

2019 Client substantiation declaration

I confirm that you have advised me that I must demonstrate that I have incurred an expense for income producing purposes. In addition, you have advised me of the stringent SUBSTANTIATION legislation I must satisfy in relation to work, car and business travel expenses.

In addition, you have informed me that I must obtain original receipts and keep them for a minimum of five years from the date my return is lodged. The receipts must contain the following details:

- name of supplier;
- amount of expense;
- nature of goods and services (noting the specific type of items purchased or expenditure incurred which I am able to personally record up to the date of lodgment of my return where not adequately noted by the supplier);
- date of expense (which I am able to personally record where not noted by the supplier); and
- the date of the documents.

Penalties to apply with incorrect returns

You have also advised me that additional tax, penalties, interest and possible prosecution action may be taken against me by the ATO if I provide details which lead to an incorrect tax return being lodged.

In addition, you have informed me that an important feature of the new tax agent services regime which commenced on 1 March 2010 is the provision of a "safe harbour" protection from penalties in certain circumstances for taxpayers who engage registered tax agents.

You have also advised me that in order to obtain the benefits of "safe harbour" protection, I must provide you with "all relevant taxation information" to enable accurate statements to be provided to the Australian Taxation Office.

Income from sources in and out of Australia for the year of income

You have advised me that as an Australian resident I must declare income from all sources, in and out of Australia, including net capital gains received, for the year of income in my tax return.

Apportionment

Where items are used for both business and private purposes, e.g., car, mobile telephone, home telephone, computer etc, I have records to verify my business usage claim. In addition, my employer will verify that it was necessary to incur such expenditure in earning my assessable income. Further, I have instructed you to prepare the return based on me being able to produce these records, if required.

Audit matters

I further confirm that:

- I. I am aware of the procedures to follow if a document is lost or destroyed;
- II. I may be required to verify any income or expense item noted in my return in the event of an ATO audit;
- III. I understand the Substantiation schedules I completed for all work, car and travel expense claims under self-assessment;
- IV. I understand that, for the purposes of obtaining "safe harbour" protection, it remains my responsibility to properly record matters relating to my tax affairs and to bring all of the relevant facts to your attention in order to show reasonable care; and
- V. I have read and understood the return prepared for me.

2019 Client substantiation declaration continued

I declare that:

- a. I have disclosed, and you have returned, all of the income including net capital gains which I have earned/received, for the 2019 income year.
- b. All income declared, claims for deductions and tax offsets/rebates included in my return are based on my specific instructions and advice that I satisfy the relevant taxation requirements.
- c. I have all receipts or documentation necessary to substantiate the above claims and I will make them available if required by the Tax Office; and
- d. You have clarified what written evidence (including car/travel records) will be required during an audit and penalties, (including prosecution) that may be applied if incorrect claims are identified in an audit situation.

Dated the 7th day of May 2020

Gail Kerbel X

Gail Kerbel Superannuation Fund



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

Year

Name of partnership, trust, fund or entity

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

Account Name

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

Signature

Date

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.

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.

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

G Kerbel X

Date 28/04/2020

Preferred trustee or director contact details:

Title MRS

Family name KERBEL

First given name GAIL

Other given names

Phone number 08 92746637

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

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

TAX AGENT'S DECLARATION:

I, D BAKER & ASSOCIATES PTY LTD

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 28/04/2020

Tax agent's contact details

Title MR

Family name MOSBACH

First given name FARRELL

Other given names

Tax agent's practice D BAKER AND ASSOCIATES PTY LTD

Tax agent's phone number 08 92746637

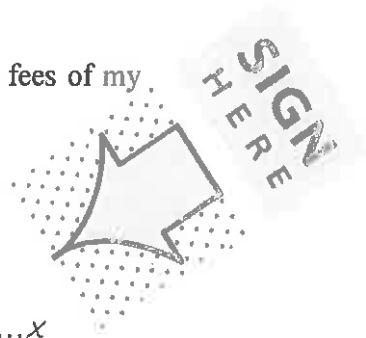
Tax agent number 74081009 Reference number KER14

DEDUCTION AUTHORITY

TO: D. BAKER & ASSOCIATES PTY LTD

In relation to the Tax Year ending 30 June 2019 and in your capacity as my Tax Agent and Accountant I hereby authorise you to bank the Income Tax Refund cheque/s received on behalf of my Superfund into your Trust Account.

I authorise you to deduct the amount of your current or outstanding fees of my Superfund from the refund and to forward me the balance.



SIGNED.....*G Kerbel*.....x
Gail Kerbel Superannuation Fund

Please complete section below should you want your refund to be paid direct into your bank account.

Name of account holder : _____

Name of Bank : _____

BSB Number: _____

Account Number: _____

GAIL KERBEL SUPERANNUATION FUND

ABN 35 993 700 844

Trustee's Declaration

The director of Gail Kerbel Pty Ltd has 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.

In the opinion of the director of the trustee company:

- (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 then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
- (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.

Signed in accordance with a resolution of the director of the trustee company by:


Gail Kerbel, (Director)



Date

Gail Kerbel Superannuation Fund
U 2 138 WOODROW AVE, DIANELLA, WA

Private and Confidential

D Baker and Associates
PO Box 310
Midland WA 6936

Dear Sir / Madam,

In connection with your examination of the special purpose financial report of the **Gail Kerbel Superannuation Fund** as at 30 June, 2019, we acknowledge our responsibility for ensuring the financial report is in accordance with the accounting standards and UIG Consensus Views detailed in Note 1 to the financial statements, and confirm that the financial report is free of material misstatement, including omissions, and that we have approved the financial report, as evidenced by our signature on the trustee declaration attached to the financial report.

The following representations are made which are true to the best of our knowledge and belief.

1. Accounting Policies

All the significant accounting policies of the fund are adequately described in Note 1 to the financial statements and are consistent with the policies adopted last year.

2. Fund Books / Records / Minutes

All financial books, records and related data have been made available to you, including minutes of the trustee's meetings and this information has been retained in the appropriate format for the required period of time.

3. Asset Form

The assets of the fund are being held in a form suitable for the benefit of the members of the fund, and have been held in accordance with the fund's investment strategy.

4. Ownership and Pledging of Assets

- a) The fund has satisfactory title to all assets disclosed in the statement of financial position; and
- b) No assets of the fund have been pledged to secure liabilities of the fund or of others.

.../2

5. Investments

- a) Investments are carried in the books at market value, unless otherwise noted in the financial report. Such amounts are considered reasonable in the light of present circumstances;
- b) There are no commitments, fixed or contingent, for the purchase or sale of long-term investments, that have not been disclosed in the financial report;
- c) The investment strategy has been determined with due regard to risk, return, liquidity and diversification; and
- d) All investments are acquired, maintained and disposed of on an arm's length basis.

6. Trust Deed

The fund is being conducted in accordance with its governing rules.

7. Superannuation Industry (Supervision) Act and Regulations

The fund is being conducted in accordance with the Superannuation Industry (Supervision) Act 1993, and Regulations ("SIS") and we specifically confirm:

- a) The individual trustees have been nominated and may only be removed in such manner and circumstances as are allowed in the trust deed;
- b) The trustee has complied with all the trustee standards set out in the regulations and the covenants prescribed by SIS Section 52;
- c) No individual trustee is a disqualified person;
- d) The trustee has complied with the investment standards set out in SIS; and
- e) Information retention obligations have been complied with.

There are no breaches or possible breaches of the SIS legislation whose effects should be considered for disclosure in the financial report or to the Australian Taxation Office, other than those already reported.

8. Contributions

We confirm the undeducted contributions, if any, received by the fund are within the limits imposed by the legislation, taking into account contributions paid to other superannuation funds.

9. Internal Controls

We have established and maintained an adequate internal control structure to facilitate the preparation of a reliable financial report and to ensure that the assets of the fund are safeguarded from fraud or error. We advise we have no knowledge or any actual, suspected or alleged fraud affecting the fund.

10. Legal Matters

We confirm you have been advised of all significant legal matters, and that the probability of any material revenue or expenses arising from such legal matters has been adequately accounted for, and been appropriately disclosed in the financial report.

11. Related Parties

All related party transactions have been brought to your attention.

12. Subsequent Events

No events have occurred subsequent to year end that would require adjustment to, or disclosure in, the financial report.

13. Going Concern Assumption

We confirm we have no knowledge of any events or conditions that would cast significant doubt on the fund's ability to continue as a going concern.

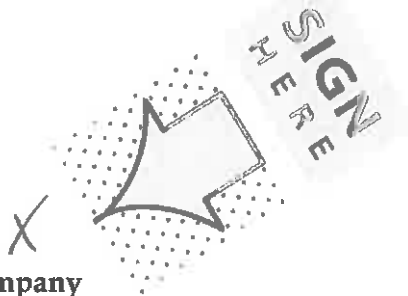
14. Uncorrected Misstatements

We note there were no uncorrected misstatements identified by the auditor.

Yours faithfully,



G Kerbel- Director Trustee company



**Member Notification to Trustees of
Gail Kerbel Superannuation Fund
Allocated Pension**

The Administrator

Gail Kerbel Superannuation Fund
U 2 138 WOODROW AVE, DIANELLA, WA


Re: Gail Kerbel - Member

I wish to inform the trustee to commute my full pension into accumulation phase at 1 July 2018 with the amount of \$700,178.

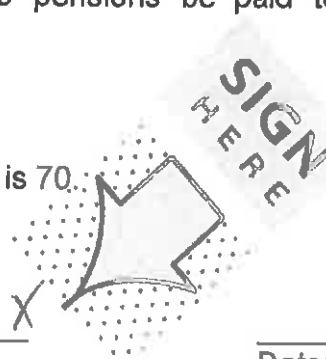
I Further request to start a pension phase on 2 July 2018 in the amount of \$792,647.00 leaving \$nil in accumulation phase at that date.

I Further confirm that \$55,000.00 pensions be paid to myself for the 2018/2019 year.

My age at pension commencement is 70.



Gail Kerbel



Date: 1/7/18

**Trustee Notification to Members of
Gail Kerbel Superannuation Fund
Allocated Pension**

The Administrator

Gail Kerbel Superannuation Fund
U 2 138 WOODROW AVE, DIANELLA, WA


Re: Gail Kerbel- Member

We acknowledge your request to commute your full pension into accumulation phase at 1 July 2018 with the amount of \$700,178.

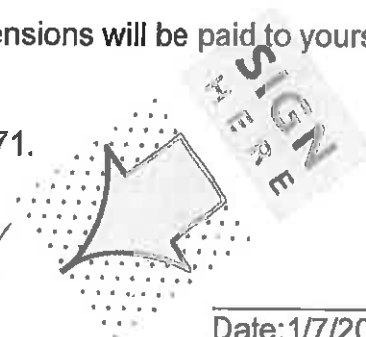
We Further acknowledge your request to start a pension phase on 2 July 2018 in the amount of \$792,647.00 leaving \$nil in accumulation phase at that date.

We Further confirm that \$55,000.00 pensions will be paid to yourself.

My age at pension commencement is 71.



Gail Kerbel



Date: 1/7/2018

ENGAGEMENT LETTER

To: The Trustees, **Gail Kerbel Super Fund**

Scope

You have requested that we audit the financial report of **Gail Kerbel Superannuation Fund** which comprises the balance sheet as at 30 June 2019, and the income statement for the year then ended a summary of significant accounting policies, other explanatory notes and the trustees' declaration. We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted with the objective of expressing an opinion on the financial report and compliance with the *Superannuation Industry Supervisory Act 1993*.

We will conduct our audit in accordance with Australian Auditing Standards. Those Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement. An audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. An audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the reasonableness of accounting estimates made by the Trustees, as well as evaluating the overall presentation of the financial report.

Because of the test nature and other inherent limitations of an audit, together with the inherent limitations of any accounting and internal control system, there is an unavoidable risk that even some material misstatements may remain undiscovered. In making our risk assessments, we consider internal control relevant to the entity's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.

We take this opportunity to remind you that the responsibility for the preparation and fair presentation of the financial report in accordance with Australian Accounting Standards (including the Australian Accounting Interpretations) and the *Superannuation Industry Supervisory Act 1993* is that of the trustees. Our auditor's report will explain that the trustees are responsible for the preparation and the fair presentation of the financial report in accordance with the applicable financial reporting framework and this responsibility includes:

- designing, implementing and maintaining internal control relevant to the preparation of a financial report that is free from misstatement, whether due to fraud or error;
- selecting and applying appropriate accounting policies; and

- making accounting estimates that are reasonable in the circumstances.
- As part of our audit process, we will request from the trustees written confirmation concerning representations made to us in connection with the audit.

Other Matters under the *Corporations Act 2001*

Independence

We confirm that, to the best of our knowledge and belief, we currently meet the independence requirements of the *Corporations Act 2001* in relation to the audit of the financial report. In conducting our audit of the financial report, should we become aware that we have contravened the independence requirements of the *Corporations Act 2001*, we shall notify you on a timely basis.

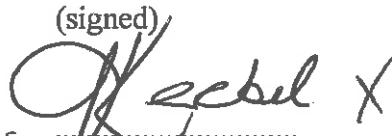
We look forward to your full cooperation and make available to us whatever records, documentation and other information we request in connection with our audit.

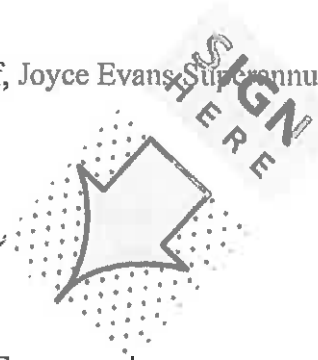
Please sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our audit of the financial report.

Yours faithfully,

.....
A.W. Boys
Registered Company Auditor 67793
Dated

Acknowledged on behalf of, Joyce Evans Superannuation Fund
by

(signed)

.....
G Kerbel-Director Trustee Co
Dated:



ENGAGEMENT LETTER

To: The Trustees, **Gail Kerbel Super Fund**

Scope

You have requested that we audit the financial report of **Gail Kerbel Superannuation Fund** which comprises the balance sheet as at 30 June 2019, and the income statement for the year then ended a summary of significant accounting policies, other explanatory notes and the trustees' declaration. We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted with the objective of expressing an opinion on the financial report and compliance with the *Superannuation Industry Supervisory Act 1993*.

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- designing, implementing and maintaining internal control relevant to the preparation of a financial report that is free from misstatement, whether due to fraud or error;
- selecting and applying appropriate accounting policies; and

• making accounting estimates that are reasonable in the circumstances.
As part of our audit process, we will request from the trustees written confirmation concerning representations made to us in connection with the audit.

Other Matters under the *Corporations Act 2001*

Independence

We confirm that, to the best of our knowledge and belief, we currently meet the independence requirements of the *Corporations Act 2001* in relation to the audit of the financial report. In conducting our audit of the financial report, should we become aware that we have contravened the independence requirements of the *Corporations Act 2001*, we shall notify you on a timely basis.

We look forward to your full cooperation and make available to us whatever records, documentation and other information we request in connection with our audit.

Please sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our audit of the financial report.

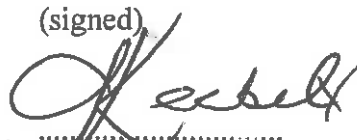
Yours faithfully,

.....

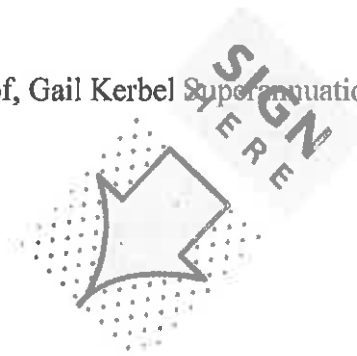
A.W. Boys
Registered Company Auditor 67793
Dated

Acknowledged on behalf of, Gail Kerbel Superannuation Fund
by

(signed)



.....
G Kerbel-Director Trustee Co
Dated:



**Gail Kerbel PTY LTD
ATF
Gail Kerbel SUPERANNUATION FUND**

MINUTES OF MEETING OF TRUSTEE OF THE SUPER FUND HELD AT U 2 138 WOODROW
AVE,DIANELLA, WA , PERTH ON THE 30 JUNE 2019

Present: Gail Kerbel

Date: 30/06/2019

The Trustee advised the member that they have approved the payment of the following expenses for the year:

| | |
|------------------------|-----------|
| - Accounting fees | \$1210.00 |
| - Audit Fees | \$330.00 |
| - Actuarial Fees | \$110.00 |
| - Investment Expenses | \$110.00 |
| - ATO Supervisory Levy | \$259.00 |
| - ASIC Fees | \$53.00 |

Closure: There being no further matters to discuss, the meeting was declared closed

SIGNED AS A TRUE AND CORRECT RECORD.



Gail Kerbel
Director of Trustee Company

**GAIL KERBEL SUPERANNUATION FUND
MEMBERS STATEMENT**

Gail Kerbel
2/138 WOODROW AVENUE
DIANELLA WA 6059

Your Details

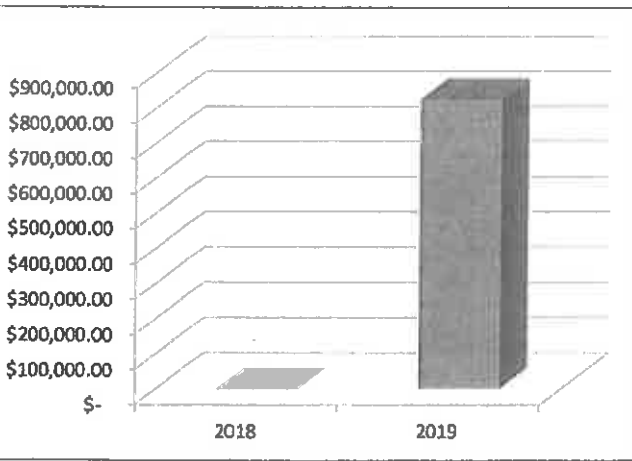
| | | | |
|----------------------------|------------|--------------------------|---------------|
| Date of Birth: | 17/09/1947 | Nominated Beneficiaries: | N/A |
| Age: | 70 | Vested Benefits: | \$ 824,380.61 |
| Date Joined Fund: | 23/02/2016 | Total Death Benefit: | \$ 824,380.61 |
| Service Period Start Date: | | Current Salary: | |
| Date Left Fund: | | Previous Salary: | |
| Member Code: | | Disability Benefit: | |
| Account Start Date: | | | |
| Account Type: | Pension | | |
| Account Description: | Pension | | |

Your Balance

| | |
|--------------------------------|---------------|
| | \$ |
| Total Benefits: | \$ 824,380.61 |
| <u>Preservation Components</u> | |
| Preserved | |
| Unrestricted Non Preserved | \$ 824,380.61 |
| Restricted Non Preserved | |
| <u>Tax Components</u> | |
| Tax Free (11.48%) | \$ 94,638.89 |
| Taxable | \$ 729,741.72 |

Your Detailed Account Summary

| | |
|--|---------------|
| | \$ |
| 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 | \$ 86,733.69 |
| Internal Transfer In | \$ 792,646.92 |
| <u>Decreases to Member account during the period</u> | |
| Pensions paid | -\$ 55,000.00 |
| Contributions Tax | |
| Income Tax | |
| No TFN Excess Contributions Tax | |
| Excess Contributions Tax | |
| Refund Excess Contributions | |
| Division 293 Tax | |
| Insurance Premiums Paid | |
| Management Fees | |
| Member Expenses | |
| Benefits Paid/Transfers Out | |
| Superannuation Surcharge Tax | |
| Internal Transfer Out | |
| Closing balance at 30/06/2019 | \$ 824,380.61 |



Signed by Member- **Gail Kerbel**

Signature: *G Kerbel*

**GAIL KERBEL SUPERANNUATION FUND
MEMBERS STATEMENT**

Gail Kerbel
2/138 WOODROW AVENUE
DIANELLA WA 6059

Your Details

| | | | |
|----------------------------|------------|--------------------------|----------|
| Date of Birth: | 17/09/1947 | Nominated Beneficiaries: | N/A |
| Age: | 70 | Vested Benefits: | -\$ 0.00 |
| Date Joined Fund: | 23/02/2016 | Total Death Benefit: | -\$ 0.00 |
| Service Period Start Date: | | Current Salary: | |
| Date Left Fund: | | Previous Salary: | |
| Member Code: | | Disability Benefit: | |
| Account Start Date: | | | |
| Account Type: | Pension | | |
| Account Description: | Pension | | |

Your Balance

Total Benefits: \$ 0.00

Preservation Components

| | | |
|----------------------------|-----|------|
| Preserved | | |
| Unrestricted Non Preserved | -\$ | 0.00 |
| Restricted Non Preserved | | |

Tax Components

| | | |
|----------|-----|------|
| Tax Free | \$ | - |
| Taxable | -\$ | 0.00 |

Your Detailed Account Summary

Opening balance at 01/07/2018 \$ 700,177.84

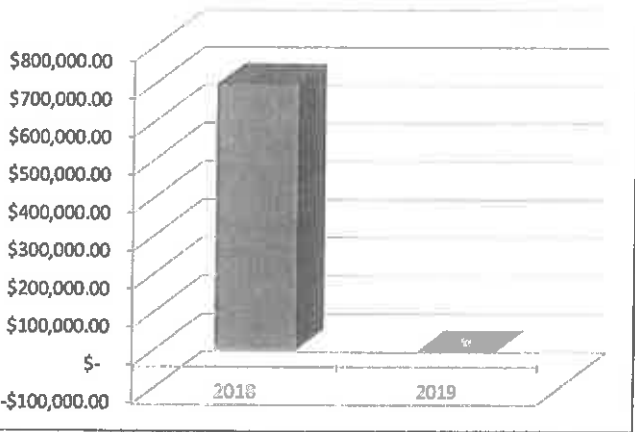
Increases to Member account during the period

- Employer Contributions
- Personal Contributions (concessional)
- Personal Contributions (non concessional)
- Government Co-Contributions
- Other Contributions
- Proceeds of Insurance Policies
- Transfers In
- Net Earnings
- Internal Transfer In

Decreases to Member account during the period

- Pensions paid
- Contributions Tax
- Income Tax
- No TFN Excess Contributions Tax
- Excess Contributions Tax
- Refund Excess Contributions
- Division 293 Tax
- Insurance Premiums Paid
- Management Fees
- Member Expenses
- Benefits Paid/Transfers Out
- Superannuation Surcharge Tax
- Internal Transfer Out -\$ 700,177.84

Closing balance at 30/06/2019 -\$ 0.00



**SIGN
HERE**

Signed by Member- **Gail Kerbel**

Signature: *G Kerbel*

**GAIL KERBEL SUPERANNUATION FUND
MEMBERS STATEMENT**

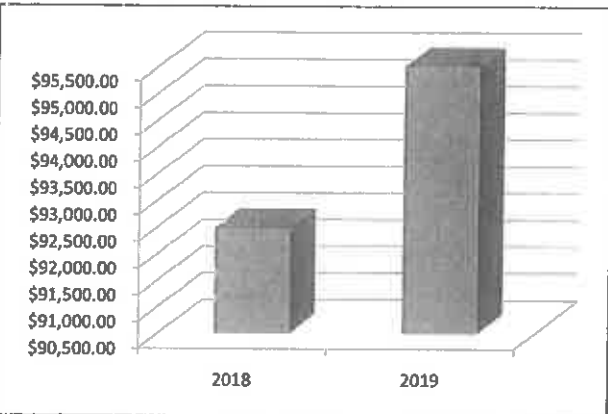
Gail Kerbel
2/138 WOODROW AVENUE
DIANELLA WA 6059

Your Details

| | | | |
|----------------------------|--------------|--------------------------|--------------|
| Date of Birth: | 17/09/1947 | Nominated Beneficiaries: | N/A |
| Age: | 70 | Vested Benefits: | \$ 95,499.36 |
| Date Joined Fund: | 23/02/2016 | Total Death Benefit: | \$ 95,499.36 |
| Service Period Start Date: | | Current Salary: | |
| Date Left Fund: | | Previous Salary: | |
| Member Code: | | Disability Benefit: | |
| Account Start Date: | | | |
| Account Type: | Accumulation | | |
| Account Description: | Accumulation | | |

Your Balance

| | | |
|--------------------------------|----|-----------|
| | \$ | |
| Total Benefits: | \$ | 95,499.36 |
| <u>Preservation Components</u> | | |
| Preserved | | |
| Unrestricted Non Preserved | \$ | 95,499.36 |
| Restricted Non Preserved | | |
| <u>Tax Components</u> | | |
| Tax Free | \$ | 85,190.00 |
| Taxable | \$ | 10,309.36 |



Your Detailed Account Summary

| | | |
|--|-----|------------|
| | \$ | |
| Opening balance at 01/07/2018 | \$ | 92,469.08 |
| <u>Increases to Member account during the period</u> | | |
| Employer Contributions | \$ | 1,781.45 |
| Personal Contributions (concessional) | | |
| Personal Contributions (non concessional) | \$ | 85,190.00 |
| Government Co-Contributions | | |
| Other Contributions | | |
| Proceeds of Insurance Policies | | |
| Transfers In | | |
| Net Earnings | \$ | 9,516.66 |
| Internal Transfer In | \$ | 700,177.84 |
| <u>Decreases to Member account during the period</u> | | |
| Pensions paid | | |
| Contributions Tax | -\$ | 267.22 |
| Income Tax | -\$ | 721.53 |
| No TFN Excess Contributions Tax | | |
| Excess Contributions Tax | | |
| Refund Excess Contributions | | |
| Division 293 Tax | | |
| Insurance Premiums Paid | | |
| Management Fees | | |
| Member Expenses | | |
| Benefits Paid/Transfers Out | | |
| Superannuation Surcharge Tax | | |
| Internal Transfer Out | -\$ | 792,646.92 |
| Closing balance at 30/6/2019: | \$ | 95,499.36 |



Signed by Member-

Gail Kerbel

Signature:

PART A Electronic Lodgment Declaration (Form I)

This declaration is to be completed where a taxpayer elects to use 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 your tax file number (TFN). We will use your TFN to identify you in our records. It is not an offence not to provide your TFN. However, you cannot lodge your income tax form 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

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

Year

Name



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.

Important: The tax law imposes heavy penalties for giving false or misleading information.

Signature

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.

The 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 will be made to the account specified.

Agent's reference number

Account Name:



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

Signature

Date

2019 Client substantiation declaration

I **confirm** that you have advised me that I must demonstrate that I have incurred an expense for income producing purposes. In addition, you have advised me of the stringent SUBSTANTIATION legislation I must satisfy in relation to work, car and business travel expenses.

In addition, you have informed me that I must obtain original receipts and keep them for a minimum of five years from the date my return is lodged. The receipts must contain the following details:

- name of supplier;
- amount of expense;
- nature of goods and services (noting the specific type of items purchased or expenditure incurred which I am able to personally record up to the date of lodgment of my return where not adequately noted by the supplier);
- date of expense (which I am able to personally record where not noted by the supplier); and
- the date of the documents.

Penalties to apply with incorrect returns

You have also advised me that additional tax, penalties, interest and possible prosecution action may be taken against me by the ATO if I provide details which lead to an incorrect tax return being lodged.

In addition, you have informed me that an important feature of the new tax agent services regime which commenced on 1 March 2010 is the provision of a "safe harbour" protection from penalties in certain circumstances for taxpayers who engage registered tax agents.

You have also advised me that in order to obtain the benefits of "safe harbour" protection, I must provide you with "all relevant taxation information" to enable accurate statements to be provided to the Australian Taxation Office.

Income from sources in and out of Australia for the year of income

You have advised me that as an Australian resident I must declare income from all sources, in **and out** of Australia, including net capital gains received, for the year of income in my tax return.

Apportionment

Where items are used for both business and private purposes, e.g., car, mobile telephone, home telephone, computer etc, I have records to verify my business usage claim. In addition, my employer will verify that it was necessary to incur such expenditure in earning my assessable income. Further, I have instructed you to prepare the return based on me being able to produce these records, if required.

Audit matters

I further confirm that:

- I. I am aware of the procedures to follow if a document is lost or destroyed;
- II. I may be required to verify any income or expense item noted in my return in the event of an ATO audit;
- III. I understand the Substantiation schedules I completed for all work, car and travel expense claims under self-assessment;
- IV. I understand that, for the purposes of obtaining "safe harbour" protection, it remains my responsibility to properly record matters relating to my tax affairs and to bring all of the relevant facts to your attention in order to show reasonable care; and
- V. I have read and understood the return prepared for me.

2019 Client substantiation declaration continued

I declare that:

- a. I have disclosed, and you have returned, all of the income including net capital gains which I have earned/received, for the 2019 income year.
- b. All income declared, claims for deductions and tax offsets/rebates included in my return are based on my specific instructions and advice that I satisfy the relevant taxation requirements.
- c. I have all receipts or documentation necessary to substantiate the above claims and I will make them available if required by the Tax Office; and
- d. You have clarified what written evidence (including car/travel records) will be required during an audit and penalties, (including prosecution) that may be applied if incorrect claims are identified in an audit situation.

Dated the 24th day of MAY 2020

Gail Kerbel
Gail Kerbel



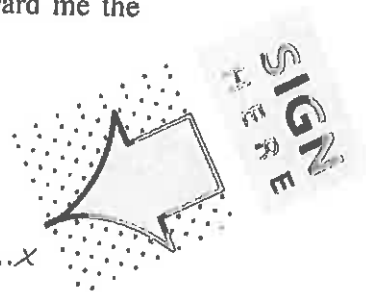
DEDUCTION AUTHORITY

TO: D. BAKER & ASSOCIATES PTY LTD

In relation to the Tax Year ending 30 June 2019 and in your capacity as my Tax Agent and Accountant I hereby authorise you to bank the Income Tax Refund cheque/s received on my behalf into your Trust Account.

I authorise you to deduct the amount of your current or outstanding fees of myself/spouse/partner/Related Business from my refund and to forward me the balance.

SIGNED.....
Gail Kerbel



Please complete section below should you want your refund to be paid direct into your bank account.

Name of account holder : _____

Name of Bank : _____

BSB Number: _____

Account Number: _____

Taxpayer's declaration

Read and sign the declaration after completing your tax return, including the Supplementary section, Business and professional items section and other schedules if applicable.

I declare that:

- the information provided to my registered tax agent for the preparation of this tax return is true and correct, and
- I authorise my registered tax agent to lodge this tax return.

Taxpayer's
Signature

Kerbel

Date: 4 05 20

Important: The tax law imposes heavy penalties for giving false or misleading information.

The ATO will issue your assessment based on your tax return. However, the ATO has some time to review your tax return, and issue an amended assessment if a review shows inaccuracies that change the assessment. The standard review period is two years but for some taxpayers it is four years.

Privacy:

The ATO is authorised by the Taxation Administration Act 1953 to request your tax file number (TFN). We will use your TFN to identify you in our records. It is not an offence not to provide your TFN. However if you do not provide your TFN, your assessment may be delayed.

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

Tax agent's declaration

I, **D BAKER & ASSOCIATES PTY LTD**

declare that this tax return has been prepared in accordance with information supplied by the taxpayer, that the taxpayer has given me a declaration stating that the information provided to me is true and correct and that the taxpayer has authorised me to lodge the tax return.

Agent's signature

[Signature box]

Date

Day Month Year
29/04/2020

Client's reference

KER09

Contact name

FARRELL MOSBACH

Agent's telephone number

Area code

08

Telephone number

92746637

Agent's reference number

74081009

Position held

[Empty box]

