

GAIL KERBEL SUPERANNUATION FUND

ABN 35 993 700 844

Comparative Trial Balance as at 30 June 2019

		2019	2019	2018	2018
		\$ Dr	\$ Cr	\$ Dr	\$ Cr
Income					
0567	Distribution from trusts		43,738.88	O-1.1	26,402.84
0575	Interest received		535.41	N-1.1	300.89
0584	Other income		101.50	N-1.2	
0601	Total capital gains		28,462.75	E-1.1	
0716.01	Employers contributions		1,781.45	M-1	1,457.55
0750.01	Members contributions		85,190.00	M-1	91,000.00
0940	Changes in NMV - Investments		25,483.81	E-1.1	46,896.63
Expenses					
1510	Accountancy Fees	1,210.00			1,358.50
1518	Actuarial Fees	110.00			110.00
1525	Administration expenses				149.13
1535	Audit fees	330.00	Q-1.1		
1536	ATO Supervisory Levy	259.00			259.00
1685	Filing fees	53.00			
1755	Investment Expenses	110.00			
1998.01	Income tax expense - Earnings	721.53			42.30
1999.01	Income tax expense - Contribution	267.22	B-3.5		218.70
Current Assets					
2001	Macquarie Account - 8288	308,804.86	D-1.7		3,088.17
2475	Sundry Debtors		A-2.2 #4		91,000.00
Non Current Assets					
2520	Vanguard Fixed Interest Index - VAF				149,389.50
2522	Vanguard Shares Index - VAS	602,098.20	E-1.1		545,398.88
Current Liabilities					
3325	Taxation	8,976.91	C-1.2		3,770.37

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

GAIL KERBEL SUPERANNUATION FUND

ABN 35 993 700 844

Comparative Trial Balance as at 30 June 2019


	2019 \$ Dr	2019 \$ Cr	2018 \$ Dr	2018 \$ Cr
Equity				
4000.01		92,469.08		192,595.80
4000.02		700,177.84		487,880.84
4052.01	792,646.92		192,595.80	
4054.02				192,595.80
4054.03		792,646.92		
4055.02	700,177.84			
4056.01		700,177.84		
4080.02			51,750.00	
4080.03	55,000.00			
	2,470,765.48	2,470,765.48	1,039,130.35	1,039,130.35
Net Profit		182,233.05		163,920.28

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Detail Job

Discussion for Job : GAIL KERBEL SELF MANAGED SUPERANNUATION FUND 2019 YEAR

Email : farrell.m@dbaker.com.au

Client	Time	Status	Note	Edit	File
D Baker & Associates Chartered Accountants and Business Advisors	05/03/2020 10:49:33	New Job	Please can you complete the the tax return, financial statements, full working papers and excel member statement for this SMSF for the 2019 financial year. Thank you.		



KAV PARTNERS

Query List

Client	Dbaker
End Client	Gail Kerbel Superannuation Fund
Year	2019
Query date	13-Mar-20

No	Account	Queries	Answer
1	Handitax	Please provide us with 2019 Handitax back up file. The file provided was not for Gail Kerbel SF, it was for Michael Blizzard SF.	See attached
2	Handiledger	Please also provide us with 2018 Handiledger back up file for comparatives and 2018 Tax Return for reference.	See attached
3	Suspense	Please provide us with information or supporting document for the following transactions deposited into bank account as below:	
		+ \$142.5 on 06/09/2018 with narration "DEPOSIT ATO ATO002000010227562"	Employer contribution
		+ \$385.94 on 06/11/2018 with narration "DEPOSIT ATO ATO009000010227836"	Employer contribution
		+ \$218.7 on 27/06/2019 with narration "DEPOSIT ATO ATO003000010733396"	Employer contribution
4	Investment	As per Investment Transfer form provided, there was 2,260 units transferred from Mrs Kebl to Gail Kerbel Super Fund with total consideration of \$176,137 (\$91,000 + \$85,137), but there was no amount withdrawn from bank account. Please advise they should be treated as member contribution. In case it should be treated as Member contribution, please advise the type of contribution (Please note that work test should be applied as member is over 65 age).	Please amend the 2018 Financials and tax return for the transfer of \$91,000. This can be shown as a non concessional contribution and a debtor on the balance sheet
		Transfer Form	In 2019 reverse the debtor and show as investment.
			The \$85137 must also be shown as a non concessional contribution in 2019 year.
			We have attached our 2018 Working papers to update.



STANDARD TRANSFER FORM

For Off-Market Transactions

Important: Please complete and post this original form to us ensuring that you retain the relevant legal documentation (eg. T&Cs, Privacy Policy) for your reference.

1. Full name of security / stock	VANGUARD AUSTRALIAN SHARES INDEX ETF	
2. Full Description of Securities	CLASS:	If not fully paid, paid to:
3. Quantity	WORDS: ONE THOUSAND, ONE HUNDRED & TEN	FIGURES: 1110
4. Full Name(s) of Seller(s) [Transferor(s)]	Surname(s) / Company Name: KERBEL Mr/Mrs/Miss: MRS Given Name(s): GAIL FAY A/C Designation (if required) < > PLEASE USE BLOCK LETTERS	
5. Full Postal Address of Seller(s) [Transferor(s)]	2/138 WOODROW AVE DIANELLA State WA Postcode 6059	
6. PID	7. SRN <input type="checkbox"/> or HIN <input checked="" type="checkbox"/> (please tick) Number: 68545927	8. Trading A/C 6303597
If this is a transfer of issuer sponsored holdings, have you completed Section 1 or Section 2, as appropriate, of the AML requirements <input type="checkbox"/> (please tick)		
9. Contact Details (Seller)	Work number	Mobile number
10. Consideration	\$A 85137.00	
11. Date of Purchase	10/10/2018	
12. Full Name(s) of Buyer(s) [Transferee(s)]	Surname(s) / Company Name: GAIL KERBEL SUPERANNUATION FUND Mr/Mrs/Miss: MRS Given Name(s): GAIL FAY A/C Designation (if required) < > PLEASE USE BLOCK LETTERS	
13. Full Postal Address of Buyer(s) [Transferee(s)]	2/138 WOODROW AVE DIANELLA State WA Postcode 6059	
14. PID	15. SRN <input type="checkbox"/> or HIN <input checked="" type="checkbox"/> (please tick) Number: 607728031	16. Trading A/C 258268
17. Contact Details (Buyer)	Work number	Mobile number
I/We the registered holder(s) and undersigned Seller(s) for the above consideration do hereby transfer to the above name(s) hereinafter called the Buyer(s) the securities as specified above standing in my/our name(s) in the books of the above named Company, subject to the several conditions on which I/we held the same at the time of signing hereof and I/we the Buyer(s) do hereby agree to accept the said securities to the same conditions. I/We have not received any notice of revocation of the Power of Attorney by death of the grantor or otherwise, under which this transfer is signed.		
18. Seller(s) [Transferor(s)] Sign Here	 Company Use Only <input type="checkbox"/> Sole Director <input type="checkbox"/> Director/Secretary <input type="checkbox"/> Director/Secretary PLEASE TICK Company Seal	
19. Date Signed (Seller)	10/10/2018	
20. Buyer(s) [Transferee(s)] Sign Here	 Company Use Only <input type="checkbox"/> Sole Director <input type="checkbox"/> Director/Secretary <input type="checkbox"/> Director/Secretary PLEASE TICK Company Seal	
21. Date Signed (Buyer)	10/10/2018	
Any alterations made to this form MUST be initialled by both the Buyer(s) and the Seller(s). The use of correction fluid or tape renders the form invalid. Any increase to the amount of securities being transferred is not acceptable, even if initialled.		
Your payment options are • Direct Debit from the bank account nominated on your Trading A/C OR • Cheque (to be attached to form)		



STANDARD TRANSFER FORM

For Off-Market Transactions


Important: Please complete and post this original form to us ensuring that you retain the relevant legal documentation (eg. T&Cs, Privacy Policy) for your reference.

1. Full name of security / stock	VANGUARD AUSTRALIAN SHARES INDEX ETF	
2. Full Description of Securities	CLASS:	If not fully paid, paid to:
3. Quantity	WORDS: ONE THOUSAND & ONE HUNDRED & FIFTY	FIGURES: 1,150
4. Full Name(s) of Seller(s) [Transferor(s)]	Surname(s) / Company Name: KERBEL Mr/Mrs/Miss: MRS Given Name(s): GAIL FAY A/C Designation (if required) < > PLEASE USE BLOCK LETTERS	
5. Full Postal Address of Seller(s) [Transferor(s)]	2/138 WOODROW AVE DIANELLA WA State WA Postcode 6059	
6. PID	7. SRN <input type="checkbox"/> or HIN <input checked="" type="checkbox"/> (please tick) Number: 68545927	8. Trading A/C 6303597
If this is a transfer of issuer sponsored holdings, have you completed Section 1 or Section 2, as appropriate, of the AML requirements <input type="checkbox"/> (please tick)		
9. Contact Details (Seller)	Work number	Mobile number
10. Consideration	\$A 91,000	
11. Date of Purchase	08/12/2014	
12. Full Name(s) of Buyer(s) [Transferee(s)]	Surname(s) / Company Name: GAIL KERBEL SUPERANNUATION FUND Mr/Mrs/Miss: MRS Given Name(s): GAIL FAY A/C Designation (if required) < > PLEASE USE BLOCK LETTERS	
13. Full Postal Address of Buyer(s) [Transferee(s)]	2/138 WOODROW AVE DIANELLA State WA Postcode 6059	
14. PID	15. SRN <input type="checkbox"/> or HIN <input checked="" type="checkbox"/> (please tick) Number: 607728031	16. Trading A/C 258268
17. Contact Details (Buyer)	Work number	Mobile number
I/We the registered holder(s) and undersigned Seller(s) for the above consideration do hereby transfer to the above name(s) hereinafter called the Buyer(s) the securities as specified above standing in my/our name(s) in the books of the above named Company, subject to the several conditions on which I/we held the same at the time of signing hereof and I/we the Buyer(s) do hereby agree to accept the said securities to the same conditions. I/We have not received any notice of revocation of the Power of Attorney by death of the grantor or otherwise, under which this transfer is signed.		
18. Seller(s) [Transferor(s)] Sign Here	 Company Use Only <input type="checkbox"/> Sole Director <input type="checkbox"/> Director/Secretary <input type="checkbox"/> Director/Secretary PLEASE TICK Company Seal	
19. Date Signed (Seller)	22/6/2018	
20. Buyer(s) [Transferee(s)] Sign Here	 Company Use Only <input type="checkbox"/> Sole Director <input type="checkbox"/> Director/Secretary <input type="checkbox"/> Director/Secretary PLEASE TICK Company Seal	
21. Date Signed (Buyer)	22/6/2018	
Any alterations made to this form MUST be initialled by both the Buyer(s) and the Seller(s). The use of correction fluid or tape renders the form invalid. Any increase to the amount of securities being transferred is not acceptable, even if initialled.		
Your payment options are • Direct Debit from the bank account nominated on your Trading A/C OR • Cheque (to be attached to form)		

Detail Job

Discussion for Job : GAIL KERBEL SELF MANAGED SUPERANNUATION FUND 2019 YEAR

Email : farrell.m@dbaker.com.au

Client	Time	Status	Note	Edit	File
D Baker & Associates Chartered Accountants and Business Advisors	20/04/2020 19:31:47	Query answer	Please note for 2019 that VAS transfer was signed on 22/6/2018 and not 8/12/2014 as per your schedule. this will effect the calculation of the capital gain. Please update your schedule and calculation. ✓		
D Baker & Associates Chartered Accountants and Business Advisors	20/04/2020 19:29:34	Query answer	Attached find amended Actuarial certif for 2018 year. Please update working papers and prepare tax return for 2018. Please also prepare the members statement for 2018 year in our standard format for signing. ✓ Once done then please complete 2019. Please commute members pension balance at 1/7/2018 to accumulation and then commute full members accumulation balance at 2/7/18 to pension phase. ✓ Appreciate if you could give this urgent attention. regards Farrell		

1/ Please note that there was \$53 of ASIC fee payment on 16/05/2019 through personal bank account so it was recorded as member non - concessional contribution up to this stage.

2/ Member of the fund had pension and accumulation accounts during 2019 so actuarial certificate need to be applied.

GAIL KERBEL SUPERANNUATION FUND

ABN 35 993 700 844

Detailed Operating Statement

For the year ended 30 June 2019

	Note	2019 \$	2018 \$
Revenue			
Employers contributions	M-1	1,781.45	1,457.55
Members contributions	M-1	85,190.00	91,000.00
Distribution from trusts	O-1.1	43,738.88	26,402.84
Interest received	N-1.1	535.41	300.89
Other income	N-1.2	101.50	0.00
Total capital gains	E-1.1 ↑	28,462.75	0.00
Changes in NMV - Investments	E-1.1 ↓	25,483.81	46,896.63
Total revenue		<u>185,293.80</u>	<u>166,057.91</u>
Expenses			
Accountancy Fees		1,210.00	1,358.50
Actuarial Fees		110.00	110.00
Administration expenses		0.00	149.13
Audit fees		330.00	0.00
ATO Supervisory Levy		259.00	259.00
Filing fees		53.00	0.00
Investment Expenses		110.00	0.00
Total expenses	Q-1.1	<u>2,072.00</u>	<u>1,876.63</u>
Benefits Accrued as a Result of Operations Before Income Tax		183,221.80	164,181.28
Income tax expense	6 B-3.5	988.75	261.00
Benefits Accrued as a Result of Operations	7	<u><u>182,233.05</u></u>	<u><u>163,920.28</u></u>

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

GAIL KERBEL SUPERANNUATION FUND

ABN 35 993 700 844

Detailed Statement of Financial Position as at 30 June 2019

	2019 \$	2018 \$
Investments		
Vanguard Fixed Interest Index - VAF	0.00	149,389.50
Vanguard Shares Index - VAS	602,098.20	545,398.88
Total Investments	E-1.1 602,098.20	694,788.38
Other Assets		
Macquarie Account - 8288	D-1.7 308,804.86	3,088.17
Sundry Debtors	0.00	91,000.00
Total other assets	308,804.86	94,088.17
Total assets	910,903.06	788,876.55
Liabilities		
Taxation	C-1.2 (8,976.91)	(3,770.37)
Total liabilities	(8,976.91)	(3,770.37)
Net Assets Available to Pay Benefits	919,879.97	792,646.92
Represented by:		
Liability for Accrued Members' Benefits		
Allocated to members' accounts	B-3.5 919,879.97	792,646.92
	919,879.97	792,646.92

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GAIL KERBEL SUPERANNUATION FUND

ABN 35 993 700 844

Member's Information Statement

For the year ended 30 June 2019

	2019	2018
	\$	\$
Gail Kerbel - Accumulation		
Opening balance - Members fund	92,469.08	192,595.80
Allocated earnings	9,516.66	272.53
Employers contributions	1,781.45	1,457.55
Members contributions	85,190.00	91,000.00
Income tax expense - Earnings	(721.53)	(42.30)
Income tax expense - Contribution	(267.22)	(218.70)
Transfer to pension	(792,646.92)	(192,595.80)
Transfer from pension	700,177.84	0.00
Balance as at 30 June 2019	<u>95,499.36</u>	<u>92,469.08</u>
Withdrawal benefits at the beginning of the year	92,469.08	192,595.80
Withdrawal benefits at 30 June 2019	95,499.36	92,469.08

B-3.5

Withdrawal Benefit

Your withdrawal benefit is the amount you are entitled to on resignation or retirement and represent the sum of:

- member contributions
- superannuation guarantee contributions
- award contributions
- other employer contributions made on your behalf

and earnings (after income tax) associated with the above contributions.

The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce on or after age 55. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

Contact Details

If you require further information on your withdrawal benefit please contact Gail Kerbel or write to The Trustee, GAIL KERBEL SUPERANNUATION FUND.

GAIL KERBEL SUPERANNUATION FUND

ABN 35 993 700 844

Member's Information Statement

For the year ended 30 June 2019

	2019	2018
	\$	\$
Gail Kerbel - Pension		
Opening balance - Members fund	700,177.84	487,880.84
Allocated earnings	0.00	71,451.20
Transfer from accumulation	0.00	192,595.80
Transfer to accumulation	(700,177.84)	0.00
Benefits paid	0.00	(51,750.00)
Balance as at 30 June 2019	0.00	700,177.84
Withdrawal benefits at the beginning of the year	700,177.84	487,880.84
Withdrawal benefits at 30 June 2019	0.00	700,177.84

Withdrawal Benefit

Your withdrawal benefit is the amount you are entitled to on resignation or retirement and represent the sum of:

- member contributions
- superannuation guarantee contributions
- award contributions
- other employer contributions made on your behalf

and earnings (after income tax) associated with the above contributions.

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GAIL KERBEL SUPERANNUATION FUND

ABN 35 993 700 844

Member's Information Statement

For the year ended 30 June 2019

	2019 \$	2018 \$
Gail Kerbel - Pension 2		
Allocated earnings	86,733.69	0.00
Transfer from accumulation	792,646.92	0.00
Benefits paid	(55,000.00)	0.00
Balance as at 30 June 2019	824,380.61	0.00
Withdrawal benefits at the beginning of the year	0.00	0.00
Withdrawal benefits at 30 June 2019	824,380.61	0.00

Withdrawal Benefit

Your withdrawal benefit is the amount you are entitled to on resignation or retirement and represent the sum of:

- member contributions
- superannuation guarantee contributions
- award contributions
- other employer contributions made on your behalf

and earnings (after income tax) associated with the above contributions.

The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce on or after age 55. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

Contact Details

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GAIL KERBEL SUPERANNUATION FUND

ABN 35 993 700 844

Member's Information Statement

For the year ended 30 June 2019

	2019	2018
	\$	\$
Amounts Allocatable to Members		
Yet to be allocated at the beginning of the year	0.00	0.00
Benefits accrued as a result of operations as per the operating statement	182,233.05	163,920.28
Transfer to pension	(792,646.92)	(192,595.80)
Transfer from accumulation	0.00	192,595.80
Transfer from accumulation	792,646.92	0.00
Transfer to accumulation	(700,177.84)	0.00
Transfer from pension	700,177.84	0.00
Benefits paid	0.00	(51,750.00)
Benefits paid	(55,000.00)	0.00
Amount allocatable to members	<u>127,233.05</u>	<u>112,170.28</u>
Allocation to members		
Gail Kerbel - Accumulation	3,030.28	(100,126.72)
Gail Kerbel - Pension	(700,177.84)	212,297.00
Gail Kerbel - Pension 2	824,380.61	0.00
Total allocation	<u>127,233.05</u>	<u>112,170.28</u>
Yet to be allocated	<u>0.00</u>	<u>0.00</u>
	<u>127,233.05</u>	<u>112,170.28</u>
Members Balances		
Gail Kerbel - Accumulation	95,499.36	92,469.08
Gail Kerbel - Pension	0.00	700,177.84
Gail Kerbel - Pension 2	824,380.61	0.00
Allocated to members accounts	<u>919,879.97</u>	<u>792,646.92</u>
Yet to be allocated	<u>0.00</u>	<u>0.00</u>
Liability for accrued members benefits	<u>919,879.97</u>	<u>792,646.92</u>

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Member Movement Worksheet

Client Dbaker
End Client Gail Kerbel Superannuation Fund
Year 2019

	Amount	Ref
Benefits accrued as a result of operations before income tax	183,221.80	B-1
Less: Contributions by Employer	(1,781.45)	M-1
Less: Contributions by Member	(85,190.00)	M-1
Allocated Earnings	96,250.35	
Gross tax	953.55	C-1.1
W/off Foreign Tax Credit not used (Tax Exempt: \$38.18 * 92.2% C-1.6)	35.20	
Adjust tax	-	
Less: Income Tax on Contributions	(267.22)	
	721.53	

	DOB	Aged at 01/07/2018	Opening balance	
Gail Kerbel (Accumulation)	17/09/1947	70	92,469.08	0.116659
Gail Kerbel (Pension)	17/09/1947	70	700,177.84	0.883341
Gail Kerbel (Pension 2)	17/09/1947	70	-	-
			792,646.92	1.00

Member Account	Gail Kerbel (Accumulation)	Gail Kerbel (Pension)	Gail Kerbel (Pension 2)	Total	Ref
Opening balance	92,469.08	700,177.84		792,646.92	
Transfer from Pension on 01/07/2018	700,177.84			700,177.84	
Transfer to Accumulation on 01/07/2018		(700,177.84)		(700,177.84)	A-2.4
Transfer to Pension on 02/07/2018	(792,646.92)		792,646.92	-	
Contributions by Employer	1,781.45			1,781.45	M-1
Contributions by Member	85,190.00			85,190.00	M-1
Pension Paid			(55,000.00)	(55,000.00)	B-3.5
Allocated Earnings	9,516.66		86,733.69	96,250.35	
Income Tax on Contribution	(267.22)			(267.22)	
Income Tax on Earnings	(721.53)			(721.53)	
	3,030.28	(700,177.84)	824,380.61	127,233.05	
TOTAL	95,499.36	-	824,380.61	919,879.97	

Minimum Pension (>= 5%)	39,632.00	
Pension Paid	55,000.00	B-3.5

Tax free of old pension at 01/07/2018: 0%
 Tax free of accum at 01/07/2018: \$91,000/\$92,469.08 = 98.41 %
 -
 Tax free of accum after rollback pension: \$91,000/792,646.92 = 11.48%
 Tax free of new pension: 11.48%



KAV PARTNERS

Pension

Client	Dbaker
End Client	Gail Kerbel Superannuation Fund
Year	2019

Date	Transaction	Amount	Ref
01/08/2018	MIN PENSION	5,000.00	D-1.1
07/09/2018	MIN PENSION	5,000.00	D-1.2
01/10/2018	MIN PENSION	5,000.00	D-1.2
01/11/2018	MIN PENSION	5,000.00	D-1.2
30/11/2018	MIN PENSION	5,000.00	D-1.2
31/12/2018	MIN PENSION	5,000.00	D-1.2
01/02/2019	MIN PENSION	5,000.00	D-1.5
01/03/2019	MIN PENSION	5,000.00	D-1.5
01/04/2019	MIN PENSION	5,000.00	D-1.6
01/05/2019	MIN PENSION	5,000.00	D-1.6
31/05/2019	MIN PENSION	5,000.00	D-1.6
	<u>Total Pension</u>	<u>55,000.00</u>	



Tax Reconciliation

Client Dbaker
End Client Gail Kerbel Superannuation Fund
Year 2019

		Amount	Ref
Benefits accrued as a result of operations before income tax		183,222.00	B-1
Less:			
Non Concessional Contribution	85,190.00		M-1
Change in MV	25,484.00		E-1.1
Accounting capital gains/losses	28,463.00		E-1.1
Accounting Distribution	43,739.00		O-1.1
		182,876.00	
Add:			
Taxable Capital gains	18,975.00		E-1.1
Taxable Distribution	39,397.00		O-1.1
Foreign Income	983.00		O-1.1
CG from Distribution	756.00		O-1.1
		60,111.00	
Taxable Income before exempt		60,457.00	
Less:			
Exempt pension income/expenses	54,100.00		
Taxable Income		6,357.00	
Gross tax(15%)		953.55	
Franking Credit - Distribution	(9,947.43)		O-1.1
Foreign Tax Credit - Distribution (Taxable: \$38.18 * 7.8%)	(2.98)		O-1.1
		(9,950.41)	
Add: Supervisory Levy		259.00	
		259.00	

Amount due for 2018-2019 (8,737.86)

Exempt Proportion 92.20% **C-1.6** **Taxable Proportion** 7.80% **C-1.6**

Revenue	Items	Exempt Amount	Taxable Amount
Employer Contribution	1,781.45		1,781.45
Gross trust distribution	39,396.88	36,323.92	3,072.96
Other Income	101.50	93.58	7.92
Interest Received	535.41	493.65	41.76
Taxable Capital gains	18,975.17	17,495.10	1,480.06
CG from Distribution	756.24	697.25	58.99
Foreign Income	983.37	906.67	76.70
Total income	62,530.02	56,010.18	6,519.84
Expenses			
Accountancy fee	1,210.00	1,115.62	94.38
Administration Costs	110.00	101.42	8.58
ATO Levy	259.00	238.80	20.20
Audit fee	330.00	304.26	25.74
Filing fee	53.00	48.87	4.13
Investment Expense	110.00	101.42	8.58
Total Expense	2,072.00	1,910.38	161.62
Total	60,458.02	-	54,099.79



KAV PARTNERS

Income Tax Worksheet

Client	Dbaker
End Client	Gail Kerbel Superannuation Fund
Year	2019

		Ref
Opening balance	3,770.37	
ATO Levy	(259.00)	
2017 Tax Paid	4,017.05	C-1.3
2018 Tax Refund	(8,525.37)	C-1.3
PAYG Q4/2018	977.00	C-1.4
ITA Balance	(19.95)	C-1.3
2019 Income Tax	953.55	C-1.1
Franking Credit - Distribution	(9,947.43)	O-1.1
Foreign Tax Credit - Distribution	(2.98)	O-1.1
	(9,950.41)	
Total provision for income tax	(8,976.91)	

Income tax 002

Processed Date	Effective Date	Description	Debit(DR)	Credit(CR)	Running Balance
30 May 2019	4 Jun 2019	EFT refund for Income Tax for the period from 01 Jul 17 to 30 Jun 18	\$8,525.37		\$0.00
29 May 2019	29 May 2019	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 17 to 30 Jun 18		\$8,525.37	\$8,525.37 CR
26 Jul 2018	26 Jul 2018	Remission of general interest charge (GIC)		\$22.74	\$0.00
26 Jul 2018	26 Jul 2018	General interest charge (GIC) calculated from 01 Jul 18 to 25 Jul 18	\$22.74		\$22.74 DR
26 Jul 2018	25 Jul 2018	Payment received		\$4,017.05	\$0.00
7 Mar 2018	2 Jul 2018	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 16 to 30 Jun 17	\$4,017.05		\$4,017.05 DR

Activity statement 004

Processed Date	Effective Date	Description	Debit(DR)	Credit(CR)	Running Balance
5 Aug 2018	30 Jul 2018	Original Activity Statement for the period ending 30 Jun 18			\$0.00
5 Aug 2018	30 Jul 2018	- PAYG Instalments	\$977.00		\$0.00
24 Jul 2018	23 Jul 2018	Payment		\$977.00	\$977.00 CR
10 Jun 2018	30 Apr 2018	Original Activity Statement for the period ending 31 Mar 18			\$0.00
10 Jun 2018	30 Apr 2018	- PAYG Instalments	\$977.00		\$0.00
29 Mar 2018	28 Mar 2018	Payment		\$977.00	\$977.00 CR



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1300 546 300
02 8096 5901

26 April 2020

Certificate No. 1911644.1

The Trustees
Gail Kerbel Superannuation fund

Dear Trustees,

SECTION 295-390 ACTUARIAL CERTIFICATE

This Actuarial Certificate is prepared for Gail Kerbel Superannuation fund for the financial year ending 30 June 2019. It complies with The Institute of Actuaries of Australia Professional Standard 406.

Information I have relied upon

This Actuarial Certificate relies upon information provided to us by D Baker and Associates Pty Ltd on behalf of the Trustees of Gail Kerbel Superannuation fund. The key information I have relied upon is shown in Appendix 1.

You have stated that:

- Any assets segregated by election (using separate asset pools) have been removed from the data entered.
- The Fund has met the Minimum Pension Standards. That is, the required minimum amount has been withdrawn from the pension during the financial year.
- The types of pensions in the Fund include Allocated Pensions, Market-linked pensions, Term allocated pensions and Account based pensions. They do not include Defined Benefits pensions.
- The pensions valued meet the requirements to be considered Retirement Superannuation Income Streams under the Income Tax Assessment Act 1997.

My calculations have been based on draft financial statements. If any information provided, as shown in Appendix 1, changes materially then you should revise that information and obtain an updated Actuarial Certificate. If you don't have login details then you can contact Lime Actuarial to obtain your login details. There is no charge for updating your Actuarial Certificate.

Exempt proportion

The fund had unsegregated assets during these periods:

- 1 July 2018 to 30 June 2019

For the remainder of the year (if applicable), all assets were segregated. During the period where there were unsegregated assets, the exempt proportion of assessable income is calculated as follows:

	Start of year	End of year	Average
Unsegregated Retirement Income Stream Liabilities	\$700,178	\$815,898*	\$763,265
Unsegregated Superannuation liabilities	\$792,647	\$911,800*	\$827,834
Exempt Proportion			92.20%

*Estimate

The estimated net assets at 30 June 2019 were \$911,800.

The average liabilities are calculated with regard to all transactions taking place during the period in which there were unsegregated assets.

I certify that **92.20%** of investment income earned by the fund during the year ended 30 June 2019 and relating to unsegregated assets, is exempt from tax. The specific exempt percentages for each member are:

	Gail Kerbel	Reserves	Total
Tax exempt %	92.20%	0.00%	92.20%
Taxable %	7.80%	0.00%	7.80%

Adequacy

By definition, the value of assets and liabilities of account based income streams must be equal. Therefore I am satisfied that the value of assets at 30 June 2019 is sufficient to meet the fund's liabilities as they fall due.

Yours sincerely,



Greg Einfeld MEd, MBA
Fellow of the Institute of Actuaries of Australia

APPENDIX 1: INFORMATION YOU HAVE PROVIDED

Fund details

Fund name	Gail Kerbel Superannuation fund
Fund ABN	35993700844
Trustee Type	Corporate
Trustee name	Gail Kerbel Pty Ltd
Financial Year	2018-2019
Fund established during the financial year?	No
Fund wound up during the financial year?	No
Are there any assets segregated by election?	No

Member details

Member name	Date of birth	Joined during this year?	Exited the fund?	Exit the fund as a result of death?
Gail Kerbel	17/09/1947	No	No	No

Opening Balances

Name	Non Retirement Balance	Retirement Balance	Fund Reserves
Gail Kerbel	\$92,469.00	\$700,178.00	N/A
Reserve	N/A	N/A	\$0.00

Member Cash (External) Transactions

Transaction Type	Date	Amount	Member
Non-Concessional Contribution	10/10/2018	\$85,190.00	Gail Kerbel
Concessional Contribution	31/12/2018	\$1,781.00	Gail Kerbel
Retirement Withdrawal	31/12/2018	\$55,000.00	Gail Kerbel

Non Cash (Internal) Transactions

Transaction Type	Date	Member	Amount
Retirement Pension Commutation	01/07/2018	Gail Kerbel	\$700,178.00
Account Based Pension Commencements	02/07/2018	Gail Kerbel	\$792,647.00

Other Super Funds Opening Balances

Name	Non Retirement Balance	Retirement Balance
Gail Kerbel	\$0.00	\$0.00

Closing Balances

Date	Amount
30/6/2019	\$911,800.00*

*Estimate

APPENDIX 2:

Description of Member Cash Transaction Types

Transaction Type	Includes
Concessional Contribution	One off and regular Concessional contributions
Non-Concessional Contribution	Non-Concessional Contributions
Transfer In	Transfers from outside the fund into accumulation accounts including Rollovers In and Insurance claims received.
Non Retirement Withdrawal	One off and regular amounts paid out of the fund from TTR accounts where the member has not met a condition of release and from accumulation accounts. Includes lump sum benefits, death benefits, rollovers out, insurance premiums, and pension drawdowns from TTR accounts where the member has not met a condition of release.
Retirement Withdrawal	One off and regular amounts paid out of the fund from TTR accounts where the member has met a condition of release and from Account Based Pension accounts. Includes pension drawdowns, lump sum benefits, death benefits, rollovers out, insurance premiums.

Description of Non-Cash Transaction Types

Transaction Type	Includes
Account Based Pension Commencements	Account Based Pensions commenced during the financial year. Do not include pensions commenced in previous years, these are shown as opening balances. Do not include TTR Pensions. An Account Based Pension commencement involves transferring member balances from Accumulation to Account Based Pension.
Retirement Pension Commutation	Retirement Pensions ceased either in part or in entirety, where balances are transferred from Retirement (TTR pension where a condition of release has been met, and Account Based Pension) to Accumulation.
Retirement Pension Reversion	Transfers of a retirement pension balance from a deceased member to a surviving spouse.
Conversions from TTR to Retirement Pension	Conversion of a TTR to a Retirement Pension when a member meets a condition of release.
Contribution Split	Contributions which are split from one spouse to another. The amount split will be up to 85% of the original concessional contribution. Note that the original concessional contribution will also be shown on this form if it took place in the same year.
Transfers from Reserves to Non Retirement	Transfer from reserve account to a member Accumulation account or TTR pension.
Transfers from Reserves to Retirement	Transfer from reserve account to a member TTR pension where a condition of release has been met or Account Based Pension.

APPENDIX 3: ASSUMPTIONS

I have assumed that all transactions occur before investment income is earned each day

No assumptions are required to calculate the rate of increase in pension liability and earning rate as by definition, the value of assets and liabilities of account based income streams must be equal.

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 977 655 315

Year 2019

Name of partnership, trust, fund or entity GAIL KERBEL 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 00000000

Account Name GAIL KERBEL SUPERANNUATION 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

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Use Agent
address details?

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) 182512 Fund account number 965338288

Fund account name (for example, J&Q Citizen ATF J&Q Family SF) GAIL KERBEL SUPERANNUATION FUND

I would like my tax refunds made to this account. Y 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) 977 655 315

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 Day Month Year

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 56,010 C-1.1

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** Y N Print Y for yes or N for no.

Have you applied an exemption or rollover? **M** Y 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** **O-1.1**

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

Gross interest **C** **N-1.1**

Forestry managed investment scheme income **X**

Gross foreign income **D1**

Net foreign income **D** Loss **O-1.1**

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

Transfers from foreign funds **F** Number

Gross payments where ABN not quoted **H** **C-1.1**

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** **M-1.1**
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**

* Other income **S** Code **N-1.2**

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

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

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

GROSS INCOME **W** Loss

Exempt current pension income **Y** **C-1.1**

TOTAL ASSESSABLE INCOME **V** Loss

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="26"/>	H2 <input type="text" value="304"/>	C-1.1
Investment expenses	I1 <input type="text" value="9"/>	I2 <input type="text" value="101"/>	
Management and administration expenses	J1 <input type="text" value="127"/>	J2 <input type="text" value="1,505"/>	
Forestry managed investment scheme expense	U1 <input type="text"/>	U2 <input type="text"/>	
Other amounts	L1 <input type="text"/>	L2 <input type="text"/>	
Tax losses deducted	M1 <input type="text"/>		
	Code <input type="text"/>		Code <input type="text"/>
TOTAL DEDUCTIONS		TOTAL NON-DEDUCTIBLE EXPENSES	
	N <input type="text" value="162"/> (Total A1 to M1)	Y <input type="text" value="1,910"/> (Total A2 to L2)	
#TAXABLE INCOME OR LOSS		TOTAL SMSF EXPENSES	
	O <input type="text" value="6,357"/> <small>Loss <input type="text"/></small> (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)	Z <input type="text" value="2,072"/> (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="6,357"/>	
	(an amount must be included even if it is zero)	
#Tax on taxable income	T1 <input type="text" value="953.55"/>	
	(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="953.55"/>	
	(T1 plus J)	

Foreign income tax offset C1 <input type="text" value="2.98"/> O-1.1	Non-refundable non-carry forward tax offsets C <input type="text" value="2.98"/> (C1 plus C2)
Rebates and tax offsets C2 <input type="text"/>	

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

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

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

Complying fund's franking credits tax offset E1 <input type="text" value="9,947.43"/> O-1.1	Refundable tax offsets E <input type="text" value="9,947.43"/> (E1 plus E2 plus E3 plus E4)
No-TFN tax offset E2 <input type="text"/>	
National rental affordability scheme tax offset E3 <input type="text"/>	
Exploration credit tax offset E4 <input type="text"/>	

#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

Credit for tax withheld – foreign resident withholding (excluding capital gains)

H2

Credit for tax withheld – where ABN or TFN not quoted (non-individual)

H3

Credit for TFN amounts withheld from payments from closely held trusts

H5

Credit for interest on no-TFN tax offset

H6

Credit for foreign resident capital gains withholding amounts

H8

Eligible credits

H

(H1 plus H2 plus H3 plus H5 plus H6 plus H8)

#Tax offset refunds

(Remainder of refundable tax offsets).

I

(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

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	MRS	Member'sTFN	961 302 259
Family name	KERBEL		1
First given name	GAIL		Account status
Other given names			0 Code
Date of birth	17/09/1947	If deceased, date of death	

Contributions

OPENING ACCOUNT BALANCE 792,646.92

Refer to instructions for completing these labels	Proceeds from primary residence disposal
Employer contributions	H
A 1,781.45	Receipt date
ABN of principal employer	H
A1	Assessable foreign superannuation fund amount
Personal contributions	I
B 85,190.00	Non-assessable foreign superannuation fund amount
CGT small business retirement exemption	J
C	Transfer from reserve: assessable amount
CGT small business 15-year exemption amount	K
D	Transfer from reserve: non-assessable amount
Personal injury election	L
E	Contributions from non-complying funds and previously non-complying funds
Spouse and child contributions	T
F	Any other contributions (including Super Co-contributions and low Income Super Contributions)
Other third party contributions	M
G	
TOTAL CONTRIBUTIONS N 86,971.45	
(Sum of labels A to M)	

B-3.5

Other transactions

Accumulation phase account balance	Allocated earnings or losses	O 95,261.60	Loss
S1 95,499.36	Inward rollovers and transfers	P	
Retirement phase account balance - Non CDBIS	Outward rollovers and transfers	Q	Code
S2 824,380.61	Lump Sum payment	R1	
Retirement phase account balance - CDBIS	Income stream payment	R2 55,000.00	Code M
S3 0.00			
0 TRISCount	CLOSING ACCOUNT BALANCE S 919,879.97		
	S1 plus S2 plus S3		
	Accumulation phase value	X1 95,499.36	
	Retirement phase value	X2 824,380.61	
	Outstanding limited recourse borrowing arrangement amount	Y	

Section H: **Assets and liabilities**

15 ASSETS

15a Australian managed investments

Listed trusts	A	<input type="text" value="602,098"/>
Unlisted trusts	B	<input type="text"/>
Insurance policy	C	<input type="text"/>
Other managed investments	D	<input type="text"/>

15b Australian direct investments

Cash and term deposits	E	<input type="text" value="308,805"/>
Debt securities	F	<input type="text"/>
Loans	G	<input type="text"/>
Listed shares	H	<input type="text"/>
Unlisted shares	I	<input type="text"/>

Limited recourse borrowing arrangements	
Australian residential real property	J1 <input type="text"/>
Australian non-residential real property	J2 <input type="text"/>
Overseas real property	J3 <input type="text"/>
Australian shares	J4 <input type="text"/>
Overseas shares	J5 <input type="text"/>
Other	J6 <input type="text"/>

Limited recourse borrowing arrangements	J	<input type="text" value="0"/>
---	----------	--------------------------------

Non-residential real property	K	<input type="text"/>
Residential real property	L	<input type="text"/>
Collectables and personal use assets	M	<input type="text"/>
Other assets	O	<input type="text" value="8,976"/>

B-2

15c Other investments

Crypto-Currency	N	<input type="text"/>
-----------------	----------	----------------------

15d Overseas direct investments

Overseas shares	P	<input type="text"/>
Overseas non-residential real property	Q	<input type="text"/>
Overseas residential real property	R	<input type="text"/>
Overseas managed investments	S	<input type="text"/>
Other overseas assets	T	<input type="text"/>

TOTAL AUSTRALIAN AND OVERSEAS ASSETS (Sum of labels A to T)	U	<input type="text" value="919,879"/>
---	----------	--------------------------------------

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 type="text"/>	
Permissible temporary borrowings	V2	<input type="text"/>	
Other borrowings	V3	<input type="text"/>	
			Borrowings V <input type="text"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		W	<input type="text" value="919,879"/> B-2
Reserve accounts		X	<input type="text"/>
Other liabilities		Y	<input type="text"/>
TOTAL LIABILITIES		Z	<input type="text" value="919,879"/>

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains	H	<input type="text"/>
Total TOFA losses	I	<input 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

Preferred trustee or director contact details:

Title

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

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

TAX AGENT'S DECLARATION:

I,

declare that the Self-managed superannuation fund annual return 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

Tax agent's contact details

Title

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Tax agent number Reference number

Sensitive (when completed)

Capital gains tax (CGT) schedule

2019

Use in conjunction with company, trust, fund or self-managed superannuation fund annual return.
For instructions on how to complete this schedule refer to the publication Guide to capital gains tax.

Tax file number (TFN) **977 655 315**

Taxpayer's name **GAIL KERBEL SUPERANNUATION FUND**

Australian Business Number (ABN) **35 993 700 844**

1 Current year capital gains and capital losses

	Capital gain		Capital loss
Shares in companies listed on an Australian securities exchange	A \$ <input type="text"/>		K \$ <input type="text"/>
Other shares	B \$ <input type="text"/>		L \$ <input type="text"/>
Units in unit trusts listed on an Australian securities exchange	C \$ <input type="text" value="28,462"/> O-1.1		M \$ <input type="text"/>
Other units	D \$ <input type="text"/>		N \$ <input type="text"/>
Real estate situated in Australia	E \$ <input type="text"/>		O \$ <input type="text"/>
Other real estate	F \$ <input type="text"/>		P \$ <input type="text"/>
Amount of capital gains from a trust (including a managed fund)	G \$ <input type="text" value="1,134"/> O-1.1		
Collectables	H \$ <input type="text"/>		Q \$ <input type="text"/>
Other CGT assets and any other CGT events	I \$ <input type="text"/>		R \$ <input type="text"/>
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	S \$ <input type="text"/>		
Total current year capital gains	J \$ <input type="text" value="29,596"/>		

Add the amounts at labels K to R and write the total in item 2 label A - Total current year capital losses.

2 Capital losses

Total current year capital losses	A \$ <input type="text"/>
Total current year net capital losses applied	B \$ <input type="text"/>
Total prior year net capital losses applied	C \$ <input type="text"/>
Total capital losses transferred in applied (only for transfers involving a foreign bank branch or permanent establishment of a foreign financial entity)	D \$ <input type="text"/>
Total capital losses applied	E \$ <input type="text"/>

Add amounts at B, C and D.

3 Unapplied net capital losses carried forward

Net capital losses from collectables carried forward to later income years	A \$ <input type="text"/>
Other net capital losses carried forward to later income years	B \$ <input type="text"/>

Add amounts at A and B and transfer the total to label V - Net capital losses carried forward to later income years on your tax return.

4 CGT discount

Total CGT discount applied **A \$**

6 Net capital gain

Net capital gain

A \$	19,731
-------------	--------

O-1.1

1J less 2E less 4A less 5D (cannot be less than zero). Transfer the amount at A to label A - Net capital gain on your tax return.

Taxpayer's declaration

If the schedule is not lodged with the income tax return you are required to sign and date the schedule.

Important

Before making this declaration check to ensure that all the information required has been provided on this form and any attachments to this form, and that the information provided 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 ATO. The income tax law imposes heavy penalties for false or misleading statements.

Privacy

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

I declare that the information on this form is true and correct.

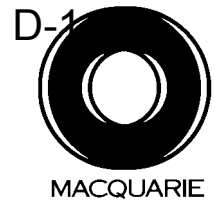
Signature

Date

Contact person

Daytime contact number (include area code)

--	--



Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310
fax 1800 550 140
www.macquarie.com.au

PO Box 7306, Cloisters Square
Perth, WA 6850



GAIL KERBEL PTY LTD
2/138 WOODROW AVENUE
DIANELLA WA 6059

Level 3
235 St Georges Terrace
Perth, WA 6000

account balance **\$50,929.00**
as at 31 Dec 18

account name GAIL KERBEL PTY LTD ATF
GAIL KERBEL SUPERANNUATION FUND
account no. 965338288

transaction	description	debits	credits	balance
30.06.18	OPENING BALANCE			3,088.17
03.07.18	Interest REBATE OF ADVISER COMMISSION		0.62	3,088.79
05.07.18	Funds transfer MOT INV 147816	55.00		3,033.79
17.07.18	DEPOSIT VAF PAYMENT JUL18/00808101		1,113.65	4,147.44
17.07.18	DEPOSIT VAS PAYMENT JUL18/00821131		6,956.25	11,103.69
23.07.18	BPAY BPAY TO AUSTRALIAN TAXATION OFFICE	977.00		10,126.69
25.07.18	BPAY BPAY TO AUSTRALIAN TAXATION OFFICE	4,017.05		6,109.64
31.07.18	Interest MACQUARIE CMA INTEREST PAID*		1.95	6,111.59
01.08.18	Funds transfer MIN PENSION	5,000.00		1,111.59
02.08.18	Interest REBATE OF ADVISER COMMISSION		1.22	1,112.81
04.09.18	Interest REBATE OF ADVISER COMMISSION		0.23	1,113.04
06.09.18	DEPOSIT MOT CNT3879348 SELL 807 VAS		64,893.60	66,006.64

how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 965338288

deposits using BPay
From another bank



Bill code: 667022
Ref: 965 338 288

continued on next

Macquarie Cash Management Account

enquiries 1800 806 310

account name GAIL KERBEL PTY LTD ATF
GAIL KERBEL SUPERANNUATION FUND
account no. 965338288

transaction	description	debits	credits	balance
06.09.18	DEPOSIT ATO ATO002000010227562		142.50	66,149.14
07.09.18	Funds transfer PENSION	5,000.00		61,149.14
28.09.18	Interest MACQUARIE CMA INTEREST PAID*		50.18	61,199.32
01.10.18	Funds transfer MIN PENSION	5,000.00		56,199.32
02.10.18	Interest REBATE OF ADVISER COMMISSION		10.54	56,209.86
16.10.18	DEPOSIT VAF PAYMENT OCT18/00808100		807.54	57,017.40
16.10.18	DEPOSIT VAS PAYMENT OCT18/00821439		8,096.10	65,113.50
17.10.18	Funds transfer MOT INV 153477	55.00		65,058.50
31.10.18	Interest MACQUARIE CMA INTEREST PAID*		61.56	65,120.06
01.11.18	Funds transfer MIN PENSION	5,000.00		60,120.06
02.11.18	Interest REBATE OF ADVISER COMMISSION		12.90	60,132.96
06.11.18	DEPOSIT ATO ATO009000010227836		385.94	60,518.90
27.11.18	DEPOSIT SUPER		116.38	60,635.28
30.11.18	Interest MACQUARIE CMA INTEREST PAID*		59.10	60,694.38
30.11.18	Funds transfer MIN PENSION	5,000.00		55,694.38
04.12.18	Interest REBATE OF ADVISER COMMISSION		12.39	55,706.77
06.12.18	DEPOSIT SuperChoice P/L PC301118-125146633		166.25	55,873.02
31.12.18	Interest MACQUARIE CMA INTEREST PAID*		55.98	55,929.00
31.12.18	Funds transfer MIN PENSION	5,000.00		50,929.00

continued on next

Macquarie Cash Management Account

enquiries 1800 806 310

account name GAIL KERBEL PTY LTD ATF
GAIL KERBEL SUPERANNUATION FUND
account no. 965338288

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 31 DEC 18	35,104.05	82,944.88	50,929.00

* Stepped interest rates as at 31 December 2018: balances \$0.00 to \$4,999.99 earned 0.00%; balances \$5,000.00 and above earned 1.30%

Macquarie Cash Management Account

enquiries 1800 806 310

account name GAIL KERBEL PTY LTD ATF
GAIL KERBEL SUPERANNUATION FUND
account no. 965338288

We offer several options that allow you to make payments and view transactions free of charge

- Electronic funds transfers up to \$20,000 a day using online banking.
- Unlimited electronic fund transfers to nominated bank accounts.
- Temporarily increase your pay anyone limit to \$100,000 for one day only. Please call us to set this up for you.
- BPAY payments (subject to BPAY biller code limits) free of charge via online and mobile banking.
- Make the switch to free online statements by updating your preference online.

About your account

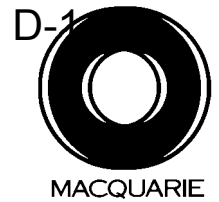
- The interest rate is stepped and variable and may change at anytime without prior notice.
- Interest is calculated on daily balances and paid monthly.
- For more information about your account or the fees and charges, please read the Product Information Statement. If you have any questions or want to update your contact details, call us on 1800 806 310.

Resolving disputes

- If you have a complaint we will try to resolve the matter within 45 business days of receiving it. Macquarie Bank Limited is a member of the Financial Ombudsman Service Australia (FOS) ABN 67 131 124 448, an independent external complaints resolution scheme.
- If you are not satisfied with our resolution, phone FOS on 1800 367 287 (within Australia) or +61 3 9613 7366 and quote our membership number 10019.

Fraud protection

- If you have experienced online fraud or have fallen victim to phishing or any other type of online threat, please contact us immediately on 1800 806 310 (Overseas +61 2 8232 3333).
- You can also notify us by email at report_scams@macquarie.com. If possible, please send your contact number and the suspicious email as an attachment, rather than forwarding the email. This helps to identify the author and source and will be used to help reduce online fraud.



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PO Box 7306, Cloisters Square
Perth, WA 6850



GAIL KERBEL PTY LTD
2/138 WOODROW AVENUE
DIANELLA WA 6059

Level 3
235 St Georges Terrace
Perth, WA 6000

account balance **\$308,804.86**
as at 30 Jun 19

account name GAIL KERBEL PTY LTD ATF
GAIL KERBEL SUPERANNUATION FUND
account no. 965338288

transaction	description	debits	credits	balance
31.12.18	OPENING BALANCE			50,929.00
03.01.19	Interest REBATE OF ADVISER COMMISSION		11.82	50,940.82
08.01.19	Deposit SuperChoice P/L PC030119-126293288		109.25	51,050.07
17.01.19	Deposit VAF PAYMENT JAN19/00808049		1,096.69	52,146.76
17.01.19	Deposit VAS PAYMENT JAN19/00822406		5,891.67	58,038.43
31.01.19	Interest MACQUARIE CMA INTEREST PAID*		54.58	58,093.01
01.02.19	Funds transfer MIN PENSION	5,000.00		53,093.01
04.02.19	Interest REBATE OF ADVISER COMMISSION		11.55	53,104.56
08.02.19	Deposit SuperChoice P/L PC040219-128209371		95.00	53,199.56
28.02.19	Interest MACQUARIE CMA INTEREST PAID*		48.07	53,247.63
01.03.19	Funds transfer MIN PENSION	5,000.00		48,247.63
04.03.19	Interest REBATE OF ADVISER COMMISSION		10.19	48,257.82

how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 965338288

deposits using BPay
From another bank



Bill code: 667022
Ref: 965 338 288

continued on next

Macquarie Cash Management Account

enquiries 1800 806 310

account name GAIL KERBEL PTY LTD ATF
GAIL KERBEL SUPERANNUATION FUND
account no. 965338288

transaction	description	debits	credits	balance
06.03.19	Deposit		SuperChoice P/L PC010319-129314153 147.25	48,405.07
29.03.19	Interest		MACQUARIE CMA INTEREST PAID* 47.96	48,453.03
01.04.19	Funds transfer	MIN PENSION 5,000.00		43,453.03
02.04.19	Interest		REBATE OF ADVISER COMMISSION 10.27	43,463.30
04.04.19	Deposit		SuperChoice P/L PC010419-130453543 111.62	43,574.92
16.04.19	Deposit		VAF PAYMENT APR19/00808222 1,170.00	44,744.92
16.04.19	Deposit		VAS PAYMENT APR19/00822335 7,594.00	52,338.92
30.04.19	Interest		MACQUARIE CMA INTEREST PAID* 45.88	52,384.80
01.05.19	Funds transfer	MIN PENSION 5,000.00		47,384.80
02.05.19	Interest		REBATE OF ADVISER COMMISSION 9.85	47,394.65
03.05.19	Deposit		SuperChoice P/L PC290419-132529118 149.62	47,544.27
20.05.19	Funds transfer	247904 110.00		47,434.27
20.05.19	Funds transfer	25801 1,540.00		45,894.27
31.05.19	Interest		MACQUARIE CMA INTEREST PAID* 46.16	45,940.43
31.05.19	Funds transfer	MIN PENSION 5,000.00		40,940.43
04.06.19	Interest		REBATE OF ADVISER COMMISSION 9.92	40,950.35
06.06.19	Deposit		SuperChoice P/L PC310519-135201038 138.94	41,089.29
06.06.19	Deposit		CBA Tax refund 8,525.37	49,614.66
27.06.19	Deposit		MOT CNT4384102 SELL 1174 VAS 99,810.96	149,425.62
27.06.19	Deposit		ATO ATO003000010733396 218.70	149,644.32
28.06.19	Deposit		MOT CNT4388137 SELL 3055 VAF 159,096.55	308,740.87
28.06.19	Interest		MACQUARIE CMA INTEREST PAID* 63.99	308,804.86

continued on next

Macquarie Cash Management Account

enquiries 1800 806 310

account name GAIL KERBEL PTY LTD ATF
GAIL KERBEL SUPERANNUATION FUND
account no. 965338288

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 30 JUN 19	26,650.00	284,525.86	308,804.86

* Stepped interest rates as at 30 June 2019: balances \$0.00 to \$4,999.99 earned 0.00%; balances \$5,000.00 and above earned 1.05%

annual interest summary 2018/2019

INTEREST PAID				535.41
TOTAL REBATE OF ADVISER COMMISSION			101.50	
TOTAL INCOME PAID				636.91

Macquarie Cash Management Account

enquiries 1800 806 310

account name GAIL KERBEL PTY LTD ATF
GAIL KERBEL SUPERANNUATION FUND
account no. 965338288

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- Electronic funds transfers up to \$20,000 a day using online banking.
- Increase your limit to \$100,000 temporarily or nominate an account for unlimited transfers by contacting us.
- BPAY payments (subject to BPAY biller code limits) free of charge via online and mobile banking.
- Make the switch to free online statements by updating your preference online.

About your account

- Interest is calculated on daily balances and paid monthly. The interest rate is variable and may change at any time without prior notice.
- If you have a complaint about our service, or you'd like more information about your account including fees and charges, mistaken payments or unauthorised transactions, please read the terms and conditions for your account or contact us.

Protect your account

- Please check each entry on this statement. If you think there is an error or unauthorised transaction, please contact us right away.
- If you have new contact details, please contact us to update them.
- This statement should be kept in a safe place at all times. Please read the Further Information Guide for more details about keeping your account secure.

Visit our Help Centre

- Here you'll find answers to common questions about your account. For more information, please visit help.macquarie.com



KAV PARTNERS

Investment Transaction Summary

Client Dbaker
End Client Gail Kerbel Superannuation Fund
Year 2019

ASX Code	Date	Opening balance		Capital Repayment	Purchase		Sales				Capital Gains/Losses			Closing balance		Price @ 30/06/1	Market Value
		Unit	Cost		Unit	Cost	Date	Unit	Cost	Proceeds	Disc	Other	Loss	Unit	Cost		
VAS	07/07/2017	3,385.00	245,368.09														
	07/07/2017							04/09/2018	807.00	58,496.91	64,893.60	6,396.69	-	-	2,578.00	186,871.18	
	14/07/2017	3,453.00	227,725.35	342.46											3,453.00	228,067.81	
	22/06/2018			342.46	1,150.00	91,000.00	E-1.11								1,150.00	91,342.46	
	10/10/2018			342.46	1,110.00	85,137.00	E-1.12								1,110.00	85,479.46	
		6,838.00	473,093.44	1,027.37	2,260.00	176,137.00		1,981.00	143,596.51	164,704.56	21,108.05	-	-	7,117.00	506,661.30	84.60	602,098.20
			E-1.5	O-1.1						E-1.5							
VAF	14/07/2017	3,055.00	151,741.85														
		3,055.00	151,741.85	-	-	-		3,055.00	151,741.85	159,096.55	7,354.70	-	-	-	-	-	-
			E-1.5							E-1.5							
TOTAL			624,835.29	1,027.37		176,137.00			295,338.36	323,801.11	28,462.75	-	-		506,661.30	42.30	602,098.20

28,462.75
 Taxable capital gains 18,975.17 E-1.3

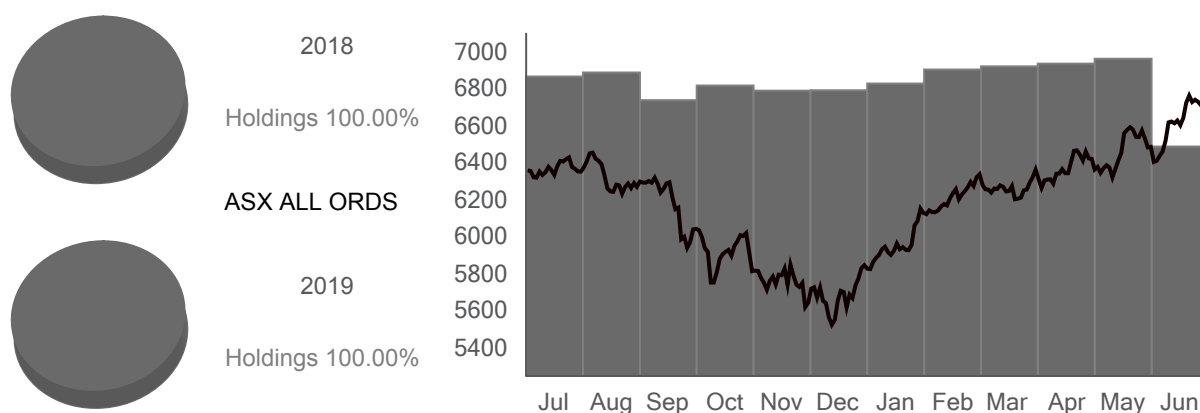
Opening balance	694,788.38	E-1.3
Purchase	176,137.00	
Sell	323,801.11	
CG	28,462.75	
Tax Deferred (increase cost)	1,027.37	O-1.1
	576,614.39	
Closing balance	602,098.20	
Market Movement	25,483.81	



Financial Year Summary

01 Jul 2018 - 30 Jun 2019

Summary Information	A/C 258268	+/-	
Holdings valuation at start of period			\$694,788.38
Holdings valuation at end of period		(\$92,690.18)	\$602,098.20
Portfolio at start of period			\$694,788.38
Portfolio at end of period		(\$92,690.18)	\$602,098.20
Total portfolio value			\$602,098.20
Total brokerage			\$389.04
Information service fees			\$110.00
Estimated dividends and distributions			\$32,725.90
Estimated franking credits			\$8,546.33



While every effort has been made to provide you with an accurate statement, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including negligence by any officers, employees or agents. We encourage you to confirm the information, holdings and valuations contained herein. Information contained in the report may only relate to the period since you commenced our service.

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Macquarie Online Trading is a service provided by Third Party Platform Pty Ltd ("TPP") ABN 74 121 227 905 AFSL No. 314341, at the request of Macquarie Bank Limited ABN 46 008 583 542 AFSL 237502 ("MBL"). TPP is a Participant of the ASX Group. Neither TPP nor MBL are representatives of each other. Some of the fees paid to TPP for the provision of its services will be remitted to MBL. TPP and MBL do not provide personal financial advice in relation to Macquarie Online Trading. You should consider your own financial situation, particular needs and investment objectives before acting on any of the information available on this report.

Holdings valuation

01 Jul 2018 - 30 Jun 2019

Holdings valuation at 1 Jul 2018

\$694,788.38

Equities

ASX code	Description	Quantity	Cost Price	Price	Value
VAF	VAUSFI ETF UNITS	3,055	\$49.67	\$48.900	\$149,389.50
VAS	V300AEQ ETF UNITS	6,838	\$69.19	\$79.760	\$545,398.88
Sub total					\$694,788.38

Holdings valuation at 30 Jun 2019

\$602,098.20

Equities

ASX code	Description	Quantity	Cost Price	Price	Value
VAS	V300AEQ ETF UNITS	7,117	\$69.06	\$84.600	\$602,098.20
Sub total					\$602,098.20

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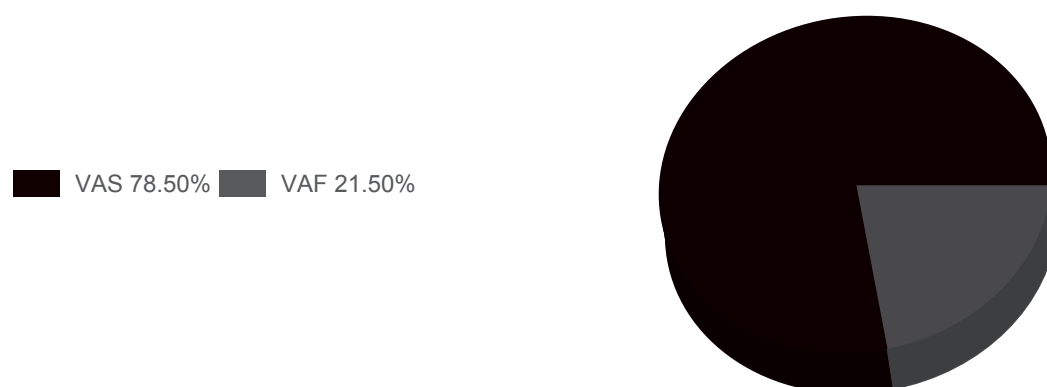
Holdings valuation (continued)

01 Jul 2018 - 30 Jun 2019

Holdings valuation at 1 Jul 2018

\$694,788.38

Holdings composition 1 Jul 2018



Holdings valuation at 30 Jun 2019

\$602,098.20

Holdings composition 30 Jun 2019



While every effort has been made to provide you with an accurate statement, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including negligence by any officers, employees or agents. We encourage you to confirm the information, holdings and valuations contained herein. Information contained in the report may only relate to the period since you commenced our service.

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Transaction summary

01 Jul 2018 - 30 Jun 2019

Equities

VAF		VNGD AUS FI ETF UNITS							
Date	Type	Action	Quantity	Unit price	Trade value	Brokerage	Other fees	GST	Total value
14/07/2017	In	Transfer	3,055	\$49.6700	\$151,741.85	\$0.00	\$0.00	\$0.00	\$151,741.85
26/06/2019	Sell	S4388137	(3,055)	\$52.1400	(\$159,287.70)	\$173.77	\$0.00	\$17.38	(\$159,096.55)
Sub total			0						

VAS		VNGD AUS SHARES ETF UNITS							
Date	Type	Action	Quantity	Unit price	Trade value	Brokerage	Other fees	GST	Total value
07/07/2017	Buy	B3151852	3,385	\$72.4000	\$245,074.00	\$267.35	\$0.00	\$26.74	\$245,368.09
14/07/2017	In	Transfer	3,453	\$65.9500	\$227,725.35	\$0.00	\$0.00	\$0.00	\$227,725.35
05/07/2018	In	Transfer	1,150	\$68.7100	\$79,016.50	\$0.00	\$0.00	\$0.00	\$79,016.50
04/09/2018	Sell	S3879348	(807)	\$80.5100	(\$64,971.57)	\$70.88	\$0.00	\$7.09	(\$64,893.60)
17/10/2018	In	Transfer	1,110	\$68.7100	\$76,268.10	\$0.00	\$0.00	\$0.00	\$76,268.10
25/06/2019	Sell	S4384102	(1,174)	\$85.1200	(\$99,930.88)	\$109.02	\$0.00	\$10.90	(\$99,810.96)
Sub total			7,117						

Please note that the Transaction Date listed of any Off Market Transfers (Transfer) may not necessarily match the Date of Purchase listed on the Off Market transfer form.

While every effort has been made to provide you with an accurate statement, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including negligence by any officers, employees or agents. We encourage you to confirm the information, holdings and valuations contained herein. Information contained in the report may only relate to the period since you commenced our service.

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Macquarie Online Trading is a service provided by Third Party Platform Pty Ltd ("TPP") ABN 74 121 227 905 AFSL No. 314341, at the request of Macquarie Bank Limited ABN 46 008 583 542 AFSL 237502 ("MBL"). TPP is a Participant of the ASX Group. Neither TPP nor MBL are representatives of each other. Some of the fees paid to TPP for the provision of its services will be remitted to MBL. TPP and MBL do not provide personal financial advice in relation to Macquarie Online Trading. You should consider your own financial situation, particular needs and investment objectives before acting on any of the information available on this report.



MACQUARIE

GPO Box 1630, Sydney NSW 2001
1800 098 648
support@trading.macquarie.com

**Gail Kerbel Pty Ltd <GAIL KERBEL SUPER
FUND A/C>
C/- GAIL KERBEL
2/138 WOODROW AVENUE
DIANELLA WA 6059**

Sell Order Instruction		Tax Invoice S3879348	
Order Number	5634820	Trade Date	04-Sep-18
Time/Date Created	04-Sep-18 03:21 PM AEST	As at Date	04-Sep-18
Order Creator	Steven George Kerbel	Settlement Date	06-Sep-18
Time/Date Last Amended	04-Sep-18 03:21 PM AEST	Amount	\$64,893.60
Last Instruction	Sell 807 VAS @ \$80.49	Settlement Account	Macquarie CMA
Current Status	Completed		

A/C 258268 - Gail Kerbel Pty Ltd <GAIL KERBEL SUPER FUND A/C>

Sell Contract S3879348

We have sold for you:

ASX Code: VAS
Description VANGUARD AUSTRALIAN SHARES INDEX ETF EXCHANGE TRADED
FUND UNITS FULLY PAID

Quantity	Basis of Quotation	Condition Code	Serial #	Price	Consideration
807			1730183614	\$80.51	\$64,971.57
807				\$80.51	(average)

Trade Value	\$64,971.57
Brokerage	\$77.97
Net Proceeds	\$64,893.60
<i>Includes GST of:</i>	\$7.09

Third Party Platform Pty Ltd is a Trading Participant of both ASX and CHI-X. Your order may have been executed on either or both markets of which Third Party Platform Pty Ltd is a Participant and has been cleared by Third Party Platform Pty Ltd.

This confirmation is issued subject to (a) the directions, decisions and requirements of the Market Operator, the ASIC Market Integrity Rules, the Market Operating Rules, the ASX Clear Operating Rules and where relevant the ASX Settlement Operating Rules; (b) the customs and usages of the Market and (c) the correction of errors and omissions.

If condition code is 'XT' or 'SA' then all or part of that transaction was crossed. Explanation of Basis of Quotation abbreviations can be obtained from http://www.asx.com.au/prices/status_notes.htm

The brokerage rate set out above will include any applicable Service Fee you have instructed Third Party Platform Pty Ltd to pay to your nominated adviser.



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Gail Kerbel Pty Ltd <GAIL KERBEL SUPER
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C/- GAIL KERBEL
2/138 WOODROW AVENUE
DIANELLA WA 6059

Sell Order Instruction		Tax Invoice S4384102	
Order Number	6318951	Trade Date	25-Jun-19
Time/Date Created	25-Jun-19 11:35 AM AEST	As at Date	25-Jun-19
Order Creator	Steven George Kerbel	Settlement Date	27-Jun-19
Time/Date Last Amended	25-Jun-19 11:35 AM AEST	Amount	\$99,810.96
Last Instruction	Sell 1,174 VAS @ \$85.12	Settlement Account	Macquarie CMA
Current Status	Completed		

A/C 258268 - Gail Kerbel Pty Ltd <GAIL KERBEL SUPER FUND A/C>

Sell Contract S4384102

We have sold for you:

ASX Code: VAS
Description VANGUARD AUSTRALIAN SHARES INDEX ETF EXCHANGE TRADED
FUND UNITS FULLY PAID

Quantity	Basis of Quotation	Condition Code	Serial #	Price	Consideration
1,174			1630083271	\$85.12	\$99,930.88
1,174				\$85.12	(average)

Trade Value	\$99,930.88
Brokerage	\$119.92
Net Proceeds	\$99,810.96
<i>Includes GST of:</i>	\$10.90

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If condition code is 'XT' or 'SA' then all or part of that transaction was crossed. Explanation of Basis of Quotation abbreviations can be obtained from http://www.asx.com.au/prices/status_notes.htm

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Gail Kerbel Pty Ltd <GAIL KERBEL SUPER
FUND A/C>
C/- GAIL KERBEL
2/138 WOODROW AVENUE
DIANELLA WA 6059

Sell Order Instruction		Tax Invoice S4388137	
Order Number	6324019	Trade Date	26-Jun-19
Time/Date Created	26-Jun-19 01:05 PM AEST	As at Date	26-Jun-19
Order Creator	Steven George Kerbel	Settlement Date	28-Jun-19
Time/Date Last Amended	26-Jun-19 01:05 PM AEST	Amount	\$159,096.55
Last Instruction	Sell 3,055 VAF @ Market To Limit	Settlement Account	Macquarie CMA
Current Status	Completed		

A/C 258268 - Gail Kerbel Pty Ltd <GAIL KERBEL SUPER FUND A/C>

Sell Contract S4388137

We have sold for you:

ASX Code: VAF
Description: VANGUARD AUSTRALIAN FIXED INTEREST INDEX ETF EXCHANGE
TRADED FUND UNITS FULLY PAID

Quantity	Basis of Quotation	Condition Code	Serial #	Price	Consideration
40			1730141055	\$52.14	\$2,085.60
3,015			1730142997	\$52.14	\$157,202.10
3,055				\$52.14	(average)

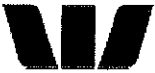
Trade Value	\$159,287.70
Brokerage	\$191.15
Net Proceeds	\$159,096.55
<i>Includes GST of:</i>	\$17.38

Third Party Platform Pty Ltd is a Trading Participant of both ASX and CHI-X. Your order may have been executed on either or both markets of which Third Party Platform Pty Ltd is a Participant and has been cleared by Third Party Platform Pty Ltd.

This confirmation is issued subject to (a) the directions, decisions and requirements of the Market Operator, the ASIC Market Integrity Rules, the Market Operating Rules, the ASX Clear Operating Rules and where relevant the ASX Settlement Operating Rules; (b) the customs and usages of the Market and (c) the correction of errors and omissions.

If condition code is 'XT' or 'SA' then all or part of that transaction was crossed. Explanation of Basis of Quotation abbreviations can be obtained from http://www.asx.com.au/prices/status_notes.htm

The brokerage rate set out above will include any applicable Service Fee you have instructed Third Party Platform Pty Ltd to pay to your nominated adviser.



TAX INVOICE

E-19
BUY
ORIGINAL
CONFIRMATION

Westpac Securities Limited
AFSL 233723 ABN 39087924221
Reply Paid 85157
Australia Square
Sydney NSW 1214
Telephone 13 13 31
Facsimile 1300 130 493
Email securities@westpac.com.au

Please retain for taxation purposes

MRS GAIL FAY KERBEL
PO BOX 68
OSBORNE PARK WA 6917

WE HAVE BOUGHT THE FOLLOWING SECURITIES FOR YOU

COMPANY VANGUARD AUSTRALIAN SHARES INDEX ETF
SECURITY EXCHANGE TRADED FUND UNITS FULLY PAID

VAS

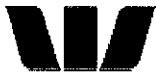
DATE: 08/12/2014
AS AT DATE: 08/12/2014
CONFIRMATION NO: 18806531
ORDER NO: WB80677900
ACCOUNT NO: 6303597
TOTAL UNITS: 2,260
CONSIDERATION (AUD): \$155,284.60
BROKERAGE & COSTS INCL GST: \$232.93
(may include printed confirmation postal fee)
APPLICATION MONEY: \$0.00
TOTAL COST: \$155,517.53
TOTAL GST: \$21.18
SETTLEMENT DATE: 11/12/2014

UNITS AT PRICE	
2,260	68.710000
AVERAGE PRICE:	68.710000

PID 6381 HIN 68545927
ORDER COMPLETED

PAYMENT METHOD - DIRECT DEBIT OF CLEARED FUNDS FROM NOMINATED BANK A/C ON SETTLEMENT DATE.

1. This Confirmation is issued subject to:
(a) Our current Terms and Conditions of Share Trading Account;
(b) The directions, decisions and requirements of the Market Operators, the ASIC Market Integrity Rules, the Market Operating Rules, the Clearing Rules and where relevant, the Settlement Rules, the customs and usages of the Market Operators, and the correction of any errors and/or omissions. Under the Rules of ASIC and the Market Operators, Australian Investment Exchange Limited ("Ausix") is required to act consistently with a fair and orderly market. Ausix or the Market Operators are entitled to cancel a trade without further reference to you as permitted by the current General Conditions of Trade and the Market Operating Rules.
2. All proceeds must be received by 9am AEST on the above settlement date. If you have funds in your Cash Management Account or Trust Account, the amount payable will be directly debited from your account.
Issued by Australian Investment Exchange Limited ("Ausix") ABN 71 076 515 930, AFSL 241400. Ausix is a Participant of the ASX Group and Chi-X Australia.
Your order may have been executed as multiple market transactions across multiple trade execution venues in accordance with our Best Execution policy. This Confirmation specifies the volume weighted average price for those market transactions.



TAX INVOICE

E-1.10
BUY

**ORIGINAL
CONFIRMATION**

Westpac Securities Limited
AFSL 233723 ABN 39087924221
Reply Paid 85157
Australia Square
Sydney NSW 1214
Telephone 13 13 31
Facsimile 1300 130 493
Email securities@westpac.com.au

Please retain for taxation purposes

**MRS GAIL FAY KERBEL
PO BOX 68
OSBORNE PARK WA 6917**

WE HAVE BOUGHT THE FOLLOWING SECURITIES FOR YOU

**COMPANY VANGUARD AUSTRALIAN FIXED INTEREST INDEX ETF
SECURITY EXCHANGE TRADED FUND UNITS FULLY PAID**

VAF

DATE: 08/12/2014
AS AT DATE: 08/12/2014
CONFIRMATION NO: 18806430
ORDER NO: WB80678179
ACCOUNT NO: 6303597
TOTAL UNITS: 4,680
CONSIDERATION (AUD): \$232,876.80
BROKERAGE & COSTS INCL GST: \$349.31
(may include printed confirmation postal fee)
APPLICATION MONEY: \$0.00
TOTAL COST: \$233,226.11
TOTAL GST: \$31.76
SETTLEMENT DATE: 11/12/2014

UNITS AT PRICE	
4,680	49.760000
AVERAGE PRICE:	49.760000

**PID 6381 HIN 68545927
ORDER COMPLETED**

**PAYMENT METHOD - DIRECT DEBIT OF CLEARED
FUNDS FROM NOMINATED BANK A/C ON
SETTLEMENT DATE.**

1. This Confirmation is issued subject to:
(a) Our current Terms and Conditions of Share Trading Account;
(b) The directions, decisions and requirements of the Market Operators, the ASIC Market Integrity Rules, the Market Operating Rules, the Clearing Rules and where relevant, the Settlement Rules, the customs and usages of the Market Operators, and the correction of any errors and/or omissions. Under the Rules of ASIC and the Market Operators, Australian Investment Exchange Limited ("Ausix") is required to act consistently with a fair and orderly market. Ausix or the Market Operators are entitled to cancel a trade without further reference to you as permitted by the current General Conditions of Trade and the Market Operating Rules.
2. All proceeds must be received by 9am AEST on the above settlement date. If you have funds in your Cash Management Account or Trust Account, the amount payable will be directly debited from your account.
Issued by Australian Investment Exchange Limited ("Ausix") ABN 71 076 515 930, AFSL 241400. Ausix is a Participant of the ASX Group and Chi-X Australia.
Your order may have been executed as multiple market transactions across multiple trade execution venues in accordance with our Best Execution policy. This Confirmation specifies the volume weighted average price for those market transactions.

Westpac Securities
 Phone 13 13 31 | Fax 1300 130 493
 Reply Paid 85157
 Australia Square
 NSW 1214
 securitles@westpac.com.au | www.westpac.com.au
 Westpac Securities Limited ABN 39 087 924 221



STANDARD TRANSFER FORM

For Off-Market Transactions

Important: Please complete and post this original form to us ensuring that you retain the relevant legal documentation (eg. T&C's, Privacy Policy) for your reference.

1. Full name of security / stock	VANGUARD AUSTRALIAN SHARES INDEX ETF	
2. Full Description of Securities	CLASS:	If not fully paid, paid to:
3. Quantity	WORDS: ONE THOUSAND + ONE HUNDRED + FIFTY	FIGURES: 1,150
4. Full Name(s) of Seller(s) [Transferor(s)]	Surname(s) / Company Name: KERBEL Mr/Mrs/Miss: MRS Given Name(s): GAIL FAY A/C Designation (if required) < > PLEASE USE BLOCK LETTERS	
5. Full Postal Address of Seller(s) [Transferor(s)]	2138 WOODROW AVE DIANELLA WA State WA Postcode 6059	
6. PID 6381	7. SRN <input type="checkbox"/> or HIN <input checked="" type="checkbox"/> (please tick) Number: 68545927	8. Trading A/C 6303597
If this is a transfer of issuer sponsored holdings, have you completed Section 1 or Section 2, as appropriate, of the AML requirements <input type="checkbox"/> (please tick)		
9. Contact Details (Seller)	Work number	Mobile number 0401 377 507
10. Consideration	\$A 91,000	
11. Date of Purchase	08 / 12 / 2014	
12. Full Name(s) of Buyer(s) [Transferee(s)]	Surname(s) / Company Name: GAIL KERBEL SUPERANNUATION FUND Mr/Mrs/Miss: MRS Given Name(s): GAIL FAY A/C Designation (if required) < > PLEASE USE BLOCK LETTERS	
13. Full Postal Address of Buyer(s) [Transferee(s)]	2138 WOODROW AVE DIANELLA WA State WA Postcode 6059	
14. PID 2552	15. SRN <input type="checkbox"/> or HIN <input checked="" type="checkbox"/> (please tick) Number: 0077728031	16. Trading A/C 258268
17. Contact Details (Buyer)	Work number	Mobile number 0401 377 507
I/We the registered holder(s) and undersigned Seller(s) for the above consideration do hereby transfer to the above name(s) hereinafter called the Buyer(s) the securities as specified above standing in my/our name(s) in the books of the above named Company, subject to the several conditions on which I/we held the same at the time of signing hereof and I/we the Buyer(s) do hereby agree to accept the said securities to the same conditions. I/We have not received any notice of revocation of the Power of Attorney by death of the grantor or otherwise, under which this transfer is signed.		
18. Seller(s) [Transferor(s)] Sign Here		Company Use Only <input type="checkbox"/> Sole Director <input type="checkbox"/> Director/Secretary <input type="checkbox"/> Director/Secretary PLEASE TICK Company Seal
19. Date Signed (Seller)	22 / 6 / 2018	Company Use Only <input type="checkbox"/> Sole Director <input type="checkbox"/> Director/Secretary <input type="checkbox"/> Director/Secretary PLEASE TICK Company Seal
20. Buyer(s) [Transferee(s)] Sign Here		
21. Date Signed (Buyer)	22 / 6 / 2018	
Any alterations made to this form MUST be initialled by both the Buyer(s) and the Seller(s). The use of correction fluid or tape renders the form invalid. Any increase to the amount of securities being transferred is not acceptable, even if initialled.		
Your payment options are • Direct Debit from the bank account nominated on your Trading A/C OR • Cheque (to be attached to form)		

Westpac Securities
 Phone 13 13 31 | Fax 1300 130 493
 Reply Paid 65157
 Australia Square
 NSW 1214
 securities@westpac.com.au | www.westpac.com.au
 Westpac Securities Limited ABN 39 087 924 221



STANDARD TRANSFER FORM

For Off-Market Transactions

Important: Please complete and post this original form to us ensuring that you retain the relevant legal documentation (eg. T&C's, Privacy Policy) for your reference.

1. Full name of security / stock	VANGUARD AUSTRALIAN SHARES INDEX ETF	
2. Full Description of Securities	CLASS:	If not fully paid, paid to:
3. Quantity	WORDS: ONE THOUSAND ONE HUNDRED & TEN	FIGURES: 1110
4. Full Name(s) of Seller(s) [Transferor(s)]	Surname(s) / Company Name: KERBEL Mr/Mrs/Miss: MRS Given Name(s): GAIL FAY A/C Designation (if required) < > PLEASE USE BLOCK LETTERS	
5. Full Postal Address of Seller(s) [Transferor(s)]	2/138 WOODROE AVE DIANE LLA State WA Postcode 6059	
6. PID	7. SRN <input type="checkbox"/> or HIN <input checked="" type="checkbox"/> (please tick) Number: 68545927	8. Trading A/C 6303597
If this is a transfer of issuer sponsored holdings, have you completed Section 1 or Section 2, as appropriate, of the AML requirements <input type="checkbox"/> (please tick)		
9. Contact Details (Seller)	Work number	Mobile number 0401 377 507
10. Consideration	\$A 85137.00	
11. Date of Purchase	10/10/2018	
12. Full Name(s) of Buyer(s) [Transferee(s)]	Surname(s) / Company Name: GAIL KERBEL SUPERANNUATION FUND Mr/Mrs/Miss: MRS Given Name(s): GAIL FAY A/C Designation (if required) < > PLEASE USE BLOCK LETTERS	
13. Full Postal Address of Buyer(s) [Transferee(s)]	2/138 WOODROE AVE DIANE LLA State WA Postcode 6059	
14. PID	15. SRN <input type="checkbox"/> or HIN <input checked="" type="checkbox"/> (please tick) Number: 007728031	16. Trading A/C 258268
17. Contact Details (Buyer)	Work number	Mobile number 0401 377 507
I/We the registered holder(s) and undersigned Seller(s) for the above consideration do hereby transfer to the above name(s) hereinafter called the Buyer(s) the securities as specified above standing in my/our name(s) in the books of the above named Company, subject to the several conditions on which I/we held the same at the time of signing hereof and I/we the Buyer(s) do hereby agree to accept the said securities to the same conditions. I/We have not received any notice of revocation of the Power of Attorney by death of the grantor or otherwise, under which this transfer is signed.		
18. Seller(s) [Transferor(s)] Sign Here \Rightarrow	<i>G Kerbel</i>	Company Use Only <input type="checkbox"/> Sole Director <input type="checkbox"/> Director/Secretary <input type="checkbox"/> Director/Secretary PLEASE TICK Company Seal
19. Date Signed (Seller)	10/10/2018	PLEASE TICK <input type="checkbox"/> Sole Director <input type="checkbox"/> Director/Secretary <input type="checkbox"/> Director/Secretary PLEASE TICK
20. Buyer(s) [Transferee(s)] Sign Here \Rightarrow	<i>G Kerbel</i>	
21. Date Signed (Buyer)	10/10/2018	
Any alterations made to this form MUST be Initialled by both the Buyer(s) and the Seller(s). The use of correction fluid or tape renders the form invalid. Any increase to the amount of securities being transferred is not acceptable, even if initialled.		
Your payment options are • Direct Debit from the bank account nominated on your Trading A/C OR • Cheque (to be attached to form)		



ABN 72 072 881 086. AFS License 227263.

Vanguard® Australian Shares Index ETF

E-1.13
Computershare

Computershare Investor Services Pty Limited
GPO Box 2975
Melbourne VIC 3001 Australia
Enquiries (within Australia) 1300 757 905
(outside Australia) 61 3 9415 4813
Facsimile 61 2 8235 8209
www.investorcentre.com/au

054429 050 VAS

GAIL KERBEL PTY LTD
<GAIL KERBEL SUPER FUND A/C>
C/- GAIL KERBEL
2/138 WOODROW AVENUE
DIANELLA WA 6059

Date: 21st November 2019
Holder Number: **X0077728031**
ASX Code: VAS

Annual Statement

Vanguard Australian Shares Index ETF

Statement for period: 1 July 2018 to 30 June 2019

This statement represents an Annual Statement for the period 1 July 2018 to 30 June 2019 for your holding in Vanguard Australian Shares Index ETF (VAS). Please refer to the last page for the glossary of terms and calculation methodologies.

Date ¹	Transaction	Unit Transactions	Unit Price ²	Units Held ³	Unit Value ⁴
30/06/2018	Opening Balance		\$79.77	6838	\$545,491.00
05/07/2018	Purchase	1150	-	7988	-
05/09/2018	Sale	-807	-	7181	-
17/10/2018	Purchase	1110	-	8291	-
26/06/2019	Sale	-1174	-	7117	-
30/06/2019	Closing Balance		\$84.54	7117	\$601,646.00

Cash Distribution Received	\$27,427.00
----------------------------	-------------

Distribution Reinvestment Cash Balance

Date ¹	Balance
30/06/2018	-
30/06/2019	-

Fees	Amount
Directly charged managed costs paid	-
Indirect cost of your investment ⁵	\$878.80
Total fees paid⁶	\$878.80



Contribution

Client	Dbaker
End Client	Gail Kerbel Superannuation Fund
Year	2019

Date	Transaction	Amount	Ref
Employer Contribution			
06/09/2018	DEPOSIT ATO ATO002000010227562	142.50	D-1.2/A-2.2 #3
06/11/2018	ATO ATO009000010227836	385.94	D-1.2/A-2.2 #3
27/11/2018	SUPER	116.38	D-1.2
06/12/2018	SuperChoice P/L PC301118-125146633	166.25	D-1.2
08/01/2019	SuperChoice P/L PC030119-126293288	109.25	D-1.5
08/02/2019	SuperChoice P/L PC040219-128209371	95.00	D-1.5
06/03/2019	SuperChoice P/L PC010319-129314153	147.25	D-1.6
04/04/2019	SuperChoice P/L PC010419-130453543	111.62	D-1.6
03/05/2019	SuperChoice P/L PC290419-132529118	149.62	D-1.6
06/06/2019	SuperChoice P/L PC310519-135201038	138.94	D-1.6
27/06/2019	ATO ATO003000010733396	218.70	D-1.6/A-2.2 #3
	Total Employer Contribution	1,781.45	
Member Contribution			
10/08/2018	Shares Transfer	85,137.00	A-2.2 #4
19/03/2019	ASIC fee paid by personal	53.00	Q-1.5/A-2.4
	Total Member Contribution	85,190.00	



KAV PARTNERS

Interest Received

Client	Dbaker
End Client	Gail Kerbel Superannuation Fund
Year	2019

Date	Transaction	Amount	Ref
<u>Interest Received</u>			
31/07/2018	MACQUARIE CMA INTEREST PAID*	1.95	
28/09/2018	MACQUARIE CMA INTEREST PAID*	50.18	
31/10/2018	MACQUARIE CMA INTEREST PAID*	61.56	
30/11/2018	MACQUARIE CMA INTEREST PAID*	59.10	
31/12/2018	MACQUARIE CMA INTEREST PAID*	55.98	
31/01/2019	MACQUARIE CMA INTEREST PAID*	54.58	
28/02/2019	MACQUARIE CMA INTEREST PAID*	48.07	
29/03/2019	MACQUARIE CMA INTEREST PAID*	47.96	
30/04/2019	MACQUARIE CMA INTEREST PAID*	45.88	
31/05/2019	MACQUARIE CMA INTEREST PAID*	46.16	
28/06/2019	MACQUARIE CMA INTEREST PAID*	63.99	
	Total	535.41	N-1.3



KAV PARTNERS

Other Income

Client	Dbaker
End Client	Gail Kerbel Superannuation Fund
Year	2019

Date	Transaction	Amount	Ref
<u>Other Income</u>			
03/07/2018	REBATEOF ADVISER COMMISSION	0.62	
02/08/2018	REBATEOF ADVISER COMMISSION	1.22	
04/09/2018	REBATEOF ADVISER COMMISSION	0.23	
02/10/2018	REBATEOF ADVISER COMMISSION	10.54	
02/11/2018	REBATEOF ADVISER COMMISSION	12.90	
04/12/2018	REBATEOF ADVISER COMMISSION	12.39	
03/01/2019	REBATEOF ADVISER COMMISSION	11.82	
04/02/2019	REBATEOF ADVISER COMMISSION	11.55	
04/03/2019	REBATEOF ADVISER COMMISSION	10.19	
02/04/2019	REBATEOF ADVISER COMMISSION	10.27	
02/05/2019	REBATEOF ADVISER COMMISSION	9.85	
04/06/2019	REBATEOF ADVISER COMMISSION	9.92	
	Total	101.50	N-1.3

Macquarie Cash Management Account

enquiries 1800 806 310

account name GAIL KERBEL PTY LTD ATF
GAIL KERBEL SUPERANNUATION FUND
account no. 965338288

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 30 JUN 19	26,650.00	284,525.86	308,804.86

* Stepped interest rates as at 30 June 2019: balances \$0.00 to \$4,999.99 earned 0.00%; balances \$5,000.00 and above earned 1.05%

annual interest summary 2018/2019

INTEREST PAID		535.41
TOTAL REBATE OF ADVISER COMMISSION	101.50	
TOTAL INCOME PAID		636.91



Distribution Worksheet

Client **Dbaker**
 End Client **Gail Kerbel Superannuation Fund**
 Year **2019**

Investment	Code	NPP	Franking Credit	Foreign Income	Foreign Tax Credit	Discounted CG	CGT Concession	Gross Up Discounted CG	Other Gain	Tax Free	Tax Deferred/Tax Return of capital	Tax Exempt	Net Cash Distribution	Total Gross up distribution	Ref
VANGUARD AUSTRALIAN FIXED INTEREST INDEX ETF	VAF	2,689.52		384.71									3,074.23	3,074.23	O-1.3
VANGUARD AUSTRALIAN SHARES INDEX ETF	VAS	26,759.93	9,947.43	560.48	38.18	567.18	567.18	1,134.36			(1,027.37)		27,427.40	37,413.01	O-1.4
TOTAL		29,449.45	9,947.43	945.19	38.18	567.18	567.18	1,134.36	-	-	(1,027.37)	-	30,501.63	40,487.24	
			39,396.88		983.37			1,134.36							

Foreign tax used: $\$38.18 * \$7.8\% = \$2.98$
 Foreign tax not used: $\$38.18 * \$92.2\% = \$35.20$

Taxable CG from Distribution	756.24	Net	Gross on OP
Taxable CG from Investment	18,975.17	Total Distribution received via bank	32,725.90 O-1.2
	19,731.41	Reallocate Tax deferred to Investment	1,027.37
		Total Net distribution on operating	33,753.27
			43,738.88

Included FC+FTC

Estimated dividends & distributions

01 Jul 2018 - 30 Jun 2019

VAF		VNGD AUS FI ETF UNITS					
Ex div. date	Payment date	Type	Div. amount	Franking %	Balance	Franking credit	Est. dividend
02/07/2018	17/07/2018	Final	\$0.364532	0.00%	3,055	\$0.00	\$1,113.65
01/10/2018	16/10/2018	Interim	\$0.264332	0.00%	3,055	\$0.00	\$807.53
02/01/2019	17/01/2019	Interim	\$0.358983	0.00%	3,055	\$0.00	\$1,096.69
01/04/2019	16/04/2019	Interim	\$0.382979	0.00%	3,055	\$0.00	\$1,170.00
Estimated sub total						\$0.00	\$4,187.87

VAS		VNGD AUS SHARES ETF UNITS					
Ex div. date	Payment date	Type	Div. amount	Franking %	Balance	Franking credit	Est. dividend
02/07/2018	17/07/2018	Final	\$1.017294	26.20%	6,838	\$781.09	\$6,956.26
01/10/2018	16/10/2018	Interim	\$1.127434	88.66%	7,181	\$3,076.29	\$8,096.10
02/01/2019	17/01/2019	Interim	\$0.71061	76.94%	8,291	\$1,942.74	\$5,891.67
01/04/2019	16/04/2019	Interim	\$0.915933	84.38%	8,291	\$2,746.21	\$7,594.00
Estimated sub total						\$8,546.33	\$28,538.03
Estimated total						\$8,546.33	\$32,725.90

The information presented in this report is a general estimation and is intended as a guide for indicative purposes only. It is an extrapolation of our understanding of your holdings against publicly available dividend entitlement and payment information. It should not be considered a replacement for your own records. We encourage you to confirm the information and holdings represented here.

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Vanguard® Australian Fixed Interest Index ETF

041446 050 VAF
GAIL KERBEL PTY LTD
<GAIL KERBEL SUPER FUND A/C>
C/- GAIL KERBEL
2/138 WOODROW AVENUE
DIANELLA WA 6059

Contact Us:

O-1.3



Online:

www-au.computershare.com/Investor/Contact



By Mail:

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

Enquiries:

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

Holder Identification Number (HIN)

HIN WITHHELD

ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2019

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

PART A – SUMMARY OF 2019 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS

Item	Tax Return Label	Amount
Share of net income from trusts, less net capital gains, foreign income and franked distributions	13U	\$2,689.52
Other deductions relating to non-primary production income	13Y	\$0.00
Franked distributions from trusts	13C	\$0.00
Share of franking credits from franked dividends	13Q	\$0.00
Share of credit for TFN amounts withheld	13R	\$0.00
Share of credit for foreign resident withholding amounts	13A	\$0.00
Share of credit for tax paid by trustee	13S	\$0.00
Net capital gain	18A	\$0.00
Total current year capital gains	18H	\$0.00
Assessable foreign source income	20E	\$384.71
Australian franking credits from a New Zealand company	20F	\$0.00
Other net foreign source income	20M	\$384.71
Foreign income tax offset	20O	\$0.00

PART B – COMPONENTS OF ATTRIBUTION

Item	Cash Distribution	Tax Paid/Offsets	Attribution
Australian Income			
Unfranked distributions	\$0.00		\$0.00
Unfranked CFI distributions	\$0.00		\$0.00
Interest - subject to non resident WHT	\$53.31		\$53.31
Interest - not subject to non resident WHT	\$2,636.22		\$2,636.21
Other income	\$0.00		\$0.00
Non primary production income	\$2,689.53		\$2,689.52
Franked distributions	\$0.00	\$0.00	\$0.00
Capital Gains			
Discounted capital gains TAP	\$0.00		\$0.00
Discounted capital gains NTAP	\$0.00		\$0.00
Capital gains – other method TAP	\$0.00		\$0.00
Capital gains – other method NTAP	\$0.00		\$0.00
Net capital gain	\$0.00		\$0.00
AMIT CGT gross up amount			\$0.00
Other capital gains distribution	\$0.00		\$0.00
Total current year capital gains	\$0.00		\$0.00
Foreign Income			
Assessable foreign source income	\$384.70	\$0.00	\$384.71
Other Non-assessable Amounts			
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		\$0.00
Other non-attributable amounts	\$0.00		\$0.00
Gross Amount	\$3,074.23		\$3,074.23
AMIT cost base net amount - excess (Reduce cost base)			\$0.00
AMIT cost base net amount - shortfall (Increase cost base)			\$0.00
Less TFN amounts withheld	\$0.00		\$0.00
Less non-resident withholding tax			\$0.00
- Interest / dividend amounts withheld	\$0.00		\$0.00
- Fund payment amounts withheld	\$0.00		\$0.00
Less other expenses	\$0.00		\$0.00
Net Cash Distribution	\$3,074.23		

If you are a complying Superannuation Fund, your net capital gain is \$0.00

If you are a company or a non complying Superannuation Fund, your net capital gain is \$0.00

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES



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Vanguard® Australian Shares Index ETF

Contact Us:

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Online:

www-au.computershare.com/Investor/Contact



By Mail:

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

Enquiries:

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

Holder Identification Number (HIN)

HIN WITHHELD

041446 050 VAS



GAIL KERBEL PTY LTD
<GAIL KERBEL SUPER FUND A/C>
C/- GAIL KERBEL
2/138 WOODROW AVENUE
DIANELLA WA 6059

ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2019

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

PART A – SUMMARY OF 2019 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS

Item	Tax Return Label	Amount
Share of net income from trusts, less net capital gains, foreign income and franked distributions	13U	\$4,419.40
Other deductions relating to non-primary production income	13Y	\$0.00
Franked distributions from trusts	13C	\$32,287.96
Share of franking credits from franked dividends	13Q	\$9,947.43
Share of credit for TFN amounts withheld	13R	\$0.00
Share of credit for foreign resident withholding amounts	13A	\$0.00
Share of credit for tax paid by trustee	13S	\$0.00
Net capital gain	18A	\$567.18
Total current year capital gains	18H	\$1,134.36
Assessable foreign source income	20E	\$598.66
Australian franking credits from a New Zealand company	20F	\$0.00
Other net foreign source income	20M	\$598.66
Foreign income tax offset	20O	\$38.18

PART B – COMPONENTS OF ATTRIBUTION

Item	Cash Distribution	Tax Paid/Offsets	Attribution
Australian Income			
Unfranked distributions	\$956.75		\$956.77
Unfranked CFI distributions	\$1,590.15		\$1,588.75
Interest - subject to non resident WHT	\$523.79		\$586.52
Interest - not subject to non resident WHT	\$0.00		\$0.00
Other income	\$730.66		\$1,287.36
Non primary production income	\$3,801.35		\$4,419.40
Franked distributions	\$22,251.20	\$9,947.43	\$32,287.96
Capital Gains			
Discounted capital gains TAP	\$0.00		\$0.00
Discounted capital gains NTAP	\$412.80		\$567.18
Capital gains – other method TAP	\$0.00		\$0.00
Capital gains – other method NTAP	\$0.00		\$0.00
Net capital gain	\$412.80		\$567.18
AMIT CGT gross up amount			\$567.18
Other capital gains distribution	\$412.80		
Total current year capital gains	\$825.60		\$1,134.36
Foreign Income			
Assessable foreign source income	\$549.25	\$38.18	\$598.66
Other Non-assessable Amounts			
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
Gross Amount	\$27,427.40		\$38,440.38
AMIT cost base net amount - excess (Reduce cost base)			\$0.00
AMIT cost base net amount - shortfall (Increase cost base)			\$1,027.37
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
Less other expenses	\$0.00		
Net Cash Distribution	\$27,427.40		

If you are a complying Superannuation Fund, your net capital gain is \$756.24

If you are a company or a non complying Superannuation Fund, your net capital gain is \$1,134.36

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES



KAV PARTNERS

Expenses

Client Dbaker
 End Client Gail Kerbel Superannuation Fund
 Year 2019

Date	Transaction	Amount	Ref
<u>Accounting fee</u>			
20/05/2019	25801	1,210.00	Q-1.2
<u>Actuarial Fees</u>			
20/05/2019	247904	110.00	Q-1.8
<u>Audit fee</u>			
20/05/2019	25801	330.00	Q-1.4
<u>ATO Levy</u>			
30/06/2019		259.00	
<u>ASIC fee</u>			
30/06/2019		53.00	Q-1.5
<u>Investment Expenses</u>			
05/07/2018	Funds transfer MOT INV 147816	55.00	Q-1.6
17/10/2018	MOT INV 153477	55.00	Q-1.6
		110.00	
Total Expenses		2,072.00	

D. BAKER & ASSOCIATES PTY LTD

Chartered Accountants

A.B.N. 96 099 535 065
 PO BOX 310
 MIDLAND, WA 6936
 Unit 1, 4 Farrall Road, Midvale, WA
 Phone (08) 9274 6637

GAIL KERBEL SUPERANNUATION FUND
 37 BLYTHE AVENUE
 YOKINE WA 6060

Tax Invoice
025801
 Ref: KER14
 17 May, 2019

Description	Amount
PROFESSIONAL SERVICES RENDERED RE: GAIL KERBEL SUPERANNUATION FUND FOR THE YEAR ENDING 30 JUNE 2018 PROCESSING OF BANK STATEMENTS AND ACCOUNTING RECORDS PREPERATION OF FINANCIAL STATEMENTS CONSISTING OF BALANCE SHEET, PROFIT AND LOSS, NOTES AND MEMBERS LOAN ACCOUNTS PREPARATION OF THE INCOME TAX RETURN FOR THE FUND FOR THE YEAR ENDED 30 JUNE 2018 ELECTRONIC LODGEMENT OF INCOME TAX RETURN. ATTENDANCE TO THE STATUTORY REQUIREMENTS OF THE FUND IN WAY OF TRUSTEE MINUTES, RESOLUTIONS AND MEMBER STATEMENTS. LIAISON WITH TRUSTEES IN REGARDS TO COMPLIANCE ISSUES. LIASONS WITH THE AUDITOR REGARDING YEAR END AUDIT. <u>INCLUSIVE OF AUDITORS FEES OF \$440.00</u> LIABILITY LIMITED BY A SCHEME APPROVED UNDER PROFESSIONAL STANDARDS LEGISLATION *	1,540.00
Terms: Seven Days From Date Of Invoice The amount Due includes GST of \$140.00 * indicates taxable supply	Amount Due: \$ 1,540.00

Please detach the portion below and forward with your payment

Remittance Advice	
GAIL KERBEL SUPERANNUATION FUND	Invoice: 025801
	Ref: KER14
	17 May, 2019
Cheque Mastercard Visa <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Amount Due: \$ 1,540.00
Card Number <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Cardholder	Signature
PAYMENT CAN BE MADE DIRECTLY TO OUR BANK	
BSB 06 6115 Account 1038 7658 D.Baker & Associates Pty Ltd	



Receipt

Receipt number
N052998851544

Amount
\$330.00

From
Business Trans Acct
06 6115 1038 7658
Kerbel smsf

To
super audits
015-056 Australia And New Zealand Banking Group Limited
387392386
GKerbel SMSF

When
Wednesday 29 May 2019 at 11:51am Sydney/Melbourne
time

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SUPER AUDITS

TAX INVOICE

Supplier: Super Audits

Auditor: A.W. Boys
SMSF Auditor Number (SAN) 100014140
Registered Company Auditor (67793)

Address: Box 3376
Rundle Mall 5000

ABN: 20 461 503 652

Services: Auditing

Date: 28 May 2019

Recipient: Gail Kerbel Superannuation Fund

Address: C/- PO Box 310, MIDLAND WA 6936

Description of Services

Statutory audit of the Gail Kerbel Superannuation Fund for the financial year ending 30 June 2018.

Fee: \$300.00

GST: \$30.00

Total: \$330.00

Payment can be made with a cheque payable to Super Audits postal address being Box 3376 Rundle Mall 5000 or alternatively an EFT can be made BSB 015-056 Account No. 387392386.

AUDITING
DUE DILIGENCE
FORENSIC ACCOUNTING



[Back](#)

Payment

Payment summary

Payment method	BPAY®
Payment status	Sent
BPAY® receipt number	5551591
Withdrawal receipt number	5551591

Notifications

You can subscribe to your notifications about:

Insufficient funds

[Notification settings](#)

From

From account	Westpac Choice 736-073 xx7465
Description	No description provided

To

Payee nickname	ASIC
Billers	17301 - ASIC
Customer reference number	2296109026114

Payment details

Amount	\$53.00
Scheduled payment date	19 Mar 2019

Other details

Method	Manually created
Payment ID	8f94d271-ebfb-43de-92d4-653022cc0289
Submitted by	Gail Kerbel (8:35pm, 19 Mar 2019)
Approved by	Gail Kerbel (8:35pm, 19 Mar 2019)

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Brokerage & information services

01 Jul 2018 - 30 Jun 2019

July 2018	Amount	GST	Total
Brokerage and trail fees	\$0.00	\$0.00	\$0.00
Information services	\$50.00	\$5.00	\$55.00
	\$50.00	\$5.00	\$55.00

September 2018	Amount	GST	Total
Brokerage and trail fees	\$70.88	\$7.09	\$77.97
Information services	\$0.00	\$0.00	\$0.00
	\$70.88	\$7.09	\$77.97

October 2018	Amount	GST	Total
Brokerage and trail fees	\$0.00	\$0.00	\$0.00
Information services	\$50.00	\$5.00	\$55.00
	\$50.00	\$5.00	\$55.00

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Brokerage & information services (continued)

01 Jul 2018 - 30 Jun 2019

June 2019	Amount	GST	Total
Brokerage and trail fees	\$282.79	\$28.28	\$311.07
Information services	\$0.00	\$0.00	\$0.00
	\$282.79	\$28.28	\$311.07

Brokerage total	\$353.67	\$35.37	\$389.04
Information services total	\$100.00	\$10.00	\$110.00

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Tax Invoice

Lime Actuarial

www.limeactuarial.com.au

Invoice # 230168
Date of Invoice 24 Feb 2018
Due Date 07 Apr 2018

Invoice To:

Gail Kerbel
Superannuation Fund
2/138 Woodrow Avenue
DIANELLA WA 6059

Invoice From:

Lime Actuarial
ABN 83 760 801 748
GPO Box 5311
Sydney NSW 2001
1300 546 300

Invoice Status

Unpaid

Your Invoice

Item & Description	Quantity	Price
GAIL KERBEL SUPERANNUATION FUND 2016-2017 SMSF Actuarial Certificate (178380)	1	\$100.00

Totals:

Subtotal:		\$100.00
GST (10%):		\$10.00
Coupon:		\$(0.00)
Total:		\$110.00

Payment Instructions

Account 96-306-3532
BSB 182-512
Account name Lime Actuarial Pty Ltd
Reference 230168

Thank you for using Lime Actuarial