

Lucas Superannuation Fund
Operating Statement

For the year ended 30 June 2020



	Note	2020 \$	2019 \$
Income			
Investment Income			
Interest Received		14,225	14,663
Contribution Income			
Employer Contributions		6,707	8,043
Personal Non Concessional		0	482
Transfers In		315	0
Total Income		<u>21,247</u>	<u>23,188</u>
Expenses			
Accountancy Fees		1,100	1,045
ATO Supervisory Levy		259	259
Auditor's Remuneration		385	495
ASIC Fees		54	101
		<u>1,798</u>	<u>1,900</u>
Member Payments			
Life Insurance Premiums		9,319	7,767
Pensions Paid		17,000	10,040
Investment Losses			
Changes in Market Values	4	1,707	0
Total Expenses		<u>29,824</u>	<u>19,707</u>
Benefits accrued as a result of operations before income tax		<u>(8,578)</u>	<u>3,481</u>
Income Tax Expense		1,472	1,956
Benefits accrued as a result of operations		<u>(10,050)</u>	<u>1,525</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

Lucas Superannuation Fund
Statement of Financial Position



As at 30 June 2020

	Note	2020 \$	2019 \$
Assets			
Investments			
Mortgage Loans (Australian)	2	87,000	200,000
Total Investments		<u>87,000</u>	<u>200,000</u>
Other Assets			
Sundry Debtors		0	1,707
Macquarie Cash Management Acct 8622		159,033	54,860
Total Other Assets		<u>159,033</u>	<u>56,567</u>
Total Assets		<u>246,033</u>	<u>256,567</u>
Less:			
Liabilities			
Income Tax Payable		1,472	1,956
Total Liabilities		<u>1,472</u>	<u>1,956</u>
Net assets available to pay benefits		<u>244,561</u>	<u>254,611</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts			
Lucas, John - Pension (Transition to Retirement Pension)		129,368	138,213
Lucas, Belinda - Accumulation		11,030	7,552
Lucas, Belinda - Pension (Transition to Retirement Pension)		104,163	108,846
Total Liability for accrued benefits allocated to members' accounts		<u>244,561</u>	<u>254,611</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

Note 1: Summary of Significant Accounting Policies

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

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

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

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

a. Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

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

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

b. Cash and Cash Equivalents

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

c. Revenue

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

Lucas Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2020



Interest revenue

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

Dividend revenue

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

Rental revenue

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

Distribution revenue

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

Remeasurement changes in market values

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

Contributions

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

d. Liability for Accrued Benefits

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

e. 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: Mortgage Loans (Australian)

	2020 \$	2019 \$
Loan - Michael Robert Browne	87,000	200,000
	87,000	200,000

Note 3: Banks and Term Deposits

	2020 \$	2019 \$
Banks		

Lucas Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2020



Macquarie Cash Management Acct 8622	159,033	54,860
	159,033	54,860

Note 4: Changes in Market Values

Unrealised Movements in Market Value

	2020 \$	2019 \$
Mortgage Loans (Australian)		
Loan - Michael Robert Browne	(1,707)	0
	(1,707)	0
Total Unrealised Movement	(1,707)	0

Realised Movements in Market Value

	2020 \$	2019 \$
Total Realised Movement	0	0
Changes in Market Values	(1,707)	0

Lucas Superannuation Fund
J & B Lucas Super Pty Ltd ACN: 163625518
Trustees Declaration

The directors of the trustee company 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 directors of the trustee company declare that:

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

Specifically, the directors of the trustee company declare that:

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

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

.....
John Lucas
J & B Lucas Super Pty Ltd
Director

.....
Belinda Lucas
J & B Lucas Super Pty Ltd
Director

Dated this day of

Lucas Superannuation Fund
Statement of Taxable Income



For the year ended 30 June 2020

	2020
	\$
Benefits accrued as a result of operations	(8,578.00)
Less	
Non Taxable Transfer In	315.00
	<u>315.00</u>
Add	
Decrease in MV of investments	1,707.00
Pension Payments	17,000.00
	<u>18,707.00</u>
SMSF Annual Return Rounding	(1.00)
	<u>9,813.00</u>
Taxable Income or Loss	<u>9,813.00</u>
Income Tax on Taxable Income or Loss	1,471.95
	<u>1,471.95</u>
CURRENT TAX OR REFUND	<u>1,471.95</u>
Supervisory Levy	259.00
	<u>1,730.95</u>
AMOUNT DUE OR REFUNDABLE	<u>1,730.95</u>

Lucas Superannuation Fund Members Statement



John Lucas
1/121 Westminster St
EAST VICTORIA PARK, Western Australia, 6101, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries	N/A
Age:	62	Vested Benefits	129,368
Tax File Number:	Provided	Total Death Benefit	711,917
Date Joined Fund:	14/05/2013	Current Salary	0
Service Period Start Date:	24/07/1991	Previous Salary	0
Date Left Fund:		Disability Benefit	0
Member Code:	LUCJOH00004P		
Account Start Date	01/07/2017		
Account Phase:	Accumulation Phase		
Account Description:	Transition to Retirement Pension		

Your Balance

Total Benefits 129,368

Preservation Components

Preserved 129,368

Unrestricted Non Preserved

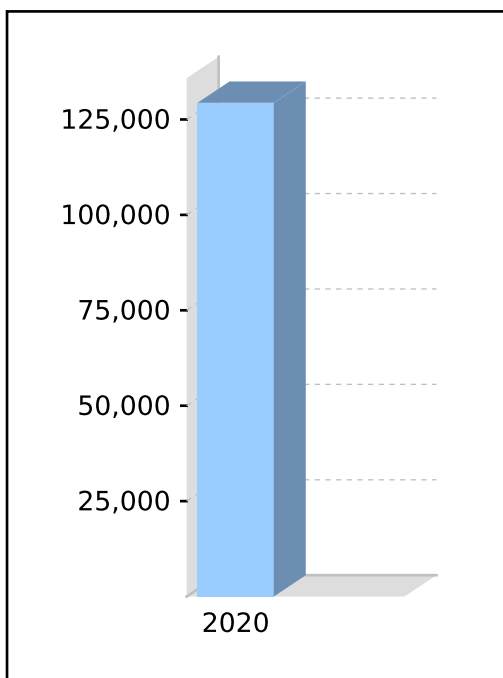
Restricted Non Preserved

Tax Components

Tax Free (0.50%) 642

Taxable 128,726

Investment Earnings Rate 4%



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	138,213
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	5,749
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	8,500
Contributions Tax	
Income Tax	101
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	5,993
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	129,368

Lucas Superannuation Fund Members Statement



Belinda Lucas
1/121 Westminster St
EAST VICTORIA PARK, Western Australia, 6101, Australia

Your Details

Date of Birth : Provided
Age: 60
Tax File Number: Provided
Date Joined Fund: 14/05/2013
Service Period Start Date:
Date Left Fund:
Member Code: LUCBEL00001A
Account Start Date: 14/05/2013
Account Phase: Accumulation Phase
Account Description: Accumulation

Nominated Beneficiaries: John Lucas
Vested Benefits: 11,030
Total Death Benefit: 613,168
Current Salary: 0
Previous Salary: 0
Disability Benefit: 0

Your Balance

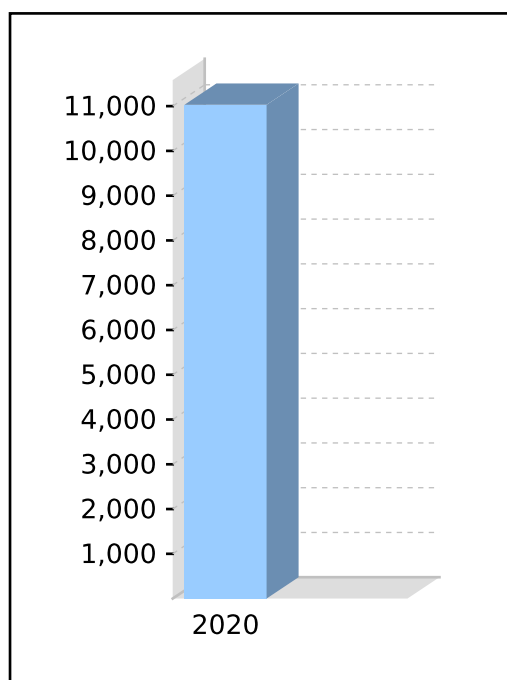
Total Benefits 11,030

Preservation Components

Preserved 11,030
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free 482
Taxable 10,548
Investment Earnings Rate 9%



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	7,552
<u>Increases to Member account during the period</u>	
Employer Contributions	6,707
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	346
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	1,006
Income Tax	(383)
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	2,952
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	11,030

Lucas Superannuation Fund Members Statement



Belinda Lucas
1/121 Westminster St
EAST VICTORIA PARK, Western Australia, 6101, Australia

Your Details

Date of Birth : Provided
Age: 60
Tax File Number: Provided
Date Joined Fund: 14/05/2013
Service Period Start Date:
Date Left Fund:
Member Code: LUCBEL00004P
Account Start Date: 01/07/2017
Account Phase: Accumulation Phase
Account Description: Transition to Retirement Pension

Nominated Beneficiaries N/A
Vested Benefits 104,163
Total Death Benefit 706,301
Current Salary 0
Previous Salary 0
Disability Benefit 0

Your Balance

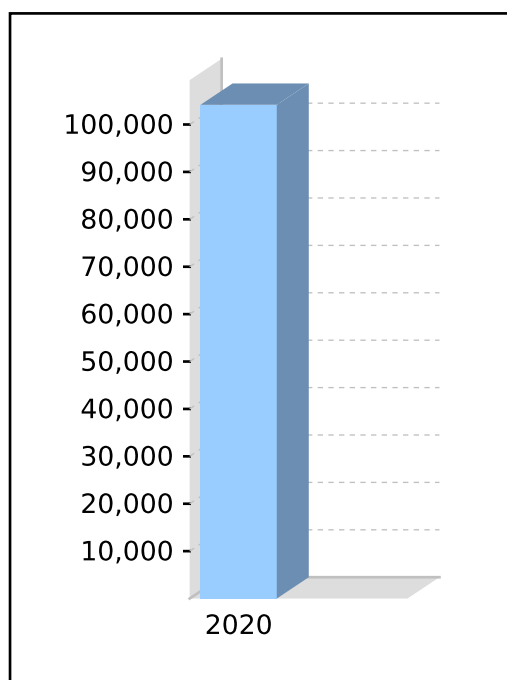
Total Benefits 104,163

Preservation Components

Preserved 104,163
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free (0.10%) 102
Taxable 104,060
Investment Earnings Rate 4%



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	108,846
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	4,620
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	8,500
Contributions Tax	
Income Tax	803
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	104,163

Lucas Superannuation Fund
Investment Summary Report



As at 30 June 2020

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
Macquarie Cash Management Acct 8622		159,032.640000	159,032.64	159,032.64	159,032.64			64.64 %
			159,032.64		159,032.64		0.00 %	64.64 %
Mortgage Loans (Australian)								
Michael Robert.AX Loan - Michael Robert Browne	1.00	87,000.000000	87,000.00	88,706.85	88,706.85	(1,706.85)	(1.92) %	35.36 %
			87,000.00		88,706.85	(1,706.85)	(1.92) %	35.36 %
			246,032.64		247,739.49	(1,706.85)	(0.69) %	100.00 %

Lucas Superannuation Fund Investment Movement Report



As at 30 June 2020

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
Bank Accounts										
Macquarie Cash Management Acct 8622		54,859.59		134,246.21		(30,073.16)			159,032.64	159,032.64
		54,859.59		134,246.21		(30,073.16)			159,032.64	159,032.64
Mortgage Loans (Australian)										
Michael Robert.AX1 - Loan - Michael Robert Browne	1.00	200,000.00				(111,293.15)	0.00	1.00	88,706.85	87,000.00
		200,000.00				(111,293.15)	0.00		88,706.85	87,000.00
		254,859.59		134,246.21		(141,366.31)	0.00		247,739.49	246,032.64

Lucas Superannuation Fund Investment Income Report



As at 30 June 2020

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non- Assessable Payments
Bank Accounts												
Macquarie Cash Management Acct 8622	224.51			224.51	0.00	0.00	0.00	224.51			0.00	0.00
	224.51			224.51	0.00	0.00	0.00	224.51			0.00	0.00
Mortgage Loans (Australian)												
Michael Robert.AX Loan - Michael Robert Browne	14,000.00			14,000.00	0.00	0.00	0.00	14,000.00			0.00	0.00
	14,000.00			14,000.00	0.00	0.00	0.00	14,000.00			0.00	0.00
	14,224.51			14,224.51	0.00	0.00	0.00	14,224.51			0.00	0.00

Assessable Income (Excl. Capital Gains) **14,224.51**

Net Capital Gain **0.00**

Total Assessable Income 14,224.51

* 1 Includes foreign credits from foreign capital gains.

* 2 Assessable Income in the SMSF Annual Return will be different as capital gains and losses from disposals of assets have not been included.

For a breakdown of Distributed Capital Gains and Non-Assessable Payments refer to Distributions Reconciliation Report.

Lucas Superannuation Fund
Unrealised Capital Gains Report



As at 30 June 2020

Investment	Units	Cost	Tax Deferred /Depreciation	CGT Cost Base	Market Value	Projected Profit / (Loss)	Taxable Profit Indexation	Taxable Profit Discounted	Taxable Profit Notional
Mortgage Loans (Australian)									
Michael Robert.AX1 - Loan - Michael Robert Browne	1.00	88,706.85	0.00	88,706.85	87,000.0000	(1,706.85)	0.00	0.00	0.00
		88,706.85	0.00	88,706.85	87,000.0000	(1,706.85)	0.00	0.00	0.00
		88,706.85	0.00	88,706.85	87,000.0000	(1,706.85)	0.00	0.00	0.00

Memorandum of Resolutions of the Director(s) of

J & B Lucas Super Pty Ltd ACN: 163625518

ATF Lucas Superannuation Fund

FINANCIAL STATEMENTS OF SUPERANNUATION FUND:

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

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

TRUSTEE'S DECLARATION:

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

ANNUAL RETURN:

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

TRUST DEED:

It was resolved that the advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.

INVESTMENT STRATEGY:

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

INVESTMENT – PERSONAL USE:

It was confirmed that no investments or assets were used by the member(s) for personal purposes.

INSURANCE COVER:

The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.

ALLOCATION OF INCOME:

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

INVESTMENT ACQUISITIONS:

It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2020.

INVESTMENT DISPOSALS:

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2020.

AUDITORS:

It was resolved that

Super Audits Pty Ltd

of

PO Box 3376, RUNDLE MALL, South Australia 5000

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

Memorandum of Resolutions of the Director(s) of

J & B Lucas Super Pty Ltd ACN: 163625518

ATF Lucas Superannuation Fund

TAX AGENTS:

It was resolved that

Alex Mora

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

TRUSTEE STATUS:

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

CONTRIBUTIONS RECEIVED:

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

ACCEPTANCE OF ROLLOVERS:

The trustee has ensured that any rollover made to the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making rollover between Funds; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the rollover and received advice that the rollover is in accordance with the Trust Deed and the rules of the Fund and the superannuation laws. As such the trustee has resolved to accept the rollover on behalf of the member.

PAYMENT OF BENEFITS:

The trustee has ensured that any payment of benefits made from the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making payments to members; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the payment of the benefit and received advice that the transfer is in accordance with the Deed and the superannuation laws. As such the trustee has resolved to allow the payment of the benefits on behalf of the member.

CLOSURE:

Signed as a true record –

.....

John Lucas

/ /

.....

Belinda Lucas

/ /

Trial Balance

As at 30 June 2020

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	24200	Contributions			
(8,524.65)	24200/LUCBEL00001A	(Contributions) Lucas, Belinda - Accumulation			6,706.95
	24700	Changes in Market Values of Investments		1,706.85	
	25000	Interest Received			
(661.92)	25000/MBL962498622	Macquarie Cash Management Acct 8622			224.51
(14,001.00)	25000/Michael Robert.AX1	Loan - Michael Robert Browne			14,000.00
	28500	Transfers In			
	28500/LUCJOH00001A	(Transfers In) Lucas, John - Accumulation			314.75
1,045.00	30100	Accountancy Fees		1,100.00	
259.00	30400	ATO Supervisory Levy		259.00	
495.00	30700	Auditor's Remuneration		385.00	
101.00	30800	ASIC Fees		54.00	
	39000	Life Insurance Premiums			
2,428.48	39000/LUCBEL00001A	(Life Insurance Premiums) Lucas, Belinda - Accumulation		2,951.54	
	39000/LUCJOH00001A	(Life Insurance Premiums) Lucas, John - Accumulation		374.46	
5,338.30	39000/LUCJOH00004P	(Life Insurance Premiums) Lucas, John - Pension (Transition to Retirement Pension)		5,993.46	
	41600	Pensions Paid			
4,340.00	41600/LUCBEL00004P	(Pensions Paid) Lucas, Belinda - Pension (Transition to Retirement Pension)		8,500.00	
5,700.00	41600/LUCJOH00004P	(Pensions Paid) Lucas, John - Pension (Transition to Retirement Pension)		8,500.00	
1,955.70	48500	Income Tax Expense		1,471.95	
1,525.09	49000	Profit/Loss Allocation Account			10,050.05
	50010	Opening Balance			
(2,099.23)	50010/LUCBEL00001A	(Opening Balance) Lucas, Belinda - Accumulation			7,551.82
(108,532.03)	50010/LUCBEL00004P	(Opening Balance) Lucas, Belinda - Pension (Transition to Retirement Pension)			108,846.05
(142,454.39)	50010/LUCJOH00004P	(Opening Balance) Lucas, John - Pension (Transition to Retirement Pension)			138,212.87
	52420	Contributions			

Lucas Superannuation Fund

Trial Balance

As at 30 June 2020



Last Year	Code	Account Name	Units	Debits \$	Credits \$
(8,524.65)	52420/LUCBEL00001A	(Contributions) Lucas, Belinda - Accumulation			6,706.95
	52850	Transfers In			
0.00	52850/LUCJOH00001A	(Transfers In) Lucas, John - Accumulation			314.75
	53100	Share of Profit/(Loss)			
(233.56)	53100/LUCBEL00001A	(Share of Profit/(Loss)) Lucas, Belinda - Accumulation			346.25
(5,475.29)	53100/LUCBEL00004P	(Share of Profit/(Loss)) Lucas, Belinda - Pension (Transition to Retirement Pension)			4,620.17
0.00	53100/LUCJOH00001A	(Share of Profit/(Loss)) Lucas, John - Accumulation			4.29
(7,054.07)	53100/LUCJOH00004P	(Share of Profit/(Loss)) Lucas, John - Pension (Transition to Retirement Pension)			5,748.95
	53330	Income Tax			
(329.29)	53330/LUCBEL00001A	(Income Tax) Lucas, Belinda - Accumulation			382.59
821.27	53330/LUCBEL00004P	(Income Tax) Lucas, Belinda - Pension (Transition to Retirement Pension)		803.33	
0.00	53330/LUCJOH00001A	(Income Tax) Lucas, John - Accumulation			55.42
257.29	53330/LUCJOH00004P	(Income Tax) Lucas, John - Pension (Transition to Retirement Pension)		100.60	
	53800	Contributions Tax			
1,206.43	53800/LUCBEL00001A	(Contributions Tax) Lucas, Belinda - Accumulation		1,006.03	
	53920	Life Insurance Premiums			
2,428.48	53920/LUCBEL00001A	(Life Insurance Premiums) Lucas, Belinda - Accumulation		2,951.54	
0.00	53920/LUCJOH00001A	(Life Insurance Premiums) Lucas, John - Accumulation		374.46	
5,338.30	53920/LUCJOH00004P	(Life Insurance Premiums) Lucas, John - Pension (Transition to Retirement Pension)		5,993.46	
	54160	Pensions Paid			
4,340.00	54160/LUCBEL00004P	(Pensions Paid) Lucas, Belinda - Pension (Transition to Retirement Pension)		8,500.00	
5,700.00	54160/LUCJOH00004P	(Pensions Paid) Lucas, John - Pension (Transition to Retirement Pension)		8,500.00	
	60400	Bank Accounts			
54,859.59	60400/MBL962498622	Macquarie Cash Management Acct 8622		159,032.64	
1,706.85	68000	Sundry Debtors			0.00

Trial Balance

As at 30 June 2020

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	75000	Mortgage Loans (Australian)			
200,000.00	75000/Michael Robert.AX1	Loan - Michael Robert Browne	1.0000	87,000.00	
(1,955.70)	85000	Income Tax Payable/Refundable			1,471.95
				305,558.32	305,558.32

Current Year Profit/(Loss): (8,578.10)

SMSF Tax Return

2020

1 Jul 2019—30 Jun 2020

TFN Recorded

PART A ELECTRONIC LODGMENT DECLARATION (FORM P, T, F, SMSF OR EX)

This declaration is to be completed where the tax return is to be lodged via the Tax Office's electronic lodgment service (ELS). 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 to disclose it to other government agencies. For information about your privacy go to 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) 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.

<u>Tax File Number</u>	<u>Name of partnership, trust, fund or entity</u>	<u>Year</u>
TFN Recorded	Lucas Superannuation Fund	2020

I authorise my tax agent to electronically transmit this tax return via the electronic lodgment service.

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:

- the information provided to my registered tax agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- the agent is authorised to lodge this tax return.

Signature of partner, trustee or director	Date
---	------

PART B 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 the electronic lodgment service ELS.

This declaration must be signed by the taxpayer 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, including any family tax benefit, will be made to the account specified.

Agent Ref No.

24742602

Account Name

Lucas Superannuation Fund

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

Signature	Date

PART D TAX AGENTS CERTIFICATE (SHARED FACILITIES USERS ONLY)**Client Ref**

LUCAJ040

Agent Ref No.

24742602

Contact Name

Mora Wealth Accountants Pty Ltd

Contact No.

0893091233

Declaration - I declare that:

- I have prepared this tax return and/or family tax benefit tax claim in accordance with the information supplied by the taxpayer
- I have received a declaration made by the taxpayer that the information provided to me for the preparation of this document is true and correct, and
- I am authorised by the taxpayer to lodge this tax return and any applicable schedules that are attached.

Agent's Signature	Date

Section A: Fund information

Period start 01/07/2019

Period end 30/06/2020

1 TAX FILE NUMBER TFN Recorded

2 NAME OF SELF-MANAGED SUPERANNUATION FUND (SMSF) Lucas Superannuation Fund

3 AUSTRALIAN BUSINESS NUMBER 44 628 139 627

4 CURRENT POSTAL ADDRESS

Address	Town/City	State	Postcode
PO Box 1389	Wangara DC	WA	6947

5 ANNUAL RETURN STATUS

Is this the first required return for a newly registered SMSF? No

6 SMSF AUDITOR

Title Mr

First name Anthony

Other name William

Family name Boys

SMSF auditor number 100014140

Contact number 61-410712708

Auditor Address	Town/City	State	Postcode
PO Box 3376	RUNDLE MALL	SA	5000

Was part A of the audit report qualified? B No

Was part B of the audit report qualified? C No

7 ELECTRONIC FUNDS TRANSFER (EFT)

A. Fund's financial institution account details

BSB number 182512

Account number 962498622

Account name Lucas Superannuation Fund

I would like my tax refunds made to this account Yes

8 STATUS OF SMSF

Australian superannuation fund? A Yes

Fund benefit structure B A

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution? C Yes

Section B: Income

11 INCOME

Losses carried forward

Net Capital Losses from Collectables		\$0.00
Other Net Capital Losses		\$0.00
Gross interest income	C	\$14,224.00
Assessable contributions	(R1 + R2 + R3 less R6) R	\$6,706.00
Assessable employer contributions	R1	\$6,706.00
No-TFN-quoted contributions	R3	\$0.00
Gross income	W	\$20,930.00
Total assessable income	V	\$20,930.00

Section C: Deductions and non-deductible expenses

12 DEDUCTIONS

		Deductions		Non-Deductible Expenses
Insurance premiums – members	F1	\$9,319.00	F2	
SMSF auditor fee	H1	\$385.00	H2	
Management and administration expenses	J1	\$1,413.00	J2	
Other amounts	L1		L2	\$1,955.00
				O - Other expenses not listed elsewhere
Totals	N	\$11,117.00	Y	\$1,955.00
Total SMSF expenses		(N + Y)	Z	\$13,072.00
Taxable income or loss		(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)	O	\$9,813.00

Section D: Income tax calculation statement

13 CALCULATION STATEMENT

Taxable income		A	\$9,813.00
Tax on taxable income		T1	\$1,471.95
Tax on no-TFN-quoted contributions		J	\$0.00
Gross tax		B	\$1,471.95
Subtotal	(B less C – cannot be less than zero)	T2	\$1,471.95
Subtotal	(T2 less D – cannot be less than zero)	T3	\$1,471.95
REFUNDABLE TAX OFFSETS	(E1 + E2 + E3 + E4)	E	\$0.00
Complying fund's franking credits tax offset		E1	\$0.00
Tax Payable		T5	\$1,471.95

Tax offset refunds (Remainder of refundable tax offsets)	I	\$0.00
Supervisory levy	L	\$259.00
Supervisory levy adjustment for wound up funds	M	\$0.00
Supervisory levy adjustment for new funds	N	\$0.00
Amount payable	S	\$1,730.95

Section H: Assets and liabilities

15 ASSETS		
15b Australian direct investments		
Cash and term deposits	E	\$159,032.00
Loans	G	\$87,000.00
15d Overseas direct investments		
Total Australian and overseas assets	U	\$246,032.00
16 LIABILITIES		
Total member closing account balances	W	\$244,560.00
Other liabilities	Y	\$1,472.00
Total liabilities	Z	\$246,032.00

Section K: Declarations

PREFERRED TRUSTEE OR DIRECTOR CONTACT DETAILS

Title	Mr
First name	John
Family name	Lucas
Non-individual trustee name	J & B Lucas Super Pty Ltd
Contact number	08 93091233

TAX AGENT'S CONTACT DETAILS

Practice name	Mora Wealth Accountants
Title	Mr
First name	Alex
Family name	Mora
Contact number	08 93091233

Member 1 — Lucas, Belinda (TFN Recorded)

Account status		Open
Tax File Number		TFN Recorded
INDIVIDUAL NAME		
Title		Mrs
Given name		Belinda
Other given names		
Family name		Lucas
Suffix		
Date of birth		22 Dec 1959
Date of death		
CONTRIBUTIONS		
Opening account balance		\$116,397.87
Employer contributions	A	\$6,706.95
Principal Employer ABN	A1	
Personal contributions	B	
CGT small business retirement exemption	C	
CGT small business 15 year exemption	D	
Personal injury election	E	
Spouse and child contributions	F	
Other third party contributions	G	
Proceeds from primary residence disposal	H	
Receipt date	H1	
Assessable foreign superannuation fund amount	I	
Non-assessable foreign superannuation fund amount	J	
Transfer from reserve: assessable amount	K	
Transfer from reserve: non-assessable amount	L	
Contributions from non-complying funds and previously non-complying funds	T	
Any other contributions (including Super Co-contributions and Low Income Super Contributions)	M	
Total Contributions	N	\$6,706.95

OTHER TRANSACTIONS

Allocated earnings or losses	O	\$588.11
Inward rollovers and transfers	P	
Outward rollovers and transfers	Q	
TRIS Count		1
Accumulation phase account balance	S1	\$115,192.93
Retirement phase account balance - Non CDBIS	S2	
Retirement phase account balance - CDBIS	S3	
Accumulation phase value	X1	
Retirement phase value	X2	
Outstanding Limited recourse borrowing arrangement	Y	
Lump Sum payment	R1	
Income stream payment	R2	\$8,500.00
Closing account balance	S	\$115,192.93

Member 2 — Lucas, John William (TFN Recorded)

Account status	Open
Tax File Number	TFN Recorded
INDIVIDUAL NAME	
Title	Mr
Given name	John
Other given names	William
Family name	Lucas
Suffix	
Date of birth	16 May 1958
Date of death	
CONTRIBUTIONS	
Opening account balance	\$138,212.87
Employer contributions	A
Principal Employer ABN	A1
Personal contributions	B
CGT small business retirement exemption	C
CGT small business 15 year exemption	D
Personal injury election	E
Spouse and child contributions	F
Other third party contributions	G
Proceeds from primary residence disposal	H
Receipt date	H1
Assessable foreign superannuation fund amount	I
Non-assessable foreign superannuation fund amount	J
Transfer from reserve: assessable amount	K
Transfer from reserve: non-assessable amount	L
Contributions from non-complying funds and previously non-complying funds	T
Any other contributions (including Super Co-contributions and Low Income Super Contributions)	M
Total Contributions	N

OTHER TRANSACTIONS

Allocated earnings or losses	O	(\$659.86)
Inward rollovers and transfers	P	\$314.75
Outward rollovers and transfers	Q	
TRIS Count		
Accumulation phase account balance	S1	\$129,367.76
Retirement phase account balance - Non CDBIS	S2	
Retirement phase account balance - CDBIS	S3	
Accumulation phase value	X1	
Retirement phase value	X2	
Outstanding Limited recourse borrowing arrangement	Y	
Lump Sum payment	R1	
Income stream payment	R2	\$8,500.00
Closing account balance	S	\$129,367.76

Lucas Superannuation Fund Contributions Breakdown Report



For The Period 01 July 2019 - 30 June 2020

Summary

Member	D.O.B	Age (at 30/06/2019)	Total Super Balance (at 30/06/2019) *1	Concessional	Non-Concessional	Other	Reserves	Total
Lucas, Belinda	Provided	59	116,397.87	6,706.95	0.00	0.00	0.00	6,706.95
Lucas, John	Provided	61	138,212.87	0.00	0.00	0.00	0.00	0.00
All Members				6,706.95	0.00	0.00	0.00	6,706.95

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

Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Lucas, Belinda	Concessional (5 year carry forward cap available)	6,706.95	41,957.20	35,250.25 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap
Lucas, John	Concessional (5 year carry forward cap available)	0.00	50,000.00	50,000.00 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap

Carry Forward Unused Concessional Contribution Cap

Member	2015	2016	2017	2018	2019	2020	Current Position
Lucas, Belinda							
Concessional Contribution Cap	35,000.00	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	3,417.77	7,600.00	6,412.50	4,512.50	8,042.80	6,706.95	
Unused Concessional Contribution	0.00	0.00	0.00	0.00	16,957.20	18,293.05	
Cumulative Carry Forward Unused	N/A	N/A	N/A	N/A	0.00	16,957.20	
Maximum Cap Available	35,000.00	35,000.00	35,000.00	25,000.00	25,000.00	41,957.20	35,250.25 Below Cap
Total Super Balance	0.00	0.00	0.00	108,826.22	110,631.26	116,397.87	

Lucas, John

Concessional Contribution Cap	35,000.00	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	9,228.62	8,983.86	4,439.47	0.00	0.00	0.00	
Unused Concessional Contribution	0.00	0.00	0.00	0.00	25,000.00	25,000.00	
Cumulative Carry Forward Unused	N/A	N/A	N/A	N/A	0.00	25,000.00	
Maximum Cap Available	35,000.00	35,000.00	35,000.00	25,000.00	25,000.00	50,000.00	50,000.00 Below Cap
Total Super Balance	0.00	0.00	0.00	147,148.56	142,454.39	138,212.87	

NCC Bring Forward Caps

Member	Bring Forward Cap	2017	2018	2019	2020	Total	Current Position
Lucas, Belinda	N/A	0.00	0.00	481.85	0.00	N/A	Bring Forward Not Triggered
Lucas, John	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered

Lucas, Belinda

Date	Transaction Description	Contribution Type	Ledger Data				SuperStream Data					
			Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other	
29/10/2019	Belinda Super contrib	Employer	1,473.48									
22/01/2020	Belinda employer super	Employer	1,745.96									
24/04/2020	Belinda employer contrib	Employer	1,877.89									
10/06/2020	Belinda employer super	Employer	1,073.08									
18/06/2020	Belinda employer super	Employer	268.27									
25/06/2020	Belinda employer super	Employer	268.27									
Total - Lucas, Belinda			6,706.95	0.00	0.00	0.00				0.00	0.00	0.00

Total for All Members	6,706.95	0.00	0.00	0.00
------------------------------	-----------------	-------------	-------------	-------------



049

THE TRUSTEE FOR LUCAS SUPERANNUATION
FUND
1/121 WESTMINSTER ST
EAST VICTORIA PARK WA 6101

Our reference: 7114805931381
Phone: 13 10 20

2 March 2020

Rollover benefits statement for unclaimed superannuation money

Dear Sir/Madam

The following member has nominated to rollover their unclaimed superannuation money held by the Australian Taxation Office.

If you're unable to accept this rollover superannuation benefit payment you will need to complete a *Superannuation payment variation advice* form and return it with the payment on or before 31 March 2020. You will need to include the contributions reference number for that member.

To obtain the payment reference number or to request more information about making a payment, phone **1800 815 886**.

Where any amount is not repaid by the due date, a general interest charge accrues on the outstanding balance until the entire amount has been paid. Interest is calculated on a daily compounding basis and is currently imposed at a rate of 7.91% per annum.

You can claim a general interest charge as a tax deduction in the same financial year that it accrues against your account.

For more information

If you have any questions, you can:

- visit our website at www.ato.gov.au
- phone **13 10 20** between 8.00am and 6.00pm, Monday to Friday
- email us at supercrt@ato.gov.au

Be aware that sending emails has the risk of potential compromise of personal information, as their transmission is along a public medium. Phoning is the more secure option. If you do call, please quote the organisation's tax file number or Australian business number and 'Our reference' from the top of this letter.

Yours faithfully

Chris Jordan
Commissioner of Taxation



Our reference: 7114805931381
 Phone: 13 10 20
 ABN: 44 628 139 627

THE TRUSTEE FOR LUCAS SUPERANNUATION
 FUND
 1/121 WESTMINSTER ST
 EAST VICTORIA PARK WA 6101

Rollover benefits statement for unclaimed superannuation

Our details

Name: Australian Taxation Office
 ABN: 51 824 753 556

Member's details

Original contribution reference number: 7025132568155
 Service period start date: 24 July 1991
 TFN: 627 133 544
 Name: MR JOHN W LUCAS
 Address: UNIT 1 121 WESTMINSTER ST
 EAST VICTORIA PARK WA 6101
 Date of birth: 16 May 1958
 Sex: Male

Rollover payment details

Member account number: SMSF112694460717
 Member client identifier:
 Unique superannuation identifier: not provided
 Tax free component: \$1.52
 Taxable component:
 Taxed element: \$313.23
 Untaxed element: \$0.00
 Preserved amount: \$314.75

Chris Jordan
 Commissioner of Taxation

Lucas Superannuation Fund
General Ledger



As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Interest Received (25000)					
<u>Macquarie Cash Management Acct 8622 (MBL962498622)</u>					
31/07/2019	MacQuarie interest			35.03	35.03 CR
30/08/2019	MacQuarie interest			33.26	68.29 CR
30/09/2019	MacQuarie interest			31.66	99.95 CR
31/10/2019	MacQuarie interest			22.75	122.70 CR
29/11/2019	MacQuarie interest			21.13	143.83 CR
31/12/2019	MacQuarie interest			21.47	165.30 CR
31/01/2020	MacQuarie interest			21.25	186.55 CR
28/02/2020	MacQuarie interest			20.13	206.68 CR
31/03/2020	MacQuarie interest			10.76	217.44 CR
30/04/2020	MacQuarie interest			2.08	219.52 CR
29/05/2020	MacQuarie interest			1.91	221.43 CR
30/06/2020	MacQuarie interest			3.08	224.51 CR
				224.51	224.51 CR
<u>Loan - Michael Robert Browne (Michael Robert.AX1)</u>					
18/05/2020	Michael Browne loan principal and interest repayment			14,000.00	14,000.00 CR
				14,000.00	14,000.00 CR
Transfers In (28500)					
<u>(Transfers In) Lucas, John - Accumulation (LUCJOH00001A)</u>					
28/02/2020	ATO unclaimed super money			314.75	314.75 CR
				314.75	314.75 CR

Lucas Superannuation Fund General Ledger



As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
10/10/2019	MWA 2019 Accounting and audit invoice		1,100.00		1,100.00 DR
			1,100.00		1,100.00 DR
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
14/05/2020	Lucas SF 2019 tax payable		259.00		259.00 DR
			259.00		259.00 DR
Auditor's Remuneration (30700)					
<u>Auditor's Remuneration (30700)</u>					
10/10/2019	MWA 2019 Accounting and audit invoice		385.00		385.00 DR
			385.00		385.00 DR
ASIC Fees (30800)					
<u>ASIC Fees (30800)</u>					
26/05/2020	Trustee company ASIC levy		54.00		54.00 DR
			54.00		54.00 DR
Life Insurance Premiums (39000)					
<u>(Life Insurance Premiums) Lucas, Belinda - Accumulation (LUCBEL00001A)</u>					
29/07/2019	Belinda Life insurance		204.84		204.84 DR
27/08/2019	Belinda Life Insur		249.70		454.54 DR
27/09/2019	Belinda life insurance		249.70		704.24 DR
28/10/2019	Belinda life insurance		249.70		953.94 DR
27/11/2019	Belinda life insur		249.70		1,203.64 DR
27/12/2019	Belinda life insur		249.70		1,453.34 DR
30/01/2020	Belinda life insur		249.70		1,703.04 DR
27/02/2020	Belinda life insur		249.70		1,952.74 DR
27/03/2020	Belinda life insur		249.70		2,202.44 DR
27/04/2020	Belinda life insur		249.70		2,452.14 DR
27/05/2020	Belinda life insur		249.70		2,701.84 DR
29/06/2020	Belinda life insur		249.70		2,951.54 DR
			2,951.54		2,951.54 DR
<u>(Life Insurance Premiums) Lucas, John - Accumulation (LUCJOH00001A)</u>					
16/06/2020	John life insurance		374.46		374.46 DR
			374.46		374.46 DR
<u>(Life Insurance Premiums) Lucas, John - Pension (Transition to Retirement Pension) (LUCJOH00004P)</u>					
17/07/2019	John life insurance		454.10		454.10 DR
16/08/2019	John life insur		537.62		991.72 DR
16/09/2019	John Life insur		537.62		1,529.34 DR
16/10/2019	John life insurance		537.62		2,066.96 DR
18/11/2019	John life insurance		537.62		2,604.58 DR
16/12/2019	John Life insurance		537.62		3,142.20 DR
16/01/2020	John life insurance		537.62		3,679.82 DR
16/02/2020	John life insur		537.62		4,217.44 DR
16/03/2020	John life insur		537.62		4,755.06 DR
16/04/2020	John life insur		537.62		5,292.68 DR

TAX INVOICE

Lucas Superannuation Fund

Invoice Date
1 Oct 2019

Mora Wealth
Accountants
PO Box 1095
BENTLEY DC WA 6983

Invoice Number
INV-2776

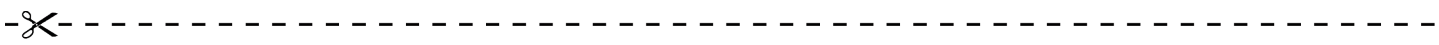
Reference
LUCAJ040

ABN
26 167 776 025

Description	Quantity	Unit Price	GST	Amount AUD
LUCAS SUPER FUND In relation to taxation for year ended 30 June 2019 including, taking instructions for preparation of income tax return; preparation of Operating Statement and Statement of Financial Position; revaluing all investments as at 30 June 2019, allocation of earnings, contributions and tax expense to the members, presenting information in correct form for inclusion in taxation return, preparing and lodging income tax return, checking assessments and forwarding on to you. Preparing Trustee minutes and representations.	1.00	1,000.00	10%	1,000.00
TO PROFESSIONAL SERVICES: In relation to the audit of the superannuation fund for the year ended 30 June 2019.	1.00	350.00	10%	350.00
			Subtotal	1,350.00
			TOTAL GST 10%	135.00
			TOTAL AUD	1,485.00

Due Date: 8 Oct 2019

Direct Transfers can be made online to
Bank: Westpac Bank
BSB: 036-022
Account Number: 243-032



PAYMENT ADVICE

To: Mora Wealth Accountants
PO Box 1095
BENTLEY DC WA 6983

Customer Lucas Superannuation Fund
Invoice Number INV-2776

Amount Due **1,485.00**
Due Date 8 Oct 2019

Amount Enclosed _____

Enter the amount you are paying above

ASIC

Australian Securities and Investments Commission
ABN 86 768 265 615

Inquiries

www.asic.gov.au/invoices

1300 300 630

J & B Lucas Super Pty Ltd
ACN/ARBN 163 625 518
C/-
Unit 1, 121 Westminster Street, East Victoria Park, WA 6101

Issue Date: 18/05/2020

J & B Lucas Super Pty Ltd	ACN/ARBN	163 625 518
--------------------------------------	-----------------	--------------------

Total Due	\$54.00
-----------	---------



Billpay Code: 8929
Ref:



Bill Code: 17301
Reference:

Telephone & Internet Banking - BPAY
Contact your bank, credit union or building society to make payment

REF : 229 163 625 5187

Paid = \$54.00 - Macquarie Bank

Receipt No: 396035644 ✓

Asteron Life Complete Statement



001589 000
J & B Lucas Super Pty Ltd
Lucas Superannuation Fund
1/121A Westminster Street
EAST VICTORIA PARK WA 6101

16 July 2019

Dear Policy Owner

This is your insurance policy statement.

Your policy provides the opportunity to increase your cover from the upcoming policy anniversary to protect against inflation. The table on the reverse of this notice shows the cover and premium details if you wish to accept or decline the increase. The account from which it will be deducted is shown below.

As premiums are being deducted from your account **there is no need to send any payment.**

We take this opportunity to thank you for allowing us to provide your valuable cover. Asteron Life has a proud history of providing protection and financial security and we look forward to continuing our association with you for years to come.

If you wish to decline the increase in cover please contact us. We'll be happy to help.

Yours sincerely
Asteron Life Customer Service

Policy Number

E3039277

Cover
Life

Insured Person
Mr John Lucas

Policy Owner
Lucas Superannuation Fund


Important Dates
- Policy anniversary
15 August each year
- Policy commencement
15/08/2013

Your Adviser
Centro Financial Services
1300 881 464

Customer Service

1800 221 727 8am-6pm
02 8275 3999

Internet

 www.asteronlife.com.au

► See your Policy Benefits
and Features over

Amount debited from your Macquarie Bank Limited
Sydney account ending with the numbers 622 each month.

\$537.62

Asteron Life & Superannuation Limited ABN 87 073 979 530, AFSL 229880 (Asteron) is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). The obligations of the different entities of TAL are not guaranteed by other entities.

Customer Service GPO Box 68, Sydney NSW 2001
Ph: 1800 221 727 or 02 8275 3999 8am to 6pm EST Fax: 1300 766 833
Email: life_customerservice@asteronlife.com.au Web: www.asteronlife.com.au

Asteron Life Complete
Statement

Policy Number

E3039277

Benefits and Features

• Stepped Premium	
-------------------	--

Benefit Table

	If you decline Automatic Increase		If you accept Automatic Increase		Expiry Date
	Sum Insured	Monthly Premium	Sum Insured	Monthly Premium	
Life Cover	\$642,261	\$504.33	\$674,374	\$529.54	15/08/2057
Policy Fee		\$8.08		\$8.08	
Total		\$512.41		\$537.62	

* Please note, your Policy is subject to revised terms, if you require full details regarding these terms please refer to your original Policy Schedule and Document.

E3039277



Asteron Life Complete Statement



002127 000
J & B Lucas Super Pty Ltd
Lucas Superannuation Fund
1/121A Westminster Street
EAST VICTORIA PARK WA 6101

29 July 2019

Dear Policy Owner

This is your insurance policy statement.

Your policy provides the opportunity to increase your cover from the upcoming policy anniversary to protect against inflation. The table on the reverse of this notice shows the cover and premium details if you wish to accept or decline the increase. The account from which it will be deducted is shown below.

As premiums are being deducted from your account **there is no need to send any payment.**

We take this opportunity to thank you for allowing us to assist you with your insurance needs.

Policy Number

81466541

Cover
Life

Insured Person
Mrs Belinda Lucas

Policy Owner
Lucas Superannuation Fund

Important Dates
- Policy anniversary
26 August each year
- Policy commencement
26/08/2013

Your Adviser
Centro Financial Services
1300 881 464

Customer Service

1800 221 727 8am-6pm
02 8275 3000

Asteron Life Complete
Statement

Policy Number

81466541

Benefits and Features

- Stepped Premium
- Guaranteed Future Insurability

Benefit Table

	If you decline Automatic Increase		If you accept Automatic Increase		Expiry Date
	Sum Insured	Monthly Premium	Sum Insured	Monthly Premium	
Life Cover	\$663,857	\$230.12	\$697,050	\$241.62	26/08/2059
Policy Fee		\$8.08		\$8.08	
Total		\$238.20		\$249.70	

* Please note, your Policy is subject to revised terms, if you require full details regarding these terms please refer to your original Policy Schedule and Document.

Lucas Superannuation Fund
Pension Summary

As at 30 June 2019



Member Name : Lucas, John

Member Age : 60* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
LUCJOH0004P	Transition to Retirement Pension	01/07/2017	0.50%	4.00%	\$5,700.00	\$14,245.44	\$5,700.00	\$0.00	\$5,700.00	\$0.00

					\$5,700.00	\$14,245.44	\$5,700.00	\$0.00	\$5,700.00	\$0.00
--	--	--	--	--	------------	-------------	------------	--------	------------	--------

Member Name : Lucas, Belinda

Member Age : 58* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
LUCBELO004P	Transition to Retirement Pension	01/07/2017	0.10%	4.00%	\$4,340.00	\$10,853.20	\$4,340.00	\$0.00	\$4,340.00	\$0.00

					\$4,340.00	\$10,853.20	\$4,340.00	\$0.00	\$4,340.00	\$0.00
--	--	--	--	--	------------	-------------	------------	--------	------------	--------

Total :

					\$10,040.00	\$25,098.64	\$10,040.00	\$0.00	\$10,040.00	\$0.00
--	--	--	--	--	-------------	-------------	-------------	--------	-------------	--------

*Age as at 01/07/2018 or pension start date for new pensions.

Lucas Superannuation Fund General Ledger



As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Pensions Paid (41600)					
<u>(Pensions Paid) Lucas, Belinda - Pension (Transition to Retirement Pension) (LUCBEL00004P)</u>					
30/04/2020	Super pension payment		8,500.00		8,500.00 DR
			8,500.00		8,500.00 DR
<u>(Pensions Paid) Lucas, John - Pension (Transition to Retirement Pension) (LUCJOH00004P)</u>					
30/04/2020	Super pension payment		8,500.00		8,500.00 DR
			8,500.00		8,500.00 DR

Lucas Superannuation Fund
General Ledger



As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
				1,706.85	0.00 DR

Income Tax Payable/Refundable (85000)

Income Tax Payable/Refundable (85000)

01/07/2019	Opening Balance				1,955.70 CR
14/05/2020	Lucas SF 2019 tax payable		1,955.70		0.00 DR
30/06/2020	Create Entries - Income Tax Expense - 30/06/2020			1,471.95	1,471.95 CR
			1,955.70	1,471.95	1,471.95 CR

Lucas Superannuation Fund
General Ledger



As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Sundry Debtors (68000)					
<u>Sundry Debtors (68000)</u>					
01/07/2019	Opening Balance				1,706.85 DR
18/05/2020	Michael Browne loan principal and interest repayment			1,706.85	0.00 DR



Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310
fax 1800 550 140
www.macquarie.com.au

PO Box 7306, Cloisters Square
Perth, WA 6850



J & B LUCAS SUPER PTY LTD
8 DONATH VIEW
LANDSDALE WA 6065

Level 3
235 St Georges Terrace
Perth, WA 6000

account balance **\$54,235.68**
as at 31 Jul 19

account name J & B LUCAS SUPER PTY LTD ATF
LUCAS SUPERANNUATION FUND
account no. 962498622

transaction	description	debits	credits	balance
30.06.19	OPENING BALANCE			54,859.59
16.07.19	Direct debit Asteron Life 02698608/00001	454.10		54,405.49
29.07.19	Direct debit Asteron Life 02699862/00001	204.84		54,200.65
31.07.19	Interest MACQUARIE CMA INTEREST PAID*		35.03	54,235.68
	CLOSING BALANCE AS AT 31 JUL 19	658.94	35.03	54,235.68

* Stepped interest rates as at 31 July 2019: balances \$0.00 to \$4,999.99 earned 0.00%; balances \$5,000.00 and above earned 0.80%

how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 962498622

deposits using BPay
From another bank



Biller code: 667022
Ref: 962 498 622

continued on next



Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310
fax 1800 550 140
www.macquarie.com.au

PO Box 7306, Cloisters Square
Perth, WA 6850



J & B LUCAS SUPER PTY LTD
8 DONATH VIEW
LANDSDALE WA 6065

Level 3
235 St Georges Terrace
Perth, WA 6000

account balance **\$53,481.62**
as at 31 Aug 19

account name J & B LUCAS SUPER PTY LTD ATF
LUCAS SUPERANNUATION FUND
account no. 962498622

transaction	description	debits	credits	balance
31.07.19	OPENING BALANCE			54,235.68
16.08.19	Direct debit Asteron Life 02698608/00001 John life insur	537.62		53,698.06
27.08.19	Direct debit Asteron Life 02699862/00001 Belinda life insur	249.70		53,448.36
30.08.19	Interest MACQUARIE CMA INTEREST PAID*		33.26	53,481.62
	CLOSING BALANCE AS AT 31 AUG 19	787.32	33.26	53,481.62

* Stepped interest rates as at 31 August 2019: balances \$0.00 to \$4,999.99 earned 0.00%; balances \$5,000.00 and above earned 0.80%

how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 962498622

deposits using BPay
From another bank



Biller code: 667022
Ref: 962 498 622

continued on next



Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310
fax 1800 550 140
www.macquarie.com.au

PO Box 7306, Cloisters Square
Perth, WA 6850



J & B LUCAS SUPER PTY LTD
8 DONATH VIEW
LANDSDALE WA 6065

Level 3
235 St Georges Terrace
Perth, WA 6000

account balance **\$52,725.96**
as at 30 Sep 19

account name J & B LUCAS SUPER PTY LTD ATF
LUCAS SUPERANNUATION FUND
account no. 962498622

transaction	description	debits	credits	balance
31.08.19	OPENING BALANCE			53,481.62
16.09.19	Direct debit Asteron Life 02698608/00001 John life insur	537.62		52,944.00
27.09.19	Direct debit Asteron Life 02699862/00001 Belinda life insur	249.70		52,694.30
30.09.19	Interest MACQUARIE CMA INTEREST PAID*		31.66	52,725.96
	CLOSING BALANCE AS AT 30 SEP 19	787.32	31.66	52,725.96

* Stepped interest rates as at 30 September 2019: balances \$0.00 to \$4,999.99 earned 0.00%; balances \$5,000.00 and above earned 0.80%

how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 962498622

deposits using BPay
From another bank



Bill code: 667022
Ref: 962 498 622

continued on next



Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310
fax 1800 550 140
www.macquarie.com.au

PO Box 7306, Cloisters Square
Perth, WA 6850



J & B LUCAS SUPER PTY LTD
8 DONATH VIEW
LANDSDALE WA 6065

Level 3
235 St Georges Terrace
Perth, WA 6000

account balance **\$51,949.87**
as at 31 Oct 19

account name J & B LUCAS SUPER PTY LTD ATF
LUCAS SUPERANNUATION FUND
account no. 962498622

	transaction	description	debits	credits	balance
30.09.19		OPENING BALANCE			52,725.96
10.10.19	Funds transfer	TRANSACT FUNDS TFR TO WEALTH SAFE ACCOUN	1,485.00		51,240.96
16.10.19	Direct debit	Asteron Life 02698608/00001	537.62		50,703.34
28.10.19	Direct debit	Asteron Life 02699862/00001	249.70		50,453.64
29.10.19	Deposit	SuperChoice P/L PC281019-113490707 Belinda super		1,473.48	51,927.12
31.10.19	Interest	MACQUARIE CMA INTEREST PAID*		22.75	51,949.87
		CLOSING BALANCE AS AT 31 OCT 19	2,272.32	1,496.23	51,949.87

* Stepped interest rates as at 31 October 2019: balances \$0.00 to \$4,999.99 earned 0.00%; balances \$5,000.00 and above earned 0.55%

how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 962498622

deposits using BPay
From another bank



Bill code: 667022
Ref: 962 498 622

continued on next



Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310
fax 1800 550 140
www.macquarie.com.au

PO Box 7306, Cloisters Square
Perth, WA 6850



J & B LUCAS SUPER PTY LTD
8 DONATH VIEW
LANDSDALE WA 6065

Level 3
235 St Georges Terrace
Perth, WA 6000

account balance **\$51,183.68**
as at 30 Nov 19

account name J & B LUCAS SUPER PTY LTD ATF
LUCAS SUPERANNUATION FUND
account no. 962498622

transaction	description	debits	credits	balance
31.10.19	OPENING BALANCE			51,949.87
18.11.19	Direct debit Asteron Life 02698608/00001	537.62		51,412.25
27.11.19	Direct debit Asteron Life 02699862/00001	249.70		51,162.55
29.11.19	Interest MACQUARIE CMA INTEREST PAID*		21.13	51,183.68
	CLOSING BALANCE AS AT 30 NOV 19	787.32	21.13	51,183.68

* Stepped interest rates as at 30 November 2019: balances \$0.00 to \$4,999.99 earned 0.00%; balances \$5,000.00 and above earned 0.55%

how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 962498622

deposits using BPay
From another bank



Bill code: 667022
Ref: 962 498 622

continued on next



Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310
transact@macquarie.com
www.macquarie.com.au

PO Box 7306, Cloisters Square
Perth, WA 6850



J & B LUCAS SUPER PTY LTD
8 DONATH VIEW
LANDSDALE WA 6065

Level 3
235 St Georges Terrace
Perth, WA 6000

account balance **\$50,417.83**
as at 31 Dec 19

account name J & B LUCAS SUPER PTY LTD ATF
LUCAS SUPERANNUATION FUND
account no. 962498622

transaction	description	debits	credits	balance
30.11.19	OPENING BALANCE			51,183.68
16.12.19	Direct debit Asteron Life 02698608/00001	537.62		50,646.06
27.12.19	Direct debit Asteron Life 02699862/00001	249.70		50,396.36
31.12.19	Interest MACQUARIE CMA INTEREST PAID*		21.47	50,417.83
	CLOSING BALANCE AS AT 31 DEC 19	787.32	21.47	50,417.83

* Stepped interest rates as at 31 December 2019: balances \$0.00 to \$4,999.99 earned 0.00%; balances \$5,000.00 and above earned 0.55%

how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 962498622

deposits using BPay
From another bank



Bill code: 667022
Ref: 962 498 622

continued on next



Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310
transact@macquarie.com
www.macquarie.com.au

GPO Box 2520
Sydney, NSW 2001



J & B LUCAS SUPER PTY LTD
8 DONATH VIEW
LANDSDALE WA 6065

1 Shelley Street
Sydney, NSW 2000

account balance **\$51,397.72**
as at 31 Jan 20

account name J & B LUCAS SUPER PTY LTD ATF
LUCAS SUPERANNUATION FUND
account no. 962498622

transaction	description	debits	credits	balance
31.12.19	OPENING BALANCE			50,417.83
16.01.20	Direct debit Asteron Life 02698608/00001	537.62		49,880.21
22.01.20	Deposit SuperChoice P/L PC210120-133139510 Belinda super		1,745.96	51,626.17
31.01.20	Interest MACQUARIE CMA INTEREST PAID*		21.25	51,647.42
31.01.20	Direct debit Asteron Life 02699862/00001	249.70		51,397.72
	CLOSING BALANCE AS AT 31 JAN 20	787.32	1,767.21	51,397.72

* Stepped interest rates as at 31 January 2020: balances \$0.00 to \$4,999.99 earned 0.00%; balances \$5,000.00 and above earned 0.55%

how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 962498622

deposits using BPay
From another bank



Bill code: 667022
Ref: 962 498 622

continued on next



Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310
transact@macquarie.com
www.macquarie.com.au

GPO Box 2520
Sydney, NSW 2001



J & B LUCAS SUPER PTY LTD
8 DONATH VIEW
LANDSDALE WA 6065

1 Shelley Street
Sydney, NSW 2000

account balance **\$50,630.53**
as at 29 Feb 20

account name J & B LUCAS SUPER PTY LTD ATF
LUCAS SUPERANNUATION FUND
account no. 962498622

transaction	description	debits	credits	balance
31.01.20	OPENING BALANCE			51,397.72
17.02.20	Direct debit Asteron Life 02698608/00001	537.62		50,860.10
27.02.20	Direct debit Asteron Life 02699862/00001	249.70		50,610.40
28.02.20	Interest MACQUARIE CMA INTEREST PAID*		20.13	50,630.53
	CLOSING BALANCE AS AT 29 FEB 20	787.32	20.13	50,630.53

* Stepped interest rates as at 29 February 2020: balances \$0.00 to \$4,999.99 earned 0.00%; balances \$5,000.00 and above earned 0.55%

how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 962498622

deposits using BPay
From another bank



Bill code: 667022
Ref: 962 498 622

continued on next



Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310
transact@macquarie.com
www.macquarie.com.au

GPO Box 2520
Sydney, NSW 2001



J & B LUCAS SUPER PTY LTD
8 DONATH VIEW
LANDSDALE WA 6065

1 Shelley Street
Sydney, NSW 2000

account balance **\$50,168.72**
as at 31 Mar 20

account name J & B LUCAS SUPER PTY LTD ATF
LUCAS SUPERANNUATION FUND
account no. 962498622

transaction	description	debits	credits	balance
29.02.20	OPENING BALANCE			50,630.53
04.03.20	Deposit ATO ATO004000011757876		314.75	50,945.28
16.03.20	Direct debit Asteron Life 02698608/00001	537.62		50,407.66
27.03.20	Direct debit Asteron Life 02699862/00001	249.70		50,157.96
31.03.20	Interest MACQUARIE CMA INTEREST PAID*		10.76	50,168.72
	CLOSING BALANCE AS AT 31 MAR 20	787.32	325.51	50,168.72

* Stepped interest rates as at 31 March 2020: balances \$0.00 to \$4,999.99 earned 0.05%; balances \$5,000.00 and above earned 0.05%

how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 962498622

deposits using BPay
From another bank



Biller code: 667022
Ref: 962 498 622

continued on next



Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310
transact@macquarie.com
www.macquarie.com.au

GPO Box 2520
Sydney, NSW 2001



J & B LUCAS SUPER PTY LTD
8 DONATH VIEW
LANDSDALE WA 6065

1 Shelley Street
Sydney, NSW 2000

account balance **\$51,261.37**
as at 30 Apr 20

account name J & B LUCAS SUPER PTY LTD ATF
LUCAS SUPERANNUATION FUND
account no. 962498622

transaction	description	debits	credits	balance
31.03.20	OPENING BALANCE			50,168.72
16.04.20	Direct debit Asteron Life 02698608/00001	537.62		49,631.10
24.04.20	Deposit SuperChoice P/L PC230420-105016889 Belinda super		1,877.89	51,508.99
27.04.20	Direct debit Asteron Life 02699862/00001	249.70		51,259.29
30.04.20	Interest MACQUARIE CMA INTEREST PAID*		2.08	51,261.37
	CLOSING BALANCE AS AT 30 APR 20	787.32	1,879.97	51,261.37

* Stepped interest rates as at 30 April 2020: balances \$0.00 to \$4,999.99 earned 0.05%; balances \$5,000.00 and above earned 0.05%

how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 962498622

deposits using BPay
From another bank



Bill code: 667022
Ref: 962 498 622

continued on next



Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310
transact@macquarie.com
www.macquarie.com.au

GPO Box 2520
Sydney, NSW 2001



J & B LUCAS SUPER PTY LTD
8 DONATH VIEW
LANDSDALE WA 6065

1 Shelley Street
Sydney, NSW 2000

account balance **\$48,207.26**
as at 31 May 20

account name J & B LUCAS SUPER PTY LTD ATF
LUCAS SUPERANNUATION FUND
account no. 962498622

	transaction	description	debits	credits	balance
30.04.20		OPENING BALANCE			51,261.37
14.05.20	Funds transfer	TRANSACT FUNDS TFR TO MR JW LUCAS MRS B	17,000.00	Pension paymt	34,261.37
14.05.20	BPAY	BPAY TO TAX OFFICE PAYMENTS	2,214.70		32,046.67
18.05.20	Direct debit	Asteron Life 02698608/00001	537.62		31,509.05
21.05.20	Deposit	LUCAS,BELINDA FRM LUCAS SAVINGS Michael Browne loan repyt		10,000.00	41,509.05
25.05.20	Deposit	LUCAS,BELINDA From Lucas Savings Michael Browne loan repyt		7,000.00	48,509.05
26.05.20	BPAY	BPAY TO ASIC	54.00		48,455.05
27.05.20	Direct debit	Asteron Life 02699862/00001	249.70		48,205.35
29.05.20	Interest	MACQUARIE CMA INTEREST PAID*		1.91	48,207.26

how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 962498622

deposits using BPay
From another bank



Bill code: 667022
Ref: 962 498 622

continued on next



Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310
transact@macquarie.com
www.macquarie.com.au

GPO Box 2520
Sydney, NSW 2001



J & B LUCAS SUPER PTY LTD
8 DONATH VIEW
LANDSDALE WA 6065

1 Shelley Street
Sydney, NSW 2000

account balance **\$159,032.64**
as at 30 Jun 20

account name J & B LUCAS SUPER PTY LTD ATF
LUCAS SUPERANNUATION FUND
account no. 962498622

transaction	description	debits	credits	balance
31.05.20	OPENING BALANCE			48,207.26
10.06.20	Deposit SuperChoice P/L PC090620-147389254 Belinda super		1,073.08	49,280.34
16.06.20	Direct debit Asteron Life 02698608/00001	537.62		48,742.72
18.06.20	Deposit SuperChoice P/L PC170620-153977006 Belinda super		268.27	49,010.99
24.06.20	BPAY BPAY DEPOSIT Michael Browne Loan repayment		80,000.00	129,010.99
24.06.20	BPAY BPAY DEPOSIT Michael Browne Loan repayment		20,000.00	149,010.99
25.06.20	BPAY BPAY DEPOSIT Michael Browne Loan repayment		5,000.00	154,010.99
25.06.20	Deposit SuperChoice P/L PC240620-171188595 Belinda super		268.27	154,279.26
26.06.20	BPAY BPAY DEPOSIT Michael Browne Loan repayment		5,000.00	159,279.26
29.06.20	Direct debit Asteron Life 02699862/00001	249.70		159,029.56
30.06.20	Interest MACQUARIE CMA INTEREST PAID*		3.08	159,032.64

how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 962498622

deposits using BPay
From another bank



Bill code: 667022
Ref: 962 498 622

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name J & B LUCAS SUPER PTY LTD ATF
LUCAS SUPERANNUATION FUND
account no. 962498622

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 30 JUN 20	787.32	111,612.70	159,032.64

* Stepped interest rates for the period 1 June to 30 June: balances \$0.00 to \$4,999.99 earned 0.05% balances \$5,000.00 and above earned 0.05% pa (30 days)

annual interest summary 2019/2020

INTEREST PAID	224.51
TOTAL INCOME PAID	224.51

continued on next



Income tax 551

Date generated	26/11/2021
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

3 results found - from **01 July 2019** to **30 June 2020** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
15 May 2020	14 May 2020	Payment received		\$2,214.70	\$0.00
12 Mar 2020	14 Apr 2020	Client initiated amended Tax return Self Man Superfund - Income Tax for the period from 01 Jul 17 to 30 Jun 18		\$0.00	\$2,214.70 DR
2 Oct 2019	15 May 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$2,214.70		\$2,214.70 DR



Activity statement 001

Date generated	26/11/2021
Overdue	\$488.00 DR
Not yet due	\$0.00
Balance	\$488.00 DR

Transactions

7 results found - from **01 April 2019** to **30 October 2020** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
12 Oct 2020	28 Oct 2020	Original Activity Statement for the period ending 30 Sep 20		\$0.00	\$0.00
2 Aug 2020	28 Jul 2020	Original Activity Statement for the period ending 30 Jun 20		\$0.00	\$0.00
10 May 2020	28 Apr 2020	Original Activity Statement for the period ending 31 Mar 20		\$0.00	\$0.00
1 Mar 2020	28 Feb 2020	Original Activity Statement for the period ending 31 Dec 19		\$0.00	\$0.00
2 Oct 2019	28 Oct 2019	Original Activity Statement for the period ending 30 Sep 19		\$0.00	\$0.00
4 Aug 2019	29 Jul 2019	Original Activity Statement for the period ending 30 Jun 19		\$0.00	\$0.00
5 May 2019	29 Apr 2019	Original Activity Statement for the period ending 31 Mar 19		\$0.00	\$0.00

Loan Agreement

THIS LOAN AGREEMENT (this "Agreement") dated this 15th day of November 2017

BETWEEN:

Lucas Superannuation Fund
(the "Lender")

OF THE FIRST PART

AND

Michael Robert Browne
(the "Borrower")

OF THE SECOND PART

IN CONSIDERATION OF the Lender loaning certain monies (the "Loan") to the Borrower, and the Borrower repaying the Loan to the Lender, both parties agree to keep, perform and fulfil the promises and conditions set out in this Agreement:

Loan Amount & Interest

1. The Lender promises to loan an amount of \$200,000.00 **AUD** to the Borrower and the Borrower promises to repay this principal amount to the Lender, with interest payable on the unpaid principal at the rate of seven (7.00) percent per annum.
Interest in 2019FY: \$200,000 * 7% = \$14,000
2. The Lender promises to deposit the loan into the Borrower's nominated bank account within seven (7) days of the execution of this Agreement.

Nature of Loan

3. The Lender agrees that the Loan shall be secured by a floating charge on all assets that are held by the Borrower at the time of this Agreement, as well as any and all assets subsequently acquired by the Borrower prior to the expiration of the Loan Term.

Loan Term

4. The Loan shall be for a term of five (5) years, commencing on the date of this Agreement.
5. The Loan term may be extended by an additional one (1) year term upon the mutual written agreement of the parties provided such agreement is no later than thirty (30) days prior to the expiration of the Loan term.

Payment

6. This Loan will be repaid by the Borrower in yearly instalments of interest only on the last day of each financial, commencing the financial following execution of this Agreement and

continuing for the LoanTerm, with the balance then owing under this Agreement at the expiration of the LoanTerm being paid at that time.

7. At any time while not in default under this Agreement, the Borrower may pay the outstanding balance then owing under this Agreement to the Lender, including the remaining interest on the loaned amount not already paid by the Borrower, without further bonus or penalty.
8. Following the expiration of the LoanTerm and upon receiving payment of the balance owing under this Agreement, the Lender agrees to promptly release any security interest it may have in the Borrower's assets.

Default

9. If the Borrower fails to pay the Lender in accordance with Clause 6 of this Agreement, then at the Lender's option, following the service of written demand or notice to the Borrower, the entire balance owing immediately becomes due and payable.

Governing Law

10. This Agreement will be construed in accordance with and governed by the laws of the State of Western Australia and the parties irrevocably submit to the exclusive jurisdiction of the courts exercising jurisdiction in Western Australia in respect of any proceedings arising out of or in connection with this Agreement. The parties irrevocably waive any objection to the venue of any legal process in these courts on the basis that the process has been brought in an inconvenient forum.
11. All reasonable costs, expenses and expenditures including, without limitation, the legal costs incurred by the Lender in enforcing this Agreement as a result of any default by the Borrower will be added to the principal then outstanding and will immediately be paid by the Borrower.

Binding Effect

12. This Agreement will pass to the benefit of and be binding upon the respective heirs, executors, administrators, successors and permitted assigns of the Borrower and the Lender.

Amendments

13. This Agreement may only be amended or modified by a written instrument executed by both the Borrower and the Lender.

Severability

14. The clauses and paragraphs contained in the Agreement are intended to be read and construed independently of each other. If any term, covenant, condition or provision of this Agreement is held by a court of competent jurisdiction to be invalid, void or unenforceable, it is the parties' intent that such provisions be reduced in scope by the court only to the extent deemed necessary by that court to render the provision reasonable and enforceable and the remainder of the provisions of the Agreement will in no way be affected, impaired or invalidated as a result.

General Provisions

15. Headings are inserted for the convenience of the parties only and are not to be considered when interpreting the Agreement. Words in the singular mean and include the plural and vice versa. Words in the masculine mean and include the feminine and vice versa. No provision of this Agreement will be construed adversely to a party solely on the ground that the party was responsible for the preparation of the Agreement or that provision.

Acknowledgements


16. The parties, by signing this Agreement, acknowledge that they understand their rights and obligations under the Agreement, and that they have had the opportunity to seek independent legal advice prior to signing.

17. The parties, by signing this Agreement, acknowledge that no representations, statements, or inducements, oral or written, apart from those contained in this Agreement, have been made by either party.

18.

IN WITNESS WHEREOF, the parties have duly affixed their signatures under hand and seal on this 15th day of November 2017.

SIGNED, SEALED, AND DELIVERED this 15th day of November 2017, in front of the person below who is over 18 years of age and not involved with the contents of this document or related to any of the parties in this document.



(Signature of Witness)

WITNESS DETAILS:

Name: NARELLE BYRNE

Address: 97 MONAGHAN CIR
DARCH WA 6065

Occupation: INSURANCE BROKER

LUCAS SUPERANNUATION FUND




John Lucas (Director)



Belinda Lucas (Director)

SIGNED, SEALED, AND DELIVERED this 15th day of November 2017, in front of the person below who is over 18 years of age and not involved with the contents of this document or related to any of the parties in this document.



(Signature of Witness)

WITNESS DETAILS:

Name: NARELLE BYRNE

Address: 97 MONAGHAN CIR
DARCH WA 6065



Michael Robert Browne
23 Georgia Street, Binningup WA 6233