

WORK PAPER INDEX

Client: Fragomeni Superannuation Fund

Period: 30th June 2020

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Financial statements and reports
for the year ended 30 June 2020

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Fragomeni Superannuation Fund
Operating Statement



For the year ended 30 June 2020

	Note	2020 \$	2019 \$
Income			
Investment Income			
Interest Received		127	679
Contribution Income			
Employer Contributions	\$1,439.00 + \$1,439.00	2,878	3,885
Personal Non Concessional		2,522	0
Other Contributions		583	0
Total Income		6,110	4,564
Expenses			
Accountancy Fees		1,320	1,210
Administration Costs		132	132
ATO Supervisory Levy		259	259
Auditor's Remuneration		275	583
Bank Charges		20	15
		2,006	2,199
Member Payments			
Pensions Paid		22,440	9,716
Total Expenses		24,446	11,915
Benefits accrued as a result of operations before income tax			
		(18,336)	(7,352)
Income Tax Expense		381	492
Benefits accrued as a result of operations		(18,717)	(7,844)

The accompanying notes form part of these financial statements.

Refer to compilation report

Fragomeni Superannuation Fund
Statement of Financial Position



As at 30 June 2020

	Note	2020 \$	2019 \$
Assets			
Other Assets			
Westpac Self Super Online		101,463	120,291
ATO - Integrated Client Account		1,242	1,242
Income Tax Refundable		0	523
Total Other Assets		<u>102,705</u>	<u>122,056</u>
Total Assets		<u>102,705</u>	<u>122,056</u>
Less:			
Liabilities			
Income Tax Payable		381	0
PAYG Payable		0	1,015
Total Liabilities		<u>381</u>	<u>1,015</u>
Net assets available to pay benefits		<u>102,324</u>	<u>121,041</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts			
Fragomeni, Antonio - Accumulation		4,434	1,683
Fragomeni, Antonio - Pension (Account Based Pension 2)		77,346	90,018
Fragomeni, Marion - Accumulation		4,440	1,684
Fragomeni, Marion - Pension (Account Based Pension)		16,104	27,656
Total Liability for accrued benefits allocated to members' accounts		<u>102,324</u>	<u>121,041</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

Fragomeni Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2020



Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is not a reporting entity because it is not publicly accountable and is not required by law or governing document to prepare financial statements that comply with Australian Accounting Standards. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the Fund and the needs of members.

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

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

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

a. Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

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

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

b. Cash and Cash Equivalents

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

c. Revenue

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

Fragomeni Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2020



Interest revenue

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

Dividend revenue

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

Rental revenue

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

Distribution revenue

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

Remeasurement changes in market values

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

Contributions

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

d. Liability for Accrued Benefits

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

e. Critical Accounting Estimates and Judgements

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

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

Note 2: Banks and Term Deposits

	2020 \$	2019 \$
Banks		
Westpac Self Super Online	101,463	120,291
	101,463	120,291

Fragomeni Superannuation Fund

Trustees Declaration

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

The trustees declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2020 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2020 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2020.

Specifically, the trustees declare that:

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

Signed in accordance with a resolution of the trustees by:

.....
Antonio Fragomeni

Trustee

.....
Marion Fragomeni

Trustee

Dated this day of

Fragomeni Superannuation Fund
Statement of Taxable Income



For the year ended 30 June 2020

	2020
	\$
Benefits accrued as a result of operations	(18,336.00)
Less	
Exempt current pension income	120.00
Non Taxable Contributions	\$1552.00 + \$1552.00
	<u>3,105.00</u>
	3,225.00
Add	
SMSF non deductible expenses	1,659.00
Pension Payments	\$11,220.00 + \$11,220.00
	<u>22,440.00</u>
	24,099.00
SMSF Annual Return Rounding	2.00
	<u>2,540.00</u>
Taxable Income or Loss	<u>2,540.00</u>
Income Tax on Taxable Income or Loss	381.00
	<u>381.00</u>
CURRENT TAX OR REFUND	<u>381.00</u>
Supervisory Levy	259.00
	<u>640.00</u>
AMOUNT DUE OR REFUNDABLE	<u>640.00</u>

Fragomeni Superannuation Fund

Members Statement



Antonio Fragomeni
 19 Lavender Court
 DIANELLA, Western Australia, 6059, Australia

Your Details

Date of Birth : Provided

Age: 62

Tax File Number: Provided

Date Joined Fund: 07/08/2009

Service Period Start Date: 07/08/2009

Date Left Fund:

Member Code: FRAANT00003A

Account Start Date: 07/08/2009

Account Phase: Accumulation Phase

Account Description: Accumulation

Nominated Beneficiaries: N/A

Nomination Type: N/A

Vested Benefits: 4,435

Total Death Benefit: 4,435

Your Balance

Total Benefits 4,435

Preservation Components

Preserved 4,435

Unrestricted Non Preserved

Restricted Non Preserved

Tax Components

Tax Free 1,552

Taxable 2,883

Investment Earnings Rate -1%

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	1,684	14,571
<u>Increases to Member account during the period</u>		
Employer Contributions	1,439	1,942
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)	1,261	
Government Co-Contributions		
Other Contributions	291	
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(52)	(15)
Internal Transfer In		83,972
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	216	291
Income Tax	(28)	(44)
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		98,540
Closing balance at 30/06/2020	4,435	1,683

Fragomeni Superannuation Fund

Members Statement



Antonio Fragomeni
 19 Lavender Court
 DIANELLA, Western Australia, 6059, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	62	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	77,346
Date Joined Fund:	07/08/2009	Total Death Benefit:	77,346
Service Period Start Date:	07/08/2009		
Date Left Fund:			
Member Code:	FRAANT00020P		
Account Start Date:	01/11/2018		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension 2		

Your Balance

Total Benefits	77,346
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	77,346
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (16.65%)	12,879
Taxable	64,467
Investment Earnings Rate	-2%

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	90,018	
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(1,452)	(1,125)
Internal Transfer In		98,540
<u>Decreases to Member account during the period</u>		
Pensions Paid	11,220	7,396
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2020	77,346	90,019

Fragomeni Superannuation Fund

Members Statement



Marion Fragomeni
 19 Lavender Court
 Dianella, Western Australia, 6059, Australia

Your Details

Date of Birth : Provided

Age: 62

Tax File Number: Provided

Date Joined Fund: 07/08/2009

Service Period Start Date:

Date Left Fund:

Member Code: FRAMAR00001A

Account Start Date: 07/08/2009

Account Phase: Accumulation Phase

Account Description: Accumulation

Nominated Beneficiaries: N/A

Nomination Type: N/A

Vested Benefits: 4,440

Total Death Benefit: 4,440

Your Balance

Total Benefits 4,440

Preservation Components

Preserved 4,440

Unrestricted Non Preserved

Restricted Non Preserved

Tax Components

Tax Free 1,552

Taxable 2,887

Investment Earnings Rate -1%

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	1,684	
<u>Increases to Member account during the period</u>		
Employer Contributions	1,439	1,942
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)	1,261	
Government Co-Contributions		
Other Contributions	291	
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(42)	(14)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	216	291
Income Tax	(23)	(47)
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2020	4,440	1,684

Fragomeni Superannuation Fund Members Statement



Marion Fragomeni
19 Lavender Court
Dianella, Western Australia, 6059, Australia

Your Details

Date of Birth :		Provided	Nominated Beneficiaries:	N/A
Age:		62	Nomination Type:	N/A
Tax File Number:		Provided	Vested Benefits:	16,104
Date Joined Fund:		07/08/2009	Total Death Benefit:	16,104
Service Period Start Date:				
Date Left Fund:				
Member Code:		FRAMAR00003P		
Account Start Date:		01/06/2018		
Account Phase:		Retirement Phase		
Account Description:		Account Based Pension		

Your Balance

Total Benefits	16,104
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	16,104
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (2.77%)	445
Taxable	15,658
Investment Earnings Rate	-2%

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	27,656	29,172
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(332)	(346)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	11,220	1,170
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2020	16,104	27,656

Fragomeni Superannuation Fund
Investment Summary Report



As at 30 June 2020

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
Westpac Self Super Online		101,463.320000	101,463.32	101,463.32	101,463.32			100.00 %
			101,463.32		101,463.32			100.00 %
			101,463.32		101,463.32		0.00 %	100.00 %

Fragomeni Superannuation Fund Investment Income Report



As at 30 June 2020

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non- Assessable Payments
Bank Accounts												
Westpac Self Super Online	127.23			127.23	0.00	0.00	0.00	127.23			0.00	0.00
	127.23			127.23	0.00	0.00	0.00	127.23			0.00	0.00
	127.23			127.23	0.00	0.00	0.00	127.23			0.00	0.00

Assessable Income (Excl. Capital Gains) **127.23**

Net Capital Gain **0.00**

Total Assessable Income 127.23

* 1 Includes foreign credits from foreign capital gains.

* 2 Assessable Income in the SMSF Annual Return will be different as capital gains and losses from disposals of assets have not been included.

For a breakdown of Distributed Capital Gains and Non-Assessable Payments refer to Distributions Reconciliation Report.

Memorandum of Resolutions of Antonio Fragomeni and Marion Fragomeni ATF Fragomeni Superannuation Fund

FINANCIAL STATEMENTS OF SUPERANNUATION FUND:

It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.

It was further resolved that the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2020 thereon be adopted.

TRUSTEE'S DECLARATION:

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

ANNUAL RETURN:

Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2020, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.

TRUST DEED:

It was resolved that the advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.

INVESTMENT STRATEGY:

The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.

INVESTMENT – PERSONAL USE:

It was confirmed that no investments or assets were used by the member(s) for personal purposes.

INSURANCE COVER:

The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.

ALLOCATION OF INCOME:

It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).

INVESTMENT ACQUISITIONS:

It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2020.

INVESTMENT DISPOSALS:

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2020.

AUDITORS:

It was resolved that

Anthony Boys

of

PO Box 3376, RUNDLE MALL, South Australia 5000

act as auditors of the Fund for the next financial year.

Memorandum of Resolutions of Antonio Fragomeni and Marion Fragomeni ATF Fragomeni Superannuation Fund

TAX AGENTS:

It was resolved that

Alex Mora

act as tax agents of the Fund for the next financial year.

TRUSTEE STATUS:

Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the Fund and that they are not disqualified persons as defined by s 120 of the SISA.

CONTRIBUTIONS RECEIVED:

It was resolved that the contributions during the year be allocated to members on the basis of the schedule provided by the principal Fund employer.

ACCEPTANCE OF ROLLOVERS:

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

1. making rollover between Funds; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the rollover and received advice that the rollover is in accordance with the Trust Deed and the rules of the Fund and the superannuation laws. As such the trustee has resolved to accept the rollover on behalf of the member.

PAYMENT OF BENEFITS:

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

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

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

CLOSURE:

Signed as a true record –

.....

Antonio Fragomeni

/ /

.....

Marion Fragomeni

/ /

Fragomeni Superannuation Fund

Trial Balance



As at 30 June 2020

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	24200	Contributions			
(1,942.50)	24200/FRAANT00003A	(Contributions) Fragomeni, Antonio - Accumulation			2,991.40
(1,942.50)	24200/FRAMAR00001 A	(Contributions) Fragomeni, Marion - Accumulation			2,991.40
	25000	Interest Received			
(678.77)	25000/WBC521180	Westpac Self Super Online			127.23
1,210.00	30100	Accountancy Fees		1,320.00	
132.00	30200	Administration Costs		132.00	
259.00	30400	ATO Supervisory Levy		259.00	
583.00	30700	Auditor's Remuneration		275.00	
15.00	31500	Bank Charges		20.00	
	41600	Pensions Paid			
1,150.00	41600/FRAANT00004P	(Pensions Paid) Fragomeni, Antonio - Pension (Transition to Retirement Pension)			
7,396.30	41600/FRAANT00020P	(Pensions Paid) Fragomeni, Antonio - Pension (Account Based Pension 2)		11,220.00	
1,170.00	41600/FRAMAR00003 P	(Pensions Paid) Fragomeni, Marion - Pension (Account Based Pension)		11,220.00	
491.70	48500	Income Tax Expense		381.00	
(7,843.23)	49000	Profit/Loss Allocation Account			18,716.97
	50010	Opening Balance			
(14,571.19)	50010/FRAANT00003A	(Opening Balance) Fragomeni, Antonio - Accumulation			1,683.83
(85,142.02)	50010/FRAANT00004P	(Opening Balance) Fragomeni, Antonio - Pension (Transition to Retirement Pension)			0.00
	50010/FRAANT00020P	(Opening Balance) Fragomeni, Antonio - Pension (Account Based Pension 2)			90,018.27
0.00	50010/FRAMAR00001 A	(Opening Balance) Fragomeni, Marion - Accumulation			1,683.69
(29,171.71)	50010/FRAMAR00003 P	(Opening Balance) Fragomeni, Marion - Pension (Account Based Pension)			27,655.90
	52420	Contributions			
(1,942.50)	52420/FRAANT00003A	(Contributions) Fragomeni, Antonio - Accumulation			2,991.40
(1,942.50)	52420/FRAMAR00001 A	(Contributions) Fragomeni, Marion - Accumulation			2,991.40
	53100	Share of Profit/(Loss)			

Fragomeni Superannuation Fund

Trial Balance



As at 30 June 2020

Last Year	Code	Account Name	Units	Debits \$	Credits \$
15.05	53100/FRAANT00003A	(Share of Profit/(Loss)) Fragomeni, Antonio - Accumulation		51.85	
20.01	53100/FRAANT00004P	(Share of Profit/(Loss)) Fragomeni, Antonio - Pension (Transition to Retirement Pension)			0.00
1,125.03	53100/FRAANT00020P	(Share of Profit/(Loss)) Fragomeni, Antonio - Pension (Account Based Pension 2)		1,452.29	
14.33	53100/FRAMAR00001 A	(Share of Profit/(Loss)) Fragomeni, Marion - Accumulation		42.28	
345.81	53100/FRAMAR00003 P	(Share of Profit/(Loss)) Fragomeni, Marion - Pension (Account Based Pension)		332.35	
	53330	Income Tax			
(44.16)	53330/FRAANT00003A	(Income Tax) Fragomeni, Antonio - Accumulation			27.93
(46.90)	53330/FRAMAR00001 A	(Income Tax) Fragomeni, Marion - Accumulation			22.77
	53800	Contributions Tax			
291.38	53800/FRAANT00003A	(Contributions Tax) Fragomeni, Antonio - Accumulation		215.85	
291.38	53800/FRAMAR00001 A	(Contributions Tax) Fragomeni, Marion - Accumulation		215.85	
	54160	Pensions Paid			
1,150.00	54160/FRAANT00004P	(Pensions Paid) Fragomeni, Antonio - Pension (Transition to Retirement Pension)			0.00
7,396.30	54160/FRAANT00020P	(Pensions Paid) Fragomeni, Antonio - Pension (Account Based Pension 2)		11,220.00	
1,170.00	54160/FRAMAR00003 P	(Pensions Paid) Fragomeni, Marion - Pension (Account Based Pension)		11,220.00	
	56100	Internal Transfers In			
(83,972.01)	56100/FRAANT00003A	(Internal Transfers In) Fragomeni, Antonio - Accumulation			0.00
(98,539.60)	56100/FRAANT00020P	(Internal Transfers In) Fragomeni, Antonio - Pension (Account Based Pension 2)			0.00
	57100	Internal Transfers Out			
98,539.60	57100/FRAANT00003A	(Internal Transfers Out) Fragomeni, Antonio - Accumulation			0.00
83,972.01	57100/FRAANT00004P	(Internal Transfers Out) Fragomeni, Antonio - Pension (Transition to Retirement Pension)			0.00
	60400	Bank Accounts			
120,290.99	60400/WBC521180	Westpac Self Super Online		101,463.32	
1,242.40	67500	ATO - Integrated Client Account		1,242.40	

Fragomeni Superannuation Fund

Trial Balance



As at 30 June 2020

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
523.30	85000	Income Tax Payable/Refundable			381.00
(1,015.00)	86000	PAYG Payable			0.00
				152,283.19	152,283.19

Current Year Profit/(Loss): (18,335.97)

Cannot generate Market Movement report. Market Movement has no data to prepare

Cannot generate CGT Register report. No data found

Cannot generate Realised Capital Gains report. Realised Capital Gains has no data to prepare

Cannot generate Unrealised Capital Gains report. Unrealised Capital Gains has no data to prepare

T - TAX RETURN

SMSF Tax Return

2020

1 Jul 2019—30 Jun 2020

TFN Recorded

PART A ELECTRONIC LODGMENT DECLARATION (FORM P, T, F, SMSF OR EX)

This declaration is to be completed where the tax return is to be lodged via the Tax Office's electronic lodgment service (ELS). It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

Privacy

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

Taxation law authorises the ATO to collect information and to disclose it to other government agencies. For information about your privacy go to ato.gov.au/privacy

The Australian Business Register

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

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

Electronic Funds Transfer – Direct Debit

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

Tax File Number	Name of partnership, trust, fund or entity	Year
TFN Recorded	Fragomeni Superannuation Fund	2020

I authorise my tax agent to electronically transmit this tax return via the electronic lodgment service.

Important

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

Declaration - I declare that:

- the information provided to my registered tax agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- the agent is authorised to lodge this tax return.

Signature of partner, trustee or director	Date
---	------

PART B ELECTRONIC FUNDS TRANSFER CONSENT

This declaration is to be completed when an electronic funds transfer EFT of a refund is requested and the tax return is being lodged through the electronic lodgment service ELS.

This declaration must be signed by the taxpayer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

Important

Care should be taken when completing EFT details as the payment of any refund, including any family tax benefit, will be made to the account specified.

Agent Ref No.	Account Name
24742602	Fragomeni Superannuation Fund

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

Signature	Date
-----------	------

PART D TAX AGENTS CERTIFICATE (SHARED FACILITIES USERS ONLY)

Client Ref	Agent Ref No.	Contact Name	Contact No.
FRAGA040	24742602	Mora Wealth Accountants Pty Ltd	0893091233

Declaration - I declare that:

- I have prepared this tax return and/or family tax benefit tax claim in accordance with the information supplied by the taxpayer
- I have received a declaration made by the taxpayer that the information provided to me for the preparation of this document is true and correct, and
- I am authorised by the taxpayer to lodge this tax return and any applicable schedules that are attached.

Agent's Signature	Date
-------------------	------

Section A: Fund information

Period start 01/07/2019

Period end 30/06/2020

1 TAX FILE NUMBER TFN Recorded

2 NAME OF SELF-MANAGED SUPERANNUATION FUND (SMSF) Fragomeni Superannuation Fund

3 AUSTRALIAN BUSINESS NUMBER 12 724 089 858

4 CURRENT POSTAL ADDRESS

Address	Town/City	State	Postcode
PO Box 1792	Malaga	WA	6944

5 ANNUAL RETURN STATUS

Is this the first required return for a newly registered SMSF? No

6 SMSF AUDITOR

Title Mr

First name Anthony

Other name William

Family name Boys

Suffix

SMSF auditor number 100014140

Contact number 61-410712708

Auditor Address	Town/City	State	Postcode
PO Box 3376	RUNDLE MALL	SA	5000

Date audit was completed A 26/08/2022

Was part A of the audit report qualified? B No

Was part B of the audit report qualified? C No

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

7 ELECTRONIC FUNDS TRANSFER (EFT)

A. Fund's financial institution account details

BSB number 036062

Account number 521180

Account name Fragomeni Superannuation Fund

I would like my tax refunds made to this account Yes

C. Electronic service address alias

8 STATUS OF SMSF

Australian superannuation fund? A Yes

Fund benefit structure B A

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution? C Yes

9 WAS THE FUND WOUND UP DURING THE YEAR?

Date fund was wound up

Have all tax lodgment and payment obligations been met?

10 EXEMPT CURRENT PENSION INCOME

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year? Yes

Exempt current pension income amount **A** \$120.00Which method did you use to calculate your exempt current pension income? **B** UnsegregatedWas an actuarial certificate obtained? **D** YesDid the fund have any other income that was assessable? **E** Yes

Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. Go to Section C: Deductions and non-deductible expenses. **(Do not complete Section B: Income.)** If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement.

Section B: Income**11 INCOME****Prior year losses brought forward**

Net Capital Losses from Collectables

Other Net Capital Losses

Did you have a CGT event during the year? **G** NoHave you applied an exemption or rollover? **M** NoNet capital gain **A** \$0.00**Losses carried forward**

Net Capital Losses from Collectables

Other Net Capital Losses

Gross rent and other leasing and hiring **B**Gross interest income **C** \$127.00

Tax file number amounts withheld from gross interest \$0.00

Forestry managed investment scheme income **X**Gross foreign income **D1**Net foreign income **D**Australian franking credits from a New Zealand company income **E**Transfers from foreign funds income **F** Number 0Gross payments where ABN not quoted **H**Gross distribution from partnerships income **I**Unfranked dividends **J**

Franked dividend income amount		K	
Franking credit		L	
Tax file number amounts withheld from dividends			
Gross distribution from trusts income		M	
Assessable contributions	(R1 + R2 + R3 less R6)	R	\$2,878.00
Assessable employer contributions		R1	\$2,878.00
Assessable personal contributions		R2	
No-TFN-quoted contributions		R3	\$0.00
The transfer of liability to a Life Insurance Company or Pooled Superannuation Trust		R6	
Gross payments foreign resident income			
Other income			
Total other income		S	
Assessable income due to a changed tax status of the fund		T	
Net non-arm's length income	(Subject to 47% tax rate U1 + U2 + U3)	U	
Net non-arm's length private company dividends		U1	
Net non-arm's length trust distributions		U2	
Net other non-arm's length income		U3	
Gross income		W	\$3,005.00
Exempt current pension income		Y	\$120.00
Total assessable income		V	\$2,885.00

Section C: Deductions and non-deductible expenses

12 DEDUCTIONS

		Deductions	Non-Deductible Expenses
Interest expenses within Australia	A1		A2
Interest expenses overseas	B1		B2
Capital works expenditure	D1		D2
Low value pool			
Capital allowance			
Other depreciation			
Decline in value of depreciating assets	E1		E2
Insurance premiums – members	F1		F2
SMSF auditor fee	H1	\$13.00	H2 \$261.00
Investment expenses	I1		I2
Management and administration expenses	J1	\$332.00	J2 \$1,398.00
Forestry managed investment scheme expense	U1		U2
Other amounts	L1		L2
Tax losses deducted	M1		
Totals	N	\$345.00	Y \$1,659.00
Total SMSF expenses		(N + Y)	Z \$2,004.00
Taxable income or loss		(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS) O \$2,540.00	

Section D: Income tax calculation statement

13 CALCULATION STATEMENT

Taxable income		A	\$2,540.00
Tax on taxable income		T1	\$381.00
Tax on no-TFN-quoted contributions		J	\$0.00
Gross tax		B	\$381.00
Non-refundable non-carry forward tax offsets	(C1 + C2)	C	
Foreign income tax offset		C1	
Rebates and tax offsets		C2	
Subtotal	(B less C – cannot be less than zero)	T2	\$381.00

Non-refundable carry forward tax offsets	(D1 + D2 + D3 + D4)	D	\$0.00
Early stage venture capital limited partnership tax offset		D1	\$0.00
Early stage venture capital limited partnership tax offset carried forward from previous year		D2	\$0.00
Early stage investor tax offset		D3	\$0.00
Early stage investor tax offset carried forward from previous year		D4	\$0.00
Subtotal	(T2 less D – cannot be less than zero)	T3	\$381.00
REFUNDABLE TAX OFFSETS	(E1 + E2 + E3 + E4)	E	\$0.00
Complying fund's franking credits tax offset		E1	\$0.00
No-TFN tax offset		E2	
National rental affordability scheme tax offset		E3	
Exploration credit tax offset		E4	\$0.00
Tax Payable		T5	\$381.00
Section 102AAM interest charge		G	
Eligible credits	(H1 + H2 + H3 + H5 + H6 + H8)	H	\$0.00
Credit for interest on early payments – amount of interest		H1	
Credit for tax withheld – foreign resident withholding (excluding capital gains)		H2	
Credit for tax withheld – where ABN or TFN not quoted (non-individual)		H3	\$0.00
Credit for TFN amounts withheld from payments from closely held trusts		H5	\$0.00
Credit for interest on no-TFN tax offset		H6	
Credit for amounts withheld from foreign resident capital gains withholding		H8	\$0.00
Tax offset refunds (Remainder of refundable tax offsets)		I	\$0.00
PAYG instalments raised		K	
Supervisory levy		L	\$259.00
Supervisory levy adjustment for wound up funds		M	\$0.00
Supervisory levy adjustment for new funds		N	\$0.00
Amount payable		S	\$640.00

Section E: Losses

14 LOSSES

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

Section H: Assets and liabilities

15	ASSETS		
15a	Australian managed investments		
	Listed trusts	A	
	Unlisted trusts	B	
	Insurance policy	C	
	Other managed investments	D	
15b	Australian direct investments		
	Cash and term deposits	E	\$101,463.00
	Debt securities	F	
	Loans	G	
	Listed shares	H	
	Unlisted shares	I	
	Limited recourse borrowing arrangements	J	
	Australian residential real property	J1	
	Australian non-residential real property	J2	
	Overseas real property	J3	
	Australian shares	J4	
	Overseas shares	J5	
	Other	J6	
	Property Count	J7	
	Non-residential real property	K	
	Residential real property	L	
	Collectables and personal use assets	M	
	Other assets	O	\$1,242.00
15c	Other investments		
	Crypto-Currency	N	
15d	Overseas direct investments		
	Overseas shares	P	
	Overseas non-residential real property	Q	
	Overseas residential real property	R	
	Overseas managed investments	S	
	Other overseas assets	T	
	Total Australian and overseas assets	U	\$102,705.00
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	

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution?	A
Did the members or related parties of the fund use personal guarantees or other security for the LRBA?	B

16 LIABILITIES

Borrowings	V	
Borrowings for limited recourse borrowing arrangements	V1	
Permissible temporary borrowings	V2	
Other borrowings	V3	
Total member closing account balances \$4,434 + \$77,346 + \$4,440+ \$16,104	W	\$102,324.00
Reserve accounts	X	
Other liabilities	Y	\$381.00
Total liabilities	Z	\$102,705.00

17 TAXATION OF FINANCIAL ARRANGEMENTS (TOFA)

Total TOFA gains	H
Total TOFA losses	I

Section J: Other information

FAMILY TRUST ELECTION STATUS

Select the income year of the election	A
Family trust election revocation/variation code	B

INTERPOSED ENTITY ELECTION STATUS

Select the earliest income year elected	C
Interposed entity election revocation code	D

Section K : Declarations

PREFERRED TRUSTEE OR DIRECTOR CONTACT DETAILS

Title	Mr
First name	Antonio
Other name	
Family name	Fragomeni
Suffix	
Non-individual trustee name	
ABN of non-individual trustee	
Contact number	04 38975709
Email address	

TAX AGENT'S CONTACT DETAILS

Practice name	Mora Wealth Accountants Pty Ltd
Title	Mr
First name	Alex
Other name	
Family name	Mora
Suffix	
Contact number	08 93091233

HOURS TAKEN TO PREPARE AND COMPLETE THIS RETURN

Member 1 — Fragomeni, Antonio (TFN Recorded)

Account status	Open
Tax File Number	TFN Recorded
INDIVIDUAL NAME	
Title	Mr
Given name	Antonio
Other given names	
Family name	Fragomeni
Suffix	
Date of birth	20 Sep 1957
Date of death	
CONTRIBUTIONS	
Opening account balance	\$91,702.10
Employer contributions	A \$1,439.00
Principal Employer ABN	A1
Personal contributions	B \$1,261.00
CGT small business retirement exemption	C
CGT small business 15 year exemption	D
Personal injury election	E
Spouse and child contributions	F
Other third party contributions	G
Proceeds from primary residence disposal	H
Receipt date	H1
Assessable foreign superannuation fund amount	I
Non-assessable foreign superannuation fund amount	J
Transfer from reserve: assessable amount	K
Transfer from reserve: non-assessable amount	L
Contributions from non-complying funds and previously non-complying funds	T
Any other contributions (including Super Co-contributions and Low Income Super Contributions)	M \$291.40
Total Contributions	N \$2,991.40

OTHER TRANSACTIONS

Allocated earnings or losses	O	(\$1,692.06)
Inward rollovers and transfers	P	
Outward rollovers and transfers	Q	
TRIS Count		
Accumulation phase account balance	S1	\$4,435.46
Retirement phase account balance - Non CDBIS	S2	\$77,345.98
Retirement phase account balance - CDBIS	S3	
Accumulation phase value	X1	
Retirement phase value	X2	
Outstanding Limited recourse borrowing arrangement	Y	
Lump Sum payment	R1	
Income stream payment	R2	\$11,220.00
Closing account balance	S	\$81,781.44

Member 2 — Fragomeni, Marion Clare (TFN Recorded)

Account status		Open
Tax File Number		TFN Recorded
INDIVIDUAL NAME		
Title		Mrs
Given name		Marion
Other given names		Clare
Family name		Fragomeni
Suffix		
Date of birth		5 Feb 1958
Date of death		
CONTRIBUTIONS		
Opening account balance		\$29,339.59
Employer contributions	A	\$1,439.00
Principal Employer ABN	A1	
Personal contributions	B	\$1,261.00
CGT small business retirement exemption	C	
CGT small business 15 year exemption	D	
Personal injury election	E	
Spouse and child contributions	F	
Other third party contributions	G	
Proceeds from primary residence disposal	H	
Receipt date	H1	
Assessable foreign superannuation fund amount	I	
Non-assessable foreign superannuation fund amount	J	
Transfer from reserve: assessable amount	K	
Transfer from reserve: non-assessable amount	L	
Contributions from non-complying funds and previously non-complying funds	T	
Any other contributions (including Super Co-contributions and Low Income Super Contributions)	M	\$291.40
Total Contributions	N	\$2,991.40

OTHER TRANSACTIONS

Allocated earnings or losses	O	(\$567.71)
Inward rollovers and transfers	P	
Outward rollovers and transfers	Q	
TRIS Count		
Accumulation phase account balance	S1	\$4,439.73
Retirement phase account balance - Non CDBIS	S2	\$16,103.55
Retirement phase account balance - CDBIS	S3	
Accumulation phase value	X1	
Retirement phase value	X2	
Outstanding Limited recourse borrowing arrangement	Y	
Lump Sum payment	R1	
Income stream payment	R2	\$11,220.00
Closing account balance	S	\$20,543.28

Capital Gains Tax Schedule

1 CURRENT YEAR CAPITAL GAINS AND CAPITAL LOSSES	Capital gains	Capital losses
Shares in companies listed on an Australian securities exchange	A	K
Other shares	B	L
Units in unit trusts listed on an Australian securities exchange	C	M
Other units	D	N
Real estate situated in Australia	E	O
Other real estate	F	P
Amount of capital gains from a trust (including a managed fund)	G	
Collectables	H	Q
Other CGT assets and any other CGT events	I	R
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	S	\$0.00
Total current year	J	\$0.00 A
2 CAPITAL LOSSES		
Total current year capital losses applied		B
Total prior year net capital losses applied		C
Total capital losses transferred in applied (only for transfers involving a foreign bank branch or permanent establishment of a foreign financial entity)		D
Total capital losses applied		E
3 UNAPPLIED NET CAPITAL LOSSES CARRIED FORWARD		
Net capital losses from collectables carried forward to later income years		A
Other net capital losses carried forward to later income years		B
4 CGT DISCOUNT		
Total CGT discount applied		A
5 CGT CONCESSIONS FOR SMALL BUSINESS		
Small business active asset reduction		A
Small business retirement exemption		B
Small business rollover		C
Total small business concessions applied		D \$0.00
6 NET CAPITAL GAIN		
		A \$0.00
1J less 2E less 4A less 5D (cannot be less than zero). Amount will appear at label A, Net capital gain on your tax return		
7 EARNOUT ARRANGEMENTS		
Income year earnout right created		F
Amended net capital gain or capital losses carried forward		G

8 OTHER CGT INFORMATION REQUIRED (IF APPLICABLE)

Small business 15 year exemption – exempt capital gains	A
Capital gains disregarded by a foreign resident	B
Capital gains disregarded as a result of a scrip for scrip rollover	C
Capital gains disregarded as a result of an inter-company asset rollover	D
Capital gains disregarded by a demerging entity	E

Worksheets

10 EXEMPT CURRENT PENSION INCOME	
EXEMPT CURRENT PENSION INCOME AMOUNT	
Description	Amount
Imported from SF360	\$120.00
Total	\$120.00

11 INCOME		
C Gross interest income		
Description	Tax Withheld	Interest
Imported from SF360	\$0.00	\$127.00
Total	\$0.00	\$127.00

12 DEDUCTIONS		
H SMSF auditor fee		
Description	Deductible	Non deductible
Imported from SF360	\$13.00	\$261.00
Total	\$13.00	\$261.00

J Management and administration expenses		
Description	Deductible	Non deductible
Imported from SF360	\$332.00	\$1,398.00
Total	\$332.00	\$1,398.00

13 CALCULATION STATEMENT**D1** Early stage venture capital limited partnership tax offset

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

D2 Early stage venture capital limited partnership tax offset carried forward from previous year

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

D3 Early stage investor tax offset

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

D4 Early stage investor tax offset carried forward from previous year

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

H5 Credit for TFN amounts withheld from payments from closely held trusts

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

H8 Credit for amounts withheld from foreign resident capital gains withholding

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

15 ASSETS**15b** AUSTRALIAN DIRECT INVESTMENTS**E** Cash and term deposits

Description	Amount
Imported from SF360	\$101,463.00
Total	\$101,463.00

O Other assets

Description	Amount
Imported from SF360	\$1,242.00
Total	\$1,242.00

16 LIABILITIES

Other liabilities

Description	Amount
Imported from SF360	\$381.00
Total	\$381.00

W - WORKING PAPER

Fragomeni Superannuation Fund General Ledger



As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Interest Received (25000)					
<u>Westpac Self Super Online (WBC521180)</u>					
31/07/2019	Interest Paid			26.69	26.69 CR
30/08/2019	Interest Paid			14.81	41.50 CR
30/09/2019	Interest Paid			15.30	56.80 CR
31/10/2019	Interest Paid			14.12	70.92 CR
29/11/2019	Interest Paid			8.78	79.70 CR
31/12/2019	Interest Paid			9.43	89.13 CR
31/01/2020	Interest Paid			9.14	98.27 CR
28/02/2020	Interest Paid			8.31	106.58 CR
31/03/2020	Interest Paid			7.49	114.07 CR
30/04/2020	Interest Paid			4.48	118.55 CR
29/05/2020	Interest Paid			4.32	122.87 CR
30/06/2020	Interest Paid			4.36	127.23 CR
				127.23	127.23 CR

Total Debits: 0.00

Total Credits: 127.23

Fragomeni Superannuation Fund
General Ledger



As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
25/11/2019	Withdrawal/Cheque 200043		1,320.00		1,320.00 DR
			1,320.00		1,320.00 DR
Administration Costs (30200)					
<u>Administration Costs (30200)</u>					
25/11/2019	Withdrawal/Cheque 200043		132.00		132.00 DR
			132.00		132.00 DR
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
04/12/2019	Deposit Ato Ato005000011624447		259.00		259.00 DR
			259.00		259.00 DR
Auditor's Remuneration (30700)					
<u>Auditor's Remuneration (30700)</u>					
25/11/2019	Withdrawal/Cheque 200043		275.00		275.00 DR
			275.00		275.00 DR
Bank Charges (31500)					
<u>Bank Charges (31500)</u>					
01/11/2019	Transaction Fee		5.00		5.00 DR
02/12/2019	Transaction Fee		5.00		10.00 DR
01/04/2020	Transaction Fee		5.00		15.00 DR
01/06/2020	Transaction Fee		5.00		20.00 DR
			20.00		20.00 DR
Total Debits:			2,006.00		
Total Credits:			0.00		

Fragomeni Superannuation Fund

Contributions Breakdown Report



For The Period 01 July 2019 - 30 June 2020

Summary

Member	D.O.B	Age (at 30/06/2019)	Total Super Balance (at 30/06/2019) *1	Concessional	Non-Concessional	Other	Reserves	Total
Fragomeni, Antonio	Provided	61	91,702.10	1,439.00	1,261.00	291.40	0.00	2,991.40
Fragomeni, Marion	Provided	61	29,339.59	1,439.00	1,261.00	291.40	0.00	2,991.40
All Members				2,878.00	2,522.00	582.80	0.00	5,982.80

*1 TSB can include information external to current fund's transaction records. The amount is per individual across all funds.

Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Fragomeni, Antonio	Concessional (5 year carry forward cap available)	1,439.00	48,057.50	46,618.50 Below Cap
	Non-Concessional	1,261.00	100,000.00	98,739.00 Below Cap
Fragomeni, Marion	Concessional (5 year carry forward cap available)	1,439.00	48,057.50	46,618.50 Below Cap
	Non-Concessional	1,261.00	100,000.00	98,739.00 Below Cap

Carry Forward Unused Concessional Contribution Cap

Member	2015	2016	2017	2018	2019	2020	Current Position
Fragomeni, Antonio							
Concessional Contribution Cap	35,000.00	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	3,458.60	3,769.62	4,050.80	4,138.49	1,942.50	1,439.00	
Unused Concessional Contribution	0.00	0.00	0.00	0.00	23,057.50	23,561.00	
Cumulative Carry Forward Unused	N/A	N/A	N/A	N/A	0.00	23,057.50	
Maximum Cap Available	35,000.00	35,000.00	35,000.00	25,000.00	25,000.00	48,057.50	46,618.50 Below Cap
Total Super Balance	0.00	0.00	0.00	105,866.03	99,713.21	91,702.10	

Fragomeni, Marion

Concessional Contribution Cap	35,000.00	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	3,458.60	3,769.61	4,050.80	4,138.49	1,942.50	1,439.00	
Unused Concessional Contribution	0.00	0.00	0.00	0.00	23,057.50	23,561.00	
Cumulative Carry Forward Unused	N/A	N/A	N/A	N/A	0.00	23,057.50	
Maximum Cap Available	35,000.00	35,000.00	35,000.00	25,000.00	25,000.00	48,057.50	46,618.50 Below Cap
Total Super Balance	0.00	0.00	0.00	36,572.73	29,171.71	29,339.59	

NCC Bring Forward Caps

Member	Bring Forward Cap	2017	2018	2019	2020	Total	Current Position
Fragomeni, Antonio	N/A	181.60	0.00	0.00	1,261.00	N/A	Bring Forward Not Triggered
Fragomeni, Marion	N/A	181.60	0.00	0.00	1,261.00	N/A	Bring Forward Not Triggered

Fragomeni, Antonio

Date	Transaction Description	Contribution Type	Ledger Data				SuperStream Data					
			Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other	
02/08/2019	Deposit Online 2637385 Pymt Fragz Pty Ltd Tm Super Dec Jan M	Personal - Non-Concessional		900.00								
17/02/2020	Deposit Online 2183905 Pymt Fragz Pty T&m Super	Employer	1,439.00									
17/02/2020	Deposit Online 2183905 Pymt Fragz Pty T&m Super	Personal - Non-Concessional		361.00								
23/04/2020	Deposit Ato Ato00600001202546 3	Any Other			291.40							
Total - Fragomeni, Antonio			1,439.00	1,261.00	291.40	0.00				0.00	0.00	0.00

Fragomeni Superannuation Fund

Pension Summary

As at 30 June 2020



Member Name : Fragomeni, Antonio

Member Age : 61* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
FRAANTO0020P	Account Based Pension	01/11/2018	16.65%	2.00%	\$1,800.00*	N/A	\$11,220.00	\$0.00	\$11,220.00	NIL

*COVID-19 50% reduction has been applied to the minimum pension amount.

					\$1,800.00	\$0.00	\$11,220.00	\$0.00	\$11,220.00	\$0.00
--	--	--	--	--	-------------------	---------------	--------------------	---------------	--------------------	---------------

Member Name : Fragomeni, Marion

Member Age : 61* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
FRAMAR00003P	Account Based Pension	01/06/2018	2.77%	2.00%	\$550.00*	N/A	\$11,220.00	\$0.00	\$11,220.00	NIL

*COVID-19 50% reduction has been applied to the minimum pension amount.

					\$550.00	\$0.00	\$11,220.00	\$0.00	\$11,220.00	\$0.00
--	--	--	--	--	-----------------	---------------	--------------------	---------------	--------------------	---------------

Total :

					\$2,350.00	\$0.00	\$22,440.00	\$0.00	\$22,440.00	\$0.00
--	--	--	--	--	-------------------	---------------	--------------------	---------------	--------------------	---------------

*Age as at 01/07/2019 or pension start date for new pensions.

Fragomeni Superannuation Fund
General Ledger



As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
ATO - Integrated Client Account (67500)					
ATO - Integrated Client Account (67500)					
01/07/2019	Opening Balance				1,242.40 DR
					1,242.40 DR
Total Debits:	0.00				
Total Credits:	0.00				

Fragomeni Superannuation Fund
General Ledger



As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Income Tax Payable/Refundable (85000)					
<u>Income Tax Payable/Refundable (85000)</u>					
01/07/2019	Opening Balance				523.30 DR
04/12/2019	Deposit Ato Ato005000011624447			523.30	0.00 DR
30/06/2020	Create Entries - Income Tax Expense - 30/06/2020			381.00	381.00 CR
				904.30	381.00 CR

Total Debits: 0.00

Total Credits: 904.30

Fragomeni Superannuation Fund
Exempt Current Pension Income Reconciliation



For The Period 01 July 2019 - 30 June 2020

Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Segment - 01 July 2019 to 30 June 2020					
Label C					
31/07/2019	25000/WBC521180	Westpac Self Super Online	26.69		
30/08/2019	25000/WBC521180	Westpac Self Super Online	14.81		
30/09/2019	25000/WBC521180	Westpac Self Super Online	15.30		
31/10/2019	25000/WBC521180	Westpac Self Super Online	14.12		
29/11/2019	25000/WBC521180	Westpac Self Super Online	8.78		
31/12/2019	25000/WBC521180	Westpac Self Super Online	9.43		
31/01/2020	25000/WBC521180	Westpac Self Super Online	9.14		
28/02/2020	25000/WBC521180	Westpac Self Super Online	8.31		
31/03/2020	25000/WBC521180	Westpac Self Super Online	7.49		
30/04/2020	25000/WBC521180	Westpac Self Super Online	4.48		
29/05/2020	25000/WBC521180	Westpac Self Super Online	4.32		
30/06/2020	25000/WBC521180	Westpac Self Super Online	4.36		
		Total	127.23	94.991 %	120.86
				Total Segment ECPI *	120.86
			SMSF Annual Return Rounding		0.86
				Total ECPI	120.00

* Total Segment ECPI does not include ECPI amounts from Label A. The total ECPI from Label A is shown separately at the start of the report.

26 August 2022

Reference number: 124282351

The Trustees
Fragomeni Superannuation Fund
c/o Mora Wealth Accountants
PO Box 1792
MALAGA WA 6944

Dear Trustees,

SECTION 295.390 ACTUARY'S CERTIFICATE OF EXEMPT INCOME

This certificate has been prepared for the Trustees of Fragomeni Superannuation Fund to certify the exempt income proportion in accordance with section 295.390 of the Income Tax Assessment Act ("ITAA") 1997 for the 2019/20 income year.

I hereby certify that the proportion of the applicable income of Fragomeni Superannuation Fund ("the Fund") for the year ending 30 June 2020 that should be exempt from income tax is: **94.991%**

This exempt income proportion does not apply to income earned on segregated current pension assets and segregated non-current assets.

Further details of my calculation and the information on which it is based are contained in the appendices and covering email. These form part of my report and should be read in their entirety.

- ◆ Appendix A: Information used to calculate the exempt income proportion
- ◆ Appendix B: Fund liabilities
- ◆ Appendix C: Exempt current pension income result and adequacy opinion
- ◆ Appendix D: Apportioning expenses

I confirm that this actuarial certificate has been prepared in accordance with Professional Standard 406 issued by the Institute of Actuaries of Australia and other relevant professional standards and guidance notes.

Yours sincerely,



Doug McBirnie, B.Sc. (Hons), FIAA

Appendix A – Information used to calculate the exempt income proportion

Fund data and financials

This certificate has been prepared at the request of, and based on data supplied by, Mora Wealth Accountants on behalf of the Trustees for the 2019/20 income year. A summary of the data supplied to us for the purpose of calculating the exempt income proportion is provided below:

Name of fund: Fragomeni Superannuation Fund
Fund ABN: 12724089858
Trustees: Antonio Fragomeni
Marion Fragomeni
Members: (1) Antonio Fragomeni
(2) Marion Fragomeni

	Member 1	Member 2
Date of birth	20 Sep 1957	5 Feb 1958
Value of retirement phase income streams as at 1 Jul 2019	\$90,018	\$27,656
Value of retirement phase income streams at 1 Jul 2019 excluding liabilities in respect to segregated current pension assets.	\$90,018	\$27,656

The aggregate operating statement information is:

Assets available at 1 July 2019	\$121,042
Plus	
Non-concessional contributions	\$3,105
Concessional contributions	\$2,878
Less	
Pension payments and lump sum withdrawals	\$22,440
Equals	
Balance before income and expenses	\$104,584
Preliminary net income	(\$432)
Gross assets available at year end (before tax)	\$104,153

We understand that the financial information provided to us when applying for this certificate may be unaudited. Should the financial information provided to us change, as a result of audit or otherwise, this may affect the results of our calculations and we recommend you apply for an amended certificate.

In addition to relying on the data provided to us, we have made the following assumption when completing this actuarial certificate:

- ◆ The tax exempt percentage calculation was completed based on the data supplied to us, no further assumptions were required.

The information provided to us indicated that this Fund did not have disregarded small fund assets, as defined in section 295.387 of the ITAA 1997. Based on the information provided to us, there were no segregated current pension assets or segregated non-current assets during the income year.

Minimum pension standards

Based on the information provided, the Fund contains only accumulation and account-based type income stream benefits (commonly referred to as pensions). These include allocated pensions, market linked pensions, and account-based income streams (including transition to retirement pensions). The Fund contains no other types of income stream benefits such as defined benefits in growth or pension phase.

The Superannuation Industry Supervision (SIS) Regulations for account-based income streams include a requirement for a minimum amount to be paid to the member over the year depending on the member's age, opening account balance date of commencement. Where the minimum pension standards are not met the earnings on the assets supporting that income stream may not be eligible for an exemption from income tax, and the exempt income proportion shown in this certificate may not be correct. It was confirmed upon submission of the data for this report that all assets shown as supporting retirement phase superannuation income streams are eligible for an exemption from income tax by virtue of having met the minimum pension standards for the Income year. We have not checked that this is the case and recommend that the Fund's auditor satisfies him or herself that the relevant standards have been met.

Appendix B – Fund liabilities

Segregated current pension assets

Section 295.385 of the ITAA 1997 defines segregated current pension assets as those assets that are set aside to solely support retirement phase income streams. Assessable income (excluding non-arm's length income and assessable contributions) earned on these assets is exempt from income tax.

Guidance from the Australian Tax Office states that where a fund's only superannuation liabilities are in respect of account-based retirement phase income streams at a particular point in time, the fund's assets are deemed to be segregated current pension assets. The eligible income earned during a period where a fund is 100% in retirement phase is therefore exempt from tax under the segregated method.

An exception to the above is where a fund has disregarded small fund assets and is therefore unable to use the segregated method. Disregarded small fund assets are defined under section 295.387 of ITAA 1997 and apply where an SMSF or small-APRA fund have a retirement phase income stream in an income year and at the previous 30 June:

- ◆ A member of the fund had a total superannuation balance (including accounts outside that fund) of over \$1.6 million, and
- ◆ That member was the recipient of a retirement phase income stream in any fund.

Based on the information provided, our calculations assume that:

- ◆ The Fund did not have disregarded small fund assets for the 2020 income year and therefore was eligible to claim ECPI using the segregated method.

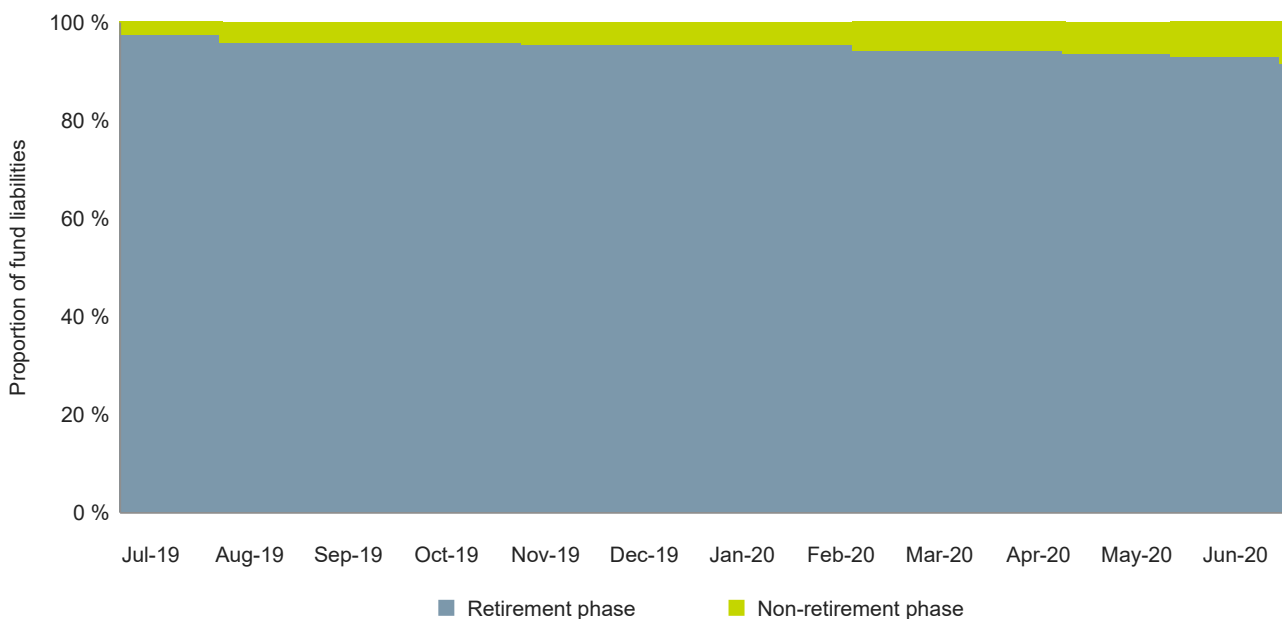
We understand that the Fund had no segregated current pension assets during the income year.

Segregated non-current assets

Segregated non-current assets as defined in section 295.395 of ITAA 1997 are those assets set aside solely to support non-retirement phase superannuation liabilities such as accumulation interests. A separate actuary's certificate is required in order to segregate such assets. We understand that the Fund had no segregated non-current assets during the income year.

Illustration of liabilities

The following chart illustrates the Fund's liabilities during the income year:



The green non-retirement phase liabilities represent accumulation interests, reserves and non-retirement phase transition to retirement income streams in the Fund over the income year. The grey unsegregated retirement phase liabilities represent retirement phase income streams that were not segregated current pension assets.

The liabilities shown in grey and green are those that are used to calculate the exempt income proportion. These liabilities are known as 'unsegregated' and eligible income earned on assets supporting these liabilities will claim ECPI based on the exempt income proportion in this actuarial certificate.

Appendix C - Exempt income proportion results and adequacy opinion

Exempt income proportion

Superannuation funds claiming exempt current pension income ("ECPI") under section 295.390 of the ITAA 1997, known as the proportionate or unsegregated method, are required to obtain an actuary's certificate prior to lodgement of the fund's income tax return. The proportion of the applicable income, excluding income earned on segregated current pension assets and segregated non-current assets, for the year ending 30 June 2020 that should be exempt from income tax is calculated as follows:

$$\frac{\text{Average value of current pension liabilities}}{\text{Average value of superannuation liabilities}} = \frac{\$108,251}{\$113,960} = 94.991\%$$

Within the requirements of legislation and the Fund's Trust Deed and Rules, the Trustees may have discretion about how income and expenses are allocated at the member level. We have not checked the terms of the Fund's Trust Deed and Rules. The daily weighted average calculation of the exempt income proportion provides a fair and reasonable method of apportioning these items between the member accounts at year end for income earned on assets that are not segregated assets and is provided below:

	Member 1	Member 2	Fund
Exempt income proportion	77.302%	17.689%	94.991%
Non-exempt income proportion	2.759%	2.250%	5.009%

The above proportions are unlikely to be appropriate for allocating income earned on segregated assets.

Calculating the fund's exempt current pension income for the purpose of your tax return

The exempt income proportion is applied to net ordinary assessable income including net capital gains, but excluding assessable contributions, non-arm's length income and income including capital gains or losses derived from any segregated assets. The Trustee would calculate ECPI as follows:

Total ECPI = Eligible income * Exempt income proportion + Income on segregated current pension assets

Unutilised capital losses (except capital losses on segregated current pension assets) can be carried forward until they can be offset against assessable capital gains.

Adequacy opinion and methodology

By definition, the liabilities of an account-based member interest or reserve at a particular time, in the absence of any unusual terms or guarantees, are equal to the value of the assets backing it. Therefore no specific assumption has been made (or is needed) regarding rates of return on the Fund's assets; pension increases; or the liability calculation discount rate. As such, I am satisfied that the amount of the assets at the end of the year, if accumulated together with the Fund's future earnings and contributions, will provide the amount required to discharge in full the liabilities as they fall due. No recommendation is needed with regard to future contributions.

The average values used in the exempt income proportion are determined using a daily weighted average calculation which takes into account relevant information such as the opening balances of each member account, any reserves, and the size and timing of any member transactions during the income year. Unless otherwise stated, all member transactions including pension commencements and commutations are assumed to occur immediately at the start of each day. More information on the methodology used can be found at <https://portal.accurium.com.au/content/certs/methodology-guide.pdf>

Appendix D - Apportioning expenses

Methods for apportioning expenses

A superannuation fund can generally deduct expenses to the extent they were incurred in producing assessable income. Where an expense can be attributed to solely producing assessable income then it can be deducted from assessable income in its entirety. Where it is solely attributable to non-assessable income it is entirely non-deductible. However, expenses that cannot be attributed to solely producing exempt income or solely producing assessable income need to be apportioned to determine how much can be deducted.

A fair and reasonable approach must be used to determine what proportion of such an expense can be deducted. A common industry approach has used the tax exempt proportion provided in the fund's actuarial certificate to determine an appropriate deductibility proportion as follows:

$$\text{Expense deductibility proportion} = 1 - \text{actuarial exempt income proportion}$$

This generally represents the proportion of fund's total income that is assessable during an income year. It is therefore a fair and reasonable approach to apportioning an expense that relates to the whole fund for that income year.

However, superannuation liabilities supported by segregated current pension assets are excluded from the actuarial exempt income proportion calculation. This includes assets which were deemed to be segregated at a particular time due to the fund only having retirement phase superannuation liabilities at that time.

Where a fund does have segregated current pension assets, the approach above is likely to underestimate the extent to which an expense was incurred in producing exempt income, and therefore overstate the amount that can be reasonably deducted.

For those funds wishing to use the actuarial exempt income proportion as the basis for the deductibility of expenses we have determined below a deductibility proportion that takes into account all fund liabilities over the income year. This may be different to $(1 - \text{actuarial exempt income proportion})$ where the fund has segregated current pension assets and may be a fair and reasonable deductible proportion for expenses which must be apportioned and relate to the whole income year.

Expense deductibility proportion

The following deductible proportion has been determined based on all fund liabilities, including any segregated current pension assets identified in Appendix B, using the same methodology as the exempt income proportion described in Appendix C.

Expense deductibility proportion:	5.009%
-----------------------------------	--------

This is not intended to be tax advice and you should determine whether this deductible proportion is appropriate for this fund and for each relevant fund expense prior to use.

S - SOURCE DOCUMENTS



Westpac Self Super Online

Statement Period
28 June 2019 - 31 July 2019

Account Name
MR ANTONIO FRAGOMENI & MRS
MARION CLARE FRAGOMENI ATF
FRAGOMENI SUPERANNUATION FUND

Customer ID
3847 8048 FRAGOMENI, ANTONIO
5537 9273 FRAGOMENI, MARION
CLARE

BSB Account Number
036-062 521 180

Opening Balance	+ \$120,290.99
Total Credits	+ \$26.69
Total Debits	- \$0.00
Closing Balance	+ \$120,317.68

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	Over \$0
18 Jun 2019	0.30 %
19 Jul 2019	0.15 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/06/19	STATEMENT OPENING BALANCE			120,290.99
31/07/19	Interest Paid		26.69	120,317.68
31/07/19	CLOSING BALANCE			120,317.68

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Statement Period
31 July 2019 - 30 August 2019

Westpac Self Super Online

Account Name
MR ANTONIO FRAGOMENI & MRS
MARION CLARE FRAGOMENI ATF
FRAGOMENI SUPERANNUATION FUND

Customer ID
3847 8048 FRAGOMENI, ANTONIO
5537 9273 FRAGOMENI, MARION
CLARE

BSB Account Number
036-062 521 180

Opening Balance	+ \$120,317.68
Total Credits	+ \$1,814.81
Total Debits	- \$2,000.00
Closing Balance	+ \$120,132.49

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	Over \$0
19 Jul 2019	0.15 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/07/19	STATEMENT OPENING BALANCE			120,317.68
02/08/19	Deposit Online 2637385 Pymt Fragz Pty Ltd Tm Super Dec Jan M		1,800.00	122,117.68
02/08/19	Withdrawal Online 1629414 Tfr Westpac Cho Toyota Corolla	2,000.00		120,117.68
30/08/19	Interest Paid		14.81	120,132.49
30/08/19	CLOSING BALANCE			120,132.49

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TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 036-062 52-1180

Transaction fee(s) period 01 JUL 2019 to 31 JUL 2019

Total \$0.00

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

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Statement Period
30 August 2019 - 30 September 2019

Westpac Self Super Online

Account Name
MR ANTONIO FRAGOMENI & MRS
MARION CLARE FRAGOMENI ATF
FRAGOMENI SUPERANNUATION FUND

Customer ID
3847 8048 FRAGOMENI, ANTONIO
5537 9273 FRAGOMENI, MARION
CLARE

BSB Account Number
036-062 521 180

Opening Balance	+ \$120,132.49
Total Credits	+ \$15.30
Total Debits	- \$0.00
Closing Balance	+ \$120,147.79

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	Over \$0
19 Jul 2019	0.15 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/08/19	STATEMENT OPENING BALANCE			120,132.49
30/09/19	Interest Paid		15.30	120,147.79
30/09/19	CLOSING BALANCE			120,147.79

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TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 036-062 52-1180

Transaction fee(s) period 01 AUG 2019 to 31 AUG 2019

Total \$0.00

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

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Statement Period
30 September 2019 - 31 October 2019

Westpac Self Super Online

Account Name
MR ANTONIO FRAGOMENI & MRS
MARION CLARE FRAGOMENI ATF
FRAGOMENI SUPERANNUATION FUND

Customer ID
3847 8048 FRAGOMENI, ANTONIO
5537 9273 FRAGOMENI, MARION
CLARE

BSB Account Number
036-062 521 180

Opening Balance	+ \$120,147.79
Total Credits	+ \$14.12
Total Debits	- \$1,015.00
Closing Balance	+ \$119,146.91

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	Over \$0
19 Jul 2019	0.15 %
24 Oct 2019	0.10 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/09/19	STATEMENT OPENING BALANCE			120,147.79
21/10/19	Withdrawal/Cheque 200042	1,015.00		119,132.79
31/10/19	Interest Paid		14.12	119,146.91
31/10/19	CLOSING BALANCE			119,146.91

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TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 036-062 52-1180

Transaction fee(s) period 01 SEP 2019 to 30 SEP 2019

Total \$0.00

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

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Westpac Self Super Online

Statement Period
31 October 2019 - 29 November 2019

Account Name
MR ANTONIO FRAGOMENI & MRS
MARION CLARE FRAGOMENI ATF
FRAGOMENI SUPERANNUATION FUND

Customer ID
3847 8048 FRAGOMENI, ANTONIO
5537 9273 FRAGOMENI, MARION
CLARE

BSB Account Number
036-062 521 180

Opening Balance	+ \$119,146.91
Total Credits	+ \$8.78
Total Debits	- \$11,732.00
Closing Balance	+ \$107,423.69

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	Over \$0
24 Oct 2019	0.10 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/10/19	STATEMENT OPENING BALANCE			119,146.91
01/11/19	Transaction Fee	5.00		119,141.91
05/11/19	Withdrawal Online 1194499 Tfr Westpac Cho Hoilday	10,000.00		109,141.91
25/11/19	Withdrawal/Cheque 200043	1,727.00		107,414.91
29/11/19	Interest Paid		8.78	107,423.69
29/11/19	CLOSING BALANCE			107,423.69

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TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 036-062 52-1180

Transaction fee(s) period 01 OCT 2019 to 31 OCT 2019

		Charged	Unit Price	Fee
Total	Non-internet/electronic tele-banking withd	1	\$5.00	\$5.00
\$5.00				

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

MORE INFORMATION

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29 Nov 2019

Remember to always keep your passcode secret- don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode.

To help you learn how you can protect your card against unauthorised transactions, find out more information at westpac.com.au/businessdispute

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Westpac Self Super Online

Statement Period
29 November 2019 - 31 December 2019

Account Name
MR ANTONIO FRAGOMENI & MRS
MARION CLARE FRAGOMENI ATF
FRAGOMENI SUPERANNUATION FUND

Customer ID
3847 8048 FRAGOMENI, ANTONIO
5537 9273 FRAGOMENI, MARION
CLARE

BSB Account Number
036-062 521 180

Opening Balance	+ \$107,423.69
Total Credits	+ \$273.73
Total Debits	- \$5.00
Closing Balance	+ \$107,692.42

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	Over \$0
24 Oct 2019	0.10 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/11/19	STATEMENT OPENING BALANCE			107,423.69
02/12/19	Transaction Fee	5.00		107,418.69
04/12/19	Deposit Ato Ato005000011624447		264.30	107,682.99
31/12/19	Interest Paid		9.43	107,692.42
31/12/19	CLOSING BALANCE			107,692.42

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TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 036-062 52-1180

Transaction fee(s) period 01 NOV 2019 to 30 NOV 2019

		Charged	Unit Price	Fee
Total \$5.00	Non-internet/electronic tele-banking withd	1	\$5.00	\$5.00

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
31 December 2019 - 31 January 2020

Westpac Self Super Online

Account Name
MR ANTONIO FRAGOMENI & MRS
MARION CLARE FRAGOMENI ATF
FRAGOMENI SUPERANNUATION FUND

Customer ID
3847 8048 FRAGOMENI, ANTONIO
5537 9273 FRAGOMENI, MARION
CLARE

BSB Account Number
036-062 521 180

Opening Balance	+ \$107,692.42
Total Credits	+ \$9.14
Total Debits	- \$0.00
Closing Balance	+ \$107,701.56

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	Over \$0
24 Oct 2019	0.10 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/12/19	STATEMENT OPENING BALANCE			107,692.42
31/01/20	Interest Paid		9.14	107,701.56
31/01/20	CLOSING BALANCE			107,701.56

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TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 036-062 52-1180

Transaction fee(s) period 01 DEC 2019 to 31 DEC 2019

Total \$0.00

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

MORE INFORMATION

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THANK YOU FOR BANKING WITH WESTPAC



Westpac Self Super Online

Statement Period
31 January 2020 - 28 February 2020

Account Name
MR ANTONIO FRAGOMENI & MRS
MARION CLARE FRAGOMENI ATF
FRAGOMENI SUPERANNUATION FUND

Customer ID
3847 8048 FRAGOMENI, ANTONIO
5537 9273 FRAGOMENI, MARION
CLARE

BSB Account Number
036-062 521 180

Opening Balance	+ \$107,701.56
Total Credits	+ \$1,808.31
Total Debits	- \$0.00
Closing Balance	+ \$109,509.87

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	Over \$0
24 Oct 2019	0.10 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/01/20	STATEMENT OPENING BALANCE			107,701.56
17/02/20	Deposit Online 2183905 Pymt Fragz Pty T&m Super		1,800.00	109,501.56
28/02/20	Interest Paid		8.31	109,509.87
28/02/20	CLOSING BALANCE			109,509.87

CONVENIENCE AT YOUR FINGERTIPS

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TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 036-062 52-1180

Transaction fee(s) period 01 JAN 2020 to 31 JAN 2020

Total \$0.00

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
28 February 2020 - 31 March 2020

Westpac Self Super Online

Account Name
MR ANTONIO FRAGOMENI & MRS
MARION CLARE FRAGOMENI ATF
FRAGOMENI SUPERANNUATION FUND

Customer ID
3847 8048 FRAGOMENI, ANTONIO
5537 9273 FRAGOMENI, MARION
CLARE

BSB Account Number
036-062 521 180

Opening Balance	+ \$109,509.87
Total Credits	+ \$7.49
Total Debits	- \$440.00
Closing Balance	+ \$109,077.36

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	Over \$0
24 Oct 2019	0.10 %
17 Mar 2020	0.05 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/02/20	STATEMENT OPENING BALANCE			109,509.87
30/03/20	Withdrawal/Cheque 200044	440.00		109,069.87
31/03/20	Interest Paid		7.49	109,077.36
31/03/20	CLOSING BALANCE			109,077.36

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TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 036-062 52-1180

Transaction fee(s) period 01 FEB 2020 to 29 FEB 2020

Total \$0.00

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

MORE INFORMATION

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Westpac Self Super Online

Statement Period
31 March 2020 - 30 April 2020

Account Name
MR ANTONIO FRAGOMENI & MRS
MARION CLARE FRAGOMENI ATF
FRAGOMENI SUPERANNUATION FUND

Customer ID
3847 8048 FRAGOMENI, ANTONIO
5537 9273 FRAGOMENI, MARION
CLARE

BSB Account Number
036-062 521 180

Opening Balance	+ \$109,077.36
Total Credits	+ \$587.28
Total Debits	- \$5.00
Closing Balance	+ \$109,659.64

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	Over \$0
17 Mar 2020	0.05 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/03/20	STATEMENT OPENING BALANCE			109,077.36
01/04/20	Transaction Fee	5.00		109,072.36
23/04/20	Deposit Ato Ato006000012025463		582.80	109,655.16
30/04/20	Interest Paid		4.48	109,659.64
30/04/20	CLOSING BALANCE			109,659.64

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TRANSACTION FEE SUMMARY

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Fee(s) charged to account 036-062 52-1180

Transaction fee(s) period 01 MAR 2020 to 31 MAR 2020

		Charged	Unit Price	Fee
Total \$5.00	Non-internet/electronic tele-banking withd	1	\$5.00	\$5.00

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TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 036-062 52-1180

Transaction fee(s) period 01 APR 2020 to 30 APR 2020

Total \$0.00

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

MORE INFORMATION

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Westpac Self Super Online

Statement Period
29 May 2020 - 30 June 2020

Account Name
MR ANTONIO FRAGOMENI & MRS
MARION CLARE FRAGOMENI ATF
FRAGOMENI SUPERANNUATION FUND

Customer ID
3847 8048 FRAGOMENI, ANTONIO
5537 9273 FRAGOMENI, MARION
CLARE

BSB Account Number
036-062 521 180

Opening Balance	+ \$99,663.96
Total Credits	+ \$1,804.36
Total Debits	- \$5.00
Closing Balance	+ \$101,463.32

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	Over \$0
17 Mar 2020	0.05 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/05/20	STATEMENT OPENING BALANCE			99,663.96
01/06/20	Transaction Fee	5.00		99,658.96
30/06/20	Interest Paid		4.36	99,663.32
30/06/20	Deposit Online 2606100 Pymt Fragz Pty Super July-Sep		1,800.00	101,463.32
30/06/20	CLOSING BALANCE			101,463.32

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TRANSACTION FEE SUMMARY

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Fee(s) charged to account 036-062 52-1180

Transaction fee(s) period 01 MAY 2020 to 31 MAY 2020

		Charged	Unit Price	Fee
Total	Non-internet/electronic tele-banking withd	1	\$5.00	\$5.00
\$5.00				

No transaction fee applies for electronic deposits and withdrawals and electronic telephone banking deposits and withdrawals. For further details refer to the Product Disclosure Statement document for your account.

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TAX INVOICE

Fragomeni Superannuation Fund

Invoice Date
20 Nov 2019

Mora Wealth
Accountants
PO Box 1095
BENTLEY DC WA 6983

Invoice Number
INV-2880

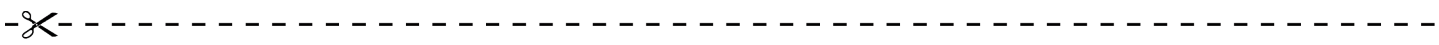
Reference
FRAGA040

ABN
26 167 776 025

Description	Quantity	Unit Price	GST	Amount AUD
FRAGOMENI SUPERANNUATION FUND In relation to taxation for the year ended 30 June 2019, including, taking instructions for preparation of the income tax return; preparation of Profit & Loss Account and Balance Sheet; preparation of depreciation schedule; reviewing information supplied, presenting information in correct form for inclusion in the taxation return, preparing and lodging the income tax return, checking assessment and forwarding on to you.	1.00	1,200.00	10%	1,200.00
TO PROFESSIONAL SERVICES: In relation to the audit of the superannuation fund for the year ended 30 June 2019.	1.00	250.00	10%	250.00
In relation to preparing 2019 Actuarial certificate for your super fund	1.00	120.00	10%	120.00
Accountancy Fees - \$1200+ GST \$120= \$1320			Subtotal	1,570.00
Audit Fees - \$250+ GST \$25= \$275			TOTAL GST 10%	157.00
Administration Fees - \$120+ GST \$12= \$132			TOTAL AUD	1,727.00

Due Date: 27 Nov 2019

Direct Transfers can be made online to
Bank: Westpac Bank
BSB: 036-022
Account Number: 243-032



PAYMENT ADVICE

To: Mora Wealth Accountants
PO Box 1095
BENTLEY DC WA 6983

Customer	Fragomeni Superannuation Fund
Invoice Number	INV-2880
Amount Due	1,727.00
Due Date	27 Nov 2019

Amount Enclosed _____

Enter the amount you are paying above



Income tax 551

Date generated	15/06/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

3 results found - from **01 July 2019** to **30 June 2020** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
12 Mar 2020	14 Apr 2020	Client initiated amended Tax return Self Man Superfund - Income Tax for the period from 01 Jul 17 to 30 Jun 18		\$0.00	\$0.00
29 Nov 2019	4 Dec 2019	EFT refund for Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$264.30		\$0.00
22 Nov 2019	22 Nov 2019	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$264.30	\$264.30 CR



Activity statement 001

Date generated	15/06/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$1,242.40 CR

Transactions

4 results found - from **01 April 2019** to **01 October 2020** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
27 Oct 2019	21 Oct 2019	Original Activity Statement for the period ending 30 Jun 19 - PAYG Instalments	\$1,015.00		\$1,242.40 CR
21 Oct 2019	18 Oct 2019	Payment		\$1,015.00	\$2,257.40 CR
3 May 2019	20 Aug 2018	Partial payment transferred out to Income tax account	\$103.80		\$1,242.40 CR
5 Apr 2019	29 Apr 2019	Original Activity Statement for the period ending 31 Mar 19		\$0.00	\$1,346.20 CR



THE TRUSTEE FOR FRAGOMENI
SUPERANNUATION FUND
PO BOX 1095
BENTLEY DC WA 6983

Our reference: 7115448538152
Phone: 13 10 20
ABN: 12 724 089 858

23 April 2020

Superannuation remittance advice

To whom it may concern

An amount of \$582.80 has been forwarded to you from the low income super amount account for THE TRUSTEE FOR FRAGOMENI SUPERANNUATION FUND as per the enclosed remittance advice and the details of this payment will be on the statement of account. We may have sent this separately.

More information about the remittance process is provided on the back of this page, but if you have any questions please phone **13 10 20** between 8.00am and 6.00pm, Monday to Friday.

Yours faithfully

Grant Brodie
Deputy Commissioner of Taxation

Reading your remittance advice

This remittance advice provides details of low income super amounts credited to you for one or more of your members.

Payment for and account details

These details are provided so you can reconcile each payment with the correct member account.

Where you have made a claim for payment, the member and account details will match those you reported to us as part of your claim.

Remittance reference number

This is a unique identifier we assign to the remittance of a member's low income super amount payment.

It is important to note this number as it needs to be quoted if you are not accepting a particular payment on this remittance.

Payment

This is the total amount of low income super amounts being credited for a member.

Tax file numbers

From 1 July 2007, funds cannot accept any member contributions, including low income super amount paid by the Australian Taxation Office unless the fund holds a tax file number for that member.

What should you do if you will not be accepting one or more payments on the remittance?

You will need to complete a *Superannuation payment variation advice* (NAT 8451) statement and lodge it and your repayment with us on or before **29 May 2020**.

The *Completing the Superannuation payment variation advice* (NAT 8450) statement instructions will help you fill out this form.

Your repayment can be sent electronically to us by BPAY® or direct credit, or by cheque enclosed with the completed form.

If you are paying by cheque, please refer to the 'How to pay' information on the *Superannuation payment variation advice* (NAT 8451) statement. This will help you to complete the repayment details.

HOW TO PAY

Your payment reference number (PRN) is:

BPAY®



Billers code: 75556

Ref:

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit or credit card account.

More info: www.bpay.com.au

CREDIT OR DEBIT CARD

Pay online with your credit or debit card at www.governmenteasypay.gov.au/PayATO

To pay by phone, call the Government EasyPay service on **1300 898 089**.

A card payment fee applies.

OTHER PAYMENT OPTIONS

For other payment options, visit www.ato.gov.au/paymentoptions

Superannuation remittance advice

Provider: THE TRUSTEE FOR FRAGOMENI SUPERANNUATION FUND
Tax file number: 908 202 836
Remittance type: Low income super amount

Payment for	Account/Other ID	TFN	Date of birth	Remittance reference number	Financial year	Payment
Marion Fragomeni	SMSF113454329356	625 882 147	5/2/1958	7025286114267	2019	\$291.40
Antonio Fragomeni	SMSF113454329330	626 089 123	20/9/1957	7025286115756	2019	\$291.40

Payment details	Description	Processed date	Credit
	Low income super amount remittance	22 April 2020	\$582.80 CR
Total payment amount			\$582.80 CR

P - PRIOR YEAR

Financial statements and reports for the year ended 30 June 2019

Fragomeni Superannuation Fund

Prepared for: Antonio Fragomeni and Marion Fragomeni

Operating Statement

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Operating Statement

For the year ended 30 June 2019

	Note	2019	2018
		\$	\$
Income			
Investment Income			
Interest Received		679	722
Contribution Income			
Employer Contributions		3,885	8,277
Transfers In		0	861
Total Income		<u>4,564</u>	<u>9,860</u>
Expenses			
Accountancy Fees		1,210	1,386
Administration Costs		132	0
ATO Supervisory Levy		259	259
Auditor's Remuneration		583	583
Bank Charges		15	25
		<u>2,199</u>	<u>2,253</u>
Member Payments			
Pensions Paid		9,716	19,284
Total Expenses		<u>11,915</u>	<u>21,537</u>
Benefits accrued as a result of operations before income tax		<u>(7,352)</u>	<u>(11,677)</u>
Income Tax Expense		492	1,016
Benefits accrued as a result of operations		<u>(7,844)</u>	<u>(12,693)</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

Fragomeni Superannuation Fund
Statement of Financial Position



As at 30 June 2019

	Note	2019 \$	2018 \$
Assets			
Other Assets			
Sundry Debtors		0	1,562
Westpac Self Super Online		120,291	128,338
ATO - Integrated Client Account		1,242	0
Income Tax Refundable		523	0
Total Other Assets		<u>122,056</u>	<u>129,900</u>
Total Assets		<u>122,056</u>	<u>129,900</u>
Less:			
Liabilities			
Income Tax Payable		0	1,016
PAYG Payable		1,015	0
Total Liabilities		<u>1,015</u>	<u>1,016</u>
Net assets available to pay benefits		<u>121,041</u>	<u>128,884</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts			
Fragomeni, Antonio - Accumulation		1,683	14,570
Fragomeni, Antonio - Pension (Transition to Retirement Pension)		0	85,142
Fragomeni, Antonio - Pension (Account Based Pension 2)		90,018	0
Fragomeni, Marion - Accumulation		1,684	0
Fragomeni, Marion - Pension (Account Based Pension)		27,656	29,172
Total Liability for accrued benefits allocated to members' accounts		<u>121,041</u>	<u>128,884</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

Fragomeni Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2019



Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is not a reporting entity because it is not publicly accountable and is not required by law or governing document to prepare financial statements that comply with Australian Accounting Standards. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the Fund and the needs of members.

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

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

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

a. Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

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

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

b. Cash and Cash Equivalents

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

c. Revenue

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

Fragomeni Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2019



Interest revenue

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

Dividend revenue

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

Rental revenue

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

Distribution revenue

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

Remeasurement changes in market values

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

Contributions

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

d. Liability for Accrued Benefits

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

e. Critical Accounting Estimates and Judgements

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

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

Note 2: Banks and Term Deposits

	2019 \$	2018 \$
Banks		
Westpac Self Super Online	120,291	128,338
	120,291	128,338

Fragomeni Superannuation Fund

Trustees Declaration

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

The trustees declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2019 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2019 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2019.

Specifically, the trustees declare that:

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

Signed in accordance with a resolution of the trustees by:

.....
Antonio Fragomeni

Trustee

.....
Marion Fragomeni

Trustee

Dated this day of

Fragomeni Superannuation Fund
Statement of Taxable Income



For the year ended 30 June 2019

	2019
	\$
Benefits accrued as a result of operations	(7,352.00)
Less	
Exempt current pension income	490.00
	<u>490.00</u>
Add	
SMSF non deductible expenses	1,402.00
Pension Payments	9,716.00
	<u>11,118.00</u>
SMSF Annual Return Rounding	2.00
	<u>3,278.00</u>
Taxable Income or Loss	<u>3,278.00</u>
Income Tax on Taxable Income or Loss	491.70
	<u>491.70</u>
CURRENT TAX OR REFUND	<u>491.70</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	(1,015.00)
	<u>(264.30)</u>
AMOUNT DUE OR REFUNDABLE	<u>(264.30)</u>

Fragomeni Superannuation Fund

Members Statement



Antonio Fragomeni
 19 Lavender Court
 DIANELLA, Western Australia, 6059, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	61	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	1,684
Date Joined Fund:	07/08/2009	Total Death Benefit:	1,684
Service Period Start Date:	07/08/2009		
Date Left Fund:			
Member Code:	FRAANT00003A		
Account Start Date:	07/08/2009		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	1,684
<u>Preservation Components</u>	
Preserved	1,684
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	
Taxable	1,684
Investment Earnings Rate	3%

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2018	14,571	10,290
<u>Increases to Member account during the period</u>		
Employer Contributions	1,942	4,138
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		861
Net Earnings	(14)	(114)
Internal Transfer In	83,972	
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	291	621
Income Tax	(44)	(16)
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out	98,540	
Closing balance at 30/06/2019	1,684	14,570

Fragomeni Superannuation Fund

Members Statement



Antonio Fragomeni
 19 Lavender Court
 DIANELLA, Western Australia, 6059, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	61	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	
Date Joined Fund:	07/08/2009	Total Death Benefit:	
Service Period Start Date:	07/08/2009		
Date Left Fund:	31/10/2018		
Member Code:	FRAANT00004P		
Account Start Date:	01/07/2014		
Account Phase:	Accumulation Phase		
Account Description:	Transition to Retirement Pension		

Your Balance

Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free (18.73%)
 Taxable
 Investment Earnings Rate 0%

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2018	85,142	95,576
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(20)	(1,025)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	1,150	9,558
Contributions Tax		
Income Tax		(149)
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out	83,972	
Closing balance at 30/06/2019	0	85,142

Fragomeni Superannuation Fund

Members Statement



Antonio Fragomeni
 19 Lavender Court
 DIANELLA, Western Australia, 6059, Australia

Your Details

Date of Birth : Provided
 Age: 61
 Tax File Number: Provided
 Date Joined Fund: 07/08/2009
 Service Period Start Date: 07/08/2009
 Date Left Fund:
 Member Code: FRAANT00020P
 Account Start Date: 01/11/2018
 Account Phase: Retirement Phase
 Account Description: Account Based Pension 2

Nominated Beneficiaries: N/A
 Nomination Type: N/A
 Vested Benefits: 90,018
 Total Death Benefit: 90,018

Your Balance

Total Benefits 90,018

Preservation Components
 Preserved
 Unrestricted Non Preserved 90,018
 Restricted Non Preserved

Tax Components
 Tax Free (16.65%) 14,988
 Taxable 75,030
 Investment Earnings Rate -1%

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2018		
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(1,126)	
Internal Transfer In	98,540	
<u>Decreases to Member account during the period</u>		
Pensions Paid	7,396	
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2019	90,018	0

Fragomeni Superannuation Fund Members Statement



Marion Fragomeni
19 Lavender Court
Dianella, Western Australia, 6059, Australia

Your Details

Date of Birth : Provided

Age: 61

Tax File Number: Provided

Date Joined Fund: 07/08/2009

Service Period Start Date:

Date Left Fund:

Member Code: FRAMAR00001A

Account Start Date: 07/08/2009

Account Phase: Accumulation Phase

Account Description: Accumulation

Nominated Beneficiaries: N/A

Nomination Type: N/A

Vested Benefits: 1,684

Total Death Benefit: 1,684

Your Balance

Total Benefits 1,684

Preservation Components

Preserved 1,684

Unrestricted Non Preserved

Restricted Non Preserved

Tax Components

Tax Free

Taxable 1,684

Investment Earnings Rate 3%

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2018		10,290
<u>Increases to Member account during the period</u>		
Employer Contributions	1,942	4,138
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(14)	(117)
Internal Transfer In		23,410
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	291	621
Income Tax	(47)	(17)
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		861
Superannuation Surcharge Tax		
Internal Transfer Out		36,257
Closing balance at 30/06/2019	1,684	(1)

Fragomeni Superannuation Fund

Members Statement



Marion Fragomeni
 19 Lavender Court
 Dianella, Western Australia, 6059, Australia

Your Details

Date of Birth : Provided
 Age: 61
 Tax File Number: Provided
 Date Joined Fund: 07/08/2009
 Service Period Start Date:
 Date Left Fund:
 Member Code: FRAMAR00003P
 Account Start Date: 01/06/2018
 Account Phase: Retirement Phase
 Account Description: Account Based Pension

Nominated Beneficiaries: N/A
 Nomination Type: N/A
 Vested Benefits: 27,656
 Total Death Benefit: 27,656

Your Balance

Total Benefits 27,656

Preservation Components
 Preserved
 Unrestricted Non Preserved 27,656
 Restricted Non Preserved

Tax Components
 Tax Free (2.77%) 765
 Taxable 26,891
 Investment Earnings Rate -1%

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2018	29,172	
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(346)	228
Internal Transfer In		36,257
<u>Decreases to Member account during the period</u>		
Pensions Paid	1,170	7,314
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2019	27,656	29,171

Fragomeni Superannuation Fund
Investment Summary Report



As at 30 June 2019

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
Westpac Self Super Online		120,290.990000	120,290.99	120,290.99	120,290.99			100.00 %
			120,290.99		120,290.99			100.00 %
			120,290.99		120,290.99		0.00 %	100.00 %

Fragomeni Superannuation Fund Investment Income Report



As at 30 June 2019

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non- Assessable Payments
Bank Accounts												
Westpac Self Super Online	678.77			678.77	0.00	0.00	0.00	678.77			0.00	0.00
	678.77			678.77	0.00	0.00	0.00	678.77			0.00	0.00
	678.77			678.77	0.00	0.00	0.00	678.77			0.00	0.00

Assessable Income (Excl. Capital Gains) **678.77**

Net Capital Gain **0.00**

Total Assessable Income 678.77

* 1 Includes foreign credits from foreign capital gains.

* 2 Assessable Income in the SMSF Annual Return will be different as capital gains and losses from disposals of assets have not been included.

For a breakdown of Distributed Capital Gains and Non-Assessable Payments refer to Distributions Reconciliation Report.

Memorandum of Resolutions of Antonio Fragomeni and Marion Fragomeni ATF Fragomeni Superannuation Fund

FINANCIAL STATEMENTS OF SUPERANNUATION FUND:

It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.

It was further resolved that the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2019 thereon be adopted.

TRUSTEE'S DECLARATION:

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

ANNUAL RETURN:

Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2019, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.

TRUST DEED:

It was resolved that the advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.

INVESTMENT STRATEGY:

The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.

INVESTMENT – PERSONAL USE:

It was confirmed that no investments or assets were used by the member(s) for personal purposes.

INSURANCE COVER:

The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.

ALLOCATION OF INCOME:

It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).

INVESTMENT ACQUISITIONS:

It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2019.

INVESTMENT DISPOSALS:

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2019.

AUDITORS:

It was resolved that

Anthony Boys

of

PO Box 3376, RUNDLE MALL, South Australia 5000

act as auditors of the Fund for the next financial year.

Memorandum of Resolutions of Antonio Fragomeni and Marion Fragomeni ATF Fragomeni Superannuation Fund

TAX AGENTS:

It was resolved that

Alex Mora

act as tax agents of the Fund for the next financial year.

TRUSTEE STATUS:

Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the Fund and that they are not disqualified persons as defined by s 120 of the SISA.

CONTRIBUTIONS RECEIVED:

It was resolved that the contributions during the year be allocated to members on the basis of the schedule provided by the principal Fund employer.

ACCEPTANCE OF ROLLOVERS:

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

1. making rollover between Funds; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the rollover and received advice that the rollover is in accordance with the Trust Deed and the rules of the Fund and the superannuation laws. As such the trustee has resolved to accept the rollover on behalf of the member.

PAYMENT OF BENEFITS:

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

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

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

CLOSURE:

Signed as a true record –

.....

Antonio Fragomeni

/ /

.....

Marion Fragomeni

/ /

Fragomeni Superannuation Fund

Trial Balance

As at 30 June 2019



Last Year	Code	Account Name	Units	Debits \$	Credits \$
	24200	Contributions			
(4,138.49)	24200/FRAANT00003A	(Contributions) Fragomeni, Antonio - Accumulation			1,942.50
(4,138.49)	24200/FRAMAR00001 A	(Contributions) Fragomeni, Marion - Accumulation			1,942.50
	25000	Interest Received			
(721.68)	25000/WBC521180	Westpac Self Super Online			678.77
	28500	Transfers In			
(860.79)	28500/FRAANT00003A	(Transfers In) Fragomeni, Antonio - Accumulation			
1,386.00	30100	Accountancy Fees		1,210.00	
	30200	Administration Costs		132.00	
259.00	30400	ATO Supervisory Levy		259.00	
583.00	30700	Auditor's Remuneration		583.00	
25.00	31500	Bank Charges		15.00	
	41600	Pensions Paid			
9,557.50	41600/FRAANT00004P	(Pensions Paid) Fragomeni, Antonio - Pension (Transition to Retirement Pension)		1,150.00	
	41600/FRAANT00020P	(Pensions Paid) Fragomeni, Antonio - Pension (Account Based Pension 2)		7,396.30	
2,412.00	41600/FRAMAR00002 P	(Pensions Paid) Fragomeni, Marion - Pension (Transition to Retirement Pension)			
7,314.20	41600/FRAMAR00003 P	(Pensions Paid) Fragomeni, Marion - Pension (Account Based Pension)		1,170.00	
1,015.80	48500	Income Tax Expense		491.70	
(12,693.05)	49000	Profit/Loss Allocation Account			7,843.23
	50010	Opening Balance			
(10,290.41)	50010/FRAANT00003A	(Opening Balance) Fragomeni, Antonio - Accumulation			14,571.19
(95,575.62)	50010/FRAANT00004P	(Opening Balance) Fragomeni, Antonio - Pension (Transition to Retirement Pension)			85,142.02
(10,290.44)	50010/FRAMAR00001 A	(Opening Balance) Fragomeni, Marion - Accumulation			0.00
(26,282.29)	50010/FRAMAR00002 P	(Opening Balance) Fragomeni, Marion - Pension (Transition to Retirement Pension)			0.00
	50010/FRAMAR00003 P	(Opening Balance) Fragomeni, Marion - Pension (Account Based Pension)			29,171.71

Fragomeni Superannuation Fund

Trial Balance

As at 30 June 2019



Last Year	Code	Account Name	Units	Debits \$	Credits \$
	52420	Contributions			
(4,138.49)	52420/FRAANT00003A	(Contributions) Fragomeni, Antonio - Accumulation			1,942.50
(4,138.49)	52420/FRAMAR00001A	(Contributions) Fragomeni, Marion - Accumulation			1,942.50
	52850	Transfers In			
(860.79)	52850/FRAANT00003A	(Transfers In) Fragomeni, Antonio - Accumulation			0.00
	53100	Share of Profit/(Loss)			
114.20	53100/FRAANT00003A	(Share of Profit/(Loss)) Fragomeni, Antonio - Accumulation		15.05	
1,025.27	53100/FRAANT00004P	(Share of Profit/(Loss)) Fragomeni, Antonio - Pension (Transition to Retirement Pension)		20.01	
	53100/FRAANT00020P	(Share of Profit/(Loss)) Fragomeni, Antonio - Pension (Account Based Pension 2)		1,125.03	
117.48	53100/FRAMAR00001A	(Share of Profit/(Loss)) Fragomeni, Marion - Accumulation		14.33	
502.82	53100/FRAMAR00002P	(Share of Profit/(Loss)) Fragomeni, Marion - Pension (Transition to Retirement Pension)			0.00
(228.45)	53100/FRAMAR00003P	(Share of Profit/(Loss)) Fragomeni, Marion - Pension (Account Based Pension)		345.81	
	53330	Income Tax			
(16.48)	53330/FRAANT00003A	(Income Tax) Fragomeni, Antonio - Accumulation			44.16
(149.17)	53330/FRAANT00004P	(Income Tax) Fragomeni, Antonio - Pension (Transition to Retirement Pension)			0.00
(17.43)	53330/FRAMAR00001A	(Income Tax) Fragomeni, Marion - Accumulation			46.90
(42.68)	53330/FRAMAR00002P	(Income Tax) Fragomeni, Marion - Pension (Transition to Retirement Pension)			0.00
	53800	Contributions Tax			
620.78	53800/FRAANT00003A	(Contributions Tax) Fragomeni, Antonio - Accumulation		291.38	
620.78	53800/FRAMAR00001A	(Contributions Tax) Fragomeni, Marion - Accumulation		291.38	
	54160	Pensions Paid			
9,557.50	54160/FRAANT00004P	(Pensions Paid) Fragomeni, Antonio - Pension (Transition to Retirement Pension)		1,150.00	
	54160/FRAANT00020P	(Pensions Paid) Fragomeni, Antonio - Pension (Account Based Pension 2)		7,396.30	
2,412.00	54160/FRAMAR00002P	(Pensions Paid) Fragomeni, Marion - Pension (Transition to Retirement)			0.00

Fragomeni Superannuation Fund
Trial Balance



As at 30 June 2019

Last Year	Code	Account Name	Units	Debits \$	Credits \$
		Pension)			
7,314.20	54160/FRAMAR00003 P 54500	(Pensions Paid) Fragomeni, Marion - Pension (Account Based Pension) Benefits Paid/Transfers Out		1,170.00	
860.79	54500/FRAMAR00001 A 56100	(Benefits Paid/Transfers Out) Fragomeni, Marion - Accumulation Internal Transfers In			0.00
	56100/FRAANT00003A	(Internal Transfers In) Fragomeni, Antonio - Accumulation			83,972.01
	56100/FRAANT00020P	(Internal Transfers In) Fragomeni, Antonio - Pension (Account Based Pension 2)			98,539.60
(23,410.15)	56100/FRAMAR00001 A	(Internal Transfers In) Fragomeni, Marion - Accumulation			0.00
(36,257.46)	56100/FRAMAR00003 P 57100	(Internal Transfers In) Fragomeni, Marion - Pension (Account Based Pension) Internal Transfers Out			0.00
0.00	57100/FRAANT00003A	(Internal Transfers Out) Fragomeni, Antonio - Accumulation		98,539.60	
	57100/FRAANT00004P	(Internal Transfers Out) Fragomeni, Antonio - Pension (Transition to Retirement Pension)		83,972.01	
36,257.46	57100/FRAMAR00001 A	(Internal Transfers Out) Fragomeni, Marion - Accumulation			0.00
23,410.15	57100/FRAMAR00002 P 60400	(Internal Transfers Out) Fragomeni, Marion - Pension (Transition to Retirement Pension) Bank Accounts			0.00
128,338.22	60400/WBC521180	Westpac Self Super Online		120,290.99	
	67500	ATO - Integrated Client Account		1,242.40	
1,562.50	68000	Sundry Debtors			0.00
(1,015.80)	85000	Income Tax Payable/Refundable		523.30	
0.00	86000	PAYG Payable			1,015.00
				328,794.59	328,794.59

Current Year Profit/(Loss): (7,351.53)

Cannot generate Market Movement report. Market Movement has no data to prepare

Cannot generate CGT Register report. No data found

Cannot generate Realised Capital Gains report. Realised Capital Gains has no data to prepare

Cannot generate Unrealised Capital Gains report. Unrealised Capital Gains has no data to prepare

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

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

Privacy

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

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

The Australian Business Register

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

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

Electronic funds transfer - direct debit

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

Tax file number 908 202 836

Year 2019

Name of partnership, trust, fund or entity Fragomeni Superannuation Fund

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

Important

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

Declaration: I declare that:

- the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- the agent is authorised to lodge this tax return.

Signature of partner, trustee or director

Date

PART B Electronic funds transfer consent

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

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

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

Agent's reference number 24742602

Account Name Fragomeni Super Fund

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

Signature

Date

Self-managed superannuation fund annual return

2019

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 2019 (NAT 71287)

 Return year

The Self-managed superannuation fund annual return instructions 2019 (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 or complete the Change of details for superannuation entities form (NAT3036).

Section A: Fund information

1 Tax file number (TFN)

The Tax Office 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)

3 Australian business number (ABN)

4 Current postal address

5 Annual return status

Is this an amendment to the SMSF's 2019 return?

 A N

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

 B N

6 SMSF auditor

Auditor's name

Title

Familyname

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

 Use Agent
address details?

 N

Postal address

 Date audit was completed A

Was Part A of the audit report qualified?

 B N

Was Part B of the audit report qualified?

 C N

If the audit report was qualified, have the reported issues been rectified?

 D

Sensitive (when completed)

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 (must be six digits) Fund account number

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

I would like my tax refunds made to this account. Print Y for yes or N for no. If Yes, Go to C.

B Financial institution account details for tax refunds

Use Agent Trust Account? N

This account is used for tax refunds. You can provide a tax agent account here.

BSB number Account number

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

C Electronic service address alias

Provide the electronic service address (ESA) issued by your SMSF messaging provider (For example, SMSFdataESAAlias). See instructions for more information.

8 Status of SMSF

Australian superannuation fund A Y

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution? C Y

Fund's tax file number (TFN) 908 202 836

Fund benefit structure B A Code

9 Was the fund wound up during the income year?

N Print Y for yes or N for no. If yes, provide the date on which fund was wound up

Have all tax lodgment and payment obligations been met?

10 Exempt current pension income

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year? Y Print Y for yes or N for no.

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

If No, Go to Section B: Income

If Yes Exempt current pension income amount A

Which method did you use to calculate your exempt current pension income?

Segregated assets method B

Unsegregated assets method C X Was an actuarial certificate obtained? D Y Print Y for yes

Did the fund have any other income that was assessable? E Y Print Y for yes or N for no. If Yes, go to Section B: Income

Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. If No - Go to Section C: Deductions and non-deductible expenses. (Do not complete Section B: Income.)

If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement

Section B: Income

Do not complete this section if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the entire year, there was no other income that was assessable, and you have not realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

11 Income

Did you have a capital gains tax (CGT) event during the year? **G** **N** Print **Y** for yes or **N** for no.

Have you applied an exemption or rollover? **M** **N** Print **Y** for yes or **N** for no. Code

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital Gains Tax (CGT) schedule 2019

Net capital gain **A**

Gross rent and other leasing and hiring income **B**

Gross interest **C** **F3**

Forestry managed investment scheme income **X**

Gross foreign income **D1**

Net foreign income **D** Loss

Australian franking credits from a New Zealand company **E**

Transfers from foreign funds **F** Number

Gross payments where ABN not quoted **H**

Gross distribution from partnerships **I** Loss

* Unfranked dividend amount **J**

* Franked dividend amount **K**

* Dividend franking credit **L**

* Gross trust distributions **M** Code

Calculation of assessable contributions

Assessable employer contributions

R1

plus Assessable personal contributions

R2

plus **#**No-TFN-quoted contributions

R3

(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST

R6

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

Calculation of non-arm's length income

* Net non-arm's length private company dividends

U1

plus * Net non-arm's length trust distributions

U2

plus * Net other non-arm's length income

U3

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

* Other income **S** Code

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

#This is a mandatory label
* If an amount is entered at this label, check the instructions to ensure the correct tax treatment has been applied.

GROSS INCOME **W** Loss

(Sum of labels A to U)

Exempt current pension income **Y**

TOTAL ASSESSABLE INCOME **V** Loss

(W less Y)

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

Under 'Deductions' list all expenses and allowances you are entitled to claim a deduction for. Under 'Non-deductible expenses', list all other expenses or normally allowable deductions that you cannot claim as a deduction (for example, all expenses related to exempt current pension income should be recorded in the 'Non-deductible expenses' column).

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 <input type="text"/>	A2 <input type="text"/>	
Interest expenses overseas	B1 <input type="text"/>	B2 <input type="text"/>	
Capital works expenditure	D1 <input type="text"/>	D2 <input type="text"/>	
Decline in value of depreciating assets	E1 <input type="text"/>	E2 <input type="text"/>	
Insurance premiums – members	F1 <input type="text"/>	F2 <input type="text"/>	
Death benefit increase	G1 <input type="text"/>		
SMSF auditor fee	H1 <input type="text" value="161"/>	H2 <input type="text" value="421"/>	
Investment expenses	I1 <input type="text"/>	I2 <input type="text"/>	
Management and administration expenses	J1 <input type="text" value="634"/>	J2 <input type="text" value="981"/>	
Forestry managed investment scheme expense	U1 <input type="text"/>	U2 <input type="text"/>	
Other amounts	L1 <input type="text"/>	L2 <input type="text"/>	Code <input type="text"/>
Tax losses deducted	M1 <input type="text"/>		
TOTAL DEDUCTIONS		TOTAL NON-DEDUCTIBLE EXPENSES	
N <input type="text" value="795"/>		Y <input type="text" value="1,402"/>	
(Total A1 to M1)		(Total A2 to L2)	
#TAXABLE INCOME OR LOSS		TOTAL SMSF EXPENSES	
O <input type="text" value="3,278"/> <small>Loss <input type="text"/></small>		Z <input type="text" value="2,197"/>	
(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)		(N plus Y)	

#This is a mandatory label.

Section D: Income tax calculation statement

#Important:

Section B label R3, Section C label O and Section D labels A, T1, J, T5 and I are mandatory. 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 2019 on how to complete the calculation statement.

#Taxable income	A <input type="text" value="3,278"/>	
(an amount must be included even if it is zero)		
#Tax on taxable income	T1 <input type="text" value="491.70"/>	
(an amount must be included even if it is zero)		
#Tax on no-TFN-quoted contributions	J <input type="text" value="0.00"/>	
(an amount must be included even if it is zero)		
Gross tax	B <input type="text" value="491.70"/>	
(T1 plus J)		

Foreign income tax offset C1 <input style="width: 150px;" type="text"/>	
Rebates and tax offsets C2 <input style="width: 150px;" type="text"/>	Non-refundable non-carry forward tax offsets C <input style="width: 150px;" type="text" value="0.00"/> (C1 plus C2)

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

Early stage venture capital limited partnership tax offset D1 <input style="width: 150px;" type="text"/>	
Early stage venture capital limited partnership tax offset carried forward from previous year D2 <input style="width: 150px;" type="text"/>	Non-refundable carry forward tax offsets D <input style="width: 150px;" type="text" value="0.00"/> (D1 plus D2 plus D3 plus D4)

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

Complying fund's franking credits tax offset E1 <input style="width: 150px;" type="text"/>	
No-TFN tax offset E2 <input style="width: 150px;" type="text"/>	
National rental affordability scheme tax offset E3 <input style="width: 150px;" type="text"/>	
Exploration credit tax offset E4 <input style="width: 150px;" type="text"/>	Refundable tax offsets E <input style="width: 150px;" type="text" value="0.00"/> (E1 plus E2 plus E3 plus E4)

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

Section 102AAM interest charge
G

Credit for interest on early payments – amount of interest	H1 <input type="text"/>
Credit for tax withheld – foreign resident withholding (excluding capital gains)	H2 <input type="text"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	H3 <input type="text"/>
Credit for TFN amounts withheld from payments from closely held trusts	H5 <input type="text"/>
Credit for interest on no-TFN tax offset	H6 <input type="text"/>
Credit for foreign resident capital gains withholding amounts	H8 <input type="text"/>

Eligible credits
H
(H1 plus H2 plus H3 plus H5 plus H6 plus H8)

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

PAYG instalments raised
K

Supervisory levy
L

Supervisory levy adjustment for wound up funds
M

Supervisory levy adjustment for new funds
N

Total amount of tax refundable **S**
(T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

Section E: Losses

14 Losses

If total loss is greater than \$100,000, complete and attach a Losses schedule 2019.

Tax losses carried forward to later income years **U**

Net capital losses carried forward to later income years **V**

	Net capital losses brought forward from prior years
Non-Collectables	<input type="text"/>
Collectables	<input type="text"/>

	Net capital losses carried forward to later income years
	<input type="text"/>
	<input type="text"/>

Section F / Section G: Member Information

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

	See the Privacy note in the Declaration.	Member Number
Title	Mr	Member'sTFN 626 089 123
Familyname	Fragomeni	1
First given name	Antonio	Account status
Other given names		<input type="checkbox"/> Code
Date of birth	20/09/1957	If deceased, date of death

Contributions

OPENING ACCOUNT BALANCE 99,713.22

Refer to instructions for completing these labels

Employer contributions
A 1,942.50

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
H

Assessable foreign superannuation fund amount
I

Non-assessable foreign superannuation fund amount
J

Transfer from reserve: assessable amount
K

Transfer from reserve: non-assessable amount
L

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

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

TOTAL CONTRIBUTIONS N 1,942.50
(Sum of labels A to M)

Other transactions

Accumulation phase account balance
S1 1,683.83

Retirement phase account balance - Non CDBIS
S2 90,018.27

Retirement phase account balance - CDBIS
S3 0.00

1 TRISCount

Allocated earnings or losses **O** 1,407.32 Loss
L

Inward rollovers and transfers **P**

Outward rollovers and transfers **Q**

Lump Sum payment **R1**

Income stream payment **R2** 8,546.30 Code
M

CLOSING ACCOUNT BALANCE S 91,702.10
S1 plus S2 plus S3

Accumulation phase value **X1** 1,683.83

Retirement phase value **X2** 90,018.27

Outstanding limited recourse borrowing arrangement amount **Y**

Fund's tax file number (TFN) 908 202 836

See the Privacy note in the Declaration.

Title	Mrs	Member'sTFN	625 882 147	Member Number	2
Familyname	Fragomeni			Account status	0 Code
First given name	Marion				
Other given names					
Date of birth	05/02/1958	If deceased, date of death			

Contributions

OPENING ACCOUNT BALANCE 29,171.70

Refer to instructions for completing these labels

Employer contributions
A 1,942.50

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

H

Assessable foreign superannuation fund amount

I

Non-assessable foreign superannuation fund amount

J

Transfer from reserve: assessable amount

K

Transfer from reserve: non-assessable amount

L

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

T

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

M

TOTAL CONTRIBUTIONS **N** 1,942.50

(Sum of labels A to M)

Other transactions

Accumulation phase account balance
S1 1,683.69

Retirement phase account balance - Non CDBIS
S2 27,655.90

Retirement phase account balance - CDBIS
S3 0.00

0 TRISCount

Allocated earnings or losses **O** 604.61

Loss
L

Inward rollovers and transfers **P**

Outward rollovers and transfers **Q**

Lump Sum payment **R1**

Code

Income stream payment **R2** 1,170.00

Code
M

CLOSING ACCOUNT BALANCE **S** 29,339.59

S1 plus S2 plus S3

Accumulation phase value **X1** 1,683.69

Retirement phase value **X2** 27,655.90

Outstanding limited recourse borrowing arrangement amount **Y**

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts **A**

Unlisted trusts **B**

Insurance policy **C**

Other managed investments **D**

15b Australian direct investments

Cash and term deposits **E**

Debt securities **F**

Loans **G**

Listed shares **H**

Unlisted shares **I**

Limited recourse borrowing arrangements

Australian residential real property **J1**

Australian non-residential real property **J2**

Overseas real property **J3**

Australian shares **J4**

Overseas shares **J5**

Other **J6**

Limited recourse borrowing arrangements **J**

Non-residential real property **K**

Residential real property **L**

Collectables and personal use assets **M**

Other assets **O**

15c Other investments

Crypto-Currency **N**

15d Overseas direct investments

Overseas shares **P**

Overseas non-residential real property **Q**

Overseas residential real property **R**

Overseas managed investments **S**

Other overseas assets **T**

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

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** Print **Y** for yes or **N** for no.

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** Print **Y** for yes or **N** for no.

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements V1 <input style="width: 150px;" type="text"/>	
Permissible temporary borrowings V2 <input style="width: 150px;" type="text"/>	
Other borrowings V3 <input style="width: 150px;" type="text"/>	
Borrowings V <input style="width: 150px;" type="text" value="0"/>	
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G) W <input style="width: 150px;" type="text" value="121,041"/>	
Reserve accounts X <input style="width: 150px;" type="text"/>	
Other liabilities Y <input style="width: 150px;" type="text" value="1,015"/>	
TOTAL LIABILITIES Z <input style="width: 150px;" type="text" value="122,056"/>	

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains	H	<input style="width: 150px;" type="text"/>
Total TOFA losses	I	<input style="width: 150px;" type="text"/>

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 2018–19 income year, write 2019). **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 2019. **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 2019 for each election **C**

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2019. **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.

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 (if required) 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
13	11	2019

Preferred trustee or director contact details:

Title

Familyname

First given name

Other given names

Phone number

Area code	Number
<input type="text" value="04"/>	<input type="text" value="38975709"/>

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return

Hrs
<input type="text"/>

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 2019 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
13	11	2019

Tax agent's contact details

Title

Familyname

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Area code	Number
<input type="text" value="04"/>	<input type="text" value="38975709"/>

Tax agent number

Reference number