



CS:AZ:2042896

15 June 2018

Mr AJ Dalzell  
PO Box 410  
BATEMENS BAY NSW 2536

Dear Andrew

**ADA SUPERANNUATION FUND  
SELF-MANAGED SUPERANNUATION FUND YEAR END MATTERS**

With the end of the financial year fast approaching, it is important to consider various matters that impact your superannuation and/or superannuation fund.

**Historical position at a glance**

Your fund as at 30 June 2017 consisted of the following member balances:

ANDREW DALZELL	\$
Total Accumulation Balance	160,370
<hr/>	
YULIA DALZELL	\$
Total Accumulation Balance	49,788

**Contribution caps**

Contribution caps limit the amount that can be contributed for a member each financial year in accordance with the SISR. A member whose total contributions in a year exceed the contribution caps may be liable for additional tax on the excess contributions.

**Concessional Contributions**

Concessional superannuation contributions are where the contributor can receive a tax deduction and the contributions are assessable in the fund. These can be Employer contributions or Member Deductible contributions.

For the year ended 30 June 2018, the maximum concessional superannuation contribution which is permitted is **\$25,000** per member.

PAGE 1 OF 2

LEVEL 18, CITY CENTRE      TELEPHONE. +61 2 9283 1866  
55 MARKET STREET      FACSIMILE. +61 2 9283 1866  
SYDNEY NSW 2000      ADMIN@ESVGROUP.COM.AU  
ESVGROUP.COM.AU

A member of TLAG (The International Accounting Group), a worldwide alliance of independent accounting firms.  
Liability limited by a scheme approved under Professional Standards Legislation.

There is no age restriction on your super fund accepting concessional contributions, subject to satisfying the work test.

We note that if personal concessional contributions are made, a Notice of Intent to Claim form is required to be prepared. We can provide you with a form and assist you in completing it if you don't already have one.

*Non-concessional Contributions*

Non-concessional superannuation contributions are generally those contributions made from after tax dollars and are therefore not tax deductible, nor are they assessable in the superannuation fund.

For the year ended 30 June 2018, the non-concessional contributions cap is **\$100,000** for members 65 or over, but under 75.

If you are under 65, you may bring forward three years of non-concessional contributions, giving you a cap of \$300,000 over 3 years.

The above is subject to a superannuation balance limit of \$1.6m per person and the use of the \$100,000 annual cap is subject to amounts contributed in prior years.

Should you be considering making a non-concessional contribution, please contact us to ensure you do not exceed your threshold.

We note that the amounts above are the caps and not a recommendation to make contributions. If you would like us to assist you in determining the amount to contribute, please contact us and we can provide this advice separately.

Should you have any queries, please do not hesitate to contact our office.

Yours sincerely,  
**ESV Accounting and Business Advisors**



**Colin Samuel**  
Partner

Ends.



**Australian Government**  
**Australian Taxation Office**



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THE TRUSTEE FOR ADA SUPER FUND  
FUND  
PO BOX 410  
BATEMANS BAY NSW 2536

Our reference: 7106517192607  
Phone: 13 10 20  
ABN: 43 625 541 672

23 November 2017

### **Superannuation remittance advice**

Dear Sir/Madam

An amount of \$807.80 has been forwarded to you from the low income super contribution account for THE TRUSTEE FOR ADA SUPERANNUATION FUND as per the enclosed remittance advice and the details of this payment will be on the statement of account. We may have sent this separately.

More information about the remittance process is provided on the back of this page, but if you have any questions please phone **13 10 20** between 8.00am and 6.00pm, Monday to Friday.

Yours faithfully

David Diment  
Deputy Commissioner of Taxation



### Reading your remittance advice

This remittance advice provides details of low income super contributions credited to you for one or more of your members.

### Payment for and account details

These details are provided so you can reconcile each payment with the correct member account.

Where you have made a claim for payment, the member and account details will match those you reported to us as part of your claim.

### Remittance reference number

This is a unique identifier we assign to the remittance of a member's low income super contribution payment.

It is important to note this number as it needs to be quoted if you are not accepting a particular payment on this remittance.

### Payment

This is the total amount of low income super contributions being credited for a member.

### Tax file numbers

From 1 July 2007, funds cannot accept any member contributions, including low income super contribution paid by the Australian Taxation Office unless the fund holds a tax file number for that member.

### What should you do if you will not be accepting one or more payments on the remittance?

You will need to complete a *Superannuation payment variation advice* (NAT 8451) statement and lodge it and your repayment with us on or before **30 December 2017**.

The *Completing the Superannuation payment variation advice* (NAT 8450) statement instructions will help you fill out this form.

Your repayment can be sent electronically to us by BPAY® or direct credit, or by cheque enclosed with the completed form.

If you are paying by cheque, please refer to the 'How to pay' information on the *Superannuation payment variation advice* (NAT 8451) statement. This will help you to complete the repayment details.

If you are making your payment electronically, you will need to use the following Australian Taxation Office details:

For BPAY®

<b>Biller code</b>	75556
<b>Customer reference number</b>	552 00097 411 171 5454

For direct credit

<b>Return payment EFT code</b>	552 00097 411 171 5454
<b>BSB</b>	093 003
<b>Account number</b>	316385
<b>Account name</b>	ATO deposits trust account

# Superannuation remittance advice

Provider: THE TRUSTEE FOR ADA SUPERANNUATION FUND  
 Tax file number: 97 411 171  
 Remittance type: Low income super contribution

Payment for	Account/Other ID	TFN	Date of birth	Remittance reference number	Financial year	Payment
Andrew Dalzell	1	487 804 719	7/6/1961	7023199578253	2016	\$500.00
Yulia Dalzell	2	832 660 523	3/12/1964	7023199068474	2016	\$307.80

Payment details	Description	Processed date	Credit
	Low income super contribution remittance	22 November 2017	\$807.80 CR
		<b>Total payment amount</b>	<b>\$807.80 CR</b>







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THE TRUSTEE FOR ADA SUPER FUND  
FUND  
PO BOX 410  
BATEMANS BAY NSW 2536

Statement period	01 JUL 17 to 20 NOV 17
Tax file number	97 411 171
Date of issue	23 NOV 17
Statement number	2
Our reference	7106509544973

Account enquiries: 13 10 20  
Internet: [www.ato.gov.au](http://www.ato.gov.au)

**Statement of account**

This statement has been issued to provide account information in relation to THE TRUSTEE FOR ADA SUPERANNUATION FUND, Superannuation account

**Transaction list - Superannuation - LISC Remittance**

This statement shows transactions for the period 01 JUL 17 to 20 NOV 17 (inclusive)

Process date	Effective date	Description of transaction	Debit \$	Credit \$	Balance \$
01 JUL 17		STATEMENT OPENING BALANCE			0.00
18 NOV 17	18 NOV 17	Aggregated transfer from individual		807.80	807.80 CR
20 NOV 17	23 NOV 17	EFT refund for LISC Remittance for the period from 18 Nov 17 to 31 Dec 99	807.80		0.00
20 NOV 17		STATEMENT CLOSING BALANCE			0.00

Your LISC Remittance refund of \$807.80 ATO007000008964855 has been forwarded to your nominated financial institution.

David Diment  
Deputy Commissioner of Taxation

Please see over for important information about your statement

## IMPORTANT INFORMATION ABOUT YOUR STATEMENT

### Statement transactions

This statement only lists those transactions that we processed on your account for the period shown. Any transactions processed earlier that are due and payable within this period are included in the opening balance. This statement may not cover all your dealings with us. For example, you may have amounts outstanding in relation to other accounts or current legal, release or dispute actions. You can find out the current balance of your account and details of other accounts by phoning us on the numbers listed below.

### When you make a payment

You need to use the payment reference details on page three when you make your payment to ensure the amount is applied to the correct sub-accounts (for example, Co-contribution recovery). If you don't, we will allocate the amount to one of your debts according to a payment hierarchy; this may not be the debt you wanted to pay. If your payment results in a credit on one of your sub-accounts we do not automatically use this credit to pay a debt on another sub-account.

### Explanation of terms

**The process date** is the date that we processed a particular transaction.

**The effective date** is the date we use for the calculation of general interest charge and other penalties or interest. It is also the due date of any liabilities.

### General interest charge (GIC)

Where any amount is not paid by the due date, GIC accrues on the outstanding balance until the entire amount has been paid. Interest is calculated on a daily compounding basis. GIC is currently imposed at a rate of 8.70% per annum (reviewed every three months). The GIC is tax deductible in the year that it is incurred.

**GIC remission** - You can request remission of GIC. We may remit the GIC if satisfied that the delay was due to circumstances beyond your control and you took reasonable steps to lessen the effects of those circumstances. We may also remit GIC in other circumstances where this would be fair and reasonable.

### Protecting your privacy when you phone us

If you phone us we need to know we are talking to the correct person before providing account information. We will ask you for details only you, or your authorised representative, would know. It will be helpful if you have your tax file number or Australian business number ready when you phone us.

### How to contact us

Phone us on **13 10 20** between 8.00am and 6.00pm, Monday to Friday.

If you do not speak English and need help from us phone the Translating and Interpreting Service on **13 14 50**.

If you have a hearing or speech impairment phone the National Relay Service on **13 36 77**.





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THE TRUSTEE FOR ADA SUPER FUND  
FUND  
PO BOX 410  
BATEMANS BAY NSW 2536

Our reference: 7110343729983  
Phone: 13 10 20  
ABN: 43 625 541 672

29 April 2019

### Superannuation remittance advice

To whom it may concern

An amount of \$505.00 has been forwarded to you from the low income super amount account for THE TRUSTEE FOR ADA SUPERANNUATION FUND as per the enclosed remittance advice and the details of this payment will be on the statement of account. We may have sent this separately.

More information about the remittance process is provided on the back of this page, but if you have any questions please phone **13 10 20** between 8.00am and 6.00pm, Monday to Friday.

Yours faithfully

Grant Brodie  
Deputy Commissioner of Taxation

*What about Julia*

**Reading your remittance advice**

This remittance advice provides details of low income super amounts credited to you for one or more of your members.

**Payment for and account details**

These details are provided so you can reconcile each payment with the correct member account.

Where you have made a claim for payment, the member and account details will match those you reported to us as part of your claim.

**Remittance reference number**

This is a unique identifier we assign to the remittance of a member's low income super amount payment.

It is important to note this number as it needs to be quoted if you are not accepting a particular payment on this remittance.

**Payment**

This is the total amount of low income super amounts being credited for a member.

**Tax file numbers**

From 1 July 2007, funds cannot accept any member contributions, including low income super amount paid by the Australian Taxation Office unless the fund holds a tax file number for that member.

**What should you do if you will not be accepting one or more payments on the remittance?**

You will need to complete a *Superannuation payment variation advice* (NAT 8451) statement and lodge it and your repayment with us on or before **31 May 2019**.

The *Completing the Superannuation payment variation advice* (NAT 8450) statement instructions will help you fill out this form.

Your repayment can be sent electronically to us by BPAY® or direct credit, or by cheque enclosed with the completed form.

If you are paying by cheque, please refer to the 'How to pay' information on the *Superannuation payment variation advice* (NAT 8451) statement. This will help you to complete the repayment details.

If you are making your payment electronically, you will need to use the following Australian Taxation Office details:

For BPAY®

<b>Biller code</b>	75556
<b>Customer reference number</b>	552 00097 411 171 5454

For direct credit

<b>Return payment EFT code</b>	552 00097 411 171 5454
<b>BSB</b>	093 003
<b>Account number</b>	316385
<b>Account name</b>	ATO deposits trust account

# Superannuation remittance advice

Provider: THE TRUSTEE FOR ADA SUPERANNUATION FUND  
Tax file number: 97 411 171  
Remittance type: Low income super amount

Payment for	Account/Other ID	TFN	Date of birth	Remittance reference number	Financial year	Payment
Andrew Dalzell	1	487 804 719	7/6/1961	7024207262250	2017	\$505.00

Payment details	Description	Processed date	Credit
	Low income super amount remittance	26 April 2019	\$505.00 CR
<b>Total payment amount</b>			<b>\$505.00 CR</b>

*No JULIA ?*







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THE TRUSTEE FOR ADA SUPER FUND  
FUND  
PO BOX 410  
BATEMANS BAY NSW 2536

Statement period	20 NOV 17 to 23 APR 19
Tax file number	97 411 171
Date of issue	29 APR 19
Statement number	3
Our reference	7110341039275

Account enquiries: 13 10 20  
Internet: [www.ato.gov.au](http://www.ato.gov.au)

**Statement of account**

This statement has been issued to provide account information in relation to THE TRUSTEE FOR ADA SUPERANNUATION FUND, Superannuation account

**Transaction list - Superannuation - LISA Remittance**

This statement shows transactions for the period 20 NOV 17 to 23 APR 19 (inclusive)

Process date	Effective date	Description of transaction	Debit \$	Credit \$	Balance \$
20 NOV 17		<b>STATEMENT OPENING BALANCE</b>			0.00
19 APR 19	19 APR 19	Aggregated transfer from individual		505.00	505.00 CR
23 APR 19	29 APR 19	EFT refund for LISA Remittance for the period from 18 Nov 17 to 31 Dec 99	505.00		0.00
23 APR 19		<b>STATEMENT CLOSING BALANCE</b>			<b>0.00</b>

Your LISA Remittance refund of \$505.00 ATO002000010783025 has been forwarded to your nominated financial institution.

Grant Brodie  
Deputy Commissioner of Taxation

Please see over for important information about your statement

*may 2019*  
*what about Julia?*

## IMPORTANT INFORMATION ABOUT YOUR STATEMENT

### Statement transactions

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### When you make a payment

You need to use the payment reference details on page three when you make your payment to ensure the amount is applied to the correct sub-accounts (for example, Co-contribution recovery). If you don't, we will allocate the amount to one of your debts according to a payment hierarchy; this may not be the debt you wanted to pay. If your payment results in a credit on one of your sub-accounts we do not automatically use this credit to pay a debt on another sub-account.

### Explanation of terms

**The process date** is the date that we processed a particular transaction.

**The effective date** is the date we use for the calculation of general interest charge and other penalties or interest. It is also the due date of any liabilities.

### General interest charge (GIC)

Where any amount is not paid by the due date, GIC accrues on the outstanding balance until the entire amount has been paid. Interest is calculated on a daily compounding basis. GIC is currently imposed at a rate of 8.96% per annum (reviewed every three months). The GIC is tax deductible in the year that it is incurred.

**GIC remission** - You can request remission of GIC. We may remit the GIC if satisfied that the delay was due to circumstances beyond your control and you took reasonable steps to lessen the effects of those circumstances. We may also remit GIC in other circumstances where this would be fair and reasonable.

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If you do not speak English and need help from us phone the Translating and Interpreting Service on **13 14 50**.

If you have a hearing or speech impairment phone the National Relay Service on **13 36 77**.

**Payment details**

When you make a payment you need to specify which sub-accounts you are paying by using the payment reference details below. If you don't, we will allocate the amount to one of your debts according to a payment hierarchy; this may not include the debt you wanted to pay.



