

Raylyn Super Fund  
4 Queen St  
CALOUNDRA QLD 4551  
16 August 2023

Dear Trustees,

## Terms of Engagement for SMSF Audit

### Purpose

This Terms of Engagement for Audit Engagement Services (TE) confirms our understanding of the engagement and the nature and limitations of services provided.

### The objective and scope of the audit

You have requested that we audit the Raylyn Super Fund:

- a. financial report, which comprises the statement of financial position as at 30 June 2023 and the notes to the financial statements; and
- b. compliance during the same period with the requirements of the *Superannuation Industry (Supervision) Act 1993* (SISA) and SIS Regulations (SISR) specified in the approved form auditor's report as issued by the Australian Taxation Office (ATO), which are sections 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67, 67A, 67B, 82-85, 103,104, 104A, 105, 109 and 126K of the SISA and regulations 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, and 13.18AA of the SISR.

We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted pursuant to the SISA with the objective of our expressing an opinion on the financial report and the Raylyn Super Fund's compliance with the specified requirements of the SISA and SISR.

We wish to draw your attention to our firm's system of quality control which has been established and maintained in accordance with the relevant APESB standard. As a result, our files may be subject to review as part of the quality control review program of the Accounting Profession which monitors compliance with professional standards by its members. We advise you that by accepting our engagement you acknowledge that, if requested, our files relating to this engagement will be made available under this program. Should this occur, we will advise you.

### The responsibilities of the auditor

We will conduct our financial audit in accordance with Australian Auditing Standards and our compliance engagement in accordance with applicable Standards on Assurance Engagements, issued by the Auditing and Assurance Standards Board (AUASB) and with and the Accounting Professionals and Ethical Standards APES 210 *Conformity with Auditing and Assurance Standards*. These standards require that we comply with relevant ethical requirements relating to audit and assurance engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement and that you have complied, in all material respects, with the specified requirements of the SISA and SISR.

The annual audit of the financial reports and records of the Raylyn Super Fund must be carried out during and after the end of each year of income. In accordance with section 35C of the SISA, we are required to provide to the trustees of the Raylyn Super Fund an auditor's report in the approved form within the prescribed time as set out in the SISR, 28 days after the trustees have provided all

documents relevant to the preparation of the auditor's report.

#### **Financial audit**

A financial audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. A financial audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the reasonableness of accounting estimates made by the trustees, as well as evaluating the overall presentation of the financial report. Due to the test nature and other inherent limitations of an audit, together with the inherent limitations of any accounting and internal control system, there is an unavoidable risk that even some material misstatements may remain undiscovered.

In making our risk assessments, we consider internal controls relevant to the Raylyn Super Fund's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Raylyn Super Fund's internal controls. However, we expect to provide you with a separate letter concerning any significant deficiencies in the Raylyn Super Fund's system of accounting and internal controls that come to our attention during the audit of the financial report. This will be in the form of a letter to the trustee.

#### **Compliance engagement**

A compliance engagement involves performing audit procedures to obtain audit evidence about the Raylyn Super Fund's compliance with the provisions of the SISA and SISR specified in the ATO's approved form auditor's report.

Our compliance engagement with respect to investments includes determining whether the investments are made for the sole purpose of funding members' retirement, death or disability benefits and whether you have an investment strategy for the Raylyn Super Fund, which has been reviewed regularly and gives due consideration to risk, return, liquidity, diversification and the insurance needs of members. Our procedures will include testing whether the investments are made for the allowable purposes in accordance with the investment strategy, but not for the purpose of assessing the appropriateness of those investments to the members.

During the course of our engagement, if we identify or suspect that Non-Compliance with Laws or Regulations (NOCLAR) has occurred or may occur, which may have a direct effect on material amounts or disclosures in the financial statements or compliance and may be fundamental to the fund's ability to continue its business or to avoid material penalty, we may:

- a. discuss the matter with the appropriate level of management, those charged with governance or the internal auditor, as appropriate,
- b. communicate the non-compliance or suspected non-compliance with the trustee and external auditor, unless prohibited by law or regulation,
- c. disclose the matter to an appropriate authority even when there is no legal or regulatory requirement to do so; and/or
- d. withdraw from the engagement and the professional relationship where permitted by law or regulation

Where appropriate we may inform you of our intention to disclose the matter to an appropriate authority before disclosing the matter. However, if we have reason to believe that the actual or intended conduct would constitute an imminent breach of a law or regulation that would cause substantial harm to the general public, we may immediately disclose the matter to an appropriate

authority in order to prevent or mitigate the consequences of such imminent breach of law or regulation.

Any information pertaining to your affairs, whether it be provided by you, or through a Trusted Adviser, will be utilised and stored in an appropriate manner to maintain our professional standards and obligations. Further information on privacy is noted at section 10 of this letter.

**The responsibilities of the trustees**

We take this opportunity to remind you that it is the responsibility of the trustees to ensure that the Raylyn Super Fund, at all times, complies with the SISA and SISR as well as any other legislation relevant to the Raylyn Super Fund. The trustees are also responsible for the preparation and fair presentation of the financial report.

Our auditor's report will explain that the trustees are responsible for the preparation and the fair presentation of the financial report and for determining that the accounting policies used are consistent with the financial reporting requirements of the SMSF's governing rules, comply with the requirements of SISA and SISR and are appropriate to meet the needs of the members. This responsibility includes:

- a. Establishing and maintaining controls relevant to the preparation of a financial report that is free from misstatement, whether due to fraud or error. The system of accounting and internal control should be adequate in ensuring that all transactions are recorded and that the recorded transactions are valid, accurate, authorised, properly classified and promptly recorded, so as to facilitate the preparation of reliable financial information. This responsibility to maintain adequate internal controls also extends to the Raylyn Super Fund's compliance with SIS including any Circulars and Guidelines issued by a relevant regulator to the extent applicable. The internal controls should be sufficient to prevent and/or detect material non-compliance with such legislative requirements,
- b. Selecting and applying appropriate accounting policies,
- c. Making accounting estimates that are reasonable in the circumstances; and

Making available to us all the books of the Raylyn Super Fund, including any registers and general documents, minutes and other relevant papers of all Trustee meetings and giving us any information, explanations and assistance, we require for the purposes of our audit. Section 35C(2) of SISA requires that Trustees must give to the auditor any document, relevant to the conduct of the audit, that the auditor requests in writing within 14 days of the request.<sup>1</sup>

As part of our audit process, we will request from the trustees written confirmation concerning representations made to us in connection with the audit.

**Reporting**

Our audit report is prepared for the members of the Raylyn Super Fund and we disclaim any assumption of responsibility for any reliance on our report, or on the financial report to which it relates, to any person other than the members of the Raylyn Super Fund, or for any purpose other than that for which it was prepared.

**Report on matters identified.**

Under section 129 of the SISA, we are required to report to you in writing if during the course of, or in connection with, our audit, we become aware of any contravention of the SISA or SISR which we

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<sup>1</sup> If the Fund is a reporting entity this sentence requires amendment to read: 'Our auditor's report will explain that the trustees are responsible for the preparation and the fair presentation of the financial report in accordance with Australian Accounting Standards'.

believe has occurred, is occurring or may occur. Furthermore, you should be aware that we are also required to notify the ATO of certain contraventions of the SISA and SISR that we become aware of during the audit, which meet the tests stipulated by the ATO, irrespective of the materiality of the contravention or action taken by the trustees to rectify the matter. Finally, under section 130, we are required to report to you and the ATO if we believe the financial position of the Raylyn Super Fund may be or may be about to become unsatisfactory.

You should not assume that any matters reported to you, or that a report that there are no matters to be communicated, indicates that there are no additional matters, or matters that you should be aware of in meeting your responsibilities. The completed audit report may be provided to you as a signed hard copy or a signed electronic version.

#### **Independence**

We confirm that, to the best of our knowledge and belief, the engagement team meets the current independence requirements of the SISA and SISR including APES 110 *Code of Ethics for Professional Accountants* in relation to the audit of the Raylyn Super Fund. In conducting our financial audit and compliance engagement, should we become aware that we have contravened the independence requirements, we shall notify you on a timely basis.

#### **Administration, Fees and Billings**

Our professional fees will be calculated primarily on a fixed fee basis, however the fee may exceed fixed fee which is applied to "standard" Fund's with no breaches or contraventions and low level of complexities and transactions.

Our invoices may also include disbursements paid by us. These may include photocopying charges, telephone and facsimile transmission charges, travel fares and expenses, stamp duty and fees paid to third parties such as couriers, registration fees or fees for other professionals.

Unless other payment terms are agreed, each invoice is payable within 7 days of receipt.

If the engagement involves the use of trust monies, we will manage those funds in accordance with APES 310 Client Monies and as authorised by you in the Trust Account Authority Letter or as otherwise instructed by you.

#### **Ownership of materials**

You own all original materials given to us.

We own all materials produced by us that resulted from our skill and attention to the extent that the materials produced by us incorporate any original materials you give to us.

We may exercise a lien of your documents in our possession in the event of a dispute, which will be handled in accordance with our firm's dispute resolution process.

Subject to the payment of all outstanding professional fees and disbursements owing to us, we will provide you with materials produced by us for you in the event you engage the services of another practitioner, and the materials are required by your new practitioner.

#### **Privacy**

Our collection use and disclosure of your personal information (PI) may be subject to the Privacy Act 1988 (Cth) and accordingly we will only collect PI about you that relates to the TE. We may disclose PI about you for the primary purpose of this TE or to third parties by express consent or as required by law.

We may collect PI about you, your representatives, your clients and others when we provide services to you. If we do, you agree to work with us to ensure that we both meet our respective obligations under the Privacy Act 1988 (Cth). Your obligations may include ensuring your privacy policy and contracts

include a reference to your collection practices, how you will use the PI and that you may disclose the PI to an agent for public accounting services.

Where an outsourced service requires the disclosure of PI to an overseas recipient, we take care to ensure that other third parties outside Australia to whom we disclose PI are subject to contractual obligations relating to privacy and the handling of your personal information and can only use the information for the purposes stipulated by us.

**Confidentiality**

We have an ethical duty of confidentiality, which means we must not share or disclose your details of this TE to anyone, except as otherwise specified in this clause, without your consent unless required to by law.

**Professional Indemnity Insurance (PII)**

We hold professional indemnity insurance of at least the minimum amount prescribed in the CPA Australia Ltd By-Laws or as required by law.

**Professional Standards Scheme & Limitation of Liability**

We participate in the CPA Australia Ltd Professional Standards Scheme (Scheme), which facilitates the improvement of professional standards to protect consumers and may limit our liability to you in a cause of action.

The Scheme applies to professional accounting services including accounting, bookkeeping, taxation, auditing and assurance, insolvency and corporate reconstruction, management accounting, management consulting, forensic accounting, and valuation services.

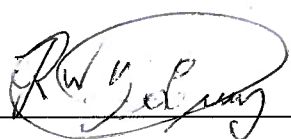
**Other**

This letter will be effective for future years unless we advise you of its amendment or replacement, or the engagement is terminated.

Please sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our financial audit and compliance engagement.

Yours faithfully,


Acknowledged on behalf of the trustees and members:

  
\_\_\_\_\_

Raymond Yerbury and Director

18<sup>th</sup> August 2023

Date

  
\_\_\_\_\_

Lynette Yerbury and Director

18<sup>th</sup> August 2023

Date

Yours Sincerely  
Super Audits Pty Ltd

Raylyn Super Fund  
4 Queen St  
CALOUNDRA QLD 4551

16 August 2023

Anthony Boys  
702/20 Hindmarsh Square  
ADELAIDE SA 5000

Dear Sir,

## **Raylyn Super Fund Audit Representation Letter Year ended 30 June 2023**

In connection with your examination of the special purpose financial report of the Raylyn Super Fund as of 30 June 2023, we acknowledge our responsibility for ensuring the financial report is in accordance with the accounting standards detailed in Note 1 to the financial statements. We confirm we have fulfilled our responsibility for the preparation of the financial report in accordance with the relevant financial reporting framework and confirm that the financial report is free of material misstatement, including omissions, and that we have approved the financial report, as evidenced by our signature on the trustee declaration attached to the financial report.

The following representations are made which are true to the best of our knowledge and belief:

### **Accounting Policies**

All the significant accounting policies of the fund are adequately described in Note 1 to the financial statements and are consistent with the policies adopted last year, unless otherwise detailed in the notes to the financial statements.

### **Fund Books / Records / Minutes**

As agreed in the terms of the audit engagement, all financial books, records and related data have been made available to you, including relevant minutes of the trustee's meetings and this information has been retained in the appropriate format for the required period of time.

We confirm all transactions have been recorded and are reflected in the financial report.

### **Asset Form**

The assets of the fund are being held in a form suitable for the benefit of the members of the fund.

### **Ownership and Pledging of Assets**

- a) The fund has satisfactory title to all assets disclosed in the statement of financial position; and
- b) No assets of the fund have been pledged to secure liabilities of the fund (unless the charge is permitted by the legislation) or of others.

### **Investments**

- a) Investments as of 30 June 2023 are carried in the books at market value. Such amounts are considered reasonable in the light of present circumstances;

- b) There are no commitments, fixed or contingent, for the purchase or sale of long-term investments, that have not been disclosed in the financial report;
- c) The investment strategy has been determined with due regard to risk, return, liquidity and diversification; and
- d) Every effort has been made to ensure investments are acquired, maintained and disposed of on an arm's length basis.

#### **Trust Deed**

The fund is being conducted in accordance with its governing rules.

#### **Income Tax Assessment Act, Superannuation Industry (Supervision) Act and Regulations**

The fund is in compliance with the requirements of the relevant Income Tax Assessment Act, and the fund is being conducted in accordance with the Superannuation Industry (Supervision) Act 1993, and Superannuation Industry (Supervision) Regulations 1994 ("SIS") (with the exception of any contraventions as identified by you as the auditor) and we specifically confirm:

- a) The trustees/directors of corporate trustee have been nominated and may only be removed in such manner and circumstances as are allowed in the trust deed;
- b) The trustee has complied with all the trustee standards set out in the regulations and the covenants prescribed by SIS Section 52B;
- c) No trustee/director of the corporate trustee is a disqualified person;
- d) The trustee has complied with the investment standards set out in SIS; and
- e) Information retention obligations have been complied with.

All known instances of non-compliance or suspected non-compliance with the relevant Income Tax Assessment Act or the SIS legislation whose effects should be considered when preparing the financial report, or that impact your obligation to report certain matters to the Australian Taxation Office have been disclosed to you.

#### **Internal Controls**

We acknowledge our responsibility for the design, implementation and maintenance of internal controls to prevent and detect fraud. We have established and maintained an adequate internal control structure to facilitate the preparation of a reliable financial report and to ensure that the assets of the fund are safeguarded from fraud or error. We have assessed the risk that the financial report may be materially mis-stated as a result of fraud and advise we have no knowledge of any actual, suspected or alleged fraud affecting the fund.

The fund does not have a formal process for identifying, estimating or assessing business risks relevant to the financial reporting objectives, and this is considered appropriate in the circumstances. There are no specific risks arising from the information technology utilised by the fund that require attention by the trustee.

To monitor internal controls over financial reporting, we review all reports provided by the information technology systems utilised by the fund for accuracy. This assists in determining if the information is sufficiently reliable for financial reporting purposes.

In instances where the fund uses a custodian, we confirm we have not been advised of any fraud, non-compliance with laws and regulations or uncorrected misstatements that would affect the financial report of the fund.

#### **Contributions**

Contributions, if any, received by the fund have been reviewed in line with the limits imposed by the legislation, taking into account contributions paid to other superannuation funds, and any excessive contributions will be dealt with as required by the ATO.

#### **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.

Any minutes of meetings with the fund's legal counsel have been provided for audit review.

**Related Parties**

All related party transactions have been brought to your attention.

**Subsequent Events**

Other than those reported, there are no events subsequent to year end, nor any new litigation or claims referred to the fund's legal counsel, that would require adjustment to, or disclosure in, the financial report.

**Going Concern Assumption**

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.

**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.

**Risk of Fraud**

The nature, extent and frequency of assessments undertaken by us to conclude that there is a low risk that the financial report is materially misstated due to fraud, are informal and ad-hoc given the nature of the fund, however we confirm:

- a) The trustees are signatories on all transactions, no other party has the authority to act on behalf of the trustee; and
- b) Reconciliations are undertaken by the trustee or 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; however, we acknowledge that if fraud existed within the fund, the most likely areas of concern would be investments or cash being misappropriated or contributions being intercepted prior to being banked into the fund's bank account.

**Procedures for Identifying and Responding to Fraud**

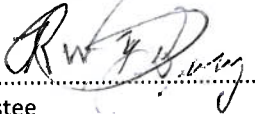
As trustee we believe adequate controls are in place to reduce the risk of fraud, however, should fraudulent activity be identified, the trustee would ensure all trustees are aware of the situation and the fund's accountant and auditor would be informed.

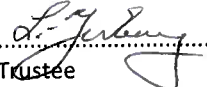
Depending on the situation, steps would be implemented to cease the fraudulent activity and further controls would be put in place to limit any future activity from affecting the fund.

**Existence of Fraud**

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

Yours faithfully,

  
.....  
Trustee

  
.....  
Trustee



# Raylyn Super Fund

## Trustee Declaration


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In the opinion of the Trustees of the Raylyn Super 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 2023 present fairly the financial position of the Fund at 30 June 2023 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 2023.

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

  
..... Dated: 18.08.2023  
**Lynette Yerbury**  
Director: Deauville Pty Ltd

  
..... Dated: 18.08.2023  
**Raymond Yerbury**  
Director: Deauville Pty Ltd

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE  
DEAUVILLE PTY LTD ATF  
RAYLYN SUPER FUND  
HELD ON 19/08/23 AT  
4 QUEEN ST, CALOUNDRA QLD**

**PRESENT**

Lynette Yerbury  
Raymond Yerbury

**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>Mrs Lynette Yerbury</i>				
ABP (100% Tax Free) 2	31,735	0	0	0
ABP (100.00% Tax Free)	15,984	0	0	0
ABP (23.46% Tax Free)	44,320	0	0	0
ABP 83.43% Tax Free	59,019	0	0	0
<i>Dr Raymond Yerbury</i>				
ABP (100% Tax Free) 2	25,486	0	0	0
ABP (100.00% Tax Free)	15,266	0	0	0
ABP (26.20% Tax Free)	40,564	0	0	0
ABP 83.46% Tax Free	59,390	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 2023 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 2023, 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 2023.

**INCOME TAX RETURN:**

The completed Self-Managed Superannuation Fund Annual Return for the financial year ended 30 June 2023 was tabled for consideration at the meeting.

It was resolved that:

1. the particulars contained in the 2023 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 2023 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 S/SA.

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

Anthony Boys  
of  
Australian Super Audits Pty Ltd  
702/20 Hindmarsh Square  
ADELAIDE, SA 5000

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

**TAX AGENT:**


It was resolved that

Mrs Kim Jay  
of  
Initiative Group  
Suite 2 The Edge East  
10 Lake Kawana Blvd  
BIRTINYA, QLD 4575

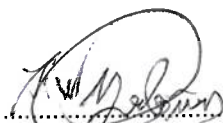
act as the tax agent of the fund for the next financial year.

**CLOSURE:**

There being no further business the meeting was closed.

  
.....  
Lynette Yerbury  
Director

Dated 18.10.2023

  
.....  
Raymond Yerbury  
Director

Dated 16.10.2023

# Annual Pension Review Statement For the Financial Year 2023 / 2024

## 1. Fund Details

Fund Name	Raylyn Super Fund
Fund ABN	48 024 788 972
Fund Address	PO Box 1698 CALOUNDRA, QLD 4551

## 2. Member Details

Member's Name	Dr Raymond Yerbury
Date of Birth	23 August 1940
Gender	Male
Tax File Number Held	Yes
Claim Tax Free Threshold	Yes

## 3. Pension Details

Pension Account	ABP (26.20% Tax Free)
Pension Type	Account Based
Start Date	1 July 2014
Reversionary Beneficiary	Lynette Yerbury
Purchase Price	1,213,923.42
Account Balance	385,232.94
Date of Balance	30 June 2023
Tax Free Proportion	26.20%

### Income Stream Requirements

Minimum Pension	26,970.00
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	26,970.00

## 4. Member Declaration

I intend on drawing income from my Account Based account during the 2023 / 2024 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

18 / 08 / 2023

# Annual Pension Review Statement For the Financial Year 2023 / 2024

## 1. Fund Details

Fund Name	Raylyn Super Fund
Fund ABN	48 024 788 972
Fund Address	PO Box 1698 CALOUNDRA, QLD 4551

## 2. Member Details

Member's Name	Dr Raymond Yerbury
Date of Birth	23 August 1940
Gender	Male
Tax File Number Held	Yes
Claim Tax Free Threshold	Yes

## 3. Pension Details

Pension Account	ABP 83.46% Tax Free
Pension Type	Account Based
Start Date	1 July 2015
Reversionary Beneficiary	Lynette Yerbury
Purchase Price	462,065.05
Account Balance	675,754.05
Date of Balance	30 June 2023
Tax Free Proportion	83.46%

## Income Stream Requirements

Minimum Pension	47,300.00
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	47,300.00

## 4. Member Declaration

I intend on drawing income from my Account Based account during the 2023 / 2024 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

18 / 08 / 2023

# Annual Pension Review Statement For the Financial Year 2023 / 2024

## 1. Fund Details

Fund Name	Raylyn Super Fund
Fund ABN	48 024 788 972
Fund Address	PO Box 1698 CALOUNDRA, QLD 4551

## 2. Member Details

Member's Name	Dr Raymond Yerbury
Date of Birth	23 August 1940
Gender	Male
Tax File Number Held	Yes
Claim Tax Free Threshold	Yes

## 3. Pension Details

Pension Account	ABP (100% Tax Free) 2
Pension Type	Account Based
Start Date	15 July 2015
Reversionary Beneficiary	Lynette Yerbury
Purchase Price	179,999.52
Account Balance	294,173.37
Date of Balance	30 June 2023
Tax Free Proportion	100.00%

## Income Stream Requirements

Minimum Pension	20,590.00
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	20,590.00

## 4. Member Declaration

I intend on drawing income from my Account Based account during the 2023 / 2024 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

18 / 08 / 2023

# Annual Pension Review Statement For the Financial Year 2023 / 2024

## 1. Fund Details

Fund Name	Raylyn Super Fund
Fund ABN	48 024 788 972
Fund Address	PO Box 1698 CALOUNDRA, QLD 4551

## 2. Member Details

Member's Name	Dr Raymond Yerbury
Date of Birth	23 August 1940
Gender	Male
Tax File Number Held	Yes
Claim Tax Free Threshold	Yes

## 3. Pension Details

Pension Account	ABP (100.00% Tax Free)
Pension Type	Account Based
Start Date	25 November 2013
Reversionary Beneficiary	Lynette Yerbury
Purchase Price	149,997.52
Account Balance	176,184.11
Date of Balance	30 June 2023
Tax Free Proportion	100.00%

## Income Stream Requirements

Minimum Pension	12,330.00
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	12,330.00

## 4. Member Declaration

I intend on drawing income from my Account Based account during the 2023 / 2024 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

18 / 08 / 2023



# Annual Pension Review Statement For the Financial Year 2023 / 2024

## 1. Fund Details

Fund Name	Raylyn Super Fund
Fund ABN	48 024 788 972
Fund Address	PO Box 1698 CALOUNDRA, QLD 4551

## 2. Member Details

Member's Name	Mrs Lynette Yerbury
Date of Birth	10 January 1945
Gender	Female
Tax File Number Held	Yes
Claim Tax Free Threshold	Yes

## 3. Pension Details

Pension Account	ABP (100.00% Tax Free)
Pension Type	Account Based
Start Date	25 November 2013
Reversionary Beneficiary	Raymond Yerbury
Purchase Price	149,997.52
Account Balance	184,482.50
Date of Balance	30 June 2023
Tax Free Proportion	100.00%

## Income Stream Requirements

Minimum Pension	11,070.00
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	11,070.00

## 4. Member Declaration

I intend on drawing income from my Account Based account during the 2023 / 2024 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

18 / 06 / 2023

# Annual Pension Review Statement For the Financial Year 2023 / 2024

## 1. Fund Details

Fund Name	Raylyn Super Fund
Fund ABN	48 024 788 972
Fund Address	PO Box 1698 CALOUNDRA, QLD 4551

## 2. Member Details

Member's Name	Mrs Lynette Yerbury
Date of Birth	10 January 1945
Gender	Female
Tax File Number Held	Yes
Claim Tax Free Threshold	Yes

## 3. Pension Details

Pension Account	ABP (100% Tax Free) 2
Pension Type	Account Based
Start Date	25 August 2015
Reversionary Beneficiary	Raymond Yerbury
Purchase Price	180,000.00
Account Balance	366,318.33
Date of Balance	30 June 2023
Tax Free Proportion	100.00%

## Income Stream Requirements

Minimum Pension	21,980.00
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	21,980.00

## 4. Member Declaration

I intend on drawing income from my Account Based account during the 2023 / 2024 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

18 / 08 / 2023

# Annual Pension Review Statement For the Financial Year 2023 / 2024

## 1. Fund Details

Fund Name	Raylyn Super Fund
Fund ABN	48 024 788 972
Fund Address	PO Box 1698 CALOUNDRA, QLD 4551

## 2. Member Details

Member's Name	Mrs Lynette Yerbury
Date of Birth	10 January 1945
Gender	Female
Tax File Number Held	Yes
Claim Tax Free Threshold	Yes

## 3. Pension Details

Pension Account	ABP 83.43% Tax Free
Pension Type	Account Based
Start Date	1 July 2015
Reversionary Beneficiary	Raymond Yerbury
Purchase Price	463,376.88
Account Balance	676,965.91
Date of Balance	30 June 2023
Tax Free Proportion	83.43%

### Income Stream Requirements

Minimum Pension	40,620.00
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	40,620.00

## 4. Member Declaration

I intend on drawing income from my Account Based account during the 2023 / 2024 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

18 / 08 / 2023

# Annual Pension Review Statement For the Financial Year 2023 / 2024

## 1. Fund Details

Fund Name	Raylyn Super Fund
Fund ABN	48 024 788 972
Fund Address	PO Box 1698 CALOUNDRA, QLD 4551

## 2. Member Details

Member's Name	Mrs Lynette Yerbury
Date of Birth	10 January 1945
Gender	Female
Tax File Number Held	Yes
Claim Tax Free Threshold	Yes

## 3. Pension Details

Pension Account	ABP (23.46% Tax Free)
Pension Type	Account Based
Start Date	1 July 2014
Reversionary Beneficiary	Raymond Yerbury
Purchase Price	1,501,604.68
Account Balance	427,126.63
Date of Balance	30 June 2023
Tax Free Proportion	23.46%

## Income Stream Requirements

Minimum Pension	25,630.00
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	25,630.00

## 4. Member Declaration

I intend on drawing income from my Account Based account during the 2023 / 2024 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

18 / 08 / 2023

# 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](http://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](http://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**

899236537

**Fund name**

Raylyn Super Fund

**Year of return**

2023

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**

18-08-2023

## 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**

23067003

**Account name**

Deauville Pty Ltd ATF Raylyn Super Fund

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

**Signature of trustee or director**



**Date**

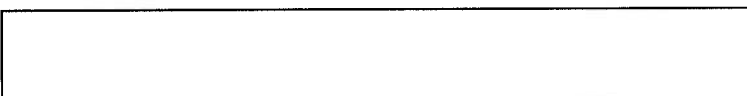
18-08-2023

## 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**

MRS Kim Jay

**Agent's phone**

07 54378888

**Agent's reference**

23067003

**Client's reference**

RAYL0001