

Financial Statements & Income Tax Return

For the year ended 30 June 2018

Peachey Superannuation Fund

19 September 2018

Confidential

Prepared by:

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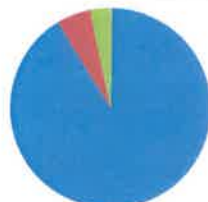
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YOUR FUND AT A GLANCE			
Peachey Superannuation Fund			
30 June 2018			
	2016	2017	2018
Total Fund Value	\$446,315	\$379,055	\$248,432
Net Profit after Tax			\$ 5,955.18
Pension/Lump Sums Withdrawn			\$ 140,600.00
Tax Refundable*:			\$4,417.37
<small>* includes ATO Supervisory Levy</small>			
Investment Summary:	%	\$	Min % Max %
Australian Shares	91%	\$217,802.00	0% 100%
Australian Fixed Interest	5%	\$13,020.00	0% 100%
Cash	3%	\$8,156.00	0% 100%
Direct Property	0%	\$0.00	0% 20%
International Shares	0%	\$0.00	0%
International Fixed Interest	0%	\$0.00	0%
Listed Property	0%	\$0.00	0% 20%
Other	0%	\$0.00	0%
		\$238,978.00	



- Australian Shares
- Australian Fixed Interest
- Cash
- Direct Property
- International Shares
- International Fixed Interest
- Listed Property
- Other

MEMBER DETAILS					
Member Name:	Date of Birth:	Preserv. Age	Age This FY	Age As At 30 June 2019:	Balance:
Brian Peachey	17/04/1940	55	78	79	\$125,779
Carmel Peachey	31/07/1940	55	77	78	\$122,653

CONTRIBUTION & BENEFIT DETAILS			
2018 Contribution	Concessional:	Non-Concessional:	CGT Cont:
Brian Peachey	\$4,731.48	\$0.00	\$0.00
Carmel Peachey	\$0.00	\$0.00	\$0.00

Pensions for 2019:		Minimum
Brian Peachey	Pension Amount	\$7,520
Carmel Peachey	Pension Amount	\$7,360
Totals:		\$14,880

ATO REPORTING			
Member		TSB	TBAR
Brian Peachey	SMSF	125,778.65 \$	133,278.07
Carmel Peachey	SMSF	122,653.16 \$	131,179.16

Peachey Superannuation Fund
Statement of Financial Position
as at 30 June 2018

	Note	2018 \$	2017 \$
Assets			
Investments			
Other Fixed Interest Securities	6A	13,020	12,932
Shares in Listed Companies	6B	187,776	217,983
Stapled Securities	6C	20,170	17,544
Units In Listed Unit Trusts	6D	9,857	10,078
Other Assets			
Cash At Bank		8,156	115,702
Receivables		525	564
Current Tax Assets		8,929	4,253
Total Assets		<u>248,432</u>	<u>379,055</u>
Liabilities			
Total Liabilities		<u>-</u>	<u>-</u>
Net Assets Available to Pay Benefits		<u>248,432</u>	<u>379,055</u>
<i>Represented by:</i>			
Liability for Accrued Benefits	2		
Mr Brian Peachey		125,779	190,376
Mrs Carmel Peachey		122,653	188,679
Total Liability for Accrued Benefits		<u>248,432</u>	<u>379,055</u>

The accompanying notes form part of these financial statements.

Peachey Superannuation Fund
Operating Statement
For the period 1 July 2017 to 30 June 2018

	Note	2018 \$	2017 \$
Income			
Member Receipts			
Contributions			
Employer		4,731	4,958
Investment Gains			
Realised Capital Gains	8A	412	(261,463)
Investment Income			
Distributions	7A	1,600	11,628
Dividends	7B	17,119	15,416
Interest	7C	1,781	2,866
		<u>25,643</u>	<u>(226,595)</u>
Expenses			
Member Payments			
Lump Sums Paid		118,390	82,429
Pensions Paid		22,210	25,560
Other Expenses			
Accountancy Fee (R)		6,101	6,232
Audit Insurance		400	410
Auditor Fee		594	594
Investment Management Fee		2,526	2,476
Regulatory Fees		47	47
SMSF Supervisory Levy		-	259
Investment Losses			
Decrease in Market Value	8B	5,478	(277,922)
		<u>155,746</u>	<u>(159,917)</u>
Benefits Accrued as a Result of Operations before Income Tax		(130,103)	(66,678)
Income Tax			
Income Tax Expense		520	582
		<u>520</u>	<u>582</u>
Benefits Accrued as a Result of Operations		(130,623)	(67,260)

The accompanying notes form part of these financial statements.

Peachey Superannuation Fund
Notes to the Financial Statements
As at 30 June 2018

Note 1 - Statement of Significant Accounting Policies

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

(a) Statement of Compliance

The trustees have prepared the financial statements on the basis that the superannuation fund is a non-reporting entity because the members are able to command the preparation of tailored reports so as to satisfy specifically all of their information needs and there are no other users dependent on the financial statements. The financial statements are therefore special purpose financial statements that have been prepared in accordance with the legislative requirements of the *Superannuation Industry (Supervision) Act 1993* and *Regulations 1994* and the provisions of the Trust Deed. The trustees have determined that the accounting policies adopted are appropriate to meet their needs.

(b) Basis of Preparation

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

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

(c) Use of Accounting Estimates and Judgments

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

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

(d) Cash and Cash Equivalents

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

(e) Foreign Currency

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

(f) Valuation of Assets

Investment

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

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

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

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

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

Peachey Superannuation Fund

Notes to the Financial Statements

As at 30 June 2018

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

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

Financial Liabilities

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

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

Receivables and Payables

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

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

(g) Revenue Recognition

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

Interest

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

Dividend Revenue

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

Distribution Revenue

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

Rental Income

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

Movement in market values

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

Contributions and Rollovers In

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

The financial report was authorised for issue on 19 September 2018 by the directors of the trustee company.

Peachey Superannuation Fund
Notes to the Financial Statements
As at 30 June 2018

Note 2 – Liability for Accrued Benefits

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

	Current	Previous
Liability for Accrued Benefits at beginning of period	379,055	446,315
Benefits Accrued during the period	9,977	40,729
Benefits Paid during the period	(140,600)	(107,989)
Liability for Accrued Benefits at end of period	248,432	379,055

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

Note 3 – Vested Benefits

Vested benefits are benefits which are not conditional upon continued membership of the fund (or any factor other than resignation from the plan) and include benefits which members were entitled to receive had they terminated their fund membership as at the reporting period.

	Current	Previous
Vested Benefits at beginning of period	379,055	446,315
Benefits Accrued during the period	9,977	40,729
Benefits Paid during the period	(140,600)	(107,989)
Vested Benefits at end of period	248,432	379,055

Note 4 – Guaranteed Benefits

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

Note 5 – Funding Arrangements

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

Note 6A – Other Fixed Interest Securities

	Current	Previous
At market value:		
Nufarm Finance (Nz) Limited - 6.94%perpetual Red.Exch.First Step- Up24-Nov-2011	13,020	12,932
	13,020	12,932

Peachey Superannuation Fund
Notes to the Financial Statements
As at 30 June 2018

Note 6B – Shares in Listed Companies

	Current	Previous
At market value:		
AMP Limited	9,612	0
Australia and New Zealand Banking Group Limited - Ordinary Fully Paid	10,166	14,360
Bhp Billiton Limited - Ordinary Fully Paid	11,868	8,148
Caltex Australia Limited	13,992	0
Commonwealth Bank of Australia. - Ordinary Fully Paid	11,659	18,218
Iluka Resources Limited - Ordinary Fully Paid	13,416	10,416
Insurance Australia Group Limited - Ordinary Fully Paid	11,516	16,950
loof Holdings Limited - Ordinary Fully Paid	0	15,680
McMillan Shakespeare Limited - Ordinary Fully Paid	8,800	13,400
Myer Holdings Limited	2,960	6,680
National Australia Bank Limited - Ordinary Fully Paid	11,238	19,234
Pendal Group Limited	12,883	0
Rio Tinto Limited - Ordinary Fully Paid	9,596	11,389
Suncorp-Metway	10,213	14,820
Telstra Corporation.	10,008	16,426
Thorn Group Limited - Ordinary Fully Paid	0	11,218
Wesfarmers Limited - Ordinary Fully Paid	11,600	15,647
Westpac Banking Corporation - Ordinary Fully Paid	14,064	14,645
Woodside Petroleum Limited - Ordinary Fully Paid	14,184	10,753
	187,776	217,983

Note 6C – Stapled Securities

	Current	Previous
At market value:		
Aveo Group - Ordinary/Units Fully Paid Stapled Securities	9,477	11,120
National Storage REIT - Stapled Security Fully Paid	10,692	0
Westfield Corporation - Stapled Securities	0	6,424
	20,170	17,544

Note 6D – Units In Listed Unit Trusts

	Current	Previous
At market value:		
Russell High Dividend Australian Shares ETF - Exchange Traded Fund Units Fully Paid	9,857	10,078
	9,857	10,078

Note 7A – Distributions

	Current	Previous
Knights Coastal Land Fund	0	8,102
P.F.A Diversified Property Trust	0	1,733
Aveo Group - Ordinary/Units Fully Paid Stapled Securities	0	360
National Storage REIT - Stapled Security Fully Paid	624	0
Westfield Corporation - Stapled Securities	132	278
Garda Diversified Property Fund	0	95
Russell High Dividend Australian Shares ETF - Exchange Traded Fund Units Fully Paid	844	1,059
	1,600	11,628

Peachey Superannuation Fund
Notes to the Financial Statements
As at 30 June 2018

Note 7B – Dividends

	Current	Previous
AMP Limited	1,085	0
Australia and New Zealand Banking Group Limited - Ordinary Fully Paid	1,143	1,143
Bhp Billiton Limited - Ordinary Fully Paid	618	358
Bt Investment Management Limited	374	0
Commonwealth Bank of Australia. - Ordinary Fully Paid	1,351	1,323
Iluka Resources Limited - Ordinary Fully Paid	531	51
Insurance Australia Group Limited - Ordinary Fully Paid	1,214	929
loof Holdings Limited - Ordinary Fully Paid	617	1,189
McMillan Shakespeare Limited - Ordinary Fully Paid	971	929
Myer Holdings Limited	229	0
National Australia Bank Limited - Ordinary Fully Paid	1,839	1,839
Orica Limited - Ordinary Fully Paid	149	343
Rio Tinto Limited - Ordinary Fully Paid	942	573
Suncorp-Metway	1,043	1,014
Telstra Corporation.	1,446	1,470
Thorn Group Limited - Ordinary Fully Paid	395	1,298
Wesfarmers Limited - Ordinary Fully Paid	1,242	1,103
Westpac Banking Corporation - Ordinary Fully Paid	1,289	1,289
Woodside Petroleum Limited - Ordinary Fully Paid	641	565
	17,119	15,416

Note 7C – Interest

	Current	Previous
Commonwealth Bank a/c 064 483 10567999	763	1,870
DDH Graham a/c 998783675	142	74
Macquarie Cash Management Trust 120502109	0	4
Nufarm Finance (Nz) Limited - 6.94%perpetual Red.Exch.First Step-Up24-Nov-2011	875	918
	1,781	2,866

Peachey Superannuation Fund
Notes to the Financial Statements
As at 30 June 2018

Note 8A – Realised Capital Gains

	Current	Previous
Managed Investments		
Knights Coastal Land Fund	0	(18,237)
P.F.A Diversified Property Trust	0	(7,177)
Shares in Listed Companies		
Australia and New Zealand Banking Group Limited - Ordinary Fully Paid	(91)	0
Commonwealth Bank of Australia. - Ordinary Fully Paid	(313)	0
Insurance Australia Group Limited - Ordinary Fully Paid	2,196	0
loof Holdings Limited - Ordinary Fully Paid	4,269	0
McMillan Shakespeare Limited - Ordinary Fully Paid	1,612	0
National Australia Bank Limited - Ordinary Fully Paid	(1,779)	0
Orica Limited - Ordinary Fully Paid	0	(1,298)
Rio Tinto Limited - Ordinary Fully Paid	1,064	0
Suncorp-Metway	(607)	0
Tabcorp Holdings Limited	0	(303)
Thorn Group Limited - Ordinary Fully Paid	(8,439)	0
Wesfarmers Limited - Ordinary Fully Paid	1,789	0
Stapled Securities		
Aveo Group - Ordinary/Units Fully Paid Stapled Securities	(1,832)	0
Westfield Corporation - Stapled Securities	2,543	0
Units In Listed Unit Trusts		
Garda Diversified Property Fund	0	(17,903)
Prime Retirement and Aged Care Property Trust	0	(30,000)
Russell High Dividend Australian Shares ETF - Exchange Traded Fund Units Fully Paid	0	73
Units In Unlisted Unit Trusts		
Balmain Trilogy Pacific First Mortgage Fund	0	(186,618)
	412	(261,463)

Peachey Superannuation Fund
Notes to the Financial Statements
As at 30 June 2018

Note 8B – Decrease in Market Value

	Current	Previous
Managed Investments		
Knights Coastal Land Fund	0	(18,237)
P.F.A Diversified Property Trust	0	(8,681)
Other Fixed Interest Securities		
Nufarm Finance (Nz) Limited - 6.94%perpetual Red.Exch.First Step-Up24-Nov-2011	(88)	(406)
Shares in Listed Companies		
AMP Limited	5,068	0
Australia and New Zealand Banking Group Limited - Ordinary Fully Paid	331	(2,300)
Bhp Billiton Limited - Ordinary Fully Paid	(3,720)	(1,620)
Caltex Australia Limited	(90)	0
Commonwealth Bank of Australia. - Ordinary Fully Paid	2,161	(1,857)
Iluka Resources Limited - Ordinary Fully Paid	(3,000)	(2,628)
Insurance Australia Group Limited - Ordinary Fully Paid	(1,621)	(3,325)
loof Holdings Limited - Ordinary Fully Paid	2,248	(3,152)
McMillan Shakespeare Limited - Ordinary Fully Paid	(1,176)	280
Myer Holdings Limited	3,720	3,412
National Australia Bank Limited - Ordinary Fully Paid	(84)	(2,704)
Orica Limited - Ordinary Fully Paid	0	(5,925)
Pendal Group Limited	1,701	0
Rio Tinto Limited - Ordinary Fully Paid	(2,341)	(3,199)
Suncorp-Metway	127	(2,640)
Tabcorp Holdings Limited	0	(70)
Telstra Corporation.	6,418	4,525
Thorn Group Limited - Ordinary Fully Paid	(2,145)	(237)
Wesfarmers Limited - Ordinary Fully Paid	(1,102)	(8)
Westpac Banking Corporation - Ordinary Fully Paid	581	(533)
Woodside Petroleum Limited - Ordinary Fully Paid	(2,351)	(1,091)
Stapled Securities.		
Aveo Group - Ordinary/Units Fully Paid Stapled Securities	(422)	2,404
National Storage REIT - Stapled Security Fully Paid	(320)	0
Westfield Corporation - Stapled Securities	1,363	2,096
Units In Listed Unit Trusts		
Garda Diversified Property Fund	0	(17,939)
Prime Retirement and Aged Care Property Trust	0	(28,668)
Russell High Dividend Australian Shares ETF - Exchange Traded Fund Units Fully Paid	221	(1,983)
Units In Unlisted Unit Trusts		
Balmain Trilogy Pacific First Mortgage Fund	0	(183,438)
	5,478	(277,922)

Peachey Superannuation Fund

Trustee Declaration

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

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

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2018 present fairly the financial position of the Fund at 30 June 2018 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the Trust Deed; and
- (iii) the operation of the Fund has been carried out in accordance with its Trust Deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 during the year ended 30 June 2018.

Signed in accordance with a resolution of the directors of Stemville SF Pty Ltd by:



Dated: 27, 3, 19

Brian Peachey

Director: Stemville SF Pty Ltd



Dated: 27, 03, 2019

Carmel Peachey

Director: Stemville SF Pty Ltd

Peachey Superannuation Fund

Members Summary Report - For the period 1/07/2017 to 30/06/2018

Member's Detail		Opening Balance	Increases				Decreases				Closing Balance	
			Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out		Ben Paid
Mr Brian Peachey												
31/59 Pacific Street Main Beach QLD 4217												
Accumulation	Accumulation	8,906	4,731	4,092	(46)	0	(520)	0	0	0	(16,790)	374
Pension	ABP 1: Peachey, Brian William	177,957	0	0	3,028	0	0	0	0	(800)	(54,780)	125,405
Pension	ABP 3: Peachey, Brian William	3,513	0	0	(10)	0	0	0	0	(3,292)	(210)	0
		190,376	4,731	4,092	2,971	0	(520)	0	0	(4,092)	(71,780)	125,779
Mrs Carmel Peachey												
31/59 Pacific Street Main Beach QLD 4217												
Pension	ABP 1: Peachey, Carmel Mary	18,268	0	0	213	0	0	0	0	0	(18,482)	0
Pension	ABP 2: Peachey, Carmel Mary	170,411	0	0	2,581	0	0	0	0	0	(50,338)	122,653
		188,679	0	0	2,794	0	0	0	0	0	(68,820)	122,653
		379,055	4,731	4,092	5,765	0	(520)	0	0	(4,092)	(140,600)	248,432

Peachey Superannuation Fund
(ABN: 24 367 507 792)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2017 - 30 June 2018	Residential Address: 31/59 Pacific Street Main Beach, QLD 4217
Member	Date of Birth: 17 April 1940
	Date Joined Fund: 14 July 1997
	Eligible Service Date: 1 June 1983
	Tax File Number Held: Yes
	Number: PEACHB0
	Mr Brian William Peachey

*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	Your Tax Components
Withdrawal Benefit as at 1 Jul 2017	Tax Free 103,323
ABP 1: Peachey, Brian William 177,957	Taxable - Taxed 22,456
ABP 3: Peachey, Brian William 3,513	Taxable - Untaxed -
Accumulation 8,906	
Total as at 1 Jul 2017 <u><u>190,376</u></u>	
	Your Preservation Components
	Preserved -
	Restricted Non Preserved -
	Unrestricted Non Preserved 125,779
	Your Insurance Benefits
	No insurance details have been recorded
	Your Beneficiaries
	No beneficiary details have been recorded
Withdrawal Benefit as at 30 Jun 2018	
ABP 1: Peachey, Brian William 125,405	
ABP 3: Peachey, Brian William -	
Accumulation 374	
Total as at 30 Jun 2018 <u><u>125,779</u></u>	

For Enquiries:

phone 0732333555 | email carmel.peachey@outlook.com
mail Peachey Superannuation Fund, Po Box 642, Main Beach QLD 4217

Peachey Superannuation Fund
(ABN: 24 367 507 792)

Member Benefit Statement

Period

1 July 2017 - 30 June 2018

Member Number: PEACHB0

Mr Brian William Peachey

Accumulation Account

Accumulation

Member Account Details

Residential Address: 31/59 Pacific Street
Main Beach, QLD 4217

Date of Birth: 17 April 1940
Date Joined Fund: 14 July 1997
Eligible Service Date: 1 June 1983

Tax File Number Held: Yes

Account Start Date: 14 July 1997

Your Account Summary

Withdrawal Benefit as at 1 Jul 2017	8,906
<i><u>Increases to your account:</u></i>	
Employer Contributions	4,731
Tax on Net Fund Income	190
Transfers In	4,092
<u>Total Increases</u>	<u>9,014</u>
<i><u>Decreases to your account:</u></i>	
Contributions Tax	710
Lump Sum Cash Payments	16,790
Share Of Net Fund Income	46
<u>Total Decreases</u>	<u>17,546</u>
Withdrawal Benefit as at 30 Jun 2018	<u><u>374</u></u>

Your Tax Components

Tax Free	2.6182 %	10
Taxable - Taxed		364
Taxable - Untaxed		-

Your Preservation Components

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	374

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

No beneficiary details have been recorded

For Enquiries:

phone 0732333555 | email carmel.peachey@outlook.com
mail Peachey Superannuation Fund, Po Box 642, Main Beach QLD 4217

Peachey Superannuation Fund
(ABN: 24 367 507 792)

Member Benefit Statement

Period
1 July 2017 - 30 June 2018
Member Number: PEACHB0
Mr Brian William Peachey
Pension Account
ABP 1: Peachey, Brian William

Member Account Details	
Residential Address:	31/59 Pacific Street Main Beach, QLD 4217
Date of Birth:	17 April 1940
Date Joined Fund:	14 July 1997
Eligible Service Date:	1 June 1983
Tax File Number Held:	Yes
Account Start Date:	1 July 2012

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2017	177,957
<i>Increases to your account:</i>	
Share Of Net Fund Income	3,028
<u>Total Increases</u>	<u>3,028</u>
<i>Decreases to your account:</i>	
Lump Sum Cash Payments	44,100
Pension Payments	10,680
Transfers Out	800
<u>Total Decreases</u>	<u>55,580</u>
Withdrawal Benefit as at 30 Jun 2018	<u>125,405</u>

Your Tax Components		
Tax Free	82.3833 %	103,313
Taxable - Taxed		22,092
Taxable - Untaxed		-

Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		125,405

Your Insurance Benefits
No insurance details have been recorded

Your Beneficiaries
Carmel Mary Peachey has been selected as the Reversionary Beneficiary for this Pension Account.

Peachey Superannuation Fund
(ABN: 24 367 507 792)

Member Benefit Statement

Period

1 July 2017 - 30 June 2018

Member Number: PEACHB0

Mr Brian William Peachey

Pension Account

ABP 3: Peachey, Brian William

Member Account Details

Residential Address: 31/59 Pacific Street
Main Beach, QLD 4217

Date of Birth: 17 April 1940
Date Joined Fund: 14 July 1997
Eligible Service Date: 1 June 1983

Tax File Number Held: Yes

Account Start Date: 9 December 2014

Your Account Summary

Withdrawal Benefit as at 1 Jul 2017	3,513
<i><u>Decreases to your account:</u></i>	
Pension Payments	210
Share Of Net Fund Income	10
Transfers Out	3,292
<u>Total Decreases</u>	<u>3,513</u>
Withdrawal Benefit as at 30 Jun 2018	-

Your Tax Components

Tax Free	0.0000 %	-
Taxable - Taxed		-
Taxable - Untaxed		-

Your Preservation Components

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

Carmel Mary Peachey has been selected as the Reversionary Beneficiary for this Pension Account.

For Enquiries:

phone 0732333555 | email carmel.peachey@outlook.com
mail Peachey Superannuation Fund, Po Box 642, Main Beach QLD 4217

Trustee

The Trustee of the Fund is as follows:

Stemville SF Pty Ltd

The directors of the Trustee company are:

Brian Peachey and
Carmel Peachey

Availability of Other Fund Information

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

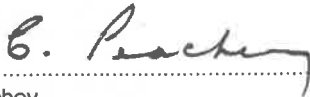
Trustee Disclaimer

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

Signed on behalf of the Trustee of the Fund



.....
Brian Peachey
Director - Stemville SF Pty Ltd



.....
Carmel Peachey
Director - Stemville SF Pty Ltd

Statement Date: 30 June 2018

For Enquiries:

phone 0732333555 | email carmel.peachey@outlook.com
mail Peachey Superannuation Fund, Po Box 642, Main Beach QLD 4217

Peachey Superannuation Fund
(ABN: 24 367 507 792)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2017 - 30 June 2018	Residential Address: 31/59 Pacific Street Main Beach, QLD 4217
Member	Number: PEACHC0
Mrs Carmel Mary Peachey	Date of Birth: 31 July 1940 Date Joined Fund: 14 July 1997 Eligible Service Date: 31 December 1982 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 2017	
ABP 1: Peachey, Carmel Mary	18,268
ABP 2: Peachey, Carmel Mary	170,411
Total as at 1 Jul 2017	188,679

Withdrawal Benefit as at 30 Jun 2018	
ABP 1: Peachey, Carmel Mary	-
ABP 2: Peachey, Carmel Mary	122,653
Total as at 30 Jun 2018	122,653

Your Tax Components

Tax Free	122,653
Taxable - Taxed	-
Taxable - Untaxed	-

Your Preservation Components

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	122,653

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

No beneficiary details have been recorded

For Enquiries:

phone 0732333555 | email carmel.peachey@outlook.com
mail Peachey Superannuation Fund, Po Box 642, Main Beach QLD 4217

Peachey Superannuation Fund
(ABN: 24 367 507 792)

Member Benefit Statement

Period
1 July 2017 - 30 June 2018
Member Number: PEACHC0
Mrs Carmel Mary Peachey
Pension Account
ABP 1: Peachey, Carmel Mary

Member Account Details	
Residential Address:	31/59 Pacific Street Main Beach, QLD 4217
Date of Birth:	31 July 1940
Date Joined Fund:	14 July 1997
Eligible Service Date:	31 December 1982
Tax File Number Held:	Yes
Account Start Date:	1 July 2010

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2017	18,268
<i>Increases to your account:</i>	
Share Of Net Fund Income	213
Total Increases	213
<i>Decreases to your account:</i>	
Lump Sum Cash Payments	17,382
Pension Payments	1,100
Total Decreases	18,482
Withdrawal Benefit as at 30 Jun 2018	-

Your Tax Components		
Tax Free	0.0000 %	-
Taxable - Taxed		-
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		-
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		
Brian William Peachey has been selected as the Reversionary Beneficiary for this Pension Account.		

Peachey Superannuation Fund

(ABN: 24 367 507 792)

Member Benefit Statement

Period

1 July 2017 - 30 June 2018

Member

Number: PEACHC0

Mrs Carmel Mary Peachey

Pension Account

ABP 2: Peachey, Carmel Mary

Member Account Details

Residential Address: 31/59 Pacific Street
Main Beach, QLD 4217
Date of Birth: 31 July 1940
Date Joined Fund: 14 July 1997
Eligible Service Date: 31 December 1982
Tax File Number Held: Yes
Account Start Date: 1 July 2012

Your Account Summary

Withdrawal Benefit as at 1 Jul 2017	170,411
<i>Increases to your account:</i>	
Share Of Net Fund Income	2,581
<u>Total Increases</u>	<u>2,581</u>
<i>Decreases to your account:</i>	
Lump Sum Cash Payments	40,118
Pension Payments	10,220
<u>Total Decreases</u>	<u>50,338</u>
Withdrawal Benefit as at 30 Jun 2018	<u>122,653</u>

Your Tax Components

Tax Free	100.0000 %	122,653
Taxable - Taxed		-
Taxable - Untaxed		-

Your Preservation Components

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	122,653

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

Brian William Peachey has been selected as the Reversionary Beneficiary for this Pension Account.

For Enquiries:

phone 0732333555 | email carmel.peachey@outlook.com
mail Peachey Superannuation Fund, Po Box 642, Main Beach QLD 4217

Trustee

The Trustee of the Fund is as follows:

Stemville SF Pty Ltd

The directors of the Trustee company are:

Brian Peachey and
Carmel Peachey

Availability of Other Fund Information

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

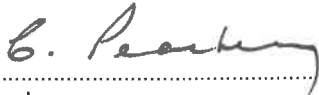
Trustee Disclaimer

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

Signed on behalf of the Trustee of the Fund



.....
Brian Peachey
Director - Stemville SF Pty Ltd



.....
Carmel Peachey
Director - Stemville SF Pty Ltd

Statement Date: 30 June 2018

For Enquiries:

phone 0732333555 | email carmel.peachey@outlook.com
mail Peachey Superannuation Fund, Po Box 642, Main Beach QLD 4217

Peachey Superannuation Fund
CONFIRMATION OF
SUPERANNUATION CONTRIBUTIONS

TO THE FUND AUDITOR

Dear Sir

As requested, we hereby confirm the following details as at 30 June 2018 for
Peachey Superannuation Fund

Contributions paid for the year ended 30 June 2018						
Member Name	Age at 30 June	Employer Concessional Contributions	Member Concessional Contributions	Member Non- Concessional Contributions	Government Co- Contributions	CGT Amounts
Brian Peachey	78	4,731.48	-	-	-	-
Carmel Peachey	77	-	-	-	-	-
TOTAL		\$ 4,731.48	\$ -	\$ -	\$ -	\$ -

Yours faithfully



Brian Peachey
Director



Carmel Peachey
Director

Annual Pension Review Statement For the Financial Year 2018 / 2019

1. Fund Details

Fund Name	Peachey Superannuation Fund
Fund ABN	24 367 507 792
Fund Address	Po Box 642 Main Beach, QLD 4217

2. Member Details

Member's Name	Mr Brian Peachey
Date of Birth	17 April 1940
Gender	Male
Tax File Number Held	Yes
Claim Tax Free Threshold	Yes

3. Pension Details

Pension Account	ABP 1: Peachey, Brian William
Pension Type	Account Based
Start Date	1 July 2012
Reversionary Beneficiary	Carmel Mary Peachey
Purchase Price	196,631.94
Account Balance	125,405.11
Date of Balance	30 June 2018
Tax Free Proportion	82.38%

Income Stream Requirements

Minimum Pension	7,520.00
Maximum Pension*	Not Applicable

* Maximum Pension applies only to Transition to Retirement pensions, a limit of 10% of the member's account balance in income that can be drawn each year.

Pension Payment Details

Payment Frequency	Yearly
Selected Amount Strategy	Minimum
Selected Amount	7,520.00

4. Member Declaration

I intend on drawing income from my Account Based account during the 2018 / 2019 financial year in accordance with the above. I understand it is the Trustee's responsibility to ensure that the member draws an income stream in accordance with the relevant legislation.

Signature



Date

27 / 3 / 19

Annual Pension Review Statement For the Financial Year 2018 / 2019

1. Fund Details

Fund Name	Peachey Superannuation Fund
Fund ABN	24 367 507 792
Fund Address	Po Box 642 Main Beach, QLD 4217

2. Member Details

Member's Name	Mrs Carmel Peachey
Date of Birth	31 July 1940
Gender	Female
Tax File Number Held	Yes
Claim Tax Free Threshold	Yes

3. Pension Details

Pension Account	ABP 2: Peachey, Carmel Mary
Pension Type	Account Based
Start Date	1 July 2012
Reversionary Beneficiary	Brian William Peachey
Purchase Price	185,968.63
Account Balance	122,653.15
Date of Balance	30 June 2018
Tax Free Proportion	100.00%

Income Stream Requirements

Minimum Pension	7,360.00
Maximum Pension*	Not Applicable

* Maximum Pension applies only to Transition to Retirement pensions, a limit of 10% of the member's account balance in income that can be drawn each year.

Pension Payment Details

Payment Frequency	Yearly
Selected Amount Strategy	Minimum
Selected Amount	7,360.00

4. Member Declaration

I intend on drawing income from my Account Based account during the 2018 / 2019 financial year in accordance with the above. I understand it is the Trustee's responsibility to ensure that the member draws an income stream in accordance with the relevant legislation.

Signature

C. Peachey

Date

27 / 03 / 2019

Personal details

Name: Brian Peachey

Super Fund: Peachey Superannuation Fund

Eligibility to contribute to superannuation

Please cross the declarations most appropriate to your circumstances.

During the 2017/18 financial year, I have:

- Reached age 65-74 and I have worked for at least 40 hours over a period of 30 consecutive days
- Reached age 65-74 and I have worked for less than 40 hours over a period of 30 consecutive days. I understand that the fund can no longer accept contributions except mandated employer contributions.
- Reached age 75 or greater. I understand that the fund can no longer accept contributions except mandated employer contributions.

Declaration

I declare that the information above is a true and accurate representation of my circumstances.

Signature: 

Date: 27-3-19

Name: Brian Peachey

03 August 2017

Peachey Superannuation Fund
C/- Mr Brian William Peachey
Po Box 642
Main Beach, QLD 4217

Dear Brian

**Peachey Superannuation Fund
Commutation of Account Based Pension**

I wish to make a partial commutation of \$5,000.00 from my Account Based Pension (ABP 1: Peachey, Carmel Mary).

I understand that the current balance of this account is approximately \$17,159.04, and I confirm that I have met my minimum pension payments for the year.

Please pay the proceeds of the commutation to my bank account.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Mrs Carmel Peachey
Po Box 642
Main Beach, QLD 4217

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
STEMVILLE SF PTY LTD ATF
PEACHEY SUPERANNUATION FUND
HELD ON 4.18.2017 AT
31/59 PACIFIC STREET, MAIN BEACH QLD**

PRESENT: Brian Peachey
Carmel Peachey

PENSION COMMUTATION: A notice from Mrs Carmel Peachey requesting the commutation of \$5,000.00 from the pension account "ABP 1: Peachey, Carmel Mary" was tabled.

CONDITION OF RELEASE: It was noted that:


- The pension account is commutable under the circumstances,
- A condition of release has been met, and
- The requirement to either make a minimum pension payment or retain the minimum amount in the account has been met.

As a result, it was resolved to accept the request as tabled.

PAPERWORK: It was resolved to request the fund administrators to attend to the completion of the following tasks to give effect to the acceptance:

- Process the commutation,
- Transfer the funds as required
- Prepare a PAYG Payment Summary - Superannuation Lump Sum if required, and
- Advise the Member that the commutation has been processed.

CLOSURE: There being no further business the meeting was closed.


..... Dated: 4.18.2017

Brian Peachey
Chairperson

04 August 2017

Mrs Carmel Peachey
Po Box 642
Main Beach, QLD 4217

Dear Carmel

**Peachey Superannuation Fund
Commutation of Account Based Pension**

We confirm that the partial commutation of your Account Based Pension (ABP 1: Peachey, Carmel Mary) has been completed.

An amount of \$5,000.00 has been transferred to your bank account.

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Mr Brian William Peachey
Po Box 642
Main Beach, QLD 4217

11 September 2017

Peachey Superannuation Fund
C/- Mr Brian William Peachey
Po Box 642
Main Beach, QLD 4217

Dear Brian

**Peachey Superannuation Fund
Commutation of Account Based Pension**

I wish to make a partial commutation of \$5,000.00 from my Account Based Pension (ABP 1: Peachey, Carmel Mary).

I understand that the current balance of this account is approximately \$12,127.71, and I confirm that I have met my minimum pension payments for the year.

Please pay the proceeds of the commutation to my bank account.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

A handwritten signature in cursive script that reads "C. Peachey".

Mrs Carmel Peachey
Po Box 642
Main Beach, QLD 4217

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
STEMVILLE SF PTY LTD ATF
PEACHEY SUPERANNUATION FUND
HELD ON 12/19/2017 AT
31/59 PACIFIC STREET, MAIN BEACH QLD**

PRESENT: Brian Peachey
Carmel Peachey

PENSION COMMUTATION: A notice from Mrs Carmel Peachey requesting the commutation of \$5,000.00 from the pension account "ABP 1: Peachey, Carmel Mary" was tabled.

CONDITION OF RELEASE: It was noted that:


- The pension account is commutable under the circumstances,
- A condition of release has been met, and
- The requirement to either make a minimum pension payment or retain the minimum amount in the account has been met.

As a result, it was resolved to accept the request as tabled.

PAPERWORK: It was resolved to request the fund administrators to attend to the completion of the following tasks to give effect to the acceptance:

- Process the commutation,
- Transfer the funds as required
- Prepare a PAYG Payment Summary - Superannuation Lump Sum if required, and
- Advise the Member that the commutation has been processed.

CLOSURE: There being no further business the meeting was closed.


..... Dated: 12/19/2017

Brian Peachey
Chairperson

12 September 2017

Mrs Carmel Peachey
Po Box 642
Main Beach, QLD 4217

Dear Carmel

**Peachey Superannuation Fund
Commutation of Account Based Pension**

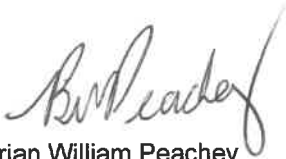
We confirm that the partial commutation of your Account Based Pension (ABP 1: Peachey, Carmel Mary) has been completed.

An amount of \$5,000.00 has been transferred to your bank account.

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

A handwritten signature in black ink, appearing to read 'B. Peachey', written in a cursive style.

Mr Brian William Peachey
Po Box 642
Main Beach, QLD 4217

22 February 2018

Peachey Superannuation Fund
C/- Mr Brian William Peachey
Po Box 642
Main Beach, QLD 4217

Dear Brian

**Peachey Superannuation Fund
Commutation of Account Based Pension**

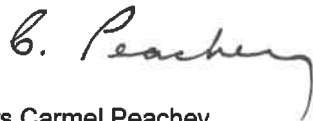
I wish to make a partial commutation of \$7,381.51 from my Account Based Pension (ABP 1: Peachey, Carmel Mary).

I understand that the current balance of this account is approximately \$7,381.51, and I confirm that I have met my minimum pension payments for the year.

Please pay the proceeds of the commutation to my bank account.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

A handwritten signature in black ink that reads "C. Peachey". The signature is written in a cursive style with a long, sweeping tail on the letter 'y'.

Mrs Carmel Peachey
Po Box 642
Main Beach, QLD 4217

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
STEMVILLE SF PTY LTD ATF
PEACHEY SUPERANNUATION FUND
HELD ON 23.12.2018 AT
31/59 PACIFIC STREET, MAIN BEACH QLD**

PRESENT:

Brian Peachey
Carmel Peachey

PENSION COMMUTATION:

A notice from Mrs Carmel Peachey requesting the commutation of \$7,381.51 from the pension account "ABP 1: Peachey, Carmel Mary" was tabled.

CONDITION OF RELEASE:

It was noted that:

- The pension account is commutable under the circumstances,
- A condition of release has been met, and
- The requirement to either make a minimum pension payment or retain the minimum amount in the account has been met.

As a result, it was resolved to accept the request as tabled.

PAPERWORK:

It was resolved to request the fund administrators to attend to the completion of the following tasks to give effect to the acceptance:

- Process the commutation,
- Transfer the funds as required
- Prepare a PAYG Payment Summary - Superannuation Lump Sum if required, and
- Advise the Member that the commutation has been processed.

CLOSURE:

There being no further business the meeting was closed.



.....
Brian Peachey
Chairperson

Dated: 23.12.2018

23 February 2018

Mrs Carmel Peachey
Po Box 642
Main Beach, QLD 4217

Dear Carmel

**Peachey Superannuation Fund
Commutation of Account Based Pension**

We confirm that the partial commutation of your Account Based Pension (ABP 1: Peachey, Carmel Mary) has been completed.

An amount of \$7,381.51 has been transferred to your bank account.

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Mr Brian William Peachey
Po Box 642
Main Beach, QLD 4217

22 February 2018

Peachey Superannuation Fund
C/- Mr Brian William Peachey
Po Box 642
Main Beach, QLD 4217

Dear Brian

**Peachey Superannuation Fund
Commutation of Account Based Pension**

I wish to make a partial commutation of \$2,618.49 from my Account Based Pension (ABP 2: Peachey, Carmel Mary).

I understand that the current balance of this account is approximately \$165,378.92, and I confirm that I have met my minimum pension payments for the year.

Please pay the proceeds of the commutation to my bank account.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

A handwritten signature in cursive script, appearing to read "C. Peachey".

Mrs Carmel Peachey
Po Box 642
Main Beach, QLD 4217

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
STEMVILLE SF PTY LTD ATF
PEACHEY SUPERANNUATION FUND
HELD ON 23/2/2018 AT
31/59 PACIFIC STREET, MAIN BEACH QLD**

PRESENT: Brian Peachey
Carmel Peachey

PENSION COMMUTATION: A notice from Mrs Carmel Peachey requesting the commutation of \$2,618.49 from the pension account "ABP 2: Peachey, Carmel Mary" was tabled.

CONDITION OF RELEASE: It was noted that:

- The pension account is commutable under the circumstances,
- A condition of release has been met, and
- The requirement to either make a minimum pension payment or retain the minimum amount in the account has been met.

As a result, it was resolved to accept the request as tabled.

PAPERWORK: It was resolved to request the fund administrators to attend to the completion of the following tasks to give effect to the acceptance:

- Process the commutation,
- Transfer the funds as required
- Prepare a PAYG Payment Summary - Superannuation Lump Sum if required, and
- Advise the Member that the commutation has been processed.

CLOSURE: There being no further business the meeting was closed.


..... Dated: 23/2/2018

Brian Peachey
Chairperson

23 February 2018

Mrs Carmel Peachey
Po Box 642
Main Beach, QLD 4217

Dear Carmel

**Peachey Superannuation Fund
Commutation of Account Based Pension**


We confirm that the partial commutation of your Account Based Pension (ABP 2: Peachey, Carmel Mary) has been completed.

An amount of \$2,618.49 has been transferred to your bank account.

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Mr Brian William Peachey
Po Box 642
Main Beach, QLD 4217

19 March 2018

Peachey Superannuation Fund
C/- Mr Brian William Peachey
Po Box 642
Main Beach, QLD 4217

Dear Brian

**Peachey Superannuation Fund
Commutation of Account Based Pension**

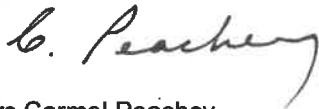
I wish to make a partial commutation of \$7,500.00 from my Account Based Pension (ABP 2: Peachey, Carmel Mary).

I understand that the current balance of this account is approximately \$160,939.91, and I confirm that I have met my minimum pension payments for the year.

Please pay the proceeds of the commutation to my bank account.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Mrs Carmel Peachey
Po Box 642
Main Beach, QLD 4217

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
STEMVILLE SF PTY LTD ATF
PEACHEY SUPERANNUATION FUND
HELD ON 19/3/2018 AT
31/59 PACIFIC STREET, MAIN BEACH QLD**

PRESENT: Brian Peachey
Carmel Peachey

PENSION COMMUTATION: A notice from Mrs Carmel Peachey requesting the commutation of \$7,500.00 from the pension account "ABP 2: Peachey, Carmel Mary" was tabled.

CONDITION OF RELEASE: It was noted that:

- The pension account is commutable under the circumstances,
- A condition of release has been met, and
- The requirement to either make a minimum pension payment or retain the minimum amount in the account has been met.

As a result, it was resolved to accept the request as tabled.

PAPERWORK: It was resolved to request the fund administrators to attend to the completion of the following tasks to give effect to the acceptance:

- Process the commutation,
- Transfer the funds as required
- Prepare a PAYG Payment Summary - Superannuation Lump Sum if required, and
- Advise the Member that the commutation has been processed.

CLOSURE: There being no further business the meeting was closed.


..... Dated: 19/3/2018

Brian Peachey
Chairperson

20 March 2018

Mrs Carmel Peachey
Po Box 642
Main Beach, QLD 4217

Dear Carmel

**Peachey Superannuation Fund
Commutation of Account Based Pension**

We confirm that the partial commutation of your Account Based Pension (ABP 2: Peachey, Carmel Mary) has been completed.

An amount of \$7,500.00 has been transferred to your bank account.

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Mr Brian William Peachey
Po Box 642
Main Beach, QLD 4217

30 April 2018

Peachey Superannuation Fund
C/- Mr Brian William Peachey
Po Box 642
Main Beach, QLD 4217

Dear Brian

**Peachey Superannuation Fund
Commutation of Account Based Pension**

I wish to make a partial commutation of \$5,000.00 from my Account Based Pension (ABP 2: Peachey, Carmel Mary).

I understand that the current balance of this account is approximately \$153,512.08, and I confirm that I have met my minimum pension payments for the year.

Please pay the proceeds of the commutation to my bank account.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

A handwritten signature in black ink that reads "C. Peachey". The signature is written in a cursive style with a large, looped initial 'C'.

Mrs Carmel Peachey
Po Box 642
Main Beach, QLD 4217

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
STEMVILLE SF PTY LTD ATF
PEACHEY SUPERANNUATION FUND
HELD ON 1/15/2018 AT
31/59 PACIFIC STREET, MAIN BEACH QLD**

PRESENT: Brian Peachey
Carmel Peachey

PENSION COMMUTATION: A notice from Mrs Carmel Peachey requesting the commutation of \$5,000.00 from the pension account "ABP 2: Peachey, Carmel Mary" was tabled.

CONDITION OF RELEASE: It was noted that:

- The pension account is commutable under the circumstances,
- A condition of release has been met, and
- The requirement to either make a minimum pension payment or retain the minimum amount in the account has been met.

As a result, it was resolved to accept the request as tabled.

PAPERWORK: It was resolved to request the fund administrators to attend to the completion of the following tasks to give effect to the acceptance:

- Process the commutation,
- Transfer the funds as required
- Prepare a PAYG Payment Summary - Superannuation Lump Sum if required, and
- Advise the Member that the commutation has been processed.

CLOSURE: There being no further business the meeting was closed.


..... Dated: 1/15/2018

Brian Peachey
Chairperson

01 May 2018

Mrs Carmel Peachey
Po Box 642
Main Beach, QLD 4217

Dear Carmel

**Peachey Superannuation Fund
Commutation of Account Based Pension**

We confirm that the partial commutation of your Account Based Pension (ABP 2: Peachey, Carmel Mary) has been completed.

An amount of \$5,000.00 has been transferred to your bank account.

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Mr Brian William Peachey
Po Box 642
Main Beach, QLD 4217

28 June 2018

Peachey Superannuation Fund
C/- Mr Brian William Peachey
Po Box 642
Main Beach, QLD 4217

Dear Brian

**Peachey Superannuation Fund
Commutation of Account Based Pension**

I wish to make a partial commutation of \$25,000.00 from my Account Based Pension (ABP 2: Peachey, Carmel Mary).

I understand that the current balance of this account is approximately \$147,742.17, and I confirm that I have met my minimum pension payments for the year.

Please pay the proceeds of the commutation to my bank account.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

A handwritten signature in cursive script that reads "C. Peachey".

Mrs Carmel Peachey
Po Box 642
Main Beach, QLD 4217

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
STEMVILLE SF PTY LTD ATF
PEACHEY SUPERANNUATION FUND
HELD ON 29/6/2018 AT
31/59 PACIFIC STREET, MAIN BEACH QLD**

PRESENT: Brian Peachey
Carmel Peachey

PENSION COMMUTATION: A notice from Mrs Carmel Peachey requesting the commutation of \$25,000.00 from the pension account "ABP 2: Peachey, Carmel Mary" was tabled.

CONDITION OF RELEASE: It was noted that:

- The pension account is commutable under the circumstances,
- A condition of release has been met, and
- The requirement to either make a minimum pension payment or retain the minimum amount in the account has been met.

As a result, it was resolved to accept the request as tabled.

PAPERWORK: It was resolved to request the fund administrators to attend to the completion of the following tasks to give effect to the acceptance:

- Process the commutation,
- Transfer the funds as required
- Prepare a PAYG Payment Summary - Superannuation Lump Sum if required, and
- Advise the Member that the commutation has been processed.

CLOSURE: There being no further business the meeting was closed.


..... Dated: 29/6/2018

Brian Peachey
Chairperson

29 June 2018

Mrs Carmel Peachey
Po Box 642
Main Beach, QLD 4217

Dear Carmel

**Peachey Superannuation Fund
Commutation of Account Based Pension**

We confirm that the partial commutation of your Account Based Pension (ABP 2: Peachey, Carmel Mary) has been completed.

An amount of \$25,000.00 has been transferred to your bank account.

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Mr Brian William Peachey
Po Box 642
Main Beach, QLD 4217

03 August 2017

Peachey Superannuation Fund
C/- Mr Brian William Peachey
Po Box 642
Main Beach, QLD 4217

Dear Brian

**Peachey Superannuation Fund
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$5,000.00 from my accumulation account.

I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$6,063.22. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$3,174.87
Tax Free	\$1,825.13

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Mr Brian Peachey
Po Box 642
Main Beach, QLD 4217

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
STEMVILLE SF PTY LTD ATF
PEACHEY SUPERANNUATION FUND
HELD ON 4.18.2017 AT
31/59 PACIFIC STREET, MAIN BEACH QLD**

PRESENT: Brian Peachey
Carmel Peachey

LUMP SUM WITHDRAWAL: The Fund acknowledges the receipt from Mr Brian Peachey requesting the payment of a Lump Sum of \$5,000.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$3,174.87
Tax Free	\$1,825.13

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund's trust deed.

PAPERWORK: IT WAS RESOLVED to request the fund's administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

CLOSURE: There being no further business the meeting was closed.


..... Dated: 4.18.2017

Brian Peachey
Chairperson

04 August 2017

Mr Brian Peachey
Po Box 642
Main Beach, QLD 4217

Dear Brian

**Peachey Superannuation Fund
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$5,000.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$3,174.87
Tax Free	\$1,825.13

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Mr Brian William Peachey
Po Box 642
Main Beach, QLD 4217

03 August 2017

Peachey Superannuation Fund
C/- Mr Brian William Peachey
Po Box 642
Main Beach, QLD 4217

Dear Brian

**Peachey Superannuation Fund
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$3,790.00 from my accumulation account.

I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$9,853.22. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$2,406.56
Tax Free	\$1,383.44

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Mr Brian Peachey
Po Box 642
Main Beach, QLD 4217

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
STEMVILLE SF PTY LTD ATF
PEACHEY SUPERANNUATION FUND
HELD ON 4.18.2017 AT
31/59 PACIFIC STREET, MAIN BEACH QLD**

PRESENT: Brian Peachey
Carmel Peachey

LUMP SUM WITHDRAWAL: The Fund acknowledges the receipt from Mr Brian Peachey requesting the payment of a Lump Sum of \$3,790.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$2,406.56
Tax Free	\$1,383.44

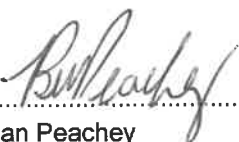
CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund's trust deed.

PAPERWORK: IT WAS RESOLVED to request the fund's administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

CLOSURE: There being no further business the meeting was closed.


..... Dated: 4.18.2017
Brian Peachey
Chairperson

04 August 2017

Mr Brian Peachey
Po Box 642
Main Beach, QLD 4217

Dear Brian

**Peachey Superannuation Fund
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$3,790.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$2,406.56
Tax Free	\$1,383.44

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Mr Brian William Peachey
Po Box 642
Main Beach, QLD 4217

11 September 2017

Peachey Superannuation Fund
C/- Mr Brian William Peachey
Po Box 642
Main Beach, QLD 4217

Dear Brian

**Peachey Superannuation Fund
Commutation of Account Based Pension**

I wish to make a partial commutation of \$800.00 from my Account Based Pension (ABP 1: Peachey, Brian William).

I understand that the current balance of this account is approximately \$166,756.93, and I confirm that I have met my minimum pension payments for the year.

Please pay the proceeds of the commutation to my Accumulation account.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

A handwritten signature in cursive script, appearing to read 'Brian Peachey', written in black ink.

Mr Brian Peachey
Po Box 642
Main Beach, QLD 4217

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
STEMVILLE SF PTY LTD ATF
PEACHEY SUPERANNUATION FUND
HELD ON 12/19/2017 AT
31/59 PACIFIC STREET, MAIN BEACH QLD**

PRESENT: Brian Peachey
Carmel Peachey

PENSION COMMUTATION: A notice from Mr Brian Peachey requesting the commutation of \$800.00 from the pension account "ABP 1: Peachey, Brian William" was tabled.

CONDITION OF RELEASE: It was noted that:

- The pension account is commutable under the circumstances,
- A condition of release has been met, and
- The requirement to either make a minimum pension payment or retain the minimum amount in the account has been met.

As a result, it was resolved to accept the request as tabled.

PAPERWORK: It was resolved to request the fund administrators to attend to the completion of the following tasks to give effect to the acceptance:

- Process the commutation, and
- Advise the Member that the commutation has been processed.

CLOSURE: There being no further business the meeting was closed.


..... Dated: 12/19/2017

Brian Peachey
Chairperson

12 September 2017

Mr Brian Peachey
Po Box 642
Main Beach, QLD 4217

Dear Brian

**Peachey Superannuation Fund
Commutation of Account Based Pension**

We confirm that the partial commutation of your Account Based Pension (ABP 1: Peachey, Brian William) has been completed.

An amount of \$800.00 has been transferred to your Accumulation account.

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

A handwritten signature in black ink, appearing to read 'B. Peachey', written in a cursive style.

Mr Brian William Peachey
Po Box 642
Main Beach, QLD 4217

11 September 2017

Peachey Superannuation Fund
C/- Mr Brian William Peachey
Po Box 642
Main Beach, QLD 4217

Dear Brian

**Peachey Superannuation Fund
Commutation of Account Based Pension**

I wish to make a full commutation of my entire account balance from my Account Based Pension (ABP 3: Peachey, Brian William).

I understand that the current balance of this account is approximately \$3,292.41, and I confirm that I have met my minimum pension payments for the year.

Please pay the proceeds of the commutation to my Accumulation account.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Mr Brian Peachey
Po Box 642
Main Beach, QLD 4217

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
STEMVILLE SF PTY LTD ATF
PEACHEY SUPERANNUATION FUND
HELD ON 12/19/2017 AT
31/59 PACIFIC STREET, MAIN BEACH QLD**

PRESENT: Brian Peachey
Carmel Peachey

PENSION COMMUTATION: A notice from Mr Brian Peachey requesting the commutation of the entire balance of the pension account "ABP 3: Peachey, Brian William" was tabled.

CONDITION OF RELEASE: It was noted that:

- The pension account is commutable under the circumstances,
- A condition of release has been met, and
- The requirement to either make a minimum pension payment or retain the minimum amount in the account has been met.

As a result, it was resolved to accept the request as tabled.

PAPERWORK: It was resolved to request the fund administrators to attend to the completion of the following tasks to give effect to the acceptance:

- Process the commutation, and
- Advise the Member that the commutation has been processed.

CLOSURE: There being no further business the meeting was closed.


..... Dated: 12/19/2017

Brian Peachey
Chairperson

12 September 2017

Mr Brian Peachey
Po Box 642
Main Beach, QLD 4217

Dear Brian

**Peachey Superannuation Fund
Commutation of Account Based Pension**

We confirm that the full commutation of your Account Based Pension (ABP 3: Peachey, Brian William) has been completed.

An amount of \$3,292.41 has been transferred to your Accumulation account.

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Mr Brian William Peachey
Po Box 642
Main Beach, QLD 4217

11 September 2017

Peachey Superannuation Fund
C/- Mr Brian William Peachey
Po Box 642
Main Beach, QLD 4217

Dear Brian

**Peachey Superannuation Fund
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$5,000.00 from my accumulation account.

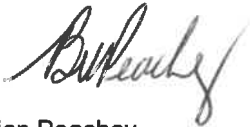
I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$5,146.33. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$1,523.68
Tax Free	\$3,476.32

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Mr Brian Peachey
Po Box 642
Main Beach, QLD 4217

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
STEMVILLE SF PTY LTD ATF
PEACHEY SUPERANNUATION FUND
HELD ON 12/19/2017 AT
31/59 PACIFIC STREET, MAIN BEACH QLD**

PRESENT: Brian Peachey
Carmel Peachey

LUMP SUM WITHDRAWAL: The Fund acknowledges the receipt from Mr Brian Peachey requesting the payment of a Lump Sum of \$5,000.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$1,523.68
Tax Free	\$3,476.32

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund's trust deed.

PAPERWORK: IT WAS RESOLVED to request the fund's administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

CLOSURE: There being no further business the meeting was closed.


..... Dated: 12/19/2017

Brian Peachey
Chairperson

12 September 2017

Mr Brian Peachey
Po Box 642
Main Beach, QLD 4217

Dear Brian

**Peachey Superannuation Fund
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$5,000.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$1,523.68
Tax Free	\$3,476.32

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Mr Brian William Peachey
Po Box 642
Main Beach, QLD 4217

10 January 2018

Peachey Superannuation Fund
C/- Mr Brian William Peachey
Po Box 642
Main Beach, QLD 4217

Dear Brian

**Peachey Superannuation Fund
Commutation of Account Based Pension**

I wish to make a partial commutation of \$9,600.00 from my Account Based Pension (ABP 1: Peachey, Brian William).

I understand that the current balance of this account is approximately \$176,352.15, and I confirm that I have met my minimum pension payments for the year.

Please pay the proceeds of the commutation to my bank account.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

A handwritten signature in black ink, appearing to read 'B. Peachey', written in a cursive style.

Mr Brian Peachey
Po Box 642
Main Beach, QLD 4217

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
STEMVILLE SF PTY LTD ATF
PEACHEY SUPERANNUATION FUND
HELD ON 11/1/2018 AT
31/59 PACIFIC STREET, MAIN BEACH QLD**

PRESENT: Brian Peachey
Carmel Peachey

PENSION COMMUTATION: A notice from Mr Brian Peachey requesting the commutation of \$9,600.00 from the pension account "ABP 1: Peachey, Brian William" was tabled.

CONDITION OF RELEASE: It was noted that:

- The pension account is commutable under the circumstances,
- A condition of release has been met, and
- The requirement to either make a minimum pension payment or retain the minimum amount in the account has been met.

As a result, it was resolved to accept the request as tabled.

PAPERWORK: It was resolved to request the fund administrators to attend to the completion of the following tasks to give effect to the acceptance:

- Process the commutation,
- Transfer the funds as required
- Prepare a PAYG Payment Summary - Superannuation Lump Sum if required, and
- Advise the Member that the commutation has been processed.

CLOSURE: There being no further business the meeting was closed.


..... Dated: 11/1/2018

Brian Peachey
Chairperson

11 January 2018

Mr Brian Peachey
Po Box 642
Main Beach, QLD 4217

Dear Brian

**Peachey Superannuation Fund
Commutation of Account Based Pension**

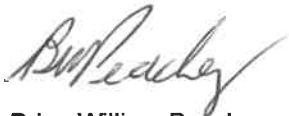
We confirm that the partial commutation of your Account Based Pension (ABP 1: Peachey, Brian William) has been completed.

An amount of \$9,600.00 has been transferred to your bank account.

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Mr Brian William Peachey
Po Box 642
Main Beach, QLD 4217

19 March 2018

Peachey Superannuation Fund
C/- Mr Brian William Peachey
Po Box 642
Main Beach, QLD 4217

Dear Brian

**Peachey Superannuation Fund
Commutation of Account Based Pension**

I wish to make a partial commutation of \$7,500.00 from my Account Based Pension (ABP 1: Peachey, Brian William).

I understand that the current balance of this account is approximately \$160,692.72, and I confirm that I have met my minimum pension payments for the year.

Please pay the proceeds of the commutation to my bank account.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

A handwritten signature in black ink that reads "B. Peachey". The signature is written in a cursive style with a large, sweeping initial 'B'.

Mr Brian Peachey
Po Box 642
Main Beach, QLD 4217

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
STEMVILLE SF PTY LTD ATF
PEACHEY SUPERANNUATION FUND
HELD ON 20.13.2018 AT
31/59 PACIFIC STREET, MAIN BEACH QLD**

PRESENT: Brian Peachey
Carmel Peachey

PENSION COMMUTATION: A notice from Mr Brian Peachey requesting the commutation of \$7,500.00 from the pension account "ABP 1: Peachey, Brian William" was tabled.

CONDITION OF RELEASE: It was noted that:

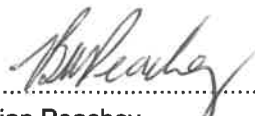
- The pension account is commutable under the circumstances,
- A condition of release has been met, and
- The requirement to either make a minimum pension payment or retain the minimum amount in the account has been met.

As a result, it was resolved to accept the request as tabled.

PAPERWORK: It was resolved to request the fund administrators to attend to the completion of the following tasks to give effect to the acceptance:

- Process the commutation,
- Transfer the funds as required
- Prepare a PAYG Payment Summary - Superannuation Lump Sum if required, and
- Advise the Member that the commutation has been processed.

CLOSURE: There being no further business the meeting was closed.


..... Dated: 20.13.2018

Brian Peachey
Chairperson

20 March 2018

Mr Brian Peachey
Po Box 642
Main Beach, QLD 4217

Dear Brian

**Peachey Superannuation Fund
Commutation of Account Based Pension**

We confirm that the partial commutation of your Account Based Pension (ABP 1: Peachey, Brian William) has been completed.

An amount of \$7,500.00 has been transferred to your bank account.

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Mr Brian William Peachey
Po Box 642
Main Beach, QLD 4217

30 April 2018

Peachey Superannuation Fund
C/- Mr Brian William Peachey
Po Box 642
Main Beach, QLD 4217

Dear Brian

**Peachey Superannuation Fund
Commutation of Account Based Pension**

I wish to make a partial commutation of \$5,000.00 from my Account Based Pension (ABP 1: Peachey, Brian William).

I understand that the current balance of this account is approximately \$153,264.74, and I confirm that I have met my minimum pension payments for the year.

Please pay the proceeds of the commutation to my bank account.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

A handwritten signature in black ink, appearing to read 'B. Peachey', with a stylized flourish at the end.

Mr Brian Peachey
Po Box 642
Main Beach, QLD 4217

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
STEMVILLE SF PTY LTD ATF
PEACHEY SUPERANNUATION FUND
HELD ON 1.15.2018 AT
31/59 PACIFIC STREET, MAIN BEACH QLD**

PRESENT:

Brian Peachey
Carmel Peachey

PENSION COMMUTATION:

A notice from Mr Brian Peachey requesting the commutation of \$5,000.00 from the pension account "ABP 1: Peachey, Brian William" was tabled.

CONDITION OF RELEASE:

It was noted that:

- The pension account is commutable under the circumstances,
- A condition of release has been met, and
- The requirement to either make a minimum pension payment or retain the minimum amount in the account has been met.

As a result, it was resolved to accept the request as tabled.

PAPERWORK:

It was resolved to request the fund administrators to attend to the completion of the following tasks to give effect to the acceptance:

- Process the commutation,
- Transfer the funds as required
- Prepare a PAYG Payment Summary - Superannuation Lump Sum if required, and
- Advise the Member that the commutation has been processed.

CLOSURE:

There being no further business the meeting was closed.


..... Dated: 1.15.2018

Brian Peachey
Chairperson

01 May 2018

Mr Brian Peachey
Po Box 642
Main Beach, QLD 4217

Dear Brian

**Peachey Superannuation Fund
Commutation of Account Based Pension**

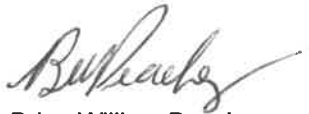
We confirm that the partial commutation of your Account Based Pension (ABP 1: Peachey, Brian William) has been completed.

An amount of \$5,000.00 has been transferred to your bank account.

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Mr Brian William Peachey
Po Box 642
Main Beach, QLD 4217

28 June 2018

Peachey Superannuation Fund
C/- Mr Brian William Peachey
Po Box 642
Main Beach, QLD 4217

Dear Brian

**Peachey Superannuation Fund
Commutation of Account Based Pension**

I wish to make a partial commutation of \$22,000.00 from my Account Based Pension (ABP 1: Peachey, Brian William).

I understand that the current balance of this account is approximately \$147,496.14, and I confirm that I have met my minimum pension payments for the year.

Please pay the proceeds of the commutation to my bank account.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

A handwritten signature in black ink, appearing to read 'B. Peachey', with a long, sweeping flourish extending to the right.

Mr Brian Peachey
Po Box 642
Main Beach, QLD 4217

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
STEMVILLE SF PTY LTD ATF
PEACHEY SUPERANNUATION FUND
HELD ON 29/6/2018 AT
31/59 PACIFIC STREET, MAIN BEACH QLD**

PRESENT: Brian Peachey
Carmel Peachey

PENSION COMMUTATION: A notice from Mr Brian Peachey requesting the commutation of \$22,000.00 from the pension account "ABP 1: Peachey, Brian William" was tabled.

CONDITION OF RELEASE: It was noted that:

- The pension account is commutable under the circumstances,
- A condition of release has been met, and
- The requirement to either make a minimum pension payment or retain the minimum amount in the account has been met.

As a result, it was resolved to accept the request as tabled.

PAPERWORK: It was resolved to request the fund administrators to attend to the completion of the following tasks to give effect to the acceptance:

- Process the commutation,
- Transfer the funds as required
- Prepare a PAYG Payment Summary - Superannuation Lump Sum if required, and
- Advise the Member that the commutation has been processed.

CLOSURE: There being no further business the meeting was closed.


..... Dated: 29/6/2018

Brian Peachey
Chairperson

29 June 2018

Mr Brian Peachey
Po Box 642
Main Beach, QLD 4217

Dear Brian

**Peachey Superannuation Fund
Commutation of Account Based Pension**

We confirm that the partial commutation of your Account Based Pension (ABP 1: Peachey, Brian William) has been completed.

An amount of \$22,000.00 has been transferred to your bank account.

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

A handwritten signature in black ink, appearing to read 'B. Peachey', with a long, sweeping flourish extending to the right.

Mr Brian William Peachey
Po Box 642
Main Beach, QLD 4217

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
STEMVILLE SF PTY LTD ATF
PEACHEY SUPERANNUATION FUND
HELD ON 29/6/2018 AT
31/59 PACIFIC STREET, MAIN BEACH QLD**

PRESENT: Brian Peachey
Carmel Peachey

LUMP SUM WITHDRAWAL: The Fund acknowledges the receipt from Mr Brian Peachey requesting the payment of a Lump Sum of \$3,000.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$2,908.04
Tax Free	\$91.96

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund's trust deed.

PAPERWORK: IT WAS RESOLVED to request the fund's administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

CLOSURE: There being no further business the meeting was closed.


..... Dated: 29/6/2018

Brian Peachey
Chairperson

28 June 2018

Peachey Superannuation Fund
C/- Mr Brian William Peachey
Po Box 642
Main Beach, QLD 4217

Dear Brian

**Peachey Superannuation Fund
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$3,000.00 from my accumulation account.

I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$3,319.19. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$2,908.04
Tax Free	\$91.96

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Mr Brian Peachey
Po Box 642
Main Beach, QLD 4217

29 June 2018

Mr Brian Peachey
Po Box 642
Main Beach, QLD 4217

Dear Brian

**Peachey Superannuation Fund
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$3,000.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$2,908.04
Tax Free	\$91.96

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Mr Brian William Peachey
Po Box 642
Main Beach, QLD 4217

18 September 2018**Reference number: 120628375**

The Trustees
Peachey Superannuation Fund
c/o Crowe Horwath - Darling Downs
PO Box 22
Toowoomba QLD 4350

Dear Trustees,

SECTION 295.390 ACTUARY'S CERTIFICATE OF EXEMPT INCOME

This certificate has been prepared for the Trustees of Peachey Superannuation Fund to certify the exempt income proportion in accordance with section 295.390 of the Income Tax Assessment Act ("ITAA") 1997 for the 2017/18 income year.

I hereby certify that the proportion of the applicable income of Peachey Superannuation Fund ("the Fund") for the year ending 30 June 2018 that should be exempt from income tax is: **99.255%**

This exempt income proportion does not apply to income earned on segregated current pension assets and segregated non-current assets.

Further details of my calculation and the information on which it is based are contained in the appendices and covering email. These form part of my report and should be read in their entirety.

- Appendix A: Information used to calculate the exempt income proportion
- Appendix B: Exempt current pension income result and adequacy opinion

I confirm that this actuarial certificate has been prepared in accordance with Professional Standard 406 issued by the Institute of Actuaries of Australia and other relevant professional standards and guidance notes.

Yours sincerely,



Doug McBirnie, B.Sc. (Hons), FIA, FIAA

Appendix A – Information used to calculate the exempt income proportion

Fund data and financials

This certificate has been prepared at the request of, and based on data supplied by, Crowe Horwath - Darling Downs on behalf of the Trustees for the 2017/18 income year. A summary of the data supplied to us for the purpose of calculating the exempt income proportion is provided below:

Name of fund: Peachey Superannuation Fund

Fund ABN: 24367507792

Trustee: Stemville SF Pty Ltd

Member name	Brian Peachey	Carmel Peachey
Date of birth	17 Apr 1940	31 Jul 1940
Value of retirement phase income streams as at 1 Jul 2017	\$181,470	\$188,679
Value of retirement phase income streams at 1 Jul 2017 excluding liabilities in respect to segregated current pension assets.	\$181,470	\$188,679
Retirement phase income stream(s) commuted	12 Sep 2017	

The aggregate operating statement information is:

Assets available at 1 July 2017	\$379,055
Plus	
Concessional contributions	\$4,731
Less	
Accumulation account withdrawals	\$16,790
Pension payments and lump sum withdrawals	\$123,810
Equals	
Balance before income and expenses	\$243,186
Preliminary net income	\$5,056
Gross assets available at year end (before tax)	\$248,242

We understand that the financial information provided to us when applying for this certificate may be unaudited. Should the financial information provided to us change, as a result of audit or otherwise, this may affect the results of our calculations and we recommend you apply for an amended certificate.

In addition to relying on the data provided to us, we have made the following assumption when completing this actuarial certificate:

- Member One commuted \$4,092.41 of their account-based pension balance on 12 September 2017, leaving \$165,956.93 in pension phase after any pension transactions on that date.

The information provided to us indicated that this Fund did not have disregarded small fund assets, as defined in section 295.387 of the ITAA 1997. Based on the information provided to us, there were no segregated current pension assets or segregated non-current assets during the income year.

Minimum pension standards

Based on the information provided, the Fund contains only accumulation and account-based type income stream benefits (commonly referred to as pensions). These include allocated pensions, market linked pensions, and account-based income streams (including transition to retirement pensions). The Fund contains no other types of income stream benefits such as defined benefits in growth or pension phase.

The Superannuation Industry Supervision (SIS) Regulations for account-based income streams include a requirement for a minimum amount to be paid to the member over the year depending on the member's age, opening account balance date of commencement. Where the minimum pension standards are not met the earnings on the assets supporting that income stream may not be eligible for an exemption from income tax, and the exempt income proportion shown in this certificate may not be correct. It was confirmed upon submission of the data for this report that all assets shown as supporting retirement phase superannuation income streams are eligible for an exemption from income tax by virtue of having met the minimum pension standards for the Income year. We have not checked that this is the case and recommend that the Fund's auditor satisfies him or herself that the relevant standards have been met.

Appendix B – Exempt income proportion results and adequacy opinion

Exempt income proportion

Superannuation funds claiming exempt current pension income (“ECPI”) under section 295.390 of the ITAA 1997, known as the proportionate or unsegregated method, are required to obtain an actuary’s certificate prior to lodgement of the fund’s income tax return. The proportion of the applicable income, excluding income earned on segregated current pension assets and segregated non-current assets, for the year ending 30 June 2018 that should be exempt from income tax is calculated as follows:

$$\frac{\text{Average value of current pension liabilities}}{\text{Average value of superannuation liabilities}} = \frac{\$322,621}{\$325,042} = 99.255\%$$

Within the requirements of legislation and the Fund’s Trust Deed and Rules, the Trustees may have discretion about how income and expenses are allocated at the member level. We have not checked the terms of the Fund’s Trust Deed and Rules. The daily weighted average calculation of the exempt income proportion provides a fair and reasonable method of apportioning these items between the member accounts at year end for income earned on assets that are not segregated assets and is provided below:

Member Name	Brian Peachey	Carmel Peachey	Fund
Exempt income proportion	49.241%	50.014%	99.255%
Non-exempt income proportion	0.745%	0.000%	0.745%

The above proportions are unlikely to be appropriate for allocating income earned on segregated assets.

Calculating the fund’s exempt current pension income for the purpose of your tax return

The exempt income proportion is applied to net ordinary assessable income including net capital gains, but excluding assessable contributions, non-arm’s length income and income including capital gains or losses derived from any segregated assets. The Trustee would calculate ECPI as follows:

Total ECPI = Eligible income * Exempt income proportion + Income on segregated current pension assets

Unutilised capital losses (except capital losses on segregated current pension assets) can be carried forward until they can be offset against assessable capital gains.

Adequacy opinion and methodology

By definition, the liabilities of an account-based member interest or reserve at a particular time, in the absence of any unusual terms or guarantees, are equal to the value of the assets backing it. Therefore no specific assumption has been made (or is needed) regarding rates of return on the Fund’s assets; pension increases; or the liability calculation discount rate. As such, I am satisfied that the amount of the assets at the end of the year, if accumulated together with the Fund’s future earnings and contributions, will provide the amount required to discharge in full the liabilities as they fall due. No recommendation is needed with regard to future contributions.

The average values used in the exempt income proportion are determined using a daily weighted average calculation which takes into account relevant information such as the opening balances of each member account, any reserves, and the size and timing of any member transactions during the income year. Unless otherwise stated, all member transactions including pension commencements and commutations are assumed to occur immediately at the start of each day. More information on the methodology used can be found at <https://www.accurium.com.au/-/media/Accurium/Membership/methodology-guide>

Peachey Superannuation Fund
Investment Summary as at 30 June 2018

Investment	Units	Average Cost Price	Market Price	Tax Cost	Market Value	Unrealised Taxable Gain/(Loss)	Taxable Gain/(Loss) (%)	Portfolio Weight (%)
<u>Bank</u>								
Commonwealth Bank a/c 064 483 10567999				6,685	6,685			3%
DDH Graham a/c 998783675				1,471	1,471			1%
				8,156	8,156			3%
<u>Listed Securities Market</u>								
AMP Limited (ASX:AMP)	2,700	5.4372	3.5600	14,680	9,612	(5,068)	(35)%	4%
Australia and New Zealand Banking Group Limited - Ordinary Fully Paid (ASX:ANZ)	360	25.9210	28.2400	9,332	10,166	835	9%	4%
Aveo Group - Ordinary/Units Fully Paid Stapled Securities (ASX:AOG)	3,900	2.9618	2.4300	11,551	9,477	(2,074)	(18)%	4%
Bhp Billiton Limited - Ordinary Fully Paid (ASX:BHP)	350	29.8410	33.9100	10,444	11,869	1,424	14%	5%
Commonwealth Bank of Australia - Ordinary Fully Paid (ASX:CBA)	160	73.1886	72.8700	11,710	11,659	(51)	0%	5%
Caltex Australia Limited (ASX:CTX)	430	32.3316	32.5400	13,903	13,992	90	1%	6%
Insurance Australia Group Limited - Ordinary Fully Paid (ASX:IAG)	1,350	6.1355	8.5300	8,283	11,516	3,233	39%	5%
Iluka Resources Limited - Ordinary Fully Paid (ASX:ILU)	1,200	9.4307	11.1800	11,317	13,416	2,099	19%	6%
McMillan Shakespeare Limited - Ordinary Fully Paid (ASX:MMS)	550	10.2686	16.0000	5,648	8,800	3,152	56%	4%
Myer Holdings Limited (ASX:MYR)	8,000	1.2615	0.3700	10,092	2,960	(7,132)	(71)%	1%
National Australia Bank Limited - Ordinary Fully Paid (ASX:NAB)	410	30.9584	27.4100	12,693	11,238	(1,455)	(11)%	5%
Nufarm Finance (Nz) Limited - 6.94%perpetual Red.Exch.First Step-Up24-Nov-2011 (ASX:NFNG)	150	78.4992	86.8000	11,775	13,020	1,245	11%	5%
National Storage REIT - Stapled Security Fully Paid (ASX:NSR)	6,500	1.5957	1.6450	10,372	10,693	320	3%	4%
Pendal Group Limited (ASX:PDL)	1,300	11.2188	9.9100	14,584	12,883	(1,701)	(12)%	5%
Russell High Dividend Australian Shares ETF - Exchange Traded Fund Units Fully Paid (ASX:RDV)	340	28.8076	28.9900	9,795	9,857	62	1%	4%
Rio Tinto Limited - Ordinary Fully Paid (ASX:RIO)	115	63.6029	83.4400	7,314	9,596	2,281	31%	4%
Suncorp-Metway (ASX:SUN)	700	14.9342	14.5900	10,454	10,213	(241)	(2)%	4%
Telstra Corporation. (ASX:TLS)	3,820	4.2584	2.6200	16,267	10,008	(6,259)	(38)%	4%

Peachey Superannuation Fund
Investment Summary as at 30 June 2018

Investment	Units	Average Cost Price	Market Price	Tax Cost	Market Value	Unrealised Taxable Gain/(Loss)	Taxable Gain/(Loss) (%)	Portfolio Weight (%)
<i>Listed Securities Market</i>								
Westpac Banking Corporation - Ordinary Fully Paid (ASX:WBC)	480	26.2797	29.3000	12,614	14,064	1,450	11%	6%
Wesfarmers Limited - Ordinary Fully Paid (ASX:WES)	235	33.2183	49.3600	7,806	11,600	3,793	49%	5%
Woodside Petroleum Limited - Ordinary Fully Paid (ASX:WPL)	400	34.0647	35.4600	13,626	14,184	558	4%	6%
				234,260	230,822	(3,439)	(1)%	97%
				242,416	238,978	(3,439)	(1)%	100%

The tax cost is the original cost base adjusted by any subsequent capital call/improvement, capital return transactions, tax deferred and tax free amounts (in the case of a capital loss) or the reset cost base resulting from the CGT relief. The tax cost is used to compute the taxable gain/(loss) (including capital gain/(loss)) which can be different for accounting purpose.

Peachey Superannuation Fund
Investment Revaluation as at 30 June 2018

Investment	Price Date	Market Price	Quantity	Market Value	Change in Market Value	
Listed Securities Market						
AMP	AMP Limited (ASX:AMP)	29 Jun 2018	3.56000	2,700	9,612	(5,068)
ANZ	Australia and New Zealand Banking Group Limited - Ordinary Fully Paid (ASX:ANZ)	29 Jun 2018	28.24000	360	10,166	(331)
AOG	Aveo Group - Ordinary/Units Fully Paid Stapled Securities (ASX:AOG)	29 Jun 2018	2.43000	3,900	9,477	423
BHP	Bhp Billiton Limited - Ordinary Fully Paid (ASX:BHP)	29 Jun 2018	33.91000	350	11,869	3,721
CBA	Commonwealth Bank of Australia. - Ordinary Fully Paid (ASX:CBA)	29 Jun 2018	72.87000	160	11,659	(2,161)
CTX	Caltex Australia Limited (ASX:CTX)	29 Jun 2018	32.54000	430	13,992	90
IAG	Insurance Australia Group Limited - Ordinary Fully Paid (ASX:IAG)	29 Jun 2018	8.53000	1,350	11,516	1,621
IFL	loof Holdings Limited - Ordinary Fully Paid (ASX:IFL)	10 Jan 2018	11.25000	0	0	(2,248)
ILU	Iluka Resources Limited - Ordinary Fully Paid (ASX:ILU)	29 Jun 2018	11.18000	1,200	13,416	3,000
MMS	McMillan Shakespeare Limited - Ordinary Fully Paid (ASX:MMS)	29 Jun 2018	16.00000	550	8,800	1,176
MYR	Myer Holdings Limited (ASX:MYR)	29 Jun 2018	0.37000	8,000	2,960	(3,720)
NAB	National Australia Bank Limited - Ordinary Fully Paid (ASX:NAB)	29 Jun 2018	27.41000	410	11,238	84
NFNG	Nufarm Finance (Nz) Limited - 6.94%perpetual Red.Exch.First Step-Up24-Nov-2011 (ASX:NFNG)	29 Jun 2018	86.80000	150	13,020	89
NSR	National Storage REIT - Stapled Security Fully Paid (ASX:NSR)	29 Jun 2018	1.64500	6,500	10,693	320
PDL	Pendal Group Limited (ASX:PDL)	29 Jun 2018	9.91000	1,300	12,883	(1,701)
RDV	Russell High Dividend Australian Shares ETF - Exchange Traded Fund Units Fully Paid (ASX:RDV)	29 Jun 2018	28.99000	340	9,857	(221)
RIO	Rio Tinto Limited - Ordinary Fully Paid (ASX:RIO)	29 Jun 2018	83.44000	115	9,596	2,341
SUN	Suncorp-Metway (ASX:SUN)	29 Jun 2018	14.59000	700	10,213	(127)
TGA	Thorn Group Limited - Ordinary Fully Paid (ASX:TGA)	30 Apr 2018	0.61000	0	0	2,145
TLS	Telstra Corporation. (ASX:TLS)	29 Jun 2018	2.62000	3,820	10,008	(6,418)
WBC	Westpac Banking Corporation - Ordinary Fully Paid (ASX:WBC)	29 Jun 2018	29.30000	480	14,064	(581)
WES	Wesfarmers Limited - Ordinary Fully Paid (ASX:WES)	29 Jun 2018	49.36000	235	11,600	1,102
WFD	Westfield Corporation - Stapled Securities (ASX:WFD)	10 Jan 2018	9.36000	0	0	(1,363)
WPL	Woodside Petroleum Limited - Ordinary Fully Paid (ASX:WPL)	29 Jun 2018	35.46000	400	14,184	2,351
Listed Securities Market Total					230,822	(5,478)
Fund Total					230,822	(5,478)

Peachey Superannuation Fund
Investment Income Summary
For the period 1 July 2017 to 30 June 2018

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *	
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST						
<u>Bank</u>														
Commonwealth Bank a/c 064 483 10567999														
763	0	0	0	0	0	0	0	0	0	763	0	0	0	0
DDH Graham a/c 998783675														
142	0	0	0	0	0	0	0	0	0	142	0	0	0	0
906	0	0	0	0	0	0	0	0	0	906	0	0	0	0
<u>Listed Securities Market</u>														
AMP Limited (ASX:AMP)														
783	302	0	0	0	0	0	0	0	0	1,085	0	0	0	0
Australia and New Zealand Banking Group Limited - Ordinary Fully Paid (ASX:ANZ)														
800	343	0	0	0	0	0	0	0	0	1,143	0	0	0	0
Bhp Billiton Limited - Ordinary Fully Paid (ASX:BHP)														
432	185	0	0	0	0	0	0	0	0	618	0	0	0	0
Bt Investment Management Limited (ASX:BTT)														
338	36	0	0	0	0	0	0	0	0	374	0	0	0	0
Commonwealth Bank of Australia - Ordinary Fully Paid (ASX:CBA)														
946	405	0	0	0	0	0	0	0	0	1,351	0	0	0	0
Iluka Resources Limited - Ordinary Fully Paid (ASX:ILU)														
372	159	0	0	0	0	0	0	0	0	531	0	0	0	0
Insurance Australia Group Limited - Ordinary Fully Paid (ASX:IAG)														
850	364	0	0	0	0	0	0	0	0	1,214	0	0	0	0
Ioof Holdings Limited - Ordinary Fully Paid (ASX:IFL)														
432	185	0	0	0	0	0	0	0	0	617	0	0	0	0
McMillan Shakespeare Limited - Ordinary Fully Paid (ASX:MMS)														
680	291	0	0	0	0	0	0	0	0	971	0	0	0	0
Myer Holdings Limited (ASX:MYR)														
160	69	0	0	0	0	0	0	0	0	229	0	0	0	0
National Australia Bank Limited - Ordinary Fully Paid (ASX:NAB)														

Peachey Superannuation Fund
Investment Income Summary
For the period 1 July 2017 to 30 June 2018

Total Income	Add			Less			Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred					
1,287	552	0	0	0	0	0	1,839	0	0	0	0
National Storage REIT - Stapled Security Fully Paid (ASX:NSR)											
624	0	0	0	0	0	385	239	0	0	9	375
Nufarm Finance (NZ) Limited - 6.94%perpetual Red.Exch.First Step-Up24-Nov-2011 (ASX:NFNG)											
875	0	0	0	0	0	0	875	0	0	0	0
Orica Limited - Ordinary Fully Paid (ASX:ORI)											
141	8	0	0	0	0	0	149	0	0	0	0
Rio Tinto Limited - Ordinary Fully Paid (ASX:RIO)											
659	283	0	0	0	0	0	942	0	0	0	0
Russell High Dividend Australian Shares ETF - Exchange Traded Fund Units Fully Paid (ASX:RDV)											
650	194	0	0	32	0	130	682	0	65	0	65
Suncorp-Metway (ASX:SUN)											
730	313	0	0	0	0	0	1,043	0	0	0	0
Telstra Corporation. (ASX:TLS)											
1,012	434	0	0	0	0	0	1,446	0	0	0	0
Thorn Group Limited - Ordinary Fully Paid (ASX:TGA)											
277	119	0	0	0	0	0	395	0	0	0	0
Wesfarmers Limited - Ordinary Fully Paid (ASX:WES)											
870	373	0	0	0	0	0	1,242	0	0	0	0
Westfield Corporation - Stapled Securities (ASX:WFD)											
129	0	3	0	0	60	0	73	0	0	0	0
Westpac Banking Corporation - Ordinary Fully Paid (ASX:WBC)											
902	387	0	0	0	0	0	1,289	0	0	0	0
Woodside Petroleum Limited - Ordinary Fully Paid (ASX:WPL)											
448	192	0	0	0	0	0	641	0	0	0	0
14,398	5,193	3	0	32	60	515	18,988	0	65	9	440
15,303	5,193	3	0	32	60	515	19,894	0	65	9	440

Peachey Superannuation Fund
Investment Income Summary
For the period 1 July 2017 to 30 June 2018

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST					

* Distributed capital gains components correspond to the cash amount received. You should refer to Realised Capital Gains or Distribution Reconciliation Reports for tax and capital gain reporting purpose.

Peachey Superannuation Fund
Realised Capital Gains
For the period from 1 July 2017 to 30 June 2018

	Accounting Treatment					Taxation Treatment					
	Quantity	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation			
						Adjusted	Reduced	Indexation	Discounted	Other	Deferred
<u>Listed Derivatives Market</u>											
Woodside Petroleum Limited - Rights-Appsclose 07Mar2018 Us Prohibited (ASX:WPLR)											
19/03/2018	Sale	40	0	0		0		0			
		40	0	0		0		0	0		
Listed Derivatives Market Total											
			0	0		0		0	0		
<u>Listed Securities Market</u>											
Australia and New Zealand Banking Group Limited - Ordinary Fully Paid (ASX:ANZ)											
29/05/2018	Sale	140	3,771	3,862	(91)		3,862			91	
		140	3,771	3,862	(91)	0	3,862	0	0	91	
Aveo Group - Ordinary/Units Fully Paid Stapled Securities (ASX:AOG)											
29/05/2018	Sale	1,500	3,768	5,600	(1,832)		5,511			1,743	
		1,500	3,768	5,600	(1,832)	0	5,511	0	0	1,743	
Bt Investment Management Limited (ASX:BTT)											
04/05/2018	Sale	1,300	14,584	14,584	0	14,584			0		
		1,300	14,584	14,584	0	14,584		0	0	0	
Commonwealth Bank of Australia. - Ordinary Fully Paid (ASX:CBA)											
29/05/2018	Sale	60	4,085	4,398	(313)		4,398			313	
		60	4,085	4,398	(313)		4,398	0	0	313	
Insurance Australia Group Limited - Ordinary Fully Paid (ASX:IAG)											
29/05/2018	Sale	1,150	9,252	7,056	2,196	7,056		2,196			
		1,150	9,252	7,056	2,196	7,056		2,196	0	0	
loof Holdings Limited - Ordinary Fully Paid (ASX:IFL)											
26/09/2017	Sale	1,600	17,701	13,432	4,269	13,432		4,269			
		1,600	17,701	13,432	4,269	13,432		4,269	0	0	
McMillan Shakespeare Limited - Ordinary Fully Paid (ASX:MMS)											
29/05/2018	Sale	450	7,388	5,776	1,612	5,776		1,612			
		450	7,388	5,776	1,612	5,776		1,612	0	0	

Peachey Superannuation Fund
Realised Capital Gains
For the period from 1 July 2017 to 30 June 2018

	Accounting Treatment					Taxation Treatment					
	Quantity	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation			
						Adjusted	Reduced	Indexation	Discounted	Other	Deferred
Listed Securities Market											
National Australia Bank Limited - Ordinary Fully Paid (ASX:NAB)											
30/05/2018	Sale	240	6,300	8,079	(1,779)		8,079				1,779
		240	6,300	8,079	(1,779)		8,079		0	0	1,779
National Storage REIT - Stapled Security Fully Paid (ASX:NSR)											
30/06/2018	Dist	0	0	0					9		
		0	0	0					9	0	
Rio Tinto Limited - Ordinary Fully Paid (ASX:RIO)											
30/05/2018	Sale	65	5,199	4,134	1,064	4,134		1,064			
		65	5,199	4,134	1,064	4,134		1,064		0	
Russell High Dividend Australian Shares ETF - Exchange Traded Fund Units Fully Paid (ASX:RDV)											
30/06/2018	Dist	0	0	0				130			
		0	0	0				130		0	
Suncorp-Metway (ASX:SUN)											
30/05/2018	Sale	300	3,873	4,480	(607)		4,480				607
		300	3,873	4,480	(607)		4,480			0	607
Thorn Group Limited - Ordinary Fully Paid (ASX:TGA)											
22/03/2018	Sale	7,900	4,924	13,363	(8,439)		13,363				8,439
		7,900	4,924	13,363	(8,439)		13,363			0	8,439
Wesfarmers Limited - Ordinary Fully Paid (ASX:WES)											
30/05/2018	Sale	155	6,938	5,149	1,789	5,149		1,789			
		155	6,938	5,149	1,789	5,149		1,789		0	
Westfield Corporation - Stapled Securities (ASX:WFD)											
13/12/2017	Sale	800	7,604	5,061	2,543	4,828		2,776			
		800	7,604	5,061	2,543	4,828		2,776		0	
Listed Securities Market Total			95,386	94,974	412	54,959	39,694	13,837	9	0	12,973

Peachey Superannuation Fund
Realised Capital Gains
For the period from 1 July 2017 to 30 June 2018

Capital Gains Tax Return Summary

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
Current Year Capital Gains						
Shares & Units - Listed Shares	0	10,930	0	0	10,930	11,230
Shares & Units - Other Shares	0	0	0	0	0	0
Shares & Units - Listed Trusts	0	2,776	0	0	2,776	1,742
Shares & Units - Other Units	0	0	0	0	0	0
Australian Real Estate	0	0	0	0	0	0
Other Real Estate	0	0	0	0	0	0
Collectables	0	0	0	0	0	0
Other CGT Assets & Other CGT Events	0	0	0	0	0	0
Distributed Capital Gains from Trusts	0	130	9	0	139	0
	0	13,836	9	0	13,845	12,972
Capital Losses Applied						
Current Year	0	12,963	9	0	12,972	
Prior Years	0	873	0	0	873	
	0	13,836	9	0	13,845	
Net Capital Gains						
Net Gain after applying losses	0	0	0	0	0	
Discount applicable		0				
Net Gain after applying discount	0	0	0	0	0	

Peachey Superannuation Fund
Realised Capital Gains
For the period from 1 July 2017 to 30 June 2018

Grand Total	95,386	94,974	412	54,959	39,694	13,837	9	0	12,973
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* Where there is an Excess Tax Value Amount, the Accounting Profit/(Loss) figure takes account of this. Accounting Profit/(Loss) equals Proceeds less Excess Tax Value less Original Cost.

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
STEMVILLE SF PTY LTD ATF
PEACHEY SUPERANNUATION FUND
HELD ON 21.3.19 AT
31/59 PACIFIC STREET, MAIN BEACH QLD**

PRESENT

Brian Peachey
Carmel Peachey

**APPROVAL OF
PREVIOUS MINUTES:**

It was resolved that the minutes of the previous meeting had been signed as a true and correct record.

**ALLOCATION OF
CONTRIBUTION:**

It was resolved that the contributions received during the year be allocated to members as follows:

Member Name/Contribution type	Amount
<i>Mr Brian Peachey</i> Employer	4,731

The contributions will be subject to normal preservation and payment rules under the *Superannuation Industry (Supervision) Regulations 1994 (SISR)*

PAYMENT OF BENEFITS:

The trustee has ensured that any payment of benefits made from the fund meet the requirement of the fund's deed and do not breach the superannuation laws in relation to:

1. making payment to members; and
2. breaching the fund's or the member's investment strategy.

The trustees have reviewed the payment of benefits 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 following benefits on behalf of the members:

Member Name/Payment Type	Amount
<i>Mr Brian Peachey</i> Lump Sum	60,890
Pension	10,890
<i>Mrs Carmel Peachey</i> Lump Sum	57,500
Pension	11,320

PURCHASE OF ASSETS:

It was resolved that having regard to the composition, risk and return of the fund's existing investments, the fund's investment objectives and its present liquidity, the purchase of the assets identified below during the year ended 30 June 2018 hereto be confirmed and are in line with the investment strategy of the fund.

Asset / Date	Price	Units	Consideration
<i>Listed Securities Market</i>			
<i>AMP Limited</i>			
27 Jul 2017	5	2700.00	14,680
<i>Aveo Group - Ordinary/Units Fully Paid</i>			
<i>Stapled Securities</i>			
01 Aug 2017	3	1400.00	3,534
<i>Bt Investment Management Limited</i>			
26 Sep 2017	11	1300.00	14,584
<i>Caltex Australia Limited</i>			
18 Apr 2018	32	430.00	13,903
<i>National Storage REIT - Stapled Security Fully Paid</i>			
22 Dec 2017	2	6500.00	10,372
<i>Pendal Group Limited</i>			
04 May 2018	11	1300.00	14,584
<i>Woodside Petroleum Limited - Ordinary Fully Paid</i>			
19 Mar 2018	0	40.00	0
<i>Listed Derivatives Market</i>			
<i>Woodside Petroleum Limited - Rights-Appsclose 07Mar2018</i>			
Us Prohibited			
22 Feb 2018	0	40.00	0

DISPOSAL OF ASSETS:

It was resolved that having regard to the composition, risk and return of the fund's existing investments, the fund's investment objectives and its present liquidity, the disposal of the assets identified below during the year ended 30 June 2018 hereto be confirmed and are in line with the investment strategy of the fund.

Asset / Date	Price	Units	Consideration
<i>Listed Securities Market</i>			
<i>Australia and New Zealand Banking Group Limited - Ordinary Fully Paid</i>			
29 May 2018	27	140.00	3,771
<i>Aveo Group - Ordinary/Units Fully Paid</i>			
29 May 2018	3	1500.00	3,768
<i>Stapled Securities Bt Investment Management Limited</i>			
04 May 2018	11	1300.00	14,584
<i>Commonwealth Bank of Australia. - Ordinary Fully Paid</i>			
29 May 2018	68	60.00	4,085
<i>Insurance Australia Group Limited - Ordinary Fully Paid</i>			
29 May 2018	8	1150.00	9,252
<i>loof Holdings Limited - Ordinary Fully Paid</i>			
26 Sep 2017	11	1600.00	17,701
<i>McMillan Shakespeare Limited - Ordinary Fully Paid</i>			
29 May 2018	16	450.00	7,388
<i>National Australia Bank Limited - Ordinary Fully Paid</i>			
30 May 2018	26	240.00	6,300
<i>Rio Tinto Limited - Ordinary Fully Paid</i>			
30 May 2018	80	65.00	5,199
<i>Suncorp-Metway</i>			
30 May 2018	13	300.00	3,873
<i>Thom Group Limited - Ordinary Fully Paid</i>			
22 Mar 2018	1	7900.00	4,924
<i>Wesfarmers Limited - Ordinary Fully Paid</i>			
30 May 2018	45	155.00	6,938
<i>Westfield Corporation - Stapled Securities</i>			
13 Dec 2017	10	800.00	7,604
<i>Listed Derivatives Market</i>			
<i>Woodside Petroleum Limited - Rights-Appsclose 07Mar2018</i>			
Us Prohibited			
19 Mar 2018	0	40.00	0

ALLOCATION OF NET INCOME:

It was resolved that the income of the fund be proportionally allocated to members based on the members' daily weighted average balances. The following amounts of income, and related amounts of tax, are to be credited to / debited from member accounts:

	Income	Fund Tax	Conts Tax	Direct Tax
<i>Mr Brian Peachey</i>				
Accumulation	(46)	(190)	710	0
ABP 1: Peachey, Brian William	3,028	0	0	0
ABP 3: Peachey, Brian William	(10)	0	0	0
<i>Mrs Carmel Peachey</i>				
ABP 1: Peachey, Carmel Mary	213	0	0	0
ABP 2: Peachey, Carmel Mary	2,581	0	0	0

REPORTING ENTITY CONCEPT:

It was resolved that, in the opinion of the trustee, the fund is not a reporting entity because it is unlikely that users exist who are unable to command the preparation of reports tailored so as to satisfy specifically all their information needs.

Therefore, the financial statements for the fund are to be prepared on the basis of the fund being a "non-reporting entity", and will therefore take the form of Special Purpose Financial Reports.

REPORTS AND STATEMENTS:

The Financial Reports consisting of Statement of Financial Position, Operating Statement and Notes to the Financial Statements, Trustee's Declaration, Compilation Report, Auditor's Report and Member Statement for the period ended 30 June 2018 were tabled for consideration at the meeting.

It was resolved that the financial statements be adopted in their present format and that the statement by the trustees attached to the financial reports be signed by the Trustees, stating that:

1. the financial statements are drawn up so as to present fairly the financial position of the fund as at 30 June 2018, the benefits accrued as a result of operations and its cash flow for the year then ended;
2. the financial statements have been prepared in accordance with the requirements of the trust deed and Australian Accounting Standards as noted in Note 1 to the Financial Statements and
3. the fund has operated substantially in accordance with the trust deed and the requirements of the *Superannuation Industry (Supervision) Act 1993 (SISA)*, during the year ended 30 June 2018.

INCOME TAX RETURN:

The completed Self-Managed Superannuation Fund Annual Return for the financial year ended 30 June 2018 was tabled for consideration at the meeting.

It was resolved that:

1. the particulars contained in the 2018 income tax return and the relevant records used to ascertain the taxable income, as shown, derived by the fund from all sources in and out of Australia during the year of income are true and correct and;
2. the fund satisfies the statutory requirements and conditions applicable to be classified as a 'Regulated Superannuation Fund/Complying Superannuation Fund' for the year of income and;
3. the income tax return be adopted in its present format and that the Return be signed by the Trustees.

REVIEW OF INVESTMENT STRATEGY:

The fund's investment performance for the year ended 30 June 2018 and existing investment strategy have been reviewed by the Trustees, after considering:

1. the risk involved in making, holding and realising, and the likely return from, the fund's investments having regard to its objectives and its expressed cash flow requirements;
2. the composition of the fund's investments as a whole including the extent to which the investments are diverse or involve the funds being exposed to risks from inadequate diversification;
3. the liquidity of the fund's investments having regard to its expected cash flow requirements;
4. the ability of the fund to discharge its existing and prospective liabilities;
5. whether the fund should hold a contract of insurance that provides insurance cover for members of the fund; and
6. the effect of the fund's investments on the above requirements and all matters relating to the prudential nature of the investment being continuously monitored, regularly reviewed and to make sure they adhere to fund's investment objectives and relevant legislation.

It was resolved that the aims and objectives of the investment strategy were being achieved and that the said investment strategy requires no further modification or adoption at this time.

TRUSTEE AND MEMBER 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 Section 120 of the SISA.

Each of the member(s) confirmed that they are a member of the fund and agreed to be bound by the provisions contained within the Trust Deed of the fund (and any subsequent amendments).

AUDITOR:

It was resolved that

Jessica Galvin
of
Crowe Horwath South QLD
146 Mort Street
TOOWOOMBA, QLD 4350

act as the auditor of the fund for the next financial year.

TAX AGENT:

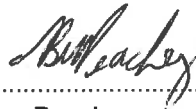
It was resolved that

Paul Fletcher
of
Crowe Horwath (Aust) Pty Ltd
Level 16
120 Edward Street
Brisbane, QLD 4001

act as the tax agent of the fund for the next financial year.

CLOSURE:

There being no further business the meeting was closed.



.....
Brian Peachey
Chairperson

Dated: 27.3.19

19 September 2018

Jessica Galvin
146 Mort Street
TOOWOOMBA, QLD 4350

Dear Sir/Madam,

**Representation Letter From the Trustees
Peachey Superannuation Fund
Year Ended 30 June 2018**

In connection with your examination of the financial statements of the above Superannuation Fund for the year ended 30 June 2018, the following representations are made which are true to the best of our knowledge and belief.

Legislative Requirements

The fund is being conducted in accordance with the *Superannuation Industry (Supervision) Act 1993*, and the *Superannuation Industry (Supervision) Regulations 1994*, (SIS legislation) in particular the relevant requirements of the following provisions:

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

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

for the year ended 30 June 2018.

There are no breaches or possible breaches of laws or regulations whose effects should be considered for disclosure in the financial statements and to the Australian Taxation Office.

Governing Rules

The fund has been conducted in accordance with its governing rules at all times during the year and there were no amendments to the same during the financial year except as notified to you.

Sole Purpose

The fund is maintained for the sole or primary purpose of providing benefits to members upon their retirement, ill-health, or their dependants in the case of death prior to retirement.

Trustee Covenants, Trustees and Fund Conduct

- a) The trustees have complied with all the Trustee Covenants set out in s52 of the SIS legislation.
- b) If the trustee of the fund is a corporate trustee, we as the directors of the trustee company confirm that all members of the fund are directors of the trustee company and all directors of the trustee company are members of the fund. Further, all representations said to be given by the trustees of the fund are given by us in the capacity as directors of the trustee company.
- c) The trustees are not disqualified persons under s126K of the SIS legislation.
- d) No trustee receives any remuneration from the fund.
- e) There have been no communications from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report.

Accounting Policies

The trustees have determined that the Fund is not a reporting entity for the financial year ended 30 June 2018 and that the requirement to apply Australian Accounting Standards and other mandatory reporting requirements do not apply to the Fund. Accordingly, the financial report prepared is a special purpose financial report which is for distribution to members of the Fund and to satisfy the requirements of the SIS legislation.

We are responsible for the presentation (in the financial statements) of the operating statement / changes in net assets for the period and the presentation of the statement of financial position / statement of net assets at balance date, in conformity with generally accepted accounting principles and in accordance with the relevant statutory requirements and applicable Accounting Standards.

All the significant accounting policies of the fund are adequately described in Note 1 to the accounts and are consistent with the policies adopted in the previous year.

Books, Records and Minutes

All financial books, records and related data have been accurately maintained and made available to you, including minutes of the trustees' meetings, the Trust Deed and Fund Rules.

We acknowledge our responsibility for the design and implementation of internal control to prevent and detect error. We have established and maintained an adequate internal control structure to facilitate the preparation of reliable financial reports, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial report.

All accounting records and financial reports have been kept for 5 years, minutes and records of the corporate trustee meetings have been kept for 10 years and trustee declarations in the approved form have been signed and kept for each trustee appointed after 30 June 2007.

Contributions

We confirm that the contributions, if any, received by the fund are within the limits imposed by the legislation, taking into account contributions paid to other superannuation funds.

Investment Strategy

The trustees have formulated and given effect to an investment strategy as perceived by the trustees to be beneficial to the fund in fulfilling its sole objective of providing retirement benefits to its members in accordance with the SIS legislation and the trust deed.

In case the investment strategy has already been formulated and given effect by the trustees in the prior years, the trustees confirm that it has been updated by a resolution of all the members and trustees of the fund. We have provided you with a signed copy of this resolution.

Asset Form

The assets of the fund are being held in a form suitable for the benefit of the members of the fund, and are in conformity with the trust deed and the updated investment strategy perceived by the trustees.

Ownership and Pledging of Assets

- a) The fund has satisfactory title to all assets appearing in the balance sheet. Investments are registered in the name of the Superannuation Fund or in the name of the Trustees of the Superannuation Fund.
- b) In case the investments are registered in the name of the individual trustees or a corporate trustee, the trustees of the fund or the directors of the trustee company confirm that all such investments held by them as appearing on the balance sheet of the fund are held by them in trust for the fund.
- c) No assets of the fund have been pledged to secure liabilities of the fund or of others, or for any other purpose.
- d) All investments, held by the fund or by us in trust for the fund, have not been encumbered during the financial year ending 30 June 2018.

Investments

- a) Investments are carried in the books at cost or market value. Such amounts are considered reasonable in the light of present circumstances. For investments carried at cost, there has not been any significant permanent diminution in value below the amounts as recorded.
- b) There are no commitments, fixed or contingent, for the purchase or sale of long-term investments.
- c) Investment transactions and investments held are in accordance with the investment strategy, which complies with SIS legislation investment restrictions and has been determined with due regard to risk, return, liquidity, diversification and the insurance needs of fund members.
- d) All rental properties (if any) owned by the fund or held by us in trust for the fund have:
 - i. Not been leased to a member or a related party of the fund, unless the property is a business real estate property and therefore excluded from the definition of an In-House Asset.
 - ii. Been rented out on an arm's length basis
- e) In the event that the fund has made investments in assets such as wines or artwork we as the trustees of the fund confirm that:
 - i. The fund has not contravened the sole purpose test and the in-house asset rules of the SIS Legislation in respect of these investments.
 - ii. These investments are not held or displayed at the residence of the members or their relatives and are stored at external premises such that no related party of the fund derives any personal benefit from these investments.
 - iii. These investments are adequately insured against theft, fire or other form of destruction.
 - iv. The investments exist, are properly valued, and have been acquired in accordance with the investment strategy.
- f) In the event that the fund has investments in unlisted related entities (either companies or unit trusts), which exceed 5% of the funds' total assets we confirm, that the related entities:
 - i. Have not lent any monies or rendered any financial assistance to any related party of the fund.
 - ii. Do not have any borrowings or loans.
 - iii. Do not have any investments in any other entity including the standard employer-sponsor of the fund or an associate of theirs.
 - iv. Do not have any assets with an encumbrance or a charge over them.
 - v. Have not acquired any assets from a related party of the fund except business real properties.
 - vi. Have not entered into a binding lease agreement with a related party of the fund unless the lease relates to business real property.
 - vii. Have conducted all transactions on an arm's length basis.
- g) In the event that the fund has investments in a pre 11 August 1999 related unit trust, we confirm the following:
 - i. The investment in the unit trust was made by the super fund prior to 11 August 1999 and was not an in-house asset then.
 - ii. Reinvestment of earnings or additional investments into the unit trust are made by the super fund in accordance with Sections 71D & 71E of the SIS legislation as applicable.

Borrowings

The trustees have **not** borrowed money on behalf of the superannuation fund with the exception of borrowings which were allowable under the SIS legislation.

Safeguarding Assets

We have considered the importance of safeguarding the assets of the fund, and we confirm we have the following procedures in place to achieve this:

- a) Authorised signatories on bank and investment accounts are regularly reviewed and considered appropriate; and
- b) Tangible assets are, where appropriate, adequately insured and appropriately stored.

Significant Assumptions

We believe that significant assumptions used by us in making accounting estimates are reasonable.

Members and Related Parties

- a) No assets have been acquired from a member or a related party other than as permitted under the SIS legislation.
- b) The fund has **not** lent money to, or given financial assistance to a member or relative of a member.
- c) Related party transactions and related amounts receivable or payable have been properly recorded or disclosed in the financial statements.
- d) In case any of the members of the fund are more than 65 years of age we as the trustees of the fund confirm that the provisions of Regulations 7.04 of the SIS legislation relating to the contribution acceptance standards have not been contravened in view of the members' age.

Subsequent Events

No events or transactions have occurred since 30 June 2018 (other than normal movements in the value of listed shares, managed funds, public unit trusts or property investments), or are pending, which would have a material effect upon the fund's state of affairs at the date, or which are of such significance in relation to the fund's affairs as to require mention in notes to the financial statements in order to ensure they are not misleading as to the state of affairs or its gains or losses or movement in member's funds.

Legal Matters

We confirm you have been advised of all significant legal matters, and that all known actual or possible litigation and claims have been adequately accounted for, and been appropriately disclosed in the financial report.

There have been no communications from the ATO concerning a contravention of SIS legislation which has occurred, is occurring, or is about to occur.

Material Misstatement

We understand and acknowledge that we did not engage the approved SMSF auditor of the superannuation fund for the purpose of detecting fraud or error. We acknowledge that the work undertaken to form an opinion is permeated by judgment, in particular regarding the nature, timing and extent of the audit procedures for gathering of audit evidence and the drawing of conclusions based on the audit evidence gathered. In addition, there are inherent limitations in any audit, and these include the use of testing, the inherent limitations of any internal control structure, the possibility of collusion and the fact that most audit evidence is persuasive rather than conclusive. As a result, the audit can only provide reasonable, not absolute, assurance that the financial report is free of material misstatement.

Risk of Fraud and Procedures for Identifying and Responding to Fraud

The risk that the financial report is materially misstated due to fraud is considered to be low as a result of the following:

- a) The trustees are signatories on all transactions and no other party has the authority to act on behalf of the trustees and
- b) Reconciliations are undertaken by the fund's accountant for both investments held and all bank accounts maintained by the fund.

We have not identified any specific risks of fraud.

As trustees we believe that the procedures in place reduce the risk of fraud, however should fraudulent activity be identified, the trustees would ensure all trustees are aware of the situation and the fund's accountant and approved SMSF auditor would be informed.

We confirm that we have no knowledge of any actual, suspected or alleged fraud affecting the fund.

Going Concern

We confirm we have no knowledge of any events or conditions that would cast significant doubt on the fund's ability to continue as a going concern.

Other

We, the trustees of Peachey Superannuation Fund acknowledge that during the course of your audit, it is sometimes necessary for you to request information from third parties including share registries, managed fund and wrap account providers, financial institutions etc to verify information required solely to satisfy your audit function. This information will not be disclosed to any other parties. We further acknowledge that by signing this letter we consent to your authority to request and directly receive such information which shall remain confidential.

Acknowledgement of Outstanding Matters Letter

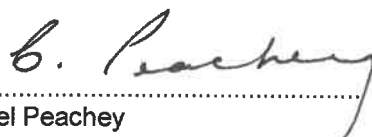
We acknowledge that we will be provided with an outstanding matters letter from you stating if any, the outstanding issues, non-compliance with SIS legislation, and the corrected and uncorrected misstatements in the financial report.

We have considered the effect of the uncorrected misstatements (if applicable) in the financial report and confirm that we consider the misstatements to be immaterial both individually and in aggregate to the financial report when taken as a whole.

Yours faithfully,
Peachey Superannuation Fund



.....
Brian Peachey
Director



.....
Carmel Peachey
Director

Peachey Superannuation Fund
Statement of Taxable Income
For the Period from 1 July 2017 to 30 June 2018

Description	Tax Return Ref.	Amount
<u>Income</u>		
Section B		
Total Gross Interest	C	1,780
Total Net Foreign Income	D	84
Total Unfranked Dividend Amount	J	454
Total Franked Dividend Amount	K	11,665
Total Dividend Franking Credit	L	4,999
Total Gross Trust Distributions	M	909
Total Assessable Employer Contributions	R1	4,731
Total Assessable Contributions	R	4,731
Total Exempt Current Pension Income	Y	(19,744)
Total Assessable Income		4,878
<u>Deductions</u>		
Section C		
Total Approved Auditor Fee	H	117
Total Investment Expenses	I	18
Total Management and Administration Expenses	J	1,297
Total Deductions		1,432
Taxable Income or Loss	(V - N) O	3,446.00
<u>Income Tax Calculation Statement</u>		
Section D		
Gross Tax		
Gross Tax @ 15% for Concessional Income	30 Jun 2018 T1	517
Total Gross Tax		517
Total Credit: Foreign Tax Income Offset	C1	0
Rebates and Offsets	C	0
SUBTOTAL		517
Total Credit: Refundable Franking Credits	E1	5,193
Total Eligible Credits		0
Net Tax Payable		(4,676)
Total Supervisory Levy	L	259
Total Amount Due / (Refundable)		(4,417)

Peachey Superannuation Fund

Tax Accounting Reconciliation

For the period 1 July 2017 to 30 June 2018

Operating Statement Profit vs. Provision for Income Tax		2018
		\$
Benefits Accrued as a Result of Operations before Income Tax		(130,103)
<u>ADD:</u>		
Decrease in Market Value		5,478
Lump Sums Paid		118,390
Pension Non-deductible Expenses		8,234
Pensions Paid		22,210
<u>LESS:</u>		
Realised Capital Gains		412
Pension Exempt Income		19,744
Distributed Capital Gains		515
Non-Taxable Income		91
Rounding		1
Taxable Income or Loss		<u>3,446</u>
	Income Amount	Tax Amount
Gross Tax @ 15% for Concessional Income	3,446	517
Gross Tax @ 45% for Net Non-Arm's Length Income	0	0
No-TFN Quoted Contributions @ 32%	0	0
Change in Carried Forward Losses	0	0
Provision for Income Tax		<u>517</u>

Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax	517
<u>ADD:</u>	
Excessive Foreign Tax Credit Writeoff	3
Income Tax Expense	<u>520</u>

Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax	517
<u>ADD:</u>	
Excessive Foreign Tax Credit Writeoff	3
<u>LESS:</u>	
Franking Credits	5,193
Foreign Tax Credits	3
Income Tax Payable (Receivable)	<u>(4,676)</u>

Self-managed superannuation fund annual return

2018

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2018* (NAT 71287).

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

To complete this annual return

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

S M I T # S T

- Place in ALL applicable boxes.

Section A: Fund information

1 Tax file number (TFN)

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

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

2 Name of self-managed superannuation fund (SMSF)

Peachey Superannuation Fund

3 Australian business number (ABN) (if applicable)

4 Current postal address

Po Box 642

Suburb/town

Main Beach

State/territory

QLD

Postcode

4217

5 Annual return status

Is this an amendment to the SMSF's 2018 return?

A No Yes

Is this the first required return for a newly registered SMSF?

B No Yes

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

6 SMSF auditor

Auditor's name

Title:

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed **A** Was Part B of the audit report qualified? **B** No Yes If the audit report was qualified, have the reported compliance issues been rectified? **C** No Yes **7 Electronic funds transfer (EFT)**

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

A Financial institution details for super payments and tax refundsYou must provide the financial institution details of your fund's nominated super account. If you would like your fund's tax refunds paid to a different account, you can provide additional financial institution details at **B**.Fund BSB number (must be six digits) Fund account number

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

B Financial institution details for tax refunds only

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

BSB number (must be six digits) Account number

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

C Electronic service address alias

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

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

- 8 Status of SMSF** Australian superannuation fund **A** No Yes Fund benefit structure **B** **A** Code
- Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution? **C** No Yes

9 Was the fund wound up during the income year?

- No Yes If yes, provide the date on which the fund was wound up

Day	Month	Year

 Have all tax lodgment and payment obligations been met? No Yes

10 Exempt current pension income

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?

- To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label **A**.

No Go to Section B: Income.Yes Exempt current pension income amount **A** \$

Which method did you use to calculate your exempt current pension income?

Segregated assets method **B** Unsegregated assets method **C** Was an actuarial certificate obtained? **D** Yes

Did the fund have any other income that was assessable?

E Yes Go to Section B: Income.No Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. Go to Section C: Deductions and non-deductible expenses. (Do **not** complete Section B: Income.)

- If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement.

Section B: Income

Do not complete this section if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the **entire year**, there was **no** other income that was assessable, and you **have not** realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

11 Income

Did you have a capital gains tax (CGT) event during the year? **G** No Yes

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2018*.

Have you applied an exemption or rollover? **M** No Yes Code

Net capital gain **A** \$ -00

Gross rent and other leasing and hiring income **B** \$ -00

Gross interest **C** \$ -00

Forestry managed investment scheme income **X** \$ -00

Gross foreign income	D1 \$ <input type="text" value="84"/> -00	Net foreign income	D \$ <input type="text" value="84"/> -00	Loss <input type="checkbox"/>
----------------------	--	--------------------	---	-------------------------------

Australian franking credits from a New Zealand company **E** \$ -00

Transfers from foreign funds **F** \$ -00 Number

Gross payments where ABN not quoted **H** \$ -00

Gross distribution from partnerships **I** \$ -00 Loss

*Unfranked dividend amount **J** \$ -00

*Franked dividend amount **K** \$ -00

*Dividend franking credit **L** \$ -00

*Gross trust distributions **M** \$ -00 Code

Calculation of assessable contributions
 Assessable employer contributions
R1 \$ -00
 plus Assessable personal contributions
R2 \$ -00
 plus **No-TFN-quoted contributions
R3 \$ -00
 (an amount must be included even if it is zero)
 less Transfer of liability to life insurance company or PST
R6 \$ -00

Assessable contributions
R \$ -00
 (R1 plus R2 plus R3 less R6)

Calculation of non-arm's length income
 *Net non-arm's length private company dividends
U1 \$ -00
 plus *Net non-arm's length trust distributions
U2 \$ -00
 plus *Net other non-arm's length income
U3 \$ -00

*Other income **S** \$ -00 Code

*Assessable income due to changed tax status of fund **T** \$ -00

Net non-arm's length income
 (subject to 45% tax rate)
U \$ -00
 (U1 plus U2 plus U3)

#This is a mandatory label.
 *If an amount is entered at this label, check the instructions to ensure the correct tax treatment has been applied.

GROSS INCOME (Sum of labels A to U) **W** \$ -00 Loss

Exempt current pension income **Y** \$ -00

TOTAL ASSESSABLE INCOME (W less Y) **V** \$ -00 Loss

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 \$ <input type="text" value="0"/> -00	A2 \$ <input type="text" value="0"/> -00	
Interest expenses overseas	B1 \$ <input type="text" value="0"/> -00	B2 \$ <input type="text" value="0"/> -00	
Capital works expenditure	D1 \$ <input type="text" value="0"/> -00	D2 \$ <input type="text" value="0"/> -00	
Decline in value of depreciating assets	E1 \$ <input type="text" value="0"/> -00	E2 \$ <input type="text" value="0"/> -00	
Insurance premiums – members	F1 \$ <input type="text" value="0"/> -00	F2 \$ <input type="text" value="0"/> -00	
Death benefit increase	G1 \$ <input type="text" value="0"/> -00		
SMSF auditor fee	H1 \$ <input type="text" value="117"/> -00	H2 \$ <input type="text" value="476"/> -00	
Investment expenses	I1 \$ <input type="text" value="18"/> -00	I2 \$ <input type="text" value="2507"/> -00	
Management and administration expenses	J1 \$ <input type="text" value="1297"/> -00	J2 \$ <input type="text" value="5250"/> -00	
Forestry managed investment scheme expense	U1 \$ <input type="text" value="0"/> -00	U2 \$ <input type="text" value="0"/> -00	
Other amounts	L1 \$ <input type="text" value="0"/> -00	L2 \$ <input type="text" value="0"/> -00	Code <input type="text"/>
Tax losses deducted	M1 \$ <input type="text" value="0"/> -00		
TOTAL DEDUCTIONS		TOTAL NON-DEDUCTIBLE EXPENSES	
N \$ <input type="text" value="1432"/> -00 (Total A1 to M1)		Y \$ <input type="text" value="8233"/> -00 (Total A2 to L2)	
*TAXABLE INCOME OR LOSS		TOTAL SMSF EXPENSES	
O \$ <input type="text" value="3446"/> -00 (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)		Z \$ <input type="text" value="9665"/> -00 (N plus Y)	
		Loss <input type="checkbox"/>	

#This is a mandatory label.

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

Section D: Income tax calculation statement

#Important:

Section B label **R3**, Section C label **O** and Section D labels **A, T1, J, T5** and **I** are mandatory. If you leave these labels blank, you will have specified a zero amount.

13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2018* on how to complete the calculation statement.

#Taxable income **A** \$ (an amount must be included even if it is zero)

#Tax on taxable income **T1** \$ (an amount must be included even if it is zero)

#Tax on no-TFN-quoted contributions **J** \$ (an amount must be included even if it is zero)

Gross tax **B** \$ (T1 plus J)

Foreign income tax offset **C1** \$

Rebates and tax offsets **C2** \$

Non-refundable non-carry forward tax offsets **C** \$ (C1 plus C2)

SUBTOTAL 1

T2 \$ (B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset **D1** \$

Early stage venture capital limited partnership tax offset carried forward from previous year **D2** \$

Early stage investor tax offset **D3** \$

Early stage investor tax offset carried forward from previous year **D4** \$

Non-refundable carry forward tax offsets **D** \$ (D1 plus D2 plus D3 plus D4)

SUBTOTAL 2 **T3** \$ (T2 less D – cannot be less than zero)

Complying fund's franking credits tax offset **E1** \$

No-TFN tax offset **E2** \$

National rental affordability scheme tax offset **E3** \$

Exploration credit tax offset **E4** \$

Refundable tax offsets **E** \$ (E1 plus E2 plus E3 plus E4)

#TAX PAYABLE **T5** \$ (T3 less E – cannot be less than zero)

Section 102AAM interest charge

G \$

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

Credit for interest on early payments – amount of interest	
H1 \$	<input type="text"/>
Credit for tax withheld – foreign resident withholding (excluding capital gains)	
H2 \$	<input type="text" value="0"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	
H3 \$	<input type="text" value="0"/>
Credit for TFN amounts withheld from payments from closely held trusts	
H5 \$	<input type="text"/>
Credit for interest on no-TFN tax offset	
H6 \$	<input type="text"/>
Credit for foreign resident capital gains withholding amounts	
H8 \$	<input type="text"/>
Eligible credits	
H \$	<input type="text" value="0"/>
<i>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</i>	

#Tax offset refunds (Remainder of refundable tax offsets)	I \$	<input type="text" value="4676.37"/>
<i>(unused amount from label E – an amount must be included even if it is zero)</i>		

PAYG instalments raised	
K \$	<input type="text" value="0"/>
Supervisory levy	
L \$	<input type="text" value="259"/>
Supervisory levy adjustment for wound up funds	
M \$	<input type="text"/>
Supervisory levy adjustment for new funds	
N \$	<input type="text"/>

AMOUNT DUE OR REFUNDABLE A positive amount at S is what you owe, while a negative amount is refundable to you.	S \$	<input type="text" value="-4417.37"/>
<i>(T5 plus G less H less I less K plus L less M plus N)</i>		

#This is a mandatory label.

Section E: Losses

14 Losses

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

Tax losses carried forward to later income years	U \$	<input type="text" value="0"/>	-00
Net capital losses carried forward to later income years	V \$	<input type="text" value="218529"/>	-00

Section F: **Member information**

MEMBER 1

Title:

Family name

First given name

Other given names

Member's TFN
See the Privacy note in the Declaration.

Date of birth Day Month Year

Contributions

! Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE	\$	<input type="text" value="190375.71"/>
Employer contributions	A \$	<input type="text" value="4731.48"/>
ABN of principal employer	A1	<input type="text"/>
Personal contributions	B \$	<input type="text" value="0"/>
CGT small business retirement exemption	C \$	<input type="text" value="0"/>
CGT small business 15-year exemption amount	D \$	<input type="text" value="0"/>
Personal injury election	E \$	<input type="text" value="0"/>
Spouse and child contributions	F \$	<input type="text" value="0"/>
Other third party contributions	G \$	<input type="text" value="0"/>
Assessable foreign superannuation fund amount	I \$	<input type="text" value="0"/>
Non-assessable foreign superannuation fund amount	J \$	<input type="text" value="0"/>
Transfer from reserve: assessable amount	K \$	<input type="text" value="0"/>
Transfer from reserve: non-assessable amount	L \$	<input type="text" value="0"/>
Contributions from non-complying funds and previously non-complying funds	T \$	<input type="text" value="0"/>
Any other contributions (including Super Co-contributions and Low Income Super Contributions)	M \$	<input type="text" value="0"/>
TOTAL CONTRIBUTIONS	N \$	<input type="text" value="4731.48"/>

Other transactions

Accumulation phase account balance	S1 \$	<input type="text" value="373.54"/>
Retirement phase account balance - Non CDBIS	S2 \$	<input type="text" value="125405.11"/>
Retirement phase account balance - CDBIS	S3 \$	<input type="text" value="0"/>

Allocated earnings or losses	O \$	<input type="text" value="2451.46"/>
Inward rollovers and transfers	P \$	<input type="text" value="0"/>
Outward rollovers and transfers	Q \$	<input type="text" value="0"/>
Lump Sum payment	R1 \$	<input type="text" value="60890"/>
Income stream payment	R2 \$	<input type="text" value="10890"/>

Loss

Code

Code

TRIS Count

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

Accumulation phase value **X1 \$**

Retirement phase value **X2 \$**

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

MEMBER 2

Title: **MRS**

Family name **Peachey**

First given name **Carmel**

Other given names **Mary**

Member's TFN See the Privacy note in the Declaration. *****

Date of birth **31/07/1940**

Contributions

i Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE \$ **188679.16**

- Employer contributions **A** \$ **0**
- ABN of principal employer **A1**
- Personal contributions **B** \$ **0**
- CGT small business retirement exemption **C** \$ **0**
- CGT small business 15-year exemption amount **D** \$ **0**
- Personal injury election **E** \$ **0**
- Spouse and child contributions **F** \$ **0**
- Other third party contributions **G** \$ **0**
- Assessable foreign superannuation fund amount **I** \$ **0**
- Non-assessable foreign superannuation fund amount **J** \$ **0**
- Transfer from reserve: assessable amount **K** \$ **0**
- Transfer from reserve: non-assessable amount **L** \$ **0**
- Contributions from non-complying funds and previously non-complying funds **T** \$ **0**
- Any other contributions (including Super Co-contributions and Low Income Super Contributions) **M** \$ **0**

TOTAL CONTRIBUTIONS N \$ **0**

Other transactions

- S1** \$ Accumulation phase account balance **0**
- S2** \$ Retirement phase account balance - Non CDBIS **122653.16**
- S3** \$ Retirement phase account balance - CDBIS **0**

- Allocated earnings or losses **O** \$ **2794**
- Inward rollovers and transfers **P** \$ **0**
- Outward rollovers and transfers **Q** \$ **0**
- Lump Sum payment **R1** \$ **57500**
- Income stream payment **R2** \$ **11320**

Loss

Code **A**

Code **M**

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ **122653.16**
(S1 plus S2 plus S3)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Fund's tax file number (TFN)

MEMBER 3

Title:

Family name

First given name

Other given names

Member's TFN
See the Privacy note in the Declaration.

Date of birth Day Month Year

Contributions

i Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE \$

- Employer contributions **A** \$
- ABN of principal employer **A1**
- Personal contributions **B** \$
- CGT small business retirement exemption **C** \$
- CGT small business 15-year exemption amount **D** \$
- Personal injury election **E** \$
- Spouse and child contributions **F** \$
- Other third party contributions **G** \$
- Assessable foreign superannuation fund amount **I** \$
- Non-assessable foreign superannuation fund amount **J** \$
- Transfer from reserve: assessable amount **K** \$
- Transfer from reserve: non-assessable amount **L** \$
- Contributions from non-complying funds and previously non-complying funds **T** \$
- Any other contributions (including Super Co-contributions and Low Income Super Contributions) **M** \$
- TOTAL CONTRIBUTIONS N** \$

Other transactions

- S1** \$ Accumulation phase account balance
- S2** \$ Retirement phase account balance - Non CDBIS
- S3** \$ Retirement phase account balance - CDBIS

- O** \$ Allocated earnings or losses
- P** \$ Inward rollovers and transfers
- Q** \$ Outward rollovers and transfers
- R1** \$ Lump Sum payment
- R2** \$ Income stream payment

Loss

Code

Code

TRIS Count

CLOSING ACCOUNT BALANCE S \$

(S1 plus S2 plus S3)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

MEMBER 4

Title:

Family name

First given name

Other given names

Member's TFN See the Privacy note in the Declaration.

Date of birth Day Month Year

Contributions

i Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE \$

- Employer contributions **A** \$
- ABN of principal employer **A1**
- Personal contributions **B** \$
- CGT small business retirement exemption **C** \$
- CGT small business 15-year exemption amount **D** \$
- Personal injury election **E** \$
- Spouse and child contributions **F** \$
- Other third party contributions **G** \$
- Assessable foreign superannuation fund amount **I** \$
- Non-assessable foreign superannuation fund amount **J** \$
- Transfer from reserve: assessable amount **K** \$
- Transfer from reserve: non-assessable amount **L** \$
- Contributions from non-complying funds and previously non-complying funds **T** \$
- Any other contributions (including Super Co-contributions and Low Income Super Contributions) **M** \$
- TOTAL CONTRIBUTIONS N** \$

Other transactions

- S1** \$ Accumulation phase account balance
- S2** \$ Retirement phase account balance – Non CDBIS
- S3** \$ Retirement phase account balance – CDBIS

- O** \$ Allocated earnings or losses
- P** \$ Inward rollovers and transfers
- Q** \$ Outward rollovers and transfers
- R1** \$ Lump Sum payment
- R2** \$ Income stream payment

Loss

Code

Code

TRIS Count

CLOSING ACCOUNT BALANCE **S** \$

(S1 plus S2 plus S3)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Section G: **Supplementary member information**

MEMBER 5

Title:

Account status Code

Family name

First given name

Other given names

Member's TFN
See the Privacy note in the Declaration.

Date of birth
Day Month Year

If deceased, date of death
Day Month Year

Contributions

i Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE \$

- Employer contributions **A** \$
- ABN of principal employer **A1**
- Personal contributions **B** \$
- CGT small business retirement exemption **C** \$
- CGT small business 15-year exemption amount **D** \$
- Personal injury election **E** \$
- Spouse and child contributions **F** \$
- Other third party contributions **G** \$
- Assessable foreign superannuation fund amount **I** \$
- Non-assessable foreign superannuation fund amount **J** \$
- Transfer from reserve: assessable amount **K** \$
- Transfer from reserve: non-assessable amount **L** \$
- Contributions from non-complying funds and previously non-complying funds **T** \$
- Any other contributions (including Super Co-contributions and Low Income Super Contributions) **M** \$
- TOTAL CONTRIBUTIONS N** \$

Other transactions

- S1** \$ Accumulation phase account balance
- S2** \$ Retirement phase account balance - Non CDBIS
- S3** \$ Retirement phase account balance - CDBIS

- O** \$ Allocated earnings or losses
- P** \$ Inward rollovers and transfers
- Q** \$ Outward rollovers and transfers
- R1** \$ Lump Sum payment
- R2** \$ Income stream payment

Loss

Code

Code

TRIS Count

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

MEMBER 6

Title:

Account status Code

Family name

First given name

Other given names

Member's TFN
See the Privacy note in the Declaration.

Date of birth
Day Month Year

If deceased, date of death
Day Month Year

Contributions

i Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE \$

- Employer contributions **A** \$
- ABN of principal employer **A1**
- Personal contributions **B** \$
- CGT small business retirement exemption **C** \$
- CGT small business 15-year exemption amount **D** \$
- Personal injury election **E** \$
- Spouse and child contributions **F** \$
- Other third party contributions **G** \$
- Assessable foreign superannuation fund amount **I** \$
- Non-assessable foreign superannuation fund amount **J** \$
- Transfer from reserve: assessable amount **K** \$
- Transfer from reserve: non-assessable amount **L** \$
- Contributions from non-complying funds and previously non-complying funds **T** \$
- Any other contributions (including Super Co-contributions and Low Income Super Contributions) **M** \$

TOTAL CONTRIBUTIONS N \$

Other transactions

- S1** \$ Accumulation phase account balance
- S2** \$ Retirement phase account balance – Non CDBIS
- S3** \$ Retirement phase account balance – CDBIS

- O** \$ Allocated earnings or losses
- P** \$ Inward rollovers and transfers
- Q** \$ Outward rollovers and transfers
- R1** \$ Lump Sum payment
- R2** \$ Income stream payment

Loss

Code

Code

TRIS Count

CLOSING ACCOUNT BALANCE S \$

(S1 plus S2 plus S3)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Section H: **Assets and liabilities****15 ASSETS****15a Australian managed investments**Listed trusts **A** \$ 30026 -00Unlisted trusts **B** \$ 0 -00Insurance policy **C** \$ 0 -00Other managed investments **D** \$ 0 -00**15b Australian direct investments**Cash and term deposits **E** \$ 8156 -00Debt securities **F** \$ 13020 -00Loans **G** \$ 0 -00Listed shares **H** \$ 187775 -00Unlisted shares **I** \$ 0 -00Limited recourse borrowing arrangements **J** \$ 0 -00Non-residential real property **K** \$ 0 -00Residential real property **L** \$ 0 -00Collectables and personal use assets **M** \$ 0 -00Other assets **O** \$ 9454 -00**Limited recourse borrowing arrangements**

Australian residential real property

J1 \$ 0 -00

Australian non-residential real property

J2 \$ 0 -00

Overseas real property

J3 \$ 0 -00

Australian shares

J4 \$ 0 -00

Overseas shares

J5 \$ 0 -00

Other

J6 \$ 0 -00**15c Overseas direct investments**Overseas shares **P** \$ 0 -00Overseas non-residential real property **Q** \$ 0 -00Overseas residential real property **R** \$ 0 -00Overseas managed investments **S** \$ 0 -00Other overseas assets **T** \$ 0 -00**TOTAL AUSTRALIAN AND OVERSEAS ASSETS** **U** \$ 248431 -00
(Sum of labels **A** to **T**)**15d In-house assets**

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year?

A No Yes

\$ 0 -00

15e Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution?

A No Yes

Did the members or related parties of the fund use personal guarantees or other security for the LRBA?

B No Yes

Fund's tax file number (TFN)

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1 \$ <input type="text" value=""/>	-00	
Permissible temporary borrowings	V2 \$ <input type="text" value=""/>	-00	
Other borrowings	V3 \$ <input type="text" value=""/>	-00	
	Borrowings	V \$ <input type="text" value=""/>	0-00
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		W \$ <input type="text" value=""/>	248431-00
	Reserve accounts	X \$ <input type="text" value=""/>	0-00
	Other liabilities	Y \$ <input type="text" value=""/>	0-00
TOTAL LIABILITIES		Z \$ <input type="text" value=""/>	248431-00

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H** \$ -00

Total TOFA losses **I** \$ -00

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2017–18 income year, write **2018**). **A**

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2018*. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2018* for each election. **C**

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

Section K: **Declarations**

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

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

Important

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

Privacy

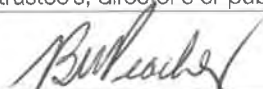
The ATO is authorised by the *Taxation Administration Act 1953* to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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



Date Day Month Year
27 / 3 / 19

Preferred trustee or director contact details:

Title:

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

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

TAX AGENT'S DECLARATION:

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

Tax agent's signature

Date Day Month Year
/ /

Tax agent's contact details

Title:

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

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

Sensitive (when completed)

Capital gains tax (CGT) schedule **2018**

When completing this form

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

S	M	I	T	H		S	T								
---	---	---	---	---	--	---	---	--	--	--	--	--	--	--	--

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

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

Tax file number (TFN)

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

Australian business number (ABN)

Taxpayer's name

1 Current year capital gains and capital losses

	Capital gain	Capital loss
Shares in companies listed on an Australian securities exchange	A \$ <input type="text" value="10930-00"/>	K \$ <input type="text" value="11230-00"/>
Other shares	B \$ <input type="text" value="0-00"/>	L \$ <input type="text" value="0-00"/>
Units in unit trusts listed on an Australian securities exchange	C \$ <input type="text" value="2776-00"/>	M \$ <input type="text" value="1742-00"/>
Other units	D \$ <input type="text" value="0-00"/>	N \$ <input type="text" value="0-00"/>
Real estate situated in Australia	E \$ <input type="text" value="0-00"/>	O \$ <input type="text" value="0-00"/>
Other real estate	F \$ <input type="text" value="0-00"/>	P \$ <input type="text" value="0-00"/>
Amount of capital gains from a trust (including a managed fund)	G \$ <input type="text" value="139-00"/>	
Collectables	H \$ <input type="text" value="0-00"/>	Q \$ <input type="text" value="0-00"/>
Other CGT assets and any other CGT events	I \$ <input type="text" value="0-00"/>	R \$ <input type="text" value="0-00"/>
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	S \$ <input type="text" value="0-00"/>	
Total current year capital gains	J \$ <input type="text" value="13845-00"/>	

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

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

2 Capital lossesTotal current year capital losses **A** \$ -00Total current year capital losses applied **B** \$ -00Total prior year net capital losses applied **C** \$ -00Total capital losses transferred in applied
(only for transfers involving a foreign bank branch or
permanent establishment of a foreign financial entity) **D** \$ -00Total capital losses applied **E** \$ -00

Add amounts at B, C and D.

3 Unapplied net capital losses carried forwardNet capital losses from collectables carried forward to later income years **A** \$ -00Other net capital losses carried forward to later income years **B** \$ -00Add amounts at A and B and transfer the total
to label V – Net capital losses carried forward
to later income years on your tax return.**4 CGT discount**Total CGT discount applied **A** \$ -00**5 CGT concessions for small business**Small business active asset reduction **A** \$ -00Small business retirement exemption **B** \$ -00Small business rollover **C** \$ -00Total small business concessions applied **D** \$ -00**6 Net capital gain**Net capital gain **A** \$ -001J less 2E less 4A less 5D (cannot be less than
zero). Transfer the amount at A to label A – Net
capital gain on your tax return.

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

7 Earnout arrangements

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

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

How many years does the earnout arrangement run for? B []

What year of that arrangement are you in? C []

If you are the seller, what is the total estimated capital proceeds from the earnout arrangement? D \$ [] -00

Amount of any capital gain or loss you made under your non-qualifying arrangement in the income year. E \$ [] -00 / [] LOSS

Request for amendment

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

Income year earnout right created F []

Amended net capital gain or capital losses carried forward G \$ [] -00 / [] LOSS

8 Other CGT information required (if applicable)

Small business 15 year exemption - exempt capital gains A \$ [] -00 / [] CODE

Capital gains disregarded by a foreign resident B \$ [] -00

Capital gains disregarded as a result of a scrip for scrip rollover C \$ [] -00

Capital gains disregarded as a result of an inter-company asset rollover D \$ [] -00

Capital gains disregarded by a demerging entity E \$ [] -00

2018**Losses schedule**

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

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

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

Place in all applicable boxes.

Refer to *Losses schedule instructions 2018*, available on our website ato.gov.au for instructions on how to complete this schedule.

Tax file number (TFN)

Name of entity

Peachey Superannuation Fund

Australian business number

24367507792

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

1 Tax losses carried forward to later income years

Year of loss		
2017–18	B	<input type="text"/> -00
2016–17	C	<input type="text"/> -00
2015–16	D	<input type="text"/> -00
2014–15	E	<input type="text"/> -00
2013–14	F	<input type="text"/> -00
2012–13 and earlier income years	G	<input type="text"/> -00
Total	U	<input type="text"/> 0-00

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

2 Net capital losses carried forward to later income years

Year of loss		
2017–18	H	<input type="text"/> -00
2016–17	I	<input type="text"/> 213170-00
2015–16	J	<input type="text"/> 5359-00
2014–15	K	<input type="text"/> -00
2013–14	L	<input type="text"/> -00
2012–13 and earlier income years	M	<input type="text"/> -00
Total	V	<input type="text"/> 218529-00

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

Fund's tax file number (TFN)

Part B – Ownership and business continuity test – company and listed widely held trust only

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

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

1 Whether continuity of majority ownership test passed

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

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

2 Amount of losses deducted/applied for which the continuity of majority ownership test is not passed but the business continuity test is satisfied – excludes film lossesTax losses **G** -00Net capital losses **H** -00**3 Losses carried forward for which the business continuity test must be satisfied before they can be deducted/applied in later years** – excludes film lossesTax losses **I** -00Net capital losses **J** -00**4 Do current year loss provisions apply?**

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

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

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

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

L Yes No

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

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

M Yes No

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

N Yes No

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

O -00

Fund's tax file number (TFN)

Part D – Life insurance companies

Complying superannuation class tax losses carried forward to later income years **P** -00

Complying superannuation net capital losses carried forward to later income years **Q** -00

Part E – Controlled foreign company losses

Current year CFC losses **M** -00

CFC losses deducted **N** -00

CFC losses carried forward **O** -00

Part F – Tax losses reconciliation statement

Balance of tax losses brought forward from the prior income year **A** -00

ADD Uplift of tax losses of designated infrastructure project entities **B** -00

SUBTRACT Net forgiven amount of debt **C** -00

ADD Tax loss incurred (if any) during current year **D** -00

ADD Tax loss amount from conversion of excess franking offsets **E** -00

SUBTRACT Net exempt income **F** -00

SUBTRACT Tax losses forgone **G** -00

SUBTRACT Tax losses deducted **H** -00

SUBTRACT Tax losses transferred out under Subdivision 170-A
(only for transfers involving a foreign bank branch or a PE of a foreign financial entity) **I** -00

Total tax losses carried forward to later income years **J** 0-00

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

Transfer Balance Account Report Declaration

This declaration is to be completed and provided to a tax agent who is lodging a transfer balance account report (TBAR) statement on a fund's behalf. It is the responsibility of the fund trustee(s) to keep a record of the declaration for five years after the declaration has been made.

THIS FORM CANNOT BE LODGED WITH THE ATO

Fund Details

Name:

Peachey Superannuation Fund

ABN

24367507792

Trustee Declaration

- I am authorised to make this declaration;
- I declare that the information provided in this statement is true and correct; and
- I authorise the agent to lodge the fund's TBAR statement to the ATO.


..... Dated: 27.3.19.....
Brian Peachey
Chairperson

Period From:

01/07/2017

To:

30/06/2018

Reportable events for Mrs Carmel Mary Peachey

Account Type	Account Name	Account Number	Event Type	Event Date	Value
IS1	ABP 1: Peachey, Carmel Mary	1	Member Commutation	04/08/2017	5,000
IS1	ABP 1: Peachey, Carmel Mary	1	Member Commutation	12/09/2017	5,000
IS1	ABP 1: Peachey, Carmel Mary	1	Member Commutation	23/02/2018	7,382
IS1	ABP 2: Peachey, Carmel Mary	2	Member Commutation	23/02/2018	2,618
IS1	ABP 2: Peachey, Carmel Mary	2	Member Commutation	20/03/2018	7,500
IS1	ABP 2: Peachey, Carmel Mary	2	Member Commutation	01/05/2018	5,000
IS1	ABP 2: Peachey, Carmel Mary	2	Member Commutation	29/06/2018	25,000

Reportable events for Mr Brian William Peachey

Account Type	Account Name	Account Number	Event Type	Event Date	Value
IS1	ABP 1: Peachey, Brian William	1	Member Commutation	12/09/2017	800
IS1	ABP 3: Peachey, Brian William	3	Member Commutation	12/09/2017	3,292
IS1	ABP 1: Peachey, Brian William	1	Member Commutation	11/01/2018	9,600
IS1	ABP 1: Peachey, Brian William	1	Member Commutation	20/03/2018	7,500
IS1	ABP 1: Peachey, Brian William	1	Member Commutation	01/05/2018	5,000
IS1	ABP 1: Peachey, Brian William	1	Member Commutation	29/06/2018	22,000

Transfer Balance Account Report Declaration

This declaration is to be completed and provided to a tax agent who is lodging a transfer balance account report (TBAR) statement on a fund's behalf. It is the responsibility of the fund trustee(s) to keep a record of the declaration for five years after the declaration has been made.

THIS FORM CANNOT BE LODGED WITH THE ATO

Fund Details

Name:

Peachey Superannuation Fund

ABN

24367507792

Trustee Declaration

- I am authorised to make this declaration;
- I declare that the information provided in this statement is true and correct; and
- I authorise the agent to lodge the fund's TBAR statement to the ATO.


..... Dated: 27/3/19
Brian Peachey
Chairperson

Period From:

30/06/2017

To:

30/06/2017

Reportable events for Mrs Carmel Mary Peachey

Account Type	Account Name	Account Number	Event Type	Event Date	Value
N/A	N/A	N/A	Accumulation Phase Value	30/06/2017	0.00
IS1	ABP 1: Peachey, Carmel Mary	1	Superannuation Income Stream	30/06/2017	18,268.22
IS1	ABP 2: Peachey, Carmel Mary	2	Superannuation Income Stream	30/06/2017	170,410.94

Reportable events for Mr Brian William Peachey

Account Type	Account Name	Account Number	Event Type	Event Date	Value
N/A	N/A	N/A	Accumulation Phase Value	30/06/2017	8,905.64
IS1	ABP 1: Peachey, Brian William	1	Superannuation Income Stream	30/06/2017	177,957.39
IS1	ABP 3: Peachey, Brian William	3	Superannuation Income Stream	30/06/2017	3,512.68

Electronic lodgment declaration (Form MS)

(for self-managed superannuation funds)

Part A: Taxpayer's declaration

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

Privacy

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

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

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.

Tax file number

Fund name

Peachey Superannuation Fund

Year of return

2018

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

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

Declaration

I declare that:

- all of the information I have provided to the agent for the preparation of this document is true and correct
- I authorise the agent to give this document to the Commissioner of Taxation

Signature of trustee or director



Date

27-3-19

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 an approved ATO electronic channel.

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

Important:

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

Agent's reference number

51718837

Account name

Stemville S F Pty Ltd ATF Peache

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

Signature of trustee or director



Date

27-3-19

Part D: Tax agent's certificate (shared facility users only)

Declaration: I declare that:

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

Signature of tax agent



Date

Agent's contact name

Paul Fletcher

Agent's phone

07 32333555

Agent's reference

51718837

Client's reference

PEABW4