

**Compliance Workpapers**  
**SAA Super Fund**  
**Financial Year - 2022**



**Fund Details**

<b>Fund Name</b>	SAA Super Fund
<b>Contact no</b>	
<b>Financial Year</b>	2022
<b>Established Date</b>	12/04/2016
<b>ABN</b>	40 324 291 400
<b>TFN</b>	981242065
<b>Trustee Type</b>	Individual
<b>Trustees</b>	Zahid Ali Yasmin Ali
<b>ACN</b>	

## Review Points

## Statement of Financial Position

Assets	Qty	2022	2021	Change (\$)	Change (%)	
<b>Other Assets</b>	0.00	10,191.82	163,359.85	-153,168.03	93.76	
<b>Cash At Bank</b>	0.00	2,221.67	167,561.05	-165,339.38	98.67	
CBA ACA Bank Account	0.00	0.00	8,011.17	-8,011.17	100.00	<a href="#">WP-1</a>
CBA CDIA Bank Account #3891	0.00	2,221.67	159,549.88	-157,328.21	98.61	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Current Tax Assets</b>	0.00	3,970.15	-4,348.77	8,318.92	191.29	<a href="#">WP-1</a> <a href="#">WP-2</a>
Income Tax Instalments Paid	0.00	4,348.00	0.00	4,348.00	100.00	<a href="#">WP-1</a>
Income Tax Payable	0.00	0.00	-4,348.77	4,348.77	100.00	
Provision for Income Tax	0.00	-377.85	0.00	-377.85	100.00	
<b>Sundry Assets</b>	0.00	4,000.00	147.57	3,852.43	2,610.58	
Reinvestment Residual Account	0.00	0.00	147.57	-147.57	100.00	
Sundry Debtor	0.00	4,000.00	0.00	4,000.00	100.00	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Total Assets</b>	0.00	10,191.82	163,359.85	-153,168.03	93.76	
<b>Liabilities</b>						
<b>Total Liabilities</b>	0.00	0.00	0.00	0.00	0.00	
<b>Member Entitlements</b>						
<b>Member Entitlement Accounts</b>	0.00	10,191.82	163,359.85	-153,168.03	93.76	<a href="#">WP-1</a> <a href="#">WP-2</a>



Member Entitlements	Qty	2022	2021	Change (\$)	Change (%)	
<b>Mr Zahid Ali</b>	0.00	8,019.53	163,359.85	-155,340.32	95.09	
Accumulation	0.00	8,019.53	163,359.85	-155,340.32	95.09	
<b>Ms Yasmin Ali</b>	0.00	2,172.29	0.00	2,172.29	100.00	
Accumulation	0.00	2,172.29	0.00	2,172.29	100.00	
<b>Total Member Entitlements</b>	0.00	10,191.82	163,359.85	-153,168.03	93.76	

## Operating Statement

Income	2022	2021	Change (\$)	Change (%)	
<b>Investment Gains</b>	0.00	32,911.62	-32,911.62	100.00	
Increase in Market Value	0.00	32,911.62	-32,911.62	100.00	<a href="#">WP-1</a>
<b>Investment Income</b>	755.19	2,601.81	-1,846.62	70.97	<a href="#">WP-1</a> <a href="#">WP-2</a>
Distributions	0.00	1,178.28	-1,178.28	100.00	<a href="#">WP-1</a>
<b>Dividends</b>	705.05	1,417.34	-712.29	50.26	
<b>Shares in Listed Companies</b>	705.05	0.00	705.05	100.00	
ANZ Group Holdings Limited	216.30	0.00	216.30	100.00	<a href="#">WP-1</a>
Macquarie Group Limited	365.15	0.00	365.15	100.00	<a href="#">WP-1</a>
National Australia Bank Limited	123.60	0.00	123.60	100.00	<a href="#">WP-1</a>
<b>General Taxable Income</b>	45.17	0.00	45.17	100.00	
<b>Shares in Listed Companies</b>	45.17	0.00	45.17	100.00	
Macquarie Group Limited	45.17	0.00	45.17	100.00	<a href="#">WP-1</a>
<b>Interest</b>	4.97	6.19	-1.22	19.71	
<b>Cash At Bank</b>	4.97	0.00	4.97	100.00	
CBA ACA Bank Account	2.13	0.00	2.13	100.00	
CBA CDIA Bank Account #3891	2.84	0.00	2.84	100.00	
<b>Member Receipts</b>	7,706.33	2,720.10	4,986.23	183.31	
<b>Contributions</b>	4,346.83	2,015.55	2,331.28	115.66	<a href="#">WP-1</a> <a href="#">WP-2</a>
Employer	0.00	2,015.55	-2,015.55	100.00	

Income	2022	2021	Change (\$)	Change (%)	
<b>Member</b>	4,346.83	0.00	4,346.83	100.00	
<b>Personal Non-Concessional</b>	4,346.83	0.00	4,346.83	100.00	
Mr Zahid Ali	2,173.42	0.00	2,173.42	100.00	
Ms Yasmin Ali	2,173.41	0.00	2,173.41	100.00	
<b>Member Insurance Premium Rebate</b>	3,359.50	0.00	3,359.50	100.00	
<b>Mr Zahid Ali</b>	3,359.50	0.00	3,359.50	100.00	
Accumulation	3,359.50	0.00	3,359.50	100.00	
Rollovers In	0.00	704.55	-704.55	100.00	
<b>Other Income</b>	1.17	2.12	-0.95	44.81	
ATO Interest Payments	1.17	0.00	1.17	100.00	<a href="#">WP-1</a>
Sundry	0.00	2.12	-2.12	100.00	
<b>Total Income</b>	8,462.69	38,235.65	-29,772.96	77.87	
Expenses	2022	2021	Change (\$)	Change (%)	
<b>Investment Losses</b>	92.34	0.00	92.34	100.00	
<b>Realised Capital Losses</b>	92.34	0.00	92.34	100.00	<a href="#">WP-1</a>
<b>Shares in Listed Companies</b>	92.34	0.00	92.34	100.00	
ANZ Group Holdings Limited	29.25	0.00	29.25	100.00	
Macquarie Group Limited	61.09	0.00	61.09	100.00	
National Australia Bank Limited	2.00	0.00	2.00	100.00	
<b>Member Payments</b>	159,564.88	5,530.75	154,034.13	2,785.05	

Expenses	2022	2021	Change (\$)	Change (%)	
Insurance Premiums	0.00	5,530.75	-5,530.75	100.00	
<b>Rollovers Out</b>	159,564.88	0.00	159,564.88	100.00	<a href="#">WP-1</a> <a href="#">WP-2</a>
Mr Zahid Ali	159,564.88	0.00	159,564.88	100.00	
<b>Other Expenses</b>	1,595.60	2,940.51	-1,344.91	45.74	
Accountancy Fee	569.92	550.00	19.92	3.62	<a href="#">WP-1</a>
Adviser Fee	216.68	0.00	216.68	100.00	<a href="#">WP-1</a>
Auditor Fee	550.00	550.00	0.00	0.00	<a href="#">WP-1</a>
Bank Fees	0.00	2.51	-2.51	100.00	
Fund Administration Fee	0.00	1,320.00	-1,320.00	100.00	
SMSF Supervisory Levy	259.00	518.00	-259.00	50.00	
<b>Total Expenses</b>	161,252.82	8,471.26	152,781.56	1,803.53	
Income Tax	2022	2021	Change (\$)	Change (%)	
<b>Income Tax Expense</b>	377.85	4,348.82	-3,970.97	91.31	<a href="#">WP-1</a> <a href="#">WP-2</a>
Income Tax Expense	377.85	4,348.82	-3,970.97	91.31	
Prior Years Under Provision for Income Tax	0.05	0.00	0.05	100.00	
<b>Total Income Tax</b>	377.90	4,348.82	-3,970.92	91.31	
<b>Net Profit(Loss) Total</b>	-153,168.03	25,415.57			


## Lump Sum Payment - Good to Go

Great news! After review there is nothing that requires your attention.

**Preservation Components**

						Current Status : Good to Go Prior Status : N/A		Prepared By : N/A	Reviewed By : N/A
			Prior Year			Current Year			
Account Name	Account Type	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount		
<a href="#">Mr Zahid Ali (Age: 45 at 30/06/2022)</a>									
Accumulation	Accumulation	163,359.85	0.00	0.00	8,019.53	0.00	0.00		

**Tax Component Verification (Accumulation)**

		Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Account Name		Prior Year Tax Free Amount	Current Year Tax Free Amount
Mr Zahid Ali (Age: 45 at 30/06/2022)				
	Accumulation		0.00	2,173.42

## Work Test - Good to Go

Great news! After review there is nothing that requires your attention.



### Contribution Cap Limit

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Current Year Contributions		Concessional	Non-Concessional
<b>Mr Zahid Ali</b> Date of Birth: 04/10/1976 (Age: 44 at 30/06/2022)				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		75,000.00	0.00
	Maximum cap available		102,500.00	110,000.00
	Contributions made (to this fund)		0.00	2,173.42
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		0.00	2,173.42
	Amount above caps		0.00	0.00
<b>Ms Yasmin Ali</b> Date of Birth: 03/12/1976 (Age: 44 at 30/06/2022)				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		75,000.00	0.00
	Maximum cap available		102,500.00	110,000.00
	Contributions made (to this fund)		0.00	2,173.41
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		0.00	2,173.41
	Amount above caps		0.00	0.00




## Negative Balance - Good to Go

Great news! After review there is nothing that requires your attention.

## Contra Bank Entries

				Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Date	Description	Debits	Credits	Balance	
<b>CBA CDIA Bank Account #3891</b>						
🚩	19/08/2021	Transfer From ZAHID ALI SAA Super Fund	0.00	1,900.00	2,500.55	
🚩	21/08/2021	Transfer From ZAHID ALI SAA Super Fund	0.00	1,997.24	4,497.79	
🚩	22/08/2021	Transfer From ZAHID ALI SAA Super Fund	0.00	1,999.00	6,496.79	
🚩	23/08/2021	Transfer From ZAHID ALI SAA Super Fund	0.00	202.00	6,698.79	
🚩	08/09/2021	Transfer From ZAHID ALI SAA Super Fund	0.00	1,252.62	7,341.59	
<b>CBA ACA Bank Account</b>						
🚩	03/08/2021	Direct Debit 002631 BT Life Insuranc YL550456 067- 167	1,619.98	0.00	6,344.98	
🚩	11/08/2021	Direct Credit 031165 BT Insurance YL550456	0.00	1,619.98	7,964.96	
🚩	19/08/2021	Transfer To Zahid Ali NetBank SAA Super Fund	1,900.00	0.00	6,197.24	
🚩	21/08/2021	Transfer To Zahid Ali NetBank SAA Super Fund	1,997.24	0.00	4,200.00	
🚩	23/08/2021	Transfer To Zahid Ali NetBank SAA Super Fund	202.00	0.00	1,999.00	
🚩	07/09/2021	Transfer To Zahid Ali NetBank SAA Super Fund	1,999.00	0.00	1,252.62	
🚩	08/09/2021	Transfer To Zahid Ali NetBank SAA Super Fund	1,252.62	0.00	0.00	

## Income Comparison

Current Status : Good to Go Prior Status : Warning					Prepared By : N/A	Reviewed By : N/A
Date	Income Type	Total Income	Franking Credit	Estimated Income	Estimated Franking Credit	
<b>ANZ : ANZ Group Holdings Limited (ASX:ANZ)</b>						
 01/07/2021	Dividend	216.30	0.00	0.00	0.00	
<b>MQG : Macquarie Group Limited (ASX:MQG)</b>						
 02/07/2021	Dividend	365.15	0.00	0.00	0.00	
<b>NAB : National Australia Bank Limited (ASX:NAB)</b>						
 02/07/2021	Dividend	123.60	0.00	0.00	0.00	

### Benefits Paid to Member < 60 - Good to Go

Great news! After review there is nothing that requires your attention.

## Retirement Condition - Good to Go

Great news! After review there is nothing that requires your attention.

### Market Value - Not Applicable

The system did not find any data to process.

### Pension Limit - Not Applicable

The system did not find any data to process.



### Tax Effective Allocation of Pension Payment (Member Level) - Not Applicable

The system did not find any data to process.

### Preservation Components for Member above 65 - Not Applicable

The system did not find any data to process.

### Tax Component Verification (Pension) - Not Applicable

The system did not find any data to process.

## Tax Effective Allocation of Pension Payment (Pension Account Level) - Not Applicable

The system did not find any data to process.

## General Ledger

Date	Description	Quantity	Debits	Credits	Balance
<b>Member Receipts / Contributions / Member / Personal Non-Concessional / Mr Zahid Ali</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Contribution Allocation	0.00	0.00	2,173.42	2,173.42
30/06/2022	Closing Balance	0.00	0.00	0.00	2,173.42
<b>Member Receipts / Contributions / Member / Personal Non-Concessional / Ms Yasmin Ali</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Contribution Allocation	0.00	0.00	2,173.41	2,173.41
30/06/2022	Closing Balance	0.00	0.00	0.00	2,173.41
<b>Member Receipts / Member Insurance Premium Rebate / Mr Zahid Ali / Accumulation</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
27/08/2021	Direct Credit 070557 AIA AUSTRALIA LT 64572950	0.00	0.00	3,359.50	3,359.50
30/06/2022	Closing Balance	0.00	0.00	0.00	3,359.50
<b>Investment Gains / Disposal Suspense / Shares in Listed Companies / ANZ Group Holdings Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
08/07/2021	SELL 7 ANZ	7.00	0.00	187.05	187.05
08/07/2021	SELL 7 ANZ	-7.00	187.05	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Investment Gains / Disposal Suspense / Shares in Listed Companies / Macquarie Group Limited</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
08/07/2021	SELL 2 MQG	2.00	0.00	304.06	304.06
08/07/2021	SELL 2 MQG	-2.00	304.06	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Investment Gains / Disposal Suspense / Shares in Listed Companies / National Australia Bank Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
08/07/2021	SELL 5 NAB	5.00	0.00	121.60	121.60
08/07/2021	SELL 5 NAB	-5.00	121.60	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Investment Income / Dividends / Shares in Listed Companies / ANZ Group Holdings Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/07/2021	Investment Income	0.00	0.00	216.30	216.30
30/06/2022	Closing Balance	0.00	0.00	0.00	216.30
<b>Investment Income / Dividends / Shares in Listed Companies / Macquarie Group Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
02/07/2021	Investment Income	0.00	0.00	365.15	365.15
30/06/2022	Closing Balance	0.00	0.00	0.00	365.15
<b>Investment Income / Dividends / Shares in Listed Companies / National Australia Bank Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
02/07/2021	Investment Income	0.00	0.00	123.60	123.60

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	123.60
<b>Investment Income / General Taxable Income / Shares in Listed Companies / Macquarie Group Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
16/08/2021	Direct Credit 077669 MQG CASH RES 001262700781	0.00	0.00	45.17	45.17
30/06/2022	Closing Balance	0.00	0.00	0.00	45.17
<b>Investment Income / Interest / Cash At Bank / CBA ACA Bank Account</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/07/2021	Credit Interest [Credit Interest]	0.00	0.00	0.99	0.99
01/08/2021	Credit Interest [Credit Interest]	0.00	0.00	0.68	1.67
01/09/2021	Credit Interest [Credit Interest]	0.00	0.00	0.46	2.13
30/06/2022	Closing Balance	0.00	0.00	0.00	2.13
<b>Investment Income / Interest / Cash At Bank / CBA CDIA Bank Account #3891</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/08/2021	Credit Interest	0.00	0.00	2.84	2.84
30/06/2022	Closing Balance	0.00	0.00	0.00	2.84
<b>Other Income / ATO Interest Payments</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
16/05/2022	Fund General Income	0.00	0.00	1.17	1.17
30/06/2022	Closing Balance	0.00	0.00	0.00	1.17

Date	Description	Quantity	Debits	Credits	Balance
<b>Member Payments / Rollovers Out / Mr Zahid Ali</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
14/07/2021	Rollover out to Australian Super	0.00	159,564.88	0.00	159,564.88
30/06/2022	Closing Balance	0.00	0.00	0.00	159,564.88
<b>Other Expenses / Accountancy Fee</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
08/09/2021	Transfer To Profectus Tax Advisory NetBank INV-0688	0.00	569.92	0.00	569.92
30/06/2022	Closing Balance	0.00	0.00	0.00	569.92
<b>Other Expenses / Adviser Fee</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
26/07/2021	Scheduled Payment to a CBA Account Saa Smsf Admin	0.00	108.34	0.00	108.34
30/08/2021	Scheduled Payment to a CBA Account Saa Smsf Admin	0.00	108.34	0.00	216.68
30/06/2022	Closing Balance	0.00	0.00	0.00	216.68
<b>Other Expenses / Auditor Fee</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
08/09/2021	Transfer To Pense Auditors Pty Ltd NetBank Inv-0080	0.00	550.00	0.00	550.00
30/06/2022	Closing Balance	0.00	0.00	0.00	550.00
<b>Other Expenses / SMSF Supervisory Levy</b>					



Date	Description	Quantity	Debits	Credits	Balance
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
25/08/2021	TAX OFFICE PAYMENTS NetBank BPAY 75556 002009812420657221 Tax SAA Super Fund	0.00	259.00	0.00	259.00
30/06/2022	Closing Balance	0.00	0.00	0.00	259.00
<b>Investment Losses / Realised Capital Losses / Shares in Listed Companies / ANZ Group Holdings Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
08/07/2021	SELL 7 ANZ	0.00	29.25	0.00	29.25
30/06/2022	Closing Balance	0.00	0.00	0.00	29.25
<b>Investment Losses / Realised Capital Losses / Shares in Listed Companies / Macquarie Group Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
08/07/2021	SELL 2 MQG	0.00	61.09	0.00	61.09
30/06/2022	Closing Balance	0.00	0.00	0.00	61.09
<b>Investment Losses / Realised Capital Losses / Shares in Listed Companies / National Australia Bank Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
08/07/2021	SELL 5 NAB	0.00	2.00	0.00	2.00
30/06/2022	Closing Balance	0.00	0.00	0.00	2.00
<b>Income Tax Expense / Income Tax Expense</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
13/07/2021	Fund Income Tax	0.00	105.60	0.00	105.60
30/06/2022	Fund Income Tax	0.00	272.25	0.00	377.85

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	377.85
<b>Prior Years Under Provision for Income Tax</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
25/08/2021	TAX OFFICE PAYMENTS NetBank BPAY 75556 002009812420657221 Tax SAA Super Fund	0.00	0.05	0.00	0.05
30/06/2022	Closing Balance	0.00	0.00	0.00	0.05
<b>Investments - ANZ Group Holdings Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/07/2021	Investment Income	7.00	216.30	0.00	216.30
08/07/2021	SELL 7 ANZ	-7.00	0.00	216.30	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Investments - Macquarie Group Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
02/07/2021	Investment Income	2.00	365.15	0.00	365.15
08/07/2021	SELL 2 MQG	-2.00	0.00	365.15	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Investments - National Australia Bank Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
02/07/2021	Investment Income	5.00	123.60	0.00	123.60
08/07/2021	SELL 5 NAB	-5.00	0.00	123.60	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Cash At Bank - CBA ACA Bank Account</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	8,011.17
01/07/2021	Credit Interest [Credit Interest]	0.00	0.99	0.00	8,012.16
13/07/2021	Direct Credit 396297 100 PAYMENT 21JUL/00800092	0.00	40.17	0.00	8,052.33
13/07/2021	Direct Credit 396297 IAF PAYMENT 21JUL/00800033	0.00	14.58	0.00	8,066.91
13/07/2021	Direct Credit 396297 IOZ PAYMENT 21JUL/00800077	0.00	5.71	0.00	8,072.62
26/07/2021	Scheduled Payment to a CBA Account Saa Smsf Admin	0.00	0.00	108.34	7,964.28
01/08/2021	Credit Interest [Credit Interest]	0.00	0.68	0.00	7,964.96
03/08/2021	Direct Debit 002631 BT Life Insuranc YL550456 067- 167	0.00	0.00	1,619.98	6,344.98
11/08/2021	Direct Credit 031165 BT Insurance YL550456	0.00	1,619.98	0.00	7,964.96
16/08/2021	Direct Credit 077669 MQG CASH RES 001262700781	0.00	132.28	0.00	8,097.24
19/08/2021	Transfer To Zahid Ali NetBank SAA Super Fund	0.00	0.00	1,900.00	6,197.24
21/08/2021	Transfer To Zahid Ali NetBank SAA Super Fund	0.00	0.00	1,997.24	4,200.00
22/08/2021	Transfer To Zahid Ali NetBank SAA Super Fund	0.00	0.00	1,999.00	2,201.00
23/08/2021	Transfer To Zahid Ali NetBank SAA Super Fund	0.00	0.00	202.00	1,999.00

Date	Description	Quantity	Debits	Credits	Balance
23/08/2021	Transfer To Zahid Ali NetBank SAA Super Fund	0.00	0.00	1,999.00	0.00
27/08/2021	Direct Credit 070557 AIA AUSTRALIA LT 64572950	0.00	3,359.50	0.00	3,359.50
30/08/2021	Scheduled Payment to a CBA Account Saa Smsf Admin	0.00	0.00	108.34	3,251.16
01/09/2021	Credit Interest [Credit Interest]	0.00	0.46	0.00	3,251.62
07/09/2021	Transfer To Zahid Ali NetBank SAA Super Fund	0.00	0.00	1,999.00	1,252.62
08/09/2021	Transfer To Zahid Ali NetBank SAA Super Fund	0.00	0.00	1,252.62	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Cash At Bank - CBA CDIA Bank Account #3891</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	159,549.88
12/07/2021	Direct Credit 062895 COMMONWEALTH SEC COMMSEC [Trade MQG - sell 2 @ 157.03] [Trade ANZ - sell 7 @ 28.15] [Trade NAB - sell 5 @ 26.32]	0.00	612.71	0.00	160,162.59
14/07/2021	Rollover out to Australian Super	0.00	0.00	159,564.88	597.71
01/08/2021	Credit Interest	0.00	2.84	0.00	600.55
19/08/2021	Transfer From ZAHID ALI SAA Super Fund	0.00	1,900.00	0.00	2,500.55
21/08/2021	Transfer From ZAHID ALI SAA Super Fund	0.00	1,997.24	0.00	4,497.79
22/08/2021	Transfer From ZAHID ALI SAA Super Fund	0.00	1,999.00	0.00	6,496.79
23/08/2021	Transfer From ZAHID ALI SAA Super Fund	0.00	202.00	0.00	6,698.79
23/08/2021	Transfer From ZAHID ALI SAA Super Fund	0.00	1,999.00	0.00	8,697.79

Date	Description	Quantity	Debits	Credits	Balance
25/08/2021	TAX OFFICE PAYMENTS NetBank BPAY 75556 002009812420657221 Tax SAA Super Fund	0.00	0.00	4,607.82	4,089.97
07/09/2021	Transfer From ZAHID ALI SAA Super Fund	0.00	1,999.00	0.00	6,088.97
08/09/2021	Transfer From ZAHID ALI SAA Super Fund	0.00	1,252.62	0.00	7,341.59
08/09/2021	Transfer To Penske Auditors Pty Ltd NetBank Inv-0080	0.00	0.00	550.00	6,791.59
08/09/2021	Transfer To Profectus Tax Advisory NetBank INV-0688	0.00	0.00	569.92	6,221.67
06/01/2022	Transfer to other Bank NetBank Swyftx	0.00	0.00	2,000.00	4,221.67
06/01/2022	Transfer To Swyftx NetBank Swyftx	0.00	0.00	1,000.00	3,221.67
06/01/2022	Transfer To Swyftx NetBank Swyftx	0.00	0.00	1,000.00	2,221.67
30/06/2022	Closing Balance	0.00	0.00	0.00	2,221.67

**Other Assets - Sundry Assets / Reinvestment Residual Account**

01/07/2021	Opening Balance	0.00	0.00	0.00	147.57
13/07/2021	Direct Credit 396297 100 PAYMENT 21JUL/00800092	0.00	0.00	40.17	107.40
13/07/2021	Direct Credit 396297 IAF PAYMENT 21JUL/00800033	0.00	0.00	14.58	92.82
13/07/2021	Direct Credit 396297 IOZ PAYMENT 21JUL/00800077	0.00	0.00	5.71	87.11
16/08/2021	Direct Credit 077669 MQG CASH RES 001262700781	0.00	0.00	87.11	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00

**Other Assets - Sundry Assets / Sundry Debtor**

Date	Description	Quantity	Debits	Credits	Balance
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
06/01/2022	Transfer to other Bank NetBank Swyftx	0.00	2,000.00	0.00	2,000.00
06/01/2022	Transfer To Swyftx NetBank Swyftx	0.00	1,000.00	0.00	3,000.00
06/01/2022	Transfer To Swyftx NetBank Swyftx	0.00	1,000.00	0.00	4,000.00
30/06/2022	Closing Balance	0.00	0.00	0.00	4,000.00
<b>Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / ANZ Group Holdings Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/07/2021	Investment Income	0.00	0.00	216.30	216.30
01/07/2021	Investment Income	0.00	216.30	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / Macquarie Group Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
02/07/2021	Investment Income	0.00	0.00	365.15	365.15
02/07/2021	Investment Income	0.00	365.15	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / National Australia Bank Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
02/07/2021	Investment Income	0.00	0.00	123.60	123.60
02/07/2021	Investment Income	0.00	123.60	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00



Date	Description	Quantity	Debits	Credits	Balance
<b>Other Assets - Unsettled Trades / Acquisitions / Sundry Assets / Reinvestment Residual Account</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
13/07/2021	Direct Credit 396297 100 PAYMENT 21JUL/00800092	0.00	0.00	40.17	40.17
13/07/2021	Direct Credit 396297 100 PAYMENT 21JUL/00800092	0.00	40.17	0.00	0.00
13/07/2021	Direct Credit 396297 IAF PAYMENT 21JUL/00800033	0.00	0.00	14.58	14.58
13/07/2021	Direct Credit 396297 IAF PAYMENT 21JUL/00800033	0.00	14.58	0.00	0.00
13/07/2021	Direct Credit 396297 IOZ PAYMENT 21JUL/00800077	0.00	0.00	5.71	5.71
13/07/2021	Direct Credit 396297 IOZ PAYMENT 21JUL/00800077	0.00	5.71	0.00	0.00
16/08/2021	Direct Credit 077669 MQG CASH RES 001262700781	0.00	0.00	87.11	87.11
16/08/2021	Direct Credit 077669 MQG CASH RES 001262700781	0.00	87.11	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Sundry Assets / Sundry Debtor</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
06/01/2022	Transfer to other Bank NetBank Swyftx	0.00	0.00	2,000.00	2,000.00
06/01/2022	Transfer to other Bank NetBank Swyftx	0.00	2,000.00	0.00	0.00
06/01/2022	Transfer To Swyftx NetBank Swyftx	0.00	0.00	1,000.00	1,000.00
06/01/2022	Transfer To Swyftx NetBank Swyftx	0.00	0.00	1,000.00	2,000.00

Date	Description	Quantity	Debits	Credits	Balance
06/01/2022	Transfer To Swyftx NetBank Swyftx	0.00	1,000.00	0.00	1,000.00
06/01/2022	Transfer To Swyftx NetBank Swyftx	0.00	1,000.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Disposals / Shares in Listed Companies / ANZ Group Holdings Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
08/07/2021	SELL 7 ANZ	0.00	187.05	0.00	187.05
12/07/2021	SELL 7 ANZ	0.00	0.00	187.05	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Disposals / Shares in Listed Companies / Macquarie Group Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
08/07/2021	SELL 2 MQG	0.00	304.06	0.00	304.06
12/07/2021	SELL 2 MQG	0.00	0.00	304.06	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Disposals / Shares in Listed Companies / National Australia Bank Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
08/07/2021	SELL 5 NAB	0.00	121.60	0.00	121.60
12/07/2021	SELL 5 NAB	0.00	0.00	121.60	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / ANZ Group Holdings Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00



Date	Description	Quantity	Debits	Credits	Balance
01/07/2021	Investment Income	0.00	0.00	216.30	216.30
01/07/2021	Investment Income	0.00	216.30	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Macquarie Group Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
02/07/2021	Investment Income	0.00	0.00	365.15	365.15
02/07/2021	Investment Income	0.00	365.15	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / National Australia Bank Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
02/07/2021	Investment Income	0.00	0.00	123.60	123.60
02/07/2021	Investment Income	0.00	123.60	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / General Taxable Income / Shares in Listed Companies / Macquarie Group Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
16/08/2021	Direct Credit 077669 MQG CASH RES 001262700781	0.00	0.00	45.17	45.17
16/08/2021	Direct Credit 077669 MQG CASH RES 001262700781	0.00	45.17	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Interest / Cash At Bank / CBA ACA Bank Account</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/07/2021	Credit Interest [Credit Interest]	0.00	0.00	0.99	0.99
01/07/2021	Credit Interest [Credit Interest]	0.00	0.99	0.00	0.00
01/08/2021	Credit Interest [Credit Interest]	0.00	0.00	0.68	0.68
01/08/2021	Credit Interest [Credit Interest]	0.00	0.68	0.00	0.00
01/09/2021	Credit Interest [Credit Interest]	0.00	0.00	0.46	0.46
01/09/2021	Credit Interest [Credit Interest]	0.00	0.46	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Interest / Cash At Bank / CBA CDIA Bank Account #3891</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/08/2021	Credit Interest	0.00	0.00	2.84	2.84
01/08/2021	Credit Interest	0.00	2.84	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Member Income Receivable / Contributions / Mr Zahid Ali</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Contribution Allocation	0.00	2,173.42	0.00	2,173.42
30/06/2022	Contribution Received	0.00	0.00	543.50	1,629.92
30/06/2022	Contribution Received	0.00	0.00	543.50	1,086.42
30/06/2022	Contribution Received	0.00	0.00	543.50	542.92
30/06/2022	Contribution Received	0.00	0.00	543.51	0.59

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Contribution Received	0.00	0.59	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Member Income Receivable / Contributions / Ms Yasmin Ali</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Contribution Allocation	0.00	2,173.41	0.00	2,173.41
30/06/2022	Contribution Received	0.00	0.00	543.49	1,629.92
30/06/2022	Contribution Received	0.00	0.00	543.50	1,086.42
30/06/2022	Contribution Received	0.00	0.00	543.50	542.92
30/06/2022	Contribution Received	0.00	0.00	543.50	0.58
30/06/2022	Contribution Received	0.00	0.58	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Member Income Receivable / Mr Zahid Ali / Accumulation</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
27/08/2021	Direct Credit 070557 AIA AUSTRALIA LT 64572950	0.00	0.00	3,359.50	3,359.50
27/08/2021	Direct Credit 070557 AIA AUSTRALIA LT 64572950	0.00	3,359.50	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Sundry Debtors / ATO Interest Payments</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
16/05/2022	Fund General Income	0.00	1.17	0.00	1.17

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Fund General Income	0.00	0.00	1.17	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Current Tax Assets / Income Tax Payable</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	4,348.77
25/08/2021	TAX OFFICE PAYMENTS NetBank BPAY 75556 002009812420657221 Tax SAA Super Fund	0.00	4,348.77	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Current Tax Assets / Provision for Income Tax</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
13/07/2021	Tax Effect Of Income	0.00	0.00	105.60	105.60
30/06/2022	Tax Effect Of Income	0.00	0.00	272.25	377.85
30/06/2022	Closing Balance	0.00	0.00	0.00	377.85
<b>Other Assets - Current Tax Assets / Income Tax Instalments Paid</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/09/2021	Sep21 PAYGI	0.00	1,087.00	0.00	1,087.00
31/12/2021	Dec21 PAYGI	0.00	1,087.00	0.00	2,174.00
31/03/2022	Mar22 PAYGI	0.00	1,087.00	0.00	3,261.00
30/06/2022	Jun22 PAYGI	0.00	1,087.00	0.00	4,348.00
30/06/2022	Closing Balance	0.00	0.00	0.00	4,348.00
<b>Other Creditors and Accruals / Accountancy Fee</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
08/09/2021	Transfer To Profectus Tax Advisory NetBank INV-0688	0.00	0.00	569.92	569.92
08/09/2021	Transfer To Profectus Tax Advisory NetBank INV-0688	0.00	569.92	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Adviser Fee</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
26/07/2021	Scheduled Payment to a CBA Account Saa Smsf Admin	0.00	0.00	108.34	108.34
26/07/2021	Scheduled Payment to a CBA Account Saa Smsf Admin	0.00	108.34	0.00	0.00
30/08/2021	Scheduled Payment to a CBA Account Saa Smsf Admin	0.00	0.00	108.34	108.34
30/08/2021	Scheduled Payment to a CBA Account Saa Smsf Admin	0.00	108.34	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Auditor Fee</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
08/09/2021	Transfer To Penske Auditors Pty Ltd NetBank Inv-0080	0.00	0.00	550.00	550.00
08/09/2021	Transfer To Penske Auditors Pty Ltd NetBank Inv-0080	0.00	550.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Member Payments / Lump Sums Paid / Mr Zahid Ali / Accumulation</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
14/07/2021	Rollover Out - Paid	0.00	159,564.88	0.00	159,564.88
14/07/2021	Rollover out to Australian Super	0.00	0.00	159,564.88	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Income Tax Suspense</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
25/08/2021	TAX OFFICE PAYMENTS NetBank BPAY 75556 002009812420657221 Tax SAA Super Fund	0.00	0.00	4,607.82	4,607.82
25/08/2021	TAX OFFICE PAYMENTS NetBank BPAY 75556 002009812420657221 Tax SAA Super Fund	0.00	4,607.82	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Taxes Payable / Activity Statement Payable/Refundable</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/09/2021	Sep21 PAYGI	0.00	0.00	1,087.00	1,087.00
31/12/2021	Dec21 PAYGI	0.00	0.00	1,087.00	2,174.00
31/03/2022	Mar22 PAYGI	0.00	0.00	1,087.00	3,261.00
30/06/2022	Dec21 PAYGI	0.00	1,087.00	0.00	2,174.00
30/06/2022	Jun22 PAYGI	0.00	0.00	1,087.00	3,261.00
30/06/2022	Jun22 PAYGI	0.00	1,087.00	0.00	2,174.00
30/06/2022	Mar22 PAYGI	0.00	1,087.00	0.00	1,087.00



Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Sep21 PAYGI	0.00	1,087.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Fund Suspense / CBA ACA Bank Account</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/07/2021	Credit Interest [Credit Interest]	0.00	0.00	0.99	0.99
01/07/2021	Credit Interest [Credit Interest]	0.00	0.99	0.00	0.00
13/07/2021	Direct Credit 396297 100 PAYMENT 21JUL/00800092	0.00	0.00	40.17	40.17
13/07/2021	Direct Credit 396297 100 PAYMENT 21JUL/00800092	0.00	40.17	0.00	0.00
13/07/2021	Direct Credit 396297 IAF PAYMENT 21JUL/00800033	0.00	0.00	14.58	14.58
13/07/2021	Direct Credit 396297 IAF PAYMENT 21JUL/00800033	0.00	14.58	0.00	0.00
13/07/2021	Direct Credit 396297 IOZ PAYMENT 21JUL/00800077	0.00	0.00	5.71	5.71
13/07/2021	Direct Credit 396297 IOZ PAYMENT 21JUL/00800077	0.00	5.71	0.00	0.00
26/07/2021	Scheduled Payment to a CBA Account Saa Smsf Admin	0.00	0.00	108.34	108.34
26/07/2021	Scheduled Payment to a CBA Account Saa Smsf Admin	0.00	108.34	0.00	0.00
01/08/2021	Credit Interest [Credit Interest]	0.00	0.00	0.68	0.68
01/08/2021	Credit Interest [Credit Interest]	0.00	0.68	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
03/08/2021	Direct Debit 002631 BT Life Insuranc YL550456 067- 167	0.00	1,619.98	0.00	1,619.98
11/08/2021	Direct Credit 031165 BT Insurance YL550456	0.00	0.00	1,619.98	0.00
11/08/2021	Direct Credit 031165 BT Insurance YL550456	0.00	1,619.98	0.00	1,619.98
11/08/2021	Direct Debit 002631 BT Life Insuranc YL550456 067- 167	0.00	0.00	1,619.98	0.00
16/08/2021	Direct Credit 077669 MQG CASH RES 001262700781	0.00	0.00	132.28	132.28
16/08/2021	Direct Credit 077669 MQG CASH RES 001262700781	0.00	45.17	0.00	87.11
16/08/2021	Direct Credit 077669 MQG CASH RES 001262700781	0.00	87.11	0.00	0.00
19/08/2021	Transfer To Zahid Ali NetBank SAA Super Fund	0.00	0.00	1,900.00	1,900.00
19/08/2021	Transfer To Zahid Ali NetBank SAA Super Fund	0.00	1,900.00	0.00	0.00
21/08/2021	Transfer To Zahid Ali NetBank SAA Super Fund	0.00	0.00	1,997.24	1,997.24
21/08/2021	Transfer To Zahid Ali NetBank SAA Super Fund	0.00	1,997.24	0.00	0.00
22/08/2021	Transfer To Zahid Ali NetBank SAA Super Fund	0.00	0.00	1,999.00	1,999.00
22/08/2021	Transfer To Zahid Ali NetBank SAA Super Fund	0.00	1,999.00	0.00	0.00
23/08/2021	Transfer To Zahid Ali NetBank SAA Super Fund	0.00	0.00	202.00	202.00
23/08/2021	Transfer To Zahid Ali NetBank SAA Super Fund	0.00	0.00	1,999.00	2,201.00



Date	Description	Quantity	Debits	Credits	Balance
23/08/2021	Transfer To Zahid Ali NetBank SAA Super Fund	0.00	202.00	0.00	1,999.00
23/08/2021	Transfer To Zahid Ali NetBank SAA Super Fund	0.00	1,999.00	0.00	0.00
27/08/2021	Direct Credit 070557 AIA AUSTRALIA LT 64572950	0.00	0.00	3,359.50	3,359.50
27/08/2021	Direct Credit 070557 AIA AUSTRALIA LT 64572950	0.00	3,359.50	0.00	0.00
30/08/2021	Scheduled Payment to a CBA Account Saa Smsf Admin	0.00	0.00	108.34	108.34
30/08/2021	Scheduled Payment to a CBA Account Saa Smsf Admin	0.00	108.34	0.00	0.00
01/09/2021	Credit Interest [Credit Interest]	0.00	0.00	0.46	0.46
01/09/2021	Credit Interest [Credit Interest]	0.00	0.46	0.00	0.00
07/09/2021	Transfer To Zahid Ali NetBank SAA Super Fund	0.00	0.00	1,999.00	1,999.00
07/09/2021	Transfer To Zahid Ali NetBank SAA Super Fund	0.00	1,999.00	0.00	0.00
08/09/2021	Transfer To Zahid Ali NetBank SAA Super Fund	0.00	0.00	1,252.62	1,252.62
08/09/2021	Transfer To Zahid Ali NetBank SAA Super Fund	0.00	1,252.62	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Fund Suspense / CBA CDIA Bank Account #3891</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
12/07/2021	Direct Credit 062895 COMMONWEALTH SEC COMMSEC [Trade MQG - sell 2 @ 157.03] [Trade ANZ - sell 7 @ 28.15] [Trade NAB - sell 5 @ 26.32]	0.00	0.00	612.71	612.71
12/07/2021	Direct Credit 062895 COMMONWEALTH SEC COMMSEC [Trade MQG - sell 2 @ 157.03] [Trade ANZ - sell 7 @ 28.15] [Trade NAB - sell 5 @ 26.32]	0.00	121.60	0.00	491.11
12/07/2021	Direct Credit 062895 COMMONWEALTH SEC COMMSEC [Trade MQG - sell 2 @ 157.03] [Trade ANZ - sell 7 @ 28.15] [Trade NAB - sell 5 @ 26.32]	0.00	187.05	0.00	304.06
12/07/2021	Direct Credit 062895 COMMONWEALTH SEC COMMSEC [Trade MQG - sell 2 @ 157.03] [Trade ANZ - sell 7 @ 28.15] [Trade NAB - sell 5 @ 26.32]	0.00	304.06	0.00	0.00
14/07/2021	Rollover out to Australian Super	0.00	0.00	159,564.88	159,564.88
14/07/2021	Rollover out to Australian Super	0.00	159,564.88	0.00	0.00
01/08/2021	Credit Interest	0.00	0.00	2.84	2.84
01/08/2021	Credit Interest	0.00	2.84	0.00	0.00
19/08/2021	Transfer From ZAHID ALI SAA Super Fund	0.00	0.00	1,900.00	1,900.00
19/08/2021	Transfer From ZAHID ALI SAA Super Fund	0.00	1,900.00	0.00	0.00
21/08/2021	Transfer From ZAHID ALI SAA Super Fund	0.00	0.00	1,997.24	1,997.24
21/08/2021	Transfer From ZAHID ALI SAA Super Fund	0.00	1,997.24	0.00	0.00
22/08/2021	Transfer From ZAHID ALI SAA Super Fund	0.00	0.00	1,999.00	1,999.00
22/08/2021	Transfer From ZAHID ALI SAA Super Fund	0.00	1,999.00	0.00	0.00
23/08/2021	Transfer From ZAHID ALI SAA Super Fund	0.00	0.00	202.00	202.00

Date	Description	Quantity	Debits	Credits	Balance
23/08/2021	Transfer From ZAHID ALI SAA Super Fund	0.00	0.00	1,999.00	2,201.00
23/08/2021	Transfer From ZAHID ALI SAA Super Fund	0.00	202.00	0.00	1,999.00
23/08/2021	Transfer From ZAHID ALI SAA Super Fund	0.00	1,999.00	0.00	0.00
25/08/2021	TAX OFFICE PAYMENTS NetBank BPAY 75556 002009812420657221 Tax SAA Super Fund	0.00	0.00	4,607.82	4,607.82
25/08/2021	TAX OFFICE PAYMENTS NetBank BPAY 75556 002009812420657221 Tax SAA Super Fund	0.00	4,607.82	0.00	0.00
07/09/2021	Transfer From ZAHID ALI SAA Super Fund	0.00	0.00	1,999.00	1,999.00
07/09/2021	Transfer From ZAHID ALI SAA Super Fund	0.00	1,999.00	0.00	0.00
08/09/2021	Transfer From ZAHID ALI SAA Super Fund	0.00	0.00	1,252.62	1,252.62
08/09/2021	Transfer From ZAHID ALI SAA Super Fund	0.00	1,252.62	0.00	0.00
08/09/2021	Transfer To Penske Auditors Pty Ltd NetBank Inv-0080	0.00	0.00	550.00	550.00
08/09/2021	Transfer To Penske Auditors Pty Ltd NetBank Inv-0080	0.00	550.00	0.00	0.00
08/09/2021	Transfer To Profectus Tax Advisory NetBank INV-0688	0.00	0.00	569.92	569.92
08/09/2021	Transfer To Profectus Tax Advisory NetBank INV-0688	0.00	569.92	0.00	0.00
06/01/2022	Transfer to other Bank NetBank Swyftx	0.00	0.00	2,000.00	2,000.00
06/01/2022	Transfer to other Bank NetBank Swyftx	0.00	2,000.00	0.00	0.00
06/01/2022	Transfer To Swyftx NetBank Swyftx	0.00	0.00	1,000.00	1,000.00
06/01/2022	Transfer To Swyftx NetBank Swyftx	0.00	0.00	1,000.00	2,000.00

Date	Description	Quantity	Debits	Credits	Balance
06/01/2022	Transfer To Swyftx NetBank Swyftx	0.00	1,000.00	0.00	1,000.00
06/01/2022	Transfer To Swyftx NetBank Swyftx	0.00	1,000.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Member Entitlement Accounts / Mr Zahid Ali / Accumulation</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	163,359.85
13/07/2021	Income Taxes Allocated	0.00	105.60	0.00	163,254.25
13/07/2021	Investment Profit or Loss	0.00	0.00	613.70	163,867.95
14/07/2021	Rollover out to Australian Super	0.00	159,564.88	0.00	4,303.07
27/08/2021	Direct Credit 070557 AIA AUSTRALIA LT 64572950	0.00	0.00	3,359.50	7,662.57
30/06/2022	Contribution Allocation	0.00	0.00	2,173.42	9,835.99
30/06/2022	Contribution Tax	0.00	503.92	0.00	9,332.07
30/06/2022	Income Taxes Allocated	0.00	0.00	231.43	9,563.50
30/06/2022	Investment Profit or Loss	0.00	1,543.97	0.00	8,019.53
30/06/2022	Closing Balance	0.00	0.00	0.00	8,019.53
<b>Member Entitlement Accounts / Ms Yasmin Ali / Accumulation</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Contribution Allocation	0.00	0.00	2,173.41	2,173.41
30/06/2022	Income Taxes Allocated	0.00	0.00	0.19	2,173.60
30/06/2022	Investment Profit or Loss	0.00	1.31	0.00	2,172.29

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	2,172.29

## Permanent Documents

[OCR\\_Trust Deed SMSF Signed Copy.pdf](#)

[OCR\\_2016.01.14 Certified Trust Deed Pages.pdf](#)

## Prior Year Documents

[2021 Financials and Tax Return.pdf](#)

# Self-managed superannuation fund annual return **2022**

## 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 2022* (NAT 71287).

- ! The *Self-managed superannuation fund annual return instructions 2022* (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 X 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)**

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

- ! 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.

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

SAA Super Fund

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

**4 Current postal address**

PO Box 230

Suburb/town

Glen Osmond

State/territory

SA

Postcode

5064

**5 Annual return status**

Is this an amendment to the SMSF's 2022 return?

**A** No  Yes

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

**B** No  Yes



Fund's tax file number (TFN) \*\*\*\*\*

**6 SMSF auditor**

Auditor's name

Title: MR

Family name

Boys

First given name

Anthony

Other given names

SMSF Auditor Number

100014140

Auditor's phone number

04

10702708

Postal address

PO Box 3376

Suburb/town

Rundle Mall

State/territory

SA

Postcode

5000

Date audit was completed

A

Day Month Year

Was Part A of the audit report qualified?

B No  Yes 

Was Part B of the audit report qualified?

C No  Yes 

If 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 067167

Fund account number 27083891

Fund account name

Yasmin Ali &amp; Zahid Ali ATF SAA Super Fund

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.

smsfdataflow

Fund's tax file number (TFN) 

- 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** \$ .00

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.

Fund's tax file number (TFN)

## 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 2022*.

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 <b>D1</b> \$ <input type="text" value="0-00"/>	Net foreign income <b>D</b> \$ <input type="text" value="0-00"/>	Loss <input type="checkbox"/>
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Australian franking credits from a New Zealand company **E** \$

Transfers from foreign funds **F** \$  Number

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

**Calculation of assessable contributions**

Assessable employer contributions **R1** \$

plus Assessable personal contributions **R2** \$

plus **R3** \$  \*\*No-TFN-quoted contributions (an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST **R6** \$

Gross distribution from partnerships **I** \$

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

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

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

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

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

**Calculation of non-arm's length income**

\*Net non-arm's length private company dividends **U1** \$

plus \*Net non-arm's length trust distributions **U2** \$

plus \*Net other non-arm's length income **U3** \$

\*Other income **S** \$

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

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

#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.

<b>GROSS INCOME (Sum of labels A to U)</b> <b>W</b> \$ <input type="text" value="4114-00"/>	Loss <input type="checkbox"/>
Exempt current pension income <b>Y</b> \$ <input type="text" value="0-00"/>	
<b>TOTAL ASSESSABLE INCOME (W less Y)</b> <b>V</b> \$ <input type="text" value="4114-00"/>	Loss <input type="checkbox"/>

Fund's tax file number (TFN)

## 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> \$ <input type="text" value="0"/> -00	<b>A2</b> \$ <input type="text" value="0"/> -00	
Interest expenses overseas	<b>B1</b> \$ <input type="text" value="0"/> -00	<b>B2</b> \$ <input type="text" value="0"/> -00	
Capital works expenditure	<b>D1</b> \$ <input type="text" value="0"/> -00	<b>D2</b> \$ <input type="text" value="0"/> -00	
Decline in value of depreciating assets	<b>E1</b> \$ <input type="text" value="0"/> -00	<b>E2</b> \$ <input type="text" value="0"/> -00	
Insurance premiums – members	<b>F1</b> \$ <input type="text" value="0"/> -00	<b>F2</b> \$ <input type="text" value="0"/> -00	
SMSF auditor fee	<b>H1</b> \$ <input type="text" value="550"/> -00	<b>H2</b> \$ <input type="text" value="0"/> -00	
Investment expenses	<b>I1</b> \$ <input type="text" value="0"/> -00	<b>I2</b> \$ <input type="text" value="0"/> -00	
Management and administration expenses	<b>J1</b> \$ <input type="text" value="786"/> -00	<b>J2</b> \$ <input type="text" value="0"/> -00	
Forestry managed investment scheme expense	<b>U1</b> \$ <input type="text" value="0"/> -00	<b>U2</b> \$ <input type="text" value="0"/> -00	
Other amounts	<b>L1</b> \$ <input type="text" value="259"/> -00 <input type="text" value="0"/> Code	<b>L2</b> \$ <input type="text" value="0"/> -00 <input type="text" value="0"/> Code	
Tax losses deducted	<b>M1</b> \$ <input type="text" value="0"/> -00		

**TOTAL DEDUCTIONS**  
**N** \$ -00  
 (Total **A1** to **M1**)

**TOTAL NON-DEDUCTIBLE EXPENSES**  
**Y** \$ -00  
 (Total **A2** to **L2**)

**#TAXABLE INCOME OR LOSS** -00  Loss  
**O** \$ -00  
 (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

**TOTAL SMSF EXPENSES**  
**Z** \$ -00  
 (N plus Y)

#This is a mandatory label.

Fund's tax file number (TFN) \*\*\*\*\*

## 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 2022* on how to complete the calculation statement.

#Taxable income	<b>A</b>	\$	<input type="text" value="2519"/>	<b>00</b>
<i>(an amount must be included even if it is zero)</i>				
#Tax on taxable income	<b>T1</b>	\$	<input type="text" value="377.85"/>	
<i>(an amount must be included even if it is zero)</i>				
#Tax on no-TFN-quoted contributions	<b>J</b>	\$	<input type="text" value="0"/>	
<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>	\$	<input type="text" value="0"/>
Rebates and tax offsets	<b>C2</b>	\$	<input type="text"/>
<b>Non-refundable non-carry forward tax offsets</b>			
<b>C</b> \$ <input type="text" value="0"/>			
<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>	\$	<input type="text" value="0"/>
Early stage venture capital limited partnership tax offset carried forward from previous year	<b>D2</b>	\$	<input type="text" value="0"/>
Early stage investor tax offset	<b>D3</b>	\$	<input type="text" value="0"/>
Early stage investor tax offset carried forward from previous year	<b>D4</b>	\$	<input type="text" value="0"/>
<b>Non-refundable carry forward tax offsets</b>			
<b>D</b> \$ <input type="text" value="0"/>			
<i>(D1 plus D2 plus D3 plus D4)</i>			
SUBTOTAL 2			
<b>T3</b> \$ <input type="text" value="377.85"/>			
<i>(T2 less D – cannot be less than zero)</i>			

Complying fund's franking credits tax offset	<b>E1</b>	\$	<input type="text" value="0"/>
No-TFN tax offset	<b>E2</b>	\$	<input type="text"/>
National rental affordability scheme tax offset	<b>E3</b>	\$	<input type="text"/>
Exploration credit tax offset	<b>E4</b>	\$	<input type="text"/>
<b>Refundable tax offsets</b>			
<b>E</b> \$ <input type="text" value="0"/>			
<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** \$

Fund's tax file number (TFN)

Credit for interest on early payments – amount of interest	<b>H1 \$</b> <input type="text"/>
Credit for tax withheld – foreign resident withholding (excluding capital gains)	<b>H2 \$</b> <input type="text" value="0"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	<b>H3 \$</b> <input type="text" value="0"/>
Credit for TFN amounts withheld from payments from closely held trusts	<b>H5 \$</b> <input type="text"/>
Credit for interest on no-TFN tax offset	<b>H6 \$</b> <input type="text"/>
Credit for foreign resident capital gains withholding amounts	<b>H8 \$</b> <input type="text"/>
<b>Eligible credits</b>	<b>H \$</b> <input type="text" value="0"/>
	<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> <input type="text" value="0"/>
	<i>(unused amount from label E – an amount must be included even if it is zero)</i>

<b>PAYG instalments raised</b>	<b>K \$</b> <input type="text" value="4348"/>
<b>Supervisory levy</b>	<b>L \$</b> <input type="text" value="259"/>
<b>Supervisory levy adjustment for wound up funds</b>	<b>M \$</b> <input type="text"/>
<b>Supervisory levy adjustment for new funds</b>	<b>N \$</b> <input type="text"/>

<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> <input type="text" value="-3711.15"/>
	<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 2022*.

Tax losses carried forward to later income years	<b>U \$</b> <input type="text" value="0"/> <b>-00</b>
Net capital losses carried forward to later income years	<b>V \$</b> <input type="text" value="92"/> <b>-00</b>

Fund's tax file number (TFN) \*\*\*\*\*

## Section F: Member information

### MEMBER 1

Title:

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 \$

**!** 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

**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** \$

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

TRIS Count

**CLOSING ACCOUNT BALANCE S** \$

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Fund's tax file number (TFN)

**MEMBER 2**

Title:

Family name

First given name

Other given names

Member's TFN   
See the Privacy note in the Declaration.

Date of birth  (Day Month Year)

**Contributions**

OPENING ACCOUNT BALANCE \$

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

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** \$

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** \$

**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** \$

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

TRIS Count

**CLOSING ACCOUNT BALANCE S** \$   
(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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



Fund's tax file number (TFN)

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** \$   
 Property count  
**J7**

Cash and term deposits **E** \$   
 Debt securities **F** \$   
 Loans **G** \$   
 Listed shares **H** \$   
 Unlisted shares **I** \$   
 Limited recourse borrowing arrangements **J** \$   
 Non-residential real property **K** \$   
 Residential real property **L** \$   
 Collectables and personal use assets **M** \$   
 Other assets **O** \$

**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** \$

**TOTAL AUSTRALIAN AND OVERSEAS ASSETS U** \$   
 (Sum of labels **A** to **T**)

**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  \$

Fund's tax file number (TFN)

**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> \$ <input type="text" value=""/>	-00		
Permissible temporary borrowings	<b>V2</b> \$ <input type="text" value=""/>	-00		
Other borrowings	<b>V3</b> \$ <input type="text" value=""/>	-00	Borrowings	<b>V</b> \$ <input type="text" value="0"/>
Total member closing account balances (total of all <b>CLOSING ACCOUNT BALANCES</b> from Sections F and G)			<b>W</b> \$	<input type="text" value="10191"/>
Reserve accounts			<b>X</b> \$	<input type="text" value="0"/>
Other liabilities			<b>Y</b> \$	<input type="text" value="0"/>
<b>TOTAL LIABILITIES</b>			<b>Z</b> \$	<input type="text" value="10191"/>

**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 2021–22 income year, write **2022**). **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 2022*. **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 2022* for each election.

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2022*. **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:

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 2022* 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:

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

---

**SAA Super Fund**  
**Investment Revaluation as at 30 June 2022**

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Investment	Price Date	Market Price	Quantity	Market Value	Change in Market Value
<b>Fund Total</b>				<b>0.00</b>	<b>0.00</b>

**SAA Super Fund**  
**Investment Income Comparison Report**  
**For the period 1 July 2021 to 30 June 2022**

Payment Date	Income Type	Ledger Data		Diff *	Announcement Data					
		Total Income	Tax Credits+		Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+	
<b>Cash At Bank</b>										
<b>CBA.ACA: CBA ACA Bank Account</b>										
01/07/2021	Interest	0.99	0.00							
01/08/2021	Interest	0.68	0.00							
01/09/2021	Interest	0.46	0.00							
		2.13	0.00							
<b>CBA.CDIA: CBA CDIA Bank Account #3891</b>										
01/08/2021	Interest	2.84	0.00							
		2.84	0.00							
<b>Total</b>		<b>4.97</b>	<b>0.00</b>							
<b>Shares in Listed Companies</b>										
<b>ANZ: ANZ Group Holdings Limited (ASX:ANZ)</b>										
01/07/2021	Dividend	216.30	0.00	*	0	0	0.7000	0.00	0.00	
		216.30	0.00					0.00	0.00	
<b>MQG: Macquarie Group Limited (ASX:MQG)</b>										
02/07/2021	Dividend	365.15	0.00	*	0	0	3.3500	0.00	0.00	
		365.15	0.00					0.00	0.00	
<b>NAB: National Australia Bank Limited (ASX:NAB)</b>										
02/07/2021	Dividend	123.60	0.00	*	0	0	0.6000	0.00	0.00	
		123.60	0.00					0.00	0.00	
<b>Total</b>		<b>705.05</b>	<b>0.00</b>					<b>0.00</b>	<b>0.00</b>	

+Note: Tax Credits refer to franking credits for domestic income and foreign tax credits where the income is foreign in nature.

## SAA Super Fund

### Tax Accounting Reconciliation

For the period 1 July 2021 to 30 June 2022

Operating Statement Profit vs. Provision for Income Tax	2022 \$
<b>Benefits Accrued as a Result of Operations before Income Tax</b>	<b>(152,790.13)</b>
<b><u>ADD:</u></b>	
Realised Capital Losses	92.34
Rollovers Out	159,564.88
<b><u>LESS:</u></b>	
Non-Taxable Contributions	4,346.83
Rounding	1.26
<b>Taxable Income or Loss</b>	<b><u><u>2,519.00</u></u></b>

	Income Amount	Tax Amount
Gross Tax @ 15% for Concessional Income	2,519.00	377.85
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 32%	0.00	0.00
Change in Carried Forward Losses	0.00	0.00
<b>Provision for Income Tax</b>		<b><u><u>377.85</u></u></b>

### Provision for Income Tax vs. Income Tax Expense

<b>Provision for Income Tax</b>	<b><u>377.85</u></b>
<b>Income Tax Expense</b>	<b><u><u>377.85</u></u></b>

### Provision for Income Tax vs. Income Tax Payable

<b>Provision for Income Tax</b>	<b>377.85</b>
<b><u>LESS:</u></b>	
Income Tax Instalments Paid	4,348.00
<b>Income Tax Payable (Receivable)</b>	<b><u><u>(3,970.15)</u></u></b>

### Exempt Current Pension Income Settings

Pension Exempt % (Actuarial)	0.0000%
Pension Exempt % (Expenses)	0.0000%
Assets Segregated For Pensions	No

**SAA Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return Ref.	Amount
			<b>Section B</b>	
<b>Income</b>				
<b>Net Capital Gain</b>				
Deferred Capital Gain Realised		30 Jun 2022	A	0.00
Less Capital Losses Applied		30 Jun 2022	A	0.00
Less Discount		30 Jun 2022	A	0.00
<b>Total Net Capital Gain</b>			<b>A</b>	<b>0.00</b>
<b>Total Gross Rent and Other Leasing &amp; Hiring Income</b>			<b>B</b>	<b>0.00</b>
<b>Gross Interest</b>				
Fund General Income		16 May 2022	C	1.17
Credit Interest [Credit Interest]	CBA.ACA: CBA ACA Bank Account	01 Jul 2021	C	0.99
Credit Interest [Credit Interest]	CBA.ACA: CBA ACA Bank Account	01 Aug 2021	C	0.68
Credit Interest [Credit Interest]	CBA.ACA: CBA ACA Bank Account	01 Sep 2021	C	0.46
Credit Interest	CBA.CDIA: CBA CDIA Bank Account #3891	01 Aug 2021	C	2.84
Less Rounding			C	(0.14)
<b>Total Gross Interest</b>			<b>C</b>	<b>6.00</b>
<b>Total Forestry Managed Investment Scheme Income</b>			<b>X</b>	<b>0.00</b>
<b>Total Net Foreign Income</b>			<b>D</b>	<b>0.00</b>
<b>Total Australian Franking Credits from a New Zealand Company</b>			<b>E</b>	<b>0.00</b>
<b>Total Transfers from Foreign Funds</b>			<b>F</b>	<b>0.00</b>
<b>Total Gross Payments where ABN not quoted</b>			<b>H</b>	<b>0.00</b>
<b>Total Gross Distribution from Partnerships</b>			<b>I</b>	<b>0.00</b>
<b>Unfranked Dividend Amount</b>				
Investment Income	MQG: Macquarie Group Limited	02 Jul 2021	J	219.09
Less Rounding			J	(0.09)
<b>Total Unfranked Dividend Amount</b>			<b>J</b>	<b>219.00</b>
<b>Franked Dividend Amount</b>				
Investment Income	ANZ: ANZ Group Holdings Limited	01 Jul 2021	K	216.30
Investment Income	MQG: Macquarie Group Limited	02 Jul 2021	K	146.06
Investment Income	NAB: National Australia Bank Limited	02 Jul 2021	K	123.60
Less Rounding			K	(0.96)
<b>Total Franked Dividend Amount</b>			<b>K</b>	<b>485.00</b>
<b>Total Dividend Franking Credit</b>			<b>L</b>	<b>0.00</b>
<b>Total Gross Trust Distributions</b>			<b>M</b>	<b>0.00</b>
<b>Total Assessable Employer Contributions</b>			<b>R1</b>	<b>0.00</b>
<b>Total Assessable Personal Contributions</b>			<b>R2</b>	<b>0.00</b>
<b>Total No-TFN quoted contributions</b>			<b>R3</b>	<b>0.00</b>
<b>Total Transfer of Liability to life insurance company or PST</b>			<b>R6</b>	<b>0.00</b>

**SAA Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return Ref.	Amount
<b>Total Assessable Contributions</b>			<b>R</b>	<b>0.00</b>
<b>Other Income</b>				
Direct Credit 070557 AIA AUSTRALIA LT 64572950	1: Zahid Ali	27 Aug 2021	S	3,359.50
Direct Credit 077669 MQG CASH RES 001262700781	MQG: Macquarie Group Limited	16 Aug 2021	S	45.17
<i>Less Rounding</i>			S	(0.67)
<b>Total Other Income</b>			<b>S</b>	<b>3,404.00</b>
<b>Total Assessable Income Due to Changed Tax Status of Fund</b>			<b>T</b>	<b>0.00</b>
<b>Total Net Non-arm's Length Income</b>			<b>U</b>	<b>0.00</b>
<b>Total Exempt Current Pension Income</b>			<b>Y</b>	<b>0.00</b>
<b>Total Assessable Income</b>				<b>4,114.00</b>
<b>Deductions</b>			<b>Section C</b>	
<b>Total Interest Expenses within Australia</b>			<b>A</b>	<b>0.00</b>
<b>Total Interest Expenses Overseas</b>			<b>B</b>	<b>0.00</b>
<b>Total Capital Works Deductions</b>			<b>D</b>	<b>0.00</b>
<b>Total Deduction for Decline in Value of Depreciating Assets</b>			<b>E</b>	<b>0.00</b>
<b>Total Death or Disability Premiums</b>			<b>F</b>	<b>0.00</b>
<b>Total Death Benefit Increase</b>			<b>G</b>	<b>0.00</b>
<b>Approved Auditor Fee</b>				
Transfer To Penske Auditors Pty Ltd NetBank Inv-0080		08 Sep 2021	H	550.00
<b>Total Approved Auditor Fee</b>			<b>H</b>	<b>550.00</b>
<b>Total Investment Expenses</b>			<b>I</b>	<b>0.00</b>
<b>Management and Administration Expenses</b>				
Scheduled Payment to a CBA Account Saa Smsf Admin		26 Jul 2021	J	108.34
Scheduled Payment to a CBA Account Saa Smsf Admin		30 Aug 2021	J	108.34
Transfer To Profectus Tax Advisory NetBank INV-0688		08 Sep 2021	J	569.92
<i>Less Rounding</i>			J	(0.60)
<b>Total Management and Administration Expenses</b>			<b>J</b>	<b>786.00</b>
<b>Total Forestry Managed Investment Scheme Deduction</b>			<b>U</b>	<b>0.00</b>
<b>Other Deductions</b>				
TAX OFFICE PAYMENTS NetBank BPAY 75556 002009812420657221 Tax SAA Super Fund		25 Aug 2021	L	259.00
<b>Total Other Deductions</b>			<b>L</b>	<b>259.00</b>
<b>Tax Losses Deducted</b>				
Tax Losses Brought Forward		30 Jun 2022	M	0.00
Less Net Exempt Income		30 Jun 2022	M	0.00
<b>Total Tax Losses Deducted</b>			<b>M</b>	<b>0.00</b>
<b>Total Deductions</b>				<b>1,595.00</b>



**SAA Super Fund**  
**Statement of Taxable Income**  
For the Period from 1 July 2021 to 30 June 2022

Description	Investment Reference	Date	Tax Return Ref.	Amount
<b>Taxable Income or Loss</b>		(V - N)	<b>O</b>	<b>2,519.00</b>
<b>Income Tax Calculation Statement</b>			<b>Section D</b>	
<b>Gross Tax</b>				
Gross Tax @ 15% for Concessional Income		30 Jun 2022	T1	377.85
Gross Tax @ 45% for Net Non-Arm's Length Income		30 Jun 2022	T1	0.00
No-TFN Quoted Contributions @ 32%		30 Jun 2022	J	0.00
<b>Total Gross Tax</b>				<b>377.85</b>
<b>Total Credit: Foreign Tax Income Offset</b>			<b>C1</b>	<b>0.00</b>
<b>Total Credit: Rebates and Tax Offset</b>			<b>C2</b>	<b>0.00</b>
<b>Rebates and Offsets</b>			<b>C</b>	<b>0.00</b>
<b>SUBTOTAL</b>				<b>377.85</b>
<b>Total Credit: Refundable Franking Credits</b>			<b>E1</b>	<b>0.00</b>
<b>Total Credit: No-TFN Tax Offset</b>			<b>E2</b>	<b>0.00</b>
<b>Total Credit: Refundable National Rental Affordability Scheme Tax Offset</b>			<b>E3</b>	<b>0.00</b>
<b>Total Credit: Interest on Early Payments</b>			<b>H1</b>	<b>0.00</b>
<b>Total Credit: Foreign Resident Withholding</b>			<b>H2</b>	<b>0.00</b>
<b>Total Credit: ABN/TFN Not Quoted (Non-Individual)</b>			<b>H3</b>	<b>0.00</b>
<b>Total Credit: Interest on No-TFN Tax Offset</b>			<b>H6</b>	<b>0.00</b>
<b>Total Eligible Credits</b>				<b>0.00</b>
<b>Net Tax Payable</b>				<b>377.85</b>
<b>PAYG Instalments Raised</b>				
Sep21 PAYGI		30 Sep 2021	K	1,087.00
Dec21 PAYGI		31 Dec 2021	K	1,087.00
Mar22 PAYGI		31 Mar 2022	K	1,087.00
Jun22 PAYGI		30 Jun 2022	K	1,087.00
<b>Total PAYG Instalments Raised</b>			<b>K</b>	<b>4,348.00</b>
<b>Total Supervisory Levy</b>			<b>L</b>	<b>259.00</b>
<b>Total Supervisory Levy Adjustment for Wound Up Funds</b>			<b>M</b>	<b>0.00</b>
<b>Total Supervisory Levy Adjustment for New Funds</b>			<b>N</b>	<b>0.00</b>
<b>Total Amount Due / (Refundable)</b>				<b>(3,711.15)</b>

## SAA Super Fund

### Members Summary Report - For the period 1/07/2021 to 30/06/2022

Member's Detail	Opening Balance	Increases				Decreases					Closing Balance
		Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out	Ben Paid	
<b>Mr Zahid Ali</b>											
Not Supplied											
Accumulation <b>Accumulation</b>	163,359.85	2,173.42	0.00	(930.27)	0.00	(378.09)	0.00	3,359.50	(159,564.88)	0.00	8,019.53
	163,359.85	2,173.42	0.00	(930.27)	0.00	(378.09)	0.00	3,359.50	(159,564.88)	0.00	8,019.53
<b>Ms Yasmin Ali</b>											
Not Supplied											
Accumulation <b>Accumulation</b>	0.00	2,173.41	0.00	(1.31)	0.00	0.19	0.00	0.00	0.00	0.00	2,172.29
	0.00	2,173.41	0.00	(1.31)	0.00	0.19	0.00	0.00	0.00	0.00	2,172.29
	163,359.85	4,346.83	0.00	(931.58)	0.00	(377.90)	0.00	3,359.50	(159,564.88)	0.00	10,191.82

**SAA Super Fund**  
**Investment Income Summary**  
**For the period 1 July 2021 to 30 June 2022**

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *	
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST						
<b><i>Bank</i></b>														
CBA ACA Bank Account														
2.13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.13	0.00	0.00	0.00	0.00	0.00
CBA CDIA Bank Account #3891														
2.84	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.84	0.00	0.00	0.00	0.00	0.00
<b>4.97</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>0.00</b>	<b>4.97</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b><i>Listed Securities Market</i></b>														
ANZ Group Holdings Limited (ASX:ANZ)														
216.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	216.30	0.00	0.00	0.00	0.00	0.00
Macquarie Group Limited (ASX:MQG)														
410.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	410.32	0.00	0.00	0.00	0.00	0.00
National Australia Bank Limited (ASX:NAB)														
123.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	123.60	0.00	0.00	0.00	0.00	0.00
<b>750.22</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>0.00</b>	<b>750.22</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>755.19</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>0.00</b>	<b>755.19</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

\* Distributed capital gains components correspond to the cash amount received. You should refer to Realised Capital Gains or Distribution Reconciliation Reports for tax and capital gain reporting purpose.

**SAA Super Fund**  
**Distribution Reconciliation Report**  
**For the period 1 July 2021 to 30 June 2022**

Net Distribution	Australian Income			Other Non-Assessable Amounts			Foreign Income			Capital Gains			AMIT	Gross Distribution		
	NPP Income	Franking Credits	Withholding Tax	Tax Exempt	Tax Free	Tax Deferred	Capital Returns	Assesable Amounts	Foreign Tax Credits	Discounted Capital Gains	CGT Concession Amount	Indexed Capital Gains	Other Capital Gains	Net Cost Base Increase/ (Decrease)	Accounting	Tax

**Reconciliation**

	Australian Income		Other Non-Assessable Amounts			Foreign Income		Capital Gains			Gross Distribution		
	NPP Income	Franking Credits	Tax Exempt	Tax Free	Tax Deferred	Assesable Amounts	Foreign Tax Credits	Disc. Capital Gains	CGT Concession Amount	Indexed Capital Gains	Other Capital Gains	Accounting	Tax
Gross Accounting Distribution	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Tax Distribution	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Foreign Income	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Distributed Capital Gain	-	-	-	-	-	-	-	-	N/A	-	-	-	-

**SAA Super Fund**  
**Realised Capital Gains**  
For the period from 1 July 2021 to 30 June 2022

Accounting Treatment					Taxation Treatment						
Quantity	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation				
					Adjusted	Reduced	Indexation	Discounted	Other	Deferred	Capital Loss
<b><u>Listed Securities Market</u></b>											
<b>ANZ Group Holdings Limited (ASX:ANZ)</b>											
08/07/2021	Sale	7.00	187.05	216.30	(29.25)	216.30					29.25
		7.00	187.05	216.30	(29.25)	216.30				0.00	29.25
<b>Macquarie Group Limited (ASX:MQG)</b>											
08/07/2021	Sale	2.00	304.06	365.15	(61.09)	365.15					61.09
		2.00	304.06	365.15	(61.09)	365.15				0.00	61.09
<b>National Australia Bank Limited (ASX:NAB)</b>											
08/07/2021	Sale	5.00	121.60	123.60	(2.00)	123.60					2.00
		5.00	121.60	123.60	(2.00)	123.60				0.00	2.00
<b>Listed Securities Market Total</b>		612.71		705.05	(92.34)	705.05				0.00	92.34
<b>Grand Total</b>		612.71		705.05	(92.34)	705.05				0.00	92.34

\* Where there is an Excess Tax Value Amount, the Accounting Profit/(Loss) figure takes account of this. Accounting Profit/(Loss) equals Proceeds less Excess Tax Value less Original Cost.

**SAA Super Fund**  
**Realised Capital Gains**  
For the period from 1 July 2021 to 30 June 2022

**Capital Gains Tax Return Summary**

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
<b>Current Year Capital Gains</b>						
Shares & Units - Listed Shares	0.00	0.00	0.00	0.00	0.00	92.00
Shares & Units - Other Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Listed Trusts	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Units	0.00	0.00	0.00	0.00	0.00	0.00
Australian Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Other Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Collectables	0.00	0.00	0.00	0.00	0.00	0.00
Other CGT Assets & Other CGT Events	0.00	0.00	0.00	0.00	0.00	0.00
Distributed Capital Gains from Trusts	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	92.00
<b>Capital Losses Applied</b>						
Current Year	0.00	0.00	0.00	0.00	0.00	
Prior Years	0.00	0.00	0.00	0.00	0.00	
	0.00	0.00	0.00	0.00	0.00	
<b>Net Capital Gains</b>						
Net Gain after applying losses	0.00	0.00	0.00	0.00	0.00	
Discount applicable		0.00				
Net Gain after applying discount	0.00	0.00	0.00	0.00	0.00	

**SAA Super Fund**  
(ABN: 40 324 291 400)

**Consolidated Member Benefit Totals**

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: Not Supplied
Member Number: 1	Date of Birth: 4 October 1976
Mr Zahid Ali	Date Joined Fund: 12 April 2016
	Eligible Service Date: 9 November 1999
	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**

<b>Withdrawal Benefit as at 1 Jul 2021</b>	
Accumulation	163,359.85
<b>Total as at 1 Jul 2021</b>	<b>163,359.85</b>

<b>Withdrawal Benefit as at 30 Jun 2022</b>	
Accumulation	8,019.53
<b>Total as at 30 Jun 2022</b>	<b>8,019.53</b>

**Your Tax Components**

Tax Free	2,173.42
Taxable - Taxed	5,846.11
Taxable - Untaxed	-

**Your Preservation Components**

Preserved	8,019.53
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**

No insurance details have been recorded

**Your Beneficiaries**

No beneficiary details have been recorded

**For Enquiries:**

mail SAA Super Fund, 25 Burdekin Court, Collingwood Park QLD

**SAA Super Fund**  
(ABN: 40 324 291 400)

**Member Benefit Statement**

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: Not Supplied
Member Number: 1	Date of Birth: 4 October 1976
Mr Zahid Ali	Date Joined Fund: 12 April 2016
Accumulation Account	Eligible Service Date: 9 November 1999
Accumulation	Tax File Number Held: Yes
	Account Start Date: 12 April 2016

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2021	<b>163,359.85</b>
<i>Increases to your account:</i>	
Member Contributions	2,173.42
Member Insurance Premium Rebates	3,359.50
Tax on Net Fund Income	125.83
<b>Total Increases</b>	<b>5,658.75</b>
<i>Decreases to your account:</i>	
Contributions Tax	503.92
Rollovers Out	159,564.88
Share Of Net Fund Income	930.27
<b>Total Decreases</b>	<b>160,999.07</b>
<b>Withdrawal Benefit</b> as at 30 Jun 2022	<b>8,019.53</b>

Your Tax Components		
Tax Free	27.1016 %	2,173.42
Taxable - Taxed		5,846.11
Taxable - Untaxed		-

Your Preservation Components	
Preserved	8,019.53
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**  
No insurance details have been recorded

**Your Beneficiaries**  
No beneficiary details have been recorded

For Enquiries:  
mail SAA Super Fund, 25 Burdekin Court, Collingwood Park QLD





**Trustees**

The Trustees of the Fund are as follows:

Yasmin Ali and  
Zahid Ali

**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 Trustees.

**Trustees Disclaimer**

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

Signed on behalf of the Trustees of the Fund

.....  
Yasmin Ali  
Trustee

.....  
Zahid Ali  
Trustee

Statement Date: 30 June 2022

**For Enquiries:**  
mail SAA Super Fund, 25 Burdekin Court, Collingwood Park QLD

**SAA Super Fund**  
(ABN: 40 324 291 400)

**Consolidated Member Benefit Totals**

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: Not Supplied
Member Number: 2	Date of Birth: 3 December 1976
Ms Yasmin Rameeza Ali	Date Joined Fund: 12 April 2016
	Eligible Service Date: 30 October 1996
	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	
<b>Withdrawal Benefit</b> as at 1 Jul 2021	
Accumulation	-
<b>Total</b> as at 1 Jul 2021	-
<b>Withdrawal Benefit</b> as at 30 Jun 2022	
Accumulation	2,172.29
<b>Total</b> as at 30 Jun 2022	<b>2,172.29</b>

Your Tax Components	
Tax Free	2,172.29
Taxable - Taxed	-
Taxable - Untaxed	-

Your Preservation Components	
Preserved	2,172.29
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**  
No insurance details have been recorded

**Your Beneficiaries**  
No beneficiary details have been recorded

**For Enquiries:**  
mail SAA Super Fund, 25 Burdekin Court, Collingwood Park QLD

**SAA Super Fund**  
(ABN: 40 324 291 400)

**Member Benefit Statement**

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: Not Supplied
<b>Member</b> <span style="float: right;">Number: 2</span>	Date of Birth: 3 December 1976
<b>Ms Yasmin Rameeza Ali</b>	Date Joined Fund: 12 April 2016
<b>Accumulation Account</b>	Eligible Service Date: 30 October 1996
<b>Accumulation</b>	Tax File Number Held: Yes
	Account Start Date: 12 April 2016

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2021	-
<i><u>Increases to your account:</u></i>	
Member Contributions	2,173.41
Tax on Net Fund Income	0.19
<u>Total Increases</u>	<u>2,173.60</u>
<i><u>Decreases to your account:</u></i>	
Share Of Net Fund Income	1.31
<u>Total Decreases</u>	<u>1.31</u>
<b>Withdrawal Benefit</b> as at 30 Jun 2022	<b><u><u>2,172.29</u></u></b>

Your Tax Components		
Tax Free	100.0000 %	2,172.29
Taxable - Taxed		-
Taxable - Untaxed		-
Your Preservation Components		
Preserved		2,172.29
Restricted Non Preserved		-
Unrestricted Non Preserved		-
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		
No beneficiary details have been recorded		

**For Enquiries:**  
mail SAA Super Fund, 25 Burdekin Court, Collingwood Park QLD



**Trustees**

The Trustees of the Fund are as follows:

Yasmin Ali and  
Zahid Ali

**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 Trustees.

**Trustees Disclaimer**

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

Signed on behalf of the Trustees of the Fund

.....  
Yasmin Ali  
Trustee

.....  
Zahid Ali  
Trustee

Statement Date: 30 June 2022

**For Enquiries:**  
mail SAA Super Fund, 25 Burdekin Court, Collingwood Park QLD

**SAA Super Fund**  
**Contribution Caps**  
**For the Period From 1 July 2021 to 30 June 2022**

**Mr Zahid Ali**

**Date of Birth:** 04 Oct 1976  
**Age:** 45 (at 30/06/2022)  
**Status:** Member may be eligible for the bring forward rule, certain conditions apply

**Contributions Summary**

**Prior Year Contributions**

The 'Bring Forward Rule' was NOT triggered in the previous 2 years  
 3-year cap in effect from previous years

Total non-concessional contributions in previous 2 years

**Non-Concessional**

N/A

N/A

<b>Current Year Contributions</b>	<b>Note</b>	<b>Concessional</b>	<b>Non-Concessional</b>
Caps	1,2	27,500.00	110,000.00
Cumulative Available Unused Cap	3	75,000.00	0.00
Contributions made (to this fund)	4	0.00	2,173.42
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		0.00	2,173.42
Amount above caps	5	0.00	0.00
Available		102,500.00	107,826.58

**Notes**

- 1 . 'Bring Forward Rule' MAY be triggered this year
- 2 . Non-concessional cap shown applies to current year only
- 3 . Member may be eligible to make catch-up concessional contributions
- 4 . Excludes any unmatched deposits
- 5 . Any excess concessional contributions are treated as non-concessional

**Contributions Breakdown**

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
<b>Concessional</b>	Employer	0.00
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	<b>Contributions as allocated</b>	<b>0.00</b>
<b>NonConcessional</b>	Personal	2,173.42
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	<b>Contributions as allocated</b>	<b>2,173.42</b>
<b>Other</b>	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
	<b>Total Other contributions</b>	<b>0.00</b>

**Transactions**

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**SAA Super Fund**  
**Contribution Caps**  
**For the Period From 1 July 2021 to 30 June 2022**

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**Mr Zahid Ali**

<b>Date</b>	<b>Contribution Type</b>	<b>Concessional</b>	<b>Non-Concessional</b>	<b>Other</b>	<b>Source</b>
30/06/2022	Personal		2,173.42		manual
	<b>Totals:</b>		<b>2,173.42</b>		

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**SAA Super Fund**  
**Contribution Caps**  
**For the Period From 1 July 2021 to 30 June 2022**

**Ms Yasmin Ali**

**Date of Birth:** 03 Dec 1976  
**Age:** 45 (at 30/06/2022)  
**Status:** Member may be eligible for the bring forward rule, certain conditions apply

**Contributions Summary**

<b>Prior Year Contributions</b>		<b>Non-Concessional</b>	
The 'Bring Forward Rule' was NOT triggered in the previous 2 years			
3-year cap in effect from previous years		N/A	
Total non-concessional contributions in previous 2 years		N/A	
<b>Current Year Contributions</b>	<b>Note</b>	<b>Concessional</b>	<b>Non-Concessional</b>
Caps	1,2	27,500.00	110,000.00
Cumulative Available Unused Cap	3	75,000.00	0.00
Contributions made (to this fund)	4	0.00	2,173.41
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		0.00	2,173.41
Amount above caps	5	0.00	0.00
Available		102,500.00	107,826.59

**Notes**

- 1 . 'Bring Forward Rule' MAY be triggered this year
- 2 . Non-concessional cap shown applies to current year only
- 3 . Member may be eligible to make catch-up concessional contributions
- 4 . Excludes any unmatched deposits
- 5 . Any excess concessional contributions are treated as non-concessional

**Contributions Breakdown**

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
<b>Concessional</b>	Employer	0.00
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	<b>Contributions as allocated</b>	<b>0.00</b>
<b>NonConcessional</b>	Personal	2,173.41
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	<b>Contributions as allocated</b>	<b>2,173.41</b>
<b>Other</b>	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
	<b>Total Other contributions</b>	<b>0.00</b>

**Transactions**

<b>Date</b>	<b>Contribution Type</b>	<b>Concessional</b>	<b>Non-Concessional</b>	<b>Other</b>	<b>Source</b>
30/06/2022	Personal		2,173.41		manual
	<b>Totals:</b>		<b>2,173.41</b>		

# Financial Year Summary

1 JULY 2021 - 30 JUNE 2022



Portfolio Valuation	Account Number	Account Name	Value as at 30 June 2022
Shares	3770664	MR ZAHID ALI + MRS YASMIN RAMEEZA ALI <SAA SUPER FUND A/C>	\$0.00
CDIA	27083891	MR ZAHID ALI + MRS YASMIN RAMEEZA ALI IT F SAA SUPER FUND	\$2,221.67
<b>TOTAL PORTFOLIO VALUE</b>			<b>\$2,221.67</b>

## Allocation as at 30 June 2022

### Shares in your portfolio

There are no holdings on this account.

### Sectors in your portfolio

There are no holdings on this account.

## Estimated Interest & Dividends 2021-2022 Financial Year

Est. Franked Dividends	\$485.96
Est. Unfranked Dividends	\$219.09
Est. Franking Credits	\$208.27
Est. Interest Received from Interest Rate Securities	\$0.00
Interest Received from Cash Account(s)	\$5.00
<b>TOTAL INCOME</b>	<b>\$710.05</b>

## Fees & Charges 2021-2022 Financial Year

Total Brokerage (inc. GST)	\$30.00
Total Subscriptions (inc. GST)	\$0.00
Other Fees (inc. GST)	\$0.00
<b>TOTAL FEES &amp; CHARGES</b>	<b>\$30.00</b>



# Financial Year Summary

1 JULY 2021 - 30 JUNE 2022



This statement only provides information for CDIA accounts that have been designated as the settlement account for your Commonwealth Securities Limited Share Trading account as at 30 June. Please refer to NetBank for interest income from all other CBA accounts.

The interest shown is net of any non-resident or TFN withholding tax (if applicable). Please refer to Netbank for bank fees paid on your designated CDIA settlement account in the financial year.

The total brokerage outlined does not include any rebates you may have received over the financial year. Refer to your transaction statement records for this information.

This report only includes an estimate of dividends paid for holdings held with Commonwealth Securities Limited as at the ex-dividend date. For instance, any dividends paid prior to holdings being transferred to Commonwealth Securities Limited are not included.

This statement is an estimated summary document only and it is not intended to replace any document which contains information that may be required for taxation purposes. You should therefore refer to your CHESSE statements, dividend statements, confirmation contract notes and other investment or bank account statements for your records in this regard. This statement may not include information on accounts which have been closed, switched product type, transferred Holder Identification Number (HIN), or switched Participant Identification Number (PID) during the financial year.

This statement is issued by Commonwealth Securities Limited ABN 60 067 254 399 AFSL 238814 (CommSec), a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945. CommSec is a Market Participant of ASX Limited and Cboe Australia Pty Limited, a Clearing Participant of ASX Clear Pty Limited and a Settlement Participant of ASX Settlement Pty Limited. Information contained in this statement is believed to be accurate at the time the statement is generated. CBA and its subsidiaries do not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement. This document contains general information only and does not take into account your individual objectives, financial and taxation situations or needs. Before acting on the information, consider the appropriateness of your own objectives, needs, financial and taxation situation and, if necessary, seek appropriate independent financial and taxation advice. CBA is not a registered tax (financial) adviser under the Tax Agent Services Act 2009. If there are any errors in this statement, please contact us.

Address: Commonwealth Securities Limited, Locked Bag 22, Australia Square NSW 1215 | Phone: 13 15 19 | Website: [www.commsec.com.au](http://www.commsec.com.au)

If you are not satisfied with the service or advice you receive from us, you are entitled to complain. We have established procedures to ensure that all enquiries and complaints are properly dealt with. Please refer to our Financial Services Guide for more information. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority. AFCA provides fair and independent financial services complaint resolution that is free to consumers. Website: [www.afca.org.au](http://www.afca.org.au), Telephone: 1800 931 678 (free call), Email: [info@afca.org.au](mailto:info@afca.org.au), In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

# Portfolio Valuation

30 JUNE 2022



SHARES - 3770664 - HIN 73507511

MR ZAHID ALI + MRS YASMIN RAMEEZA ALI <SAA SUPER FUND A/C>

Portfolio	Units	Unit Price	Portfolio Value	% of Portfolio
There are no holdings on this account.				
Sub Total			\$0.00	0.00%

Cash Accounts	Portfolio Value	% of Portfolio
CDIA - 06716727083891	\$2,221.67	100.00%
TOTAL	\$2,221.67	100.00%

# Portfolio Valuation

30 JUNE 2022



This statement only provides information for CDIA accounts that have been designated as the settlement account for your Commonwealth Securities Limited Share Trading account as at 30 June. Please refer to NetBank for interest income from all other CBA accounts.

The interest shown is net of any non-resident or TFN withholding tax (if applicable). Please refer to Netbank for bank fees paid on your designated CDIA settlement account in the financial year.

The total brokerage outlined does not include any rebates you may have received over the financial year. Refer to your transaction statement records for this information.

This report only includes an estimate of dividends paid for holdings held with Commonwealth Securities Limited as at the ex-dividend date. For instance, any dividends paid prior to holdings being transferred to Commonwealth Securities Limited are not included.

This statement is an estimated summary document only and it is not intended to replace any document which contains information that may be required for taxation purposes. You should therefore refer to your CHESS statements, dividend statements, confirmation contract notes and other investment or bank account statements for your records in this regard. This statement may not include information on accounts which have been closed, switched product type, transferred Holder Identification Number (HIN), or switched Participant Identification Number (PID) during the financial year.

This statement is issued by Commonwealth Securities Limited ABN 60 067 254 399 AFSL 238814 (CommSec), a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945. CommSec is a Market Participant of ASX Limited and Cboe Australia Pty Limited, a Clearing Participant of ASX Clear Pty Limited and a Settlement Participant of ASX Settlement Pty Limited. Information contained in this statement is believed to be accurate at the time the statement is generated. CBA and its subsidiaries do not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement. This document contains general information only and does not take into account your individual objectives, financial and taxation situations or needs. Before acting on the information, consider the appropriateness of your own objectives, needs, financial and taxation situation and, if necessary, seek appropriate independent financial and taxation advice. CBA is not a registered tax (financial) adviser under the Tax Agent Services Act 2009. If there are any errors in this statement, please contact us.

Address: Commonwealth Securities Limited, Locked Bag 22, Australia Square NSW 1215 | Phone: 13 15 19 | Website: [www.commsec.com.au](http://www.commsec.com.au)

If you are not satisfied with the service or advice you receive from us, you are entitled to complain. We have established procedures to ensure that all enquiries and complaints are properly dealt with. Please refer to our Financial Services Guide for more information. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority. AFCA provides fair and independent financial services complaint resolution that is free to consumers. Website: [www.afca.org.au](http://www.afca.org.au), Telephone: 1800 931 678 (free call), Email: [info@afca.org.au](mailto:info@afca.org.au), In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

# Transaction Summary

1 JULY 2021 - 30 JUNE 2022



MR ZAHID ALI + MRS YASMIN RAMEEZA ALI <SAA  
SUPER FUND A/C>

SHARES - 3770664 - HIN 73507511

Total Buys and Sells	2021 - 2022 Financial Year
Total Buys (inc. Brokerage + GST)	\$0.00
Total Sells (inc. Brokerage + GST)	\$612.71

## ANZ - ANZ BANKING GRP LTD FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
08-Jul-2021	Sell	-7	\$28.1500	-\$197.05	\$10.00	\$0.91	120361616	-\$187.05
<b>Sub Total</b>					<b>\$10.00</b>	<b>\$0.91</b>		<b>-\$187.05</b>

## MQG - MACQUARIE GROUP LTD FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
08-Jul-2021	Sell	-2	\$157.0300	-\$314.06	\$10.00	\$0.91	120363528	-\$304.06
<b>Sub Total</b>					<b>\$10.00</b>	<b>\$0.91</b>		<b>-\$304.06</b>

## NAB - NATIONAL AUST. BANK FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
08-Jul-2021	Sell	-5	\$26.3200	-\$131.60	\$10.00	\$0.91	120365293	-\$121.60
<b>Sub Total</b>					<b>\$10.00</b>	<b>\$0.91</b>		<b>-\$121.60</b>

# Transaction Summary

1 JULY 2021 - 30 JUNE 2022



The transaction summary is only able to display information available to Commonwealth Securities Limited. Certain transactions may not be displayed, including but not limited to transactions made off market such as Initial Public Offerings (IPOs) and Delivery vs Payment Settlements (DvP). Transactions regarding corporate actions or stock transfers are not included and can be found on your statements as issued by the company or the share registry. Transactions for Issuer Sponsored holdings placed outside of this account are not included in this summary. Links to some of the key share registries can be found below:

Computershare (<http://www.computershare.com/au/Pages/default.aspx>)  
Link Market Services (<https://investorcentre.linkmarketservices.com.au/Login.aspx/Login>)  
Boardroom Limited (<https://boardroomlimited.com.au>)  
Security Transfer Registrars (<https://www.securitytransfer.com.au>)  
Advanced Share Registry Services (<http://www.advancedshare.com.au/Home.aspx>)

The total brokerage outlined does not include any rebates you may have received over the financial year. Refer to your transaction statement records for this information.

This report only includes an estimate of dividends paid for holdings held with Commonwealth Securities Limited as at the ex-dividend date. For instance, any dividends paid prior to holdings being transferred to Commonwealth Securities Limited are not included.

This statement is an estimated summary document only and it is not intended to replace any document which contains information that may be required for taxation purposes. You should therefore refer to your CHESS statements, dividend statements, confirmation contract notes and other investment or bank account statements for your records in this regard. This statement may not include information on accounts which have been closed, switched product type, transferred Holder Identification Number (HIN), or switched Participant Identification Number (PID) during the financial year.

This statement is issued by Commonwealth Securities Limited ABN 60 067 254 399 AFSL 238814 (CommSec), a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945. CommSec is a Market Participant of ASX Limited and Cboe Australia Pty Limited, a Clearing Participant of ASX Clear Pty Limited and a Settlement Participant of ASX Settlement Pty Limited. Information contained in this statement is believed to be accurate at the time the statement is generated. CBA and its subsidiaries do not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement. This document contains general information only and does not take into account your individual objectives, financial and taxation situations or needs. Before acting on the information, consider the appropriateness of your own objectives, needs, financial and taxation situation and, if necessary, seek appropriate independent financial and taxation advice. CBA is not a registered tax (financial) adviser under the Tax Agent Services Act 2009. If there are any errors in this statement, please contact us.

Address: Commonwealth Securities Limited, Locked Bag 22, Australia Square NSW 1215 | Phone: 13 15 19 | Website: [www.commsec.com.au](http://www.commsec.com.au)

If you are not satisfied with the service or advice you receive from us, you are entitled to complain. We have established procedures to ensure that all enquiries and complaints are properly dealt with. Please refer to our Financial Services Guide for more information. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority. AFCA provides fair and independent financial services complaint resolution that is free to consumers. Website: [www.afca.org.au](http://www.afca.org.au), Telephone: 1800 931 678 (free call), Email: [info@afca.org.au](mailto:info@afca.org.au), In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

# Interest & Estimated Dividend Summary



1 JULY 2021 - 30 JUNE 2022

SHARES - 3770664 - HIN 73507511

MR ZAHID ALI + MRS YASMIN RAMEEZA ALI <SAA SUPER FUND A/C>

## ESTIMATED DIVIDEND SUMMARY

### ANZ - ANZ BANKING GRP LTD FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
10-May-2021	01-Jul-2021	Interim	\$0.7000	309	\$0.00	\$216.30	\$216.30	\$92.70
<b>Sub Total</b>					<b>\$0.00</b>	<b>\$216.30</b>	<b>\$216.30</b>	<b>\$92.70</b>

### MQG - MACQUARIE GROUP LTD FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
17-May-2021	02-Jul-2021	Final	\$3.3500	109	\$219.09	\$146.06	\$365.15	\$62.60
<b>Sub Total</b>					<b>\$219.09</b>	<b>\$146.06</b>	<b>\$365.15</b>	<b>\$62.60</b>

### NAB - NATIONAL AUST. BANK FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
13-May-2021	02-Jul-2021	Interim	\$0.6000	206	\$0.00	\$123.60	\$123.60	\$52.97
<b>Sub Total</b>					<b>\$0.00</b>	<b>\$123.60</b>	<b>\$123.60</b>	<b>\$52.97</b>
<b>TOTAL</b>					<b>\$219.09</b>	<b>\$485.96</b>	<b>\$705.05</b>	<b>\$208.27</b>

## ESTIMATED INTEREST RECEIVED

There are no transactions on this account.

**TOTAL** **\$0.00**

## INTEREST INCOME SUMMARY

Account	Interest
CDIA - 27083891	\$5.00
<b>TOTAL</b>	<b>\$5.00</b>

# Interest & Estimated Dividend Summary



1 JULY 2021 - 30 JUNE 2022

This statement only provides information for CDIA accounts that have been designated as the settlement account for your Commonwealth Securities Limited Share Trading account as at 30 June. Please refer to NetBank for interest income from all other CBA accounts.

The interest shown is net of any non-resident or TFN withholding tax (if applicable). Please refer to Netbank for bank fees paid on your designated CDIA settlement account in the financial year.

(1) This is an estimate prepared by Commonwealth Securities Limited based upon units that you hold in accordance with our records and may not distinguish between cash dividends or dividends reinvested through any particular company's dividend reinvestment plan. Your actual entitlement will be determined by information recorded in the company's share registry at the relevant record dates. Amounts that may have been withheld for failing to provide your tax file number to your share registries are not disclosed on this report.

Dividends are estimated by CommSec based on the total registered Units held on the Record Date of the dividend. The following fields are estimated in accordance with the calculations outlined below:

- (a) Units = Total registered units of security held on the Record Date of the dividend
- (b) Est. Unfranked Amount = Units X Dividend per security X Unfranked %
- (c) Est. Franked Amount = Units X Dividend per security X Franked %
- (d) Est. Franking Credit = (Est. Franked Amount X company tax rate)/(100 - company tax rate)
- (e) Est. Total Dividend = Units x Dividend per security

(2) In order to be eligible to claim the benefit of a franking credit, you must be a 'qualified person'. You will be a qualified person if you satisfy:

One of the specific concessions in the legislation (for example, you are an individual whose total franking credit entitlement for the income year does not exceed \$5,000); and/or  
The 45-day rule

The 45-day rule requires that if you are an Australian tax resident shareholder, you must have held the security 'at risk' for at least 45 consecutive days, not including date of purchase and date of sale. Where the 45 day holding requirement has not been satisfied, the 45-day rule may apply to deny the franking credits attached to the dividend received in respect of the particular security. The 45-day rule is complex. You should obtain your own taxation advice to understand how these provisions apply to you.

Please refer to the statements provided by the Share Registry for tax return purposes. These may include details of any foreign tax credits you may be entitled to and breakdown of any trust distribution you may have received.

For details of the components of your ASX listed trust distributions you will need to refer to the Annual Tax Statement issued by the trust manager.

The total brokerage outlined does not include any rebates you may have received over the financial year. Refer to your transaction statement records for this information.

This report only includes an estimate of dividends paid for holdings held with Commonwealth Securities Limited as at the ex-dividend date. For instance, any dividends paid prior to holdings being transferred to Commonwealth Securities Limited are not included.

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# Interest & Estimated Dividend Summary



1 JULY 2021 - 30 JUNE 2022

## GLOSSARY

Units	The number of registered securities that you own.
Unit Price	The Portfolio Valuation 'Unit Price' is calculated using a 'Reference' Price provided by the ASX which takes into account an adjustment to determine value at Close of Market if the Security does not trade in the Closing Single Price Auction on the Valuation Date.
Brokerage	The fee or charge that is paid by you when transacting a buy or sell.
Holder Identification Number (HIN)	When you are CHESS sponsored with a Broker you will be issued a unique number, called a HIN. Multiple holdings can be registered under the single HIN. A HIN starts with the letter X and usually followed by 10 numbers, e.g. X0001234567.
Dividend	A dividend is a payment made to shareholders from the company. This payment is a portion of the company's profits. ASX listed companies typically pay dividends twice a year, usually as an 'interim' dividend and a 'final dividend'. From time to time, a company may also pay a 'special' dividend.
Ex-dividend date	The ex-dividend date occurs two business days before the company's Record Date. To be entitled to a dividend a shareholder must have purchased the shares before the ex-dividend date. If you purchase shares on or after that date, the previous owner of the shares (and not you) is entitled to the dividend.
Interim dividend	A dividend paid during the year, usually accompanying a company's interim financial statements.
Final dividend	A dividend paid at the end of a company's financial year, representing a return based on the previous twelve months' financial performance and the future outlook.
Special dividend	A dividend paid by the company outside typical recurring (interim and final) dividend cycle.
Record date	The record date is the date the share registries use in determining who is entitled to a dividend or entitlement associated with a security. Those who held the security in the company and were on the register on the record date are eligible for the entitlement.
Payment date	The date on which a declared dividend is scheduled to be paid.
Unfranked dividend	Dividends which do not carry a franking credit.
Franked dividend	Franked dividends are paid to security holders out of profits on which the company has already paid tax.
Franking /Imputation Credit	A franking credit is your share of tax paid by a company on the profits from which your dividend is paid. They are also known as Imputation Credits.
Total subscription	Total subscription can include, but is not limited to market data and research subscription fees and share trade alerts.
Other fees	Other fees can include, but are not limited to: Off market transfer fees, conditional trading fees, rejection fees, early and late settlement fees, fail fees, SRN query, rebooking fees, cheque payment fee or cheque dishonour fees and the printing and posting of contract notes.
Corporate action (CA)	Any action initiated by the company or corporation, for the purpose of giving an entitlement to shareholders.







213311 000 ANZ




MR ZAHID ALI &  
MS YASMIN RAMEEZA ALI  
<SAA SUPER FUND A/C>  
PO BOX 350  
PADDINGTON QLD 4064

## NEED ASSISTANCE?

 [anz.com/shareholder/centre](http://anz.com/shareholder/centre)  
[anzshareregistry@computershare.com.au](mailto:anzshareregistry@computershare.com.au)

 Computershare Investor Services Pty Limited  
GPO Box 2975 Melbourne  
Victoria 3001 Australia

 1800 113 399 (within Australia)  
0800 174 007 (within New Zealand)  
+61 3 9415 4010 (outside Australia)

### Holder Identification Number (HIN)

#### HIN WITHHELD

Share Class	Ordinary
Record Date	11 May 2021
DRP Election Date	12 May 2021
Allocation Date	1 July 2021
TFN/ABN	Quoted

## DIVIDEND REINVESTMENT PLAN (DRP) ADVICE

DRP transaction details relating to ANZ's **Interim Dividend** of A\$0.70 per share for the half year ended 31 March 2021 are set out below.

PARTICIPATING SHARES	FRANKED AMOUNT	UNFRANKED AMOUNT	NET AMOUNT	FRANKING CREDIT
309	A\$216.30	A\$0.00	A\$216.30	A\$92.70
Credit balance brought forward in your DRP account:			A\$0.87	
Total available for reinvestment:			A\$217.17	
<b>Amount applied to the allocation of 7 shares at A\$27.91 each:</b>			<b>A\$195.37</b>	
Credit balance carried forward in your DRP account:			A\$21.80	

The dividend is 100% franked at the Australian company tax rate of 30%. A NZ Imputation Credit of **NZ\$24.72** has been attached to the above dividend. For NZ taxpayers, your NZ gross income will include the aggregate of the Net Amount and the NZ Imputation Credit which should be included in your income tax return.

Shareholders should obtain their own professional advice on the tax implications of the dividend and retain this document to assist in tax return preparation.

### SHAREHOLDING

Number of shares held: 309

New DRP shares: 7

**SHARES NOW HELD: 316**



## UPCOMING EVENTS

**28 October 2021**

Full Year Results announced



Macquarie Group Limited  
ABN 94 122 169 279

All Registry communications to:  
Link Market Services Limited  
Locked Bag A14  
Sydney South NSW 1235 Australia  
Telephone: +61 1300 554 096  
Email: macquarie@linkmarketservices.com.au  
Website: www.linkmarketservices.com.au



037 016110

MR ZAHID ALI &  
MS YASMIN RAMEEZA ALI  
<SAA SUPER FUND A/C>  
PO BOX 350  
PADDINGTON QLD 4064

## Dividend Statement

<b>ASX Code:</b>	MQG
<b>Payment date:</b>	2 July 2021
<b>Record date:</b>	18 May 2021
<b>SRN/HIN:</b>	X*****7511
<b>TFN/ABN Status:</b>	Quoted

Dear Shareholder,

This dividend statement is for your Macquarie Group Limited final ordinary dividend for the year ended 31 March 2021.

This dividend is franked at 40% at the Australian corporate tax rate of 30%. Macquarie Group Limited declares the whole of the unfranked amount to be conduit foreign income.

Description	Dividend Rate per share \$	Shares Held	Unfranked Amount \$	Franked Amount \$	Gross Amount \$	Franking Credits \$
Ordinary Shares	3.35	109	219.09	146.06	365.15	62.60

### Dividend Reinvestment Plan information:

Cash balance brought forward:	\$66.03	<span style="color: red;">■</span>
Total available for reinvestment:	\$431.18	
Total available has been applied to **2** shares at \$149.45 per share:	\$298.90	
Cash balance carried forward to next dividend:	\$132.28	

Total number of ordinary shares held before the allocation:	109
Number of shares allocated:	2
* Total number of ordinary shares held after the allocation:	111

**\*Note:** The total number of ordinary shares held after the allocation may not be your current holding balance if you have purchased or transferred shares after the Ex-Date. Neither Macquarie Group Limited nor Link Market Services Limited will be liable for any losses incurred by any person who relies on the holding shown without making their own adjustments for any transactions.

## IMPORTANT INFORMATION

See overleaf for instructions on how to update your details online.

**This statement contains important information to assist you in preparing any tax returns you may be required to lodge. Please retain this statement for taxation purposes as a charge may be levied for replacement.**

# Update your details online



## How to update your information:

To update your information in a fast, secure and environmentally friendly way:

1. Login to Link's Investor Centre at **www.linkmarketservices.com.au** and click on 'Investor Login' or scan the QR Code (above).
2. Enter your email address and password in **Portfolio Login**.
3. If you do not have a **Portfolio\*** login, please set up a portfolio by selecting **Register Now** and follow the prompts.

Authentication may be required depending on the value of your portfolio. If you are unable to update your address or bank account details online; you must complete the relevant forms (available on Link's website) and return the completed forms to Link.

## How to register for a Portfolio:

1. Enter the Issuer's name/ASX Code.
2. You will need your HIN/SRN. This important information is on your holding statement. You should always ensure to keep this information in a safe place.
3. Your postcode or, if your registered address is overseas, click on the Outside Australia link and select your country of residence from the drop-down list.

\* Setting up a Portfolio login allows you to easily manage your holdings across issuers who use Link as their registrar.

You can also manage your Link Portfolio on the go, simply download the **Link Investor Centre** mobile app from Apple Store or Google Play.


## Your Information

Please provide the following details to help administer your security holding, if you haven't already.

<b>1</b>	<b>Bank account details</b>  For Australian residents, payments will only be paid directly into your nominated bank account (if valid). Select <b>Payments &amp; Tax</b> , click on <b>Payment Instructions</b> .  You may be able to receive your payments in a foreign currency. Select <b>Foreign Currency Payment</b> under the <b>Payment Instructions</b> menu and consider the terms and conditions.  You may wish to participate in the Reinvestment Plan (DRP), select <b>Reinvestment Plans</b> under the <b>Payments &amp; Tax</b> menu (if DRP is applicable).
<b>2</b>	<b>Email address</b>  Communication by email means you can be promptly notified of key company announcements, when payments are made and statements are available, and when voting can be accessed online for securityholder meetings. Select <b>Communications</b> , click on <b>Preferences</b> and select <b>All communications electronically</b> .
<b>3</b>	<b>TFN, TFN exemption or ABN</b>  To update your Australian Tax File Number (TFN), TFN exemption code or Australian Business Number (ABN) select <b>Payments &amp; Tax</b> , click on <b>Tax Details</b> .



## 2021 Interim Dividend Statement


  
 MR ZAHID ALI &
   
 MS YASMIN RAMEEZA ALI
   
 <SAA SUPER FUND A/C>
   
 PO BOX 350
   
 PADDINGTON QLD 4064

### Contact our Share Registry

[www.investorcentre.com/au](http://www.investorcentre.com/au)

(in Australia) 1300 367 647  
 (outside Australia) +61 3 9415 4299

### Holder Identification Number (HIN)

HIN WITHHELD

### Summary of key information

Payment Date	2 July 2021
Record Date	14 May 2021
TFN/ABN status	Quoted
ASX code	NAB

## Interim Dividend for the year ending 30 September 2021

The details below represent your participation in National Australia Bank's Dividend Reinvestment Plan (DRP) on shares registered in your name at the record date.

The dividend is 60 cents per ordinary share, franked to 100% at the relevant Australian Corporate Tax Rate of 30%.

Ordinary Shares	Price per Share	Unfranked Amount	Franked Amount	Franking Credit	Shares Allotted
206	\$26.65	\$0.00	\$123.60	\$52.97	5

The allotment of shares issued under the DRP is set out on the reverse side of this statement.

Full details of the Dividend Package is available at [www.nab.com.au/dividendpackage](http://www.nab.com.au/dividendpackage)

## Tax information

### Australian resident shareholders

**Franked Amount:** This should be included in your assessable income.

**Franking Credit:** This may also need to be included in your assessable income. This amount may be available as a tax offset to reduce your income tax liability.

If you are unsure of the tax treatment of your dividend, please contact your accountant or taxation adviser.

### Dividend Summary

206 shares x 60 cents = \$123.60

**Dividend Amount \$123.60**

**Dividend Reinvestment Plan (DRP)**

Residual amount carried forward from 10 December 2020	\$15.71
Dividend amount participating in the DRP	\$123.60
<b>Total amount for reinvestment</b>	<b>\$139.31</b>
5 ordinary share/s allotted @ \$26.65 per share	\$133.25
Residual amount to be carried forward to the next dividend	\$6.06



# TAX INVOICE

SAA Super Fund  
P.O. Box 350  
PADDINGTON QLD 4064  
AUSTRALIA  
ABN: 40 324 291 400

**Invoice Date**  
24 Aug 2021

**Invoice Number**  
INV-0790

**ABN**  
20 611 734 546

Profectus Tax Advisory  
Pty Ltd  
PO Box 350  
PADDINGTON QLD 4064  
AUSTRALIA

Description	Quantity	Unit Price	GST	Amount AUD
SMSF administration monthly fee for the SAA Super Fund for the financial year ended 30 June 2021	12.00	100.00	10%	1,200.00
Accounting & Compliance including lodgement of your 2021 Tax Return and perusal of ATO assessment notices.	1.00	500.00	10%	500.00
LESS - SMSF administration monthly fee for the financial year ended 30 June 2021 already paid	12.00	(98.49)	10%	(1,181.89)
			Subtotal	518.11
			TOTAL GST 10%	51.81
			<b>TOTAL AUD</b>	<b>569.92</b>

**Due Date: 7 Sep 2021**

Note: If your invoice relates to a tax lodgement we will not lodge your returns until this invoice is paid in full.

Electronic payment preferred, use bank account and quote Invoice Number or your name in the description box.

BSB: 067-167  
Account Number: 19109318

When you pay by cheque, please complete this payment advice, detach and post it with your cheque to the address provided.



# PAYMENT ADVICE

To: Profectus Tax Advisory Pty Ltd  
PO Box 350  
PADDINGTON QLD 4064  
AUSTRALIA

**Customer** SAA Super Fund  
**Invoice Number** INV-0790

**Amount Due** **569.92**  
**Due Date** 7 Sep 2021

**Amount Enclosed**

Enter the amount you are paying above



# TAX INVOICE

SAA Super Fund

**Invoice Date**  
24 Aug 2021

**Invoice Number**  
INV-0080

**ABN**  
80 643 931 506

Penske Auditors Pty Ltd  
PO Box 350  
PADDINGTON QLD 4064  
AUSTRALIA

Description	Quantity	Unit Price	GST	Amount AUD
Attending to the audit of the SAA Super Fund for the year ended 30 June 2021 and the provision of management letter regarding audit issues and the Fund' s compliance for 2021.	1.00	500.00	10%	500.00
Liaising with the funds accountant and dealing with all matters with due care and professionalism				
			Subtotal	500.00
			TOTAL GST 10%	50.00
			<b>TOTAL AUD</b>	<b>550.00</b>

## Due Date: 7 Sep 2021

payment strictly 7 days

Please pay to:

CBA Account: Penske Auditors Pty Ltd

BSB: 067 167

Account Number: 2679 7868

Reference: Inv Number

# PAYMENT ADVICE

To: Penske Auditors Pty Ltd  
PO Box 350  
PADDINGTON QLD 4064  
AUSTRALIA

**Customer** SAA Super Fund

**Invoice Number** INV-0080

**Amount Due** 550.00

**Due Date** 7 Sep 2021

**Amount Enclosed**

Enter the amount you are paying above





Macquarie Group Limited  
ABN 94 122 169 279

MACQUARIE

All Registry communications to:  
Link Market Services Limited  
Locked Bag A14  
Sydney South NSW 1235 Australia  
Telephone: +61 1300 554 096  
Email: macquarie@linkmarketservices.com.au  
Website: www.linkmarketservices.com.au



037 000570

MR ZAHID ALI &  
MS YASMIN RAMEEZA ALI  
<SAA SUPER FUND A/C>  
PO BOX 350  
PADDINGTON QLD 4064

## Payment Statement

ASX Code:	MQG
Payment Date:	16 August 2021
SRN/HIN:	X*****7511

Dear Shareholder/Former Shareholder,

This payment statement is for your Macquarie Group ordinary share Dividend Reinvestment Plan (DRP) residual cash balance payment.

When you withdrew from the DRP or sold your holding you had a carried forward balance remaining in your DRP account. This direct credit advice confirms the payment of this balance to you.

Should you require further assistance please do not hesitate to contact the registry, Link Market Services Limited, on the telephone number above.

Cash residual amount ■ **\$132.28**

### DIVIDEND REMITTED TO:

COMMONWEALTH BANK OF AUSTRALIA  
1 HARBOUR ST SHOP C4 DARLING W  
SYDNEY NSW 2000  
BSB: \*\*\*-167  
ACC: \*\*\*\*6747  
Account Name: Z ALI AND Y R ALI ATF SAA SUPER FUND  
Direct Credit Reference No.: 001262700781

**Amount Deposited**  
\$132.28

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1. Enter the Issuer's name/Issuer Code.
2. You will need your HIN/SRN. This important information is on your holding statement. You should always ensure this information is kept in a safe place.
3. Enter your postcode or, if your registered address is overseas, click on the Outside Australia link and select your country of residence from the drop- down list.

\* Setting up a Portfolio login allows you to easily manage your holdings across issuers who use Link as their registrar.

## DOWNLOAD THE INVESTOR CENTRE APP TO EASILY MANAGE YOUR INVESTMENTS

You can also manage your Link Portfolio on the go. Simply download the **Link Investor Centre** mobile app from Apple Store or Google Play.

## Your information:

Please provide the following details to help administer your security holding if you haven't already.

<b>1</b>	<b>Email address</b> Communication by email means you can be promptly notified of key company announcements, when payments are made and statements are available, and when voting can be accessed online for company meetings. Select <b>Communications</b> , click on <b>Preferences</b> and select <b>ALL communications electronically</b> .
<b>2</b>	<b>Bank account details</b> For Australian residents, payments will only be paid directly into your nominated bank account (if valid). Select <b>Payments &amp; Tax</b> , click on <b>Payment Instructions</b> .  You may be able to receive your payments in a foreign currency. Select <b>Foreign Currency Payment</b> under the <b>Payment Instructions</b> menu and consider the terms and conditions.  You may wish to participate in the Dividend Reinvestment Plan (DRP), simply select <b>Reinvestment Plans</b> under the <b>Payments &amp; Tax</b> menu (if DRP is applicable).
<b>3</b>	<b>TFN, TFN exemption or ABN</b> To update your Tax File Number (TFN), TFN exemption code or Australian Business Number (ABN) select <b>Payments &amp; Tax</b> , click on <b>Tax Details</b> .

06 October 2022



Mr Zahid Ali  
25 Burdekin Ct  
COLLINGWOOD PARK QLD 4301

Dear Zahid

I'm pleased to enclose your 2022 AustralianSuper annual statement.

The past financial year has been challenging for many members. We have experienced the ongoing impacts of Covid-19, natural disasters and increases in the cost of living, as well as the effects of global economic uncertainty and conflict.

Against this backdrop it's important to remember that your superannuation is a long-term investment for your retirement. At AustralianSuper we actively invest your super as markets move up and down, so that it can grow over time. That's how our flagship Balanced investment option has delivered an average return of 9.32% each year over the last 10 years and 7.84% each year over 20 years\*, ranking it in the top 2 in Australia over both periods†.

### Your 2021/22 investment returns

For the 2021/22 financial year the Balanced option returned -2.73%, largely as a result of challenging global investment conditions and emerging concerns about the global economy. The significant fall in investment markets globally in the second half of the year was offset by the Balanced option's diversified investment portfolio which helped reduce the impact on returns.

After a long period of positive returns, I understand that it can be difficult to see a negative return for your superannuation this financial year. Rest assured that through this period of market uncertainty, our global team of experienced investment professionals remains focussed on ensuring the portfolio is very well positioned and continue to use the size, scale and skill of the Fund to your advantage. As the economic cycle progresses and markets respond, we will adjust the portfolio to manage risk and take advantage of long-term investment opportunities, as we have successfully done over the long term.

If you'd like to hear more about how your investments have performed, watch our review at [australiansuper.com/investments](https://australiansuper.com/investments)

### Focus on fees

At AustralianSuper we know that delivering low fees plays a big part in helping members achieve their best financial position in retirement. This year, nearly 2.3 million members will benefit from a reduced or unchanged administration fee‡, and almost all members with insurance (over 1.1 million) will benefit from a decrease in insurance costs.

Investment costs vary each year depending on our investment activities. In the 2021/2022 financial year we invested in several large Australian infrastructure and property assets like Sydney Airport and WestConnex toll road, because we believe these assets will make a significant contribution to members' retirement savings over the long term. These investments incurred upfront costs, such as stamp duty, which contributed to higher investment costs for some options in the 2021/22 financial year than the year before. Investment costs have already been included in the above return figures.

T 1300 300 273  
F 1300 366 273  
GPO Box 1901 Melbourne VIC 3001 Australia  
[australiansuper.com/email](https://australiansuper.com/email)  
[australiansuper.com](https://australiansuper.com)

This information may be general financial advice which doesn't take into account your personal objectives, financial situation or needs. Before making a decision about AustralianSuper, you should think about your financial requirements and refer to the relevant Product Disclosure Statement available at [australiansuper.com/pds](https://australiansuper.com/pds) or by calling 1300 300 273. A Target Market Determination (TMD) is a document that outlines the target market a product has been designed for. Find the TMDs at [australiansuper.com/tmd](https://australiansuper.com/tmd). AustralianSuper Pty Ltd, ABN 94 006 457 987, AFSL 233788, Trustee of AustralianSuper ABN 65 714 394 898.

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### 30 years of superannuation

In July 1992 the Superannuation Guarantee (SG) was introduced, meaning that for the first time most working Australians received a contribution to superannuation with their wages. Over the last 30 years, this great Australian initiative has ensured millions of Australians have more savings for retirement. On 1 July 2022 the SG increased to 10.5%, as part of a legislated timetable to reach 12% by 2025. Other changes from 1 July also mean people who earn less than \$450 per month are eligible to be paid super on their wages.

AustralianSuper has long supported these changes because we believe they will deliver better outcomes for Australians in retirement. We will keep advocating to improve the system so all Australians can live well in retirement.

### Looking forward

After a decade long growth cycle, we are anticipating a period of rising interest rates and slowing growth, both in Australia and around the world. As a result, the challenging conditions experienced by investment markets in the last six months may continue over the short to medium term.

As we have seen through our strong long-term performance, staying invested in an actively managed and diversified portfolio means your super has more opportunity to benefit through the economic cycle, including as markets recover. I'd like to reassure you of my, and the Fund's, ongoing commitment to help you achieve your best financial position in retirement.

I encourage you to visit our website [australiansuper.com](https://australiansuper.com) for a wide range of information to help and guide you, or to contact us at [australiansuper.com/contact-us](https://australiansuper.com/contact-us) if you have any questions.

Yours sincerely



**Paul Schroder**  
Chief Executive

\*Returns as at 30 June 2022. Investment returns are not guaranteed. Past performance is not a reliable indicator of future returns. AustralianSuper returns for periods before 1 July 2006 are from equivalent investment options of the ARF and STA super funds.

†AustralianSuper Balanced investment option compared to the SuperRatings Fund Crediting Rate Survey, SR50 Balanced (60-76) Index to 30 June 2022.

‡Based on member balances as at 30 April 2022 and a comparison of the current administration fee with the new administration fee from September 2022.

# Annual super statement

For 1 July 2021 to 30 June 2022



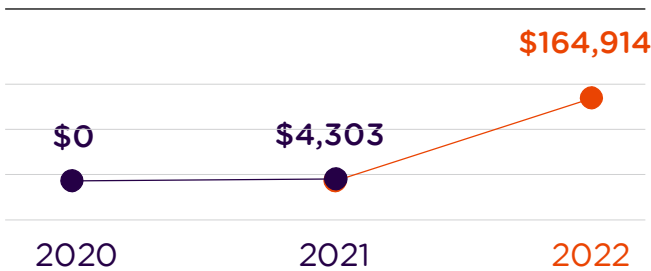
Mr Zahid Ali  
25 Burdekin Ct  
COLLINGWOOD PARK QLD 4301

Your super balance  
at 30 June 2022

**\$164,914.18**

Member number: 1073689770  
Plan: AustralianSuper Plan

## Your account history

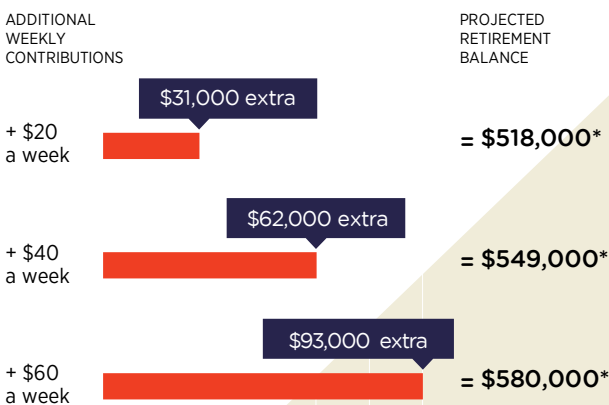


## Your super projection

Your retirement balance at 67 could be:

**\$487,000\***

Investing in your future now could make a big difference to your retirement balance – here's how:



\* Lump sum figures equate to annual incomes of \$27,600, \$29,300, \$31,100 and \$32,800 respectively. See page 2 for detailed assumptions.

## Your super summary

Opening balance	\$4,302.91
Contributions/Roll ins	\$169,110.33
Investment returns	-\$5,036.71
Taxes	-\$1,096.75
Fees*	-\$117.00
Insurance fees	-\$2,248.60
<b>Closing balance</b>	<b>\$164,914.18</b>
<b>Increase in balance</b>	<b>\$160,611.27</b>

## Your insurance cover summary (as at 30 June 2022)

Death	\$600,000
Total & Permanent Disablement	\$29,000
Income Protection	Up to \$5,000 a month
Individual work rating	Blue Collar

See the Your insurance cover section for more information.

\* Does not include insurance and advice fees if applicable, and fees and costs deducted from investments. See Your fees and costs summary for details on all fees and costs.

## Your super projection – what your estimate means

### Your potential retirement lump sum

	Saving extra from now on*			
	Saving at the same rate	+ \$20 a week	+ \$40 a week	+ \$60 a week
Your estimated balance at age 67	\$487,000	\$518,000	\$549,000	\$580,000
Your annual payments from super	\$27,600	\$29,300	\$31,100	\$32,800
Your fortnightly payments from super	\$1,060	\$1,120	\$1,190	\$1,260

\* Additional contributions to super are assumed to be made on an after tax basis without exceeding the non-concessional contribution cap.

### Things you need to know

This projection has been prepared without taking into account your objectives, financial situation or needs. Because of that you should, before taking any further action, consider the appropriateness of these projections having regard to your objectives, financial situation and needs.

#### What your estimate means

The projected incomes shown on page 1 and above are based on an estimate of how much you might get from your super when you retire, to help you with your retirement planning. The projection is not a guarantee. The actual money you get in retirement may be very different from this estimate.

The super amounts are shown in today's dollars and do not account for changes to the cost of living between now and retirement.

This estimate only applies to your super account with AustralianSuper and does not consider any other super accounts or assets you may own. It is not intended to promote AustralianSuper or its products, and you should consider getting professional financial advice before making any changes to your retirement savings.

#### How the estimate is calculated

Your estimate has been worked out using these assumptions and figures:

- \$164,914.18 in your AustralianSuper account now
- your wages will increase at the same rate as inflation
- investment earnings of 3% per year after inflation and investment fees
- annual administration fees and costs<sup>†</sup> of \$117.00 and 0.04% pa of your account balance
- your rate of super contributions and any extra savings added to your super over this current statement period will continue until retirement
- you will retire at age 67
- you want your super to last until age 92\*
- annual insurance fees<sup>†</sup> of \$2,248.60
- current super and tax laws stay the same.

These are standard assumptions and have been set with input from the Australian Government Actuary.

<sup>†</sup> Note that this amount may change over time.

\* Around one in six men and one in four women who reach age 67 will live beyond age 92.

They may not match your actual circumstances either now or in the future. Also, the figures used may differ from those shown in other communications that use different assumptions.

The annual income shown does not include any deductions for income tax you may have to pay.

If you want to know more about how your estimate has been calculated, or the assumptions, visit [australiansuper.com/projections](http://australiansuper.com/projections) or call us.

#### What you will actually get when you retire

The actual amount of money you get in retirement may vary considerably from the estimate. Factors that influence what you will get include:

- the investment options you choose (e.g. conservative, balanced, growth)
- the performance of your investment
- the total fees deducted from your account
- when you retire and get access to your super
- the super contributions you and your employer make
- whether you choose to buy an account-based pension or non-account-based income stream when you retire
- any allowance you make for a pension for your spouse or partner
- whether you receive any age pension or other government benefit.

The estimate has been calculated assuming all current rules concerning super and taxing super remain in place, so your retirement income may differ if these rules change.

#### Getting help

Don't make changes to your retirement savings arrangements based on this estimate. Before you make changes, you should get further information or advice. Online calculators let you explore your potential retirement income in more detail. They let you personalise the estimate, and show how you can improve your retirement income. These calculators include [australiansuper.com/projections](http://australiansuper.com/projections) and ASIC's MoneySmart retirement planner at [moneysmart.gov.au](http://moneysmart.gov.au)

## Your super's performance

### Your investment returns and strategy

As at 30 June 2022

Investment options	Investment return 2021/2022 (\$)	How your account is invested (\$)	Future contributions strategy (%)
Balanced	-5,036.71	164,914.18	100.00
<b>Total</b>	<b>-5,036.71</b>	<b>164,914.18</b>	<b>100.00</b>

### Investment performance

Crediting rates to 30 June 2022

Name of investment option	1 year %		5 years % p.a.		10 years % p.a.		Since Inception p.a. % (inception date)
	AusSuper	Benchmark	AusSuper	Benchmark	AusSuper	Benchmark	
Balanced	-2.73%	-3.44%	7.28%	5.94%	9.32%	7.99%	9.31% (Aug 85)

The long-term returns shown in your investment performance table do not necessarily reflect the returns on your own account over the same period.

#### Benchmarks

Balanced - SR50 Balanced (60-76) Index.

### How investment returns are calculated

For all investment options other than Member Direct, AustralianSuper sets a daily crediting rate for each investment option, which can be positive or negative depending on the option's performance. Returns are allocated to your account:

- at 30 June each year
- when you change investment options
- when you make a partial withdrawal, or
- when you close your account.

If you'd like to know the crediting rates that applied for each day of the period, or for more information about all investment options, visit [australiansuper.com/investments](https://australiansuper.com/investments)

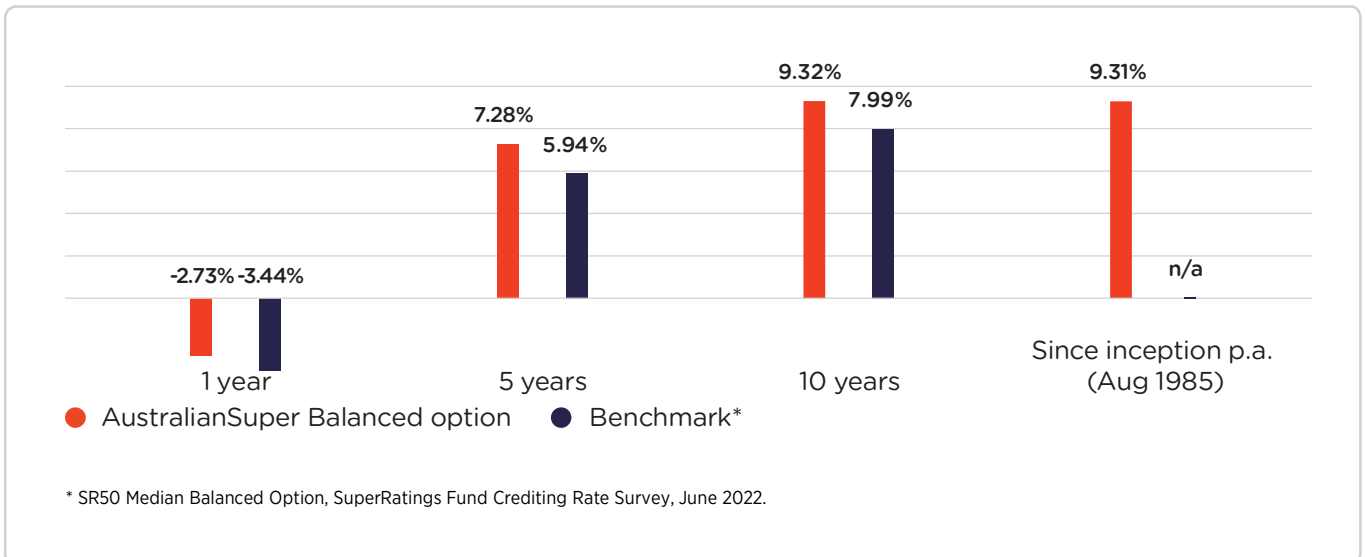
You can view an estimate of your current balance at any time, taking into account all transactions and investment returns, by logging into your account at [australiansuper.com](https://australiansuper.com)

The returns for AustralianSuper investment options were calculated by the AustralianSuper Investments Department. Investment returns are not guaranteed. Past performance is not a reliable indicator of future returns.

## Benchmark

### Our performance against the benchmark

As at 30 June 2022



### What is a benchmark?

A benchmark is a measure that is used to compare the performances of investment portfolios and super funds. Returns of AustralianSuper's Balanced option are compared with the median returns of other balanced funds, through the SuperRatings Fund Crediting Rate Survey, an industry survey conducted every month.

A copy of the latest product dashboard for our MySuper option can be found at [australiansuper.com/MySuperDashboard](https://australiansuper.com/MySuperDashboard)

AustralianSuper investment returns are based on crediting rates. Crediting rates are the investment return less investment fees and costs, the percentage-based administration fee (applicable from 1 April 2020) and taxes. The 1 year, 5 years, 10 years and since inception figures are rolling returns as at 30 June 2022. In calculating historical returns that begin before 1 July 2006, returns from the equivalent investment options of the ARF and STA super funds are used. If only one of the ARF or STA funds previously offered the option the returns for that option have been used. Investment returns are not guaranteed. Past performance is not a reliable indicator of future returns.



## Your insurance cover

### Your insurance cover and monthly cost

As at 30 June 2022

Type of cover	Total cover amount	Monthly cost of cover*
Death	\$600,000	\$63.60
Total & Permanent Disablement (TPD)	\$29,000	\$6.25
Income Protection	Up to \$5,000 a month	\$122.60
Benefit payment period	Up to five years	
Waiting period	30 days	
Individual work rating	Blue Collar	

Your Death and/or TPD benefit could be payable in addition to your super account balance subject to meeting the Terms and Conditions of the policy if you claim an insurance benefit.

This table shows your cover as at 30 June 2022. If you made any changes to your cover or it stopped after 30 June 2022, log into your account and go to *My insurance* to see your up-to-date cover. Basic cover can only be provided automatically if you're 25 or older; and your super balance reaches \$6,000; and you've received an employer super contribution after your super balance first reaches \$6,000 (age limits and other conditions apply).

To see how much your cover cost for the last financial year, go to the Your transaction summary in this statement.

Your Death cover is fixed cover.

Your TPD cover is age-based cover.

Your Income Protection is fixed cover.

If you have Income Protection and are eligible to make a claim, your benefit payments may be reduced by income you receive from other sources. See the *Insurance in your super* guide for your division at [australiansuper.com/InsuranceGuide](http://australiansuper.com/InsuranceGuide) for examples.

\* This is the cost of cover for the month ending 30 June 2022. The cost of your cover is based on a weekly amount and calculated monthly. This means your total cost will change from month to month. To check your cover is right for you and the cost use our calculator at [australiansuper.com/InsuranceCalculator](http://australiansuper.com/InsuranceCalculator)

### Why your cover might stop

Cover can stop for many reasons. For a list of events that may make cover stop, read the *When does your cover stop?* section in the *Insurance in your super* guide for your division at [australiansuper.com/InsuranceGuide](http://australiansuper.com/InsuranceGuide)

Your cover may restart when we receive an employer contribution to your account, and it could be higher or lower than the cover you had before.

Any type of cover you've previously cancelled won't start again.

### Changing or cancelling your cover

You can cancel, change or apply for insurance cover anytime, by using the app and going to *Insurance*, logging into your account and going to *My insurance* then *Change my insurance* or completing the appropriate form at [australiansuper.com/InsuranceForms](http://australiansuper.com/InsuranceForms)

Alternatively, you can call us on **1300 300 273**.

### Checking your cover amount

If you're not sure how much (if any) cover is right for you, you can use our insurance calculator to work out how much you might need and what it might cost, based on your age as well as other personal and financial details.

Go to [australiansuper.com/InsuranceCalculator](http://australiansuper.com/InsuranceCalculator)

### Circumstances that may affect your cover

There are a number of circumstances that may affect your insurance cover. There are standard terms and conditions, including limited cover and exclusions that may apply to your cover, depending on your situation. See the current *Standard terms and conditions of your policy* at [australiansuper.com/InsurancePolicy](http://australiansuper.com/InsurancePolicy) for more details.

### How to make a claim

To talk about a possible claim, call us on **1300 667 387** from 8:30am to 5pm AEST/AEDT weekdays. Our insurance representatives will help you.

You can also find out more about applying for a payment at [australiansuper.com/claim](http://australiansuper.com/claim)

## Your insurance cover (continued)

### What is a work rating?

A work rating classifies the usual activities of your job into one of three ratings: Blue Collar, White Collar or Professional. Your work rating is one of the factors that determines how much you pay for your insurance cover. Insurance cover with a Blue Collar work rating is the most expensive. However, you could pay less for your insurance cover if you're eligible for a White Collar or Professional work rating and your application to change your rating is accepted.

### Could you pay less for your cover?

Check if you may be eligible to apply for a White Collar or Professional work rating by answering a few questions. Go to [australiansuper.com/WorkRatingTool](http://australiansuper.com/WorkRatingTool)

### Why the cost of cover changes

As you get older, the cost of your cover generally increases. If you change your cover amount, your cost will also change.

If insurance costs and terms and conditions change during the year, this can also impact the cost of your cover. We'll write to you if this happens.

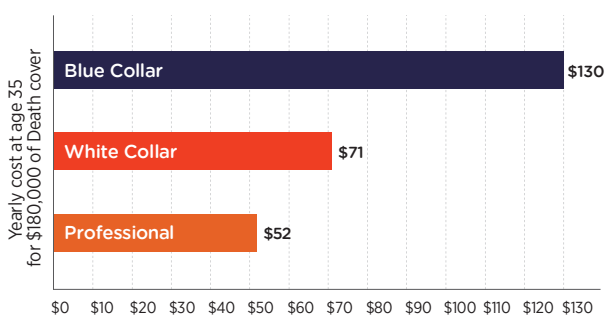
### Cost of your cover impacts your savings

You pay for insurance from your super account. This means you'll have less for retirement. But having cover can provide peace of mind for you and your family if the worst happens. That's why it's a good idea to consider if your cover is right for you.

### Learn more

Find out more about insurance in the *Insurance in your super* guide for your division at [australiansuper.com/InsuranceGuide](http://australiansuper.com/InsuranceGuide)

Example for costs of Death cover for different work ratings at age 35



Costs will differ depending on your age and the amount of cover you have.

## Access to your super

Unrestricted non-preserved (available now)	\$0.00
Restricted non-preserved (available when you change employers)	\$0.00
Preserved (generally only available when you retire from the workforce on or after reaching 60, which is your preservation age determined by your date of birth)*	\$164,914.18

The value of your benefit is based on the date of this statement and is subject to change. Before withdrawing from the fund, you should seek information from AustralianSuper about your withdrawal benefit at the time.

\* You may be able to access your super in other circumstances, see [australiansuper.com/AccessSuper](https://australiansuper.com/AccessSuper) for details.

## Your beneficiaries

At 30 June 2022, your beneficiaries are:

Yasmin Ali 100%

We're not bound by your nomination, but we'll use it as a guide to work out who to pay your super to if you die.

To make sure your wishes are taken into account, you should keep your beneficiaries up-to-date.

To update your beneficiaries log into your account at [australiansuper.com](https://australiansuper.com) or to make a binding nomination, download the appropriate form at [australiansuper.com/forms](https://australiansuper.com/forms) or call us.

Changes made to details of beneficiaries after 30 June 2022, will appear on next year's statement.

To learn more about who you can nominate as a beneficiary see [australiansuper.com/beneficiaries](https://australiansuper.com/beneficiaries)

## Your personal details

**Name:** Zahid Ali

**Address:** 25 Burdekin Ct, COLLINGWOOD PARK QLD 4301

**Email:** rastamaan@hotmail.com

**Mobile:** 0401701514

**Home:** Please provide

**TFN:** Provided

**Plan type:** AustralianSuper Plan

To update your mobile number, call **1300 300 273**. For all other changes, log into your online account at [australiansuper.com](https://australiansuper.com)

## Top up your super with BPAY®

Contribute to your super direct from your bank via BPAY.



**Bill Code: 58602**

**Ref: 3 000 110 736 897 704**

You can also find details about how to make a contribution by logging into your online account at [australiansuper.com](https://australiansuper.com)

\* Registered to BPAY Pty Ltd (ABN 69079 137 518). Visit [bpay.com.au](https://bpay.com.au)

## Your transaction history

For the 12 month period 1 July 2021 to 30 June 2022

Payment period	Description	Transaction date	Employer contributions (\$)	Employer extra (\$)	Member before-tax (salary sacrifice)(\$)	Member after-tax (\$)	Total (\$)
<b>01/07/21</b>	<b>Opening balance</b>						<b>4,302.91</b>
	Transfer - The Trustee for Saa Super Fund	19/07/21	0.00	0.00	0.00	159,549.88	159,549.88
01/06/21 - 30/06/21	Bondor And National Polystyrene Systems	28/07/21	752.08	0.00	0.00	0.00	752.08
01/07/21 - 31/07/21	Bondor And National Polystyrene Systems	26/08/21	791.67	0.00	0.00	0.00	791.67
01/08/21 - 31/08/21	Bondor And National Polystyrene Systems	28/09/21	791.67	0.00	0.00	0.00	791.67
01/09/21 - 30/09/21	Bondor And National Polystyrene Systems	27/10/21	791.67	0.00	0.00	0.00	791.67
01/10/21 - 31/10/21	Bondor And National Polystyrene Systems	26/11/21	791.67	0.00	0.00	0.00	791.67
01/11/21 - 30/11/21	Bondor And National Polystyrene Systems	29/12/21	791.67	0.00	0.00	0.00	791.67
01/12/21 - 31/12/21	Bondor And National Polystyrene Systems	28/01/22	791.67	0.00	0.00	0.00	791.67
01/01/22 - 31/01/22	Bondor And National Polystyrene Systems	25/02/22	791.67	0.00	0.00	0.00	791.67
01/02/22 - 28/02/22	Bondor And National Polystyrene Systems	25/03/22	791.67	0.00	0.00	0.00	791.67
01/03/22 - 31/03/22	Bondor And National Polystyrene Systems	28/04/22	791.67	0.00	0.00	0.00	791.67
01/04/22 - 30/04/22	Bondor And National Polystyrene Systems	27/05/22	858.34	0.00	0.00	0.00	858.34
01/05/22 - 31/05/22	Bondor And National Polystyrene Systems	27/06/22	825.00	0.00	0.00	0.00	825.00
	Administration fees*						-117.00
	Insurance fees†						
	• Death cover						-847.95
	• TPD cover						-88.65
	• Income Protection						-1,312.00
	Government tax^						-1,096.75
	Investment returns						-5,036.71
<b>30/06/22</b>	<b>Closing balance</b>						<b>164,914.18</b>

\* This component of Administration fee is calculated weekly and deducted monthly from your account and does not include the component of the Administration fee deducted from investment returns. See Your fees and costs summary for details on all fees and costs.

† Insurance fees are deducted monthly from your super account.

^ Transaction comprises (where applicable) contributions tax paid less the tax benefit passed to you if you have paid insurance premiums.

## Your fees and costs summary

**Fees deducted directly from your account: -\$2,365.60**

This amount has been deducted directly from your account (reflected in the transactions listed on this statement).

This includes:

**Administration fees: -\$117.00**

This amount is the component of the administration fee that has been deducted from your account balance. This fee is calculated weekly and deducted monthly from your account.

**Insurance fees: -\$2,248.60**

These fees are your insurance premiums. They depend on the type and amount of any cover you may have, your age and work rating.

**Fees and costs deducted from your investment: -\$1,227.49**

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement.

This includes:

**Administration fees deducted from returns: -\$63.51**

This amount is the component of the administration fee that has been deducted from your investment returns before returns are added to your account. This fee is applied as a percentage of the money you have in your super account and is shown here as a dollar value.

**Tax benefit on administration fees: -\$20.65**

The tax benefit the Fund claims on its administration fee in the form of a reduced Administration fee.

**Investment fees and costs: -\$1,143.33**

The Investment fees and costs represents the cost to us of managing your money and was deducted from before-tax investment returns before the returns were applied to your account. These costs include external investment management fees, performance related fees, and transactional and operational costs. The Investment fees and costs is expressed as a percentage of the money you have invested in each investment option and is shown here as an approximate dollar amount to help you understand the effect investment fees and costs can have on your super balance.

**Total fees and costs you paid: -\$3,593.09**

This approximate amount includes all fees and costs which affected your investment during the period.

The total administration fee you paid during the period, including directly from your account and the approximate amount deducted from returns, was -\$180.51.

If your account balance for a product is less than \$6,000 at the end of the current financial year, certain fees and costs charged to you in relation to administration and investment are capped at 3% of the account balance. Any amount charged in excess of the 3% cap must be refunded.

### Need more information?

For more information about fees and costs – including amounts paid directly from your account and amounts deducted from your investments returns – read our Product Disclosure Statement at [australiansuper.com/pds](http://australiansuper.com/pds)

## Tax deductions

When AustralianSuper can claim a tax deduction, you may benefit as follows:

- Administration fees are paid into the fund's administration reserve and the fund pays its administration costs from that reserve. The fund will claim a tax deduction for administration costs each year. The amount of the tax deduction is also paid into the reserve.
- Insurance fees are claimed as a deduction against your contributions before contributions tax is calculated and charged to your account.
- Investment-related costs are claimed as a deduction against taxable investment income for the whole fund, before net earnings are calculated and applied to your account.
- If you have paid Advice fees the fund claims a reduced input tax credit on the GST component and passes the benefit to you in the form of a lower Advice fee deducted from your account. This means that the advice fee deducted from your account is less than the full fee that's paid to the financial adviser.\*

\* Personal financial advice is provided under the Australian Financial Services Licence held by a third party and not by AustralianSuper Pty Ltd.

Transactions for Government taxes comprise contributions tax paid less the benefit of a tax deduction passed to you if you have paid insurance premiums.

## Outstanding contribution payments

When super payments from participating employers are overdue, AustralianSuper issues written communication to employers. If these contributions are not received following written communication, we may refer the matter for debt collection.

## Find out more

Do you have any questions about your statement? AustralianSuper must provide you with any information you reasonably require to understand your benefit entitlement contained in this statement.

**Call** 1300 300 273 (8am to 8pm AEST/AEDT weekdays)

**Email** [australiansuper.com/email](mailto:australiansuper.com/email)

**Web** [australiansuper.com](http://australiansuper.com)

**Mail** AustralianSuper  
GPO Box 1901,  
Melbourne VIC 3001

**Translation & Interpreting Services** 131 450 (24 hours/7 days a week)

## If you have a complaint

The simplest way to resolve a complaint can be to discuss it with us by calling **1300 300 273** (8am to 8pm AEST/AEDT weekdays).

If you would prefer not to discuss the complaint or your concern is not satisfactorily resolved, you can email your complaint to us via our website at [australiansuper.com/email](mailto:australiansuper.com/email) or [complaints@australiansuper.com](mailto:complaints@australiansuper.com) or you can write to us at:

The Complaints Officer  
AustralianSuper  
GPO Box 1901  
Melbourne VIC 3001

We'll acknowledge and investigate your complaint and address your concerns generally within 45 days of receiving your complaint. We'll write to you accordingly if there are any exceptions.

At any stage you're welcome to contact your assigned Complaint Officer for an update on the progress of your complaint.

## What happens next?

If you don't receive a response to your complaint within the required timeframe, or if you're not satisfied with AustralianSuper's response to your complaint, you may be eligible to take your complaint to an external complaints body.

AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001  
Call: **1800 931 678** (free call)  
Online: [afca.org.au](http://afca.org.au)

If your complaint relates to the handling of your personal information, you are able to escalate your complaint to the Office of Australian Information Commissioner (OAIC).

Office of the Australian Information Commissioner  
GPO Box 5218  
Sydney NSW 2001  
Call: **1300 363 992**  
Online: [oaic.gov.au](http://oaic.gov.au)

This statement was prepared in July 2022 by AustralianSuper Pty Ltd ABN 94 006 457 987 AFSL 233788, Trustee of AustralianSuper ABN 65 714 394 898, and may contain general financial advice which doesn't take into account your personal objectives, financial situation or needs. Before making a decision about AustralianSuper, you should think about your financial requirements and refer to the relevant Product Disclosure Statement available at [australiansuper.com/pds](http://australiansuper.com/pds) or by calling **1300 300 273**. A Target Market Determination (TMD) is a document that outlines the target market a product has been designed for. Find the TMDs at [australiansuper.com/tmd](http://australiansuper.com/tmd)

All care is taken to ensure this information is correct at the date of publication. Any errors or misprints will be corrected in later statements.

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**Zahid Ali SAA Super - \$108.34 – Adviser initiated transfer schedule**

1 message

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heya z <rastamaan@hotmail.com>  
To: Emily Cooper <emily@smsfaustralia.com>

12 October 2023 at 19:13

---

**From:** CommSec Adviser Services <undeliverable@ausiex.com.au>  
**Sent:** Friday, 22 July 2016 5:05 PM  
**To:** rastamaan@hotmail.com <rastamaan@hotmail.com>  
**Subject:** Transfer Schedule Instruction – Adviser initiated transfer schedule

Dear ZAHID ALI

Please be advised that your adviser MR PEDRAM SALAMI has submitted an instruction for a transfer schedule from your Accelerator Cash Account. The details of the schedule have been supplied below for your records.

Details of Schedule: ■  
Schedule Reference Number: 17314  
From Account Title: ZAHID ALI AND YASMIN RAMEEZA ALI ATF SAA SUPER FUND  
From Account Number: \*\*\*\*6747  
To Account Title: Profectus Consultants Pty Ltd  
To Account Number: \*\*\*\*9318  
Transfer Description: SAA SMSF ADMIN  
Start Date: 25/07/2016  
Frequency: Monthly  
End Date: No End Date  
Amount: \$108.34

**Important information:**

If there are insufficient funds available on the scheduled date, we will try processing the scheduled transfer twice more over non-consecutive business days. If funds are still unavailable at that time, the account will be charged a dishonour fee, however we will not make any subsequent attempts to make the transfer

If you would like further information please feel free to contact your adviser or our services team.

Regards,  
Adviser Services Team  
1800 252 351





## Income tax 002

<b>Date generated</b>	12 October 2023
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

9 results found - from 01 July 2020 to 12 October 2023 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
16 May 2022	16 May 2022	Credit transferred to Integrated Client Account	\$1.17		\$0.00
16 May 2022	16 May 2022	Interest for early payment of Income Tax		\$1.17	\$1.17 CR
26 Aug 2021	25 Aug 2021	Payment received		\$4,607.82	\$0.00
23 Aug 2021	16 May 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$4,607.82		\$4,607.82 DR
2 Jun 2021	7 Jun 2021	EFT refund for Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$724.51		\$0.00
2 Jun 2021	2 Jun 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20		\$724.51	\$724.51 CR
14 Aug 2020	14 Aug 2020	General interest charge			\$0.00
14 Aug 2020	13 Aug 2020	Payment received		\$173.17	\$0.00
1 Jul 2020	1 Jul 2020	General interest charge			\$173.17 DR



## Activity statement 004

<b>Date generated</b>	02 October 2023
<b>Overdue</b>	\$4,346.83 DR
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$4,346.83 DR

## Transactions

20 results found - from **02 October 2021** to **02 October 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
2 Oct 2023	2 Oct 2023	General interest charge			\$4,346.83 DR
29 Sep 2023	30 Oct 2023	Original Activity Statement for the period ending 30 Sep 23		\$0.00	\$4,346.83 DR
1 Jul 2023	1 Jul 2023	General interest charge			\$4,346.83 DR
28 Jun 2023	28 Jul 2023	Original Activity Statement for the period ending 30 Jun 23 - PAYG Instalments		\$3,324.00	\$4,346.83 DR
1 May 2023	1 May 2023	General interest charge			\$7,670.83 DR
30 Apr 2023	28 Apr 2023	Original Activity Statement for the period ending 31 Mar 23 - PAYG Instalments	\$1,108.00		\$7,670.83 DR
3 Apr 2023	1 Mar 2023	General interest charge			\$6,562.83 DR
5 Mar 2023	28 Feb 2023	Original Activity Statement for the period ending 31 Dec 22 - PAYG Instalments	\$1,108.00		\$6,562.83 DR
1 Nov 2022	1 Nov 2022	General interest charge			\$5,454.83 DR

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
30 Oct 2022	28 Oct 2022	Original Activity Statement for the period ending 30 Sep 22 - PAYG Instalments	\$1,108.00		\$5,454.83 DR
1 Aug 2022	1 Aug 2022	General interest charge			\$4,346.83 DR
31 Jul 2022	28 Jul 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$1,087.00		\$4,346.83 DR
1 Jun 2022	1 Jun 2022	General interest charge			\$3,259.83 DR
16 May 2022	16 May 2022	Credit transfer received from Income Tax Account		\$1.17	\$3,259.83 DR
2 May 2022	2 May 2022	General interest charge			\$3,261.00 DR
1 May 2022	28 Apr 2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$1,087.00		\$3,261.00 DR
1 Apr 2022	1 Mar 2022	General interest charge			\$2,174.00 DR
7 Mar 2022	28 Feb 2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments	\$1,087.00		\$2,174.00 DR
4 Jan 2022	4 Jan 2022	General interest charge			\$1,087.00 DR
5 Dec 2021	28 Oct 2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$1,087.00		\$1,087.00 DR



Australian Government  
Australian Taxation Office

## PAYG Instalments report 2022

**Tax Agent** 25957257

**Last Updated** 23/09/2023

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
981242065	THE TRUSTEE FOR SAA SUPER FUND	1,087.00	1,087.00	1,087.00	1,087.00	4,348.00

**Total No of Clients: 1**



# Your Statement

Statement 3 (Page 1 of 2)

Account Number 06 7167 27083891

Statement Period 6 Apr 2021 - 5 Oct 2021

Closing Balance \$6,221.67 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)



040

MR ZAHID ALI  
 25 BURDEKIN CT  
 COLLINGWOOD PARK QLD 4301

## Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

The Commonwealth Direct Investment Account is the preferred cash account for SMSF customers. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your investments through NetBank and the CommBank app.

Name: MR ZAHID ALI + MRS YASMIN RAMEEZA ALI IT  
 F SAA SUPER FUND

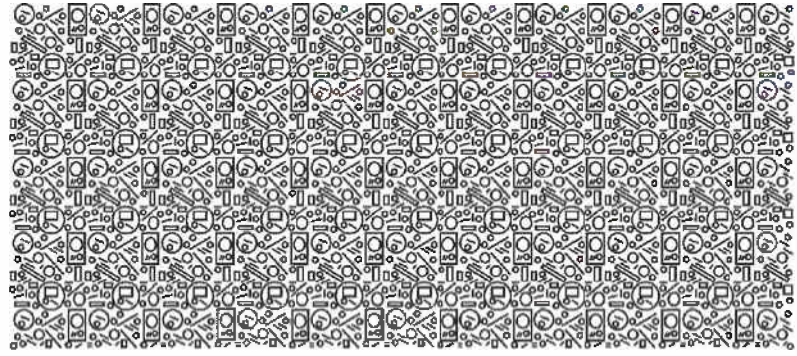
Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
06 Apr	2021 OPENING BALANCE			Nil
21 Jun	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		148,559.44	\$148,559.44 CR
23 Jun	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		10,988.28	\$159,547.72 CR
01 Jul	Credit Interest		2.16	\$159,549.88 CR
12 Jul	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		612.71	\$160,162.59 CR
14 Jul	Wdl Branch SUNNYBANK HILLS SHOPPINGTOWN	159,564.88		\$597.71 CR
01 Aug	Credit Interest		2.84	\$600.55 CR
19 Aug	Transfer From ZAHID ALI SAA Super Fund		1,900.00	\$2,500.55 CR
21 Aug	Transfer From ZAHID ALI SAA Super Fund		1,997.24	\$4,497.79 CR
22 Aug	Transfer From ZAHID ALI SAA Super Fund		1,999.00	\$6,496.79 CR
23 Aug	Transfer From ZAHID ALI SAA Super Fund		1,999.00	\$8,495.79 CR
23 Aug	Transfer From ZAHID ALI SAA Super Fund		202.00	\$8,697.79 CR



\*# 5320.17748.1.1 ZZ258R3 0303 SL\_R3 S931.D278.O V06.00.33



Date	Transaction	Debit	Credit	Balance
25 Aug	TAX OFFICE PAYMENTS NetBank BPAY 75556 002009812420657221 Tax SAA Super Fund	4,607.82		\$4,089.97 CR
07 Sep	Transfer From ZAHID ALI SAA Super Fund		1,999.00	\$6,088.97 CR
08 Sep	Transfer From ZAHID ALI SAA Super Fund		1,252.62	\$7,341.59 CR
08 Sep	Transfer To Profectus Tax Advisory NetBank INV-0688	569.92		\$6,771.67 CR
08 Sep	Transfer To Penske Auditors Pty Ltd NetBank Inv-0080	550.00		\$6,221.67 CR
05 Oct	2021 CLOSING BALANCE			\$6,221.67 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
Nil		\$165,292.62		\$171,514.29		\$6,221.67 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
05 Oct	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.05%

Note. Interest rates are effective as at the date shown but are subject to change.



040

MR ZAHID ALI  
 25 BURDEKIN CT  
 COLLINGWOOD PARK QLD 4301

Account Number 06 7167 27083891

Statement Period 6 Oct 2021 - 5 Apr 2022

Closing Balance \$2,221.67 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)

## Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

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Name: MR ZAHID ALI + MRS YASMIN RAMEEZA ALI IT  
 F SAA SUPER FUND

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The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
06 Oct	2021 OPENING BALANCE			\$6,221.67 CR
06 Jan	Transfer To Swyftx NetBank Swyftx	1,000.00		\$5,221.67 CR
06 Jan	Transfer to other Bank NetBank Swyftx	2,000.00		\$3,221.67 CR
06 Jan	Transfer To Swyftx NetBank Swyftx	1,000.00		\$2,221.67 CR
05 Apr	2022 CLOSING BALANCE			\$2,221.67 CR

<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>
\$6,221.67 CR		\$4,000.00		Nil		\$2,221.67 CR

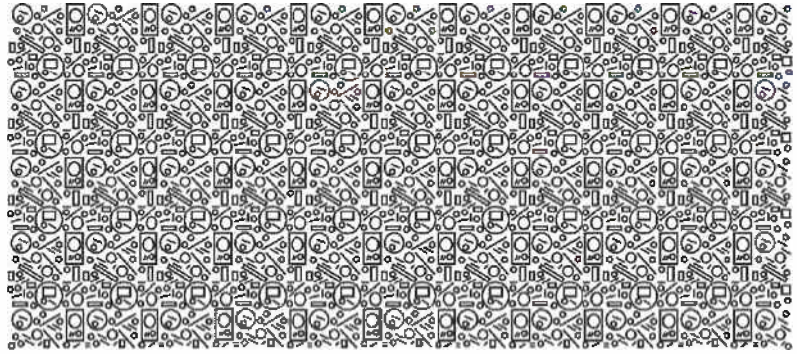
## Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
05 Apr	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.05%

Note. Interest rates are effective as at the date shown but are subject to change.



\*# 7155.21066.1.2 ZZ258R3 0303 SL\_R3 S931.D095.O V06.00.35

**Important Information:**

We try to get things right the first time – but if we don't, we'll do what we can to fix it.

You can fix most problems simply by contacting us.

Write to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001

Tell us online: [commbank.com.au/support/compliments-and-complaints.html](http://commbank.com.au/support/compliments-and-complaints.html)

Call: 1800 805 605 (free call)

You can also contact the Australian Financial Complaints Authority, AFCA, an independent external dispute resolution body approved by ASIC - time limits may apply, visit AFCA, [afca.org.au](http://afca.org.au), website for more information.

Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Email: [info@afca.org.au](mailto:info@afca.org.au)

Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST



# Important Safety Notice: Keeping Your Accounts Safe.

Contact us immediately, anytime, on **13 2221** if you notice any suspicious activity on your account or if you need to report a lost or stolen card.

## What to look out for

Other people may make unauthorised transactions on your account by gaining access to your personal information. They commonly gain your personal information by posing as another person or business, or by stealing your passwords. This is usually done by SMS or email phishing, and via telephone scams. This information is then often used to make unauthorised transactions on your accounts.

## How can I keep my accounts safe?

Keep your devices, PIN and passwords secure so that nobody can gain access or discover this information.

- Memorise your codes and delete or destroy any record of them.
- If you are waiting for your card in the mail, secure your letterbox at all times.
- Don't tell anyone your passwords or PINs – including family, friends and anyone who claims they are from the bank.
- Don't choose any passwords or PINs which are easily guessed, such as your birthday, name, phone number, or numbers which form a pattern.

Keep your cards and devices safe, take extra care of your online wallets and mobile banking applications.

- Activate and set a PIN on your card as soon as you receive it.
- Regularly check your card is still in your possession.
- Cancel, cut up and securely dispose of any card you no longer use.
- Don't let anyone else register their own thumbprint or other biometrics on your device.
- Don't leave your card unattended when you are in public, including at work.



## Has there been an unauthorised transaction on your account?

1. Double check that the transaction was not made by you, or an authorised person on the account.
2. Document the incorrect transaction.
3. Contact the merchant that charged you (most issues can be resolved faster that way).

For more information, visit:

**[commbank.com.au/support/disputing-a-transaction.html](https://commbank.com.au/support/disputing-a-transaction.html)**

If the issue is still unresolved, contact us within 30 days of your transaction statement date, and we may be able to exercise our chargeback rights to recover your funds.

Please note: We cannot request a chargeback on BPAY payments because different rules apply (these rules are set out in the ePayments Code).

To find out more about chargebacks, visit:

**[commbank.com.au/support/faqs/1387.html](https://commbank.com.au/support/faqs/1387.html)**

**Important information:** This document is a guideline only. If you don't take reasonable measures to protect your cards and devices, or protect your personal and security information, or prevent others from accessing such information, you may be liable for any unauthorised transactions. Your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code and is set out in your account Terms and Conditions. For a copy visit [commbank.com.au](https://commbank.com.au). To notify us of any account security issues, simply call 13 2221, 24 hours a day, 7 days a week. HomePath Pty Limited ABN 35 081 986 530 is a wholly owned but non-guaranteed subsidiary of Commonwealth Bank of Australia.



# Your Statement

Statement 5 (Page 1 of 2)

Account Number 06 7167 27083891

Statement Period 6 Apr 2022 - 5 Oct 2022

Closing Balance \$2,221.67 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)



040

MR ZAHID ALI  
 25 BURDEKIN CT  
 COLLINGWOOD PARK QLD 4301

## Direct Investment Account

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Name: MR ZAHID ALI + MRS YASMIN RAMEEZA ALI IT  
 F SAA SUPER FUND

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Date	Transaction	Debit	Credit	Balance
06 Apr	2022 OPENING BALANCE			\$2,221.67 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2022 is \$5.00			
05 Oct	2022 CLOSING BALANCE			\$2,221.67 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$2,221.67 CR		Nil		Nil		\$2,221.67 CR

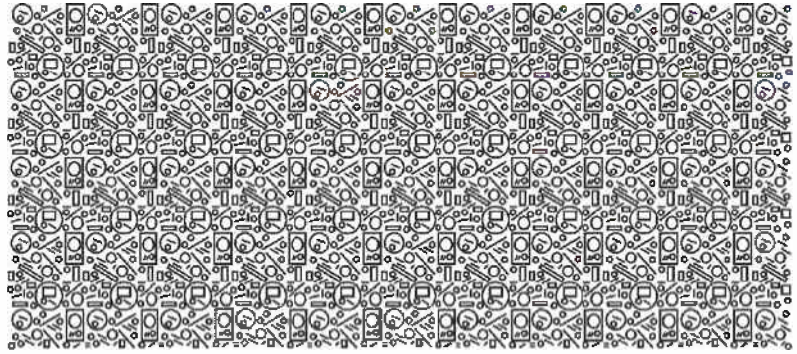
## Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
05 Oct	Less than \$10,000.00	0.00%
	\$10,000.00 and over	1.60%

Note. Interest rates are effective as at the date shown but are subject to change.



\*# 7502.22667.1.1 ZZ258R3 0303 SL\_R3 S931.D278.O.V06.00.35

**Important Information:**

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Tell us online: [commbank.com.au/support/compliments-and-complaints.html](http://commbank.com.au/support/compliments-and-complaints.html)

Call: 1800 805 605 (free call)

You can also contact the Australian Financial Complaints Authority, AFCA, an independent external dispute resolution body approved by ASIC - time limits may apply, visit AFCA, [afca.org.au](http://afca.org.au), website for more information.

Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Email: [info@afca.org.au](mailto:info@afca.org.au)

Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST



Swyftx Pty Ltd  
MILTON QLD 4064  
AUSTRALIA

ABN 72 623 556 730  
Report Date 11/10/2023  
Report Time 20:47:34  
Report Timezone GMT+10

## TRANSACTION REPORT

Zahid Ali

11/10/2021 - 11/10/2023

### Crypto Statement

Date	Time	Event	Asset	Rate	Currency	Amount	AUD Value	Fee Amount	Fee AUD*	Balance
6/01/2022	21:39:02	BUY	XRP	1.045	AUD	951.20 XRP	1000.00 AUD	5.745 XRP	5.98 AUD	951.2 XRP
7/01/2022	8:57:08	BUY	BTC	60434.91	AUD	0.01645 BTC	1000.00 AUD	0.00009928 BTC	5.98 AUD	0.01645 BTC
7/01/2022	21:53:26	BUY	BTC	59100.44	AUD	0.03364 BTC	2000.00 AUD	0.0002030 BTC	11.96 AUD	0.05009 BTC
16/05/2023	21:10:16	BUY	XRP	0.6357	AUD	3127.36 XRP	2000.00 AUD	18.877 XRP	11.91 AUD	4078.56 XRP
SUB-TOTAL									35.85 AUD	

\* inclusive of GST where applicable  
\* Fiat values rounded to nearest cent

### Fiat Statement

Date	Time	Event	Asset	Amount	AUD Value	Fee Amount	Fee AUD*
6/01/2022	20:48:36	DEPOSIT	AUD	1000.00 AUD	1000.00 AUD	0.00 AUD	0.00 AUD
6/01/2022	22:13:38	DEPOSIT	AUD	1000.00 AUD	1000.00 AUD	0.00 AUD	0.00 AUD
7/01/2022	13:41:25	DEPOSIT	AUD	2000.00 AUD	2000.00 AUD	0.00 AUD	0.00 AUD
16/05/2023	20:53:32	DEPOSIT	AUD	2000.00 AUD	2000.00 AUD	0.00 AUD	0.00 AUD

SUB-TOTAL

\* inclusive of GST where applicable  
 \* Fiat values rounded to nearest cent

## Opening Statements

### Crypto Statement

No Positions Held

### Fiat Statement

No Positions Held

## Closing Statements

### Crypto Statement

Date	Asset	Amount	AUD Value
11/10/2023	XRP	4078.56424497 XRP	3096.79 AUD
11/10/2023	BTC	0.05008516 BTC	2128.26 AUD

### Fiat Statement

No Positions Held

To find out more information about our transaction reports, read our help article.  
[Understanding the transaction report](#)

**SAA Super Fund - 2022, 2023 and Wind up Queries**

8 messages

Emily Cooper <emily@smsfaustralia.com>  
To: heya z <rastamaan@hotmail.com>

6 October 2023 at 07:23

Hi Zahid,

We have commenced working on the outstanding annual returns of your super fund. To further assist us, and for audit purposes, can you please provide the following information and documentation?

1. Commonwealth Bank Direct Investment account statement for the period 6 April 2022 to date
2. Commonwealth Bank Accelerator Cash account 6747 statements for the period 1 July 2022 to date
  - o crypto trade (buy and sell) transactions
  - o closing balances as at 30 June 2022 and 30 June 2023
3. Insurance policies paid during the years, if any (e.g. BT Life Insurance, AIA)
4. Copy of any tax invoices paid during the year (Accounting, audit, fund admin fee, etc.)
5. Can you also please advise the receiving fund details (Australian Super) below so we can process the transferred money (\$159,564.88) last 14 July 2021 ?
  - o Fund Name
  - o ABN
  - o Payee USI
  - o Member Number
  - o For audit purposes, can you please seek a statement from Australian Super showing the funds were received?

Thanks,

Regards

Emily Cooper

SMSF Accountant | SMSF Australia

0481 001 746

[emily@smsfaustralia.com](mailto:emily@smsfaustralia.com)

*Efficiency is doing better what is already being done – Peter F Drucker*



This email and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed. If you have received this email in error, please notify the system manager. This message contains confidential information and is intended only for the individual named. If you are not the named addressee you should not disseminate, distribute or copy this email. Please notify the sender immediately by email if you have received this email by mistake and delete this e-mail from your system. If you are not the intended recipient you are notified that disclosing, copying, distributing or taking any action in reliance on the contents of this information is strictly prohibited.

heya z <rastamaan@hotmail.com>  
To: Emily Cooper <emily@smsfaustralia.com>

11 October 2023 at 19:10

Hi Emily,  
I think I got everything. It was overwhelming.

See answers highlighted below.

Importantly please ensure Swyftx investment is under private investment. And not under SAA Super fund. No shares have been sold since purchase date. Please ensure it is shown as private investment.

Regards  
Zahid Ali

From: Emily Cooper <emily@smsfaustralia.com>  
Sent: Friday, 6 October 2023 9:23 AM

To: heya z <rastamaan@hotmail.com>  
Subject: SAA Super Fund - 2022, 2023 and Wind up Queries

Hi Zahid,





We have commenced working on the outstanding annual returns of your super fund. To further assist us, and for audit purposes, can you please provide the following information and documentation?

1. Commonwealth Bank Direct Investment account statement for the period 6 April 2022 to date - See attached
2. Commonwealth Bank Accelerator Cash account 6747 statements for the period 1 July 2022 to date - See attached summary. Waiting for new statement.
  - o crypto trade (buy and sell) transactions - See attached statement.
  - o closing balances as at 30 June 2022 and 30 June 2023
3. Insurance policies paid during the years, if any (e.g. BT Life Insurance, AIA) - No
4. Copy of any tax invoices paid during the year (Accounting, audit, fund admin fee, etc.) Invoice paid to SMSF Australia. No other tax invoices paid in 2023.
5. Can you also please advise the receiving fund details (Australian Super) below so we can process the transferred money (\$159,564.88) last 14 July 2021 ?
  - o Fund Name - Australian Super Plan
  - o ABN - 65714394898
  - o Payee USI - STA0100AU
  - o Member Number - 1073689770
  - o For audit purposes, can you please seek a statement from Australian Super showing the funds were received? See attached statement. Put in member number to open statement.

[Quoted text hidden]

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#### 4 attachments

-  **Australian Super Statement 2022.pdf**  
749K
-  **Swyftx-Transaction-Report 6.1.2022 to 11.10.2023.pdf**  
179K
-  **Direct Investment Summary 6.4.22 to 11.10.2023.pdf**  
36K
-  **TransactionSummary June 2023pdf.pdf**  
400K

---

Emily Cooper <emily@smsfaustralia.com>  
To: heya z <rastamaan@hotmail.com>

12 October 2023 at 08:17

Thanks Zahid, I will work through these and be in touch!

[Quoted text hidden]

[Quoted text hidden]

---

Emily Cooper <emily@smsfaustralia.com>  
To: heya z <rastamaan@hotmail.com>

12 October 2023 at 13:34

Hi Zahid,

We have now updated your super fund with the documents you provided. To further assist us, can you please provide the following information/documents?

1. Commonwealth bank accelerator cash account 6747 statements for the period 1 July 2021 to date
2. Invoices and supporting documents for the following transactions, if applicable:

o 26/07/2021	Scheduled Payment to a CBA Account Saa Smsf Admin	\$108.34 DR
o 27/08/2021	Direct Credit 070557 AIA AUSTRALIA LT 64572950	\$3,359.50 CR
o 08/09/2021	Transfer to Penske Auditors Pty Ltd NetBank Inv-0080	\$550.00 DR
o 08/09/2021	Transfer to Profectus Tax Advisory NetBank INV-0688	\$569.92 DR
3. In regards to the Swyftx investment, we note that this is under your personal name. This has to be transferred under the ownership of the fund. Otherwise, the withdrawals used to acquire the cryptocurrencies need to be repaid back to the fund.
4. We have also noted outstanding PAYG Instalments totalling \$4,346.83. Are you able to please arrange payment to ATO.

Thanks,

[Quoted text hidden]

[Quoted text hidden]

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heya z <rastamaan@hotmail.com>  
To: Emily Cooper <emily@smsfaustralia.com>

12 October 2023 at 19:43

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From: Emily Cooper <emily@smsfaustralia.com>  
Sent: Thursday, 12 October 2023 3:34 PM  
To: heya z <rastamaan@hotmail.com>  
Subject: Re: SAA Super Fund - 2022, 2023 and Wind up Queries

Hi Zahid,

We have now updated your super fund with the documents you provided. To further assist us, can you please provide the following information/documents?

1. Commonwealth bank accelerator cash account 6747 statements for the period 1 July 2021 to date - See attached 7 statements
2. Invoices and supporting documents for the following transactions, if applicable:

o 26/07/2021	Scheduled Payment to a CBA Account Saa Smsf Admin	\$108.34 DR - Email forwarded directly subject Zahid Ali SAA Super fund \$108.34
o 27/08/2021	Direct Credit 070557 AIA AUSTRALIA LT 64572950	\$3,359.50 CR - Life insurance premium. Initial application in 2016.
o 08/09/2021	Transfer to Penske Auditors Pty Ltd NetBank Inv-0080	\$550.00 DR - See attached Inv-0080
o 08/09/2021	Transfer to Profectus Tax Advisory NetBank INV-0688	\$569.92 DR - See attached Inv-0790
3. In regards to the Swyftx investment, we note that this is under your personal name. This has to be transferred under the ownership of the fund. Otherwise, the withdrawals used to acquire the cryptocurrencies need to be repaid back to the fund. I will sell all Swyftx investment and pay ATO outstanding invoice? Please confirm if this will comply instead of transfer ownership.












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[Quoted text hidden]

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**10 attachments**

-  **Invoice INV-0790.pdf**  
61K
-  **Invoice INV-0080 24.8.2021.pdf**  
53K
-  **Zahid Ali AIA Application 7.7.2016.pdf**  
198K
-  **Statements 5.10.2020 to 5.4.2021.pdf**  
1962K
-  **Statements 6.4.2021 to 5.10.2021.pdf**  
491K
-  **Statements 6.4.2022 to 5.10.2022.pdf**  
491K
-  **Statements 6.4.2023 to 5.10.2023.pdf**  
491K
-  **Statements 6.10.22 to 5.4.2023.pdf**  
3550K
-  **Statements 6.10.2022 to 5.4.2022.pdf**  
2220K
-  **Statements 6.10.2023 to 11.10.2023.pdf**  
468K

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heya z <rastamaan@hotmail.com>  
To: Emily Cooper <emily@smsfaustralia.com>

13 October 2023 at 05:01

Hi Emily,  
Also note that \$108.34 was an ongoing monthly fee. I send a separate email from Commsec showing scheduled payment from account.

Regards  
Zahid Ali

Get [Outlook for Android](#)

---

**From:** heya z <rastamaan@hotmail.com>  
**Sent:** Thursday, October 12, 2023 9:43:19 pm  
**To:** Emily Cooper <emily@smsfaustralia.com>  
[Quoted text hidden]  
[Quoted text hidden]

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**Emily Cooper** <emily@smsfaustralia.com>  
To: heya z <rastamaan@hotmail.com>

13 October 2023 at 14:24

Thanks Zahid,

You can repay back the super fund for the money used to buy crypto investments under your personal name. Please note that the total amount to return is \$6,000.

For audit purposes, would you have the closing statement of the Commonwealth Bank accelerator cash account 6747?

In regards to the money received from AIA insurance policy, do you have the supporting documents for this?

- 27/08/2021 Direct Credit 070557 AIA AUSTRALIA LT 64572950 \$3,359.50 CR

Finally, we will be splitting any after tax contribution to you and your wife. Please let me know otherwise.

[Quoted text hidden]  
[Quoted text hidden]

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heya z <rastamaan@hotmail.com>  
To: Emily Cooper <emily@smsfaustralia.com>

17 October 2023 at 18:46

Hi Emily,  
See attached documents and details highlighted below.

Regards  
Zahid Ali

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**From:** Emily Cooper <emily@smsfaustralia.com>  
**Sent:** Friday, 13 October 2023 4:24 PM  
**To:** heya z <rastamaan@hotmail.com>  
**Subject:** Re: SAA Super Fund - 2022, 2023 and Wind up Queries

Thanks Zahid,

You can repay back the super fund for the money used to buy crypto investments under your personal name. Please note that the total amount to return is \$6,000. I have repaid \$6000 back to super fund account.

For audit purposes, would you have the closing statement of the Commonwealth Bank accelerator cash account 6747? See attached. Cannot get closing statement dated 17.10.2023 showing \$6000 repayment to super fund.

In regards to the money received from AIA insurance policy, do you have the supporting documents for this?

- 27/08/2021 Direct Credit 070557 AIA AUSTRALIA LT 64572950 \$3,359.50 CR - I have no email record from previous SMSF Manager to state why this amount was credited. There was no claim made to AIA. Unless my previous SMSF Manager changed insurance company!

Finally, we will be splitting any after tax contribution to you and your wife. Please let me know otherwise. Pay into joint account

Mr Zahid Ali and Mrs Yasmin Rameeza Ali

Bank: Westpac

BSB: 037152

ACC: 960325

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## 2 attachments



**Accelerator account balance .png**  
49K

 **TransactionSummary 17.10.2023.pdf**  
400K

# SAA Super Fund Bank Statement Report

For The Period 01 July 2021 to 30 June 2022



**Chart Code:** 60400 / CBA6747  
**Account Name:** CBA ACA Bank Account  
**BSB and Account Number:** 067167 19156747

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 8,011.17 \$ 13,185.52 \$ 5,174.35 \$ 0.00

**Data Feed Used**

AUSIEX

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			8,011.17		
01/07/2021	Credit Interest [Credit Interest]		0.99	8,012.16	8,011.17	0.99
13/07/2021	Direct Credit 396297 IOO PAYMENT 21JUL/00800092		40.17	8,052.33		
13/07/2021	Direct Credit 396297 IAF PAYMENT 21JUL/00800033		14.58	8,066.91		
13/07/2021	Direct Credit 396297 IOZ PAYMENT 21JUL/00800077		5.71	8,072.62	8,012.16	60.46
26/07/2021	Scheduled Payment to a CBA Account Saa Smsf Admin	108.34		7,964.28	8,072.62	(108.34)
01/08/2021	Credit Interest [Credit Interest]		0.68	7,964.96		
03/08/2021	Direct Debit 002631 BT Life Insuranc YL550456 067-167	1,619.98		6,344.98	7,964.96	(1,619.98)
11/08/2021	Direct Credit 031165 BT Insurance YL550456		1,619.98	7,964.96	6,344.98	1,619.98
16/08/2021	Direct Credit 077669 MQG CASH RES 001262700781		132.28	8,097.24	7,964.96	132.28
19/08/2021	Transfer To Zahid Ali NetBank SAA Super Fund	1,900.00		6,197.24	6,197.24	
21/08/2021	Transfer To Zahid Ali NetBank SAA Super Fund	1,997.24		4,200.00		
22/08/2021	Transfer To Zahid Ali NetBank SAA Super Fund	1,999.00		2,201.00		
23/08/2021	Transfer To Zahid Ali NetBank SAA Super Fund	202.00		1,999.00		
23/08/2021	Transfer To Zahid Ali NetBank SAA Super Fund	1,999.00		0.00	202.00	(202.00)
27/08/2021	Direct Credit 070557 AIA AUSTRALIA LT 64572950		3,359.50	3,359.50	0.00	3,359.50
30/08/2021	Scheduled Payment to a CBA Account Saa Smsf Admin	108.34		3,251.16		

# SAA Super Fund Bank Statement Report

For The Period 01 July 2021 to 30 June 2022



Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/09/2021	Credit Interest [Credit Interest]		0.46	3,251.62	3,251.16	0.46
07/09/2021	Transfer To Zahid Ali NetBank SAA Super Fund	1,999.00		1,252.62	3,251.62	(1,999.00)
08/09/2021	Transfer To Zahid Ali NetBank SAA Super Fund	1,252.62		0.00	1,252.62	(1,252.62)
30/06/2022	CLOSING BALANCE			0.00	0.00	
		<u>13,185.52</u>	<u>5,174.35</u>			

**SUPERANNUATION FUND TRUST DEED**

**TRUST DEED**

**establishing**

**SAA SUPER FUND**

Prepared for:

**Astute Wealth Management**

5 Latrobe Terrace

Paddington QLD 4064

Telephone: 0735103510

Facsimile: 0735103510

Email: [pedram@astutewealth.com.au](mailto:pedram@astutewealth.com.au)

McMasters' Solicitors Pty Ltd

(A.C.N 093 279 835)

71 Tulip Street, Cheltenham, Victoria 3192

Telephone (03) 9583 6533

Email: [information@mcmasters.com.au](mailto:information@mcmasters.com.au)

## SUPERANNUATION FUND TRUST DEED

THIS DEED is executed on the Signing Date by the Person named in Schedule A as the Trustee.

### **BACKGROUND**

- A. The Trustee has decided to set up a Self-Managed Superannuation Fund for the sole purpose of providing Retirement Benefits to Members, Death Benefits to Members' Dependants and certain Ancillary Benefits permitted under the Superannuation Law.
- B. The Self-Managed Superannuation Fund is known by the name stated in Schedule A and is referred to as "the Fund" in this Deed.
- C. The Trustee agrees to be the Trustee of the Fund and to be bound by this Trust Deed.
- D. The Fund's sole purpose is to provide Retirement Benefits to Members, Death Benefits to Members' Dependants and certain other Ancillary Benefits permitted under the Superannuation Law and its primary purpose is to provide Old-Age Pensions.
- E. The Fund will satisfy the criteria for Regulated Funds.
- F. The Trust deed does not permit the Trustee to do any act that may prejudice the Fund's status as a Regulated Fund and requires the Trustee to do all acts necessary to ensure the Fund remains a Regulated Fund.

### **OPERATIVE PART**

#### **1. INTRODUCTION**

##### **1.1 Establishment of the Fund**

- 1.1.1 The Trustee establishes a trust to operate as a Self-Managed Superannuation Fund known by the name specified in Schedule A and referred to in this Deed as "the Fund".
- 1.1.2 The Fund will start on the Signing Date.
- 1.1.3 The Fund will satisfy the conditions set out in section 17A of the Superannuation Industry (Supervision) Act 1993 and other relevant legislation for Superannuation Funds to be treated as Regulated Funds.
- 1.1.4 The Fund is an indefinitely continuing Superannuation Fund.

##### **1.2 The Fund's Sole Purpose and the Fund's Primary Purpose**

- 1.2.1 The Fund's Sole Purpose is to provide Retirement Benefits to Members, Death Benefits to Members' Dependants and certain Ancillary Benefits to Members as permitted under the Superannuation Law.
- 1.2.2 The Fund's Primary Purpose is to provide Old Age Pensions to Members.
- 1.2.3 The Trustee must not use the Fund for any purpose other than the Sole Purpose stated above and the Primary Purpose stated above.

## SUPERANNUATION FUND TRUST DEED

### **1.3 Investment of Fund Assets**

The Trustee must invest the Fund's Assets to maximise its ability to achieve its Sole Purpose and Primary Purpose under this Deed and to maximise the investment returns earned on its Assets.

### **1.4 Member's Benefits Fully Secure**

1.4.1 The rights of the Members and their Dependants to receive the Benefits payable under this Deed must be fully secure as required by the Superannuation Law.

1.4.2 The Trustee must not do any act or thing or fail to do any act or thing where the consequence is a reduction in the rights of Members and their Dependents to receive the Benefits payable under this Deed.

## **2. RULES RELATING TO THE TRUSTEE**

### **2.1 Persons Who May Act As Trustee**

The following Persons may be a Trustee of the Fund:

2.1.1 a Person specified in Schedule A as the Trustee;

2.1.2 a Company;

2.1.3 a natural Person; or

2.1.4 any other Person able to act as a trustee of the Fund under the Superannuation Law.

### **2.2 Persons Who Must Be Trustees**

2.2.1 In the case of Individual Trustees, all Persons who must be Trustees for the Fund to be a Regulated Superannuation Fund must be Trustees, unless they are within one of the exceptions stated in the SISA.

2.2.2 In the case of a Corporate Trustee (Company), all Persons who must be Directors of the Company for the Fund to be a Regulated Superannuation Fund must be Directors, unless they are within one of the exceptions stated in the SISA.

2.2.3 In the case of a Member who is under age 18 or is under another legal disability that Member's legal personal representative must act as a Trustee for that Member.

### **2.3 Persons Who Must Not Be Trustees**

A Person must not act as a Trustee or as a Director of a Company that is a Trustee if that Person is bankrupt or is not of full capacity.

## SUPERANNUATION FUND TRUST DEED

### **2.4 Appointment of New Trustee**

- 2.4.1 A new Trustee may be appointed in writing by the current Trustee and the form of such appointment must comply with any specific requirements in the Superannuation Law dealing with the appointment of a trustee.
- 2.4.2 If there is no Person acting as Trustee and there are Members of the Fund then those Members will be deemed to be the Trustees, and if for any reason a Member of the Fund is unable to act as a Trustee that Member's legal personal representative will be deemed to be a Trustee.
- 2.4.3 On the death of a Trustee the Trustee's legal personal representative is deemed to be a Trustee until a new Trustee is appointed.
- 2.4.4 On the loss of legal capacity of a Trustee the Trustee's legal personal representative will be deemed to be a Trustee until a new Trustee is appointed under this Deed.

### **2.5 Change of Trustee**

- 2.5.1 A Trustee will not cease to be a Trustee if to do so would prejudice the Fund's status as a Regulated Superannuation Fund.
- 2.5.2 Subject to the preceding sub-paragraph, a Trustee may resign on one month's notice to each other Trustee and to each Member. Such notice must be in any form required by the Superannuation Law for a notice of resignation of trustee to be effective.
- 2.5.3 A Trustee must cease to act as a Trustee:
  - 2.5.3.1 if the Trustee becomes bankrupt or, in the case of a Company, goes into receivership or liquidation;
  - 2.5.3.2 if remaining a Trustee may prejudice the ability of the Fund to remain a Regulated Superannuation Fund;
  - 2.5.3.3 if the Trustee resigns as a Trustee of the Fund;
  - 2.5.3.4 if in the case of an Individual Trustee, the Trustee dies or is mentally unable to act as a Trustee; or
  - 2.5.3.5 if the Trustee is removed from office by notice in writing given by a majority of Members.
- 2.5.4 On ceasing to be a Trustee a Person must deliver the Fund's Assets to the other Trustee and to any replacement Trustee and must sign all documents required to pass title to the Fund's Assets to the other Trustee. That Person must co-operate with the new Trustees and must do all things reasonably necessary to ensure the Fund continues to be a Regulated Superannuation Fund.



## SUPERANNUATION FUND TRUST DEED

2.5.5 A change of Trustee will not be effective unless any procedure or requirement stipulated in the Superannuation Law is observed.

2.5.6 A Person will cease to be a Trustee on ceasing to be a Member.

### **2.6 Trustee Meetings**

2.6.1 A quorum of Trustees will be all Persons who are Trustees or who are Directors of a Corporate Trustee or their legal personal representatives (referred to as "Trustees" in this clause).

2.6.2 Trustee meetings will follow the general protocol established for meetings of trustees and similar persons.

2.6.3 All decisions must be recorded in a minute of meetings of the Trustee.

2.6.4 Trustees must be given at least 30 days notice of a meeting. This notice may be waived by unanimous consent. Such consent will be assumed if there is no reference to waiver in the minute of the meeting and no Trustee complains of its absence.

2.6.5 Trustees must retain all minutes of meetings and related documents and other Records for ten years or such longer period as is needed to comply with the Superannuation Law.

2.6.6 Each Trustee will have one vote. A simple majority of votes will determine all issues at the meeting. Each meeting shall appoint a chairperson ("the Chairperson") and the Chairperson shall have a casting vote if a matter cannot be otherwise resolved.

### **2.7 Procedures for Complaints and Disputes**

2.7.1 The Trustee must establish procedures to deal with all complaints and disputes where required to do so by the Superannuation Law.

2.7.2 The Trustee must comply with any order of any tribunal or court dealing with any matter in which the Trustee is a party or is otherwise connected.

### **2.8 Trustee Not To Receive Any Reward**

2.8.1 A Trustee must not directly or indirectly receive any financial reward or incentive for acting as a Trustee of the Fund unless permitted to do so under the Superannuation Law.

2.8.2 The Trustee may be reimbursed from the Fund for all costs incurred in connection with the Fund.

### **2.9 The Trustee's Powers**

2.9.1 The Trustee has all the powers provided to trustees under the general law and the Superannuation Law and the powers provided under this Deed including those set out in the Schedules to this Deed.

## SUPERANNUATION FUND TRUST DEED

- 2.9.2 The Trustee's powers may be exercised notwithstanding that the Trustee or any person being a director or shareholder of a Trustee (being a company) has an interest in the exercise of those powers or may benefit as a result of the exercise of those powers, whether as trustee of any other settlement or in his personal capacity or a shareholder or director or Member or partner of any company or partnership or as a unit holder in any Unit Trust or beneficiary of any Discretionary Trust or otherwise.
- 2.9.3 The Trustee may exercise its powers as it determines provided this does not breach any law relating to discrimination or the Superannuation Law.
- 2.9.4 The Trustee may delegate its powers to any Person on such conditions as the Trustee may determine and execute any powers of attorney or other instruments necessary to affect such a delegation.

### **2.10 Limitation of the Trustee's Liability**

The Trustee is not liable to a Member for any liability incurred or loss or cost incurred by the Fund due to any act or thing done or omitted to be done in connection with the Fund except if the Trustee:

- 2.10.1 acts dishonestly or fraudulently;
- 2.10.2 fails to exercise the standard of care required of a reasonable Person; or
- 2.10.3 incurs a penalty under the Superannuation Law as a result of an act or an omission by the Trustee.

### **2.11 Trustee's Indemnity**

The Trustee will be indemnified out of the Fund's Assets against all claims arising from the exercise of its powers except if the Trustee:

- 2.11.1 acts dishonestly or fraudulently;
- 2.11.2 fails to exercise the standard of care required of a reasonable Person; or
- 2.11.3 incurs a penalty under the Superannuation Law as a result of an act or an omission by the Trustee.

### **2.12 Trustee's Covenants**

The Trustee is bound by the covenants set out in clause 52(2) of the SISA and similar covenants imposed by the Superannuation Law including the covenant to:

- 2.12.1 act honestly in all matters concerning the Fund;
- 2.12.2 exercise in all matters affecting the Fund the same degree of care, skill and diligence as an ordinary prudent Person would exercise in dealing with Assets of another for whom the Person felt morally bound to provide;

## SUPERANNUATION FUND TRUST DEED

- 2.12.3 ensure that the Trustee's duties and powers are performed and exercised in the best interests of the Members;
  - 2.12.4 keep the Fund's Assets separate from other assets held by the Trustee;
  - 2.12.5 not to enter into any contract, or do anything else, that may prevent the Trustee from properly performing the Trustee's powers;
  - 2.12.6 to formulate, review at regular intervals and give effect to an Investment Strategy that has regard to the circumstances of the Fund including, but not limited to, the following:
    - 2.12.6.1 the risk and return involved in holding the Investments, having regard to its objectives and expected cash-flow requirements;
    - 2.12.6.2 the composition of the Investments including whether they are diverse or exposed to risks from inadequate diversification;
    - 2.12.6.3 the liquidity of the Investments, having regard to expected cash flow requirements;
    - 2.12.6.4 the ability of the Fund to discharge its liabilities as and when they fall due;
    - 2.12.6.5 the Member's risk insurance arrangements;
    - 2.12.6.6 the need to value investments at market value;
    - 2.12.6.7 the need to keep the Fund's investments separate from other assets owned by the Trustee or related persons; and
    - 2.12.6.8 the particular preferences of a Member or a class of Members.
  - 2.12.7 if there are any reserves of the Fund, give effect to a strategy for their management, consistent with the Fund's Investment Strategy and its capacity to discharge its liabilities as they fall due; and
  - 2.12.8 allow a Member access to any prescribed information or documents.
- 2.13 Extent of Section 52 Covenants**
- 2.13.1 The above covenants do not prevent the Trustee from delegating the tasks necessary for the Trustee to observe these covenants and these tasks need not be completed personally by the Trustee.
  - 2.13.2 The above covenants do not prohibit the Trustee from accepting directions from the Members on the Fund's Investment Strategy.

SUPERANNUATION FUND TRUST DEED

**3. FUND MEMBERSHIP AND RELATED MATTERS**

**3.1 Application for Membership**

- 3.1.1 The Trustee may accept applications from Persons to be Members.
- 3.1.2 The application may be in such form as the Trustee determines. It may include the date of the application; the Person's name, address and contact details; the name of any other Superannuation Fund the Member is a member of, the amount and composition of any benefits to be transferred into the Fund and any other matter stated by the Trustee.
- 3.1.3 The written application to become a Member must not be accepted by the Trustee if that person is employed by another Member unless that person is related to the other Member.
- 3.1.4 A Person shall not become a Member if to do so would cause the Fund to not be a Regulated Superannuation Fund or to otherwise breach the Superannuation Law.

**3.2 Individuals Who May Be Members**

The following individuals may be Members:

- 3.2.1 persons who are employed;
- 3.2.2 persons who are self-employed including self-employed investors;
- 3.2.3 persons who have retired, irrespective of age;
- 3.2.4 a Child;
- 3.2.5 any other person for whom a contribution can be paid to the Fund under the Superannuation Law including a spouse of a Member.

**3.3 Acceptance of Contribution Deemed to be Acceptance of Member**

The acceptance of a Contribution for a person is deemed to be the acceptance of that Person as a Member. If that Person has not applied to become a Member that Person is deemed to have applied to become a Member.

**3.4 Trustee's Discretion to Accept an Application to Become a Member**

- 3.4.1 The Trustee may refuse to accept an application from any Person to become a Member and will not be required to give that Person or any other Person any reason for doing so.
- 3.4.2 The Trustee may impose conditions on the acceptance of any Person's application to become a Member.

## SUPERANNUATION FUND TRUST DEED

3.4.3 The Trustee may ask a Member to cease being a Member and may transfer that Member's Benefits to another Regulated Fund or Approved Superannuation Arrangement without giving any reason for doing so.

### **3.5 Members to be Bound by the Deed**

Persons who become Members are deemed to be bound by this Deed as if they are parties to it. A deemed application to become a Member under the above clauses is deemed to be a consent by the Member to be bound by this Deed.

### **3.6 Members to Provide Information**

3.6.1 The Trustee may require a Member to provide information as the Trustee determines, including information regarding their age, address, financial situation, health and Dependents.

3.6.2 A Member must inform the Trustee within seven days of any event occurring, including the attainment of an age where the Trustee must pay or start to pay a Benefit to the Member under the Superannuation Law.

3.6.3 A Member must provide the Trustee with the information necessary to allow the Trustee to comply with the Superannuation Law and to discharge its obligations under this Deed.

### **3.7 Ceasing to be a Member**

A Member will remain a Member until:

3.7.1 the Member's Benefits are paid to the Member or to the Member's Dependents;

3.7.2 the Member's Benefits are paid to an Approved Superannuation Arrangement;

3.7.3 the Member's Benefit is nil;

3.7.4 the Member dies; or

3.7.5 the Member nor the Member's legal personal representative ceases to be a Trustee or a Director of the Trustee.

### **3.8 Information to be Provided to Members**

3.8.1 The Trustee must provide to Members all information required under the Superannuation Law or which the Trustee believes is appropriate to be provided to the Member under the Superannuation Law.

3.8.2 On a Person ceasing to be a Member the Trustee must provide to the Member and all other relevant Persons all information required to be provided under the Superannuation Law.

## SUPERANNUATION FUND TRUST DEED

3.8.3 The Trustee must provide a copy of this Deed and any other information regarding the Fund when requested to do so by the Member or when required to do so by the Superannuation Law.

### **3.9 Members' Accumulation Accounts**

The Trustee must set up an Accumulation Account for each Member.

### **3.10 Credits to Members' Accumulation Accounts**

The Member's Accumulation Account may be credited with any:

3.10.1 amount paid into the Fund for the Member from any other Approved Superannuation Arrangement;

3.10.2 Contributions paid by a Member;

3.10.3 Contributions paid by a Member's employer;

3.10.4 Contributions made by a Spouse;

3.10.5 other Contributions made by any person for the Member;

3.10.6 proceeds of any life insurance policy or similar contract held by the Trustee on the life of the Member;

3.10.7 share of any income derived from the Assets;

3.10.8 amounts transferred from the Member's Pension Benefit Account;

3.10.9 amounts transferred from another Member's Accumulation Account; and

3.10.10 such other amounts as the Trustee may determine.

### **3.11 Debits to Accumulation Accounts**

The Member's Accumulation Account may be debited with:

3.11.1 any amount paid to an Approved Superannuation Arrangement for the Member;

3.11.2 any amount paid to or for the Member;

3.11.3 the costs of any life insurance policy or similar contract held by the Trustee on the life of the Member;

3.11.4 a share of the Fund's Taxation liability;

3.11.5 a share of the costs of the Fund including any realised or unrealised losses on Investments as determined by the Trustee;

3.11.6 any amount transferred to the Member's Pension Benefit Account;

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3.11.7 any tax or excess contributions tax paid on a Contribution;

3.11.8 such other amounts as the Trustee may determine.

### **3.12 No More Than Four Members**

There shall be no more than four Members at any time.

## **4 THE FUND'S OPERATION**

### **4.1 Fund's Assets vest in the Trustee**

4.1.1 The Fund's Assets vest in the Trustee and will be managed by the Trustee subject to this Deed and the Superannuation Law.

4.1.2 The Fund's Assets must be held in the name of the Trustee or a bare trustee and where possible all ownership records will include a reference to the Trustee's capacity as a trustee.

4.1.3 The Trustee must keep the Fund's Assets separate from any assets owned by the Trustee in any other capacity.

4.1.4 The Members will not hold any specific legal or equitable interest in any Asset held by the Trustee under this Deed.

4.1.5 The Trustee may accept gifts of Assets provided the acceptance of such a gift does not breach the Superannuation Law.

4.1.6 The Trustee may acquire Assets from a Member or a related party provided that the acquisition is at market value and does not breach the Superannuation Law.

### **4.2 The Fund's Assets**

The Fund's Assets comprise all property held by the Trustee under this Deed.

### **4.3 Income and Expense Accounts**

The Trustee must prepare a set of accounts including a profit and loss statement and a balance sheet to satisfy all relevant information requirements, including those created by the Deed and the Superannuation Law. This includes the Fund's income tax return and all related statutory compliance documents.

### **4.4 Determination and Allocation of Net Income**

4.4.1 Net Income must be determined by the Trustee each Year and must be allocated amongst the Members or transferred to a General Reserve Account as the Trustee may determine.

4.4.2 Without limiting the generality of the preceding sub-paragraph, the Fund's Net Income may be allocated to the Members in accordance with the

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amounts in the Member's Accounts at the start of the Year adjusted for Contributions received and Benefits paid in respect of each Member during the Year.

4.4.3 The Trustee may allocate any Taxation liability attached to such Net Income as the Trustee sees fit.

4.4.4 The Trustee may allocate any Taxation credit or refund attached to such Net Income as the Trustee sees fit.

### **4.5 General Reserve Account and Other Reserve Accounts**

#### **General Reserve Account or Similar Reserve Account**

4.5.1 The Trustee may set up a General Reserve Account or a similar reserve account as it determines.

4.5.2 The purpose of the General Reserve Account is to smooth investment returns and provide for future contingencies, including losses on Investments, the payment of future Benefits to Members and the payment of income tax on unrealised capital gains and expected capital gains.

4.5.3 The Trustee may transfer such amounts as the Trustee determines to or from the General Reserve Account from or to the Members' Benefit Accounts and Members' Pension Accounts provided that the rules regarding the vesting and preservation of Member Benefits in the Superannuation Law are not breached.

4.5.4 The Trustee may transfer such amounts as the Trustee determines from the Fund's profit and loss account to the General Reserve Account or similar reserve account as an expense or a charge prior to any surplus or deficiency being transferred to the Members' Benefit Accounts.

4.5.5 The Trustee may credit any Member's forfeited benefits to the General Reserve Account.

4.5.6 The Trustee may allocate specific Assets to the General Reserve Account. The income from the Assets allocated to the General Reserve Account must be credited to the General Reserve Account.

4.5.7 The Trustee may create other reserve accounts for specific purposes including a pension reserve account and an income tax reserve account where this is permitted under the Superannuation Law and the above clauses will apply equally to such other reserve accounts.

#### **Unallocated Contributions Account or Contributions Reserve Account**

4.5.8 The Trustee may establish a reserve account known as an Unallocated Contributions Account or a contributions reserve to smooth member investment returns or provide for unforeseeable events such as disablement and anti-detriment payments.



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4.5.9 If the Trustee establishes an Unallocated Contributions Account the Trustee must execute a written resolution which includes:

4.5.9.1 its details and purpose; and

4.5.9.2 a reserving strategy to manage reserves, setting out clear and consistent objectives.

4.5.10 The Unallocated Contributions Account can be used for all Members.

4.5.11 The Trustee must execute a written resolution when funds are allocated to or from the Unallocated Contributions Reserve.

4.5.12 An allocation to a Member from the Unallocated Contributions Account must be made within 28 days of the end of the month in which the Contribution is made to the Unallocated Contributions Account.

### **4.6 Specific Assets and Member's Sub-funds**

4.6.1 The Trustee may allocate a specific Asset to a specific Member and may allocate the Net Income generated by that Asset and the related tax liability or credit to that Member's Accumulation Account.

4.6.2 The Trustee may create a sub-fund for a specific Member or group of Members. The sub-fund will consist of an Asset or a group of Assets held for the benefit of the specific Member or group of Members. The Trustee may credit the Net Income generated by those Assets less the related tax liability to that Members' Accumulation Accounts.

4.6.3 The Trustee may accept directions from the specific Member or a specific group of Members in connection with the sub-fund and the acceptance of these directions may be conditional upon the Member or Members agreeing to bear the burden of any extra costs or losses connected to that direction including capital losses.

### **4.7 Bank Account**

4.7.1 The Trustee must maintain a bank account or similar facility with an appropriate institution. All monies paid to the Fund must be credited to it and all payments made by the Fund must be debited to it.

4.7.2 The Trustee may maintain more than one bank account.

### **4.8 Reports to be Kept and Returns to be Lodged**

4.8.1 The Trustee must create all Reports required by the Superannuation Law.

4.8.2 The Trustee must retain all such Reports and related documents for ten years or such other the period specified in the Superannuation Law

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4.8.3 The Trustee must lodge with the Regulator and other Persons Returns required for the Fund to comply with any law or to remain a Regulated Superannuation Fund.

### **4.9 Audit of Accounts**

The Trustee must:

4.9.1 arrange for an appropriately qualified Person to be appointed as the Auditor. The Auditor must audit the Fund's Records as required for the Fund to remain a Regulated Superannuation Fund;

4.9.2 provide all information required by the Auditor to audit the Fund; and

4.9.3 obtain from the Auditor the certificate required for the Fund to remain a Regulated Superannuation Fund.

### **4.10 Disclosure and Reporting Requirements**

The Trustee must provide to Members, the Regulator, the Actuary, the Auditor and any other relevant Person all information as is necessary for the Fund to remain a Regulated Superannuation Fund.

### **4.11 Directions of the Regulator**

The Trustee must comply with any direction by the Regulator necessary for the Fund to remain a Regulated Superannuation Fund.

### **4.12 Limitation of Trustee's Liability**

The Trustee will not be liable for any failure by any Auditor or other Person to whom a responsibility has been delegated to exercise a reasonable standard of care in discharging their duties.

### **4.13 Appointment of Actuary**

The Trustee may engage an Actuary on such terms as it determines.

### **4.14 Appointment of Other Persons**

The Trustee may engage other persons to provide other services to the Fund including but not limited to administration services, investment management and advice services, accounting services, tax services and custodian services.

### **4.15 Loans to Members**

The Trustee may not lend money or other Assets to Members except where permitted under the Superannuation Law.

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### **4.16 Borrowings and Security**

4.16.1 The Trustee may borrow, maintain a borrowing of money and use Assets as security for such a borrowing where this is specifically permitted under the Superannuation Law. This is provided:

4.16.1.1 the Asset is held on trust for the Fund;

4.16.1.2 the Fund may acquire full legal ownership of the Asset on the repayment of the borrowing; and

4.16.1.3 the lender does not acquire any other rights against the Fund or a related Person other than rights relating to the Asset acquired using the borrowings.

4.16.2 The Trustee may not otherwise borrow money except for temporary borrowings to pay Member's Benefits or to settle security purchases where to do so does not breach the Superannuation Law.

## **5 THE TRUSTEE'S INVESTMENT POWERS**

### **5.1 Investment Strategy**

5.1.1 The Trustee must implement an Investment Strategy. This strategy must consider risk and return, liquidity, the diversification of Assets, the ability of the Fund to pay Benefits to Members as and when called to do so, it's actual and prospective liabilities and other cash flow considerations.

5.1.2 The Investment Strategy must consider such matters as are required for the Fund to remain a Regulated Superannuation Fund.

5.1.3 The Trustee may create separate Investment Strategies for separate Members or classes of Members.

5.1.4 The Investment Strategy may be prepared with the direction of Members and may reflect the preferences of different Members and different classes of Members.

5.1.5 The Trustee may create a separate Investment Strategy for any reserve account created under this Deed.

5.1.6 The Trustee may amend the Investment Strategy at any time. If the Trustee amends the Investment Strategy the Trustee must advise all Members in writing of that amendment.

5.1.7 The Trustee must provide a copy of the Investment Strategy to a Member when requested by that Member.

### **5.2 Authorised Investments**

5.2.1 The Assets must be invested by the Trustee in accordance with its Investment Strategies and the investment powers in Schedule B.

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5.2.2 The Trustee may sell any Assets and otherwise deal with the Fund's Assets as it sees fit. This is provided the Trustee is satisfied that this maximises the investment returns and the dealing is consistent with the Fund's Sole Purpose and the Fund's Primary Purpose.

5.2.3 The Trustee may not acquire or retain an In-House Asset where the acquisition or retention of that asset would breach any maximum permitted for In-House Assets or any other maximum limit for In-House Assets applying to the Fund.

## **6 MEMBERS' BENEFITS**

### **6.1 Transfers to Approved Superannuation Arrangements**

6.1.1 A Member may request that all or a part of their Member's Benefit be transferred to an Approved Superannuation Arrangement.

6.1.2 On receiving the request the Trustee must pay to the Approved Superannuation Arrangement the amount stated in the request less such costs, including Taxation and other government charges, as the Trustee believes are appropriate. The payment may be in cash or other Assets and will be made within a reasonable time of receiving this request.

6.1.3 The receipt of the Member's Benefit by the Approved Superannuation Arrangement will be a complete discharge to the Trustee of all liabilities in respect of the amount transferred. The Trustee will thereafter not be responsible for the Member's Benefit and the Member will have no further claim on the Trustee for the amount transferred.

6.1.4 The Trustee must provide the Approved Superannuation Arrangement with all information required under the Superannuation Law.

6.1.5 Amounts transferred may be in cash or in Assets other than cash. In the case of Assets other than cash the amount recorded in the Member's Accumulation Account or the Member's Pension Account will be the Market Value of the other Assets at the date of the transfer.

### **6.2 Preserved Benefits**

Preserved Benefits may only be transferred to an Approved Superannuation Arrangement if the Governing Rules of the Approved Superannuation Arrangement require the Preserved Benefits to be preserved under the Superannuation Law.

### **6.3 Transfers from Approved Superannuation Arrangements**

6.3.1 A Member may request the Trustee to accept a transfer of Benefits from another Approved Superannuation Arrangement.

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- 6.3.2 The Trustee may accept or decline this request with or without conditions and will not be required to give reasons to the Member or any other Person for its decision.
- 6.3.3 The acceptance of the request will be subject to any relevant preservation requirements applying under the Superannuation Law to the Approved Superannuation Arrangement.
- 6.3.4 The Trustee must record the value of the transferred Benefits in the Member's Accumulation Account.
- 6.3.5 Amounts transferred may be cash or other Assets. In the case of other Assets the amount recorded in the Member's Accumulation Account or the Member's Pension Account will be the Market Value of the other Assets at the date of the transfer.

## **7 THE PAYMENT OF BENEFITS**

### **7.1 Pension Benefits**

- 7.1.1 A Member may request for the Trustee to pay the Member a Pension or a other Benefit out of the Member's Benefit Account.
- 7.1.2 This application may only be made if the Member's Benefit can be paid without breaching the preservation rules in the Superannuation Law or any other rules set out in the Superannuation Law.
- 7.1.3 On receiving the request the Trustee may pay a Pension Benefit to the Member in a form agreed with the Member.
- 7.1.4 The Trustee may commute any Pension Benefit at any time and may replace it with a Lump Sum Benefit or another form of Pension Benefit unless to do so would breach the Superannuation Law.
- 7.1.5 Without limiting the generality of the above the Trustee may pay:
  - 7.1.5.1 an allocated pension;
  - 7.1.5.2 a complying pension;
  - 7.1.5.3 a growth pension;
  - 7.1.5.4 a commutable lifetime pension;
  - 7.1.5.5 a transition to retirement pension;
  - 7.1.5.6 an account based pension;
  - 7.1.5.7 a fixed term pension; or
  - 7.1.5.8 any other form of pension benefit recognised under the Superannuation Law,

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and the Trustee may attach any conditions on the form of payment of these pensions that it determines.

### **7.2 Pension Account**

7.2.1 Where a Member applies for a Pension Benefit and the Trustee determines to pay the Member a Pension Benefit, the Trustee must create a Pension Benefit Account for the Member.

7.2.2 The Trustee must transfer all or part of the Member's Benefit to the Member's Pension Benefit Account.

### **7.3 Operation of the Pension Benefit Account**

7.3.1 Credits to the Member's Pension Benefit Account may include:

7.3.1.1 amounts transferred from the Member's Benefit Account;

7.3.1.2 amounts paid into the Fund for the Member that are not credited to the Member's Benefit Account;

7.3.1.3 any earnings on the investment of the Fund, as if the Member's Pension Account was a Member's Benefit Account; and

7.3.1.4 such other amounts as the Trustee may determine.

7.3.2 Debits to the Member's Pension Benefit Account may include:

7.3.2.1 all amounts transferred out of the Fund to an Approved Superannuation Arrangement for the Member;

7.3.2.2 any payments made to or for the benefit of the Member;

7.3.2.3 a share of any expenses or losses of the Fund, as determined by the Trustee; or

7.3.2.4 such other amounts as the Trustee may determine.

### **7.4 Segregation of Pension Assets**

7.4.1 The Trustee may segregate the Assets comprising each Member's Pension Benefit Account from the other Assets of the Fund.

7.4.2 The Trustee may treat these Assets as segregated assets for the purposes of the Superannuation Law.

### **7.5 Death of a Member Receiving a Pension Benefit**

On the death of a Member receiving a Pension Benefit, the Trustee may pay a Pension Benefit or a Lump Sum Benefit to any Automatic Reversionary Beneficiary and may otherwise pay a Pension Benefit or a Lump Sum Benefit to a

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Reversionary Beneficiary or such other Person as the Trustee may determine on such conditions as the Trustee may determine.

### **7.6 Commutation of Pension Benefits**

The Trustee may commute a Pension Benefit in full or in part to a Lump Sum Benefit or to another Pension Benefit on the written application of the Member unless to do so would breach the Superannuation Law.

### **7.7 Adjustment of Pension Following the Commutation**

If a Member commutes all or part of a Pension Benefit to a Lump Sum Benefit the Trustee must reduce the Member's Pension Benefit by such amount as the Trustee determines.

### **7.8 Payment of Benefits to Disabled Members**

7.8.1 The Trustee may pay a Benefit to a Member or to the Member's legal personal representative where the Member is disabled.

7.8.2 The payment must be in a form and of an amount that does not breach the Superannuation Law.

### **7.9 Payment of Benefits to Members in Severe Financial Hardship or Other Adverse Circumstances**

7.9.1 The Trustee may pay a Benefit to a Member or to the Member's Legal personal representative where the Member is in severe financial hardship or other adverse circumstances.

7.9.2 The payment must be in a form and of an amount that does not breach the Superannuation Law.

### **7.10 Payment of Benefits on Compassionate Grounds**

7.10.1 The Trustee may pay a Benefit to a Member or to the Member's Legal personal representative on compassionate grounds.

7.10.2 The payment must be in a form and of an amount that does not breach the Superannuation Law.

### **7.11 Payment of Benefit where Member has left Australia**

7.11.1 If a Member has left Australia permanently and the retention of the Member's Benefits in the Fund will breach the Superannuation Law, the Trustee must pay the Member's Benefits to the Member or transfer the Member's Benefits to an Approved Superannuation Arrangement.

7.11.2 If for any reason the Trustee fails to deal with the Member's Benefits as required under the above clause 7.11.1, the Trustee will be deemed to have dealt with the Member's Benefits as required by the above clause, and will be deemed to be holding the Member's Benefits under a bare

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trust for the benefit of the Member or the Approved Superannuation Arrangement as the case may be and must complete the transaction as soon as possible thereafter.

### **7.12 Payment of Benefit on Death of a Member**

Subject to clause 7.5:

- 7.12.1 The Trustee may pay a Benefit to a Member's legal personal representative on the death of a Member.
- 7.12.2 The Trustee must pay a Benefit to a person nominated in a Binding Death Benefit Nomination by the Member on the death of the Member.
- 7.12.3 Before paying a Death Benefit the Trustee must do all things necessary to comply with all provisions in the Superannuation Law concerning the payment of Death Benefits and in particular the notification of the proposed payment to persons who may have an interest in that payment.

### **7.13 Payments on Behalf of Beneficiaries**

Where a Person to whom a benefit is to be paid is under age eighteen, is under a legal disability or the Trustee believes is unable to properly look after his or her own affairs the Trustee may hold the Benefits payable to that Person on a separate trust for that Person and:

- 7.13.1 apply them to the maintenance, education, advancement, support or benefit of that Person as the Trustee may determine; or
- 7.13.2 pay them to any other Person who appears to be a guardian or custodian of that Person as the Trustee may determine,

and this will be deemed to be the payment of the Benefit to that Person.

### **7.14 Preservation Conditions on Benefits Paid**

- 7.14.1 A Preserved Benefit may be paid to a Member where permitted under the Superannuation Law.
- 7.14.2 The Trustee may pay a Benefit other than a Preserved Benefit to the Member at any time on the written request of the Member.
- 7.14.3 The Trustee may pay all or part of a Preserved Benefit to a Member on the grounds of financial hardship or compassionate grounds or such other grounds as the Trustee may determine provided that the payment is first approved in writing by the Regulator and any conditions set by the Regulator for the payment are complied with.



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### **7.15 Mandatory Payment of Benefits**

7.15.1 The Trustee must pay the Member's Benefit to the Member where this is necessary to maintain the status of the Fund as a Regulated Superannuation Fund.

7.15.2 The Trustee must not pay a Benefit to a Member for the sole reason that the Member has reached a certain age.

### **7.16 Unclaimed Benefits**

The Trustee must provide to the Regulator a statement of Unclaimed Benefits and must pay any Unclaimed Benefits to the Regulator as required to maintain the Fund's status as a Regulated Superannuation Fund.

### **7.17 Other Pension Benefits**

The Trustee may pay a Member or a Member's Dependant or any other Person a Pension Benefit other than an Allocated Pension Benefit or a Complying Pension Benefit where permitted to do so by the Superannuation Law.

## **8 LUMP SUM BENEFIT PAYMENT**

8.1 The Trustee may on the written application of a Member pay a Lump Sum Benefit to the Member. The payment of the Lump Sum Benefit will be a complete discharge of all liabilities owed by the Trustee to the Member in respect of the amount paid. The Trustee will not be bound to see to the application of this amount once it is paid to the Member.

8.2 The Lump Sum Benefits paid under the preceding sub-paragraph may comprise all or only part of the Member's Benefits.

8.3 The Trustee may withhold from the Lump Sum Benefit such amounts as is necessary to comply with the Tax Act and the Superannuation Law. These amounts will be deemed to have been paid to the Member and will be remitted to the Australian Taxation Office.

## **9 CONTRIBUTIONS**

### **9.1 Contributions**

9.1.1 A Member, an Employer and any other person who is able to contribute to the Fund under the Superannuation Law may pay a Contribution to the Fund for a Member and the Trustee may accept that Contribution.

9.1.2 The Trustee may accept Contributions:

9.1.2.1 in relation to the Superannuation Guarantee Charge;

9.1.2.2 in respect of a Member who is incapacitated by ill health;

9.1.2.3 by an Employer for an Employee;

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- 9.1.2.4 paid for or by a Member over age 65 and under age 75 where the member is gainfully employed
- 9.1.2.5 paid for or by a Member over the age of 75 where permitted by the Superannuation Law;
- 9.1.2.6 paid by the Government as a superannuation co-contribution or similar amount;
- 9.1.2.7 paid under a contribution splitting arrangement;
- 9.1.2.8 paid for or by a Member on authorised maternity leave or similar parental leave where permitted by the Superannuation Law; or
- 9.1.2.9 otherwise paid by any other person for a Member provided doing so does not breach the Superannuation Law.

### **9.2 Acceptance of Contributions**

- 9.2.1 The Trustee may refuse to accept any Contribution to the Fund from any person and will not be required to give any reasons for doing so.
  - 9.2.2 If the Trustee accepts a payment from a Person which is intended to be a Contribution in good faith (Payment) but the acceptance of the Payment as a Contribution would either:
    - 9.2.2.1 breach the Superannuation Law; or
    - 9.2.2.2 cause any annual Contribution limit applying to the Member to be exceeded;
- the Trustee must not treat it as part of the Fund and must instead hold the Payment on a bare trust for the Person who made the Payment.
- 9.2.3 The Trustee must return any Contribution refused under clause 9.2.1 or Payment made under 9.2.2 to the Person who paid it soon as practicable.

### **9.3 No Requirement to Contribute**

- 9.3.1 No Person will be required to contribute to the Fund.
- 9.3.2 A Member will remain a Member notwithstanding that no Contributions have been made for that Member in any particular Year.

### **9.4 Time of Contributions**

A Contribution will be deemed to be received by the Trustee in the Year it is receipted by the Trustee under the Tax Act or as otherwise determined by the Trustee.

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### **9.5 Quantum of Contributions**

There is no limit on the amount of Contributions to the Fund for a Member either as a total or in a particular Year including both Concessional Contributions and Non-Concessional Contributions except any limits imposed on Regulated Funds by the Superannuation Law.

### **9.6 Form of Contributions and Non-cash Contributions**

9.6.1 Contributions may be in cash or any other Asset including real property and listed securities able to be acquired and held by the Fund under the Superannuation Law.

9.6.2 The value of non-cash Contributions will be their Market Value on the day the Contributions are made.

### **9.7 Spouse Contributions**

The Trustee may accept Contributions made for a Spouse and may allocate all or part of a Member's Contributions to the Member's Spouse's Accumulation Account or Pension Account.

### **9.8 Superannuation Co-Contribution Scheme and Other Contributions**

9.8.1 The Trustee may accept Contributions made for the benefit of a Member by the federal government or any federal government agency or authority under the superannuation co-contribution scheme or any similar government arrangement.

9.8.2 The Trustee may accept any other contributions for any person provided doing so does not breach the Superannuation Law.

## **10 PAYMENT OF TAX AND PAYMENT OF INSURANCE PREMIUMS**

### **10.1 Payment of Taxation and other amounts on Benefits**

10.1.1 The Trustee must deduct from any Benefit any Taxation required to be deducted from it. The Trustee must pay this Taxation to the Australian Taxation Office in accordance with the relevant laws.

10.1.2 The Trustee must deduct from any Benefit any other amount required to be deducted from it under any state or government law. The Trustee must pay this amount to the relevant authority in accordance with the relevant laws.

### **10.2 Payment of Tax on Net Income**

10.2.1 The Trustee must provide for an appropriate amount of Taxation on the Net Income of the Fund and may allocate this amount between the Members' Benefits as it determines.

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10.2.2 The Trustee may provide for Taxation and transfer any amount so provided to a General Reserve Account or similar account.

### **10.3 Transfer of Taxation Liability**

The Trustee may transfer all or part of the Fund's liability to pay Taxation to other Persons where permitted under the Superannuation Law.

### **10.4 Life Insurance Policies**

10.4.1 The Trustee may enter into an insurance contract on the life of a Member. The Trustee may debit the cost of the insurance to the Member's Benefit Account or the Member's Pension Account.

10.4.2 The Trustee may enter into a group insurance arrangement rather than individual contracts of insurance should it wish to do so.

10.4.3 The Trustee may use the proceeds of an insurance contract to supplement the Death Benefit paid on the death of a Member or as the Trustee may otherwise determine including a transfer to a General Reserve Account or other reserve account.

10.4.4 Except in the case of fraud or negligence, the Trustee will not be liable for any loss sustained by the Member where false or misleading information has been provided to an insurer or the premiums due on a contract of insurance have not been paid as required under the insurance contract.

## **11 PRODUCT DISCLOSURE STATEMENTS**

11.1 The Trustee must provide the Members with a Product Disclosure Statement unless the Trustee is satisfied that the Members are already aware of the information that must be set out in the Product Disclosure Statement or are aware of where this information can be obtained.

11.2 The Product Disclosure Statement must provide the Member with the information the Member needs to compare the Fund to alternative financial products and to decide whether to acquire or retain an interest in the Fund.

11.3 The information in the Product Disclosure Statement may include details of:

- (i) any significant benefits that may accrue to the Member;
- (ii) any significant risks faced by the Member;
- (iii) the costs faced by the Member;
- (iv) any commissions payable;
- (v) the rights, terms, obligations and conditions attaching to the product;
- (vi) any cooling off scheme;

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- (vii) any dispute resolution process; and
- (viii) any ethical considerations connected to the product.

- 11.4** The Trustee must retain the Product Disclosure Statement for ten years or such longer period as is required to comply with the Corporations Act or the Superannuation Law.
- 11.5** A fresh Product Disclosure Statement must be provided to the Members by the Trustees when required to comply with the Corporations Act or the Superannuation Law.
- 11.6** This Deed will form part of the Product Disclosure Statement.
- 11.7** The signing of this Deed by the Trustee records the Trustee's belief on reasonable grounds that the Members are aware of the information that should be provided in a Product Disclosure Statement and that they have access to the information that should be provided in a Product Disclosure Statement.
- 11.8** The Product Disclosure Statement may be in the form of Schedule D or any other form permitted by the Superannuation Law.

## **12 BINDING DEATH BENEFIT NOMINATIONS**

- 12.1** The Trustee may accept a Binding Death Benefit Nomination from a Member to pay all or part of the Member's Benefits on the death of the Member to a person specified in the notice who is the deceased Member's Dependant or the deceased Member's legal personal representative.
- 12.2** The Binding Death Benefit Nomination will be binding on the Trustee provided the following conditions are satisfied:
- (i) each person nominated in the deceased Member's binding death benefit nomination is a Dependant or is the deceased Member's legal personal representative;
  - (ii) the allocation of Benefits is clear;
  - (iii) the nomination is in writing;
  - (iv) the nomination is signed and dated by the Member in the presence of two witnesses over age 18 and who are not nominated as Dependents or a legal personal representative or are otherwise capable of benefiting under the nomination; and
  - (v) the notice contains a statement that the notice was signed by the Member in the presence of the witnesses;
- 12.3** A Binding Death Benefit Nomination may only be revoked or amended by a notice served on the Trustee in a form that satisfies the conditions set out in the preceding clause.

## SUPERANNUATION FUND TRUST DEED

12.4 A Binding Death Benefit Nomination may be in the form set out in Schedule F or any other form that complies with the Superannuation Law.

12.5 A Binding Death Benefit Nomination may be for any period specified in the nomination.

### **13 FAMILY LAW COURT ORDERS AND SIMILAR ORDERS**

13.1 The Trustee may pay all or part of any Member's Benefit to another person or Approved Superannuation Arrangement where to do so is necessary to comply with or observe any Family Law Court Order or similar order applying to a Member or to a Member's Benefits.

13.2 The Trustee must give appropriate written notice to a Spouse or former Spouse or other person of any Benefits proposed to be paid to a Member or a Member's Dependant where necessary to comply with any Family Law Court Order or similar order applying to a Member or to a Member's Benefits.

13.3 The Trustee must do any act or thing that is necessary to comply with any Family Law Court Order or similar order applying to a Member or a Member's Benefits.

### **14 PROCEDURAL PROVISIONS**

#### **14.1 Amendment of the Trust Deed**

14.1.1 This Deed may be amended as permitted under this clause.

14.1.2 An Amendment must be by deed executed by the Trustee and any other Person required to execute the deed for it to be effective at law.

14.1.3 All Trustees must execute the Amendment and all Members must be provided with a copy of the Amendment.

14.1.4 The Trustee must provide each Member whose Benefits are affected by the Amendment with an explanation of the purpose of the Amendment and its effect on the Member's Benefits if requested to do so by the Member or where required by the Superannuation Law.

14.1.5 An Amendment must not reduce the Benefits payable to a Member unless the reduction is required to comply with the Superannuation Law.

14.1.6 An Amendment must not change the Primary Purpose of the Fund unless the Trustee is a Company.

14.1.7 An Amendment will not be effective unless any procedure specified in the Superannuation Law or this Deed is complied with.

#### **14.2 Amendment by Reference**

14.2.1 The Trustee may amend the Fund by reference to a standard trust deed made available to the Trustee by the Trustee's solicitor, the Trustee's accountant or auditor or some other person.

## SUPERANNUATION FUND TRUST DEED

14.2.2 Such an amendment may be in any form generally recognised under the law including electronic form.

14.2.3 The standard trust deed may be printed by the Trustee or created electronically and retained by the Trustee in electronic form or otherwise dealt with as determined by the Trustee provided that doing so does not breach the Superannuation Law.

### **14.3 Termination of the Fund**

14.3.1 The Trustee may terminate the Fund if there are no Members in the Fund or if each Member has consented to the termination.

14.3.2 The Fund will terminate automatically if there are no Fund Assets or no Members.

14.3.3 To terminate the Fund voluntarily the Trustee must:

14.3.3.1 pay all costs of the Fund including the Taxation liability of the Fund in the year of termination;

14.3.3.2 prepare a set of accounts and other relevant documents for the year of termination; and

14.3.3.3 transfer all Member Benefits and any reserve amounts to an Approved Superannuation Arrangement, pay the Member Benefits and any reserve amounts to the relevant Members or otherwise deal with the Member Benefits under this Deed.

## **15 DEFINITIONS**

In this Deed unless the context otherwise requires words and phrases have the meaning given to those words and phrases or similar words and phrases in the Superannuation Law and the following specific words and phrases have the following specific meanings:

"Accumulation Account" means an account established under clause 3.9;

"Actuary" means an actuary (if any) appointed under clause 4.13;

"Allocated Pension Benefit" means a Benefit paid as an allocated pension under the Superannuation Law;

"Amend" means any change to the words or meaning of a clause and "Amendment" means the document evidencing the amendment;

"Ancillary Benefits" means benefits other than Lump Sum Benefits, Pension Benefits or Death Benefits that are permitted under the Superannuation Law and include payments made to a Disabled Member or a Member in financial distress;

"Annuity" has the meaning given in the Superannuation Law;

## SUPERANNUATION FUND TRUST DEED

"Approved Deposit Fund" has the meaning given in the Superannuation Law;

"Approved Superannuation Arrangement" means a complying Superannuation Fund, Approved Deposit Fund, Retirement Savings Account and any similar arrangement which can accept transfers of superannuation benefits under the Superannuation Law;

"Asset" has the meaning given in the Superannuation Law;

"Auditor" is the auditor appointed under clause 4.9;

"Automatic Reversionary Beneficiary" means a Dependant nominated by a Member at the time of establishing the Pension, to be a Reversionary Beneficiary, to take effect automatically upon the death of the Member;

"Beneficiary" means a Person to whom a Benefit is or may be payable under this Deed;

"Benefit" means any benefit payable by the Trustee to or for a Member and includes the Member's Pension Benefit Account and the Member's Accumulation Account;

"Binding Death Benefit Nomination" means any written death benefit nomination form given by a member to the Trustee;

"Books" has the meaning given in the Superannuation Law and includes all books commonly used to record financial transactions and other transactions engaged in by Superannuation Funds or by trusts generally;

"Child" has the meaning given in the Superannuation Law and includes an adopted child, a step child, an ex-nuptial child and any other person who may be a child under the Family Law Act 1975;

"Company" means a "Constitutional Corporation" as defined in the Superannuation Law;

"Complying Pension Benefit" means a Benefit paid as a complying pension under the Superannuation Law;

"Concessional Contribution" means a concessional contribution as defined in the Superannuation Law;

"Contributions" means the amounts paid to the Fund for Members gross of any Taxation and includes concessional contributions, non-concessional contributions and contributions made for the benefit of a Person other than a Member;

"Corporate Trustee" has the meaning given in the Superannuation Law;

"Corporations Act" has the meaning given in the Superannuation Law;

"Death Benefits" means a Benefit payment made on the death of a Member;

"Deed" means this deed and any amendments to it;

"Dependant" means the Spouse or Child of a Member or a deceased Member or any other Person who is a dependant of a Member under the Superannuation Law;



## SUPERANNUATION FUND TRUST DEED

"Director" has the meaning given in the Superannuation Law;

"Disabled" in respect of a Member on whose life the Trustee holds an insurance policy covering total and permanent disablement, has the meaning given in that insurance policy and in respect of other Members, means a physical or mental incapacity that two registered medical practitioners have certified result in the Member being unable to continue in the the Member's normal employment;

"Employee" has the meaning given in the Superannuation Law and includes a person who is employed by another person;

"Employer" has the meaning given in the Superannuation Law and includes a person who employs another person or a person related to such a person;

"Entity" has the meaning given in the Superannuation Law;

"Fund" means the fund created by this Deed;

"Gainful Employment" has the meaning given in the Superannuation Law;

"General Reserve Account" means any account created under clause 4.5.1;

"Governing Rules" has the meaning given in the Superannuation Law;

"Individual Trustee" has the meaning given in the Superannuation Law;

"Investments" means any application of Assets to produce income or profits;

"In-House Asset" has the meaning given in the Superannuation Law;

"Investment Strategy" has the meaning given in the Superannuation Law;

"Loan" has the meaning given in the Superannuation Law;

"Lump Sum Benefit" means any benefit other than a Pension Benefit;

"Market Value" has the meaning given in the Superannuation Law;

"Member" means a Person who has been accepted as a Member under this Deed;

"Members' Accumulation Account" means an accounts set up under clause 3.9;

"Member's Benefits" means the total of the Member's Accumulation Account and the Member's Pension Account and any other amounts held by the Trustee for the Member;

"Member's Pension Benefit Account" means any account set up under clause 7.2;

"Net Income" means the net income of the Fund under general accounting principles, unless the trustee otherwise determines;

## SUPERANNUATION FUND TRUST DEED

"Nominated Beneficiary" means a Dependant or other person nominated in writing by the Member under clause 12;

"Non-Concessional Contributions" has the meaning given in the Superannuation Law;

"Old-Age Pension" has the meaning given in the Superannuation Law;

"Pension" means any series of payments or payment that is a pension under the Superannuation Law including but not limited to:

- (i) a life time complying pension;
- (ii) an allocated pension;
- (iii) a flexi-pension;
- (iv) a fixed term pension;
- (v) a fixed term complying pension;
- (vi) a market linked pension; and
- (vii) a lifetime or fixed term pension payable under the Social Security Act 1991 or the Veteran's Entitlement Act 1986 or related legislation.
- (viii) an account based pension
- (ix) a transition to retirement pension

"Pension Account" means an account set up under clause 7.2;

"Pension Benefit" is a Benefit payable over a period out of a Member's Pension Benefit Account and includes an Allocated Pension Benefit and a Complying Pension Benefit;

"Pension Benefit Account" means an account established under clause 7.2;

"Person" means an individual, a company or other entity as the context requires;

"Preserved Benefit" means a benefit preserved under the Superannuation Law;

"Primary Purpose" relates to the primary purpose of paying pensions and has the meaning given in the Superannuation Law;

"Product Disclosure Statement" has the meaning given in the Corporations Act;

"Regulated Fund" has the meaning given in the Superannuation Law;

"Regulator" has the meaning given in the Superannuation Law;

"Relative", in relation to a Member means a parent, grandparent, brother, sister, uncle, aunt, nephew, niece, Child or grandchild; and a Spouse of such a Person;

"Report" means a financial report or similar document required under the Superannuation Law and includes Books;

"Retirement Benefits" means Pension Benefits payable on the retirement of a Member and other superannuation benefits;

"Reversionary Beneficiary" means a Dependant nominated by a Member, a Dependant nominated by the Trustee to be a Reversionary Beneficiary;

**SUPERANNUATION FUND TRUST DEED**

"Retirement Savings Account" has the meaning given in the Superannuation Law;

"Self-Managed Superannuation Fund" has the meaning given in the Superannuation Law;

"Signing Date" is the date the Deed was executed;

"SISA" means the Superannuation Industry (Supervision) Act (1993) and any replacement or supplementary legislation;

"Sole Purpose" has the meaning given in the Superannuation Law;

"Superannuation Fund" has the meaning given in the Superannuation Law;

"Superannuation Guarantee Charges" has the meaning given in the Superannuation Law and the Tax Act;

"Superannuation Law" means the SISA, the Tax Act and any other laws or regulations that the Fund must comply with to be a Regulated Fund;

"Spouse" means a Person who is legally married to a Member or a Person who is not legally married to the Member but who lives with the Member as the husband or wife of the Member and may include a same sex partner;

"Tax Act" means the Income Tax Assessment Act 1936 and the Income Tax Assessment Act 1997 and any related Acts and any regulations made under those Acts;

"Taxation" includes income tax, payroll tax, land tax, stamp duty and any other taxes or duties paid or payable by the Trustee on behalf of the Fund or, where applicable, by any Member, former Member, Dependant or Beneficiary;

"Trustee" means the person(s) nominated as the Trustee(s) in Schedule A and any Person(s) who become(s) the Trustee(s) of the Fund pursuant to the terms of this Deed;

"Unallocated Contributions Account" means a reserve account established under Clause 4;

"Unclaimed Benefits" has the meaning given in the Superannuation Law; and

"Year" means a period of twelve months ending on 30 June or such other period as the Trustee determines.

**16 INTERPRETATION**

**16.1 Plural and Gender of Words**

In this Deed, references to one gender include the other gender and references to the singular number include the plural number, and vice versa.

## **SUPERANNUATION FUND TRUST DEED**

### **16.2 Headings to Clauses**

Headings to clauses are for convenience only and do not affect the interpretation of any provision in this Deed.

### **16.3 Acts of Parliament**

References to Acts of Parliament are references to those Acts as amended, modified or re-enacted and include replacements Acts and Acts of similar intent and purpose. References to a provision of a statutory enactment include the relevant provision of the enactment as amended, modified or re-enacted.

### **16.4 Severability**

If any part of a clause in this Deed is construed as illegal, invalid or void the legality and validity of the remaining parts of the clause will not be affected and the illegal, invalid or void part will be deemed to be deleted from this Deed.

### **16.5 Superannuation Law Definitions**

If there is any doubt regarding the meaning of a word or phrase used in this Deed and the same or a similar word or phrase is used in the Superannuation Law, the meaning given to that word or phrase in the Superannuation Law will be deemed to be the meaning of that word or phrase in this Deed.

### **16.6 References to breaching the Superannuation Law**

Any reference to "breaching the Superannuation Law" or similar phrases will be taken as a reference to breaching the Superannuation Law in a way that prejudices the Fund's status as a Regulated Fund or which otherwise exposes the Fund to a risk of a penalty under the Superannuation Law.

### **16.7 References to Clauses**

A reference to a clause will be a reference to a clause of this Deed.

### **16.8 Schedule C Additional Administrative Powers**

The Trustee has the powers set out in Schedule C.

## **17 THE TRUSTEES HAVE READ AND UNDERSTOOD THE DEED**

**17.1** Each Individual Trustee or Director of a Company Trustee has read and understood this Deed and is aware of all matters that should be considered by a Trustee before agreeing to act as a Trustee of the Fund.

**17.2** Each Individual Trustee or Director of a Company Trustee believes on reasonable grounds that the Members have access to all information required to decide whether to become or remain a Member of the Fund and are aware of where and how this information can be obtained.

**SUPERANNUATION FUND TRUST DEED**

17.3 Each Individual Trustee or Director of a Company Trustee affirms that she understands superannuation law and does not need a Product Disclosure Statement to decide to become a Member or a Trustee of the Fund.

**18 DEEMED COMPLIANCE WITH THE SUPERANNUATION LAW**

18.1 The Fund has been established to be a Regulated Superannuation Fund

18.2 The Trustee may do any act or thing necessary to ensure that the Fund complies with the Superannuation Law and remains a Regulated Superannuation Fund.

18.3 The Trustee may not do any act or thing that breaches the Superannuation Law or prejudices the Fund's status as a Regulated Superannuation Fund.

18.4 Each provision in this Deed is subject to a provision that it will not be of any effect if it prejudices the Fund's status as a Regulated Superannuation Fund.

18.5 If there is conflict between the specific provisions of this Deed and the provisions deemed to be included in the Deed under this clause then the deemed provisions will prevail over the specific provisions to the extent of any inconsistency.

SUPERANNUATION FUND TRUST DEED

EXECUTED AS A DEED on the Signing Date


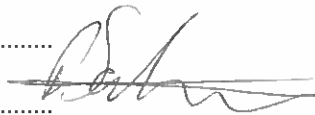

SIGNED:

By Zahid Ali

in the presence of:

By Yasmin Ali

in the presence of:

  
.....  
PEDRAM SALAMI   
.....  
A. Ali  
.....  
PEDRAM SALAMI   
.....

**SUPERANNUATION FUND TRUST DEED**

**SCHEDULE A: DETAILS OF THE FUND**

**SIGNING DATE:** 12th April 2016

**TRUSTEE:** Zahid Ali  
Yasmin Ali

**MEMBER:** Zahid Ali  
Yasmin Ali

**NAME OF FUND:** Saa Super Fund

**PROPER LAW GOVERNING FUND:** QLD

## SUPERANNUATION FUND TRUST DEED

### **SCHEDULE B: TRUSTEE'S INVESTMENT POWERS**

The Trustee's investment powers include the powers set out in the following paragraphs.

The exercise of any power by the Trustee in good faith may not be challenged by a Member or any other Person having an interest in the Fund.

The Trustee must not exercise any investment power in a way that prejudices the Fund's status as a Regulated Fund.

#### **Specific Powers**

1. The power to accept any Assets as a Contribution under this Deed.
2. The power to retain an Asset in the condition it is received by the Trustee as the Trustee may determine notwithstanding that it may have a wasting or depreciating nature.
3. The power to retain any part of the Trust Fund in cash as the Trustee may determine notwithstanding that the cash retained may not be earning interest.
4. The power to retain any Asset notwithstanding that it may not be producing any income.
5. The power to purchase or otherwise acquire any Assets in any country on such terms as the Trustee may determine.

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6. The power to acquire life insurance policies on the life of a Member on such conditions as the Trustee may determine.
7. The power to acquire an Annuity on such terms as the Trustee may determine.
8. The power to advance or lend money to any Person, corporation, bank, government, public body or authority in any country, either with or without security and either bearing or not bearing interest and in such currency and upon such terms as the Trustee may determine.
9. The power to lend any Assets other than money to any Person or corporation, either with or without security and for such period and upon such terms as the Trustee may determine. If the Trustee takes any security in relation to Assets advanced or lent, the value of the security may be less than the value of the Assets advanced or lent and the Trustee will not be obliged to obtain any valuation of the security or the Assets lent.
10. The power to sell, exchange or otherwise dispose of any Assets and to grant options or rights to purchase, exchange or otherwise acquire any Assets upon such terms and conditions as the Trustee may determine; and to vary any contract for sale, buy at any auction, rescind any contract for sale and resell upon such terms and conditions as the Trustee may determine.
11. The power to lease or license and to grant options or rights to lease or license any Assets to any Person for such period and for such rent or consideration including rent-free and upon such terms and conditions as the Trustee may determine.



## SUPERANNUATION FUND TRUST DEED

12. The power to promote or carry on any scheme or undertaking of any nature in any country (including any scheme or undertaking of a speculative nature) upon such terms as the Trustee may determine.
13. The power to join or enter into partnership or into any arrangement for sharing of profits, co-operation, joint venture or otherwise in any country with any Person, corporation or other Fund for the purpose of promoting or carrying on any business, scheme or undertaking of any nature upon such terms as the Trustee determines.
14. The power to make, add to, enlarge, alter, demolish or reconstruct any improvements on any land whether the title to such land be freehold, leasehold or some other title.
15. The power to repair, maintain, renovate or improve an Assets.
16. The power to insure any Assets in which the Trustee has an interest on such terms as the Trustee may determine. Any such insurance need not be for the full value of the Assets insured. The Trustee will not be obliged to obtain any valuation of any Asset for the purpose of insuring it.
17. The power to surrender any Assets upon such terms as the Trustee thinks fit.
18. The power to accept any shares, units, notes, debentures or other securities in any corporation and/or other Fund in any country in place of or in exchange for any shares, units, notes, debentures or other securities forming part of the Fund.
19. The power to exercise all rights and privileges in respect of any shares, units, notes or other securities forming part of the Trust Fund as the Trustee may determine.
20. The power to pay calls on any shares, units, notes, or other securities.
21. The power to allow documents of title in respect of any Assets to remain out of the possession of the Trustee whether without security and for such period and upon such terms and conditions as the Trustee thinks fit.
22. The power to allow any Assets to be held by or registered in the name of any Person in any country without security on such terms as the Trustee may determine.
23. The power to give receipts for capital and other monies and to allow any person or corporation to give a receipt on behalf of the Trustee. Any receipt must be a valid discharge to the Person, corporation or Fund in whose favour it is given.
24. The power to commence, defend or otherwise take part in any proceedings in any court, tribunal or other judicial, quasi-judicial or administrative body including any arbitration. The Trustee may conduct such proceedings in such manner as it thinks fit and may discontinue, withdraw from, compromise or proceed to the final determination of any such proceedings on such terms (including a total admission of liability at any stage of the proceedings) as the Trustee thinks fit.
25. The power to compromise, compound, abandon or otherwise settle any debt, account, or claim relating to the whole or any part of the Fund's Assets including releasing in whole or in part the payment or transfer of any Assets owing or due to the Trustee.

**SUPERANNUATION FUND TRUST DEED**

26. The power to move, transmit or reinvest all or any part of the Fund's Assets to whatever location and at such time or times as the Trustee may determine.
27. The power to do anything which may facilitate any exercise of the powers, authorities and discretions conferred on the Trustee by this Deed.
28. The power to invest in any Asset available to the Trustee including Assets outside of Australia provided that this does not prejudice its status as a Regulated Fund.
29. The power to appoint and pay a person for advice on investment and insurance matters.
30. The power to delegate its investment powers.
31. The power to borrow or raise any financial accommodation and to assign, pledge, mortgage or charge any of the Trust as security for any such financial accommodation.
32. The power to give indemnities to or on behalf of any person the Trustee thinks fit.
33. The power to purchase, take on lease or licence, develop, construct, hold, improve, sell, transfer, convey, surrender, lease, licence or otherwise deal with any real property and, without limiting the generality of this clause, to develop any commercial or retail premises and hold or sell, transfer, convey, surrender, lease or licence such premises.

## SUPERANNUATION FUND TRUST DEED

### SCHEDULE C: TRUSTEE'S ADMINISTRATIVE POWERS

The Trustee's administrative powers include the powers set out in the following paragraphs. The exercise of any of these powers by the Trustee may not be challenged by any Member or any other Person having an interest in the Fund. The Trustee must not exercise any administrative power in a way that prejudices its status as a Regulated Fund.

1. The power to settle, compromise or submit to arbitration any matters relating to this Deed or to the rights of Members, former Members or Beneficiaries.
2. The power to commence, carry on or defend proceedings relating to the Fund or to the rights of Members, former Members or Beneficiaries and to commence, carry on or defend legal proceedings to recover damages against any Person arising out of any loss suffered by any Member or former Member or Beneficiary as a result of any negligence, or breach of the terms of this Deed and the Trustee may abandon, compromise or release any such legal proceedings as it may consider desirable.
3. The power to insure or reinsure any risks with any insurer and to self insure including setting up a self-insurance reserve.
4. The power to purchase an Annuity to provide all or a part of a Pension.
5. The power to retain the services of and to appoint professional or other advisers in relation to the management, investment, administration or conduct of the Fund, to act on the advice of any Person so retained and to pay the fee or remuneration for any professional or other advisers so appointed.
6. The power to pay and advance out of the Fund all costs, expenses and outgoings (including Taxation) of and incidental to the management of the Fund.
7. The power to provide a full or part release to any Person, company, government or institution in respect of any matters which have arisen or may arise as a result of an association, involvement or Membership of the Fund by that Person.
8. The power to insure against any risk faced by the Fund.
9. The power to generally do all acts the Trustee considers necessary or expedient for the administration, maintenance and preservation of the Fund and in the performance of its obligations under this Deed.
10. The power to appoint any Person or Company as custodian to hold legal title for any Asset applied or to be applied by the Trustee, on such terms as the Trustee thinks fit.
11. The power to pay an anti-detriment benefit to the dependents of a deceased Member and to claim a tax deduction to effectively obtain a refund of tax paid on contributions previously paid in respect of the deceased member and other amounts as provided for under the Tax Act.
12. The Power to do anything that a Superannuation Fund Trustee can generally do to ensure the efficient and effective management of the Fund and its on-going compliance with the Superannuation Law.

## SUPERANNUATION FUND TRUST DEED

### SCHEDULE D: SAMPLE PRODUCT DISCLOSURE STATEMENT

#### PRODUCT DISCLOSURE STATEMENT FOR THE SAMPLE SUPER FUND ("THE FUND")

**Name(s) of trustee(s):** Sample Pty Ltd

**Date PDS created:**

#### **Introduction**

This Product Disclosure Statement (PDS) is prepared by the Fund's trustees for the benefit of the members. The PDS has been provided to the Fund's members to inform them of the significant features of the Fund and to allow them to compare their interest in the Fund to alternative financial products and to decide whether to acquire or retain an interest in the Fund.

This PDS has been provided to the Fund's members even though the trustees believe the members are aware of the information contained in it and are aware of where this information can be obtained from other sources. This PDS is to be read in conjunction with the Fund's deed and all other information provided to the Fund trustees by the Provider and these documents are deemed to be included in this PDS. Words and phrases used in this PDS will have the same meaning as in the Fund's trust deed.

The Trustees acknowledge it is their responsibility to comply with the Corporations Act and the Superannuation Law provisions and all other laws applying to Product Disclosure Statements. The Trustees are responsible for the contents of this PDS and indemnify all other persons including the members for any loss or damage suffered by the Trustees or the Fund as a result of this PDS and any later PDSs not complying with any laws.

If the Fund's trustee is a Company the directors of the Company will be deemed to be the Fund's trustees for the purposes of this PDS.

#### **Information requirements**

This executive summary of the PDS contains basic information relating to:

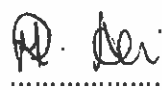
- (i) any significant benefits that may accrue to the member;
- (ii) any significant risks faced by the member;
- (iii) the costs faced by the member;
- (iv) any commissions payable;
- (v) the rights, terms, obligations and conditions attaching to the product;
- (vi) any cooling off scheme;
- (vii) any dispute resolution process; and
- (viii) any ethical considerations.

**SUPERANNUATION FUND TRUST DEED**

**Signatures**

Signed by the Trustees or the directors of the trustee company

Name of trustee/director ZAHID ALI  
Signature 

Name of trustee/director YASMIN ALI  
Signature 

Signed by the members as a record of their receipt of the PDS

Name of member ZAHID ALI  
Signature 

Name of member YASMIN ALI  
Signature 

**Significant benefits that may accrue to the Member**

The Fund has been established for the Primary Purpose of providing age pensions to members. The Fund may also provide lump sum benefits and certain ancillary benefits to members provided certain conditions are met.

The Fund cannot provide a pension benefit, a lump sum benefit or an ancillary benefit where to do so would prejudice the Fund's status as a Regulated Superannuation Fund.

The amount of any pension benefit and any lump sum benefit will be determined by the balance of the member's Accumulation Account, the member's age and gender.

The amount of any other benefits, including total and permanent disability benefits, temporary total disability benefits, death benefits, financial hardship benefits and other ancillary benefits able to be paid by the Fund will be largely determined by the balance of the member's Accumulation Account.

In some cases the payment of a benefit may be subject to the trustee's discretion.

The amount of a Member's Accumulation Account will be determined by the factors listed in clause 3 of the Fund's trust deed. These factors are dominated by the rate of return earned on the Fund's choice of investments under its investment strategy.

## SUPERANNUATION FUND TRUST DEED

The rate of return earned on the Fund's investments depends on factors outside the control of the Fund's trustees.

### **Significant risks faced by a Member**

There are a number of significant investment risks faced by Members. These include:

- (i) the risk that general economic conditions in Australia and overseas will lead to poor investment returns for shares and property and other investments held by the Fund, both in Australia and overseas;
- (ii) the risk that an investment manager or an investment consultant engaged by the Fund will not perform well and will only generate returns below the market average; and
- (iii) the risk that the specific shares, properties and other assets held by the Fund will fall in value or will not increase in value in line with the market average for that class of asset.

The Trustees are responsible for the Fund's investments strategy and believe that the current investment strategy minimises these risks subject to its performance goals.

The Fund also faces a number of other compliance and legislative risks connected to its status as a Regulated Superannuation Fund. These include the risk that the Fund will be exposed to significant tax penalties and other penalties as a result of the Fund breaching the Superannuation Law.

### **Costs faced by Fund members**

The Fund will incur certain costs. These costs will be effectively passed on to the members by decreasing the Fund's net income each year, and hence decreasing the amount of benefits allocated to each Member's Accumulation Account each year.

The Fund's costs include accounting and audit fees and bank charges. The accounting and audit fees charged by the service provider and related entities are time based and are largely determined by the number and complexity of the transactions engaged in by the trustees each year.

### **Commissions and other amounts payable**

Commissions or similar amounts may be paid to third parties such as managed funds and property syndicates should the Fund trustees choose to acquire and hold these investments.

### **The terms, obligations and conditions of the member's interest in the Fund**

The rights, terms, obligations and conditions of the member's interest in the Fund are detailed in the Fund's trust deed. In summary, the Member is entitled to the full benefit of amounts contributed to the Fund by or for the Member plus earnings thereon less the Member's share of any costs or losses including taxation incurred by the Fund, subject to the Superannuation Law.

The Member is obligated to do all things necessary to comply with the Fund's trust deed and to comply with the Superannuation Law. This includes notifying certain information to the trustees whether on the happening of a certain event, such as reaching a certain age, or otherwise.

## SUPERANNUATION FUND TRUST DEED

### **Cooling off scheme**

There is no formal cooling off scheme under the Fund's deed. This is because there is no need for it. The decision to become a Fund member can be cancelled at any time by the Member. This can be done, for example, after initiating a transfer of benefits to the Fund but before the transfer is completed by cancelling the transfer. It can also be done at any other time by initiating a transfer of benefits from the Fund to an Approved Superannuation Arrangement.

There are usually no significant costs attached to this. However, if the Fund has to be wound up as a result of the member transferring benefits to another superannuation entity there may be costs attached to the winding up of the Fund.

### **Dispute resolution process**

There is no formal dispute resolution process. This is because there is no need for it. Each member is a trustee or is a director of the corporate trustee and therefore has full access to all relevant information. Each member may transfer out of the Fund to another Approved Superannuation Arrangement should the member not be satisfied with any aspect of the Fund's operations.

### **Ethical considerations**

The Trustees are not aware of any ethical consideration that may influence the member's decision to become or remain a member of the Fund.

The Trustees are not aware of any ethical consideration that may affect the Fund's investments.

### **The Trustees' knowledge of Superannuation**

The Trustee's knowledge of the Fund and of other Approved Superannuation Arrangements is sufficient to allow the Trustee to decide to act as a trustee of the Fund and to discharge all the responsibilities of a trustee.

SUPERANNUATION FUND TRUST DEED

**SCHEDULE E: SAMPLE MINUTE OF A MEETING OF DIRECTORS OF A CORPORATE TRUSTEE**

**MINUTE OF A MEETING OF DIRECTORS OF (TRUSTEE) HELD AT THE TRUSTEE'S PRINCIPAL PLACE OF BUSINESS ON (DATE)**

**Present**

Joe Sample

**Chairperson**

Joe Sample

**Minutes of the Previous Meeting**

The minutes of the previous meeting were read and affirmed as correct.

**Change of Pension Benefits**

The Chairperson advised the meeting that the trustee had received a letter from Name of Member asking for the Member's existing allocated pension to be converted to another type of pension. The meeting considered this request and then agreed to it, and authorised the Chairperson to do all things necessary to give effect to this resolution.

**Closure**

There being no further business the meeting closed.

Signed as a true and complete record of the meeting on the date stated above.

Chairperson .....



**SUPERANNUATION FUND TRUST DEED**

**SCHEDULE F: BINDING DEATH BENEFIT NOMINATION FORM**

**Name of member:** \_\_\_\_\_

**Name of fund:** **Sample Superannuation Fund**

**Date of nomination**

I, [ name of Member ], hereby direct the trustee of the [ Name of Fund ] to pay my benefits upon my death to the following persons

<b>Name</b>	<b>Relationship</b>	<b>Percentage or Amount of Benefits</b>
[Name of Dependant 1] *		%
[Name of Dependant 2] *		%
[Name of Dependant 3] *		%

[My Legal Personal Representative]                      Executors of my will or administrators of my estate  
at the date of my death

Signed by the Member                      .....

**\*\*First witness**                                      .....

Name of first witness                      .....

Address of first witness                      .....

**\*\*Second witness**                                      .....

Name of second witness                      .....

Address of second witness                      .....

Each witness declares this notice was signed in their presence on the date stated above.

\* A Dependent must be a spouse, child or a person otherwise financially dependant on you.

\*\*A Witness cannot be a Person named as a Dependant or a Legal Personal Representative above or otherwise be a person capable of benefitting under this nomination .

SUPERANNUATION FUND TRUST DEED

**TRUST DEED**

establishing

**SAA SUPER FUND**

*"Certified as a true and correct  
copy of the original document  
which I have sighted"*

*Pedram Salami*

*14/04/2016*



Prepared for:

**Astute Wealth Management**  
5 Latrobe Terrace  
Paddington QLD 4064  
Telephone: 0735103510  
Facsimile: 0735103510  
Email: pedram@astutewealth.com.au

McMasters' Solicitors Pty Ltd  
(A.C.N 093 279 835)  
71 Tulip Street, Cheltenham, Victoria 3192  
Telephone (03) 9583 6533  
Email: information@mcmasters.com.au

SUPERANNUATION FUND TRUST DEED

EXECUTED AS A DEED on the Signing Date

SIGNED:

By Zahid Ali

in the presence of:

By Yasmin Ali

in the presence of:

*Zahid Ali*

PEDRAM SALAMI

*Yasmin Ali*

PEDRAM SALAMI

certified as a true and correct  
copy of the original document  
which I have sighted

Pedram Salami

14/04/2016



*Pedram Salami*

SUPERANNUATION FUND TRUST DEED

SCHEDULE A: DETAILS OF THE FUND

SIGNING DATE: 12th April 2016

TRUSTEE: Zahid Ali  
Yasmin Ali

MEMBER: Zahid Ali  
Yasmin Ali

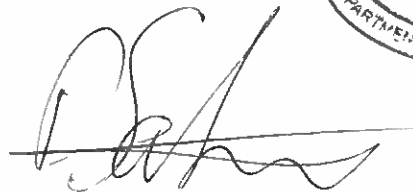
NAME OF FUND: Saa Super Fund

PROPER LAW GOVERNING FUND: QLD

\* Certified as a true and correct  
copy of the original document  
which I have sighted.

Pedram Salami:

14/04, 2016




# Superannuation contributions splitting application

Warning: This form has been designed to assist you to prepare the Australian Tax Office's Superannuation Worksheet. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

## Section A: Your details

### 1 Tax file number (TFN)

 You don't have to provide your TFN to your superannuation fund. However, if your superannuation fund does not have your TFN, they cannot accept personal contributions (and other member contributions) and extra tax may be deducted from your employer contributions (and other assessable contributions).

412097904

### 2 Full name

Title: MR

Family name

ALI

First given name

Other given names

ZAHID

### 3 Address

Suburb/town

COLLINGWOOD PARK,

State/territory

QLD

Postcode

4301

4 Date of birth 04 OCTOBER 1976

5 Sex MALE

6 Daytime phone number (include area code)

7 Email address RASTAMAAN@HOTMAIL.COM

## Section B: Your superannuation fund's details

### 8 Fund's name

9 Australian business number (ABN) 40324291400

10 Member account number ALIZAH00012A

---

## Section C: Your spouse's details

### 11 Tax file number (TFN)

**!** You don't have to provide your TFN to your superannuation fund. However, if your superannuation fund does not have your TFN, they cannot accept personal contributions (and other member contributions) and extra tax may be deducted from your employer contributions (and other assessable contributions).

### 12 Full name

Title:

Family name

First given name

Other given names

### 13 Address

Suburb/town

State/territory

Postcode

14 Date of birth

15 Sex

16 Daytime phone number (include area code)

### 17 Email address

---

## Section D: Your spouse's superannuation fund details

### 18 Fund's name

19 ABN

20 Member account number

## Section E: Contributions splitting details

### 21 Financial year ending

**!** This must be either this current financial year or the previous financial year. You cannot apply to split contributions made to your account before the beginning of last financial year.

Day	Month	Year
3	0	2021

### 22 Taxed splittable contributions

Write the amount or percentage that your spouse is to receive. It cannot be more than 85% of the contributions you made in this category or more than the concessional contributions cap for the financial year.

The contributions in this category include:

- employer contributions (including salary sacrifice contributions)
- personal contributions you have advised your fund you will claim as a tax deduction (for example, because you are self-employed).

Dollar amount \$   OR percentage  %

### 23 Untaxed splittable employer contributions

Write the amount or percentage that your spouse is to receive.

These can only be employer contributions to your public sector superannuation fund that you are requesting be split with your spouse.

Dollar amount \$   OR percentage  %

## Section F: Your request and declaration

*I request that you split the contributions detailed in section E to the superannuation account of my spouse as detailed in section D. I declare that the information provided on this form is correct.*

Name (Print in BLOCK LETTERS)

ZAHID ALI

Signature

  
Zahid Ali (Aug 22, 2021 18:17 GMT+10)

Date

01 / 07 / 2020

## Section G: Your spouse's declaration


*I declare that at the date of this application I am the spouse of the applicant and I am either:*

- less than 55 years old
- 55 to 64 years old and not retired.

Name (Print in BLOCK LETTERS)

YASMIN ALI

Signature

  
YASMIN ALI (Aug 20, 2021 18:47 GMT+10)

Date

01 / 07 / 2020

# Superannuation lump sum pre-payment statement

Warning: This form has been designed to assist you to prepare the Australian Tax Office's Superannuation lump sum pre-payment statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

## PART 1 – SUPERANNUATION PROVIDER TO COMPLETE

### Section A: Superannuation provider details

1 Superannuation fund, ADF, RSA or annuity provider name

2 Postal address

Suburb/town/locality

PADDINGTON

State/territory

QLD

Postcode

4064

3 Australian business number (ABN) or withholder payer number

40324291400

4 Authorised contact person

Title: MR

Family name

ALI

First given name

Other given names

ZAHID

5 Daytime phone number (include area code)

### Section B: Member's details

6 Your full name

Title: MS

Family name

ALI

First given name

Other given names

YASMIN

7 Current postal address

Suburb/town/locality

COLLINGWOOD PARK,

State/territory

QLD

Postcode

4301

8 Date of birth 03 DECEMBER 1976



---

## Section C: Superannuation lump sum payment details

9 Lump sum payment is calculated to this date

### 10 Superannuation lump sum components

Taxable component

Taxed element \$

Untaxed element \$

Tax-free component \$

**Total amount** \$

### 11 Preservation amounts of the superannuation lump sum

Preserved amount \$

Restricted non-preserved \$

Unrestricted non-preserved \$

**Total amount** \$

---

## Section D: Superannuation provider's signature

12 Date the statement is issued to the member

13 Member is to return statement by

14 Superannuation fund's, ADF's, RSA's or annuity provider's signature

Date

## PART 2 – MEMBER TO COMPLETE

### Section E: Cash amount

1 Pay me a gross cash amount of: \$

I understand that this amount may be subject to tax.

**!** You may wish to speak with a tax professional or your superannuation fund, ADF, RSA or annuity provider to make sure you are aware of your tax obligations and superannuation roll over options.

### Section F: Rollover payment

2 Roll over my payment to: (provide the full name of fund, RSA or annuity provider)

3 Fund ABN

4 Superannuation fund, ADF, RSA or annuity provider postal address:

Suburb/town/locality

State/territory

Postcode

5 Member account number

6 Roll over an amount of: \$

### Section G: Member's declaration

*I authorise my superannuation lump sum to be paid as instructed on this statement.*

Name (print in block letters)

YASMIN ALI

Signature



YASMIN ALI (Aug 20, 2021 18:47 GMT+10)

Date

01/07/2020

**!** You should keep a copy of the statement for your records for a period of five years.

# PAYG Payment Summary - Superannuation Lump Sum

Payment summary for year ending 30 June 2021

Warning: This form has been designed to assist you to prepare the Australian Tax Office's PAYG Payment Summary Statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

## Section A: Payee details

Tax file number

Surname or family name

Given name(s)

Residential address

Suburb/town/locality

State/territory

Postcode

Date of birth (if known)

## Section B: Payment details

Date of payment

TOTAL TAX WITHHELD \$

### Taxable component

Taxed element \$

Untaxed element \$

Tax-free component \$

Is this payment a death benefit? No  Yes

Type of death benefit Trustee of deceased estate  or Non-dependant

## Section C: Payer details

**!** You must also complete this section

Name (use the same name that appears on your activity statement)

Australian business number (ABN) or withholding payer number (WPN)

Branch number

Privacy – For information about your privacy visit our website at [ato.gov.au/privacy](http://ato.gov.au/privacy)

DECLARATION – I declare that the information given on this form is complete and correct.

Signature of authorised person



Date

NOTICE TO PAYEE If this payment summary shows an amount in the total tax withheld box, you must lodge a tax return. If no tax was withheld, you may still have to lodge a tax return. If you have already lodged your tax return, you may need to lodge an amendment request. For more information about this payment summary, lodging your tax return or an amendment request, you can : - visit [www.ato.gov.au](http://www.ato.gov.au) - refer to TaxPack - phone 13 28 61



**Penske Auditors Pty Ltd**

ACN 643 931 506

5 Latrobe Terrace  
PADDINGTON QLD 4064

**Ph:** 07 3510 3510

**E** [audit@penskeauditors.com.au](mailto:audit@penskeauditors.com.au)

20 August, 2021

To the trustees of the  
SAA Super Fund

Dear Trustees,

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

You have requested that we audit the **SAA Super Fund** (the Fund):

1. financial report, which comprises the statement of financial position, as at 30/06/2021 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, 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.

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 30/06/2021.**


Yours sincerely

.....  
**Mussarut Mirza | CA**  
Auditor

Chartered Accountants Australia & New Zealand  
Membership No: 564797

Acknowledged on behalf of the Trustees of the SAA Super Fund by:

(Signed)   
Zahid Ali (Aug 22, 2021 18:17 GMT+10)  
.....  
(dated) / / Aug 22, 2021

(Signed)   
YASMIN ALI (Aug 20, 2021 18:47 GMT+10)  
.....  
(dated) / / Aug 20, 2021



**Penske Auditors Pty Ltd**

ACN 643 931 506

5 Latrobe Terrace  
PADDINGTON QLD 4064

Ph: 07 3510 3510

E [audit@penskeauditors.com.au](mailto:audit@penskeauditors.com.au)

20 August, 2021

Dear Sir/Madam,

**Re: SAA Super Fund | Trustee Representation Letter**

This representation letter is provided in connection with your audit of the financial report of SAA Super Fund (the Fund) and the Fund's compliance with the Superannuation Industry (Supervision) Act 1993 (SISA) and SIS Regulations (SISR), for the year ended 30/06/2021, 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 30/06/2021 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. 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.

## **18. Residency**

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

## **19. Investment Returns**

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

## **20. 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.

## **21. 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.

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

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

## **23. 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.

**24. 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)**



(Signed) Zahid Ali (Aug 22, 2021 18:17 GMT+10)  
(dated) / / Aug 22, 2021



(Signed) YASMIN ALI (Aug 20, 2021 18:47 GMT+10)  
(dated) / / Aug 20, 2021

Financial statements and reports for the year ended  
30 June 2021

SAA Super Fund

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SAA Super Fund  
**Statement of Financial Position**

As at 30 June 2021



	Note	2021
		\$
<b>Assets</b>		
<b>Investments</b>		
<b>Total Investments</b>		<u>0.00</u>
<b>Other Assets</b>		
Reinvestment Residual Account		147.57
CBA ACA Bank Account		8,011.17
CBA CDIA Bank Account		159,549.88
<b>Total Other Assets</b>		<u>167,708.62</u>
<b>Total Assets</b>		<u>167,708.62</u>
<i>Less:</i>		
<b>Liabilities</b>		
Income Tax Payable		4,348.77
<b>Total Liabilities</b>		<u>4,348.77</u>
<b>Net assets available to pay benefits</b>		<u>163,359.85</u>
<b>Represented by:</b>		
<b>Liability for accrued benefits allocated to members' accounts</b>	3, 4	
Ali, Zahid - Accumulation		163,359.85
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>163,359.85</u>



# SAA Super Fund Operating Statement

For the year ended 30 June 2021



	Note	2021 \$
<b>Income</b>		
<b>Investment Income</b>		
Trust Distributions	7	1,178.28
Dividends Received	6	1,417.34
Interest Received		6.19
<b>Investment Gains</b>		
Changes in Market Values	8	32,911.62
<b>Contribution Income</b>		
Employer Contributions		2,015.55
Transfers In		704.55
<b>Total Income</b>		<u>38,233.53</u>
<b>Expenses</b>		
Accountancy Fees		550.00
Administration Costs		1,320.00
ATO Supervisory Levy		518.00
Auditor's Remuneration		550.00
Bank Charges		2.51
Donate DRP Residual to charity		(2.12)
		<u>2,938.39</u>
<b>Member Payments</b>		
Life Insurance Premiums		5,530.75
<b>Total Expenses</b>		<u>8,469.14</u>
<b>Benefits accrued as a result of operations before income tax</b>		<u>29,764.39</u>
Income Tax Expense	9	4,348.82
<b>Benefits accrued as a result of operations</b>		<u>25,415.57</u>

**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.

**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: Banks and Term Deposits**

	2021 \$
<b>Banks</b>	
CBA ACA Bank Account	8,011.17
CBA CDIA Bank Account	159,549.88
	167,561.05

**Note 3: Liability for Accrued Benefits**

SAA Super Fund  
**Notes to the Financial Statements**

For the year ended 30 June 2021



	<b>2021</b>
	<b>\$</b>
Liability for accrued benefits at beginning of year	138,648.83
Benefits accrued as a result of operations	25,415.57
Current year member movements	(704.55)
	<hr/>
Liability for accrued benefits at end of year	163,359.85
	<hr/>

**Note 4: 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 which members were entitled to receive had they terminated their fund membership as at the end of the reporting period.

	<b>2021</b>
	<b>\$</b>
Vested Benefits	<hr/>
	163,359.85
	<hr/>

**Note 5: Guaranteed Benefits**

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

**Note 6: Dividends**

	<b>2021</b>
	<b>\$</b>
Australia And New Zealand Banking Group Limited	181.15
Bendigo And Adelaide Bank Limited	194.04
Coca-cola Amatil Limited	234.09
Macquarie Group Limited	336.60
NAB	120.90
Telstra Corporation Limited.	350.56
	<hr/>
	1,417.34
	<hr/>

**Note 7: Trust Distributions**

	<b>2021</b>
	<b>\$</b>
Ishares Core Composite Bond Etf	108.10
Ishares Global 100 Etf	283.83
Ishares Core S&p/asx 200 Etf	561.41
Magellan Global Equities Fund (managed Fund)	224.94
	<hr/>
	1,178.28
	<hr/>

**Note 8: Changes in Market Values****Unrealised Movements in Market Value**

	<b>2021</b>
	<b>\$</b>
<b>Shares in Listed Companies (Australian)</b>	
Australia And New Zealand Banking Group Limited	2,094.47
Bendigo And Adelaide Bank Limited	2,166.37
Coca-cola Amatil Limited	357.59
Macquarie Group Limited	(4,857.45)
NAB	1,878.39
Telstra Corporation Limited.	(631.96)
	<hr/> 1,007.41 <hr/>
<b>Units in Listed Unit Trusts (Australian)</b>	
Ishares Core Composite Bond Etf	(738.49)
Ishares Core S&p/asx 200 Etf	(1,893.91)
Ishares Global 100 Etf	(16,555.38)
Magellan Global Equities Fund (managed Fund)	(4,317.06)
	<hr/> (23,504.84) <hr/>
<b>Total Unrealised Movement</b>	<hr/> (22,497.43) <hr/>

**Realised Movements in Market Value**

	<b>2021</b>
	<b>\$</b>
<b>Managed Investments (Australian)</b>	
Magellan Global Fund (open Class) (managed Fund)	4,535.98
	<hr/> 4,535.98 <hr/>
<b>Shares in Listed Companies (Australian)</b>	
Australia And New Zealand Banking Group Limited	1,115.23
Bendigo And Adelaide Bank Limited	384.71
Coca-cola Amatil Limited	3,692.83
Macquarie Group Limited	8,790.88
NAB	(85.74)
Telstra Corporation Limited.	1,653.22
	<hr/> 15,551.13 <hr/>

**SAA Super Fund**  
**Notes to the Financial Statements**

For the year ended 30 June 2021



<b>Units in Listed Unit Trusts (Australian)</b>	
Ishares Core Composite Bond Etf	430.44
Ishares Core S&p/asx 200 Etf	8,767.91
Ishares Global 100 Etf	26,123.59
	<hr/>
	35,321.94
	<hr/>
<b>Total Realised Movement</b>	55,409.05
	<hr/>
<b>Changes in Market Values</b>	32,911.62
	<hr/>

**Note 9: Income Tax Expense**

	<b>2021</b>
The components of tax expense comprise	<b>\$</b>
Current Tax	4,348.82
	<hr/>
Income Tax Expense	4,348.82
	<hr/>

The prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:

Prima facie tax payable on benefits accrued before income tax at 15%	4,464.66
Less:	
Tax effect of:	
Non Taxable Transfer In	105.68
Realised Accounting Capital Gains	8,311.36
Accounting Trust Distributions	176.74
Add:	
Tax effect of:	
Decrease in MV of Investments	3,374.61
Franking Credits	99.45
Foreign Credits	6.54
Net Capital Gains	5,561.85
Taxable Trust Distributions	97.21
Distributed Foreign Income	45.44
Rounding	(0.53)

**Notes to the Financial Statements**

For the year ended 30 June 2021

---

Income Tax on Taxable Income or Loss	5,055.45
<hr/>	
Less credits:	
Franking Credits	663.00
Foreign Credits	43.63
<hr/>	
Current Tax or Refund	4,348.82
<hr/>	

# SAA Super Fund Compilation Report



We have compiled the accompanying special purpose financial statements of the SAA Super Fund which comprise the statement of financial position as at 30/06/2021 the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. 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 Trustee(s)**

The Trustee(s) of SAA 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 Trustee(s), 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 trustees who are responsible for the reliability, accuracy and completeness of the information used to compile them. We do not accept responsibility for the contents of the special purpose financial statements.

Geoff Konopka

of

Profectus Tax Advisory Pty Ltd PO Box 350 Latrobe Tce, Paddington 4064

Signed:

A handwritten signature in black ink, appearing to be "G. Konopka", written over a horizontal line.

Dated: 19/08/2021



# SAA Super Fund Trustees Declaration



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:

Zahid Ali (Aug 22, 2021 18:17 GMT+10)

Zahid Ali

Trustee

YASMIN ALI (Aug 20, 2021 18:47 GMT+10)

Yasmin Ali

Trustee

19 August 2021

# Minutes of a meeting of the Trustee(s)

held on 21 May 2020 at 25 Burdekin Court, Collingwood Park,, Queensland 4301

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**PRESENT:** Zahid Ali and Yasmin Ali

**MINUTES:** The Chair reported that the minutes of the previous meeting had been signed as a true record.

**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.

**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 –



[YASMIN.ALI \(Aug 20, 2021 18:47 GMT+10\)...](#)

Yasmin Ali

Chairperson

# SAA Super Fund Members Statement



Zahid Ali  
25 Burdekin Court  
Collingwood Park,, Queensland, 4301, Australia

## Your Details

Date of Birth : Provided  
Age: 44  
Tax File Number: Provided  
Date Joined Fund: 12/04/2016  
Service Period Start Date: 09/11/1999  
Date Left Fund:  
Member Code: ALIZAH00012A  
Account Start Date 12/04/2016  
Account Phase: Accumulation Phase  
Account Description: Accumulation

Nominated Beneficiaries Yasmin Rameeza Ali  
Vested Benefits 163,359.85  
Total Death Benefit 1,120,571.05  
Disability Benefit 957,211.20  
Salary Cont Sum Insured 6,288.24

## Your Balance

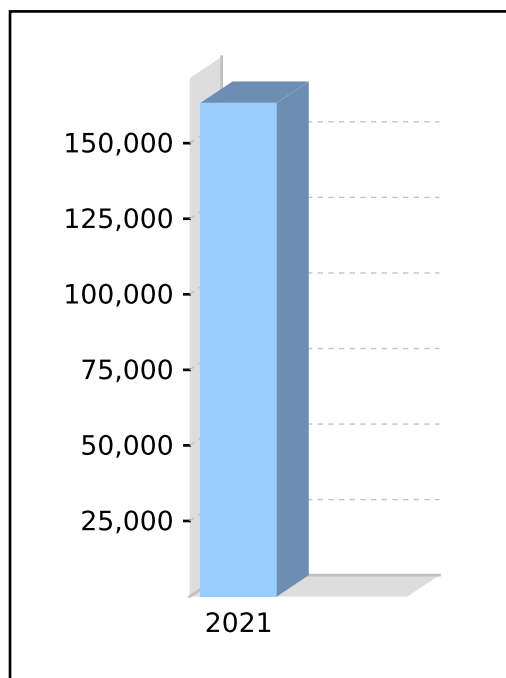
Total Benefits 163,359.85

### Preservation Components

Preserved 163,359.85  
Unrestricted Non Preserved  
Restricted Non Preserved

### Tax Components

Tax Free  
Taxable 163,359.85



## Your Detailed Account Summary

	This Year
Opening balance at 01/07/2020	138,134.66
<u>Increases to Member account during the period</u>	
Employer Contributions	2,015.55
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	33,281.67
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	302.34
Income Tax	4,968.18
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	4,096.96
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	704.55
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2021	163,359.85

# SAA Super Fund

## Statement of Taxable Income

For the year ended 30 June 2021



	<b>2021</b>
	<b>\$</b>
Benefits accrued as a result of operations	29,764.39
<b>Less</b>	
Non Taxable Transfer In	704.55
Realised Accounting Capital Gains	55,409.05
Accounting Trust Distributions	1,178.28
	<u>57,291.88</u>
<b>Add</b>	
Decrease in MV of investments	22,497.43
Franking Credits	663.00
Foreign Credits	43.63
Net Capital Gains	37,079.00
Taxable Trust Distributions	648.07
Distributed Foreign income	302.91
	<u>61,234.04</u>
SMSF Annual Return Rounding	(3.55)
	<u>33,703.00</u>
<b>Taxable Income or Loss</b>	<b>33,703.00</b>
Income Tax on Taxable Income or Loss	5,055.45
<b>Less</b>	
Franking Credits	663.00
Foreign Credits	43.63
	<u>4,348.82</u>
<b>CURRENT TAX OR REFUND</b>	<b>4,348.82</b>
Supervisory Levy	259.00
	<u>4,607.82</u>
<b>AMOUNT DUE OR REFUNDABLE</b>	<b>4,607.82</b>

# Self-managed superannuation fund annual return **2021**

## 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 2021* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2021* (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 # 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

<input type="text" value="P.O. Box 350"/>		
<input type="text"/>		
Suburb/town	State/territory	Postcode
<input type="text" value="Paddington"/>	<input type="text" value="QLD"/>	<input type="text" value="4064"/>

### 5 Annual return status

Is this an amendment to the SMSF's 2021 return?

**A** No  Yes

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

**B** No  Yes

Tax File Number

**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**  /  / Was Part A of the audit report qualified? **B** No  Yes Was Part B of the audit report qualified? **C** No  Yes If 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.

Tax File Number

- 8 Status of SMSF** Australian superannuation fund **A** No  Yes  Fund benefit structure **B** A 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 2021*.

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 **D1** \$  Net foreign income **D** \$  Loss

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

**Calculation of assessable contributions**  
Assessable employer contributions  
**R1** \$

plus Assessable personal contributions  
**R2** \$

plus **\*\*No-TFN-quoted contributions**  
**R3** \$   
*(an amount must be included even if it is zero)*

less Transfer of liability to life insurance company or PST  
**R6** \$

\*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)*

**Calculation of non-arm's length income**

\*Net non-arm's length private company dividends  
**U1** \$

plus \*Net non-arm's length trust distributions  
**U2** \$

plus \*Net other non-arm's length income  
**U3** \$

\*Other income **S** \$  Code

\*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)*

#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** \$  Loss   
*(Sum of labels A to U)*

Exempt current pension income **Y** \$

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



## 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> \$ <input type="text"/>	<b>A2</b> \$ <input type="text"/>	
Interest expenses overseas	<b>B1</b> \$ <input type="text"/>	<b>B2</b> \$ <input type="text"/>	
Capital works expenditure	<b>D1</b> \$ <input type="text"/>	<b>D2</b> \$ <input type="text"/>	
Decline in value of depreciating assets	<b>E1</b> \$ <input type="text"/>	<b>E2</b> \$ <input type="text"/>	
Insurance premiums – members	<b>F1</b> \$ <input type="text" value="5,530"/>	<b>F2</b> \$ <input type="text"/>	
SMSF auditor fee	<b>H1</b> \$ <input type="text" value="550"/>	<b>H2</b> \$ <input type="text"/>	
Investment expenses	<b>I1</b> \$ <input type="text" value="-2"/>	<b>I2</b> \$ <input type="text"/>	
Management and administration expenses	<b>J1</b> \$ <input type="text" value="2,390"/>	<b>J2</b> \$ <input type="text"/>	
Forestry managed investment scheme expense	<b>U1</b> \$ <input type="text"/>	<b>U2</b> \$ <input type="text"/>	
Other amounts	<b>L1</b> \$ <input type="text"/>	<b>L2</b> \$ <input type="text"/>	Code <input type="text"/>
Tax losses deducted	<b>M1</b> \$ <input type="text"/>		

<b>TOTAL DEDUCTIONS</b>
<b>N</b> \$ <input type="text" value="8,468"/>
(Total <b>A1</b> to <b>M1</b> )

<b>TOTAL NON-DEDUCTIBLE EXPENSES</b>
<b>Y</b> \$ <input type="text"/>
(Total <b>A2</b> to <b>L2</b> )

<b>#TAXABLE INCOME OR LOSS</b>	Loss <input type="checkbox"/>
<b>O</b> \$ <input type="text" value="33,703"/>	
(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)	

<b>TOTAL SMSF EXPENSES</b>
<b>Z</b> \$ <input type="text" value="8,468"/>
(N plus Y)

#This is a mandatory label.

Tax File Number

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 2021* on how to complete the calculation statement.

#Taxable income	<b>A \$</b>	<input type="text" value="33,703"/>
		<i>(an amount must be included even if it is zero)</i>
#Tax on taxable income	<b>T1 \$</b>	<input type="text" value="5,055.45"/>
		<i>(an amount must be included even if it is zero)</i>
#Tax on no-TFN-quoted contributions	<b>J \$</b>	<input type="text" value="0.00"/>
		<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>	<input type="text" value="43.63"/>	
Rebates and tax offsets	<b>C2 \$</b>	<input type="text"/>	
			<b>Non-refundable non-carry forward tax offsets</b>
			<b>C \$</b> <input type="text" value="43.63"/>
			<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>	<input type="text" value="0.00"/>	
Early stage venture capital limited partnership tax offset carried forward from previous year	<b>D2 \$</b>	<input type="text" value="0.00"/>	
Early stage investor tax offset	<b>D3 \$</b>	<input type="text" value="0.00"/>	
Early stage investor tax offset carried forward from previous year	<b>D4 \$</b>	<input type="text" value="0.00"/>	
			<b>Non-refundable carry forward tax offsets</b>
			<b>D \$</b> <input type="text" value="0.00"/>
			<i>(D1 plus D2 plus D3 plus D4)</i>
			<b>SUBTOTAL 2</b>
			<b>T3 \$</b> <input type="text" value="5,011.82"/>
			<i>(T2 less D – cannot be less than zero)</i>

Complying fund's franking credits tax offset	<b>E1 \$</b>	<input type="text" value="663.00"/>	
No-TFN tax offset	<b>E2 \$</b>	<input type="text"/>	
National rental affordability scheme tax offset	<b>E3 \$</b>	<input type="text"/>	
Exploration credit tax offset	<b>E4 \$</b>	<input type="text" value="0.00"/>	
			<b>Refundable tax offsets</b>
			<b>E \$</b> <input type="text" value="663.00"/>
			<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 \$**

Tax File Number

<b>H1</b>	Credit for interest on early payments – amount of interest	\$	
<b>H2</b>	Credit for tax withheld – foreign resident withholding (excluding capital gains)	\$	
<b>H3</b>	Credit for tax withheld – where ABN or TFN not quoted (non-individual)	\$	
<b>H5</b>	Credit for TFN amounts withheld from payments from closely held trusts	\$	0.00
<b>H6</b>	Credit for interest on no-TFN tax offset	\$	
<b>H8</b>	Credit for foreign resident capital gains withholding amounts	\$	0.00
<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>	\$	0.00
<i>(unused amount from label E – an amount must be included even if it is zero)</i>			

PAYG instalments raised

**K** \$

Supervisory levy

**L** \$ 259.00

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>	\$	4,607.82
<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 2021*.

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

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

Tax File Number

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** \$

Inward rollovers and transfers

**P** \$

Outward rollovers and transfers

**Q** \$

Lump Sum payments

**R1** \$

Income stream payments

**R2** \$

Code

Code

TRIS Count

**CLOSING ACCOUNT BALANCE S** \$

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Tax File Number

**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**

Cash and term deposits **E** \$

<b>Limited recourse borrowing arrangements</b>	
Australian residential real property	<b>J1</b> \$ <input type="text"/>
Australian non-residential real property	<b>J2</b> \$ <input type="text"/>
Overseas real property	<b>J3</b> \$ <input type="text"/>
Australian shares	<b>J4</b> \$ <input type="text"/>
Overseas shares	<b>J5</b> \$ <input type="text"/>
Other	<b>J6</b> \$ <input type="text"/>
Property count	<b>J7</b> <input type="text"/>

Debt securities **F** \$

Loans **G** \$

Listed shares **H** \$

Unlisted shares **I** \$

Limited recourse borrowing arrangements **J** \$

Non-residential real property **K** \$

Residential real property **L** \$

Collectables and personal use assets **M** \$

Other assets **O** \$

**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** \$

<b>TOTAL AUSTRALIAN AND OVERSEAS ASSETS</b> <b>U</b> \$ <input type="text" value="167,708"/>
(Sum of labels <b>A</b> to <b>T</b> )

**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  \$

Tax File Number

**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> \$	<input type="text"/>
Permissible temporary borrowings	<b>V2</b> \$	<input type="text"/>
Other borrowings	<b>V3</b> \$	<input type="text"/>
Borrowings		<b>V</b> \$ <input type="text"/>
Total member closing account balances (total of all <b>CLOSING ACCOUNT BALANCES</b> from Sections F and G)	<b>W</b> \$	<input type="text" value="163,360"/>
Reserve accounts	<b>X</b> \$	<input type="text"/>
Other liabilities	<b>Y</b> \$	<input type="text" value="4,348"/>
<b>TOTAL LIABILITIES</b>	<b>Z</b> \$	<input type="text" value="167,708"/>

**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 2020–21 income year, write **2021**). **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 2021*. **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 2021* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2021*. **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

  
Zahid Ali (Aug 22, 2021 18:17 GMT+10)

Aug 22, 2021  
Date  /  /

### Preferred trustee or director contact details:

Title: Mr  Mrs  Miss  Ms  Other

Family name

Ali

First given name

Zahid

Other given names

Phone number

Email address

rastamaan@hotmail.com

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 2021* 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  /  /

### Tax agent's contact details

Title: Mr  Mrs  Miss  Ms  Other

Family name

Correll

First given name

Andrew

Other given names

Raymond

Tax agent's practice

Correll, Andrew

Tax agent's phone number

0735103510

Reference number

SAA20

Tax agent number

25759594

.....**Electronic Lodgment Declaration (SMSF)**

**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.**

**Privacy**

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](http://ato.gov.au/privacy)

**The Australian Business Register**

The Commissioner of Taxation, 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](http://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	Name of Fund	Year
Provided	SAA Super Fund	2021

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:

- ..... ■ All the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct; and
- ..... ■ I authorise the agent to lodge this tax return.

Signature of Partner, Trustee, or Director	 Zahid Ali (Aug 22, 2021 18:17 GMT+10)	Date	Aug 22, 2021 / /
--	--	------	---------------------

**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 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.

5 Wt i bhBUa Y.....		
Account Number		Client Reference SAA20

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

Signature		Date	/ /
-----------	--	------	-----



.....Tax Agent's 8 YWUfUjcb

**I declare that:**

- I have prepared this tax return in accordance with the information supplied by the partner, trustee, director or public officer
- I have received a declaration made by the entity that the information provided to me for the preparation of this tax return is true and correct; and
- I am authorised by the partner, trustee, director or public officer to lodge this tax return, including any applicable schedules.

**Agent's signature** .....  **Date**  /  /

**Contact name**  **Client Reference**

**Agent's Phone Number**  ..... **HUI '5 [ YbhBi a VYf**

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**SAA Super 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>								
CBA ACA Bank Account		8,011.170000	8,011.17	8,011.17	8,011.17			4.78 %
CBA CDIA Bank Account		159,549.880000	159,549.88	159,549.88	159,549.88			95.22 %
			<b>167,561.05</b>		<b>167,561.05</b>		<b>0.00 %</b>	<b>100.00 %</b>
			<b>167,561.05</b>		<b>167,561.05</b>		<b>0.00 %</b>	<b>100.00 %</b>

# SAA Super 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 Credits	Other Deductions	Distributed Capital Gains	Non-Assessable Payments
<b>Bank Accounts</b>												
CBA ACA Bank Account	4.03			4.03	0.00	0.00	0.00	4.03			0.00	0.00
CBA CDIA Bank Account	2.16			2.16	0.00	0.00	0.00	2.16			0.00	0.00
	<b>6.19</b>			<b>6.19</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>6.19</b>			<b>0.00</b>	<b>0.00</b>
<b>Shares in Listed Companies (Australian)</b>												
ANZ.AX Australia And New Zealand Banking Group Limited	181.15	181.15	0.00		77.64			258.79		0.00		
BEN.AX Bendigo And Adelaide Bank Limited	194.04	194.04	0.00		83.16			277.20		0.00		
CCL.AX Coca-cola Amatil Limited	234.09	156.60	77.49		67.11			301.20		0.00		
MQG.AX Macquarie Group Limited	336.60	134.64	201.96		57.70			394.30		0.00		
NAB.AX NAB	120.90	120.90	0.00		51.82			172.72		0.00		
TLS.AX Telstra Corporation Limited.	350.56	350.56	0.00		150.24			500.80		0.00		
	<b>1,417.34</b>	<b>1,137.89</b>	<b>279.45</b>		<b>487.67</b>			<b>1,905.01</b>		<b>0.00</b>		
<b>Units in Listed Unit Trusts (Australian)</b>												
IAF.AX Ishares Core Composite Bond Etf	108.10			100.98	0.00	7.12	0.00	108.10		0.00	0.00	0.00
IOZ.AX Ishares Core S&p/asx 200 Etf	561.41	452.09	67.81	27.19	175.33	11.96	0.54	734.92		0.00	0.00	2.36
IOO.AX Ishares Global 100 Etf	283.83				0.00	283.83	43.09	326.92		0.00	0.00	0.00
MGE.AX Magellan Global Equities Fund (managed Fund)	224.94				0.00	0.00	0.00	0.00		0.00	8.32	216.62
	<b>1,178.28</b>	<b>452.09</b>	<b>67.81</b>	<b>128.17</b>	<b>175.33</b>	<b>302.91</b>	<b>43.63</b>	<b>1,169.94</b>		<b>0.00</b>	<b>8.32</b>	<b>218.98</b>
	<b>2,601.81</b>	<b>1,589.98</b>	<b>347.26</b>	<b>134.36</b>	<b>663.00</b>	<b>302.91</b>	<b>43.63</b>	<b>3,081.14</b>		<b>0.00</b>	<b>8.32</b>	<b>218.98</b>

Assessable Income (Excl. Capital Gains) **3,081.14**

Net Capital Gain **4.16**

**Total Assessable Income 3,085.30**

\* 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.



**Penske Auditors Pty Ltd**  
ACN 643 931 506

5 Latrobe Terrace  
PADDINGTON QLD 4064

Ph: 07 3510 3510  
E [audit@penskeauditors.com.au](mailto:audit@penskeauditors.com.au)

## **SELF-MANAGED SUPERANNUATION FUND INDEPENDENT AUDITOR'S REPORT**

### **Approved SMSF auditor details**

**Name:** Ms Mussarut Mirza

**Business name:** Penske Auditors Pty Ltd

**Business postal address:** PO BOX 350, Paddington, QLD, 4064

**SMSF Auditor Number (SAN) :** 100300454

### **Self-managed superannuation fund details**

**Self-managed superannuation fund (SMSF) name:** SAA Super Fund

**Australian Business Number (ABN) or tax file number (TFN):** 40 324 291 400

**Address:** 25 Burdekin Court, Collingwood Park, QLD 4301

**Year of income being audited:** 2021

### **To the SMSF trustees**

of the SAA Super Fund

## **Part A: Financial report**

### **Approved SMSF auditor's Opinion**

I have audited the special purpose financial report of the SAA Super Fund comprising:-

1. Statement of financial position as at 30th June 2021,
2. Operating statement,
3. Notes to the financial statements, significant accounting policies and other explanatory notes,
4. Members Statements

for the year ended 30 June 2021.

In my opinion, the financial report presents fairly in all material respects, in accordance with the accounting policies described in the notes to the financial report, the financial position of the fund at 30 June 2021 and the results of its operations for the year then ended.

### **Basis for Opinion**

My audit has been conducted in accordance with Australian Auditing Standards.<sup>1</sup> My responsibilities under those standards are further described in the Approved SMSF Auditor's Responsibilities for the Audit of the Financial Report section of this report. I am independent of the SMSF in accordance with the auditor independence requirements of the Accounting Professional and Ethical Standards Board's APES 110 Code of Ethics for Professional Accountants (including Independence Standards)(the Code) that are relevant to this audit and as required by the Superannuation Industry (Supervision) Regulations 1994 (SISR). I have also fulfilled my other ethical responsibilities in accordance with the Code. In particular, neither myself, my firm or my network firm assumed a management responsibility for the fund. My firm or network firm did not prepare the financial statements for the fund. Where my firm or network firm provided any other non-assurance services to the fund, we are satisfied that those services were not prohibited under the Code and any independence threats arising have been eliminated or reduced to an acceptable level by the application of safeguards.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

### **Emphasis of Matter - Basis of accounting**

I draw attention to note of the financial report, which describes the basis of accounting. The financial report has been prepared to assist SAA Super Fund meet the requirements of the SMSF's governing rules, the *Superannuation Industry (Supervision) Act 1993* (SISA) and the SISR. As a result, the financial report may not be suitable for other purposes and should not be

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<sup>1</sup>The Australian Auditing Standards issued by the Auditing and Assurance Standards Board.

distributed to parties other than the trustees. My opinion is not modified in respect of this matter.

### **Responsibilities of SMSF trustees for the financial report**

Each SMSF trustee (individual trustee or director of the corporate trustee) is responsible for the preparation and fair presentation of the financial report in accordance with the financial reporting requirements of the SMSF's governing rules, the SISA and the SISR. Each trustee is also responsible for such internal controls as they determine are necessary to enable the preparation and fair presentation of a financial report that is free from material misstatement, whether due to fraud or error.

In preparing the financial report, the trustees are responsible for assessing the fund's ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting unless the trustees intend to wind-up the fund or have not realistic alternative but to do so.

Each SMSF trustee is responsible for overseeing the fund's financial reporting process.

### **Approved SMSF auditor's responsibilities for the audit of the financial report**

My objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes my opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of trustees taken on the basis of this financial report.

As part of an audit in accordance with Australian Auditing Standards, I exercise professional judgment and maintain professional skepticism throughout the audit. I also:

- Identify and assess the risks of material misstatement of the financial report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of an internal control.
- Obtain an understanding of internal controls relevant to the audit 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 control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the fund's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in the auditor's report to the related disclosures in the financial report or if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of the auditor's report. However, future events or conditions may cause the fund to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation.

I have communicated with the trustees regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I may identify during the audit.



## **Part B: Compliance Engagement**

### **Approved SMSF Auditor's Opinion**

I have undertaken a reasonable assurance engagement on SAA Super Fund's compliance, in all material respects, with the applicable provisions of the SISA and the SISR as listed below ("the listed provisions") for the year ended 30 June 2021.

Sections: 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67,67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA

In my opinion, each trustee of SAA Super Fund has complied in all material respects, with the listed provisions, for the year ended 30 June 2021.

### **Basis for Opinion**

I have conducted my engagement in accordance with Standard on Assurance Engagements ASAE 3100 Compliance Engagements issued by the Auditing and Assurance Standards Board.

I believe that the evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

### **Independence and quality control**

I have complied with the independence and other ethical requirements relating to assurance engagements, and applied Auditing Standards *ASQC 1 Quality Control for Firms that Perform Audits and Reviews of Financial Reports and Other Financial Information, and Other Assurance Engagements / ASQM 1 Quality Management for Firms that Perform Audits or Reviews of Financial Reports and Other Financial Information, or Other Assurance or Related Services Engagements* in undertaking this assurance engagement. In particular, neither myself, my firm or my network firm assumed a management responsibility for the fund. Where my firm or network firm provided any other non-assurance services to the fund, we are satisfied that those services were not prohibited under the Code and any independence threats arising have been eliminated or reduced to an acceptable level by the application of safeguards.

### **SMSF trustees' responsibilities**

Each SMSF trustee is responsible for complying with the listed provisions and for the identification of risks that threaten compliance with the listed provisions, controls which will mitigate those risks and monitoring ongoing compliance.

## **Approved SMSF auditor's responsibilities**

My responsibility is to express an opinion on the trustees' compliance, in all material respects, with the listed provisions, for the year ended 30 June 2021. ASAE 3100 *Compliance Engagements* requires that I plan and perform my procedures to obtain reasonable assurance about whether the trustee have complied, in all material respects, with the listed provisions for the year ended 30 June 2021.

An assurance engagement to report on the trustees' compliance with the listed provisions involves performing procedures to obtain evidence about the compliance activity and controls implemented to meet the compliance requirements. The procedures selected depend on my judgement, including the identification and assessment of risks of material non-compliance.

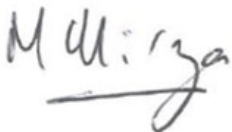
My procedures included examination, on a test basis, of evidence supporting compliance with those requirements of the listed provisions for the year ended 30 June 2021.

These tests have not been performed continuously throughout the period, were not designed to detect all instances of non-compliance, and have not covered any other provisions of the SISA and the SISR apart from those specified.

## **Inherent limitations**

Due to the inherent limitations of an assurance engagement, together with the internal control structure it is possible that fraud, error, or non-compliance with the listed provisions may occur and not be detected.

A reasonable assurance engagement for the year ended 30 June 2021 does not provide assurance on whether compliance with the listed provisions will continue in the future.

A handwritten signature in black ink, appearing to read 'M Mirza', with a horizontal line underneath.

**Ms Mussarut Mirza**

**Date audit completed : 20 August, 2021**

## Appendix 1 – Explanation of listed sections and regulations in compliance engagement

This appendix is included to assist with the meaning of the legislation and regulations listed above

Section or Regulation	Explanation
S17A	The fund must meet the definition of an SMSF
S35AE	The trustees must keep and maintain accounting records for a minimum of five years
S35B	The trustees must prepare, sign and retain accounts and statements
S35C(2)	The trustees must provide the auditor with the necessary documents to complete the audit in a timely and professional manner; and within 14 days of a written request from the auditor
S62	The fund must be maintained for the sole purpose of providing benefits to any or all of the following: <ul style="list-style-type: none"> <li>• fund members upon their retirement</li> <li>• fund members upon reaching a prescribed age</li> <li>• the dependants of a fund member in the case of the member's death before retirement</li> </ul>
S65	The trustees must not loan monies or provide financial assistance to any member or relative at any time during the financial year
S66	The trustees must not acquire any assets (not listed as an exception) from any member or related party of the fund
S67	The trustees of the fund must not borrow any money or maintain an existing borrowing (not listed as an exception)
S67A & 67B	The fund must comply with the limited recourse borrowing arrangement rules when borrowing to purchase single acquirable asset or replacement assets (not listed as an exception to the borrowing rules)

S82-85	The trustees must comply with the in-house asset rules
S103	The trustees must keep minutes of all meetings and retain the minutes for a minimum of 10 years
S104	The trustees must keep up to date records of all trustee or director of corporate trustee changes and trustee consents for a minimum of 10 years
S104A	Trustees who became a trustee on or after 1 July 2007 must sign and retain a trustee declaration
S105	The trustees must ensure that copies of all member or beneficiary reports are kept for a minimum of 10 years
S109	All investment transactions must be made and maintained at arms- length – that is, purchase, sale price and income from an asset reflects a true market value/rate of return
S126K	A disqualified person cannot be a trustee, investment manager or custodian of a superannuation fund
Sub Reg 1.06 (9A)	Pension payments must be made at least annually, and must be at least the amount calculated under Schedule 7
Reg 4.09	Trustees must formulate, regularly review and give effect to an investment strategy for the fund
Reg 4.09A	The assets of the SMSF must be held separately from any assets held by the trustee personally or by a standard employer sponsor or an associate of the standard employer sponsor
Reg 5.03	Investment returns must be allocated to members in a manner that is fair and reasonable
Reg 5.08	Member minimum benefits must be maintained in the fund until transferred, rolled over, allotted (to the member's spouse) or cashed out in a permitted fashion
Reg 6.17	Payments of member benefits must be made in accordance with Part 6 or Part 7A of the regulations and be permitted by the trust deed
Reg 7.04	Contributions can only be accepted in accordance with the applicable rules for

	the year being audited
Reg 8.02B	When preparing accounts and statements required by subsection 35B(1) of SISA, an asset must be valued at its market value
Reg 13.12	Trustees must not recognise an assignment of a super interest of a member or beneficiary
Reg 13.13	Trustees must not recognise a charge over or in relation to a member's benefits
Reg 13.14	Trustees must not give a charge over, or in relation to, an asset of the fund
Reg 13.18AA	Investments in collectables and personal use assets must be maintained in accordance with prescribed rules



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20 August, 2021

To the trustees of the  
SAA Super Fund  
25 Burdekin Court  
Collingwood Park QLD 4301

Dear Trustees,

**RE: SAA Super Fund | 30 June 2021**

In concluding the audit of the above mentioned superannuation fund for the year ended 30 June 2021, on the whole, we were satisfied that the fund complied with the sections and regulations as provided in the superannuation Industry (Supervision) Act 1993 (SIS Act) and Superannuation Industry (Supervision) Regulations 1994 (SIS Regs).

We did not detect any instances of fraudulent conduct, or the existence of deficiencies during the course of the audit.

Yours sincerely

**Mussarut Mirza | CA**  
Auditor

Chartered Accountants Australia & New Zealand  
Membership No: 564797











# 2021 financials and tax return for SAA Super Fund

Final Audit Report

2021-08-22

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