

**Compliance Workpapers**  
**Tomy Puthanpurackal Superfund**  
**Financial Year - 2023**



**Fund Details**

<b>Fund Name</b>	Tomy Puthanpurackal Superfund
<b>Contact no</b>	0469353863
<b>Financial Year</b>	2023
<b>Established Date</b>	28/11/2022
<b>ABN</b>	54 591 010 919
<b>TFN</b>	584347953
<b>Trustee Type</b>	Individual
<b>Trustees</b>	Thomas Puthanpurackal Soja Mathai
<b>ACN</b>	

## Statement of Financial Position

Assets	Qty	2023	2022	Change (\$)	Change (%)	
<b>Investments</b>	0.00	14,141.70	0.00	14,141.70	100.00	<a href="#">WP-1</a> <a href="#">WP-2</a> <a href="#">WP-3</a>
<b>Units In Listed Unit Trusts</b>	0.00	14,141.70	0.00	14,141.70	100.00	
SPDR S&P 500 ETF Trust	20.00	13,241.00	0.00	13,241.00	100.00	<a href="#">WP-1</a>
Vanguard Australian Shares Index ETF	10.00	900.70	0.00	900.70	100.00	<a href="#">WP-1</a>
<b>Other Assets</b>	0.00	217,708.69	0.00	217,708.69	100.00	
<b>Cash At Bank</b>	0.00	217,699.80	0.00	217,699.80	100.00	
ANZ V2 Plus Account	0.00	217,699.80	0.00	217,699.80	100.00	<a href="#">WP-1</a>
<b>Receivables</b>	0.00	8.89	0.00	8.89	100.00	
<b>Investment Income Receivable</b>	0.00	8.89	0.00	8.89	100.00	
<b>Distributions</b>	0.00	8.89	0.00	8.89	100.00	
<b>Units In Listed Unit Trusts</b>	0.00	8.89	0.00	8.89	100.00	
Vanguard Australian Shares Index ETF	0.00	8.89	0.00	8.89	100.00	<a href="#">WP-1</a>
<b>Total Assets</b>	0.00	231,850.39	0.00	231,850.39	100.00	

Liabilities	Qty	2023	2022	Change (\$)	Change (%)	
<b>Income Tax Payable</b>	0.00	1,327.10	0.00	1,327.10	100.00	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Foreign Tax Credits</b>	0.00	-0.01	0.00	-0.01	100.00	
<b>Units In Listed Unit Trusts</b>	0.00	-0.01	0.00	-0.01	100.00	

Liabilities	Qty	2023	2022	Change (\$)	Change (%)	
Vanguard Australian Shares Index ETF	0.00	-0.01	0.00	-0.01	100.00	
<b>Franking Credits</b>	0.00	-3.24	0.00	-3.24	100.00	
<b>Units In Listed Unit Trusts</b>	0.00	-3.24	0.00	-3.24	100.00	
Vanguard Australian Shares Index ETF	0.00	-3.24	0.00	-3.24	100.00	
Provision for Income Tax	0.00	1,330.35	0.00	1,330.35	100.00	
<b>Total Liabilities</b>	0.00	1,327.10	0.00	1,327.10	100.00	

Member Entitlements	Qty	2023	2022	Change (\$)	Change (%)	
<b>Member Entitlement Accounts</b>	0.00	230,523.29	0.00	230,523.29	100.00	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Mr Thomas Puthanpurackal</b>	0.00	108,225.00	0.00	108,225.00	100.00	
Accumulation	0.00	108,225.00	0.00	108,225.00	100.00	
<b>Ms Soja Mathai</b>	0.00	122,298.29	0.00	122,298.29	100.00	
Accumulation	0.00	122,298.29	0.00	122,298.29	100.00	
<b>Total Member Entitlements</b>	0.00	230,523.29	0.00	230,523.29	100.00	

## Operating Statement

Income	2023	2022	Change (\$)	Change (%)	
<b>Investment Gains</b>	982.06	0.00	982.06	100.00	
<b>Increase in Market Value</b>	982.06	0.00	982.06	100.00	<a href="#">WP-1</a>
<b>Units In Listed Unit Trusts</b>	982.06	0.00	982.06	100.00	
SPDR S&P 500 ETF Trust	1,001.06	0.00	1,001.06	100.00	
Vanguard Australian Shares Index ETF	-19.00	0.00	-19.00	100.00	
<b>Investment Income</b>	242.07	0.00	242.07	100.00	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Distributions</b>	8.90	0.00	8.90	100.00	<a href="#">WP-1</a>
<b>Units In Listed Unit Trusts</b>	8.90	0.00	8.90	100.00	
Vanguard Australian Shares Index ETF	8.90	0.00	8.90	100.00	<a href="#">WP-1</a>
<b>Interest</b>	233.17	0.00	233.17	100.00	
<b>Cash At Bank</b>	233.17	0.00	233.17	100.00	
ANZ V2 Plus Account	233.17	0.00	233.17	100.00	<a href="#">WP-1</a>
<b>Member Receipts</b>	231,725.27	0.00	231,725.27	100.00	
<b>Contributions</b>	9,723.19	0.00	9,723.19	100.00	<a href="#">WP-1</a>
<b>Employer</b>	9,723.19	0.00	9,723.19	100.00	
Mr Thomas Puthanpurackal	2,830.27	0.00	2,830.27	100.00	
Ms Soja Mathai	6,892.92	0.00	6,892.92	100.00	
<b>Rollovers In</b>	222,002.08	0.00	222,002.08	100.00	
Mr Thomas Puthanpurackal	105,696.92	0.00	105,696.92	100.00	<a href="#">WP-1</a> <a href="#">WP-2</a>

Income	2023	2022	Change (\$)	Change (%)	
Ms Soja Mathai	116,305.16	0.00	116,305.16	100.00	<a href="#">WP-1</a>
<b>Total Income</b>	<b>232,949.40</b>	<b>0.00</b>	<b>232,949.40</b>	<b>100.00</b>	
Expenses	2023	2022	Change (\$)	Change (%)	
<b>Other Expenses</b>	<b>1,099.00</b>	<b>0.00</b>	<b>1,099.00</b>	<b>100.00</b>	
Fund Administration Fee	1,099.00	0.00	1,099.00	100.00	<a href="#">WP-1</a>
<b>Total Expenses</b>	<b>1,099.00</b>	<b>0.00</b>	<b>1,099.00</b>	<b>100.00</b>	
Income Tax	2023	2022	Change (\$)	Change (%)	
<b>Income Tax Expense</b>	<b>1,327.11</b>	<b>0.00</b>	<b>1,327.11</b>	<b>100.00</b>	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Imputation Credits</b>	<b>-3.24</b>	<b>0.00</b>	<b>-3.24</b>	<b>100.00</b>	
<b>Units In Listed Unit Trusts</b>	<b>-3.24</b>	<b>0.00</b>	<b>-3.24</b>	<b>100.00</b>	
Vanguard Australian Shares Index ETF	-3.24	0.00	-3.24	100.00	
Income Tax Expense	1,330.35	0.00	1,330.35	100.00	
<b>Total Income Tax</b>	<b>1,327.11</b>	<b>0.00</b>	<b>1,327.11</b>	<b>100.00</b>	
<b>Net Profit(Loss) Total</b>	<b>230,523.29</b>	<b>0.00</b>			

**Market Value**

Current Status : Good to Go Prior Status : N/A					Prepared By : N/A	Reviewed By : N/A
	Security Code	Security Name	Source Price	Units	Market Price	Market Value
<b>SECURITY</b>						
	SPY	SPDR S&P 500 ETF Trust	662.05	20.00	662.05	13,241.00
	VAS	Vanguard Australian Shares Index ETF	90.07	10.00	90.07	900.70

## Lump Sum Payment - Good to Go

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



## 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
Mr Thomas Puthanpurackal				
Date of Birth: 22/04/1970 (Age: 52 at 30/06/2023)				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		102,500.00	0.00
	Maximum cap available		130,000.00	110,000.00
	Contributions made (to this fund)		2,830.27	0.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		2,830.27	0.00
	Amount above caps		0.00	0.00
Ms Soja Mathai				
Date of Birth: 05/03/1970 (Age: 52 at 30/06/2023)				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		102,500.00	0.00
	Maximum cap available		130,000.00	110,000.00
	Contributions made (to this fund)		6,892.92	0.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		6,892.92	0.00
	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 - Good to Go

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

### 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	
<a href="#">VAS : Vanguard Australian Shares Index ETF (ASX:VAS)</a>							
	30/06/2023	Distribution	8.89	0.00	8.89	3.14	

### 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.

### 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.

### Preservation Components - Not Applicable

The system did not find any data to process.

### Tax Component Verification (Accumulation) - 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 / Rollovers In / Mr Thomas Puthanpurackal</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/03/2023	FROM HESTA 500000000843483495	0.00	0.00	105,696.92	105,696.92
30/06/2023	Closing Balance	0.00	0.00	0.00	105,696.92
<b>Member Receipts / Rollovers In / Ms Soja Mathai</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/03/2023	FROM AWARE 532264603654321746	0.00	0.00	116,305.16	116,305.16
30/06/2023	Closing Balance	0.00	0.00	0.00	116,305.16
<b>Member Receipts / Employer / Mr Thomas Puthanpurackal</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/04/2023	QUICKSUPER QUICKSPR3460513925	0.00	0.00	441.31	441.31
08/05/2023	QUICKSUPER QUICKSPR3471600241	0.00	0.00	443.93	885.24
23/05/2023	QUICKSUPER QUICKSPR3483199003	0.00	0.00	441.31	1,326.55
05/06/2023	QUICKSUPER QUICKSPR3492477245	0.00	0.00	460.59	1,787.14
19/06/2023	QUICKSUPER QUICKSPR3503059059	0.00	0.00	472.62	2,259.76
30/06/2023	QUICKSUPER QUICKSPR3512075995	0.00	0.00	100.00	2,359.76
30/06/2023	QUICKSUPER QUICKSPR3512075996	0.00	0.00	470.51	2,830.27
30/06/2023	Closing Balance	0.00	0.00	0.00	2,830.27

Date	Description	Quantity	Debits	Credits	Balance
<b>Member Receipts / Employer / Ms Soja Mathai</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
11/04/2023	QUICKSUPER QUICKSPR3450501557	0.00	0.00	985.27	985.27
24/04/2023	QUICKSUPER QUICKSPR3460513923	0.00	0.00	541.31	1,526.58
27/04/2023	QUICKSUPER QUICKSPR3463009725	0.00	0.00	937.72	2,464.30
08/05/2023	QUICKSUPER QUICKSPR3471600240	0.00	0.00	543.93	3,008.23
23/05/2023	QUICKSUPER QUICKSPR3483199002	0.00	0.00	541.31	3,549.54
30/05/2023	QUICKSUPER QUICKSPR3487961074	0.00	0.00	1,252.61	4,802.15
05/06/2023	QUICKSUPER QUICKSPR3492477244	0.00	0.00	560.59	5,362.74
19/06/2023	QUICKSUPER QUICKSPR3503059057	0.00	0.00	572.62	5,935.36
27/06/2023	QUICKSUPER QUICKSPR3509197918	0.00	0.00	957.56	6,892.92
30/06/2023	Closing Balance	0.00	0.00	0.00	6,892.92
<b>Investment Gains / Increase in Market Value / Units In Listed Unit Trusts / SPDR S&amp;P 500 ETF Trust</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	0.00	1,001.06	1,001.06
30/06/2023	Closing Balance	0.00	0.00	0.00	1,001.06
<b>Investment Gains / Increase in Market Value / Units In Listed Unit Trusts / Vanguard Australian Shares Index ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Market Value Adjustment	0.00	19.00	0.00	19.00
30/06/2023	Closing Balance	0.00	0.00	0.00	19.00



Date	Description	Quantity	Debits	Credits	Balance
<b>Investment Income / Distributions / Units In Listed Unit Trusts / Vanguard Australian Shares Index ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Distribution - Tax Statement	0.00	0.00	0.01	0.01
30/06/2023	VAS AUD EST 0.7328 FRANKED, 30% CTR, 0.1131 CFI, DRP	0.00	0.00	8.89	8.90
30/06/2023	Closing Balance	0.00	0.00	0.00	8.90
<b>Investment Income / Interest / Cash At Bank / ANZ V2 Plus Account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/04/2023	QUARTERLY INTEREST	0.00	0.00	233.17	233.17
30/06/2023	Closing Balance	0.00	0.00	0.00	233.17
<b>Other Expenses / Fund Administration Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/05/2023	ANZ INTERNET BANKING PAYMENT 149484	0.00	1,099.00	0.00	1,099.00
30/06/2023	Closing Balance	0.00	0.00	0.00	1,099.00
<b>Income Tax Expense / Income Tax Expense</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Fund Income Tax	0.00	1,330.35	0.00	1,330.35
30/06/2023	Closing Balance	0.00	0.00	0.00	1,330.35
<b>Income Tax Expense / Units In Listed Unit Trusts / Vanguard Australian Shares Index ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Distribution - Tax Statement	0.00	0.00	3.24	3.24
30/06/2023	Closing Balance	0.00	0.00	0.00	3.24
<b>Investments - SPDR S&amp;P 500 ETF Trust</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
05/05/2023	22542350 BGHT 20 SPY @ 610.5000 AUD	20.00	12,239.94	0.00	12,239.94
30/06/2023	Market Value Adjustment	0.00	1,001.06	0.00	13,241.00
30/06/2023	Closing Balance	20.00	0.00	0.00	13,241.00
<b>Investments - Vanguard Australian Shares Index ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/04/2023	22426253 BGHT 10 VAS @ 90.9700 AUD	10.00	919.70	0.00	919.70
30/06/2023	Market Value Adjustment	0.00	0.00	19.00	900.70
30/06/2023	Closing Balance	10.00	0.00	0.00	900.70
<b>Cash At Bank - ANZ V2 Plus Account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/03/2023	FROM HESTA 500000000843483495	0.00	105,696.92	0.00	105,696.92
22/03/2023	FROM AWARE 532264603654321746	0.00	116,305.16	0.00	222,002.08
01/04/2023	QUARTERLY INTEREST	0.00	233.17	0.00	222,235.25
11/04/2023	QUICKSUPER QUICKSPR3450501557	0.00	985.27	0.00	223,220.52
24/04/2023	QUICKSUPER QUICKSPR3460513923	0.00	541.31	0.00	223,761.83
24/04/2023	QUICKSUPER QUICKSPR3460513925	0.00	441.31	0.00	224,203.14

Date	Description	Quantity	Debits	Credits	Balance
27/04/2023	22426253 BGHT 10 VAS @ 90.9700 AUD	0.00	0.00	919.70	223,283.44
27/04/2023	QUICKSUPER QUICKSPR3463009725	0.00	937.72	0.00	224,221.16
08/05/2023	QUICKSUPER QUICKSPR3471600240	0.00	543.93	0.00	224,765.09
08/05/2023	QUICKSUPER QUICKSPR3471600241	0.00	443.93	0.00	225,209.02
09/05/2023	22542350 BGHT 20 SPY @ 610.5000 AUD	0.00	0.00	12,239.94	212,969.08
22/05/2023	ANZ INTERNET BANKING PAYMENT 149484	0.00	0.00	1,000.00	211,969.08
22/05/2023	ANZ INTERNET BANKING PAYMENT 346192	0.00	0.00	99.00	211,870.08
23/05/2023	QUICKSUPER QUICKSPR3483199002	0.00	541.31	0.00	212,411.39
23/05/2023	QUICKSUPER QUICKSPR3483199003	0.00	441.31	0.00	212,852.70
30/05/2023	QUICKSUPER QUICKSPR3487961074	0.00	1,252.61	0.00	214,105.31
05/06/2023	QUICKSUPER QUICKSPR3492477244	0.00	560.59	0.00	214,665.90
05/06/2023	QUICKSUPER QUICKSPR3492477245	0.00	460.59	0.00	215,126.49
19/06/2023	QUICKSUPER QUICKSPR3503059057	0.00	572.62	0.00	215,699.11
19/06/2023	QUICKSUPER QUICKSPR3503059059	0.00	472.62	0.00	216,171.73
27/06/2023	QUICKSUPER QUICKSPR3509197918	0.00	957.56	0.00	217,129.29
30/06/2023	QUICKSUPER QUICKSPR3512075995	0.00	100.00	0.00	217,229.29
30/06/2023	QUICKSUPER QUICKSPR3512075996	0.00	470.51	0.00	217,699.80
30/06/2023	Closing Balance	0.00	0.00	0.00	217,699.80

Other Assets - Unsettled Trades / Acquisitions / Units In Listed Unit Trusts / SPDR S&P 500 ETF Trust

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
05/05/2023	22542350 BGHT 20 SPY @ 610.5000 AUD	0.00	0.00	12,239.94	12,239.94
09/05/2023	22542350 BGHT 20 SPY @ 610.5000 AUD	0.00	12,239.94	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Units In Listed Unit Trusts / Vanguard Australian Shares Index ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/04/2023	22426253 BGHT 10 VAS @ 90.9700 AUD	0.00	0.00	919.70	919.70
27/04/2023	22426253 BGHT 10 VAS @ 90.9700 AUD	0.00	919.70	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Units In Listed Unit Trusts / Vanguard Australian Shares Index ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	VAS AUD EST 0.7328 FRANKED, 30% CTR, 0.1131 CFI, DRP	0.00	8.89	0.00	8.89
30/06/2023	Closing Balance	0.00	0.00	0.00	8.89
<b>Other Assets - Receivables / Investment Income Receivable / Interest / Cash At Bank / ANZ V2 Plus Account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/04/2023	QUARTERLY INTEREST	0.00	0.00	233.17	233.17
01/04/2023	QUARTERLY INTEREST	0.00	233.17	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Member Income Receivable / Rollovers In / Mr Thomas Puthanpurackal</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/03/2023	FROM HESTA 500000000843483495	0.00	105,696.92	0.00	105,696.92
20/03/2023	RolloverIn Received	0.00	0.00	105,696.92	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Member Income Receivable / Rollovers In / Ms Soja Mathai</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/03/2023	FROM AWARE 532264603654321746	0.00	116,305.16	0.00	116,305.16
22/03/2023	RolloverIn Received	0.00	0.00	116,305.16	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Member Income Receivable / Mr Thomas Puthanpurackal</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/04/2023	Contribution Received	0.00	0.00	441.31	441.31
24/04/2023	QUICKSUPER QUICKSPR3460513925	0.00	441.31	0.00	0.00
08/05/2023	Contribution Received	0.00	0.00	443.93	443.93
08/05/2023	QUICKSUPER QUICKSPR3471600241	0.00	443.93	0.00	0.00
23/05/2023	Contribution Received	0.00	0.00	441.31	441.31
23/05/2023	QUICKSUPER QUICKSPR3483199003	0.00	441.31	0.00	0.00
05/06/2023	Contribution Received	0.00	0.00	460.59	460.59
05/06/2023	QUICKSUPER QUICKSPR3492477245	0.00	460.59	0.00	0.00
19/06/2023	Contribution Received	0.00	0.00	472.62	472.62

Date	Description	Quantity	Debits	Credits	Balance
19/06/2023	QUICKSUPER QUICKSPR3503059059	0.00	472.62	0.00	0.00
30/06/2023	Contribution Received	0.00	0.00	100.00	100.00
30/06/2023	Contribution Received	0.00	0.00	470.51	570.51
30/06/2023	QUICKSUPER QUICKSPR3512075995	0.00	100.00	0.00	470.51
30/06/2023	QUICKSUPER QUICKSPR3512075996	0.00	470.51	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Member Income Receivable / Ms Soja Mathai</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
11/04/2023	Contribution Received	0.00	0.00	985.27	985.27
11/04/2023	QUICKSUPER QUICKSPR3450501557	0.00	985.27	0.00	0.00
24/04/2023	Contribution Received	0.00	0.00	541.31	541.31
24/04/2023	QUICKSUPER QUICKSPR3460513923	0.00	541.31	0.00	0.00
27/04/2023	Contribution Received	0.00	0.00	937.72	937.72
27/04/2023	QUICKSUPER QUICKSPR3463009725	0.00	937.72	0.00	0.00
08/05/2023	Contribution Received	0.00	0.00	543.93	543.93
08/05/2023	QUICKSUPER QUICKSPR3471600240	0.00	543.93	0.00	0.00
23/05/2023	Contribution Received	0.00	0.00	541.31	541.31
23/05/2023	QUICKSUPER QUICKSPR3483199002	0.00	541.31	0.00	0.00
30/05/2023	Contribution Received	0.00	0.00	1,252.61	1,252.61
30/05/2023	QUICKSUPER QUICKSPR3487961074	0.00	1,252.61	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
05/06/2023	Contribution Received	0.00	0.00	560.59	560.59
05/06/2023	QUICKSUPER QUICKSPR3492477244	0.00	560.59	0.00	0.00
19/06/2023	Contribution Received	0.00	0.00	572.62	572.62
19/06/2023	QUICKSUPER QUICKSPR3503059057	0.00	572.62	0.00	0.00
27/06/2023	Contribution Received	0.00	0.00	957.56	957.56
27/06/2023	QUICKSUPER QUICKSPR3509197918	0.00	957.56	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Fund Administration Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/05/2023	ANZ INTERNET BANKING PAYMENT 149484	0.00	0.00	1,099.00	1,099.00
22/05/2023	ANZ INTERNET BANKING PAYMENT 149484	0.00	1,099.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Income Tax Payable / Provision for Income Tax</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Tax Effect Of Income	0.00	0.00	1,330.35	1,330.35
30/06/2023	Closing Balance	0.00	0.00	0.00	1,330.35
<b>Income Tax Payable / Units In Listed Unit Trusts / Vanguard Australian Shares Index ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Distribution - Tax Statement	0.00	3.24	0.00	3.24

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	3.24
<b>Income Tax Payable / Foreign Tax Credits / Units In Listed Unit Trusts / Vanguard Australian Shares Index ETF</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Distribution - Tax Statement	0.00	0.01	0.00	0.01
30/06/2023	Closing Balance	0.00	0.00	0.00	0.01
<b>Fund Suspense / ANZ V2 Plus Account</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/03/2023	FROM HESTA 500000000843483495	0.00	0.00	105,696.92	105,696.92
20/03/2023	FROM HESTA 500000000843483495	0.00	105,696.92	0.00	0.00
22/03/2023	FROM AWARE 532264603654321746	0.00	0.00	116,305.16	116,305.16
22/03/2023	FROM AWARE 532264603654321746	0.00	116,305.16	0.00	0.00
01/04/2023	QUARTERLY INTEREST	0.00	0.00	233.17	233.17
01/04/2023	QUARTERLY INTEREST	0.00	233.17	0.00	0.00
11/04/2023	QUICKSUPER QUICKSPR3450501557	0.00	0.00	985.27	985.27
11/04/2023	QUICKSUPER QUICKSPR3450501557	0.00	985.27	0.00	0.00
24/04/2023	QUICKSUPER QUICKSPR3460513923	0.00	0.00	541.31	541.31
24/04/2023	QUICKSUPER QUICKSPR3460513923	0.00	541.31	0.00	0.00
24/04/2023	QUICKSUPER QUICKSPR3460513925	0.00	0.00	441.31	441.31
24/04/2023	QUICKSUPER QUICKSPR3460513925	0.00	441.31	0.00	0.00
27/04/2023	22426253 BGHT 10 VAS @ 90.9700 AUD	0.00	0.00	919.70	919.70



Date	Description	Quantity	Debits	Credits	Balance
27/04/2023	22426253 BGHT 10 VAS @ 90.9700 AUD	0.00	919.70	0.00	0.00
27/04/2023	QUICKSUPER QUICKSPR3463009725	0.00	0.00	937.72	937.72
27/04/2023	QUICKSUPER QUICKSPR3463009725	0.00	937.72	0.00	0.00
08/05/2023	QUICKSUPER QUICKSPR3471600240	0.00	0.00	543.93	543.93
08/05/2023	QUICKSUPER QUICKSPR3471600240	0.00	543.93	0.00	0.00
08/05/2023	QUICKSUPER QUICKSPR3471600241	0.00	0.00	443.93	443.93
08/05/2023	QUICKSUPER QUICKSPR3471600241	0.00	443.93	0.00	0.00
09/05/2023	22542350 BGHT 20 SPY @ 610.5000 AUD	0.00	0.00	12,239.94	12,239.94
09/05/2023	22542350 BGHT 20 SPY @ 610.5000 AUD	0.00	12,239.94	0.00	0.00
22/05/2023	ANZ INTERNET BANKING PAYMENT 149484	0.00	0.00	1,099.00	1,099.00
22/05/2023	ANZ INTERNET BANKING PAYMENT 149484	0.00	99.00	0.00	1,000.00
22/05/2023	ANZ INTERNET BANKING PAYMENT 149484	0.00	1,000.00	0.00	0.00
22/05/2023	ANZ INTERNET BANKING PAYMENT 346192	0.00	0.00	99.00	99.00
22/05/2023	ANZ INTERNET BANKING PAYMENT 346192	0.00	99.00	0.00	0.00
23/05/2023	QUICKSUPER QUICKSPR3483199002	0.00	0.00	541.31	541.31
23/05/2023	QUICKSUPER QUICKSPR3483199002	0.00	541.31	0.00	0.00
23/05/2023	QUICKSUPER QUICKSPR3483199003	0.00	0.00	441.31	441.31
23/05/2023	QUICKSUPER QUICKSPR3483199003	0.00	441.31	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/05/2023	QUICKSUPER QUICKSPR3487961074	0.00	0.00	1,252.61	1,252.61
30/05/2023	QUICKSUPER QUICKSPR3487961074	0.00	1,252.61	0.00	0.00
05/06/2023	QUICKSUPER QUICKSPR3492477244	0.00	0.00	560.59	560.59
05/06/2023	QUICKSUPER QUICKSPR3492477244	0.00	560.59	0.00	0.00
05/06/2023	QUICKSUPER QUICKSPR3492477245	0.00	0.00	460.59	460.59
05/06/2023	QUICKSUPER QUICKSPR3492477245	0.00	460.59	0.00	0.00
19/06/2023	QUICKSUPER QUICKSPR3503059057	0.00	0.00	572.62	572.62
19/06/2023	QUICKSUPER QUICKSPR3503059057	0.00	572.62	0.00	0.00
19/06/2023	QUICKSUPER QUICKSPR3503059059	0.00	0.00	472.62	472.62
19/06/2023	QUICKSUPER QUICKSPR3503059059	0.00	472.62	0.00	0.00
27/06/2023	QUICKSUPER QUICKSPR3509197918	0.00	0.00	957.56	957.56
27/06/2023	QUICKSUPER QUICKSPR3509197918	0.00	957.56	0.00	0.00
30/06/2023	QUICKSUPER QUICKSPR3512075995	0.00	0.00	100.00	100.00
30/06/2023	QUICKSUPER QUICKSPR3512075995	0.00	100.00	0.00	0.00
30/06/2023	QUICKSUPER QUICKSPR3512075996	0.00	0.00	470.51	470.51
30/06/2023	QUICKSUPER QUICKSPR3512075996	0.00	470.51	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Member Entitlement Accounts / Mr Thomas Puthanpurackal / Accumulation</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
20/03/2023	FROM HESTA 500000000843483495	0.00	0.00	105,696.92	105,696.92

Date	Description	Quantity	Debits	Credits	Balance
24/04/2023	QUICKSUPER QUICKSPR3460513925	0.00	0.00	441.31	106,138.23
08/05/2023	QUICKSUPER QUICKSPR3471600241	0.00	0.00	443.93	106,582.16
23/05/2023	QUICKSUPER QUICKSPR3483199003	0.00	0.00	441.31	107,023.47
05/06/2023	QUICKSUPER QUICKSPR3492477245	0.00	0.00	460.59	107,484.06
19/06/2023	QUICKSUPER QUICKSPR3503059059	0.00	0.00	472.62	107,956.68
30/06/2023	Contribution Tax	0.00	424.54	0.00	107,532.14
30/06/2023	Income Taxes Allocated	0.00	0.00	62.67	107,594.81
30/06/2023	Investment Profit or Loss	0.00	0.00	59.68	107,654.49
30/06/2023	QUICKSUPER QUICKSPR3512075995	0.00	0.00	100.00	107,754.49
30/06/2023	QUICKSUPER QUICKSPR3512075996	0.00	0.00	470.51	108,225.00
30/06/2023	Closing Balance	0.00	0.00	0.00	108,225.00

**Member Entitlement Accounts / Ms Soja Mathai / Accumulation**

01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
22/03/2023	FROM AWARE 532264603654321746	0.00	0.00	116,305.16	116,305.16
11/04/2023	QUICKSUPER QUICKSPR3450501557	0.00	0.00	985.27	117,290.43
24/04/2023	QUICKSUPER QUICKSPR3460513923	0.00	0.00	541.31	117,831.74
27/04/2023	QUICKSUPER QUICKSPR3463009725	0.00	0.00	937.72	118,769.46
08/05/2023	QUICKSUPER QUICKSPR3471600240	0.00	0.00	543.93	119,313.39
23/05/2023	QUICKSUPER QUICKSPR3483199002	0.00	0.00	541.31	119,854.70
30/05/2023	QUICKSUPER QUICKSPR3487961074	0.00	0.00	1,252.61	121,107.31

Date	Description	Quantity	Debits	Credits	Balance
05/06/2023	QUICKSUPER QUICKSPR3492477244	0.00	0.00	560.59	121,667.90
19/06/2023	QUICKSUPER QUICKSPR3503059057	0.00	0.00	572.62	122,240.52
27/06/2023	QUICKSUPER QUICKSPR3509197918	0.00	0.00	957.56	123,198.08
30/06/2023	Contribution Tax	0.00	1,033.94	0.00	122,164.14
30/06/2023	Income Taxes Allocated	0.00	0.00	68.70	122,232.84
30/06/2023	Investment Profit or Loss	0.00	0.00	65.45	122,298.29
30/06/2023	Closing Balance	0.00	0.00	0.00	122,298.29

## Permanent Documents

[OCR\\_Investment Strategy.pdf](#)

[Trust Deed.pdf](#)

[OCR\\_Setup Minute & Consents & ATO Trustee Declarations.pdf](#)

# Self-managed superannuation fund annual return **2023**

## 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 2023* (NAT 71287).

- ! The *Self-managed superannuation fund annual return instructions 2023* (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)**

Tomy Puthanpurackal Superfund

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 2023 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 013141

Fund account number 114312133

Fund account name

Soja Mathai &amp; Thomas Puthanpurackal ATF Tomy Puthanpurackal Supe

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 2023*.

Have you applied an exemption or rollover? **M** No  Yes  Code

Net capital gain **A** \$ -00

Gross rent and other leasing and hiring income **B** \$ -00

Gross interest **C** \$ -00

Forestry managed investment scheme income **X** \$ -00

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"/>
--	---	-------------------------------

Australian franking credits from a New Zealand company **E** \$ -00

Transfers from foreign funds **F** \$ -00 Number

Gross payments where ABN not quoted **H** \$ -00

**Calculation of assessable contributions**

Assessable employer contributions **R1** \$ -00

plus Assessable personal contributions **R2** \$ -00

plus **\*\*No-TFN-quoted contributions** **R3** \$ -00  
*(an amount must be included even if it is zero)*

less Transfer of liability to life insurance company or PST **R6** \$ -00

Gross distribution from partnerships **I** \$ -00

\*Unfranked dividend amount **J** \$ -00

\*Franked dividend amount **K** \$ -00

\*Dividend franking credit **L** \$ -00

\*Gross trust distributions **M** \$ -00

Code

**Assessable contributions (R1 plus R2 plus R3 less R6)** **R** \$ -00

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

\*Net non-arm's length private company dividends **U1** \$ -00

plus \*Net non-arm's length trust distributions **U2** \$ -00

plus \*Net other non-arm's length income **U3** \$ -00

\*Other income **S** \$ -00

\*Assessable income due to changed tax status of fund **T** \$ -00

Code

**Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3)** **U** \$ -00

#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 (Sum of labels A to U)** **W** \$ -00

Exempt current pension income **Y** \$ -00

**TOTAL ASSESSABLE INCOME (W less Y)** **V** \$ -00

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="0"/> -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="1099"/> -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="0"/> -00 <span style="float: right;">Code <input type="text"/></span>	<b>L2</b> \$ <input type="text" value="0"/> -00 <span style="float: right;">Code <input type="text"/></span>
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** 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 2023* on how to complete the calculation statement.

#Taxable income	<b>A</b>	\$	<input type="text" value="8869"/>	<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="1330.35"/>	
<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="0.01"/>	
Rebates and tax offsets	<b>C2</b>	\$	<input type="text"/>	
Non-refundable non-carry forward tax offsets	<b>C</b>	\$	<input type="text" value="0.01"/>	
<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"/>	
Non-refundable carry forward tax offsets	<b>D</b>	\$	<input type="text" value="0"/>	
<i>(D1 plus D2 plus D3 plus D4)</i>				

SUBTOTAL 2  
**T3** \$   
*(T2 less D – cannot be less than zero)*

Complying fund's franking credits tax offset	<b>E1</b>	\$	<input type="text" value="3.24"/>	
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"/>	
Refundable tax offsets	<b>E</b>	\$	<input type="text" value="3.24"/>	
<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 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>(H2 plus H3 plus H5 plus H6 plus H8)</i>	

<b>#Tax offset refunds</b> <small>(Remainder of refundable tax offsets)</small>	<b>I \$</b>	<input type="text" value="0"/>
<small>(unused amount from label <b>E</b> – an amount must be included even if it is zero)</small>		

PAYG instalments raised	
<b>K \$</b>	<input type="text" value="0"/>
Supervisory levy	
<b>L \$</b>	<input type="text" value="259"/>
Supervisory levy adjustment for wound up funds	
<b>M \$</b>	<input type="text"/>
Supervisory levy adjustment for new funds	
<b>N \$</b>	<input type="text" value="259"/>

<b>AMOUNT DUE OR REFUNDABLE</b> <small>A positive amount at <b>S</b> is what you owe, while a negative amount is refundable to you.</small>	<b>S \$</b>	<input type="text" value="1845.10"/>
<small>(T5 plus G less H less I less K plus L less M plus N)</small>		

#This is a mandatory label.

## Section E: Losses

### 14 Losses

**!** If total loss is greater than \$100,000, complete and attach a *Losses schedule 2023*.

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="0"/>	<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  (Day Month Year)

### 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  (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** \$

Loss

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.

Day Month Year

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

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

Inward rollovers and transfers

**P** \$

Outward rollovers and transfers

**Q** \$

Lump Sum payments

**R1** \$

Code

Income stream payments

**R2** \$

Code

Accumulation phase account balance  
**S1** \$

Retirement phase account balance - Non CDBIS  
**S2** \$

Retirement phase account balance - CDBIS  
**S3** \$

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** \$ -00  
 Unlisted trusts **B** \$ -00  
 Insurance policy **C** \$ -00  
 Other managed investments **D** \$ -00

**15b Australian direct investments**

**Limited recourse borrowing arrangements**  
 Australian residential real property  
**J1** \$ -00  
 Australian non-residential real property  
**J2** \$ -00  
 Overseas real property  
**J3** \$ -00  
 Australian shares  
**J4** \$ -00  
 Overseas shares  
**J5** \$ -00  
 Other  
**J6** \$ -00  
 Property count  
**J7**

Cash and term deposits **E** \$ -00  
 Debt securities **F** \$ -00  
 Loans **G** \$ -00  
 Listed shares **H** \$ -00  
 Unlisted shares **I** \$ -00  
 Limited recourse borrowing arrangements **J** \$ -00  
 Non-residential real property **K** \$ -00  
 Residential real property **L** \$ -00  
 Collectables and personal use assets **M** \$ -00  
 Other assets **O** \$ -00

**15c Other investments**

Crypto-Currency **N** \$ -00

**15d Overseas direct investments**

Overseas shares **P** \$ -00  
 Overseas non-residential real property **Q** \$ -00  
 Overseas residential real property **R** \$ -00  
 Overseas managed investments **S** \$ -00  
 Other overseas assets **T** \$ -00

**TOTAL AUSTRALIAN AND OVERSEAS ASSETS** **U** \$ -00  
 (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  \$ -00

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"/>
				-00
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="230523"/>
				-00
Reserve accounts	<b>X</b> \$	<input type="text" value="0"/>		-00
Other liabilities	<b>Y</b> \$	<input type="text" value="1327"/>		-00
<b>TOTAL LIABILITIES</b>			<b>Z</b> \$	<input type="text" value="231850"/>
				-00

**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 2022–23 income year, write **2023**). **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 2023*. **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 2023* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2023*. **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 2023* 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

**Tomy Puthanpurackal Superfund**  
**Investment Revaluation as at 30 June 2023**

Investment	Price Date	Market Price	Quantity	Market Value	Change in Market Value
<b>Listed Securities Market</b>					
SPY      SPDR S&P 500 ETF Trust (ASX:SPY)	30 Jun 2023	662.05000	20.00000	13,241.00	1,001.06
VAS      Vanguard Australian Shares Index ETF (ASX:VAS)	30 Jun 2023	90.07000	10.00000	900.70	(19.00)
<b>Listed Securities Market Total</b>				<b>14,141.70</b>	<b>982.06</b>
<b>Fund Total</b>				<b>14,141.70</b>	<b>982.06</b>

**Tomy Puthanpurackal Superfund**  
**Investment Income Comparison Report**  
 For the period 1 July 2022 to 30 June 2023

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>ANZ.BACCT: ANZ V2 Plus Account</b>									
01/04/2023	Interest	233.17	0.00						
		233.17	0.00						
<b>Total</b>		<b>233.17</b>	<b>0.00</b>						
<b>Units In Listed Unit Trusts</b>									
<b>VAS: Vanguard Australian Shares Index ETF (ASX:VAS)</b>									
30/06/2023	Distribution	8.89	0.00	*	10	0	0.8890	8.89	3.14
		8.89	0.00					8.89	3.14
<b>Total</b>		<b>8.89</b>	<b>0.00</b>					<b>8.89</b>	<b>3.14</b>

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

## Tomy Puthanpurackal Superfund

### Tax Accounting Reconciliation

For the period 1 July 2022 to 30 June 2023

Operating Statement Profit vs. Provision for Income Tax	2023																		
	\$																		
<b>Benefits Accrued as a Result of Operations before Income Tax</b>	<b>231,850.40</b>																		
<b><u>ADD:</u></b>																			
Franking Credits	3.24																		
Non-Taxable Income	0.25																		
<b><u>LESS:</u></b>																			
Increase in Market Value	982.06																		
Distributed Capital Gains	0.06																		
Rollovers In	222,002.08																		
Rounding	0.69																		
<b>Taxable Income or Loss</b>	<b>8,869.00</b>																		
	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 60%;"></th> <th style="text-align: right; border-bottom: 1px solid black;">Income Amount</th> <th style="text-align: right; border-bottom: 1px solid black;">Tax Amount</th> </tr> </thead> <tbody> <tr> <td>Gross Tax @ 15% for Concessional Income</td> <td style="text-align: right;">8,869.00</td> <td style="text-align: right;">1,330.35</td> </tr> <tr> <td>Gross Tax @ 45% for Net Non-Arm's Length Income</td> <td style="text-align: right;">0.00</td> <td style="text-align: right;">0.00</td> </tr> <tr> <td>No-TFN Quoted Contributions @ 32%</td> <td style="text-align: right;">0.00</td> <td style="text-align: right;">0.00</td> </tr> <tr> <td>Change in Carried Forward Losses</td> <td style="text-align: right;">0.00</td> <td style="text-align: right;">0.00</td> </tr> <tr> <td><b>Provision for Income Tax</b></td> <td style="text-align: right; border-top: 1px solid black; border-bottom: 3px double black;"><b>1,330.35</b></td> <td></td> </tr> </tbody> </table>		Income Amount	Tax Amount	Gross Tax @ 15% for Concessional Income	8,869.00	1,330.35	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>1,330.35</b>	
	Income Amount	Tax Amount																	
Gross Tax @ 15% for Concessional Income	8,869.00	1,330.35																	
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>1,330.35</b>																		

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

<b>Provision for Income Tax</b>	<b>1,330.35</b>
<b><u>LESS:</u></b>	
Franking Credits	3.24
<b>Income Tax Expense</b>	<b>1,327.11</b>

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

<b>Provision for Income Tax</b>	<b>1,330.35</b>
<b><u>LESS:</u></b>	
Franking Credits	3.24
Foreign Tax Credits	0.01
<b>Income Tax Payable (Receivable)</b>	<b>1,327.10</b>

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**Tomy Puthanpurackal Superfund**  
**Tax Accounting Reconciliation**  
**For the period 1 July 2022 to 30 June 2023**

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**Exempt Current Pension Income Settings**

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

**Tomy Puthanpurackal Superfund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2022 to 30 June 2023**

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 2023	A	0.00
Less Capital Losses Applied		30 Jun 2023	A	0.00
Less Discount		30 Jun 2023	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>0.00</b>
<b>Gross Interest</b>				
QUARTERLY INTEREST	ANZ.BACCT: ANZ V2 Plus Account	01 Apr 2023	C	233.17
Less Rounding			C	(0.17)
<b>Total Gross Interest</b>			<b>C</b>	<b>233.00</b>
<b>Total Forestry Managed Investment Scheme Income</b>				<b>0.00</b>
<b>Net Foreign Income</b>				
Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	30 Jun 2023	D	0.26
Less Rounding			D	(0.26)
<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>0.00</b>
<b>Total Transfers from Foreign Funds</b>				<b>0.00</b>
<b>Total Gross Payments where ABN not quoted</b>				<b>0.00</b>
<b>Total Gross Distribution from Partnerships</b>				<b>0.00</b>
<b>Total Unfranked Dividend Amount</b>				<b>0.00</b>
<b>Total Franked Dividend Amount</b>				<b>0.00</b>
<b>Total Dividend Franking Credit</b>				<b>0.00</b>
<b>Gross Trust Distributions</b>				
Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	30 Jun 2023	M	3.18
VAS AUD EST 0.7328 FRANKED, 30% CTR, 0.1131 CFI, DRP	VAS: Vanguard Australian Shares Index ETF	30 Jun 2023	M	8.89
Less Rounding			M	(0.07)
<b>Total Gross Trust Distributions</b>			<b>M</b>	<b>12.00</b>
<b>Assessable Employer Contributions</b>				
QUICKSUPER QUICKSPR3460513925	1: Thomas Puthanpurackal	24 Apr 2023	R1	441.31
QUICKSUPER QUICKSPR3471600241	1: Thomas Puthanpurackal	08 May 2023	R1	443.93
QUICKSUPER QUICKSPR3483199003	1: Thomas Puthanpurackal	23 May 2023	R1	441.31
QUICKSUPER QUICKSPR3492477245	1: Thomas Puthanpurackal	05 Jun 2023	R1	460.59
QUICKSUPER QUICKSPR3503059059	1: Thomas Puthanpurackal	19 Jun 2023	R1	472.62
QUICKSUPER QUICKSPR3512075995	1: Thomas Puthanpurackal	30 Jun 2023	R1	100.00
QUICKSUPER QUICKSPR3512075996	1: Thomas Puthanpurackal	30 Jun 2023	R1	470.51
QUICKSUPER QUICKSPR3450501557	2: Soja Mathai	11 Apr 2023	R1	985.27
QUICKSUPER QUICKSPR3460513923	2: Soja Mathai	24 Apr 2023	R1	541.31

**Tomy Puthanpurackal Superfund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2022 to 30 June 2023**

Description	Investment Reference	Date	Tax Return	
			Ref.	Amount
QUICKSUPER QUICKSPR3463009725	2: Soja Mathai	27 Apr 2023	R1	937.72
QUICKSUPER QUICKSPR3471600240	2: Soja Mathai	08 May 2023	R1	543.93
QUICKSUPER QUICKSPR3483199002	2: Soja Mathai	23 May 2023	R1	541.31
QUICKSUPER QUICKSPR3487961074	2: Soja Mathai	30 May 2023	R1	1,252.61
QUICKSUPER QUICKSPR3492477244	2: Soja Mathai	05 Jun 2023	R1	560.59
QUICKSUPER QUICKSPR3503059057	2: Soja Mathai	19 Jun 2023	R1	572.62
QUICKSUPER QUICKSPR3509197918	2: Soja Mathai	27 Jun 2023	R1	957.56
<i>Less Rounding</i>			R1	(0.19)
<b>Total Assessable Employer Contributions</b>			<b>R1</b>	<b>9,723.00</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>
<b>Total Assessable Contributions</b>			<b>R</b>	<b>9,723.00</b>
<b>Total Other Income</b>			<b>S</b>	<b>0.00</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>9,968.00</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>Total Approved Auditor Fee</b>			<b>H</b>	<b>0.00</b>
<b>Total Investment Expenses</b>			<b>I</b>	<b>0.00</b>
<b>Management and Administration Expenses</b>				
ANZ INTERNET BANKING PAYMENT 149484		22 May 2023	J	1,099.00
<b>Total Management and Administration Expenses</b>			<b>J</b>	<b>1,099.00</b>
<b>Total Forestry Managed Investment Scheme Deduction</b>			<b>U</b>	<b>0.00</b>
<b>Total Other Deductions</b>			<b>L</b>	<b>0.00</b>
<b>Tax Losses Deducted</b>				
Tax Losses Brought Forward		30 Jun 2023	M	0.00
Less Net Exempt Income		30 Jun 2023	M	0.00
<b>Total Tax Losses Deducted</b>			<b>M</b>	<b>0.00</b>
<b>Total Deductions</b>				<b>1,099.00</b>

**Tomy Puthanpurackal Superfund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2022 to 30 June 2023**

Description	Investment Reference	Date	Tax Return Ref.	Amount
<b>Taxable Income or Loss</b>		(V - N)	<b>O</b>	<b>8,869.00</b>
<b><u>Income Tax Calculation Statement</u></b>				<b><u>Section D</u></b>
<b>Gross Tax</b>				
Gross Tax @ 15% for Concessional Income		30 Jun 2023	T1	1,330.35
Gross Tax @ 45% for Net Non-Arm's Length Income		30 Jun 2023	T1	0.00
No-TFN Quoted Contributions @ 32%		30 Jun 2023	J	0.00
<b>Total Gross Tax</b>			<b></b>	<b>1,330.35</b>
<b>Credit: Foreign Tax Income Offset</b>				
Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	30 Jun 2023	C1	0.01
<b>Total Credit: Foreign Tax Income Offset</b>			<b>C1</b>	<b>0.01</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>0.01</b>
<b>SUBTOTAL</b>			<b></b>	<b>1,330.34</b>
<b>Credit: Refundable Franking Credits</b>				
Distribution - Tax Statement	VAS: Vanguard Australian Shares Index ETF	30 Jun 2023	E1	3.24
<b>Total Credit: Refundable Franking Credits</b>			<b>E1</b>	<b>3.24</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></b>	<b>0.00</b>
<b>Net Tax Payable</b>			<b></b>	<b>1,327.10</b>
<b>Total PAYG Instalments Raised</b>			<b>K</b>	<b>0.00</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>259.00</b>
<b>Total Amount Due / (Refundable)</b>			<b></b>	<b>1,845.10</b>



## Tomy Puthanpurackal Superfund

### Members Summary Report - For the period 1/07/2022 to 30/06/2023

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 Thomas Puthanpurackal</b>											
Unit 1, 46 Lower Plenty Road Rosanna VIC 3084											
Accumulation <b>Accumulation</b>	0.00	2,830.27	105,696.92	59.68	0.00	(361.87)	0.00	0.00	0.00	0.00	108,225.00
	0.00	2,830.27	105,696.92	59.68	0.00	(361.87)	0.00	0.00	0.00	0.00	108,225.00
<b>Ms Soja Mathai</b>											
Unit 1, 46 Lower Plenty Road Rosanna VIC 3084											
Accumulation <b>Accumulation</b>	0.00	6,892.92	116,305.16	65.45	0.00	(965.24)	0.00	0.00	0.00	0.00	122,298.29
	0.00	6,892.92	116,305.16	65.45	0.00	(965.24)	0.00	0.00	0.00	0.00	122,298.29
	0.00	9,723.19	222,002.08	125.13	0.00	(1,327.11)	0.00	0.00	0.00	0.00	230,523.29

**Tomy Puthanpurackal Superfund**  
**Investment Summary as at 30 June 2023**

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b><u>Bank</u></b>								
ANZ V2 Plus Account				217,699.80	217,699.80			93.90%
				<b>217,699.80</b>	<b>217,699.80</b>			<b>93.90%</b>
<b><u>Listed Securities Market</u></b>								
SPDR S&P 500 ETF Trust (ASX:SPY)	20.00000	611.9970	662.0500	12,239.94	13,241.00	1,001.06	8.18%	5.71%
Vanguard Australian Shares Index ETF (ASX:VAS)	10.00000	91.9700	90.0700	919.70	900.70	(19.00)	(2.07)%	0.39%
				<b>13,159.64</b>	<b>14,141.70</b>	<b>982.06</b>	<b>7.46%</b>	<b>6.10%</b>
				<b>230,859.44</b>	<b>231,841.50</b>	<b>982.06</b>	<b>0.43%</b>	<b>100.00%</b>

The accounting cost is the original cost base adjusted by any subsequent capital call/improvement or capital return transactions. In many cases, it is not the same as the adjusted or reduced cost base, or the reset cost base resulting from the CGT relief. To view the tax cost base and unrealised gain/(loss) for tax purposes refer to the Unrealised Capital Gains Report or change the report parameter to tax cost base.

**Tomy Puthanpurackal Superfund  
Investment Income Summary  
For the period 1 July 2022 to 30 June 2023**

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>														
ANZ V2 Plus Account														
233.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	233.17	0.00	0.00	0.00	0.00
<b>233.17</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>0.00</b>	<b>233.17</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b><i>Listed Securities Market</i></b>														
Vanguard Australian Shares Index ETF (ASX:VAS)														
8.89	3.24	0.01	0.00	0.00	(0.25)	0.00	0.06	0.00	0.00	12.33	0.00	0.00	0.00	0.06
<b>8.89</b>	<b>3.24</b>	<b>0.01</b>	<b>0.00</b>	<b>0.00</b>	<b>(0.25)</b>	<b>0.00</b>	<b>0.06</b>	<b>0.00</b>	<b>0.00</b>	<b>12.33</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.06</b>
<b>242.06</b>	<b>3.24</b>	<b>0.01</b>	<b>0.00</b>	<b>0.00</b>	<b>(0.25)</b>	<b>0.00</b>	<b>0.06</b>	<b>0.00</b>	<b>0.00</b>	<b>245.50</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.06</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.

**Tomy Puthanpurackal Superfund  
Distribution Reconciliation Report  
For the period 1 July 2022 to 30 June 2023**

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
<b>Listed Securities Market</b>																
Vanguard Australian Shares Index ETF (ASX:VAS)																
8.89	8.83	3.24	0.00	(0.25)	0.00	0.00	0.00	0.25	0.01	0.00	0.06	0.00	0.00	0.25	8.90	12.07
<b>8.89</b>	<b>8.83</b>	<b>3.24</b>	<b>0.00</b>	<b>(0.25)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.25</b>	<b>0.01</b>	<b>0.00</b>	<b>0.06</b>	<b>0.00</b>	<b>0.00</b>	<b>0.25</b>	<b>8.90</b>	<b>12.07</b>
8.89	8.83	3.24	0.00	(0.25)	0.00	0.00	0.00	0.25	0.01	0.00	0.06	0.00	0.00	0.25	8.90	12.07

**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	8.83	-	(0.25)	-	-	0.25	0.01	-	0.06	-	-	8.90	-
Gross Tax Distribution	8.83	3.24	-	-	-	-	-	-	-	-	-	-	12.07
Net Foreign Income	-	-	-	-	-	0.25	0.01	-	-	-	-	-	0.26
Net Distributed Capital Gain	-	-	-	-	-	-	-	-	N/A	-	-	-	-

**Tomy Puthanpurackal Superfund**  
(ABN: 54 591 010 919)

**Consolidated Member Benefit Totals**

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: Unit 1, 46 Lower Plenty Road Rosanna, VIC 3084
Member	Number: 1
Mr Thomas Tomy Puthanpurackal	Date of Birth: 22 April 1970 Date Joined Fund: 28 November 2022 Eligible Service Date: 1 March 2014
	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 2022	
Accumulation	-
<b>Total</b> as at 1 Jul 2022	<u>-</u>

<b>Withdrawal Benefit</b> as at 30 Jun 2023	
Accumulation	108,225.00
<b>Total</b> as at 30 Jun 2023	<u><u>108,225.00</u></u>

**Your Tax Components**

Tax Free	12,583.95
Taxable - Taxed	95,641.05
Taxable - Untaxed	-

**Your Preservation Components**

Preserved	108,225.00
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:**  
phone 0469353863 | email tomyptomas@gmail.com  
mail Tomy Puthanpurackal Superfund, Unit 1, 46 Lower Plenty Road, Rosanna VIC 3084

**Tomy Puthanpurackal Superfund**  
 (ABN: 54 591 010 919)

**Member Benefit Statement**

Period	Member Account Details
<b>1 July 2022 - 30 June 2023</b>	Residential Address: Unit 1, 46 Lower Plenty Road Rosanna, VIC 3084
<b>Member</b> Number: 1	Date of Birth: 22 April 1970
<b>Mr Thomas Tomy Puthanpurackal</b>	Date Joined Fund: 28 November 2022
<b>Accumulation Account</b>	Eligible Service Date: 1 March 2014
<b>Accumulation</b>	Tax File Number Held: Yes
	Account Start Date: 28 November 2022

<b>Your Account Summary</b>	
<b>Withdrawal Benefit</b> as at 1 Jul 2022	-
<i><u>Increases to your account:</u></i>	
Employer Contributions	2,830.27
Rollovers In	105,696.92
Share Of Net Fund Income	59.68
Tax on Net Fund Income	62.67
<b><u>Total Increases</u></b>	<b>108,649.54</b>
<i><u>Decreases to your account:</u></i>	
Contributions Tax	424.54
<b><u>Total Decreases</u></b>	<b>424.54</b>
<b>Withdrawal Benefit</b> as at 30 Jun 2023	<b><u>108,225.00</u></b>

<b>Your Tax Components</b>		
Tax Free	11.6276 %	12,583.95
Taxable - Taxed		95,641.05
Taxable - Untaxed		-
<b>Your Preservation Components</b>		
Preserved		108,225.00
Restricted Non Preserved		-
Unrestricted Non Preserved		-
<b>Your Insurance Benefits</b>		
No insurance details have been recorded		
<b>Your Beneficiaries</b>		
No beneficiary details have been recorded		

**For Enquiries:**  
 phone 0469353863 | email tomyptomas@gmail.com  
 mail Tomy Puthanpurackal Superfund, Unit 1, 46 Lower Plenty Road, Rosanna VIC 3084



**Trustees**

The Trustees of the Fund are as follows:

Soja Mathai and  
Thomas Puthanpurackal

**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

.....  
Soja Mathai  
Trustee

.....  
Thomas Puthanpurackal  
Trustee

Statement Date: 30 June 2023

**For Enquiries:**

phone 0469353863 | email tomyptomas@gmail.com  
mail Tomy Puthanpurackal Superfund, Unit 1, 46 Lower Plenty Road, Rosanna VIC 3084

**Tomy Puthanpurackal Superfund**  
(ABN: 54 591 010 919)

**Consolidated Member Benefit Totals**

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: Unit 1, 46 Lower Plenty Road Rosanna, VIC 3084
Member	Number: 2
Ms Soja Keecheril Mathai	Date of Birth: 5 March 1970 Date Joined Fund: 28 November 2022 Eligible Service Date: 5 August 2013 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 2022	
Accumulation	-
<b>Total</b> as at 1 Jul 2022	<u>-</u>
<b>Withdrawal Benefit</b> as at 30 Jun 2023	
Accumulation	122,298.29
<b>Total</b> as at 30 Jun 2023	<u><u>122,298.29</u></u>

Your Tax Components	
Tax Free	-
Taxable - Taxed	122,298.29
Taxable - Untaxed	-

Your Preservation Components	
Preserved	122,298.29
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:**  
phone 0469353863 | email tomyphthomas@gmail.com  
mail Tomy Puthanpurackal Superfund, Unit 1, 46 Lower Plenty Road, Rosanna VIC 3084



**Tomy Puthanpurackal Superfund**  
 (ABN: 54 591 010 919)

**Member Benefit Statement**

Period	Member Account Details
<b>1 July 2022 - 30 June 2023</b>	Residential Address: Unit 1, 46 Lower Plenty Road Rosanna, VIC 3084
<b>Member</b> Number: 2	Date of Birth: 5 March 1970
<b>Ms Soja Keecheril Mathai</b>	Date Joined Fund: 28 November 2022
<b>Accumulation Account</b>	Eligible Service Date: 5 August 2013
<b>Accumulation</b>	Tax File Number Held: Yes
	Account Start Date: 28 November 2022

<b>Your Account Summary</b>	
<b>Withdrawal Benefit</b> as at 1 Jul 2022	-
<i>Increases to your account:</i>	
Employer Contributions	6,892.92
Rollovers In	116,305.16
Share Of Net Fund Income	65.45
Tax on Net Fund Income	68.70
<b><u>Total Increases</u></b>	<b>123,332.23</b>
<i>Decreases to your account:</i>	
Contributions Tax	1,033.94
<b><u>Total Decreases</u></b>	<b>1,033.94</b>
<b>Withdrawal Benefit</b> as at 30 Jun 2023	<b><u><u>122,298.29</u></u></b>

<b>Your Tax Components</b>	
Tax Free	0.0000 %
Taxable - Taxed	122,298.29
Taxable - Untaxed	-
<b>Your Preservation Components</b>	
Preserved	122,298.29
Restricted Non Preserved	-
Unrestricted Non Preserved	-
<b>Your Insurance Benefits</b>	
No insurance details have been recorded	
<b>Your Beneficiaries</b>	
No beneficiary details have been recorded	

**For Enquiries:**  
 phone 0469353863 | email tomyphthomas@gmail.com  
 mail Tomy Puthanpurackal Superfund, Unit 1, 46 Lower Plenty Road, Rosanna VIC 3084



**Trustees**

The Trustees of the Fund are as follows:

Soja Mathai and  
Thomas Puthanpurackal

**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

.....  
Soja Mathai  
Trustee

.....  
Thomas Puthanpurackal  
Trustee

Statement Date: 30 June 2023

**For Enquiries:**  
phone 0469353863 | email tomyptomas@gmail.com  
mail Tomy Puthanpurackal Superfund, Unit 1, 46 Lower Plenty Road, Rosanna VIC 3084

**Tomy Puthanpurackal Superfund**  
**Contribution Caps**  
**For the Period From 1 July 2022 to 30 June 2023**

**Mr Thomas Puthanpurackal**

**Date of Birth:** 22 Apr 1970  
**Age:** 53 (at 30/06/2023)  
**Status:** Member may be eligible for the bring forward rule, certain conditions apply

**Contributions Summary**

<b>Prior Year Contributions</b>	<b>Non-Concessional</b>
Contributions for the previous 2 years are not confirmed	Unknown
3-year cap in effect from previous years	Unknown
<b>Total non-concessional contributions in previous 2 years</b>	<b>Unknown</b>

<b>Current Year Contributions</b>	<b>Note</b>	<b>Concessional</b>	<b>Non-Concessional</b>
Caps	1	27,500.00	110,000.00
Cumulative Available Unused Cap	2	102,500.00	0.00
Contributions made (to this fund)	3	2,830.27	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		2,830.27	0.00
Amount above caps	4	0.00	0.00
Available		127,169.73	110,000.00

**Notes**

- 1 . Non-concessional cap shown does NOT take prior year 'Bring Forward Rule' usage into account
- 2 . Member may be eligible to make catch-up concessional contributions
- 3 . Excludes any unmatched deposits
- 4 . 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	2,830.27
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	<b>Contributions as allocated</b>	<b>2,830.27</b>
<b>NonConcessional</b>	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	<b>Contributions as allocated</b>	<b>0.00</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**

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
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**Tomy Puthanpurackal Superfund**  
**Contribution Caps**  
**For the Period From 1 July 2022 to 30 June 2023**

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**Mr Thomas Puthanpurackal**

24/04/2023	Employer Voluntary	441.31	manual
08/05/2023	Employer Voluntary	443.93	manual
23/05/2023	Employer Voluntary	441.31	manual
05/06/2023	Employer Voluntary	460.59	manual
19/06/2023	Employer Voluntary	472.62	manual
30/06/2023	Employer Voluntary	470.51	manual
30/06/2023	Employer Voluntary	100.00	manual
<b>Totals:</b>		<b>2,830.27</b>	

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**Tomy Puthanpurackal Superfund**  
**Contribution Caps**  
**For the Period From 1 July 2022 to 30 June 2023**

**Ms Soja Mathai**

**Date of Birth:** 05 Mar 1970  
**Age:** 53 (at 30/06/2023)  
**Status:** Member may be eligible for the bring forward rule, certain conditions apply

**Contributions Summary**

<b>Prior Year Contributions</b>		<b>Non-Concessional</b>	
Contributions for the previous 2 years are not confirmed			Unknown
3-year cap in effect from previous years			Unknown
Total non-concessional contributions in previous 2 years			Unknown
<b>Current Year Contributions</b>	<b>Note</b>	<b>Concessional</b>	<b>Non-Concessional</b>
Caps	1	27,500.00	110,000.00
Cumulative Available Unused Cap	2	102,500.00	0.00
Contributions made (to this fund)	3	6,892.92	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		6,892.92	0.00
Amount above caps	4	0.00	0.00
Available		123,107.08	110,000.00

**Notes**

- 1 . Non-concessional cap shown does NOT take prior year 'Bring Forward Rule' usage into account
- 2 . Member may be eligible to make catch-up concessional contributions
- 3 . Excludes any unmatched deposits
- 4 . 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	6,892.92
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	<b>Contributions as allocated</b>	<b>6,892.92</b>
<b>NonConcessional</b>	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	<b>Contributions as allocated</b>	<b>0.00</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>
11/04/2023	Employer Voluntary	985.27			manual
24/04/2023	Employer Voluntary	541.31			manual
27/04/2023	Employer Voluntary	937.72			manual
08/05/2023	Employer Voluntary	543.93			manual
23/05/2023	Employer Voluntary	541.31			manual

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**Tomy Puthanpurackal Superfund**  
**Contribution Caps**  
**For the Period From 1 July 2022 to 30 June 2023**

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**Ms Soja Mathai**

30/05/2023	Employer Voluntary	1,252.61	manual
05/06/2023	Employer Voluntary	560.59	manual
19/06/2023	Employer Voluntary	572.62	manual
27/06/2023	Employer Voluntary	957.56	manual
<b>Totals:</b>		<b>6,892.92</b>	

---

**Tomy Puthanpurackal Superfund**  
**Investment Movement Summary**  
**For the period 1 July 2022 to 30 June 2023**

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
<b><u>Bank</u></b>										
ANZ V2 Plus Account		0.00		231,958.44		14,258.64	0.00		217,699.80	217,699.80
		<u>0.00</u>		<u>231,958.44</u>		<u>14,258.64</u>	<u>0.00</u>		<u>217,699.80</u>	<u>217,699.80</u>
<b><u>Listed Securities Market</u></b>										
SPDR S&P 500 ETF Trust (ASX:SPY)	0.00	0.00	20.00	12,239.94	0.00	0.00	0.00	20.00	12,239.94	13,241.00
Vanguard Australian Shares Index ETF (ASX:VAS)	0.00	0.00	10.00	919.70	0.00	0.00	0.00	10.00	919.70	900.70
		<u>0.00</u>		<u>13,159.64</u>		<u>0.00</u>	<u>0.00</u>		<u>13,159.64</u>	<u>14,141.70</u>
<b>Fund Total</b>		<b><u>0.00</u></b>		<b><u>245,118.08</u></b>		<b><u>14,258.64</u></b>	<b><u>0.00</u></b>		<b><u>230,859.44</u></b>	<b><u>231,841.50</u></b>



MR T TOMY PUTHANPURACKAL + MRS SK MATHAI <TOMY PUTHANPURACKAL  
S/F A/C>

UNIT 1 46 LOWER PLENTY RD

ROSANNA VIC 3084

## Trading Account Statement

Period: 01/07/2022 - 30/06/2023

AUSTRALIA

Trading Account Number: 748555

Date	Reference	Description	Debit	Credit	Balance
01/07/2022		Open Balance			0.00
24/04/2023	22426253	Bght 10 VAS @ 90.9700 AUD	919.70		919.70
27/04/2023	20391267	Wdl ANZ 013-141 114312133 22426253		919.70	0.00
05/05/2023	22542350	Bght 20 SPY @ 610.5000 AUD	12,239.94		12,239.94
09/05/2023	20487927	Wdl ANZ 013-141 114312133 22542350		12,239.94	0.00
<b>Total</b>			<b>13,159.640</b>	<b>13,159.640</b>	

While every effort has been made to provide you with an accurate transaction summary, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including by negligence. You should confirm the information, holdings and valuations contained herein. All prices and values are denominated in AUD unless otherwise indicated. EBROKING is a service provided by CMC Markets Stockbroking Limited ABN 69 081 002 851, AFSL 246381 (CMC Markets Stockbroking), a Participant of the Australian Stock Exchange (ASX Group) at the request of ESUPERFUND Pty Ltd ACN 120 328 770, AFSL 340762.

Page 1 of 1

Generated : 10/07/2023 09:47 PM



Date: 13/07/2023

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2023

**VANGUARD AUSTRALIAN SHARES INDEX ETF  
VAS VAS\_EXCHANGE TRADED FUND**

<b>Name</b>	<b>Share Type</b>	<b>Register</b>	<b>Quantity</b>
MR THOMAS TOMY PUTHANPURACKAL + MRS SOJA KEECHERIL MATHAI <TOMY PUTHANPURACKAL S/F> X*****5260	CHESS Sponsored	NSW	10
		<b>Total</b>	<b>10</b>

Sincerely,  
Computershare

**Only Computershare managed holdings are listed.**



## Balance History

Currency Australian Dollar

« View:

SPY, X\*\*\*\*\*5260 (MR THOMAS TOMY PUTHANPURACKAL + MRS SOJA KEECHERIL MATHAI <TOMY PUTHANPURACKAL S/F A/C>)

Balance as at date (dd/mm/yyyy) 30/06/2023

Displaying Balance History as at **30 Jun 2023**

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
<a href="#">X*****5260</a>	<a href="#">SPY</a>	662.05	20	20	13,241.00

Viewing 1 - 1 of 1

**Total Value: \$ 13,241.00**

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Ask us now



Emily Cooper &lt;emily@smsfaustralia.com&gt;

**Fwd: Tomy Puthanpurackal Superfund**

1 message

**tomy thomas** <tomythomas@gmail.com>  
To: Emily Cooper <emily@smsfaustralia.com>

11 July 2023 at 20:03

Thanks

----- Forwarded message -----


From: **ESUPERFUND** <info@esuperfund.com.au>  
Date: Thu, May 18, 2023 at 12:43 PM  
Subject: Tomy Puthanpurackal Superfund  
To: <tomythomas@gmail.com>

Dear Trustee(s),

We confirm receipt of the ethical clearance letter from SMSF Australia in relation to Tomy Puthanpurackal Superfund. We acknowledge that ESUPERFUND services are not requested for your Fund for the 2023 financial year and onwards.

Given you terminate the services of ESUPERFUND prior to having paid at least one (1) year's annual compliance fee of \$1,099 then an exit fee of \$1,099 will apply. Please refer to our terms and conditions which are available under our website [here](#).

Please transfer the exit fee by EFT to ESUPERFUND, and provide documentation (i.e. transaction receipt) evidencing the transfer:

Account Name:	ESUPERFUND
BSB Code:	183 334
Account Number:	122 220 601
Reference:	Tomy Puthanpurackal Superfund
Amount:	\$1,099.00 

Upon the receipt of the requested payment, we will make all the documentation held by ESUPERFUND for your SMSF available for download from the Client Portal "Documents" section.

Yours sincerely,

Mark Needham  
**Client Services Manager**

**PO Box 401 North Melbourne VIC 3051**  
E [info@esuperfund.com.au](mailto:info@esuperfund.com.au)  
W [esuperfund.com.au](http://esuperfund.com.au)  
Ref: GW

*Disclaimer*

**General Advice Warning**

**No Advice Express or Implied:** The contents of this email are of a general nature only and have not been prepared to take into account any particular investor's objectives, financial situation or particular needs. ESUPERFUND does not provide financial product advice or recommend any financial products either expressly or implied. ESUPERFUND expressly states that it does not recommend, represent as suitable, or endorse any financial product or service available through ESUPERFUND. This applies equally to those financial products which are established for your SMSF when you become a client of ESUPERFUND. Any information provided in relation to any financial product or service available through ESUPERFUND is factual information only about the operation of the account and how data is made available to ESUPERFUND. Where this email refers to a particular financial product then you should obtain a Product Disclosure Statement (PDS) relating to that product and consider the PDS before making any decision about whether to acquire the product. We also recommend that you should seek professional advice (see below) from a financial adviser before making any decision to purchase any financial product referred to in this email. While the sources for the material are considered reliable, responsibility is not accepted for any inaccuracies, errors or omissions.

**Seek Professional Advice from a Financial Adviser:** ESUPERFUND is a no advice model and does not provide financial, legal or tax advice to clients. We recommend that you seek appropriate professional advice in view of your personal circumstances. A licensed financial adviser will consider your personal situation and make a recommendation suitable to your financial needs. All information detailed in the email is purely factual and is general in nature. Accordingly, you should not rely on it. It should always be remembered that Trustees are legally responsible for all the decisions made even if you obtain advice from a Financial Planner. Whilst a Financial Professional can provide advice and assistance you are ultimately responsible for the Fund.

**Fees:** Fees relating to operating your SMSF with ESUPERFUND are detailed on our fee page [here](#). When setting up a SMSF it is important to understand that additional fees may apply that must be carefully considered prior to making a decision to setup a SMSF including an ATO Supervisory Levy, Company Trustee Setup Fee (where applicable), and Investment Fees.

\*\*\*\*\*IMPORTANT MESSAGE\*\*\*\*\*  
\*\*\*\*\*

This e-mail message is intended only for the addressee(s) and contains information which may be confidential. If you are not the intended recipient please advise the sender by return email, do not use or disclose the contents, and delete the message and any attachments from your system. Unless specifically indicated, this email does not constitute formal advice or commitment by the sender ESUPERFUND (ABN 37 842 535 715). We can be contacted through our web site:[www.esuperfund.com.au](http://www.esuperfund.com.au).

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**2 attachments**

**Extract - Exit Fee.pdf**  
673K



**Ethical Letter - Tomy Puthanpurackal Superfund.pdf**  
178K

20 March 2023



000263

030 261

Mr Thomas Tomy Puthanpurackal  
u1 46 Lower Plenty rd  
ROSANNA VIC 3084

**Your member number: 15655346**

Dear Thomas

**Details of your Benefit Payment**

You have requested a payment benefit from HESTA. The Trustee of HESTA has approved payment of your benefit and it is important you read this letter and all enclosed documentation.

To assist you the following is enclosed with this letter:

- Your final member exit statement
- Important additional information
- *A Rollover benefit statement*

The balance of your benefit and a copy of your *Rollover benefit statement* have been sent to your nominated rollover fund today. You will receive a signed copy of the *Rollover benefit statement* from them shortly. If the transfer fund refuses to accept the benefit, it will be returned to HESTA.

These benefit payments represent your full entitlement from HESTA.

You should retain this letter and any attached information for future reference.

Contact us with any questions on **1800 813 327** or email us at **hesta@hesta.com.au**. When contacting us please quote your HESTA member number.

Kind regards



Mads Wijyaratne  
Head of Client Operations, HESTA



# Member exit statement



For the period 1 July 2022 to 17 March 2023

Member name: Thomas Tomy Puthanpurackal  
Member number: 15655346

**Balance at 17 March 2023 is \$0.00**

## Your account summary

The table below is a summary of the transactions on your account during the reporting period. The individual transactions on your account are detailed in the Transaction history which is included in the following pages.

### Description

<b>Opening balance at 1 July 2022</b>	<b>\$89,807.19</b>
Employer contributions	\$9,760.31
Salary sacrifice contributions	\$0.00
Member voluntary contributions	\$2,000.00
Withdrawals	-\$105,696.92
Administration fees and costs	-\$119.06
Other taxes	-\$1,371.20
Insurance fees	-\$619.06
Investment earnings	\$6,238.74
<b>Closing balance at 17 March 2023</b>	<b>\$0.00</b>

## Access to your super

Preserved	\$0.00
Restricted non-preserved	\$0.00
Unrestricted non-preserved	\$0.00

## Your insurance cover

At 17 March 2023 you had the below listed insurance cover – which has now ceased.

	<b>Insured benefit</b>
Death	\$224,700.00
Total & permanent disability (TPD)	\$0.00
Income protection (IP) If you had been off work and entitled to income protection payments, you'd have received	\$1,000.00 per month

## Investment performance

Below is your investment summary as at 17 March 2023.

Investment option	Investment performance	Value	Proportion invested	Number of units	Unit price
Balanced Growth	5.40%	\$37,121.26	35.12%	11,421.57211	\$3.2501
Australian Shares	11.66%	\$21,989.75	20.80%	5,400.23349	\$4.0720
Sustainable Growth	6.34%	\$25,288.08	23.93%	6,622.34314	\$3.8186
International Shares	6.30%	\$9,517.54	9.00%	2,945.78504	\$3.2309
Property and Infrastructure	3.17%	\$11,780.29	11.15%	4,166.47471	\$2.8274

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

Please refer to [hesta.com.au/investments](https://hesta.com.au/investments) for further investment performance information and unit prices for all our investment options.

The investment performance is for each option you were invested in at the date you exited and is calculated for the period in which you were invested in that particular option. The investment performance may not correspond with investment performance for HESTA options documented in other communications or publications.

The Past performance is not a reliable indicator of future performance. See investment returns history at [hesta.com.au/performance](https://hesta.com.au/performance).

## Transaction history

The amounts shown below are the individual transactions reported on your account.

Transaction date	Description	Total
		\$
<b>01/07/2022</b>	<b>Opening balance</b>	<b>\$89,807.19</b>
08/07/2022	SG contribution	\$200.00
08/07/2022	SG contribution	\$814.87
29/07/2022	Insurance fee	-\$34.84
29/07/2022	Insurance fee	-\$13.94
29/07/2022	Insurance fee	-\$32.68
29/07/2022	Administration fees and costs (\$)	-\$6.25
29/07/2022	Administration fees and costs (%)	-\$8.16
29/07/2022	Contributions tax	-\$110.01
09/08/2022	SG contribution	\$200.00
09/08/2022	SG contribution	\$846.21
26/08/2022	Insurance fee	-\$27.87
26/08/2022	Insurance fee	-\$11.15
26/08/2022	Insurance fee	-\$26.14
26/08/2022	Administration fees and costs (\$)	-\$5.00
26/08/2022	Administration fees and costs (%)	-\$6.68
26/08/2022	Contributions tax	-\$117.16
08/09/2022	SG contribution	\$200.00
08/09/2022	SG contribution	\$1,192.71
30/09/2022	Insurance fee	-\$34.84
30/09/2022	Insurance fee	-\$13.94
30/09/2022	Insurance fee	-\$32.68

*Continued on next page...*



**Your transaction history for the period 1 July 2022 to 17 March 2023 continued...**

<b>Transaction date</b>	<b>Description</b>	<b>Total \$</b>
30/09/2022	Administration fees and costs (\$)	-\$6.25
30/09/2022	Administration fees and costs (%)	-\$8.11
30/09/2022	Contributions tax	-\$166.69
10/10/2022	SG contribution	\$200.00
10/10/2022	SG contribution	\$1,033.77
28/10/2022	Insurance fee	-\$27.87
28/10/2022	Insurance fee	-\$11.15
28/10/2022	Insurance fee	-\$26.14
28/10/2022	Administration fees and costs (\$)	-\$5.00
28/10/2022	Administration fees and costs (%)	-\$6.75
28/10/2022	Contributions tax	-\$145.30
08/11/2022	SG contribution	\$200.00
08/11/2022	SG contribution	\$1,386.88
14/11/2022	SG contribution	\$100.00
14/11/2022	SG contribution	\$441.03
21/11/2022	SG contribution	\$100.00
21/11/2022	SG contribution	\$457.83
25/11/2022	Insurance fee	-\$27.87
25/11/2022	Insurance fee	-\$11.15
25/11/2022	Insurance fee	-\$26.14
25/11/2022	Administration fees and costs (\$)	-\$5.00
25/11/2022	Administration fees and costs (%)	-\$7.15
25/11/2022	Contributions tax	-\$333.08
05/12/2022	SG contribution	\$100.00
05/12/2022	SG contribution	\$511.14
21/12/2022	SG contribution	\$100.00
21/12/2022	SG contribution	\$439.09
30/12/2022	Insurance fee	-\$34.84
30/12/2022	Insurance fee	-\$13.94
30/12/2022	Insurance fee	-\$32.68
30/12/2022	Administration fees and costs (\$)	-\$6.25
30/12/2022	Administration fees and costs (%)	-\$8.81
30/12/2022	Contributions tax	-\$130.31
03/01/2023	SG contribution	\$100.00
03/01/2023	SG contribution	\$441.31
16/01/2023	SG contribution	\$100.00
16/01/2023	SG contribution	\$439.10
27/01/2023	Insurance fee	-\$27.87
27/01/2023	Insurance fee	-\$11.15
27/01/2023	Insurance fee	-\$26.14
27/01/2023	Administration fees and costs (\$)	-\$5.00
27/01/2023	Administration fees and costs (%)	-\$7.39
27/01/2023	Contributions tax	-\$122.30
30/01/2023	SG contribution	\$100.00
30/01/2023	SG contribution	\$436.88
13/02/2023	SG contribution	\$100.00
13/02/2023	SG contribution	\$439.09
24/02/2023	Insurance fee	-\$27.87
24/02/2023	Insurance fee	-\$11.15
24/02/2023	Insurance fee	-\$26.14

Continued on next page...

**Your transaction history for the period 1 July 2022 to 17 March 2023 continued...**

<b>Transaction date</b>	<b>Description</b>	<b>Total \$</b>
24/02/2023	Administration fees and costs (\$)	-\$4.14
24/02/2023	Administration fees and costs (%)	-\$11.98
24/02/2023	Contributions tax	-\$121.62
27/02/2023	SG contribution	\$100.00
27/02/2023	SG contribution	\$441.31
14/03/2023	SG contribution	\$100.00
14/03/2023	SG contribution	\$439.09
17/03/2023	Withdrawal	-\$105,696.92
17/03/2023	Contributions tax	-\$124.73
17/03/2023	Administration fees and costs (\$)	-\$2.00
17/03/2023	Administration fees and costs (%)	-\$9.14
17/03/2023	Insurance fee	-\$20.91
17/03/2023	Insurance fee	-\$8.36
17/03/2023	Insurance fee	-\$19.61
17/03/2023	Investment earnings	\$6,238.74
	<b>Closing balance</b>	<b>\$0.00</b>

**Fees and Costs Summary**

**Fees deducted directly from your account**

This amount has been deducted directly from your account (reflected in the transactions listed on this statement). \$738.12

**Fees and costs deducted from your investment**

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 or in the Additional explanation of fees and costs. \$282.34

**TOTAL FEES AND COSTS YOU PAID**

This approximate amount includes all the fees and costs that affected your investment during the period. \$1,020.46

Where fees and costs credited exceed those deducted over the financial year to 30 June this may display in the table above with a negative symbol (-) however this should be read a positive amount.

# Rollover benefits statement

## Section A: Receiving fund

1 Australian business number (ABN)

2 Fund name

3 Postal address   
  
Suburb/town/locality  State/territory  Postcode   
Country if outside Australia

4 (a) Unique Superannuation Identifier (USI)   
(b) Member Client Identifier

## Section B: Member details

5 Tax file number (TFN)

6 Full name  
Title   
Family name   
First given name  Other given names

7 Residential address  
Street address   
  
Suburb/town/locality  State/territory  Postcode   
Country if outside Australia

8 Date of birth  Day/Month/Year

9 Sex Male  Female

10 Daytime phone number (include area Code)

11 Email address (if applicable)

## Section C: Rollover transaction details

12	<b>Service period start date</b>	Day/Month/Year	01/03/2014
13	<b>Tax components:</b>		
	Tax-free component	\$	12,583.95
	KiwiSaver tax-free component	\$	0.00
	<b>Taxable component:</b>		
	Element taxed in the fund	\$	93,112.97
	Element untaxed in the fund	\$	0.00
	<b>TOTAL Tax components</b>	\$	<b>105,696.92</b>
14	<b>Preservation amounts:</b>		
	Preserved amount	\$	105,696.92
	KiwiSaver preserved amount	\$	0.00
	Restricted non-preserved amount	\$	0.00
	Unrestricted non-preserved amount	\$	0.00
	<b>TOTAL Preservation amounts</b>	\$	<b>105,696.92</b>

## Section D: Non-complying funds

15 Contributions made to a non-complying fund on or after 10 May 2006 \$ 0.00

## Section E: Transferring fund

16	<b>Fund's ABN</b>	64   971   749   321
17	<b>Fund's name</b>	HESTA
18	<b>Contact name</b>	HESTA Contact Centre
19	<b>Daytime phone number</b> (include area Code)	1800 813 327
20	<b>Email address</b> (if applicable)	hesta@hesta.com.au

## Section F: Declaration

### AUTHORISED REPRESENTATIVE DECLARATION:

Complete this declaration if you are an authorised representative of the superannuation fund or other provider shown in section E.

I declare that:

- I have prepared the statement with the information supplied by the superannuation provider
- I have received a declaration made by the superannuation provider that the information provided to me for the preparation of this statement is true and correct
- I am authorised by the superannuation provider to give the information in the statement to the ATO.

**Name**

Joe Nekic

**Authorised representative signature**

Joe Nekic

Day / Month / Year

Date

17/03/2023



# ANZ V2 PLUS STATEMENT

STATEMENT NUMBER 01

20 MARCH 2023 TO 31 MARCH 2023

THE TRUSTEES  
TOMY PUTHANPURACKAL SUPERFUND  
1/46 LOWER PLENTY ROAD  
ROSANNA VIC 3084

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

THOMAS T PUTHANPURACKAL &  
SOJA K MATHAI  
ATF TOMY PUTHANPURACKAL  
SUPERFUND

### Branch Number (BSB)

013-141

### Account Number

1143-12133



### Notice something different?

Welcome to your new look statement. You can find out more here [anz.com/yourstatement](https://anz.com/yourstatement)

If you haven't already switched off paper for your ANZ V2 PLUS statement, follow the link above to find out how.

### NEED TO GET IN TOUCH?



Enquiries: 13 28 33  
Lost/Stolen Cards: 1800 033 844  
Fax: 1800 671 800

OR



ANZ Internet Banking  
[www.anz.com](https://www.anz.com)

OR



V2 PLUS Service Centre  
Locked Bag 3000, Collins St West  
MELBOURNE VIC 8007

# ANZ V2 PLUS STATEMENT

Account Number: 1143-12133

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2023</b>				
<b>20 MAR</b>	<b>OPENING BALANCE</b>			<b>0.00</b>
20 MAR	<b>DEPOSIT</b> FROM HESTA 500000000843483495		105,696.92	105,696.92
22 MAR	<b>DEPOSIT</b> FROM AWARE 532264603654321746		116,305.16	222,002.08
01 APR	<b>QUARTERLY INTEREST</b>		233.17	222,235.25
	<b>TOTALS AT END OF PAGE</b>	<b>\$0.00</b>	<b>\$222,235.25</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$0.00</b>	<b>\$222,235.25</b>	<b>\$222,235.25</b>

### This Statement Includes

Interest Paid	\$233.17
---------------	----------

Interest rate at date of statement issue 3.50% p.a  
Your credit interest rate consists of the ANZ V2 PLUS Intermediary Rate (3.35% as at the end of your statement period) plus a margin (if applicable). You can find out the current interest rate by visiting [www.anz.com](http://www.anz.com)

Save on ATM fees while you travel with ANZ.  
As an ANZ customer you won't pay an overseas ATM transaction fee when you use an ANZ branded ATM to withdraw cash from this ANZ account while overseas. You'll find ANZ ATMs in various locations throughout the Asia Pacific region. See the ANZ Personal Banking Account Fees and Charges booklet for more information.

# ANZ V2 PLUS STATEMENT

Account Number: 1143-12133

## IMPORTANT INFORMATION

### PLEASE CHECK THE ENTRIES AND CALL 13 28 33 REGARDING ANY ERRORS ON THIS STATEMENT.

All entries generated are subject to authorisation and verification, and if necessary, adjustments will appear on a later statement.

Further information in relation to this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at [anz.com](http://anz.com) or by calling **13 13 14**.

If you have a complaint about an ANZ product or service, please contact us and we will try to resolve the issue as quickly as possible. Our customer complaints guide is available at <https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/>, alternatively you may wish to:

- Call us:**
- General enquiries **13 13 14**
  - If you're overseas **+61 3 9683 9999**
  - ANZ Complaint Resolution Team on **1800 805 154**
  - If you're deaf, hard of hearing and/or have a speech impairment, call **133 677** or visit the **National Relay Service** at:  
<https://nrschat.nrscall.gov.au/nrs/internetrelay>

**Write to us** ANZ Complaint Resolution Team  
Locked Bag 4050,  
South Melbourne VIC 3205  
or **ANZ online complaints form:**

<https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/feedback/>

**Visit us:** At your nearest ANZ branch.  
If you have a Relationship Manager, please feel free to contact them.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

**Call:** **1800 931 678** (free call within Australia),  
or **+61 1800 931 678** (International)

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

**Online:** Email: [info@afca.org.au](mailto:info@afca.org.au)  
Web: [www.afca.org.au](http://www.afca.org.au)

L005779









# ANZ V2 PLUS STATEMENT

STATEMENT NUMBER 02

01 APRIL 2023 TO 30 APRIL 2023

THE TRUSTEES  
TOMY PUTHANPURACKAL SUPERFUND  
1/46 LOWER PLENTY ROAD  
ROSANNA VIC 3084

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

THOMAS T PUTHANPURACKAL &  
SOJA K MATHAI  
ATF TOMY PUTHANPURACKAL  
SUPERFUND

### Branch Number (BSB)

013-141

### Account Number

1143-12133



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Enquiries: 13 28 33  
Lost/Stolen Cards: 1800 033 844  
Fax: 1800 671 800

OR



ANZ Internet Banking  
[www.anz.com](https://www.anz.com)

OR



V2 PLUS Service Centre  
Locked Bag 3000, Collins St West  
MELBOURNE VIC 8007

# ANZ V2 PLUS STATEMENT

Account Number: 1143-12133

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2023</b>				
<b>01 APR</b>	<b>OPENING BALANCE</b>			<b>222,235.25</b>
11 APR	<b>DEPOSIT</b> FROM QUICKSUPER QUICKSPR3450501557		985.27	223,220.52
24 APR	<b>DEPOSIT</b> FROM QUICKSUPER QUICKSPR3460513925		441.31	223,661.83
24 APR	<b>DEPOSIT</b> FROM QUICKSUPER QUICKSPR3460513923		541.31	224,203.14
27 APR	<b>WITHDRAWAL</b> 22426253 BGHT 10 VAS @ 90.9700 AUD	919.70		223,283.44
27 APR	<b>DEPOSIT</b> FROM QUICKSUPER QUICKSPR3463009725		937.72	224,221.16
	<b>TOTALS AT END OF PAGE</b>	<b>\$919.70</b>	<b>\$2,905.61</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$919.70</b>	<b>\$2,905.61</b>	<b>\$224,221.16</b>

Interest rate at date of statement issue 3.50% p.a  
Your credit interest rate consists of the ANZ V2 PLUS Intermediary Rate (3.35% as at the end of your statement period) plus a margin (if applicable). You can find out the current interest rate by visiting [www.anz.com](http://www.anz.com)

Save on ATM fees while you travel with ANZ.  
As an ANZ customer you won't pay an overseas ATM transaction fee when you use an ANZ branded ATM to withdraw cash from this ANZ account while overseas. You'll find ANZ ATMs in various locations throughout the Asia Pacific region. See the ANZ Personal Banking Account Fees and Charges booklet for more information.

# ANZ V2 PLUS STATEMENT

Account Number: 1143-12133

## IMPORTANT INFORMATION

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  - If you're overseas **+61 3 9683 9999**
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<https://nrschat.nrscall.gov.au/nrs/internetrelay>

**Write to us** ANZ Complaint Resolution Team  
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South Melbourne VIC 3205  
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If you have a Relationship Manager, please feel free to contact them.

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**Call:** **1800 931 678** (free call within Australia),  
or **+61 1800 931 678** (International)

**Online:** Email: [info@afca.org.au](mailto:info@afca.org.au)  
Web: [www.afca.org.au](http://www.afca.org.au)

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

1002618







# ANZ V2 PLUS STATEMENT

STATEMENT NUMBER 03

01 MAY 2023 TO 31 MAY 2023

THE TRUSTEES  
TOMY PUTHANPURACKAL SUPERFUND  
1/46 LOWER PLENTY ROAD  
ROSANNA VIC 3084

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

THOMAS T PUTHANPURACKAL &  
SOJA K MATHAI  
ATF TOMY PUTHANPURACKAL  
SUPERFUND

### Branch Number (BSB)

013-141

### Account Number

1143-12133



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OR



V2 PLUS Service Centre  
Locked Bag 3000, Collins St West  
MELBOURNE VIC 8007



# ANZ V2 PLUS STATEMENT

Account Number: 1143-12133

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2023</b>				
<b>01 MAY</b>	<b>OPENING BALANCE</b>			<b>224,221.16</b>
08 MAY	<b>DEPOSIT</b> FROM QUICKSUPER QUICKSPR3471600241		443.93	224,665.09
08 MAY	<b>DEPOSIT</b> FROM QUICKSUPER QUICKSPR3471600240		543.93	225,209.02
09 MAY	<b>WITHDRAWAL</b> 22542350 BGHT 20 SPY @ 610.5000 AUD	12,239.94		212,969.08
22 MAY	<b>WITHDRAWAL</b> ANZ INTERNET BANKING PAYMENT 346192	99.00		212,870.08
22 MAY	<b>WITHDRAWAL</b> ANZ INTERNET BANKING PAYMENT 149484	1,000.00		211,870.08
23 MAY	<b>DEPOSIT</b> FROM QUICKSUPER QUICKSPR3483199003		441.31	212,311.39
23 MAY	<b>DEPOSIT</b> FROM QUICKSUPER QUICKSPR3483199002		541.31	212,852.70
30 MAY	<b>DEPOSIT</b> FROM QUICKSUPER QUICKSPR3487961074		1,252.61	214,105.31
	<b>TOTALS AT END OF PAGE</b>	<b>\$13,338.94</b>	<b>\$3,223.09</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$13,338.94</b>	<b>\$3,223.09</b>	<b>\$214,105.31</b>

Interest rate at date of statement issue 3.75% p.a  
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# ANZ V2 PLUS STATEMENT

Account Number: 1143-12133

## IMPORTANT INFORMATION

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Web: [www.afca.org.au](http://www.afca.org.au)

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

L003744









# ANZ V2 PLUS STATEMENT

STATEMENT NUMBER 04

01 JUNE 2023 TO 30 JUNE 2023

THE TRUSTEES  
TOMY PUTHANPURACKAL SUPERFUND  
1/46 LOWER PLENTY ROAD  
ROSANNA VIC 3084

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

THOMAS T PUTHANPURACKAL &  
SOJA K MATHAI  
ATF TOMY PUTHANPURACKAL  
SUPERFUND

### Branch Number (BSB)

013-141

### Account Number

1143-12133



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### NEED TO GET IN TOUCH?



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OR



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OR



V2 PLUS Service Centre  
Locked Bag 3000, Collins St West  
MELBOURNE VIC 8007

# ANZ V2 PLUS STATEMENT

Account Number: 1143-12133

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2023</b>				
<b>01 JUN</b>	<b>OPENING BALANCE</b>			<b>214,105.31</b>
05 JUN	<b>DEPOSIT</b> FROM QUICKSUPER QUICKSPR3492477245		460.59	214,565.90
05 JUN	<b>DEPOSIT</b> FROM QUICKSUPER QUICKSPR3492477244		560.59	215,126.49
19 JUN	<b>DEPOSIT</b> FROM QUICKSUPER QUICKSPR3503059059		472.62	215,599.11
19 JUN	<b>DEPOSIT</b> FROM QUICKSUPER QUICKSPR3503059057		572.62	216,171.73
27 JUN	<b>DEPOSIT</b> FROM QUICKSUPER QUICKSPR3509197918		957.56	217,129.29
30 JUN	<b>DEPOSIT</b> FROM QUICKSUPER QUICKSPR3512075995		100.00	217,229.29
30 JUN	<b>DEPOSIT</b> FROM QUICKSUPER QUICKSPR3512075996		470.51	217,699.80
01 JUL	<b>QUARTERLY INTEREST</b>		1,999.42	219,699.22
	<b>TOTALS AT END OF PAGE</b>	<b>\$0.00</b>	<b>\$5,593.91</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$0.00</b>	<b>\$5,593.91</b>	<b>\$219,699.22</b>

### This Statement Includes

Interest Paid	\$1,999.42
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### Yearly Summary

Financial Year to 30/06

Interest Paid	\$233.17
---------------	----------

Interest rate at date of statement issue 4.00% p.a  
Your credit interest rate consists of the ANZ V2 PLUS Intermediary Rate (3.85% as at the end of your statement period) plus a margin (if applicable). You can find out the current interest rate by visiting [www.anz.com](http://www.anz.com)  
How to read this statement: This statement covers transactions on your account for the quarter ending 30 June 2023.  
Interest shown as paid on 1 July 2023 will be reported to the Australian Taxation Office for the 2024 income year.  
If you have any difficulty reading this statement please contact the V2 PLUS Service Centre 13 28 33.

# ANZ V2 PLUS STATEMENT

Account Number: 1143-12133

## IMPORTANT INFORMATION

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**Online:** Email: [info@afca.org.au](mailto:info@afca.org.au)  
Web: [www.afca.org.au](http://www.afca.org.au)

L007337





Member Number: 3630638  
Account Number: FSSUDX8936



22 March 2023

Ms Soja Keecheril Mathai  
U 1 46 Lower Plenty Rd  
ROSANNA VIC 3084

**Postal**

Locked Bag 20129  
Melbourne VIC 3001

**Service**

T | 1300 650 873  
F | 1300 722 072  
enquiries@aware.com.au  
aware.com.au

Dear Ms Mathai

**Rollover of your superannuation benefit**

We refer to your request to rollover your superannuation benefit to another superannuation fund and confirm that this has been processed in accordance with your instructions.

We have sent your benefit, as requested, to:

Tomy Puthanpurackal Superfund	\$116,305.16
-------------------------------	--------------

We have enclosed a copy of the Rollover Benefits Statement for your rollover(s). The Rollover Benefits Statement is for your records and confirms the details we have advised your rollover fund. It is not required for your taxation return.

If you are rolling your entire account balance to a new super fund, please make sure that you tell your employer which super fund to pay your compulsory super guarantee (SG) contributions to. If we receive any further contributions they will be refunded, unless you (or your employer) open a new account.

The enclosed Exit Statement and Explanatory Notes explain how your benefit has been calculated and the components of your benefit. They also include information about any insurance cover you may have had and the process to follow if you have a complaint.

**Further information**

If you have any questions or would like financial advice, please call us on 1300 650 873 between 8.30 am and 6.00 pm Monday to Friday (AEST). Please visit [aware.com.au](http://aware.com.au) for information about our services and to make online enquiries.

Yours sincerely



**Karen Simm**  
**Head of Member Solutions**

Encl: Rollover Benefits Statement  
Member Exit Statement and Explanatory Notes



**Member Exit Statement**  
**From 01/07/2022 to 21/03/2023**



Ms Soja Keecheril Mathai  
 U 1 46 Lower Plenty Rd  
 ROSANNA VIC 3084

Member No: 3630638  
 Account No: FSSUDX8936  
 Date of Exit: 21 March 2023  
 TFN Supplied: Yes

The enclosed *Explanatory Notes* form part of this statement.

Account summary	
Account balance at 01/07/2022	\$107,526.64
Plus: Super guarantee (SG) and award contributions	\$8,195.59
Investment earnings	\$2,129.70
Less: Tax	-\$1,229.34
Direct fee (net of tax)	-\$160.81
Insurance premium (net of tax)	-\$156.62
<b>Account balance as at 21/03/2023</b>	<b>\$116,305.16</b>

Payment details		Preservation components	
Total withdrawal benefit	\$116,305.16	Preserved	\$116,305.16
Rolled over	\$116,305.16	Restricted non preserved	\$0.00
Gross cash amount	\$0.00	Unrestricted non preserved	\$0.00
Tax deducted from cash amount	\$0.00		
Net cash amount	\$0.00		

Death and Disablement benefits	
<p>Prior to being paid your final benefit from the Fund, the benefit that would have been payable on death or total and permanent disablement was your account balance PLUS any death insurance cover or total and permanent disablement insurance cover you may have had.</p> <p>Prior to payment of your benefit, your insurance cover was:</p>	
Death cover	\$45,828.00
Total and permanent disablement cover	\$45,828.00
Income protection cover (per annum)	\$0.00
<p>Any insurance cover you may have had provided by the Fund ceased when your final benefit was paid from the Fund. The Explanatory Notes include information on whether any continuation option is available from the insurer.</p>	



**Member Exit Statement**  
**From 01/07/2022 to 21/03/2023**

Transaction list		Received from	Gross Amount
Transaction Date	Transaction		
01/07/2022	Account balance		\$107,526.64
11/07/2022	Contribution tax		-\$3.75
11/07/2022	Superannuation Guarantee contribution - AUSTIN HEALTH		\$24.98
25/07/2022	Contribution tax		-\$152.04
25/07/2022	Superannuation Guarantee contribution - EPWORTH HEALTHCARE		\$1,013.62
31/07/2022	Administration Fee		-\$4.33
31/07/2022	Asset-based Administration Fee		-\$14.02
31/07/2022	Death Default Premium		-\$10.11
31/07/2022	Investment earnings		\$1.24
31/07/2022	TPD Default Premium		-\$11.13
31/07/2022	Tax Insurance Premium Rebate		\$3.19
31/08/2022	Administration Fee		-\$4.33
31/08/2022	Asset-based Administration Fee		-\$13.91
31/08/2022	Contribution tax		-\$143.21
31/08/2022	Death Default Premium		-\$10.11
31/08/2022	Investment earnings		\$0.69
31/08/2022	Superannuation Guarantee contribution - EPWORTH HEALTHCARE		\$954.75
31/08/2022	TPD Default Premium		-\$11.13
31/08/2022	Tax Insurance Premium Rebate		\$3.19
30/09/2022	Administration Fee		-\$4.33
30/09/2022	Asset-based Administration Fee		-\$13.48
30/09/2022	Contribution tax		-\$126.82
30/09/2022	Death Default Premium		-\$10.11
30/09/2022	Investment loss		-\$0.68
30/09/2022	Superannuation Guarantee contribution - EPWORTH HEALTHCARE		\$845.46
30/09/2022	TPD Default Premium		-\$11.13
30/09/2022	Tax Insurance Premium Rebate		\$3.19
31/10/2022	Administration Fee		-\$4.33
31/10/2022	Asset-based Administration Fee		-\$13.90
31/10/2022	Contribution tax		-\$140.17
31/10/2022	Death Default Premium		-\$10.11
31/10/2022	Investment earnings		\$0.48
31/10/2022	Investment loss		-\$0.31
31/10/2022	Superannuation Guarantee contribution - EPWORTH HEALTHCARE		\$934.46
31/10/2022	TPD Default Premium		-\$11.13
31/10/2022	Tax Insurance Premium Rebate		\$3.19
29/11/2022	Contribution tax		-\$230.49
29/11/2022	Superannuation Guarantee contribution - EPWORTH HEALTHCARE		\$1,536.62





**Member Exit Statement**  
**From 01/07/2022 to 21/03/2023**

Transaction list		Received from	Gross Amount
Transaction Date	Transaction		
30/11/2022	Administration Fee		-\$4.33
30/11/2022	Asset-based Administration Fee		-\$14.37
30/11/2022	Death Default Premium		-\$10.11
30/11/2022	Investment earnings		\$1.04
30/11/2022	Investment loss		-\$0.05
30/11/2022	TPD Default Premium		-\$11.13
30/11/2022	Tax Insurance Premium Rebate		\$3.19
28/12/2022	Contribution tax		-\$149.48
28/12/2022	Superannuation Guarantee contribution - EPWORTH HEALTHCARE		\$996.55
31/12/2022	Administration Fee		-\$4.33
31/12/2022	Asset-based Administration Fee		-\$14.20
31/12/2022	Death Default Premium		-\$10.11
31/12/2022	Investment earnings		\$1,701.56
31/12/2022	Investment earnings		\$0.56
31/12/2022	Investment earnings		\$3.58
31/12/2022	Investment loss		-\$774.35
31/12/2022	Investment loss		-\$0.25
31/12/2022	Investment loss		-\$3.58
31/12/2022	TPD Default Premium		-\$11.13
31/12/2022	Tax Insurance Premium Rebate		\$3.19
31/01/2023	Administration Fee		-\$4.33
31/01/2023	Asset-based Administration Fee		-\$14.84
31/01/2023	Contribution tax		-\$141.54
31/01/2023	Death Default Premium		-\$10.11
31/01/2023	Investment earnings		\$1.34
31/01/2023	Superannuation Guarantee contribution - EPWORTH HEALTHCARE		\$943.57
31/01/2023	TPD Default Premium		-\$11.13
31/01/2023	Tax Insurance Premium Rebate		\$3.19
28/02/2023	Administration Fee		-\$4.33
28/02/2023	Asset-based Administration Fee		-\$14.67
28/02/2023	Death Default Premium		-\$10.11
28/02/2023	Investment earnings		\$0.95
28/02/2023	TPD Default Premium		-\$11.13
28/02/2023	Tax Insurance Premium Rebate		\$3.19
02/03/2023	Contribution tax		-\$141.84
02/03/2023	Superannuation Guarantee contribution - EPWORTH HEALTHCARE		\$945.58
21/03/2023	Administration Fee		-\$2.93
21/03/2023	Asset-based Administration Fee		-\$9.85
21/03/2023	Death Default Premium		-\$6.84
21/03/2023	Investment earnings		\$1,842.82
21/03/2023	Investment loss		-\$645.34

**Member Exit Statement**  
**From 01/07/2022 to 21/03/2023**



<b>Transaction list</b>			
Transaction Date	Transaction	Received from	Gross Amount
21/03/2023	TPD Default Premium		-\$7.54
21/03/2023	Tax Insurance Premium Rebate		\$2.16
<b>21/03/2023 Withdrawal benefit</b>			<b>\$116,305.16</b>

<b>Fees and costs summary</b>	
<b>Fees deducted directly from your account</b>	
This amount has been deducted directly from your account (reflected in the transactions listed on this statement).	-\$160.81
<b>Fees and costs deducted from your investment</b>	-\$584.01
This approximate amount has been deducted from your investment and covers amounts that have reduced the return of your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.	
<b>Total fees and costs you paid</b>	<b>-\$747.42</b>
This approximate amount includes all the fees and costs that affected your investment during the period.	
Please see the <i>Explanatory Notes</i> for more information on these fees and costs.	
Included in the total fees and costs you paid, is an insurance fee for each unit of insurance cover you held. This fee is included in the insurance premium amounts quoted in your <i>Transaction listing</i> and is 10c a month for each unit of Death and TPD cover and 5c a month for each unit of Death only cover held. Based on the units of insurance cover you held on 21 March 2023, the insurance fee for the period 1 July 2022 to 21 March 2023 would be approximately \$2.60 (before the benefit of the tax rebate). This does not take account of any changes during the period to the number or type of units of cover you held.	

Member Exit Statement  
From 01/07/2022 to 21/03/2023



Investment returns			
Investment option	Amount invested at date of payment	Statement period return	Date option commenced
<b>Pre-Mixed Options</b>			
High Growth		4.46%	26/07/1994
Growth	\$30,693.63	4.35%	28/01/1993
Balanced Growth	\$57,593.97	3.69%	26/07/1994
Conservative Growth		3.19%	28/01/1993
Diversified Socially Responsible Investment		5.01%	01/07/2003
<b>Single Asset Class Options</b>			
Cash		1.93%	28/01/1993
Australian Equities		10.42%	17/10/2006
International Equities		5.83%	17/10/2006
Property	\$28,017.56	-5.53%	17/10/2006
Australian Fixed Interest		2.82%	17/10/2006
International Fixed Interest		-1.51%	17/10/2006
Australian Equities Socially Responsible Investment		11.10%	01/05/2009

Returns are compound rates of return for the statement period after investment management expenses, any tax and rebates, but before administration fees. These rates may differ from your individual returns. Past performance is not a reliable indicator of future performance and does not guarantee returns.

## Member Exit Statement Explanatory Notes

These explanatory notes form part of your Exit Statement. They will help you understand the information in your Exit Statement.

This statement is issued by Aware Super Pty Ltd ABN 11 118 202 672 AFSL 293340, as trustee of Aware Super ABN 53 226 460 365.

### Further information is available

The trustee is required to provide you with any information that you reasonably require to understand your entitlements from Aware Super. Should you require any further information you can contact us in the following ways:

- Call Service Centre on 1300 650 873 Monday to Friday 8.30am to 6pm (AEST) for the cost of a local call unless calling from a mobile or any pay phone.
- Email us at [enquiries@aware.com.au](mailto:enquiries@aware.com.au)
- Write to us at GPO Box 2181 Melbourne VIC 3001
- Visit the Aware Super website at [www.aware.com.au](http://www.aware.com.au)

### Your benefit

Your benefit is your account balance at the time your benefit is paid. Your account balance is comprised of contributions from both you and your employer, rollovers into your account, tax rebates and any investment earnings credited or debited, less administration fees, insurance premiums (if applicable) and government taxes (if applicable).

### Benefits and benefits tax

Any partial withdrawal you made during the period is shown after Pay As You Go (PAYG) tax has been deducted from the benefit. PAYG tax on these benefits is shown separately in the *Transaction listing*. Your final benefit is shown in the *Transaction listing* before any PAYG tax has been withheld. Any PAYG tax withheld from this benefit is shown in the *Payment details* section of your statement. Generally, no tax is payable on a lump sum superannuation benefit paid directly to a person aged 60 or more.

If you are aged less than 60, benefits paid directly to you are subject to Federal Government income tax at the rate applying to superannuation member benefits. The amount of any benefit paid directly to you will be net of any PAYG tax that was required to be deducted prior to payment.

### Contributions

Contributions allocated to your account since your last Annual Statement (or commencement if you joined the Fund in this financial year) are listed on your Statement.

If you believe contributions that should have been made are not listed, you should contact your employer.

### Contribution tax and contribution caps

Concessional contributions (such as employer superannuation guarantee and salary sacrifice contributions) are generally taxed on receipt by superannuation funds at the rate of 15%. The amount of concessional contributions taxed at the rate of 15% is limited to an annual concessional cap limit. Amounts contributed in excess of the concessional cap limit are included in your assessable income and taxed at your marginal tax rate, plus an excess

## Member Exit Statement Explanatory Notes

concessional contribution charge. An annual cap applies to non-concessional contributions (such as personal after tax contributions) that are made into super as well.

We report all concessional and non-concessional contributions made for you to the ATO, after the end of each financial year. The ATO will then assess this data and you may be subject to further tax assessments on contributions made while you were a member of the Fund. More information on the contributions caps can be found in the *How super works* member booklet supplement available on our website.

Additional tax on contributions may also be payable if you are a high-income earner.

### **If a tax file number (TFN) has not been provided**

If a valid TFN has not been provided to Aware Super, any concessional contributions (such as employer superannuation guarantee and salary sacrifice contributions) may be taxed at the top marginal rate (plus Medicare levy) within the fund. If this applies to you, the additional tax would have been deducted from your account as *No TFN Additional Tax*. You may have been able to recoup this additional amount if you subsequently supplied your TFN to the Fund.

In this instance, the *No TFN Additional Tax* initially deducted would have been rebated back to you and will appear as a *No TFN Additional Tax Refund* on your Statement.

### **Superannuation surcharge tax**

The Commonwealth Government surcharge tax no longer applies to surchargeable employer contributions made on or after 1 July 2005. However, surcharge obligations are still payable in respect of 2004-05 and previous financial years. A surcharge tax amount shown is the total of any surcharge tax assessments received during the reporting period.

As surcharge tax is assessed in arrears, a member who has taken their benefit from the Fund might be subject to further tax assessments on contributions that were made to Aware Super while a member of the Fund. If applicable, any further assessments will be issued by the ATO directly:

- to you if you have received a cash payment; and/or
- to your rollover fund if your benefit has been rolled over

### **Ambulance Officers' Super and Police Blue Ribbon Super**

In the event that you were provided with Ambulance Officers' Super insurance cover or Police Blue Ribbon Super insurance cover, you will see transactions pertaining to this cover on your Exit Statement for your Ambulance Officers' Super or Police Blue Ribbon Super account.

### **Preservation of benefits**

Your withdrawal benefit is made up of the preservation components indicated on your Exit Statement.

*Preserved component* - this is the amount which, in accordance with Government Legislation, must generally be kept in the superannuation system until you reach your preservation age (age 55 or later).

*Restricted non-preserved component* - this is the amount, if any, which can be paid to you in cash when you leave your employer.

*Unrestricted non-preserved component* - this is the amount, if any, which can be accessed at any time upon application.

### Cessation of death and disablement benefits

While you were a member of the Fund, the benefit payable on death or total and permanent disablement was your account balance plus any insurance cover you may have had, including applicable Ambulance Officers' Super insurance cover and Police Blue Ribbon Super insurance cover.

Any insurance cover you may have had provided by the Fund ceased when your final benefit was paid from the Fund, and there is no continuation option available. The amount of any insurance cover you may have had is shown on the Exit Statement.

Ambulance Officers' Super insurance cover and Police Blue Ribbon Super insurance cover cease upon you ceasing to be an eligible officer of the Ambulance Services of New South Wales or an eligible Police Officer of New South Wales Police

### Investment performance

The net investment return achieved by each of the investment options for the period up to your exit date is included on your Statement. Note, the returns shown are those achieved by the particular options over the relevant periods. Your actual rate of return depends on the timing of transactions, any switches you have made and the actual mix of options that made up your account.

### MySuper Product Dashboard

The product dashboard contains the latest information about Aware Super's MySuper options, including information on returns, risk and fees. Please go to [aware.com.au/Investments/Dashboards](http://aware.com.au/Investments/Dashboards) to view the dashboard.

### Additional explanation of fees and costs

Fees deducted directly from your account represent any fees deducted directly from your account (excluding any rebates that may apply to fees and costs deducted from your investment). These fees are listed in the Transaction List on your statement. The benefit of the tax deduction the fund receives for direct fees (other than administration fees and asset-based administration fees) has been passed on to you directly as a tax rebate to your account. These tax rebates are also listed in the Transaction List. The tax benefit received by the fund for administration and asset-based administration fees is retained by the fund.

Fees and costs of your investment represent the amounts of fees and other costs that were deducted from your investment. They are paid from the assets of the investment option and were not directly from your account. The amount shown is an approximate amount.

These fees include costs associated with the purchase, sale and ongoing management of your investments, such as fees paid to investment managers, our custodian, brokers and government authorities. The amount is quoted before the benefit of any income tax deduction for investment expenses, but includes the net effect of the goods and services tax (GST). The benefit of the tax deduction the fund receives for some of these fees and costs is passed on to you indirectly through investment returns.

Total fees and costs you paid are the total amount of 'Fees deducted directly from your account' and 'Fees and costs deducted from your investment' shown above.

### Protecting Your Super fee changes

One of the measures contained in the *Protecting Your Super Package* which came into effect from 1 July 2019 was a cap on the amount of certain fees that can be charged to your account. This measure was introduced to help protect low superannuation balances.

If your final balance was less than \$6,000, certain fees and costs charged to you in relation to the administration and investment for the product were capped at 3% of the account balance (pro-rated for the number of days you

## Member Exit Statement Explanatory Notes

held the account in the financial year). Any amount charged in excess of that cap has been refunded to you upon exiting the fund. Aware Super removed exit fees on accounts on 1 October 2018.

### Advice fee

No advice fee is charged for providing general and simple advice limited to your Aware Super account. Additional fees may be paid to a financial adviser. The fees will depend on the complexity of the advice you are seeking. If you obtain complex financial advice from a planner in our financial planning business, you will be informed of the fee before you proceed. If you are issued with a Statement of Advice, it will contain details of the fees, which may be deducted from your account when the advice is received (or you may need to pay the fee directly). For more information, please contact us.

### Tax rebates on insurance premiums

The benefit of the tax deduction the fund receives for insurance premiums is passed on to you directly as a tax rebate. We claim this tax deduction for you. You are not able to claim it in your own tax return.

### Enquiries

If you have any questions, please contact us as follows:

**Email:** [enquiries@aware.com.au](mailto:enquiries@aware.com.au)  
**Phone:** 1300 650 873 Monday to Friday 8.30 am to 6.00 pm AEST.  
**Int'l:** +613 9131 6375  
**Online:** [aware.com.au/contact](http://aware.com.au/contact)  
**In writing:** Aware Super, GPO Box 2181, Melbourne VIC 3001

### Complaints

We can usually answer any questions you have about your account over the phone. If you're not satisfied with the response or need more help, please contact our Complaints Team:

**Email:** [complaints\\_officer@aware.com.au](mailto:complaints_officer@aware.com.au)  
**Phone:** 1300 650 873 Monday to Friday 8.30 am to 6.00 pm AEST.  
**Int'l:** +613 9131 6373  
**Online:** [aware.com.au/contact](http://aware.com.au/contact)  
**In writing:** Aware Super, GPO Box 2181, Melbourne VIC 3001

Once we receive your complaint, we will investigate and try to resolve your concerns as soon as possible, generally within 30 days.

If you're not satisfied with the outcome, you can contact the Australian Financial Complaints Authority (AFCA). AFCA provides free and independent service to resolve complaints and can be contacted as follows:

**Online:** [afca.org.au](http://afca.org.au)  
**Email:** [info@afca.org.au](mailto:info@afca.org.au)  
**Phone:** 1800 931 678 (Free call)  
**In writing:** Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

# Rollover Benefits Statement

## Section A : Receiving fund

1	Australian business number (ABN)	54 591-010-919		
2	Fund name	Tomy Puthanpurackal Superfund		
3	Postal address			
	Suburb/town/locality		State/Territory	Postcode
	Country if other than Australia			
4	(a) Unique superannuation identifier (USI)			
	(b) Member client identifier	367855674		

## Section B : Member's details

5	Tax file number (TFN)	367-855-674		
6	Full name			
Title		Ms	Family name	Mathai
First given name		Soja Keecheril	Other given names	
Residential address	U 1 46 Lower Plenty Rd			
	Suburb/town/locality	ROSANNA	State/Territory	VIC
	Country if other than Australia	AUSTRALIA		
8	Date of birth	05/03/1970		
9	Sex (M/F)	F		
10	Daytime phone number			
11	Email address	soja_mathai@yahoo.co.in		

## Section C : Rollover transaction details

12	Service period start date	05/08/2013		
13	Tax Components			
	Tax-free component	\$	0.00	
	KiwiSaver tax free	\$	0.00	
	Taxable component:			
	Element taxed in the fund	\$	116,305.16	
	Element untaxed in the fund	\$	0.00	
		Tax components TOTAL \$ 116,305.16		
14	Preservation amounts			
	Preserved amount	\$	116,305.16	
	KiwiSaver preserved amount	\$	0.00	
	Restricted non-preserved amount	\$	0.00	
	Unrestricted non-preserved amount	\$	0.00	
		Preservation amounts TOTAL \$ 116,305.16		



**Section D : Non-complying funds**

15 Contributions made to a non-complying fund on or after 10 May 2006

\$ 0.00

**Section E : Transferring fund**

16 Fund ABN 53-226-460-365  
17 Fund name Aware Super  
18 Contact name Service Centre  
19 Daytime phone number 1300 650 873  
20 Email Address enquiries@aware.com.au

**Section F : Declaration**

*I declare that the information contained in the statement is true and correct.*

Name Karen Simm

Authorised representative signature



Date

22 March 2023



123675 000 VAS



MR THOMAS TOMY PUTHANPURACKAL  
& MRS SOJA KEECHERIL MATHAI  
<TOMY PUTHANPURACKAL S/F A/C>  
UNIT 1 46 LOWER PLENTY RD  
ROSANNA VIC 3084

## Manage your holdings



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



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

## Enquiries:



(within Australia) 1300 757 905  
(outside Australia) +61 3 9415 4813

Holder Identification Number (HIN)

**HIN WITHHELD**

Record Date:

**4 July 2023**

Payment Date:

**18 July 2023**

# Vanguard Distribution for the Period Ended 30 June 2023

## Distribution Payment

ASX	Fund Name	Cash per Security (\$)	Units	Gross Cash Amount (\$)	Tax Withheld Amount (\$)	Net Cash Amount (\$)
VAS	Vanguard Australian Shares Index ETF	0.88904131	10	8.89	0.00	8.89
<b>Total:</b>				<b>8.89</b>	<b>0.00</b>	<b>8.89</b>

### Your Payment Instruction:

ANZ BSB: 013-141 Account Number: XXXXXX33

**Amount Deposited:**

**AUD\$8.89**

If payment cannot be made to the above account, the distribution amount will be held as a non-interest bearing deposit pending receipt of your valid direct credit instructions. Register your instructions at [www.investorcentre.com/au](http://www.investorcentre.com/au) or call Computershare on 1300 757 905.

**Note 1:** You should refer to the Vanguard tax booklet for Australian domiciled Vanguard ETFs at [www.vanguard.com.au/etf](http://www.vanguard.com.au/etf) for more tax related information. Please retain this statement in a safe place as a charge may be levied for a replacement.

**Note 2:** If you require a cash payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AU.

## Contact Us:



Online:

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



By Mail:

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

## Enquiries:

(within Australia) 1300 757 905  
(international) +61 3 9415 4813

## Holder Identification Number (HIN)

HIN WITHHELD

198082 000 VAS



MR THOMAS TOMY PUTHANPURACKAL  
& MRS SOJA KEECHERIL MATHAI  
<TOMY PUTHANPURACKAL S/F A/C>  
UNIT 1 46 LOWER PLENTY RD  
ROSANNA VIC 3084

## ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2023

The following tax return items are valid for Australian resident individual unitholders only.

PART A – SUMMARY OF 2023 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS			
Item	Tax Return Label	Amount	
Share of net income from trusts, less net capital gains, foreign income and franked distributions	13U	\$1.56	
Franked distributions from trusts	13C	\$10.57	
Share of franking credits from franked dividends	13Q	\$3.24	
Share of credit for TFN amounts withheld	13R	\$0.00	
Share of credit for foreign resident withholding amounts	13A	\$0.00	
Net capital gain	18A	\$0.00	
Total current year capital gains	18H	\$0.00	
Assessable foreign source income	20E	\$0.26	
Other net foreign source income	20M	\$0.26	
Foreign income tax offset	20O	\$0.01	
PART B – COMPONENTS OF ATTRIBUTION			
Item	Cash Distribution	Tax Paid/Offsets	Attribution
<b>Australian Income</b>			
Unfranked distributions	\$0.00		\$0.00
Unfranked CFI distributions	\$1.11		\$1.13
Interest - subject to non resident WHT	\$0.07		\$0.17
Interest - not subject to non resident WHT	\$0.00		\$0.00
Other income - clean building MIT income	\$0.01		\$0.01
Other income - excluded from NCMI	\$0.01		\$0.01
Other income - NCMI	\$0.01		\$0.04
Other income	\$0.12		\$0.20
<b>Non primary production income</b>	<b>\$1.33</b>		<b>\$1.56</b>
<b>Franked distributions</b>	<b>\$7.31</b>	<b>\$3.24</b>	<b>\$10.57</b>
<b>Capital Gains</b>			
Discounted capital gains TAP - clean building MIT income	\$0.00		\$0.00
Discounted capital gains TAP - excluded from NCMI	\$0.00		\$0.00
Discounted capital gains TAP - NCMI	\$0.00		\$0.00
Discounted capital gains TAP	\$0.00		\$0.00
Discounted capital gains NTAP	\$0.00		\$0.00
Capital gains – other method TAP - clean building MIT income	\$0.00		\$0.00
Capital gains – other method TAP - excluded from NCMI	\$0.00		\$0.00
Capital gains – other method TAP - NCMI	\$0.00		\$0.00
Capital gains – other method TAP	\$0.00		\$0.00
Capital gains – other method NTAP	\$0.00		\$0.00
<b>Net capital gain</b>	<b>\$0.00</b>		<b>\$0.00</b>
AMIT CGT gross up amount			\$0.00
Other capital gains distribution	\$0.00		\$0.00
<b>Total current year capital gains</b>	<b>\$0.00</b>		<b>\$0.00</b>
<b>Foreign Income</b>			
<b>Assessable foreign source income</b>	<b>\$0.25</b>	<b>\$0.01</b>	<b>\$0.26</b>
<b>Other Non-assessable Amounts</b>			
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		\$0.00
Other non-attributable amounts	\$0.00		\$0.00
<b>Gross Amount</b>	<b>\$8.89</b>		<b>\$12.39</b>
AMIT cost base net amount - excess (reduce cost base)			\$0.00
AMIT cost base net amount - shortfall (increase cost base)			\$0.25
Less TFN amounts withheld	\$0.00		\$0.00
Less non-resident withholding tax			\$0.00
- Interest / dividend amounts withheld	\$0.00		\$0.00
- Fund payment amounts withheld	\$0.00		\$0.00
<b>Net Cash Distribution</b>	<b>\$8.89</b>		

## 1.2 Investment Strategy

The SMSF Investment Strategy for Tomy Puthanpurackal Superfund is detailed below.

### Overview

This Investment Strategy is created in compliance with the SIS Act. As part of this Investment Strategy the Trustees acknowledge that:

- the Fund accepts employer and member contributions as the laws allow.
- the Fund accepts transfers from other superannuation funds and from a spouse as the laws allow.
- the Fund can invest in accordance with this Investment Strategy.
- the Fund provides benefits to members upon retirement as the laws allow.
- the Fund allows access to any unrestricted non-preserved benefits as the laws allow.
- the Fund provides other activities as allowed by the laws and regulations from time to time.

### Investment Objectives

The objective of the Fund is to maximise benefits for the purposes of providing retirement benefits to the Fund's Members in accordance with the Trust Deed governing the Fund's operations. The Investment Objectives which have been considered by the Trustees in formulating the Investment Strategy include that the Trustees have, and must continue to:

- act prudently to pursue the maximum rate of return possible, subject to acceptable risk and diversification parameters;
- in setting those parameters, take into account the risk involved in making, holding and realising, and the likely return from, the Fund's investments;
- take into account the number of years to retirement of the Members when considering investment options;
- establish a tolerance within the Fund to short term fluctuations in income and capital values given the profile of the Members' ages;
- have proper regard to the risks associated with the investments given the Fund's Objectives and cash flow requirements;
- invest to ensure sufficient liquidity is retained within the Fund to meet benefit payments and other liabilities as they fall due;
- consider the composition of the Fund's investments as a whole, including the extent to which its investments are diverse or involve the Fund in being exposed to risks from inadequate diversification;
- consider their ability to discharge the Fund's existing and prospective liabilities;
- before investing in a particular asset, have proper regard to the balance between the risk and return, so as to maximize the rate of return on members' entitlements subject to an appropriate level of risk; and
- consider whether the Fund should hold a contract of insurance that provides insurance cover for one or more Members.

### Investment Review

The Investment Objectives will be reviewed annually and at such other times as a significant event occurs which affects the Fund.

### Investment Strategy

With regard to the Investment Objectives outlined above the Trustees have adopted to pursue an Investment Strategy aimed at accumulating over the long term some or all of the following asset classes:

Cash	Managed Funds (Unlisted)
Online Savings Accounts	Managed Funds (Listed via mFunds)
Term Deposits	Metals
Australian Shares	Bonds

International Shares	CFDs
ETFs	Options
Residential Property (with Borrowing)	Warrants
Residential Property (No Borrowing)	Forex
Commercial Property (with Borrowing)	IPOs
Commercial Property (No Borrowing)	Loans
Cryptocurrency	Other Assets allowed by Super Law.

### **Diversification and Percentage Investment Range**

The Trustees consider that no specific percentage range for each of the above asset classes should be adopted but that each asset class should be considered on its own investment merits having regard to an appropriate degree of diversification noting that diversification is only one factor to be considered in this strategy.

The Trustees have considered in formulating this Investment Strategy, and in conducting future reviews of this Investment Strategy will consider, the composition of the entity's investments as a whole, including the extent to which they are diverse or involve exposure of the entity to risks from inadequate diversification.

The Trustees have considered the level of risk associated with its current investment portfolio, and will continue to do so, by reference to the extent to which the Fund is exposed to risks from concentration of the Fund's investments in a particular asset class (**Concentration Risk**).

### **Single Asset Investment Strategy**

A single asset strategy may be adopted by the Fund if the asset proposed to be invested in is considered by the Trustee to satisfy the Investment Objectives and provided that the Trustees have considered the relevant Concentration Risk.

### **Arms-Length Basis**

All investments by the Fund shall be on an arm's length basis and will be acquired, maintained or disposed of on commercial terms at market rates of returns.

### **Maximising Member Returns**

The Trustee considers that this Investment Strategy will fulfil the principal objective of maximising member returns having regard to risk and is consistent with the investment objectives of the Fund.

### **Limited Recourse Borrowings**

The Trustee may borrow money under a limited recourse loan as provided for under sections 67A and 67B of the SIS Act. The Borrowings may be used for any permitted purpose including the purchasing, refinancing, repair and maintenance of an Acquirable Asset such as a Property.

### **Insurance**

The Trustee notes that they cannot accept the transfer of an existing insurance policy from a member, or a relative of a member but may arrange new Insurance cover for members within the Fund.

The Trustee has considered, and will continue to consider, whether insurance such as life insurance, income protection insurance and disability cover, or other permissible cover, should be held for one or more Members. Arranging insurance cover will depend on the age, applicable premium and extent of cover appropriate and is subject to the availability of insurance in respect of a member.

The Trustees will continue to evaluate available insurance in consultation with the Members, and where insurance is in place, the continued suitability of that insurance.

**Paying Debts**

The Trustee is obliged to pay tax, expenses and benefits on behalf of the Fund. The Trustee ensures that it holds sufficient cash (or readily realisable assets) to meet such obligations.

**Personal Assets and Fund Assets to be kept separate**

The Trustee must ensure that money and other assets of the Fund are kept separate from those held by the Trustee personally.

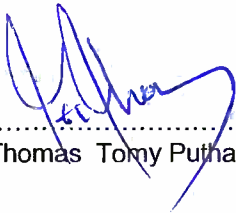
**Revalue annually**

When preparing the documents such as the statement of the Fund's financial position, the trustee must ensure that the Fund's assets are valued at their market value.

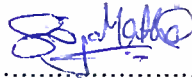
**Review**

~~The Trustees are to regularly review the Funds investment strategy and evidence this review in the minutes of trustee meetings held during the income year. The Trustees may review this strategy as required, but it will be reviewed at least annually.~~

Date: 28 November 2022



.....  
Thomas Tomy Puthanpurackal



.....  
Soja Keecheril Mathai



# **Superannuation Trust Deed for a Self-Managed Fund**

**Tomy Puthanpurackal Superfund**

**The Trustee named in the Schedule**  
and

**The Members named in the Schedule**

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**Superannuation Trust Deed For A Self-Managed Fund**

**BETWEEN**

**THE TRUSTEE NAMED IN SCHEDULE 2**

**(Trustee)**

**AND**

**THE MEMBERS NAMED IN SCHEDULE 2**

**(Members)**

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**Background**

- A. The Members wish to establish the Fund and have requested the Trustee to act as trustee of the Fund.
- B. The Trustee has agreed to act as trustee of the Fund.
- C. The Members have agreed to be the first members of the Fund.
- D. The Fund is to be an indefinitely continuing self-managed superannuation fund under the SIS Act.
- E. The parties have entered into this Deed to give effect to their common intentions.

**THIS DEED WITNESSES**

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**1. Definitions**

In this Deed, unless expressed or implied to the contrary:

**Annuity** means what it means under Superannuation Law.

**Approved benefit arrangement** means an arrangement into which or from which assets of the Fund can be transferred without a breach of Superannuation Law. It includes a roll over fund, a complying superannuation fund, an approved deposit fund and an annuity arrangement.

**Approved deposit fund** means a fund which is a complying ADF under the Tax Act.

**Amount standing to the credit** in relation to an accumulation account, includes an amount the Trustee decides to pay to that account from the equalisation account (if any).

**Assets** means the cash, investments and other property of the Fund held by the Trustee on the trusts established by or under this Deed, including:

- (a) any amount standing to the credit of the Fund on or after the date when this Deed commences;
- (b) contributions made by a Member;
- (c) contributions made by an employer;
- (d) contributions allowed by this Deed that are made by another person as permitted by Superannuation Law;

- (e) interest, dividends, distributions, profits and other benefits of any kind arising from investments and accumulation of income;
- (f) the proceeds of any annuity or insurance policy effected by the Trustee;
- (g) the value of any annuity or insurance policy effected by the Trustee;
- (h) money, investments and other property received by the Trustee as a roll over payment; and
- (i) shortfall components and financial assistance received by the Trustee.

**Beneficiary** means a person immediately and absolutely entitled to a benefit under this Deed in respect of a Member. It does not include a Member except where that Member is immediately and absolutely entitled to a benefit under this Deed in respect of another Member.

**Benefit** means an amount payable out of the Fund to or in respect of a Member or beneficiary.

**Benefit entitlement** means an amount in the Fund which may become payable to a Member, dependant or beneficiary, but to which that person has not become absolutely entitled. It includes a contingent right to payment.

**Binding death benefit notice** means a notice given by a Member or beneficiary to the Trustee in accordance with regulation 6.17A of the SIS Regulations and with this Deed.

**Business day** means Monday to Friday excluding public holidays in Victoria.

**Business hours** means between 9:00 am and 5:00 pm on a Business day.

**Commutation authority** means a commutation authority issued under Subdivision 136-B of Schedule 1 to the Tax Administration Act.

**Complying superannuation fund** means a complying superannuation fund under Superannuation Law.

**Contributions** means gross contributions made to the Fund (before any tax which the Fund may be required to pay in respect of that contribution) in accordance with this Deed.

**Corporation** means a constitutional corporation under Superannuation Law.

**COVID-19 determination** means a determination from the regulator issued pursuant to regulation 6.19B of the SIS Regulations for an amount not exceeding the amount validly stated in the determination.

**Death benefit agreement** means all, or that part of, an agreement describing the Trustee's obligations concerning the payment of benefits on a Member's death which:

- (a) directs the Trustee to pay the benefits to a person to whom those benefits may be paid in accordance with Superannuation Law;
- (b) has been executed by the Trustee and
- (c) the Member; and has not later been
  - (i) terminated by the Member; or
  - (ii) replaced by a separate death benefit agreement with the agreement of the Trustee and the Member.

**Deed** means this deed executed by the Trustee and the Members.

**Dependant** has the same meaning as in section 10 of the SIS Act.

**Doctor** means a registered medical practitioner.

**Downsizer contributions** has the meaning given by section 292-102 of the *Income Tax Assessment Act 1997*.

**Eligible roll over fund** means what it means in Part 24 of the SIS Act.

**Employment termination payment** means the same as it means in the Tax Act.

**Employee** means a person who is an eligible person under Superannuation Law for the purpose of an employer making contributions in order to avoid a liability for the superannuation guarantee charge under the *Superannuation Guarantee (Administration) Act 1992* (Cth).

**Employer** means what it means under Superannuation Law.

**Employment relationship** – an employment relationship exists between 2 persons if any of the following applies:

- (a) one person is an employee of the other within the ordinary meaning of that term, or within the meaning of section 15A of the SIS Act, or is taken to be an employee under Superannuation Law;
- (b) one person is the Trustee of a trust of which the other person, or a relative of the other person, is a beneficiary;
- (c) one person is a member of a partnership in which the other person, or a relative of the other person, is either a partner or a director of a body corporate that is a partner; or
- (d) one person is a member of a partnership in which the other person, or a relative of the other person, is a beneficiary of a trust, the Trustee of which is a partner.

However, an employment relationship does not exist between 2 persons if Superannuation Law has the contrary effect.

**Employment termination payment** means the same as it means in section 82-130 of the *Income Tax Assessment Act 1997* (Cth).

**Excess contributions** means contributions by or on behalf of a Member which exceed the annual cap amounts for concessional contributions and non-concessional contributions as defined in the Tax Act. For the purposes of calculating excess contributions, amounts which are downsizer contributions are not counted.

**Expenses of the Fund** means the expenses for which the Trustee is entitled to be reimbursed under this Deed.

**Family Law Act** means the *Family Law Act 1975* (Cth).

**First home super saver determination** has the meaning given by subsection 138-10(1) in Schedule 1 to the *Taxation Administration Act 1953*.

**Fund** means the fund established by this Deed, the name of which is set out in Schedule 2.

**Fund earning rate** means the positive or negative earning rate the Trustee determines after taking account of any provision or reserve for future contingencies.

**Fund establishment date** means the date specified in Schedule 2.

**Fund year** means the 12-month period ending on 30 June or a substitute date decided on by the Trustee. At the beginning of the trust, and at the end of the trust, it means the lesser period ending on that date, or commencing on the following day.

**Gainful employment** means what it means under Superannuation Law. It includes gainful employment on a full-time basis and gainful employment on a part-time basis.

**Insurance policy** means an insurance policy effected on the life of the Member or a beneficiary of the Member, or in respect of the Member's or beneficiary's illness, accident or disablement.

**Interdependency relationship** has the same meaning as in the SIS Act.

**Legal personal representative** includes the executor of the will or administrator of the estate of a deceased person, the trustee of the estate of a person under a legal disability or a person who holds an enduring power of attorney granted by a person.

**Levy** means a levy payable by the Fund under Superannuation Law.

**Member** means an Initial Member or a person who has been admitted as a Member of the Fund in accordance with the Deed, and **Members** has a corresponding meaning.

**Member Application Form** means a form acceptable to the Trustee by which a person may apply to become a member of the Fund..

**Non-binding nomination form** means a notice given by a Member or beneficiary to the Trustee nominating one or more dependants of that person who are to receive some or all of the benefits payable on the Member's or beneficiary's death, but which form does not meet the requirements of regulation 6.17A of the SIS Regulations.

**Non-Member spouse** means a person who is:

- (a) a spouse or former spouse of a Member; or
- (b) a Non-Member Spouse within the meaning of that term under Part VIII B of the Family Law Act.

**Non-preserved amount** means an amount (including a roll over payment) that is payable to or in respect of a Member that is not subject to cashing restrictions under Superannuation Law at the time of payment.

**Normal retirement age** means 65 or another age that is at least 55 (or, if the Trustee is not a Corporation, 60) that is accepted by Superannuation Law and is agreed by the Trustee.

**Payment flag** means an agreement or court order referred to in clause 12.2.

**Payment split** means a payment split under Part VIII B of the Family Law

Act. **Pension account** means a pension account established under clause

8.3. **Pension age** means what it means under Superannuation Law.

**Pension dependant** means a dependant of a Member to whom a pension may be paid on the Member's death, as defined by regulation 6.21(2A) of the SIS Regulations.

**Preservation age** has the same meaning as in regulation 6.01 of the SIS Regulations.

**Preserved benefit** has the same meaning as preserved payment benefit.

**Preserved payment** means a payment made to the Fund which is required to be preserved under Superannuation Law if the Fund is to be a complying superannuation fund.

**Preserved payment benefit** means a benefit arising from a preserved payment.

**Regulator** means the particular Commonwealth body responsible for the administration of the relevant aspect of superannuation. It may be the Commissioner of Taxation, the Australian Prudential Regulation Authority, the Australian Securities and Investments Commission or some other body.

**Relative** for the purpose of the definition of 'employment relationship' and for the purpose of eligibility to be a Trustee or director of the Trustee, means each of the following in respect of a person:

- (a) a parent, grandparent, child, grandchild, sibling, uncle, aunt, great aunt, great uncle, nephew, niece, first cousin or second cousin of the person;
- (b) another person who has any such relationship to the person by reason of adoption or re-marriage; and
- (c) the spouse or former spouse of the person or of any of the persons listed in the subparagraphs (a) and (b).

For any other purpose, **Relative** means each of the following in respect of a person:

- (d) the parent, grandparent, brother, sister, uncle, aunt, nephew, niece, lineal descendant or adopted child of the person or of the spouse of the person; and
- (e) the spouse of the person or of any person listed in sub-paragraph (d).

**Release Authority** means a written authority or direction given to the Trustee to release funds, given by the Member or the Commissioner of Taxation, and which the Trustee is required to comply with under Superannuation Law (including where the purpose is a permissible condition of release under the SIS Regulations such as a first home super saver determination, excess concessional or non-concessional contributions and/or excess non-concessional contributions tax liability).

**Retires** in relation to employment, means retirement under regulation 6.01(7) of the SIS Regulations.

**Reversionary beneficiary** means an eligible dependant for the purpose of Superannuation Law, including a Pension Dependant, nominated by a pensioner as his or her residuary beneficiary.

**Roll over payment** includes a Employment Termination Payment or an employment termination payment made or received by the Trustee in accordance with Superannuation Law and an eligible benefit payment rolled out of or in to a complying superannuation fund.

**Securities** includes fully paid and partly paid shares, fully paid and partly paid stocks, debentures, notes, bonds, mortgages, options and other similar securities. Neither security nor registration is required.

**Self-managed superannuation fund** has the same meaning as in section 17A of the SIS Act.

**Shortfall component** means what it means under sections 64A and 64B of the Superannuation *Guarantee(Administration) Act 1992* (Cth) and regulations made under that Act.

**SIS Act** means the *Superannuation Industry (Supervision) Act 1993* (Cth).

**SIS Regulations** means the Superannuation Industry (Supervision) Regulations 1994 (Cth).

**Spouse** means a person legally married to the Member at any time; and a person who is not legally married to the Member, but who, in the Trustee's opinion, lives or lived with the Member on a bona fide domestic basis as the partner of that Member. If there are 2 or more persons who are spouses within this definition, 'spouse' means that person or those persons whom the Trustee decides to treat as the spouse or spouses.

**Superannuation Law** means any law of the Commonwealth of Australia including the *Corporations Act 2001* and the *Social Security Act 1991* (Cth), which deals with any aspect of superannuation or taxation in relation to superannuation, or any lawful requirement in relation to the Fund by the Commissioner of Taxation, the Australian Taxation Office, APRA, ASIC or any other body that has responsibility in connection with the regulation of superannuation. It includes changes to any superannuation law after the date of this Deed. It also includes any proposed law or lawful requirement that the Trustee believes may have retrospective effect.

**Tax** includes any form of taxation, surcharge, levy, duty or other government charge that the Trustee is required to pay out of the Fund, or a Member, former Member or beneficiary is required to pay.

**Tax Act** means the Tax Act 1936 and the Tax Act 1997.

**Tax Act 1936** means the *Income Tax Assessment Act 1936* (Cth).

**Tax Act 1997** means the *Income Tax Assessment Act 1997* (Cth).

**Tax Administration Act** means the *Tax Administration Act 1953* (Cth).

**Temporary total disablement** means what it means in the relevant insurance policy effected by the Trustee. If there is no such policy, it means total physical or mental disablement that is not total and permanent disablement that makes the relevant Member incapable of continuing in the gainful employment that the Member was in immediately before the incapacity.

**Total permanent disablement** means what it means in the relevant insurance policy effected by the Trustee. If there is no such policy, it means such total physical or mental disablement that the Trustee is reasonably satisfied that the relevant Member is unlikely ever again to be able to engage in gainful employment for which the Member is reasonably qualified by education, training or experience.

**Transfer Balance** has the same meaning as in section 995-1(1) of the Tax Act.

**Transfer Balance Cap** has the same meaning as in section 995-1(1) of the Tax Act.

**Transfer determination** means an excess transfer balance determination issued under Subdivision 136-A of Schedule 1 to the Tax Administration Act.

**Transition to retirement pension** means a pension to be paid by the Fund under Superannuation Law, paid as a transition to retirement pension under the conditions set out in Regulation 6.01(2) of the SIS Regulations

**Trustee** means the Trustee or the Trustees of the Fund from time to time.

**Unclaimed benefits** mean benefits described as 'unclaimed money' under Superannuation Law.

**Unrestricted non-preserved benefit** means what it means under Superannuation Law.

**Withdrawal benefit** means the minimum benefit that must be paid to a Member on withdrawal from the Fund under Superannuation Law. To the extent that a Member's contributions have been applied towards an endowment or whole of life policy, the Member's withdrawal benefit is the surrender value of that policy.

## 2. Fund establishment

### 2.1 Establishment and purpose of the Fund

2.1.1 The Trustee and the Members hereby establish the Fund as a self-managed superannuation fund under the SIS Act by executing this Deed and with effect from the Fund establishment date. It is an indefinitely continuing superannuation fund.

2.1.2 Where the Trustees are individuals, the sole or primary purpose of the fund is to provide old age pensions to the Members on their retirement. Where the Trustee is a Corporation, the sole or primary purpose of the fund is to provide old age pensions and other benefits to the Members on their retirement.

### 2.2 Trustee of the Fund and decisions

2.2.1 The initial Trustee is named in Schedule 2 of this Deed. The Trustee accepts the appointment. The Fund is vested in the Trustee. No other person (including a Member) has any legal or beneficial interest in any asset of the Fund except to the extent expressly stated elsewhere in this Deed. The Trustee must manage the Fund in accordance with this Deed.

2.2.2 Subject to clause 2.2.3, if there is more than one Trustee they must act jointly.

2.2.3 Where the Trustees are individuals, any Trustee may call a meeting of Trustees by providing 7 days' written notice to each of the other Trustees at their address listed in Schedule 2 (or to any other address of a Trustee if that Trustee has informed each of the other Trustees of the other address). The following rules apply to any such meeting:



- (a) Unless agreed to by all the Trustees, the meeting may only be within business hours;
- (b) A Trustee may attend the meeting by phone;
- (c) A quorum for the meeting will be all the Trustees, and if all the Trustees are not in attendance within 15 minutes after the scheduled time the meeting will be adjourned for 5 business days, to be held at the same time of day (adjourned meeting);
- (d) At the adjourned meeting, the quorum of Trustees will be those Trustees in attendance; and
- (e) At any meeting, if the Trustees are unable to reach a decision unanimously or by majority then decisions will be made by poll, with each Trustee having the number of votes equal to the nearest dollar figure (rounded up) representing the value of the benefits of the Member whom that Trustee represents.

2.2.4 Where the Trustee is a Corporation, the Trustee may only make decisions under this Deed in the manner set out in the Trustee's constitution.

### **2.3 Deed subject to Superannuation Law**

2.3.1 This Deed is to be interpreted so as to comply with Superannuation Law. In particular, it is to be construed so that the Fund it establishes qualifies as a self-managed superannuation fund under Superannuation Law and so that it qualifies for, and payments from it qualify for, all available concessional tax treatment under the Tax Act. To the extent that anything in this Deed is inconsistent with Superannuation Law, or precludes any available concessional tax treatment under the Tax Act – including in respect of a payment made under this deed, it is to be severed from the Deed. Any obligation or requirement either imposed by Superannuation Law in respect of the Fund established by this Deed, or required to be included to ensure all available concessional tax treatment under the Tax Act – including in respect of any payment made from the fund - that is not expressed in this Deed is nonetheless to be regarded as incorporated in it by reference.

2.3.2 The Trustee must not do or fail to do anything as Trustee of the Fund that would result in either of the following:

- (a) A breach of law, including Superannuation Law; or
- (b) The Fund ceasing to qualify as a self-managed fund under Superannuation Law or to qualify for, all available concessional tax treatment under the Tax Act.

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## **3. Membership**

### **3.1 Initial Members**

3.1.1 The initial Members of the Fund are named in Schedule 2 and the Trustee agrees that they have completed all formalities necessary for their admission as Members.

3.1.2 The initial Members of the Fund agree to be bound by this Deed.

### **3.2 Additional Members**

3.2.1 The Trustee may appoint a person as an additional Member of the Fund if he or she has completed and signed a Member Application Form, or if the Trustee has otherwise accepted the person as a Member.

3.2.2 If the Trustee is a Corporation, then the additional Member agrees to do all things necessary to become a director of the Trustee including by providing an executed consent to act in the required form and such other documents as are required by Superannuation Law.

3.2.3 If the Trustees are individuals, the additional Member must become a Trustee and must provide an executed form of consent and such other executed documents as are required by Superannuation Law for that purpose. This must occur when the person becomes a Member,

unless the additional Member is unable to become a Trustee or director of a Trustee under Superannuation Law.

- 3.2.4 On written request by the Trustee, a beneficiary, a Member or applicant for Membership of the Fund must supply the Trustee with information that the Trustee thinks necessary for any purpose. This extends to submitting to a medical examination by a doctor who is acceptable to the Trustee.
- 3.2.5 If a beneficiary, Member, or applicant fails to do so, the Trustee may decline to accept the person as a member, suspend collection of contributions in respect of that person, withhold benefits from that person, impose conditions on that person's membership and/or refuse to accept further contributions in respect of that Member, as the Trustee thinks fit.
- 3.2.6 Subject to clause 3.7, the Trustee must not accept a person as an additional Member of the Fund unless each of the following conditions is met:
- (a) The total number of Members would be no more than the number permitted by Superannuation Law;
  - (b) The person is not disqualified from being a Trustee or a director of the Trustee of the Fund;
  - (c) The person is not in an employment relationship with another Member of the Fund except another Member who is also a relative of that person; and
  - (d) The Trustee is satisfied that the person will become a Trustee or a director of the Trustee of the Fund on being accepted as a Member of the Fund, as required by Superannuation Law, or that alternative arrangements satisfactory under Superannuation Law have been or are to be made.
- 3.2.7 An additional Member becomes bound by this Deed as if he or she were an initial party to this Deed.
- 3.2.8 An additional Member's Membership commences on the date the Trustee specifies when accepting the person as a Member. If no date is specified, the additional Member's Membership commences on the date the Trustee accepts his or her application. The Trustee may impose, and subsequently vary, conditions on the membership of a person.

### **3.3 Date of additional Member's commencement as Trustee**

Provided that an additional Member has complied in all respects with clause 3.2:

- 3.3.1 Where the Trustees are individuals, an additional Member becomes a Trustee of the Fund on the date his or her Membership commences; and
- 3.3.2 Where the Trustee is a Corporation, an additional Member becomes director of the Trustee on the date his or her Membership commences.

The exception is where alternative arrangements, satisfactory under Superannuation Law, have been made relating to an appointment in respect of the Member.

### **3.4 Membership Disclosures**

- 3.4.1 Either before, or as soon as practicable after a person becomes a Member of the Fund (and not later than 3 months after the person becomes a Member), the Trustee must ensure that the Member is given a product disclosure statement (in the form set out in Schedule 1, updated as required) which the Superannuation Law requires to be given to new Members of the Fund. However, the Trustee may instead choose to rely on a relevant exemption, available under Superannuation Law, to the requirement to provide a product disclosure statement.
- 3.4.2 The Trustee must ensure that Members, former Members and beneficiaries are provided with information in writing, or copies of accounts, records and documents of the Fund, that the Superannuation Law requires them to be given.

3.4.3 As soon as practicable after a person ceases to be a Member of the Fund, the Trustee must ensure that that person (or his or her legal personal representative) is given a written statement of the information the Superannuation Law requires to be given to persons who cease to be Members of the Fund.

3.4.4 A dependant of a Member is not entitled to any additional information relating to the operation or conduct of the Fund which the Trustee thinks it is inappropriate to disclose.

### **3.5 Membership and Fund compliance**

3.5.1 A Member must immediately inform the Trustee if the Member becomes aware that either of the following may happen:

- (a) The Member may enter into an employment relationship with another Member who is not also a relative of the Member; or
- (b) The Member may be disqualified from being a Trustee or a director of the Trustee of the Fund.

3.5.2 A Member and the Trustee must ensure that the Member ceases to be a Member of the Fund within 6 months after either of the following happens:

- (a) The Member enters into an employment relationship with another Member who is not also a relative of the Member; or
- (b) The Member is disqualified from being a Trustee or a director of the Trustee of the Fund.

3.5.3 If a Member of the Fund enters into an employment relationship with another Member who is not also a relative of the Member, or becomes disqualified from being a Trustee or a director of the Trustee of the Fund, the Trustee and the Members must do whatever is necessary to ensure that, within 6 months after the Member entered into the employment relationship or became disqualified:

- (a) No Member of the Fund is in an employment relationship with another Member who is not also a relative of the Member; and
- (b) No Member of the Fund is disqualified from being a Trustee or a director of the Trustee of the Fund.

3.5.4 The types of things that may be done to ensure compliance include each of the following:

- (a) A Member may request the Member's benefits or entitlement in the Fund to be paid in accordance with this Deed or to be transferred or rolled over to an approved benefit arrangement under clause 13.9; or
- (b) The Trustee may transfer the Member's benefits or entitlement in the Fund to an eligible roll over fund under clause 13.9.

### **3.6 Ceasing to be a Member**

3.6.1 A person ceases to be a Member of the Fund as soon as the first of the following happens:

- (a) The person dies;
- (b) The person ceases to be a Trustee or a director of the Trustee of the Fund;
- (c) When payment of all the Member's benefits is made to the Member or to an approved benefit arrangement for the Member; or
- (d) When benefits payable to or for the Member cease to be payable.

- 3.6.2 When a person ceases to be a Member of the Fund, the person ceases to be a Trustee or director of the Trustee of the Fund (as applicable), if he or she has not already ceased to act in that role.

### **3.7 Minor as a Member**

- 3.7.1 A minor, being a person who is under 18 years of age, may be a Member of the Fund provided the Superannuation Law is complied with. In relation to a Member who is a minor:

- (a) The minor's parent or guardian must make the application for the minor to become a Member in a form acceptable to the Trustee; and
- (b) Decisions in relation to the minor's membership must be made by the minor's parent or guardian until:
  - (i) the minor turns 18; or
  - (ii) after the minor turns 16, the time at which the parent or guardian notifies the Fund that the minor will be making decisions in relation to the minor's membership.

- 3.7.2 When the minor turns 18, if the Trustees are individuals then the minor becomes a Trustee of the Fund or, if the Trustee is a Corporation, then the minor becomes a director of the Trustee of the Fund provided that the Trustee and the Member have done everything necessary to appoint that Member as a director of the Trustee.

## **4. Fund accounts**

### **4.1 Trustee must establish certain types of account**

The Trustee must establish:

- 4.1.1 An accumulation account and/or a pension account in respect of each Member or beneficiary for each class; and
- 4.1.2 An income account.

### **4.2 Accumulation Accounts**

- 4.2.1 The Trustee may credit, as the Trustee thinks appropriate, each of the following to the accumulation account of a Member:

- (a) Contributions made by or in respect of a Member;
- (b) Other contributions allowed under this Deed and Superannuation Law that are made in respect of the Member;
- (c) Positive earnings transferred from the income account;
- (d) A shortfall component paid in respect of that Member after any tax that is payable in relation to it has been deducted from it;
- (e) An amount paid to the Trustee as a transfer or roll over payment in respect of that Member which the Trustee thinks it appropriate to credit to the account;
- (f) An amount transferred from the pension account of a beneficiary of the Member;
- (g) The proceeds of an annuity or insurance policy which relates to the Member;

(h) Any other amount the Trustee thinks it appropriate to credit to the account, or is required to credit to the account, in accordance with Superannuation Law.

4.2.2 The Trustee may debit, as the Trustee thinks appropriate, each of the following from the accumulation account of a Member:

- (a) The expenses of the Fund;
- (b) Tax payable in respect of contributions or any shortfall component that are paid to the Fund;
- (c) A payment of a benefit to or in respect of the Member or a beneficiary of the Member except a payment from a pension account;
- (d) An amount paid out of the Fund in respect of the Member or a beneficiary of the Member as a transfer or roll over payment;
- (e) The cost of any annuity or policy of insurance;
- (f) Any negative earnings of the Fund determined in accordance with this Deed;
- (g) An amount paid to indemnify the Trustee in accordance with this Deed;
- (h) An amount credited to the pension account of a Member or beneficiary;
- (i) The proportion that the Trustee thinks appropriate of a levy;
- (j) The amount of tax attributable to the Member or a beneficiary of the Member;
- (k) An amount to be allotted and credited to the accumulation account of another Member pursuant to a contributions-split request made by the Member whose accumulation account is to be debited and accepted by the Trustee;
- (l) An amount determined under a COVID-19 Determination;
- (m) An amount determined in response to a Release Authority in respect of a First Home Super Saver Determination; and
- (n) Any other amount the Trustee thinks it appropriate to debit or is required to debit in accordance with Superannuation Law.

### **4.3 Contributions-split requests**

4.3.1 A Member may ask the Trustee (in a way that satisfies the requirements of Superannuation Law) that contributions made to the Fund in respect of that Member in the previous financial year be:

- (a) Allotted to the accumulation account of that Member's spouse; or
- (b) Rolled-over or transferred to the Trustee of an approved benefit arrangement of which that Member's spouse has joined or is eligible to join.

- 4.3.2 The Trustee must allot, roll-over or transfer the relevant contributions pursuant to a request received under clause 4.3.1 provided:
- (a) The request satisfies the requirements of Superannuation Law;
  - (b) The Trustee is satisfied that the allotment, roll-over or transfer complies with Superannuation Law; and
  - (c) The amount of the contributions that the Trustee allots, rolls-over or transfers does not exceed the amount in the Member's accumulation account, taking into account any amount that the Trustee otherwise determines to debit from the Member's accumulation account.

#### 4.4 Income Account

- 4.4.1 The Trustee may, as the Trustee thinks appropriate, credit each of the following to the income account of the Fund:
- (a) Income and profits of the Fund;
  - (b) Adjustment credits made in accordance with clause 4.4.4(b);
  - (c) The proceeds of an insurance policy which the Trustee decides not to credit to a Member's or beneficiary's accumulation or pension account;
  - (d) A surplus resulting from a valuation under clause 4.6.3;
  - (e) Financial assistance received by the Fund under section 23 of the SIS Act which the Trustee decides not to credit to a Member's or beneficiary's accumulation or pension account; and
  - (f) Any other amount the Trustee thinks it appropriate to credit or is required to credit in accordance with Superannuation Law.
- 4.4.2 The Trustee may, as the Trustee thinks appropriate, debit each of the following to the income account of the Fund:
- (a) The expenses of the Fund, except those the Trustee debits from a Member's or beneficiary's accumulation or pension account;
  - (b) Tax payable or likely to become payable in respect of contributions, shortfall components, or income and profits of the Fund, except tax the Trustee debits from a Member's or beneficiary's accumulation or pension account;
  - (c) Adjustment debits made in accordance with 4.4.4(b);
  - (d) The cost of an insurance policy which the Trustee decides not to debit from a Member's or beneficiary's accumulation or pension account;
  - (e) A deficiency resulting from a valuation under clause 4.6.3;
  - (f) The amount of a levy, except an amount the Trustee debits from a Member's or beneficiary's accumulation or pension account;
  - (g) Any loss on the disposal of an investment of the Fund; and
  - (h) Any other amount the Trustee thinks it appropriate to debit or is required to debit in accordance with Superannuation Law.
- 4.4.3 At the end of each Fund year, the Trustee must determine the Fund earning rate.
- 4.4.4 When determining a Fund earning rate in respect of a period (whether at the end of a Fund year or on an interim basis):

- (a) The Trustee must allocate amounts from the income account to each accumulation or pension account in proportion to the amount standing to the credit of that account at the beginning of the relevant period;
- (b) The Trustee must make an appropriate adjustment for any amount credited or debited to the account since the beginning of the relevant period; and
- (c) The Trustee may take into account the need for any provision or reserve for future contingencies and, instead of crediting that amount to an accumulation or pension account, credit that amount to the equalization account or reserve (if permitted by Superannuation Law).

#### **4.5 Equalisation Account**

- 4.5.1 The Trustee may, as the Trustee thinks appropriate, establish an equalization account which the Trustee may use for any of the following purposes:
- (a) To give effect to the reserving strategy the Trustee establishes to smooth the investment earnings of the Fund;
  - (b) To increase the Fund earning rate;
  - (c) To pay the expenses of the Fund;
  - (d) To pay tax payable by the Fund;
  - (e) To provide for any contingencies;
  - (f) To provide an amount to or for a Member, former Member, pensioner, beneficiary, including adding to an accumulation or pension account, provided there is no breach of Superannuation Law; or
  - (g) To do anything else the Trustee decides to do, provided there is no breach of trust or Superannuation Law.
- 4.5.2 The Trustee may, as the Trustee thinks appropriate, credit the equalization account with any of the following:
- (a) The portion the Trustee thinks fit of an amount paid into the Fund as a transfer or roll over payment;
  - (b) An amount transferred from a pension account under clause 8.3; or
  - (c) Any other amount the Trustee thinks it appropriate to credit or is required to credit in accordance with Superannuation Law.
- 4.5.3 The Trustee may debit the equalisation account with any amount the Trustee thinks appropriate to debit or is required to debit in accordance with Superannuation Law.

#### **4.6 Accounts – General Provisions**

- 4.6.1 The Trustee must make provision for the payment of any tax payable in relation to the taxable income of the Fund and must deduct any tax that is payable and that has not already been deducted from the income account or an accumulation or pension account.
- 4.6.2 The Trustee may establish or maintain any other account for or reserve of the Fund that the Trustee thinks necessary or desirable or that is required or permitted by Superannuation Law. The Trustee may use such accounts or reserves for any purpose permitted by Superannuation Law and may credit or debit amounts from such accounts or reserves as the Trustee sees fit.
- 4.6.3 The Trustee must value the assets of the Fund at the end of each Fund year, when Superannuation Law requires it, and when the Trustee thinks it appropriate to do so. The Trustee must also determine whether there is a surplus or deficiency which it is equitable in the Trustee's opinion to transfer to the income account.

- 4.6.4 If the Trustee is required to establish an interim Fund earning rate, clause 4.4.4 applies and the Trustee must do so in accordance with any requirements imposed by Superannuation Law and on a basis the Trustee believes to be equitable. If the Regulator or Superannuation Law requires it, the Trustee must inform Members of that basis.
- 4.6.5 The Trustee may only credit or debit accounts established in respect of the Fund in the manner permitted by this Deed provided that Superannuation Law does not prohibit in any way any such amounts from being so credited or debited.

## **5. Contributions**

### **5.1 Types of Contributions**

- 5.1.1 With the Trustee's consent, a Member may make any contributions (or procure that any contributions are made) to the Fund that the Member decides to, which includes downsizer contributions. The Trustee and Member may agree that contributions can be paid by deduction from wages or salary.
- 5.1.2 An employer of a Member may make any contributions to the Fund in respect of that Member with the Trustee's and Members' consent.
- 5.1.3 With the consent of the Trustee and the Member, any other person including:
- (a) A spouse of that Member;
  - (b) Another Member;
  - (c) Another Trustee of a regulated superannuation fund (including pursuant to a contributions-split requested by the Member's spouse); and
  - (d) Any State, Territory or Federal government (including under the Federal government's co-contribution scheme) or authority;
- may make contributions to the Fund in respect of that Member.

### **5.2 Making contributions**

A contribution to the Fund must be made in the way the Trustee directs. It must be made within the time specified by Superannuation Law. It may be made in cash, or by the transfer of assets in accordance with Superannuation Law. The only assets that may be transferred are those that are authorised investments under clause 6.1.

### **5.3 Failure to contribute**

In the absence of an agreement, neither a Member nor his or her employer is under an obligation to make a contribution to the Fund in respect of the Member. A failure to do so does not affect the Member's membership of the Fund.

### **5.4 Unacceptable contributions**

- 5.4.1 The Trustee must use reasonable endeavors not to accept any of the following:
- (a) A contribution that is not permitted by Superannuation Law;
  - (b) A contribution or shortfall component the acceptance of which would prevent the Fund from qualifying as a complying superannuation Fund; or
  - (c) An employer contribution or shortfall component which the regulator lawfully directs the Trustee not to accept.
- 5.4.2 The Trustee may refuse to accept:



- (a) A contribution that the Trustee has determined not to accept because the Trustee has not been informed of the relevant Member's tax file number; and
  - (b) Excess contributions.
- 5.4.3 If contributions of the nature referred to in clauses 5.4.1 or 5.4.2 are made to the Fund by or in respect of a Member, then the Trustee may in appropriate circumstances:
- (a) Release funds to the Member or the Commissioner of Taxation if the Trustee has received a Release Authority; and
  - (b) release funds in any other circumstances, and to such persons, as is permitted under Superannuation Law.
- 5.4.4 If the Trustee becomes aware that a contribution or shortfall component of the nature referred to in clauses 5.4.1 or 5.4.2 has been accepted, then the Trustee will use all reasonable endeavours to refund the amount to the extent required by, within any time specified by, and only as permitted by, Superannuation Law. However, the Trustee may deduct each of the following from that amount:
- (a) Any amount which an insurer may have charged in respect of any extra cover provided on the basis of the contribution or shortfall charge;
  - (b) Reasonable administration charges; and
  - (c) Any amounts on account of amounts of tax for which the Fund may be liable.
- 5.4.5 The Trustee may reduce the benefits of the Member to those which the Member would have had if the contribution or shortfall component had not been accepted.

## **5.5 Allocation of contributions**

If the Trustee receives a contribution in a month, the Trustee must allocate the contribution to the relevant Member of the Fund:

- 5.5.1 Within 28 days after the end of the month; or
- 5.5.2 If it is not reasonably practicable to allocate the contribution to the relevant Member of the Fund within 28 days after the end of the month – within such longer period as is reasonable in the circumstances.

## **5.6 Contributions and tax**

Either the Trustee, a Member's employer or other appropriate body may (and must if required by Superannuation Law) deduct any tax that is payable in relation to any contribution or shortfall component before it is credited to the Member's accumulation account.

## **6. Investment**

### **6.1 Investments - General**

- 6.1.1 The Trustee must invest any assets of the Fund that are not required for payment of benefits or other amounts under this Deed. The Trustee must do so in accordance with the current investment strategy or strategies. The following are the types of investment in which the assets may be invested:
  - (a) Investments in which it is permissible to invest trust funds under the law of any jurisdiction in Australia;
  - (b) Securities in any company incorporated anywhere, whether carrying on business in Australia or not;

- (c) Deposit (whether secured or not) with a bank, friendly society, building society, credit co-operative, Trustee company, or other registered financial institution;
  - (d) Real or personal property, including an improvement to that property;
  - (e) Units (including sub-units) in a unit trust established or situated anywhere in the world) by subscription or purchase (including joint subscription or purchase). Whether the units are fully paid or partly paid, and whether their issue involves a contingent or reserve liability is irrelevant;
  - (f) Derivatives such as futures, forwards, options, warrants, swaps or any other synthetic investment;
  - (g) Synthetic instruments or blockchain technology, including any form of cryptocurrencies;
  - (h) Hedging, swapping or any similar arrangement, even though it is not linked to any property of the Fund;
  - (i) Deposit (whether secured or not) with, or loan (whether secured or not) to, any person (including an employer) on any terms the Trustee thinks reasonable. The fact that the Trustee has a direct or indirect interest in the deposit or borrowing or may benefit directly or indirectly from it is irrelevant;
  - (j) A policy or annuity with an insurer, whether by proposal or purchase;
  - (k) Limited recourse borrowing or receipts;
  - (l) By way of a limited recourse borrowing arrangement in accordance with clause 13.6; and
  - (m) Any other investment allowed by superannuation law that the Trustee thinks appropriate.
- 6.1.2 The Trustee must not invest in any investment that is not permitted by Superannuation Law. The Trustee must not make an investment in the form of a loan or other financial assistance to a Member or a relative of a Member.
- 6.1.3 The Trustee must formulate one or more investment strategies for the Fund. The Trustee must inform Members and beneficiaries of the strategies adopted by the Trustee. The Trustee may review and change a strategy at any time. The Trustee must monitor the strategies to ensure that they remain appropriate.
- 6.1.4 The Trustee may sell, transfer or vary any investment at the Trustee's absolute discretion in accordance with this Deed. The Trustee must do so in the interests of Members and beneficiaries. The Trustee must monitor the investments to ensure that they remain appropriate.

## **6.2 Investment choice**

- 6.2.1 The Trustee may decide to allow one or more Members or beneficiaries to choose between investment strategies. If the Trustee does, the Trustee must establish a range of investment strategies, and may designate particular assets for those strategies. The Trustee must provide the Members or beneficiaries with information concerning the strategies and the relevant investment objectives to enable the Member or beneficiary to choose between them on an informed basis. The Trustee must also provide them with information concerning their rights under this Deed.
- 6.2.2 A Member or beneficiary who has been offered investment choice by the Trustee may choose one or more of the strategies prepared by the Trustee by completing any documents the Trustee requires. On having done so, the Member or beneficiary may direct the Trustee

to invest any part of the Fund that is held for that person in accordance with those strategies. Any direction must be in accordance with Superannuation Law.

- 6.2.3 A Member or beneficiary who has directed the Trustee to invest any part of the Fund that is held for that person in accordance with those strategies may not direct the Trustee to invest in any particular investment. However, the Member or beneficiary may request the Trustee to develop an investment specific strategy and to make it available to that Member or beneficiary. The Trustee may accept or reject the request.
- 6.2.4 The Trustee must monitor any strategies adopted by Members or beneficiaries for investment choice to ensure that they remain appropriate for the Members or beneficiaries to whom they are available.
- 6.2.5 If a Member adopts a strategy for investment choice, the Trustee must do each of the following:
- (a) Establish a sub-account of the income account in respect of that strategy;
  - (b) Credit and debit that sub-account in relation to any amount attributable to that strategy as if it were the income account itself;
  - (c) Allocate earnings (which may be positive or negative) attributable to that strategy to the Member's or beneficiary's accumulation account or pension account in a way that the Trustee thinks equitable; and
  - (d) Determine an earning rate for that sub-account, in the same manner as the Trustee determines a Fund earning rate, in which case clause 4.4.4 applies to that determination.
- 6.2.6 The Trustee may sell, transfer or vary any investment made in accordance with a strategy for investment choice, at the Trustee's absolute discretion in accordance with this Deed. The Trustee must do so in the interests of the relevant Members or beneficiaries. The Trustee must monitor the investments to ensure that they remain appropriate.

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## **7. Benefits - general**

### **7.1 Preserved and non-preserved benefits**

- 7.1.1 The Trustee must not pay out to a Member or a dependant of a Member any preserved payment benefit that Superannuation Law does not allow the Trustee to pay out.
- 7.1.2 The Trustee may pay to a Member, or in respect of a Member to another person as permitted by Superannuation Law, a preserved payment benefit in any of the following circumstances:
- (a) The Member reaches the relevant preservation age and takes a transition to retirement pension in accordance with clause 8;
  - (b) The Member retires from gainful employment on or after reaching the relevant preservation age;
  - (c) The Member becomes totally and permanently disabled;
  - (d) The Member becomes totally and temporarily disabled;
  - (e) The Member reaches age 65;
  - (f) The Member dies;
  - (g) The Member has obtained a Release Authority in respect of a First Home Super Saver Determination;

- (h) The Member has obtained a COVID-19 determination to assist the Member to deal with the adverse economic effects of the coronavirus known as COVID-19; or
- (i) Any other circumstance allowed by Superannuation Law.

7.1.3 With the Trustee's consent, a Member may withdraw any part of the non-preserved amount in the Member's accumulation account. The Member must apply to the Trustee in writing for the withdrawal in a form acceptable to the Trustee. The Trustee may set a minimum withdrawal amount by notifying the Members of the Fund.

7.1.4 A Member's benefit entitlement will vest in accordance with Superannuation Law. The Trustee must cash or commence to cash a Member's benefit entitlement as soon as practicable after the Member dies. If a lump sum is payable, the Trustee may pay it in several stages: an initial payment and then subsequent payments.

## **7.2 Payments – general**

7.2.1 If a Member ceases to be, or is about to cease as, a Member of the Fund, the Trustee may pay an amount that the Trustee thinks appropriate from the equalisation account (if any) into the Member's accumulation account.

7.2.2 Where the Trustee is to make a payment because a Member has died (a death benefit), the Trustee may pass on to the recipient of that payment any benefit that would accrue to the Fund if a deduction were allowed under former section 295-485 of the Tax Act 1997. The Trustee may only do so where the Member died prior to 1 July 2017. In any case, the Trustee may not do so in respect of any benefits paid on or after 1 July 2019.

7.2.3 If a Member or beneficiary requests it, the Trustee may retain any part of a benefit in the Fund. The Trustee may do so until one of the following occurs:

- (a) The Member or beneficiary decides otherwise;
- (b) The Member or beneficiary dies;
- (c) The amount has to be paid under this Deed or Superannuation Law; or
- (d) The Trustee decides otherwise.

The payment the Trustee then makes must be the amount standing to the credit of the Member's or beneficiary's accumulation account at that time.

7.2.4 If a Member or beneficiary is entitled to a benefit which includes an interest in an insurance policy, the Trustee may assign that policy to the Member or beneficiary, or to any of the dependants of the Member the Trustee thinks fit. The Trustee must debit the value of the policy to the relevant accumulation or pension account. Neither the Trustee nor an employer is liable for any further payment of premiums in relation to the policy.

7.2.5 On written request by the Trustee, an applicant for Membership of the Fund, Member or beneficiary must supply the Trustee with information that the Trustee thinks necessary for any purpose. This extends to submitting to a medical examination by a doctor who is acceptable to the Trustee. If an applicant, Member or beneficiary fails to do so, the Trustee may suspend collection of contributions in respect of that person, may withhold benefits from that person, and may impose conditions on the person, as the Trustee thinks fit.

7.2.6 The Trustee may adjust any benefit payable to or in respect of a Member if an applicant, Member or beneficiary has supplied false or misleading information to the Trustee, or has deliberately withheld information from the Trustee, that affects or is likely to affect the Fund or benefits payable to or in respect of that Member.

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## **8. Pensions - general**

### **8.1 Funding and payment of pensions**

- 8.1.1 When any benefit becomes payable to a Member under this Deed or in accordance with Superannuation Law, the Trustee has a discretion to decide whether to pay from any part of the benefit one or more pensions to the Member or to use the benefit payable to acquire one or more annuities in the name of the Member. The pensions or annuities will be in substitution for the relevant part of any lump sum benefit that was payable to the Member for the amounts credited to the Member's pension account as a transfer of a roll over payment under clause 8.3.2.
- 8.1.2 The Trustee must obtain an actuarial certificate in accordance with Superannuation Law in relation to any pension that the Trustee decides to pay, unless the Tax Act provides otherwise in which case the Trustee has a discretion as to whether to obtain an actuarial certificate.
- 8.1.3 The Trustee may fund a person's pension by purchasing an annuity payable to the Trustee.

## **8.2 Type of pensions**

The relevant Member or beneficiary may choose the type of pension that is to be paid, including a transition to retirement pension. However, the pension must be of a type that is allowed by Superannuation Law or is acceptable to the Regulator. It may include a pension:

- 8.2.1 wholly determined by reference to policies of life assurance purchased or obtained by the Trustee of a regulated superannuation fund solely for the purposes of providing benefits to Members of that fund; or
- 8.2.2 to be commenced from an amount accepted into the fund by the Trustee as a transfer or roll-over on the death of a person in respect of whom the Member is a dependant, and which amount must be applied for the payment of a pension to the Member.

A pension must be paid in accordance with the requirements of the Superannuation Law.

## **8.3 Pension account**

- 8.3.1 If the Trustee decides to pay a pension to a person in accordance with this Deed, or is required to by Superannuation Law, then, the Trustee must establish a pension account in the name of that person.
- 8.3.2 The Trustee may, as the Trustee thinks appropriate, credit each of the following amounts to the person's pension account subject to Superannuation Law:
- (a) The amount necessary to fund the pension;
  - (b) The amount paid into the Fund in respect of the pensioner as a transfer or roll over payment;
  - (c) Earnings of the Fund;
  - (d) A shortfall component paid in respect of the pensioner;
  - (e) Contributions lawfully paid in respect of the relevant Member;
  - (f) Adjustment credits made in accordance with clause 4.4.4(b);
  - (g) Credits from the equalization account or any other account or reserve of the Fund as appropriate;
  - (h) The proceeds of an annuity or insurance policy in respect of a pensioner;
  - (i) Any other amount the Trustee thinks it appropriate to credit or is required to credit in accordance with Superannuation Law.
- 8.3.3 The Trustee may, as the Trustee thinks appropriate, debit each of the following amounts to the person's pension account subject to Superannuation Law:
- (a) Expenses of the Fund;

- (b) Any negative earnings of the Fund determined in accordance with clauses 4.4.3, 6.2.5 or 8.4.1;
- (c) The proportion of the loss on the disposal of investments of the Fund;
- (d) Amounts transferred from the Fund in respect of the pensioner as a transfer of a roll over payment;
- (e) Payments made to or in respect of the pensioner or a reversionary beneficiary under this Deed;
- (f) The cost of an insurance policy or annuity in respect of the pensioner which are not debited from the Member's accumulation account;
- (g) The proportion of any tax payable in respect of the pension account, or the earnings of the Fund that are credited to the pensioner's account or which arise from a roll over payment;
- (h) The proportion of an amount paid in respect of an indemnity to the Trustee or other person under this Deed;
- (i) The amount of a levy;
- (j) An amount transferred to the accumulation account of a beneficiary; and
- (k) Any other amount that the trustee thinks it appropriate to debit or is required to debit in accordance with Superannuation Law.

#### **8.4 Pensions – general**

- 8.4.1 In determining the amount standing to the credit of an accumulation account at the time a benefit or pension is calculated or becomes payable, the Trustee must make an adjustment to the account that the Trustee thinks equitable on the basis of the Interim Fund Earning Rate determined by the Trustee as at that date. Clause 4.4.4 applies to that determination and that determination must be made in respect of the period from the beginning of the current Fund year to the relevant date. The income account must be credited or debited accordingly.
- 8.4.2 The Trustee may segregate from other assets those assets which are to fund the pension of a person under this Deed and value those assets as required by Superannuation Law and otherwise as the Trustee thinks fit.
- 8.4.3 On the death of a pensioner being paid a pension, the Trustee must, subject to Superannuation Law:
  - (a) act in accordance with the terms on which the relevant pension is paid, including as to payment of the pension to a Reversionary Beneficiary; and
  - (b) then if there is no Reversionary Beneficiary, or if there is any residue in the Pension Account for any reason, pay that residue as a death benefit in accordance with clauses 9 to 10 of this Deed.

#### **8.5 Trustee's general right to commute pensions**

- 8.5.1 On written request by a pensioner, or in accordance with Superannuation Law or this Deed, the Trustee may commute any part of a pension to a lump sum, and pay it to the relevant person, to his or her estate or his or her legal personal representative or to a third party as required by the terms of the Release Authority.
- 8.5.2 The commutation must be allowed by, and be in accordance with, Superannuation Law.
- 8.5.3 If the Trustee commutes only part of a pension to a lump sum, the Trustee must then adjust the amount of the pension payable as required by Superannuation Law.

## 8.6 Commutations related to transfer balance caps

If:

- 8.6.1 a Member has or is likely to exceed that Member's Transfer Balance cap, or the Trustee or Member has received a Transfer Determination in respect of a Member; or
- 8.6.2 the Member is to be paid a new pension either from the Fund (including from an amount transferred into or rolled-over into the Fund on the death of another person) or from another fund,

then the Trustee and Member will work together to decide whether any, and if so which, of the Member's pensions will be commuted in whole or in part, taking into account the Member's Transfer Balance Cap.

## 8.7 Qualification of pensions as asset test exempt income streams

The Trustee may decide that a pension should qualify as an asset test exempt income stream (as that term is defined by the *Social Security Act 1991* (Cth)). If the Trustee so decides:

- 8.7.1 The superannuation law prevails over the terms of this Deed to the extent of any inconsistency;
- 8.7.2 This Deed is deemed to contain any provision that is required by Superannuation Law; and
- 8.7.3 This Deed is deemed not to contain any provision that is required to be excluded by Superannuation Law.

## 9. Death, disability and retirement benefits

### 9.1 Death benefit payments

The Trustee must pay the death benefit of a current Member of the Fund. The Trustee can do that under:

- 9.1.1 a death benefit agreement;
- 9.1.2 a binding death benefit notice; or
- 9.1.3 a non-binding death benefit notice.

### 9.2 Death benefit

In the ways set out in this clause 9, the Trustee must pay the full amount standing to the credit of the accumulation account, and any pension account residue referred to in clause 8.4.3, either as a lump sum, or as one or more pensions or annuities, or both.

### 9.3 Death benefit agreement payment arrangements

- 9.3.1 On the death of a Member or beneficiary who has a death benefit agreement:
  - (a) the death benefit agreement prevails over clause 9.4 and over any binding death benefit notice or non-binding nomination form;
  - (b) the Trustee must pay, or apply, the relevant benefit in accordance with the rules set out in the death benefit agreement; and
  - (c) clause 10 of this Deed applies to the payment of the relevant benefit.
- 9.3.2 A death benefit agreement need be executed only by the Trustee and the relevant Member or beneficiary. On execution, the terms of any death benefit agreement form part of the Deed. They are to be read together with this Deed and in accordance with the following rules:

- (a) a death benefit agreement replaces any previous death benefit agreement;
- (b) if there is a death benefit agreement, then any binding death benefit notice is to be treated as not in effect for the purposes of this Deed and of regulation 6.17A(4) of the SIS Regulations (but see also the next clause which can overrule this clause);
- (c) if there is any inconsistency between the death benefit agreement and the remaining provisions of this Deed, then the terms of the Death benefit agreement prevail to the extent of that inconsistency – except that clause 2.3 of this Deed prevails over the agreement; and
- (d) if part of the death benefit agreement is invalid because it directs the Trustee to pay part, or all, of the benefits to a person to whom those benefits may not be paid in accordance with Superannuation Law (**disallowed benefits**) then:
  - (i) clause 9.3.2(b) does not apply in respect of the disallowed benefits;
  - (ii) clauses 9.3.1, and 9.3.2 (a) to 9.3.2 (c) apply to any part of the death benefit agreement which remains valid (and to the payment of death benefits other than disallowed benefits); and
  - (iii) clauses 9.3.2 (a) to 9.3.2 (c) apply for the purpose of determining the disallowed benefits, and the disallowed benefits must be paid in accordance with the remainder of this clause 9.

#### **9.4 Binding Death Benefit Notice Payment Arrangements**

After the death of a Member or Beneficiary who has given the Trustee a Binding Death Benefit Notice, the Trustee must comply with that notice subject to clauses 9.2 and 9.3.

#### **9.5 Non-Binding Death Benefit Notice Payment Arrangements**

If after the death of a Member or Beneficiary, not all Death Benefits have been paid or applied in accordance with the Death Benefit Agreement or Binding Death Benefit Notice, then the Trustee must pay or apply the relevant benefit in a way that the Trustee thinks fit in accordance with the following Rules:

- 9.5.1 If the Member or Beneficiary has left dependants, then the Trustee must pay or apply the benefit to or for the benefit of anyone or more of the dependants of the Member or Beneficiary a legal person or personal representatives of the Member or Beneficiary. The Trustee may do so in any proportions the Trustee thinks fit, may take into account the Member's wishes contained in a non-binding nomination form and may pay the benefit to the member's legal personal representative if satisfied that will be to the benefit of one or more of the member's dependants.
- 9.5.2 If the Member or Beneficiary has not left any dependants but does have a legal personal representative, then the Trustee must pay the benefit to the legal personal representatives of the Member or Beneficiary.
- 9.5.3 If the Member or Beneficiary has not left any dependants and has no legal personal representative, then the Trustee may pay or apply the benefit to or for the benefit of any individual at the Trustee's discretion. The Trustee may do so in any proportions the Trustee thinks fit.
- 9.5.4 If the Trustee has not paid or applied the benefit to or for the benefit of any person under the preceding sub-clauses 9.5.1, 9.5.2 and 9.5.3, then the Trustee must treat the benefit as a forfeited benefit entitlement.

#### **9.6 Death of Member of former Member**

If a Member of former Member who has become entitled to a lump sum benefit dies before the payment is made, then the Trustee must pay the amount in accordance with clauses 9.2 to 9.5.

#### **9.7 Discharge of Trustee**



The receipt by a dependant, legal personal representative, relative or other person of any part of a benefit under either of the previous clauses 9.2 to 9.6 discharges the Trustee from liability in relation to it. The Trustee is not responsible for seeing to its application.

### **9.8 Total and permanent disablement benefit**

The Trustee must pay a benefit to a Member whom the Trustee believes to be totally and permanently disabled unless requested otherwise by the Member. The benefit may be either of the following:

9.8.1 A lump sum equal to the full amount standing to the credit of the accumulation account or pension account of the Member; or

9.8.2 One or more pensions or annuities representing that amount.

### **9.9 Temporary total disablement benefit**

9.9.1 The Trustee must pay a benefit to a Member whom the Trustee believes to be temporarily totally disabled unless requested otherwise by the Member. The benefit must be in the form of a pension or annuity that represent the following amounts:

(a) In the case where the Trustee is entitled to a benefit under an insurance policy in relation to the Member's temporary total disablement, the amount payable to the Trustee; or

(b) In any other case, the amount decided by the Trustee, provided it does not reduce the minimum withdrawal benefit of the Member under Superannuation Law.

The Member is not entitled to commute any part of this benefit.

9.9.2 The Trustee must cease paying the benefit for temporary total disablement:

(a) In a case where the Trustee is entitled to benefit under an insurance policy in relation to the Member's temporary total disablement, when the Trustee ceases to be entitled to that benefit; or

(b) In any other case, when the Member ceases to be temporarily totally disabled, or reaches normal retirement age, or becomes entitled to another benefit under this Deed or requests that the benefit ceases to be paid.

9.9.3 The Trustee must pay the benefit in respect of temporary total disablement in the following way:

(a) In a case where the Trustee is entitled to benefit under an insurance policy in relation to the Member's temporary total disablement, in the way the benefit is paid by the insurer; or

(b) In any other case, in the way the Trustee decides.

9.9.4 A Member may suspend his or her contributions during a period while he or she is receiving a benefit in relation to temporary total disablement.

9.9.5 A Member does not cease being a Member because he or she is receiving a benefit in respect of temporary total disablement.

### **9.10 Retirement benefits**

9.10.1 The Trustee may pay a Member the retirement benefit at the Member's request if either of the following applies:

(a) The Member retires from employment with their employer on or after reaching normal retirement age; or

(b) The Member becomes entitled under Superannuation Law to the payment of a benefit despite still being employed.

The Trustee must pay the benefit in any form permitted by Superannuation Law, including in the form of a lump sum representing the amount standing to the credit of the Member's accumulation account or pension account. However, the Trustee may elect to use part or all of that amount, instead, to purchase one or more pensions or annuities decided on in consultation with the Member. The Trustee must immediately inform Members of the election.

9.10.2 On request by a Member, the Trustee must pay a benefit to that Member in each of the following cases:

- (a) The Member ceased to be employed before normal retirement age, but has reached the relevant preservation age;
- (b) The Member, having reached 60 or another age prescribed by Superannuation Law, retired from an arrangement under which the Member was gainfully employed; or
- (c) In any other case as permitted by superannuation law.

The Trustee must pay the benefit in any form permitted by Superannuation Law, including in the form of a lump sum representing the amount standing to the credit of the Member's accumulation account or pension account. However, the Trustee may elect to use part or all of that amount, instead, to purchase one or more pensions or annuities decided on in consultation with the Member. The Trustee must immediately inform Members of the election.

## **10. Payment of benefit**

### **10.1 Notice of payments and claims**

10.1.1 The Trustee may give notice that a benefit is payable to the following persons:

- (a) If the benefit is payable to or in respect of a Member, to that Member;
- (b) If the benefit is payable to, or in respect of a Member who is under a legal disability, to the legal personal representative of that Member;
- (c) If the benefit is payable on the death of a Member, to the nominated beneficiary, the reversionary beneficiary and to the legal personal representatives of the Member and known dependants of the Member and any other person the Trustee reasonably believes may have an entitlement or interest in the benefit; or
- (d) In any other case, any persons the Trustee reasonably believes may have an entitlement or interest in the benefit.

10.1.2 The Trustee may give a person written notice of the time within which that person may claim an entitlement to the benefit and of how to make that claim. If the person satisfies the Trustee that he or she is entitled to a benefit, the Trustee must notify any persons to whom a notice was required to be sent under clause 10.1.1 to enable them to object to a payment to that person. If no objection is received or the specified period for objecting has passed, the Trustee must pay the relevant part of the benefit to that person.

10.1.3 If a person makes a claim out of time to an entitlement to a benefit, the Trustee is not bound to make any payment to that person.

10.1.4 The Trustee must give the Regulator a statement of any unclaimed benefits and must pay them to the Regulator as required by Superannuation Law.

### **10.2 Payments – general**

- 10.2.1 Either the Trustee or an insurer or other appropriate body must deduct any tax that is payable in relation to a benefit before that benefit is paid.
- 10.2.2 The Trustee may send a benefit to the postal address that the person entitled to it has last notified to the Trustee, or to the bank account into which that person has asked the benefit to be paid, or to some other place the Trustee decides on.
- 10.2.3 A person to whom a benefit becomes payable must notify the Trustee of his or her full residential address, and of any change in that address. He or she must also notify the Trustee of a bank account into which he or she asks the benefit to be paid.
- 10.2.4 On request by the Trustee, a person to whom a benefit is paid must give the Trustee a receipt and release for the payment in the form required by the Trustee.

### **10.3 Person under legal disability**

- 10.3.1 If a person to whom the Trustee is to pay any part of a benefit is under a legal disability, or the Trustee believes that it would be in that person's best interests for the Trustee not to make the payment to that person, the Trustee may make the payment in any of the following ways as the Trustee thinks fit:
- (a) To or for the maintenance, education, advancement, support or benefit of the person on any conditions; or
  - (b) To, and for the benefit of, another person who appears to the Trustee to be any of the following: the Trustee, spouse, child, parent or guardian of the person, or a person having custody of that person.
- 10.3.2 The receipt by a person of a payment in accordance with clause 10.3.1 discharges the Trustee from liability in relation to it. The Trustee is not responsible for seeing to its application.

### **10.4 Transfer of assets**

With the consent of a Member or beneficiary to whom a benefit is payable, the Trustee may, instead of paying or transferring cash, transfer investments of equivalent value to the Member or beneficiary or to the Trustee of the relevant approved benefit arrangement.

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## **11. Forfeiture of benefit entitlements**

Note: Forfeiture accounts are now generally prohibited. Maddocks recommends that you seek professional advice before establishing such an account.

### **11.1 Forfeiture account**

The Trustee may establish or maintain a forfeiture account into which the Trustee must pay any amount forfeited under this Deed. Money held in that account does not form part of an accumulation account or pension account. The Trustee must operate the forfeiture account in accordance with Superannuation Law requirements.

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## **12. Provisions relating to the Family Law Act**

### **12.1 Payment splits**

- 12.1.1 If the Trustee receives a splitting agreement or court order under Part VIIIB of the Family Law Act, then provided the agreement or court order has been properly served and subject to Superannuation Law, the Trustee may:
- (a) Vary the relevant Member's benefit or benefit entitlement on such bases (including by commutation of any pension having regard to the advice of an actuary) and at any time the Trustee determines from time to time, to the extent permitted by Superannuation Law; and

- (b) Make a payment to the non-Member spouse or a transfer in respect of the non-Member spouse in accordance with clause 12.3.
- 12.1.2 The Trustee may as it determines from time to time subject to Superannuation Law, make rules dealing with:
- (a) The valuation of a non-Member spouse's benefit or benefit entitlement (including any adjustments);
  - (b) The timing of the calculation of the non-Member spouse's benefit or benefit entitlement; or
  - (c) Other matters relating to the payment split or the non-Member spouse's benefit or benefit entitlement.
- 12.1.3 If the Trustee is required by Superannuation Law or considers that it is appropriate to defer giving effect to a payment split, then provided the splitting agreement has been served properly, the Trustee must:
- (a) Record the existence of the agreement or court order; and
  - (b) Keep a record of the non-Member spouse's benefit or benefit entitlement on such basis (including a notional basis) and in such manner as the Trustee determines from time to time subject to Superannuation Law.

## **12.2 Flagging agreements**

- 12.2.1 If the Trustee receives a flagging agreement or court order under Part VIII B of the Family Law Act, then provided the agreement or court order has been properly served, the Trustee must:
- (a) Record the existence of the agreement or court order; and
  - (b) Defer payment of the benefit to or in respect of the relevant Member until the agreement or court order is lifted.

## **12.3 Transfer of non-Member spouse interests**

- 12.3.1 If the Trustee receives a splitting agreement or court order under Part VIII B of the Family Law Act, the agreement or court order has been validly served, then if any amount becomes payable in respect of the non-Member spouse under that agreement or order:
- (a) The Trustee must pay that amount to the non-Member spouse – if the non-Member asks for that payment in writing; or
  - (b) The Trustee must transfer that amount to another fund (including an eligible rollover fund) in respect of that non-Member spouse if the non-Member asks for that transfer in writing.
- 12.3.2 Any payment amount under this clause must be in accordance with Superannuation Law. The receipt by the non-Member spouse or the Trustee of that other fund will sufficiently discharge the Trustee of its liability in respect of that non-Member spouse.

## **12.4 Refusal to admit as Member**

Provided that the Trustee acts in accordance with Superannuation Law, the Trustee may refuse to admit a non-Member spouse as a Member of the Fund.

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## **13. Trustee's powers**

### **13.1 Powers and discretion**

- 13.1.1 The Trustee has all the powers in relation to the assets of the Fund that the Trustee would have if the Trustee were the legal and beneficial owner of those assets. It also has all the

powers that a Trustee has at law and the powers specifically conferred on the Trustee by this Deed.

- 13.1.2 The Trustee has an absolute discretion in relation to exercising or not exercising any power under this Deed or at law, and in relation to the way in which any power is exercised. The Trustee's decision on such a matter is final and binding.

### **13.2 Delegation of power and directions**

- 13.2.1 The Trustee may delegate to another person, including one or more Trustees or one or more directors of the Trustee, any power or duty on any terms the Trustee thinks fit including by appointing an attorney under a power of attorney. The Trustee may alter or revoke any delegation including any power of attorney.
- 13.2.2 The Trustee is not subject to direction in exercising any power under this Deed or at law, except to the extent indicated under Superannuation Law.

### **13.3 Specific powers**

- 13.3.1 To exclude any possible doubt, the Trustee has the power to do any of the following to the extent allowed by Superannuation Law:
- (a) To borrow money, on security or not;
  - (b) To underwrite or sub-underwrite risks, contingencies or liabilities under a superannuation arrangement conducted by an employer under an agreement for the transfer of employees to the Fund;
  - (c) To purchase, acquire, sell, transfer, dispose of, deal in or enter any contract in respect of, any investment comprising synthetic instruments or blockchain technology, including any form of cryptocurrencies;
  - (d) To provide any guarantee or indemnity for payment of money or for the performance of any person's contractual obligations;
  - (e) To enter into any derivatives contract, or purchase, sell or deal in any derivatives product, and otherwise to do and perform all things so as to operate, use or deal with facilities of any stock or futures exchange, either directly or through any broker or agent in any market anywhere in the world;
  - (f) To purchase, acquire, sell transfer, hire, lease, dispose of, manage, divide, encumber or otherwise deal with any real or personal property;
  - (g) To purchase, acquire, vary, sell, transfer or dispose of any deferred property or rights, or any life, life endowment, term or other policy, and to make any relevant payment or pay any premium from the assets of the fund;
  - (h) To sell, transfer, hire, lease, dispose of, manage, divide or otherwise deal with any assets of the fund;
  - (i) To purchase , acquire, sell, transfer, dispose of or deal in any shares, stocks, debentures, notes, bonds, mortgages, options, swaps, forwards, futures, warrants or other form of interest in or securities of a government authority or company, body corporate, scheme or trust and any other contractual or other rights or obligations over or in respect of those securities;
  - (j) To exercise all rights and perform all duties associated with the trustee holding shares, stock, or debentures in any company, an interest of any kind in a company, body corporate, scheme, trust or government authority;
  - (k) To establish, purchase, acquire, promote or conduct any company, business, profit-making undertaking or scheme (including any partnership or joint venture), either in the trustee's own capacity or in its capacity as trustee (or both), and either solely or with

any person and to sell, transfer, dispose of or wind up any such company, business, undertaking or scheme;

- (l) To appropriate, wholly or partly, any asset of the fund in satisfaction of any interest a person may have in the assets of the fund or any benefit which the trustee determines to pay to or apply for the benefit of, a beneficiary;
- (m) To value, or engage a person to value, in whole or in part, the assets or any asset of the fund;
- (n) To grant options in respect of any of the assets of the fund;
- (o) To receive any real or personal property by gift or by will as additions to the assets of the fund;
- (p) To divide the assets in their own particular form, without first realising those assets, between the trust fund and any other trusts established under this deed;
- (q) To take any action to protect the assets of the fund;
- (r) To enter into, manage and vary any arrangement relating to currency exchange, interest rates, interest rate caps, collars, floors or swaps, any currency forward rate agreement and any other financial risk management arrangement;
- (s) To indemnify a person;
- (t) To open and operate bank accounts in the usual way, and to draw, make, accept, endorse, discount, execute, issue or otherwise deal with all forms of negotiable or transferable instruments and to enter into any bill facilities or other form of banking facilities; and
- (u) To do anything the Trustee considers necessary or desirable in connection with performing its obligations under this Deed.

#### **13.4 Limit on borrowing**

The Trustee must not (except as provided by this deed in clause 13.6 and Superannuation Law):

13.4.1 borrow money; or

13.4.2 maintain an existing borrowing of money.

#### **13.5 Trustee may grant security over asset**

The Trustee may, to the extent allowed by Superannuation Law, mortgage, pledge, charge, assign or otherwise provide as security, any asset of the Fund for the purpose of the Trustee borrowing or maintaining a borrowing of money including (without limitation) for the purpose of a "limited recourse borrowing arrangement" referred to clause 13.6.

*Note: there are strict requirements which must be met for a borrowing, any associated mortgaging or charging of assets, to be lawful (see part 7 of the SIS Act). A breach of those requirements is a strict liability offence (see Part 7 of the SIS Act). It is recommended that you seek professional advice before entering into any arrangements under which the Fund borrows money or mortgages or charges its assets.*

#### **13.6 When borrowing is allowed (including "limited recourse borrowing arrangements")**

13.6.1 The Trustee may borrow or maintain a borrowing of money in any one or more of the following cases:

- (a) to enable the Trustee to pay a surcharge or advance instalment which the Trustee is required to pay under the *Superannuation Contributions Tax (Assessment and*

*Collection) Act 1997 (Cth) – as long as the borrowing complies with section 67(2A) of the SIS Act;*

- (b) to enable the Trustee to settle a transaction to acquire any one or more of the securities listed in section 67(3)(a) of the SIS Act – as long as the borrowing complies with all of the requirements of section 67(3) of the SIS Act;
- (c) under an arrangement (a "limited recourse borrowing arrangement") which the Trustee enters, or has entered into, in which the money borrowed is, or has been, used to acquire an asset that Superannuation Law allows the Trustee to acquire – as long as the borrowing complies with Part 7 of the SIS Act.

13.6.2 Clause 13.6.1 does not limit the circumstances in which the Trustee may borrow or maintain a borrowing of money.

*Note: there are strict requirements which must be met for a borrowing, any associated mortgaging or charging of assets, to be lawful (see part 7 of the SIS Act). A breach of those requirements is a strict liability offence (see Part 7 of the SIS Act). It is recommended that you seek professional advice before entering into any arrangements under which the Fund borrows money or mortgages or charges its assets.*

### **13.7 Insurance**

- 13.7.1 The Trustee may arrange one or more insurance policies with one or more insurers to secure the benefit of a Member. A policy may be a group policy or an individual policy.
- 13.7.2 The Trustee is not bound to arrange one or more insurance policies, except where the Trustee has informed the Member or beneficiary that the Trustee will arrange a policy of a specified type and amount and the Member or beneficiary has not asked the Trustee in writing not to do so, or has withdrawn his or her request for the Trustee to arrange that policy. Even so, the Trustee is not bound to arrange a policy that the Trustee is unable to arrange.
- 13.7.3 If an insurer will only insure a Member or beneficiary on conditions that are inconsistent with the conditions in respect of a benefit payable in respect of the Member or beneficiary, the Trustee may impose the policy conditions on that benefit despite the conditions stated in this Deed.

### **13.8 Powers – general**

- 13.8.1 The Trustee may exercise any power under this Deed or at law despite the fact that the Trustee or a relative of the Trustee, or a director or shareholder of the Trustee, has a direct or indirect interest in the exercise of that power, or may benefit directly or indirectly from its exercise. An indirect interest or benefit includes, without limitation, where the trustee or a relative of the trustee obtains or may obtain an interest or benefit as a director, officer, shareholder, partner, unitholder or beneficiary of a third party with whom the trustee enters into a transaction or arrangement.
- 13.8.2 A Trustee, or a director or shareholder of the Trustee, must disclose a conflict of interests of the type described in clause 13.8.1 in accordance with Superannuation Law.

### **13.9 Benefits transfers**

- 13.9.1 On written request by a Member or beneficiary, the Trustee may transfer to the Trustee of an approved benefit arrangement any part of the amount in the Fund that represents the Member's or beneficiary's benefit or benefit entitlement (including any amount in a pension account). The Trustee may only do so if the following conditions are met:
  - (a) The Member or beneficiary is eligible to join or has joined the arrangement;
  - (b) The Trustee is satisfied that the transfer complies with Superannuation Law; and
  - (c) The amount the Trustee transfers must not exceed the amount in the Member's or beneficiary's accumulation account, except to the extent of any amount that the Trustee decides to add to that account from the equalisation account (if any) under clause 4.5.

- 13.9.2 The Member or beneficiary must complete and execute any documents required by the Tax Act for the transfer to be completed as a roll over payment. A receipt from the approved benefit arrangement discharges the Trustee from all liability in respect of the amount transferred. The Trustee is not responsible for seeing to the application of that amount by the approved benefit arrangement. On completion of the transfer, the Member or beneficiary (and anyone entitled to claim in any way in respect of that person) ceases to have any rights against the Trustee or the Fund in respect of the relevant amount.
- 13.9.3 The Trustee may transfer to the Trustee of an approved benefit arrangement that is a successor fund to the Fund under Superannuation Law any part of the amount in the Fund that represents a benefit entitlement. The consent of the Member or beneficiary is not required. Nor is it necessary that the Member already be a Member of the successor Fund.
- 13.9.4 In accordance with Superannuation Law, the Trustee may transfer to an eligible roll over fund any part of the amount in the fund that represents a Member's or beneficiary's benefit entitlement. The Trustee must do so if Superannuation Law requires it.
- 13.9.5 With the consent of a Member or beneficiary to whom or in respect of whom a transfer is to be made under this clause 13.9, the Trustee may, instead of paying or transferring cash, transfer investments of equivalent value to the Member or beneficiary or to the Trustee of the relevant approved benefit arrangement.
- 13.9.6 The Trustee may take over or acquire by transfer from an approved benefit arrangement any part of the assets of that arrangement that represent the interest of a participant in that arrangement who has become or is to become a Member or beneficiary of the Fund. The Trustee will hold the amount on trust for that person in the relevant accumulation or pension account. The person will have rights in respect of the amount that are equivalent to the rights he or she had under the approved benefit arrangement. The Trustee may decide that the person is to be treated as having been a Member of the Fund from the time he or she became a Member of the approved benefit arrangement.

## **14. Fund Administration**

### **14.1 Dealing with money received**

The Trustee must ensure that any money received by the Fund is dealt with as soon as practicable in one of the following ways:

- 14.1.1 Deposited to the credit of the Fund in an account kept with a bank, friendly society, building society, or other similar body chosen by the Trustee or otherwise invested in accordance with clause 6;
- 14.1.2 Paid to the credit of an insurer for the payment of premiums in relation to a policy of insurance effected by the Trustee for the purposes of the Fund; or
- 14.1.3 Paid into the trust account of a lawyer, accountant or investment manager appointed in accordance with this Deed.

### **14.2 Effect of receipts**

A receipt given by the Trustee or the secretary of the Fund or another person authorised by the Trustee in writing to issue receipts is a sufficient discharge to the person by whom money is paid to the Fund.

### **14.3 Employers to provide information to Trustee**

On written request by the Trustee, an employer must give the Trustee any information which it has or can obtain that is, in the Trustee's opinion, necessary or desirable for managing and administering the Fund. The Trustee may act on that information and is not required to verify it.

### **14.4 Compliance**

The Trustee must comply with Superannuation Law and with any directions of the Regulator in relation to the Fund.

### **14.5 Trustee may not charge fees**



The Trustee must not charge any fees in relation to acting as Trustee under this Deed or performing any services in respect of the Fund.

**14.6 Trustee entitled to be reimbursed for expenses**

The Trustee is entitled to be reimbursed from the Fund for all expenses, taxes, levies, charges, fees and other amounts necessarily or reasonably incurred in acting as Trustee under this Deed.

**14.7 Trustee to keep records and accounts**

The Trustee must keep proper records and accounts of all money received by the Fund and paid out by it, including adequate details of all dealings by the Fund in connection with that money.

**14.8 Trustee to collect money owing to the Fund**

The Trustee must ensure that money owing to the Fund is collected promptly and dealt with in accordance with this Deed.

**14.9 Trustee to keep records, accounts, books etc**

The Trustee must ensure that all records, books, accounts, minutes, reports and other documents are maintained and kept safe in accordance with Superannuation Law for the period required by that law.

**14.10 Documents to be prepared**

The Trustee must ensure that each of the following is prepared in respect of the Fund in accordance with Superannuation Law:

14.10.1 A statement of its financial position;

14.10.2 An operating statement; and

14.10.3 Any other account or statement required by Superannuation Law.

**14.11 Annual return**

The Trustee must ensure that an annual return and any other documents required under Superannuation Law are prepared and lodged with the Regulator in accordance with that law.

**14.12 Audit**

The Trustee must arrange for the books, accounts and records of the Fund to be audited annually or as required by Superannuation Law by an auditor qualified in accordance with Superannuation Law.

**14.13 Disclosure requirements**

The Trustee must ensure that information and documents are provided to each of the following persons in accordance with the requirements of Superannuation Law:

14.13.1 Employers;

14.13.2 The Regulator;

14.13.3 The actuary (if one is appointed);

14.13.4 The auditor; and

14.13.5 Any other person.

**14.14 Availability of books and records**

The Trustee must ensure that the books of the Fund and information relating to it are available for inspection and copying, and that access is provided to premises where the books and information are available to be inspected and copied, in accordance with Superannuation Law.

**14.15 Availability of Deed and documents**

The Trustee must ensure that this Deed and any other documents (or copies of the Deed and documents) are made available for inspection by a Member, or by a beneficiary on the beneficiary's request, as required by Superannuation Law. It is sufficient if they are available for inspection at the place of business of a Trustee.

**14.16 Appointment of auditor**

The Trustee may appoint a suitably qualified person as auditor of the Fund.

**14.17 Appointment of actuary**

The Trustee may appoint as actuary of the Fund:

14.17.1 An actuary who is a Fellow of the Institute of Actuaries of Australia;

14.17.2 A Member of a firm or company of which at least one Member or director is a Fellow of the Institute of Actuaries of Australia; or

14.17.3 An auditor who is appropriately qualified and is independent according to criteria specified by Superannuation Law.

**14.18 Appointment of administration manager, investment manager, custodian**

The Trustee may appoint one or more suitably qualified persons to act, in relation to the Fund or a specified part of the Fund, an investment manager, administration manager and, or alternatively, a custodian.

**14.19 Superannuation Law to be observed**

Any appointment by the Trustee must be in accordance with Superannuation Law.

**14.20 Trustee may remove person from office**

The Trustee may remove from office a person the Trustee has appointed to an office.

**14.21 Trustee not bound by advice**

Except to the extent required by Superannuation Law, the Trustee is not bound to follow the advice of a person the Trustee has appointed.

**14.22 Liability of the Trustee is limited**

Where the Trustees are individuals, to the extent allowed by Superannuation Law, neither the Trustee nor an employee of the Trustee is liable for anything done or not done in connection with acting as Trustee, unless at least one of the following applies:

14.22.1 The Trustee failed to act honestly;

14.22.2 The Trustee intentionally or recklessly failed to exercise the degree of care required; or

14.22.3 The Trustee incurred a monetary penalty under a civil penalty order made in accordance with Superannuation Law.

**14.23 Liability of the Trustee is limited**

Where the Trustee is a Corporation, to the extent allowed by Superannuation Law, neither the Trustee nor any of its directors, officers or employees is liable for anything done or not done in connection with acting as Trustee, unless at least one of the following applies:

14.23.1 The person fails to act honestly;

14.23.2 The person intentionally or recklessly fails to exercise the degree of care and diligence the person is required to exercise; or

- 14.23.3 The person incurs a monetary penalty under a civil penalty order made in accordance with Superannuation Law.

#### **14.24 Indemnity**

To the extent allowed by Superannuation Law, the Trustee (and, if the Trustee is a Corporation then each of its directors and its officers and employees) is entitled to an indemnity from the Fund in all cases where the person is not liable under the preceding clause. The Trustee has a lien on the assets of the Fund for this purpose.

#### **14.25 Other persons who may act**

14.25.1 Subject to Superannuation Law, the Trustee may appoint the following persons to act as a Trustee or director of the Trustee of the Fund:

- (a) The legal personal representative of a deceased Member, from the date of the Member's death until the Member's death benefits begin to be paid;
- (b) The legal personal representative of a Member, while he or she holds an enduring power of attorney in respect of the Member or while the Member is under a legal disability;
- (c) Where the Trustees are individuals, the legal personal representative, parent or guardian of a Member who is a minor; or
- (d) Any other person if the Superannuation Law allows that person to be a Trustee or director of the Trustee and the Fund would remain a self-managed superannuation fund.

14.25.2 If there is no person willing and able to act as Trustee, including on account of the death of all Members, the legal personal representative of the last surviving Member may make more appointments under clause 14.25.1.

14.25.3 Subject to Superannuation Law (and in each case where a Member so requested the Trustee in writing while the Member was alive), the Trustee must appoint the Legal Personal Representative of the Member to act as Trustee or director of the Trustee of the Fund for the period beginning when the Member dies and ending when the Member's death benefits begin to be paid. The Legal Personal Representative is deemed a Trustee or director of the Trustee of the Fund subject to the Legal Personal Representative consenting in writing to becoming a Trustee or director of the Trustee of the Fund and doing all things necessary to give effect to their appointment under Superannuation Law.

#### **14.26 Continuity of office**

When a person ceases to be a Trustee or becomes a Trustee, any other person acting as Trustee must do everything necessary to vest the Fund in the new or remaining Trustees and must deliver all records and other books to the new or remaining Trustees.

#### **14.27 Appointment of Trustee**

14.27.1 The Trustee will determine who acts as Trustee in accordance with this Deed and Superannuation Law for the Fund to continue as a self-managed superannuation fund and will take the necessary steps to appoint or remove the persons or body to or from the office of Trustee. The Trustee may accept the Trustee's resignation in writing for this purpose.

14.27.2 The appointment or removal of a Trustee must be in writing by executing a deed to that effect and must immediately be advised to any other Trustee.

14.27.3 Where the Trustee is unable or unwilling to determine who will act as Trustee then the majority of Members of the Fund will determine who will act as Trustee. If there are no Members in the Fund, the former Members of the Fund (or their legal personal representatives) will determine who acts as Trustee of the Fund.

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### **15. Miscellaneous**

## 15.1 Winding-up

15.1.1 The Trustee may elect to wind up the Fund on a specified date in the following cases:

- (a) The Trustee decides to wind up the Fund; or
- (b) There are no longer any Members of the Fund.

The Trustee must elect to wind up the Fund on a specified date if the Regulator requires the Fund to be wound up.

15.1.2 After deducting from the assets of the Fund the costs of administering and winding up the Fund, the Trustee must pay the benefits in the following order to the extent that the assets of the Fund are sufficient to do so:

- (a) Benefits to which Members, former Members or their dependants are entitled but which they have not been paid on the day before the termination date; and
- (b) Additional benefits to Members, former Members or their dependants as the Trustee thinks appropriate.

## 15.2 Legal rights of Member not affected by this Deed

Nothing in this Deed affects any right a person may have to claim compensation or damages at common law or under statute.

## 15.3 Variation

15.3.1 The Trustee may vary this Deed either prospectively or retrospectively. The Trustee may do so by written resolution or Deed. If Superannuation Law requires it, the Trustee must promptly give a certified copy of the resolution or a copy of the Deed to the Regulator.

15.3.2 The Trustee does not have power to vary this Deed so as to do either of the following:

- (a) Adversely alter the rights of a Member to accrued benefits or the amount of those accrued benefits that arise before the variation is effected; or
- (b) Reduce the amount of any other entitlement that is or may become payable in relation to a time before the date of the variation.

15.3.3 However, clause 15.3.2 does not apply if the reduction is necessary to enable the Fund to comply with Superannuation Law or if each affected Member, or the Regulator, consents in writing to the reduction.

15.3.4 The Trustee also does not have power to vary this Deed in a way that would have either of the following effects:

- (a) Unless the Trustee is a Corporation, altering the purpose of the Fund so that it is no longer solely or primarily the provision of old age pensions under Superannuation Law; or
- (b) Unless the sole or primary purpose of the Fund is to provide old age pensions to Members, allowing any person except a Corporation to be appointed Trustee of the Fund.

15.3.5 If Superannuation Law requires it, the Trustee must inform Members and beneficiaries in writing of the nature and purpose of the variation and its effect on their entitlements or rights. The Trustee must do so in accordance with Superannuation Law.

## 15.4 Dispute resolution

If Superannuation Law requires it, the Trustee must establish a system complying with that law for dealing with enquiries and complaints from Members, beneficiaries and dependants.

**15.5 Interpretation**

A reference in this Deed to:

- 15.5.1 A statute includes regulations under it and consolidations, amendments, re-enactments or replacements of any of them;
- 15.5.2 A person includes a firm, partnership, joint venture, association, corporation or other corporate body;
- 15.5.3 A person includes the legal personal representatives, successors and assigns of that person;
- 15.5.4 Anybody which no longer exists or has been reconstituted, renamed, replaced or whose powers and functions have been removed or transferred to another body or agency, whether expressly or impliedly, is a reference to the body which most closely serves the purpose or objects of the first-mentioned body;
- 15.5.5 A clause, schedule or appendix is reference to a clause, schedule or appendix in or to this Deed;
- 15.5.6 This or any other document includes the document as varied or replaced regardless of any change in the identity of the parties;
- 15.5.7 The singular includes the plural and vice versa;
- 15.5.8 A gender includes the other gender;
- 15.5.9 writing includes all modes of representing or reproducing words in a legible, permanent and visible form;
- 15.5.10 '\$' or 'dollars' is a reference to Australian dollars; and
- 15.5.11 the word 'includes' in any form is not a word of limitation.

**15.6 Proper law**

This Deed is governed by and is to be construed in accordance with the laws of the State or Territory in which this Deed is executed. The parties consent to the exercise of jurisdiction by the courts of that place.

**15.7 Counterparts**

This document may be executed in any number of counterparts all of which taken together constitute one instrument.

**Schedule 1**

**Form of Product Disclosure Statement**

The Product Disclosure Statement begins on the next page

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## **Product Disclosure Statement**

**(Documentation to be kept by you)**



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## **Introduction**

This PDS contains a summary of the important provisions of the fund's trust deed and the effects which those provisions may have on you. The Corporations Act requires that you be given this PDS within 3 months after you become a member of the fund.

If you have any questions at any time, you should refer those to the trustee. However, the trustee can only provide you with information – so you will need to seek your own legal, accounting and financial advice.

Terms which are capitalised in this PDS are either defined in the fund's trust deed or are contained in Schedule 1 of this PDS.

### **You should consider getting professional advice about the fund**

Your decision to become a member of the fund is important and involves issues including Retirement planning, estate planning, taxation, and social security. The trustee strongly recommends that you consider consulting an appropriately qualified adviser before you decide to become a member or to have contributions made to the fund on your behalf.

This PDS is prepared for your general information only and is not, and is not intended to be, a recommendation to become a member of the fund. This PDS does not take into account your investment objectives, financial situation or Retirement planning needs. You should not base a decision whether to become a member solely on the information in this PDS. You need to consider, and obtain advice on, the suitability of the fund in view of your investment objectives, financial situation and Retirement planning needs.

### **Information about your potential benefits**

#### **1. Details of potential lump sum benefits**

##### **1.1 On your Retirement**

On your Retirement, you will become entitled to a lump sum benefit, equal to the amount in your Accumulation Account on your Retirement. As the definition of Retirement in Schedule 1 suggests, there will be some circumstances in which you will become entitled to payment of a Retirement benefit while you are still employed or when you retire and have reached the relevant Preservation Age: in some circumstances those benefits may only be paid as a pension, rather than a lump sum. Your trustee will be able to advise you further in this regard at the relevant time.

##### **1.2 Total and permanent disability**

If you become totally and permanently disabled, you may become entitled to a lump sum benefit from your Accumulation Account. Your trustee will be able to advise you further in this regard at the relevant time.

##### **1.3 Temporary total disability**

If you become totally disabled temporarily, you may become entitled to payment of a Pension or Annuity representing the amount:

- decided by the trustee, provided it does not infringe the limit set out in the superannuation law; or

- payable to the trustee under an insurance policy which the trustee may have purchased and which covers the disability you suffer (premiums for these insurance policies are generally paid by the trustee from your Accumulation Account but may be paid out of other Accounts of the fund (such as the Income Account)).

#### 1.4 On death

On your death, the trustee may choose to or may be required to pay a Pension or lump sum benefit from your Accumulation Account and any Pension account to the persons named in your 'Death Benefit: Beneficiary Nomination' (which is on your Application for Membership) or to your Dependants. The trustee may have also taken out a life insurance policy for you which may also entitle your Dependants, or some other person, to a Pension or lump sum benefit. Your 'Death Benefit: Beneficiary Nomination' can be binding or non-binding on the trustee (you can choose). Binding nominations need to be renewed every 3 years.

To overcome the requirement to renew binding nominations every 3 years, you can also choose to implement a 'death benefit agreement' under the fund's trust deed.

Your death benefits will also include any residue in a Pension account previously established for you, unless the arrangements in respect of that Pension are that the Pension will revert on your death to a Pension Dependant.

Generally speaking, you should seek professional advice concerning what plans need to be made in respect of your death benefits and what options are available to you.

The fund's trust deed provides for:

- **death benefit agreements** (which bind the trustee and which do not expire);
- **binding death benefit notices** (which binds the trustee but which expire after 3 years or earlier if replaced or revoked); and
- **non-binding nomination forms** (which do not bind the trustee and which do not expire until replaced or revoked).

**Death benefit agreements** take priority over binding death benefit notices and non-binding nomination forms.

#### What you need to consider

When you, as a member, are considering signing a death benefit agreement, a binding death benefit notice or a non-binding nomination form it is important to consider that:

- a death benefit agreement takes priority over any binding death benefit notice or any non-binding nomination form;
- to the extent permitted by superannuation law, the trustee must pay or apply the relevant benefit in accordance with the death benefit agreement. Therefore if you sign a binding

death benefit notice or a non-binding nomination form, then they will have no effect on any earlier or later death benefit agreement that you sign; and

- if any part of a death benefit agreement is invalid, then the trustee (as required by the fund's trust deed) will pay or apply the "invalid" part of the death benefit in accordance with any binding death benefit notice, or by reference to any non-binding nomination form, you have signed.

### 1.5 Upon death of another person

In some circumstances, upon the death of another person, you may be entitled to be paid a Pension from an amount rolled-over or transferred into the fund upon that person's death. The amount rolled-over or transferred must be used to pay a Pension to you. The amount received by you will depend entirely on the balance transferred to the fund from the fund of the deceased person.

In these circumstances, you must work closely with the Trustee to ensure that the amount rolled-over or transferred does not result in your Transfer Balance exceeding your Transfer Balance Cap (refer to item 2.2 for further information).

In some circumstances, if you are already receiving a Pension, and the new pension will result in you breaching your Transfer Balance Cap, then it may be beneficial to Commute part of your existing Pension and transfer the relevant assets back into your Accumulation Account to ensure compliance with the Transfer Balance Cap, and transfer the relevant assets back to your Accumulation Account.

### 1.6 Other circumstances

'Severe Financial Hardship' – in the case of severe financial hardship, you may be able to apply to have all benefits owing to you, paid to you by the trustee. There are certain conditions to be met and the benefits can only be paid to you to meet expenses in the nature of treatment of life-threatening illnesses, prevention of foreclosure under a mortgage, medical transport costs, palliative care costs and so on.

## 2. Details of potential income benefits

*Income benefits where you retire or reach your Preservation Age*

When you become entitled to payment of a **lump sum benefit**, the trustee may allow you to choose to receive that lump sum in the form of regularly paid income. This is called a Pension. The fund can only provide you with an 'account-based Pension'.

The rules for an 'account-based Pension' include:

- **Minimum annual amount:** a minimum amount of the capital funding the Pension must be paid to the pensioner each year. The minimum, which is expressed as a percentage of the capital, is determined by reference to the pensioner's age. You should speak to your adviser about relief from minimum Pension payment amounts as the government does provide relief from time to time.

- **No maximum:** there will be no maximum amount that can be paid in a year, reflecting the fact that Pensions and lump sums will be taxed in the same way.
- **But a maximum for transition to retirement Pensions:** pensioners being paid a transition to retirement Pension will only be able to be paid a maximum of 10% of the capital per annum. This also means that there are restrictions on when you can commute your transition to retirement pension.
- **Transfer on death:** on death, the Pension may only be transferred to a Pension Dependant or cashed as a lump sum to the pensioner's Dependants or estate.
- **Transfer balance cap:** rules apply from 1 July 2017 which limit the amount you may have (whether held in one or more superannuation funds) to fund the payment of a Pension. This is discussed in item 2.2.

### Existing Pensions

If this PDS is being provided as a consequence of an update to the fund's existing trust deed, and the fund is presently paying you a Pension, and is not a regular account-based pension (so, for example, it was one of the following pensions), then:

- for a pension which started before 20 September 2007, the Pension will be deemed to meet the current rules provided that it was commenced before 20 September 2007 in accordance with the rules that applied at that time (and continues to be paid in accordance with those rules);
- if the Pension is a complying Pension (such as a life Pension) then it must be paid, and will only be able to be terminated pursuant to the rules as they were in force before 1 July 2007; and
- if the Pension is an allocated Pension then it may be transferred to an 'account-based' Pension without having to first be Commuted.

### Social Security Eligibility

Your eligibility for a government age pension is means tested.

The assets test reduces the amount of any age pension payments to which a member may be eligible. This will give you a part pension, which will reduce to zero once your assets reach the amount set out in the current asset tables specified by the Government. The current asset tables are available at <http://www.humanservices.gov.au/customer/enablers/assets/>.

### ***Income benefits where you may not have retired but you have reached your Preservation Age.***

In some circumstances, you may be able to be paid a Pension before you actually retire but after you have reached your Preservation Age. In the fund's trust deed these are referred to as 'Transition to retirement Pensions'.

***Income benefits which may become payable on the death of another person.***

In some circumstances, you may be able to be paid a pension from an amount which is rolled-over or transferred into the fund on the death of another person. In those circumstances, the trustee must use that amount to pay a pension to you. The amount will depend entirely on the balance transferred to the fund from the other person's fund.

In those circumstances, you must work closely with the trustee to ensure that the pension will not result in your transfer balance exceeding your transfer balance cap (see item 2.2). In some circumstances, if you are already receiving a pension, and the new pension will result in you breaching your transfer balance cap, then it may be beneficial to commute part of your existing pension to ensure compliance with the transfer balance cap, and transfer the relevant assets back to your accumulation account.

**2.1 Transition to retirement Pensions**

Once you reach your Preservation Age you may still be restricted from accessing your superannuation benefits (because, for instance, you may not have retired). However, once you reach your Preservation Age you may access a non-Commutable Pension, or what the fund's trust deed refers to as a transition to retirement Pension.

So you may receive an 'account-based' Pension as a 'transition to retirement Pension', but additional restrictions apply if you want to Commute (or cash out) that Pension. Essentially the transition to retirement Pensions are 'non-Commutable' but there are some very limited exceptions. If you are interested in a transition to retirement Pension, you should discuss this in detail with the trustee before requesting the payment of such a Pension.

**2.2 Transfer balance cap of \$1.6 million**

From 1 July 2017, persons who are receiving or are to receive a Pension will have a 'transfer balance'. In short, this is an amount, capped at \$1.6 million (but indexed), determined by reference to the assets in your superannuation funds which fund all pensions paid to you. That means that your Transfer Balance takes into account, for instance, assets which fund a Pension from this fund, as well as assets which fund Pensions paid to you from other funds. Your Transfer Balance Account must not, at any time, exceed the Transfer Balance Cap. Where your Transfer Balance Account exceeds the Transfer Balance Cap, either you or the trustee will be required to remove the excess assets from the Pension account and either:

- (a) transfer the excess capital back into your Accumulation Account (with any earnings attributable to the excess capital assets being taxed in accordance with the Tax Act); or
- (b) withdraw the excess assets from superannuation.

If you or the trustee become aware of your Transfer Balance Account reaching the Transfer Balance Cap, you should immediately consult with the Trustee to take the necessary action. This may involve withdrawing the excess assets from the Pension account under this fund, or it may involve withdrawing the excess assets from the Pension account you have with another fund, or both. Withdrawing the excess occurs by 'commuting' part or all of your Pension.

Where the fund has borrowed money under a limited recourse borrowing arrangement, and the loan is secured by property which supports a retirement phase income stream – any repayment of the loan sourced from money in the fund's accumulation account (without a proportional repayment from the pension account) will result in a credit to your transfer balance account which is equal to the proportional amount of the loan repayment which should have been funded from the pension account. As such, you and the trustee will need to ensure that repayments of this loan are made appropriately from your accumulation account and pension account.

If on or before 30 June 2017, the value of your Transfer Balance Account is between \$1,600,000.00 and \$1,700,000.00, then you and the Trustee will have until 31 December 2017 to return the excess assets back to your Accumulation Account to ensure your Transfer Balance is under the Transfer Balance Cap. No penalty will apply within this period,

If on or before 30 June 2017, the value of your Transfer Balance Account is above \$1,700,000.00, then by 30 June 2017 you and the Trustee will be required to remove the excess assets using one of the methods described in items (a) and (b) above.

### 3. Taxation of benefits

#### 3.1 Seek advice

This section is general only. You must seek professional advice concerning your own circumstances and how tax will impact on your participation in the fund and on amounts payable to you.

#### 3.2 Benefits paid to you

Superannuation benefits paid to persons **aged less than 60** are taxed as follows:

- **Lump sum benefits** have two components: an exempt component and a taxed component. The exempt component is tax free (it includes amounts such as pre-1983 contributions and undeducted contributions). The taxed component is tax free up to a low rate threshold (in 2017-2018 \$200,000, 2018-2019 \$205,000, 2019-2020 \$210,000 and in 2020-2021 \$215,000 ). After that threshold, it is taxed in accordance with applicable rates. These rates, and the relevant thresholds, are available on the ATO website and should always be checked before they are relied upon.
- **Pension benefits** are taxed in a similar manner to lump sums at the moment, though overall tax can be less in some circumstances. Once the recipient turns 60, the pension is tax free, provided that you comply with your Transfer Balance Cap.
- **Proportional drawdown:** In both cases, payments are deemed to include both exempt and taxable components, paid in proportion to the amount these components constitute of the recipient's total benefit.

#### 3.3 Death benefits

Benefits paid in the event of your death are taxed as follows:

- **Lump sum benefits** to a member's Dependant are tax free, as long as they are also a death benefits dependant as defined in section 302-195 of the ITAA97. Lump sum benefits paid to a Dependant (who is not a death benefits dependant for ITAA97 purposes) have the taxable component taxed in accordance with applicable rates. These rates are available on the ATO website.
- **Reversionary Pensions** are taxed according to the age of the primary and reversionary beneficiaries. If the primary beneficiary was aged 60 or over at the time of death, then the payments to the reversionary will be tax free. If the primary beneficiary was aged less than 60, then the payments will be taxed at the reversionary beneficiary's marginal tax rate until the reversionary turns 60 (then it will be tax-free). However, a reversionary Pension will only be payable to a Pension Dependant. Also a Pension paid to a Pension Dependant who is a child will have to be cashed to a lump sum when the child turns 25 (unless they're permanently disabled).
- Pensions can only revert to a Pension Dependent: simply being a Dependant is not sufficient. Therefore, benefits which cannot be paid to a Pension Dependant as a pension must be paid as a lump sum to a Dependant or the member's estate.

## Information about risks associated with the fund

### 4. Details of risks: General

The assets of the fund must be invested in accordance with an appropriate investment strategy as devised by the trustee. Although the trustee decides on an investment strategy aimed at increasing the value of the fund's assets, this value can be reduced by movements in the underlying value of the fund's assets, for instances movement in share or property prices. This may mean the value of the assets held in the fund for your benefit, or to pay you a Pension, may be reduced. Indeed, if the performance of the fund's assets is very poor, the value of the assets held in the fund for your benefit, or to pay you a Pension, may be less than the value of the contributions made to the fund on your behalf. Poor investment performance may also affect the trustee's capacity to make payments to you or to sustain the level of payments made to you. More information about risks associated with the fund borrowing in order to invest are set out under "Investment of fund assets" at item 14 below.

If you choose to receive a Pension then the amounts you receive are calculated by reference to the value of the assets in the fund. Therefore, if the value of the assets decreases, there may be a corresponding decrease in benefit or Pension amounts payable to you and you effectively bear the risk associated with potentially poor investment performance of those assets. Broadly speaking, 100% of the amount used to fund the Pension will be taken into account for the age pension means test.

Finally, if a benefit payable to you is Commuted so that the trustee may purchase:

- an Annuity from a third party (such as a life assurance company), then you will have a regular income stream and the associated risk will be born by the third party; or



- an 'account-based' Pension from a third party (such as a life assurance company), then the situation is the same as for an 'account-based' Pension from the trustee and you effectively bear the risk associated with the variations in the value of the assets which fund the Pension.

## **5. Regulatory Risk**

The fund is a self-managed superannuation fund regulated by the ATO. As a member, you will also have to be a trustee, or a director of the corporate trustee. These persons are responsible for ensuring the fund complies with all relevant superannuation laws, as enforced by the ATO.

Serious consequences flow if the fund is operated in a manner inconsistent with these rules. The consequences include prosecution by the ATO or a determination by the ATO that the fund is non-complying, with the result that the concessional tax treatment of the fund ends, and the fund will receive a very significant tax assessment which is aimed at recouping the value of tax concessions previously received by the fund. Accordingly compliance of the fund with regulatory requirements is essential. You must ensure that you are familiar with, and understand these rules. If you are not confident of this, then you should seek professional advice as to whether you will be in a position to comply with these obligations on joining the fund as a member.

### **Information about amounts paid to the fund for or by you**

## **6. Contributions**

If you have an employer, then with the member's consent, contributions can be paid by deduction from wages or salary. In that case, the member will procure that its employer pays them to the Fund in the way the Trustee directs.

If you are unemployed or self-employed, then you may make contributions to the fund yourself. These contributions are deductible for tax purposes, subject to the caps discussed immediately below.

Alternatively you may make contributions, or another person may make contributions on your behalf.

From 1 July 2017, if you are under age 75, or aged 65 to 74 and meet the work test, you are eligible to claim a tax deduction for personal contributions to eligible superannuation funds up to the concessional contributions cap.

## **7. Superannuation co-contributions**

You will be eligible to receive a co-contribution from the Federal Government up to a maximum amount (\$500 in 2020-2021) if:

- you have a total superannuation balance of less than \$1.6 million on 30 June of the year before the year the contributions are being made;
- you have not exceeded your non-concessional contributions cap in the relevant financial year;
- you make one or more eligible personal super contributions by 30 June of a financial year;

- your total income is less than the prescribed amount (\$54,837 in 2020-2021). Co contribution income thresholds from previous financial years can be found at <https://www.ato.gov.au>;
- 10% of your income is from employment sources, such as an employer or running your own business;
- you are 71 years or younger;
- you did not hold temporary visa at any time during the financial year (unless you are a New Zealand citizen or it was a prescribed visa); and
- you lodge your income tax return.

You are not entitled to a super co-contribution for personal contributions that have been allowed as a tax deduction.

#### **7. Low income Superannuation Tax Offset**

the Federal Government introduced the Low Income Superannuation Tax Offset (**LISTO**) so that if you have an adjustable income up to \$37,000, you will receive a refund into your fund account of the tax paid on your concessional superannuation contributions, up to a cap of \$500. In effect, this means that most low income earners will pay no tax on their superannuation contributions.

#### **8. Tax on concessional contributions:**

A tax of 15% applies to all 'concessional' superannuation contributions. An additional amount of tax is payable by individuals who exceed a high income threshold of \$250,000. Where an individual's adjusted income and low-tax contributions are greater than \$250,000, they may have to pay an extra 15% tax on either of the following amounts, whichever is less:

- excess over the threshold; or
- actual taxable contributions.

This means that:

- if your excess is greater than your taxable contributions, you will pay the extra 15% tax on all your taxable contributions; alternatively
- if your excess is less than your taxable contributions, you will pay the extra 15% tax (30% tax in total) on the excess and 15% tax only on the rest of your taxable contributions.

You should seek advice concerning what amounts are included in your income for the purposes of this assessment.

#### **9. Caps on concessional contributions:**

This item sets out the cap which applies to concessional contributions. How much you can contribute to your super before having to pay extra tax depends on your age at the end of the financial year:

Financial Year	Concession (General Cap)	Age	Tax on amounts over the cap
2016 – 2017	\$30,000	under 49 years old	Included in your income tax return and taxed at your marginal rates plus the excess concessional contributions (ECC) charge.
	\$35,000	49 years old or over on 30 June 2016	
2017 – 2018	\$25,000	Any age – from 1 July 2017	
2018-2019	\$25,000	Any age	
2019-2020	\$25,000	Any age	
2020-2021	\$25,000	Any age	

There is 15% tax payable by your fund on concessional contributions paid into your superannuation fund (subject to the discussion above about the high income threshold). You will receive a non-refundable tax offset equal to the 15% tax paid by your fund on this amount. Generally, concessional contributions can only be made by employers or persons who are self-employed.

**Catch-up concessional contributions:**

From 1 July 2018, if you have a total superannuation balance of less than \$500,000, you will be allowed to make 'catch-up' contributions, up to your unused cap space amounts.

The ability to carry over any unused cap space amounts will commence from 1 July 2018 (i.e. if you do not meet your limit in 2018-2019, you can catch up in 2019-2020). If you fail to use any unused cap space after five years it will expire.

Individuals aged 65 to 74 who meet the work test will be able to access these arrangements.

**Caps on non-concessional contributions:** This item sets out the cap which applies to non- concessional contributions as follows:

Financial Year	Non-Concession Cap	Tax on amounts over the cap
2016 – 2017	\$180,000	49%
2017-2018	\$100,000	49%
2018-2019	\$100,000	47%
2019-2020	\$100,000	47%
2020-2021	\$100,000	47%

### Excess non-concessional contributions

If you make non-concessional contributions to the fund in a financial year in excess of the cap for that year, tax will be levied on the excess contributions at the applicable rate for that year (as set out in the table above). You are personally liable for this tax and must have the fund release an amount of money equal to the tax.

- If you exceed your non-concessional contributions cap (as set out in the above table) you have the following options:
  - Withdraw the excess non-concessional contributions (and 85% of all associated earnings on these contributions) from your fund by requesting that a release authority be issued to the trustee, which is a process pursued with the ATO. If you choose this option then the total amount of associated earnings will be included in your assessable income and taxed at your marginal tax rate. You will receive a 15% tax offset for this in your tax return.
  - Keep the excess non-concessional contributions in your fund. If you choose this option then the excess will be taxed at the rate set out in the above table.

In addition, if you are under 65 and eligible to contribute to super, then you may bring forward two years of contributions. This enables you to contribute any amount up to the bring-forward cap over three years without exceeding the contribution limits. The bring-forward cap is three times the non-concessional contributions limit of the **first** year.

- From 1 July 2017, the 'bring-forward' option in 2017-2018 will be \$300,000 (3 x \$100,000) provided your total superannuation balance is not greater than or equal to \$1.6 million. Where your balance is close to \$1.6 million, you will only be eligible to bring forward the annual bring forward cap amount for the number of years that would take your balance to \$1.6 million. From 1 July 2017, if your total superannuation balance is \$1.6 million or more, you will no longer be eligible to make non-concessional contributions.

There are transitional rules which apply to those people who triggered the bring-forward cap in either the 2015-2016 year, or the 2016-2017 year, which produces a combined figure based on the \$180,000 annual cap which applied before 1 July 2017. It is important that you seek professional advice to calculate these caps correctly.

### Contributions-splitting

Spouses may split superannuation contributions between them. Contributions-splitting allows members to ask the trustee to transfer certain contributions made (**Splittable contributions**) made in respect of the member to the superannuation fund, or account of that member's spouse.

The contributions splitting applications must be lodged with the fund by 30 June in the financial year.

At present, contributions can be split with your Spouse after the end of the financial year and at any time up to the end of the following financial year.

### **Information about amounts deducted from the fund**

#### **10. Debits from your Accumulation and Pension Accounts**

The trustee can make deductions from your Accumulation or Pension Accounts to, for example, meet the fund's expenses, to pay taxes (or to set aside for anticipated taxes), to pay for an insurance policy or Annuity premiums or to pay an amount from your Pension Account to your Accumulation Account or vice versa.

#### **11. Other application of income**

The trustee also:

- maintains an income account: This is a general account of the fund and does not relate to a specific member. Amounts such as the income and profits of the fund or proceeds of insurance policies (which the trustee decides not to pay to a member or beneficiary) are paid into this account. From this income account the trustee can make payments to your Accumulation Account, but it may also make deductions from the income account to:
  - pay the expenses of the fund;
  - pay taxes due and payable, or likely to become due and payable;
  - pay costs of insurance policies;
  - meet losses suffered on disposal of an asset of the fund and so on.
  - may maintain an Equalisation Account: This is also a general account of the fund. The trustee may decide to pay amounts into this account to:
    - smooth the investment earnings of the fund (that is, to even out years of good growth and performance with years of poor growth and performance);
    - provide for tax liabilities;
    - pay fund expenses;
    - otherwise provide for contingencies of the fund.

The trustee is not permitted to charge fees in relation to the services it provides to the fund.

### **Other significant information about the fund**

## 12. Preservation Age

Set out below are the Preservation Ages relevant to members of the fund:

- for a person born before 1 July 1960 – 55 years;
- for a person born during the year 1 July 1960 to 30 June 1961 – 56 years;
- for a person born during the year 1 July 1961 to 30 June 1962 – 57 years;
- for a person born during the year 1 July 1962 to 30 June 1963 – 58 years;
- for a person born during the year 1 July 1963 to 30 June 1964 – 59 years; and
- for a person born after 30 June 1964 – 60 years.

## 13. Reporting Transfer Balance Account Events

The trustee of a self-managed super fund must lodge a Transfer Balance Account Report (**TBAR**) with the ATO using the prescribed form in respect of each member to whom a 'transfer balance account event' occurs. The ATO uses this information to record and track a member's transfer balance account and total superannuation balance. The deadline by which the report must be lodged depends on the member's total superannuation balance.

Events which require reporting, include but aren't limited to the following:

- retirement phase income streams in existence before 1 July 2017 and which are still being paid to the member;
- if occurring after 1 July 2017:
  - retirement phase income streams that have commenced;
  - member commutations; and
  - commutations effected to comply with a commutation authority issued by the Commissioner of Taxation.
- Although the trustee is not required to lodge a TBAR until after 1 July 2018, it must ensure that any reportable events which occur between 1 July 2017 and 30 June 2018 are reported in the TBAR.

## 14. Investment of fund assets

The trustee is permitted to make a wide range of investments provided that they accord with the trustee's investment strategy. The trustee is required to establish an investment strategy or strategies, outlining how the assets of the fund will be invested. The trustee can alter the strategy or strategies provided they remain appropriate. If the trustee offers more than one strategy, you may choose the appropriate strategy but you cannot choose the investments the trustee is to make within the strategy.

The trustee cannot loan money from the fund to a member or a member's relative.

The trustee may borrow money to make any investment — but only in restricted circumstances. In such cases:

- the only fund asset that may be used as security for the borrowing is the asset that the fund is acquiring with the borrowed money;
- the asset acquired must be an asset which the fund could ordinarily and lawfully acquire (for example, the fund is prohibited from acquiring assets which do not satisfy the sole purpose test in section 62 of the SIS Act – this stays the same even though the fund is borrowing to acquire the asset);
- the terms on which the asset is acquired must meet strict requirements set out in superannuation law.

The risks associated with any investment (as described generally under "Details of risks: General" at item 4 above) increase when made using borrowed money. You should always obtain professional advice before making any such investment.

The trustee is required to hold money and other assets of the fund separately from those which it holds personally and not for the fund's members.

When preparing statements of the fund's financial position, the fund's operating statement or any other account or statement required by the SIS Act or the SIS Regulations, the trustee is required to value the fund's assets at their market value. 'Market value' has a specific meaning under section 10 of the SIS Act and means the amount that a willing buyer of the asset could be reasonably expected to pay to acquire the asset from a willing seller if certain assumptions were made.

## **15. Taxation**

### **15.1 Income of the fund**

For tax purposes, the fund's income is divided into 2 components:

- Non-arms length component: which includes income such as private company distributions, non arms-length income and trust distributions, reduced by tax deductions relating to that special income.
- Low tax component: which is the total of all fund income, less the low tax component.

The low tax component is taxed at the concessional rate of 15% in the hands of the trustee. The non-arms length component is taxed at the highest marginal rate.

### **15.2 Pension earnings**

Generally, while you are alive the fund will not have to pay income tax on income or capital gains attributable to the assets in your pension account.

However, from 1 July 2017, the tax exempt status of income from assets supporting transition to retirement pensions will be removed. Earnings from assets supporting transition to retirement pensions will be taxed concessional at 15 per cent.

### **15.3 Contributions**

Contributions to the fund (made by your employer, yourself, your spouse, etc) are generally treated as contributions of capital and will not be included in the fund's Income. However, if the person making a contribution is entitled to a tax deduction in relation to that contribution, then the contribution will usually be treated as fund Income and will be taxed as outlined in item 15.1 above.

Information about the deductibility of contributions is in item 6 above.

### **15.4 Low Income Spouse Offset**

If a person makes a contribution on behalf of a member who is their low income (or no income) spouse, the person making the contribution may be entitled to a tax offset of up to \$540 per year.

A member who makes a contribution can get the full tax rebate if, amongst other conditions,:

- for income years prior to 2017-2018 the spouse's assessable income was less than \$13,800;
- for 2017-2018 the spouse's assessable income was less than \$40,000 and the contributions were not deductible to the person making the contribution; and
- for 2018-2019 and later income years, the spouse's assessable income (disregarding any First Home Super Saver released amount for the income year) was less than \$40,000 and the contributions were not deductible by the person making the contribution; and

The 18% offset of up to \$540 applies to contributions made on behalf of spouses with an income of up to \$37,000. (the tax offset is completely phased out once the spouse's income reaches \$40,000).

### **16. The fund's trust deed**

You should read the fund's trust deed carefully and seek professional advice if you do not understand it.

### **17. Other considerations concerning investments made by the fund**

The trustee is required to inform you of whether labour standards or environmental, social or ethical considerations are, or will be, taken into account when the trustee selects, retains or realises an investment. At this stage, the trustee does not take any such considerations into account. However, the trustee is obviously free to incorporate this into its investment strategy if it sees fit.

### **18. Contacting the trustee for additional information**

If at any time you require further information including information concerning the fund, the fund's trust deed, the fund's performance or your rights as a member, you can contact the trustee using the contact details at the beginning of this PDS.



## Product Disclosure Statement – Schedule 1

### Definitions

Where a term is capitalised in this PDS, the meaning is either explained below or is explained in the fund's trust deed:

**Accumulation Account** means the account established for you by the trustee. Each member of the fund has an Accumulation Account, into which are paid that member's contributions or contributions made on behalf of that member, as well as other amounts specific to that member (such as the proceeds of an insurance policy taken out by the trustee for your benefit).

**Annuity** means what it means under superannuation law. Essentially, it refers to a financial product which is purchased by providing a lump sum (capital) to the financial product supplier who undertakes to pay you an income for a specified time. Unlike a Pension, the capital disappears when you purchase the annuity and you receive a contractual right to receive income.

**Commute** refers to when a right to receive a **regular payment** (like Pension or Annuity payments) is converted into the right to receive a **lump sum payment**.

**Dependant** – in relation to a member, former member or beneficiary (the 'primary person'), means each of the following:

- the spouse or widow or widower of that primary person.
- any child of that primary person, including a person who, in the trustee's opinion, is or was actually maintained by the primary person as the child of the primary person.
- any person with whom the primary person has an interdependency relationship.
- any other person who, in the trustee's opinion, was substantially dependent on the primary person at the relevant time.

**Pension** refers to a financial product which is purchased by providing a lump sum (capital) to the financial product supplier, who invests the lump sum, manages that investment, and pays you a regular income from the proceeds of those investments. As well as paying you the proceeds of the investments, the financial product supplier may include in your payments part of the initial capital you contributed.

**Pension Dependant** means a Dependant of a member to whom a Pension may be paid on the member's death, as defined by regulation 6.21(2A) of the SIS Regulations.

**Preservation Age** means what it means under superannuation law. Essentially it is the minimum age after which your benefit arising from a Preserved Payment may be paid to you. Those ages are set out in item 12 above.

**Preserved Payment** means a payment made to the fund which is required to be preserved under superannuation law if the fund is to be a complying superannuation fund.

**Retirement** occurs:

- if you have reached a Preservation Age less than 60, and an arrangement under which you were gainfully employed comes to an end, and the trustee is reasonably satisfied that you never intend to become gainfully employed (either full time or part time); or
- if you have reached age 60 and an arrangement under which you were gainfully employed has come to an end and either of the following circumstances apply, and you have attained that age on or before ending employment; or
- the trustee is reasonably satisfied that you never intend to become gainfully employed (either full time or part time).

**Superannuation Contributions Surcharge** means an amount which you may be liable to pay if your taxable income is greater than the relevant superannuation surcharge level for a year of income.

**Tax Act** means the *Income Tax Assessment Act 1936* or *Income Tax Assessment Act 1997*, as appropriate, and the regulations made under the relevant Act.

**Total Superannuation Balance** has the same meaning as in section 995-1(1) of the Tax Act.

**Transfer Balance** has the same meaning as in section 995-1(1) of the Tax Act.

**Transfer Balance Account** has the same meaning as in section 995-1(1) of the Tax Act.

**Transfer Balance Cap** has the same meaning as in section 995-1(1) of the Tax Act.

# Schedule 2

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## Fund Details:

Fund name:	Tomy Puthanpurackal Superfund
Fund establishment date:	28 November 2022
Fund Address:	Unit 1 46 Lower Plenty Rd ROSANNA VIC 3084

## Initial Trustee Details:

Trustees Name(s):	Thomas Tomy Puthanpurackal Soja Keecheril Mathai
-------------------	---

## Initial Member Details:

Members Name(s):	Thomas Tomy Puthanpurackal Soja Keecheril Mathai
------------------	---

# 1.1 SMSF Trust Deed

## EXECUTED BY THE PARTIES AS A DEED:

**SIGNED SEALED AND DELIVERED** by the **Trustee** in the presence of:

WITNESS MUST SIGN

*[Handwritten signature]*

Signature of witness

NAME OF WITNESS

ANIS AHMED BUGTI

Name of witness

ANY person over 18 years of age who is **Not** a Fund Trustee or Member can be a witness to the Trust Deed.

*[Handwritten signature]*

Thomas Tomy Puthanpurackal

SIGN HERE

**SIGNED SEALED AND DELIVERED** by the **Trustee** in the presence of:

WITNESS MUST SIGN

*[Handwritten signature]*

Signature of witness

NAME OF WITNESS

ANIS AHMED BUGTI

Name of witness

ANY person over 18 years of age who is **Not** a Fund Trustee or Member can be a witness to the Trust Deed.

*[Handwritten signature]*

Soja Keecheril Mathai

SIGN HERE

**SIGNED SEALED AND DELIVERED** by the **Member** in the presence of:

WITNESS MUST SIGN

*[Handwritten signature]*

Signature of witness

NAME OF WITNESS

ANIS AHMED BUGTI

Name of witness

ANY person over 18 years of age who is **Not** a Fund Trustee or Member can be a witness to the Trust Deed.

*[Handwritten signature]*

Thomas Tomy Puthanpurackal

SIGN HERE

**SIGNED SEALED AND DELIVERED** by the **Member** in the presence of:

WITNESS MUST SIGN

*[Handwritten signature]*

Signature of witness

NAME OF WITNESS

ANIS AHMED BUGTI

Name of witness

ANY person over 18 years of age who is **Not** a Fund Trustee or Member can be a witness to the Trust Deed.

*[Handwritten signature]*

Soja Keecheril Mathai

SIGN HERE



**Schedule 3 Member Application Form**

Sample Only

**Member Application Form**

[##Name of Fund] (Fund)

Date:

To the Trustee

[##Name of fund]

[##Address of trustee]

The person named below, applies to become a member of the Fund and agrees to be bound by, and to comply with, the terms of the deed by which the Fund was established, as if the person had been a member of the Fund, and a party to that deed, from the date on which the trustee accepts the person's application for membership.

Signed for and on behalf of the person applying for membership:

.....

Applicant name: .....

Applicant address: .....

Applicant date of birth: .....

# 1.3 Trustee Resolution and Declarations

## Tomy Puthanpurackal Superfund

### Minutes of the Initial Meeting of the Trustees of the Tomy Puthanpurackal Superfund

Venue	Unit 1 46 Lower Plenty Rd ROSANNA VIC 3084
Date	28 November 2022
Present	Thomas Tomy Puthanpurackal Soja Keecheril Mathai
Chair	Thomas Tomy Puthanpurackal

#### Establishment of the Tomy Puthanpurackal Superfund

**Agreed** that it is the desire of the persons present to establish and maintain a fund of which the sole or primary purpose is to provide old age pensions to members of the fund on their retirement.

**Noted** that the persons present have agreed to act as first trustees of the fund in accordance with the proposed trust deed establishing the fund.

**Resolved unanimously** that:

- the fund that is to be known and identified by the name the Tomy Puthanpurackal Superfund be established as a superannuation fund;
- the trust deed be executed by the trustees;
- the fund be established as from the day the deed is executed;
- the fund be a regulated superannuation fund under the *Superannuation Industry (Supervision) Act 1993*;
- an "Application to Register for The New Tax System Superannuation Entities" in respect of an Australian Business Number and an election to be a regulated superannuation fund be lodged with the Australian Taxation Office.

#### Membership

**Noted** that the initial members of the Fund are:

Thomas Tomy Puthanpurackal  
Soja Keecheril Mathai

**Resolved unanimously** that:

- the initial members are approved;
- the members be advised;
- that information be given to the members that the trustees reasonably believe the members would reasonably need for the purpose of understanding the main features of the fund; the management and financial condition of the fund; and the investment performance of the fund.

#### Appointment of fund accountant

**Resolved unanimously** that:

- ESUPERFUND be appointed fund accountant and be the contact address for the fund.

**Fund bank account**

**Resolved unanimously** that:

- a bank account named the Tomy Puthanpurackal Superfund be established and that the account and all dealings with the bank be operated by one or more of the trustees who will be the signatories to the account.

**Documents**

**Resolved unanimously** that:

- any of the trustees may sign receipts, acceptances, applications, contracts and other documents on the fund's behalf.

**Contributions**

**Resolved unanimously** that:

- contributions be received in respect of the members.

**Fund auditor**

**Resolved unanimously** that:

- ESUPERFUND will appoint an auditor for the fund.

**Investment Strategy**

**Resolved unanimously** that:

- the Trustees take steps to formulate and implement an Investment Strategy for the Fund in accordance with the requirements of the Superannuation Industry (Supervision) Act 1993 and Regulations.

**Election to be a Regulated Superannuation Fund**

**Resolved unanimously** that:

- the Trustees make an irrevocable election in the approved format to the ATO that the superannuation fund is to be regulated superannuation fund in accordance with the Superannuation Industry (Supervision) Act 1993.

**Tax File Number**

**Resolved unanimously** that:

- an application for a tax file number for the Fund be made.

**Australian Business Number**

**Resolved unanimously** that:

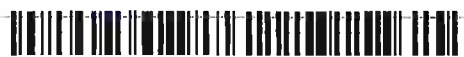
- an application for an Australian Business Number be made.

There being no further matters to discuss, the meeting was closed.

**Signed as a true record of the meeting**

Date: 28 November 2022

Chairperson: Thomas Tomy Puthanpurackal



## Tomy Puthanpurackal Superfund

### Individual Trustee Declarations

I, Thomas Tomy Puthanpurackal make the following declarations:

I have not been convicted of an offence against or arising out of a law of the Commonwealth, a State, a Territory or a foreign country, being an offence in respect of dishonest conduct.

I have not had a civil penalty order made against me under the Superannuation Industry (Supervision) Act 1993.

I am not an insolvent under administration.

I have not been disqualified under section 120A of the Superannuation Industry (Supervision) Act 1993.

Date: 28 November 2022

Signed:

  
\_\_\_\_\_  
Thomas Tomy Puthanpurackal  
Trustee

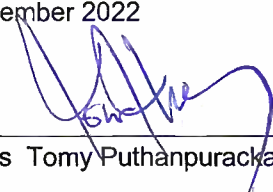
SIGN HERE

### Consent to Appointment as Trustee

I consent to being appointed a trustee of the Tomy Puthanpurackal Superfund.

Date: 28 November 2022

Signed:

  
\_\_\_\_\_  
Thomas Tomy Puthanpurackal  
Trustee

SIGN HERE





## Tomy Puthanpurackal Superfund

### Individual Trustee Declarations

I, Soja Keecheril Mathai make the following declarations:

I have not been convicted of an offence against or arising out of a law of the Commonwealth, a State, a Territory or a foreign country, being an offence in respect of dishonest conduct.

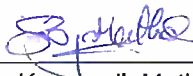
I have not had a civil penalty order made against me under the Superannuation Industry (Supervision) Act 1993.

I am not an insolvent under administration.

---

I have not been disqualified under section 120A of the Superannuation Industry (Supervision) Act 1993.

Date: 28 November 2022

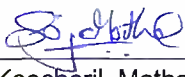
Signed:   
\_\_\_\_\_  
Soja Keecheril Mathai  
Trustee



### Consent to Appointment as Trustee

I consent to being appointed a trustee of the Tomy Puthanpurackal Superfund.

Date: 28 November 2022

Signed:   
\_\_\_\_\_  
Soja Keecheril Mathai  
Trustee





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

Fund name

Tomy Puthanpurackal Superfund
-------------------------------

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

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

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

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

### Sole purpose

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

### Trustee duties

I understand that by law I must at all times:

- act honestly in all matters concerning the fund
- exercise skill, care and diligence in managing the fund
- act in the best financial interests of all the members of the fund
- keep records of decisions made about the running of the fund, including the appointment of professional advisers and the retirement of members and payment of benefits
- ensure that my money and other assets are kept separate from the money and other assets of the fund
- take appropriate action to protect the fund's assets (for example, have sufficient evidence of the ownership of fund assets)
- refrain from entering into any contract or do anything that would prevent me from, or hinder me in, properly performing or exercising my functions or powers as a trustee or director of the corporate trustee of the fund
- allow all members of the fund to have access to information and documents as required, including details about
  - the financial situation of the fund
  - the investments of the fund
  - the members' benefit entitlements.

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

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

### Accepting contributions and paying benefits

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

### Investment restrictions

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

- giving financial assistance using the resources of the fund to a member of the fund or a member's relative (financial assistance means any assistance that improves the financial position of a person directly or indirectly, including the provision of credit)
- acquiring assets (other than business real property, listed securities, certain in-house assets and acquisitions made under mergers, allowed by special determinations or acquisitions from the trustee or investment manager of another regulated super fund as a result of a breakdown of a relationship) for the fund from members or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund except in certain limited circumstances (while limited recourse borrowing arrangements are permitted, they can be complex and particular conditions must be met to ensure that legal requirements are not breached)

- acquiring an in-house asset if the fund's in-house assets exceed 5% of the market value of the fund's total assets, or the in-house assets will exceed 5% of the market value of the fund's total assets by acquiring the asset (in-house assets are loans to, or investments in, related parties of the fund – including trusts – or assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party)
- entering into investments that are not made or maintained on an arm's length (commercial) basis (this ensures the purchase or sale price of the fund's assets and any earnings from those assets reflects their market value).

### Administration

I understand that the trustees of the fund must:

- keep and retain for at least 10 years
  - minutes of all trustee meetings at which matters affecting the fund were considered (this includes investment decisions and decisions to appoint members and trustees, the retirement of members and payment of benefits)
  - records of all changes of trustees, including directors of the corporate trustee
  - each trustee's consent to be appointed as a trustee of the fund or a director of the corporate trustee
  - all trustee declarations
  - copies of all reports given to members
  - documented decisions about storage of collectables and personal use assets
- ensure that the following are prepared and retained for at least five years
  - an annual statement of the financial position of the fund
  - an annual operating statement
  - copies of all annual returns lodged
  - accounts and statements that accurately record and explain the transactions and financial position of the fund including asset market valuation
  - copies of Transfer balance account reports lodged
  - copies of any other statements you are required to lodge with us or provide to other super funds
- appoint an approved SMSF auditor each year, no later than 45 days before the due date for lodgment of the fund's annual return and provide documents to the auditor as requested
- lodge the fund's annual return, completed in its entirety, by the due date
- review the independent audit report received from the approved SMSF auditor and take action as required
- notify the ATO within 28 days of any changes to the
  - membership of the fund, or trustees or directors of the corporate trustee
  - name of the fund
  - contact person and their contact details
  - postal address, registered address or address for service of notices for the fund
- notify the ATO in writing within 21 days if the fund becomes an Australian Prudential Regulation Authority (APRA) regulated fund.

### DECLARATION

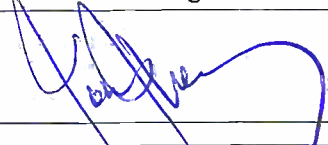
By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self-managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:

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

Trustee's or director's name

Thomas Tomy Puthanpurackal

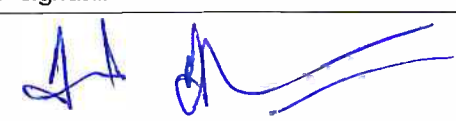
Trustee's or director's signature

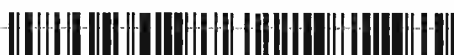
 **SIGN HERE** Date  
Day Month Year  
28 November 2022

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

Anis Ahmed Burti **NAME OF WITNESS**

Witness' signature

 **SIGN HERE** Date  
Day Month Year  
28 November 2022





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

Fund name

Tomy Puthanpurackal Superfund
-------------------------------

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

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

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

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

### Sole purpose

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

### Trustee duties

I understand that by law I must at all times:

- act honestly in all matters concerning the fund
- exercise skill, care and diligence in managing the fund
- act in the best financial interests of all the members of the fund
- keep records of decisions made about the running of the fund, including the appointment of professional advisers and the retirement of members and payment of benefits
- ensure that my money and other assets are kept separate from the money and other assets of the fund
- take appropriate action to protect the fund's assets (for example, have sufficient evidence of the ownership of fund assets)
- refrain from entering into any contract or do anything that would prevent me from, or hinder me in, properly performing or exercising my functions or powers as a trustee or director of the corporate trustee of the fund
- allow all members of the fund to have access to information and documents as required, including details about
  - the financial situation of the fund
  - the investments of the fund
  - the members' benefit entitlements.

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

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

### Accepting contributions and paying benefits

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

### Investment restrictions

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

- giving financial assistance using the resources of the fund to a member of the fund or a member's relative (financial assistance means any assistance that improves the financial position of a person directly or indirectly, including the provision of credit)
- acquiring assets (other than business real property, listed securities, certain in-house assets and acquisitions made under mergers, allowed by special determinations or acquisitions from the trustee or investment manager of another regulated super fund as a result of a breakdown of a relationship) for the fund from members or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund except in certain limited circumstances (while limited recourse borrowing arrangements are permitted, they can be complex and particular conditions must be met to ensure that legal requirements are not breached)

- acquiring an in-house asset if the fund's in-house assets exceed 5% of the market value of the fund's total assets, or the in-house assets will exceed 5% of the market value of the fund's total assets by acquiring the asset (in-house assets are loans to, or investments in, related parties of the fund – including trusts – or assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party)
- entering into investments that are not made or maintained on an arm's length (commercial) basis (this ensures the purchase or sale price of the fund's assets and any earnings from those assets reflects their market value).

### Administration

I understand that the trustees of the fund must:

- keep and retain for at least 10 years
  - minutes of all trustee meetings at which matters affecting the fund were considered (this includes investment decisions and decisions to appoint members and trustees, the retirement of members and payment of benefits)
  - records of all changes of trustees, including directors of the corporate trustee
  - each trustee's consent to be appointed as a trustee of the fund or a director of the corporate trustee
  - all trustee declarations
  - copies of all reports given to members
  - documented decisions about storage of collectables and personal use assets
- ensure that the following are prepared and retained for at least five years
  - an annual statement of the financial position of the fund
  - an annual operating statement
  - copies of all annual returns lodged
  - accounts and statements that accurately record and explain the transactions and financial position of the fund including asset market valuation
  - copies of Transfer balance account reports lodged
  - copies of any other statements you are required to lodge with us or provide to other super funds
- appoint an approved SMSF auditor each year, no later than 45 days before the due date for lodgment of the fund's annual return and provide documents to the auditor as requested
- lodge the fund's annual return, completed in its entirety, by the due date
- review the independent audit report received from the approved SMSF auditor and take action as required
- notify the ATO within 28 days of any changes to the
  - membership of the fund, or trustees or directors of the corporate trustee
  - name of the fund
  - contact person and their contact details
  - postal address, registered address or address for service of notices for the fund
- notify the ATO in writing within 21 days if the fund becomes an Australian Prudential Regulation Authority (APRA) regulated fund.

### DECLARATION

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

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

Trustee's or director's name

Soja Keecheril Mathai

Trustee's or director's signature

 **SIGN HERE** Date  
 Day Month Year  
 28 November 2022

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

ANIS AHMED BUGHU **NAME OF WITNESS**

Witness' signature

 **SIGN HERE** Date  
 Day Month Year  
 28 November 2022



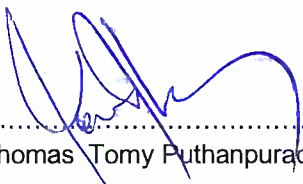
## 2. Application for ABN Registration & Election to become a Regulated Superfund


An application will be lodged electronically with the Australian Taxation Office to register the Tomy Puthanpurackal Superfund for an Australian Business Number (ABN) and a Tax File Number (TFN). The application will also register the Fund for GST and ESUPERFUND will attend to the preparation and lodgment of the Fund's annual GST Return. Registering your SMSF for GST will entitle your SMSF to receive GST refunds on items such as brokerage fees and the ESUPERFUND Annual Fee (this is a unique benefit afforded to a SMSF). Importantly where a SMSF is registered for GST any income it receives is GST exempt (NB: where a SMSF purchases a commercial property additional GST issues must be considered).

In order to lodge the electronic application, please sign the acknowledgement below.

	Trustee 1	Trustee 2
<b>Title:</b>	Mr	Mrs
<b>Name of Member:</b>	Thomas Tomy Puthanpurackal	Soja Keecheril Mathai
<b>Date of Birth:</b>	22/04/1970	05/03/1970
<b>Tax File Number:</b>	418 122 172	367 855 674
<b>Name of SMSF:</b>	Tomy Puthanpurackal Superfund	
<b>Address of SMSF:</b>	Unit 1 46 Lower Plenty Rd ROSANNA VIC 3084	
<b>Establishment Date:</b>	28 November 2022	

We, the Trustees of the Tomy Puthanpurackal Superfund declare that the information provided in this documentation is accurate and complete. We hereby authorise ESUPERFUND to lodge an application to register the Tomy Puthanpurackal Superfund for an ABN and TFN and to register the Fund for GST.

  
 .....  
 Thomas Tomy Puthanpurackal

  
 .....  
 Soja Keecheril Mathai

