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**Financial statements and reports for the year ended  
30 June 2021**

**Murray Superannuation Fund**

**Prepared for: Betty May Murray and Keith Charles Murray**

## **Murray Superannuation Fund**

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**Murray Superannuation Fund**  
**Operating Statement**

For the year ended 30 June 2021

	Note	2021	2020
		\$	\$
<b>Income</b>			
<b>Investment Income</b>			
Trust Distributions		636	2,595
Dividends Received		21,020	33,366
Interest Received		124	4,809
<b>Investment Gains</b>			
Changes in Market Values			
Realised Movements in Market Value		4,561	0
Unrealised Movements in Market Value		100,205	(122,602)
Other Investment Gains/Losses		0	(2)
<b>Total Income</b>		<u>126,546</u>	<u>(81,834)</u>
<b>Expenses</b>			
Accountancy Fees		2,244	2,299
ATO Supervisory Levy		259	259
Auditor's Remuneration		561	561
		<u>3,064</u>	<u>3,119</u>
<b>Member Payments</b>			
Pensions Paid		144,509	173,250
<b>Total Expenses</b>		<u>147,573</u>	<u>176,369</u>
<b>Benefits accrued as a result of operations before income tax</b>		<u>(21,026)</u>	<u>(258,203)</u>
Income Tax Expense		(7,758)	(13,370)
<b>Benefits accrued as a result of operations</b>		<u>(13,268)</u>	<u>(244,834)</u>

*The accompanying notes form part of these financial statements.*

**Murray Superannuation Fund**  
**Statement of Financial Position**

As at 30 June 2021

	Note	2021 \$	2020 \$
<b>Assets</b>			
<b>Investments</b>			
Shares in Listed Companies		560,490	622,939
Units in Listed Unit Trusts		33,654	25,947
<b>Total Investments</b>		<u>594,144</u>	<u>648,886</u>
<b>Other Assets</b>			
Bank - ANZ Premium		20,485	23,279
Bank - ANZ Online		102,818	53,014
Bank - ING Optimiser		48,736	48,661
Income Tax Refundable		7,758	13,369
<b>Total Other Assets</b>		<u>179,797</u>	<u>138,323</u>
<b>Total Assets</b>		<u>773,941</u>	<u>787,209</u>
<b>Net assets available to pay benefits</b>		<u>773,941</u>	<u>787,209</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>			
	2, 3		
Murray, Betty May - Pension (1.7.10)		179,660	262,761
Murray, Betty May - Pension (1.7.14)		594,281	524,448
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>773,941</u>	<u>787,209</u>

*The accompanying notes form part of these financial statements.*

# Notes to the Financial Statements

For the year ended 30 June 2021

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## Note 1: Summary of Significant Accounting Policies

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

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

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

The financial statements were authorised for issue by the Trustee(s).

### a. Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

- (i) shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- (ii) units in managed funds by reference to the unit redemption price at the end of the reporting period;
- (iii) fixed-interest securities by reference to the redemption price at the end of the reporting period;
- (iv) unlisted investments are stated at trustees' assessment based on estimated market value at balance date or where necessary, an external valuer's opinion; and
- (v) investment properties at the trustees' assessment of the market value or where necessary a qualified independent valuer's opinion at the end of reporting period.

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

### b. Cash and Cash Equivalents

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

### c. Revenue

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

# Murray Superannuation Fund

## Notes to the Financial Statements

For the year ended 30 June 2021

### Interest revenue

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised upon receipt.

### Dividend revenue

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

### Rental revenue

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

### Distribution revenue

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

### Remeasurement changes in market values

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

### Contributions

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

#### d. Liability for Accrued Benefits

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

#### e. Critical Accounting Estimates and Judgements

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

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

#### Note 2: Liability for Accrued Benefits

	2021 \$	2020 \$
Liability for accrued benefits at beginning of year	787,209	1,032,043
Benefits accrued as a result of operations	(13,268)	(244,834)
Current year member movements	0	0
Liability for accrued benefits at end of year	<u>773,941</u>	<u>787,209</u>

#### Note 3: Vested Benefits

**Murray Superannuation Fund**

**Notes to the Financial Statements**

For the year ended 30 June 2021

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

	<b>2021</b>	<b>2020</b>
	<b>\$</b>	<b>\$</b>
Vested Benefits	773,941	787,209

**Note 4: Guaranteed Benefits**

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

**Note 5: Subsequent Event - COVID-19**

The Coronavirus (Covid-19) pandemic is expected to cause material decline in the market value of the fund investments. The trustees are aware of the uncertainty surrounding the global markets during this time and the effects it will have on the value of the fund investments after the reporting date.

Murray Superannuation Fund

**Notes to the Financial Statements**

For the year ended 30 June 2021

	2021	2020
	\$	\$
<b><u>RECONCILIATION OF TAXABLE INCOME</u></b>		
Profit before Tax per Operating Statement	-21,026	-258,203
Assessable Income not shown		
Franking Credits on Dividends	7,757	13,369
Trust Distributions	628	1,492
Foreign Income	53	543
Income not Assessable		
Trust Distributions	-636	-2,595
Changes in Market Values		
Realised Movements in Market Value	-4,561	0
Unrealised Movements in Market Value	-100,205	122,602
Other Investment Gain/Losses	0	2
Deductions not shown		
Exempt Current Pension Income	-29,582	-53,579
Expenses not deductible		
Pensions Paid	144,509	173,250
Other Expenses - portion related to exempt income	3,064	3,119
Rounding	-1	0
Per Income Tax Return	<u>0</u>	<u>0</u>
<b><u>TAX PAYABLE (-REFUND)</u></b>		
Tax at 15%	0.00	0.00
Franking Credits	-7,757.69	-13,368.96
As per Operating Statement	<u>-7,757.69</u>	<u>-13,368.96</u>
As per Statement of Financial Position	-7,757.69	-13,368.96
Supervisory Levy	259.00	259.00
As per Income Tax Return	<u>-7,498.69</u>	<u>-13,109.96</u>



Murray Superannuation Fund  
**Investment Summary Report**

As at 30 June 2021

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
<b>Cash/Bank Accounts</b>								
Bank - ANZ Online Saver		102,817.990000	102,817.99	102,817.99	102,817.99			13.42 %
Bank - ANZ Premium		20,484.840000	20,484.84	20,484.84	20,484.84			2.67 %
Bank - ING Optimiser		48,736.210000	48,736.21	48,736.21	48,736.21			6.36 %
		<b>172,039.04</b>	<b>172,039.04</b>		<b>172,039.04</b>		<b>0.00 %</b>	<b>22.45 %</b>
<b>Shares in Listed Companies</b>								
AGL.AX AGL	2,922.00	8.200000	23,960.40	12.56	36,691.76	(12,731.36)	(34.70) %	3.13 %
ANZ.AX ANZ Bank	1,695.00	28.150000	47,714.25	15.96	27,055.57	20,658.68	76.36 %	6.23 %
BEN.AX Bendigo & Adelaide Bank	4,965.00	10.490000	52,082.85	9.94	49,362.63	2,720.22	5.51 %	6.80 %
CBA.AX Commonwealth Bank	2,340.00	99.870000	233,695.80	28.02	65,555.44	168,140.36	256.49 %	30.50 %
CSR.AX CSR	1,893.00	5.760000	10,903.68	2.11	3,999.74	6,903.94	172.61 %	1.42 %
NAB.AX National Bank	1,282.00	26.220000	33,614.04	20.46	26,232.60	7,381.44	28.14 %	4.39 %
ORG.AX Origin Energy	5,658.00	4.510000	25,517.58	7.60	42,978.18	(17,460.60)	(40.63) %	3.33 %
TLS.AX Telstra	7,120.00	3.760000	26,771.20	4.25	30,280.00	(3,508.80)	(11.59) %	3.49 %
WOW.AX Woolworths	2,786.00	38.130000	106,230.18	30.06	83,737.80	22,492.38	26.86 %	13.86 %
		<b>560,489.98</b>	<b>560,489.98</b>		<b>365,893.72</b>	<b>194,596.26</b>	<b>53.18 %</b>	<b>73.15 %</b>
<b>Units in Listed Unit Trusts</b>								
SCG.AX Scentre Group	9,090.00	2.740000	24,906.60	2.44	22,194.43	2,712.17	12.22 %	3.25 %
URW.AX Unibail-Rodamco-Westfield	1,540.00	5.680000	8,747.20	14.67	22,585.49	(13,838.29)	(61.27) %	1.14 %
		<b>33,653.80</b>	<b>33,653.80</b>		<b>44,779.92</b>	<b>(11,126.12)</b>	<b>(24.85) %</b>	<b>4.39 %</b>
		<b>766,182.82</b>	<b>766,182.82</b>		<b>582,712.68</b>	<b>183,470.14</b>	<b>31.49 %</b>	<b>100.00 %</b>

# Murray Superannuation Fund Investment Income Report

As at 30 June 2021

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Deductions	Other	Distributed Capital Gains	Non- Assessable Payments
<b>Bank Accounts</b>												
Bank - ANZ Online Saver	37.72			37.72	0.00	0.00	0.00	37.72			0.00	0.00
Bank - ANZ Premium	10.95			10.95	0.00	0.00	0.00	10.95			0.00	0.00
Bank - ING Optimiser	75.31			75.31	0.00	0.00	0.00	75.31			0.00	0.00
	<b>123.98</b>			<b>123.98</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>123.98</b>			<b>0.00</b>	<b>0.00</b>
<b>Shares in Listed Companies</b>												
AGL.AX	2,688.24	1,192.18	1,496.06		510.93			3,199.17		0.00		
ANZ.AX	1,017.00	1,017.00	0.00		435.86			1,452.86		0.00		
ANZPG.AX	1,329.12	1,329.12	0.00		569.61			1,898.73		0.00		
ANZPH.AX	808.35	808.35	0.00		346.44			1,154.79		0.00		
BEN.AX	1,390.20	1,390.20	0.00		595.80			1,986.00		0.00		
BENPG.AX	800.46	800.46	0.00		343.06			1,143.52		0.00		
CBAPD.AX	801.40	801.40	0.00		343.45			1,144.85		0.00		
CBA.AX	5,803.20	5,803.20	0.00		2,487.09			8,290.29		0.00		
CSR.AX	236.63	236.63	0.00		101.41			338.04		0.00		
NABHA.AX	150.01	0.00	150.01		0.00			150.01		0.00		
NAB.AX	769.20	769.20	0.00		329.66			1,098.86		0.00		
ORG.AX	1,273.05	0.00	1,273.05		0.00			1,273.05		0.00		
TLS.AX	1,139.20	1,139.20	0.00		488.22			1,627.42		0.00		
WOW.AX	2,813.86	2,813.86	0.00		1,205.94			4,019.80		0.00		
	<b>21,019.92</b>	<b>18,100.80</b>	<b>2,919.12</b>		<b>7,757.47</b>			<b>28,777.39</b>		<b>0.00</b>		
<b>Units in Listed Unit Trusts</b>												
SCG.AX	636.29	0.52		628.08	0.22	52.19	0.96	681.97		0.00	0.00	(44.50)
	<b>636.29</b>	<b>0.52</b>		<b>628.08</b>	<b>0.22</b>	<b>52.19</b>	<b>0.96</b>	<b>681.97</b>		<b>0.00</b>	<b>0.00</b>	<b>(44.50)</b>

**Murray Superannuation Fund**  
**Investment Income Report**

As at 30 June 2021

Investment	Total Income		Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Deductions	Other	Distributed Capital Gains	Non- Assessable Payments
	Income	Franked										
	21,780.19	18,101.32	2,919.12	752.06	7,757.69	52.19	0.96	29,583.34		0.00	0.00	(44.50)

Assessable Income (Excl. Capital Gains) 29,583.34  
 Net Capital Gain 0.00

**Total Assessable Income 29,583.34**

\* 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.



**Murray Superannuation Fund**  
**Investment Movement Report**

As at 30 June 2021

Investment	Opening Balance		Additions		Disposals		Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Units	Cost	
	2,340.00	65,555.44					2,340.00	65,555.44	233,695.80
CSR.AX - CSR	1,893.00	3,999.74					1,893.00	3,999.74	10,903.68
NABHA.AX - NAB Income Securities	150.00	14,947.50	(150.00)	(14,947.50)				0.00	
NAB.AX - National Bank	1,282.00	26,232.60					1,282.00	26,232.60	33,614.04
ORG.AX - Origin Energy	5,658.00	42,978.18					5,658.00	42,978.18	25,517.58
TLS.AX - Telstra	7,120.00	30,280.00					7,120.00	30,280.00	26,771.20
WOW.AX - Woolworths	2,786.00	83,737.80					2,786.00	83,737.80	106,230.18
		<b>520,841.22</b>		<b>(154,947.50)</b>		<b>4,561.50</b>		<b>365,893.72</b>	<b>560,489.98</b>
<b>Units in Listed Unit Trusts</b>									
SCG.AX - Scentre Group	9,090.00	22,194.43					9,090.00	22,194.43	24,906.60
URW.AX - Unibail-Rodamco-Westfield	1,540.00	22,585.49					1,540.00	22,585.49	8,747.20
		<b>44,779.92</b>						<b>44,779.92</b>	<b>33,653.80</b>
		<b>690,575.03</b>		<b>49,890.15</b>		<b>4,561.50</b>		<b>582,712.68</b>	<b>766,182.82</b>

# Murray Superannuation Fund Trustees Declaration

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The trustees have determined that the Fund is not a reporting entity and that these special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The trustees declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2021 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2021 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (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 2021.

Specifically, the trustees declare that:

- in accordance with s120 of the Superannuation Industry (Supervision) Act 1993, no individual trustee has been or is a disqualified person;
- the Fund has satisfactory title to all assets, all assets are unencumbered and free from charge as prescribed by s50 of the Superannuation Industry (Supervision) Act 1993 and reg13.14 of the Superannuation Industry (Supervision) Regulations 1994; and
- to the knowledge of the trustees, there have been no events or transactions subsequent to the balance date which could have a material impact on the Fund. Where such events have occurred, the effect of such events has been accounted and noted in the Fund's financial statements.

Signed in accordance with a resolution of the trustees by:

.....  
Betty May Murray

Trustee

.....  
Keith Charles Murray

Trustee

Dated this ..... day of .....

# Memorandum of Resolutions of

Betty May Murray and Keith Charles Murray  
ATF Murray Superannuation Fund

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## **FINANCIAL STATEMENTS OF SUPERANNUATION FUND:**

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.

It was further resolved that the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2021 thereon be adopted.

## **TRUSTEE'S DECLARATION:**

It was resolved that the trustee's declaration of the Superannuation Fund be signed.

## **ANNUAL RETURN:**

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 2021, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.

## **INVESTMENT STRATEGY:**

The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification 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.

## **INSURANCE COVER:**

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.

## **ALLOCATION OF INCOME:**

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).

## **TAX AGENTS:**

It was resolved that

Eager and Partners

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.

## **PAYMENT OF BENEFITS:**

The trustee has ensured that any payment of benefits made from the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making payments to members; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the payment of the benefit and received advice that the transfer is in accordance with the Deed and the superannuation laws. As such the trustee has resolved to allow the payment of the benefits on behalf of the member.

# Memorandum of Resolutions of

Betty May Murray and Keith Charles Murray  
ATF Murray Superannuation Fund

**CLOSURE:**

Signed as a true record –

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.....  
Betty May Murray

/ /

.....  
Keith Charles Murray

/ /



# Murray Superannuation Fund

## Members Statement

Betty May Murray  
 67 Riverine Street  
 Bairnsdale, Victoria, 3875, Australia

### Your Details

Date of Birth : Provided  
 Age: 82  
 Tax File Number: Provided  
 Date Joined Fund: 13/05/2003  
 Service Period Start Date: 13/05/2003  
 Date Left Fund:  
 Member Code: MURBET00003P  
 Account Start Date 21/06/2010  
 Account Phase: Retirement Phase  
 Account Description: 1.7.10

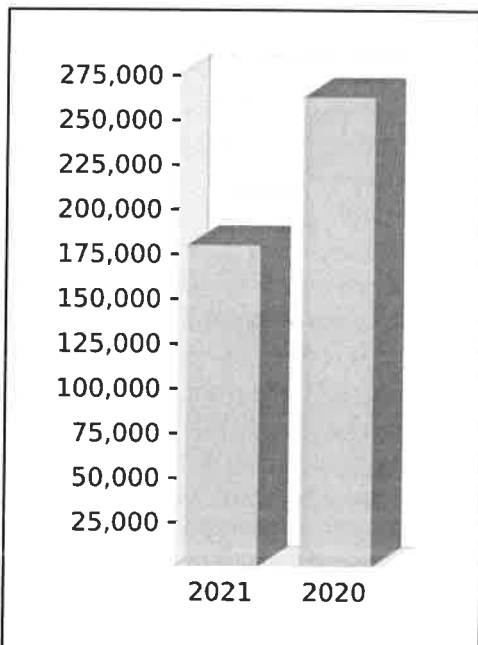
Nominated Beneficiaries N/A  
 Vested Benefits 179,659

### Your Balance

Total Benefits 179,659

Preservation Components  
 Preserved  
 Unrestricted Non Preserved 179,659  
 Restricted Non Preserved

Tax Components  
 Tax Free (54.19%) 97,368  
 Taxable 82,291



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	262,761	446,491
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	43,047	(30,969)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	126,149	152,760
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2021	179,659	262,762

# Murray Superannuation Fund

## Members Statement

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### Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. 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 error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

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Betty May Murray  
Trustee

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Keith Charles Murray  
Trustee

# Murray Superannuation Fund Members Statement

Betty May Murray  
67 Riverine Street  
Bairnsdale, Victoria, 3875, Australia

## Your Details

Date of Birth : Provided  
Age: 82  
Tax File Number: Provided  
Date Joined Fund: 13/05/2003  
Service Period Start Date: 13/05/2003  
Date Left Fund:  
Member Code: MURBET00011P  
Account Start Date 01/07/2014  
Account Phase: Retirement Phase  
Account Description: 1.7.14

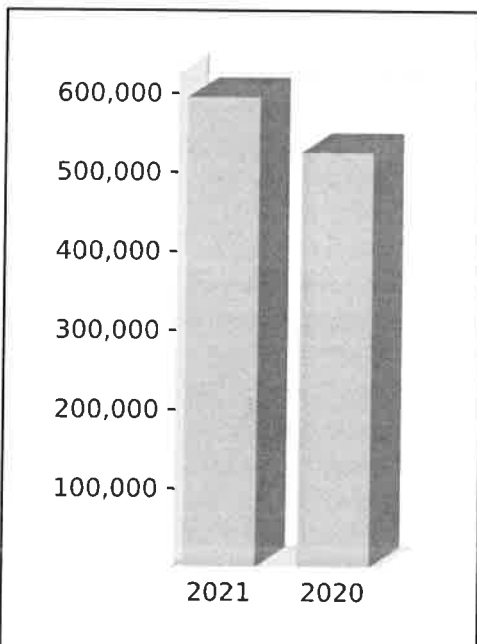
Nominated Beneficiaries N/A  
Vested Benefits 594,281

## Your Balance

Total Benefits 594,281

Preservation Components  
Preserved  
Unrestricted Non Preserved 594,281  
Restricted Non Preserved

Tax Components  
Tax Free (100.00%) 594,281  
Taxable



## Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	524,448	585,552
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	88,193	(40,615)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	18,360	20,490
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2021	594,281	524,447

# Murray Superannuation Fund

## Members Statement

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### Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. 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 error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

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Betty May Murray  
Trustee

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Keith Charles Murray  
Trustee