 2021		Tax Free
Accumulation	2,294,467.53	Taxable - Taxed
Pension Account #4	784,848.02	Taxable - Untaxed
Pension Account #6	231,576.19	Your Preservation Components
Pension Account #8	688,304.45	Preserved
Total as at 1 Jul 2021	3,999,196.19	Restricted Non Preserved
		Unrestricted Non Preserved
Withdrawal Benefit as at 30 Jun 2022		Your Insurance Benefits
Accumulation	2,337,940.34	No insurance details have been recorde
Pension Account #4	782,432.03	Your Beneficiaries
Pension Account #6	230,862.33	Non Lapsing Binding Death Nomination
Pension Account #8	686,181.34	100% John Karmas
Total as at 30 Jun 2022	4,037,416.04	* Nomination in effect from 1 July 2016

Your Tax Components	
Tax Free	2,255,779.19
Taxable - Taxed	1,781,636.85
Taxable - Untaxed	-
Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	4,037,416.04
Your Insurance Benefits	
No insurance details have been recorded	
Your Beneficiaries	
Non Lapsing Binding Death Nomination*	
100% John Karmas	

(ABN: 27 627 361 762)

Member Benefit Statement

Period		Member Account Details	
1 July 2021 - 30 June 2	2022	Residential Address:	71 Carrington Parade New Lambton Heights, NSW 2305
Member	Number: KARMAM0	Date of Birth:	6 September 1955
Mrs Mandy Karmas	3	Date Joined Fund: Eligible Service Date:	15 May 1981 15 May 1981
Accumulation Account		· ·	,
Accumulation		Tax File Number Held:	Yes
7.000		Account Start Date:	15 May 1981

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2021	2,294,467.53
Increases to your account:	
Share Of Net Fund Income	51,595.25
<u>Total Increases</u>	51,595.25
Decreases to your account:	
Tax on Net Fund Income	8,122.44
<u>Total Decreases</u>	8,122.44
Withdrawal Benefit as at 30 Jun 2022	2,337,940.34

Your Tax Components		
Tax Free	41.2370 %	964,095.88
Taxable - Taxed		1,373,844.46
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved	d	2,337,940.34
Your Insurance Benefit	ts	

No insurance details have been recorded

Your Beneficiaries

Non Lapsing Binding Death Nomination*

100% John Karmas

* Nomination in effect from 1 July 2016

(ABN: 27 627 361 762)

Member Benefit Statement

Period 1 July 2021 - 30 June 2022 Member Number: KARMAM **Mrs Mandy Karmas Pension Account Pension Account #4** 1 July 2016 Account Start Date:

	Member Account Det	tails
	Residential Address:	71 Carrington Parade New Lambton Heights, NSW 2305
10	Date of Birth: Date Joined Fund: Eligible Service Date:	6 September 1955 15 May 1981 15 May 1981
	Tax File Number Held:	Yes

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2021	784,848.02
Increases to your account:	
Share Of Net Fund Income	17,204.01
<u>Total Increases</u>	17,204.01
Decreases to your account:	
Pension Payments	19,620.00
<u>Total Decreases</u>	19,620.00
Withdrawal Benefit as at 30 Jun 2022	782,432.03

Your Tax Components	;	
Tax Free	47.9045 %	374,820.42
Taxable - Taxed		407,611.61
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserve	d	782,432.03
Your Insurance Benefi	its	
N		•

No insurance details have been recorded

Your Beneficiaries

(ABN: 27 627 361 762)

Member Benefit Statement

Period

1 July 2021 - 30 June 2022

Member

Number: KARMAM0

Date
Date
Eligi

Pension Account

Pension Account #6

Member Account Details

Residential Address: 71 Carrington Parade

New Lambton Heights, NSW 2305

Date of Birth: 6 September 1955
Date Joined Fund: 15 May 1981
Eligible Service Date: 15 May 1981

Tax File Number Held: Yes

Account Start Date: 1 July 2016

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2021	231,576.19
Increases to your account:	
Share Of Net Fund Income	5,076.14
<u>Total Increases</u>	5,076.14
Decreases to your account:	
Pension Payments	5,790.00
<u>Total Decreases</u>	5,790.00
Withdrawal Benefit as at 30 Jun 2022	230,862.33

Your Tax Components		
Tax Free	99.9426 %	230,729.73
Taxable - Taxed		132.60
Taxable - Untaxed		-

Tour Freservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	230 862 33

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

(ABN: 27 627 361 762)

Member Benefit Statement

Period Residential Address: 1 July 2021 - 30 June 2022 Member Number: KARMAM0 Date of Birth: **Mrs Mandy Karmas Pension Account** Tax File Number Held: **Pension Account #8**

Member Account Details

71 Carrington Parade

New Lambton Heights, NSW 2305

6 September 1955 Date Joined Fund: 15 May 1981 Eligible Service Date: 15 May 1981

Yes

2 June 2017 Account Start Date:

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2021	688,304.45
Increases to your account:	
Share Of Net Fund Income	15,086.89
<u>Total Increases</u>	15,086.89
Decreases to your account:	
Pension Payments	17,210.00
<u>Total Decreases</u>	17,210.00
Withdrawal Benefit as at 30 Jun 2022	686,181.34

Your Tax Components		
Tax Free	99.9930 %	686,133.16
Taxable - Taxed		48.18
Taxable - Untaxed		-
Your Preservation Compon	ents	

Tour Treservation components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	686 181 34

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

Trustee

The Trustee of the Fund is as follows:

SJNJ Group Pty Ltd

The directors of the Trustee company are:

John Karmas and Mandy Karmas

Availability of Other Fund Information

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

Trustee Disclaimer

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

Signed on behalf of the Trustee of the Fund
John Karmas
Director - SJNJ Group Pty Ltd
Mandy Karmas Director - SJNJ Group Pty Ltd
Director - 30140 Group Fty Ltd

Statement Date: 30 June 2022