
**Financial statements and reports for the year ended
30 June 2022**

Heggie Superannuation Fund

Prepared for: William Heggie and Jennifer Elizabeth Heggie

HEGGIE SUPERANNUATION FUND
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Heggie Superannuation Fund
Operating Statement

For the year ended 30 June 2022

	Note	2022 \$	2021 \$
Income			
Investment Income			
Trust Distributions		56,271	29,600
Interest Received		0	9
Contribution Income			
Personal Concessional		53,776	48,508
Personal Non Concessional		1,224	51,492
Total Income		<u>111,271</u>	<u>129,609</u>
Expenses			
Accountancy Fees		3,289	2,992
Administration Costs		132	132
ATO Supervisory Levy		259	259
Auditor's Remuneration		385	572
Bank Charges		3	1
Investment Expenses		5,114	5,026
		<u>9,182</u>	<u>8,982</u>
Member Payments			
Pensions Paid		27,790	50,000
Investment Losses			
Changes in Market Values			
Unrealised Movements in Market Value		89,383	(63,977)
Total Expenses		<u>126,355</u>	<u>(4,995)</u>
Benefits accrued as a result of operations before income tax			
		<u>(15,084)</u>	<u>134,605</u>
Income Tax Expense		1,596	4,270
Benefits accrued as a result of operations		<u>(16,680)</u>	<u>130,335</u>

The accompanying notes form part of these financial statements.

Heggie Superannuation Fund
Statement of Financial Position

As at 30 June 2022

	Note	2022	2021
		\$	\$
Assets			
Investments			
Managed Investments		926,796	936,049
Units in Listed Unit Trusts		51,977	58,254
Total Investments		<u>978,773</u>	<u>994,303</u>
Other Assets			
Sundry Debtors		132	0
Distributions Receivable		37,712	14,233
Bank - Bendigo		76,881	106,476
Income Tax Refundable		1,044	0
Total Other Assets		<u>115,769</u>	<u>120,709</u>
Total Assets		<u>1,094,542</u>	<u>1,115,012</u>
Less:			
Liabilities			
Income Tax Payable		0	3,790
Total Liabilities		<u>0</u>	<u>3,790</u>
Net assets available to pay benefits		<u>1,094,542</u>	<u>1,111,222</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	2, 3		
Heggie, William - Accumulation		23,526	50,802
Heggie, William - Pension (08/04/2013)		45,196	47,954
Heggie, William - Pension (01/07/2020)		497,865	528,250
Heggie, William - Pension (01/07/2021)		47,879	0
Heggie, Jennifer Elizabeth - Accumulation		23,714	51,027
Heggie, Jennifer Elizabeth - Pension (01/07/2020)		408,274	433,189
Heggie, Jennifer Elizabeth - Pension (01/07/2021)		48,088	0
Total Liability for accrued benefits allocated to members' accounts		<u>1,094,542</u>	<u>1,111,222</u>

The accompanying notes form part of these financial statements.

Heggie Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2022

Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is not a reporting entity because it is not publicly accountable and is not required by law or governing document to prepare financial statements that comply with Australian Accounting Standards. 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 an asset from a willing seller if the following assumptions were made:

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

Market value has been determined as follows:

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

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

b. Cash and Cash Equivalents

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

c. Revenue

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

Notes to the Financial Statements

For the year ended 30 June 2022

Interest revenue

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

Dividend revenue

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

Rental revenue

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

Distribution revenue

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

Remeasurement changes in market values

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

Contributions

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

d. Liability for Accrued Benefits

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

e. Critical Accounting Estimates and Judgements

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

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

Note 2: Liability for Accrued Benefits

	2022 \$	2021 \$
Liability for accrued benefits at beginning of year	1,111,220	980,885
Benefits accrued as a result of operations	(16,680)	130,335
Current year member movements	0	0
Liability for accrued benefits at end of year	<u>1,094,541</u>	<u>1,111,220</u>

Note 3: Vested Benefits

Heggie Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2022

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.

	2022	2021
	\$	\$
Vested Benefits	1,094,541	1,111,220

Note 4: Guaranteed Benefits

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

Note 5: Subsequent Event - COVID-19

The Coronavirus (Covid-19) pandemic is expected to cause material decline in the market value of the fund investments. The trustees are aware of the uncertainty surrounding the global markets during this time and the effects it will have on the value of the fund investments after the reporting date.

Heggie Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2022

	2022 \$	2021 \$
<u>RECONCILIATION OF TAXABLE INCOME</u>		
Profit before Tax per Operating Statement	-15,084	134,605
Assessable Income not shown		
Trust Distributions	27,512	19,505
Foreign Income	1,841	4,394
Income not Assessable		
Trust Distributions	-56,271	-29,600
Contributions - Personal Non Concessional	-1,224	-51,492
Deductions not shown		
Exempt Current Pension Income	-29,275	-21,747
Expenses not deductible		
Pensions Paid	27,790	50,000
Other Expenses - portion related to exempt income	6,424	5,221
Changes in Market Values		
Unrealised Movements in Market Value	89,383	-63,977
Rounding	0	-1
Per Income Tax Return	<u>51,096</u>	<u>46,908</u>
<u>TAX PAYABLE (-REFUND)</u>		
Tax at 15%	7,664.40	7,036.20
Foreign Tax Credit	-1.02	-19.28
Franking Credits	-6,067.46	-2,747.19
As per Operating Statement	<u>1,595.92</u>	<u>4,269.73</u>
PAYG Instalments paid before year end	-2,640.00	-480.00
As per Statement of Financial Position	<u>-1,044.08</u>	<u>3,789.73</u>
PAYG Instalments paid after year end	0.00	-2,160.00
Supervisory Levy	<u>259.00</u>	<u>259.00</u>
As per Income Tax Return	<u>-785.08</u>	<u>1,888.73</u>

Heggie Superannuation Fund Investment Summary Report

As at 30 June 2022

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
Bank - Bendigo		76,880.550000	76,880.55	76,880.55	76,880.55			7.28 %
			76,880.55		76,880.55			7.28 %
Managed Investments								
NTHHEG North Investment Wrap	1.00	926,795.540000	926,795.54	989,901.72	989,901.72	(63,106.18)	(6.37) %	87.79 %
			926,795.54		989,901.72	(63,106.18)	(6.37) %	87.79 %
Units in Listed Unit Trusts								
TCF.AX 360 Capital Enhanced Income Fund	9,807.00	5.300000	51,977.10	8.16	80,000.00	(28,022.90)	(35.03) %	4.92 %
			51,977.10		80,000.00	(28,022.90)	(35.03) %	4.92 %
			1,055,653.19		1,146,782.27	(91,129.08)	(7.95) %	100.00 %

Heggie Superannuation Fund Investment Income Report

As at 30 June 2022

Investment	Total Income		Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income		TFN Deductions	Other Deductions	Distributed Capital Gains	Non- Assessable Payments
	Franked	Unfranked					(Excl. Capital Gains) * 2	Credits				
Bank Accounts												
Bank - Bendigo	0.00		0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00
	0.00		0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00
Managed Investments												
NTHHEG North Investment Wrap	52,740.09	0.00	17,913.99	6,067.46	1,456.44	384.39	25,822.28		0.00	19,859.60	13,510.06	
	52,740.09	0.00	17,913.99	6,067.46	1,456.44	384.39	25,822.28		0.00	19,859.60	13,510.06	
Units in Listed Unit Trusts												
TCFAX 360 Capital Enhanced Income Fund	3,530.52		3,530.52	0.00	0.00	0.00	3,530.52		0.00	0.00	0.00	0.00
	3,530.52		3,530.52	0.00	0.00	0.00	3,530.52		0.00	0.00	0.00	0.00
	56,270.61	0.00	21,444.51	6,067.46	1,456.44	384.39	29,352.80		0.00	19,859.60	13,510.06	

Assessable Income (Excl. Capital Gains) **29,352.80**
Net Capital Gain **19,859.60**

Total Assessable Income 49,212.40

* 1 Includes foreign credits from foreign capital gains.

* 2 Assessable Income in the SMSF Annual Return will be different as capital gains and losses from disposals of assets have not been included.
For a breakdown of Distributed Capital Gains and Non-Assessable Payments refer to Distributions Reconciliation Report.

Heggie Superannuation Fund
Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals		Closing Balance	
	Units	Cost	Units	Cost	Units	Cost	Units	Cost
Bank Accounts								
Bank - Bendigo		106,475.55		58,824.73		(88,419.73)		76,880.55
		106,475.55		58,824.73		(88,419.73)		76,880.55
Managed Investments								
NTHHEG - North Investment Wrap	1.00	916,048.49		73,853.23			1.00	989,901.72
		916,048.49		73,853.23				989,901.72
Units in Listed Unit Trusts								
TCF.AX - 360 Capital Enhanced Income Fund	9,807.00	80,000.00					9,807.00	80,000.00
		80,000.00						80,000.00
		1,102,524.04		132,677.96		(88,419.73)		1,146,782.27
								51,977.10
								1,055,653.19

Heggie Superannuation Fund Trustees Declaration

The trustees have determined that the Fund is not a reporting entity and that these 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 2022 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2022 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 2022.

Signed in accordance with a resolution of the trustees by:

.....
William Heggie

Trustee

.....
Jennifer Elizabeth Heggie

Trustee

Dated this day of

Memorandum of Resolutions of

William Heggie and Jennifer Elizabeth Heggie
ATF Heggie Superannuation Fund

FINANCIAL STATEMENTS OF SUPERANNUATION FUND:

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

It was further resolved that the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2022 thereon be adopted.

TRUSTEE'S DECLARATION:

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

ANNUAL RETURN:

Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2022, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.

INVESTMENT STRATEGY:

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

INSURANCE COVER:

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

ALLOCATION OF INCOME:

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

AUDITORS:

It was resolved that

Tony Boys

of

Box 3376, Rundle Mall, South Australia 5000

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

TAX AGENTS:

It was resolved that

Eager and Partners

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

TRUSTEE STATUS:

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

CONTRIBUTIONS RECEIVED:

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

PAYMENT OF BENEFITS:

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

1. making payments to members; and,

Memorandum of Resolutions of

William Heggie and Jennifer Elizabeth Heggie
ATF Heggie Superannuation Fund

2. breaching the Fund or the member investment strategy.

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

CLOSURE:

Signed as a true record –

.....
William Heggie

/ /

.....
Jennifer Elizabeth Heggie

/ /

Heggie Superannuation Fund

Members Statement

William Heggie
 82 Nethercotes Road
 Tambo Upper, Victoria, 3885, Australia

Your Details

Date of Birth : Provided
 Age: 74
 Tax File Number: Provided
 Date Joined Fund: 04/12/2003
 Service Period Start Date: 04/12/2003
 Date Left Fund:
 Member Code: HEGWIL00001A
 Account Start Date: 04/12/2003
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries: Jennifer Elizabeth Heggie
 Nomination Type: Binding Nomination (Non Lapsing)
 Vested Benefits: 23,525

Your Balance

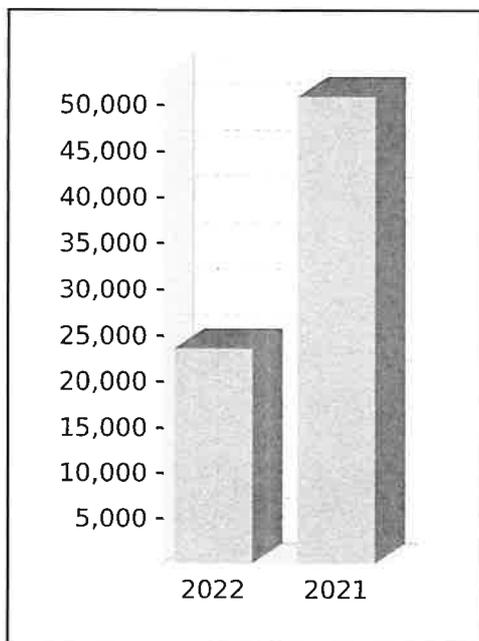
Total Benefits 23,525

Preservation Components

Preserved
 Unrestricted Non Preserved 23,525
 Restricted Non Preserved

Tax Components

Tax Free
 Taxable 23,525



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	50,801	20,813
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)	27,500	25,000
Personal Contributions (Non Concessional)		25,000
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(50)	4,431
Internal Transfer In		490,193
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	4,125	3,750
Income Tax	(200)	(120)
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	50,801	511,006
Closing balance at 30/06/2022	23,525	50,801

Heggie Superannuation Fund

Members Statement

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. 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 error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

William Heggie
Trustee

Jennifer Elizabeth Heggie
Trustee

Heggie Superannuation Fund

Members Statement

William Heggie
 82 Nethercotes Road
 Tambo Upper, Victoria, 3885, Australia

Your Details

Date of Birth : Provided
 Age: 74
 Tax File Number: Provided
 Date Joined Fund: 04/12/2003
 Service Period Start Date: 04/12/2003
 Date Left Fund:
 Member Code: HEGWIL00005P
 Account Start Date: 08/04/2013
 Account Phase: Retirement Phase
 Account Description: 08/04/2013

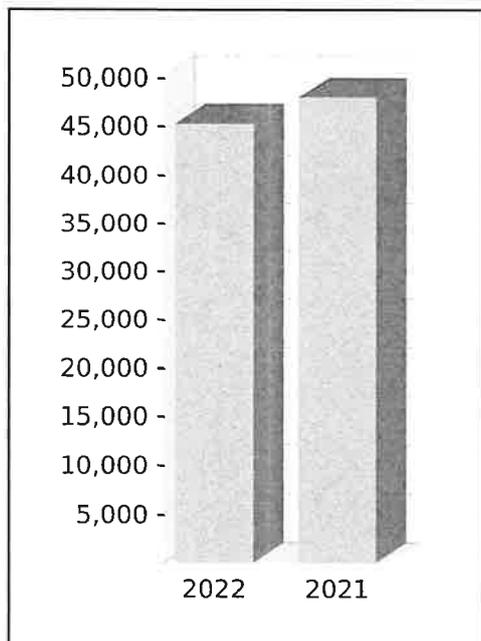
Nominated Beneficiaries: Jennifer Elizabeth Heggie
 Nomination Type: Binding Nomination (Non Lapsing)
 Vested Benefits: 45,196

Your Balance

Total Benefits 45,196

Preservation Components
 Preserved
 Unrestricted Non Preserved 45,196
 Restricted Non Preserved

Tax Components
 Tax Free (100.00%) 45,196
 Taxable



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	47,954	45,334
<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	(1,558)	3,749
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	1,200	1,130
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 30/06/2022	45,196	47,953

Heggie Superannuation Fund

Members Statement

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. 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 error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

William Heggie
Trustee

Jennifer Elizabeth Heggie
Trustee

Heggie Superannuation Fund

Members Statement

William Heggie
 82 Nethercotes Road
 Tambo Upper, Victoria, 3885, Australia

Your Details

Date of Birth : Provided
 Age: 74
 Tax File Number: Provided
 Date Joined Fund: 04/12/2003
 Service Period Start Date: 04/12/2003
 Date Left Fund:
 Member Code: HEGWIL00112P
 Account Start Date: 01/07/2020
 Account Phase: Retirement Phase
 Account Description: 01/07/2020

Nominated Beneficiaries: Jennifer Elizabeth Heggie
 Nomination Type: Binding Nomination (Non Lapsing)
 Vested Benefits: 497,865

Your Balance

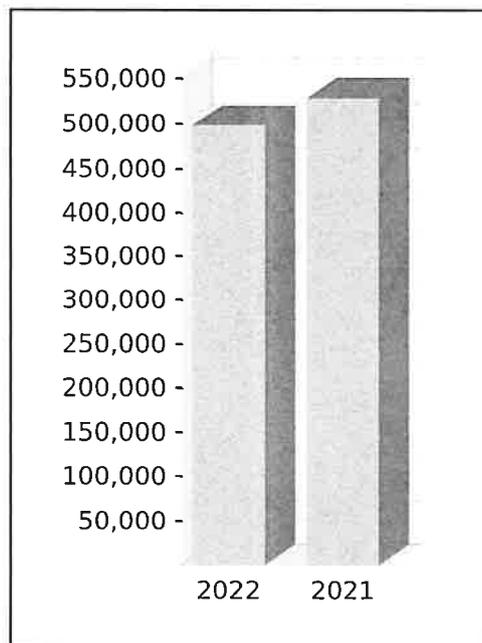
Total Benefits 497,865

Preservation Components

Preserved
 Unrestricted Non Preserved 497,865
 Restricted Non Preserved

Tax Components

Tax Free (29.58%) 147,275
 Taxable 350,590



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	528,250	
<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	(17,175)	41,114
Internal Transfer In		511,006
<u>Decreases to Member account during the period</u>		
Pensions Paid	13,210	23,870
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 30/06/2022	497,865	528,250

Heggie Superannuation Fund

Members Statement

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. 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 error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

William Heggie
Trustee

Jennifer Elizabeth Heggie
Trustee

Heggie Superannuation Fund

Members Statement

William Heggie
 82 Nethercotes Road
 Tambo Upper, Victoria, 3885, Australia

Your Details

Date of Birth : Provided
 Age: 74
 Tax File Number: Provided
 Date Joined Fund: 04/12/2003
 Service Period Start Date: 04/12/2003
 Date Left Fund:
 Member Code: HEGWIL00193P
 Account Start Date: 01/07/2021
 Account Phase: Retirement Phase
 Account Description: 01/07/2021

Nominated Beneficiaries: Jennifer Elizabeth Heggie
 Nomination Type: Binding Nomination (Non Lapsing)
 Vested Benefits: 47,879

Your Balance

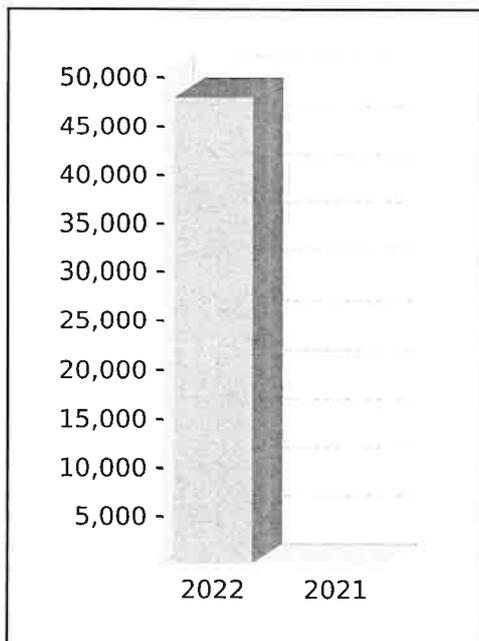
Total Benefits 47,879

Preservation Components

Preserved
 Unrestricted Non Preserved 47,879
 Restricted Non Preserved

Tax Components

Tax Free (49.21%) 23,562
 Taxable 24,317



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021		
<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	(1,652)	
Internal Transfer In	50,801	
<u>Decreases to Member account during the period</u>		
Pensions Paid	1,270	
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 30/06/2022	47,879	0

Heggie Superannuation Fund

Members Statement

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. 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 error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

William Heggie
Trustee

Jennifer Elizabeth Heggie
Trustee

Heggie Superannuation Fund

Members Statement

Jennifer Elizabeth Heggie
 82 Nethercotes Road
 Tambo Upper, Victoria, 3885, Australia

Your Details

Date of Birth : Provided
 Age: 69
 Tax File Number: Provided
 Date Joined Fund: 04/12/2003
 Service Period Start Date: 04/12/2003
 Date Left Fund:
 Member Code: HEGJEN00001A
 Account Start Date: 04/12/2003
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries: William Heggie
 Nomination Type: Binding Nomination (Non Lapsing)
 Vested Benefits: 23,714

Your Balance

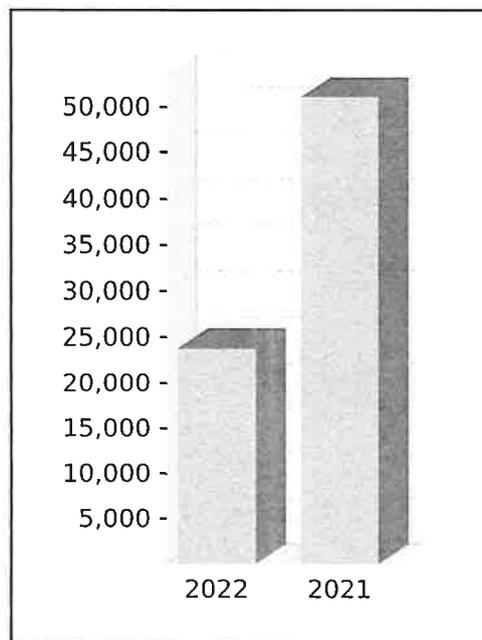
Total Benefits 23,714

Preservation Components

Preserved
 Unrestricted Non Preserved 23,714
 Restricted Non Preserved

Tax Components

Tax Free 1,224
 Taxable 22,490



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	51,027	21,103
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)	26,276	23,508
Personal Contributions (Non Concessional)	1,224	26,492
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(47)	4,433
Internal Transfer In		403,442
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	3,941	3,526
Income Tax	(202)	(120)
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	51,027	424,545
Closing balance at 30/06/2022	23,714	51,027

Heggie Superannuation Fund

Members Statement

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Signed by all the trustees of the fund

William Heggie
Trustee

Jennifer Elizabeth Heggie
Trustee

Heggie Superannuation Fund

Members Statement

Jennifer Elizabeth Heggie
 82 Nethercotes Road
 Tambo Upper, Victoria, 3885, Australia

Your Details

Date of Birth : Provided
 Age: 69
 Tax File Number: Provided
 Date Joined Fund: 04/12/2003
 Service Period Start Date: 04/12/2003
 Date Left Fund:
 Member Code: HEGJEN00219P
 Account Start Date: 01/07/2020
 Account Phase: Retirement Phase
 Account Description: 01/07/2020

Nominated Beneficiaries: William Heggie
 Nomination Type: Binding Nomination (Non Lapsing)
 Vested Benefits: 408,274

Your Balance

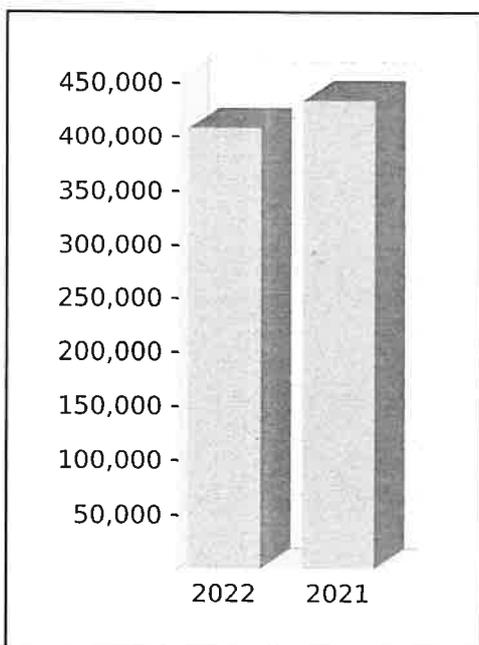
Total Benefits 408,274

Preservation Components

Preserved
 Unrestricted Non Preserved 408,274
 Restricted Non Preserved

Tax Components

Tax Free (25.33%) 103,399
 Taxable 304,875



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	433,189	
<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	(14,085)	33,644
Internal Transfer In		424,545
<u>Decreases to Member account during the period</u>		
Pensions Paid	10,830	25,000
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 30/06/2022	408,274	433,189

Heggie Superannuation Fund Members Statement

Trustee's Disclaimer

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Signed by all the trustees of the fund

William Heggie
Trustee

Jennifer Elizabeth Heggie
Trustee

Heggie Superannuation Fund

Members Statement

Jennifer Elizabeth Heggie
 82 Nethercotes Road
 Tambo Upper, Victoria, 3885, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	William Heggie
Age:	69	Nomination Type:	Binding Nomination (Non Lapsing)
Tax File Number:	Provided	Vested Benefits:	48,088
Date Joined Fund:	04/12/2003		
Service Period Start Date:	04/12/2003		
Date Left Fund:			
Member Code:	HEGJEN00362P		
Account Start Date:	01/07/2021		
Account Phase:	Retirement Phase		
Account Description:	01/07/2021		

Your Balance

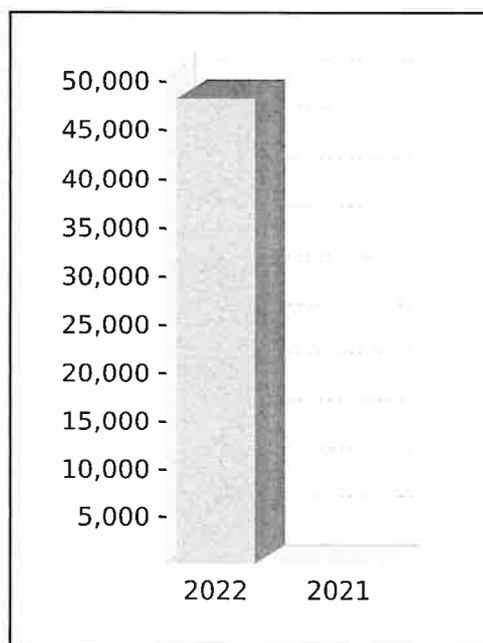
Total Benefits 48,088

Preservation Components

Preserved
 Unrestricted Non Preserved 48,088
 Restricted Non Preserved

Tax Components

Tax Free (51.92%) 24,966
 Taxable 23,122



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021		
<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	(1,659)	
Internal Transfer In	51,027	
<u>Decreases to Member account during the period</u>		
Pensions Paid	1,280	
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 30/06/2022	48,088	0

Heggie Superannuation Fund

Members Statement

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. 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 error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

William Heggie
Trustee

Jennifer Elizabeth Heggie
Trustee