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14 October 2017

Mr A & Mrs M Kliger  
Kliger Superannuation Fund  
PO Box 247  
MOUNT WAVERLEY VIC 3149

Dear Arie & Merle,

### **Terms of Current Audit Engagement**

I would like to re-confirm the engagement terms for the audit of the Kliger Superannuation Fund as of, and for the year ended 30 June, 2016, and future years.

#### **Audit of the Financial Report**

In accordance with Section 35C of the Superannuation Industry (Supervision) Act 1993 ("SIS"), the financial report of a regulated superannuation fund must be audited by an approved auditor. The auditor must give the trustee a report on the special purpose financial report in the approved form within the prescribed time after the year of income to which the financial report relates.

The work undertaken by me to form an opinion is permeated by judgement, in particular regarding the nature, timing and extent of the audit procedures for gathering of audit evidence and the drawing of conclusions based on the audit evidence gathered. In addition, there are inherent limitations in any audit, and these include the use of testing, the inherent limitations of any internal control structure, the possibility of collusion to commit fraud, and the fact that most audit evidence is persuasive rather than conclusive. As a result, my audit can only provide reasonable – not absolute – assurance that the financial report is free from material misstatement.

I direct your attention to the fact that it is each trustee's responsibility for the maintenance of adequate accounting records and internal controls, the safeguarding of superannuation fund assets, the selection of accounting policies, the preparation of the special purpose financial report and returns. I note each trustee is responsible for providing access to all information that is relevant to the preparation of the financial report, and any additional information that may be required as part of the audit. In particular, I note each trustee is responsible for the implementation and operation of accounting and internal control systems that are designed to prevent and detect fraud and error.

The audit of the financial report does not relieve the trustee of their individual responsibilities.

My audit will be conducted in accordance with Australian Auditing Standards. The objective of the audit is to obtain reasonable assurance about whether the special purpose financial report as a whole is free from material mis-statement, whether due to fraud or error and to issue an audit report on the financial report.

# SIDCOR

My audit will be planned and conducted primarily to enable me to express my professional opinion as to whether the financial report complies with Australian Accounting Standards and other reporting requirements as adopted by the trustee, but also, so as to have reasonable expectation of detecting material misstatements arising as a result of irregularities which would have a material effect on the financial report. Unless otherwise agreed to, I assume no responsibility to design audit procedures to identify matters that may be appropriate to report to you.

I am required to communicate the planned scope and timing of my audit, and I note the scope of my audit will be sufficient to perform my duties as the auditor of the fund. The timing of the audit will be dictated by the provision of relevant documentation to commence the audit. I am also required to communicate the significant risks identified. Generally speaking, the auditing standards require a presumption that revenue recognition is a significant risk. Should other significant risks be identified as part of my audit, I will communicate these to you.

My audit work involves examination, on a test basis, of evidence supporting the amounts and other disclosures in the financial report in order to form an opinion as to whether, in all material respects, the financial report is fairly stated in accordance with the accounting policies described in the notes thereto.

As part of my audit, I will request from the trustees written confirmation concerning representations made to me in connection with the audit.

I am required by the Australian Auditing Standards to include an Emphasis of Matter paragraph in my audit report, and I note the anticipated wording will be:

*Without modifying my opinion, I draw attention to note 1 of the financial report, which describes the basis of accounting. The financial report has been prepared to assist the fund meet the requirements of the SMSF's governing rules, the Superannuation Industry (Supervision) Act 1993 and the Superannuation Industry (Supervision) Regulations 1994. As a result, the financial report may not be suitable for another purpose.*

Notwithstanding the ATO publish the required wording of the audit report that I am required to use, there may be circumstances in which my report may differ from its expected form and content.

## **Audit of SIS Compliance**

I am also required to form a conclusion in respect of compliance with certain aspects of SIS and the Regulations thereto. I direct your attention to the fact that it is each trustee's responsibility to ensure compliance with SIS and the Regulations thereto. I note each trustee is responsible for providing access to all information that is relevant to the compliance engagement, and any additional information that may be required as part of the compliance engagement.

# SIDCOR

I note this is a direct engagement, and the compliance aspect of my audit is considered to be a reasonable assurance engagement, that is, I am required to plan the compliance engagement to reduce the engagement risk to an acceptably low level. The compliance aspect of the assurance report is intended to be used by the trustee of the fund, and the content of the report will be as determined by the ATO. The assurance report, applicable to the year ended 30 June, 2016 must refer to the following Sections and Regulations:

Sections: 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K;  
and

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA.

## Report on Significant Matters

Under Section 129 of SIS I am required to report to you in writing, if during the course of, or in connection with, my audit, I become aware of certain contraventions of the Act or Regulations which I believe has occurred, are occurring or may occur. There are instances where I will be obligated to report the contravention(s) to the Australian Taxation Office ("ATO"). I am also required under Section 130 to report to you and the ATO if I believe the fund may be about to become, or may be in an unsatisfactory financial position.

## Report on Other Matters

I am required to inform you of certain uncorrected mis-statements identified during the audit, and I must obtain representations from you acknowledging the uncorrected mis-statements have been brought to your attention, and that you have considered the effects of these mis-statements to be either material or immaterial individually and in aggregate to the financial report.

At the completion of the audit I will prepare an audit management letter to advise you of any matters encountered during the course of the audit that I believe should be brought to your attention. I am also required to form an opinion on the accounting policies adopted in preparing the financial report. Please note you should not assume that matters reported to you, or that a report that there are no matters to be communicated, indicates that there are no additional matters that you should be aware of in meeting your responsibilities.

## Privacy and Quality Control

The conduct of my audit in accordance with Australian Auditing Standards means that information acquired by me in the course of my audit is subject to strict confidentiality requirements. I am also subject to the Privacy Act 1988 in the handling of personal information. I will not use any personal information obtained during the audit for any purpose other than for the purpose of conducting the audit.

I will keep secure personal information obtained during the audit to ensure it is not misused, lost, or improperly accessed, modified or disclosed. After completing the audit, I will return to you any documents containing personal information that I obtain from you during the course of the audit, except for copies or extracts as required to be retained by auditing standards.

Information will not be disclosed by me to other parties except as required or allowed for by law or professional standards, or with your authority. My audit files may be subject to review as part of the quality control review program of The Chartered Accountants Australia New Zealand ("CAANZ") which monitors compliance with professional standards by its members. My audit files may also be subject to

# SIDCOR

review by the ATO or the Australian Securities and Investments Commission ("ASIC"). I advise you that by signing this letter you acknowledge that, if requested, my audit files relating to this audit will be made available under any of these review programs. Should this occur I will advise you. The same strict confidentiality requirements apply under the CAANZ, ATO and ASIC reviews that apply to myself as your auditor.

## Fees

My fees, which will be billed as work progresses, are based on the time required to complete the engagement, plus direct out-of-pocket expenses. It is policy that my fees be collected within 14 days from the date the invoice was issued, and I trust that this arrangement is acceptable to you.

This letter will be effective for future years unless I advise you of its amendment or replacement, or if the engagement is terminated. Please sign and return this letter to indicate that it is in accordance with your understanding of the arrangements for my audit.

Sincerely,



**Scott Douglas**  
Approved SMSF Auditor

SIDCOR chartered accountants

Acknowledged on behalf of the trustees of Kliger Superannuation Fund by



.....  
Arie Kliger  
Director

28/6/18

# **Kliger Superannuation Fund**

ABN 71 214 831 233  
Trustees: Kliger Super Pty Limited

**Financial Statement**  
**For the year ended 30 June 2016**

**Kliger Superannuation Fund**  
**Statement of Financial Position**  
**as at 30 June 2016**

	Note	2016 \$	2015 \$
<b>Assets</b>			
Other Assets			
Cash At Bank		116,521	116,217
Deferred Tax Assets		618	-
Current Tax Assets		171	(666)
<b>Total Assets</b>		<u><u>117,310</u></u>	<u><u>115,550</u></u>
<b>Liabilities</b>			
Other Taxes Payable		171	-
<b>Total Liabilities</b>		<u><u>171</u></u>	<u><u>-</u></u>
<b>Net Assets Available to Pay Benefits</b>		<u><u>117,139</u></u>	<u><u>115,550</u></u>
<i>Represented by:</i>			
<b>Liability for Accrued Benefits</b>	2		
Mr Arie Kliger		104,162	107,395
Mrs Merle Kliger		12,977	8,155
<b>Total Liability for Accrued Benefits</b>		<u><u>117,139</u></u>	<u><u>115,550</u></u>

*The accompanying notes form part of these financial statements.  
This report should be read in conjunction with the accompanying compilation report.*

**Kliger Superannuation Fund**  
**Operating Statement**  
**For the period 1 July 2015 to 30 June 2016**

	Note	2016 \$	2015 \$
<b>Income</b>			
Member Receipts			
Contributions			
Member		4,665	-
Government Co-Contributions		434	-
Investment Income			
General Taxable Income	7A	-	4,950
Other Income		-	1
		<u>5,100</u>	<u>4,951</u>
<b>Expenses</b>			
Other Expenses			
Accountancy Fee		3,080	-
Auditor Fee		660	-
Bank Fees		120	120
SMSF Supervisory Levy		259	388
		<u>4,119</u>	<u>508</u>
<b>Benefits Accrued as a Result of Operations before Income Tax</b>		<b>981</b>	<b>4,443</b>
<b>Income Tax</b>			
Income Tax Expense		(618)	666
		<u>(618)</u>	<u>666</u>
<b>Benefits Accrued as a Result of Operations</b>		<b><u>1,599</u></b>	<b><u>3,777</u></b>

*The accompanying notes form part of these financial statements.  
This report should be read in conjunction with the accompanying compilation report.*

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**Kiiger Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2016**

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## **Note 1 - Statement of Significant Accounting Policies**

The following significant accounting policies have been adopted in the preparation and presentation of the financial statements. They have been consistently applied in the current and previous periods unless otherwise stated to ensure the financial information satisfies the concept of relevance and reliability.

### **(a) Statement of Compliance**

The trustees have prepared the financial statements on the basis that the superannuation fund is a non-reporting entity because the members are able to command the preparation of tailored reports so as to satisfy specifically all of their information needs and there are no other users dependent on the financial statements. The financial statements are therefore special purpose financial statements that have been prepared with reference to Australian Accounting Standard AAS 25 *Financial Reporting by Superannuation Plans*, other applicable Australian Accounting Standards and Interpretations to the extent they are not inconsistent with AAS 25, and in accordance with the legislative requirements of the *Superannuation Industry (Supervision) Act 1993* and *Regulations 1994* and the provisions of the Trust Deed.

### **(b) Basis of Preparation**

The financial statements have been prepared on a cash basis using historical costs convention unless stated otherwise. For investments and financial liabilities, they are measured at market values.

The financial statements are presented in Australian dollars, which is the functional currency of the fund.

### **(c) Use of Accounting Estimates and Judgments**

The preparation of financial statements requires the trustees to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstance, the results of which form the basis of making the judgments. 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.

### **(d) Cash and Cash Equivalents**

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

### **(e) Foreign Currency**

Any foreign currency transactions during the financial year are brought to account using the exchange rate in effect at the date of the transaction. Foreign currency monetary items at reporting date are translated at the exchange rate existing at reporting date. Exchange differences are recognised in the operating statement in the period in which they arise.

### **(f) Valuation of Assets**

#### *Investment*

An investment is initially recognised when as a result of past transactions or events, the Fund controls the future economic benefits expected to flow from the asset.

The investment assets are firstly recorded at cost, being the fair value of the consideration given. After initial recognition, they are measured at market value. Gains or losses arising from changes in market value are recognised on the Operating Statement in the periods in which they occur.

Market value as defined in s10 of *SISA 1993*, in relation to an asset, means the amount that a willing buyer of the asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

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

As disposal costs are generally immaterial unless otherwise stated, market value approximates fair value.



**Kiiger Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2016**

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Market values for various types of investment have been determined as follows:

- i. listed securities, government and other fixed interest securities for which there is a readily available market quotation, the valuation is recorded as the last quoted sale price as at the close of business on reporting date. If the listed securities are foreign, they are also converted to Australian dollars using the exchange rate at the close of business on the reporting date;
- ii. unit trusts and managed funds are stated by reference to the unit redemption price quoted by the fund manager at the end of the reporting period;
- iii. unlisted investments are stated at the Trustees' valuation based on estimated market value at balance date; or where necessary, upon external valuers' expert opinions;
- iv. Investment properties are carried at market value and are held for the purpose of generating long-term rental yields and capital appreciation. The Trustees give consideration to the value of the investment property each financial year and revalue when a significant event occurs or when deemed appropriate. Where an external valuation has been obtained, the valuation is based on objective and supportable data and has been carried out by a property valuation service provider or qualified independent valuer as appropriate.

#### *Financial Liabilities*

The Fund initially recognises a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Financial liabilities including credit balances of hedging instruments and derivatives are measured at market values as at the reporting date. Any change in market values of the financial liabilities since the beginning of the reporting period shall be included in the profit or loss for the reporting period. As disposal costs are generally immaterial, unless otherwise stated, market value approximates fair value.

#### *Receivables and Payables*

Current assets such as accounts receivable, which are expected to be recovered within twelve months after the reporting period, are carried at nominal amounts which approximate the fair values.

Accounts payable are recognised when the Fund becomes obliged to make future payments resulting from the goods and services received, whether or not billed to the Fund and are carried at nominal amounts which are equivalent to fair values.

### **(g) Revenue Recognition**

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is measured at the fair value of consideration received or receivable. The following recognition criteria relate to the specific items of revenue the Fund receives:

#### *Interest*

The interest revenue is recognised by the Fund on a cash receipt basis, unless the Fund chooses the accrual method and the amount can be reliably measured by reference to the principal outstanding and using the effective interest rate of the instrument calculated at the acquisition or origination date.

#### *Dividend Revenue*

The entitlement to a dividend is based on the date the shares are quoted ex-dividend; the actual dividend revenue is recognised by the Fund when it is received.

#### *Distribution Revenue*

Distributions from unit trusts and managed funds are recognised as at the date the unit value is quoted ex-distributions 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.

#### *Rental Income*

Rent from investment properties is recognised by the Fund on a cash receipt basis.

#### *Movement in market values*

Changes in the market value of investments are determined as the difference between the market value at balance date or consideration received (if sold during the year) and the market value as at the prior year end or cost (if the investment was acquired during the period). All movements are recognised in the Operating Statement.

*This report should be read in conjunction with the accompanying compilation report.*

**Kiiger Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2016**

*Contributions and Rollovers In*

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

**(h) Income Tax**

The income tax on the benefits accrued as a result of operations for the year comprises current and deferred tax. Income tax expense is recognised in the Operating Statement.

Current income tax expense is calculated by reference to the amount of income taxes payable in respect of the taxable income for the year using tax rates enacted or substantively enacted by reporting date and any adjustment to tax payable in respect of previous years. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (recovered from) the relevant taxation authority.

Deferred income tax expense reflects movements in deferred tax liability balances during the year as well as any unused tax losses.

Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the assets are realised or the liabilities are settled and their measurements also reflect the manner in which the Trustees expect to recover or settle the carrying amounts of the related assets or liabilities.

Deferred tax assets relating to temporary differences and unused tax losses are recognised only to the extent that it is probable that future taxable profit will be available against which the benefits of the deferred tax assets can be utilised. Deferred tax assets are reviewed at each reporting date and are reduced to the extent it is no longer probable that the related tax benefits will be realised.

Current tax assets and liabilities are offset where a legally enforceable right of set-off exists and it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur.

Deferred tax assets and liabilities are offset when a legally enforceable right of set-off exists, they relate to income taxes levied by the same taxation authority and the fund intends to settle the tax assets and liabilities on a net basis in future when they are realised.

The financial report was authorised for issue on 30 April 2018 by the directors of the trustee company.

**Note 2 – 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. Changes in the Liability for Accrued Benefits are as follows:

	<b>Current</b>	<b>Previous</b>
<b>Liability for Accrued Benefits at beginning of period</b>	115,550	111,774
Benefits Accrued during the period	1,599	3,777
Benefits Paid during the period	(10)	0
<b>Liability for Accrued Benefits at end of period</b>	<b>117,139</b>	<b>115,550</b>

Any amount in the Unallocated Contributions account represent amounts that have been received by the fund from either the members of the fund or a third party but have not been allocated to any specific member as at the reporting date. It is the intention of the trustee to allocate any such amounts recorded as unallocated contributions within 28 days following the end of the month to specific fund member, which will increase the liability for members accrued benefits.

**Krieger Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2016**

**Note 3 – Vested Benefits**

Vested benefits are benefits which 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 reporting period.

	Current	Previous
Vested Benefits at beginning of period	115,550	111,774
Benefits Accrued during the period	1,599	3,777
Benefits Paid during the period	(10)	0
<b>Vested Benefits at end of period</b>	<b>117,139</b>	<b>115,550</b>

**Note 4 – Guaranteed Benefits**

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

**Note 5 – Funding Arrangements**

No fixed funding arrangements were in place for the Fund as at year end.

**Note 7A – General Taxable Income**

	Current	Previous
Cash at Bank	0	4,950
	<b>0</b>	<b>4,950</b>

# Kliger Superannuation Fund

## Trustee Declaration


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In the opinion of the Trustees of the Kliger Superannuation Fund.

The Fund is not a reporting entity and this special purpose financial report should be prepared in accordance with the accounting policies described in Note 1 to these financial statements.

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2016 present fairly the financial position of the Fund at 30 June 2016 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the Trust Deed; and
- (iii) the operation of the Fund has been carried out in accordance with its Trust Deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 during the year ended 30 June 2016.

Signed in accordance with a resolution of the directors of Kliger Super Pty Limited by:

  
..... Dated: 28, 6, 18  
**Merle Kliger**  
Director: Kliger Super Pty Limited

  
..... Dated: 28, 6, 18  
**Arie Kliger**  
Director: Kliger Super Pty Limited

**Compilation Report to the Trustees and Members of  
Kliger Superannuation Fund**

**ABN 71 214 831 233**  
**For the period 01 July 2015 to 30 June 2016**

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On the basis of the information provided by the Trustees of Kliger Superannuation Fund, we have compiled the accompanying special purpose financial statements of Kliger Superannuation Fund for the period ended 30 June 2016, which comprise the Statement of Financial Position, Operating Statement, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

**The Responsibility of Trustees**

The Trustees of Kliger Superannuation Fund are solely responsible for the information contained in the special purpose financial statements. The reliability, accuracy and completeness of the information and for the determination that the financial reporting framework / basis of accounting used is appropriate to meet the needs of the members and for the purpose that the financial statements were prepared.

**Our Responsibility**

On the basis of information provided by the Trustees of Kliger Superannuation Fund, we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework/basis of accounting as described in Note 1 to the financial statements and **APES 315: *Compilation of Financial Information***.

We have applied our expertise in accounting and financial reporting to compile these financial statements in accordance with the financial reporting framework / basis of accounting described in Note 1 to the financial statements. We have complied with the relevant ethical requirements of **APES 110 *Code of Ethics for Professional Accountants***.

**Assurance Disclaimer**

Since a compilation engagement is not an assurance engagement, we are not required to verify the reliability, accuracy or completeness of the information provided to us by management to compile these financial statements. Accordingly, we do not express an audit opinion or a review conclusion<sup>1</sup> on these financial statements

The special purpose financial statements were compiled exclusively for the benefit of the Trustees of the fund who are responsible for the reliability, accuracy and completeness of the information used to compile them. We do not accept responsibility for the contents of the special purpose financial statements.

Signature of Accountant

Dated: 30 April 2018



.....  
**Name of Signatory:** Mr Paul Siderovski

**Address:** 50 Hunter Street  
Newcastle, NSW 2300

<sup>1</sup> Refer to AUASB Standards for the issuance of audit opinions and review conclusions

**Kliger Superannuation Fund**  
**Investment Summary as at 30 June 2016**

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b>Bank</b>								
Cash at Bank				118,521	116,521			100%
				<u>118,521</u>	<u>116,521</u>			<u>100%</u>
				<u>118,521</u>	<u>116,521</u>	<u>0</u>	<u>0%</u>	<u>100%</u>

The accounting cost is the original cost base adjusted by any subsequent capital call/improvement or capital return transactions. In many cases, it is not the same as the adjusted or reduced cost base, or the reset cost base resulting from the CGT relief. To view the tax cost base and unrealised gain/(loss) for tax purposes refer to the Unrealised Capital Gains Report or change the report parameter to tax cost base.

**Trustee**

The Trustee of the Fund is as follows:

Kliger Super Pty Limited

The directors of the Trustee company are:

Merle Kliger and  
Arie Kliger

**Availability of Other Fund Information**

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustee.

**Trustee Disclaimer**

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. While every effort has been made by the Trustee to ensure the accuracy and completeness of this statement, the Trustee does not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustee of the Fund



Merle Kliger  
Director - Kliger Super Pty Limited



Arie Kliger  
Director - Kliger Super Pty Limited

Statement Date: 30 June 2016

**For Enquiries:**  
phone 0412087315  
mail Kliger Superannuation Fund, 31 Inverness Avenue, Burwood VIC 3125

**Kliger Superannuation Fund**  
(ABN: 71 214 831 233)

**Consolidated Member Benefit Totals**

**Period**

1 July 2015 - 30 June 2016

**Member**

Mrs Merle Kliger

Number: KLIGEM0

**Member Account Details**Residential Address: 31 Inverness Avenue  
Burwood, VIC 3125Date of Birth: 9 January 1952  
Date Joined Fund: 2 December 2010  
Eligible Service Date: 2 December 2010

Tax File Number Field: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF  
Refer to the Member Benefit Statements produced for each member account for further details*

**Your Accounts**

Withdrawal Benefit as at 1 Jul 2015	
Accumulation	8,155
<b>Total as at 1 Jul 2015</b>	<b>8,155</b>
Withdrawal Benefit as at 30 Jun 2016	
Accumulation	12,977
<b>Total as at 30 Jun 2016</b>	<b>12,977</b>

**Your Tax Components**

Tax Free	12,977
Taxable - Taxed	-
Taxable - Untaxed	-

**Your Preservation Components**

Preserved	12,977
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**

No insurance details have been recorded

**Your Beneficiaries****Binding Beneficiary Nomination\***Sharon Anne Kliger 33.3%  
Jessica Sarah Kliger 33.3%  
Deborah Michelle Kliger 33.3%

\* Nomination in effect from 17 February 2014 to 17 February 2017

**For Enquiries:**  
phone 0412087315  
mail Kliger Superannuation Fund, 31 Inverness Avenue, Burwood VIC 3125



**Kliger Superannuation Fund**  
(ABN: 71 214 831 233)

**Member Benefit Statement**

**Period**

1 July 2015 - 30 June 2016

**Member**

Mrs Merle Kliger

Number: KLIGEM0

**Accumulation Account**

Accumulation

**Member Account Details**Residential Address: 31 Inverness Avenue  
Burwood, VIC 3125Date of Birth: 9 January 1952  
Date Joined Fund: 2 December 2010  
Eligible Service Date: 2 December 2010

Tax File Number Held: Yes

Account Start Date: 2 December 2010

**Your Account Summary**

<b>Withdrawal Benefit</b> as at 1 Jul 2015	<b>8,155</b>
<i><u>Increases to your account:</u></i>	
Government Co-Contributions	434
Member Contributions	4,665
Tax on Net Fund Income	49
<i><u>Total Increases</u></i>	<u>5,149</u>
<i><u>Decreases to your account:</u></i>	
Share Of Net Fund Income	327
<i><u>Total Decreases</u></i>	<u>327</u>
<b>Withdrawal Benefit</b> as at 30 Jun 2016	<b><u>12,977</u></b>

**Your Tax Components**

Tax Free	100.0000 %	12,977
Taxable - Taxed		-
Taxable - Untaxed		-

**Your Preservation Components**

Preserved	12,977
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**

No insurance details have been recorded

**Your Beneficiaries****Binding Beneficiary Nomination\***Sharon Anne Kliger 33.3%  
Jessica Sarah Kliger 33.3%  
Deborah Michelle Kliger 33.3%

\* Nomination in effect from 17 February 2014 to 17 February 2017

For Enquiries:

phone 0412087315

mail Kliger Superannuation Fund, 31 Inverness Avenue, Burwood VIC 3125

**Trustee**

The Trustee of the Fund is as follows:

Kliger Super Pty Limited

The directors of the Trustee company are:

Merle Kliger and  
Arie Kliger

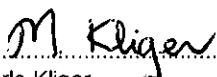
**Availability of Other Fund Information**

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustee.

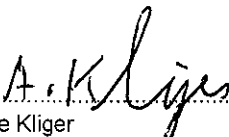
**Trustee Disclaimer**

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. While every effort has been made by the Trustee to ensure the accuracy and completeness of this statement, the Trustee does not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustee of the Fund



.....  
Merle Kliger  
Director - Kliger Super Pty Limited



.....  
Arie Kliger  
Director - Kliger Super Pty Limited

Statement Date: 30 June 2016

**For Enquiries:**  
phone 0412087315  
mail Kliger Superannuation Fund, 31 Inverness Avenue, Burwood VIC 3125