



SUPERFUND - CLIENT ACCOUNTING CHECKLIST

Client Name: Colin & Karen Super Fund
 Client Code: CAM006 Period Ended: 30 June 2020
 Partner/Manager: MH / SA Accountant: Eddy Lee
DUE DATE: ASAP

GENERAL INDEX	WP Ref	N/A	Completed	Reviewed
Points Carried Forward	1	✓		
Check Engagement Letter for Quote \$3800 + GST last year	2	✓		✓
Financial Statements	3		✓	✓
Depreciation Schedule	4	✓		
Income Tax Return	5		✓	✓
Members Annual Statements	6		✓	✓
Client Management Letter	7	✓		
Section 290-170 Notices	8	✓		
Investment Strategy	9	✓		
Minutes	10		✓	✓
Trial Balance	11		✓	✓
Review Notes	12	✓		✓
Query Sheet	13		✓	✓
Bank Reconciliations	14		✓	✓
Trust Tax Statements	15	✓		✓
Dividend Statements	16		✓	✓
Capital Gains Tax Reports - BGL	17		✓	✓
End of Period Closing Figures - Cash on Hand, Debtors and Creditors	18		✓	✓
GST - Complete Worksheet - Note Variances	19		✓	✓
Other Source Documents	20		✓	✓
Tax Reconciliation	21		✓	✓
General Ledger	22		✓	✓
Create Entries Report	23		✓	✓
Tax Agent Portal Reports	24		✓	✓
Market Value of Investments - - Trustees have difficulty obtaining evidence to support a market valuation of real estate properties due to Covid-19, but to obtain the valuation report for 2021FY	25		✓	✓
Actuarial Certificate	26		✓	✓
Pension Documents	27		✓	✓
ETP Roll-In Documents	28	✓		✓
Rental Property Summary	29		✓	✓
LRBA Documentation	30		✓	✓
Super Contribution Breakdown Report	31		✓	✓

ADMIN - To Do:

Scan workpapers	✓	Print letter	✓	
PDF copy to file	✓	Client Records?	N	(please circle which)
Payment Slip?	✓	Email / Post	E	(please circle which)

Completed By: Eddy Lee Date: 04/06/2021
 Reviewed By: Stuart Arthur Date: 21/06/2021

REVIEWED

By Stuart Arthur at 7:50 pm, Jun 21, 2021

Financial statements and reports for the year ended
30 June 2020

Colin & Karen Super Fund

Colin & Karen Super Fund
Reports Index

Statement of Financial Position

Detailed Statement of Financial Position

Operating Statement

Detailed Operating Statement

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Statement of Taxable Income

Trustees Declaration

Investment Summary with Market Movement

Colin & Karen Super Fund
Statement of Financial Position

As at 30 June 2020

	Note	2020 \$	2019 \$
Assets			
Investments			
Managed Investments (Australian)	2	4,910.00	4,910.00
Real Estate Properties (Australian - Non Residential)	3	782,500.00	782,500.00
Shares in Listed Companies (Australian)	4	4,004.54	19,353.00
Total Investments		<u>791,414.54</u>	<u>806,763.00</u>
Other Assets			
Sundry Debtors		0.00	8,013.91
Westpac DIY Super Working Acc 196 732		46,589.25	27,871.47
Westpac DIY Super Savings Acc 196 740		126.04	125.97
Heritage Business Cheque Acc 13516752 S13		49,686.30	30,369.83
Borrowing Costs		0.00	166.85
Income Tax Refundable		412.99	5,802.17
Total Other Assets		<u>96,814.58</u>	<u>72,350.20</u>
Total Assets		<u>888,229.12</u>	<u>879,113.20</u>
Less:			
Liabilities			
GST Payable		6,840.70	16,242.33
PAYG Payable		1,713.00	3,666.00
Sundry Creditors		8,296.95	4,180.00
Security Deposits Held		8,829.70	8,829.70
Limited Recourse Borrowing Arrangements		242,528.70	283,482.02
Total Liabilities		<u>268,209.05</u>	<u>316,400.05</u>
Net assets available to pay benefits		<u>620,020.07</u>	<u>562,713.15</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	5, 6		
Campey, Colin - Pension (ABP , Non-Reversionary)		19,198.38	18,057.26
Campey, Colin - Accumulation		6,333.00	5,895.63
Campey, Colin - Pension (ABP , Non-Reversionary)		98,934.94	95,229.40
Campey, Colin - Pension (ABP , Non-Reversionary)		30,602.74	28,786.89
Campey, Karen - Accumulation		464,951.01	414,743.97
Total Liability for accrued benefits allocated to members' accounts		<u>620,020.07</u>	<u>562,713.15</u>

Colin & Karen Super Fund

Detailed Statement of Financial Position

As at 30 June 2020

	Note	2020 \$	2019 \$
Assets			
Investments			
Managed Investments (Australian)	2		
Blue Chip Managed Discretionary Account		4,910.00	4,910.00
Real Estate Properties (Australian - Non Residential)	3		
2/12 Endeavour Blvd, North Lakes QLD 4509		315,000.00	315,000.00
9/12 Endeavour Blvd, North Lakes QLD 4509		467,500.00	467,500.00
Shares in Listed Companies (Australian)	4		
AGL Energy Limited		0.00	12,006.00
Australian Mines Limited		800.00	2,100.00
Redflow Limited		2,300.00	3,900.00
Suncorp Group Limited		904.54	1,347.00
Total Investments		<u>791,414.54</u>	<u>806,763.00</u>
Other Assets			
Bank Accounts			
Heritage Business Cheque Acc 13516752 S13		49,686.30	30,369.83
Westpac DIY Super Savings Acc 196 740		126.04	125.97
Westpac DIY Super Working Acc 196 732		46,589.25	27,871.47
Borrowing Costs		0.00	166.85
Sundry Debtors		0.00	8,013.91
Income Tax Refundable		412.99	5,802.17
Total Other Assets		<u>96,814.58</u>	<u>72,350.20</u>
Total Assets		<u>888,229.12</u>	<u>879,113.20</u>
Less:			
Liabilities			
GST Payable		6,840.70	16,242.33
Limited Recourse Borrowing Arrangements			
Bankwest - Low Rate Loan 053191-0		104,714.47	119,497.71
Heritage Bank Cheque Acc 13516752		137,814.23	163,984.31
PAYG Payable		1,713.00	3,666.00
Sundry Creditors		8,296.95	4,180.00
Security Deposits Held		8,829.70	8,829.70
Total Liabilities		<u>268,209.05</u>	<u>316,400.05</u>
Net assets available to pay benefits		<u>620,020.07</u>	<u>562,713.15</u>

Colin & Karen Super Fund

Detailed Statement of Financial Position

As at 30 June 2020

	Note	2020	2019
		\$	\$
Represented By :			
Liability for accrued benefits allocated to members' accounts	5, 6		
Campey, Colin - Pension (ABP , Non-Reversionary)		19,198.38	18,057.26
Campey, Colin - Accumulation		6,333.00	5,895.63
Campey, Colin - Pension (ABP , Non-Reversionary)		98,934.94	95,229.40
Campey, Colin - Pension (ABP , Non-Reversionary)		30,602.74	28,786.89
Campey, Karen - Accumulation		464,951.01	414,743.97
Total Liability for accrued benefits allocated to members' accounts		<u>620,020.07</u>	<u>562,713.15</u>

Colin & Karen Super Fund
Operating Statement
For the year ended 30 June 2020

	Note	2020 \$	2019 \$
Income			
Investment Income			
Dividends Received		453.48	1,527.45
Interest Received		45.84	167.33
Property Income		72,223.63	90,004.34
Contribution Income			
Employer Contributions		22,552.44	17,149.88
Personal Concessional		0.00	6,936.03
Total Income		<u>95,275.39</u>	<u>115,785.03</u>
Expenses			
Accountancy Fees		3,400.00	3,485.00
Administration Costs		0.00	316.00
ATO Supervisory Levy		259.00	259.00
Auditor's Remuneration		400.00	440.00
ASIC Fees		321.00	0.00
Bank Charges		480.00	480.00
Borrowing Costs		166.85	300.00
Interest Paid - ATO General Interest		214.82	0.00
Interest Paid		14,890.68	18,240.44
Property Expenses - Body Corporate		0.00	4,325.66
Property Expenses - Council Rates		0.00	2,177.80
Property Expenses - Water Rates		0.00	2,066.87
		<u>20,132.35</u>	<u>32,090.77</u>
Member Payments			
Pensions Paid		5,847.70	75,000.00
Investment Losses			
Changes in Market Values	8	<u>3,029.41</u>	<u>(4,444.91)</u>
Total Expenses		<u>29,009.46</u>	<u>102,645.86</u>
Benefits accrued as a result of operations before income tax			
		<u>66,265.93</u>	<u>13,139.17</u>
Income Tax Expense	9	8,959.01	8,861.83
Benefits accrued as a result of operations		<u>57,306.92</u>	<u>4,277.34</u>

Colin & Karen Super Fund

Detailed Operating Statement

For the year ended 30 June 2020

	2020	2019
	\$	\$
Income		
Investment Income		
Dividends Received		
AGL Energy Limited	384.00	642.00
BHP Group Limited	0.00	885.45
Suncorp Group Limited	69.48	0.00
	<u>453.48</u>	<u>1,527.45</u>
Interest Received		
ATO	22.73	0.00
Heritage Business Cheque Acc 13516752 S13	3.74	3.51
Westpac DIY Super Savings Acc 196 740	0.07	1.08
Westpac DIY Super Working Acc 196 732	19.30	162.74
	<u>45.84</u>	<u>167.33</u>
Property Income		
2/12 Endeavour Blvd, North Lakes QLD 4509	37,860.01	44,186.18
9/12 Endeavour Blvd, North Lakes QLD 4509	34,363.62	45,818.16
	<u>72,223.63</u>	<u>90,004.34</u>
Contribution Income		
Employer Contributions - Concessional		
Karen Campey	22,552.44	17,149.88
	<u>22,552.44</u>	<u>17,149.88</u>
Personal Contributions - Concessional		
Colin Campey	0.00	6,936.03
	<u>0.00</u>	<u>6,936.03</u>
Total Income	<u>95,275.39</u>	<u>115,785.03</u>
Expenses		
Accountancy Fees	3,400.00	3,485.00
Administration Costs	0.00	316.00
ASIC Fees	321.00	0.00
ATO Supervisory Levy	259.00	259.00
Auditor's Remuneration	400.00	440.00
Bank Charges	480.00	480.00
Borrowing Costs	166.85	300.00
Interest Paid	14,890.68	18,240.44
Interest Paid - ATO General Interest	214.82	0.00
	<u>20,132.35</u>	<u>23,520.44</u>
Property Expenses - Body Corporate		
2/12 Endeavour Blvd, North Lakes QLD 4509	0.00	4,325.66
	<u>0.00</u>	<u>4,325.66</u>
Property Expenses - Council Rates		
2/12 Endeavour Blvd, North Lakes QLD 4509	0.00	2,177.80
	<u>0.00</u>	<u>2,177.80</u>
Property Expenses - Water Rates		

Colin & Karen Super Fund

Detailed Operating Statement

For the year ended 30 June 2020

	2020	2019
	\$	\$
2/12 Endeavour Blvd, North Lakes QLD 4509	0.00	1,003.51
9/12 Endeavour Blvd, North Lakes QLD 4509	0.00	1,063.36
	<u>0.00</u>	<u>2,066.87</u>
Member Payments		
Pensions Paid		
Campey, Colin - Pension (ABP , Non-Reversionary)	450.00	69,170.00
Campey, Colin - Pension (ABP , Non-Reversionary)	720.00	1,350.00
Campey, Colin - Pension (ABP , Non-Reversionary)	4,677.70	4,480.00
	<u>5,847.70</u>	<u>75,000.00</u>
Investment Losses		
Realised Movements in Market Value		
Shares in Listed Companies (Australian)		
AGL Energy Limited	1,401.90	0.00
BHP Group Limited	0.00	(1,162.11)
Seafarms Group Ltd	0.00	(1,023.83)
Telstra Corporation Limited.	0.00	16,542.71
TNG Limited	0.00	(54.91)
	<u>1,401.90</u>	<u>14,301.86</u>
Unrealised Movements in Market Value		
Shares in Listed Companies (Australian)		
AGL Energy Limited	(1,675.95)	1,482.00
Australian Mines Limited	1,300.00	(81.86)
Redflow Limited	1,600.00	4,900.00
Seafarms Group Ltd	0.00	(3,147.67)
Suncorp Group Limited	403.46	(48.86)
Telstra Corporation Limited.	0.00	(21,723.43)
TNG Limited	0.00	(126.95)
	<u>1,627.51</u>	<u>(18,746.77)</u>
Changes in Market Values	<u>3,029.41</u>	<u>(4,444.91)</u>
Total Expenses	<u>29,009.46</u>	<u>102,645.86</u>
Benefits accrued as a result of operations before income tax	<u>66,265.93</u>	<u>13,139.17</u>
Income Tax Expense		
Income Tax Expense	8,959.01	8,861.83
Total Income Tax	<u>8,959.01</u>	<u>8,861.83</u>
Benefits accrued as a result of operations	<u>57,306.92</u>	<u>4,277.34</u>

Notes to the Financial Statements

For the year ended 30 June 2020

Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is a non-reporting entity because there are no users dependent on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the Fund and the needs of members.

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

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

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

a. Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

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

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

b. Cash and Cash Equivalents

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

c. Revenue

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

Notes to the Financial Statements

For the year ended 30 June 2020

Interest revenue

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

Dividend revenue

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

Rental revenue

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

Distribution revenue

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

Remeasurement changes in market values

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

Contributions

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

d. Liability for Accrued Benefits

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

e. Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office (ATO).

The net amount of GST recoverable from, or payable to, the ATO is included with other receivables or other payables in the statement of financial position.

f. Critical Accounting Estimates and Judgements

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

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

Note 2: Managed Investments (Australian)

	2020 \$	2019 \$
Blue Chip Managed Discretionary Account	4,910.00	4,910.00

Notes to the Financial Statements

For the year ended 30 June 2020

	4,910.00	4,910.00
Note 3: Real Estate Properties (Australian - Non Residential)		
	2020 \$	2019 \$
9/12 Endeavour Blvd, North Lakes QLD 4509	467,500.00	467,500.00
2/12 Endeavour Blvd, North Lakes QLD 4509	315,000.00	315,000.00
	782,500.00	782,500.00
Note 4: Shares in Listed Companies (Australian)		
	2020 \$	2019 \$
AGL Energy Limited	0.00	12,006.00
Australian Mines Limited	800.00	2,100.00
Redflow Limited	2,300.00	3,900.00
Suncorp Group Limited	904.54	1,347.00
	4,004.54	19,353.00
Note 5: Liability for Accrued Benefits		
	2020 \$	2019 \$
Liability for accrued benefits at beginning of year	562,713.15	558,435.81
Benefits accrued as a result of operations	57,306.92	4,277.34
Current year member movements	0.00	0.00
	620,020.07	562,713.15
Note 6: Vested Benefits		
Vested benefits are benefits that are not conditional upon continued membership of the fund (or any factor other than resignation from the plan) and include benefits which members were entitled to receive had they terminated their fund membership as at the end of the reporting period.		
	2020 \$	2019 \$
Vested Benefits	620,020.07	562,713.15

Note 7: Guaranteed Benefits

No guarantees have been made in respect of any part of the liability for accrued benefits.

Note 8: Changes in Market Values

Notes to the Financial Statements

For the year ended 30 June 2020

Unrealised Movements in Market Value

	2020	2019
	\$	\$
Shares in Listed Companies (Australian)		
AGL Energy Limited	1,675.95	(1,482.00)
Australian Mines Limited	(1,300.00)	81.86
Redflow Limited	(1,600.00)	(4,900.00)
Seafarms Group Ltd	0.00	3,147.67
Suncorp Group Limited	(403.46)	48.86
TNG Limited	0.00	126.95
Telstra Corporation Limited.	0.00	21,723.43
	<hr/>	<hr/>
	(1,627.51)	18,746.77
	<hr/>	<hr/>
Total Unrealised Movement	(1,627.51)	18,746.77
	<hr/>	<hr/>

Realised Movements in Market Value

	2020	2019
	\$	\$
Shares in Listed Companies (Australian)		
AGL Energy Limited	(1,401.90)	0.00
BHP Group Limited	0.00	1,162.11
Seafarms Group Ltd	0.00	1,023.83
TNG Limited	0.00	54.91
Telstra Corporation Limited.	0.00	(16,542.71)
	<hr/>	<hr/>
	(1,401.90)	(14,301.86)
	<hr/>	<hr/>
Total Realised Movement	(1,401.90)	(14,301.86)
	<hr/>	<hr/>
Changes in Market Values	(3,029.41)	4,444.91
	<hr/>	<hr/>

Note 9: Income Tax Expense

	2020	2019
	\$	\$
The components of tax expense comprise		
Current Tax	8,959.01	8,861.83
	<hr/>	<hr/>
Income Tax Expense	8,959.01	8,861.83
	<hr/>	<hr/>

Notes to the Financial Statements

For the year ended 30 June 2020

The prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:

Prima facie tax payable on benefits accrued before income tax at 15%	9,939.89	1,970.88
Less:		
Tax effect of:		
Increase in MV of Investments	0.00	2,812.02
Exempt Pension Income	2,748.90	4,336.65
Realised Accounting Capital Gains	(210.29)	(2,145.28)
Add:		
Tax effect of:		
Decrease in MV of Investments	244.13	0.00
SMSF Non-Deductible Expenses	573.45	1,228.95
Pension Payments	877.16	11,250.00
Franking Credits	24.22	93.33
TFN Credits	0.00	9.90
Rounding	0.21	0.38
Income Tax on Taxable Income or Loss	9,120.45	9,550.05
Less credits:		
Franking Credits	161.44	622.22
TFN Credits	0.00	66.00
Current Tax or Refund	<u>8,959.01</u>	<u>8,861.83</u>

Colin & Karen Super Fund
Statement of Taxable Income

For the year ended 30 June 2020

	2020
	\$
Benefits accrued as a result of operations	66,265.93
Less	
Exempt current pension income	18,326.00
Realised Accounting Capital Gains	(1,401.90)
	<u>16,924.10</u>
Add	
Decrease in MV of investments	1,627.51
SMSF non deductible expenses	3,823.00
Pension Payments	5,847.70
Franking Credits	161.44
	<u>11,459.65</u>
SMSF Annual Return Rounding	1.52
	<u>60,803.00</u>
Taxable Income or Loss	60,803.00
Income Tax on Taxable Income or Loss	9,120.45
Less	
Franking Credits	161.44
	<u>8,959.01</u>
CURRENT TAX OR REFUND	8,959.01
Supervisory Levy	259.00
Income Tax Instalments Paid	(9,372.00)
AMOUNT DUE OR REFUNDABLE	(153.99)

Colin & Karen Super Fund
Trustees Declaration

Colin & Karen Super Pty Ltd ACN: 152865971

The directors of the trustee company have determined that the Fund is not a reporting entity and that these special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The directors of the trustee company declare that:

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

Specifically, the directors of the trustee company declare that:

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

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

.....
Colin Campey
Colin & Karen Super Pty Ltd
Director

.....
Karen Campey
Colin & Karen Super Pty Ltd
Director

Dated this day of

Colin & Karen Super Fund

Investment Summary with Market Movement

As at 30 June 2020

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised		Realised Movement
						Overall	Current Year	
Cash/Bank Accounts								
Heritage Business Cheque Acc 13516752 S13		49,686.300000	49,686.30	49,686.30	49,686.30			
Westpac DIY Super Savings Acc 196 740		126.040000	126.04	126.04	126.04			
Westpac DIY Super Working Acc 196 732		46,589.250000	46,589.25	46,589.25	46,589.25			
			96,401.59		96,401.59			
Managed Investments (Australian)								
BLUECHIP Blue Chip Managed Discretionary Account	1.00	4,910.000000	4,910.00	4,910.00	4,910.00	0.00	0.00	0.00
			4,910.00		4,910.00	0.00	0.00	0.00
Real Estate Properties (Australian - Non Residential)								
IP0004 2/12 Endeavour Blvd, North Lakes QLD 4509	1.00	315,000.000000	315,000.00	354,780.17	354,780.17	(39,780.17)	0.00	0.00
9.12ENDEAV 9/12 Endeavour Blvd, North Lakes QLD 4509	1.00	467,500.000000	467,500.00	422,721.91	422,721.91	44,778.09	0.00	0.00
			782,500.00		777,502.08	4,997.92	0.00	0.00
Shares in Listed Companies (Australian)								
AGL.AX AGL Energy Limited	0.00	17.050000	0.00	0.00	0.00	0.00	1,675.95	(1,401.90)
AUZ.AX Australian Mines Limited	100,000.00	0.008000	800.00	0.02	2,018.14	(1,218.14)	(1,300.00)	0.00
RFX.AX Redflow Limited	100,000.00	0.023000	2,300.00	0.32	32,135.15	(29,835.15)	(1,600.00)	0.00
SUN.AX Suncorp Group Limited	98.00	9.230000	904.54	12.85	1,259.14	(354.60)	(403.46)	0.00
			4,004.54		35,412.43	(31,407.89)	(1,627.51)	(1,401.90)
			887,816.13		914,226.10	(26,409.97)	(1,627.51)	(1,401.90)

Self-managed superannuation fund annual return **2020**

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 2020* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2020* (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 (NAT 3036).

To complete this annual return

- Print clearly, using a BLACK pen only.
- Use BLOCK LETTERS and print one character per box.

S	M	I	T	H		S	T				
---	---	---	---	---	--	---	---	--	--	--	--
- Place in ALL applicable boxes.

- Postal address for annual returns:

Australian Taxation Office
GPO Box 9845
[insert the name and postcode
of your capital city]

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 Tax file number (TFN)

- ❗ The ATO is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

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

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN) (if applicable)

4 Current postal address

Suburb/town

State/territory

Postcode

5 Annual return status

- | | | |
|--|-------------|-----|
| Is this an amendment to the SMSF's 2020 return? | A No | Yes |
| Is this the first required return for a newly registered SMSF? | B No | Yes |

6 SMSF auditor

Auditor's name

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed **A** Day / Month / YearWas Part A of the audit report qualified? **B** No YesWas Part B of the audit report qualified? **C** No YesIf Part B of the audit report was qualified,
have the reported issues been rectified? **D** No Yes**7 Electronic funds transfer (EFT)**

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

A Fund's financial institution account details

This account is used for super contributions and rollovers. Do not provide a tax agent account here.

Fund BSB number

Fund account number

Fund account name

I would like my tax refunds made to this account. **▶** Go to C.**B Financial institution account details for tax refunds**

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

BSB number

Account number

Account name

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

- 8 Status of SMSF** Australian superannuation fund **A** No Yes Fund benefit structure **B** Code
- Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts? **C** No Yes

9 Was the fund wound up during the income year?

- No Yes **▶** If yes, provide the date on which the fund was wound up Day / Month / Year **▶** Have all tax lodgment and payment obligations been met? No Yes

10 Exempt current pension income

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

- To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label **A**.

No **▶** Go to Section B: Income.

Yes **▶** Exempt current pension income amount **A** \$

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

Segregated assets method **B**

Unsegregated assets method **C** **▶** Was an actuarial certificate obtained? **D** Yes

Did the fund have any other income that was assessable?

E Yes **▶** Go to Section B: Income.

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

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



Section B: Income

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

11 Income

Did you have a capital gains tax (CGT) event during the year?

G No Yes

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2020*.

Have you applied an exemption or rollover?

M No Yes

Code

Net capital gain **A** \$

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

Gross interest **C** \$

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

Gross foreign income		Loss
D1 \$	Net foreign income	D \$

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

Transfers from foreign funds **F** \$

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

Gross distribution from partnerships **I** \$

*Unfranked dividend amount **J** \$

*Franked dividend amount **K** \$

*Dividend franking credit **L** \$

*Gross trust distributions **M** \$

Calculation of assessable contributions

Assessable employer contributions

R1 \$

plus Assessable personal contributions

R2 \$

plus [#]No-TFN-quoted contributions

R3 \$

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

less Transfer of liability to life insurance company or PST

R6 \$

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

Calculation of non-arm's length income

*Net non-arm's length private company dividends

U1 \$

plus *Net non-arm's length trust distributions

U2 \$

plus *Net other non-arm's length income

U3 \$

*Other income **S** \$

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

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

#This is a mandatory label.

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

GROSS INCOME **W** \$
(Sum of labels **A** to **U**)

Exempt current pension income **Y** \$

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

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 \$		A2 \$
Interest expenses overseas	B1 \$		B2 \$
Capital works expenditure	D1 \$		D2 \$
Decline in value of depreciating assets	E1 \$		E2 \$
Insurance premiums – members	F1 \$		F2 \$
SMSF auditor fee	H1 \$		H2 \$
Investment expenses	I1 \$		I2 \$
Management and administration expenses	J1 \$		J2 \$
Forestry managed investment scheme expense	U1 \$		U2 \$
Other amounts	L1 \$	Code	L2 \$
Tax losses deducted	M1 \$		

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

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

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

TOTAL SMSF EXPENSES
Z \$
 (**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 2020* on how to complete the calculation statement.

#Taxable income	A \$	<i>(an amount must be included even if it is zero)</i>
#Tax on taxable income	T1 \$	<i>(an amount must be included even if it is zero)</i>
#Tax on no-TFN-quoted contributions	J \$	<i>(an amount must be included even if it is zero)</i>

Gross tax **B \$**

(T1 plus J)

Foreign income tax offset	
C1 \$	
Rebates and tax offsets	Non-refundable non-carry forward tax offsets
C2 \$	C \$
	<i>(C1 plus C2)</i>

SUBTOTAL 1

T2 \$

(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset	
D1 \$	
Early stage venture capital limited partnership tax offset carried forward from previous year	Non-refundable carry forward tax offsets
D2 \$	D \$
Early stage investor tax offset	<i>(D1 plus D2 plus D3 plus D4)</i>
D3 \$	
Early stage investor tax offset carried forward from previous year	SUBTOTAL 2
D4 \$	T3 \$
	<i>(T2 less D – cannot be less than zero)</i>

Complying fund's franking credits tax offset	
E1 \$	
No-TFN tax offset	
E2 \$	
National rental affordability scheme tax offset	Refundable tax offsets
E3 \$	E \$
Exploration credit tax offset	<i>(E1 plus E2 plus E3 plus E4)</i>
E4 \$	

#TAX PAYABLE **T5 \$**

(T3 less E – cannot be less than zero)

Section 102AAM interest charge

G \$

Credit for interest on early payments – amount of interest	
H1 \$	
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 \$	<i>(unused amount from label E – an amount must be included even if it is zero)</i>
--	-------------	---

PAYG instalments raised

K \$

Supervisory levy

L \$

Supervisory levy adjustment for wound up funds

M \$

Supervisory levy adjustment for new funds

N \$

AMOUNT DUE OR REFUNDABLE A positive amount at S is what you owe, while a negative amount is refundable to you.	S \$	<i>(T5 plus G less H less I less K plus L less M plus N)</i>
---	-------------	--

#This is a mandatory label.

Section E: Losses

14 Losses

I If total loss is greater than \$100,000, complete and attach a Losses schedule 2020.

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

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

Section F: Member information

MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Date of birth

Contributions

OPENING ACCOUNT BALANCE \$

I Refer to instructions for completing these labels.

Employer contributions

A \$

ABN of principal employer

A1

Personal contributions

B \$

CGT small business retirement exemption

C \$

CGT small business 15-year exemption amount

D \$

Personal injury election

E \$

Spouse and child contributions

F \$

Other third party contributions

G \$

Proceeds from primary residence disposal

H \$

Receipt date Day / Month / Year

H1

Assessable foreign superannuation fund amount

I \$

Non-assessable foreign superannuation fund amount

J \$

Transfer from reserve: assessable amount

K \$

Transfer from reserve: non-assessable amount

L \$

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

T \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts)

M \$

TOTAL CONTRIBUTIONS N \$

(Sum of labels **A** to **M**)

Other transactions

Allocated earnings or losses **O** \$

Loss

Accumulation phase account balance

S1 \$

Retirement phase account balance – Non CDBIS

S2 \$

Retirement phase account balance – CDBIS

S3 \$

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

TRIS Count

CLOSING ACCOUNT BALANCE S \$

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

MEMBER 2

Title: Mr Mrs Miss Ms Other
 Family name

First given name Other given names

Member's TFN

See the Privacy note in the Declaration.

Date of birth

Contributions

OPENING ACCOUNT BALANCE \$

I Refer to instructions for completing these labels.

Employer contributions

A \$

ABN of principal employer

A1

Personal contributions

B \$

CGT small business retirement exemption

C \$

CGT small business 15-year exemption amount

D \$

Personal injury election

E \$

Spouse and child contributions

F \$

Other third party contributions

G \$

Proceeds from primary residence disposal

H \$

Receipt date Day / Month / Year

H1

Assessable foreign superannuation fund amount

I \$

Non-assessable foreign superannuation fund amount

J

Transfer from reserve: assessable amount

K \$

Transfer from reserve: non-assessable amount

L \$

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

T \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts)

M \$

TOTAL CONTRIBUTIONS N \$

(Sum of labels **A** to **M**)

Other transactions

Allocated earnings or losses **O** \$

Loss

Accumulation phase account balance

S1 \$

Retirement phase account balance – Non CDBIS

S2 \$

Retirement phase account balance – CDBIS

S3 \$

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

TRIS Count

CLOSING ACCOUNT BALANCE S \$

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Sensitive (when completed)

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts **A** \$Unlisted trusts **B** \$Insurance policy **C** \$Other managed investments **D** \$

15b Australian direct investments

Cash and term deposits **E** \$

Limited recourse borrowing arrangements

Australian residential real property

J1 \$

Australian non-residential real property

J2 \$

Overseas real property

J3 \$

Australian shares

J4 \$

Overseas shares

J5 \$

Other

J6 \$

Property count

J7Debt securities **F** \$Loans **G** \$Listed shares **H** \$Unlisted shares **I** \$Limited recourse borrowing arrangements **J** \$Non-residential real property **K** \$Residential real property **L** \$Collectables and personal use assets **M** \$Other assets **O** \$

15c Other investments

Crypto-Currency **N** \$

15d Overseas direct investments

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

TOTAL AUSTRALIAN AND OVERSEAS ASSETS U \$

(Sum of labels **A** to **T**)

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year? **A** No Yes **B** \$

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** No Yes

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** No Yes

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1	\$	
Permissible temporary borrowings	V2	\$	
Other borrowings	V3	\$	
			Borrowings V \$
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)			W \$
			Reserve accounts X \$
			Other liabilities Y \$
TOTAL LIABILITIES			Z \$

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H** \$

Total TOFA losses **I** \$

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2019-20 income year, write **2020**). **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 2020*. **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 2020* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2020*. **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 and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

Authorised trustee's, director's or public officer's signature

Date Day / Month / Year

Preferred trustee or director contact details:

Title: Mr Mrs Miss Ms Other

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 2020 has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date Day / Month / Year

Tax agent's contact details

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

Colin & Karen Super Fund

Members Statement

Colin Campey
 54 Andrew Road
 Mount Samson, Queensland, 4520, Australia

Your Details

Date of Birth :	Provided
Age:	69
Tax File Number:	Provided
Date Joined Fund:	01/07/2014
Service Period Start Date:	01/07/2012
Date Left Fund:	
Member Code:	CAMCOL00002P
Account Start Date	30/06/2017
Account Phase:	Retirement Phase
Account Description:	ABP , Non-Reversionary

Nominated Beneficiaries	N/A
Vested Benefits	19,198.38
Total Death Benefit	19,198.38
Current Salary	0.00
Previous Salary	0.00
Disability Benefit	0.00

Your Balance

Total Benefits	19,198.38
<u>Preservation Components</u>	
Preserved	(28,844.18)
Unrestricted Non Preserved	48,042.56
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (33.53%)	6,439.69
Taxable	12,758.69

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	18,057.26	80,325.82
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	1,591.12	6,901.44
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	450.00	69,170.00
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2020	19,198.38	18,057.26

Colin & Karen Super Fund
Members Statement

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

Colin Campey
Director

Karen Campey
Director

Colin & Karen Super Fund

Members Statement

Colin Campey
 54 Andrew Road
 Mount Samson, Queensland, 4520, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries	N/A
Age:	69	Vested Benefits	6,333.00
Tax File Number:	Provided	Total Death Benefit	6,333.00
Date Joined Fund:	01/07/2014	Current Salary	0.00
Service Period Start Date:	01/07/2014	Previous Salary	0.00
Date Left Fund:		Disability Benefit	0.00
Member Code:	CAMCOL00003A		
Account Start Date	01/07/2014		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	6,333.00
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	6,333.00
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	
Taxable	6,333.00

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	5,895.63	26,951.61
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		6,936.03
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	517.12	
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		1,040.40
Income Tax	79.75	
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		26,951.61
Closing balance at 30/06/2020	6,333.00	5,895.63

Colin & Karen Super Fund
Members Statement

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

Colin Campey
Director

Karen Campey
Director

Colin & Karen Super Fund

Members Statement

Colin Campey
 54 Andrew Road
 Mount Samson, Queensland, 4520, Australia

Your Details

Date of Birth :	Provided
Age:	69
Tax File Number:	Provided
Date Joined Fund:	01/07/2014
Service Period Start Date:	25/06/2009
Date Left Fund:	
Member Code:	CAMCOL00004P
Account Start Date	01/07/2017
Account Phase:	Retirement Phase
Account Description:	ABP , Non-Reversionary

Nominated Beneficiaries	N/A
Vested Benefits	98,934.94
Total Death Benefit	98,934.94
Current Salary	0.00
Previous Salary	0.00
Disability Benefit	0.00

Your Balance

Total Benefits	98,934.94
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	98,934.94
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (51.08%)	50,535.43
Taxable	48,399.51

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	95,229.40	89,538.51
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	8,383.24	10,170.89
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	4,677.70	4,480.00
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2020	98,934.94	95,229.40

Colin & Karen Super Fund
Members Statement

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

Colin Campey
Director

Karen Campey
Director

Colin & Karen Super Fund

Members Statement

Colin Campey
 54 Andrew Road
 Mount Samson, Queensland, 4520, Australia

Your Details

		Nominated Beneficiaries	N/A
Date of Birth :	Provided	Vested Benefits	30,602.74
Age:	69	Total Death Benefit	30,602.74
Tax File Number:	Provided	Current Salary	0.00
Date Joined Fund:	01/07/2014	Previous Salary	0.00
Service Period Start Date:	01/07/2014	Disability Benefit	0.00
Date Left Fund:			
Member Code:	CAMCOL00005P		
Account Start Date	01/07/2018		
Account Phase:	Retirement Phase		
Account Description:	ABP , Non-Reversionary		

Your Balance

Total Benefits	30,602.74
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	30,602.74
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (20.91%)	6,400.00
Taxable	24,202.74

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	28,786.89	
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	2,535.85	3,185.28
Internal Transfer In		26,951.61
<u>Decreases to Member account during the period</u>		
Pensions Paid	720.00	1,350.00
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2020	30,602.74	28,786.89

Colin & Karen Super Fund
Members Statement

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

Colin Campey
Director

Karen Campey
Director

Colin & Karen Super Fund

Members Statement

Karen Campey
 54 Andrew Road
 Mount Samson, Queensland, 4520, Australia

Your Details		Nominated Beneficiaries	N/A
Date of Birth :	Provided	Vested Benefits	464,951.01
Age:	59	Total Death Benefit	464,951.01
Tax File Number:	Provided	Current Salary	0.00
Date Joined Fund:	25/06/2009	Previous Salary	0.00
Service Period Start Date:	25/06/2009	Disability Benefit	0.00
Date Left Fund:			
Member Code:	CAMKAR00001A		
Account Start Date	25/06/2009		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance	
Total Benefits	464,951.01
<u>Preservation Components</u>	
Preserved	464,951.01
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	68,660.52
Taxable	396,290.49

Your Detailed Account Summary		This Year	Last Year
Opening balance at	01/07/2019	414,743.97	361,619.87
<u>Increases to Member account during the period</u>			
Employer Contributions		22,552.44	17,149.88
Personal Contributions (Concessional)			
Personal Contributions (Non Concessional)			
Government Co-Contributions			
Other Contributions			
Proceeds of Insurance Policies			
Transfers In			
Net Earnings		36,695.30	44,483.87
Internal Transfer In			
<u>Decreases to Member account during the period</u>			
Pensions Paid			
Contributions Tax		3,382.86	2,572.13
Income Tax		5,657.84	5,937.52
No TFN Excess Contributions Tax			
Excess Contributions Tax			
Refund Excess Contributions			
Division 293 Tax			
Insurance Policy Premiums Paid			
Management Fees			
Member Expenses			
Benefits Paid/Transfers Out			
Superannuation Surcharge Tax			
Internal Transfer Out			
Closing balance at	30/06/2020	464,951.01	414,743.97

Colin & Karen Super Fund
Members Statement

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

Colin Campey
Director

Karen Campey
Director

Memorandum of Resolutions of the Director(s) of

Colin & Karen Super Pty Ltd ACN: 152865971

ATF Colin & Karen Super Fund

FINANCIAL STATEMENTS OF SUPERANNUATION FUND:

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

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

TRUSTEE'S DECLARATION:

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

ANNUAL RETURN:

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

INVESTMENT STRATEGY:

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

ALLOCATION OF INCOME:

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

AUDITORS:

It was resolved that

Tony Boys

of

PO Box 3376, Rundle Mall, South Australia 5000

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

TAX AGENTS:

It was resolved that

Herron Accountants

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

TRUSTEE STATUS:

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

CONTRIBUTIONS RECEIVED:

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

Memorandum of Resolutions of the Director(s) of

Colin & Karen Super Pty Ltd ACN: 152865971

ATF Colin & Karen Super Fund

CLOSURE:

Signed as a true record –

.....

Colin Campey

/ /

.....

Karen Campey

/ /

Colin & Karen Super Fund

Trial Balance

As at 30 June 2020

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	23900	Dividends Received			
(642.00)	23900/AGL.AX	AGL Energy Limited			384.00
(885.45)	23900/BHP.AX	BHP Group Limited			
	23900/SUN.AX	Suncorp Group Limited			69.48
	24200	Contributions			
(6,936.03)	24200/CAMCOL00003 A	(Contributions) Campey, Colin - Accumulation			
(17,149.88)	24200/CAMKAR00001 A	(Contributions) Campey, Karen - Accumulation			22,552.44
(4,444.91)	24700	Changes in Market Values of Investments		3,029.41	
	25000	Interest Received			
	25000/ATOC	ATO			22.73
(3.51)	25000/HeritageBusines sCh	Heritage Business Cheque Acc 13516752 S13			3.74
(162.74)	25000/WBC196732	Westpac DIY Super Working Acc 196 732			19.30
(1.08)	25000/estpacDIYSuper Sa1	Westpac DIY Super Savings Acc 196 740			0.07
	28000	Property Income			
(45,818.16)	28000/9.12ENDEAV	9/12 Endeavour Blvd, North Lakes QLD 4509			34,363.62
(44,186.18)	28000/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509			37,860.01
3,485.00	30100	Accountancy Fees		3,400.00	
316.00	30200	Administration Costs			
259.00	30400	ATO Supervisory Levy		259.00	
440.00	30700	Auditor's Remuneration		400.00	
	30800	ASIC Fees		321.00	
480.00	31500	Bank Charges		480.00	
300.00	32600	Borrowing Costs		166.85	
	37700	Interest Paid - ATO General Interest		214.82	
18,240.44	37900	Interest Paid		14,890.68	
	41600	Pensions Paid			
69,170.00	41600/CAMCOL00002 P	(Pensions Paid) Campey, Colin - Pension (ABP , Non-Reversionary)		450.00	
4,480.00	41600/CAMCOL00004 P	(Pensions Paid) Campey, Colin - Pension (ABP , Non-Reversionary)		4,677.70	

Colin & Karen Super Fund

Trial Balance

As at 30 June 2020

Last Year	Code	Account Name	Units	Debits \$	Credits \$
1,350.00	41600/CAMCOL00005 P 41945	(Pensions Paid) Campey, Colin - Pension (ABP , Non-Reversionary) Property Expenses - Body Corporate		720.00	
4,325.66	41945/IP0004 41960	2/12 Endeavour Blvd, North Lakes QLD 4509 Property Expenses - Council Rates			0.00
2,177.80	41960/IP0004 42150	2/12 Endeavour Blvd, North Lakes QLD 4509 Property Expenses - Water Rates			0.00
1,063.36	42150/9.12ENDEAV	9/12 Endeavour Blvd, North Lakes QLD 4509			0.00
1,003.51	42150/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509			0.00
8,861.83	48500	Income Tax Expense		8,959.01	
4,277.34	49000 50010	Profit/Loss Allocation Account Opening Balance		57,306.92	
(80,325.82)	50010/CAMCOL00002 P	(Opening Balance) Campey, Colin - Pension (ABP , Non-Reversionary)			18,057.26
(26,951.61)	50010/CAMCOL00003 A	(Opening Balance) Campey, Colin - Accumulation			5,895.63
(89,538.51)	50010/CAMCOL00004 P 50010/CAMCOL00005 P	(Opening Balance) Campey, Colin - Pension (ABP , Non-Reversionary) (Opening Balance) Campey, Colin - Pension (ABP , Non-Reversionary)			95,229.40 28,786.89
(361,619.87)	50010/CAMKAR00001 A 52420	(Opening Balance) Campey, Karen - Accumulation Contributions			414,743.97
(6,936.03)	52420/CAMCOL00003 A	(Contributions) Campey, Colin - Accumulation			0.00
(17,149.88)	52420/CAMKAR00001 A 53100	(Contributions) Campey, Karen - Accumulation Share of Profit/(Loss)			22,552.44
(6,901.44)	53100/CAMCOL00002 P	(Share of Profit/(Loss)) Campey, Colin - Pension (ABP , Non-Reversionary)			1,591.12
0.00	53100/CAMCOL00003 A	(Share of Profit/(Loss)) Campey, Colin - Accumulation			517.12
(10,170.89)	53100/CAMCOL00004 P	(Share of Profit/(Loss)) Campey, Colin - Pension (ABP , Non-Reversionary)			8,383.24
(3,185.28)	53100/CAMCOL00005 P	(Share of Profit/(Loss)) Campey, Colin - Pension (ABP , Non-Reversionary)			2,535.85
(44,483.87)	53100/CAMKAR00001 A 53330	(Share of Profit/(Loss)) Campey, Karen - Accumulation Income Tax			36,695.30

Colin & Karen Super Fund

Trial Balance

As at 30 June 2020

Last Year	Code	Account Name	Units	Debits \$	Credits \$
0.00	53330/CAMCOL00003 A	(Income Tax) Campey, Colin - Accumulation		79.75	
5,937.52	53330/CAMKAR00001 A	(Income Tax) Campey, Karen - Accumulation		5,657.84	
	53800	Contributions Tax			
1,040.40	53800/CAMCOL00003 A	(Contributions Tax) Campey, Colin - Accumulation			0.00
2,572.13	53800/CAMKAR00001 A	(Contributions Tax) Campey, Karen - Accumulation		3,382.86	
	54160	Pensions Paid			
69,170.00	54160/CAMCOL00002 P	(Pensions Paid) Campey, Colin - Pension (ABP , Non-Reversionary)		450.00	
4,480.00	54160/CAMCOL00004 P	(Pensions Paid) Campey, Colin - Pension (ABP , Non-Reversionary)		4,677.70	
1,350.00	54160/CAMCOL00005 P	(Pensions Paid) Campey, Colin - Pension (ABP , Non-Reversionary)		720.00	
	56100	Internal Transfers In			
(26,951.61)	56100/CAMCOL00005 P	(Internal Transfers In) Campey, Colin - Pension (ABP , Non-Reversionary)			0.00
	57100	Internal Transfers Out			
26,951.61	57100/CAMCOL00003 A	(Internal Transfers Out) Campey, Colin - Accumulation			0.00
	60400	Bank Accounts			
30,369.83	60400/HeritageBusines sCh	Heritage Business Cheque Acc 13516752 S13		49,686.30	✓
27,871.47	60400/WBC196732	Westpac DIY Super Working Acc 196 732		46,589.25	✓
125.97	60400/estpacDIYSuper Sa1	Westpac DIY Super Savings Acc 196 740		126.04	✓
166.85	64100	Borrowing Costs			0.00
8,013.91	68000	Sundry Debtors			0.00
	74700	Managed Investments (Australian)			
4,910.00	74700/BLUECHIP	Blue Chip Managed Discretionary Account	1.0000	4,910.00	
	77250	Real Estate Properties (Australian - Non Residential)			
467,500.00	77250/9.12ENDEAV	9/12 Endeavour Blvd, North Lakes QLD 4509	1.0000	467,500.00	✓
315,000.00	77250/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	1.0000	315,000.00	✓
	77600	Shares in Listed Companies (Australian)			
12,006.00	77600/AGL.AX	AGL Energy Limited	0.0000		0.00
2,100.00	77600/AUZ.AX	Australian Mines Limited	100,000.0000	800.00	✓

Colin & Karen Super Fund

Trial Balance

As at 30 June 2020

Last Year	Code	Account Name	Units	Debits \$	Credits \$
3,900.00	77600/RFX.AX	Redflow Limited	100,000.0000	2,300.00	
1,347.00	77600/SUN.AX	Suncorp Group Limited	98.0000	904.54	
(16,242.33)	84000	GST Payable/Refundable			6,840.70
5,802.17	85000	Income Tax Payable/Refundable		412.99	
	85500	Limited Recourse Borrowing Arrangements			
(119,497.71)	85500/BWA	Bankwest - Low Rate Loan 053191-0			104,714.47
(163,984.31)	85500/Herit S13	Heritage Bank Cheque Acc 13516752			137,814.23
(3,666.00)	86000	PAYG Payable			1,713.00
(4,180.00)	88000	Sundry Creditors			8,296.95
(8,829.70)	88102	Security Deposits Held			8,829.70
				998,472.66	998,472.66

Current Year Profit/(Loss): 66,265.93

Eddy Lee

From: col campey <colcampey@hotmail.com>
Sent: 3 June 2021 2:54 PM
To: Eddy Lee
Subject: Re: COLIN & KAREN SUPER FUND - 2020 tax queries
Attachments: WestpacStatementJune20.pdf; 13516752_S13_12.pdf; 13516752_L72.2_11.pdf

Hi Eddy,

1. The dividends from AGL and SUNCORP were deposited in personal CBA accounts
2. All paid by tenants
3. All paid by tenants
4. See attached
5. Still no transactions

From: Eddy Lee <eddy@herronaccountants.com.au>
Sent: Tuesday, 25 May 2021 12:32 PM
To: kascampey@hotmail.com <kascampey@hotmail.com>; col campey <colcampey@hotmail.com>
Cc: Stuart Arthur <stuart@herronaccountants.com.au>
Subject: COLIN & KAREN SUPER FUND - 2020 tax queries

Hi Colin and Karen, I hope you are well.

RE: COLIN & KAREN SUPER FUND

We are currently working on 2020 tax work for the abovementioned entity and in order to wrap it up could you please assist us with the following queries?

1. Dividends from AGL and Suncorp: We note that the dividends from AGL and Suncorp have not been deposited into the Fund's Bank Accounts in 2020 FY. could you please advise where the dividend amounts were deposited? (eg, personal bank acc or issued chq)
2. Rental Expenses (2/12 Endeavour Blvd): Please provide copies of invoices for the following expenses in 2020 FY, if any.
 - Body Corporate;
 - Council Rates; and
 - Water.
3. Rental Expenses (9/12 Endeavour Blvd): Please provide copies of invoices for the following expenses in 2020 FY, if any.
 - Body Corporate;
 - Council Rates; and
 - Water.
4. Bank Statements: Please provide copies of bank statements that shows the balance as at 30/06/2020 for;
 - Heritage Business Che Acc 13516752 S13
 - Westpac DIY Super Saving 196740

- Heritage Bank Loan 13516752

5. Blue Chip Managed Discretionary Acc: Please confirm there were no transactions since opening.

Please let me know if you have any problems.

PS – We are keen to complete your SMSF tax work by next week so it would be greatly appreciated if you can reply my email ASAP.

Regards

Eddy Lee CPA (SMSF Specialist)

ACCOUNTANT

NORTH LAKES | P 07 3204 4166

Unit 1, 48 Flinders Pde, North Lakes Qld 4509

PO Box 504 North Lakes Qld 4509

FORTITUDE VALLEY |

Level 2, 47 Warner St Fortitude Valley Qld 4006



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Bank Reconciliation - Super Fund

Client Name: Colin & Karen Super Fund
 Client Code: CAM006 Period Ended: 30 June 2020
 Partner/Manager: MH / SA Accountant: Eddy Lee

Bank: WBC Account No: 196732
 BGL Code: _____

AS AT

30/06/2020

Balance as per bank statement \$46,589.25

add: Outstanding deposits

0.00
0.00
0.00

0.00
46,589.25

less: Outstanding cheques

Chq No	Code	Amount
		0.00
		0.00
		0.00
		0.00
		0.00
		0.00
		0.00
		0.00
		0.00
		0.00
		0.00
		0.00
		0.00
		0.00
		0.00
		0.00
		0.00
		0.00

Reconciled Balance 0.00
\$46,589.25





Electronic Statement

Statement Period
28 June 2019 - 31 July 2019

Westpac DIY Super Working Account

Account Name
**DOCTOR COLIN JAMES CAMPEY &
MRS KAREN JANICE DAWSON COLIN &
KAREN SUPER FUND**

Customer ID
**6446 9258 CAMPEY, COLIN JAMES
2968 2649 DAWSON, KAREN JANICE**

BSB Account Number
034-073 196 732

Opening Balance	+ \$27,871.47
Total Credits	+ \$257.48
Total Debits	- \$0.00
Closing Balance	+ \$28,128.95

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
26 Sep 2018	0.25 %	0.25 %	0.25 %	0.25 %
19 Jul 2019	0.10 %	0.10 %	0.10 %	0.10 %

Effective Date	Over \$499999
26 Sep 2018	0.25 %
19 Jul 2019	0.10 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/06/19	STATEMENT OPENING BALANCE			27,871.47
12/07/19	Deposit Superchoice P/L Pc080719-137763494		146.15	28,017.62
30/07/19	Deposit Superchoice P/L Pc290719-139647374		106.40	28,124.02
31/07/19	Interest Paid		4.93	28,128.95
31/07/19	CLOSING BALANCE			28,128.95

CONVENIENCE AT YOUR FINGERTIPS

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Electronic Statement

Statement Period
31 July 2019 - 30 August 2019

Westpac DIY Super Working Account

Account Name
**DOCTOR COLIN JAMES CAMPEY &
MRS KAREN JANICE DAWSON COLIN &
KAREN SUPER FUND**

Customer ID
**6446 9258 CAMPEY, COLIN JAMES
2968 2649 DAWSON, KAREN JANICE**

BSB Account Number
034-073 196 732

Opening Balance	+ \$28,128.95
Total Credits	+ \$2.31
Total Debits	- \$0.00
Closing Balance	+ \$28,131.26

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
19 Jul 2019	0.10 %	0.10 %	0.10 %	0.10 %

Effective Date	Over \$499999
19 Jul 2019	0.10 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/07/19	STATEMENT OPENING BALANCE			28,128.95
30/08/19	Interest Paid		2.31	28,131.26
30/08/19	CLOSING BALANCE			28,131.26

CONVENIENCE AT YOUR FINGERTIPS

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Electronic Statement

Statement Period
30 August 2019 - 30 September 2019

Westpac DIY Super Working Account

Account Name
DOCTOR COLIN JAMES CAMPEY &
MRS KAREN JANICE DAWSON COLIN &
KAREN SUPER FUND

Customer ID
6446 9258 CAMPEY, COLIN JAMES
2968 2649 DAWSON, KAREN JANICE

BSB Account Number
034-073 196 732

Opening Balance	+ \$28,131.26
Total Credits	+ \$1,025.50
Total Debits	- \$0.00
Closing Balance	+ \$29,156.76

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
19 Jul 2019	0.10 %	0.10 %	0.10 %	0.10 %
Effective Date	Over \$499999			
19 Jul 2019	0.10 %			

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/08/19	STATEMENT OPENING BALANCE			28,131.26
06/09/19	Deposit Superchoice P/L Pc020919-170608452		146.15	28,277.41
06/09/19	Deposit Superchoice P/L Pc020919-170608453		146.15	28,423.56
06/09/19	Deposit Superchoice P/L Pc020919-170608454		146.15	28,569.71
06/09/19	Deposit Superchoice P/L Pc020919-170608455		146.15	28,715.86
06/09/19	Deposit Superchoice P/L Pc020919-170608456		146.15	28,862.01
06/09/19	Deposit Superchoice P/L Pc020919-170608457		146.15	29,008.16
06/09/19	Deposit Superchoice P/L Pc020919-170608458		146.15	29,154.31
30/09/19	Interest Paid		2.45	29,156.76
30/09/19	CLOSING BALANCE			29,156.76

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



Electronic Statement

Statement Period
30 September 2019 - 31 October 2019

Westpac DIY Super Working Account

Account Name
DOCTOR COLIN JAMES CAMPEY &
MRS KAREN JANICE DAWSON COLIN &
KAREN SUPER FUND

Customer ID
6446 9258 CAMPEY, COLIN JAMES
2968 2649 DAWSON, KAREN JANICE

BSB Account Number
034-073 196 732

Opening Balance	+ \$29,156.76
Total Credits	+ \$2.19
Total Debits	- \$0.00
Closing Balance	+ \$29,158.95

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
19 Jul 2019	0.10 %	0.10 %	0.10 %	0.10 %
24 Oct 2019	0.05 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
19 Jul 2019	0.10 %
24 Oct 2019	0.05 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/09/19	STATEMENT OPENING BALANCE			29,156.76
31/10/19	Interest Paid		2.19	29,158.95
31/10/19	CLOSING BALANCE			29,158.95

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



Electronic Statement

Statement Period
31 October 2019 - 29 November 2019

Westpac DIY Super Working Account

Account Name
DOCTOR COLIN JAMES CAMPEY &
MRS KAREN JANICE DAWSON COLIN &
KAREN SUPER FUND

Customer ID
6446 9258 CAMPEY, COLIN JAMES
2968 2649 DAWSON, KAREN JANICE

BSB Account Number
034-073 196 732

Opening Balance	+ \$29,158.95
Total Credits	+ \$1.15
Total Debits	- \$0.00
Closing Balance	+ \$29,160.10

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0	Over \$9999	Over \$49999	Over \$99999
	to \$9999	to \$49999	to \$99999	to \$499999
24 Oct 2019	0.05 %	0.05 %	0.05 %	0.05 %
Effective Date	Over			
	\$499999			
24 Oct 2019	0.05 %			

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/10/19	STATEMENT OPENING BALANCE			29,158.95
29/11/19	Interest Paid		1.15	29,160.10
29/11/19	CLOSING BALANCE			29,160.10

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



Electronic Statement

Statement Period
29 November 2019 - 31 December 2019

Westpac DIY Super Working Account

Account Name
DOCTOR COLIN JAMES CAMPEY &
MRS KAREN JANICE DAWSON COLIN &
KAREN SUPER FUND

Customer ID
6446 9258 CAMPEY, COLIN JAMES
2968 2649 DAWSON, KAREN JANICE

BSB Account Number
034-073 196 732

Opening Balance	+ \$29,160.10
Total Credits	+ \$1.27
Total Debits	- \$0.00
Closing Balance	+ \$29,161.37

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
24 Oct 2019	0.05 %	0.05 %	0.05 %	0.05 %
Effective Date	Over \$499999			
24 Oct 2019	0.05 %			

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/11/19	STATEMENT OPENING BALANCE			29,160.10
31/12/19	Interest Paid		1.27	29,161.37
31/12/19	CLOSING BALANCE			29,161.37

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



Electronic Statement

Statement Period
31 December 2019 - 31 January 2020

Westpac DIY Super Working Account

Account Name
DOCTOR COLIN JAMES CAMPEY &
MRS KAREN JANICE DAWSON COLIN &
KAREN SUPER FUND

Customer ID
6446 9258 CAMPEY, COLIN JAMES
2968 2649 DAWSON, KAREN JANICE

BSB Account Number
034-073 196 732

Opening Balance	+ \$29,161.37
Total Credits	+ \$1,755.07
Total Debits	- \$0.00
Closing Balance	+ \$30,916.44

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
24 Oct 2019	0.05 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
24 Oct 2019	0.05 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/12/19	STATEMENT OPENING BALANCE			29,161.37
16/01/20	Deposit Superchoice P/L Pc090120-150154862		146.15	29,307.52
16/01/20	Deposit Superchoice P/L Pc090120-150154863		146.15	29,453.67
16/01/20	Deposit Superchoice P/L Pc090120-150154864		146.15	29,599.82
16/01/20	Deposit Superchoice P/L Pc090120-150154865		146.15	29,745.97
16/01/20	Deposit Superchoice P/L Pc090120-150154866		146.15	29,892.12
16/01/20	Deposit Superchoice P/L Pc090120-150154867		146.15	30,038.27
16/01/20	Deposit Superchoice P/L Pc090120-150154868		146.15	30,184.42
16/01/20	Deposit Superchoice P/L Pc090120-150154869		146.15	30,330.57
16/01/20	Deposit Superchoice P/L Pc090120-150154870		146.15	30,476.72
16/01/20	Deposit Superchoice P/L Pc090120-150154871		146.15	30,622.87
16/01/20	Deposit Superchoice P/L Pc090120-150154872		146.15	30,769.02
16/01/20	Deposit Superchoice P/L Pc090120-150154873		146.15	30,915.17 ✓

K/L



TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/01/20	Interest Paid		1.27 ✓	30,916.44
31/01/20	CLOSING BALANCE			30,916.44 ✓

CONVENIENCE AT YOUR FINGERTIPS

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TRANSACTION FEE SUMMARY

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

Fee(s) charged to account 034-073 19-6732

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

Total \$0.00

MORE INFORMATION

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

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

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

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Electronic Statement

Statement Period
31 January 2020 - 28 February 2020

Westpac DIY Super Working Account

Account Name
DOCTOR COLIN JAMES CAMPEY &
MRS KAREN JANICE DAWSON COLIN &
KAREN SUPER FUND

Customer ID
6446 9258 CAMPEY, COLIN JAMES
2968 2649 DAWSON, KAREN JANICE

BSB Account Number
034-073 196 732

Opening Balance	+ \$30,916.44
Total Credits	+ \$12,281.42
Total Debits	- \$0.00
Closing Balance	+ \$43,197.86

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
24 Oct 2019	0.05 %	0.05 %	0.05 %	0.05 %
Effective Date	Over \$499999			
24 Oct 2019	0.05 %			

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/01/20	STATEMENT OPENING BALANCE			30,916.44
17/02/20	Deposit Westpac Securiti S Agl 30975600-00		12,280.05 ✓	43,196.49
28/02/20	Interest Paid		1.37 ✓	43,197.86
28/02/20	CLOSING BALANCE			43,197.86

CONVENIENCE AT YOUR FINGERTIPS

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Electronic Statement

Statement Period
28 February 2020 - 31 March 2020

Westpac DIY Super Working Account

Account Name
DOCTOR COLIN JAMES CAMPEY &
MRS KAREN JANICE DAWSON COLIN &
KAREN SUPER FUND

Customer ID
6446 9258 CAMPEY, COLIN JAMES
2968 2649 DAWSON, KAREN JANICE

BSB Account Number
034-073 196 732

Opening Balance	+ \$43,197.86
Total Credits	+ \$1,867.22
Total Debits	- \$0.00
Closing Balance	+ \$45,065.08

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
24 Oct 2019	0.05 %	0.05 %	0.05 %	0.05 %
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
24 Oct 2019	0.05 %
17 Mar 2020	0.02 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/02/20	STATEMENT OPENING BALANCE			43,197.86
27/03/20	Deposit Ato Ato006000011970918		1,865.99	45,063.85
31/03/20	Interest Paid		1.23	45,065.08
31/03/20	CLOSING BALANCE			45,065.08

CONVENIENCE AT YOUR FINGERTIPS

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Electronic Statement

Statement Period
31 March 2020 - 30 April 2020

Westpac DIY Super Working Account

Account Name
DOCTOR COLIN JAMES CAMPEY &
MRS KAREN JANICE DAWSON COLIN &
KAREN SUPER FUND

Customer ID
6446 9258 CAMPEY, COLIN JAMES
2968 2649 DAWSON, KAREN JANICE

BSB Account Number
034-073 196 732

Opening Balance	+ \$45,065.08
Total Credits	+ \$0.37
Total Debits	- \$0.00
Closing Balance	+ \$45,065.45

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/03/20	STATEMENT OPENING BALANCE			45,065.08
30/04/20	Interest Paid		0.37	45,065.45
30/04/20	CLOSING BALANCE			45,065.45

CONVENIENCE AT YOUR FINGERTIPS

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Electronic Statement

Statement Period
30 April 2020 - 29 May 2020

Westpac DIY Super Working Account

Account Name
DOCTOR COLIN JAMES CAMPEY &
MRS KAREN JANICE DAWSON COLIN &
KAREN SUPER FUND

Customer ID
6446 9258 CAMPEY, COLIN JAMES
2968 2649 DAWSON, KAREN JANICE

BSB Account Number
034-073 196 732

Opening Balance	+ \$45,065.45
Total Credits	+ \$1,523.40
Total Debits	- \$0.00
Closing Balance	+ \$46,588.85

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$499999			
17 Mar 2020	0.02 %			

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/04/20	STATEMENT OPENING BALANCE			45,065.45
01/05/20	Deposit Superchoice P/L Pc240420-105179448		146.15	45,211.60
01/05/20	Deposit Superchoice P/L Pc240420-105179449		146.15	45,357.75
01/05/20	Deposit Superchoice P/L Pc240420-105179450		146.15	45,503.90
01/05/20	Deposit Superchoice P/L Pc240420-105179451		146.15	45,650.05
01/05/20	Deposit Superchoice P/L Pc240420-105179452		146.15	45,796.20
01/05/20	Deposit Superchoice P/L Pc240420-105179453		146.15	45,942.35
01/05/20	Deposit Superchoice P/L Pc240420-105179454		146.15	46,088.50
01/05/20	Deposit Superchoice P/L Pc240420-105179455		146.15	46,234.65
01/05/20	Deposit Superchoice P/L Pc240420-105179456		123.08	46,357.73
01/05/20	Deposit Superchoice P/L Pc240420-105179457		115.38	46,473.11
01/05/20	Deposit Superchoice P/L Pc240420-105179458		115.38	46,588.49
29/05/20	Interest Paid		0.36	46,588.85



TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/05/20	CLOSING BALANCE			46,588.85

CONVENIENCE AT YOUR FINGERTIPS

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TRANSACTION FEE SUMMARY

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

Fee(s) charged to account 034-073 19-6732

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

Total \$0.00

MORE INFORMATION

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

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Electronic Statement

Statement Period
29 May 2020 - 30 June 2020

Westpac DIY Super Working Account

Account Name
DOCTOR COLIN JAMES CAMPEY &
MRS KAREN JANICE DAWSON COLIN &
KAREN SUPER FUND

Customer ID
6446 9258 CAMPEY, COLIN JAMES
2968 2649 DAWSON, KAREN JANICE

BSB Account Number
034-073 196 732

Opening Balance	+ \$46,588.85
Total Credits	+ \$0.40
Total Debits	- \$0.00
Closing Balance	+ \$46,589.25

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$499999			
17 Mar 2020	0.02 %			

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/05/20	STATEMENT OPENING BALANCE			46,588.85
30/06/20	Interest Paid		0.40	46,589.25
30/06/20	CLOSING BALANCE			46,589.25

CONVENIENCE AT YOUR FINGERTIPS

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Bank Reconciliation - Super Fund

Client Name:	<u>Colin & Karen Super Fund</u>		
Client Code:	<u>CAM006</u>	Period Ended:	<u>30 June 2020</u>
Partner/Manager:	<u>MH / SA</u>	Accountant:	<u>Eddy Lee</u>

Bank: <u>WBC</u>		Account No: <u>196740</u>	
		BGL Code: _____	

AS AT

30/06/2020

Balance as per bank statement		\$126.04
add: Outstanding deposits	0.00	
	0.00	
	0.00	
		0.00
		126.04

less: Outstanding cheques

	Chq No	Code	Amount	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	0.00

Reconciled Balance		<u>\$126.04</u>
---------------------------	--	-----------------

NB - No activities in 2020 FY (confirmed by Trustee - see attached)



Statement Period
29 May 2020 - 30 June 2020

Westpac DIY Super Savings Account

Account Name
DOCTOR COLIN JAMES CAMPEY &
MRS KAREN JANICE DAWSON COLIN &
KAREN SUPER FUND

Customer ID
6446 9258 CAMPEY, COLIN JAMES
2968 2649 DAWSON, KAREN JANICE

BSB Account Number
034-073 196 740

Opening Balance	+ \$126.04
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$126.04

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
17 Mar 2020	0.05 %

TRANSACTIONS

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

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/05/20	STATEMENT OPENING BALANCE			126.04
30/06/20	CLOSING BALANCE			126.04

CONVENIENCE AT YOUR FINGERTIPS

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001250 000



COLIN & KAREN SUPER FUND
COLIN & KAREN SUPER PTY LTD
SHOP 9 12 ENDEAVOUR BVD
NORTH LAKES QLD 4509

ACCOUNT NAME Colin & Karen Super Fund
Colin & Karen Super Pty Ltd

BSB Number	638-060
Account Number	13516752 S13
Statement Date	30 Oct 2020
Statement Number	12

ACCOUNT SUMMARY

Opening Balance	Fees and Other Charges	Total Credits	Total Debits	Closing Balance
\$ 33103.53 CR	\$ 0.00	\$ 53578.50	\$ 68570.85	\$ 18111.18 CR

Please ensure you thoroughly check all transactions against your records and advise us immediately of any discrepancies.

Date	Transaction Details	Debit	Credit	Balance
04 May 2020	Opening Balance			33103.53
20 May 2020	To Mortgage Loan L72.2	2797.00		30306.53
27 May 2020	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end bl		1760.00	32066.53
01 Jun 2020	HOL transfer to BWA (scheduled) - 304-123 0531910	1800.00		30266.53
08 Jun 2020	METWAY BAN/PEACOCK JACK HAR;water 2 12 end		265.70	30532.23
08 Jun 2020	METWAY BAN/PEACOCK JACK HAR;rates 2 12 end		544.45	31076.68
15 Jun 2020	METWAY BAN/PEACOCK JACK HAR;rates 2 12 end		544.45	31621.13
20 Jun 2020	To Mortgage Loan L72.2	2797.00		28824.13
22 Jun 2020	CBA;Karen Super		18000.00	46824.13
22 Jun 2020	METWAY BAN/PEACOCK JACK HAR;rates 2 12 end		554.15	47378.28
26 Jun 2020	HOL Bpay 2640683696_75556 to TAX OFFICE PAYM	1713.00		45665.28
26 Jun 2020	METWAY BAN/PEACOCK JACK HAR;Rent 2 12 end		3466.00	49131.28
29 Jun 2020	METWAY BAN/PEACOCK JACK HAR;rates 2 12 end		554.15	49685.43
30 Jun 2020	Interest credit		0.87	49686.30
01 Jul 2020	HOL transfer to BWA (scheduled) - 304-123 0531910	1800.00		47886.30
06 Jul 2020	METWAY BAN/PEACOCK JACK HAR;water 2 12 end		249.61	48135.91
13 Jul 2020	METWAY BAN/PEACOCK JACK HAR;outgoings 2 12		1218.00	49353.91
20 Jul 2020	To Mortgage Loan L72.2	2797.00		46556.91
20 Jul 2020	METWAY BAN/PEACOCK JACK HAR;outgoings 2 12		1218.00	47774.91
21 Jul 2020	UNITYWATER;6901051	249.61		47525.30
21 Jul 2020	UNITYWATER;6901052	255.16		47270.14
27 Jul 2020	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end bl		3466.00	50736.14
01 Aug 2020	HOL transfer to BWA (scheduled) - 304-123 0531910	1800.00		48936.14
03 Aug 2020	METWAY BAN/PEACOCK JACK HAR;outgoings 2 12		1218.00	50154.14
11 Aug 2020	METWAY BAN/PEACOCK JACK HAR;outgoings 2 12		1218.00	51372.14

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[heritage.com.au/refer](https://www.heritage.com.au/refer)

*Terms and conditions apply. To be eligible, the new customer must supply the membership number of the existing customer who referred them at the time of membership creation or within 28 days of the membership being created. Existing customer membership numbers will not be accepted after 28 days. Membership numbers can be supplied by the new member to Heritage on 13 14 22 or at your nearest Heritage branch. Heritage's Privacy Policy is available at www.heritage.com.au. When an existing customer refers a new customer and that new customer opens a savings, transaction or term deposit account, approved credit card, approved and fully funded home, personal or business loan, both the new customer and the referrer go in the draw to win a \$1,000 gift card each. When an existing customer refers a new customer and that new customer has a Heritage home loan approved and fully funded within 3 months of the membership creation, both the new and existing customer receive a \$250 pre-paid Visa gift card. This promotion is open to residents of Australia, excluding those residing in the ACT. This promotion is authorised under NSW permit number LTPS/19/32892. This promotion is open to all new Heritage members. Full terms and conditions available at [heritage.com.au/refer](https://www.heritage.com.au/refer). Heritage Bank Limited ABN 32 087 652 024. AFSL and Australian Credit Licence 240984.

Continued Over Page...

Heritage Bank Limited.

ABN 32 087 652 024 AFSL 240984, Australian Credit Licence 240984

Date	Transaction Details (continued)	Debit	Credit	Balance
13 Aug 2020	HOL Bpay 1340655363_75556 to TAX OFFICE PAYM	840.00		50532.14
20 Aug 2020	To Mortgage Loan L72.2	2797.00		47735.14
24 Aug 2020	HOL transfer to L72.2 tfr #2440488330	10000.00		37735.14
24 Aug 2020	HOL transfer to L72.2 tfr2 #2440488583	10000.00		27735.14
24 Aug 2020	HOL transfer to L72.2 tfr3 #2440489064	10000.00		17735.14
31 Aug 2020	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end bl		3466.00	21201.14
01 Sep 2020	From ABOUT-FACE LASER & COSMEDIC CLINIC T/		4200.00	25401.14
01 Sep 2020	HOL transfer to BWA (scheduled) - 304-123 0531910	1800.00		23601.14
14 Sep 2020	HOL transfer to L72.2 Tfr #1440406971	3276.14		20325.00
18 Sep 2020	HOL Bpay 1840452797_75556 to TAX OFFICE PAYM	1713.00		18612.00
20 Sep 2020	To Mortgage Loan L72.2	2797.00		15815.00
28 Sep 2020	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end bl		3466.00	19281.00
30 Sep 2020	HOL Bpay 3040665250_96503 to DEFT PAYMENTS	994.50		18286.50
30 Sep 2020	HOL Bpay 3040665838_96503 to DEFT PAYMENTS	994.50		17292.00
30 Sep 2020	Interest credit		0.94	17292.94
01 Oct 2020	From ABOUT-FACE LASER & COSMEDIC CLINIC T/		4200.00	21492.94
01 Oct 2020	HOL transfer to BWA (scheduled) - 304-123 0531910	1800.00		19692.94
13 Oct 2020	HOL Bpay 1340738849_75556 to TAX OFFICE PAYM	2231.00		17461.94
19 Oct 2020	METWAY BAN/PEACOCK JACK HAR;water 2 12 end		249.61	17711.55
19 Oct 2020	METWAY BAN/PEACOCK JACK HAR;water 2 12 end		252.57	17964.12
19 Oct 2020	UNITYWATER;7260492	252.57		17711.55
19 Oct 2020	UNITYWATER;7260493	269.37		17442.18
20 Oct 2020	To Mortgage Loan L72.2	2797.00		14645.18
29 Oct 2020	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end bl		3466.00	18111.18
30 Oct 2020	CLOSING BALANCE			18111.18

Transaction Date	Balance Amount	Description
17/02/2021	39,361.81	Current Balance for account S13
17/02/2021	39,360.81	Available Balance for account S13
		Reference
01/07/2019	4,200.00	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour
01/07/2019	-1,800.00	HOL transfer to BWA (scheduled) - 304-123 0531910 CAKSFBankwest 912loan-
01/07/2019	3,466.00	METWAY BAN/PEACOCK JACK HAR;2 12 end blvd
16/07/2019	-1,172.00	HOL Bpay 1640769546_96503 to DEFT PAYMENTS
16/07/2019	-1,172.00	HOL Bpay 1640770922_96503 to DEFT PAYMENTS
20/07/2019	-2,922.00	To Mortgage Loan L73.3
31/07/2019	3,466.00	METWAY BAN/PEACOCK JACK HAR;2 12 end blvd rent
01/08/2019	4,200.00	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour
01/08/2019	-1,800.00	HOL transfer to BWA (scheduled) - 304-123 0531910 CAKSFBankwest 912loan-
05/08/2019	259.62	METWAY BAN/PEACOCK JACK HAR;water 2 12 end blv
09/08/2019	554.15	METWAY BAN/PEACOCK JACK HAR;rates 2 12 end blv
19/08/2019	1,172.00	METWAY BAN/PEACOCK JACK HAR;outgoings 2 12 end
19/08/2019	-3,666.00	HOL Bpay 1940773388_75556 to TAX OFFICE PAYMENTS
20/08/2019	-2,922.00	To Mortgage Loan L73.3
29/08/2019	-54	HOL Bpay 2940371366_17301 to ASIC
01/09/2019	4,200.00	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour
01/09/2019	-1,800.00	HOL transfer to BWA (scheduled) - 304-123 0531910 CAKSFBankwest 912loan-
04/09/2019	3,332.00	METWAY BAN/PEACOCK JACK HAR;Rent 2 12 end
04/09/2019	134	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end
19/09/2019	-237.24	UNITYWATER;5786335
19/09/2019	-248.24	UNITYWATER;5786336
20/09/2019	-2,922.00	To Mortgage Loan L73.3
30/09/2019	0.89	Interest credit
01/10/2019	4,200.00	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour
01/10/2019	-1,800.00	HOL transfer to BWA (scheduled) - 304-123 0531910 CAKSFBankwest 912loan-
02/10/2019	3,466.00	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end blvd
20/10/2019	-2,922.00	To Mortgage Loan L73.3
25/10/2019	-3,666.00	Periodic Bpay 2599066318_75556 to TAX OFFICE PAYMENTS
30/10/2019	3,466.00	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end blvd
01/11/2019	4,200.00	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour
01/11/2019	-1,800.00	HOL transfer to BWA (scheduled) - 304-123 0531910 CAKSFBankwest 912loan-
01/11/2019	-4,180.00	HOL transfer to 124-001 21374214 #0140521678 Herron Accountants - Herron22798
20/11/2019	-2,922.00	To Mortgage Loan L73.3
01/12/2019	4,200.00	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour
01/12/2019	-1,800.00	HOL transfer to BWA (scheduled) - 304-123 0531910 CAKSFBankwest 912loan-
02/12/2019	3,466.00	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end blvd
19/12/2019	-252.48	UNITYWATER;6121570
19/12/2019	-330.18	UNITYWATER;6121571
20/12/2019	-2,922.00	To Mortgage Loan L73.3
31/12/2019	3,466.00	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end blvd
31/12/2019	0.93	Interest credit
01/01/2020	4,200.00	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour
01/01/2020	-1,800.00	HOL transfer to BWA (scheduled) - 304-123 0531910 CAKSFBankwest 912loan-
20/01/2020	-2,922.00	To Mortgage Loan L73.3
29/01/2020	3,466.00	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end blvd
01/02/2020	4,200.00	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour
01/02/2020	-1,800.00	HOL transfer to BWA (scheduled) - 304-123 0531910 CAKSFBankwest 912loan-
14/02/2020	490	METWAY BAN/PEACOCK JACK HAR;2x water bills
20/02/2020	-2,922.00	To Mortgage Loan L72.2
01/03/2020	4,200.00	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour
01/03/2020	-1,800.00	HOL transfer to BWA (scheduled) - 304-123 0531910 CAKSFBankwest 912loan-
05/03/2020	3,466.00	METWAY BAN/PEACOCK JACK HAR;Rent 2 12 end blvd
20/03/2020	-2,877.00	To Mortgage Loan L72.2
23/03/2020	-5,000.00	HOL Bpay 2340566013_75556 to TAX OFFICE PAYMENTS
23/03/2020	-265.7	UNITYWATER;6480700
23/03/2020	-276.8	UNITYWATER;6480701
24/03/2020	-3,295.00	HOL Bpay 2440584748_75556 to TAX OFFICE PAYMENTS
27/03/2020	265.7	METWAY BAN/PEACOCK JACK HAR;water 2 12 end blv
30/03/2020	3,466.00	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end blvd
31/03/2020	-1,218.00	HOL Bpay 3140675852_96503 to DEFT PAYMENTS
31/03/2020	1.05	Interest credit
01/04/2020	4,200.00	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour
01/04/2020	-1,800.00	HOL transfer to BWA (scheduled) - 304-123 0531910 CAKSFBankwest 912loan-
14/04/2020	-4,200.00	HOL transfer to 13469665513 refund #1440429991
20/04/2020	-2,877.00	To Mortgage Loan L72.2
27/04/2020	1,760.00	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end blvd
01/05/2020	-1,800.00	HOL transfer to BWA (scheduled) - 304-123 0531910 CAKSFBankwest 912loan-
01/05/2020	-267	HOL Bpay 0140422613_17301 to ASIC
20/05/2020	-2,797.00	To Mortgage Loan L72.2
27/05/2020	1,760.00	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end blvd
01/06/2020	-1,800.00	HOL transfer to BWA (scheduled) - 304-123 0531910 CAKSFBankwest 912loan-
08/06/2020	265.7	METWAY BAN/PEACOCK JACK HAR;water 2 12 end blv
08/06/2020	544.45	METWAY BAN/PEACOCK JACK HAR;rates 2 12 end blv
15/06/2020	544.45	METWAY BAN/PEACOCK JACK HAR;rates 2 12 end blv
20/06/2020	-2,797.00	To Mortgage Loan L72.2
22/06/2020	18,000.00	CBA;Karen Super
22/06/2020	554.15	METWAY BAN/PEACOCK JACK HAR;rates 2 12 end blv
26/06/2020	-1,713.00	HOL Bpay 2640683696_75556 to TAX OFFICE PAYMENTS
26/06/2020	3,466.00	METWAY BAN/PEACOCK JACK HAR;Rent 2 12 end blvd
29/06/2020	554.15	METWAY BAN/PEACOCK JACK HAR;rates 2 12 end blv
30/06/2020	0.87	Interest credit

Colin & Karen Super Fund

Dividend Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
Shares in Listed Companies (Australian)										
AGL.AX AGL Energy Limited										
30/06/2020	384.00	76.80	307.20	131.66						
	384.00	76.80	307.20	131.66						
SUN.AX Suncorp Group Limited										
30/06/2020	25.48	0.00	25.48	10.92						
30/06/2020	44.00	0.00	44.00	18.86						
	69.48	0.00	69.48	29.78						
	453.48	76.80	376.68	161.44						

Colin & Karen Super Fund
Dividend Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
TOTAL	453.48	76.80	376.68	161.44						

Tax Return Reconciliation

	Totals	Tax Return Label
Unfranked	76.80	J
Franked Dividends	376.68	K
Franking Credits	161.44	L



Interest & Estimated Dividend Summary

1 JULY 2019 - 30 JUNE 2020

SHARES - 6076406 - HIN 58329070

DR COLIN JAMES CAMPEY + MRS KAREN JANICE DAWSON <COLIN & KAREN SUPER A/C>

ESTIMATED DIVIDEND SUMMARY

AGL - AGL ENERGY LIMITED. FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
21-Aug-2019	20-Sep-2019	Final	\$0.6400	600	\$76.80	\$307.20	\$384.00	\$131.66
Sub Total					\$76.80	\$307.20	\$384.00	\$131.66

SUN - SUNCORP GROUP LTD FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
19-Feb-2020	31-Mar-2020	Interim	\$0.2600	98	\$0.00	\$25.48	\$25.48	\$10.92
14-Aug-2019	25-Sep-2019	Final	\$0.4400	100	\$0.00	\$44.00	\$44.00	\$18.86
Sub Total					\$0.00	\$69.48	\$69.48	\$29.78
TOTAL					\$76.80	\$376.68	\$453.48	\$161.44

ESTIMATED INTEREST RECEIVED

No data available

TOTAL	\$0.00
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(1) This is an estimate prepared by AUSIEX based upon units that you hold in accordance with our records. Your actual entitlement will be determined by whether or not a company's share registry shows you as owning shares at the relevant record dates. Amounts that may have been withheld for failing to provide your tax file number to your share registries are not disclosed on this report.

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

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

(2) If you have total franking credit amounts greater than \$5,000, in order to be eligible to claim the benefit of the franking credit, you must have held the security for at least 45 consecutive days, not including date of purchase and date of sale. Where the 45 day holding requirement has not been satisfied, the holding period rule (also known as the 45 day rule) may apply to deny the franking credits attached to the dividend received in respect of the particular security. If you have bought shares in the special 2 day trading period that is available after a company's shares go "ex-dividend" then you may not be entitled to franking credits on these shares. If that situation applies to you please speak to your tax adviser.

Please refer to your dividend statement provided by the Share Registry for any foreign tax credits you may be entitled to and breakdown of any trust distribution you may have received.

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

DISCLAIMER

This statement relates to Westpac Online Investing share trading activities which are provided through Westpac Securities Limited ABN 39 087 924 221, AFSL 233723 ("Westpac Securities") by Australian Investment Exchange Limited ABN 71 076 515 930, AFSL 241400 ("the Participant"), a participant of the ASX Group and Chi-X Australia. Information contained in this statement is believed to be accurate at the time the statement is generated. Westpac Securities and its related entities do not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement. This statement is a summary document only and it is not intended to replace any document which contains information that may be required for taxation purposes. It does not constitute tax advice. Although we can give you information about your accounts, we are unable to give you tax advice. If you need more information to complete your tax return, please consult your accountant or tax adviser to obtain professional tax advice. You should retain your CHESS statements, dividend statements, confirmation contract notes and bank account statements for income tax purposes. If there are any errors in this statement, please contact us on 13 13 31 (within Australia) or +61 2 8241 0208 (outside Australia), Monday to Friday between 8am and 7pm (AEST).

GLOSSARY

Units	The number of registered securities that you own.
Unit Price	The Portfolio Valuation 'Unit Price' is calculated using a 'Reference' Price provided by the ASX which takes into account an adjustment to determine value at Close of Market if the Security does not trade in the Closing Single Price Auction on the Valuation Date. The Unit Price in the Transaction Summary is the average price paid for each unit of stock as detailed in your contract note.
Brokerage	The fee or charge that is paid by you when transacting a buy or sell.
Holder Identification Number (HIN)	When you are CHESS sponsored with a Broker you will be issued a unique number, called a HIN. Multiple holdings can be registered under the single HIN. A HIN starts with the letter X and usually followed by 10 numbers, e.g. X0001234567.

Colin & Karen Super Fund

Realised Capital Gains Report

For The Period 01 July 2019 - 30 June 2020

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Shares in Listed Companies (Australian)												
AGL.AX - AGL Energy Limited												
22/09/2017	17/02/2020	600.00	13,681.95	12,280.05	(1,401.90)	13,681.95	13,681.95	0.00	0.00	0.00	0.00	(1,401.90)
		600.00	13,681.95	12,280.05	(1,401.90)	13,681.95	13,681.95	0.00	0.00	0.00	0.00	(1,401.90)
		600.00	13,681.95	12,280.05	(1,401.90)	13,681.95	13,681.95	0.00	0.00	0.00	0.00	(1,401.90)
		600.00	13,681.95	12,280.05	(1,401.90)	13,681.95	13,681.95	0.00	0.00	0.00	0.00	(1,401.90)



Transaction Summary

1 JULY 2019 - 30 JUNE 2020

SHARES - 6076406 - HIN 58329070

DR COLIN JAMES CAMPEY + MRS KAREN
JANICE DAWSON <COLIN & KAREN SUPER
A/C>

Total Buys and Sells	2019 - 2020 Financial Year
Total Buys (inc. Brokerage + GST)	\$0.00
Total Sells (inc. Brokerage + GST)	\$12,280.05

AGL - AGL ENERGY LIMITED. FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
13-Feb-2020	Sell	-600	\$20.5000	-\$12,300.00	\$19.95	\$1.81	30975600	-\$12,280.05
				Sub Total	\$19.95	\$1.81		-\$12,280.05



End of Period Closing Figures - Super Fund

Client Name: Colin & Karen Super Fund
Client Code: CAM006 Period Ended: 30 June 2020
Partner: MH / SA Accountant: Eddy Lee

Debtors:

\$0.00 665 Accrued Income

\$0.00 680 Sundry Debtors

Creditors:

4,180.00 - Acc Fee paid 01/04/2020, but not from Fund's Acc
2,751.35 - Body Corp, 100% outgoings paid by tenant (to be paid in July 21)
525.00 - Rates, 100% outgoings paid by tenant (to be paid in July 21)
840.00 - ATO ICA Balance 30/06/2020



\$8,296.35 880 Sundry Creditors

Colin & Karen Super Fund

Detailed Activity Statement Preparation Report

For The Period 01 July 2019 - 30 June 2020

Description	Reference	Gross(Inc GST)	GST Rate	GST
Income				
Sales				
Property Income				
2/12 Endeavour Blvd, North Lakes QLD 4509				
01/07/2019	2/12 Endeavour Blvd, North Lakes QLD 4509	3,466.00	100%	315.09
31/07/2019	2/12 Endeavour Blvd, North Lakes QLD 4509	3,466.00	100%	315.09
04/09/2019	2/12 Endeavour Blvd, North Lakes QLD 4509	3,332.00	100%	302.91
04/09/2019	2/12 Endeavour Blvd, North Lakes QLD 4509	134.00	100%	12.18
02/10/2019	2/12 Endeavour Blvd, North Lakes QLD 4509	3,466.00	100%	315.09
30/10/2019	2/12 Endeavour Blvd, North Lakes QLD 4509	3,466.00	100%	315.09
02/12/2019	2/12 Endeavour Blvd, North Lakes QLD 4509	3,466.00	100%	315.09
31/12/2019	2/12 Endeavour Blvd, North Lakes QLD 4509	3,466.00	100%	315.09
29/01/2020	2/12 Endeavour Blvd, North Lakes QLD 4509	3,466.00	100%	315.09
05/03/2020	2/12 Endeavour Blvd, North Lakes QLD 4509	3,466.00	100%	315.09
30/03/2020	2/12 Endeavour Blvd, North Lakes QLD 4509	3,466.00	100%	315.09
27/04/2020	2/12 Endeavour Blvd, North Lakes QLD 4509	1,760.00	100%	160.00
27/05/2020	2/12 Endeavour Blvd, North Lakes QLD 4509	1,760.00	100%	160.00
26/06/2020	2/12 Endeavour Blvd, North Lakes QLD 4509	3,466.00	100%	315.09
		<hr/>		<hr/>
		41,646.00		3,785.99
9/12 Endeavour Blvd, North Lakes QLD 4509				
01/07/2019	9/12 Endeavour Blvd, North Lakes QLD 4509	4,200.00	100%	381.82
01/08/2019	9/12 Endeavour Blvd, North Lakes QLD 4509	4,200.00	100%	381.82
01/09/2019	9/12 Endeavour Blvd, North Lakes QLD 4509	4,200.00	100%	381.82
01/10/2019	9/12 Endeavour Blvd, North Lakes QLD 4509	4,200.00	100%	381.82
01/11/2019	9/12 Endeavour Blvd, North Lakes QLD 4509	4,200.00	100%	381.82
01/12/2019	9/12 Endeavour Blvd, North Lakes QLD 4509	4,200.00	100%	381.82
01/01/2020	9/12 Endeavour Blvd, North Lakes QLD 4509	4,200.00	100%	381.82
01/02/2020	9/12 Endeavour Blvd, North Lakes QLD 4509	4,200.00	100%	381.82
01/03/2020	9/12 Endeavour Blvd, North Lakes QLD 4509	4,200.00	100%	381.82
01/04/2020	9/12 Endeavour Blvd, North Lakes QLD 4509	4,200.00	100%	381.82
14/04/2020	9/12 Endeavour Blvd, North Lakes QLD 4509	(4,200.00)	100%	(381.82)

Description	Reference	Gross(Inc GST)	GST Rate	GST
		37,800.00		3,436.38
		79,446.00		7,222.37
Total Sales	G1	79,446.00		
Total GST collected on Sales	1A			7,222.37
Expenses				
Capital Purchases				
Total Capital Purchases	G10	0.00		
Non Capital Purchases				
Accountancy Fees				
Accountancy Fees				
30/06/2020	Accountancy Fees	3,740.00	100%	340.00
		3,740.00		340.00
		3,740.00		340.00
Auditor's Remuneration				
Auditor's Remuneration				
30/06/2020	Auditor's Remuneration	440.00	100%	40.00
		440.00		40.00
		440.00		40.00
Interest Paid				
Interest Paid				
30/06/2020	Interest Paid	6,576.76	GST Free	0.00
30/06/2020	Interest Paid	8,313.92	GST Free	0.00
		14,890.68		0.00
		14,890.68		0.00
Interest Paid - ATO General Interest				
Interest Paid - ATO General Interest				
30/06/2020	Interest Paid - ATO General Interest	214.82	GST Free	
		214.82		0.00
		214.82		0.00
Property Expenses - Body Corporate				
2/12 Endeavour Blvd, North Lakes QLD 4509				
16/07/2019	2/12 Endeavour Blvd, North Lakes QLD 4509	1,172.00	100%	106.55
19/08/2019	2/12 Endeavour Blvd, North Lakes QLD 4509	(1,172.00)	100%	(106.55)
		0.00		0.00

Description	Reference	Gross(Inc GST)	GST Rate	GST
9/12 Endeavour Blvd, North Lakes QLD 4509				
16/07/2019	9/12 Endeavour Blvd, North Lakes QLD 4509	1,172.00	100%	106.55
31/03/2020	9/12 Endeavour Blvd, North Lakes QLD 4509	1,218.00	100%	110.73
30/06/2020	9/12 Endeavour Blvd, North Lakes QLD 4509	(2,389.00)	100%	(217.18)
		1.00		0.10
		1.00		0.10

Property Expenses - Council Rates

2/12 Endeavour Blvd, North Lakes QLD 4509				
09/08/2019	2/12 Endeavour Blvd, North Lakes QLD 4509	(554.15)	GST Free	
08/06/2020	2/12 Endeavour Blvd, North Lakes QLD 4509	(544.45)	GST Free	
15/06/2020	2/12 Endeavour Blvd, North Lakes QLD 4509	(544.45)	GST Free	
22/06/2020	2/12 Endeavour Blvd, North Lakes QLD 4509	(554.15)	GST Free	
29/06/2020	2/12 Endeavour Blvd, North Lakes QLD 4509	(554.15)	GST Free	
30/06/2020	2/12 Endeavour Blvd, North Lakes QLD 4509	2,751.35	GST Free	0.00
		0.00		0.00
		0.00		0.00

Property Expenses - Water Rates

2/12 Endeavour Blvd, North Lakes QLD 4509				
05/08/2019	2/12 Endeavour Blvd, North Lakes QLD 4509	(259.62)	GST Free	
19/09/2019	2/12 Endeavour Blvd, North Lakes QLD 4509	237.24	GST Free	0.00
19/12/2019	2/12 Endeavour Blvd, North Lakes QLD 4509	252.48	GST Free	0.00
14/02/2020	2/12 Endeavour Blvd, North Lakes QLD 4509	(490.00)	GST Free	
23/03/2020	2/12 Endeavour Blvd, North Lakes QLD 4509	265.70	GST Free	0.00
27/03/2020	2/12 Endeavour Blvd, North Lakes QLD 4509	(265.70)	GST Free	
08/06/2020	2/12 Endeavour Blvd, North Lakes QLD 4509	(265.70)	GST Free	
30/06/2020	2/12 Endeavour Blvd, North Lakes QLD 4509	525.60	GST Free	
		0.00		0.00
9/12 Endeavour Blvd, North Lakes QLD 4509				
19/09/2019	9/12 Endeavour Blvd, North Lakes QLD 4509	248.24	GST Free	0.00
19/12/2019	9/12 Endeavour Blvd, North Lakes QLD 4509	330.18	GST Free	0.00
23/03/2020	9/12 Endeavour Blvd, North Lakes QLD 4509	276.80	GST Free	0.00
30/06/2020	9/12 Endeavour Blvd, North Lakes QLD 4509	(855.22)	GST Free	0.00
		0.00		0.00
		0.00		0.00

Description	Reference	Gross(Inc GST)	GST Rate	GST
Total Non Capital Purchases	G11	19,286.50		
Total GST Paid on Purchases	1B			380.10

BAS Summary

Total Sales	G1	79,446.00	Total GST Collected on Sales	1A	7,222.37
Total Capital Purchases	G10	0.00	Total GST Paid on Purchases	1B	380.10
Total Non Capital Purchases	G11	19,286.50	GST Payable / (Refundable)		6,842.27

Less \$1.27 Rounding
= \$6,841.00

The fund has not exceeded the financial acquisitions threshold as its total GST credits on financial acquisitions (\$0) is not more than 10% of the total GST credits the fund could claim (\$380).



Australian Government
Australian Taxation Office

Agent HERRON ACCOUNTANTS
Client THE TRUSTEE FOR COLIN &
KAREN SUPER FUND
ABN 47 110 089 187

Print activity statement

Account	Period	Document ID	GST accounting method
Activity statement – 001 – THE TRUSTEE FOR COLIN & KAREN SUPER FUND	Jul 2019 – Jun 2020	42334327064	Cash

Payment due date 17 May 2021

Statement summary

Description	Reported Value	Owed to ATO	Owed by ATO
Goods and services tax (GST)			
1A Owed to ATO		\$7,222.00	
1B Owed by ATO			\$381.00
G1 Total sales	\$79,446.00		
Does this include GST?	Yes		
1H Owed by ATO			\$0.00

Amount owing to ATO

\$6,841.00

Declaration

- > I THE TRUSTEE FOR COLIN & KAREN SUPER FUND authorise HERRON ACCOUNTANTS to give the Jul 2019 – Jun 2020 activity statement to the Commissioner of Taxation for 001 – THE TRUSTEE FOR COLIN & KAREN SUPER FUND.
- > I declare that the information provided for the preparation of this activity statement is true and correct.
- > I am authorised to make this declaration.

Signed: _____

Date: _____

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: 27 February 2020

Recipient: Colin & Karen Super Fund

Address: C/- PO Box 504, NORTH LAKES Qld. 4509

Description of Services

Statutory audit of the Colin & Karen Super Fund for the financial year ending 30 June 2019.

Fee: \$400.00

GST: \$40.00

Total: \$440.00



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



Colin & Karen Superfund
54 Andrew Rd
MOUNT SAMSON QLD 4520

Invoice Date
03 March 2020

ABN.
16 134 060 432

Invoice No.
23690

Client Code
CAMP006

TAX INVOICE

To our Professional Fees and Charges in attending to the following:-

Annual Administration

Input of data into BGL360 from MYOB Essentials.

Analysis of income and expenses, raising year end accounting adjustments including profit and loss adjustments for:

- Revaluation of real estate investments;
- Revaluation of market securities;
- Allocation of contributions received; and
- Allocation of pension payments.

Reconciliation of GST for the period 1 July 2018 to 30 June 2019. Preparation and electronic lodgement of the 2019 Annual GST Return for the Colin & Karen Super Fund.

Preparation of Financial Statements for the Colin & Karen Super Fund for the year ended 30 June 2019.

Preparation of Member Benefit Statements for Colin and Karen Campey for the year ended 30 June 2019.

Preparation and Electronic Lodgement of the Fund Income Tax Return for the year ended 30 June 2019.

Preparation of pension documentation.

Preparation of S290-170 in relation to claiming member contribution as a tax deduction.

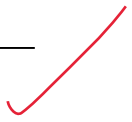
Disbursement of Actuarial Certificate fees.



Audit

Audit of the 2019 Financial Statements as performed by Super Audits.

Our Price	3,800.00
Plus: GST	380.00
TOTAL DUE	\$4,180.00



Remittance Advice - Please return with your payment

Payment required within Fourteen (14) Days from date of Invoice

Invoice Due Date - 17 March 2020

Please forward cheques to:

Herron Accountants
PO Box 504
North Lakes QLD 4509
Ph: 07 3204 4166

For Direct Deposit:

BSB: 124 001
BoQ Account No: 21374214

Credit Card: Mastercard/Visa (Please circle)

Card No: Expires: ____ / ____

Name on Card: _____

Signature: _____



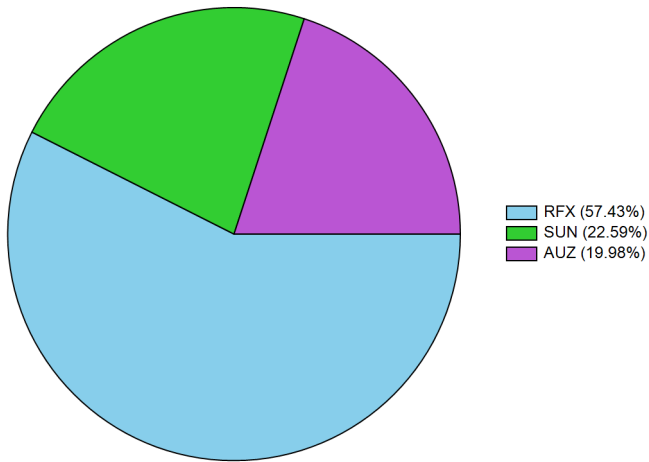
Financial Year Summary

1 JULY 2019 - 30 JUNE 2020

Portfolio Valuation	Account Number	Account Name	Value as at 30 June 2020
Shares	6076406	DR COLIN JAMES CAMPEY + MRS KAREN JANICE DAWSON <COLIN & KAREN SUPER A/C>	\$4,004.54
TOTAL PORTFOLIO VALUE			\$4,004.54

Allocation as at 30 June 2020

Shares in your portfolio



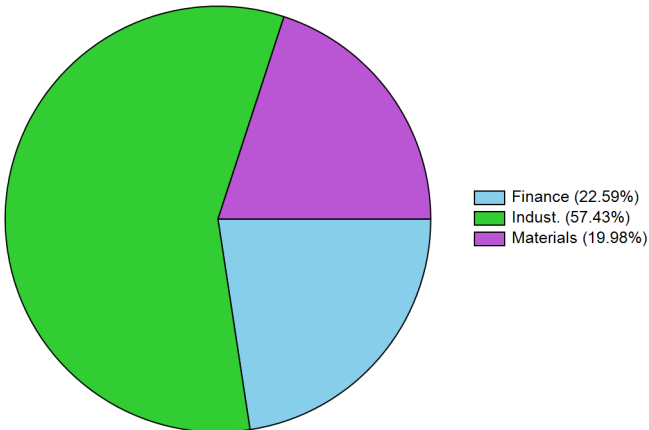
Estimated Interest & Dividends 2019-2020 Financial Year

Est. Franked Dividends	\$376.68
Est. Unfranked Dividends	\$76.80
Est. Franking Credits	\$161.44
Est. Interest Received from Interest Rate Securities	\$0.00
TOTAL INCOME	\$453.48

Fees & Charges 2019-2020 Financial Year

Total Brokerage (inc. GST)	\$19.95
Total Subscriptions (inc. GST)	\$0.00
Other Fees (inc. GST)	Nil
TOTAL FEES & CHARGES	\$19.95

Sectors in your portfolio





Portfolio Valuation

30 JUNE 2020

SHARES - 6076406 - HIN 58329070

DR COLIN JAMES CAMPEY + MRS KAREN JANICE DAWSON <COLIN & KAREN SUPER A/C>

Portfolio	Units	Unit Price	Portfolio Value	% of Portfolio
AUZ - AUSTRALIAN MINES LTD FPO (ORDINARY FULLY PAID)	100,000	\$0.0080	\$800.00	19.98%
RFX - REDFLOW LIMITED FPO (ORDINARY FULLY PAID)	100,000	\$0.0230	\$2,300.00	57.43%
SUN - SUNCORP GROUP LTD FPO (ORDINARY FULLY PAID)	98	\$9.2300	\$904.54	22.59%
		TOTAL	\$4,004.54	100.00%



Transaction Summary

1 JULY 2019 - 30 JUNE 2020

SHARES - 6076406 - HIN 58329070

DR COLIN JAMES CAMPEY + MRS KAREN
JANICE DAWSON <COLIN & KAREN SUPER
A/C>

Total Buys and Sells	2019 - 2020 Financial Year
Total Buys (inc. Brokerage + GST)	\$0.00
Total Sells (inc. Brokerage + GST)	\$12,280.05

AGL - AGL ENERGY LIMITED. FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
13-Feb-2020	Sell	-600	\$20.5000	-\$12,300.00	\$19.95	\$1.81	30975600	-\$12,280.05
Sub Total					\$19.95	\$1.81		-\$12,280.05

The transaction summary is only able to display information available to us. Transactions regarding corporate actions or stock transfers are not included and can be found on your statements as issued by the company or the share registry. Transactions for Issuer Sponsored holdings placed through alternative Brokers or the Share Registry are also not included in this summary. Links to some of the key share registries can be found below:

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



Interest & Estimated Dividend Summary

1 JULY 2019 - 30 JUNE 2020

SHARES - 6076406 - HIN 58329070

DR COLIN JAMES CAMPEY + MRS KAREN JANICE DAWSON <COLIN & KAREN SUPER A/C>

ESTIMATED DIVIDEND SUMMARY

AGL - AGL ENERGY LIMITED. FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
21-Aug-2019	20-Sep-2019	Final	\$0.6400	600	\$76.80	\$307.20	\$384.00	\$131.66
Sub Total					\$76.80	\$307.20	\$384.00	\$131.66

SUN - SUNCORP GROUP LTD FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
19-Feb-2020	31-Mar-2020	Interim	\$0.2600	98	\$0.00	\$25.48	\$25.48	\$10.92
14-Aug-2019	25-Sep-2019	Final	\$0.4400	100	\$0.00	\$44.00	\$44.00	\$18.86
Sub Total					\$0.00	\$69.48	\$69.48	\$29.78
TOTAL					\$76.80	\$376.68	\$453.48	\$161.44

ESTIMATED INTEREST RECEIVED

No data available

TOTAL	\$0.00
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(1) This is an estimate prepared by AUSIEX based upon units that you hold in accordance with our records. Your actual entitlement will be determined by whether or not a company's share registry shows you as owning shares at the relevant record dates. Amounts that may have been withheld for failing to provide your tax file number to your share registries are not disclosed on this report.

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

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

(2) If you have total franking credit amounts greater than \$5,000, in order to be eligible to claim the benefit of the franking credit, you must have held the security for at least 45 consecutive days, not including date of purchase and date of sale. Where the 45 day holding requirement has not been satisfied, the holding period rule (also known as the 45 day rule) may apply to deny the franking credits attached to the dividend received in respect of the particular security. If you have bought shares in the special 2 day trading period that is available after a company's shares go "ex-dividend" then you may not be entitled to franking credits on these shares. If that situation applies to you please speak to your tax adviser.

Please refer to your dividend statement provided by the Share Registry for any foreign tax credits you may be entitled to and breakdown of any trust distribution you may have received.

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

DISCLAIMER

This statement relates to Westpac Online Investing share trading activities which are provided through Westpac Securities Limited ABN 39 087 924 221, AFSL 233723 ("Westpac Securities") by Australian Investment Exchange Limited ABN 71 076 515 930, AFSL 241400 ("the Participant"), a participant of the ASX Group and Chi-X Australia. Information contained in this statement is believed to be accurate at the time the statement is generated. Westpac Securities and its related entities do not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement. This statement is a summary document only and it is not intended to replace any document which contains information that may be required for taxation purposes. It does not constitute tax advice. Although we can give you information about your accounts, we are unable to give you tax advice. If you need more information to complete your tax return, please consult your accountant or tax adviser to obtain professional tax advice. You should retain your CHESS statements, dividend statements, confirmation contract notes and bank account statements for income tax purposes. If there are any errors in this statement, please contact us on 13 13 31 (within Australia) or +61 2 8241 0208 (outside Australia), Monday to Friday between 8am and 7pm (AEST).

GLOSSARY

Units	The number of registered securities that you own.
Unit Price	The Portfolio Valuation 'Unit Price' is calculated using a 'Reference' Price provided by the ASX which takes into account an adjustment to determine value at Close of Market if the Security does not trade in the Closing Single Price Auction on the Valuation Date. The Unit Price in the Transaction Summary is the average price paid for each unit of stock as detailed in your contract note.
Brokerage	The fee or charge that is paid by you when transacting a buy or sell.
Holder Identification Number (HIN)	When you are CHESS sponsored with a Broker you will be issued a unique number, called a HIN. Multiple holdings can be registered under the single HIN. A HIN starts with the letter X and usually followed by 10 numbers, e.g. X0001234567.

Dividend	A dividend is a payment made to shareholders from the company. This payment is a portion of the company's profits. ASX listed companies typically pay dividends twice a year, usually as an 'interim' dividend and a 'final dividend'. From time to time, a company may also pay a 'special' dividend.
Ex-dividend date	The ex-dividend date occurs two business days before the company's Record Date. To be entitled to a dividend a shareholder must have purchased the shares before the ex-dividend date. If you purchase shares on or after that date, the previous owner of the shares (and not you) is entitled to the dividend.
Interim dividend	A dividend paid during a year representing a return based on the previous six months' financial performance and the outlook for the future.
Final dividend	A dividend paid during a year representing a return based on the previous twelve months' financial performance.
Special dividend	A dividend paid by the company outside typical recurring (interim and final) dividend cycle.
Record date	The record date is the date the share registries use in determining who is entitled to a dividend or entitlement associated with a security. Those who held the security in the company and were on the register on the record date are eligible for the entitlement.
Payment date	The date on which a declared dividend is scheduled to be paid.
Unfranked dividend	Dividends which do not carry a franking credit.
Franked dividend	Franked dividends are paid to security holders out of profits on which the company has already paid tax.
Franking /Imputation Credit	A franking credit is your share of tax paid by a company on the profits from which your dividend are paid. They are also known as Imputation Credits.
Total subscriptions	Total subscriptions can include, but are not limited to: Trader Pro fees, Morningstar research subscription fees and trading alerts.
Other fees	Other fees can include, but are not limited to: Off market transfer fees, conditional trading fees (added as brokerage), rejection fees, early and late settlement fees, fail fees, SRN query, rebooking fees, cheque payment fee or cheque dishonour fees and the printing and posting of contract notes.
Corporate action (CA)	Any action initiated by the company or corporation, for the purpose of giving an entitlement to shareholders.



Write Off Borrowing Costs

Client Name: Colin & Karen Super Fund Period Ended: 30 June 2019
 Client Code: COLI0001 Accountant: Rathik

Borrowing Costs to be written off over 5 years or the term of the loan, whichever, is the shorter

Loan purpose **Purchase of 9/12 Endeavour Blvd, North Lakes**

Date loan commenced **20/01/2015** No of Years **5**

End of First Financial Year **30/06/2015**

Date	Costs Incurred	
	Application Fees	1,500.00

	_____	1,500.00

Year	Amount to Write Off	Balance
2015	133.15	1,366.85
2016	300.00	1,066.85
2017	300.00	766.85
2018	300.00	466.85
2019	300.00	166.85
2020	166.85	0.00

Colin & Karen Super Fund

Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
B - Income - Gross rent and other leasing and hiring income				
	01/07/2019	28000/9.12ENDEAV	9/12 Endeavour Blvd, North Lakes QLD 4509	3,818.18
	01/07/2019	28000/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	3,150.91
	31/07/2019	28000/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	3,150.91
	01/08/2019	28000/9.12ENDEAV	9/12 Endeavour Blvd, North Lakes QLD 4509	3,818.18
	01/09/2019	28000/9.12ENDEAV	9/12 Endeavour Blvd, North Lakes QLD 4509	3,818.18
	04/09/2019	28000/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	3,029.09
	04/09/2019	28000/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	121.82
	01/10/2019	28000/9.12ENDEAV	9/12 Endeavour Blvd, North Lakes QLD 4509	3,818.18
	02/10/2019	28000/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	3,150.91
	30/10/2019	28000/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	3,150.91
	01/11/2019	28000/9.12ENDEAV	9/12 Endeavour Blvd, North Lakes QLD 4509	3,818.18
	01/12/2019	28000/9.12ENDEAV	9/12 Endeavour Blvd, North Lakes QLD 4509	3,818.18
	02/12/2019	28000/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	3,150.91
	31/12/2019	28000/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	3,150.91
	01/01/2020	28000/9.12ENDEAV	9/12 Endeavour Blvd, North Lakes QLD 4509	3,818.18
	29/01/2020	28000/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	3,150.91
	01/02/2020	28000/9.12ENDEAV	9/12 Endeavour Blvd, North Lakes QLD 4509	3,818.18
	01/03/2020	28000/9.12ENDEAV	9/12 Endeavour Blvd, North Lakes QLD 4509	3,818.18
	05/03/2020	28000/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	3,150.91
	30/03/2020	28000/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	3,150.91
	01/04/2020	28000/9.12ENDEAV	9/12 Endeavour Blvd, North Lakes QLD 4509	3,818.18
	14/04/2020	28000/9.12ENDEAV	9/12 Endeavour Blvd, North Lakes QLD 4509	(3,818.18)
	27/04/2020	28000/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	1,600.00
	27/05/2020	28000/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	1,600.00
	26/06/2020	28000/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	3,150.91
Sub-Total				72,223.63
Ignore Cents				0.63
Total				72,223.00
C - Income - Gross interest				
	31/07/2019	25000/WBC196732	Westpac DIY Super Working Acc 196 732	4.93
	30/08/2019	25000/WBC196732	Westpac DIY Super Working Acc 196 732	2.31
	30/09/2019	25000/WBC196732	Westpac DIY Super Working Acc 196	2.45

Colin & Karen Super Fund

Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
C - Income - Gross interest				
			732	
	30/09/2019	25000/HeritageBusinessCh	Heritage Business Cheque Acc 13516752 S13	0.89
	31/10/2019	25000/WBC196732	Westpac DIY Super Working Acc 196 732	2.19
	29/11/2019	25000/WBC196732	Westpac DIY Super Working Acc 196 732	1.15
	31/12/2019	25000/WBC196732	Westpac DIY Super Working Acc 196 732	1.27
	31/12/2019	25000/HeritageBusinessCh	Heritage Business Cheque Acc 13516752 S13	0.93
	31/01/2020	25000/WBC196732	Westpac DIY Super Working Acc 196 732	1.27
	28/02/2020	25000/WBC196732	Westpac DIY Super Working Acc 196 732	1.37
	28/02/2020	25000/ATOC	ATO	22.73
	31/03/2020	25000/WBC196732	Westpac DIY Super Working Acc 196 732	1.23
	31/03/2020	25000/HeritageBusinessCh	Heritage Business Cheque Acc 13516752 S13	1.05
	30/04/2020	25000/WBC196732	Westpac DIY Super Working Acc 196 732	0.37
	29/05/2020	25000/WBC196732	Westpac DIY Super Working Acc 196 732	0.36
	30/06/2020	25000/WBC196732	Westpac DIY Super Working Acc 196 732	0.40
	30/06/2020	25000/HeritageBusinessCh	Heritage Business Cheque Acc 13516752 S13	0.87
	30/06/2020	25000/estpacDIYSuperSa1	Westpac DIY Super Savings Acc 196 740	0.07
Sub-Total				45.84
Ignore Cents				0.84
Total				45.00
J - Unfranked dividend amount				
	30/06/2020	23900/AGL.AX	AGL Energy Limited	76.80
Sub-Total				76.80
Ignore Cents				0.80
Total				76.00
K - Franked dividend amount				
	30/06/2020	23900/AGL.AX	AGL Energy Limited	307.20
	30/06/2020	23900/SUN.AX	Suncorp Group Limited	25.48
	30/06/2020	23900/SUN.AX	Suncorp Group Limited	44.00
Sub-Total				376.68
Ignore Cents				0.68
Total				376.00
L - Income - Dividend franking credit				
	30/06/2020	23900/AGL.AX	AGL Energy Limited	131.66
	30/06/2020	23900/SUN.AX	Suncorp Group Limited	10.92
	30/06/2020	23900/SUN.AX	Suncorp Group Limited	18.86

Colin & Karen Super Fund

Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
L - Income - Dividend franking credit				
Sub-Total				161.44
Ignore Cents				0.44
Total				161.00
R1 - Assessable employer contributions				
	12/07/2019	24200/CAMKAR00001A	(Contributions) Campey, Karen - Accumulation (Accumulation)	146.15
	30/07/2019	24200/CAMKAR00001A	(Contributions) Campey, Karen - Accumulation (Accumulation)	106.40
	06/09/2019	24200/CAMKAR00001A	(Contributions) Campey, Karen - Accumulation (Accumulation)	1,023.05
	16/01/2020	24200/CAMKAR00001A	(Contributions) Campey, Karen - Accumulation (Accumulation)	1,753.80
	01/05/2020	24200/CAMKAR00001A	(Contributions) Campey, Karen - Accumulation (Accumulation)	1,169.20
	01/05/2020	24200/CAMKAR00001A	(Contributions) Campey, Karen - Accumulation (Accumulation)	123.08
	01/05/2020	24200/CAMKAR00001A	(Contributions) Campey, Karen - Accumulation (Accumulation)	230.76
	22/06/2020	24200/CAMKAR00001A	(Contributions) Campey, Karen - Accumulation (Accumulation)	18,000.00
Sub-Total				22,552.44
Ignore Cents				0.44
Total				22,552.00
R - Assessable contributions (R1 plus R2 plus R3 less R6)				
			Assessable employer contributions	22,552.44
Sub-Total				22,552.44
Ignore Cents				0.44
Total				22,552.00
W - GROSS INCOME (Sum of labels A to U)				
				95,433.00
Sub-Total				95,433.00
Ignore Cents				0.00
Total				95,433.00
Y - Income - Exempt current pension income				
				18,326.00
Sub-Total				18,326.00
Ignore Cents				0.00
Total				18,326.00
V - TOTAL ASSESSABLE INCOME (W less Y)				
				77,107.00
Sub-Total				77,107.00
Ignore Cents				0.00
Total				77,107.00
A1 - Expenses - Interest expenses within Australia				
	30/06/2020	37900	Interest Paid	5,313.82

Colin & Karen Super Fund

Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
A1 - Expenses - Interest expenses within Australia				
	30/06/2020	37900	Interest Paid	6,717.40
	30/06/2020	37700	Interest Paid - ATO General Interest	173.57
Sub-Total				12,204.79
Ignore Cents				0.79
Total				12,204.00
A2 - Expenses - Interest expenses within Australia non deductible				
	30/06/2020	37900	Interest Paid	1,262.94
	30/06/2020	37900	Interest Paid	1,596.52
	30/06/2020	37700	Interest Paid - ATO General Interest	41.25
Sub-Total				2,900.71
Ignore Cents				0.71
Total				2,900.00
H1 - Expenses - SMSF auditor fee				
	30/06/2020	30700	Auditor's Remuneration	323.19
Sub-Total				323.19
Ignore Cents				0.19
Total				323.00
H2 - Expenses - SMSF auditor fee non deductible				
	30/06/2020	30700	Auditor's Remuneration	76.81
Sub-Total				76.81
Ignore Cents				0.81
Total				76.00
I1 - Expenses - Investment expenses				
	30/06/2020	32600	Borrowing Costs	124.90
	09/08/2019	41960/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	(414.81)
	08/06/2020	41960/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	(407.55)
	15/06/2020	41960/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	(407.55)
	22/06/2020	41960/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	(414.81)
	29/06/2020	41960/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	(414.81)
	30/06/2020	41960/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	2,059.52
	05/08/2019	42150/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	(194.34)
	19/09/2019	42150/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	177.59
	19/12/2019	42150/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	188.99
	14/02/2020	42150/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	(366.79)
	23/03/2020	42150/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	198.89
	27/03/2020	42150/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	(198.89)

Colin & Karen Super Fund

Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
I1 - Expenses - Investment expenses				
	08/06/2020	42150/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	(198.89)
	30/06/2020	42150/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	393.44
	19/09/2019	42150/9.12ENDEAV	9/12 Endeavour Blvd, North Lakes QLD 4509	185.82
	19/12/2019	42150/9.12ENDEAV	9/12 Endeavour Blvd, North Lakes QLD 4509	247.16
	23/03/2020	42150/9.12ENDEAV	9/12 Endeavour Blvd, North Lakes QLD 4509	207.20
	30/06/2020	42150/9.12ENDEAV	9/12 Endeavour Blvd, North Lakes QLD 4509	(640.17)
Sub-Total				124.90
Ignore Cents				0.90
Total				124.00
I2 - Expenses - Investment expenses non deductible				
	30/06/2020	32600	Borrowing Costs	41.95
	09/08/2019	41960/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	(139.34)
	08/06/2020	41960/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	(136.90)
	15/06/2020	41960/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	(136.90)
	22/06/2020	41960/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	(139.34)
	29/06/2020	41960/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	(139.34)
	30/06/2020	41960/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	691.83
	05/08/2019	42150/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	(65.28)
	19/09/2019	42150/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	59.65
	19/12/2019	42150/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	63.49
	14/02/2020	42150/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	(123.21)
	23/03/2020	42150/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	66.81
	27/03/2020	42150/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	(66.81)
	08/06/2020	42150/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	(66.81)
	30/06/2020	42150/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	132.16
	19/09/2019	42150/9.12ENDEAV	9/12 Endeavour Blvd, North Lakes QLD 4509	62.42
	19/12/2019	42150/9.12ENDEAV	9/12 Endeavour Blvd, North Lakes QLD 4509	83.02
	23/03/2020	42150/9.12ENDEAV	9/12 Endeavour Blvd, North Lakes QLD 4509	69.60
	30/06/2020	42150/9.12ENDEAV	9/12 Endeavour Blvd, North Lakes QLD 4509	(215.05)
Sub-Total				41.95
Ignore Cents				0.95
Total				41.00
J1 - Expenses - Management and administration expenses				

Colin & Karen Super Fund

Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
J1 - Expenses - Management and administration expenses				
	29/08/2019	30800	ASIC Fees	43.63
	01/05/2020	30800	ASIC Fees	215.73
	30/06/2020	31500	Bank Charges	193.91
	30/06/2020	31500	Bank Charges	193.91
	30/06/2020	30100	Accountancy Fees	2,747.10
	28/02/2020	30400	ATO Supervisory Levy	259.00
Sub-Total				3,653.28
Ignore Cents				0.28
Total				3,653.00
J2 - Expenses - Management and administration expenses non deductible				
	29/08/2019	30800	ASIC Fees	10.37
	01/05/2020	30800	ASIC Fees	51.27
	30/06/2020	31500	Bank Charges	46.09
	30/06/2020	31500	Bank Charges	46.09
	30/06/2020	30100	Accountancy Fees	652.90
Sub-Total				806.72
Ignore Cents				0.72
Total				806.00
L1 - Expenses - Other amounts (Fully deductible)				
	16/07/2019	41945/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	860.85
	16/07/2019	41945/9.12ENDEAV	9/12 Endeavour Blvd, North Lakes QLD 4509	860.85
	19/08/2019	41945/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	(860.85)
	31/03/2020	41945/9.12ENDEAV	9/12 Endeavour Blvd, North Lakes QLD 4509	894.64
	30/06/2020	41945/9.12ENDEAV	9/12 Endeavour Blvd, North Lakes QLD 4509	(1,754.77)
	30/06/2020	41945/9.12ENDEAV	9/12 Endeavour Blvd, North Lakes QLD 4509	(0.73)
Sub-Total				0.00
Ignore Cents				0.00
Total				0.00
L2 - Expenses - Other amounts (Non-deductible)				
	16/07/2019	41945/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	204.60
	16/07/2019	41945/9.12ENDEAV	9/12 Endeavour Blvd, North Lakes QLD 4509	204.60
	19/08/2019	41945/IP0004	2/12 Endeavour Blvd, North Lakes QLD 4509	(204.60)
	31/03/2020	41945/9.12ENDEAV	9/12 Endeavour Blvd, North Lakes QLD 4509	212.63
	30/06/2020	41945/9.12ENDEAV	9/12 Endeavour Blvd, North Lakes QLD 4509	(417.05)
	30/06/2020	41945/9.12ENDEAV	9/12 Endeavour Blvd, North Lakes QLD 4509	(0.17)

Colin & Karen Super Fund
Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
L2 - Expenses - Other amounts (Non-deductible)				
Sub-Total				0.00
Ignore Cents				0.00
Total				0.00
N - TOTAL DEDUCTIONS				
				16,304.00
Sub-Total				16,304.00
Ignore Cents				0.00
Total				16,304.00
Y - TOTAL NON DEDUCTIBLE EXPENSES				
				3,823.00
Sub-Total				3,823.00
Ignore Cents				0.00
Total				3,823.00
O - TAXABLE INCOME OR LOSS				
				60,803.00
Sub-Total				60,803.00
Ignore Cents				0.00
Total				60,803.00
Z - TOTAL SMSF EXPENSES				
				20,127.00
Sub-Total				20,127.00
Ignore Cents				0.00
Total				20,127.00
A - Taxable income				
				60,803.00
Sub-Total				60,803.00
Ignore Cents				0.00
Total				60,803.00
T1 - Tax on taxable income				
				9,120.45
Sub-Total				9,120.45
Ignore Cents				0.00
Total				9,120.45
B - Gross Tax				
				9,120.45
Sub-Total				9,120.45
Ignore Cents				0.00
Total				9,120.45
T2 - SUBTOTAL				

Colin & Karen Super Fund

Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
T2 - SUBTOTAL				
				9,120.45
Sub-Total				9,120.45
Ignore Cents				0.00
Total				9,120.45
T3 - SUBTOTAL 2				
				9,120.45
Sub-Total				9,120.45
Ignore Cents				0.00
Total				9,120.45
E1 - Complying fund's franking credits tax offset				
	30/06/2020	23900/AGL.AX	AGL Energy Limited	131.66
	30/06/2020	23900/SUN.AX	Suncorp Group Limited	10.92
	30/06/2020	23900/SUN.AX	Suncorp Group Limited	18.86
Sub-Total				161.44
Ignore Cents				0.00
Total				161.44
E - Refundable tax offsets				
				161.44
Sub-Total				161.44
Ignore Cents				0.00
Total				161.44
T5 - TAX PAYABLE				
				8,959.01
Sub-Total				8,959.01
Ignore Cents				0.00
Total				8,959.01
K - PAYG instalments raised				
	30/06/2020	85000	Income Tax Payable/Refundable	9,372.00
Sub-Total				9,372.00
Ignore Cents				0.00
Total				9,372.00
L - Supervisory levy				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
S - AMOUNT DUE OR REFUNDABLE				
				(153.99)

Colin & Karen Super Fund

Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
S - AMOUNT DUE OR REFUNDABLE				
Sub-Total				(153.99)
Ignore Cents				0.00
Total				(153.99)

Colin & Karen Super Fund
Statement of Taxable Income

For the year ended 30 June 2020

	2020
	\$
Benefits accrued as a result of operations	66,265.93
Less	
Exempt current pension income	18,326.00
Realised Accounting Capital Gains	(1,401.90)
	<u>16,924.10</u>
Add	
Decrease in MV of investments	1,627.51
SMSF non deductible expenses	3,823.00
Pension Payments	5,847.70
Franking Credits	161.44
	<u>11,459.65</u>
SMSF Annual Return Rounding	1.52
	<u>60,803.00</u>
Taxable Income or Loss	60,803.00
Income Tax on Taxable Income or Loss	9,120.45
Less	
Franking Credits	161.44
	<u>8,959.01</u>
CURRENT TAX OR REFUND	8,959.01
Supervisory Levy	259.00
Income Tax Instalments Paid	(9,372.00)
AMOUNT DUE OR REFUNDABLE	(153.99)

Colin & Karen Super Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Dividends Received (23900)					
<u>AGL Energy Limited (AGL.AX)</u>					
30/06/2020	AGL Div - 20/09/2019			384.00	384.00 CR
				384.00	384.00 CR
<u>Suncorp Group Limited (SUN.AX)</u>					
30/06/2020	SUN - Dividend 31/03/20			25.48	25.48 CR
30/06/2020	SUN - Dividend 25/09/19			44.00	69.48 CR
				69.48	69.48 CR
Contributions (24200)					
<u>(Contributions) Campey, Karen - Accumulation (CAMKAR00001A)</u>					
12/07/2019				146.15	146.15 CR
30/07/2019				106.40	252.55 CR
06/09/2019	\$146.15 x 7			1,023.05	1,275.60 CR
16/01/2020	\$146.15 x 12			1,753.80	3,029.40 CR
01/05/2020	146.15 x 8			1,169.20	4,198.60 CR
01/05/2020				123.08	4,321.68 CR
01/05/2020				230.76	4,552.44 CR
22/06/2020	CBA;Karen Super			18,000.00	22,552.44 CR
				22,552.44	22,552.44 CR
Changes in Market Values of Investments (24700)					
<u>Changes in Market Values of Investments (24700)</u>					
17/02/2020	(AGL.AX)		1,401.90		1,401.90 DR
17/02/2020	Unrealised Gain writeback as at 17/02/2020 (AGL.AX)			1,675.95	274.05 CR
30/06/2020	Revaluation - 30/06/2020 @ \$0.023000 (Custom) - 100,000.000000 Units on hand (RFX.AX)		1,600.00		1,325.95 DR
30/06/2020	Revaluation - 30/06/2020 @ \$0.008000 (System Price) - 100,000.000000 Units on hand (AUZ.AX)		1,300.00		2,625.95 DR
30/06/2020	Revaluation - 30/06/2020 @ \$9.230000 (Custom) - 98.000000 Units on hand (SUN.AX)		403.46		3,029.41 DR
			4,705.36	1,675.95	3,029.41 DR
Interest Received (25000)					
<u>ATO (ATOC)</u>					
28/02/2020				22.73	22.73 CR
				22.73	22.73 CR
<u>Westpac DIY Super Savings Acc 196 740 (estpacDIYSuperSa1)</u>					
30/06/2020				0.07	0.07 CR
				0.07	0.07 CR
<u>Heritage Business Cheque Acc 13516752 S13 (HeritageBusinessCh)</u>					
30/09/2019	Interest credit			0.89	0.89 CR
31/12/2019	Interest credit			0.93	1.82 CR
31/03/2020	Interest credit			1.05	2.87 CR
30/06/2020	Interest credit			0.87	3.74 CR
				3.74	3.74 CR

Colin & Karen Super Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<u>Westpac DIY Super Working Acc 196 732 (WBC196732)</u>					
31/07/2019				4.93	4.93 CR
30/08/2019				2.31	7.24 CR
30/09/2019				2.45	9.69 CR
31/10/2019				2.19	11.88 CR
29/11/2019				1.15	13.03 CR
31/12/2019				1.27	14.30 CR
31/01/2020				1.27	15.57 CR
28/02/2020				1.37	16.94 CR
31/03/2020				1.23	18.17 CR
30/04/2020				0.37	18.54 CR
29/05/2020				0.36	18.90 CR
30/06/2020				0.40	19.30 CR
				19.30	19.30 CR
Property Income (28000)					
<u>9/12 Endeavour Blvd, North Lakes QLD 4509 (9.12ENDEAV)</u>					
01/07/2019	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour			3,818.18	3,818.18 CR
01/08/2019	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour			3,818.18	7,636.36 CR
01/09/2019	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour			3,818.18	11,454.54 CR
01/10/2019	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour			3,818.18	15,272.72 CR
01/11/2019	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour			3,818.18	19,090.90 CR
01/12/2019	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour			3,818.18	22,909.08 CR
01/01/2020	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour			3,818.18	26,727.26 CR
01/02/2020	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour			3,818.18	30,545.44 CR
01/03/2020	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour			3,818.18	34,363.62 CR
01/04/2020	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour			3,818.18	38,181.80 CR
14/04/2020	HOL transfer to 13469665S13 refund #1440429991		3,818.18		34,363.62 CR
			3,818.18	38,181.80	34,363.62 CR
<u>2/12 Endeavour Blvd, North Lakes QLD 4509 (IP0004)</u>					
01/07/2019	METWAY BAN/PEACOCK JACK HAR;2 12 end blvd			3,150.91	3,150.91 CR
31/07/2019	METWAY BAN/PEACOCK JACK HAR;2 12 end blvd rent			3,150.91	6,301.82 CR
04/09/2019	METWAY BAN/PEACOCK JACK HAR;Rent 2 12 end			3,029.09	9,330.91 CR
04/09/2019	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end			121.82	9,452.73 CR
02/10/2019	METWAY BAN/PEACOCK JACK HAR;			3,150.91	12,603.64 CR

Colin & Karen Super Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
	rent 2 12 end blvd				
30/10/2019	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end blvd			3,150.91	15,754.55 CR
02/12/2019	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end blvd			3,150.91	18,905.46 CR
31/12/2019	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end blvd			3,150.91	22,056.37 CR
29/01/2020	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end blvd			3,150.91	25,207.28 CR
05/03/2020	METWAY BAN/PEACOCK JACK HAR;Rent 2 12 end blvd			3,150.91	28,358.19 CR
30/03/2020	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end blvd			3,150.91	31,509.10 CR
27/04/2020	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end blvd			1,600.00	33,109.10 CR
27/05/2020	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end blvd			1,600.00	34,709.10 CR
26/06/2020	METWAY BAN/PEACOCK JACK HAR;Rent 2 12 end blvd			3,150.91	37,860.01 CR
				37,860.01	37,860.01 CR
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
30/06/2020	Acc Fee- paid 01/04/2020 out of pocket		3,400.00		3,400.00 DR
			3,400.00		3,400.00 DR
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
28/02/2020			259.00		259.00 DR
			259.00		259.00 DR
Auditor's Remuneration (30700)					
<u>Auditor's Remuneration (30700)</u>					
30/06/2020	Acc Fee- paid 01/04/2020 out of pocket		400.00		400.00 DR
			400.00		400.00 DR
ASIC Fees (30800)					
<u>ASIC Fees (30800)</u>					
29/08/2019	HOL Bpay 2940371366_17301 to ASIC		54.00		54.00 DR
01/05/2020	HOL Bpay 0140422613_17301 to ASIC		267.00		321.00 DR
			321.00		321.00 DR
Bank Charges (31500)					
<u>Bank Charges (31500)</u>					
30/06/2020	BankWest Loan		240.00		240.00 DR
30/06/2020	Heritage Bank Loan		240.00		480.00 DR
			480.00		480.00 DR
Borrowing Costs (32600)					
<u>Borrowing Costs (32600)</u>					
30/06/2020	borrowing cost		166.85		166.85 DR
			166.85		166.85 DR
Interest Paid - ATO General Interest (37700)					
<u>Interest Paid - ATO General Interest (37700)</u>					

Colin & Karen Super Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/06/2020	Reconciliation of ICA & ITA & GST \$1,475 - paid out of pocket		214.82		214.82 DR
			214.82		214.82 DR
Interest Paid (37900)					
<u>Interest Paid (37900)</u>					
30/06/2020	BankWest Loan		6,576.76		6,576.76 DR
30/06/2020	Heritage Bank Loan		8,313.92		14,890.68 DR
			14,890.68		14,890.68 DR
Pensions Paid (41600)					
<u>(Pensions Paid) Campey, Colin - Pension (ABP , Non-Reversionary) (CAMCOL00002P)</u>					
30/06/2020	clear debtors to pension payment		450.00		450.00 DR
			450.00		450.00 DR
<u>(Pensions Paid) Campey, Colin - Pension (ABP , Non-Reversionary) (CAMCOL00004P)</u>					
30/06/2020	clear debtors to pension payment		4,677.70		4,677.70 DR
			4,677.70		4,677.70 DR
<u>(Pensions Paid) Campey, Colin - Pension (ABP , Non-Reversionary) (CAMCOL00005P)</u>					
30/06/2020	clear debtors to pension payment		720.00		720.00 DR
			720.00		720.00 DR
Property Expenses - Body Corporate (41945)					
<u>9/12 Endeavour Blvd, North Lakes QLD 4509 (9.12ENDEAV)</u>					
16/07/2019	HOL Bpay 1640769546_96503 to DEFT PAYMENTS		1,065.45		1,065.45 DR
31/03/2020	HOL Bpay 3140675852_96503 to DEFT PAYMENTS		1,107.27		2,172.72 DR
30/06/2020	100% outgoing payments paid by tenant as per lease agreement			2,171.82	0.90 DR
30/06/2020	100% outgoing payments paid by tenant as per lease agreement			0.90	0.00 DR
			2,172.72	2,172.72	0.00 DR
<u>2/12 Endeavour Blvd, North Lakes QLD 4509 (IP0004)</u>					
16/07/2019	HOL Bpay 1640770922_96503 to DEFT PAYMENTS		1,065.45		1,065.45 DR
19/08/2019	METWAY BAN/PEACOCK JACK HAR;outgoings 2 12 end			1,065.45	0.00 DR
			1,065.45	1,065.45	0.00 DR
Property Expenses - Council Rates (41960)					
<u>2/12 Endeavour Blvd, North Lakes QLD 4509 (IP0004)</u>					
09/08/2019	METWAY BAN/PEACOCK JACK HAR;rates 2 12 end blv			554.15	554.15 CR
08/06/2020	METWAY BAN/PEACOCK JACK HAR;rates 2 12 end blv			544.45	1,098.60 CR
15/06/2020	METWAY BAN/PEACOCK JACK HAR;rates 2 12 end blv			544.45	1,643.05 CR
22/06/2020	METWAY BAN/PEACOCK JACK HAR;rates 2 12 end blv			554.15	2,197.20 CR
29/06/2020	METWAY BAN/PEACOCK JACK HAR;rates 2 12 end blv			554.15	2,751.35 CR
30/06/2020	100% outgoing payments paid by tenant as per lease agreement - to be paid in July 2021.		2,751.35		0.00 DR
			2,751.35	2,751.35	0.00 DR
Property Expenses - Water Rates (42150)					

Colin & Karen Super Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<u>9/12 Endeavour Blvd, North Lakes QLD 4509 (9.12ENDEAV)</u>					
19/09/2019	UNITYWATER;5786336		248.24		248.24 DR
19/12/2019	UNITYWATER;6121571		330.18		578.42 DR
23/03/2020	UNITYWATER;6480701		276.80		855.22 DR
30/06/2020	100% outgoing payments paid by tenant as per lease agreement			855.22	0.00 DR
			855.22	855.22	0.00 DR
<u>2/12 Endeavour Blvd, North Lakes QLD 4509 (IP0004)</u>					
05/08/2019	METWAY BAN/PEACOCK JACK HAR;water 2 12 end blv			259.62	259.62 CR
19/09/2019	UNITYWATER;5786335		237.24		22.38 CR
19/12/2019	UNITYWATER;6121570		252.48		230.10 DR
14/02/2020	METWAY BAN/PEACOCK JACK HAR;2x water bills			490.00	259.90 CR
23/03/2020	UNITYWATER;6480700		265.70		5.80 DR
27/03/2020	METWAY BAN/PEACOCK JACK HAR;water 2 12 end blv			265.70	259.90 CR
08/06/2020	METWAY BAN/PEACOCK JACK HAR;water 2 12 end blv			265.70	525.60 CR
30/06/2020	100% outgoing payments paid by tenant as per lease agreement - to be paid in July 2021		525.60		0.00 DR
			1,281.02	1,281.02	0.00 DR
Income Tax Expense (48500)					
<u>Income Tax Expense (48500)</u>					
30/06/2020	Create Entries - Franking Credits Adjustment - 30/06/2020			161.44	161.44 CR
30/06/2020	Create Entries - Income Tax Expense - 30/06/2020		9,120.45		8,959.01 DR
			9,120.45	161.44	8,959.01 DR
Profit/Loss Allocation Account (49000)					
<u>Profit/Loss Allocation Account (49000)</u>					
12/07/2019	System Member Journals		124.23		124.23 DR
30/07/2019	System Member Journals		90.44		214.67 DR
06/09/2019	System Member Journals		869.59		1,084.26 DR
16/01/2020	System Member Journals		1,490.73		2,574.99 DR
01/05/2020	System Member Journals		993.82		3,568.81 DR
01/05/2020	System Member Journals		104.62		3,673.43 DR
01/05/2020	System Member Journals		196.15		3,869.58 DR
22/06/2020	System Member Journals		15,300.00		19,169.58 DR
30/06/2020	System Member Journals			450.00	18,719.58 DR
30/06/2020	System Member Journals			720.00	17,999.58 DR
30/06/2020	System Member Journals			4,677.70	13,321.88 DR
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020		1,591.12		14,913.00 DR
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020		517.12		15,430.12 DR
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020		8,383.24		23,813.36 DR
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020		2,535.85		26,349.21 DR
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020		36,695.30		63,044.51 DR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
30/06/2020	Create Entries - Income Tax Expense Allocation - 30/06/2020			79.75	62,964.76 DR
30/06/2020	Create Entries - Income Tax Expense Allocation - 30/06/2020			5,657.84	57,306.92 DR
			68,892.21	11,585.29	57,306.92 DR
Opening Balance (50010)					
<u>(Opening Balance) Campey, Colin - Pension (ABP , Non-Reversionary) (CAMCOL00002P)</u>					
01/07/2019	Opening Balance				80,325.82 CR
01/07/2019	Close Period Journal		62,268.56		18,057.26 CR
			62,268.56		18,057.26 CR
<u>(Opening Balance) Campey, Colin - Accumulation (CAMCOL00003A)</u>					
01/07/2019	Opening Balance				26,951.61 CR
01/07/2019	Close Period Journal		21,055.98		5,895.63 CR
			21,055.98		5,895.63 CR
<u>(Opening Balance) Campey, Colin - Pension (ABP , Non-Reversionary) (CAMCOL00004P)</u>					
01/07/2019	Opening Balance				89,538.51 CR
01/07/2019	Close Period Journal			5,690.89	95,229.40 CR
				5,690.89	95,229.40 CR
<u>(Opening Balance) Campey, Colin - Pension (ABP , Non-Reversionary) (CAMCOL00005P)</u>					
01/07/2019	Close Period Journal			28,786.89	28,786.89 CR
				28,786.89	28,786.89 CR
<u>(Opening Balance) Campey, Karen - Accumulation (CAMKAR00001A)</u>					
01/07/2019	Opening Balance				361,619.87 CR
01/07/2019	Close Period Journal			53,124.10	414,743.97 CR
				53,124.10	414,743.97 CR
Contributions (52420)					
<u>(Contributions) Campey, Colin - Accumulation (CAMCOL00003A)</u>					
01/07/2019	Opening Balance				6,936.03 CR
01/07/2019	Close Period Journal		6,936.03		0.00 DR
			6,936.03		0.00 DR
<u>(Contributions) Campey, Karen - Accumulation (CAMKAR00001A)</u>					
01/07/2019	Opening Balance				17,149.88 CR
01/07/2019	Close Period Journal		17,149.88		0.00 DR
12/07/2019	System Member Journals			146.15	146.15 CR
30/07/2019	System Member Journals			106.40	252.55 CR
06/09/2019	System Member Journals			1,023.05	1,275.60 CR
16/01/2020	System Member Journals			1,753.80	3,029.40 CR
01/05/2020	System Member Journals			1,169.20	4,198.60 CR
01/05/2020	System Member Journals			123.08	4,321.68 CR
01/05/2020	System Member Journals			230.76	4,552.44 CR
22/06/2020	System Member Journals			18,000.00	22,552.44 CR
			17,149.88	22,552.44	22,552.44 CR
Share of Profit/(Loss) (53100)					
<u>(Share of Profit/(Loss)) Campey, Colin - Pension (ABP , Non-Reversionary) (CAMCOL00002P)</u>					
01/07/2019	Opening Balance				6,901.44 CR
01/07/2019	Close Period Journal		6,901.44		0.00 DR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020			1,591.12	1,591.12 CR
			6,901.44	1,591.12	1,591.12 CR
<u>(Share of Profit/(Loss)) Campey, Colin - Accumulation (CAMCOL00003A)</u>					
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020			517.12	517.12 CR
				517.12	517.12 CR
<u>(Share of Profit/(Loss)) Campey, Colin - Pension (ABP , Non-Reversionary) (CAMCOL00004P)</u>					
01/07/2019	Opening Balance				10,170.89 CR
01/07/2019	Close Period Journal		10,170.89		0.00 DR
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020			8,383.24	8,383.24 CR
			10,170.89	8,383.24	8,383.24 CR
<u>(Share of Profit/(Loss)) Campey, Colin - Pension (ABP , Non-Reversionary) (CAMCOL00005P)</u>					
01/07/2019	Opening Balance				3,185.28 CR
01/07/2019	Close Period Journal		3,185.28		0.00 DR
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020			2,535.85	2,535.85 CR
			3,185.28	2,535.85	2,535.85 CR
<u>(Share of Profit/(Loss)) Campey, Karen - Accumulation (CAMKAR00001A)</u>					
01/07/2019	Opening Balance				44,483.87 CR
01/07/2019	Close Period Journal		44,483.87		0.00 DR
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020			36,695.30	36,695.30 CR
			44,483.87	36,695.30	36,695.30 CR
Income Tax (53330)					
<u>(Income Tax) Campey, Colin - Accumulation (CAMCOL00003A)</u>					
30/06/2020	Create Entries - Income Tax Expense Allocation - 30/06/2020		79.75		79.75 DR
			79.75		79.75 DR
<u>(Income Tax) Campey, Karen - Accumulation (CAMKAR00001A)</u>					
01/07/2019	Opening Balance				5,937.52 DR
01/07/2019	Close Period Journal			5,937.52	0.00 DR
30/06/2020	Create Entries - Income Tax Expense Allocation - 30/06/2020		5,657.84		5,657.84 DR
			5,657.84	5,937.52	5,657.84 DR
Contributions Tax (53800)					
<u>(Contributions Tax) Campey, Colin - Accumulation (CAMCOL00003A)</u>					
01/07/2019	Opening Balance				1,040.40 DR
01/07/2019	Close Period Journal			1,040.40	0.00 DR
				1,040.40	0.00 DR
<u>(Contributions Tax) Campey, Karen - Accumulation (CAMKAR00001A)</u>					
01/07/2019	Opening Balance				2,572.13 DR
01/07/2019	Close Period Journal			2,572.13	0.00 DR
12/07/2019	System Member Journals		21.92		21.92 DR
30/07/2019	System Member Journals		15.96		37.88 DR
06/09/2019	System Member Journals		153.46		191.34 DR
16/01/2020	System Member Journals		263.07		454.41 DR
01/05/2020	System Member Journals		175.38		629.79 DR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
01/05/2020	System Member Journals		18.46		648.25 DR
01/05/2020	System Member Journals		34.61		682.86 DR
22/06/2020	System Member Journals		2,700.00		3,382.86 DR
			3,382.86	2,572.13	3,382.86 DR
<u>Pensions Paid (54160)</u>					
<u>(Pensions Paid) Campey, Colin - Pension (ABP , Non-Reversionary) (CAMCOL00002P)</u>					
01/07/2019	Opening Balance				69,170.00 DR
01/07/2019	Close Period Journal			69,170.00	0.00 DR
30/06/2020	System Member Journals		450.00		450.00 DR
			450.00	69,170.00	450.00 DR
<u>(Pensions Paid) Campey, Colin - Pension (ABP , Non-Reversionary) (CAMCOL00004P)</u>					
01/07/2019	Opening Balance				4,480.00 DR
01/07/2019	Close Period Journal			4,480.00	0.00 DR
30/06/2020	System Member Journals		4,677.70		4,677.70 DR
			4,677.70	4,480.00	4,677.70 DR
<u>(Pensions Paid) Campey, Colin - Pension (ABP , Non-Reversionary) (CAMCOL00005P)</u>					
01/07/2019	Opening Balance				1,350.00 DR
01/07/2019	Close Period Journal			1,350.00	0.00 DR
30/06/2020	System Member Journals		720.00		720.00 DR
			720.00	1,350.00	720.00 DR
<u>Internal Transfers In (56100)</u>					
<u>(Internal Transfers In) Campey, Colin - Pension (ABP , Non-Reversionary) (CAMCOL00005P)</u>					
01/07/2019	Opening Balance				26,951.61 CR
01/07/2019	Close Period Journal		26,951.61		0.00 DR
			26,951.61		0.00 DR
<u>Internal Transfers Out (57100)</u>					
<u>(Internal Transfers Out) Campey, Colin - Accumulation (CAMCOL00003A)</u>					
01/07/2019	Opening Balance				26,951.61 DR
01/07/2019	Close Period Journal			26,951.61	0.00 DR
				26,951.61	0.00 DR
<u>Bank Accounts (60400)</u>					
<u>Westpac DIY Super Savings Acc 196 740 (estpacDIYSuperSa1)</u>					
01/07/2019	Opening Balance				125.97 DR
30/06/2020			0.07		126.04 DR
			0.07		126.04 DR
<u>Heritage Business Cheque Acc 13516752 S13 (HeritageBusinessCh)</u>					
01/07/2019	Opening Balance				30,369.83 DR
01/07/2019	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour		4,200.00		34,569.83 DR
01/07/2019	HOL transfer to BWA (scheduled) - 304-123 0531910 CAKSFBankwest 912loan-			1,800.00	32,769.83 DR
01/07/2019	METWAY BAN/PEACOCK JACK HAR;2 12 end blvd		3,466.00		36,235.83 DR
16/07/2019	HOL Bpay 1640769546_96503 to DEFT PAYMENTS			1,172.00	35,063.83 DR
16/07/2019	HOL Bpay 1640770922_96503 to			1,172.00	33,891.83 DR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
	DEFT PAYMENTS				
20/07/2019	To Mortgage Loan L73.3			2,922.00	30,969.83 DR
31/07/2019	METWAY BAN/PEACOCK JACK HAR;2 12 end blvd rent		3,466.00		34,435.83 DR
01/08/2019	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour		4,200.00		38,635.83 DR
01/08/2019	HOL transfer to BWA (scheduled) - 304- 123 0531910 CAKSFBankwest 912loan-			1,800.00	36,835.83 DR
05/08/2019	METWAY BAN/PEACOCK JACK HAR;water 2 12 end blv		259.62		37,095.45 DR
09/08/2019	METWAY BAN/PEACOCK JACK HAR;rates 2 12 end blv		554.15		37,649.60 DR
19/08/2019	METWAY BAN/PEACOCK JACK HAR;outgoings 2 12 end		1,172.00		38,821.60 DR
19/08/2019	HOL Bpay 1940773388_75556 to TAX OFFICE PAYMENTS			3,666.00	35,155.60 DR
20/08/2019	To Mortgage Loan L73.3			2,922.00	32,233.60 DR
29/08/2019	HOL Bpay 2940371366_17301 to ASIC			54.00	32,179.60 DR
01/09/2019	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour		4,200.00		36,379.60 DR
01/09/2019	HOL transfer to BWA (scheduled) - 304- 123 0531910 CAKSFBankwest 912loan-			1,800.00	34,579.60 DR
04/09/2019	METWAY BAN/PEACOCK JACK HAR;Rent 2 12 end		3,332.00		37,911.60 DR
04/09/2019	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end		134.00		38,045.60 DR
19/09/2019	UNITYWATER;5786335			237.24	37,808.36 DR
19/09/2019	UNITYWATER;5786336			248.24	37,560.12 DR
20/09/2019	To Mortgage Loan L73.3			2,922.00	34,638.12 DR
30/09/2019	Interest credit		0.89		34,639.01 DR
01/10/2019	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour		4,200.00		38,839.01 DR
01/10/2019	HOL transfer to BWA (scheduled) - 304- 123 0531910 CAKSFBankwest 912loan-			1,800.00	37,039.01 DR
02/10/2019	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end blvd		3,466.00		40,505.01 DR
20/10/2019	To Mortgage Loan L73.3			2,922.00	37,583.01 DR
25/10/2019	Periodic Bpay 2599066318_75556 to TAX OFFICE PAYMENTS			3,666.00	33,917.01 DR
30/10/2019	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end blvd		3,466.00		37,383.01 DR
01/11/2019	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour		4,200.00		41,583.01 DR
01/11/2019	HOL transfer to BWA (scheduled) - 304- 123 0531910 CAKSFBankwest 912loan-			1,800.00	39,783.01 DR
01/11/2019	HOL transfer to 124-001 21374214 #0140521678 Herron Accountants - Herron22798			4,180.00	35,603.01 DR
20/11/2019	To Mortgage Loan L73.3			2,922.00	32,681.01 DR
01/12/2019	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour		4,200.00		36,881.01 DR
01/12/2019	HOL transfer to BWA (scheduled) - 304- 123 0531910 CAKSFBankwest 912loan-			1,800.00	35,081.01 DR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
02/12/2019	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end blvd		3,466.00		38,547.01 DR
19/12/2019	UNITYWATER;6121570			252.48	38,294.53 DR
19/12/2019	UNITYWATER;6121571			330.18	37,964.35 DR
20/12/2019	To Mortgage Loan L73.3			2,922.00	35,042.35 DR
31/12/2019	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end blvd		3,466.00		38,508.35 DR
31/12/2019	Interest credit		0.93		38,509.28 DR
01/01/2020	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour		4,200.00		42,709.28 DR
01/01/2020	HOL transfer to BWA (scheduled) - 304-123 0531910 CAKSFBankwest 912loan-			1,800.00	40,909.28 DR
20/01/2020	To Mortgage Loan L73.3			2,922.00	37,987.28 DR
29/01/2020	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end blvd		3,466.00		41,453.28 DR
01/02/2020	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour		4,200.00		45,653.28 DR
01/02/2020	HOL transfer to BWA (scheduled) - 304-123 0531910 CAKSFBankwest 912loan-			1,800.00	43,853.28 DR
14/02/2020	METWAY BAN/PEACOCK JACK HAR;2x water bills		490.00		44,343.28 DR
20/02/2020	To Mortgage Loan L72.2			2,922.00	41,421.28 DR
01/03/2020	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour		4,200.00		45,621.28 DR
01/03/2020	HOL transfer to BWA (scheduled) - 304-123 0531910 CAKSFBankwest 912loan-			1,800.00	43,821.28 DR
05/03/2020	METWAY BAN/PEACOCK JACK HAR;Rent 2 12 end blvd		3,466.00		47,287.28 DR
20/03/2020	To Mortgage Loan L72.2			2,877.00	44,410.28 DR
23/03/2020	HOL Bpay 2340566013_75556 to TAX OFFICE PAYMENTS			5,000.00	39,410.28 DR
23/03/2020	UNITYWATER;6480700			265.70	39,144.58 DR
23/03/2020	UNITYWATER;6480701			276.80	38,867.78 DR
24/03/2020	HOL Bpay 2440584748_75556 to TAX OFFICE PAYMENTS			3,295.00	35,572.78 DR
27/03/2020	METWAY BAN/PEACOCK JACK HAR;water 2 12 end blv		265.70		35,838.48 DR
30/03/2020	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end blvd		3,466.00		39,304.48 DR
31/03/2020	HOL Bpay 3140675852_96503 to DEFT PAYMENTS			1,218.00	38,086.48 DR
31/03/2020	Interest credit		1.05		38,087.53 DR
01/04/2020	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour		4,200.00		42,287.53 DR
01/04/2020	HOL transfer to BWA (scheduled) - 304-123 0531910 CAKSFBankwest 912loan-			1,800.00	40,487.53 DR
14/04/2020	HOL transfer to 13469665S13 refund #1440429991			4,200.00	36,287.53 DR
20/04/2020	To Mortgage Loan L72.2			2,877.00	33,410.53 DR
27/04/2020	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end blvd		1,760.00		35,170.53 DR
01/05/2020	HOL transfer to BWA (scheduled) - 304-123 0531910 CAKSFBankwest 912loan-			1,800.00	33,370.53 DR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
01/05/2020	HOL Bpay 0140422613_17301 to ASIC			267.00	33,103.53 DR
20/05/2020	To Mortgage Loan L72.2			2,797.00	30,306.53 DR
27/05/2020	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end blvd		1,760.00		32,066.53 DR
01/06/2020	HOL transfer to BWA (scheduled) - 304-123 0531910 CAKSFBankwest 912loan-			1,800.00	30,266.53 DR
08/06/2020	METWAY BAN/PEACOCK JACK HAR;water 2 12 end blv		265.70		30,532.23 DR
08/06/2020	METWAY BAN/PEACOCK JACK HAR;rates 2 12 end blv		544.45		31,076.68 DR
15/06/2020	METWAY BAN/PEACOCK JACK HAR;rates 2 12 end blv		544.45		31,621.13 DR
20/06/2020	To Mortgage Loan L72.2			2,797.00	28,824.13 DR
22/06/2020	CBA;Karen Super		18,000.00		46,824.13 DR
22/06/2020	METWAY BAN/PEACOCK JACK HAR;rates 2 12 end blv		554.15		47,378.28 DR
26/06/2020	HOL Bpay 2640683696_75556 to TAX OFFICE PAYMENTS			1,713.00	45,665.28 DR
26/06/2020	METWAY BAN/PEACOCK JACK HAR;Rent 2 12 end blvd		3,466.00		49,131.28 DR
29/06/2020	METWAY BAN/PEACOCK JACK HAR;rates 2 12 end blv		554.15		49,685.43 DR
30/06/2020	Interest credit		0.87		49,686.30 DR
			106,854.11	87,537.64	49,686.30 DR

Westpac DIY Super Working Acc 196 732 (WBC196732)

01/07/2019	Opening Balance				27,871.47 DR
12/07/2019			146.15		28,017.62 DR
30/07/2019			106.40		28,124.02 DR
31/07/2019			4.93		28,128.95 DR
30/08/2019			2.31		28,131.26 DR
06/09/2019	\$146.15 x 7		1,023.05		29,154.31 DR
30/09/2019			2.45		29,156.76 DR
31/10/2019			2.19		29,158.95 DR
29/11/2019			1.15		29,160.10 DR
31/12/2019			1.27		29,161.37 DR
16/01/2020	\$146.15 x 12		1,753.80		30,915.17 DR
31/01/2020			1.27		30,916.44 DR
17/02/2020			12,280.05		43,196.49 DR
28/02/2020			1.37		43,197.86 DR
28/02/2020			1,865.99		45,063.85 DR
31/03/2020			1.23		45,065.08 DR
30/04/2020			0.37		45,065.45 DR
01/05/2020	146.15 x 8		1,169.20		46,234.65 DR
01/05/2020			123.08		46,357.73 DR
01/05/2020			230.76		46,588.49 DR
29/05/2020			0.36		46,588.85 DR
30/06/2020			0.40		46,589.25 DR
			18,717.78		46,589.25 DR

Borrowing Costs (64100)

Borrowing Costs (64100)

01/07/2019	Opening Balance				166.85 DR
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Transaction Date	Description	Units	Debit	Credit	Balance \$
30/06/2020	borrowing cost			166.85	0.00 DR
				166.85	0.00 DR
Sundry Debtors (68000)					
<u>Sundry Debtors (68000)</u>					
01/07/2019	Opening Balance				8,013.91 DR
28/02/2020				4,427.91	3,586.00 DR
30/06/2020	SUN capital return - 24/10/2019		39.00		3,625.00 DR
30/06/2020	AGL Div - 20/09/2019		384.00		4,009.00 DR
30/06/2020	SUN - Dividend 31/03/20		25.48		4,034.48 DR
30/06/2020	SUN - Dividend 25/09/19		44.00		4,078.48 DR
30/06/2020	100% outgoing paid by tenant as per lease agreement		2,389.00		6,467.48 DR
30/06/2020	100% outgoing paid by tenant as per lease agreement		855.22		7,322.70 DR
30/06/2020	clear debtors to pension payment			5,847.70	1,475.00 DR
30/06/2020	Reconciliation of ICA & ITA & GST \$1,475 - paid out of pocket			1,475.00	0.00 DR
			3,736.70	11,750.61	0.00 DR
Managed Investments (Australian) (74700)					
<u>Blue Chip Managed Discretionary Account (BLUECHIP)</u>					
01/07/2019	Opening Balance	1.00			4,910.00 DR
		1.00			4,910.00 DR
Real Estate Properties (Australian - Non Residential) (77250)					
<u>9/12 Endeavour Blvd, North Lakes QLD 4509 (9.12ENDEAV)</u>					
01/07/2019	Opening Balance	1.00			467,500.00 DR
		1.00			467,500.00 DR
<u>2/12 Endeavour Blvd, North Lakes QLD 4509 (IP0004)</u>					
01/07/2019	Opening Balance	1.00			315,000.00 DR
		1.00			315,000.00 DR
Shares in Listed Companies (Australian) (77600)					
<u>AGL Energy Limited (AGL.AX)</u>					
01/07/2019	Opening Balance	600.00			12,006.00 DR
17/02/2020		(600.00)		13,681.95	1,675.95 CR
17/02/2020	Unrealised Gain writeback as at 17/02/2020		1,675.95		0.00 DR
		0.00	1,675.95	13,681.95	0.00 DR
<u>Australian Mines Limited (AUZ.AX)</u>					
01/07/2019	Opening Balance	100,000.00			2,100.00 DR
30/06/2020	Revaluation - 30/06/2020 @ \$0.008000 (System Price) - 100,000.000000 Units on hand			1,300.00	800.00 DR
		100,000.00		1,300.00	800.00 DR
<u>Redflow Limited (RFX.AX)</u>					
01/07/2019	Opening Balance	100,000.00			3,900.00 DR
30/06/2020	Revaluation - 30/06/2020 @ \$0.023000 (Custom) - 100,000.000000 Units on hand			1,600.00	2,300.00 DR
		100,000.00		1,600.00	2,300.00 DR
<u>Suncorp Group Limited (SUN.AX)</u>					

Colin & Karen Super Fund

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Transaction Date	Description	Units	Debit	Credit	Balance \$
01/07/2019	Opening Balance	100.00			1,347.00 DR
01/10/2019	971 for 1000 share consolidation of SUN.AX	(2.00)			1,347.00 DR
24/10/2019	In conjunction with the consolidation, a capital return of 39 cents per ordinary share will be paid on 24 October 2019 to all ordinary shareholders recorded on the register at 7:00pm (AEST) on 1 October 2019.	0.00		39.00	1,308.00 DR
30/06/2020	Revaluation - 30/06/2020 @ \$9.230000 (Custom) - 98.000000 Units on hand			403.46	904.54 DR
		98.00	0.00	442.46	904.54 DR

GST Payable/Refundable (84000)

GST Payable/Refundable (84000)

01/07/2019	Opening Balance				16,242.33 CR
01/07/2019	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour			381.82	16,624.15 CR
01/07/2019	METWAY BAN/PEACOCK JACK HAR;2 12 end blvd			315.09	16,939.24 CR
16/07/2019	HOL Bpay 1640769546_96503 to DEFT PAYMENTS		106.55		16,832.69 CR
16/07/2019	HOL Bpay 1640770922_96503 to DEFT PAYMENTS		106.55		16,726.14 CR
31/07/2019	METWAY BAN/PEACOCK JACK HAR;2 12 end blvd rent			315.09	17,041.23 CR
01/08/2019	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour			381.82	17,423.05 CR
19/08/2019	METWAY BAN/PEACOCK JACK HAR;outgoings 2 12 end			106.55	17,529.60 CR
01/09/2019	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour			381.82	17,911.42 CR
04/09/2019	METWAY BAN/PEACOCK JACK HAR;Rent 2 12 end			302.91	18,214.33 CR
04/09/2019	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end			12.18	18,226.51 CR
01/10/2019	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour			381.82	18,608.33 CR
02/10/2019	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end blvd			315.09	18,923.42 CR
25/10/2019	Periodic Bpay 2599066318_75556 to TAX OFFICE PAYMENTS		3,666.00		15,257.42 CR
30/10/2019	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end blvd			315.09	15,572.51 CR
01/11/2019	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour			381.82	15,954.33 CR
01/12/2019	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour			381.82	16,336.15 CR
02/12/2019	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end blvd			315.09	16,651.24 CR
31/12/2019	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end blvd			315.09	16,966.33 CR
01/01/2020	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour			381.82	17,348.15 CR
29/01/2020	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end blvd			315.09	17,663.24 CR

Colin & Karen Super Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/02/2020	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour			381.82	18,045.06 CR
28/02/2020			4,450.64		13,594.42 CR
28/02/2020			2,156.00		11,438.42 CR
28/02/2020			1,475.00		9,963.42 CR
28/02/2020			46.18		9,917.24 CR
01/03/2020	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour			381.82	10,299.06 CR
05/03/2020	METWAY BAN/PEACOCK JACK HAR;Rent 2 12 end blvd			315.09	10,614.15 CR
23/03/2020	HOL Bpay 2340566013_75556 to TAX OFFICE PAYMENTS		5,000.00		5,614.15 CR
24/03/2020	HOL Bpay 2440584748_75556 to TAX OFFICE PAYMENTS		3,295.00		2,319.15 CR
30/03/2020	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end blvd			315.09	2,634.24 CR
31/03/2020	HOL Bpay 3140675852_96503 to DEFT PAYMENTS		110.73		2,523.51 CR
01/04/2020	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour			381.82	2,905.33 CR
14/04/2020	HOL transfer to 13469665S13 refund #1440429991		381.82		2,523.51 CR
27/04/2020	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end blvd			160.00	2,683.51 CR
27/05/2020	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end blvd			160.00	2,843.51 CR
26/06/2020	METWAY BAN/PEACOCK JACK HAR;Rent 2 12 end blvd			315.09	3,158.60 CR
26/06/2020	HOL Bpay 2640683696_75556 to TAX OFFICE PAYMENTS		1,713.00		1,445.60 CR
30/06/2020	Acc Fee- paid 01/04/2020 out of pocket		380.00		1,065.60 CR
30/06/2020	100% outgoing paid by tenant as per lease agreement			217.18	1,282.78 CR
30/06/2020	100% outgoing paid by tenant as per lease agreement		0.90		1,281.88 CR
30/06/2020	Reconciliation of ICA & ITA & GST \$1,475 - paid out of pocket			5,558.82	6,840.70 CR
			22,888.37	13,486.74	6,840.70 CR

Income Tax Payable/Refundable (85000)

Income Tax Payable/Refundable (85000)

01/07/2019	Opening Balance				5,802.17 DR
28/02/2020				5,802.17	0.00 DR
30/06/2020	Reconciliation of ICA & ITA & GST \$1,475 - paid out of pocket		9,372.00		9,372.00 DR
30/06/2020	Create Entries - Franking Credits Adjustment - 30/06/2020		161.44		9,533.44 DR
30/06/2020	Create Entries - Income Tax Expense - 30/06/2020			9,120.45	412.99 DR
			9,533.44	14,922.62	412.99 DR

Limited Recourse Borrowing Arrangements (85500)

Bankwest - Low Rate Loan 053191-0 (BWA)

01/07/2019	Opening Balance				119,497.71 CR
01/07/2019	HOL transfer to BWA (scheduled) - 304- 123 0531910 CAKSFBankwest 912loan-		1,800.00		117,697.71 CR
01/08/2019	HOL transfer to BWA (scheduled) -		1,800.00		115,897.71 CR

Colin & Karen Super Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
	304-123 0531910 CAKSFBankwest 912loan-				
01/09/2019	HOL transfer to BWA (scheduled) - 304-123 0531910 CAKSFBankwest 912loan-		1,800.00		114,097.71 CR
01/10/2019	HOL transfer to BWA (scheduled) - 304-123 0531910 CAKSFBankwest 912loan-		1,800.00		112,297.71 CR
01/11/2019	HOL transfer to BWA (scheduled) - 304-123 0531910 CAKSFBankwest 912loan-		1,800.00		110,497.71 CR
01/12/2019	HOL transfer to BWA (scheduled) - 304-123 0531910 CAKSFBankwest 912loan-		1,800.00		108,697.71 CR
01/01/2020	HOL transfer to BWA (scheduled) - 304-123 0531910 CAKSFBankwest 912loan-		1,800.00		106,897.71 CR
01/02/2020	HOL transfer to BWA (scheduled) - 304-123 0531910 CAKSFBankwest 912loan-		1,800.00		105,097.71 CR
01/03/2020	HOL transfer to BWA (scheduled) - 304-123 0531910 CAKSFBankwest 912loan-		1,800.00		103,297.71 CR
01/04/2020	HOL transfer to BWA (scheduled) - 304-123 0531910 CAKSFBankwest 912loan-		1,800.00		101,497.71 CR
01/05/2020	HOL transfer to BWA (scheduled) - 304-123 0531910 CAKSFBankwest 912loan-		1,800.00		99,697.71 CR
01/06/2020	HOL transfer to BWA (scheduled) - 304-123 0531910 CAKSFBankwest 912loan-		1,800.00		97,897.71 CR
30/06/2020	BankWest Loan			6,816.76	104,714.47 CR
			21,600.00	6,816.76	104,714.47 CR
Heritage Bank Cheque Acc 13516752 (Herit S13)					
01/07/2019	Opening Balance				163,984.31 CR
20/07/2019	To Mortgage Loan L73.3		2,922.00		161,062.31 CR
20/08/2019	To Mortgage Loan L73.3		2,922.00		158,140.31 CR
20/09/2019	To Mortgage Loan L73.3		2,922.00		155,218.31 CR
20/10/2019	To Mortgage Loan L73.3		2,922.00		152,296.31 CR
20/11/2019	To Mortgage Loan L73.3		2,922.00		149,374.31 CR
20/12/2019	To Mortgage Loan L73.3		2,922.00		146,452.31 CR
20/01/2020	To Mortgage Loan L73.3		2,922.00		143,530.31 CR
20/02/2020	To Mortgage Loan L72.2		2,922.00		140,608.31 CR
20/03/2020	To Mortgage Loan L72.2		2,877.00		137,731.31 CR
20/04/2020	To Mortgage Loan L72.2		2,877.00		134,854.31 CR
20/05/2020	To Mortgage Loan L72.2		2,797.00		132,057.31 CR
20/06/2020	To Mortgage Loan L72.2		2,797.00		129,260.31 CR
30/06/2020	Heritage Bank Loan			8,553.92	137,814.23 CR
			34,724.00	8,553.92	137,814.23 CR
PAYG Payable (86000)					
PAYG Payable (86000)					
01/07/2019	Opening Balance				3,666.00 CR
19/08/2019	HOL Bpay 1940773388_75556 to TAX OFFICE PAYMENTS		3,666.00		0.00 DR
30/06/2020	Reconciliation of ICA & ITA & GST \$1,475 - paid out of pocket			1,713.00	1,713.00 CR
			3,666.00	1,713.00	1,713.00 CR

Colin & Karen Super Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Sundry Creditors (88000)					
<u>Sundry Creditors (88000)</u>					
01/07/2019	Opening Balance				4,180.00 CR
01/11/2019	HOL transfer to 124-001 21374214 #0140521678 Herron Accountants - Herron22798		4,180.00		0.00 DR
30/06/2020	Acc Fee- paid 01/04/2020 out of pocket			4,180.00	4,180.00 CR
30/06/2020	100% outgoing payments by tenant as per lease agreement - to be paid in July 2021.			2,751.35	6,931.35 CR
30/06/2020	100% outgoing payments by tenant as per lease agreement - to be paid in July 2021			525.60	7,456.95 CR
30/06/2020	Reconciliation of ICA & ITA & GST \$1,475 - paid out of pocket			840.00	8,296.95 CR
			4,180.00	8,296.95	8,296.95 CR
Security Deposits Held (88102)					
<u>Security Deposits Held (88102)</u>					
01/07/2019	Opening Balance				8,829.70 CR
					8,829.70 CR
Investment Movement Data Clearing Account (94910)					
<u>Investment Movement Data Clearing Account (94910)</u>					
24/10/2019	In conjunction with the consolidation, a capital return of 39 cents per ordinary share will be paid on 24 October 2019 to all ordinary shareholders recorded on the register at 7:00pm (AEST) on 1 October 2019.		39.00		39.00 DR
30/06/2020	SUN capital return - 24/10/2019			39.00	0.00 DR
			39.00	39.00	0.00 DR
Total Debits:			562,329.12		
Total Credits:				562,329.12	

Colin & Karen Super Fund

Create Entries Report

For the period 01 July 2019 to 30 June 2020

Create Entries Financial Year Summary 01 July 2019 - 30 June 2020

Total Profit	Amount
Income	92,245.98
Less Expense	25,980.05
Total Profit	66,265.93

Tax Summary	Amount
Fund Tax Rate	15.00 %
Total Profit	66,265.93
Less Permanent Differences	(1,627.51)
Less Timing Differences	0.00
Less Exempt Pension Income	18,326.00
Less Other Non Taxable Income	(5,847.70)
Less LIC Deductions	0.00
Add SMSF Non Deductible Expenses	3,823.00
Add Other Non Deductible Expenses	0.00
Add Total Franking/Foreign/TFN/FRW Credits	161.44
Less Realised Accounting Capital Gains	(1,401.90)
Less Tax Losses Deducted	0.00
Add SMSF Annual Return Rounding	1.52
Taxable Income	60,803.00
Income Tax on Taxable Income or Loss	9,120.45

Profit/(Loss) Available for Allocation	Amount
Total Available Profit	49,561.19
Franking Credits	161.44
TFN Credits	0.00
Foreign Credits	0.00
FRW Credits	0.00
Total	49,722.63

Income Tax Expense Available for Allocation	Amount
Income Tax on Taxable Income or Loss	9,120.45
Member Specific Income Tax	(3,382.86)
Total Income Tax Expense Allocation	5,737.59

Calculation of Non Deductible Expense Percentage(s)	Amount
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Calculation of Non Deductible Expense Percentage(s)**Amount****General Expense Calculation**

Total Member Contributions	22,552.44
Gross Rent	72,223.00
Gross Interest	45.00
Unfranked Dividend	76.00
Franked Dividend	376.00
Dividend Franking Credit	161.00
Less exempt pension income	18,326.00
Total Assessable Income (A)	77,107.44
Total Assessable Income	77,107.44
Exempt Pension Income	18,326.00
Total Income (B)	95,433.44
Non Deductible Gen Exp% = 1-(A/B)	
Non Deductible General Expense Percentage	19.203%

Investment Expense Calculation

Gross Rent	72,223.00
Gross Interest	45.00
Unfranked Dividend	76.00
Franked Dividend	376.00
Dividend Franking Credit	161.00
Total Investment Income (B)	72,881.00
Less Non-Assessable Investment Income	18,326.00
Total Investment Assessable Income (A)	54,555.00
Non Deductible Inv Exp% = 1-(A/B)	
Non-Deductible Investment Expense Percentage	25.145%

Final Segment 1 from 01 July 2019 to 30 June 2020

Pool Name Unsegregated Pool

Total Profit	Amount
Income	92,245.98
Less Expense	25,980.05
Total Profit	66,265.93

Create Entries Summary	Amount
Fund Tax Rate	15.00 %
Total Profit	66,265.93
Less Permanent Differences	(1,627.51)
Less Timing Differences	0.00
Less Exempt Pension Income	18,328.97
Less Other Non Taxable Income	(5,847.70)
Add SMSF Non Deductible Expenses	3,826.19
Add Other Non Deductible Expenses	0.00
Add Total Franking/Foreign/TFN/FRW Credits	161.44
Less Realised Accounting Capital Gains	(1,401.90)
Less Tax Losses Deducted	0.00
Add Taxable Income Adjustment	1.30
Taxable Income	60,803.00
Income Tax on Taxable Income or Loss	9,120.45

Member Weighted Balance Summary	Weighting%	Amount
Colin Campey(CAMCOL00002P)	3.20	18,056.03
Colin Campey(CAMCOL00003A)	1.04	5,895.63
Colin Campey(CAMCOL00004P)	16.86	95,216.62
Colin Campey(CAMCOL00005P)	5.10	28,784.92
Karen Campey(CAMKAR00001A)	73.80	416,930.33

Profit/(Loss) Available for Allocation	Amount
Total Available Profit	49,561.19
Franking Credits	161.44
TFN Credits	0.00
FRW Credits	0.00
Total	49,722.63

Allocation to Members	Weighting%	Amount
Colin Campey(CAMCOL00002P)	3.20	1,591.12
Colin Campey(CAMCOL00003A)	1.04	517.12
Colin Campey(CAMCOL00004P)	16.86	8,383.24
Colin Campey(CAMCOL00005P)	5.10	2,535.85
Karen Campey(CAMKAR00001A)	73.80	36,695.30

Accumulation Weighted Balance Summary	Weighting%	Amount
Colin Campey(CAMCOL00002P)	0.00	18,056.03
Colin Campey(CAMCOL00003A)	1.39	5,895.63
Colin Campey(CAMCOL00004P)	0.00	95,216.62

Accumulation Weighted Balance Summary	Weighting%	Amount
Colin Campey(CAMCOL00005P)	0.00	28,784.92
Karen Campey(CAMKAR00001A)	98.61	416,930.33
Income Tax Expense Available for Allocation		Amount
Income Tax on Taxable Income or Loss		9,120.45
Member Specific Income Tax		(3,382.86)
Total Income Tax Expense Allocation		5,737.59

Allocation to Members	Weighting%	Amount
Colin Campey(CAMCOL00002P)	0.00	0.00
Colin Campey(CAMCOL00003A)	1.39	79.75
Colin Campey(CAMCOL00004P)	0.00	0.00
Colin Campey(CAMCOL00005P)	0.00	0.00
Karen Campey(CAMKAR00001A)	98.61	5,657.84

Calculation of daily member weighted balances

Colin Campey (CAMCOL00002P)

Member Balance

01/07/2019	50010	Opening Balance	18,057.26	18,057.26
30/06/2020	54160	Pensions Paid	(450.00)	(1.23)
		Total Amount (Weighted)		18,056.03

Colin Campey (CAMCOL00003A)

Member Balance

01/07/2019	50010	Opening Balance	5,895.63	5,895.63
		Total Amount (Weighted)		5,895.63

Colin Campey (CAMCOL00004P)

Member Balance

01/07/2019	50010	Opening Balance	95,229.40	95,229.40
30/06/2020	54160	Pensions Paid	(4,677.70)	(12.78)
		Total Amount (Weighted)		95,216.62

Colin Campey (CAMCOL00005P)

Member Balance

01/07/2019	50010	Opening Balance	28,786.89	28,786.89
30/06/2020	54160	Pensions Paid	(720.00)	(1.97)
		Total Amount (Weighted)		28,784.92

Karen Campey (CAMKAR00001A)

Member Balance

01/07/2019	50010	Opening Balance	414,743.97	414,743.97
12/07/2019	52420	Contributions	146.15	141.76
12/07/2019	53800	Contributions Tax	(21.92)	(21.26)
30/07/2019	52420	Contributions	106.40	97.97
30/07/2019	53800	Contributions Tax	(15.96)	(14.70)

Calculation of daily member weighted balances

06/09/2019	52420	Contributions	1,023.05	835.77
06/09/2019	53800	Contributions Tax	(153.46)	(125.37)
16/01/2020	52420	Contributions	1,753.80	800.23
16/01/2020	53800	Contributions Tax	(263.07)	(120.03)
01/05/2020	52420	Contributions	1,169.20	194.87
01/05/2020	52420	Contributions	123.08	20.51
01/05/2020	52420	Contributions	230.76	38.46
01/05/2020	53800	Contributions Tax	(175.38)	(29.23)
01/05/2020	53800	Contributions Tax	(18.46)	(3.08)
01/05/2020	53800	Contributions Tax	(34.61)	(5.77)
22/06/2020	52420	Contributions	18,000.00	442.62
22/06/2020	53800	Contributions Tax	(2,700.00)	(66.39)
Total Amount (Weighted)				416,930.33

Calculation of Net Capital Gains

Capital gains from Unsegregated Pool	0.00
Capital gains from Unsegregated Pool - Collectables	0.00
Capital Gain Adjustment from prior segments	0.00
Realised Notional gains	0.00
Carried forward losses from prior years	24,003.86
Current year capital losses from Unsegregated Pool	1,401.90
Current year capital losses from Unsegregated Pool - Collectables	0.00
Total CGT Discount Applied	0.00
Capital Gain /(Losses carried forward)	0.00
CGT allocated in prior segments	0.00
Allocations of Net Capital Gains to Pools	
Capital Gain Proportion - Unsegregated Pool (0/0)=100.00%	0.00

Foreign Tax Offset Calculations**Segment 01 July 2019 to 30 June 2020**

Claimable FTO - Unsegregated Pool	0.00
Claimable FTO	0.00

Total Claimable Foreign Credits for the Year **0.00**

Foreign Tax Offset (Label C1) 0.00

Applied/Claimed FTO 0.00

Allocations of Foreign Tax Offset to Members

Colin Campey(CAMCOL00002P) - 0.00 %	0.00
Colin Campey(CAMCOL00003A) - 100.00 %	0.00
Colin Campey(CAMCOL00004P) - 0.00 %	0.00
Colin Campey(CAMCOL00005P) - 0.00 %	0.00
Karen Campey(CAMKAR00001A) - 0.00 %	0.00

Total Foreign Tax Offset Allocated to Members 0.00

Calculation of Outstanding Limited Recourse Borrowing Arrangements

Unsegregated

Total Net Assets (Sum of member closing balances Label S)	620,020.07
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Total Outstanding LRBA Balance	242,528.70
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Allocation of LRBA asset to members

Colin Campey - $242528.70 * 155069.06/620020.07$	60,657.23
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Karen Campey - $242528.70 * 464951.01/620020.07$	181,871.47
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Income tax 551

Date generated	24/05/2021
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

8 results found - from **01 July 2019** to **24 May 2021** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
24 Mar 2020	27 Mar 2020	EFT refund for Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$1,865.99		\$0.00 ✓
24 Mar 2020	24 Mar 2020	Credit transferred to Integrated Client Account	\$46.18		\$1,865.99 CR
24 Mar 2020	24 Mar 2020	Credit transferred to Integrated Client Account	\$1,475.00		\$1,912.17 CR
24 Mar 2020	24 Mar 2020	Credit transferred to Integrated Client Account	\$2,156.00		\$3,387.17 CR
24 Mar 2020	24 Mar 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$5,543.17	\$5,543.17 CR
25 Oct 2019	30 Oct 2019	Credit offset to integrated client account	\$4,450.64		\$0.00
25 Oct 2019	25 Oct 2019	Interest on overpayment for Income Tax for the period from 01 Jul 17 to 30 Jun 18		\$22.73	\$4,450.64 CR
25 Oct 2019	28 Jun 2019	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 17 to 30 Jun 18		\$4,427.91	\$4,427.91 CR



Activity statement 001

Date generated	24/05/2021
Overdue	\$2,231.00 DR
Not yet due	\$0.00
Balance	\$2,231.00 DR

Transactions

37 results found - from **01 July 2019** to **24 May 2021** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
3 May 2021	3 May 2021	General interest charge			\$2,231.00 DR
2 May 2021	28 Apr 2021	Original Activity Statement for the period ending 31 Mar 21 - PAYG Instalments	\$2,231.00		\$2,231.00 DR
7 Mar 2021	2 Mar 2021	Original Activity Statement for the period ending 31 Dec 20 - PAYG Instalments	\$2,231.00		\$0.00
3 Mar 2021	1 Mar 2021	Payment received		\$2,231.00	\$2,231.00 CR
1 Nov 2020	28 Oct 2020	Original Activity Statement for the period ending 30 Sep 20 - PAYG Instalments	\$2,231.00		\$0.00
15 Oct 2020	14 Oct 2020	Payment received		\$2,231.00	\$2,231.00 CR
21 Sep 2020	21 Sep 2020	General interest charge			\$0.00
21 Sep 2020	18 Sep 2020	Payment received		\$1,713.00	\$0.00
30 Aug 2020	25 Aug 2020	Original Activity Statement for the period ending 30 Jun 20 - PAYG Instalments	\$1,713.00		\$1,713.00 DR
17 Aug 2020	17 Aug 2020	General interest charge			\$0.00
17 Aug 2020	14 Aug 2020	Payment received		\$840.00	\$0.00

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
1 Jul 2020	1 Jul 2020	General interest charge			\$840.00 DR
30 Jun 2020	29 Jun 2020	Payment received		\$1,713.00	\$840.00 DR
1 Jun 2020	1 Jun 2020	General interest charge			\$2,553.00 DR
31 May 2020	26 May 2020	Original Activity Statement for the period ending 31 Mar 20 - PAYG Instalments	\$2,553.00		\$2,553.00 DR
15 May 2020	18 May 2020	Original Activity Statement for the period ending 30 Jun 19 - GST	\$8,295.00		\$0.00
1 Apr 2020	24 Mar 2020	General interest charge			\$8,295.00 CR
25 Mar 2020	24 Mar 2020	Payment received		\$3,295.00	\$8,295.00 CR
24 Mar 2020	24 Mar 2020	Credit transfer received from Income Tax Account		\$46.18	\$5,000.00 CR
24 Mar 2020	24 Mar 2020	Credit transfer received from Income Tax Account		\$1,475.00	\$4,953.82 CR
24 Mar 2020	24 Mar 2020	Credit transfer received from Income Tax Account		\$2,156.00	\$3,478.82 CR
24 Mar 2020	24 Mar 2020	General interest charge			\$1,322.82 CR
24 Mar 2020	23 Mar 2020	Payment received		\$5,000.00	\$1,322.82 CR
1 Mar 2020	28 Feb 2020	Original Activity Statement for the period ending 31 Dec 19 - PAYG Instalments	\$1,475.00		\$3,677.18 DR
21 Feb 2020	20 Feb 2020	Payment received		\$1,475.00	\$2,202.18 DR
30 Nov 2019	30 Nov 2019	General interest charge			\$3,677.18 DR
30 Nov 2019	26 Oct 2019	Amended general interest charge (GIC)		\$0.80	\$3,677.18 DR
3 Nov 2019	28 Oct 2019	Original Activity Statement for the period ending 30 Sep 19 - PAYG Instalments	\$3,631.00		\$3,677.98 DR
28 Oct 2019	25 Oct 2019	Payment		\$3,666.00	\$46.98 DR

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
26 Oct 2019	26 Oct 2019	General interest charge			\$3,712.98 DR
26 Oct 2019	25 Oct 2019	Amended general interest charge (GIC)	\$215.62		\$3,712.98 DR
26 Oct 2019	1 Jul 2019	General interest charge			\$3,497.36 DR
25 Oct 2019	30 Oct 2019	Credit transferred in from Income tax account		\$4,450.64	\$3,497.36 DR
25 Oct 2019	28 Jun 2019	Original Activity Statement for the period ending 30 Jun 18 - GST	\$7,948.00		\$7,948.00 DR
31 Aug 2019	31 Aug 2019	General interest charge			\$0.00
21 Aug 2019	20 Aug 2019	Payment		\$3,666.00	\$0.00
4 Aug 2019	29 Jul 2019	Original Activity Statement for the period ending 30 Jun 19 - PAYG Instalments	\$3,666.00		\$3,666.00 DR



PAYG Instalments report 2020

Tax Agent 79549002

Last Updated 15/05/2021

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
906413780	THE TRUSTEE FOR COLIN & KAREN SUPER FUND	3,631.00	1,475.00	2,553.00	1,713.00	9,372.00

Total No of Clients: 1



Portfolio Valuation

30 JUNE 2020

SHARES - 6076406 - HIN 58329070

DR COLIN JAMES CAMPEY + MRS KAREN JANICE DAWSON <COLIN & KAREN SUPER A/C>


Portfolio	Units	Unit Price	Portfolio Value	% of Portfolio
AUZ - AUSTRALIAN MINES LTD FPO (ORDINARY FULLY PAID)	100,000	\$0.0080	\$800.00	19.98%
RFX - REDFLOW LIMITED FPO (ORDINARY FULLY PAID)	100,000	\$0.0230	\$2,300.00	57.43%
SUN - SUNCORP GROUP LTD FPO (ORDINARY FULLY PAID)	98	\$9.2300	\$904.54	22.59%
		TOTAL	\$4,004.54	100.00%



Eddy Lee

From: col campey <colcampey@hotmail.com>
Sent: 3 June 2021 2:54 PM
To: Eddy Lee
Subject: Re: COLIN & KAREN SUPER FUND - 2020 tax queries
Attachments: WestpacStatementJune20.pdf; 13516752_S13_12.pdf; 13516752_L72.2_11.pdf

Hi Eddy,

1. The dividends from AGL and SUNCORP were deposited in personal CBA accounts
2. All paid by tenants
3. All paid by tenants
4. See attached
5. **Still no transactions** 

From: Eddy Lee <eddy@herronaccountants.com.au>
Sent: Tuesday, 25 May 2021 12:32 PM
To: kascampey@hotmail.com <kascampey@hotmail.com>; col campey <colcampey@hotmail.com>
Cc: Stuart Arthur <stuart@herronaccountants.com.au>
Subject: COLIN & KAREN SUPER FUND - 2020 tax queries

Hi Colin and Karen, I hope you are well.

RE: COLIN & KAREN SUPER FUND

We are currently working on 2020 tax work for the abovementioned entity and in order to wrap it up could you please assist us with the following queries?

1. Dividends from AGL and Suncorp: We note that the dividends from AGL and Suncorp have not been deposited into the Fund's Bank Accounts in 2020 FY. could you please advise where the dividend amounts were deposited? (eg, personal bank acc or issued chq)
2. Rental Expenses (2/12 Endeavour Blvd): Please provide copies of invoices for the following expenses in 2020 FY, if any.
 - Body Corporate;
 - Council Rates; and
 - Water.
3. Rental Expenses (9/12 Endeavour Blvd): Please provide copies of invoices for the following expenses in 2020 FY, if any.
 - Body Corporate;
 - Council Rates; and
 - Water.
4. Bank Statements: Please provide copies of bank statements that shows the balance as at 30/06/2020 for;
 - Heritage Business Che Acc 13516752 S13
 - Westpac DIY Super Saving 196740

- Heritage Bank Loan 13516752

5. Blue Chip Managed Discretionary Acc: Please confirm there were no transactions since opening. ✓

Please let me know if you have any problems.

PS – We are keen to complete your SMSF tax work by next week so it would be greatly appreciated if you can reply my email ASAP.

Regards

Eddy Lee CPA (SMSF Specialist)

ACCOUNTANT

NORTH LAKES | P 07 3204 4166

Unit 1, 48 Flinders Pde, North Lakes Qld 4509

PO Box 504 North Lakes Qld 4509

FORTITUDE VALLEY |

Level 2, 47 Warner St Fortitude Valley Qld 4006



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4 June 2021

Reference number: 123240913

The Trustees
Colin & Karen Super Fund
c/o Herron Accountants
PO Box 504
North Lakes QLD 4509

Dear Trustees,

SECTION 295.390 ACTUARY'S CERTIFICATE OF EXEMPT INCOME

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

I hereby certify that the proportion of the applicable income of Colin & Karen Super Fund ("the Fund") for the year ending 30 June 2020 that should be exempt from income tax is: **25.148%**

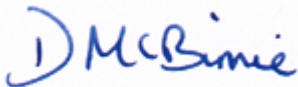
This exempt income proportion does not apply to income earned on segregated current pension assets and segregated non-current assets.

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

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

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

Yours sincerely,



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

Appendix A – Information used to calculate the exempt income proportion

Fund data and financials

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

Name of fund: Colin & Karen Super Fund
Fund ABN: 47110089187
Trustee: Colin & Karen Super Pty Ltd

Member name	Colin Campey	Karen Campey
Date of birth	20 Feb 1951	3 Mar 1961
Value of retirement phase income streams as at 1 Jul 2019	\$142,074	\$0
Value of retirement phase income streams at 1 Jul 2019 excluding liabilities in respect to segregated current pension assets.	\$142,074	\$0

The aggregate operating statement information is:

Assets available at 1 July 2019	\$562,713
Plus	
Concessional contributions	\$22,552
Less	
Pension payments and lump sum withdrawals	\$5,848
Equals	
Balance before income and expenses	\$579,418
Preliminary net income	(\$3,383)
Gross assets available at year end (before tax)	\$576,035

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

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

- ◆ all pension payments occurred on 30 June, and were not journal entries where the actual transactions occurred on other dates.

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

Minimum pension standards

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

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

Appendix B – Fund liabilities

Segregated current pension assets

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

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

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

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

We understand that this Fund did not have disregarded small fund assets in the 2020 income year.

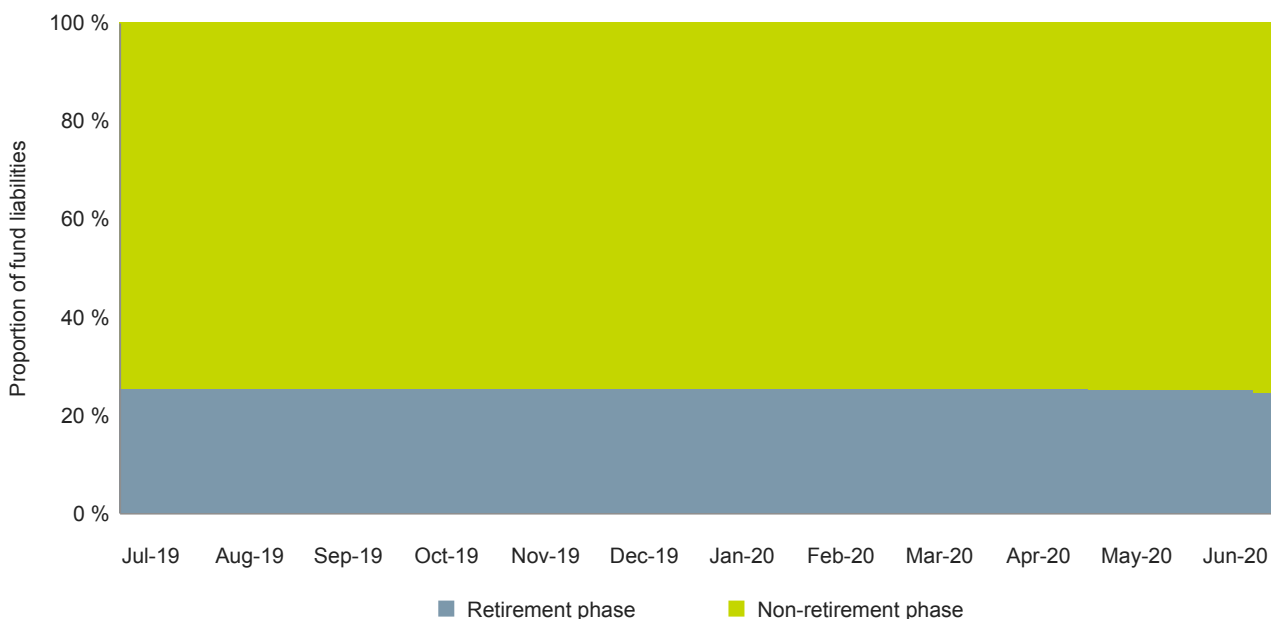
Based on the information provided, our calculations assume that the Fund had no segregated current pension assets.

Segregated non-current assets

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

Illustration of liabilities

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



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

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

Appendix C - Exempt income proportion results and adequacy opinion

Exempt income proportion

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

$$\frac{\text{Average value of current pension liabilities}}{\text{Average value of superannuation liabilities}} = \frac{\$142,058}{\$564,884} = 25.148\%$$

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

Member Name	Colin Campey	Karen Campey	Fund
Exempt income proportion	25.148%	0.000%	25.148%
Non-exempt income proportion	1.044%	73.808%	74.852%

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

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

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

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

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

Adequacy opinion and methodology

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

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

Appendix D - Apportioning expenses

Methods for apportioning expenses

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

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

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

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

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

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

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

Expense deductibility proportion

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

Expense deductibility proportion:	74.852%
-----------------------------------	---------

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

Colin & Karen Super Fund

Pension Summary

As at 30 June 2020

Member Name : Campey, Colin

Member Age : 68* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
CAMCOL 00002P	Account Based Pension	30/06/2017	33.53%	2.50%	\$450.00*	N/A	\$450.00	\$0.00	\$450.00	\$0.00

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

CAMCOL 00004P	Account Based Pension	01/07/2017	51.08%	2.50%	\$2,380.00*	N/A	\$4,677.70	\$0.00	\$4,677.70	NIL
---------------	-----------------------	------------	--------	-------	-------------	-----	------------	--------	------------	-----

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

CAMCOL 00005P	Account Based Pension	01/07/2018	20.91%	2.50%	\$720.00*	N/A	\$720.00	\$0.00	\$720.00	\$0.00
---------------	-----------------------	------------	--------	-------	-----------	-----	----------	--------	----------	--------

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

					\$3,550.00	\$0.00	\$5,847.70	\$0.00	\$5,847.70	\$0.00
--	--	--	--	--	------------	--------	------------	--------	------------	--------

Total :

					\$3,550.00	\$0.00	\$5,847.70	\$0.00	\$5,847.70	\$0.00
--	--	--	--	--	------------	--------	------------	--------	------------	--------

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

Colin & Karen Super Fund
Yearly Projected Pension Calculation Report

As at 01 July 2020

Member Name	Member Code	Pension Type	Pension Start/ Conversion Date	Age (as at 01/07/2020)	Opening Balance	Minimum Amount *	Maximum Amount	Tax Free %	Min Tax Free Payments	Min Taxable Payments
Campey, Colin	CAMCOL00002P	Account Based Pension	30/06/2017	69	19,198.38	480.00	N/A	33.53	160.94	319.06
Campey, Colin	CAMCOL00004P	Account Based Pension	01/07/2017	69	98,934.94	2,470.00	N/A	51.08	1,261.68	1,208.32
Campey, Colin	CAMCOL00005P	Account Based Pension	01/07/2018	69	30,602.74	770.00	N/A	20.91	161.01	608.99
					148,736.06	3,720.00			1,583.63	2,136.37
					148,736.06	3,720.00			1,583.63	2,136.37

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

Colin & Karen Super Fund General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Income (28000)					
9/12 Endeavour Blvd, North Lakes QLD 4509 (9.12ENDEAV)					
01/07/2019	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour			3,818.18	3,818.18 CR
01/08/2019	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour			3,818.18	7,636.36 CR
01/09/2019	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour			3,818.18	11,454.54 CR
01/10/2019	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour			3,818.18	15,272.72 CR
01/11/2019	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour			3,818.18	19,090.90 CR
01/12/2019	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour			3,818.18	22,909.08 CR
01/01/2020	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour			3,818.18	26,727.26 CR
01/02/2020	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour			3,818.18	30,545.44 CR
01/03/2020	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour			3,818.18	34,363.62 CR
01/04/2020	From ABOUT-FACE LASER & COSMEDIC CLINIC T/L ACN 166 947 235 rent912endeavour			3,818.18	38,181.80 CR
14/04/2020	HOL transfer to 13469665S13 refund #1440429991		3,818.18		34,363.62 CR
			3,818.18	38,181.80	34,363.62 CR

Total Debits: 3,818.18
Total Credits: 38,181.80

commercial rent relief during COVID-19

Colin & Karen Super Fund
General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Body Corporate (41945)					
<u>9/12 Endeavour Blvd, North Lakes QLD 4509 (9.12ENDEAV)</u>					
16/07/2019	HOL Bpay 1640769546_96503 to DEFT PAYMENTS		1,065.45		1,065.45 DR
31/03/2020	HOL Bpay 3140675852_96503 to DEFT PAYMENTS		1,107.27		2,172.72 DR
30/06/2020	100% outgoing payments paid by tenant as per lease agreement			2,171.82	0.90 DR
30/06/2020	100% outgoing payments paid by tenant as per lease agreement			0.90	0.00 DR
			2,172.72	2,172.72	0.00 DR
Property Expenses - Water Rates (42150)					
<u>9/12 Endeavour Blvd, North Lakes QLD 4509 (9.12ENDEAV)</u>					
19/09/2019	UNITYWATER;5786336		248.24		248.24 DR
19/12/2019	UNITYWATER;6121571		330.18		578.42 DR
23/03/2020	UNITYWATER;6480701		276.80		855.22 DR
30/06/2020	100% outgoing payments paid by tenant as per lease agreement			855.22	0.00 DR
			855.22	855.22	0.00 DR

Total Debits: 3,027.94

Total Credits: 3,027.94

INSTRUCTIONS TO COMPLETE

Commercial Tenancy Agreement

DO NOT USE THIS DOCUMENT

* FOR RESIDENTIAL TENANCIES.

* FOR PREMISES COVERED BY THE RETAIL SHOP LEASES ACT.

* WHERE THE INITIAL TERM EXCEEDS 3 YEARS.

* WHERE REGISTRATION UNDER THE LAND TITLE ACT IS REQUIRED.

• If including an option to renew, the Tenant should be advised to seek legal advice about having the tenancy registered to protect its rights under the option.

• Where the initial term plus options exceeds 10 years and the premises form part of the Landlords title, the tenancy may require approval as a subdivision and legal advice should be sought.

• Unless amended, this agreement provides for rent to be reviewed based on increases in the Consumer Price Index. It is not suitable for use where rent is to be reviewed to market or otherwise.

• The only outgoings recoverable in this agreement are local government rates, fire services levies, insurance, cleaning and garden maintenance. Unless amended, this agreement is not suitable for use where additional outgoings are to be paid by the Tenant.

• The Agreement must be submitted to the Office of State Revenue for stamping within 30 days of signing.

Reference Schedule

Ensure that all items are completed.

Item 1: Full name/s of the owner/s of the property and their address. If the Landlord is a company, include ABN. DO NOT use a business name.

Item 2: Full name/s of the tenant. If the Tenant is a company, include its ABN. DO NOT use a business name.

Item 3: The Premises must be clearly identified e.g. "Suite 3, 45 John Street, Spring Hill" etc. If not able to be identified by name, a sketch plan must be attached to the Agreement and the address must be included at item 3.

Item 5: Insert the period of the further tenancy, e.g. "6 months" or "1 year" or "not applicable".

Item 7: Insert the date on which the rent is to be adjusted by the CPI or "Not applicable".

Item 8: The permitted Use should be stated clearly and concisely.

AGREEMENT made (date) 3-7-15
PARTIES The person named in Item 1 of the Reference Schedule ("Landlord")
AND The person named in Item 2 of the Reference Schedule ("Tenant")

REFERENCE SCHEDULE

Item 1 Landlord	COLIN & KAREN PROPERTY PTY LTD _____
Address	11 DEFENDER ST NEWPORT QLD 4020 Phone: 07 34822999 _____ Fax: _____
ACN No:	150 623 171
Email Address:	
Item 2 Tenant	DR COLIN CAMPEY _____
	9/12 ENDEAVOUR BLVD _____
	NORTH LAKES _____
	QLD 4509 _____
Phone:	0419477884 _____ Fax: _____
ABN No:	92774615545 _____

Email Address: colcampey@hotmail.com

Item 3 Premises	9/12 ENDEAVOUR BLVD NORTH LAKES QLD 4509
Item 4 Term	3 YEARS
Option for	
Item 5 Further Term	3 YEARS
Item 6 Rent	\$4166 ✓ Plus GST per month

Item 7 Permitted Use CLINIC

Percentage of
Item 9 Outgoings 100% payable by Tenant- See Special Conditions

SPECIAL CONDITIONS

1. Tenant will pay all outgoings
All Outgoings are reconciled against actual charges at the end of each financial year.

EXECUTED as an agreement.
EXECUTION BY LANDLORD

was affixed in accordance with its articles
of association in the presence of:

Director/Secretary

K. Dawson
Name of Director/Secretary (BLOCK LETTERS)
KAREN DAWSON

Director

CJ Campsey
Name of Director (BLOCK LETTERS)
COZIN CAMPSEY

EXECUTION BY TENANT

SIGNED
by AS
TENANT

in the
presence
of:

CJ Campsey
M. IRWIN

Signature of Witness

M. Irwin

Address of Witness

102 Capriano DR
NORTH LAKES

Colin & Karen Super Fund General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Income (28000)					
<u>2/12 Endeavour Blvd, North Lakes QLD 4509 (IP0004)</u>					
01/07/2019	METWAY BAN/PEACOCK JACK HAR;2 12 end blvd			3,150.91	3,150.91 CR
31/07/2019	METWAY BAN/PEACOCK JACK HAR;2 12 end blvd rent			3,150.91	6,301.82 CR
04/09/2019	METWAY BAN/PEACOCK JACK HAR;Rent 2 12 end			3,029.09	9,330.91 CR
04/09/2019	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end			121.82	9,452.73 CR
02/10/2019	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end blvd			3,150.91	12,603.64 CR
30/10/2019	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end blvd			3,150.91	15,754.55 CR
02/12/2019	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end blvd			3,150.91	18,905.46 CR
31/12/2019	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end blvd			3,150.91	22,056.37 CR
29/01/2020	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end blvd			3,150.91	25,207.28 CR
05/03/2020	METWAY BAN/PEACOCK JACK HAR;Rent 2 12 end blvd			3,150.91	28,358.19 CR
30/03/2020	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end blvd			3,150.91	31,509.10 CR
27/04/2020	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end blvd			1,600.00	33,109.10 CR
27/05/2020	METWAY BAN/PEACOCK JACK HAR;rent 2 12 end blvd			1,600.00	34,709.10 CR
26/06/2020	METWAY BAN/PEACOCK JACK HAR;Rent 2 12 end blvd			3,150.91	37,860.01 CR
				37,860.01	37,860.01 CR

commercial rent relief during COVID-19

Total Debits: 0.00
Total Credits: 37,860.01

Colin & Karen Super Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Body Corporate (41945)					
<u>2/12 Endeavour Blvd, North Lakes QLD 4509 (IP0004)</u>					
16/07/2019	HOL Bpay 1640770922_96503 to DEFT PAYMENTS		1,065.45		1,065.45 DR
19/08/2019	METWAY BAN/PEACOCK JACK HAR;outgoings 2 12 end			1,065.45	0.00 DR
			1,065.45	1,065.45	0.00 DR
Property Expenses - Council Rates (41960)					
<u>2/12 Endeavour Blvd, North Lakes QLD 4509 (IP0004)</u>					
09/08/2019	METWAY BAN/PEACOCK JACK HAR;rates 2 12 end blv			554.15	554.15 CR
08/06/2020	METWAY BAN/PEACOCK JACK HAR;rates 2 12 end blv			544.45	1,098.60 CR
15/06/2020	METWAY BAN/PEACOCK JACK HAR;rates 2 12 end blv			544.45	1,643.05 CR
22/06/2020	METWAY BAN/PEACOCK JACK HAR;rates 2 12 end blv			554.15	2,197.20 CR
29/06/2020	METWAY BAN/PEACOCK JACK HAR;rates 2 12 end blv			554.15	2,751.35 CR
30/06/2020	100% outgoings paid by tenant as per lease agreement - to be paid in July 2021.		2,751.35		0.00 DR
			2,751.35	2,751.35	0.00 DR
Property Expenses - Water Rates (42150)					
<u>2/12 Endeavour Blvd, North Lakes QLD 4509 (IP0004)</u>					
05/08/2019	METWAY BAN/PEACOCK JACK HAR;water 2 12 end blv			259.62	259.62 CR
19/09/2019	UNITYWATER;5786335		237.24		22.38 CR
19/12/2019	UNITYWATER;6121570		252.48		230.10 DR
14/02/2020	METWAY BAN/PEACOCK JACK HAR;2x water bills			490.00	259.90 CR
23/03/2020	UNITYWATER;6480700		265.70		5.80 DR
27/03/2020	METWAY BAN/PEACOCK JACK HAR;water 2 12 end blv			265.70	259.90 CR
08/06/2020	METWAY BAN/PEACOCK JACK HAR;water 2 12 end blv			265.70	525.60 CR
30/06/2020	100% outgoings paid by tenant as per lease agreement - to be paid in July 2021		525.60		0.00 DR
			1,281.02	1,281.02	0.00 DR

Total Debits: 5,097.82

Total Credits: 5,097.82

Dealing Number

Duty Imprint



OFFICE USE ONLY

Privacy Statement

Collection of this information is authorised by the Land Title Act 1994 the Land Act 1994 and the Water Act 2000 and is used to maintain the publicly searchable registers in the land registry and the water register. For more information about privacy in DNRM see the department's website.

1. Lessor	Lodger (Name, address, E-mail & phone number)	Lodger Code
COLIN & KAREN PROPERTY PTY LTD ACN 150 623 171	Big Law Pty Ltd Shop 4, 363 Gympie Road Strathpine QLD 4500 Tel: 07 3482 6999 Ref: WW:AS:160280 Email: allison@biglaw.com.au	BE117A

2. Lot on Plan Description	Title Reference
Lot 2 on SP 234401	50808055

3. Lessee	Given names	Surname/Company name and number	(include tenancy if more than one)
		LAKE EDEN TATTOO GALLERY PTY LTD ACN 611 235 324	

4. Interest being leased
Fee simple

5. Description of premises being leased
Whole of the land

6. Term of lease	7. Rental/Consideration
Commencement date/event: 01/04/2016 Expiry date: 31/03/2021 *Options 1x 5 years # Insert nil if no option or insert option period (eg 3 years or 2 x 3 years)	\$33,600.00 per annum plus GST

8. Grant/Execution
The Lessor leases the premises described in item 5 to the Lessee for the term stated in item 6 subject to the covenants and conditions contained in: #the attached schedule; *the attached schedule and document no.
*document no.; *Option in registered Lease no. has not been exercised.
* delete if not applicable

Witnessing officer must be aware of his/her obligations under section 162 of the Land Title Act 1994

.....Signature	COLIN & KAREN PROPERTY PTY LTD ACN 150 623 171
.....full name	
.....qualification	/ /
Witnessing Officer (Witnessing officer must be in accordance with Schedule 1 of Land Title Act 1994 eg Legal Practitioner, JP, C Dec) Director/Lessor's Signature

9. Acceptance
The lessee accepts the lease and acknowledges the amount payable or other considerations for the lease.

.....signature	LAKE EDEN TATTOO GALLERY PTY LTD ACN 611 235 324
.....full name	
.....qualification	/ /
Witnessing Officer (Witnessing officer must be in accordance with Schedule 1 of Land Title Act 1994 eg Legal Practitioner, JP, C Dec) Director/Lessee's Signature

Title Reference - [50808055]

8. Grant/Execution

The Lessor leases the premises described in item 5 to the Lessee for the term stated in Item 6 subject to the covenants and conditions contained in:
#the attached schedule; ~~#the attached schedule and document no. _____~~

*document no. _____ / *Option in registered Lease no. _____ has not been exercised.

* delete if not applicable

Witnessing officer must be aware of his/her obligations under section 162 of the Land Title Act 1994

.....Signature

COLIN & KAREN PROPERTY PTY LTD ACN 150 623 171

.....full name

.....qualification

/ /
Execution Date

.....
Director/Lessor's Signature

Witnessing Officer

(Witnessing officer must be in accordance with Schedule 1
of Land Title Act 1994 eg Legal Practitioner, JP, C Dec)

9. Acceptance

The lessee accepts the lease and acknowledges the amount payable or other considerations for the lease.

LAKE EDEN TATTOO GALLERY PTY LTD ACN 611 235 324

.....signature

.....full name

.....qualification

/ /
Execution Date

.....
Director/Lessee's Signature

Witnessing Officer

(Witnessing officer must be in accordance with Schedule
of Land Title Act 1994 eg Legal Practitioner, JP, C Dec)

Title Reference - [50808055]

- Item 1 Term 5 years
- Item 2 Rent \$33,600.00 per annum plus GST
- Item 3 Review Date(s) (CPI/Market/Fixed):
(a) CPI Review Dates
(b) Market Review Dates 01/04/2021;
(c) Fixed Increase Dates 01/07/2017; 01/07/2018; 01/07/2019; 01/07/2020;
01/07/2022; 01/07/2023; 01/07/2024; 01/07/2025
(d) Fixed Increase Percent 4%
- Item 4 Agreed Proportion of (Estimated) 100%
Outgoings
- Item 5 Percentage Rental
(aa) Percentage Rent N/A
(bb) Turnover Threshold – N/A
increased each year by the % increase in
the Rent
- Item 6 Permitted Use Tattoo Studio
- Item 7 Insurance - Public Risk \$ 20,000,000.00
- Item 8 Car Parking Fee N/A
- Item 9 Option Periods 1x 5 years
- Item 10 Bank Guarantee \$3 Months rent plus GST
- Item 11 Security Bond
- Item 12 Guarantors Michelle Emma Budd of 9 Dunes Crescent, North Lakes
Jack Harvey Peacock of 9 Dunes Crescent, North Lakes
- Item 13 Address of Premises 2/12 Endeavour Blvd, North Lakes
- Item 14 Special Conditions
1. Fitout
 - a. The Tenant is entitled to defit and refit out the Premises as required by Health and Safety Standards to a tattoo studio.
 - b. All fitout must be done at the Tenant's own cost.
 - c. The Tenant is to obtain all approvals required for the fitout.

Title Reference - [50808055]

- d. At the end of the Lease, the Tenant must, after consultation with the Landlord, remove the fitout at their cost and reinstate the Premises to the condition as originally obtained.



Bank Loan Reconciliation

Client Name: <u>Colin & Karen Super Fund</u>	Period Ended: <u>30 June 2020</u>
Client Code: <u>CAM006</u>	Accountant: <u>Eddy Lee</u>

Bank	<u>BankWest</u>	Account No	<u>053191-0</u>
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Balance per bank statement	-104,714.47
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Balance per MYOB	-104,714.47
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Variance	0.00
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Interest paid for the year

Month	Amount	Bank Fee
July	631.72	20.00
August	591.56	20.00
September	644.04	20.00
October	541.12	20.00
November	592.88	20.00
December	592.91	20.00
January	531.43	20.00
February	560.92	20.00
March	553.88	20.00
April	486.04	20.00
May	414.21	20.00
June	436.05	20.00
	6,576.76	240.00





Bankwest, a division of Commonwealth Bank of Australia
 ABN 48 123 123 124 AFSL / Australian credit licence 234945

BUSINESS LOW RATE LOAN STATEMENT

Account of COLIN & KAREN SUPER FUND
 COLIN & KAREN SUPER PTY LTD

BSB: 304-123
 (Bank,State,Branch)
 Account Number 053191-0
 From 29/06/2019
 To 31/12/2019
 Statement Number 54

DATE	PARTICULARS	DEBIT	CREDIT	BALANCE
29/06/2019	OPENING BALANCE			-\$119,497.71
01/07/2019	COLIN & KAREN SU 912loan		\$1,800.00	-\$117,697.71
08/07/2019	DEBIT INTEREST	\$631.72		-\$118,329.43
08/07/2019	BUSINESS MAINTENANCE FEE	\$20.00		-\$118,349.43
01/08/2019	COLIN & KAREN SU 912loan		\$1,800.00	-\$116,549.43
07/08/2019	DEBIT INTEREST	\$591.56		-\$117,140.99
07/08/2019	BUSINESS MAINTENANCE FEE	\$20.00		-\$117,160.99
02/09/2019	COLIN & KAREN SU 912loan		\$1,800.00	-\$115,360.99
09/09/2019	DEBIT INTEREST	\$644.04		-\$116,005.03
09/09/2019	BUSINESS MAINTENANCE FEE	\$20.00		-\$116,025.03
01/10/2019	COLIN & KAREN SU 912loan		\$1,800.00	-\$114,225.03
07/10/2019	DEBIT INTEREST	\$541.12		-\$114,766.15
07/10/2019	BUSINESS MAINTENANCE FEE	\$20.00		-\$114,786.15
01/11/2019	COLIN & KAREN SU 912loan		\$1,800.00	-\$112,986.15
07/11/2019	DEBIT INTEREST	\$592.88		-\$113,579.03
07/11/2019	BUSINESS MAINTENANCE FEE	\$20.00		-\$113,599.03
02/12/2019	COLIN & KAREN SU 912loan		\$1,800.00	-\$111,799.03
09/12/2019	DEBIT INTEREST	\$592.91		-\$112,391.94
09/12/2019	BUSINESS MAINTENANCE FEE	\$20.00		-\$112,411.94
31/12/2019	CLOSING BALANCE			-\$112,411.94

Total Debits: -\$3,714.23
Total Credits: \$10,800.00



Bankwest, a division of Commonwealth Bank of Australia
 ABN 48 123 123 124 AFSL / Australian credit licence 234945

BUSINESS LOW RATE LOAN STATEMENT

Account of COLIN & KAREN SUPER FUND
 COLIN & KAREN SUPER PTY LTD

BSB: 304-123
 (Bank,State,Branch)
 Account Number 053191-0
 From 01/01/2020
 To 30/06/2020
 Statement Number 55

DATE	PARTICULARS	DEBIT	CREDIT	BALANCE
01/01/2020	OPENING BALANCE			-\$112,411.94
02/01/2020	COLIN & KAREN SU 912loan		\$1,800.00	-\$110,611.94
07/01/2020	DEBIT INTEREST	\$531.43		-\$111,143.37
07/01/2020	BUSINESS MAINTENANCE FEE	\$20.00		-\$111,163.37
03/02/2020	COLIN & KAREN SU 912loan		\$1,800.00	-\$109,363.37
07/02/2020	DEBIT INTEREST	\$560.92		-\$109,924.29
07/02/2020	BUSINESS MAINTENANCE FEE	\$20.00		-\$109,944.29
02/03/2020	COLIN & KAREN SU 912loan		\$1,800.00	-\$108,144.29
09/03/2020	DEBIT INTEREST	\$553.88		-\$108,698.17
09/03/2020	BUSINESS MAINTENANCE FEE	\$20.00		-\$108,718.17
01/04/2020	COLIN & KAREN SU 912loan		\$1,800.00	-\$106,918.17
07/04/2020	DEBIT INTEREST	\$486.04		-\$107,404.21
07/04/2020	BUSINESS MAINTENANCE FEE	\$20.00		-\$107,424.21
01/05/2020	COLIN & KAREN SU 912loan		\$1,800.00	-\$105,624.21
07/05/2020	DEBIT INTEREST	\$414.21		-\$106,038.42
07/05/2020	BUSINESS MAINTENANCE FEE	\$20.00		-\$106,058.42
01/06/2020	COLIN & KAREN SU 912loan		\$1,800.00	-\$104,258.42
08/06/2020	DEBIT INTEREST	\$436.05		-\$104,694.47
08/06/2020	BUSINESS MAINTENANCE FEE	\$20.00		-\$104,714.47
30/06/2020	CLOSING BALANCE			-\$104,714.47

Total Debits: -\$3,102.53
Total Credits: \$10,800.00



Bank Loan Reconciliation

Client Name: <u>Colin & Karen Super Fund</u>	Period Ended: <u>30 June 2020</u>
Client Code: <u>CAM006</u>	Accountant: <u>Eddy Lee</u>

Bank	Heritage Bank Loan	Account No	13516752
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Balance per bank statement	-137,814.23	✓
Balance per MYOB	-137,814.23	
Variance	0.00	

Interest paid for the year

Month	Amount	Bank Fee
July	800.84	20.00
August	790.50	20.00
September	755.24	20.00
October	769.56	20.00
November	734.87	20.00
December	748.42	20.00
January	735.80	20.00
February	674.95	20.00
March	704.61	20.00
April	535.74	20.00
May	544.54	20.00
June	518.85	20.00
	8,313.92	240.00

Heritage Bank Limited.
 ABN 32 087 652 024 AFSL 240984, Australian Credit Licence 240984

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COLIN & KAREN SUPER FUND
 COLIN & KAREN SUPER PTY LTD
 SHOP 9 12 ENDEAVOUR BVD
 NORTH LAKES QLD 4509

ACCOUNT NAME Colin & Karen Super Fund
 Colin & Karen Super Pty Ltd

BSB Number	638-542
Account Number	13516752 L72.2
Statement From	01 Jan 2020
Statement To	30 Jun 2020
Statement Number	11
Closing Balance	\$ 137814.23 DR

ACCOUNT SUMMARY

Account Type	BUSINESS VARIABLE INTEREST RATE LOAN
Financial Year to Date Interest	\$8313.92
Total Interest for Statement Period	\$3714.49
Total Setoff Account Benefit for Statement Period	\$0.00
Payments in Advance as at 30 Jun 2020	\$0.00
Annual Percentage Rate as at 30 Jun 2020 was 4.540%pa with monthly repayments of	\$2797.00
Default Rate of interest as at 30 Jun 2020 was 8.540%pa (applicable to amounts in default)	

Please ensure you thoroughly check all transactions against your records and advise us immediately of any discrepancies.

Date	Transaction Details	Debit	Credit	Balance
01 Jan 2020	Opening Balance (Interest Rate 5.790%pa)			-151171.74
20 Jan 2020	From Savings S13		2922.00	-148249.74
20 Jan 2020	REPAYMENT DUE \$2922			-148249.74
22 Jan 2020	A/c converted/switched from L73.3			-148249.74
22 Jan 2020	Annual Percentage (Interest) rate 5.740% monthly repayment \$2922			-148249.74
31 Jan 2020	Loan interest	735.80		-148985.54
31 Jan 2020	Administration fee	20.00		-149005.54
20 Feb 2020	From Savings S13		2922.00	-146083.54
20 Feb 2020	REPAYMENT DUE \$2922			-146083.54
20 Feb 2020	Annual Percentage (Interest) rate 5.740% monthly repayment \$2877			-146083.54
29 Feb 2020	Loan interest	674.95		-146758.49
29 Feb 2020	Administration fee	20.00		-146778.49
20 Mar 2020	From Savings S13		2877.00	-143901.49
20 Mar 2020	REPAYMENT DUE \$2877			-143901.49
25 Mar 2020	Annual Percentage (Interest) rate 5.540% monthly repayment \$2877 (Rate as at 25/03/20)			-143901.49
31 Mar 2020	Loan interest	704.61		-144606.10
31 Mar 2020	Administration fee	20.00		-144626.10
01 Apr 2020	Annual Percentage (Interest) rate 4.540% monthly repayment \$2877 (Rate as at 01/04/20)			-144626.10
20 Apr 2020	From Savings S13		2877.00	-141749.10
20 Apr 2020	REPAYMENT DUE \$2877			-141749.10
20 Apr 2020	Annual Percentage (Interest) rate 4.540% monthly repayment \$2797			-141749.10

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Heritage Bank Limited.
ABN 32 087 652 024 AFSL 240984, Australian Credit Licence 240984

Date	Transaction Details (continued)	Debit	Credit	Balance
30 Apr 2020	Loan interest	535.74		-142284.84
30 Apr 2020	Administration fee	20.00		-142304.84
20 May 2020	From Savings S13		2797.00	-139507.84
20 May 2020	REPAYMENT DUE \$2797			-139507.84
31 May 2020	Loan interest	544.54		-140052.38
31 May 2020	Administration fee	20.00		-140072.38
20 Jun 2020	From Savings S13		2797.00	-137275.38
22 Jun 2020	REPAYMENT DUE \$2797			-137275.38
30 Jun 2020	Loan interest	518.85		-137794.23
30 Jun 2020	Administration fee	20.00		-137814.23
30 Jun 2020	CLOSING BALANCE			-137814.23

Refer a friend for a \$250 REWARD*

Refer a friend to Heritage Bank for a Home Loan or Business Loan and receive a \$250 gift card each, plus the chance to win a bonus \$1,000 gift card each!

heritage.com.au/refer

*Terms and conditions apply. To be eligible, the new customer must supply the membership number of the existing customer who referred them at the time of membership creation or within 28 days of the membership being created. Existing customer membership numbers will not be accepted after 28 days. Membership numbers can be supplied by the new member to Heritage on 13 14 22 or at your nearest Heritage branch. Heritage's Privacy Policy is available at www.heritage.com.au. When an existing customer refers a new customer and that new customer opens a savings, transaction or term deposit account, approved credit card, approved and fully funded home, personal or business loan, both the new customer and the referrer go in the draw to win a \$1,000 gift card each. When an existing customer refers a new customer and that new customer has a Heritage home loan approved and fully funded within 3 months of the membership creation, both the new and existing customer receive a \$250 pre-paid Visa gift card. This promotion is open to residents of Australia, excluding those residing in the ACT. This promotion is authorised under NSW permit number LTPS/19/32892. This promotion is open to all new Heritage members. Full terms and conditions available at heritage.com.au/refer. Heritage Bank Limited ABN 32 087 652 024. AFSL and Australian Credit Licence 240984.

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Transaction Date	Amount	Reference
17/02/2021	Balance	-17,810.05 Current Balance for account L72.2
17/02/2021	Balance	103,276.14 Available Balance for account L72.2
20/07/2019	2,922.00	From Savings S13
22/07/2019	0	REPAYMENT DUE \$2922
31/07/2019	-800.84	Loan interest
31/07/2019	-20	Administration fee
20/08/2019	2,922.00	From Savings S13
20/08/2019	0	REPAYMENT DUE \$2922
31/08/2019	-790.5	Loan interest
31/08/2019	-20	Administration fee
20/09/2019	2,922.00	From Savings S13
20/09/2019	0	REPAYMENT DUE \$2922
30/09/2019	-755.24	Loan interest
30/09/2019	-20	Administration fee
20/10/2019	2,922.00	From Savings S13
21/10/2019	0	REPAYMENT DUE \$2922
31/10/2019	-769.56	Loan interest
31/10/2019	-20	Administration fee
20/11/2019	2,922.00	From Savings S13
20/11/2019	0	REPAYMENT DUE \$2922
30/11/2019	-734.87	Loan interest
30/11/2019	-20	Administration fee
20/12/2019	2,922.00	From Savings S13
20/12/2019	0	REPAYMENT DUE \$2922
31/12/2019	-748.42	Loan interest
31/12/2019	-20	Administration fee
20/01/2020	2,922.00	From Savings S13
20/01/2020	0	REPAYMENT DUE \$2922
22/01/2020	0	A/c converted/switched from L73.3
22/01/2020	0	Annual Percentage (Interest) rate 5.740% monthly repayment \$2922
31/01/2020	-735.8	Loan interest
31/01/2020	-20	Administration fee
20/02/2020	2,922.00	From Savings S13
20/02/2020	0	REPAYMENT DUE \$2922
20/02/2020	0	Annual Percentage (Interest) rate 5.740% monthly repayment \$2877
29/02/2020	-674.95	Loan interest
29/02/2020	-20	Administration fee
20/03/2020	2,877.00	From Savings S13
20/03/2020	0	REPAYMENT DUE \$2877
25/03/2020	0	Annual Percentage (Interest) rate 5.540% monthly repayment \$2877 (Rate as at 25/03/20)
31/03/2020	-704.61	Loan interest
31/03/2020	-20	Administration fee
01/04/2020	0	Annual Percentage (Interest) rate 4.540% monthly repayment \$2877 (Rate as at 01/04/20)
20/04/2020	2,877.00	From Savings S13
20/04/2020	0	REPAYMENT DUE \$2877
20/04/2020	0	Annual Percentage (Interest) rate 4.540% monthly repayment \$2797
30/04/2020	-535.74	Loan interest
30/04/2020	-20	Administration fee
20/05/2020	2,797.00	From Savings S13
20/05/2020	0	REPAYMENT DUE \$2797
31/05/2020	-544.54	Loan interest
31/05/2020	-20	Administration fee
20/06/2020	2,797.00	From Savings S13
22/06/2020	0	REPAYMENT DUE \$2797
30/06/2020	-518.85	Loan interest
30/06/2020	-20	Administration fee

Colin & Karen Super Fund

Contributions Breakdown Report

For The Period 01 July 2019 - 30 June 2020

Summary

Member	D.O.B	Age (at 30/06/2019)	Total Super Balance (at 30/06/2019) *1	Concessional	Non-Concessional	Other	Reserves	Total
Campey, Colin	Provided	68 *3	222,512.67	0.00	0.00	0.00	0.00	0.00
Campey, Karen	Provided	58	623,682.48	22,552.44	0.00	0.00	0.00	22,552.44
All Members				22,552.44	0.00	0.00	0.00	22,552.44

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

*3 Members aged 65 to 74 must satisfy work test or meet work test exemption criteria (applies from 1 July 2019) for your fund to accept non-mandated contributions (e.g. salary sacrifice, personal super contributions). NCC bring-forward arrangement is not available.

Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Campey, Colin	Concessional	0.00	43,063.97	43,063.97 Below Cap
	(5 year carry forward cap available)			
Campey, Karen	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap
	Concessional	22,552.44	25,000.00	2,447.56 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap

Carry Forward Unused Concessional Contribution Cap

Member	2015	2016	2017	2018	2019	2020	Current Position
Campey, Colin							
Concessional Contribution Cap	35,000.00	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	35,000.00	35,000.00	35,000.00	25,000.00	6,936.03	0.00	
Unused Concessional Contribution	0.00	0.00	0.00	0.00	18,063.97	25,000.00	
Cumulative Carry Forward Unused	N/A	N/A	N/A	N/A	0.00	18,063.97	
Maximum Cap Available	35,000.00	35,000.00	35,000.00	25,000.00	25,000.00	43,063.97	43,063.97 Below Cap
Total Super Balance	0.00	0.00	0.00	157,847.48	196,815.94	222,512.67	

Campey, Karen

Concessional Contribution Cap	35,000.00	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	35,000.00	35,000.00	35,000.00	14,000.00	17,149.88	22,552.44	
Unused Concessional Contribution	0.00	0.00	0.00	0.00	7,850.12	2,447.56	
Cumulative Carry Forward Unused	N/A	N/A	N/A	N/A	0.00	0.00	
Maximum Cap Available	35,000.00	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	2,447.56 Below Cap
Total Super Balance	0.00	0.00	0.00	285,815.13	361,619.87	623,682.48	

NCC Bring Forward Caps

Member	Bring Forward Cap	2017	2018	2019	2020	Total	Current Position
Campey, Colin	N/A	48,163.60	5,636.55	0.00	0.00	N/A	Bring Forward Not Triggered
Campey, Karen	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered

Campey, Karen

Date	Transaction Description	Contribution Type	Ledger Data				SuperStream Data					
			Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other	
12/07/2019		Employer	146.15									
30/07/2019		Employer	106.40									
06/09/2019	\$146.15 x 7	Employer	1,023.05									
16/01/2020	\$146.15 x 12	Employer	1,753.80									
01/05/2020	146.15 x 8	Employer	1,169.20									
01/05/2020		Employer	123.08									
01/05/2020		Employer	230.76									
22/06/2020	CBA;Karen Super	Employer	18,000.00									
Total - Campey, Karen			22,552.44	0.00	0.00	0.00				0.00	0.00	0.00

Total for All Members	22,552.44	0.00	0.00	0.00
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APPLICATION FOR MEMBERSHIP

Colin & Karen Super Fund

I, **Colin Campey** of **8/12 Northlakes Drive, NORTHLAKES, QLD 4509** am a trustee of the Fund. I hereby apply for membership of **Colin & Karen Super Fund** and consent to becoming a Member of it. I confirm that I am not aware of any impediments to this application and acknowledge that I have read the Product Disclosure Statement including any other information provided to me.


I agree that upon acceptance of my membership to:

1. be bound by the terms of the Deed and the Rules of the Fund;
2. be bound by all decisions of the Trustee that were made in accordance with the Rules of the Fund, the superannuation laws and the trustee laws;
3. provide information to the Trustee where required, e.g. medical conditions;
4. provide my Tax File Number to the Trustee provided the Trustee abides by the laws relating to the collection and dissemination of my Tax File Number;
5. consent to the Trustee to hold that information despite anything to the contrary in the privacy legislation;
6. provide the Trustee, within a reasonable period of time a detailed death benefit plan that may include a Binding Death Benefit Nomination;
7. ensure that any Superannuation contributions, transfers or rollovers are made in accordance with the superannuation laws at that time;
8. notify the Trustee where I have become disabled, retired, attained preservation age or met some other condition of release; and
9. notify the Trustee where I have become separated from my Spouse that is deemed irreconcilable, if I have one.

Date of Birth: 20/02/1951

Tax File Number:

Signed by:



Colin Campey

25, 6, 09

Date

APPLICATION FOR MEMBERSHIP

Colin & Karen Super Fund

I, **Karen Dawson** of **14 Courageous Court, Scarborough, QLD 4020** am a trustee of the Fund. I hereby apply for membership of **Colin & Karen Super Fund** and consent to becoming a Member of it. I confirm that I am not aware of any impediments to this application and acknowledge that I have read the Product Disclosure Statement including any other information provided to me.

I agree that upon acceptance of my membership to:

1. be bound by the terms of the Deed and the Rules of the Fund;
2. be bound by all decisions of the Trustee that were made in accordance with the Rules of the Fund, the superannuation laws and the trustee laws;
3. provide information to the Trustee where required, e.g. medical conditions;
4. provide my Tax File Number to the Trustee provided the Trustee abides by the laws relating to the collection and dissemination of my Tax File Number;
5. consent to the Trustee to hold that information despite anything to the contrary in the privacy legislation;
6. provide the Trustee, within a reasonable period of time a detailed death benefit plan that may include a Binding Death Benefit Nomination;
7. ensure that any Superannuation contributions, transfers or rollovers are made in accordance with the superannuation laws at that time;
8. notify the Trustee where I have become disabled, retired, attained preservation age or met some other condition of release; and
9. notify the Trustee where I have become separated from my Spouse that is deemed irreconcilable, if I have one.

Date of Birth: 03/03/1961

Tax File Number:

Signed by:

K. Dawson

Karen Dawson

25.6.09

Date

7-11-2

COLIN & KAREN SUPER FUND

RESOLUTIONS OF TRUSTEES

25 AUGUST 2011

CONSENT TO APPOINTMENT
AS TRUSTEE

Colin & Karen Super Pty Ltd (ACN 152 865 971), hereby consents to its appointment as Trustee of the Fund.

APPOINTMENT AS
TRUSTEE

RESOLVED

That Colin & Karen Super Pty Ltd be appointed as Trustee of the Fund.

RETIREMENT AS
TRUSTEES

RESOLVED


That the resignations of Colin Campey and Karen Dawson as Trustees be accepted forthwith.

CONFIRMATION

All parties to these resolutions hereby confirm the above resolutions.

NEW TRUSTEE

Colin & Karen Super Pty Ltd, by its' Directors:

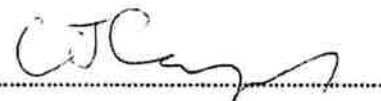

.....

COLIN CAMPEY


.....

KAREN DAWSON

RETIRING TRUSTEES


.....

COLIN CAMPEY


.....

KAREN DAWSON

7-11-1

COLIN & KAREN SUPER FUND

CLARIFICATION OF RESOLUTION

The Resolutions of Trustees dated 25 August 2011, included the following resolution:

"

**APPOINTMENT AS
TRUSTEE**

RESOLVED



That Colin & Karen Super Pty Ltd be appointed as Trustee of the Fund.

"

CLARIFICATION

That the above resolution was made by Colin Campey and Karen Dawson in their capacity as Trustees before they resigned as Trustees.

CONFIRMED


COLIN CAMPEY

KAREN DAWSON

PRODUCT DISCLOSURE STATEMENT

Colin & Karen Super Fund

Trustees: Colin Campey
Karen Dawson

Name of Member: Colin Campey

Date of issue of this Statement: 25, 6, 09

1 Introduction

- 1.1** The Trustees issues this Product Disclosure Statement (PDS) to prospective Members of the Fund.
- 1.2** The purpose of this PDS is to provide persons interested in becoming Members of the Fund with relevant information about the provisions of the Fund.
- 1.3** The Fund as a Regulated Superannuation Fund and a Complying Superannuation Fund under the *Superannuation Industry (Supervision) Act (1993)* is eligible for concessional tax treatment under the Tax Act. The regulator of the Fund is the Australian Taxation Office.
- 1.4** The provisions of the Fund are set out in the Fund's Deed and Rules. The Fund will also comply with the standards set out in the SIS Act and SIS Regulations.
- Terms and phrases used in this PDS are defined in the Rules of the Fund, which are part of the Fund Deed.
- 1.5** The Corporations Act 2001 and Regulations provides that Members who become members of the Fund when it is established, are to be given this PDS as soon as practicable but within 3 months of becoming a Member. Other Members are to be given the PDS at the time they join the Fund.
- 1.6** Contributions are made to the Fund on behalf of each Member and credited to the Member's Account. The Fund invests these contributions and amounts (e.g. earnings on investments) are credited to the Member's Account. Amounts (e.g. Fund expenses, tax and losses) are debited to Member's Account. A Member's benefit is preserved in the Fund and cannot be received by the Member until such time as the Member satisfies a condition of release. At that time, a Benefit representing the balance of the Member's Account and/or the proceeds of death or disability insurance taken out by the Fund, if any, may be payable to the Member. The Benefit may be in the form of a lump sum payment or Pension or both, depending on the Rules of the Fund and the provisions of the Act.
- 1.7** The primary purpose of a Fund, where the Trustees are persons, is to provide benefits in the form of old age pensions for its Members.
- 1.8** If the Trustee is a corporate trustee, benefits may be paid by lump sum payment when an appropriate condition of release has been met.

2 Benefits

- 2.1** Benefits, based on the value of the Member's Account, are payable to Members as a lump sum payment or pension or both as permitted by the Rules of the Fund and the Act and when a condition of release is satisfied. Until a condition of release is satisfied a Member cannot obtain access to the Member's Benefit.
- 2.2** A Member is not compelled to withdraw benefits from the Fund and they may remain in the Fund indefinitely. A Member may elect to transfer their benefit from the Fund to a Superannuation Entity. If the Trustee expels a Member from the Fund, at the Trustee's discretion, the Member's benefit will be paid to the Superannuation Entity nominated by the Member, and if none is nominated, to an Eligible Rollover Fund chosen by the Trustee.
- 2.3** The value of the Member's Account is calculated based on contributions made for a Member, increases or decreases in the value of the Fund's investments and accrued income on contributions and investments less payment of taxes, Fund expenses and investment losses.

Retirement

- 2.4** On a Member's retirement (as defined by the SIS Regulations) or when turning 65 years, a Member will be entitled to payment of a Benefit calculated according to the value of the Member's Account.
- 2.5** Member benefits will be paid by the Trustees as permitted under SIS Act and Regulations in the form of a lump sum or a Pension or a combination of both.

Pension Benefits

- 2.6** The Trustee may permit a Member to elect to receive their lump sum Benefit in the form of an income stream called a Pension.
- 2.7** Pensions paid by the Fund after 1 July 2007 will be account based pensions.

A person can commence an account based pension in accordance with the rules that require:

- (a) the total payments made annually must be made at least the amount calculated using the applicable percentage amount below of the pension account balance. There is no maximum limit on the amount of annual payments that can be made.
- (b) an amount or percentage of the pension cannot be prescribed as being left over when the pension ceases;
- (c) the pension's capital value and the income from it cannot be used as security for borrowing;
- (d) the pension can be commuted;
- (e) the pension may be transferable to a Pension Dependant only on the death of the pensioner; and

- (f) the pension account balance cannot be increased by contributions or rollovers.

Age of member	% of account balance to be taken
Under 65	4
65-74	5
75-79	6
80-84	7
85-89	9
90-94	11
95+	14

2.8 A Transition to Retirement Pension may be paid to a Member who has reached their preservation age, as set out below, but continues to work. This pension is an account based pension that must meet certain other requirements, as follows:

- (a) total pension payments in any year must be no greater than 10% of the account balance at the start of that year; and
- (b) the pension cannot be commuted and taken as a lump sum until the member meets a condition of release of retirement (as defined in the SIS Regulations), death, Permanent Incapacity or attaining age 65.

2.9 The preservation age depends on the date of birth of the Member as follows:

Date of Birth	Preservation Age
Before 1/7/60	55
1/7/60 to 30/6/61	56
1/7/61 to 30/6/62	57
1/7/62 to 30/6/63	58
1/7/63 to 30/6/64	59
After 30/6/64	60

2.10 The Trustees may make available any other form of pension permitted by the Act.

Death Benefits

2.11 If a Member dies, a benefit is payable calculated according to the value of the Member's Account, and may include the proceeds of any relevant insurance policy taken out by the Trustees.

2.12 In the absence of a valid Binding Death Benefit Nomination, the benefit will be payable to one or more of the Member's Dependants or the Member's estate in proportions determined by the Trustees.

- 2.13** Members are able to notify the Trustees of one or more of the Member's Dependants or the Member's estate who they wish to be considered in the payment of the death benefit. Members can do so by providing the Trustees with a Non-Binding Death Benefit Nomination. The Trustees however are not bound by the wishes set out in this non binding nomination.
- 2.14** Alternatively, Members may give a Binding Death Benefit Nomination to the Trustees nominating one or more of the Member's Dependants or the Member's estate to whom the Trustees will pay benefits on the Member's death. The Binding Death Benefit Nomination is binding on the Trustees.
- 2.15** Both types of nominations can be updated at any time and should be revised if circumstances change – for example marriage or children.
- 2.16** Death benefits are tax free if paid as a lump sum to death benefit dependants (as defined by section 302.195 of the Income Tax Assessment Act 1997) of the Member. Tax is payable on lump sum payments to persons who are not death benefit dependants. The taxable component of a lump sum benefit paid to a non death benefit dependant will be taxed at 15 per cent.
- 2.17** Some persons who may qualify to receive a death benefit as a Dependant may be liable for tax on the benefit if they do not fall within the definition of a death benefit dependant.
- 2.18** Only a Pension Dependant can apply to receive a death benefit as a pension, but the taxation treatment will depend on the age of the deceased Member and the Pension Dependant.
- (a) if the deceased Member was age 60 or over at the time of death, the pension payments to the Pension Dependant will be tax free;
 - (b) if the deceased Member was under age 60 at the time of death, the pension will be taxed at the Pension Dependant's marginal tax rate and is eligible for a tax offset equal to 15% of the taxed element of the taxable component. If (or when) the Pension Dependant is aged 60 and over, the pension payment will be tax free.
- 2.19** The tax treatment of benefits paid as pensions or lump sum payments will depend on whether the recipient is a death benefits dependant as defined in section 302.195 of the Tax Act.

Permanent Incapacity Benefit

- 2.20** A Member who suffers Permanent Incapacity may receive a benefit according to the value of the Member's Account, and may include the proceeds of any relevant insurance policy taken out by the Trustees.

Temporary Incapacity Benefit

- 2.21** In some cases an income stream benefit may be payable on a Member's Temporary Incapacity from the Member's Account or from the proceeds of an insurance policy if taken out by the Fund, to cover such an event.

Severe Financial Hardship

- 2.22** Members may apply for benefits to be paid on the basis of the Member's severe financial hardship In circumstances prescribed by the SIS Regulations.

Compassionate Grounds

- 2.23** A Member may apply to the Regulator for the release of benefits to the Member on compassionate grounds as set out in the SIS Regulations. A lump sum, not exceeding an amount determined by the Regulator will be paid to a Member if the Member satisfies the requirements of the SIS Regulations.

3. Investments and risks

- 3.1** The Trustees or directors of a Corporate Trustee, (and therefore the Members because they are the Trustees or directors) have full responsibility for the management and administration of the Fund.
- 3.2** This includes the significant function to invest contributions made to the Fund on behalf of Members. The Trustees are required to formulate an investment strategy to meet the Fund's investment objectives taking into account relevant circumstances, but they do not guarantee the performance of the Fund or any particular investment.
- 3.3** The performance of the Fund will depend on the success or otherwise of the investment strategy together with external factors, such as prevailing or changing economic conditions. The way in which the Fund performs, will affect the value of Benefits a Member will receive from the Fund.
- 3.4** The Trustees may seek professional assistance in performing their management, administration and investment functions.
- 3.5** As control of the Fund rests with the Trustees, prospective Members should be aware that voting in Trustee meetings to make decisions regarding the administration, investment and management functions of the Fund is according to majority of votes based on the size of Member Account balances and therefore these functions may be controlled by the Trustees who represent the Members with the largest Member Account balances.
- 3.6** Factors such as account labour standards, environmental, social or ethical matters are not taken into account in the selection, retention or realisation of investments.

4. Contributions

- 4.1** A Member and others, such as employers, the Government (by co-contributions), spouses, may make contributions to the Fund on behalf of a Member.
- 4.2** Contributions made to the Fund on behalf of a member are credited to the Member's Account. Deductions are made from this account for benefit payments, Fund expenses, losses and taxes. Earnings are credited (or debited) to this account.
- 4.3** Members may apply to split contributions with their spouse.
- 4.4** There are limits to the amount of contributions that can be made, and there are tax implications should contributions exceed certain capped amounts.
- 4.5** There are two types of contributions: concessional and non-concessional.
- 4.6** In general, all concessional contributions are included in the assessable income of the Fund. They include employer contributions, salary sacrifice contributions, deductible contributions made by a Member, super guarantee amounts transferred to the Fund.

- 4.7** Concessional (or tax deductible) contributions made to the Fund on behalf of a Member are capped from 1 July 2007 to \$50,000.00 per annum (indexed to average weekly ordinary time earnings-AWOTE), irrespective of the age of the Member. For Members who are 50 or over or when they turn 50 between 1 July 2007 and 30 June 2012, concessional contributions are capped to \$100,000.00 per annum (not indexed).
- 4.8** Concessional contributions are taxed at 15% in the hands of the Fund. Concessional contributions in excess of the cap will be taxed in the hands of the Member for an additional 31.5%. That additional tax can be paid from the Member's entitlement in the Fund at the Member's request. Excess concessional contributions will be counted against the Member's non-concessional contributions cap, as set out below.
- 4.9** Members aged between 65 and 75, who wish to contribute to the Fund, must satisfy the work test (currently 40 hours work in a 30 day period). The Fund cannot accept contributions from Members aged 75 or more.
- 4.10** Non-concessional contributions are generally after tax contributions for which no tax deduction is claimed. For instance, they will include personal contributions made by a Member for which they do not claim a tax deduction.
- 4.11** Members can make non-concessional contributions when they are:
- (a) under 65 years old, and may contribute up to \$150,000.00 per annum (increasing to remain at 3 times the concessional contributions cap as above) or \$450,000.00 if averaged over 3 years; or
 - (b) between 65 years to 74 years old, and may contribute up to \$150,000.00 per annum (no averaging) provided the Member satisfies the work test.
- 4.13** Non-concessional contributions within the above limits will be tax free when contributed or withdrawn from the Fund. The earnings in the Fund on non-concessional contributions are taxed concessionally at 15 per cent in the Fund.
- 4.14** Contributions made in excess of the non-concessional contributions cap are taxed at 46.50%.
- 4.15** Members should seek professional advice when making such contributions to avoid adverse taxation consequences.

5 Costs

- 5.1** The Trustee/s and the Director/s of the Corporate Trustee cannot charge the Fund fees for their services but can be reimbursed by the Fund for expenses incurred on behalf of the Fund in the management and administration of the Fund.
- 5.2** Fees and commissions may be paid by the Fund to the providers of financial products to the Fund where the Fund elects to invest in those financial products.

6. Characteristics

- 6.1** Trustees make decisions regarding the administration and management of the Fund, such as setting the investment strategy and payment of Benefits to Members. Decisions will be made by Trustees at meetings. Where the Trustees are persons, each Trustee at a meeting of Trustees will have the number of votes equivalent to the nearest dollar amount of the Member's Account balance of the Member they represent, but no less than one vote each. If the Trustee is a company, the constitution of the company will determine the voting power of directors and legal advice should be sought by prospective Members regarding the company's constitution and the voting rights that will apply to Trustee's decisions as meetings.
- 6.2** The Fund must have fewer than 5 Members.
- 6.3** Members of the Fund, or their Legal Personal Representative, must be either Trustees of the Fund or directors of a corporate Trustee of the Fund.
- 6.4** A Member cannot be the Employer of another Member, unless they are Relatives.
- 6.5** In the case of a sole or one Member Fund, the Member may be the sole director of a corporate Trustee or there may be two directors who are the Member and another person who is not an employer of the Member unless they are the Relative of the Member. Where the Trustee is not a corporate Trustee, the Member and another person who is not an employer of the Member unless they are the Relative of the Member, must be the Trustees of the Fund.

7 Taxation Implications.

- 7.1** The Fund will attract concessional taxation treatment provided it remains a Regulated Superannuation Fund and a Complying Superannuation Fund.
- 7.2** Tax is payable by the Fund on deductible or concessional contributions to the Fund and investment earnings of the Fund.
- 7.3** Taxation of contributions and Benefits is complex and it is recommended that professional advice from a taxation advisor is sought.
- 7.4** Benefits paid from a taxed source either as a lump sum or pension will be tax free when paid to Members who are 60 years of age or older.
- 7.5** Superannuation benefits paid to Members who are under 60 years of age are subject to tax as follows:
- (a) the exempt component will be paid tax free and comprises: the pre-July 83 component; the CGT exempt component; the post-June 1994 invalidity component; the concessional component and the non-concessional (post-tax) contributions;
 - (b) the taxable component comprises the current post-June 1983 component and the non qualifying component and is subject to varying rates of tax depending on the Member's age. If the Member is below their preservation age, the tax rate will be 20%. For Members of preservation age to age 59, it will be paid tax free up to the low-rate cap amount of \$140,000.00 and amounts above the cap will be taxed at 15 per cent;

- (c) the taxable component of a Pension paid to a Member who is under 60 years of age but has reached their preservation age, is taxed as assessable income and the Member is entitled to a pension rebate or tax offset equal to 15% of the taxable component of the pension; and
- (d) once the Member receiving the Pension turns 60, their pension will be tax free;

7.6 Tax offsets may be available on certain contributions made for a non working or low income Member by the Member's spouse. Tax deductions may also be available for contributions by self-employed persons or by an employer for its employees.

8 Cooling-off period

8.1 There is no cooling-off period applicable to membership in this Fund.

8.2 Members can cancel their membership at any time; however, once contributions have been made to the Fund, it must be preserved in the superannuation system until a condition of release is satisfied.

9 Dispute resolution

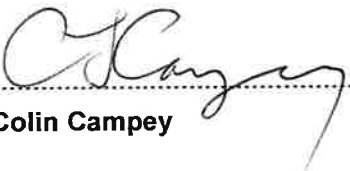
9.1 The Trustees are bound to act in accordance with the Fund Deed.

9.2 Self managed superannuation funds are specifically excluded from the jurisdiction of the Superannuation Complaints Tribunal. Legal advice should be sought if Members are dissatisfied with the Trustees' decisions.

10 Annual reporting

Each financial year, the Trustees will prepare the Fund's accounts and Members' statements disclosing financial and other information required under the SIS Act and Regulations.

I as Member of the Fund acknowledge that I have received information regarding the Fund and its benefits from the above Trustee(s) and hereby accept the terms disclosed in this product disclosure statement for **Colin & Karen Super Fund**.


.....
Colin Campey

25, 6, 05
.....
Date

PRODUCT DISCLOSURE STATEMENT

Colin & Karen Super Fund

Trustees: Colin Campey
Karen Dawson

Name of Member: Karen Dawson

Date of issue of this Statement: / /

1 Introduction

- 1.1** The Trustees issues this Product Disclosure Statement (PDS) to prospective Members of the Fund.
- 1.2** The purpose of this PDS is to provide persons interested in becoming Members of the Fund with relevant information about the provisions of the Fund.
- 1.3** The Fund as a Regulated Superannuation Fund and a Complying Superannuation Fund under the *Superannuation Industry (Supervision) Act (1993)* is eligible for concessional tax treatment under the Tax Act. The regulator of the Fund is the Australian Taxation Office.
- 1.4** The provisions of the Fund are set out in the Fund's Deed and Rules. The Fund will also comply with the standards set out in the SIS Act and SIS Regulations.
- Terms and phrases used in this PDS are defined in the Rules of the Fund, which are part of the Fund Deed.
- 1.5** The Corporations Act 2001 and Regulations provides that Members who become members of the Fund when it is established, are to be given this PDS as soon as practicable but within 3 months of becoming a Member. Other Members are to be given the PDS at the time they join the Fund.
- 1.6** Contributions are made to the Fund on behalf of each Member and credited to the Member's Account. The Fund invests these contributions and amounts (e.g. earnings on investments) are credited to the Member's Account. Amounts (e.g. Fund expenses, tax and losses) are debited to Member's Account. A Member's benefit is preserved in the Fund and cannot be received by the Member until such time as the Member satisfies a condition of release. At that time, a Benefit representing the balance of the Member's Account and/or the proceeds of death or disability insurance taken out by the Fund, if any, may be payable to the Member. The Benefit may be in the form of a lump sum payment or Pension or both, depending on the Rules of the Fund and the provisions of the Act.
- 1.7** The primary purpose of a Fund, where the Trustees are persons, is to provide benefits in the form of old age pensions for its Members.
- 1.8** If the Trustee is a corporate trustee, benefits may be paid by lump sum payment when an appropriate condition of release has been met.

2 Benefits

- 2.1** Benefits, based on the value of the Member's Account, are payable to Members as a lump sum payment or pension or both as permitted by the Rules of the Fund and the Act and when a condition of release is satisfied. Until a condition of release is satisfied a Member cannot obtain access to the Member's Benefit.
- 2.2** A Member is not compelled to withdraw benefits from the Fund and they may remain in the Fund indefinitely. A Member may elect to transfer their benefit from the Fund to a Superannuation Entity. If the Trustee expels a Member from the Fund, at the Trustee's discretion, the Member's benefit will be paid to the Superannuation Entity nominated by the Member, and if none is nominated, to an Eligible Rollover Fund chosen by the Trustee.
- 2.3** The value of the Member's Account is calculated based on contributions made for a Member, increases or decreases in the value of the Fund's investments and accrued income on contributions and investments less payment of taxes, Fund expenses and investment losses.

Retirement

- 2.4** On a Member's retirement (as defined by the SIS Regulations) or when turning 65 years, a Member will be entitled to payment of a Benefit calculated according to the value of the Member's Account.
- 2.5** Member benefits will be paid by the Trustees as permitted under SIS Act and Regulations in the form of a lump sum or a Pension or a combination of both.

Pension Benefits

- 2.6** The Trustee may permit a Member to elect to receive their lump sum Benefit in the form of an income stream called a Pension.
- 2.7** Pensions paid by the Fund after 1 July 2007 will be account based pensions.

A person can commence an account based pension in accordance with the rules that require:

- (a) the total payments made annually must be made at least the amount calculated using the applicable percentage amount below of the pension account balance. There is no maximum limit on the amount of annual payments that can be made.
- (b) an amount or percentage of the pension cannot be prescribed as being left over when the pension ceases;
- (c) the pension's capital value and the income from it cannot be used as security for borrowing;
- (d) the pension can be commuted;
- (e) the pension may be transferable to a Pension Dependant only on the death of the pensioner; and

- (f) the pension account balance cannot be increased by contributions or rollovers.

Age of member	% of account balance to be taken
Under 65	4
65-74	5
75-79	6
80-84	7
85-89	9
90-94	11
95+	14

2.8 A Transition to Retirement Pension may be paid to a Member who has reached their preservation age, as set out below, but continues to work. This pension is an account based pension that must meet certain other requirements, as follows:

- (a) total pension payments in any year must be no greater than 10% of the account balance at the start of that year; and
- (b) the pension cannot be commuted and taken as a lump sum until the member meets a condition of release of retirement (as defined in the SIS Regulations), death, Permanent Incapacity or attaining age 65.

2.9 The preservation age depends on the date of birth of the Member as follows:

Date of Birth	Preservation Age
Before 1/7/60	55
1/7/60 to 30/6/61	56
1/7/61 to 30/6/62	57
1/7/62 to 30/6/63	58
1/7/63 to 30/6/64	59
After 30/6/64	60

2.10 The Trustees may make available any other form of pension permitted by the Act.

Death Benefits

2.11 If a Member dies, a benefit is payable calculated according to the value of the Member's Account, and may include the proceeds of any relevant insurance policy taken out by the Trustees.

2.12 In the absence of a valid Binding Death Benefit Nomination, the benefit will be payable to one or more of the Member's Dependants or the Member's estate in proportions determined by the Trustees.

- 2.13** Members are able to notify the Trustees of one or more of the Member's Dependants or the Member's estate who they wish to be considered in the payment of the death benefit. Members can do so by providing the Trustees with a Non-Binding Death Benefit Nomination. The Trustees however are not bound by the wishes set out in this non binding nomination.
- 2.14** Alternatively, Members may give a Binding Death Benefit Nomination to the Trustees nominating one or more of the Member's Dependants or the Member's estate to whom the Trustees will pay benefits on the Member's death. The Binding Death Benefit Nomination is binding on the Trustees.
- 2.15** Both types of nominations can be updated at any time and should be revised if circumstances change – for example marriage or children.
- 2.16** Death benefits are tax free if paid as a lump sum to death benefit dependants (as defined by section 302.195 of the Income Tax Assessment Act 1997) of the Member. Tax is payable on lump sum payments to persons who are not death benefit dependants. The taxable component of a lump sum benefit paid to a non death benefit dependant will be taxed at 15 per cent.
- 2.17** Some persons who may qualify to receive a death benefit as a Dependant may be liable for tax on the benefit if they do not fall within the definition of a death benefit dependant.
- 2.18** Only a Pension Dependant can apply to receive a death benefit as a pension, but the taxation treatment will depend on the age of the deceased Member and the Pension Dependant.
- (a) if the deceased Member was age 60 or over at the time of death, the pension payments to the Pension Dependant will be tax free;
 - (b) if the deceased Member was under age 60 at the time of death, the pension will be taxed at the Pension Dependant's marginal tax rate and is eligible for a tax offset equal to 15% of the taxed element of the taxable component. If (or when) the Pension Dependant is aged 60 and over, the pension payment will be tax free.
- 2.19** The tax treatment of benefits paid as pensions or lump sum payments will depend on whether the recipient is a death benefits dependant as defined in section 302.195 of the Tax Act.

Permanent Incapacity Benefit

- 2.20** A Member who suffers Permanent Incapacity may receive a benefit according to the value of the Member's Account, and may include the proceeds of any relevant insurance policy taken out by the Trustees.

Temporary Incapacity Benefit

- 2.21** In some cases an income stream benefit may be payable on a Member's Temporary Incapacity from the Member's Account or from the proceeds of an insurance policy if taken out by the Fund, to cover such an event.

Severe Financial Hardship

- 2.22** Members may apply for benefits to be paid on the basis of the Member's severe financial hardship in circumstances prescribed by the SIS Regulations.

Compassionate Grounds

- 2.23** A Member may apply to the Regulator for the release of benefits to the Member on compassionate grounds as set out in the SIS Regulations. A lump sum, not exceeding an amount determined by the Regulator will be paid to a Member if the Member satisfies the requirements of the SIS Regulations.

3. Investments and risks

- 3.1** The Trustees or directors of a Corporate Trustee, (and therefore the Members because they are the Trustees or directors) have full responsibility for the management and administration of the Fund.
- 3.2** This includes the significant function to invest contributions made to the Fund on behalf of Members. The Trustees are required to formulate an investment strategy to meet the Fund's investment objectives taking into account relevant circumstances, but they do not guarantee the performance of the Fund or any particular investment.
- 3.3** The performance of the Fund will depend on the success or otherwise of the investment strategy together with external factors, such as prevailing or changing economic conditions. The way in which the Fund performs, will affect the value of Benefits a Member will receive from the Fund.
- 3.4** The Trustees may seek professional assistance in performing their management, administration and investment functions.
- 3.5** As control of the Fund rests with the Trustees, prospective Members should be aware that voting in Trustee meetings to make decisions regarding the administration, investment and management functions of the Fund is according to majority of votes based on the size of Member Account balances and therefore these functions may be controlled by the Trustees who represent the Members with the largest Member Account balances.
- 3.6** Factors such as account labour standards, environmental, social or ethical matters are not taken into account in the selection, retention or realisation of investments.

4. Contributions

- 4.1** A Member and others, such as employers, the Government (by co-contributions), spouses, may make contributions to the Fund on behalf of a Member.
- 4.2** Contributions made to the Fund on behalf of a member are credited to the Member's Account. Deductions are made from this account for benefit payments, Fund expenses, losses and taxes. Earnings are credited (or debited) to this account.
- 4.3** Members may apply to split contributions with their spouse.
- 4.4** There are limits to the amount of contributions that can be made, and there are tax implications should contributions exceed certain capped amounts.
- 4.5** There are two types of contributions: concessional and non-concessional.
- 4.6** In general, all concessional contributions are included in the assessable income of the Fund. They include employer contributions, salary sacrifice contributions, deductible contributions made by a Member, super guarantee amounts transferred to the Fund.

- 4.7** Concessional (or tax deductible) contributions made to the Fund on behalf of a Member are capped from 1 July 2007 to \$50,000.00 per annum (indexed to average weekly ordinary time earnings-AWOTE), irrespective of the age of the Member. For Members who are 50 or over or when they turn 50 between 1 July 2007 and 30 June 2012, concessional contributions are capped to \$100,000.00 per annum (not indexed).
- 4.8** Concessional contributions are taxed at 15% in the hands of the Fund. Concessional contributions in excess of the cap will be taxed in the hands of the Member for an additional 31.5%. That additional tax can be paid from the Member's entitlement in the Fund at the Member's request. Excess concessional contributions will be counted against the Member's non-concessional contributions cap, as set out below.
- 4.9** Members aged between 65 and 75, who wish to contribute to the Fund, must satisfy the work test (currently 40 hours work in a 30 day period). The Fund cannot accept contributions from Members aged 75 or more.
- 4.10** Non-concessional contributions are generally after tax contributions for which no tax deduction is claimed. For instance, they will include personal contributions made by a Member for which they do not claim a tax deduction.
- 4.11** Members can make non-concessional contributions when they are:
- (a) under 65 years old, and may contribute up to \$150,000.00 per annum (increasing to remain at 3 times the concessional contributions cap as above) or \$450,000.00 if averaged over 3 years; or
 - (b) between 65 years to 74 years old, and may contribute up to \$150,000.00 per annum (no averaging) provided the Member satisfies the work test.
- 4.13** Non-concessional contributions within the above limits will be tax free when contributed or withdrawn from the Fund. The earnings in the Fund on non-concessional contributions are taxed concessionally at 15 per cent in the Fund.
- 4.14** Contributions made in excess of the non-concessional contributions cap are taxed at 46.50%.
- 4.15** Members should seek professional advice when making such contributions to avoid adverse taxation consequences.

5 Costs

- 5.1** The Trustee/s and the Director/s of the Corporate Trustee cannot charge the Fund fees for their services but can be reimbursed by the Fund for expenses incurred on behalf of the Fund in the management and administration of the Fund.
- 5.2** Fees and commissions may be paid by the Fund to the providers of financial products to the Fund where the Fund elects to invest in those financial products.

6. Characteristics

- 6.1** Trustees make decisions regarding the administration and management of the Fund, such as setting the investment strategy and payment of Benefits to Members. Decisions will be made by Trustees at meetings. Where the Trustees are persons, each Trustee at a meeting of Trustees will have the number of votes equivalent to the nearest dollar amount of the Member's Account balance of the Member they represent, but no less than one vote each. If the Trustee is a company, the constitution of the company will determine the voting power of directors and legal advice should be sought by prospective Members regarding the company's constitution and the voting rights that will apply to Trustee's decisions as meetings.
- 6.2** The Fund must have fewer than 5 Members.
- 6.3** Members of the Fund, or their Legal Personal Representative, must be either Trustees of the Fund or directors of a corporate Trustee of the Fund.
- 6.4** A Member cannot be the Employer of another Member, unless they are Relatives.
- 6.5** In the case of a sole or one Member Fund, the Member may be the sole director of a corporate Trustee or there may be two directors who are the Member and another person who is not an employer of the Member unless they are the Relative of the Member. Where the Trustee is not a corporate Trustee, the Member and another person who is not an employer of the Member unless they are the Relative of the Member, must be the Trustees of the Fund.

7 Taxation Implications.

- 7.1** The Fund will attract concessional taxation treatment provided it remains a Regulated Superannuation Fund and a Complying Superannuation Fund.
- 7.2** Tax is payable by the Fund on deductible or concessional contributions to the Fund and investment earnings of the Fund.
- 7.3** Taxation of contributions and Benefits is complex and it is recommended that professional advice from a taxation advisor is sought.
- 7.4** Benefits paid from a taxed source either as a lump sum or pension will be tax free when paid to Members who are 60 years of age or older.
- 7.5** Superannuation benefits paid to Members who are under 60 years of age are subject to tax as follows:
- (a) the exempt component will be paid tax free and comprises: the pre-July 83 component; the CGT exempt component; the post-June 1994 invalidity component; the concessional component and the non-concessional (post-tax) contributions;
 - (b) the taxable component comprises the current post-June 1983 component and the non qualifying component and is subject to varying rates of tax depending on the Member's age. If the Member is below their preservation age, the tax rate will be 20%. For Members of preservation age to age 59, it will be paid tax free up to the low-rate cap amount of \$140,000.00 and amounts above the cap will be taxed at 15 per cent;

(c) the taxable component of a Pension paid to a Member who is under 60 years of age but has reached their preservation age, is taxed as assessable income and the Member is entitled to a pension rebate or tax offset equal to 15% of the taxable component of the pension; and

(d) once the Member receiving the Pension turns 60, their pension will be tax free;

7.6 Tax offsets may be available on certain contributions made for a non working or low income Member by the Member's spouse. Tax deductions may also be available for contributions by self-employed persons or by an employer for its employees.

8 Cooling-off period

8.1 There is no cooling-off period applicable to membership in this Fund.

8.2 Members can cancel their membership at any time; however, once contributions have been made to the Fund, it must be preserved in the superannuation system until a condition of release is satisfied.

9 Dispute resolution

9.1 The Trustees are bound to act in accordance with the Fund Deed.

9.2 Self managed superannuation funds are specifically excluded from the jurisdiction of the Superannuation Complaints Tribunal. Legal advice should be sought if Members are dissatisfied with the Trustees' decisions.

10 Annual reporting

Each financial year, the Trustees will prepare the Fund's accounts and Members' statements disclosing financial and other information required under the SIS Act and Regulations.

I as Member of the Fund acknowledge that I have received information regarding the Fund and its benefits from the above Trustee(s) and hereby accept the terms disclosed in this product disclosure statement for **Colin & Karen Super Fund**.


.....

Karen Dawson


.....

Date

Colin & Karen Super Fund

SMSF Trust Deed

Prepared for

Lockwood Strategies Pty Ltd

Colin & Karen Super Fund

SMSF Trust Deed

Prepared by:

hunt&hunt

Gateway
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Sydney NSW 2000

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TRUST DEED

THIS DEED is made on the date specified in the Schedule by the person or persons named in the Schedule to this Deed.

RECITALS

The Trustees wish to establish a self-managed superannuation fund for the benefit of those people who become Members of the Fund on the terms and conditions set out in this Deed.

A Establishment

The Trustee by this Deed establishes the Fund as a Self Managed Superannuation Fund. The Fund will be vested in the Trustees and will at all times be held, controlled and managed by the Trustees subject to the trusts, powers and provisions of this Deed and the Rules.

The Fund was established on the date specified in the Schedule.

B Trustee

The Trustee consent to act as trustees of the Fund with effect from the date specified in the Schedule and acknowledge by execution of this Deed that they have read and agree to be bound by this Deed and the Rules.

C Fund Details

The Fund will be in existence from the date specified in the Schedule and will be known by the name in the Schedule or such other name as the Trustees might in writing determine.

D Fund Deed and Rules

This Deed includes the Rules. The Rules are those attached to this Deed as amended from time to time.

E Purpose of the Fund

The Fund is to be maintained for the sole purpose of providing superannuation benefits for its Members and their Dependants.

F Compliance

The Trustee must ensure that the Fund, from the date of creation, continues its status as a Complying Self Managed Superannuation Fund as defined by and for the purposes of the *Superannuation Industry (Supervision) Act 1993*.

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SCHEDULE

Creation date: 26/06/2009
Fund name: Colin & Karen Super Fund
Meeting address: Lockwood Strategies Pty Ltd 138 Albert St Brisbane QLD 4000

Trustees:

Name: Colin Campey
Karen Dawson

Members:

Name: Colin Campey
Karen Dawson

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SIGNED SEALED and DELIVERED by the
said **Colin Campey** as Trustee

in the presence of:

CAROLYN TREANOR

Please Print Name of Witness

SIGNED SEALED and DELIVERED by the
said **Karen Dawson** as Trustee


in the presence of:

CAROLYN TREANOR

Please Print Name of Witness



Colin Campey



Signature of Witness



Karen Dawson



Signature of Witness

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1. DEFINITIONS

In this Deed the following words or expressions have the meaning thereafter ascribed to them:

Act	The <i>SIS Act 1993</i> , the <i>Tax Act</i> , the <i>Corporations Act 2001</i> (Cth), the <i>Family Law Act 1975</i> (Part VIII B), the <i>Social Security Act 1991</i> , the <i>Veterans' Entitlements Act 1986</i> , any successor acts and all regulations made pursuant to the foregoing acts.
Ancillary Purposes	Those purposes as defined in section 62 of the <i>SIS Act</i> including the purpose of providing such benefits as the Regulator approves in writing.
Application Form	An application form provided by the Trustees for prospective members to complete and submit to the Trustees.
Associate	Has the meaning given by the Act.
Auditor	An auditor who is an Approved Auditor as defined in section 10(1) of the <i>SIS Act</i> or any successor Act or otherwise determined by the Regulator.
Asset	Means any asset that the Trustees hold for the purposes of the Fund.
Benefit	An entitlement payable or distributable by the Fund which may include a Pension or lump sum payment.
Benefit Arrangement	Means any fund or arrangement established to receive superannuation contributions or amounts arising from such contributions. For example, it includes a superannuation fund, approved deposit fund, retirement savings account and the Superannuation Holding Accounts Special Account established under the <i>Small Superannuation Accounts Act 1995</i> (Cth).
Beneficiary	Includes Members and any person entitled at the relevant time to receive a payment from the Fund in respect of a Member and any other person who is a Beneficiary for the purposes of the Act.
Binding Death Benefit Nomination	A direction given to the Trustees by a Member in accordance with and subject to Rule 19 in such form and manner as the Trustees may from time to time specify which is a binding direction for the purposes of the Act as to payment of the Member's Death Benefit in the event of the Member's death.
Child	Includes an adopted child, a step child, an ex-nuptial child, a child of the Spouse of the Member and a child of the Member within the meaning of the <i>Family Law Act 1975</i> (Cth).
Complying Superannuation Fund	A Self Managed Superannuation Fund which is compliant with Section 42A of the <i>SIS Act</i> .
Constitutional Corporation	A body corporate which is a trading or non-trading entity or financial corporation which is formed within the meaning of paragraph 51(xx) of the <i>Constitution of the Commonwealth of Australia</i> and to include a company incorporated under the provisions of the <i>Corporations Act 2001</i> .

Contributions	Amounts paid or property transferred to the Trustees for the benefit of a Member or Members.
Core Purposes	Those purposes as defined in section 62 of the <i>S/S Act</i> .
Death Benefit	Means a benefit payable on a Member's death.
Deed	The deed establishing the Fund as amended from time to time.
Dependant	Includes a person who is the Spouse or Child of the Member or any other person with whom the Member has an Interdependency Relationship
Earnings	Includes any income received and accrued, realised and unrealised gains and any other amount the Trustees believe should form part of the earnings.
Eligible Rollover Fund	A fund defined by regulation 10.01 of the SIS Regulations as an eligible rollover fund.
Employer	A person who engages an "employee" or "employees" for the purposes of section 17A of the <i>S/S Act</i> .
Excess Contributions Tax	Any tax imposed by reason of the Superannuation (<i>Excess Concessional Contributions Tax</i>) Act 2007 or the Superannuation (<i>Excess Non- Concessional Contributions Tax</i>) Act 2006 or successor legislation.
Financial Year	A year ended 30 June or that period of twelve months adopted by the Trustees as the Fund's financial year.
Fund	Means the fund referred to in the Schedule and established by this Deed.
Gainful Employment	That activity in which a person is engaged for gain or reward in any business, trade, profession, vocation, calling or occupation or if the Act prescribes a different meaning.
Interdependency Relationship	Has the meaning given in the Act.
Legal Personal Representative (LPR)	The executor of the will or administrator of the estate of a deceased Member, the Trustee of the estate of a Member under a legal disability or a person who holds an enduring power of attorney granted by a Member.
Manager	The person or entity appointed by the Trustees to manage the Fund.
Market Value	The amount a willing buyer of an asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made: <ul style="list-style-type: none"> (a) that the buyer and the seller dealt with each other at arm's length in relation to the sale; (b) the sale occurred after proper marketing of the asset; and the buyer and seller acted knowledgeably and prudently in relation to the sale.

Member	Any person accepted by the Trustees as a member of the Fund and who has not ceased to be a Member and includes a person in receipt of a pension from the Fund.
Member's Account	An account established and maintained by the Trustees on behalf of a Member in accordance with Rule 17.
Member's Accumulation Account	A Member's Account established by the Trustees, to accumulate the investments and earnings of the Member.
Member's Pension Account	A Member's Account established by the Trustees from which the payment of a Pension will be debited.
Non-Binding Death Benefit Nomination	A nomination given to the Trustees by a Member in such form and manner as the Trustees may from time to time specify the direction of which the Trustees can but are not bound to follow in the event of the Member's death.
Old age pensions	Has the meaning given by the Act.
Payment Split	Has the meaning given to that term in Part VIII B of the <i>Family Law Act 1975</i> (Cth).
Pension	Means a benefit taken to be a pension payable by the Fund in accordance with the <i>SIS Act</i> .
Pension Dependants	Those entitled recipients specified in reg 6.21 (2A) and (2B) of the SIS Regulations.
Permanent Incapacity	In relation to a Member means ill health (whether physical or mental) where the Trustees are reasonably satisfied that the Member is unlikely, because of the ill health, to engage in Gainful Employment for which the Member is reasonably qualified by education, training or experience.
Policy	Means an insurance policy arranged by the Trustees in accordance with Rule 24.
Product Disclosure Statement (PDS)	A statement which provides a description of the features and benefits of the Fund.
Preserved Benefits	Means any part of an amount held in the Fund in respect of the Member that the Act requires to be retained in the Fund or another complying Benefit Arrangement until the Member has retired from the work force and attained the age specified by the Act, or until such other circumstances as the Act permits.
Regulated Superannuation Fund	A superannuation fund that is regulated as defined within section 19 of the <i>SIS Act</i> .
Regulator	The Commissioner of Taxation or any person or entity appointed to regulate the Fund as defined in section 10(1) of the <i>SIS Act</i> .
Relative	Has the meaning given by s17A(9) of the <i>SIS Act</i> .
Reserve Account	Means the Account referred to in Rule 23.

Rules	Means such one or more rules of the Fund.
Self Managed Superannuation Fund	A fund as defined in section 17A of the <i>SIS Act</i> .
SIS Act	The <i>Superannuation Industry (Supervision) Act 1993</i> (Cth).
SIS Regulations	The <i>Superannuation Industry (Supervision) Regulations 1994</i>
Splittable Contributions	An amount that has the meaning for the purposes of Part 6 of the SIS Regulations.
Spouse	In relation to a person includes: <ul style="list-style-type: none"> (a) a person, who whether or not legally married to the Member or who lives with the Member on a genuine domestic basis as the husband or wife of the Member; (b) any other person who is accepted by the Trustees as being the Member's Spouse for the purposes of the Act; and (c) another person (whether of the same sex or a different sex) with whom the person is or was in a relationship that was registered under a law of a State or a Territory prescribed for the purposes of Section 22B of the <i>Acts Interpretation Act 1901</i> (Cth) as a kind of relationship prescribed for the purposes of that section.
Superannuation Entity	<ul style="list-style-type: none"> (a) a Regulated Superannuation Fund, or (b) an approved deposit fund, or (c) retirement savings account; or (d) eligible rollover fund <p>or any other arrangement which the Trustees determined should be treated for the purposes of the Fund as a Superannuation Entity.</p>
Superannuation Interest	In relation to a Member means an interest in the Fund or such other interest as defined in section 995-1(1) of the Tax Act as determined by the Trustees with reference to section 307-200 of the Tax Act and relevant Regulations.
Superannuation Law	<ul style="list-style-type: none"> (a) the SIS Act (b) the Tax Act; (c) the Family Law Legislation; (d) the <i>Corporations Act 2001</i> (Cth); (e) the <i>Bankruptcy Act 1966</i> (Cth); (f) the <i>Anti-Money Laundering and Counter-Terrorist Financing Act 2006</i> (Cth); (g) any replacement or additional Commonwealth or State law; and

- (h) any other present, future or proposed legal requirements with which the Trustees:
 - (1) are legally obliged to comply; or
 - (2) must comply to obtain the maximum Tax concessions available to the Fund.

Tax	Includes all actual or anticipated tax, Surcharge, levy or impost on income, capital gains and superannuation contributions, stamp, financial institutions, registration and other duties, bank accounts debits tax, goods and services tax and other taxes, levies, imposts, deductions and charges together with interest, fines and penalties (if any) and charges, fees or other amounts made or payable in respect of them
Tax Act	Either or both of the <i>Income Tax Assessment Act 1936</i> and the <i>Income Tax Assessment Act 1997</i> (as the case may be including any replacement, modification or supplement to those Acts).
Taxable Component	Has the meaning given by section 995-1(1) of the <i>Tax Act</i> .
Temporary Incapacity	In relation to a Member, who has ceased to be gainfully employed (including a Member who has ceased temporarily to receive any gain or reward under a continuing arrangement for the Member to be gainfully employed) means ill-health (whether physical or mental) that caused the Member to cease to be gainfully employed but does not constitute Permanent Incapacity)
Termination Date	The date on which the Fund terminates.
Trustee	A person or company that has been appointed a trustee of the Fund. Where there is more than one trustee it refers to each trustee for the time being of the Fund. The expression also includes replacement or additional trustees.

2. PURPOSE OF THE FUND

- 2.1** The Trustees must ensure that the Fund is maintained for one or more of the Core Purposes or for one or more of the Core Purposes and for one or more of the Ancillary Purposes permitted under the SIS Act and for no other purpose.
- 2.2** If the Trustee is not a company the sole or primary purpose of the Fund is the provision of old age pensions.
- 2.3** The Trustees must cause the Fund at all times to be a Regulated Superannuation Fund.

3. TRUSTEES

Who may be a Trustee

- 3.1** A Trustee may be a natural person or a company.
- 3.2** An individual may only be a Trustee if the individual is a Member.
- 3.3** A company may only be a Trustee if all the directors of the company are Members.

- 3.4** Notwithstanding the above rules if there is only one person who is a Member then:
- (a) that Member or a LPR of that Member and one other natural person who is a Relative of the Member or is a person who is not an Employer of the Member may be the Trustee; and
 - (b) a company may be the Trustee the sole director of which is the Member or a LPR of the Member or the company may have two directors one of which is the Member or the LPR of the Member and another person who is a Relative of the Member or is a person who is not an Employer of the Member.
- 3.5** A member cannot be appointed as Trustee if they have a legal disability but a LPR of that Member can be appointed as a Trustee on their behalf.
- 3.6** A Regulator may appoint a person or company as Trustee.
- 3.7** A Trustee will comply with all requirements under the Act in relation to their appointment.

Who may not be a Trustee

- 3.8** A person cannot be a Trustee if that person is a disqualified person under the SIS Act.
- 3.9** A body corporate cannot be a Trustee if that body corporate is a disqualified person under the SIS Act:
- (a) the company knows, or has reasonable grounds to suspect, that a director is a disqualified person under the SIS Act and the disqualification has not been waived or revoked;
 - (b) an administrator or provisional liquidator has been appointed;
 - (c) a receiver, or a receiver and manager has been appointed over the property beneficially owned by the company; and
 - (d) the company has begun to be wound up.

4. COMPLIANCE WITH SUPERANNUATION LAW

4.1 The provisions of this clause 4 override any other provisions of this Deed

The Trustees must comply with the requirements of the Superannuation Law and is fully empowered (without being obliged) to comply with any provision or standard of the Superannuation Law which is not a requirement.

4.2 Power to comply with the Superannuation Law

- (a) The Trustees may:
 - (1) do anything that the Trustees are required to do or that the Trustees consider necessary, expedient or desirable to comply with any requirement of the Superannuation Law (including expending monies of the Fund); and
 - (2) refrain from doing anything (including, without limitation, delaying or refusing any request or transaction in connection with a Beneficiary's interest in the Fund) that would result in a breach of, or the Trustees breaching, a requirement of the Superannuation Law.

- (b) The Trustees may rely on anything (including any statutory presumptions available to it) in the Superannuation Law, to the extent that the Trustees are entitled to do so in their capacity as trustee of the Fund.
- (c) The Trustees are entitled to be indemnified out of the assets of the Fund for any Liabilities that the Trustees properly incur pursuant to this clause.

4.3 Deemed compliance

The Trustees are deemed to comply with the Superannuation Law and this Deed if the Regulator:

- (a) is satisfied that the Trustees have complied with the Superannuation Law;
- (b) determines that the Fund will be treated as if it had complied with the Superannuation Law; or
- (c) has advised the Trustees that it will not take action against the Trustees or the Fund in respect of a failure to comply with the Superannuation Law.

4.4 Conflict with the Superannuation Law

- (a) To the extent that any provision, or part of a provision, of this Deed conflicts with the Superannuation Law or is invalid for any other reason whatsoever:
 - (1) that provision, or part, must be read down, changed, construed or severed to avoid such conflict or invalidity; and
 - (2) to the extent that such conflict or invalidity cannot be avoided, the provision or part of the Superannuation Law shall prevail to the extent of the conflict or invalidity only and the provision, or part, will be of no effect and will not affect the remainder of this Deed.
- (b) If a provision of this Deed would otherwise be void under the Superannuation Law because it:
 - (1) subjects the Trustees to direction by another person; or
 - (2) permits a person to exercise a discretion without the consent of the Trustees,

other than in the circumstances permitted by the Superannuation Law, the Trustee's consent is required for the giving of the direction or the exercise of the discretion.

5. TRUSTEE APPOINTMENT

5.1 Upon establishment of the Fund a person is appointed as Trustee provided that the person:

- (a) has agreed to their appointment as Trustee by execution of the Deed;
 - (1) has consented in writing to become a Member or is a LPR on behalf of a person and has consented in writing to that person becoming a Member; and
 - (2) if the Fund has only one Member, is a Relative of the Member or is a person who is not an Employer of the Member;

- (b) has read and understood the PDS and agrees to be bound by the Deed and the Rules of the Fund; and
- (c) is not a disqualified person under the SIS Act.

5.2 Upon establishment of the Fund a company is appointed as Trustee provided that the:

- (a) the company and its directors have agreed to its appointment as Trustee by execution of the Deed;
- (b) all directors have consented to become Members or they are the LPR of a person and have agreed in writing to that person becoming a Member;
- (c) if the Fund has only one Member and two directors, the director that is not a Member is a Relative of the Member or is a person who is not an Employer of the Member;
- (d) the company and its directors have read and understood the PDS and agree to be bound by the Rules of the Fund; and
- (e) the company or its directors are not a disqualified company or person under the SIS Act.

5.3 Subject to the provisions of these Rules, where the Trustees accept a person as a Member that person or a LPR of that person is appointed as a Trustee unless that person or a LPR of that person becomes a director of a company which is the Trustee.

5.4 On retirement of a Trustee one of the following is appointed Trustee in place of the Trustee who has retired (provided the person or company is not already a Trustee):

- (a) if the retiring Trustee is a person, another person who is a Member or a LPR of that Member or a company of which that Member or LPR of that member is a director; and
- (b) if the retiring Trustee is a company, a company all the directors of which are Members or are the LPR's of Members.

6. TRUSTEE REMOVAL

6.1 A Trustee will hold office until:

- (a) the Trustee retires in accordance with this Rule
- (b) being a Constitutional Corporation, it goes into liquidation or has a receiver appointed or enters into administration;
- (c) the Trustee is removed, or ceases to be eligible to act as Trustee under the Act; or
- (d) being a natural person, the Trustee dies

A Trustee may retire at any time.

6.2 If the Fund has only one Member, a person who is not a Member and who is a Trustee may retire as a Trustee provided that another person who is a Relative of the Member or is a person who is not an employer of the Member is appointed as a Trustee.

- 6.3** A company may retire as a Trustee provided:
- (a) all the directors of that company are appointed as Trustees; or
 - (b) another company is appointed as a Trustee where all directors of the resigning company are also directors of the company being appointed as Trustee.
- 6.4** A Trustee may retire as Trustee of the Fund so long as a new Trustee has first been appointed as a Trustee of the Fund;
- 6.5** A person or company is removed as Trustee:
- (a) if a Member is the Trustee, when that person ceases to be a Member;
 - (b) if a Member is the Trustee, when that person is incapable of acting as Trustee unless a LPR of the Member is appointed as Trustee in place of the Member;
 - (c) if the Trustee is a company, on the date four months from the time one or all directors of the company cease to be Members or the LPRs of the Members;
 - (d) on the date the Trustee is prohibited from being a Trustee under the Rules or the Act; and
 - (e) if the continued appointment of the Trustee will result in the Fund losing its status as a Complying Superannuation Fund.

7. TRUSTEE REMUNERATION AND INDEMNIFICATION

- 7.1** No Trustee of the Fund will receive any salary or remuneration from the Fund for acting as Trustee.
- 7.2** The Trustees and, where the Trustee is a corporation, its directors and officers are entitled, to the maximum extent permitted by the Act, and by law, to be indemnified from the Fund against all liabilities incurred by each of them in connection with execution, attempted execution, or in respect of non-execution of the Trustee's powers and discretions under this Deed.
- 7.3** Subject to the Act, the Trustee and its directors and officers may recover from the Fund amounts necessary:
- (a) to meet the indemnities referred to in Rule 7.2; and
 - (b) to meet all liabilities whatsoever in connection with the Fund and the exercise of their powers and duties under or in connection with this Deed.

To this end, to the maximum extent permitted by the Act, the Trustee and its directors and officers have, and may exercise, a lien over the Fund.

- 7.4** If liabilities are incurred by a Trustee or former Trustee in the management, administration, maintenance, or operation of the Fund, then the Trustee may apply the assets of the Fund in indemnification of itself or a former Trustee provided all actions performed by the Trustee or the former Trustee in respect of which indemnification is sought were honest or the required degree of care and diligence was exercised.

8. TRUSTEE MEETINGS

- 8.1** (a) The Trustees may meet as and when required to make decisions in performance of their obligations as Trustees of the Fund under the provisions of this Deed, the Rules or the Act. Reasonable notice of such meetings is required in the manner set out in clause 8.2.
- (b) The Trustees may adjourn and regulate their meetings as they see fit.
- (c) If there is more than one Trustee, the Trustee must meet if Members, whose account balances combined equal or exceed fifty percent of the Fund's cumulative account balance, serve notice of meeting on the Trustee requiring the Trustee to make a decision regarding an issue relating to the Fund, its administration or management. 14 days notice of such meetings is required in the manner set out in clause 8.2.
- 8.2** Written notice of meetings must be given to each Trustee at their last nominated mail, facsimile or email address stating the:
- (a) place, date and time for the meeting; and
- (b) the general reason for the meeting.
- 8.3** If a Trustee is able to attend the meeting through a communication link established by telephone, audio or audio-visual communication or other approved device, all proceedings will be valid and effective as if that person were physically present.
- 8.4** At any meeting of Trustees a quorum will be formed with the presence of those Trustees who represent Members, the balance of whose Member's Accounts in aggregation exceeds one half of the aggregated amount of all Member's Account balances.
- 8.5** Each Trustee will be entitled to cast the number of votes nearest to the number of whole dollars of that Member's Account the Trustee represents and any amounts in Reserve that an actuary has determined might be transferred to the Member's Account to pay a Pension, but no less than one vote each.
- 8.6** A resolution will be passed by a majority of votes of those who are present at the meeting and who are entitled to vote.
- 8.7** A person may appoint, in writing, another person to act as that person's proxy at any Trustee meeting.
- 8.8** If a written resolution has been signed by all persons entitled to attend a Trustee meeting, the resolution in the terms stated will be deemed as passed at the time and date which the document was last signed by any such person. More than one identical written resolution, each of which has been signed by one or more persons, will constitute one document.

9. TRUSTEE RECORDS AND REGISTERS

The Trustee must create and keep such records and registers of the Fund and decisions made as are required by this Deed and the Act.

10. TRUSTEE POWERS

10.1 In addition to those powers, authorities and discretions conferred on the Trustees by this Deed, the Rules, the Superannuation Law or the Act, the Trustee will have the following additional powers:

Assets: to sell, call in, convert into money, grant options or rights to purchase, mortgage, charge, sub-charge, or otherwise deal with or dispose of or transfer any item or asset comprising the whole or part of the Fund;

Assurance Policies: to effect or acquire policies of life assurance of any kind on the life of any Member or in respect of sickness, disability or accident to any Member, to pay premiums, transfer, surrender, change the place of and deal with the policies in any way whatsoever, to purchase or enter into insurance or investment bonds whether or not the bonds are linked to a policy over the life of any person;

Bank accounts: to establish and close a bank account with any bank or financial institution in the name of the Trustees as Trustee for the Fund;

Borrow: to borrow as permitted by the Act to any percentage of the valuation of the security provided, as approved by the Trustee so long as it is in accordance with the investment strategy;

Choses in action: to acquire choses in action including debts and obligations of all kinds for value or by way of gift or at a discount or at a premium and to assign, release, vary relinquish or otherwise deal with the choses in action in any way on terms and conditions as the Trustees see fit;

Corporate Securities: in reference to any entity in which the Trustees hold shares, stocks, debentures, options, convertible notes or is otherwise interested or concerned ("securities"), may exercise the following powers in addition to those conferred by law:

- (a) pay calls on securities or to permit securities to be forfeited and sold;
- (b) purchase securities and to take up securities of a new issue;
- (c) attend meetings personally or by proxy, attorney or representative and vote at the discretion of the Trustees;
- (d) sell securities at such price and upon such terms with or without security as the Trustee decides;
- (e) agree to any arrangement relating to the sale, transfer or exchange of any securities, or modifying any rights, privileges or interests in relation to the securities, to agree to any scheme or arrangement for the increase or reduction of the value or amounts of any shares or stock or of the capital of any company in which any securities form the whole or any part of the Fund, or by which any such securities are substituted or given in exchange, either wholly or partly for other securities, whether in the same company or not, for any such purpose to deposit, surrender or exchange any scrip or documents of title relating to the securities and generally to manage and deal with any securities as if the Trustee owned them beneficially; and
- (f) agree in respect of a winding up with the liquidator of a company or any member of such company or any other person, in all things as the Trustee will decide, for the division or partition in kind or specie of the assets or property of whatsoever nature of the company and to accept any of the assets and property in payment or satisfaction of any interest of the Trustee in the company with power to pay any moneys by way of equality of division or partition;

Custodian: the appointment of a custodian to hold the legal title of any asset which has been acquired or is to be acquired by the Trustees on such terms as the Trustees think fit;

Debt: if the Trustees believe that funds are required to be set aside to cover any liability or debt, to meet that liability or debt from the assets of the Fund, provided the Trustees are permitted by Superannuation Law;

Delegation: the Trustees may delegate to any one or more persons, firms or companies on such terms as the Trustees may think fit any of the authorities, powers and discretions conferred upon the Trustees. Without limiting this general power the Trustees may:

- (a) appoint from time to time any one or more persons, firms or companies as the Trustees may think fit to act as Manager, custodian or investment manager subject to such conditions as the Trustees may from time to time determine;
- (b) delegate to and confer upon the Manager, custodian or investment manager such authorities, power or discretions, including the Trustees' power of delegation, as the Trustees may think fit;
- (c) pay out of the Fund to any Manager, custodian, investment manager or other delegate such remuneration for its services as the Trustees consider proper; and
- (d) remove from time to time any Manager, custodian or investment manager.

Expenses: to pay expenses from the assets, Reserves or income of the Fund, including:

- (a) **Management expenses:** including all costs, charges and expenses relating to management of the Fund, which may include acquiring the services of specialists or administrators;
- (b) **General expenses:** including all costs, charges and expenses in connection with any real or personal property, which may include insurance premiums, rates, taxes, rent, repairs and any other expense the Trustees may consider necessary;

Franchises: to acquire, sell or otherwise deal with franchises, franchise agreements, licences and related dealings;

Futures contracts and options: provided the Trustees maintains a risk management strategy, to engage brokers or commission agents, vary and determine terms of any such engagement directly or through a broker or agent in any market in any part of the world to:

- (a) buy, sell, open, close-out or otherwise deal in futures contracts of all kinds;
- (b) enter into, vary, exercise, abandon or sell any put or call option or rights;
- (c) place bids, make offers, hedge and effect orders including buy, sell, straddle, switch and stop-loss order;
- (d) tender and take delivery of commodities and currencies which are the subject of any futures contract or option; and
- (e) otherwise do and perform all things to operate on, utilise or deal with facilities of any stock or futures exchange.

Gifts: to receive property by gift or by distribution under a will or under the provisions of any other trust or otherwise from any person as an addition to the Fund, whether subject to liabilities or not and to hold these gifts according to the Rules and to administer such additions under these provisions;

Incidental Powers: to do all such other things as may be incidental to the exercise of the powers, rights, discretions otherwise provided by the Deed, the Rules or by law;

Indemnities: to give indemnities to or on behalf of any person that the Trustees think fit.

Intellectual property: to apply for, purchase or otherwise acquire and to sell intellectual property (including patents, patent rights, copyrights, trade marks, designs, formulas, licenses, concessions, know-how and the like), conferring any exclusive or non-exclusive or limited right to use intellectual property rights as well as develop or grant licenses in respect of intellectual property rights or information so acquired;

To Let: to lease, rent and let property owned by the Fund or held by the Trustees pursuant to the provisions of these Rules upon terms and conditions as the Trustees may decide, to accept surrenders from and to make arrangements with a lessee or tenant as the Trustees may consider appropriate;

Lease: to rent premises, to acquire the interest of any lessee in any lease, purchase, hire, take on lease, grant leases, sub-leases, tenancies or rights of any nature to any real estate, motor vehicles, computer hardware and software, fixtures and fittings, furniture, utensils, plant and equipment and other personal property of any description;

Legal proceedings: to institute, join in and defend proceedings at law or by way of mediation or arbitration and to proceed to the final end and determination of, or to compromise the same and to compromise and settle any such dispute or proceedings for such consideration and upon the terms and conditions as the Trustees may decide;

Lend: may lend and advance moneys as permitted by the Act;

Licences: may acquire, sell or transfer any licence or permit which the Trustees sees fit to engage or facilitate any business which the Trustees are permitted to under these Rules or the Act;

Power of attorney: in the exercise of all or any of the powers herein confirmed upon the Trustees to appoint an attorney and to execute any power of attorney or such other instrument that the Trustees consider necessary for the exercise of those powers;

Property: to maintain and preserve in good condition any:

- (a) Real property: and to acquire, dispose of, exchange, strata title, subdivide, mortgage, sub-mortgage, lease, sub-lease, grant, release or vary any right or easement or otherwise deal with any interest in real property;
- (b) Personal property: and to acquire, dispose of, exchange, hire, lease, mortgage or otherwise deal with any interest in personal property;

Release of powers: by irrevocable deed to renounce and release any power conferred on the Trustees under the Rules in respect of the whole or any part of the Fund or the income or any part thereof;

Specialists: to employ or engage and pay from the Fund, agents or professionals including such managers, agents, self managed superannuation fund advisers, solicitors, barristers, auditors, accountants, brokers, surveyors or other persons to transact any business or to do any act required to be done in connection with the administration and management of the Fund, to act upon the opinion or advice of these agents or professionals without being responsible for any loss or damage occasioned by so acting;

Subdivision of Property: to partition or to subdivide any property or interest in property which may be subject to these trusts and to pay moneys by way of equality or partition;

Trustee's power to deal with itself: notwithstanding any rule or law or equity to the contrary, and provided the in-house assets rules are complied with:

- (a) to acquire, as property of the Fund, the legal and beneficial interest in real or personal property which is, at the date of acquisition, the absolute property of the Trustee provided that any property so acquired is acquired for a consideration not greater than the current Market Value of the property and upon such acquisition the beneficial interest in the property will be held by the Trustee according to the Rules;
- (b) to dispose of any beneficial interest in property of the Fund to itself;
- (c) to lease to the Fund any real or personal property the legal and beneficial interest in which is at the date of such acquisition the absolute property of the Trustee; and
- (d) to lease any property of the Fund to itself;

Unit trust interests: to acquire units or sub-units of any fixed or flexible unit trust whether by way of application or purchase or by way of settlement by the Trustee in the establishment of such unit trust and to exercise all rights and perform all obligations and receive all distributions as a holder of any units in such a trust.

- 10.2** These powers will be in addition to any other powers, authorities and discretions vested in the Trustee by another provision of the Deed, the Rules, or by Superannuation Law;
- 10.3** These powers will not be limited by, or be construed so as to be limited by any other powers, authorities and discretions otherwise provided by the Deed, the Rules, or by Superannuation Law;
- 10.4** In exercising these powers the Trustees must ensure at all times that the Fund remains a Complying Superannuation Fund;
- 10.5** A Trustee who is a natural person may be a director of any company in which any moneys forming part of the Fund are from time to time invested and may receive remuneration attached to such office without being liable to account for it unless that appointment would compromise or affect the Fund's status as a Complying Superannuation Fund;
- 10.6** Subject to the terms of these Rules the Trustees may exercise or concur in exercising all powers and discretions given under this Deed or by law, notwithstanding that it or any person who is a director or shareholder of the Trustee has or may have a direct or indirect interest in the result of exercising such powers or discretion or may benefit either directly or indirectly as a result of the exercise of any such power or discretion and notwithstanding that the Trustee at the time is the sole Trustee.

11. THE TRUSTEE MAY BORROW AS PERMITTED BY THE ACT

11.1 In general circumstances and unless permitted by the Act and the Rules, the Trustees must not:

- (a) borrow money;
- (b) maintain an existing borrowing of money;
- (c) recognise, or in anyway encourage or sanction, a charge over, or in relation to a Member's Benefits; and
- (d) give a charge over, or in relation to, an asset of the Fund.

11.2 The Trustees may borrow funds if permitted by the Act provided:

- (a) the asset is held in trust and the Fund will hold a beneficial interest in the asset; or
- (b) the Fund may acquire legal and beneficial ownership of the asset; and
- (c) the rights of the lender against the Fund for default on the borrowing are limited to the rights relating only to the asset acquired with the borrowed funds.

12. ASSETS

12.1 The Trustees must not acquire an asset from a Member or an Associate of a Member unless that asset is an allowable acquisition under the Act and acquired at Market Value.

12.2 Except if required for the purposes of instalment warrant arrangements permitted under these Rules and the SIS Act, the assets of the Fund must be held in the Trustees' names and must be held separately from any assets held by the Trustees personally, a Member, by an employer of a Member or any other person unless otherwise allowed by the SIS Act

13. TRUSTEE MAY RECEIVE GIFTS OR DISTRIBUTIONS

A gift or distribution made to the Fund may be accepted and allocated to Earnings, a Reserve or a Member's Account or applied for any purpose as the Trustees determine including the payment of a Pension to a Member or Pension Dependant in the event of the Member's death, provided the status of the Fund as a Complying Superannuation Fund is not affected or compromised.

14. MEMBERS

14.1 The Trustees have absolute discretion as to who is admitted as a Member provided:

- (a) that person or that person's LPR has provided the Trustees with an Application Form and has read and agreed to be bound by the Deed and Rules of the Fund;
- (b) the admittance of that person as a Member would not affect or compromise the Fund's status as a Complying Superannuation Fund; and
- (c) the person or LPR of the person applying will accept the appointment as Trustee or director of a company that is the Trustee and is not a disqualified person.

- 14.2** The Trustees must admit any person as a Member where that person will be paid a Pension from the Fund.
- 14.3** If the Fund is a sole member Fund, the Member may give written notice to the Trustees stating that no other Member will be admitted to the Fund.
- 14.4** If a Member transfers a property to the Fund, the Member may give written notice to the Trustees stating that the property is to be held specifically for that Member with no other Member to obtain an interest in that property. The Trustees may decline to accept that transfer or may accept that transfer on terms and conditions at the discretion of the Trustees and any expenses of the Fund attributable to that property will be payable from the Member's Account.

15. MEMBERS APPLICATION

- 15.1** The Trustees will not admit any person as a Member of the Fund unless that person has submitted an Application Form. The Trustees are not required to admit a person who the Trustees do not believe has read or understood the Rules or the Deed or who has not agreed to be bound by the Deed and Rules of the Fund.
- 15.2** Upon death of a Member, any person who may be entitled to receive a Pension Benefit and does not wish to become a Member, or if the Trustees decides not to admit that person as a Member, then the Trustees must transfer the amount that would have funded the Pension to another Benefit Arrangement. The transfer of any amount must be in accordance with Rule 29.
- 15.3** Once the Trustees have received all relevant documentation, including the Application Form and any other documentation the Trustees may require, the Trustees may in its absolute discretion admit or refuse to admit that person as a Member of the Fund.
- 15.4** The terms and conditions applicable to a Member's membership of the Fund, including the contributions and benefits payable to or in respect of the Member, may be varied by written agreement between the Trustees and the Member.
- 15.5** As soon as practicable after the admission of a person as a Member of the Fund the Trustees will give to that Member any information required by the Act.

16. TERMINATION OF MEMBERSHIP

- 16.1** The Trustees have absolute discretion to expel any Member of the Fund. That if a Member ceases to be a Member of the Fund, he or she must retire as a Trustee of the Fund or a director of a corporate trustee of the Fund.
- 16.2** The Trustees must give notice to the Member of the member's expulsion from the Fund. Where a Member is expelled from or ceases to be a Member of the Fund the balance of the Member's account must be transferred to a Benefit Arrangement in accordance with Rule 29 or as nominated by the Member within 60 days of the date of the Trustee's Member expulsion notice and if a nomination is not made within that period, to an Eligible Rollover Fund at the discretion of the Trustee.
- 16.3** Unless prohibited by the Act, a Member will be deemed to have ceased to be a Member on the first to occur of the following:
- (a) when the Member is no longer entitled to receive Benefits from the Fund;
 - (b) when the Trustees determine that the Member should no longer be a Member;

- (c) on the death of the Member, or if the Trustees decide otherwise, no later than the time any LPR of the Member ceases to act as Trustee or director the Trustee company;
- (d) no later than the earliest of either:
 - (1) four months from the date a Member became ineligible to be a Trustee or to be a director of a company which is a Trustee unless a LPR of that Member is appointed a Trustee; or
 - (2) the date just before a Member became ineligible to be a Trustee or to be a director of a company which is a Trustee unless a LPR of that Member is appointed as a Trustee.

17. MEMBER'S ACCOUNTS

- 17.1** A record of all Contributions, Earnings, amounts allocated to or from any Fund reserves, Benefits paid and all other amounts credited or debited to a Member's Account must be kept by the Trustees on behalf of the Members.
- 17.2** The Trustees may keep more than one account for a Member, which may include more than one Member's Accumulation Account and more than one Pension account.
- 17.3** A record of the tax free and Taxable Components of a Member's Account must be kept by the Trustees.
- 17.4** The Trustees will, subject to any restrictions imposed by the Act, add to a Member's Account the following received on behalf of the Member or attributable to the Member's Account:
 - (a) Contributions received; and
 - (b) Earnings; and
 - (c) Splittable Contributions; and
 - (d) Payment Split; and
 - (e) Reserves; and
 - (f) the proceeds of any Policy; and
 - (g) any other amount which the Trustees with the consent of the Member determine will be credited to the Member's Account.
- 17.6** The Trustees will subject to any restrictions imposed by the Act deduct from a Member's Account the following:
 - (a) any costs or fees and any other liabilities attributed to it;
 - (b) Losses of the Fund;
 - (c) Benefit payments paid to that Member or persons entitled to receive them or transferred to another Benefit Arrangement;
 - (d) Tax payable;
 - (e) Excess Contributions Tax liability;

- (f) Splittable Contributions;
- (g) Payment Split; and
- (h) Any other amount including an amount to be transferred to a Reserve Account which the Trustees with the consent of the Member, determine will be debited to the Member's Account.

18. CONTRIBUTIONS

18.1 The Trustees may accept any Contributions made on behalf of a Member or a Spouse of a Member by any person, entity or government body so long as the acceptance by the Fund of that contribution:

- (a) will not compromise or affect the Fund's status as a Complying Superannuation Fund; or
- (b) is permitted by The Act.

18.2 The Trustees are required to comply with the provisions of the Act concerning any Excess Contributions Tax imposed on a Member.

18.3 The Trustees, at the request of a Member, will allot, transfer or rollover, within the period required by the Act, of all or part of a Member's Account to another Superannuation Entity or another Member's Account, if

- (a) the Trustees are satisfied that any such action will not compromise or affect the Fund's status as a Complying Superannuation Fund, or
- (b) the Trustees are required by order or agreement under the provisions of the Family Law Act 1975 to perform such an action.

18.4 The Trustees will not transfer or rollover a Member's Account to a Superannuation Entity or another Member's Account if prohibited by the Act, if it will cause a breach of the minimum benefit provisions of Division 5.3 of the SIS Regulations or if it will compromise or affect the Fund's status as a Complying Superannuation Fund.

18.5 The Trustees have absolute discretion as to whether the transfer will be in the form of cash or assets, with or without conditions.

18.6 The Trustees have absolute discretion and may accept transfers or rollovers from another Superannuation Entity, whether conditionally or not, provided it does not breach the Act or compromise or affect the Fund's status as a Complying Superannuation Fund.

19. ESTATE PLANNING

Non-binding Death Benefit Nominations

- 19.1** (a) A Member may provide a written Non-Binding Death Benefit Nomination to the Trustees, by which the Trustees may, in their discretion, provide benefits to the beneficiaries listed in that nomination. Subject to the Act, the Trustees must accept a Non-Binding Death Benefit Nomination, but it is not binding on the Trustees.
- (b) A Member or the LPR of the Member may confirm, amend or revoke the nomination previously given to the Trustees.

- (c) A Member or the LPR of the Member may give direction to the Trustees to act in a particular way upon the Member's death or incapacity, but the Trustees are not obligated to follow such instructions.
- (d) The Trustees must not comply with any nomination or direction that would compromise or affect the Fund's status as a Complying Superannuation Fund.

Binding Death Benefit Nominations

- 19.2**
- (a) Trustees should provide a Member with information that it believes the Member needs for the purposes of submitting a Binding Death Benefit Nomination.
 - (b) A Member may provide a written Binding Death Benefit Nomination, by which the Trustees are bound to provide Benefits to the beneficiaries listed in and in accordance with that nomination, provided the nomination is valid and binding at the date of death of the Member.
 - (c) Subject to the Act, the Trustees must accept a Binding Death Benefit Nomination and will be bound by it.
 - (d) A Member may confirm, amend or revoke the nomination by written notice given to the Trustees.
 - (e) The Trustees must not comply with any nomination or direction that would compromise or affect the Fund's status as a Complying Superannuation Fund.
 - (f) A Binding Death Benefit Nomination and any revocation or amendment to it must:
 - (1) be in writing;
 - (2) require that all Benefits would be payable to one or more of a LPR or a Dependant of the Member; and
 - (3) be signed by the Member in the presence of more than one person:
 - (A) each of whom has turned 18 years of age; and
 - (B) neither of whom is a person mentioned in the Binding Death Benefit Nomination.
 - (g) If proceedings, for dissolution of a Member's marriage to a spouse, under the Family Law Act 1975 or some similar foreign legislation have commenced, then any nomination which states that the Benefit is to be paid to that spouse of the Member will be deemed to be revoked.
 - (h) A Binding Death Benefit Nomination will have an indefinite term unless the Member has stipulated otherwise or the nomination is revoked by written notice to the Trustees.

20. BENEFITS

- 20.1** A Member or any other person permitted to receive a Member's Benefit by the Act, may be entitled to receive one or more of:
- (a) a lump sum Benefit,
 - (b) a Pension Benefit,

- (c) a Temporary Incapacity Benefit,
- (d) a Permanent Incapacity Benefit, and
- (e) such other Benefit including the proceeds of any Policy that may be permitted to be paid to a Member under the Act, including in situations of Severe Financial Hardship or on Compassionate Grounds, as the Trustees might determine,

provided that the payment of any such Benefit would not breach the minimum Benefit provisions of Division 5.3 of the SIS Regulations or compromise or affect the Fund's status as a Complying Superannuation Fund or be in breach of the Act.

- 20.2** A Benefit will be payable to a Member, Dependant of a Member, LPR of a Member or to some other person provided it is required to be paid by the Rules or the Act.
- 20.3** A Member or the LPR of a Member may request that a lump sum Benefit be paid, and the Trustees at their discretion may pay the Benefit provided it is permitted by the Act and will not compromise or affect the Fund's status as a Complying Superannuation Fund.
- 20.4** A Trustee may pay a lump sum Benefit to a Member that will not exceed the balance of that Member's Accumulation Account although, in addition, the Trustee at its discretion may pay the whole or part of any Reserves to the Member.

Pension Benefit

- 20.5** Where a Member or a Member's LPR requests that the Trustees pay a Pension to a Member or after the Member's death, to their Pension Dependant, the Trustees may do so provided it is permitted by the Act, and provided the payment will not compromise or affect the Fund's status as a Complying Superannuation Fund.
- 20.6** Any Pension must be paid in accordance with these Rules and comply with the standards for the provision of Pensions of the SIS Regulations (which are deemed incorporated in these Rules).
- 20.7** A Trustee must notify a Member in writing of any Pension it will pay to the Member and the notification will outline the terms or conditions of the Pension which will be deemed to be a Rule unless payment of the Pension would affect or compromise the Fund's status as a Complying Superannuation Fund.
- 20.8** Subject to the Rules and the Act, the Trustees in their sole discretion may utilise any amount standing in the Member's Account, a Member's Pension Account or a reserve to provide a Pension to a Member, or if permitted by the Act, their Dependents, a LPR of a Member, or any other person.

Incapacity

- 20.9** The Member is to advise the Trustees of incapacity;
 - (a) if a Member becomes incapacitated that Member or their LPR will advise the Trustees as soon as practicable. The Trustees may request the Member submit to any reasonable medical examinations, as it sees fit.
 - (b) upon receipt of any documentation required by the Trustees regarding a Member's incapacity, the Trustees at their sole discretion will determine whether or not the Member suffers Temporarily Incapacity or Permanent Incapacity.

Temporary Incapacity

- 20.10** If the Trustees are reasonably satisfied that a Member suffers Temporary Incapacity, it may choose to pay a Benefit in the manner and for no more than the amount permitted by the Act to the Member from the time of that Temporary Incapacity to the earlier of:
- (a) the date the Member is re-instated in similar employment the Member was previously engaged in prior to suffering the Temporary Incapacity.
 - (b) the date on which the Trustees believe the Member commenced to suffer Permanent Incapacity,
 - (c) the date of death of the Member; or
 - (d) such other time permitted under the Act.
- 20.11** The Trustees, in their sole discretion, may deduct an amount from a Reserve Account or any of the Member's accounts to pay the Temporary Incapacity Benefit.

Permanent Incapacity

- 20.12** If the Trustees are reasonably satisfied that a Member suffers Permanent Incapacity the Trustee may pay all or part of any of a Member's Accounts to the Member, or if permitted by the Act, to a Dependant or Pension Dependant or LPR of the Member whether as a lump sum or a Pension or a combination of both, in its absolute discretion.
- 20.13** The Trustees in their sole discretion may allocate any amount from any Reserve Account held in the Fund to pay the Benefit on the Member's Permanent Incapacity.

• Death of a Member

- 20.14** On the death of a Member:
- (a) If the member was a Trustee or a director of the corporate Trustee, the Member's LPR will be appointed as a replacement Trustee or a director of the corporate Trustee until the date Benefits payable on the death of the Member commence to be payable provided that the LPR is eligible to act as Trustee and has consented to act as Trustee; and
 - (b) The Trustees may transfer or continue to pay any Pension previously payable to a Member to such Pension Dependents of the Member as are permitted by the Act to receive the Pension.

Payment of a Death Benefit

- 20.15** In the event of a Member's death, the Trustees at their sole discretion, but subject to Rule 20.17, will pay a Death Benefit any one or more of the Member's Dependents or the Member's LPR or another person as permitted by the Act.
- 20.16** If the Trustees hold a Non-Binding Death Benefit Nomination by the deceased Member, the Trustees in their sole discretion may choose but is not obliged to pay such Benefits to persons nominated in that Non-Binding Death Benefit Nomination, provided the payment is permitted by the Act.
- 20.17** If the Trustees hold a Binding Death Benefit Nomination by the deceased Member the Trustees must pay such Benefits in the manner and form as requested in that Binding Death Benefit Nomination provided the payment is permitted by the Act.

- 20.18** Provided it is permitted by the Act, the Trustees may pay additional amounts to the deceased Member's Dependants or LPR including from a Reserve Account but these amounts would not form part of the deceased Member's Benefit.

Conversion of a Lump Sum Benefit into a Pension

- 20.19** Should a Member, or a deceased Member's LPR or a deceased Member's Dependants so request, the Trustees in their sole discretion may convert any lump sum Benefit payable to or in respect of a Member either in whole or in part to a Pension payable to the Member, or the deceased Member's Pension Dependants as permitted by the Act.
- 20.20** A Member or a deceased Member's LPR or a deceased Member's Dependants must notify the Trustees of the Pension required and the Trustees are to use the Member's lump sum Benefit to fund any Pension.

Commutation of a Pension

- 20.21** By written request of a Member or in the event of a Member's death, the Member's Pension Dependants and provided it is permitted by the Act, the Trustees, in their absolute discretion, may commute the whole or any part of any Pension payable to the Member in accordance with the Rules below.
- 20.22** Any amount resulting from the commutation may be applied by the Trustees:
- (a) to pay a lump sum Benefit to a Member, or in the event of the death of the Member, to any one or more of the Member's Pension Dependants; and
 - (b) to be allocated into the Member's Accumulation Account.
- 20.23** The Trustees will determine any possible Tax consequences or commutation limits prior to commuting a Pension. The Trustees must also notify the Member, Dependants or LPR of the Member of this information.

21. INVESTMENTS

Investment strategy

- 21.1** The Trustees must formulate and implement an investment strategy that reflects the purpose and circumstances of the Fund and considers:
- (a) the risk and liquidity involved in making, holding and realising and likely return from investments having regard to the Funds objectives and expected cash flow requirements;
 - (b) the composition of the Fund's investments as a whole and the Benefits and risks associated with diversification;
 - (c) the liquidity of the Fund's investments in view of its expected cash flow;
 - (d) the ability of the Fund to discharge its existing and prospective liabilities; and
 - (e) the needs of Members considering their age, income level and retirement needs.
- 21.2** The investment strategy could consist of one or more strategy for the whole of the Fund or separate strategies for various parts of the Fund.

- 21.3** The investment strategy should identify the investment objectives and provide detail of the investment methods the Fund may adopt to implement the strategy.
- 21.4** The Trustee will review this strategy annually and can amend the strategy at any time deemed appropriate. The Trustee must advise all Members affected by written notice of all details outlined in any amendment.
- 21.5** Should a Member request to view the Fund's investment strategy the Trustee will comply with this request by the Member.
- 21.6** The Trustees must also set an investment strategy for one or more reserves of the Fund. Any such investment strategy must be based upon the prudential management of assets of the reserve or such other requirements as laid down in the Act.
- 21.7** The Trustees in their sole discretion may act on the advice of an adviser or a specialist in documenting the Fund's investment strategy so long as the Trustee believes the adviser has adequate credentials to provide such advice.

The Trustee must invest the assets of the Fund

- 21.8** The Trustees must invest the assets of the Fund in accordance with the Fund's investment strategy.

A Member can request the Trustee to invest their account separately or jointly

- 21.9** A Member or the LPR of the Member may request the Trustees to invest all or part of the amount standing to the credit in the Member's Account separately from other investments held in the Fund however it is in the Trustees sole discretion to accept, subject to conditions, or reject the request from the Member.

Authorised investments

- 21.10** The Trustee may invest the assets of the Fund as if it were the absolute and beneficial owner of those assets and will exercise such diligence and prudence that an ordinary person would exercise in conducting their own affairs.
- 21.11** The Trustees may invest in investments both within and outside Australia. The Trustees have the power to apply or invest any moneys required to be invested either alone or in partnership or co-ownership with any other person or persons.
- 21.12** The Trustees may invest in:
- (a) **Authorised investments:** in any one or more investments as sanctioned by law in any State or Territory of Australia relating to the investment of trust moneys;
 - (b) **Real and Personal property:** in the acquisition of real or personal property or any interest in it including intellectual property rights or privileges in Australia or any other country;
 - (c) **Shares:** in the acquisition of fully or partly paid shares including redeemable, preference or redeemable preference shares, stock debentures, debenture stock bonds, units, securities or obligations or any interest, with or without deferred, restricted, qualified or special rights relating thereto and whether or not there is or is not a liability in respect of any such shares, units, securities or interests, of or in any public proprietary or no liability company, association, firm, mutual fund or unit trust wherever incorporated or formed, whether carrying on business in Australia or in any other country, or in giving any guarantee or otherwise becoming a proprietor of a company limited by guarantee;

- (d) **Option and rights:** in the acquisition of options, entitlements or rights to any of the securities mentioned in paragraph (c) of this sub-clause;
- (e) **Deposit:** on fixed deposit or at-call with any bank, savings bank, building society, company, corporation or firm wherever incorporated or situated and wherever carrying on business;
- (f) **Insurance:** in the acquisition of any policy of assurance or insurance of any kind whatsoever and wherever made;
- (g) **Loans:** in making loans to any person or company, except to Members or a relative of a Member;
- (h) **Precious objects:** in the purchase of gold, silver, works of art, coins, stamps, furniture, ornaments, precious objects, jewellery and antiques, or any other similar objects;
- (i) **Commodity contracts:** in the acquisition of foreign currencies, hedging contracts, commodity contracts and also options or futures contracts of any other kind quoted on a recognised stock exchange;
- (j) **Permanent building society:** in the lodgement of moneys with a permanent building society wherever situated, by taking up shares in or depositing funds with;
- (k) **Deferred property:** in the acquisition of any reversionary or deferred property or rights of any description;

Investment manager

21.13 The Trustees may in writing appoint a person (not disqualified from acting as such) as investment manager of the Fund assets for such periods and subject to such conditions as the Trustees may from time to time determine, except the investment manager may not be exempted from or have limited liability for negligence.

21.14 The Trustees:

- (a) may delegate to and confer upon that investment manager such powers, discretions and authorities relating to the investments, sale, getting in and disposal of the Fund assets as the Trustee may think fit;
- (b) will have power, as an expense of the Fund, to pay out of the Fund assets to that investment manager such remuneration for its services as the Trustees considers proper; and
- (c) will have power to remove that investment manager.

21.15 No investment manager appointed by the Trustees will be entitled to take any part in the proceedings or deliberations of the Trustees.

21.16 No delegation of powers and discretions and authorities under this clause, however, will be made in the breach of any of the provisions of the Act and in particular must be in accordance with s102 of the SIS Act.

Trustee not bound to act personally

- 21.17** The Trustees are not bound in any case to act personally but is at liberty to employ any person to act as manager, lawyer, accountant, clerk, contractor, workman, or employee or any agent to transact any business. The Trustees may determine the remuneration to be paid and allowed for those services.

Trustee to appoint Auditor

- 21.18** On establishment of the Fund and in every year of income of the Fund, the Trustees must appoint an Auditor to audit the Fund who must give the Trustees a report in the form required by the Act.

22. OPERATION AND ADMINISTRATION

Fund Compliance

- 22.1** If a Trustees are aware or notified by the Auditor, an adviser to the Fund or the Regulator of the Fund that it may lose its status as a Complying Superannuation Fund the Trustees must:

- (a) liaise with the Auditor, adviser or Regulator to implement a compliance plan to ensure the Fund's status as a Complying Superannuation Fund will be maintained;
- (b) notify all Members of any action required under the compliance plan; and
- (c) take any such action as required under the compliance plan within a reasonable time frame and before the lodgement of the Fund's next regulatory return.

Fund Insolvency

- 22.2** If the Trustees are notified by the Auditor or the Fund's actuary or becomes aware the Fund is or may become insolvent, the Trustees must:

- (a) liaise with the actuary or Auditor to determine a solvency plan to ensure the Fund's solvency, including but not limited to reducing any Members' Accounts or Members' Benefits;
- (b) notify Members of any action required under the solvency plan; and
- (c) take such action as is required under the solvency plan prior to the lodgement of the Fund's next regulatory return.

Earnings

- 22.3** The Trustees will determine the amount of the Fund's Earnings for all or part of a Financial Year.

- 22.4** The Trustees have sole discretion as to where to allocate Earnings including allocating Earnings to a Member's Accumulation Account, a Member's Pension Account, or a reserve and using Earnings to pay a Benefit or expense of the Fund or any tax imposed upon the Fund.

Taxation

- 22.5** The Trustees must pay all Tax properly assessed to the Trustees.

- 22.6** The Trustees may in their sole discretion deduct from a Member's Account Tax paid or payable by the Trustees:
- (a) as a consequence of the receipt by the Trustee of a Contribution for the Benefit of a Member,
 - (b) payable on any income which may be added to a Member's Account, and
 - (c) any Tax which the Trustee believes may be payable as a consequence of a payment given to a Member.
- 22.7** The Trustee may in their discretion deduct from any account, including a Reserve Account, Tax paid or payable by the Trustee provided that any such deduction will not affect or compromise the Fund's status as a Complying Superannuation Fund.
- 22.8** If the Trustees receive a refund of Tax the Trustee may allocate the refund to any Member's Account or a Reserve Account as it sees fit provided that this would not affect or compromise the Fund's status as a Complying Superannuation Fund.

Annual Accounts

- 22.9** The Trustees must keep annual accounting records as required by the Act.
- 22.10** Accounting records are to be kept in such form and supported by any documentation as to enable them to be properly audited.
- 22.11** The Trustees must in a reasonable time frame after the end of each Financial Year:
- (a) organize a statement of the Fund's financial position recording all assets and liabilities at the end of that preceding Financial Year;
 - (b) organize an operating statement recording any profit derived or loss incurred by the Fund for that preceding Financial Year (or part year if the Fund was not in existence for a full year);
 - (c) coordinate for these statements and all accounting records of the Fund to be audited by an approved Auditor;
 - (d) arrange for all tax returns and other statements required to be lodged pursuant to the Act by the Fund to be lodged as required; and
 - (e) prepare any Member and other statements and reports as required by the Act.
- 22.12** The Trustees must keep accounts and statements for a minimum period of 5 years after the end of the Financial Year to which they relate.

23. RESERVES

- 23.1** The Trustees may maintain reserves for specific purposes and applications and may add, deduct and allocate amounts to those Reserve Accounts as it considers appropriate.
- 23.2** The Trustees must formulate and implement a separate investment strategy for any reserve that is consistent with the Fund's investment strategy. Investments must be in accordance with the Fund's investment strategy and with the Trustee's ability to discharge liabilities, either actual or contingent, as and when they fall due.
- 23.3** No Member or any other person will have any entitlement to any amount in a Reserve Accounts.

24. INSURANCE

The Trustee may establish an insurance plan

24.1 The Trustees may establish and implement an insurance plan for the Benefit of the Fund to enable the Fund to make payments (including the payment of Benefits on a Member's death or disability) to a Member, a Member's Dependant or the LPR of a Member in the event of a Member's death, disablement, illness or otherwise as permitted by the Act.

Self Insurance

24.2 The Trustees can elect to self insure and may establish a Reserve:

- (a) to which such amounts as the Trustees might require will be added for the purpose of self insurance;
- (b) from which the Trustees may pay amounts required to be paid as a consequence of the Trustees self insuring against an event; and
- (c) from which amounts no longer required for the purpose of self insurance may be transferred to such other Reserve or to such Member's Account as the Trustees may determine.

The Trustee has discretion as to the application of any insurance proceeds

24.3 The Trustees have absolute discretion as to the application of any insurance proceeds received by the Fund and may allocate the insurance proceeds to any Member's Account or to Reserves held in the Fund.

24.4 No Member nor their LPR nor any other person has any interest in any insurance proceeds that might be received by the Fund.

24.5 If a Benefit would ordinarily include an insured component under a Policy (for example a benefit payable on the Member's death or disablement) but:

- (a) no amount is paid under that Policy; or
- (b) the amount paid under the Policy is less than the amount that would ordinarily be payable,

the amount payable to the Member may be adjusted accordingly.

24.6 This clause is:

- (c) for the protection of the Trustees and the Fund; and
- (d) not to be taken as conferring any rights on Beneficiaries in respect of benefits additional to those conferred under other provisions of this Deed.

25. CHANGES

Amendment of the Deed or the Rules

25.1 The Trustees may in their absolute discretion amend vary or alter any provision of this Deed or the Rules (in whole or in part) by way of written resolution provided:

- (a) any change to the Deed will not affect or compromise the Fund's status as a Complying Superannuation Fund and is not in breach of the Act;

- (b) the amendment does not reduce the amount of any Benefit accrued or accruing to a Member as at the date of amendment unless the Member or the LPR of the Member has in writing consented to any such amendment;
- (c) the amendment does not amend the term of a Pension unless the Member or the LPR of the Member who accepted the term of the Pension has in writing consented to any such amendment;
- (d) the amendment does not allow a person other than a Constitutional Corporation to be eligible for appointment as a Trustee unless the Rules provide and will continue to provide after the amendment is made that the Fund has as its sole or primary purpose the provision of old age pensions, and
- (e) the amendment does not allow the sole or primary purpose of the Fund to be a purpose other than the provision of old age pensions unless the Rules provide and will continue to provide after the amendment is made that the Trustee must be a Constitutional Corporation.

26. GOVERNING LAW

The law applicable to the Fund is the law of the State or Territory of the Commonwealth of Australia where the Trustee resides.

27. STATUS OF THE ACT

In every respect, these Rules are subject to the provisions of the Act. Any Rule, to the extent that it affects or compromises the Fund's status as a Complying Superannuation Fund, will not apply and will have no force or effect. If there is any inconsistency between the provisions of the Act and these Rules, the provisions of the Act will prevail. Provided there is no inconsistency between the provisions of these Rules and the Act, any authority or discretion given to the Trustee by the Act will be incorporated into these Rules as if it were a Rule.

28. TERMINATION OF THE FUND

28.1 The Fund will be terminated on the first to occur of the following:

- (a) the Trustees resolve that the Fund should be wound up and terminated;
- (b) the Fund must be wound up for any purposes under the Act;
- (c) the Fund ceases to have Members;
- (d) the Regulator requires that the Fund be wound up; or
- (e) the Trustee's office becomes vacant and no new Trustee is appointed within ninety (90) days.

28.2 The Trustees will on the Termination Date deal with the Fund in the following order:

- (a) dispose of any assets in the Fund in order to have sufficient cash with which to meet any debts and liabilities the Fund may have incurred. The Trustees have discretion to determine which of the Fund's assets are to be disposed;
- (b) pay out any outstanding debts and liabilities of the Fund;
- (c) pay out any Benefits due by the Fund to the Members. The Trustees retain sole discretion as to how these amounts will be paid;

- (d) transfer or rollover amounts standing to the credit of remaining Member's Accounts as if the Members had been expelled under rule 16.2; and
- (e) determine to whom any Benefits are to be paid including former Members, trusts that former Members were beneficiaries of, the LPR of former Members or any other person. The Trustees will retain sole discretion as to where and how those Benefits are to be paid and must ensure that the payment complies with the Act.

28.3 Once the Trustees have made all such payments or has resolved to pay any such payments the Trustee may then distribute the remainder of the assets held in the fund to charity or public institutions as it may determine provided that any such payment will not affect or compromise the Fund's status as a Complying Superannuation Fund and does not breach the sole purpose test.

29. TRANSFERS TO AND FROM OTHER FUNDS

29.1 Transfers from other Funds

Subject to the Act, the Trustees may accept into the Fund an amount or asset in respect of a Member or prospective Member that is transferred from another Benefit Arrangement.

29.2 Transfers to Other Funds

- (a) The Trustees may transfer the whole or part of any amount held in the Fund in respect of a Member to another Benefit Arrangement.
- (b) The Trustees may make such a transfer without the Member's consent where the Act permits (including to a Successor Fund or an Eligible Rollover Fund).
- (c) The Trustees may make such enquiries as it considers appropriate to satisfy itself that the Benefit Arrangement complies with the requirements of the Act (or in the case of a retirement savings account, the Retirement Savings Account Act 1997 (Cth)) and that any Preserved Benefits must continue to be preserved in accordance with the requirements of the Act.

A transfer of an amount under this clause 29 is a complete discharge to the Trustees in relation to any liability to the Member or any person claiming through the Member in relation to the amount transferred

30. INTERPRETATION

In the Deed and the Rules unless the contrary intention appears or can be reasonably implied from the context:

- 30.1** The singular includes the plural and vice versa.
- 30.2** A reference to one gender includes a reference to all other genders.
- 30.3** Headings of clauses are included for the sake of convenience only and will not affect the interpretation of the clauses to which they relate.
- 30.4** References to any statute or statutory provision include that statute or statutory provision as amended, extended, consolidated or replaced by subsequent legislation and any orders, regulations, instruments or other subordinate legislation made under the relevant statute.

- 30.5** The words “including”, “includes”, “such as” and “for example” should be read as if followed by the words “without limitation”.
- 30.6** The word person means and includes a natural person, a company, a firm or any other legal entity whether acting as a trustee or not.
- 30.7** A reference to 'interest', 'earnings' or 'investment returns' or such other similar term can refer to either positive or negative 'interest', 'earnings' or 'investment returns'
- 30.8** If an expression is defined in the Act, but is not defined in this Deed, then that expression will have the meaning given to it in the Act.
- 30.9** The Deed will bind each party’s legal personal representatives, successors and assigns.
- 30.10** When a party comprises two or more person the rights and obligations of such persons pursuant to this Deed will enure for the benefit of and bind all of them jointly and each of them severally.

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