

P & J Howard Superannuation Fund
(ABN: 44 318 532 107)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 28 Weyba Street Sunshine Beach, QLD 4567
Member Number: HOWJAN00017A	Date of Birth: 22 April 1958
Mrs Jann Elwyn Howard	Date Joined Fund: 23 June 2009
	Eligible Service Date: 1 April 1985
	Tax File Number Held: 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 2022	
Accumulation	445,666.65
ABP_JH - 01	1,076,199.34
ABP_JH - 02	184,850.72
ABP_JH - 03	630,139.91
Total as at 1 Jul 2022	2,336,856.62
Withdrawal Benefit as at 30 Jun 2023	
Accumulation	530,000.74
ABP_JH - 01	1,172,278.61
ABP_JH - 02	201,349.84
ABP_JH - 03	686,397.08
Total as at 30 Jun 2023	2,590,026.27

Your Tax Components

Tax Free	1,685,623.04
Taxable - Taxed	904,403.23
Taxable - Untaxed	-

Your Preservation Components

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	2,590,026.27

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

No beneficiary details have been recorded

For Enquiries:

phone **0419796582** | email jannhoward4061@gmail.com
mail **P & J Howard Superannuation Fund, 28 Weyba Street, Sunshine Beach QLD 4567**

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(ABN: 44 318 532 107)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 28 Weyba Street Sunshine Beach, QLD 4567
Member Number: HOWJAN00017A	Date of Birth: 22 April 1958 Date Joined Fund: 23 June 2009 Eligible Service Date: 1 April 1985
Mrs Jann Elwyn Howard	Tax File Number Held: Yes Account Start Date: 23 June 2009
Accumulation Account	
Accumulation	

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	445,666.65
<i><u>Increases to your account:</u></i>	
Member Contributions	25,000.00
Share Of Net Fund Income	41,317.82
Tax on Net Fund Income	21,766.27
<u>Total Increases</u>	88,084.09
<i><u>Decreases to your account:</u></i>	
Contributions Tax	3,750.00
<u>Total Decreases</u>	3,750.00
Withdrawal Benefit as at 30 Jun 2023	530,000.74

Your Tax Components		
Tax Free	15.9060 %	84,301.81
Taxable - Taxed		445,698.93
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		530,000.74
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		
No beneficiary details have been recorded		

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Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 28 Weyba Street Sunshine Beach, QLD 4567
Member Number: HOWJAN00017A	Date of Birth: 22 April 1958 Date Joined Fund: 23 June 2009 Eligible Service Date: 1 April 1985
Mrs Jann Elwyn Howard	Tax File Number Held: Yes Account Start Date: 1 July 2013
Pension Account	
ABP_JH - 01	

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	1,076,199.34
<i><u>Increases to your account:</u></i>	
Share Of Net Fund Income	99,421.59
Tax on Net Fund Income	18,177.68
<u>Total Increases</u>	<u>117,599.27</u>
<i><u>Decreases to your account:</u></i>	
Pension Payments	21,520.00
<u>Total Decreases</u>	<u>21,520.00</u>
Withdrawal Benefit as at 30 Jun 2023	<u>1,172,278.61</u>

Your Tax Components		
Tax Free	61.6900 %	723,178.69
Taxable - Taxed		449,099.92
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		1,172,278.61
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		
Phillip Howard has been selected as the Reversionary Beneficiary for this Pension Account.		

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Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 28 Weyba Street Sunshine Beach, QLD 4567
Member Number: HOWJAN00017A	Date of Birth: 22 April 1958 Date Joined Fund: 23 June 2009 Eligible Service Date: 1 April 1985
Mrs Jann Elwyn Howard	Tax File Number Held: Yes Account Start Date: 1 July 2014
Pension Account	
ABP_JH - 02	

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	184,850.72
<i><u>Increases to your account:</u></i>	
Share Of Net Fund Income	17,076.88
Tax on Net Fund Income	3,122.24
<u>Total Increases</u>	<u>20,199.12</u>
<i><u>Decreases to your account:</u></i>	
Pension Payments	3,700.00
<u>Total Decreases</u>	<u>3,700.00</u>
Withdrawal Benefit as at 30 Jun 2023	<u>201,349.84</u>

Your Tax Components		
Tax Free	95.2300 %	191,745.46
Taxable - Taxed		9,604.38
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		201,349.84
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		
Phillip Howard has been selected as the Reversionary Beneficiary for this Pension Account.		

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Member Benefit Statement

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1 July 2022 - 30 June 2023	Residential Address: 28 Weyba Street Sunshine Beach, QLD 4567
Member Number: HOWJAN00017A	Date of Birth: 22 April 1958
Mrs Jann Elwyn Howard	Date Joined Fund: 23 June 2009
Pension Account	Eligible Service Date: 1 April 1985
ABP_JH - 03	Tax File Number Held: Yes
	Account Start Date: 29 August 2014

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	630,139.91
<i><u>Increases to your account:</u></i>	
Share Of Net Fund Income	58,213.73
Tax on Net Fund Income	10,643.44
<u>Total Increases</u>	<u>68,857.17</u>
<i><u>Decreases to your account:</u></i>	
Pension Payments	12,600.00
<u>Total Decreases</u>	<u>12,600.00</u>
Withdrawal Benefit as at 30 Jun 2023	<u>686,397.08</u>

Your Tax Components		
Tax Free	100.0000 %	686,397.08
Taxable - Taxed		-
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		686,397.08
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		
Phillip Howard has been selected as the Reversionary Beneficiary for this Pension Account.		

For Enquiries:
phone 0419796582 | email jannhoward4061@gmail.com
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Trustees

The Trustees of the Fund are as follows:

Phillip Howard and
Jann Howard

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 Trustees.

Trustees Disclaimer

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

Signed on behalf of the Trustees of the Fund

.....
Phillip Howard
Trustee

.....
Jann Howard
Trustee

Statement Date: 30 June 2023

For Enquiries:

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P & J Howard Superannuation Fund
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Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 28 Weyba Street Sunshine Beach, QLD 4567
Member	Number: HOWPHI00006P
Mr Phillip Douglas Howard	Date of Birth: 28 August 1958 Date Joined Fund: 23 June 2009 Eligible Service Date: 17 June 1994 Tax File Number Held: 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 2022	
Accumulation	507,181.84
ABP_PH - 01	1,962,092.73
Total as at 1 Jul 2022	2,469,274.57

Withdrawal Benefit as at 30 Jun 2023	
Accumulation	602,341.94
ABP_PH - 01	2,137,255.75
Total as at 30 Jun 2023	2,739,597.69

Your Tax Components

Tax Free	1,393,730.84
Taxable - Taxed	1,345,866.85
Taxable - Untaxed	-

Your Preservation Components

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	2,739,597.69

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

No beneficiary details have been recorded

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Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 28 Weyba Street Sunshine Beach, QLD 4567
Member Number: HOWPHI00006P	Date of Birth: 28 August 1958
Mr Phillip Douglas Howard	Date Joined Fund: 23 June 2009
Accumulation Account	Eligible Service Date: 17 June 1994
Accumulation	Tax File Number Held: Yes
	Account Start Date: 23 June 2009

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	507,181.84
<i><u>Increases to your account:</u></i>	
Member Contributions	27,500.00
Share Of Net Fund Income	47,016.64
Tax on Net Fund Income	24,768.46
<u>Total Increases</u>	99,285.10
<i><u>Decreases to your account:</u></i>	
Contributions Tax	4,125.00
<u>Total Decreases</u>	4,125.00
Withdrawal Benefit as at 30 Jun 2023	602,341.94

Your Tax Components		
Tax Free	34.6646 %	208,799.54
Taxable - Taxed		393,542.40
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		602,341.94
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		
No beneficiary details have been recorded		

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Member Number: HOWPHI00006P	Date of Birth: 28 August 1958
Mr Phillip Douglas Howard	Date Joined Fund: 23 June 2009
Pension Account	Eligible Service Date: 17 June 1994
ABP_PH - 01	Tax File Number Held: Yes
	Account Start Date: 21 August 2020

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	1,962,092.73
<i><u>Increases to your account:</u></i>	
Share Of Net Fund Income	181,262.11
Tax on Net Fund Income	33,140.91
<u>Total Increases</u>	<u>214,403.02</u>
<i><u>Decreases to your account:</u></i>	
Pension Payments	39,240.00
<u>Total Decreases</u>	<u>39,240.00</u>
Withdrawal Benefit as at 30 Jun 2023	<u>2,137,255.75</u>

Your Tax Components		
Tax Free	55.4417 %	1,184,931.30
Taxable - Taxed		952,324.45
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		2,137,255.75
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		
Jann Howard has been selected as the Reversionary Beneficiary for this Pension Account.		

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Jann Howard

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Signed on behalf of the Trustees of the Fund

.....
Phillip Howard
Trustee

.....
Jann Howard
Trustee

Statement Date: 30 June 2023