
Financial statements and reports for the year ended
30 June 2018

Karydis Family Superannuation Fund

Prepared for: James Karydis and Shirley Karydis

Karydis Family Superannuation Fund
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Karydis Family Superannuation Fund
Statement of Financial Position

As at 30 June 2018

	Note	2018 \$	2017 \$
Assets			
Other Assets			
Sundry Debtors		7,301.36	943.58
Bank - ANZ V2S Account 252 099 561		125.60	519.52
Total Other Assets		<u>7,426.96</u>	<u>1,463.10</u>
Total Assets		<u>7,426.96</u>	<u>1,463.10</u>
Less:			
Liabilities			
Income Tax Payable		7,426.96	1,463.10
Total Liabilities		<u>7,426.96</u>	<u>1,463.10</u>
Statement of Financial Position Does Not Balance		0.00	0.00
Consisting of			
Current year profit/loss not allocated to members		0.00	0.00
Member Data Clearing Account		0.00	0.00
Pension Data Clearing Account		0.00	0.00
Pension Clearing Account		0.00	0.00
Contribution clearing a/c		0.00	0.00

Karydis Family Superannuation Fund

Operating Statement

For the year ended 30 June 2018

	Note	2018 \$	2017 \$
Income			
Investment Income			
Interest Received		5.08	4.44
Other Investment Income		0.00	340.00
Contribution Income			
Personal Concessional		50,000.00	62,422.00
Personal Non Concessional		3,064.00	0.00
Total Income		<u>53,069.08</u>	<u>62,766.44</u>
Expenses			
Accountancy Fees		1,991.00	1,815.00
ATO Supervisory Levy		259.00	259.00
Auditor's Remuneration		275.00	275.00
Member Payments			
Pensions Paid		43,642.22	57,952.99
Total Expenses		<u>46,167.22</u>	<u>60,301.99</u>
Benefits accrued as a result of operations before income tax			
		<u>6,901.86</u>	<u>2,464.45</u>
Income Tax Expense	5	6,901.86	9,209.10
Benefits accrued as a result of operations		<u>0.00</u>	<u>(6,744.65)</u>

Karydis Family Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2018

Note 1: Summary of Significant Accounting Policies

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

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

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

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

a. Measurement of Investments

The fund initially recognises:

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

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

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

Market value has been determined as follows:

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

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

b. Cash and Cash Equivalents

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

c. Revenue

Revenue is recognised at the fair value of the consideration received or receivable.

Interest revenue

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

Karydis Family Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2018

Dividend revenue

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

Rental revenue

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

Distribution revenue

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

Remeasurement changes in market values

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

d. Liability for Accrued Benefits

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

e. Critical Accounting Estimates and Judgements

The preparation of financial statements requires the trustees to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates.

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

Note 2: Liability for Accrued Benefits

	2018 \$	2017 \$
Liability for accrued benefits at beginning of year	0.00	6,598.08
Benefits accrued as a result of operations	(220.14)	(6,744.65)
Current year member movements	220.14	146.57
Liability for accrued benefits at end of year	0.00	0.00

Note 3: Vested Benefits

Vested benefits are benefits that 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 end of the reporting period.

Karydis Family Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2018

	2018 \$	2017 \$
Vested Benefits	0.00	0.00

Note 4: Guaranteed Benefits

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

Note 5: Income Tax Expense

	2018 \$	2017 \$
The components of tax expense comprise		
Current Tax	7,122.00	9,209.10
Prior Year Over/Under Provision for Income Tax	(220.14)	0.00
Income Tax Expense	6,901.86	9,209.10

The prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:

Prima facie tax payable on benefits accrued before income tax at 15%	1,035.28	369.60
Less:		
Tax effect of:		
Non Taxable Contributions	459.60	0.00
Exempt Pension Income	0.00	0.30
Add:		
Tax effect of:		
SMSF Non-Deductible Expenses	0.00	146.85
Pension Payments	6,546.33	8,692.95
Rounding	(0.01)	0.00
Income Tax on Taxable Income or Loss	7,122.00	9,209.10
Less credits:		
Other Adjustments		7,746.00

Karydis Family Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2018

Current Tax or Refund

7,122.00

9,209.10

Trustees Declaration

The trustees have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

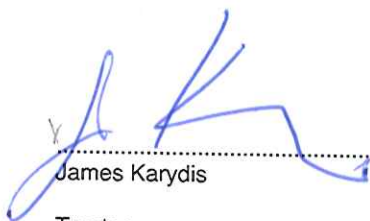
The trustees declare that:

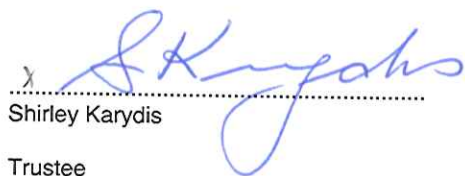
- (i) the financial statements and notes to the financial statements for the year ended 30 June 2018 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2018 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2018.

Specifically, the trustees declare that:

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

Signed in accordance with a resolution of the trustees by:


.....
James Karydis
Trustee


.....
Shirley Karydis
Trustee

26 July 2018

Members Statement

James Karydis
 28 Whitehorse Rd
 Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : 06/12/1943
 Age: 74
 Tax File Number: Provided
 Date Joined Fund: 15/06/2004
 Service Period Start Date: 30/06/2000
 Date Left Fund: 30/06/2018
 Member Code: KARJAM00001P
 Account Start Date: 02/07/2012
 Account Phase: Retirement Phase
 Account Description: ABP

Nominated Beneficiaries N/A
 Vested Benefits
 Total Death Benefit 0.00
 Current Salary 0.00
 Previous Salary 0.00
 Disability Benefit 0.00

Your Balance

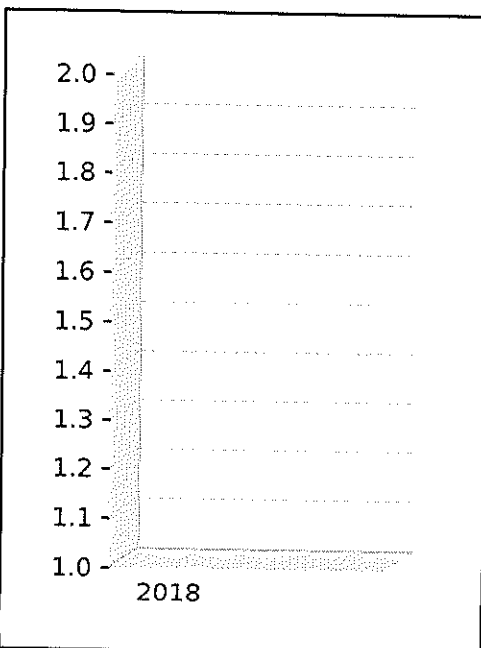
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free (0.00%)
 Taxable



Your Detailed Account Summary

This Year

Opening balance at 01/07/2017

Increases to Member account during the period

Employer Contributions
 Personal Contributions (Concessional)
 Personal Contributions (Non Concessional)
 Government Co-Contributions
 Other Contributions
 Proceeds of Insurance Policies
 Transfers In
 Net Earnings
 Internal Transfer In

Decreases to Member account during the period

Pensions Paid
 Contributions Tax
 Income Tax
 No TFN Excess Contributions Tax
 Excess Contributions Tax
 Refund Excess Contributions
 Division 293 Tax
 Insurance Policy Premiums Paid
 Management Fees
 Member Expenses
 Benefits Paid/Transfers Out
 Superannuation Surcharge Tax
 Internal Transfer Out

Closing balance at 30/06/2018

0.00

Members Statement

James Karydis
 28 Whitehorse Rd
 Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : 06/12/1943
 Age: 74
 Tax File Number: Provided
 Date Joined Fund: 15/06/2004
 Service Period Start Date: 30/06/2000
 Date Left Fund: 30/06/2018
 Member Code: KARJAM00002P
 Account Start Date 02/07/2012
 Account Phase: Retirement Phase
 Account Description: ABP

Nominated Beneficiaries N/A
 Vested Benefits
 Total Death Benefit 0.00
 Current Salary 0.00
 Previous Salary 0.00
 Disability Benefit 0.00

Your Balance

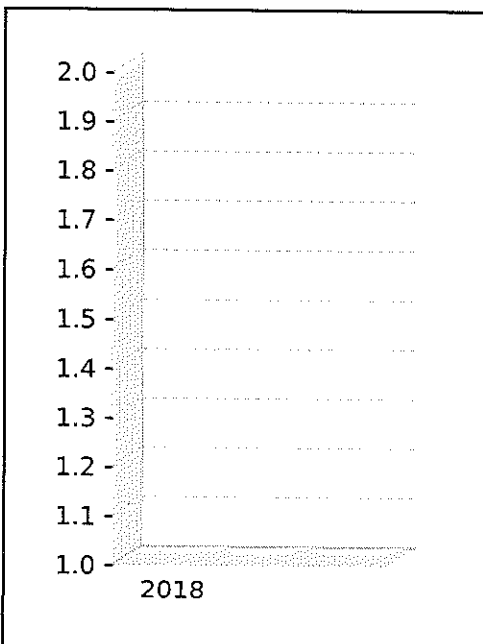
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free (0.00%)
 Taxable



Your Detailed Account Summary

This Year

Opening balance at 01/07/2017

Increases to Member account during the period

Employer Contributions
 Personal Contributions (Concessional)
 Personal Contributions (Non Concessional)
 Government Co-Contributions
 Other Contributions
 Proceeds of Insurance Policies
 Transfers In
 Net Earnings
 Internal Transfer In

Decreases to Member account during the period

Pensions Paid
 Contributions Tax
 Income Tax
 No TFN Excess Contributions Tax
 Excess Contributions Tax
 Refund Excess Contributions
 Division 293 Tax
 Insurance Policy Premiums Paid
 Management Fees
 Member Expenses
 Benefits Paid/Transfers Out
 Superannuation Surcharge Tax
 Internal Transfer Out

Closing balance at 30/06/2018

0.00

Members Statement

James Karydis
 28 Whitehorse Rd
 Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : 06/12/1943
 Age: 74
 Tax File Number: Provided
 Date Joined Fund: 15/06/2004
 Service Period Start Date: 30/06/2000
 Date Left Fund: 30/06/2018
 Member Code: KARJAM00003P
 Account Start Date: 29/05/2014
 Account Phase: Retirement Phase
 Account Description: ABP

Nominated Beneficiaries N/A
 Vested Benefits
 Total Death Benefit 0.00
 Current Salary 0.00
 Previous Salary 0.00
 Disability Benefit 0.00

Your Balance

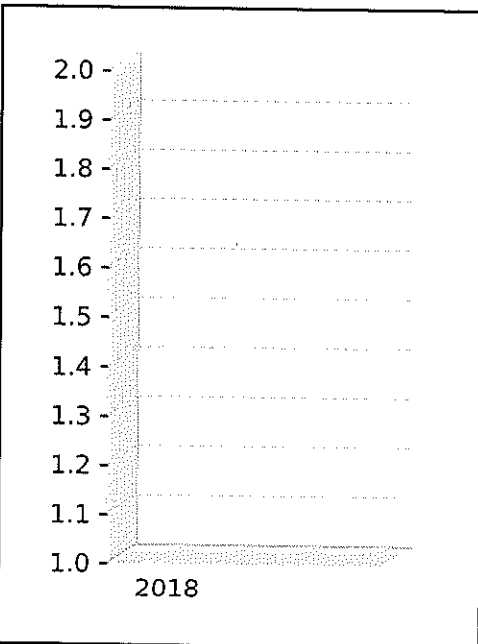
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free (14.24%)
 Taxable



Your Detailed Account Summary

This Year

Opening balance at 01/07/2017

Increases to Member account during the period

Employer Contributions
 Personal Contributions (Concessional)
 Personal Contributions (Non Concessional)
 Government Co-Contributions
 Other Contributions
 Proceeds of Insurance Policies
 Transfers In
 Net Earnings
 Internal Transfer In

Decreases to Member account during the period

Pensions Paid
 Contributions Tax
 Income Tax
 No TFN Excess Contributions Tax
 Excess Contributions Tax
 Refund Excess Contributions
 Division 293 Tax
 Insurance Policy Premiums Paid
 Management Fees
 Member Expenses
 Benefits Paid/Transfers Out
 Superannuation Surcharge Tax
 Internal Transfer Out

Closing balance at 30/06/2018

0.00

Members Statement

James Karydis
 28 Whitehorse Rd
 Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : 06/12/1943
 Age: 74
 Tax File Number: Provided
 Date Joined Fund: 15/06/2004
 Service Period Start Date: 15/06/2004
 Date Left Fund: 30/06/2018
 Member Code: KARJAM00004P
 Account Start Date: 29/06/2015
 Account Phase: Retirement Phase
 Account Description: ABP

Nominated Beneficiaries N/A
 Vested Benefits
 Total Death Benefit 0.00
 Current Salary 0.00
 Previous Salary 0.00
 Disability Benefit 0.00

Your Balance

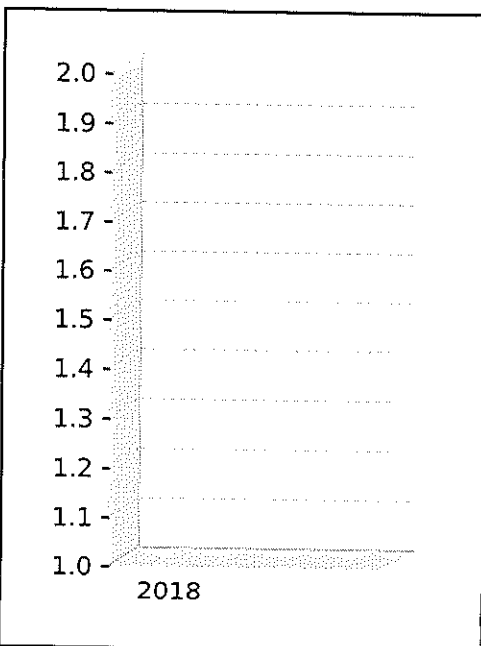
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free (15.32%)
 Taxable



Your Detailed Account Summary

This Year

Opening balance at 01/07/2017

Increases to Member account during the period

Employer Contributions
 Personal Contributions (Concessional)
 Personal Contributions (Non Concessional)
 Government Co-Contributions
 Other Contributions
 Proceeds of Insurance Policies
 Transfers In
 Net Earnings
 Internal Transfer In

Decreases to Member account during the period

Pensions Paid
 Contributions Tax
 Income Tax
 No TFN Excess Contributions Tax
 Excess Contributions Tax
 Refund Excess Contributions
 Division 293 Tax
 Insurance Policy Premiums Paid
 Management Fees
 Member Expenses
 Benefits Paid/Transfers Out
 Superannuation Surcharge Tax
 Internal Transfer Out

Closing balance at 30/06/2018

0.00

Members Statement

James Karydis
 28 Whitehorse Rd
 Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : 06/12/1943
 Age: 74
 Tax File Number: Provided
 Date Joined Fund: 15/06/2004
 Service Period Start Date: 15/06/2004
 Date Left Fund: 30/06/2018
 Member Code: KARJAM00005P
 Account Start Date: 01/07/2015
 Account Phase: Retirement Phase
 Account Description: Pension 2016

Nominated Beneficiaries N/A
 Vested Benefits
 Total Death Benefit 0.00
 Current Salary 0.00
 Previous Salary 0.00
 Disability Benefit 0.00

Your Balance

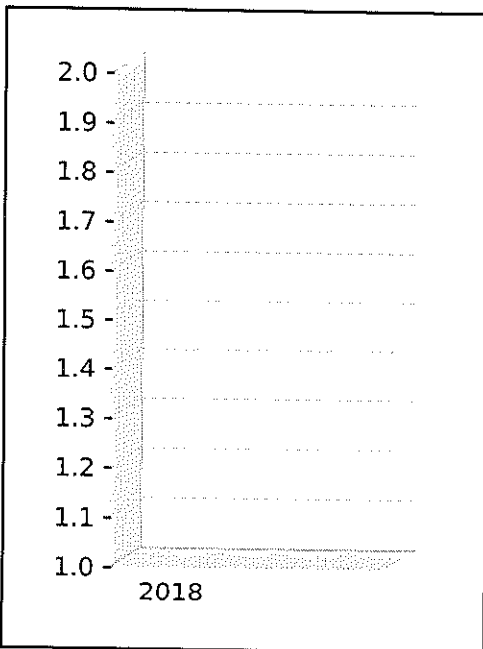
Total Benefits

Preservation Components

Preserved (0.01)
 Unrestricted Non Preserved 0.01
 Restricted Non Preserved

Tax Components

Tax Free (33.12%) (1,050.63)
 Taxable 1,050.63



Your Detailed Account Summary

This Year

Opening balance at 01/07/2017

Increases to Member account during the period

Employer Contributions
 Personal Contributions (Concessional)
 Personal Contributions (Non Concessional)
 Government Co-Contributions
 Other Contributions
 Proceeds of Insurance Policies
 Transfers In
 Net Earnings
 Internal Transfer In

Decreases to Member account during the period

Pensions Paid
 Contributions Tax
 Income Tax
 No TFN Excess Contributions Tax
 Excess Contributions Tax
 Refund Excess Contributions
 Division 293 Tax
 Insurance Policy Premiums Paid
 Management Fees
 Member Expenses
 Benefits Paid/Transfers Out
 Superannuation Surcharge Tax
 Internal Transfer Out

Closing balance at 30/06/2018 0.00

Members Statement

James Karydis
 28 Whitehorse Rd
 Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : 06/12/1943
 Age: 74
 Tax File Number: Provided
 Date Joined Fund: 15/06/2004
 Service Period Start Date: 30/06/2000
 Date Left Fund: 30/06/2018
 Member Code: KARJAM00006P
 Account Start Date: 30/06/2016
 Account Phase: Retirement Phase
 Account Description: PENSION 2016

Nominated Beneficiaries N/A
 Vested Benefits
 Total Death Benefit 0.00
 Current Salary 0.00
 Previous Salary 0.00
 Disability Benefit 0.00

Your Balance

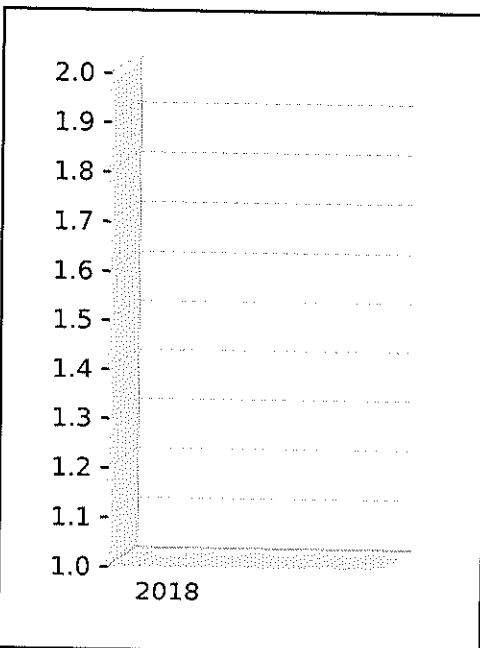
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free (0.00%)
 Taxable



Your Detailed Account Summary

This Year

Opening balance at 01/07/2017

Increases to Member account during the period

Employer Contributions
 Personal Contributions (Concessional)
 Personal Contributions (Non Concessional)
 Government Co-Contributions
 Other Contributions
 Proceeds of Insurance Policies
 Transfers In
 Net Earnings
 Internal Transfer In

Decreases to Member account during the period

Pensions Paid
 Contributions Tax
 Income Tax
 No TFN Excess Contributions Tax
 Excess Contributions Tax
 Refund Excess Contributions
 Division 293 Tax
 Insurance Policy Premiums Paid
 Management Fees
 Member Expenses
 Benefits Paid/Transfers Out
 Superannuation Surcharge Tax
 Internal Transfer Out

Closing balance at 30/06/2018 0.00

Members Statement

James Karydis
 28 Whitehorse Rd
 Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : 06/12/1943
 Age: 74
 Tax File Number: Provided
 Date Joined Fund: 15/06/2004
 Service Period Start Date: 30/06/2000
 Date Left Fund: 30/06/2018
 Member Code: KARJAM00007P
 Account Start Date: 29/06/2017
 Account Phase: Retirement Phase
 Account Description: PENSION 2017

Nominated Beneficiaries N/A
 Vested Benefits
 Total Death Benefit 0.00
 Current Salary 0.00
 Previous Salary 0.00
 Disability Benefit 0.00

Your Balance

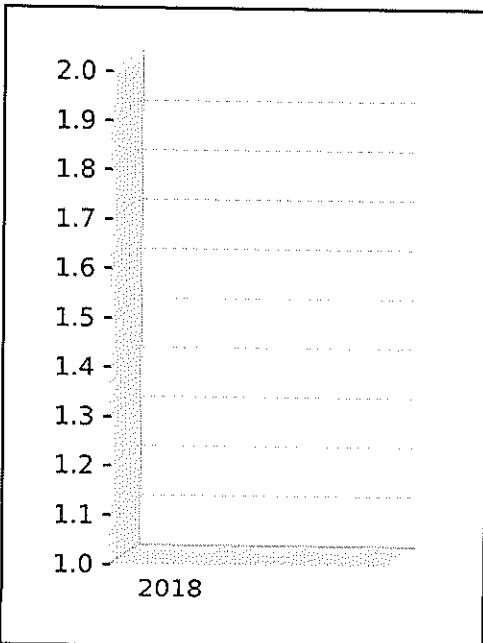
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free (0.00%)
 Taxable



Your Detailed Account Summary

This Year

Opening balance at 01/07/2017

Increases to Member account during the period

Employer Contributions
 Personal Contributions (Concessional)
 Personal Contributions (Non Concessional)
 Government Co-Contributions
 Other Contributions
 Proceeds of Insurance Policies
 Transfers In
 Net Earnings
 Internal Transfer In

Decreases to Member account during the period

Pensions Paid
 Contributions Tax
 Income Tax
 No TFN Excess Contributions Tax
 Excess Contributions Tax
 Refund Excess Contributions
 Division 293 Tax
 Insurance Policy Premiums Paid
 Management Fees
 Member Expenses
 Benefits Paid/Transfers Out
 Superannuation Surcharge Tax
 Internal Transfer Out

Closing balance at 30/06/2018 0.00

Members Statement

James Karydis
 28 Whitehorse Rd
 Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : 06/12/1943
 Age: 74
 Tax File Number: Provided
 Date Joined Fund: 15/06/2004
 Service Period Start Date:
 Date Left Fund:
 Member Code: KARJAM00008A
 Account Start Date 15/06/2004
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries N/A
 Vested Benefits

Your Balance

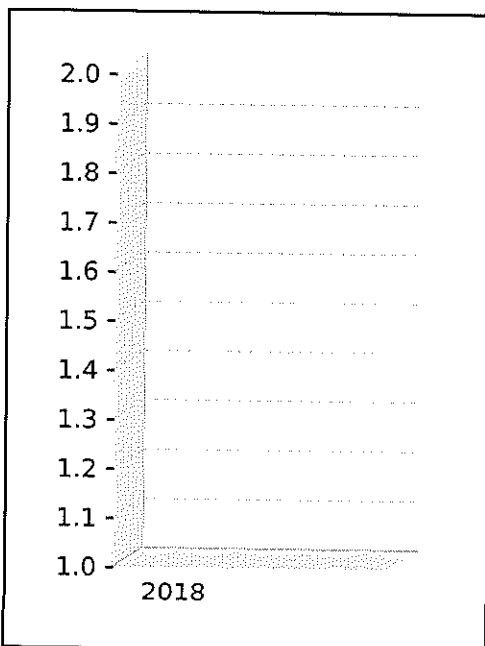
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free
 Taxable



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2017	
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	25,000.00
Personal Contributions (Non Concessional)	1,532.00
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(1,130.46)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	3,750.00
Income Tax	(169.57)
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	21,821.11
Closing balance at 30/06/2018	0.00

Members Statement

James Karydis
 28 Whitehorse Rd
 Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : 06/12/1943
 Age: 74
 Tax File Number: Provided
 Date Joined Fund: 15/06/2004
 Service Period Start Date:
 Date Left Fund: 30/06/2021
 Member Code: KARJAM00009P
 Account Start Date 21/06/2018
 Account Phase: Retirement Phase
 Account Description: Account Based Pension 8

Nominated Beneficiaries N/A
 Vested Benefits

Your Balance

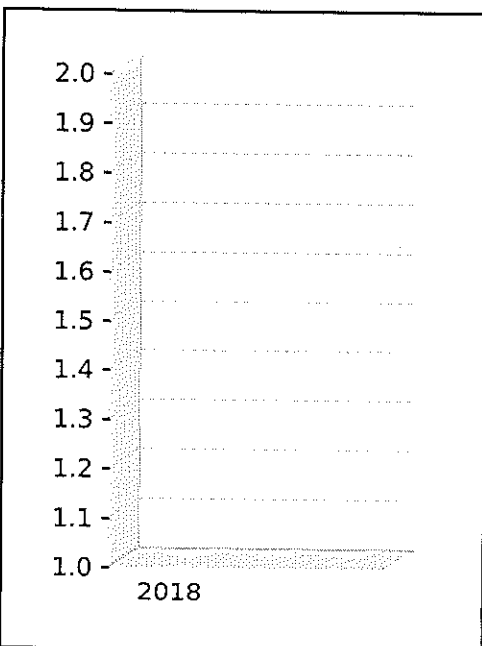
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free (7.02%) 0.16
 Taxable (0.16)



Your Detailed Account Summary

This Year

Opening balance at 01/07/2017	
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	
Internal Transfer In	21,821.11
<u>Decreases to Member account during the period</u>	
Pensions Paid	21,821.11
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2018	0.00

Members Statement

Shirley Karydis
 28 Whitehorse Rd
 Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : 14/05/1949
 Age: 69
 Tax File Number: Provided
 Date Joined Fund: 15/06/2004
 Service Period Start Date: 20/06/2000
 Date Left Fund: 30/06/2018
 Member Code: KARSHI00001P
 Account Start Date: 02/07/2012
 Account Phase: Retirement Phase
 Account Description: ABP

Nominated Beneficiaries N/A
 Vested Benefits
 Total Death Benefit 0.00
 Current Salary 0.00
 Previous Salary 0.00
 Disability Benefit 0.00

Your Balance

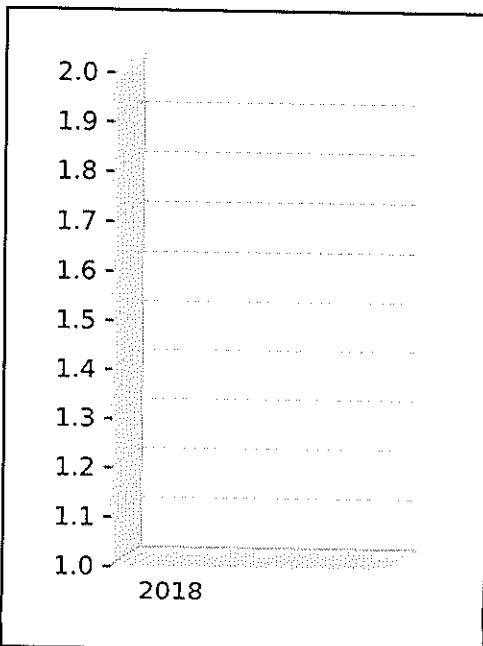
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free (0.00%)
 Taxable



Your Detailed Account Summary

This Year

Opening balance at 01/07/2017

Increases to Member account during the period

Employer Contributions
 Personal Contributions (Concessional)
 Personal Contributions (Non Concessional)
 Government Co-Contributions
 Other Contributions
 Proceeds of Insurance Policies
 Transfers In
 Net Earnings
 Internal Transfer In

Decreases to Member account during the period

Pensions Paid
 Contributions Tax
 Income Tax
 No TFN Excess Contributions Tax
 Excess Contributions Tax
 Refund Excess Contributions
 Division 293 Tax
 Insurance Policy Premiums Paid
 Management Fees
 Member Expenses
 Benefits Paid/Transfers Out
 Superannuation Surcharge Tax
 Internal Transfer Out

Closing balance at 30/06/2018 0.00

Members Statement

Shirley Karydis
 28 Whitehorse Rd
 Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : 14/05/1949
 Age: 69
 Tax File Number: Provided
 Date Joined Fund: 15/06/2004
 Service Period Start Date: 20/06/2000
 Date Left Fund: 30/06/2018
 Member Code: KARSHI00002P
 Account Start Date: 02/07/2012
 Account Phase: Retirement Phase
 Account Description: ABP

Nominated Beneficiaries N/A
 Vested Benefits
 Total Death Benefit 0.00
 Current Salary 0.00
 Previous Salary 0.00
 Disability Benefit 0.00

Your Balance

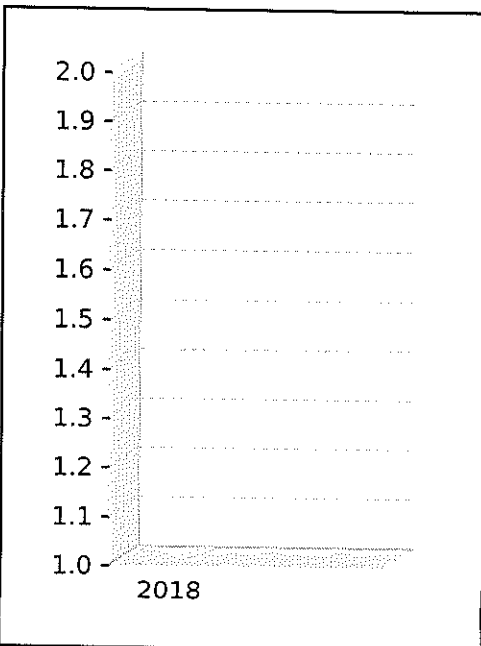
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free (0.00%)
 Taxable



Your Detailed Account Summary

This Year

Opening balance at 01/07/2017

Increases to Member account during the period

Employer Contributions
 Personal Contributions (Concessional)
 Personal Contributions (Non Concessional)
 Government Co-Contributions
 Other Contributions
 Proceeds of Insurance Policies
 Transfers In
 Net Earnings
 Internal Transfer In

Decreases to Member account during the period

Pensions Paid
 Contributions Tax
 Income Tax
 No TFN Excess Contributions Tax
 Excess Contributions Tax
 Refund Excess Contributions
 Division 293 Tax
 Insurance Policy Premiums Paid
 Management Fees
 Member Expenses
 Benefits Paid/Transfers Out
 Superannuation Surcharge Tax
 Internal Transfer Out

Closing balance at 30/06/2018 0.00

Members Statement

Shirley Karydis
 28 Whitehorse Rd
 Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : 14/05/1949
 Age: 69
 Tax File Number: Provided
 Date Joined Fund: 15/06/2004
 Service Period Start Date: 20/06/2000
 Date Left Fund: 30/06/2018
 Member Code: KARSHI00003P
 Account Start Date: 29/05/2014
 Account Phase: Retirement Phase
 Account Description: ABP

Nominated Beneficiaries N/A
 Vested Benefits
 Total Death Benefit 0.00
 Current Salary 0.00
 Previous Salary 0.00
 Disability Benefit 0.00

Your Balance

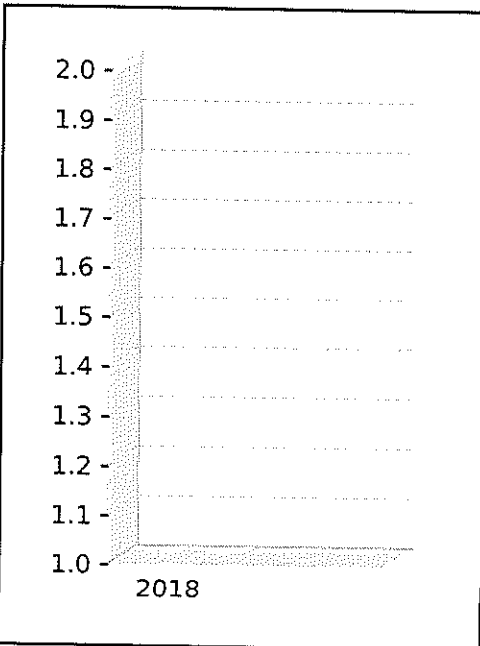
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free (16.73%)
 Taxable



Your Detailed Account Summary

This Year

Opening balance at 01/07/2017

Increases to Member account during the period

Employer Contributions
 Personal Contributions (Concessional)
 Personal Contributions (Non Concessional)
 Government Co-Contributions
 Other Contributions
 Proceeds of Insurance Policies
 Transfers In
 Net Earnings
 Internal Transfer In

Decreases to Member account during the period

Pensions Paid
 Contributions Tax
 Income Tax
 No TFN Excess Contributions Tax
 Excess Contributions Tax
 Refund Excess Contributions
 Division 293 Tax
 Insurance Policy Premiums Paid
 Management Fees
 Member Expenses
 Benefits Paid/Transfers Out
 Superannuation Surcharge Tax
 Internal Transfer Out

Closing balance at 30/06/2018

0.00

Members Statement

Shirley Karydis
 28 Whitehorse Rd
 Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : 14/05/1949
 Age: 69
 Tax File Number: Provided
 Date Joined Fund: 15/06/2004
 Service Period Start Date: 15/06/2004
 Date Left Fund: 30/06/2018
 Member Code: KARSHI00004P
 Account Start Date: 29/06/2015
 Account Phase: Retirement Phase
 Account Description: ABP

Nominated Beneficiaries N/A
 Vested Benefits
 Total Death Benefit 0.00
 Current Salary 0.00
 Previous Salary 0.00
 Disability Benefit 0.00

Your Balance

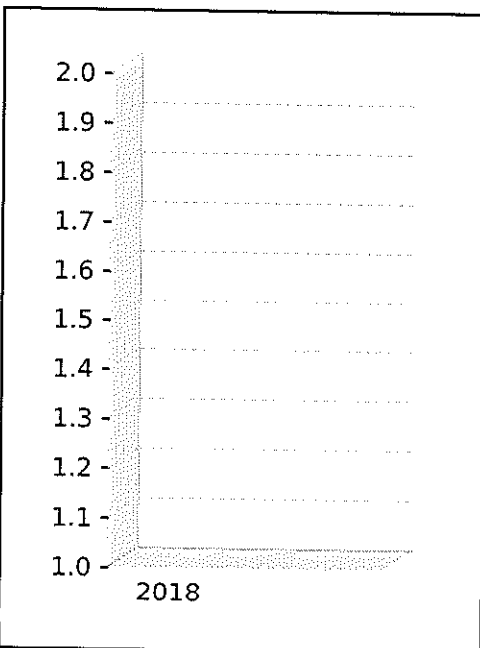
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free (15.31%)
 Taxable



Your Detailed Account Summary

This Year

Opening balance at 01/07/2017

Increases to Member account during the period

Employer Contributions
 Personal Contributions (Concessional)
 Personal Contributions (Non Concessional)
 Government Co-Contributions
 Other Contributions
 Proceeds of Insurance Policies
 Transfers In
 Net Earnings
 Internal Transfer In

Decreases to Member account during the period

Pensions Paid
 Contributions Tax
 Income Tax
 No TFN Excess Contributions Tax
 Excess Contributions Tax
 Refund Excess Contributions
 Division 293 Tax
 Insurance Policy Premiums Paid
 Management Fees
 Member Expenses
 Benefits Paid/Transfers Out
 Superannuation Surcharge Tax
 Internal Transfer Out

Closing balance at 30/06/2018 0.00

Members Statement

Shirley Karydis
 28 Whitehorse Rd
 Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : 14/05/1949
 Age: 69
 Tax File Number: Provided
 Date Joined Fund: 15/06/2004
 Service Period Start Date: 15/06/2004
 Date Left Fund: 30/06/2018
 Member Code: KARSHI00005P
 Account Start Date: 01/07/2015
 Account Phase: Retirement Phase
 Account Description: Pension 2016

Nominated Beneficiaries N/A
 Vested Benefits
 Total Death Benefit 0.00
 Current Salary 0.00
 Previous Salary 0.00
 Disability Benefit 0.00

Your Balance

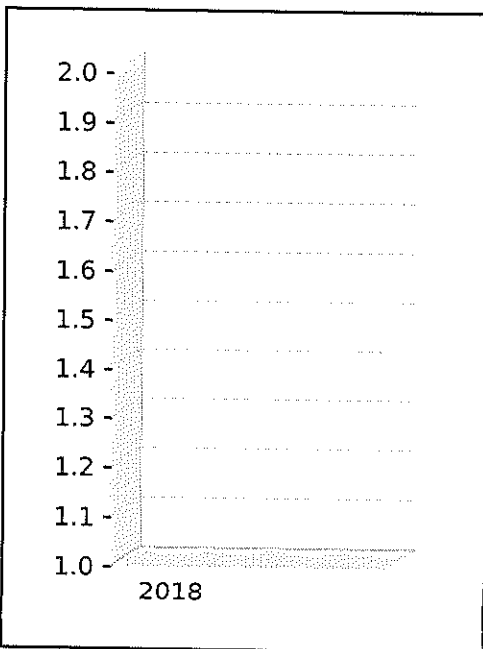
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free (33.13%) (1,050.56)
 Taxable 1,050.56



Your Detailed Account Summary

This Year

Opening balance at 01/07/2017

Increases to Member account during the period

Employer Contributions
 Personal Contributions (Concessional)
 Personal Contributions (Non Concessional)
 Government Co-Contributions
 Other Contributions
 Proceeds of Insurance Policies

Transfers In
 Net Earnings
 Internal Transfer In

Decreases to Member account during the period

Pensions Paid
 Contributions Tax
 Income Tax
 No TFN Excess Contributions Tax
 Excess Contributions Tax
 Refund Excess Contributions
 Division 293 Tax
 Insurance Policy Premiums Paid
 Management Fees
 Member Expenses
 Benefits Paid/Transfers Out
 Superannuation Surcharge Tax
 Internal Transfer Out

Closing balance at 30/06/2018 0.00

Members Statement

Shirley Karydis
 28 Whitehorse Rd
 Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : 14/05/1949
 Age: 69
 Tax File Number: Provided
 Date Joined Fund: 15/06/2004
 Service Period Start Date: 20/06/2000
 Date Left Fund: 30/06/2018
 Member Code: KARSHI00006P
 Account Start Date: 30/06/2016
 Account Phase: Retirement Phase
 Account Description: PENSION 2016

Nominated Beneficiaries N/A
 Vested Benefits
 Total Death Benefit 0.00
 Current Salary 0.00
 Previous Salary 0.00
 Disability Benefit 0.00

Your Balance

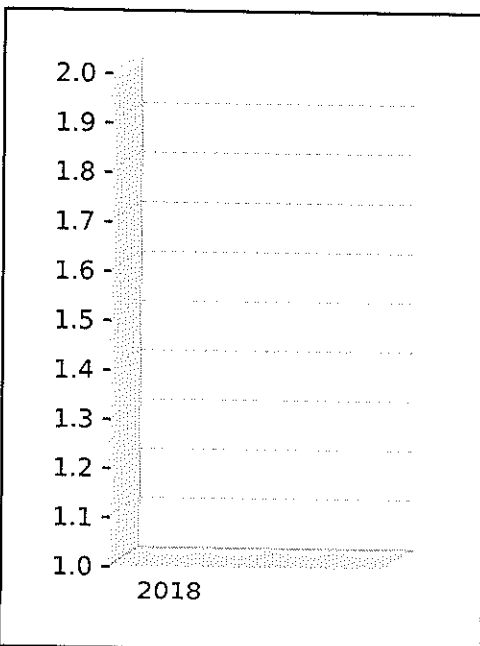
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free (0.00%)
 Taxable



Your Detailed Account Summary

This Year

Opening balance at 01/07/2017

Increases to Member account during the period

Employer Contributions
 Personal Contributions (Concessional)
 Personal Contributions (Non Concessional)
 Government Co-Contributions
 Other Contributions
 Proceeds of Insurance Policies
 Transfers In
 Net Earnings
 Internal Transfer In

Decreases to Member account during the period

Pensions Paid
 Contributions Tax
 Income Tax
 No TFN Excess Contributions Tax
 Excess Contributions Tax
 Refund Excess Contributions
 Division 293 Tax
 Insurance Policy Premiums Paid
 Management Fees
 Member Expenses
 Benefits Paid/Transfers Out
 Superannuation Surcharge Tax
 Internal Transfer Out

Closing balance at 30/06/2018

0.00

Members Statement

Shirley Karydis
 28 Whitehorse Rd
 Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : 14/05/1949
 Age: 69
 Tax File Number: Provided
 Date Joined Fund: 15/06/2004
 Service Period Start Date: 15/06/2004
 Date Left Fund: 30/06/2018
 Member Code: KARSHI00007P
 Account Start Date: 29/06/2017
 Account Phase: Retirement Phase
 Account Description: PENSION 2017

Nominated Beneficiaries N/A
 Vested Benefits
 Total Death Benefit 0.00
 Current Salary 0.00
 Previous Salary 0.00
 Disability Benefit 0.00

Your Balance

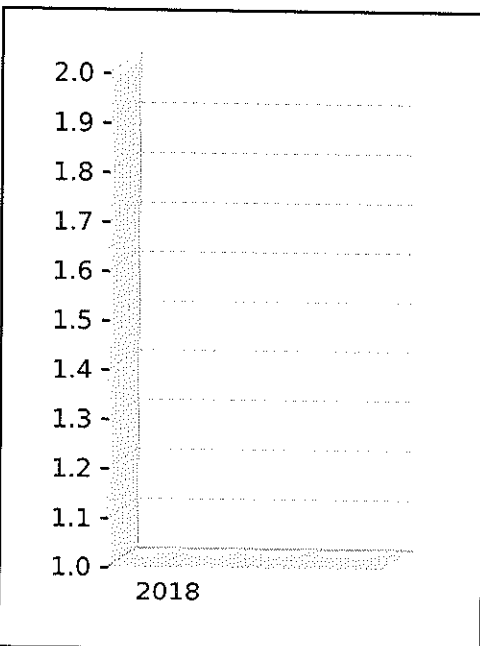
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free (0.00%)
 Taxable



Your Detailed Account Summary

This Year

Opening balance at 01/07/2017

Increases to Member account during the period

Employer Contributions
 Personal Contributions (Concessional)
 Personal Contributions (Non Concessional)
 Government Co-Contributions
 Other Contributions
 Proceeds of Insurance Policies
 Transfers In
 Net Earnings
 Internal Transfer In

Decreases to Member account during the period

Pensions Paid
 Contributions Tax
 Income Tax
 No TFN Excess Contributions Tax
 Excess Contributions Tax
 Refund Excess Contributions
 Division 293 Tax
 Insurance Policy Premiums Paid
 Management Fees
 Member Expenses
 Benefits Paid/Transfers Out
 Superannuation Surcharge Tax
 Internal Transfer Out

Closing balance at 30/06/2018 0.00

Members Statement

Shirley Karydis
 28 Whitehorse Rd
 Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : 14/05/1949
 Age: 69
 Tax File Number: Provided
 Date Joined Fund: 15/06/2004
 Service Period Start Date:
 Date Left Fund:
 Member Code: KARSHI00008A
 Account Start Date 15/06/2004
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries N/A
 Vested Benefits

Your Balance

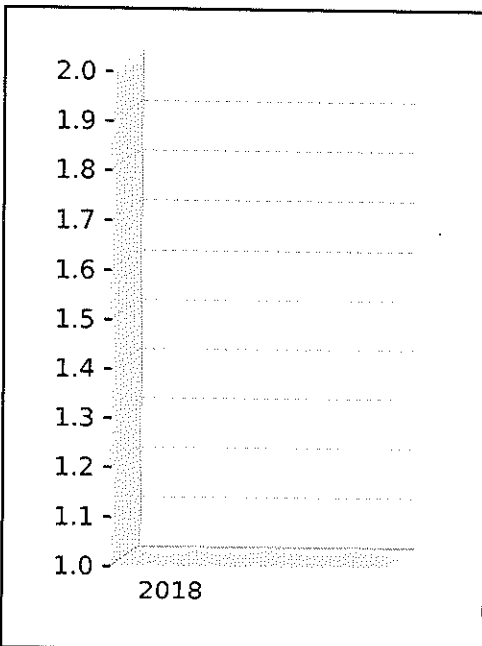
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free
 Taxable



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2017	
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	25,000.00
Personal Contributions (Non Concessional)	1,532.00
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(1,130.46)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	3,750.00
Income Tax	(169.57)
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	21,821.11
Closing balance at 30/06/2018	0.00

Members Statement

Shirley Karydis
 28 Whitehorse Rd
 Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : 14/05/1949
 Age: 69
 Tax File Number: Provided
 Date Joined Fund: 15/06/2004
 Service Period Start Date:
 Date Left Fund: 30/06/2018
 Member Code: KARSHI00009P
 Account Start Date 21/06/2018
 Account Phase: Retirement Phase
 Account Description: Account Based Pension 8

Nominated Beneficiaries N/A
 Vested Benefits

Your Balance

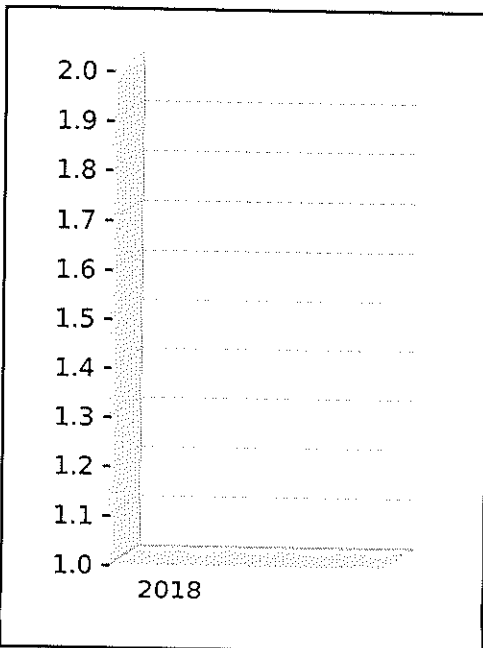
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free (7.02%) 0.16
 Taxable (0.16)



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2017	
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	
Internal Transfer In	21,821.11
<u>Decreases to Member account during the period</u>	
Pensions Paid	21,821.11
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2018	0.00

Karydis Family Superannuation Fund Contributions Breakdown Report

For The Period 01 July 2017 - 30 June 2018

Summary

Member	D.O.B	Age (at 30/06/2017) ¹	Total Super Balance (at 30/06/2017) ¹	Concessional	Non-Concessional	Other	Reserves	Total
Karydis, James	06/12/1943	73 ²	0.00	25,000.00	1,532.00	0.00	0.00	26,532.00
Karydis, Shirley	14/05/1949	68 ²	0.00	25,000.00	1,532.00	0.00	0.00	26,532.00
All Members				50,000.00	3,064.00	0.00	0.00	53,064.00

¹ Total Super Balance is per individual across funds within a firm.

² Members aged 65 to 74 must meet work test to accept non-mandated contribution e.g. salary sacrifice, member contributions.

Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Karydis, James	Concessional	25,000.00	25,000.00	At Limit
	Non-Concessional	1,532.00	100,000.00	98,468.00 Below Cap
Karydis, Shirley	Concessional	25,000.00	25,000.00	At Limit
	Non-Concessional	1,532.00	100,000.00	98,468.00 Below Cap

NCC Bring Forward Caps

Member	Bring Forward Cap	2015	2016	2017	2018	Total	Current Position
Karydis, James	N/A	6,323.25	0.00	0.00	1,532.00	N/A	Bring Forward Not Triggered
Karydis, Shirley	N/A	6,323.25	0.00	0.00	1,532.00	N/A	Bring Forward Not Triggered

Karydis, James

Date	Transaction Description	Ledger Data			SuperStream Data			
		Concessional	Non-Concessional	Other	Reserves	Concessional	Non-Concessional	Other
20/10/2017	To Record Accountancy Fees		1,133.00					
31/12/2017	To Record PAYG Installment for 2nd		199.50					

Date	Description	Contribution Type	Concessional	Non-Concessional	Other	Reserves	Employer	Concessional	Non-Concessional	Other
31/03/2018	To Record PAYG Installment for 3rd Quarter ending March - 18	Personal - Non-Concessional		199.50						
20/06/2018	CREDIT 01T010	Personal - Concessional	25,000.00							
Total - Karydis, James			25,000.00	1,532.00	0.00	0.00	0.00	0.00	0.00	0.00

Karydis, Shirley

Date	Transaction Description	Contribution Type	Concessional	Non-Concessional	Other	Reserves	Employer	Concessional	Non-Concessional	Other
20/10/2017	To Record Accountancy Fees	Personal - Non-Concessional		1,133.00						
31/12/2017	To Record PAYG Installment for 2nd Quarter ending Dec-17	Personal - Non-Concessional		199.50						
31/03/2018	To Record PAYG Installment for 3rd Quarter ending March - 18	Personal - Non-Concessional		199.50						
20/06/2018	CREDIT 01T010	Personal - Concessional	25,000.00							
Total - Karydis, Shirley			25,000.00	1,532.00	0.00	0.00	0.00	0.00	0.00	0.00

Total for all members

50,000.00	3,064.00	0.00	0.00
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Karydis Family Superannuation Fund Transfer Balance Account Summary

For The Period 01 July 2017 - 30 June 2018

Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
James Karydis	Below Cap									
KARJAM00001P	Account Based	30/06/2017		Existing Pension Valuation	SIS	0.00		0.00	1,600,000.00	1,600,000.00
KARJAM00002P	Account Based	30/06/2017		Existing Pension Valuation	SIS	0.00		0.00	1,600,000.00	1,600,000.00
KARJAM00003P	Account Based	30/06/2017		Existing Pension Valuation	SIS	0.00		0.00	1,600,000.00	1,600,000.00
KARJAM00004P	Account Based	30/06/2017		Existing Pension Valuation	SIS	0.00		0.00	1,600,000.00	1,600,000.00
KARJAM00005P	Account Based	30/06/2017		Existing Pension Valuation	SIS	0.00		0.00	1,600,000.00	1,600,000.00
KARJAM00006P	Account Based	30/06/2017		Existing Pension Valuation	SIS	0.00		0.00	1,600,000.00	1,600,000.00
KARJAM00007P	Account Based	30/06/2017		Existing Pension Valuation	SIS	0.00		0.00	1,600,000.00	1,600,000.00
KARJAM00009P	Account Based	21/06/2018		Pension Commencement	SIS	0.00	21,821.11	21,821.11	1,600,000.00	1,578,178.89
Shirley Karydis	Below Cap									
KARSHI00001P	Account Based	30/06/2017		Existing Pension Valuation	SIS	0.00		0.00	1,600,000.00	1,600,000.00
KARSHI00002P	Account Based	30/06/2017		Existing Pension Valuation	SIS	0.00		0.00	1,600,000.00	1,600,000.00
KARSHI00003P	Account Based	30/06/2017		Existing Pension Valuation	SIS	0.00		0.00	1,600,000.00	1,600,000.00
KARSHI00004P	Account Based	30/06/2017		Existing Pension Valuation	SIS	0.00		0.00	1,600,000.00	1,600,000.00
KARSHI00005P	Account Based	30/06/2017		Existing Pension Valuation	SIS	0.00		0.00	1,600,000.00	1,600,000.00
KARSHI00006P	Account Based	30/06/2017		Existing Pension Valuation	SIS	0.00		0.00	1,600,000.00	1,600,000.00
KARSHI00007P	Account Based	30/06/2017		Existing Pension Valuation	SIS	0.00		0.00	1,600,000.00	1,600,000.00
KARSHI00009P	Account Based	21/06/2018		Pension Commencement	SIS	0.00	21,821.11	21,821.11	1,600,000.00	1,578,178.89