

Fund: PAAM Family Super Fund

Prepared by: TW

Reviewed by:

Year: 30 June 2018

Date: 11.10.18

Date: \_\_\_\_\_

**INDEX TO WORKPAPERS**

<b>LEADSHEET</b>	<b>Reference</b>	<b>Completed</b>
<b>GENERAL DETAILS</b>		
Client Information / Current Compliance	A1	<input checked="" type="checkbox"/>
Controls & Fraud Questionnaire	A2	<input checked="" type="checkbox"/>
Planning Memo	A3	<input checked="" type="checkbox"/>
Financial Statements (Audited)	A4	<input checked="" type="checkbox"/>
Trial Balance	A5	<input checked="" type="checkbox"/>
Tax Return / Tax Reconciliation	A6	<input checked="" type="checkbox"/>
Tax Checklist	A7	<input checked="" type="checkbox"/>
Financial Audit Program / Compliance Audit Program	A8	<input checked="" type="checkbox"/>
Trustee Rep Letter	A9	<input checked="" type="checkbox"/>
Management Letter	A10	N/A
Client Queries	A11	N/A
Client Journals	A12	<input checked="" type="checkbox"/>
Investment Strategy	A13	<input checked="" type="checkbox"/>
Trust Deed	A14	<input checked="" type="checkbox"/>
Super Fund Compliance Status	A15	<input checked="" type="checkbox"/>
Minutes	A16	<input checked="" type="checkbox"/>
Auditor Engagement Letter	A17	<input checked="" type="checkbox"/>
MCA Engagement Letter	A18	<input checked="" type="checkbox"/>
Review Notes	A19	N/A
Actuarial Certificate	A20	N/A
<b>ASSETS</b>		
Bank & Cash Balances	B	<input checked="" type="checkbox"/>
Receivables	C	N/A
Investments	D	<input checked="" type="checkbox"/>
Property & Other Assets	E	N/A
<b>LIABILITIES</b>		
Accounts Payable	F	N/A
Borrowings	G	N/A
Tax Provision	H	N/A
Other Current Liabilities	I	N/A
<b>MEMBERS FUNDS</b>		
Member Records	J	<input checked="" type="checkbox"/>
Contributions / ETP's In	K	<input checked="" type="checkbox"/>
Benefits Paid / ETP's Out	L	N/A
<b>INCOME &amp; EXPENSES</b>		
Income	M	<input checked="" type="checkbox"/>
Expenses	N	<input checked="" type="checkbox"/>
<b>OTHER MATTERS</b>		
	O	<input checked="" type="checkbox"/>

The financial statements, income tax returns, income tax reconciliations and all associated working papers are in accordance with QMS requirements.

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Tick

<b>A1</b> <input type="checkbox"/>	Copy of Contravention Report (if any)
<b>A4</b> <input checked="" type="checkbox"/>	Signed Financial Statements for Period (i.e Operating Statement, Statement of Financial Position and Notes to the Accounts), (Signed Prior Year Statements and Audit Report required when audit is conducted by Auditor for 1st time)
<b>A6</b> <input checked="" type="checkbox"/>	Copy of Taxation Returns for Period (or Details of Tax Calculations used in Financial Statements)
<b>A9</b> <input checked="" type="checkbox"/>	Copy of Trustee Representation Letter
<b>A13</b> <input checked="" type="checkbox"/>	Copy of Fund's Current Investment Strategy
<b>A14</b> <input checked="" type="checkbox"/>	Copy of Trust Deed (required when audit conducted by Auditor for 1st time) or Trust Deed Amendment Documents for Period - Copy of Cover of Trust Deed otherwise
<b>A15</b> <input checked="" type="checkbox"/>	Copy of Compliance Printout from ABR
<b>A16</b> <input checked="" type="checkbox"/>	Copy of Minutes of Fund Trustee Meetings Held During the Period
<b>A17</b> <input checked="" type="checkbox"/>	Copy of Audit Engagement Letter – Signed by Trustee(s)
<b>A20</b> <input type="checkbox"/>	Copy of Actuarial Certificate (if required) and exempt pension calculation work papers
<b>B</b> <input checked="" type="checkbox"/>	All Bank Statements for Period (A bank confirmation should normally be obtained)
<b>D/E</b> <input checked="" type="checkbox"/>	Documents to support existence and value of Assets at end of period (including Market Value calculation work paper) (e.g. Share Registry Listings, Managed Fund Reports, Wrap Account Reports Non Listed Unit Trust Accounts, Property and Asset Valuations). For Wrap Accounts a copy of Controls Audit Report to meet requirements of GS007 Audit Implications of the Use of Service Organisations for Investment Management Services is also required.  Documents to support Asset Purchases and Sales for Period (e.g. Broker Reports, Contract Notes, Invoices, Purchase/Sale Contracts)
<b>J</b> <input checked="" type="checkbox"/>	Copy of Member Statements for Period  Current list of Trustees or list of Directors for Trustee Companies  Copy of New Trustee Declaration for new trustees from 1 July 2008  Copy of Fund Member Application Forms (required when audit conducted by Auditor for 1st time or if New Members join during the Period)  Copy of Consent to Act as Trustees Documents (required when audit conducted by Auditor for 1st time or if New Trustees are appointed during the Period)
<b>K</b> <input checked="" type="checkbox"/>	Documents to support Contributions (Employer and / or Member) Received for Period (e.g Employer Remittance Advices, Fund Trustee Minutes, Sect 290-170 Notice)  Documents to support Rollovers for Transfers In for Period (e.g. ETP or ROPNs)
<b>L</b> <input type="checkbox"/>	Documents to support Benefit Payments or Exit Statements for Period (e.g. ETP or ROPNs)  Documents to support Pension Payments for Period (e.g. Payment Requests, ATO Payment Summaries, Actuarial Certificates as applicable)
<b>M/N</b> <input checked="" type="checkbox"/>	Documents to support Income and Expenditure for Period (e.g. Dividend / Distribution Statements, Rental / Lease Agreements, Invoices)
<b>O</b> <input checked="" type="checkbox"/>	Copy of Accounting Work Papers and Transaction Reports for the Period (e.g. General Ledger, Create Entries Report, Company Extract, Journals, Cashbook, Bank Reconciliation, Debtor and Creditor Reports)

# **2018** Workpapers

## Section A

### General Details

Fund: PAAM Family Super Fund

Prepared by: TW

Reviewed by:

Year: 30 June 2018

Date: 11.10.18

Date: \_\_\_\_\_

**CLIENT INFORMATION**

Name of Superannuation Fund

PAAM Family Super Fund

WIP Code

MCEN0008

Trustee(s)/ Directors

Company: \_\_\_\_\_

1. Paul McEnery.....

2. Alicia McEnery.....

3. ....

4. ....

Contact Name

Alicia

Phone No / Fax No

0468 330 818

Fund Address

PO Box 2842, Ascot Qld 4007

Type of Fund

Accumulation

(Acc. Cont. / Defined Benefit / Pension)

Employer Sponsor

McEnery Family Trust

Number of Members

2

Investment Types

Equities

Fund Source

Employer/personal contributions

**Is the fund an SMSF**

Does the fund meet the definition of an SMSF?

Yes

**Knowledge and Skill**

Does the fund have any assets which may indicate complex issues exist?

No

Provide a brief description:

**Risk Assessment**

Has the fund changed auditor? Are there any concerns about the willingness of the trustee to comply with SIS?

No

Provide a brief description:

Is the firm willing to accept or continue the engagement? If this is a new client, have you obtained ethical clearance from the previous accountant?

Yes

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**CONTROLS & FRAUD QUESTIONNAIRE**

Item	Done	Ref
1. Which of the following controls does the trustee have in place? Y / N		
<ul style="list-style-type: none"> <li>• Bank reconciliation Frequency Annually Y</li> <li>• Two signatories for all transactions N</li> <li>• Internet transaction protections i.e. security tokens N</li> <li>• Use of one share trading account Y</li> </ul>	<input checked="" type="checkbox"/>	<b>B</b>
2. Do you use online share trading e.g. via Comsec or similar provider? Y	<input checked="" type="checkbox"/>	
If yes, document how do all trustees confirm or validate transactions? E.g. minutes		
3. Where there is more than one trustee how do you ensure transactions are occurring for the benefit of all members? Document how all trustees are involved in investment decision making? E.g. discussions and minutes	<input checked="" type="checkbox"/>	<b>A16 Minutes</b>
4. Does any person other than a trustee of the fund have permission to enter into transactions on behalf of the fund i.e. sign cheques, move investments? N If yes, what method of confirming or validating transactions is used?	<input checked="" type="checkbox"/>	
5. Does the fund use a portfolio service to manage investment reporting? N If yes, is an audit report on the provider's internal controls available?  If no, the auditor will require additional information to confirm the fund's assets ownership and existence.	<input checked="" type="checkbox"/>	

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Date: \_\_\_\_\_

**Review of Fund Documentation**

Item	Done	Ref
1. Is the fund a complying fund? Print and file evidence from ABN register?	<input checked="" type="checkbox"/>	A15
2. Is there an Application for membership for each member? From 1 July 2007 this should include a Trustee Declaration (ATO Form NAT 71089)	<input checked="" type="checkbox"/>	Perm
3. Is there a consent to act as trustee for each member?	<input checked="" type="checkbox"/>	Perm
4. Obtain and review any trustee minutes?	<input checked="" type="checkbox"/>	A16
5. Obtain and review any correspondence from the regulator?	<input checked="" type="checkbox"/>	
6. Obtain the trust deed and any amendments. Perform a review of the trust deed Document the fund commencement date? When was the deed last amended? Has the deed been executed properly? Does the fund trust deed require the fund to be operated for the sole purpose of providing retirement benefits and other allowable ancillary purposes? (If no the deed may require an amendment, seek legal advice) Does the fund trust deed allow the trustee to accept all contributions allowed by SIS? (If no note this restriction on the work program) Does the fund trust deed allow the trustee to pay all benefits allowed by SIS? (If no note this restriction on the work program) Does the fund trust deed place any limitations on the fund's investments? (If yes, note this restriction on the work program)	<input checked="" type="checkbox"/>	A14
7. Obtain and review the fund's investment strategy	<input checked="" type="checkbox"/>	A13
8. Clearly document any issues arising from the above which will affect the audit	<input checked="" type="checkbox"/>	

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Date: \_\_\_\_\_

**Risks associated with Trustees and Investments**

**Trustee/s:**

Related

Yes	No	Comments
<input checked="" type="checkbox"/>	<input type="checkbox"/>	

Arm's length

<input checked="" type="checkbox"/>	<input type="checkbox"/>	
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**Investment Profile:**

Listed shares

<input checked="" type="checkbox"/>	<input type="checkbox"/>	
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Pooled Superannuation Trust (PST)

<input type="checkbox"/>	<input checked="" type="checkbox"/>	
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Cash Management Trust (CMT)

<input type="checkbox"/>	<input checked="" type="checkbox"/>	
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Listed property trusts

<input type="checkbox"/>	<input checked="" type="checkbox"/>	
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Other listed trusts

<input type="checkbox"/>	<input checked="" type="checkbox"/>	
--------------------------	-------------------------------------	--

Unlisted shares

<input type="checkbox"/>	<input checked="" type="checkbox"/>	
--------------------------	-------------------------------------	--

Unlisted managed trusts – geared?

<input type="checkbox"/>	<input checked="" type="checkbox"/>	
--------------------------	-------------------------------------	--

Family or related trusts – geared?

<input type="checkbox"/>	<input checked="" type="checkbox"/>	
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Other

<input type="checkbox"/>	<input checked="" type="checkbox"/>	
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Documentation

Appears well supported

<input checked="" type="checkbox"/>	<input type="checkbox"/>	
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**Risk Assessment:**

Very high

<input type="checkbox"/>	No materiality	Extended testing
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High

<input type="checkbox"/>	No materiality	Intermediate level of testing
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Medium

<input type="checkbox"/>	Materiality	Medium testing
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Low

<input type="checkbox"/>	Materiality	Low level testing
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Very low

<input checked="" type="checkbox"/>	Materiality	Basic testing
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**Risk**

Very High	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
High	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Medium	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Low	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Very Low	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Justification of Assessment**

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Basic	Low	Medium	Intermediate	Extended
	Testing %			

**Materiality**

Balance Sheet Materiality is normally determined based on a figure of between 5% and 10% of assets. A material individual asset holding exceeds 10% of the asset class.

Profit and Loss Materiality is determined based on no more than 10% of investment income. A material balance exceeds 10% of the balance.

Financial statements and reports for the year ended  
30 June 2018

PAAM Family Superfund



**PAAM Family Superfund**  
**Reports Index**

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Statement of Financial Position

Operating Statement

Notes to the Financial Statements

Trustees Declaration

Members Statement

Contributions Breakdown

PAAM Family Superfund

# Statement of Financial Position

As at 30 June 2018

	Note	2018 \$	2017 \$
<b>Assets</b>			
<b>Investments</b>			
Shares in Listed Companies (Australian)	2	119,479.15	43,696.92
<b>Total Investments</b>		<u>119,479.15</u>	<u>43,696.92</u>
<b>Other Assets</b>			
Dividends Receivable		2,395.78	1,235.00
ANZ V2 PLUS		160,870.07	160,472.00
Deferred Tax Asset		9,162.01	9,162.01
<b>Total Other Assets</b>		<u>172,427.86</u>	<u>170,869.01</u>
<b>Total Assets</b>		<u>291,907.01</u>	<u>214,565.93</u>
Less:			
<b>Liabilities</b>			
Income Tax Payable		13,250.26	2,836.89
<b>Total Liabilities</b>		<u>13,250.26</u>	<u>2,836.89</u>
<b>Net assets available to pay benefits</b>		<u>278,656.75</u>	<u>211,729.04</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>	3, 4		
McEniery, Paul - Accumulation		169,146.36	138,294.45
McEniery, Alicia - Accumulation		101,461.15	73,434.59
Contribution and Investment Reserves		8,049.24	0.00
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>278,656.75</u>	<u>211,729.04</u>

**PAAM Family Superfund**  
**Operating Statement**  
For the year ended 30 June 2018

	Note	2018 \$	2017 \$
<b>Income</b>			
<b>Investment Income</b>			
Dividends Received	6	1,160.78	1,235.00
Interest Received		1,634.74	1,662.07
Other Investment Income		2,297.00	0.00
<b>Investment Gains</b>			
Changes in Market Values	7	17,794.03	18,303.55
<b>Contribution Income</b>			
Employer Contributions		59,469.69	30,000.00
Personal Non Concessional		0.00	2,473.39
<b>Total Income</b>		<u>82,356.24</u>	<u>53,674.01</u>
<b>Expenses</b>			
Accountancy Fees		0.00	799.00
ATO Supervisory Levy		0.00	321.00
<b>Member Payments</b>			
Life Insurance Premiums		5,015.16	3,120.68
<b>Total Expenses</b>		<u>5,015.16</u>	<u>4,240.68</u>
<b>Benefits accrued as a result of operations before income tax</b>		<u>77,341.08</u>	<u>49,433.33</u>
Income Tax Expense	8	10,413.37	3,848.61
<b>Benefits accrued as a result of operations</b>		<u>66,927.71</u>	<u>45,584.72</u>

# Notes to the Financial Statements

For the year ended 30 June 2018

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## 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 Trustee(s).

### a. Measurement of Investments

The fund initially recognises:

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

Investments of the fund have been measured at market value, which refers to the amount that a willing buyer could reasonably be expected to pay to acquire the 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 at the fair value of the consideration received or receivable.

#### Interest revenue

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

## Notes to the Financial Statements

For the year ended 30 June 2018

### 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).

### d. Liability for Accrued Benefits

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

### e. Critical Accounting Estimates and Judgements

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

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

### Note 2: Shares in Listed Companies (Australian)

	2018 \$	2017 \$
Australian Pacific Coal Limited	264.00	352.00
Betashares Australian Equities Strongbearhedgedfund	41,190.00	0.00
Betashares Us Eq Strong Bear Hdge Fnd-crnrcy Hdged	77,859.37	0.00
Bunji Corporation Limited	159.64	165.78
Baralaba Coal Company Limited	6.14	6.14
Metcash Limited	0.00	26,532.00
Nrw Holdings Limited	0.00	16,641.00
	119,479.15	43,696.92

## PAAM Family Superfund

# Notes to the Financial Statements

For the year ended 30 June 2018

### Note 3: Liability for Accrued Benefits

	2018 \$	2017 \$
Liability for accrued benefits at beginning of year	211,729.04	166,144.32
Benefits accrued as a result of operations	66,927.71	45,584.72
Contribution and Investment Reserves	8,049.24	0.00
Current year member movements	(8,049.24)	0.00
Liability for accrued benefits at end of year	278,656.75	211,729.04

### Note 4: 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.

	2018 \$	2017 \$
Vested Benefits	278,656.75	211,729.04

### Note 5: Guaranteed Benefits

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

### Note 6: Dividends

	2018 \$	2017 \$
Metcash Limited	1,160.78	0.00
Wesfarmers Limited	0.00	1,235.00
	1,160.78	1,235.00

### Note 7: Unrealised Movements in Market Value

	2018 \$	2017 \$
<b>Shares in Listed Companies (Australian)</b>		
Australian Pacific Coal Limited	(88.00)	(396.00)

## PAAM Family Superfund

# Notes to the Financial Statements

For the year ended 30 June 2018

Baralaba Coal Company Limited	0.00	6.14
Betashares Australian Equities Strongbearhedgfund	(11,342.96)	0.00
Betashares Us Eq Strong Bear Hdge Fnd-crncy Hdged	(22,254.96)	0.00
Bunji Corporation Limited	(6.14)	(39,334.07)
Cockatoo Coal Limited	0.00	39,192.85
Metcash Limited	9,779.18	5,527.50
Nrw Holdings Limited	19,874.80	11,223.00
Wesfarmers Limited	0.00	(664.46)
	(4,038.08)	15,554.96
<b>Total Unrealised Movement</b>	(4,038.08)	15,554.96
<b>Realised Movements in Market Value</b>		
	<b>2018</b>	<b>2017</b>
	<b>\$</b>	<b>\$</b>
<b>Shares in Listed Companies (Australian)</b>		
Metcash Limited	(1,088.05)	0.00
Nrw Holdings Limited	2,998.14	0.00
Saggasco Limited	19,922.02	0.00
Telstra Corporation Limited.	0.00	(1,340.75)
Wesfarmers Limited	0.00	4,089.34
	21,832.11	2,748.59
<b>Total Realised Movement</b>	21,832.11	2,748.59
<b>Changes in Market Values</b>	17,794.03	18,303.55
<b>Note 8: Income Tax Expense</b>		
	<b>2018</b>	<b>2017</b>
The components of tax expense comprise	<b>\$</b>	<b>\$</b>
Current Tax	10,413.37	3,848.61
Income Tax Expense	10,413.37	3,848.61

## PAAM Family Superfund

# Notes to the Financial Statements

For the year ended 30 June 2018

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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%	11,601.16	7,415.00
Less:		
Tax effect of:		
Non Taxable Contributions	0.00	371.01
Increase in MV of Investments	0.00	2,333.24
Realised Accounting Capital Gains	3,274.82	412.29
Add:		
Tax effect of:		
Decrease in MV of Investments	605.71	0.00
Franking Credits	74.62	79.39
Net Capital Gains	1,904.70	0.00
Rounding	(0.52)	0.05
Income Tax on Taxable Income or Loss	10,910.85	4,377.90
Less credits:		
Franking Credits	497.48	529.29
Current Tax or Refund	<u>10,413.37</u>	<u>3,848.61</u>



# Trustees Declaration

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

The trustees declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2018 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2018 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 2018.

Specifically, the trustees declares that:

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

Signed in accordance with a resolution of the trustees by:

.....  
Alicia McEniery

Trustee

.....  
Paul McEniery

Trustee

Dated this ..... day of .....2018

# PAAM Family Superfund

## Trial Balance

As at 30 June 2018

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	<b>23900</b>	<b>Dividends Received</b>			
	23900/MTS.AX	Metcash Limited			<b>M1</b> 1,160.78
(1,235.00)	23900/WES.AX	Wesfarmers Limited			
	<b>24200</b>	<b>Contributions</b>			
(31,236.69)	24200/MCEALI00002A	(Contributions) McEniery, Alicia - Accumulation			25,000.00
(1,236.70)	24200/MCEPAU00001 A	(Contributions) McEniery, Paul - Accumulation			<b>K1-1</b> 34,469.69
(18,303.55)	24700	Changes in Market Values of Investments			17,794.03
	<b>25000</b>	<b>Interest Received</b>			
(1,662.07)	25000/ANZ299738164	ANZ V2 PLUS			<b>B1-1</b> 1,634.74
	<b>26500</b>	<b>Other Investment Income</b>			
	26500/Other	Other Income			2,297.00
799.00	30100	Accountancy Fees			
321.00	30400	ATO Supervisory Levy			
	<b>39000</b>	<b>Life Insurance Premiums</b>			
3,120.68	39000/MCEPAU00001 A	(Life Insurance Premiums) McEniery, Paul - Accumulation		5,015.16	<b>N1-1</b>
3,848.61	48500	Income Tax Expense		10,413.37	
45,584.72	49000	Profit/Loss Allocation Account		66,927.71	
	<b>50010</b>	<b>Opening Balance</b>			
(41,516.42)	50010/MCEALI00002A	(Opening Balance) McEniery, Alicia - Accumulation			<b>J1-1</b> 73,434.59
(124,627.90)	50010/MCEPAU00001 A	(Opening Balance) McEniery, Paul - Accumulation			138,294.45
	<b>52420</b>	<b>Contributions</b>			
(31,236.69)	52420/MCEALI00002A	(Contributions) McEniery, Alicia - Accumulation			25,000.00
(1,236.70)	52420/MCEPAU00001 A	(Contributions) McEniery, Paul - Accumulation			25,000.00
	<b>53100</b>	<b>Share of Profit/(Loss)</b>			
(5,269.95)	53100/MCEALI00002A	(Share of Profit/(Loss)) McEniery, Alicia - Accumulation			7,676.98
(15,339.96)	53100/MCEPAU00001 A	(Share of Profit/(Loss)) McEniery, Paul - Accumulation			15,707.05
	<b>53330</b>	<b>Income Tax</b>			
88.47	53330/MCEALI00002A	(Income Tax) McEniery, Alicia - Accumulation		900.42	

PAAM Family Superfund

# Trial Balance

As at 30 June 2018

Last Year	Code	Account Name	Units	Debits \$	Credits \$
(210.57)	53330/MCEPAU00001 A	(Income Tax) McEniery, Paul - Accumulation		1,089.98	
	<b>53800</b>	<b>Contributions Tax</b>			
4,500.00	53800/MCEALI00002A	(Contributions Tax) McEniery, Alicia - Accumulation		3,750.00	
	53800/MCEPAU00001 A	(Contributions Tax) McEniery, Paul - Accumulation		3,750.00	
	<b>53920</b>	<b>Life Insurance Premiums</b>			
3,120.68	53920/MCEPAU00001 A	(Life Insurance Premiums) McEniery, Paul - Accumulation		5,015.16	
	<b>59200</b>	<b>Contribution Reserve</b>			
	59200/MCEPAU00001 A	(Contribution Reserve) McEniery, Paul - Accumulation			8,049.24
	<b>60400</b>	<b>Bank Accounts</b>			
160,472.00	60400/ANZ299738164	ANZ V2 PLUS		160,870.07	<b>B1-1</b>
	<b>62000</b>	<b>Dividends Receivable</b>			
	62000/MTS.AX	Metcash Limited		1,160.78	<b>M1-1</b>
1,235.00	62000/WES.AX	Wesfarmers Limited		1,235.00	<b>C/F</b>
	<b>77600</b>	<b>Shares in Listed Companies (Australian)</b>			
352.00	77600/AQC.AX	Australian Pacific Coal Limited	440.0000	264.00	<b>D1</b>
	77600/BBOZ.AX	Betashares Australian Equities Strongbearhedgedfund	3,000.0000	41,190.00	
	77600/BBUS.AX	Betashares Us Eq Strong Bear Hdge Fnd-crncy Hdged	15,479.0000	77,859.37	
165.78	77600/BCL.AX	Bunji Corporation Limited	614.0000	159.64	
6.14	77600/BCLR.AX	Baralaba Coal Company Limited	1,228.0000	6.14	<b>C/F</b>
26,532.00	77600/MTS.AX	Metcash Limited	0.0000		0.00
16,641.00	77600/NWH.AX	Nrw Holdings Limited	0.0000		0.00
(2,836.89)	85000	Income Tax Payable/Refundable			<b>A6-1</b> 13,250.26
9,162.01	89000	Deferred Tax Liability/Asset		9,162.01	
				<b>388,768.81</b>	<b>388,768.81</b>

**Current Year Profit/(Loss): 77,341.08**

**PAAM Family Super Fund**

Reconciliation of Provision for Tax  
For the year ended

30/06/2018

**RECONCILIATION OF TAX RELATED TO LAST YEAR**

<b>Tax Payable as per Accounts</b>	<b>30/06/2017</b>	2,836.89
Add supervisory levy in respect of last year		
<b>Relevant payments/(refunds)</b>		
BAS		
Payment		
Prior year Refund		
Prior year Adj		
Tax related to prior years owing		<u>2,836.89</u>

**DETERMINATION OF NET TAX LIABILITY FOR CURRENT YEAR**

Increase in Tax Provision for FY 17-18 Tax Return		10,910.85
		<u>13,747.74</u>
Less Refundable Credits	Franking Credits	-497.48
	Foreign Credits	
	TFN Credits	
		<u>-497.48</u>
Instalments relates to 2017-18	Sep-17	
	Dec-17	
	Mar-18	
	Jun-18	0.00
		<u>0.00</u>
Balance as per Financial Statements at year end		<u>13,250.26</u>

**Reconciliation of Tax payable per Tax return**

Profit/Loss as per Accounts	77,341.08
<b>Less:</b> Unrealised Market Variation	4,038.08
Non-Concessional Contributions	
Transfers In	
Accounting Capital Gains	-21,832.11
Exempt Pension Income	
Rounding	-3.53
<b>Add:</b>	
Franking Credits	497.48 M1
Pension	
Taxable Capital Gains	12,698.00
Pension Member Non Deductible Expenses	
Taxable Income (Reconciled with A6.2)	<u>72,739.00</u>
Tax at 15%	10,910.85
Less Refundable Credits	<u>-497.48</u>
<b>Tax Assessed</b>	10,413.37
Plus Supervisory Levy	259.00
Less Instalments paid	Sep-17 0.00
	Dec-17 0.00
	Mar-18 0.00
	Jun-18 0.00
	<u>0.00</u>
Tax Payable/(Refund)	<u>10,672.37</u>

**NOTE:**

**PAAM Family Superfund**  
**Statement of Taxable Income**

For the year ended 30 June 2018

	<b>2018</b>
	<b>\$</b>
Benefits accrued as a result of operations	77,341.08
<b>Less</b>	
Realised Accounting Capital Gains	21,832.11
	<u>21,832.11</u>
<b>Add</b>	
Decrease in MV of investments	4,038.08
Franking Credits	497.48
Net Capital Gains	12,698.00
	<u>17,233.56</u>
SMSF Annual Return Rounding	(3.53)
	<u>72,739.00</u>
<b>Taxable Income or Loss</b>	<u>72,739.00</u>
Income Tax on Taxable Income or Loss	10,910.85
<b>Less</b>	
Franking Credits	497.48
	<u>10,413.37</u>
<b>CURRENT TAX OR REFUND</b>	<u>10,413.37</u>
Supervisory Levy	259.00
	<u>10,672.37</u>
<b>AMOUNT DUE OR REFUNDABLE</b>	<u>10,672.37</u>

.....**Electronic Lodgment Declaration (SMSF)**

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

**Privacy**

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

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

**The Australian Business Register**

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

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

**Electronic funds transfer - direct debit**

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

Tax File Number	Name of Fund	Year
-----------------	--------------	------

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

**Important**

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

**Declaration:**

I declare that:

- ..... ■ All the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct; and
- ..... ■ I authorise the agent to lodge this tax return.

Signature of Partner, Trustee, or Director

Date

/ /

---

**ELECTRONIC FUNDS TRANSFER CONSENT**

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

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

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

**5 Wt i bhBUa Y**.....

.....

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

Signature

Date

/ /

.....Tax Agent's 8 YWUfUjcb

**I declare that:**

- I have prepared this tax return in accordance with the information supplied by the partner, trustee, director or public officer
- I have received a declaration made by the entity that the information provided to me for the preparation of this tax return is true and correct; and
- I am authorised by the partner, trustee, director or public officer to lodge this tax return, including any applicable schedules.

**Agent's signature**

**Date**

**Contact name**

**Client Reference**

**Agent's Phone Number**

.....HU '5 [ YbhBi a VYf



100017996MS

# Self-managed superannuation fund annual return

# 2018

### 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 2018* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2018* (NAT 71606) (the instructions) can assist you to complete this annual return.

### To complete this annual return

- Print clearly, using a BLACK pen only.
  - Use BLOCK LETTERS and print one character per box.
- S M / T # S T
- Place  in ALL applicable boxes.

## Section A: Fund information

**1 Tax file number (TFN)**

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

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

**2 Name of self-managed superannuation fund (SMSF)**

**3 Australian business number (ABN)** (if applicable)

**4 Current postal address**

Suburb/town	State/territory	Postcode
<input type="text" value="Ascot"/>	<input type="text" value="QLD"/>	<input type="text" value="4007"/>

**5 Annual return status**

- Is this an amendment to the SMSF's 2018 return?    **A** No  Yes
- Is this the first required return for a newly registered SMSF?    **B** No  Yes



Tax File Number **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**  /  / Was Part B of the audit report qualified? **B** No  Yes If the audit report was qualified, have the reported compliance issues been rectified? **C** 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 Financial institution details for super payments and tax refunds**You must provide the financial institution details of your fund's nominated super account. If you would like your fund's tax refunds paid to a different account, you can provide additional financial institution details at **B**.Fund BSB number (must be six digits)  Fund account number 

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

**B Financial institution details for tax refunds only**

If you would like your fund's tax refunds paid to a different account, provide additional financial institution details. Tax refunds cannot be paid to a trustee's personal account. (See relevant instructions.)

BSB number (must be six digits)  Account number 

Account name (for example, J&amp;Q Citizen ATF J&amp;Q Family SF)

**C Electronic service address alias**

We will use your electronic service address alias to communicate with your fund about ATO super payments.

Tax File Number 

- 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 Contribution? **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  /  /  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.

Fund's tax file number (TFN)

Provided

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 CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital gains tax (CGT) schedule 2018.

Have you applied an exemption or rollover? M No  Yes

Code

Net capital gain A \$ 12,697

Gross rent and other leasing and hiring income B \$

Gross interest C \$ 1,634

Forestry managed investment scheme income X \$

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

Australian franking credits from a New Zealand company E \$

Transfers from foreign funds F \$ Number 0

Gross payments where ABN not quoted H \$

**Calculation of assessable contributions**  
Assessable employer contributions  
R1 \$ 59,469  
plus Assessable personal contributions  
R2 \$  
plus \*\*No-TFN-quoted contributions  
R3 \$ 0  
(an amount must be included even if it is zero)  
less Transfer of liability to life insurance company or PST  
R6 \$

Gross distribution from partnerships I \$ Loss   
\*Unfranked dividend amount J \$  
\*Franked dividend amount K \$ 1,160  
\*Dividend franking credit L \$ 497  
\*Gross trust distributions M \$ Code

**Assessable contributions**  
R \$ 59,469  
(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 \$ 2,297 Code   
\*Assessable income due to changed tax status of fund T \$  
**Net non-arm's length income**  
(subject to 45% tax rate)  
U \$ (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 \$ 77,754 Loss   
(Sum of labels A to U)

Exempt current pension income Y \$

**TOTAL ASSESSABLE INCOME** V \$ 77,754 Loss   
(W less Y)

Tax File Number Provided

## Section C: Deductions and non-deductible expenses

### 12 Deductions and non-deductible expenses

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

	DEDUCTIONS	NON-DEDUCTIBLE EXPENSES
Interest expenses within Australia	<b>A1</b> \$ <input style="width: 150px;" type="text"/>	<b>A2</b> \$ <input style="width: 150px;" type="text"/>
Interest expenses overseas	<b>B1</b> \$ <input style="width: 150px;" type="text"/>	<b>B2</b> \$ <input style="width: 150px;" type="text"/>
Capital works expenditure	<b>D1</b> \$ <input style="width: 150px;" type="text"/>	<b>D2</b> \$ <input style="width: 150px;" type="text"/>
Decline in value of depreciating assets	<b>E1</b> \$ <input style="width: 150px;" type="text"/>	<b>E2</b> \$ <input style="width: 150px;" type="text"/>
Insurance premiums – members	<b>F1</b> \$ <input style="width: 150px;" type="text" value="5,015"/>	<b>F2</b> \$ <input style="width: 150px;" type="text"/>
Death benefit increase	<b>G1</b> \$ <input style="width: 150px;" type="text"/>	
SMSF auditor fee	<b>H1</b> \$ <input style="width: 150px;" type="text"/>	<b>H2</b> \$ <input style="width: 150px;" type="text"/>
Investment expenses	<b>I1</b> \$ <input style="width: 150px;" type="text"/>	<b>I2</b> \$ <input style="width: 150px;" type="text"/>
Management and administration expenses	<b>J1</b> \$ <input style="width: 150px;" type="text"/>	<b>J2</b> \$ <input style="width: 150px;" type="text"/>
Forestry managed investment scheme expense	<b>U1</b> \$ <input style="width: 150px;" type="text"/>	<b>U2</b> \$ <input style="width: 150px;" type="text"/>
Other amounts	<b>L1</b> \$ <input style="width: 150px;" type="text"/> <span style="font-size: small; vertical-align: middle;">Code <input style="width: 20px;" type="text"/></span>	<b>L2</b> \$ <input style="width: 150px;" type="text"/> <span style="font-size: small; vertical-align: middle;">Code <input style="width: 20px;" type="text"/></span>
Tax losses deducted	<b>M1</b> \$ <input style="width: 150px;" type="text"/>	
<b>TOTAL DEDUCTIONS</b> <b>N</b> \$ <input style="width: 150px;" type="text" value="5,015"/> <small>(Total <b>A1</b> to <b>M1</b>)</small>		<b>TOTAL NON-DEDUCTIBLE EXPENSES</b> <b>Y</b> \$ <input style="width: 150px;" type="text"/> <small>(Total <b>A2</b> to <b>L2</b>)</small>
<small>#This is a mandatory label.</small>	<b>#TAXABLE INCOME OR LOSS</b> <span style="float: right; font-size: x-small;">Loss <input style="width: 20px;" type="text"/></span> <b>O</b> \$ <input style="width: 150px;" type="text" value="72,739"/> <small>(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)</small>	
	<b>TOTAL SMSF EXPENSES</b> <b>Z</b> \$ <input style="width: 150px;" type="text" value="5,015"/> <small>(N plus Y)</small>	

Tax File Number Provided

### 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 2018* on how to complete the calculation statement.

#Taxable income	<b>A \$</b>	72,739	
			(an amount must be included even if it is zero)
#Tax on taxable income	<b>T1 \$</b>	10,910.85	
			(an amount must be included even if it is zero)
#Tax on no-TFN-quoted contributions	<b>J \$</b>	0.00	
			(an amount must be included even if it is zero)
<b>Gross tax</b>	<b>B \$</b>	10,910.85	
			(T1 plus J)

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

**SUBTOTAL 1**

**T2 \$** 10,910.85

(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset	<b>D1 \$</b>	0.00	
Early stage venture capital limited partnership tax offset carried forward from previous year	<b>D2 \$</b>	0.00	
Early stage investor tax offset	<b>D3 \$</b>	0.00	
Early stage investor tax offset carried forward from previous year	<b>D4 \$</b>	0.00	
		<b>Non-refundable carry forward tax offsets</b>	
	<b>D \$</b>	0.00	
			(D1 plus D2 plus D3 plus D4)
		<b>SUBTOTAL 2</b>	
	<b>T3 \$</b>	10,910.85	
			(T2 less D – cannot be less than zero)

Complying fund's franking credits tax offset	<b>E1 \$</b>	497.48	
No-TFN tax offset	<b>E2 \$</b>		
National rental affordability scheme tax offset	<b>E3 \$</b>		
Exploration credit tax offset	<b>E4 \$</b>	0.00	
		<b>Refundable tax offsets</b>	
	<b>E \$</b>	497.48	
			(E1 plus E2 plus E3 plus E4)

**#TAX PAYABLE T5 \$** 10,413.37

(T3 less E – cannot be less than zero)

**Section 102AAM interest charge**

**G \$**

Fund's tax file number (TFN)

Provided

Credit for interest on early payments – amount of interest	<b>H1 \$</b>	<input type="text"/>
Credit for tax withheld – foreign resident withholding (excluding capital gains)	<b>H2 \$</b>	<input type="text"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	<b>H3 \$</b>	<input type="text"/>
Credit for TFN amounts withheld from payments from closely held trusts	<b>H5 \$</b>	<input type="text" value="0.00"/>
Credit for interest on no-TFN tax offset	<b>H6 \$</b>	<input type="text"/>
Credit for foreign resident capital gains withholding amounts	<b>H8 \$</b>	<input type="text" value="0.00"/>
<b>Eligible credits</b>		<b>H \$</b> <input type="text"/>
		<i>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</i>

<b>#Tax offset refunds</b> (Remainder of refundable tax offsets)	<b>I \$</b>	<input type="text" value="0.00"/>
<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 \$**

<b>AMOUNT DUE OR REFUNDABLE</b> A positive amount at <b>S</b> is what you owe, while a negative amount is refundable to you.	<b>S \$</b>	<input type="text" value="10,672.37"/>
<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

**!** If total loss is greater than \$100,000, complete and attach a *Losses schedule 2018*.

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

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

Tax File Number

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 Day  / Month  / Year

**Contributions**

**!** Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE \$

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** \$

Assessable foreign superannuation fund amount **I** \$

Non-assessable foreign superannuation fund amount **J** \$

Transfer from reserve: assessable amount **K** \$

Transfer from reserve: non-assessable amount **L** \$

Contributions from non-complying funds and previously non-complying funds **T** \$

Any other contributions (including Super Co-contributions and Low Income Super Contributions) **M** \$

**TOTAL CONTRIBUTIONS N** \$

**Other transactions**

Allocated earnings or losses **O** \$

**S1** \$ Accumulation phase account balance

Inward rollovers and transfers **P** \$

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

Outward rollovers and transfers **Q** \$

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

Lump Sum payment **R1** \$

Income stream payment **R2** \$

TRIS Count

**CLOSING ACCOUNT BALANCE S** \$   
*(S1 plus S2 plus S3)*

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

**Fund's tax file number (TFN)**

Provided

**MEMBER 2**

Title: Mr  Mrs  Miss  Ms  Other

Family name **McEniery**

First given name **Alicia** Other given names

Member's TFN **Provided** Date of birth Day **10** / Month **02** / Year **1983**

**Contributions**

**!** Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE \$ **73,434.59**

Employer contributions **A** \$ **25,000.00**

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** \$

Assessable foreign superannuation fund amount **I** \$

Non-assessable foreign superannuation fund amount **J** \$

Transfer from reserve: assessable amount **K** \$

Transfer from reserve: non-assessable amount **L** \$

Contributions from non-complying funds and previously non-complying funds **T** \$

Any other contributions (including Super Co-contributions and Low Income Super Contributions) **M** \$

**TOTAL CONTRIBUTIONS N** \$ **25,000.00**

**Other transactions**

Allocated earnings or losses **O** \$ **3,026.56**

Loss

**S1** \$ Accumulation phase account balance **101,461.15**

Inward rollovers and transfers **P** \$

**S2** \$ Retirement phase account balance - Non CDBIS **0.00**

Outward rollovers and transfers **Q** \$

**S3** \$ Retirement phase account balance - CDBIS **0.00**

Lump Sum payment **R1** \$

Income stream payment **R2** \$

Code

Code

**0** TRIS Count

**CLOSING ACCOUNT BALANCE S** \$ **101,461.15**  
*(S1 plus S2 plus S3)*

Accumulation phase value **X1** \$

Retirement phase value **X2** \$



Tax File Number Provided

**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** \$  160,870

**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** \$

Debt securities **F** \$

Loans **G** \$

Listed shares **H** \$  119,479

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** \$  2,395

**15c 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** \$  282,744

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

**15d 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  \$

**15e 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

Tax File Number

**16 LIABILITIES**

Borrowings for limited recourse borrowing arrangements <b>V1</b> \$ <input style="width: 150px;" type="text"/>		Permissible temporary borrowings <b>V2</b> \$ <input style="width: 150px;" type="text"/>		Other borrowings <b>V3</b> \$ <input style="width: 150px;" type="text"/>		Borrowings <b>V</b> \$ <input style="width: 150px;" type="text"/>		
Total member closing account balances (total of all <b>CLOSING ACCOUNT BALANCE</b> s from Sections F and G) <b>W</b> \$ <input style="width: 150px;" type="text" value="278,656"/>						Reserve accounts <b>X</b> \$ <input style="width: 150px;" type="text"/>		
						Other liabilities <b>Y</b> \$ <input style="width: 150px;" type="text" value="4,088"/>		
					<b>TOTAL LIABILITIES Z</b> \$ <input style="width: 150px;" type="text" value="282,744"/>			

**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 2017–18 income year, write **2018**). **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 2018*. **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 2018* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2018*. **D**

Tax File Number **Section K: Declarations**

 Penalties may be imposed for false or misleading information in addition to penalties relating to any tax shortfalls.

**Important**

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail. If you leave labels blank, you will have specified a zero amount or the label was not applicable to you. If you are in doubt about any aspect of the annual return, place all the facts before the ATO.

**Privacy**

The ATO is authorised by the *Taxation Administration Act 1953* to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

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

**TRUSTEE'S OR DIRECTOR'S DECLARATION:**

I declare that current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received the audit report and I am aware of any matters raised. I declare that the information on this annual return, including any attached schedules and additional documentation is true and correct. I also authorise the ATO to make any tax refunds to the nominated bank account (if applicable).

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

Date  /  /

**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 2018* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date  /  /

**Tax agent's contact details**

Title: 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

 Postal address for annual returns: **Australian Taxation Office, GPO Box 9845, IN YOUR CAPITAL CITY**

# Capital gains tax (CGT) schedule

# 2018

### When completing this form

- Print clearly, using a black or dark blue pen only.
- Use BLOCK LETTERS and print one character in each box.  

S	M	I	T	H		S	T												
---	---	---	---	---	--	---	---	--	--	--	--	--	--	--	--	--	--	--	--
- Do not use correction fluid or covering stickers.
- Sign next to any corrections with your **full signature** (not initials).

- Use in conjunction with company, trust, fund income tax return or the self-managed superannuation fund annual return.
- Refer to the *Guide to capital gains tax 2018* available on our website at [ato.gov.au](http://ato.gov.au) for instructions on how to complete this schedule.

**Tax file number (TFN)**

**!** We are authorised by law to request your TFN. You do not have to quote your TFN. However, if you don't it could increase the chance of delay or error in processing your form.

**Australian business number (ABN)**

**Taxpayer's name**

### 1 Current year capital gains and capital losses

	Capital gain	Capital loss
Shares in companies listed on an Australian securities exchange	<b>A \$</b> <input style="width: 200px;" type="text" value="23,835"/>	<b>K \$</b> <input style="width: 200px;" type="text" value="2,005"/>
Other shares	<b>B \$</b> <input style="width: 200px;" type="text"/>	<b>L \$</b> <input style="width: 200px;" type="text"/>
Units in unit trusts listed on an Australian securities exchange	<b>C \$</b> <input style="width: 200px;" type="text"/>	<b>M \$</b> <input style="width: 200px;" type="text"/>
Other units	<b>D \$</b> <input style="width: 200px;" type="text"/>	<b>N \$</b> <input style="width: 200px;" type="text"/>
Real estate situated in Australia	<b>E \$</b> <input style="width: 200px;" type="text"/>	<b>O \$</b> <input style="width: 200px;" type="text"/>
Other real estate	<b>F \$</b> <input style="width: 200px;" type="text"/>	<b>P \$</b> <input style="width: 200px;" type="text"/>
Amount of capital gains from a trust (including a managed fund)	<b>G \$</b> <input style="width: 200px;" type="text"/>	
Collectables	<b>H \$</b> <input style="width: 200px;" type="text"/>	<b>Q \$</b> <input style="width: 200px;" type="text"/>
Other CGT assets and any other CGT events	<b>I \$</b> <input style="width: 200px;" type="text"/>	<b>R \$</b> <input style="width: 200px;" type="text"/>
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	<b>S \$</b> <input style="width: 200px;" type="text" value="0"/>	
<b>Total current year capital gains</b>	<b>J \$</b> <input style="width: 200px;" type="text" value="23,835"/>	

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

Tax File Number **2 Capital losses**Total current year capital losses **A \$** Total current year capital losses applied **B \$** Total prior year net capital losses applied **C \$** Total capital losses transferred in applied  
(only for transfers involving a foreign bank branch or  
permanent establishment of a foreign financial entity) **D \$** Total capital losses applied **E \$** Add amounts at **B**, **C** and **D**.**3 Unapplied net capital losses carried forward**Net capital losses from collectables carried forward to later income years **A \$** Other net capital losses carried forward to later income years **B \$** Add amounts at **A** and **B** and transfer the total  
to label **V – Net capital losses carried forward  
to later income years** on your tax return.**4 CGT discount**Total CGT discount applied **A \$** **5 CGT concessions for small business**Small business active asset reduction **A \$** Small business retirement exemption **B \$** Small business rollover **C \$** Total small business concessions applied **D \$** **6 Net capital gain**Net capital gain **A \$** **1J less 2E less 4A less 5D** (cannot be less than  
zero). Transfer the amount at **A** to label **A – Net  
capital gain** on your tax return.

Tax File Number **7 Earnout arrangements**

Are you a party to an earnout arrangement? **A** Yes, as a buyer  Yes, as a seller  No   
 (Print  in the appropriate box.)

**!** If you are a party to more than one earnout arrangement, copy and attach a separate sheet to this schedule providing the details requested here for each additional earnout arrangement.

How many years does the earnout arrangement run for? **B**

What year of that arrangement are you in? **C**

If you are the seller, what is the total estimated capital proceeds from the earnout arrangement? **D** \$

Amount of any capital gain or loss you made under your non-qualifying arrangement in the income year. **E** \$  /  <sup>LOSS</sup>

**! Request for amendment**

If you received or provided a financial benefit under a look-through earnout right created in an earlier income year and you wish to seek an amendment to that earlier income year, complete the following:

Income year earnout right created **F**

Amended net capital gain or capital losses carried forward **G** \$  /  <sup>LOSS</sup>

**8 Other CGT information required (if applicable)**

Small business 15 year exemption – exempt capital gains **A** \$  /  <sup>CODE</sup>

Capital gains disregarded by a foreign resident **B** \$

Capital gains disregarded as a result of a scrip for scrip rollover **C** \$

Capital gains disregarded as a result of an inter-company asset rollover **D** \$

Capital gains disregarded by a demerging entity **E** \$

Tax File Number 

## Taxpayer's declaration

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

### Important

Before making this declaration check to ensure that all the information required has been provided on this form and any attachments to this form, and that the information provided is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the ATO. The income tax law imposes heavy penalties for false or misleading statements.

### Privacy

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

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

Signature

Date

Day	Month	Year
<input type="text"/>	<input type="text"/>	<input type="text"/>

Contact name

Daytime contact number (include area code)

## Losses schedule

# 2018

Companies and trusts that do not join consolidated groups should complete and attach this schedule to their 2018 tax return.

Superannuation funds should complete and attach this schedule to their 2018 tax return.

Print neatly in BLOCK LETTERS with a black or blue ballpoint pen only. Print one letter or number in each box. Do not use correction fluid or tape.

Place  in all applicable boxes.

Refer to *Losses schedule instructions 2018*, available on our website [ato.gov.au](http://ato.gov.au) for instructions on how to complete this schedule.

Tax file number (TFN)

Provided

Name of entity

PAAM Family Superfund

Australian business number

48466381349

### Part A – Losses carried forward to the 2018–19 income year – excludes film losses

#### 1 Tax losses carried forward to later income years

Year of loss		
2017–18	<b>B</b>	<input type="text"/>
2016–17	<b>C</b>	<input type="text"/>
2015–16	<b>D</b>	<input type="text"/>
2014–15	<b>E</b>	<input type="text"/>
2013–14	<b>F</b>	<input type="text"/>
2012–13 and earlier income years	<b>G</b>	<input type="text"/>
<b>Total</b>	<b>U</b>	<input type="text"/>

Transfer the amount at U to the **Tax losses carried forward to later income years** label on your tax return.

#### 2 Net capital losses carried forward to later income years

Year of loss		
2017–18	<b>H</b>	<input type="text"/>
2016–17	<b>I</b>	<input type="text"/>
2015–16	<b>J</b>	<input type="text"/>
2014–15	<b>K</b>	<input type="text"/>
2013–14	<b>L</b>	<input type="text"/>
2012–13 and earlier income years	<b>M</b>	<input type="text"/>
<b>Total</b>	<b>V</b>	<input type="text"/>

Transfer the amount at V to the **Net capital losses carried forward to later income years** label on your tax return.



Tax File Number **Part B – Ownership and business continuity test** – company and listed widely held trust only

Complete item 3 of **Part B** if a loss is being carried forward to later income years and the business continuity test has to be satisfied in relation to that loss.

Do not complete items 1 or 2 of **Part B** if, in the 2017–18 income year, no loss has been claimed as a deduction, applied against a net capital gain or, in the case of companies, losses have not been transferred in or out.

**1 Whether continuity of majority ownership test passed**

**Note:** If the entity has deducted, applied, transferred in or transferred out (as applicable) in the 2017–18 income year a loss incurred in any of the listed years, print **X** in the **Yes** or **No** box to indicate whether the entity has satisfied the continuity of majority ownership test in respect of that loss.

Year of loss		Yes	No
2017–18	<b>A</b>	<input type="checkbox"/>	<input type="checkbox"/>
2016–17	<b>B</b>	<input type="checkbox"/>	<input type="checkbox"/>
2015–16	<b>C</b>	<input type="checkbox"/>	<input type="checkbox"/>
2014–15	<b>D</b>	<input type="checkbox"/>	<input type="checkbox"/>
2013–14	<b>E</b>	<input type="checkbox"/>	<input type="checkbox"/>
2012–13 and earlier income years	<b>F</b>	<input type="checkbox"/>	<input type="checkbox"/>

**2 Amount of losses deducted/applied for which the continuity of majority ownership test is not passed but the business continuity test is satisfied** – excludes film lossesTax losses **G** Net capital losses **H** **3 Losses carried forward for which the business continuity test must be satisfied before they can be deducted/applied in later years** – excludes film lossesTax losses **I** Net capital losses **J** **4 Do current year loss provisions apply?**

Is the company required to calculate its taxable income or tax loss for the year under Subdivision 165-B or its net capital gain or net capital loss for the year under Subdivision 165-CB of the *Income Tax Assessment Act 1997* (ITAA 1997)?

**K** Yes  No **Part C – Unrealised losses** – company only

**Note:** These questions relate to the operation of Subdivision 165-CC of ITAA 1997.

Has a changeover time occurred in relation to the company after 1.00pm by legal time in the Australian Capital Territory on 11 November 1999?

**L** Yes  No 

If you printed **X** in the **No** box at **L**, do not complete **M**, **N** or **O**.

At the changeover time did the company satisfy the maximum net asset value test under section 152-15 of ITAA 1997?

**M** Yes  No 

If you printed **X** in the **No** box at **M**, has the company determined it had an unrealised net loss at the changeover time?

**N** Yes  No 

If you printed **X** in the **Yes** box at **N**, what was the amount of unrealised net loss calculated under section 165-115E of ITAA 1997?

**O**

Tax File Number **Part D – Life insurance companies**Complying superannuation class tax losses carried forward to later income years **P** Complying superannuation net capital losses carried forward to later income years **Q** **Part E – Controlled foreign company losses**Current year CFC losses **M** CFC losses deducted **N** CFC losses carried forward **O** **Part F – Tax losses reconciliation statement**Balance of tax losses brought forward from the prior income year **A** **ADD** Uplift of tax losses of designated infrastructure project entities **B** **SUBTRACT** Net forgiven amount of debt **C** **ADD** Tax loss incurred (if any) during current year **D** **ADD** Tax loss amount from conversion of excess franking offsets **E** **SUBTRACT** Net exempt income **F** **SUBTRACT** Tax losses forgone **G** **SUBTRACT** Tax losses deducted **H** **SUBTRACT** Tax losses transferred out under Subdivision 170-A  
(only for transfers involving a foreign bank branch or a PE of a foreign financial entity) **I** Total tax losses carried forward to later income years **J**

Tax File Number

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

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**Taxpayer's declaration**

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

Signature

Date  /  /

Contact person

Daytime contact number (include area code)

Fund: PAAM Family Super Fund

Prepared by: TW

Reviewed by:

Year: 30 June 2018

Date: 11.10.18

Date: \_\_\_\_\_

**Annual Return Checklist**

	Y	N	N/A
<b>SECTION A</b>			
<b>PRIOR YEAR TAX RETURN CONSIDERATIONS</b>			
Has last year's tax reconciliation been checked for reversing timing differences (e.g. accruals and prepayments)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has last year's tax reconciliation been checked for recurring timing differences that may need to be considered in the current year?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has last year's tax reconciliation been checked for losses carried forward to the current year?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>SMSF INFORMATION</b>			
Have you checked the name and contact details of the auditor of the SMSF including their SMSF auditor number (SAN) at Item 6?  Tony Boys SAN 100014140 Marjon Muizer SAN 100015012	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>STATEMENT OF FINANCIAL POSITION (BALANCE SHEET)</b>			
Have all balance sheet items been reviewed from a tax perspective and adjustments made where required (e.g. prepayments, deferred income etc.)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have all movements in provisions been appropriately adjusted?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has the sundry creditors account been reviewed for non-deductible expenses and assessable income (e.g. provisions, accruals and unearned income)?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Has the sundry debtors account been reviewed for prepayments and accrued income (e.g. interest receivable)?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>STATEMENT OF FINANCIAL PERFORMANCE (PROFIT AND LOSS)</b>			
Have expense items been reviewed for non-deductible amounts?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have penalties (excluding General Interest Charge (GIC)) paid to the ATO been treated as non-deductible and interest received from the ATO brought to account as assessable income?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Has the entity derived income which is exempt from tax (e.g. member non-concessional contributions or non-taxable roll-overs)? If so, is there an adjustment in the reconciliation statement?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Are there any non-deductible accrued audit fees? ( <i>Income Tax Ruling IT2625</i> )	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
If accrued audit fees were adjusted last year has this adjustment been reversed where appropriate?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Are management fees/consultancy fees paid to related entities commercially realistic (i.e. arm's length) and supported by appropriate documentation?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Fund: PAAM Family Super Fund

Prepared by: TW

Reviewed by:

Year: 30 June 2018

Date: 11.10.18

Date: \_\_\_\_\_

	Y	N	N/A
<b>SECTION B: FUND INCOME</b>			
<b>CAPITAL GAINS</b>			
Did the fund have a Capital Gains Tax (CGT) event(s) during the year? If so, the amount of the net capital gain should be shown at Label A.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has the fund checked for eligibility of the one third of capital gain discount in accordance with Division 115 of the <i>Income Tax Assessment Act (1997)</i> ?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you reviewed the capital gains tax calculation for correctness?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>RENT, LEASING AND HIRING INCOME</b>			
Has the gross rental income and other leasing/hiring income received by the fund from Australian sources been included as assessable income for the year? If so, return that amount Label B.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>INTEREST</b>			
Has all gross interest income received during the financial year from investments from Australian sources been included as assessable income for the year? If so, return that amount at Label C.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>DIVIDENDS</b>			
Have all dividends received from Australian public companies, and all imputation credits received, been included in assessable income for the year?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has the 45 day holding period rule been considered (or 90 day rule for preference share dividends)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has the fund received any private company dividends during the year?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
If so, has an opinion been formed that it would be reasonable not to treat the private company dividends as being non-arm's length income for tax purposes? If so, the amount of any franked dividend, unfranked dividend or franking credit should be respectively disclosed at Labels K, J and L. Refer to section 295-550 of the <i>Income Tax Assessment Act (1997)</i> and <i>Taxation ruling TR2006/7</i> .	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
If the private company dividend is regarded as non-arm's length income, has the amount of grossed-up dividend, net of related expenses, been included at Label U in section B of the return? A tax rate of 45% is imposed.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>GROSS FOREIGN INCOME</b>			
Did the und derive any foreign source assessable income during the year? If so, the gross amount of this income should be shown at Label D1.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Check to ensure that any foreign income included at Label D1 for the year has been grossed up for any foreign tax offset and included as assessable income?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Are credits available for such foreign taxes actually paid?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Fund: PAAM Family Super Fund

Prepared by: TW

Reviewed by:

Year: 30 June 2018

Date: 11.10.18

Date: \_\_\_\_\_

	Y	N	N/A
<b>NET FOREIGN INCOME</b>			
Did the fund incur any foreign source losses in the year (other than CGT losses) and/or deductible expenses to the extent to which they relate to assessable foreign income? If so such an amount should be applied against the gross foreign income. The resulting foreign source income or loss should be disclosed at label D.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>EMPLOYER CONTRIBUTIONS</b>			
Have the gross amount of all employer contributions (including those made under effective salary sacrifice arrangements) been included as assessable income for the year? If so, disclose that amount at Label R1.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have all employer contributions included as assessable income been received by the fund as at the end of the year?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>PERSONAL CONTRIBUTIONS</b>			
Where the fund receives personal superannuation contributions from a member, has the trustee received a written notice from a member under section 290-170 of the <i>Income Tax Assessment Act (1997)</i> stating the member's intention to claim a deduction for their contributions by the time that the fund lodges its annual return for the year? Has the fund also issued an acknowledgement that such a notice has been received by that time? Both of these conditions must be met before a deduction will be available for the personal superannuation contributions.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>PARTNERSHIP DISTRIBUTIONS</b>			
Has the gross amount of the fund's share of distributions received from a partnership been included as assessable income for the year? (All distributions of partnership income or loss should be disclosed at Label I other than the fund's share of a capital gain which should be disclosed at Label A and partnership income which is non-arm's-length income which should be shown at Label U).	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>TRUST DISTRIBUTIONS</b>			
Has the amount of the fund's share of net income received from a trust been included as assessable income for the year?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Has the fund received distributions from discretionary trusts?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
If it does constitute non-arm's length income has the amount (net of related expenses) been included at Label U of section B? (A tax rate of 45% is imposed).	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Has the fund received distributions from a fixed trust in which the fund obtained its investment as part of a non-arm's length arrangement? (If the distribution received exceeds what might otherwise have been expected had the parties been dealing with each other at arm's length it will be regarded as non-arm's length income subject to tax at 45%. Such an amount should be disclosed at Lave U2 of Item 11 of the return).	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>EXEMPT CURRENT PENSION INCOME</b>			
Did the fund pay retirement phase superannuation income stream benefits (e.g. pensions) to a member during the year? If so, the fund's income may be wholly or partly exempt under the ECPI rules.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Has the exempt current pension income been calculated according the actuarial certificate's percentage and included in Label Y of the return?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

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	Y	N	N/A
<b>SECTION C: DEDUCTIONS AND NON-DEDUCTIBLE EXPENSES</b>			
<b>GENERAL</b>			
If the fund derived both assessable and exempt income, have deductions been apportioned, as appropriate, in accordance with <i>Taxation Ruling TR 93/17</i> ?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>INTEREST</b>			
Has the fund claimed a deduction for interest expense on funds borrowed to the extent that they were applied for the purpose of earning assessable income? Australian sources disclose at Label A and overseas sources disclose at Label B.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
As superannuation funds are generally prohibited from borrowing money, does the borrowing come under one the following exceptions? That is: <ul style="list-style-type: none"> <li>• 90 day borrowing to make payment to a member</li> <li>• seven day borrowing to cover settlement of securities transactions</li> <li>• limited recourse borrowing arrangement for the SMSF to purchase a single acquirable asset and the rights of the lender is limited to that asset.</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>CAPITAL WORKS DEDUCTIONS</b>			
Has the fund claimed a building allowance write-off for capital expenditure incurred on capital works under Division 43 of the <i>Income Tax Assessment Act (1997)</i> to the extent that such capital works were used to earn assessable income during the year? If so, disclose at Label D.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Has the correct rate of write-off been used?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>DEDUCTIONS FOR DECLINE IN VALUE OF DEPRECIATION ASSETS</b>			
Has the fund claimed a deduction for the decline in value of its depreciating assets to the extent that such depreciating assets were used to earn assessable income? If so, disclose at Label E.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Have the correct depreciation rates been used? ( <i>Taxation Ruling TR 2017/2</i> )	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>DEATH AND DISABILITY PREMIUMS</b>			
Does the fund have a 'whole of life' insurance policy for death and disability cover?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
If so, has the fund claimed a deduction for 30% of the premium paid?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Does the fund have an endowment policy for death and disability cover?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
If so, has the fund claimed a deduction for 10% of the premium paid?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Does the fund have other insurance policies that provide death or disability superannuation benefits?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
If so, is any deduction claimed required to be supported by an actuary's certificate?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>INVESTMENT EXPENSES</b>			
Have all relevant investment expenses been claimed to the extent they relate to the derivation of assessable income during the year? Such expenses include investment advice fees, actuarial fees, accounting fees and certain legal costs. Such amounts should be disclosed at Label I.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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	Y	N	N/A
<b>TAX LOSSES DEDUCTED</b>			
Is the fund claiming a tax loss from an earlier year? Note the fund's tax losses brought forward must be first deducted against the amount of any net exempt income.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>SECTION D: INCOME TAX CALCULATION STATEMENT</b>			
Have all foreign income tax offsets claimable been included as a non-refundable tax offset?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Is the fund entitled to claim an early stage investor tax offset for the year or does the fund have an amount of unused tax offset carried forward?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Have all franking credits tax offsets claimable by the fund been included as a refundable tax offset?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have all PAYG instalments paid during the year been included as a credit at Label K?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Did the fund pay the Supervisory Levy of \$259? Was there a Supervisory Levy adjustment upon the winding up of the fund or a Supervisory Levy adjustment because it is a new fund?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>SECTION E: LOSSES</b>			
Does the fund have tax losses or capital losses available to carry forward to later years? If so, it must complete a Losses Schedule if the amount of its unused revenue or unused capital losses is greater than \$100,000.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>SECTION I: TAXATION OF FINANCIAL ARRANGEMENTS (TOFA)</b>			
Have you considered the application of the Taxation of Financial Arrangements (TOFA) rules to the SMSF, and whether there has been a TOFA gain or loss? (Note the TOFA rules only apply to a SMSF with the value of the SMSFs assets of \$100 million or more of the SMSF has elected to have the TOFA rules apply to it).	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>SECTION J: OTHER INFORMATION</b>			
Have the trustees of the SMSF made, revoking or varying a family trust election?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Have the trustees of the SMSF made or revoking an interposed entity election?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>ADMINISTRATION AND SUBSTANTIATION</b>			
Do you have all bank statements on hand?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



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**FINANCIAL STATEMENT CHECKLIST**

Item	Done	Ref
<b>ACCOUNTS</b>		<b>A</b>
1. Ensure all figures used in accounts are referenced either to work done, or noted that figure is accepted and on what basis.	<input checked="" type="checkbox"/>	
2. Ensure the financial statements are reporting using market value.	<input checked="" type="checkbox"/>	
3. Ensure prior year figures agree to prior year final signed and audited accounts.	<input checked="" type="checkbox"/>	
4. Ensure accounts balance.	<input checked="" type="checkbox"/>	
5. Ensure all related party transactions have been disclosed.	<input checked="" type="checkbox"/>	
<b>CASH AT BANK</b>		<b>B</b>
1. Ensure all bank statements are available for review.	<input checked="" type="checkbox"/>	
2. Vouch ownership of the bank accounts from the bank statement to the Fund.	<input checked="" type="checkbox"/>	
3. Agree balance confirmed to reconciliation performed.	<input checked="" type="checkbox"/>	
4. Ensure that the bank account did not go into overdraft during the year (if into overdraft note the cause and time period).	<input checked="" type="checkbox"/>	
<b>ACCOUNTS RECEIVABLE</b>		<b>C</b>
1. Agree receivable to supporting documentation, for nature and taken up correctly.	<input checked="" type="checkbox"/>	
2. If the receivable amount is from a related party, ensure the amount taken up reflects normal commercial terms.	<input type="checkbox"/>	N/A
3. Agree receivable to subsequent receipt.	<input type="checkbox"/>	N/A
4. Vouch prior year receivable as received during the year, or else re-accrue or adjust against income/expense item.	<input type="checkbox"/>	N/A
5. If amount not received, evaluate the recoverability of receivable.	<input type="checkbox"/>	N/A
<b>INVESTMENTS</b>		<b>D / E</b>
1. Sight original certificates and confirm correct ownership. Ensure the investment is held in the name of the fund and is held separate from assets of the trustee, employers and related parties.	<input checked="" type="checkbox"/>	
2. Agree the value of the investment held at year end with quoted market prices.	<input checked="" type="checkbox"/>	
3. Ensure the investment is in accordance with the fund's investment strategy.	<input checked="" type="checkbox"/>	
4. Agree applications and redemptions of investments to investment statement and bank.	<input checked="" type="checkbox"/>	
5. <b>Units in Unlisted Unit trusts</b>		
(5A) Confirm Fund's holding in the unit trust. Ensure that the revenue belongs to the Fund.	<input type="checkbox"/>	N/A
(5B) Reconcile funds holding of units to unit trust register and unit trust certificates.	<input type="checkbox"/>	N/A
(5C) Review copies of unit trust financial statements and ensure the unit trust assets have been valued at Market Value.	<input type="checkbox"/>	N/A
6. <b>Loans to Associated Entities (in house loans)</b>		
(6A) Sight original loan agreement.	<input type="checkbox"/>	N/A

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Item	Done	Ref
(6B) Ensure that loan agreement is on normal commercial terms (i.e. includes loan term, interest rates, penalty rates if loan is in default, the parties to the loan etc).	<input type="checkbox"/>	N/A
(6C) Agree the value of the investment held at year end with loan repayment schedule.	<input type="checkbox"/>	N/A
(6D) Confirm that the investment is in the name of the trustee and that the documentation clearly identifies that the investment is an asset of the fund.	<input type="checkbox"/>	N/A
(6E) Is the loan within the allowable 5% limit permitted for in-house assets? If no, a written plan in accordance with section 82 of the SIS Act is required.	<input type="checkbox"/>	N/A
<b>7. Real Estate Properties</b>		
(7A) Complete property searches or view the original titles for all real estate investments owned by the fund.	<input type="checkbox"/>	N/A
(7B) Ensure that each property is owned by the trustee and is correctly and appropriately recorded as an investment of the fund. This may involve viewing a declaration of trust or similar documentation.	<input type="checkbox"/>	N/A
(7C) Check that there are no registered encumbrances, or if so, the related liabilities are correctly reflected in the financial statements and are permitted by the SIS Act and Regs.	<input type="checkbox"/>	N/A
(7D) Assess the valuation of the property to determine if appropriate – property valuer, trustee valuation, online service provider, real estate agent.	<input type="checkbox"/>	N/A
(7E) Consider the lease term and rental amount to determine if conditions are on commercial basis (market rental).	<input type="checkbox"/>	N/A
<b>AMOUNTS OWING TO OTHER PERSONS</b>		<b>G</b>
<b>Limited Recourse Borrowing Arrangements</b>		
1. Confirm limited recourse nature of the borrowing directly with the lender e.g. sight full loan agreement.	<input type="checkbox"/>	N/A
2. Is there a security (bare/custodian) trust deed in place?	<input type="checkbox"/>	N/A
3. Is the asset under the LRBA purchased in the name of the trustee of the security trustee (NOT the trustee of the superannuation fund)?	<input type="checkbox"/>	N/A
4. Has the property under the LRBA had improvements? If the improvements result in the asset becoming a different asset, the SIS Act will have been breached.	<input type="checkbox"/>	N/A
<b>SUNDRY CREDITORS</b>		<b>F</b>
1. Ensure there was no borrowings or debts in contravention of the SIS Act or Regulations.	<input type="checkbox"/>	N/A
2. Vouch payment of liability subsequent to year end.	<input type="checkbox"/>	N/A
<b>INCOME</b>		<b>M</b>
1. Review statements to ensure no TFN tax withheld, and if so ensure treated correctly (i.e. to be treated as rebateable credit in the tax return).	<input type="checkbox"/>	N/A
2. Ensure any foreign tax credits are treated correctly (lesser of actual foreign credit or 15% foreign income).	<input type="checkbox"/>	N/A
3. For any foreign income received, ensure amount is recorded in \$AUD and that if foreign currency transactions occur, that they are converted at the appropriate currency rates and accounted for correctly.	<input type="checkbox"/>	N/A

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Item	Done	Ref
<b>Distributions Received</b>		
4. Review investment statements from fund managers to ensure all distributions recognised.	<input type="checkbox"/>	N/A
5. Ensure any discounted capital gains (as part of distribution) have been treated correctly for a fund (i.e. 1/3 discount no 50% discount).	<input type="checkbox"/>	N/A
6. Ensure any deferred tax, tax free, tax exempt etc. components have been treated correctly.	<input type="checkbox"/>	N/A
<b>Partnership Distributions Received</b>		
7. Review Partnership Agreement to ensure income is distributed accordingly.	<input type="checkbox"/>	N/A
8. Review Partnership accounts to confirm distribution.	<input type="checkbox"/>	N/A
9. Review Partnership in tax return.	<input type="checkbox"/>	N/A
<b>Dividends Received</b>		
10. Review dividend statements or published rates or registry details and ensure franked amount, unfranked amount and franking credit components have been treated correctly.	<input checked="" type="checkbox"/>	
11. Ensure for any private companies – satisfied dividends are treated appropriately for NALI purposes.	<input type="checkbox"/>	N/A
<b>Interest Received</b>		
12. If SMSF derives interest income from loans – ensure interest in accordance with loan agreement and loan is not with a related party.	<input type="checkbox"/>	N/A
<b>Rent Received</b>		
13. Review rental agreement or statement from real estate agent to ensure all rental income recognised.	<input type="checkbox"/>	N/A
14. Ensure all income is recognised per the bank statement or that income has been accrued as receivable.	<input type="checkbox"/>	N/A
15. Vouch rental payments to lease agreements to ensure correct rental amount is being charged (ensure to include any annual rent increases).	<input type="checkbox"/>	N/A
16. Does the Fund's turnover (i.e. rental from commercial properties) require the Fund to be GST registered?	<input type="checkbox"/>	N/A
<b>ACCOUNTING GAINS/LOSSES</b>		
1. Review calculation of the movement in net market value to ensure performed correctly.	<input checked="" type="checkbox"/>	
2. Ensure change in MV calc only includes unit linked investments and not interest bearing investments.	<input checked="" type="checkbox"/>	
3. Ensure any tax deferred amounts from managed funds are adjusted against the cost base.	<input checked="" type="checkbox"/>	
4. Ensure that if investment held for less than 12 months, that any capital gain is not discounted.	<input checked="" type="checkbox"/>	
5. Ensure any losses are offset against any capital gains prior to any discounts being applied.	<input checked="" type="checkbox"/>	
6. (6A) Was the CGT Relief applied at 30/06/2017?	<input type="checkbox"/>	N/A

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Item	Done	Ref
(6B) If Yes, was the gain deferred?	<input type="checkbox"/>	N/A
(6C) If Yes, has the deferred gain been applied with the sale of the asset (parcel of shares)?	<input type="checkbox"/>	N/A
<b>CONTRIBUTIONS</b>		<b>K</b>
1. Obtain listing of Contributions received and dissect by Member, Member Deemed, Award and employer, noting the dates of receipt.	<input checked="" type="checkbox"/>	
2. Ensure that if there are in-specie contributions, that the amount is at market value and the asset is permitted to be transferred to the fund in accordance with SIS Section 66.	<input type="checkbox"/>	N/A
3. Are there any members over 65? If so have they worked at least 40 hours in a 30 day consecutive period (i.e. work test declaration).	<input type="checkbox"/>	N/A
<b>Concessional Contributions</b>		
4. Confirm the contributions received with the sponsoring employer (i.e. confirmation letter).	<input checked="" type="checkbox"/>	
5. If the Fund is employing a contribution reserve – ensure the appropriate ATO form NAT 74851 is on file.	<input checked="" type="checkbox"/>	
<b>Employer Concessional Contributions</b>		
6. Confirm contributions received with expected contributions from SuperStream messages.	<input type="checkbox"/>	N/A
7. Ensure contributions are in accordance with the superannuation guarantee rates.	<input checked="" type="checkbox"/>	
8. Are there any members over 75? Are the contributions employer mandated and in line with SGC?	<input type="checkbox"/>	N/A
<b>Personal Concessional Contributions</b>		
9. Are the members claiming a deduction for personal contributions? If so ensure there is a signed section 290-170 Notice of Intention to deduct form on file.	<input type="checkbox"/>	N/A
10. Confirm the S290-170 notice signed and dated prior to lodgement of the personal return or the end of the financial year after the contribution was made.	<input type="checkbox"/>	N/A
11. Ensure the fund has acknowledged the S290-170 notice.	<input type="checkbox"/>	N/A
<b>Non-Concessional Contributions</b>		
12. Has the member elected to use the three year averaging provisions? If so, is the member less than 65 years of age?	<input type="checkbox"/>	N/A
13. Is the member's TSB greater than \$1.6M? If Yes, the contribution cannot be accepted.	<input type="checkbox"/>	N/A
(13A) Is the member's balance between \$1.4M-\$1.6M – as reduced bring forward amounts are available.	<input type="checkbox"/>	N/A
14. Is the contribution a permissible downsizing contribution?	<input type="checkbox"/>	N/A
15. <b>Small Business CGT Contributions</b>		
(15A) Ensure that if the Small Business CGT election has been used that the notice has been received by the fund.	<input type="checkbox"/>	N/A
(15B) Was the payment made to the member within 2 years of the CGT event?		

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Item	Done	Ref
(15C) Was the payment contribution made within 30 days of the receipt by the member?	<input type="checkbox"/>	N/A
<b>ROLLOVERS/TRANSFERS IN</b>		<b>J</b>
1. Have preserved and unpreserved components remained the same from the rollover fund?	<input type="checkbox"/>	N/A
<b>EXCESS CONTRIBUTIONS TAX</b>		<b>J</b>
1. Check contribution tax assessment notice issued by ATO to ensure that penalty tax is calculated correctly.	<input type="checkbox"/>	N/A
<b>Excess Concessional Contributions</b>		
2. Ensure the amount elected per the release authority is the amount released by the fund and treated as non-taxable.	<input type="checkbox"/>	N/A
<b>Excess Non-Concessional Contributions</b>		
3. Was the amount of funds released at least one of the following: <ul style="list-style-type: none"> <li>The amount of excess non-concessional contributions tax stated in the release authority form.</li> <li>The amount the member nominated</li> <li>The total value of the member's superannuation balance in the fund (excluding any defined benefit interest).</li> </ul>	<input type="checkbox"/>	N/A
<b>PENSIONS PAID</b>		<b>L</b>
1. If first year of pension, sight Trustee minute confirming member's request for pension, and Trustee acknowledgment and agreement to pay.	<input type="checkbox"/>	N/A
2. <b>Account Based Pension</b>		
(2A) Ensure members have been advised of the minimum and maximum pension limits for the year.	<input type="checkbox"/>	N/A
(2B) Ensure the pension has been paid at least annually and within minimum and maximum limits set.	<input type="checkbox"/>	N/A
(2C) Is the member in receipt of a non-commutable (transition to retirement) pensions?	<input type="checkbox"/>	N/A
(2D) If yes, ensure the member did not withdraw more than 10% of their account balance. (If member is not receiving a non-commutable (transition to retirement) pension, their maximum pension is their remaining account balance).	<input type="checkbox"/>	N/A
(2E) If pension commenced after 1 July 2007, calculate the tax free proportion. Ensure this proportion is applied to any pension payments (particularly less than 60 years of age).	<input type="checkbox"/>	N/A
3. <b>Account Based Pension taking a Lump Sum</b>		
(3A) Did the member make a request in accordance with ITAR 995-1.03 for their pension to be treated as a lump sum prior to the first?	<input type="checkbox"/>	N/A
(3B) Does the member have an Unrestricted Non Preserved Component? If yes, can be treated as a lump sum?	<input type="checkbox"/>	N/A
(3C) Is the member under age 60?	<input type="checkbox"/>	N/A
(3D) If yes, has a PAYG lump sum payment summary been prepared?	<input type="checkbox"/>	N/A

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Item	Done	Ref
<b>4. Transfer Balance Account Reporting</b>		
(4A) If pension commenced during the year, has the appropriate TBAR reporting been completed in the required timeframe?	<input type="checkbox"/>	N/A
(4B) If any commutation of an income stream – has the appropriate TBAR reporting been completed in the required timeframe?	<input type="checkbox"/>	N/A
(4C) If member was in receipt of a TRIS – has the member notified the Trustee when they have satisfied a condition of release?	<input type="checkbox"/>	N/A
(4D) Has the appropriate TBAR reporting been completed?	<input type="checkbox"/>	N/A
<b>Benefits Paid</b>		
5. For any death or disability benefits, ensure that corresponding Group Life recovery is booked (where applicable).	<input type="checkbox"/>	N/A
6. If death benefit paid — sight death certificate.	<input type="checkbox"/>	N/A
<b>EXPENSES</b>		<b>N</b>
1. Ensure that if expenses are paid by employer or member on behalf of the Fund that the expenses are either reimbursed to the member/employer, or the amounts are treated as a concessional or non-concessional contribution.	<input checked="" type="checkbox"/>	
<b>GST</b>		
2. A) No GST claim for: <ul style="list-style-type: none"> <li>a. Fees for general legal advice</li> <li>b. Fees for the preparation of a tax return or BAS</li> <li>c. Audit fees</li> <li>d. Residential property expenses, such as insurance, agent fees etc.</li> </ul>		
B) Reduced GST can be claimed for: <ul style="list-style-type: none"> <li>a. Actuarial fees</li> <li>b. Administration fees</li> <li>c. Investment management fees and charges</li> </ul>	<input type="checkbox"/>	N/A
<b>Borrowing</b>		
3. If there is a limited recourse borrowing arrangement in place, ensure that no expenses for the improvement of the asset. Repairs and maintenance expenses are permitted.	<input type="checkbox"/>	N/A
<b>Life Insurance</b>		
4. If fund pays insurance for members, ensure policy is registered in the name of the trustee.	<input checked="" type="checkbox"/>	
5. Does the insurance policy have a TPD component? NOTE: TPD policy is for 'any occupation', premiums are 100% tax deductible. TPD policy is for 'own occupation', premiums are 67% tax deductible. TPD policy is for 'own occupation' and is also bundled with death cover, premiums are 80% tax deductible.	<input checked="" type="checkbox"/>	

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Item	Done	Ref
<b>Division 293 Tax</b>		
6. If member has elected to have the superannuation fund pay the ATO directly, ensure the amount released by the fund is treated as non-taxable.	<input type="checkbox"/>	N/A
<b>TAXATION</b>		<b>A6</b>
1. Have the small business CGT exemptions been utilised? If yes, ensure amount rolled into fund is not counted towards the non-concessional limit and amount does not exceed the CGT cap.	<input type="checkbox"/>	N/A
2. Ensure franking credits from dividends have been taken up correctly and that fund has held the share for the required period to qualify for the franking credit.	<input checked="" type="checkbox"/>	
3. Ensure foreign credits are taken up correctly, noting that the foreign tax credits allowed to be claimed is the lesser of the credit or 15% of the foreign income.	<input type="checkbox"/>	N/A
4. Ensure income from assets used to pay pension is not assessable and an actuarial certificate has been obtained to apportion the income where assets are not segregated. Ensure the non-assessable pension income proportion has been correctly applied to income, but no taxable contributions.	<input type="checkbox"/>	N/A
5. If fund has exempt current pension income, ensure expenses are apportioned between deductible and non-deductible expenses.	<input type="checkbox"/>	N/A
6. Ensure that tax has been calculated for ordinary income at 15%, unless the fund has received a notice advising it is non-complying for taxation purposes.	<input type="checkbox"/>	N/A
7. Confirm that PAYG instalments and TFN credits paid by the fund during the period have been correctly identified and applied against the current tax liability.	<input type="checkbox"/>	N/A
<b>MEMBER BALANCES</b>		<b>J</b>
1. Review member statements as follows:		
(1A) Ensure opening balance correct and accuracy of all calculations (do add check, review of interest calc and tax calc, ensure admin.expenses and insurance premiums are correctly apportioned between member accounts).	<input checked="" type="checkbox"/>	
(1B) Review employer and member contributions to individual member accounts.	<input checked="" type="checkbox"/>	
(1C) Ensure any Concessional, Non-Concessional and Gov Co-contributions correctly recorded.	<input checked="" type="checkbox"/>	

**Carry Forward – Shareholding Confirmation**

Share type:	X0060057095		
Holder number:	PCODE 4007		
Postcode:			
Registry:			
Confirmed holding in name of S/Fund			

Fund: PAAM Family Super Fund

Prepared by: TW

Reviewed by:

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Date: 11.10.18

Date: \_\_\_\_\_

**COMPLIANCE CHECKLIST**

SIS Ref		N/A	Yes	No	Comments
<b>Planning</b>					
s 17A	Does the fund comply with SMSF rules: <ul style="list-style-type: none"> <li>Single member – trustee is a company with 1 director who must also be the member</li> <li>2-4 members – trustee is a company where all members are directors OR trustees are individuals where all members are trustees</li> </ul>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
s 19	Has the fund elected to be a 'regulated fund' with the Tax Office (check on the Tax Office website)?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<b>A15</b>
s 106	Did the Trustee become aware of an event that would have significant adverse event?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
s 103	Has the Trustee kept minutes and retained them for at least 10 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<b>A16</b>
s 35B, 35D	Has the fund kept appropriate accounting records for at least 5 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<b>A4</b>
s 126K	Have you ensured the individual Trustees or directors of the corporate trustee are not disqualified persons (check trustee representation letter)?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<b>A9</b>
s 62	Have you reviewed the Trust Deed to ensure the fund is maintained for the 'sole' purpose of providing benefits to fund members on retirement or dependents on death of members? Review the following: <ul style="list-style-type: none"> <li>Trust deed</li> <li>Character and purpose of the fund's investments – do not provide financial assistance, is not running a business, are not made available for private use.</li> <li>Benefit payments to ensure no preserved benefits are paid before a condition of release is met</li> </ul>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<b>A14</b>
s 52B(2)(d)	Has money and assets of the fund been kept separate to money and assets of the Trustee personally (check assets are in the name of the fund)?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
s 52B(2)(e)	Has the Trustee entered into a contract which would prevent or hinder the Trustee from properly performing the Trustee's functions and powers?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	



Fund: PAAM Family Super Fund

Prepared by: TW

Reviewed by:

Year: 30 June 2018

Date: 11.10.18

Date: \_\_\_\_\_

SIS Ref		N/A	Yes	No	Comments
<b>Investments</b>					
Reg 4.09	Does the investment strategy consider:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
	<ul style="list-style-type: none"> <li>• Risks involved and the expected returns</li> <li>• Investment objectives</li> <li>• Liquidity of the investment</li> <li>• Cash flow requirements of the fund</li> <li>• Diversification</li> <li>• Ability of the Fund to discharge liabilities</li> </ul>				
<b>Loans to Members</b>					
s 65	Did the fund loan money to, or provide financial assistance to a member or relative of a member of the fund?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
	If so, is there a loan agreement in place and is the loan on normal commercial terms (interest charged, nominated period, default interest)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Arms length</b>					
s 109	Were all transactions completed on a commercial basis?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
	Have you ensured any non-arms length purchases or sales of assets were completed at market value?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Have you ensured any non-arm's length lease arrangements have written contracts?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Have you ensure any non-arm's length lease arrangements have been entered into and maintained on commercial terms?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Have you ensured any non-arm's length loan arrangements have written contracts and a repayment schedule?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Have you ensured the terms, repayments and interest rates for any non-arm's length loan arrangements have been entered into and maintained on commercial terms?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Have you ensured the realisation of any investments, shares issued and units allocated for any transactions with non-arm's length entities were at market value?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Borrowings</b>					
s 67	Did the Fund carry any borrowings during the year?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
	Was the borrowing for the purpose of covering settlement of securities transactions as listed in s67(3)(a) (not exceeding 7 days and 10% of the value of the fund assets).	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
s 67(2)	Was the borrowing for the purpose of benefit payments (not exceeding 90 days and 10% of the value of fund assets)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
s 67(2A)	Was the borrowing for the purpose of paying surcharge or an advance instalment (not exceeding 90 days and 10% of the value of fund assets)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Fund: PAAM Family Super Fund

Prepared by: TW

Reviewed by:

Year: 30 June 2018

Date: 11.10.18

Date: \_\_\_\_\_

SIS Ref		N/A	Yes	No	Comments
s 67(4A)	Was the borrowing for the purpose of acquiring an instalment warrant:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Does the Trust Deed all for the fund to borrow?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Has a bare trust (custodian, security or holding trust) been created for the asset?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Was a declaration of trust prepared when the asset was acquired?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Is there a loan agreement in place between the lender and the fund (can be a related party, must be on commercial terms).	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Have trustee minutes been put to place acknowledging that the instalment warrant conditions have been complied with?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Is the asset acquired under the instalment warrant a permitted asset that the fund is able to acquire?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<b>Acquisition of Assets From Members</b>				
s 66	Did the fund acquire any assets from a related party of the fund – listed securities and business real property must be acquire at market value.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
	<b>In-house assets (IHAs)</b>				
	NOTE: Funds can purchase an in-house asset as long as it is acquired at market value and the acquisition of the asset would not exceed the allowable in-house asset level of the Fund (5% market value ratio).				
s 85	Have you ensured the Trustee has not entered into a scheme that would result in an artificial reduction of the market value ratio of the fund's in-house assets and the artificial reduction would avoid application of the in-house rules?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Have you ensured the fund did not re-invest earnings on in-house assets?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Have you ensured the fund did not make any additional investments into a related unit trust?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<b>Liens security</b>				
Reg 13.14	Have you ensured the Trustee has NOT used fund assets for the purpose of security (other than as described in R.13.15)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Reg 13.15	If the Trustee has provided a charge over the assets of the fund, is this in accordance with the limited circumstances described in R13.15?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<b>Risk Management Statements</b>				
Reg 13.15	Has the Trustee of the fund directly undertaken a derivatives transaction and in doing so, provided a charge over the assets of the fund as required by the approved exchange that is trading in derivatives on the Trustee's behalf?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
	If yes, has the fund prepared a Derivatives Risk Management Statement (DRS)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Fund: PAAM Family Super Fund

Prepared by: TW

Reviewed by:

Year: 30 June 2018

Date: 11.10.18

Date: \_\_\_\_\_

SIS Ref	N/A	Yes	No	Comments
<b>Reserves</b>				
Reg 5.03	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Does the fund maintain reserves?				
If yes, has the trustee credited (or debited) the investment return to the reserve account, taken into consideration:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
a) The return on investments; and				
b) The extent to which costs of the fund exceed the costs charged to the member's account; and				
c) The level of the reserves				
Are the investment returns being allocated to members in a manner that is fair and reasonable?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Payment of Benefits</b>				
Reg 6.17	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Have preserved and restricted non preserved components only been paid in cash on retirement (no intention to become gainfully employed on a part time or full time basis) OR the member attained age 65?				
<b>Contributions</b>				
Reg 7.04	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Contributions were accepted by the fund in respect of members under age 65.				
Where member has reached 65 but not 75, contributions only been accepted where:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
• The contributions are mandated employer contributions; OR				
• The member is employed for at least 40 hours in a 30 days consecutive period during the year (work-test)				
Where member has reached age 75, the contributions are under an award and are mandatory contributions.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Minimum Benefit to be Maintained</b>				
Reg 5.08	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Have minimum benefits been maintained for Accumulation Fund members (the sum of member financed benefits plus member's mandated employer financed benefits. These include employer contributions, roll-overs and transferred benefits.				

	Member's name	Date of birth	Age as at 30 June 2018
1.	Paul McEniery	18/07/1977	40
2.	Alicia McEniery	10/02/1983	35
3.			
4.			

Fund: PAAM Family Super Fund

Prepared by: TW

Reviewed by:

Year: 30 June 2018

Date: 11.10.18

Date: \_\_\_\_\_

SIS Ref		N/A	Yes	No	Comments
<b>Accounts</b>					
s 35B	Have the accounts been prepared that include a statement of financial position and an operating statement?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	A4
s 35C(1)	Has the Trustee provided the auditor any document requested by the auditor relevant to preparing the audit report within 14 days of such request?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
<b>Lodgement of ATO/Tax Return</b>					
s 35D	Has the Trustee lodged or caused to be lodged with the ATO within the prescribed period a return in the approved format including all such information required by the form?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
	Has the Fund's supervisory levy and tax liability been paid?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Have Trustees kept records in relation to income received, deductions claimed for administrative and operating expenses and sales/purchases of assets for Capital Gains Tax purposes?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
	Have Trustees kept records of the tax file numbers of members?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
<b>If a Breach Has or May Occur</b>					
s 129	If a breach as occurred, the Trustee must be notified of the breach in writing. It should set out the problem, what the Trustee is required to do and the time frame in which a reply from the Trustee is required.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

PAAM Family Superannuation Fund  
Trustee Representation Letter  
For The Year Ended 30 June 2018

---

The Audit Partner  
Anthony W Boys

Dear Sir,

In connection with your examination of the financial reports of the PAAM Family Superannuation Fund as at 30 June 2018, and for the year then ended, the following representations are made which are true to the best of our knowledge and belief.

(1) Fund Books/Records/Minutes

All financial books, records and related data have been made available to you, including minutes of trustees' meetings and trust deed.

(2) Asset Form

The assets of the fund are being held in a form suitable for the benefit of the members of the fund.

(3) Ownership and Pledging of Assets

a) The fund has satisfactory title to all assets appearing in the statement of Financial Position.

b) No assets of the fund have been pledged to secure liabilities of the fund or of others.

(4) Investments

a) Investments are carried in the books at market value at 30 June 2018.

b) There are no commitments, fixed or contingent, for the purchase or sale of long-term investments.

(5) Trust Deed

The fund is being conducted in accordance with its trust deed.

(6) Superannuation Legislation

The fund is being conducted in accordance with the Superannuation Industry (Supervision) Act, the Superannuation Industry (Supervision) Regulations, and relevant prescribed requirements.

- a) The trustees have been nominated and may only be removed in such manner and circumstances as are allowed in the trust deed.
- b) Any vacancy among the trustees is filled in accordance with the trust deed.
- c) The trustees have complied with all the trustee standards set out in the Regulations and the covenant prescribed by SIS section 52.

(7) Investment Standards

The trustees have complied with all the Investment Standards set out in the Superannuation Industry (Supervision) Regulations.

(8) Subsequent Events

No events or transactions have occurred since 30 June 2018 or are pending, which have a material effect upon the fund's state of affairs at that date, or which are of significance in relation to the fund's affairs as to require mention in notes to the financial statements in order to ensure they are not misleading as to the state of affairs or results of operations.

Yours Faithfully

.....  
Paul McEniery - Trustee

.....  
Date

.....  
Alicia McEniery - Trustee

.....  
Date



04 April 2013

To: The Trustees  
 C/- PAAM Family Superfund  
 80 HEUSSLER TERRACE  
 MILTON QLD 4064

Dear Trustees,

### **PAAM Family Superfund - Investment Strategy Update**

As a result of recent changes made to Superannuation Legislation, it has been necessary to update the Investment Strategy for all our clients SMSFs.

#### **Key Changes to Updated Investment Strategy**

The key changes relevant to the updated Investment Strategy are detailed as follows:

Updating the Investment Strategy relating to borrowing to acquire Property in the SMSF (ie "limited recourse borrowing arrangements") to ensure that they are compliant with Commercial Marketplace Lenders and section 67A of the SIS Act.

Updating the Investment Strategy providing that the trustee must consider whether to hold a contract of insurance that provides insurance cover for one or more members of the fund. It is noted that it is not compulsory to have insurance in your Fund. However you must consider Insurance as part of the Investment Strategy of your Fund.

Updating the Investment Strategy, providing that the trustee must review regularly the Investment Strategy for the fund.

Updating the Investment Strategy providing that the trustee must ensure that money and other assets of the fund are kept separate from those held by the Trustee personally.

Updating the Investment Strategy providing that when preparing the documents such as the statement of the fund's financial position, the trustee must ensure that the fund's assets are valued at their market value.

#### **What is an Investment Strategy**

Prior to Investing your Super Benefit, it is a requirement under current Super Laws that a SMSF formulate and give effect to an investment Strategy. An Investment Strategy is simply a plan for making, holding and realising Fund Investments that reflects the Fund's Objectives (e.g. increasing the value of members' interests). Under the Updated Investment Strategy provided by ESUPERFUND acceptable Investments include:

- Transaction Bank Account
- ASX Listed Securities
- ASX Listed Warrants
- Contracts for Difference (CFDs)
- ASX Listed and Exchange Traded Options
- International Shares
- Foreign Exchange (FX)
- Futures
- Metals & Commodities
- Australian & International Managed Funds
- Term Deposits
- Bonds
- Online Savings Accounts

Residential Property Investment where there is no borrowing made by the SMSF

Commercial Property Investment where there is no borrowing made by the SMSF

Residential Property Investment where there is a borrowing made by the SMSF

Commercial Property Investment where there is a borrowing made by the SMSF

Other Assets that the Trustee considers appropriate to the extent permitted by the Trust Deed and Superannuation Regulations.

## **Investment Strategy is NOT a Financial Plan**

Most clients establishing a SMSF assume that an Investment Strategy is a Financial Plan for their Fund and proceed to draft a document that details the specific Investments they want to make for the SMSF. For example clients when drafting their Investment Strategy will provide specific details of the assets they wish to acquire (eg shares or cash) and the respective percentage allocation to each asset class. This is NOT an Investment Strategy required under current Super Laws, but a Financial Plan. This level of detail is NOT required when formulating your SMSF Investment Strategy.

### **Fees**

There is no Fee to update your SMSF Investment Strategy.

### **Action Required**

#### **Step 1**

To View your Updated Investment Strategy, you will need to login to your Client Login Area. To do this you will need to enter your User ID and Password in the "Login Section" of our Website at <https://clientportal.esuperfund.com.au>

Your User ID and Password has been emailed to you in a previous email. However for your convenience your User ID and Password are as follows:

User ID: Enter your Registered Email Address

Password: Enter your SMSF Bank Account Number

#### **Step 2**

Once you have logged in you will need to click on "Investment Strategy" in the top menu. The Screen will then show the Updated Investment Strategy (second row of data under the Original Investment Strategy) which can be downloaded and Printed by clicking "View" under the "Unsigned Documents" Column.

#### **Step 3**

Once you have printed and reviewed the Updated Investment Strategy you will need to sign where indicated. The signed Investment Strategy can then be uploaded by selecting 'Upload Documents' under the "Signed Documents" Column. Alternatively you can return the signed pages by fax to (03) 8677 2425 or mail to PO Box 401 North Melbourne Victoria 3051. We will in turn upload the signed pages into your Client Login Area for you.

Please do not hesitate to contact our office if you have any further queries.

Yours Sincerely,

Mark Needham  
**Client Services Manager**

**e•superfund**

PO Box 401 North Melbourne VIC 3051

Level 23 HWT Tower, 40 City Road, Southgate VIC 3006

E [info@esuperfund.com.au](mailto:info@esuperfund.com.au)

W [www.esuperfund.com.au](http://www.esuperfund.com.au)



## **Updated Investment Strategy**

# PAAM Family Superfund

## Minutes of a Meeting of the Trustees of the PAAM Family Superfund

<b>Venue</b>	80 HEUSSLER TERRACE , MILTON, QLD, 4064
<b>Date</b>	08 April 2013
<b>Present</b>	Paul Mceniery Alicia Jocelyn Mceniery

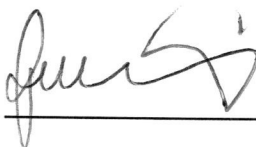
### Updating SMSF Investment Strategy

In accordance with the requirements of Section 52(2)(f) of the *Superannuation Industry (Supervision) Act 1993* and in keeping with the provisions of the abovenamed Funds Trust Deed, the Trustee(s) hereby resolve to update the Investment Strategy of the Fund with the attached Investment Strategy effective immediately.

There being no further matters to discuss, the meeting was closed.

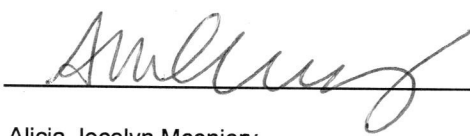
### Signed as a true record of the meeting

Date: 08 April 2013

Trustee to Sign: 

Name: Paul Mceniery



Trustee to Sign: 

Name: Alicia Jocelyn Mceniery



# Investment Strategy for PAAM Family Superfund

The SMSF Investment Strategy for the above named Fund is detailed below.

## Overview

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

The Fund accepts employer and member contributions as the laws allow.

The Fund accepts transfers from other superannuation funds and from a spouse as the laws allow.

The Fund can invest in accordance with this Investment Strategy.

The Fund provides benefits to members upon retirement as the laws allow.

The Fund allows access to any unrestricted non-preserved benefits as the laws allow.

The Fund provides other activities as allowed by the laws and regulations from time to time.

## Investment Objectives

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

The Trustee will act prudently to pursue the maximum rate of return possible, subject to acceptable risk and diversification parameters.

The Trustee will take into account the number of years to retirement of the Members when considering investment options.

The Trustee will establish a tolerance within the Fund to short term fluctuations in income and capital values given the profile of the Member's ages.

The Trustees will have proper regard to the risks associated with the investments given the Funds Objectives and cash flow requirements.

The Trustee will invest to ensure sufficient liquidity is retained within the Fund to meet benefit payments and other liabilities as they fall due.

The Trustees before investing in a particular asset will have proper regard to the balance between the risk and return, so as to maximize the rate of return on Member's entitlements subject to an appropriate level of risk.

## Investment Review

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

## **Investment Strategy**

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

- ASX Listed Securities
- ASX Listed and Exchange Traded Options
- ASX Listed Warrants
- International Listed Securities
- Australian and International CFDs
- Australian and International Managed Funds
- Cash
- Term Deposits
- Bonds
- Debentures
- Other Cash Based Investments
- Property Investment with or without borrowings
- Physical Metals and Commodities
- Foreign Exchange
- Other Assets that the Trustee considers appropriate to the extent permitted by the Trust Deed and Super Laws.

## **Percentage Investment Range**

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

## **Single Asset Investment Strategy**

A single asset strategy may be adopted by the Fund if the asset proposed to be invested in is considered by the Trustee to satisfy a core purpose of the Fund's Investment Objectives and provided that the Trustee is satisfied that no other benefit (excepting incidental benefits) is conferred upon members or associated parties.

## **Arms Length Basis**

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

## **Maximising Member Returns**

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

## **Limited Recourse Borrowings**

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

## Insurance

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

Arranging insurance cover is an important part of the fund's investment strategy to provide benefits for members and their family. The Trustee has considered whether insurance, such as life insurance, income protection insurance and disability cover or other permissible cover should be held for one or more members. Arranging insurance cover will depend on the age, applicable premium and extent of cover appropriate and is subject to the availability of insurance in respect of a member. Whilst the trustee can generally claim a tax deduction for the insurance premium, excluding trauma cover, the trustee also takes into account the restricted tax deductibility of premiums for an "own occupation" definition for disability cover.

## Paying Debts

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

## Personal Assets and Fund Assets to be kept separate

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

## Revalue annually

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

## Review

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



Paul Mceniery - Trustee



Alicia Jocelyn Mceniery - Trustee



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

## **PAAM Family Superfund**

**The Trustee named in the Schedule**  
and

**The Members named in the Schedule**



## Regulation details removed

ABN: 48 466 381 349

Status: Regulation details removed

ABN last updated: 09 Aug 2017

Record extracted: 28 Sep 2018

### What does 'Regulation details removed' mean?

The regulation details of this SMSF have been removed from display in Super Fund Lookup due to their failure to lodge returns.

#### APRA funds

If you receive a transfer or rollover request from this SMSF, advise your client to contact the ATO by phoning [13 10 20](tel:131020) between 8am and 6pm, Monday to Friday.

See the [guidance](#) issued by APRA for further assistance in managing transfers and rollovers to SMSFs.

#### SMSF

An authorised contact for the SMSF can contact the ATO about this issue by phoning [13 10 20](tel:131020) between 8am and 6pm, Monday to Friday.

Also refer to [frequently asked questions](#).

## Disclaimer

This extract is based on information supplied by superannuation entities to the Commissioner of Taxation.

Important Neither the Australian Government nor the ATO endorse or guarantee the performance of super funds.

## AUDITOR ENGAGEMENT LETTER

To: The Trustees of the PAAM Family Superannuation Fund

### Scope

You have requested that we audit the financial report of the PAAM Family Superannuation Fund, which comprises the balance sheet as at 30 June 2018, the income statement for the year then ended, a summary of significant accounting policies, other explanatory notes and the trustees' declaration. We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted with the objective of expressing an opinion on the financial report and compliance with the *Superannuation Industry Supervisory Act 1993*.

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

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

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

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



As part of our audit process, we will request from the trustees written confirmation concerning representations made to us in connection with the audit.

**Other Matters under the *Corporations Act 2001***

*Independence*

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

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

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

Yours faithfully,

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

Acknowledged on behalf of the PAAM Family Superannuation Fund by

\_\_\_\_\_  
Trustee – Paul McEniery

\_\_\_\_\_  
Date

\_\_\_\_\_  
Trustee – Alicia McEniery

\_\_\_\_\_  
Date



MCA (QLD) Accountants Pty Ltd  
ABN 38 142 374 883

**Director:** Anthony Micalizzi CA  
**Director:** Taneile White CA

**A18**

Unit 2, 273 Abbotsford Road,  
Bowen Hills Q 4006

PO Box 163  
Hamilton Q 4007

**Phone:** 07 3252 9477

**Fax:** 07 3252 9677

**Email:** reception@mcaql.com.au

11 October 2018

Dr Paul & Mrs Alicia McEniery  
PAAM Family Superannuation Fund  
PO Box 2842  
ASCOT QLD 4007

Dear Paul & Alicia,

## **RE: PAAM FAMILY SUPERANNUATION FUND**

The purpose of this letter is to provide you with further information regarding our fees and to set out our understanding of the terms of this engagement and the nature of the services we will provide for the year ended 30 June 2018.

### **SCOPE OF OUR WORK**

We will perform the following services:

- Preparation of financial statements
- Preparation of income tax returns
- General advice on various tax and accounting issues

Our procedures will be limited to those related to the above services, and accordingly (except where indicated above):

- no audit or review will be performed, and therefore no assurance will be expressed;
- our engagement cannot be relied upon to disclose fraud or other irregularities or errors. However, we will inform you if any such matters do come to our attention in the course of our engagement.

### **TIMING OF YOUR WORK**

**We advise in order to meet Australian Tax Office deadline requirements we require your work to be forwarded no later than 31 January every year. We will contact you in the near future with respect to providing you with a check list of the information we will require.**

### **INFORMATION TO BE PROVIDED BY YOU**

Under this engagement, you will be responsible for providing all information required to enable us to prepare your financial accounts and taxation returns as efficiently and quickly as possible.

## **OUR FEES**

Our fees, which will be billed as work progresses, are based on the time taken by staff assigned to the engagement plus direct out of pocket expenses. Our hourly charge rate is as follows:

Tony Micalizzi	\$330 per hour plus GST
Taneile White	\$210 per hour plus GST
Peter Foo	\$140 per hour plus GST
Courtney Henderson	\$140 per hour plus GST
Susan Scully	\$100 per hour plus GST
Beverley Cope	\$70 per hour plus GST

**This quotation is conditional upon receiving the required information to a satisfactory standard. Should this not be the case, we reserve the right to amend this quotation at a later date.**

## **CHANGE ORDER**

In the event that you do not provide all of the information required to complete your work, or if we find that we are required to complete work beyond the scope of our quotation, we will furnish you with a Change Order which will specify the additional cost of our services. We will not commence that work until you have signed and returned the Change Order to us.

## **CLIENT SERVICE**

Our main objective is to assist our clients maintain and increase profitability. Our staff are available to you at any time should you have any queries or require advice on a business-related matter.

Your file is being managed by Taneile White.

We are committed to providing high quality client service. If you have any concerns or queries about the service you are receiving, please contact the director in charge of your file immediately. We will look into the matter promptly and thoroughly, to address any problems.

We value your comments and would be pleased to hear from you in relation to our service.

We thank you for the opportunity to be of service to you.

We draw your attention to the fact the firm is covered by a Limitation of Liability Scheme as prescribed by the relevant state professional standards legislation.

Please contact our office if you wish to discuss any of the issues addressed in this letter or require additional information.

Yours sincerely

**MCA Chartered Accountants**



**Taneile White**  
**Director**

F:\HSoft\Doc\DocBase\Clients\MCEN0008\2018\WPMCEN0008\_A18\_MCA Engagement\_2018\_EC.docx

I understand and acknowledge the terms of your engagement.

---

Name: Paul McEniery  
Date: 11 October 2018

# **2018** Workpapers

Section B - E

Assets



# ANZ V2 PLUS STATEMENT

STATEMENT NUMBER 43

01 APRIL 2017 TO 30 JUNE 2017

THE TRUSTEES  
PAAM FAMILY SUPERFUND  
PO BOX 2842  
ASCOT QLD 4007

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

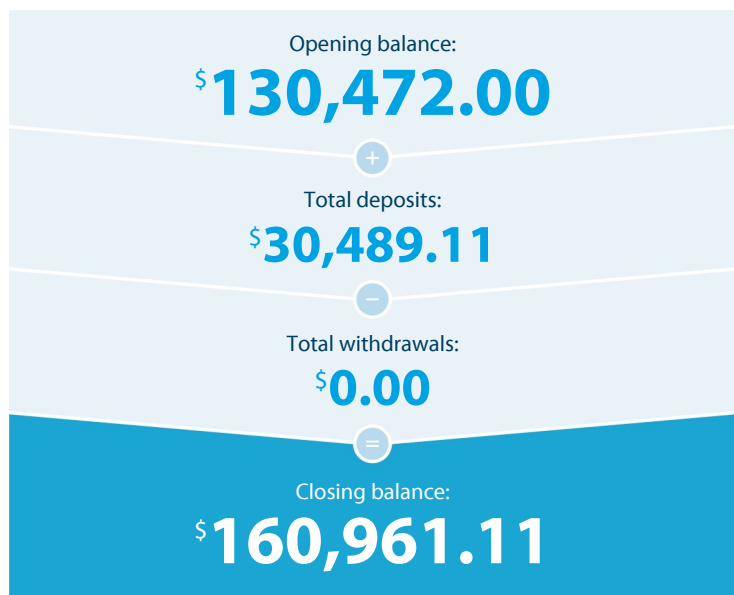
PAUL MCENIERY & ALICIA JOCELYN  
MCENIERY  
ATF PAAM FAMILY SUPERFUND

### Branch Number (BSB)

014-141

### Account Number

2997-38164



### Notice something different?

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

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

### NEED TO GET IN TOUCH?

 Enquiries: 13 28 33 Lost/Stolen Cards: 1800 033 844 Fax: 1800 671 800	OR	 ANZ Internet Banking <a href="http://www.anz.com">www.anz.com</a>	OR	 V2 PLUS Service Centre Locked Bag 3000, Collins St West MELBOURNE VIC 8007
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# ANZ V2 PLUS STATEMENT

Account Number: 2997-38164

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2017</b>				
<b>01 APR</b>	<b>OPENING BALANCE</b>			<b>130,472.00</b>
30 JUN	<b>ANZ M-BANKING FUNDS TFER</b> TRANSFER 981606 FROM 205144825		30,000.00	160,472.00
01 JUL	<b>QUARTERLY INTEREST</b>		489.11	160,961.11
	<b>TOTALS AT END OF PAGE</b>	<b>\$0.00</b>	<b>\$30,489.11</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$0.00</b>	<b>\$30,489.11</b>	<b>\$160,961.11</b>

### This Statement Includes

Interest Paid	\$489.11
---------------	----------

### Yearly Summary

Financial Year to 30/06

Interest Paid	\$1,662.07
---------------	------------

Interest rate at date of statement issue 1.50% p.a

Save on ATM fees while you travel with ANZ

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

## IMPORTANT INFORMATION

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

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

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Product Terms and Conditions, and Fees and Charges booklets which can be found at [www.anz.com](http://www.anz.com) or by calling **13 28 33**.



# ANZ V2 PLUS STATEMENT

STATEMENT NUMBER 44

01 JULY 2017 TO 31 JULY 2017

THE TRUSTEES  
PAAM FAMILY SUPERFUND  
PO BOX 2842  
ASCOT QLD 4007

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

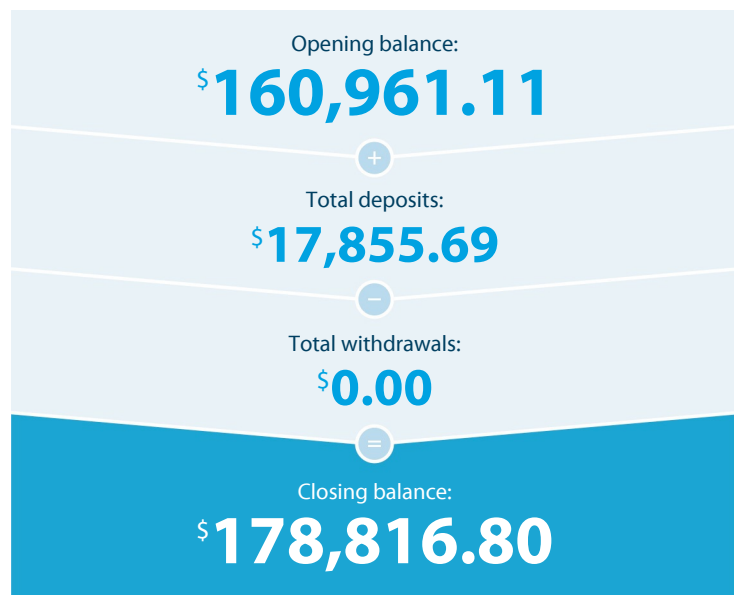
PAUL MCENIERY & ALICIA JOCELYN  
MCENIERY  
ATF PAAM FAMILY SUPERFUND

### Branch Number (BSB)

014-141

### Account Number

2997-38164



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### NEED TO GET IN TOUCH?

 Enquiries: 13 28 33 Lost/Stolen Cards: 1800 033 844 Fax: 1800 671 800	OR	 ANZ Internet Banking <a href="http://www.anz.com">www.anz.com</a>	OR	 V2 PLUS Service Centre Locked Bag 3000, Collins St West MELBOURNE VIC 8007
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# ANZ V2 PLUS STATEMENT

Account Number: 2997-38164

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2017</b>				
<b>01 JUL</b>	<b>OPENING BALANCE</b>			<b>160,961.11</b>
03 JUL	<b>DEPOSIT</b> FROM DR PAUL MCENIERY PM CONC CONTRIB		17,855.69	178,816.80
	<b>TOTALS AT END OF PAGE</b>	<b>\$0.00</b>	<b>\$17,855.69</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$0.00</b>	<b>\$17,855.69</b>	<b>\$178,816.80</b>

Interest rate at date of statement issue 1.50% p.a

Save on ATM fees while you travel with ANZ

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## IMPORTANT INFORMATION

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# ANZ V2 PLUS STATEMENT

STATEMENT NUMBER 45

01 AUGUST 2017 TO 31 AUGUST 2017

THE TRUSTEES  
PAAM FAMILY SUPERFUND  
PO BOX 2842  
ASCOT QLD 4007

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

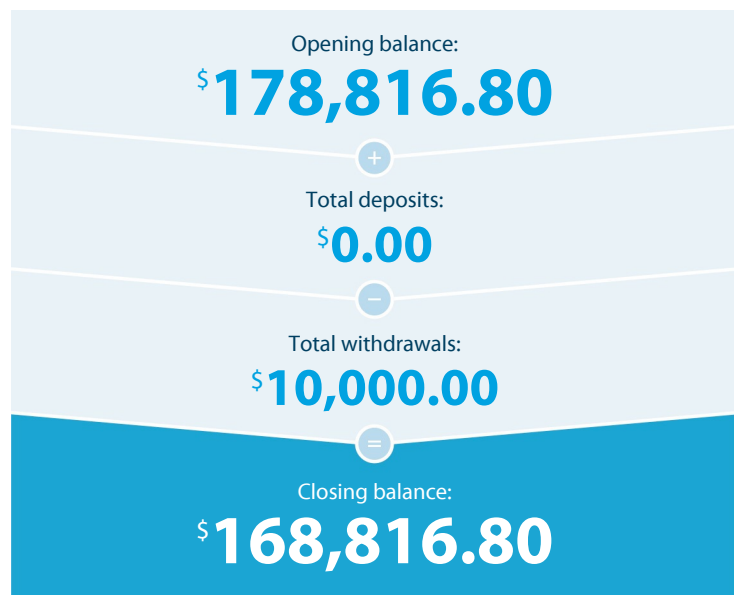
PAUL MCENIERY & ALICIA JOCELYN  
MCENIERY  
ATF PAAM FAMILY SUPERFUND

### Branch Number (BSB)

014-141

### Account Number

2997-38164



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### NEED TO GET IN TOUCH?

 Enquiries: 13 28 33 Lost/Stolen Cards: 1800 033 844 Fax: 1800 671 800	OR	 ANZ Internet Banking <a href="http://www.anz.com">www.anz.com</a>	OR	 V2 PLUS Service Centre Locked Bag 3000, Collins St West MELBOURNE VIC 8007
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# ANZ V2 PLUS STATEMENT

Account Number: 2997-38164

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2017</b>				
<b>01 AUG</b>	<b>OPENING BALANCE</b>			<b>178,816.80</b>
30 AUG	<b>ANZ INTERNET BANKING BILLPAY</b> NRW HOLDINGS SPP 672983	10,000.00		168,816.80
	<b>TOTALS AT END OF PAGE</b>	<b>\$10,000.00</b>	<b>\$0.00</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$10,000.00</b>	<b>\$0.00</b>	<b>\$168,816.80</b>

Interest rate at date of statement issue 1.50% p.a

Save on ATM fees while you travel with ANZ

As an ANZ customer you won't pay an overseas ATM transaction fee when you use an ANZ branded ATM to withdraw cash from this ANZ account while overseas.

You'll find ANZ ATMs in various locations throughout the Asia Pacific region.

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## IMPORTANT INFORMATION

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# ANZ V2 PLUS STATEMENT

STATEMENT NUMBER 46

01 SEPTEMBER 2017 TO 30 SEPTEMBER 2017

THE TRUSTEES  
PAAM FAMILY SUPERFUND  
PO BOX 2842  
ASCOT QLD 4007

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

PAUL MCENIERY & ALICIA JOCELYN  
MCENIERY  
ATF PAAM FAMILY SUPERFUND

### Branch Number (BSB)

014-141

### Account Number

2997-38164



### Notice something different?

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

### NEED TO GET IN TOUCH?

 Enquiries: 13 28 33 Lost/Stolen Cards: 1800 033 844 Fax: 1800 671 800	OR	 ANZ Internet Banking <a href="http://www.anz.com">www.anz.com</a>	OR	 V2 PLUS Service Centre Locked Bag 3000, Collins St West MELBOURNE VIC 8007
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# ANZ V2 PLUS STATEMENT

Account Number: 2997-38164

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2017</b>				
<b>01 SEP</b>	<b>OPENING BALANCE</b>			<b>168,816.80</b>
05 SEP	<b>PAYMENT</b> TO COMMONWEALTH SEC COMMSEC	20,029.92		148,786.88
13 SEP	<b>PAYMENT</b> TO COMMONWEALTH SEC COMMSEC	52,532.96		96,253.92
14 SEP	<b>DEPOSIT</b> FROM NRW HOLDINGS LIM 001207509478		8,347.60	104,601.52
15 SEP	<b>DEPOSIT</b> FROM COMMONWEALTH SEC COMMSEC		39,951.94	144,553.46
25 SEP	<b>PAYMENT</b> TO COMMONWEALTH SEC COMMSEC	100,114.33		44,439.13
01 OCT	<b>QUARTERLY INTEREST</b>		608.68	45,047.81
	<b>TOTALS AT END OF PAGE</b>	<b>\$172,677.21</b>	<b>\$48,908.22</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$172,677.21</b>	<b>\$48,908.22</b>	<b>\$45,047.81</b>

### This Statement Includes

Interest Paid	\$608.68
---------------	----------

Interest rate at date of statement issue 1.50% p.a

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

## IMPORTANT INFORMATION

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

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

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# ANZ V2 PLUS STATEMENT

STATEMENT NUMBER 47

01 OCTOBER 2017 TO 31 DECEMBER 2017

THE TRUSTEES  
PAAM FAMILY SUPERFUND  
PO BOX 2842  
ASCOT QLD 4007

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

PAUL MCENIERY & ALICIA JOCELYN  
MCENIERY  
ATF PAAM FAMILY SUPERFUND

### Branch Number (BSB)

014-141

### Account Number

2997-38164



### Notice something different?

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

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

### NEED TO GET IN TOUCH?

 Enquiries: 13 28 33 Lost/Stolen Cards: 1800 033 844 Fax: 1800 671 800	OR	 ANZ Internet Banking <a href="http://www.anz.com">www.anz.com</a>	OR	 V2 PLUS Service Centre Locked Bag 3000, Collins St West MELBOURNE VIC 8007
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# ANZ V2 PLUS STATEMENT

Account Number: 2997-38164

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2017</b>				
<b>01 OCT</b>	<b>OPENING BALANCE</b>			<b>45,047.81</b>
28 DEC	<b>PAYMENT</b> TO CLEARVIEWLIFEINV MULTIPLE0010607192	3,409.69		41,638.12
<b>2018</b>				
01 JAN	<b>QUARTERLY INTEREST</b>		169.65	41,807.77
	<b>TOTALS AT END OF PAGE</b>	<b>\$3,409.69</b>	<b>\$0.00</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$3,409.69</b>	<b>\$169.65</b>	<b>\$41,807.77</b>

### This Statement Includes

Interest Paid	\$169.65
---------------	----------

Interest rate at date of statement issue 1.50% p.a

Save on ATM fees while you travel with ANZ

As an ANZ customer you won't pay an overseas ATM transaction fee when you use an ANZ branded ATM to withdraw cash from this ANZ account while overseas.

You'll find ANZ ATMs in various locations throughout the Asia Pacific region.

See the ANZ Personal Banking Account Fees and Charges booklet for more information.

## IMPORTANT INFORMATION

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# ANZ V2 PLUS STATEMENT

STATEMENT NUMBER 48

01 JANUARY 2018 TO 31 JANUARY 2018

THE TRUSTEES  
PAAM FAMILY SUPERFUND  
PO BOX 2842  
ASCOT QLD 4007

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

PAUL MCENIERY & ALICIA JOCELYN  
MCENIERY  
ATF PAAM FAMILY SUPERFUND

### Branch Number (BSB)

014-141

### Account Number

2997-38164



### Notice something different?

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

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

### NEED TO GET IN TOUCH?

 Enquiries: 13 28 33 Lost/Stolen Cards: 1800 033 844 Fax: 1800 671 800	OR	 ANZ Internet Banking <a href="http://www.anz.com">www.anz.com</a>	OR	 V2 PLUS Service Centre Locked Bag 3000, Collins St West MELBOURNE VIC 8007
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# ANZ V2 PLUS STATEMENT

Account Number: 2997-38164

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2018</b>				
<b>01 JAN</b>	<b>OPENING BALANCE</b>			<b>41,807.77</b>
23 JAN	<b>DEPOSIT</b> FROM COMMONWEALTH SEC COMMSEC		76,389.47	118,197.24
	<b>TOTALS AT END OF PAGE</b>	<b>\$0.00</b>	<b>\$76,389.47</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$0.00</b>	<b>\$76,389.47</b>	<b>\$118,197.24</b>

Interest rate at date of statement issue 1.50% p.a

Save on ATM fees while you travel with ANZ

As an ANZ customer you won't pay an overseas ATM transaction fee when you use an ANZ branded ATM to withdraw cash from this ANZ account while overseas.

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## IMPORTANT INFORMATION

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# ANZ V2 PLUS STATEMENT

STATEMENT NUMBER 49

01 FEBRUARY 2018 TO 31 MARCH 2018

THE TRUSTEES  
PAAM FAMILY SUPERFUND  
PO BOX 2842  
ASCOT QLD 4007

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

PAUL MCENIERY & ALICIA JOCELYN  
MCENIERY  
ATF PAAM FAMILY SUPERFUND

### Branch Number (BSB)

014-141

### Account Number

2997-38164



### Notice something different?

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### NEED TO GET IN TOUCH?

 Enquiries: 13 28 33 Lost/Stolen Cards: 1800 033 844 Fax: 1800 671 800	OR	 ANZ Internet Banking <a href="http://www.anz.com">www.anz.com</a>	OR	 V2 PLUS Service Centre Locked Bag 3000, Collins St West MELBOURNE VIC 8007
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# ANZ V2 PLUS STATEMENT

Account Number: 2997-38164

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2018</b>				
<b>01 FEB</b>	<b>OPENING BALANCE</b>			<b>118,197.24</b>
19 MAR	<b>PAYMENT</b> TO CLEARVIEWLIFEINV 510812648010804706	1,605.47		116,591.77
01 APR	<b>QUARTERLY INTEREST</b>		367.30	116,959.07
	<b>TOTALS AT END OF PAGE</b>	<b>\$1,605.47</b>	<b>\$367.30</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$1,605.47</b>	<b>\$367.30</b>	<b>\$116,959.07</b>

### This Statement Includes

Interest Paid	\$367.30
---------------	----------

Interest rate at date of statement issue 1.50% p.a

Save on ATM fees while you travel with ANZ

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## IMPORTANT INFORMATION

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# ANZ V2 PLUS STATEMENT

STATEMENT NUMBER 50

01 APRIL 2018 TO 30 JUNE 2018

THE TRUSTEES  
PAAM FAMILY SUPERFUND  
PO BOX 2842  
ASCOT QLD 4007

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

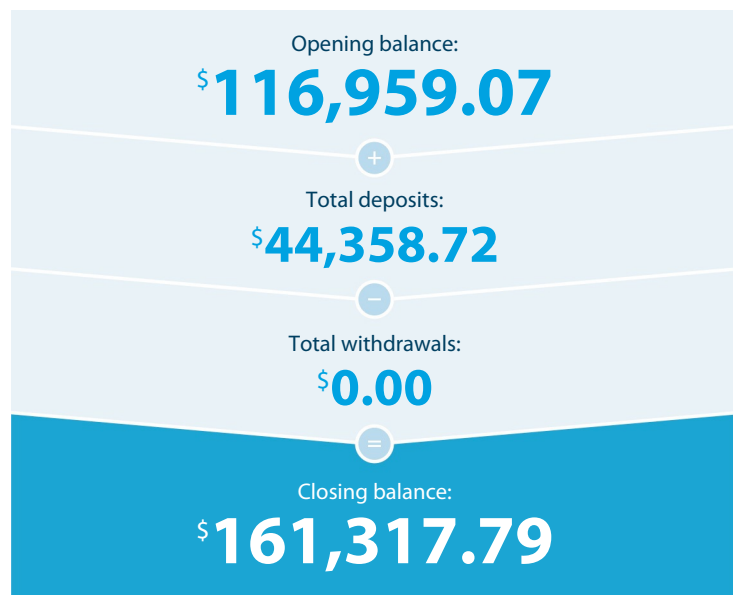
PAUL MCENIERY & ALICIA JOCELYN  
MCENIERY  
ATF PAAM FAMILY SUPERFUND

### Branch Number (BSB)

014-141

### Account Number

2997-38164



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### NEED TO GET IN TOUCH?

 Enquiries: 13 28 33 Lost/Stolen Cards: 1800 033 844 Fax: 1800 671 800	OR	 ANZ Internet Banking <a href="http://www.anz.com">www.anz.com</a>	OR	 V2 PLUS Service Centre Locked Bag 3000, Collins St West MELBOURNE VIC 8007
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# ANZ V2 PLUS STATEMENT

Account Number: 2997-38164

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2018</b>				
<b>01 APR</b>	<b>OPENING BALANCE</b>			<b>116,959.07</b>
22 JUN	<b>DEPOSIT</b> FROM ALICIA MCENIERY AM2018CONTRIBUTION		20,000.00	136,959.07
25 JUN	<b>DEPOSIT</b> FROM ALICIA MCENIERY AM2018CONTRIBUTION		5,000.00	141,959.07
29 JUN	<b>DEPOSIT</b> FROM DR PAUL MCENIERY PM2018CONTRIBUTION		16,614.00	158,573.07
29 JUN	<b>DEPOSIT</b> FROM ESUPERFUND TRUST ESUPER REFUND		2,297.00	160,870.07
01 JUL	<b>QUARTERLY INTEREST</b>		447.72	161,317.79
	<b>TOTALS AT END OF PAGE</b>	<b>\$0.00</b>	<b>\$44,358.72</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$0.00</b>	<b>\$44,358.72</b>	<b>\$161,317.79</b>

### This Statement Includes

Interest Paid	\$447.72
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Yearly Summary	Financial Year to 30/06
Interest Paid	\$1,634.74

Interest rate at date of statement issue 1.50% p.a  
How to read this statement: This statement covers transactions on your account for the quarter ending 30 June 2018.  
Interest shown as paid on 1 July 2018 will be reported to the Australian Taxation Office for the 2019 income year.  
If you have any difficulty reading this statement please contact the V2 PLUS Service Centre 13 28 33.

## IMPORTANT INFORMATION

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

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

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Product Terms and Conditions, and Fees and Charges booklets which can be found at [www.anz.com](http://www.anz.com) or by calling **13 28 33**.



# ANZ V2 PLUS STATEMENT

STATEMENT NUMBER 51

01 JULY 2018 TO 31 JULY 2018

THE TRUSTEES  
PAAM FAMILY SUPERFUND  
PO BOX 2842  
ASCOT QLD 4007

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

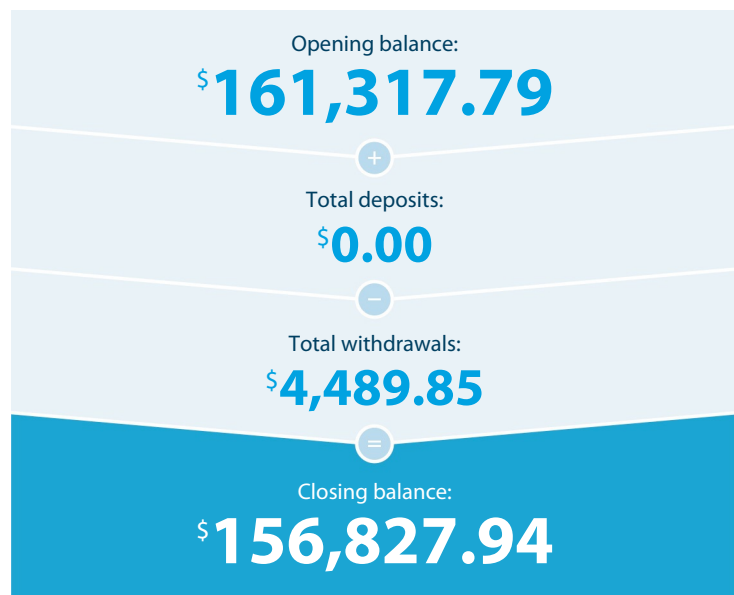
PAUL MCENIERY & ALICIA JOCELYN  
MCENIERY  
ATF PAAM FAMILY SUPERFUND

### Branch Number (BSB)

014-141

### Account Number

2997-38164



### Notice something different?

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

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

### NEED TO GET IN TOUCH?

 Enquiries: 13 28 33 Lost/Stolen Cards: 1800 033 844 Fax: 1800 671 800	OR	 ANZ Internet Banking <a href="http://www.anz.com">www.anz.com</a>	OR	 V2 PLUS Service Centre Locked Bag 3000, Collins St West MELBOURNE VIC 8007
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# ANZ V2 PLUS STATEMENT

Account Number: 2997-38164

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2018</b>				
<b>01 JUL</b>	<b>OPENING BALANCE</b>			<b>161,317.79</b>
05 JUL	<b>PAYMENT</b> TO COMMONWEALTH SEC COMMSEC	4,489.85		156,827.94
	<b>TOTALS AT END OF PAGE</b>	<b>\$4,489.85</b>	<b>\$0.00</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$4,489.85</b>	<b>\$0.00</b>	<b>\$156,827.94</b>

Interest rate at date of statement issue 1.50% p.a

Save on ATM fees while you travel with ANZ.

As an ANZ customer you won't pay an overseas ATM transaction fee when you use an ANZ branded ATM to withdraw cash from this ANZ account while overseas.

You'll find ANZ ATMs in various locations throughout the Asia Pacific region.

See the ANZ Personal Banking Account Fees and Charges booklet for more information.

## IMPORTANT INFORMATION

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

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

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Product Terms and Conditions, and Fees and Charges booklets which can be found at [www.anz.com](http://www.anz.com) or by calling **13 28 33**.

# Financial Year Summary

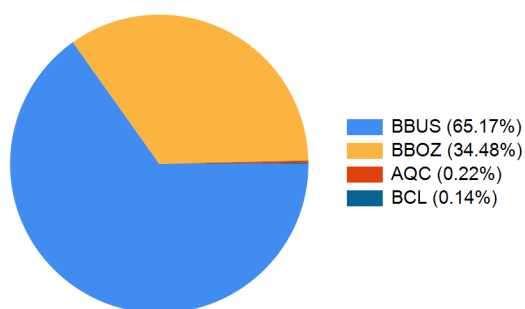
1 JULY 2017 - 30 JUNE 2018

D1

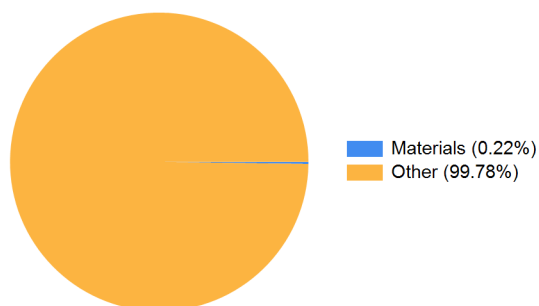
Portfolio Valuation	Account Number	Account Name	Value as at 30 June 2018
Shares	2362482	DR PAUL MCENIERY + MRS ALICIA JOCELYN MCENIERY <PAAM FAMILY SUPERFUND A/C>	\$119,476.08
<b>TOTAL PORTFOLIO VALUE</b>			<b>\$119,476.08</b>

## Allocation as at 30 June 2018

Shares in your portfolio



Sectors in your portfolio



## Estimated Interest & Dividends 2017-2018 Financial Year

Est. Franked Dividends	\$1,160.78
Est. Unfranked Dividends	\$0.00
Est. Franking Credits	\$497.47
Est. Interest Received from Interest Rate Securities	\$0.00
<b>TOTAL INCOME</b>	<b>\$1,160.78</b>

## Fees & Charges 2017-2018 Financial Year

Total Brokerage (inc. GST)	\$352.68
Total Subscriptions (inc. GST)	\$0.00
Other Fees (inc. GST)	\$0.00
<b>TOTAL FEES &amp; CHARGES</b>	<b>\$352.68</b>



# Financial Year Summary



1 JULY 2017 - 30 JUNE 2018

This statement only provides information for CDIA accounts that have been designated as the settlement account for your trading account as at 30 June. Please refer to NetBank for interest income from all other CBA accounts.

The Interest shown is net of any non-resident or TFN withholding tax (if applicable). Please refer to Netbank for bank fees paid on your designated CDIA settlement account in the financial year.

# Portfolio Valuation

30 JUNE 2018



SHARES - 2362482 - HIN 60057095

D1-1

DR PAUL MCENIERY + MRS ALICIA JOCELYN MCENIERY <PAAM FAMILY SUPERFUND A/C>

Portfolio	Units	Unit Price	Portfolio Value	% of Portfolio
AQC - AUSPACCOAL LTD FPO (ORDINARY FULLY PAID)	440	\$0.6000	\$264.00	0.22%
BBOZ - BETA AUST STR BEAR TMF UNITS (TRADING MANAGED FUND UNITS FULLY PAID)	3,000	\$13.7300	\$41,190.00	34.48%
BBUS - BETA US STRONG BEAR TMF UNITS (TRADING MANAGED FUND UNITS FULLY PAID)	15,479	\$5.0300	\$77,859.37	65.17%
BCL - A.C.N. 112 682 158 FPO (ORDINARY FULLY PAID)	614	\$0.2650	\$162.71	0.14%
		<b>Sub Total</b>	<b>\$119,476.08</b>	<b>100.00%</b>

# Transaction Summary

1 JULY 2017 - 30 JUNE 2018



SHARES - 2362482 - HIN 60057095

DR PAUL MCENIERY + MRS ALICIA JOCELYN  
MCENIERY <PAAM FAMILY SUPERFUND A/C>

Total Buys and Sells	2017 - 2018 Financial Year
Total Buys (inc. Brokerage + GST)	\$172,677.21
Total Sells (inc. Brokerage + GST)	\$116,341.41

D1-2

## BBOZ - BETA AUST STR BEAR TMF UNITS (TRADING MANAGED FUND UNITS FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
11-Sep-2017	Buy	3,000	\$17.4900	\$52,470.00	\$62.96	\$5.72	79423819	\$52,532.96
<b>Sub Total</b>					<b>\$62.96</b>	<b>\$5.72</b>		<b>\$52,532.96</b>

## BBUS - BETA US STRONG BEAR TMF UNITS (TRADING MANAGED FUND UNITS FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
21-Sep-2017	Buy	15,479	\$6.4600	\$99,994.34	\$119.99	\$10.91	79586883	\$100,114.33
<b>Sub Total</b>					<b>\$119.99</b>	<b>\$10.91</b>		<b>\$100,114.33</b>

## MTS - METCASH LIMITED FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
19-Jan-2018	Sell	-11,055	\$3.1900	-\$35,265.45	\$42.32	\$3.85	82010549	-\$35,223.13
<b>Sub Total</b>					<b>\$42.32</b>	<b>\$3.85</b>		<b>-\$35,223.13</b>

## NWH - NRW HOLDINGS LIMITED FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
19-Jan-2018	Sell	-28,230	\$1.4600	-\$41,215.80	\$49.46	\$4.50	82010597	-\$41,166.34
<b>Sub Total</b>					<b>\$49.46</b>	<b>\$4.50</b>		<b>-\$41,166.34</b>

## SGC - SACGASCO LTD FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
13-Sep-2017	Sell	-210,526	\$.1900	-\$39,999.94	\$48.00	\$4.36	79460368	-\$39,951.94
01-Sep-2017	Buy	210,526	\$.0950	\$19,999.97	\$29.95	\$2.72	79292489	\$20,029.92
<b>Sub Total</b>					<b>\$77.95</b>	<b>\$7.08</b>		<b>-\$19,922.02</b>

# Transaction Summary

1 JULY 2017 - 30 JUNE 2018



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 outside of this account are 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 2017 - 30 JUNE 2018



SHARES - 2362482 - HIN 60057095

D1-3

DR PAUL MCENIERY + MRS ALICIA JOCELYN MCENIERY <PAAM FAMILY SUPERFUND A/C>

## ESTIMATED DIVIDEND SUMMARY

### MTS - METCASH 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
14-Dec-2017	19-Jan-2018	Interim	\$0.0600	11,055	\$0.00	\$663.30	\$663.30	\$284.27
06-Jul-2017	27-Jul-2017	Final	\$0.0450	11,055	\$0.00	\$497.48	\$497.48	\$213.20
<b>Sub Total</b>					<b>\$0.00</b>	<b>\$1,160.78</b>	<b>\$1,160.78</b>	<b>\$497.47</b>
<b>TOTAL</b>					<b>\$0.00</b>	<b>\$1,160.78</b>	<b>\$1,160.78</b>	<b>\$497.47</b>

## ESTIMATED INTEREST RECEIVED

No data available

**TOTAL**

**\$0.00**

# Interest & Estimated Dividend Summary

1 JULY 2017 - 30 JUNE 2018



(1) This is an estimate prepared by CommSec 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 CommSec 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.

This statement is issued by Commonwealth Securities Limited ABN 60 067 254 399 AFSL 238814 ("CommSec"), a participant of the ASX Group and Chi-X Australia. CommSec is a wholly owned but non-guaranteed subsidiary of Commonwealth Bank of Australia Group ("CBA"). Information contained in this statement is believed to be accurate at the time the statement is generated. CBA and its subsidiaries 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. You should therefore retain your CHESS statements, dividend statements, confirmation contract notes and bank account statements for your records in this regard. If there are any errors in this statement, please contact us on 13 15 19. The total brokerage outlined does not include any rebates you may have received over the financial year. Please refer to your transaction statement records for any rebates you may have received for the report period. This report only includes dividends paid for holdings held with CommSec. Any dividends paid (based on the ex-dividend date) prior to holdings being transferred to CommSec are not included in this report. This report may not include information on some accounts if you have switched products during the financial year. CommSec is not a registered tax practitioner and the information provided in this report does not constitute tax advice. The above information whilst based upon your holdings only takes into account those of your circumstances of which we are aware. It is recommended that you provide the report to your tax adviser or accountant in order that your particular circumstances can be properly addressed.

Address Commonwealth Securities Locked Bag 22, Australia Square NSW 1215 | Enquiries 13 15 19 | [www.commsec.com.au](http://www.commsec.com.au)

# Interest & Estimated Dividend Summary



1 JULY 2017 - 30 JUNE 2018

## 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.
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 subscription	Total subscription can include, but are not limited to: CommSecIRESS fees, Morningstar research subscription fees and CommSec share trade alerts.
Other fees	Other fees can include, but are not limited to: Off market transfer fees, conditional trading fees, 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.



## Australian Pacific Coal

ABN 49 089 206 986

All Registry communications to:  
 Link Market Services Limited  
 Locked Bag A14  
 Sydney South NSW 1235 Australia  
 Telephone: +61 1300 554 474  
 Facsimile: +61 2 9287 0303  
 ASX Code: AQC

Email: [registrars@linkmarketservices.com.au](mailto:registrars@linkmarketservices.com.au)  
 Website: [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au)



036

DR PAUL MCENIERY &  
 MRS ALICIA JOCELYN MCENIERY  
 <PAAM FAMILY SUPERFUND A/C>  
 PO BOX 2842  
 ASCOT QLD 4007

**Date:** 8<sup>th</sup> December 2017

**SRN/HIN:** X00060057095

**Subregister:** CHESS Sponsored

### AQC – FULLY PAID ORDINARY SHARES TRANSACTION CONFIRMATION STATEMENT

DATE	TRANSACTION DESCRIPTION	SHARES HELD PRIOR TO CONSOLIDATION	SHARES HELD POST CONSOLIDATION
08/12/2017	Consolidation of capital on the basis of 100 existing Shares consolidated into 1 Share	44000	440



Securityholders should not rely on the balance shown in this statement as being a complete record of their current holding and the Issuer will not be liable for any financial loss incurred by a securityholder who relies on the balance shown without making their own adjustments for any transfers relating to market and off market transactions which have yet to be registered.

Please note your SRN/HIN recorded above. This SRN/HIN must be used in all communications with the company or registry and with your stockbroker when buying or selling these securities. This statement is an important document and should be kept in a safe place. If lost or destroyed a charge will be levied for a replacement statement. Full terms and conditions of the above securities can be obtained from the registry.

THE AUSTRALIAN TAXATION OFFICE (ATO) ADVISES YOU TO KEEP THIS STATEMENT. DISPOSAL OF SECURITIES MAY LEAD TO CAPITAL GAINS TAX. PHONE THE ATO ON 1300 720 092 IF YOU NEED THE "GUIDE TO CAPITAL GAINS TAX".



## BARALABA COAL COMPANY LIMITED

At the 8 August 2018 general meeting, shareholders approved: the change of name of BCL to Bunji Corporation Limited; and a consolidation of BCL's capital on the basis that every 30 shares will be consolidated into 1 share. These are now complete, and BCL's shares are now on a post consolidation basis. Following completion of the consolidation, BCL now has 5,216,064 fully paid ordinary shares on issue. New holding statements are in the process of being dispatched to shareholders to advise them of their shareholdings on a post consolidation basis.	20/08/2018
name changed to A.C.N. 112 682 158 Limited	11/05/2018
At the meeting of creditors held on 16 April 2018, creditors voted in favour of Otsana Capital's proposal. The variation DOCA was executed on 17 April 2018. BCL will convene a shareholder meeting in the coming months.	23/04/2018
LMM sale transaction completed on 16 February 2018. Separately, Otsana Capital was selected by the deed administrators as the preferred bidder to recapitalise the ASX listed shell. A proposal to vary the current DOCA has now been received from Otsana. A report to creditors of BCL was distributing today, providing details of Otsana's proposal and notice of the upcoming meeting on 16 April 2018.	29/03/2018
LMM sale transaction was completed on 16 February 2018. The deed administrators have entered into exclusivity arrangements with a potential purchaser. A report to creditors of BCL will be distributed in the coming weeks to provide notice of a creditors meeting.	20/02/2018
At the meeting, creditors of the Company resolved that BCL enter into the DOCA proposed by LMM. As part of the DOCA: LMM will acquire the shares in Cockatiel Coal . Other subsidiaries of BCL will become subsidiaries of Cockatiel Coal. The Deed Administrators will facilitate the sale and recapitalisation of the ASX listed shell of BCL to provide shareholders with an opportunity to realise value in the future.	30/08/2017
The reconvened second meeting of creditors of the Company has been convened for Monday, 28 August 2017 at 12:00pm AEST at Waterfront Place, Level 13, 1 Eagle Street, Brisbane QLD 4000.	22/08/2017
The second meeting of creditors of the Company has been convened for Thursday, 17 August 2017 at 12:00pm AEST at Waterfront Place, Level 13, 1 Eagle Street, Brisbane QLD 4000.	15/08/2017
Mining Lease Number 700004 has been granted by the Queensland Government. The company now has all necessary approvals to restart the Baralaba North mine.	25/07/2017
The administrators wish to inform investors who participated in the entitlement offer that they have instructed Computer Investor Services to return all application monies which they received from investors under the entitlement offer. Computershare has confirmed that they will despatch refunds of application monies to investors who participated in the entitlement offer on or about 21 July 2017.	20/07/2017
The company releases a supplementary prospectus which must be read in conjunction with the prospectus dated 19 June 2017. This prospectus details the withdrawal of the entitlement offer.	13/07/2017
The company appointed William James Harris, Shaun Robert Fraser and Jason Preston of McGrathNicol as administrators effective 12 July 2017.	12/07/2017
BCL received valid applications from eligible institutional and retail shareholders for approximately 159.1 million new shares and applications in the bookbuild conducted on 6 July 2017, representing approximately 51% of new shares under the entitlement offer. As the total gross proceeds raised under this (\$39.8 million) are less than that which the company was seeking to raise, the company is now considering whether to proceed with the entitlement offer. The company has resolved to delay the issue of the new shares and additional new shares until such time as it has made a determination as to whether it will proceed with the entitlement offer, which it expects to occur no later than 14 July 2017.	10/07/2017
The securities of Baralaba Coal Company Limited will be suspended from quotation	10/07/2017

immediately, at the request of the Company, pending the release of an announcement regarding the Company's Entitlement Offer and funding.

The suspension of trading in the securities of Baralaba Coal Company Limited will be lifted immediately, following effectuation of its deed of company arrangement and receipt of an update from the Company. 22/12/2016

Notice is given that an extraordinary general meeting of Baralaba Coal Company Limited will be held: on 31 January 2017 at 10.00am Âf at MinterEllison, Level 22, Waterfront Place, 1 Eagle Street, Brisbane QLD 4000. 22/12/2016

The company provides a company update regarding the AGM, its reserves and resources, its tenure, its Preparation for Project Restart / Development Update, the Plan of Operations / Financial Assurance, the production plan, cash position, capital requirements and competent person's statement. 22/12/2016

The company releases the Baralaba North Reserve Report. 22/12/2016

The company releases the Baralaba North Resource Report. 22/12/2016

The company announces the expiry of unlisted options. 30/11/2016

name changed from Cockatoo Coal Limited 30/11/2016

*Your browser may reflect a date of printing in American format.*



**Automic**  
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E [hello@automic.com.au](mailto:hello@automic.com.au) ABN 27152260814

## BCL Transaction History

BCL Transaction history from: 01-June-2017 to: 11-October-2018

Date	Description	Amount	Closing Balance
17-August-2018	Capital reconstruction - consolidation	-594	20

### NOTE FY18/19:

Opening BCL balance 614 / 30 (per consolidation outlined in DeListed report) = 20 units



Australia and New Zealand  
Banking Group Limited  
ABN 11 005 357 522

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## Lodgement Receipt - Pay BPAY Bills

Date: 30/08/2017

### From account

From: PAAM FamilySuperfund

### BPAY® payment details

To: NRW HOLDINGS SPP - NRW Holdings

Bill code: 615815

Reference: 3470100000419211

Amount \$: \$10,000.00

### Transfer details

Transfer instructions: Pay no earlier than 30/08/2017

Lodgement number: 1372205623

(FOR ENQUIRIES)

Receipt number: 672983

### IMPORTANT INFORMATION

This is your lodgement receipt confirming your bill has been lodged for processing by us. When the payee's account will be credited will depend on the policy and systems of the payee's bank.

Your receipt number will be indicated if you made an immediate payment.

If you made a future-dated payment you should log on to ANZ Internet Banking after the payment date for your receipt number and to confirm that your payment has been processed by us.

BPAY® Registered to BPAY® PTY LTD. ABN 69 079 137 518.

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ABN 11 005 357 522.



ABN 95 118 300 217

All Registry communications to:  
 C/- Link Market Services Limited  
 Locked Bag A14, Sydney South NSW 1235  
 Telephone: +61 2 9287 4222  
 Facsimile: +61 2 9287 0303  
 ASX Code: NWH  
 Email: registrars@linkmarketservices.com.au  
 Website: www.linkmarketservices.com.au



036 1742

DR PAUL MCENIERY &  
 MRS ALICIA JOCELYN MCENIERY  
 <PAAM FAMILY SUPERFUND A/C>  
 PO BOX 199  
 ALBION DC QLD 4010

Payment Date: 14 September 2017

Allotment Date: 13 September 2017

Record Date: 11 August 2017

SRN/HIN: X00060057095

### NRW Holdings Limited (NWH) Share Purchase Plan Offer Transaction Confirmation Statement and Scaleback Refund Direct Credit

Thank you for your application to purchase NWH Shares. The demand for Shares exceeded the number of Shares available and, as a result of the oversubscription, your application may not been met in full. The SPP terms and conditions provided NWH with the discretion to undertake the scaleback for New Shares that exceed \$5 million to the extent and in the manner it determines.

The scaleback has been undertaken on the basis that each eligible applicant (registered in Australia and New Zealand) has been limited to an allotment of 9.41806% of the value of their shareholding on the Record Date, which is the maximum of applications that would be accepted. If you applied up to and equal to that the Record Date maximum, then you would be allotted in full and if you have applied above that maximum, you will be allotted the shares equal to that maximum (using a A\$0.68 per share price), rounded to the nearest share.

As part of the scaleback, we undertook a process to review all applications and then exclude multiple applications totaling more than \$10,000, with the intention of allowing only one application, per the SPP terms and conditions. In summary, we have attempted to exclude multiple applications which from the share register were obviously from the same shareholder or appeared to be so. We have also rounded down the invalid parcels to be within the parcels allowed; \$2,500, \$5,000, \$7,500 or \$10,000 and then conducted the Scaleback.

Application Money received	Number of Shares allotted on 13 September 2017	Cost of Allocation at A\$0.68 per share	Scaleback Refund Payable
\$10,000.00	2,430	\$1,652.40	\$8,347.60

If you have any questions in relation to the Offer, please call NWH Share Registry on 1300 402 422 (callers within Australia) or +61 1300 402 422 (callers outside Australia), or consult your financial or other professional adviser.

This statement represents the amount credited to your nominated financial institution as detailed below:

#### BANKING INSTRUCTIONS:

ACCOUNT NAME: PAAM FAMILY SUPERFUND  
 BSB: 014-141  
 ACCOUNT NO: \*\*\*\*\*8164

This statement contains essential information to assist you in preparing your Income Tax Return.  
 Please retain this correspondence in a safe place as a charge may be levied for replacement.

# **2018** Workpapers

Section F - I

Liabilities

# **2018** Workpapers

Section J - L

Members' Fund

PAAM Family Superfund

# Members Statement

Paul McEniery  
 145 Bonney Avenue  
 Clayfield, Queensland, 4011,

**Your Details**

Date of Birth : 18/07/1977  
 Age: 40  
 Tax File Number: Provided  
 Date Joined Fund: 01/07/2013  
 Service Period Start Date: 19/11/1994  
 Date Left Fund:  
 Member Code: MCEPAU00001A  
 Account Start Date 01/07/2013  
 Account Type: Accumulation  
 Account Description: Accumulation

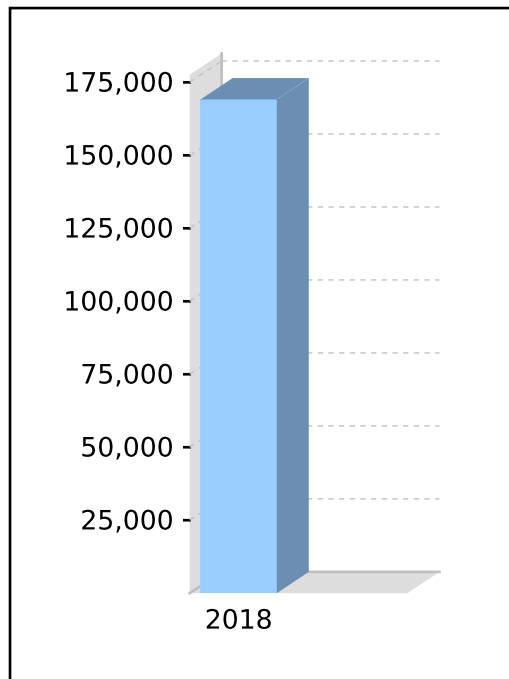
Nominated Beneficiaries N/A  
 Vested Benefits 169,146.36  
 Total Death Benefit 169,146.36

**Your Balance**

Total Benefits 169,146.36

Preservation Components  
 Preserved 169,081.36  
 Unrestricted Non Preserved 65.00  
 Restricted Non Preserved

Tax Components  
 Tax Free 5,332.70  
 Taxable 163,813.66



**Your Detailed Account Summary**

	This Year
Opening balance at 01/07/2017	138,294.45
<u>Increases to Member account during the period</u>	
Employer Contributions	25,000.00
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	15,707.05
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	3,750.00
Income Tax	1,089.98
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	5,015.16
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2018	169,146.36



# Members Statement

Alicia McEniery  
 145 Bonney Avenue  
 Clayfield, Queensland, 4011,

### Your Details

Date of Birth : 10/02/1983  
 Age: 35  
 Tax File Number: Provided  
 Date Joined Fund: 01/07/2013  
 Service Period Start Date: 19/09/2001  
 Date Left Fund:  
 Member Code: MCEALI00002A  
 Account Start Date 01/07/2013  
 Account Type: Accumulation  
 Account Description: Accumulation

Nominated Beneficiaries N/A  
 Vested Benefits 101,461.15  
 Total Death Benefit 101,461.15

### Your Balance

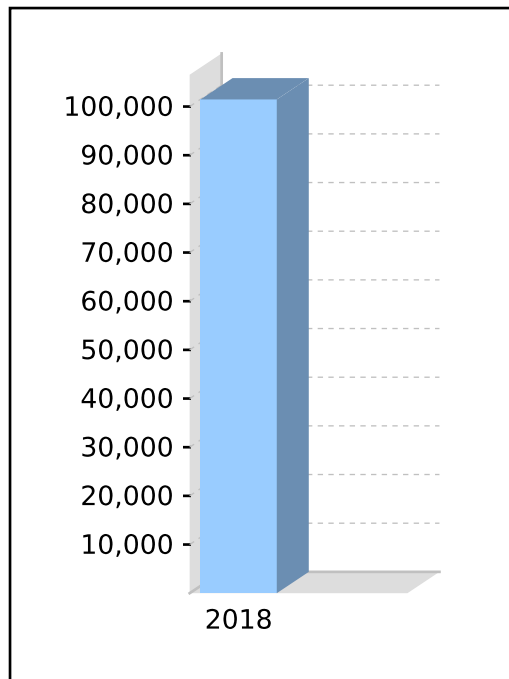
Total Benefits 101,461.15

Preservation Components

Preserved 101,461.15  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components

Tax Free 48,821.69  
 Taxable 52,639.46



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2017	73,434.59
<u>Increases to Member account during the period</u>	
Employer Contributions	25,000.00
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	7,676.98
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	3,750.00
Income Tax	900.42
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 30/06/2018	101,461.15

## PAAM Family Superfund

**Contributions Breakdown Report**

For The Period 01 July 2017 - 30 June 2018

**Summary**

Member	D.O.B	Age (at 30/06/2017)	Total Super Balance (at 30/06/2017)*1	Concessional	Non-Concessional	Other	Reserves	Total
McEniery, Alicia	10/02/1983	34	73,434.59	25,000.00	0.00	0.00	0.00	25,000.00
McEniery, Paul	18/07/1977	39	138,294.45	25,000.00	0.00	0.00	9,469.69	34,469.69
<b>All Members</b>				<b>50,000.00</b>	<b>0.00</b>	<b>0.00</b>	<b>9,469.69</b>	<b>59,469.69</b>

\*1 Total Super Balance is per individual across funds within a firm.

**Contribution Caps**

Member	Contribution Type	Contributions	Cap	Current Position
McEniery, Alicia	Concessional	25,000.00	25,000.00	At Limit
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap
McEniery, Paul	Concessional	25,000.00	25,000.00	At Limit
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap

**NCC Bring Forward Caps**

Member	Bring Forward Cap	2015	2016	2017	2018	Total	Current Position
McEniery, Alicia	N/A	0.00	0.00	1,236.69	0.00	N/A	Bring Forward Not Triggered
McEniery, Paul	N/A	0.00	0.00	1,236.70	0.00	N/A	Bring Forward Not Triggered

**McEniery, Alicia**

Date	Transaction Description	Ledger Data					SuperStream Data				
		Contribution Type	Concessional	Non-Concessional	Other	Reserves	Contribution Type	Employer	Concessional	Non-Concessional	Other
22/06/2018	Alicia Contribution	Employer	20,000.00								
25/06/2018	Alicia Contribution	Employer	5,000.00								
<b>Total - McEniery, Alicia</b>			<b>25,000.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>			<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

**McEniery, Paul**

Date	Transaction Description	Ledger Data				SuperStream Data					
		Contribution Type	Concessional	Non-Concessional	Other	Reserves	Contribution Type	Employer	Concessional	Non-Concessional	Other
03/07/2017	Contribution - Paul	Personal - Concessional	17,855.69								
29/06/2018	Paul Contribution	Personal - Concessional	7,144.31								
29/06/2018	Paul Contribution	Contribution Reserves - Personal Concessional				9,469.69					
<b>Total - McEniery, Paul</b>			<b>25,000.00</b>	<b>0.00</b>	<b>0.00</b>	<b>9,469.69</b>			<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Total for all members</b>			<b>50,000.00</b>	<b>0.00</b>	<b>0.00</b>	<b>9,469.69</b>					

PAAM Family Superfund

## Deductions Notice Letter

---

Alicia McEniery and Paul McEniery as trustee for PAAM Family Superfund acknowledges that

**Paul McEniery**

has advised in writing in accordance with Section 290-170 of the Income Tax Assessment Act 1997 the intention to claim a tax deduction of

\$34,469.69

for contributions paid in the year ended 30 June 2018. The Trustee has taken action to deduct the appropriate level of tax from the contributions claimed.

---

Paul McEniery

Date: 30 / 06 / 2018

**\*\* IMPORTANT INFORMATION - PLEASE READ THE FOLLOWING CAREFULLY \*\***

If your records confirm the above amount claimed no action on your behalf is required. Retain this acknowledgement with your taxation records as it may be requested by the Australian Taxation Office to substantiate your tax deduction for Superannuation Contributions.

Otherwise: Complete the details below and return this form to the Trustee if:

1. The amount shown above is not the amount that will be claimed, or
2. The Australian Taxation Office disallows/reduces the amount you claim.

In terms of Section 290-170 of the Income Tax Assessment Act 1997 I advise that the amount I intend to claim as a tax deduction for the period 01 July 2017 to 30 June 2018 is: \$ \_\_\_\_\_

---

Paul McEniery

Date: 30 / 06 / 2018

# Notice of intent to claim or vary a deduction for personal super contributions

---

## Section A: Your details

### 1 Tax file number (TFN)

**!** The ATO does not collect this information provided on this form. This form is to assist you in providing details to your super fund. Your super fund is authorised to request your personal details, including your TFN, under the *Superannuation Industry (Supervision) Act 1993*, the *Income Tax Assessment Act 1997* and the *Taxation Administration Act 1953*. It is not an offence not to provide your TFN. However, if you do not provide your TFN, and your super fund doesn't already hold your TFN, they will not be permitted to accept the contribution(s) covered by this notice. For more information about your privacy please contact the entity you are providing this form to.

### 2 Name

Title:

Family name

First given name

Other given names

### 3 Date of birth

### 4 Current postal address

Suburb/town/locality

State/territory

Postcode

Country if outside of Australia

(Australia only)

(Australia only)

### 5 Daytime phone number (include area code)

---

## Section B: Super fund's details

### 6 Fund name

### 7 Fund Australian business number (ABN)

### 8 Member account number

### 9 Unique Superannuation Identifier (USI) (if known)

## Section C: Contribution details

### 10 Personal contribution details

Is this notice varying an earlier notice?      No                      Yes

If you answered 'No' complete the **Original Notice to Claim a Tax Deduction** section below.  
If you answered 'Yes' complete the **Variation of previous valid notice of intent** section below.

#### ORIGINAL NOTICE TO CLAIM A TAX DEDUCTION

### 11 Financial year ended 30 June 20

12 My personal contributions to this fund in the above financial year                      \$

13 The amount of these personal contributions I will be claiming as a tax deduction                      \$

## Section D: Declaration

This form has a declaration where you say the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

#### INTENTION TO CLAIM A TAX DEDUCTION

**!** Complete this declaration if you have **not** previously lodged a valid notice with your super fund for these contributions.

*I declare that at the time of lodging this notice:*

- I intend to claim the personal contributions stated as a tax deduction
- I am a current member of the identified super fund
- the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions
- I have not included any of the contributions in an earlier valid notice.

*I declare that I am lodging this notice at the earlier of either:*

- before the end of the day that I lodged my income tax return for the income year in which the personal contributions were made, **or**
- before the end of the income year following the year in which the contribution was made.

*I declare that the information given on this notice is correct and complete.*

Name (Print in BLOCK LETTERS)

Signature

Date

**>** Send your completed notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

#### VARIATION OF PREVIOUS VALID NOTICE OF INTENT

### 14 Financial year ended 30 June 20


15 My personal contributions to this fund in the above financial year                      \$

16 The amount of these personal contributions claimed in my original notice of intent                      \$

17 The amount of these personal contributions I will now be claiming as a tax deduction                      \$

## Declaration

This form has a declaration where you sign to indicate that the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

 Complete this declaration if you have already lodged a valid notice with your fund for these contributions and you wish to **reduce** the amount stated in that notice.

## VARIATION OF PREVIOUS VALID NOTICE OF INTENT

*I declare that at the time of lodging this notice:*

- *I intend to claim the personal contributions stated as a tax deduction*
- *I am a current member of the identified super fund*
- *the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions.*

*I declare that I wish to vary my previous valid notice for these contributions by **reducing** the amount I advised in my previous notice and I confirm that either:*

- *I have lodged my income tax return for the year in which the contribution was made, prior to the end of the following income year, and this variation notice is being lodged before the end of the day on which the return was lodged, or*


- *I have not yet lodged my income tax return for the relevant year and this variation notice is being lodged on or before 30 June in the financial year following the year in which the personal contributions were made, or*
- *the ATO has disallowed my claim for a deduction for the relevant year and this notice reduces the amount stated in my previous valid notice by the amount that has been disallowed.*

*I declare that the information given on this notice is correct and complete.*

Name (Print in BLOCK LETTERS)

Signature

Date

 Send your completed variation notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

11 October 2018

The Trustee  
PAAM Family Superannuation Fund  
PO Box 2842  
ASCOT QLD 4007

Dear Sir,

We confirm that McEniery Family Trust has paid the following amounts to the PAAM Family Superannuation Fund during the 2017-2018 year as employer contributions.

For Alicia McEniery	\$25,000.00	Concessional
---------------------	-------------	--------------

Yours faithfully

.....  
**Paul McEniery**  
Trustee  
McEniery Family Trust





## WHO SHOULD COMPLETE THIS FORM?

Only members of a self-managed superannuation fund (SMSF) can complete this form for contributions they made to their SMSF.

## COMPLETING THIS FORM

The instructions contain important information

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

The instructions contain important information about completing this form. Refer to them for more information about how to complete and lodge this form.

## Section A: Your details

1 Tax file number (TFN)

You don't have to provide your TFN to us. However, if you do, it will help us identify you correctly and process your form quickly. For more information on privacy, refer to [ato.gov.au/privacy](http://ato.gov.au/privacy)

2 Full name

Title: Mr  Mrs  Miss  Ms  Other

Family name

First given name

Other given names

3 Date of birth  /  /

4 Current postal address

Street address

Suburb/town/locality

State/territory   
(Australia only)

Postcode   
(Australia only)

5 Daytime phone number (include area code)

## Section B: Self Managed Superannuation Fund Details

The SMSF to which the concessional contributions to be adjusted were made:

6 What is your Australian business number (ABN)?

7 Fund name

---

## Section C: Details of the financial years in which concessional contributions will be adjusted

**8 Year 1** – The financial year in which the contributions referred to in Section D were made to the SMSF but not allocated to you:

Year ending 30 June 2018

**9 Year 2** – The financial year in which the contributions referred to in Section D were allocated to you by the SMSF's trustees:

Year ending 30 June 2019

---

## Section D: Details of concessional contributions to be adjusted

**10 Personal Contributions** – The amount of the personal contributions you made to the SMSF in Year 1, which were not allocated until Year 2, and for which you will be claiming a tax deduction in Year 1.

\$ □□□□□□.□□

In the SMSF annual return for Year 1, these contributions will be included as 'assessable personal contributions' in Section B and as 'personal contributions' made by you in Section F or G.

**11 Employer Contributions** – The amount of the employer contributions, including salary sacrifice contributions, your employer made to the SMSF in Year 1 and which were not allocated to you until Year 2.

\$ □□9469.69

In the SMSF annual return for Year 1, these contributions will be included as 'assessable employer contributions' in Section B and as 'employer contributions' made on your behalf in Section F or G.

# Section E: Declaration

## Privacy

The ATO is a government agency bound by the Privacy Act 1988 in terms of collection and handling of personal information and TFNs. For further information about privacy law notices go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

Complete the declaration that applies to you. Print your full name then sign and date the declaration.

## INDIVIDUAL DECLARATION

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

Name (Print in BLOCK LETTERS)

Signature

Date

Day

Month

Year

## AGENT OR AUTHORISED OFFICER DECLARATION

complete this declaration if you are an authorised representative of the individual shown in Section A.

I declare that:

- I have prepared the form with the information supplied by the individual
- I have received a declaration made by the individual that the information provided to me for the preparation of this statement is true and correct
- I am authorised by the individual to give the information in this form to the Australian Taxation Office.

Signature

Date

Day

Month

Year

Tax agent number (if applicable)

Name of organisation (if applicable)

Agent or Authorised Officer name

Title: Mr  Mrs  Miss  Ms  Other

Family name

First given name

Other given names

Agent or Authorised Officer phone number (include area code)

Agent or Authorised Officer address

Street address

Suburb/town/locality

State/territory

(Australia only)

Postcode

(Australia only)

## Lodging your form

Post or fax your completed and signed form to:

fax on 1300 139 024

mail to

Australian Taxation Office  
PO Box 3578  
ALBURY NSW 2640

Sensitive (when completed)

# **2018** Workpapers

Section M

Income

# Interest & Estimated Dividend Summary

1 JULY 2017 - 30 JUNE 2018



SHARES - 2362482 - HIN 60057095

M1

DR PAUL MCENIERY + MRS ALICIA JOCELYN MCENIERY <PAAM FAMILY SUPERFUND A/C>

## ESTIMATED DIVIDEND SUMMARY

### MTS - METCASH 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
14-Dec-2017	19-Jan-2018	Interim	\$0.0600	11,055	\$0.00	\$663.30	\$663.30	\$284.27
06-Jul-2017	27-Jul-2017	Final	\$0.0450	11,055	\$0.00	\$497.48	\$497.48	\$213.20
<b>Sub Total</b>					<b>\$0.00</b>	<b>\$1,160.78</b>	<b>\$1,160.78</b>	<b>\$497.47</b>
<b>TOTAL</b>					<b>\$0.00</b>	<b>\$1,160.78</b>	<b>\$1,160.78</b>	<b>\$497.47</b>

## ESTIMATED INTEREST RECEIVED

No data available

<b>TOTAL</b>								<b>\$0.00</b>
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**Metcash Limited**  
ABN 32 112 073 480

All correspondence to:

**BoardRoom**  
Smart Business Solutions

Boardroom Pty Limited  
ABN 14 003 209 836  
GPO Box 3993  
Sydney NSW 2001

Tel: 1800 655 325 (within Australia)  
Tel: +61 2 9290 9600 (outside Australia)  
Fax: +61 2 9279 0664  
www.boardroomlimited.com.au  
enquiries@boardroomlimited.com.au

DR PAUL MCENIERY &  
MRS ALICIA JOCELYN MCENIERY  
<PAAM FAMILY SUPERFUND A/C>  
PO BOX 199  
ALBION DC QLD 4010

**Reference Number:** S00060832021  
**TFN/ABN Status:** Not Quoted  
**Subregister:** CHES  
**Record Date:** 07-07-2017  
**Payment Date:** 27-07-2017

## Dividend Statement

**Payment Description:** Final Dividend for the period ended 30 April 2017

**Security Class:** Fully Paid Ordinary Shares

**ASX Code:** MTS

Number of shares held at Record Date	Dividend Rate per share	Gross Dividend	Withholding Tax <sup>1</sup>	Net Dividend Withheld	Franked Amount <sup>2</sup>	Unfranked Amount	Franking Credit <sup>3</sup>
11,055	4.5 cents	\$497.48	Nil	\$497.48	\$497.48	Nil	\$213.21

- This withholding tax applies to you if the dividend amount is partially or totally unfranked and you are a:
  - resident of Australia and your TFN or ABN has not been recorded by the share registry. TFN withholding tax is deducted from the gross unfranked portion of the dividend at the highest marginal tax rate applying to personal income; or
  - non-resident of Australia. Non-resident withholding tax (30%) is deducted from the gross unfranked portion of the dividend unless you are a resident of a country which has entered into a Double Taxation Agreement with Australia. In that case a lower rate (generally 15%) may apply.
- This dividend is 100% franked.
- The franking credit has been calculated at the rate of 30%.

### Important Notice - Dividend Payment Withheld $497.48 + 663.30 = 1160.78$

We note that as at the Record Date we had not received your direct credit banking instructions and as a result, in accordance with the Company's direct credit dividend payment policy, **payment of your dividend entitlement has been withheld**. Your dividend entitlement will be credited to your nominated account after receipt of your valid direct credit banking instructions.

Please provide your banking instructions by completing the enclosed direct credit form and returning it to Boardroom in the reply paid envelope. Alternatively, you may log onto [www.investorserve.com.au](http://www.investorserve.com.au) to submit your banking instructions.

Your dividend entitlement will not bear any interest. If you have submitted your direct credit banking instructions since the Record Date, we will process your dividend payment as soon as practicable.

Please retain this statement for taxation purposes



**Metcash Limited**  
ABN 32 112 073 480

All correspondence to:

**BoardRoom**  
Smart Business Solutions

Boardroom Pty Limited  
ABN 14 003 209 836

GPO Box 3993  
Sydney NSW 2001

Tel: 1800 655 325 (within Australia)  
Tel: +61 2 9290 9600 (outside Australia)  
Fax: +61 2 9279 0664

www.boardroomlimited.com.au  
enquiries@boardroomlimited.com.au

DR PAUL MCENIERY &  
MRS ALICIA JOCELYN MCENIERY  
<PAAM FAMILY SUPERFUND A/C>  
PO BOX 199  
ALBION DC QLD 4010



S00060832021

### Request for Direct Crediting of Payments by Electronic Funds Transfer

Please credit all dividend payments from the above holding directly to our account at the following Australian financial institution.

**STOP DO NOT USE YOUR CARD NUMBER**  
If you are unsure of your BSB or account number, please check with your bank, building society or credit union.

BSB Number

			—			
--	--	--	---	--	--	--

Account Number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Name in which account is held

--

Name of Australian bank or financial institution

--

Name of branch or suburb or town

--

If applicable mark here to terminate any reinvestment plan participation

Contact Name

--

Phone Number – Business Hours

--

Phone Number – After Hours

--

#### Sign Here – This section must be signed for your instructions to be executed

I/We authorise you to act in accordance with my/our instructions set out above. I/We acknowledge that these instructions supersede and have priority over all previous instructions relating to payments of dividends to which I/we am/are entitled to be paid in cash and that these instructions do not override any previous Reinvestment Plan instructions unless I/we have so indicated by marking in the relevant box above.

Individual or Securityholder 1

--

Sole Director and  
Sole Company Secretary

Securityholder 2

--

Director

Securityholder 3

--

Director/Company Secretary

Day	Month	Year

## Signing Instructions

Individual: This form is to be signed by the securityholder.  
Joint Holding: Where the holding is in more than one name, all the securityholders must sign.  
Power of Attorney: To sign as Power of Attorney, you must have already lodged it with the registry.  
Alternatively, attach a certified photocopy of the Power of Attorney to this form.  
Companies: Two Directors, Director & Company Secretary, or Sole Director and Sole Company Secretary can sign.

**Please indicate the office held by signing in the appropriate space.**

### Privacy Statement:

The personal information provided in this form is collected by Boardroom Pty Limited, as registrar for the issuer of the securities you hold. Boardroom Pty Limited's privacy policy can be viewed on our website ([www.boardroomlimited.com.au](http://www.boardroomlimited.com.au)).

Your personal information is required for administration of the register of securityholdings. Should some or all of the requested information not be provided correct administration of your securityholding may not be possible. Your personal information may be disclosed to the issuer of the securities you hold, its or our related bodies corporate, external service companies such as print or mail service providers or otherwise as permitted by law. If, in accordance with the provisions of the Corporations Act the issuer of the securities you hold approves, you may be sent marketing material in addition to general corporate communications. You may elect not to receive marketing material by contacting Boardroom Pty Limited.

---

**Please return completed form in the envelope provided to:**

Boardroom Pty Limited  
GPO Box 3993  
Sydney NSW 2001  
Australia

---





All correspondence to:

**BoardRoom**  
Smart Business Solutions

Boardroom Pty Limited  
ABN 14 003 209 836  
GPO Box 3993  
Sydney NSW 2001

Tel: 1300 737 760 (within Australia)  
Tel: +61 2 9290 9600 (outside Australia)  
Fax: +61 2 9279 0664

[www.boardroomlimited.com.au](http://www.boardroomlimited.com.au)  
[enquiries@boardroomlimited.com.au](mailto:enquiries@boardroomlimited.com.au)

DR PAUL MCENIERY &  
MRS ALICIA JOCELYN MCENIERY  
<PAAM FAMILY SUPERFUND A/C>  
PO BOX 199  
ALBION DC QLD 4010



S00060832021



Dear Shareholder

### eCommunication: Fast, Efficient and Effective

Metcash Limited (the Company) would like to offer you the opportunity to receive shareholder communications electronically. Benefit with convenient and prompt information and help reduce waste and cost.

**Fast access:** No waiting for paper statements to arrive by mail.

**Security:** Access statements online using your InvestorServe logon at [www.boardroomlimited.com.au](http://www.boardroomlimited.com.au)

**Convenience:** No more paper statements; simply save them on your computer.

**Greener planet:** Reduce the use of paper and the impact on the environment.

To register please select one of the options below and provide your email address in the space provided.

Yes, I would like to receive **all my Securityholder communications\* electronically** including by email and internet access. My email address is provided below.

Yes, I would like to receive **all my Securityholder communications\* electronically, except my dividend statement** (which I would like to receive in hard copy) as permitted by the Corporations Act 2001, including by email and internet access. My email address is provided below.

**Print your email address here:**

\*This may include, but is not limited to notice of meeting, annual report, proxy forms, distribution advices and other investor correspondence.

Return this form to Boardroom Pty Limited by email to [enquiries@boardroomlimited.com.au](mailto:enquiries@boardroomlimited.com.au) , fax to 02 9279 0664 or in the supplied reply paid envelope.

If you take no action you will receive all shareholder communications as previously elected.

If you have any questions in relation to your holding or communication preferences please contact Boardroom Pty Limited.

### Privacy Statement

The personal information in this form is collected by Boardroom Pty Limited ("Boardroom"), as registrar for the issuer of the securities you hold. Boardroom Pty Limited's privacy policy can be viewed on their website ([www.boardroomlimited.com.au](http://www.boardroomlimited.com.au)).

Your personal information is required for administration of the register of securityholdings. Should some or all of the requested information not be provided correct administration of your securityholding may not be possible. Your personal information may be disclosed to the issuer of the securities you hold, it's or our related bodies corporate, external service companies such as print or mail service providers or otherwise as permitted by law. If, in accordance with the provisions of the Corporations Act the issuer of the securities you hold approves, you may be sent marketing material in addition to general corporate communications. You may elect not to receive marketing material by contacting Boardroom Pty Limited.

You can obtain access to your personal information and (if required) advise of any incorrect, inaccurate or out of date data information held, by contacting Boardroom Pty Limited on 1300 737 760.



All correspondence to:

# BoardRoom

Smart Business Solutions

Boardroom Pty Limited  
ABN 14 003 209 836

GPO Box 3993

Sydney NSW 2001

Tel: 1800 655 325 (within Australia)

Tel: +61 2 9290 9600 (outside Australia)

Fax: +61 2 9279 0664

www.boardroomlimited.com.au  
enquiries@boardroomlimited.com.au



036\_61664-2\_000555

DR PAUL MCENIERY &  
MRS ALICIA JOCELYN MCENIERY  
<PAAM FAMILY SUPERFUND A/C>  
PO BOX 2842  
ASCOT QLD 4007

Reference Number: S00060832021  
TFN/ABN Status: Not Quoted  
Subregister: CHESSE  
Record Date: 15/12/2017  
Payment Date: 19/01/2018

## Dividend Statement

Payment Description: Interim Dividend for the period ended 31 October 2017

Security Class: Fully Paid Ordinary Shares

ASX Code: MTS

Number of shares held at Record Date	Dividend Rate per share	Gross Dividend	Withholding Tax <sup>1</sup>	Net Dividend Withheld	Franked Amount <sup>2</sup>	Unfranked Amount	Franking Credit <sup>3</sup>
11,055	6 cents	\$663.30	Nil	\$663.30	\$663.30	Nil	\$284.27

- This withholding tax applies to you if the dividend amount is partially or totally unfranked and you are a:
  - resident of Australia and your TFN or ABN has not been recorded by the share registry. TFN withholding tax is deducted from the gross unfranked portion of the dividend at the highest marginal tax rate applying to personal income; or
  - non-resident of Australia. Non-resident withholding tax (30%) is deducted from the gross unfranked portion of the dividend unless you are a resident of a country which has entered into a Double Taxation Agreement with Australia. In that case a lower rate (generally 15%) may apply.
- This dividend is 100% franked.
- The franking credit has been calculated at the rate of 30%.

### Important Notice - Dividend Payment Withheld

We note that as at the Record Date we had not received your direct credit banking instructions and as a result, in accordance with the Company's direct credit dividend payment policy, **payment of your dividend entitlement has been withheld**. Your dividend entitlement will be credited to your nominated account after receipt of your valid direct credit banking instructions.

Please provide your banking instructions by completing the enclosed direct credit form and returning it to Boardroom in the reply paid envelope. Alternatively, you may log onto [www.investorserve.com.au](http://www.investorserve.com.au) to submit your banking instructions.

Your dividend entitlement will not bear any interest. If you have submitted your direct credit banking instructions since the Record Date, we will process your dividend payment as soon as practicable.



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Smart Business Solutions

Boardroom Pty Limited  
ABN 14 003 209 836  
GPO Box 3993  
Sydney NSW 2001

Tel: 1800 655 325 (within Australia)  
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[enquiries@boardroomlimited.com.au](mailto:enquiries@boardroomlimited.com.au)

DR PAUL MCENIERY &  
MRS ALICIA JOCELYN MCENIERY  
<PAAM FAMILY SUPERFUND A/C>  
PO BOX 2842  
ASCOT QLD 4007



S00060832021

## Request for Direct Crediting of Payments by Electronic Funds Transfer

Please credit all dividend payments from the above holding directly to our account at the following Australian financial institution.

**STOP DO NOT USE YOUR CARD NUMBER**  
If you are unsure of your BSB or account number, please check with your bank, building society or credit union.

BSB Number

			—			
--	--	--	---	--	--	--

Account Number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Name in which account is held

--

Name of Australian bank or financial institution

--

Name of branch or suburb or town

--

If applicable mark here to terminate any reinvestment plan participation

Contact Name

--

Phone Number – Business Hours

--

Phone Number – After Hours

--

### Sign Here – This section must be signed for your instructions to be executed

I/We authorise you to act in accordance with my/our instructions set out above. I/We acknowledge that these instructions supersede and have priority over all previous instructions relating to payments of dividends to which I/we am/are entitled to be paid in cash and that these instructions do not override any previous Reinvestment Plan instructions unless I/we have so indicated by marking in the relevant box above.

Individual or Securityholder 1

--

Sole Director and  
Sole Company Secretary

Securityholder 2

--

Director

Securityholder 3

--

Director/Company Secretary

Day	Month	Year



All correspondence to:

# BoardRoom

Smart Business Solutions

Boardroom Pty Limited  
ABN 14 003 209 836  
GPO Box 3993  
Sydney NSW 2001

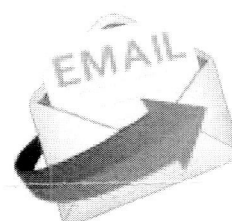
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S00060832021



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# **2018** Workpapers

## Section N Expenses



P AND A MCENIERY A T F PAAM FAMILY SUPER FUND  
C/O ESUPERFUND  
PO BOX 401  
NORTH MELBOURNE VIC 3051

Dear Trustee/s,

### ClearView LifeSolutions

**Policy No: 510812648**

Thank you for your recent enquiry requesting premiums paid on the above policy, for the payment period of financial year 30 June 2018.

\$3,115.90

Add: \$1,899.26 N2-2

**Life of: Dr Paul McEniery**

**Total \$5,015.16**

The total premiums for Life Cover and Linked TPD on the above policy, for the financial year 30 June 2018 are \$3,115.9.

If you have any questions about your cover, please do not hesitate to contact our Customer Service Centre on 132 979, from 8am to 7pm (Sydney time), Monday to Friday.

We look forward to continuing to provide you with peace of mind in the future.

Yours sincerely,

Vanessa Spiteri  
CARE Consultant  
T: 132 979  
F: +61 2 9233 1960  
W: [www.clearview.com.au](http://www.clearview.com.au)



P AND A MCENIERY A T F PAAM FAMILY SUPER FUND  
C/O ESUPERFUND  
PO BOX 401  
NORTH MELBOURNE VIC 3051

Dear Trustee/s,

**ClearView LifeSolutions**

**Policy No: 510812480**

Thank you for your recent enquiry requesting premiums paid on the above policy, for the payment period of financial year 30 June 2018.

**Life of: Paul McEniery**

The total premiums for Life Cover and Linked TPD on the above policy, for the financial year 30 June 2018 are **\$1,899.26**.

If you have any questions about your cover, please do not hesitate to contact our Customer Service Centre on 132 979, from 8am to 7pm (Sydney time), Monday to Friday.

We look forward to continuing to provide you with peace of mind in the future.

Yours sincerely,

Vanessa Spiteri  
CARE Consultant  
T: 132 979  
F: +61 2 9233 1960  
W: [www.clearview.com.au](http://www.clearview.com.au)

# **2018** Workpapers

Section O

Other Matters