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Financial Statements and Reports  
for the year ended  
30 June 2022

CJ Fritz Family Superannuation Fund

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Prepared for: Colin John Fritz and Rosemary Faye Fritz

# CJ Fritz Family Superannuation Fund

## Reports Index

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## CJ Fritz Family Superannuation Fund

# Compilation Report

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We have compiled the accompanying special purpose financial statements of the CJ Fritz Family Superannuation Fund which comprise the statement of financial position as at 30/06/2022 the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

### The Responsibility of the Trustee

The Trustee of CJ Fritz Family Superannuation Fund are solely responsible for the information contained in the special purpose financial statements, the reliability, accuracy and completeness of the information and for the determination that the financial reporting framework used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

### Our Responsibility

On the basis of information provided by the Trustee, we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework as described in Note 1 to the financial statements and APES 315: Compilation of Financial Information.

We have applied our expertise in accounting and financial reporting to compile these financial statements in accordance with the financial reporting framework described in Note 1 to the financial statements. We have complied with the relevant ethical requirements of APES 110: Code of Ethics for Professional Accountants.

### Assurance Disclaimer

Since a compilation engagement is not an assurance engagement, we are not required to verify the reliability, accuracy or completeness of the information provided to us by management to compile these financial statements. Accordingly, we do not express an audit opinion or a review conclusion on these financial statements.

The special purpose financial statements were compiled exclusively for the benefit of the directors of the trustee company who are responsible for the reliability, accuracy and completeness of the information used to compile them. We do not accept responsibility for the contents of the special purpose financial statements.

DGZ Chartered Accountants

of

24 Barolin Street, Bundaberg, Queensland 4670

Signed: .....

Dated: 23/08/2022

## CJ Fritz Family Superannuation Fund

# Operating Statement

For the year ended 30 June 2022

	Note	2022	2021
		\$	\$
<b>Income</b>			
<b>Investment Income</b>			
Trust Distributions	9	27,472	12,080
Dividends Received	8	0	3,910
Interest Received		537	822
Other Investment Income		0	37
<b>Contribution Income</b>			
Personal Non Concessional		118,000	178,534
Other Contributions		500	0
<b>Total Income</b>		<u>146,509</u>	<u>195,383</u>
<b>Expenses</b>			
Accountancy Fees		4,400	2,750
Administration Costs		0	1,650
ATO Supervisory Levy		259	259
Auditor's Remuneration		363	363
Advisor Fees		2,790	0
		<u>7,812</u>	<u>5,022</u>
<b>Member Payments</b>			
Pensions Paid		34,335	29,500
<b>Investment Losses</b>			
Changes in Market Values	10		
Realised Movements in Market Value		(156)	(129,602)
Unrealised Movements in Market Value		55,182	(9,316)
Other Investment Gains/Losses		0	(1)
<b>Total Expenses</b>		<u>97,173</u>	<u>(104,397)</u>
<b>Benefits accrued as a result of operations before income tax</b>			
		<u>49,337</u>	<u>299,781</u>
Income Tax Expense	11	(6,990)	(3,398)
<b>Benefits accrued as a result of operations</b>		<u>56,328</u>	<u>303,179</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

# CJ Fritz Family Superannuation Fund

## Detailed Operating Statement

For the year ended 30 June 2022

	2022	2021
	\$	\$
<b>Income</b>		
<b>Investment Income</b>		
Trust Distributions		
Vanguard Australian Shares High Yield Etf	10,568	4,845
Vanguard Australian Shares Index Etf	11,960	4,009
Vanguard Msci Index International Shares Etf	4,944	3,226
	<u>27,472</u>	<u>12,080</u>
Dividends Received		
AMP Limited	0	14
Vanguard All World - VEU	0	2,087
VTS - Vanguard US Total Market	0	1,809
	<u>0</u>	<u>3,910</u>
Interest Received		
Antares Investment	0	3
Australian Money Market	0	645
BOQ Money Market	537	174
	<u>537</u>	<u>822</u>
Other Investment Income		
Other Non-Taxable Investment Income	0	37
	<u>0</u>	<u>37</u>
Personal Contributions - Non Concessional		
Rosemary Faye Fritz	118,000	178,534
	<u>118,000</u>	<u>178,534</u>
Other Contributions		
Colin John Fritz	500	0
	<u>500</u>	<u>0</u>
<b>Total Income</b>	<u>146,510</u>	<u>195,384</u>
<b>Expenses</b>		
Accountancy Fees	4,400	2,750
Administration Costs	0	1,650
Advisor Fees	2,790	0
ATO Supervisory Levy	259	259
Auditor's Remuneration	363	363
	<u>7,812</u>	<u>5,022</u>
<b>Member Payments</b>		
Pensions Paid		
Fritz, Colin John - Pension (Account Based Pension 3)	22,596	8,400
Fritz, Colin John - Pension (Account Based Pension 4)	4,935	0
Fritz, Colin John - Pension (Account Based Pension)	0	8,400
Fritz, Rosemary Faye - Pension (Account Based Pension 2)	0	3,000
Fritz, Rosemary Faye - Pension (Account Based Pension 4)	6,804	5,700
Fritz, Rosemary Faye - Pension (Pension)	0	4,000
	<u>34,335</u>	<u>29,500</u>
<b>Investment Losses</b>		
Realised Movements in Market Value		

The accompanying notes form part of these financial statements.

Refer to compilation report

# CJ Fritz Family Superannuation Fund

## Detailed Operating Statement

For the year ended 30 June 2022

	2022	2021
	\$	\$
Shares in Listed Companies (Australian)		
AMP Limited	(156)	0
	<u>(156)</u>	<u>0</u>
Units in Listed Unit Trusts (Australian)		
Vanguard All-world Ex-us Shares Index Etf	0	(41,248)
Vanguard Australian Shares High Yield Etf	0	138
Vanguard Australian Shares Index Etf	0	850
Vanguard Us Total Market Shares Index Etf	0	(89,342)
	<u>0</u>	<u>(129,602)</u>
Unrealised Movements in Market Value		
Shares in Listed Companies (Australian)		
AMP Limited	161	104
	<u>161</u>	<u>104</u>
Units in Listed Unit Trusts (Australian)		
Vanguard All-world Ex-us Shares Index Etf	0	21,803
Vanguard Australian Shares High Yield Etf	11,173	(31,903)
Vanguard Australian Shares Index Etf	20,098	(31,448)
Vanguard Msci Index International Shares Etf	23,750	(27,001)
Vanguard Us Total Market Shares Index Etf	0	59,129
	<u>55,021</u>	<u>(9,421)</u>
Other Investment Gains/Losses	(0)	(1)
<b>Changes in Market Values</b>	<u>55,026</u>	<u>(138,919)</u>
<b>Total Expenses</b>	<u>97,173</u>	<u>(104,397)</u>
<b>Benefits accrued as a result of operations before income tax</b>	<u>49,337</u>	<u>299,781</u>
<b>Income Tax Expense</b>		
Income Tax Expense	(6,991)	(3,398)
<b>Total Income Tax</b>	<u>(6,991)</u>	<u>(3,398)</u>
<b>Benefits accrued as a result of operations</b>	<u>56,328</u>	<u>303,179</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

# CJ Fritz Family Superannuation Fund

## Statement of Financial Position

As at 30 June 2022

	Note	2022 \$	2021 \$
<b>Assets</b>			
<b>Investments</b>			
Shares in Listed Companies (Australian)	2	0	161
Units in Listed Unit Trusts (Australian)	3	576,340	622,563
<b>Total Investments</b>		<u>576,340</u>	<u>622,724</u>
<b>Other Assets</b>			
Distributions Receivable		8,955	4,193
BOQ Money Market		22,686	226,316
Reinvestment Residual Account		48	61
Australian Money Market		170,000	0
Income Tax Refundable		6,991	3,398
<b>Total Other Assets</b>		<u>208,680</u>	<u>233,968</u>
<b>Total Assets</b>		<u>785,020</u>	<u>856,692</u>
Less:			
<b>Liabilities</b>			
Deferred Tax Liability		5,597	5,597
<b>Total Liabilities</b>		<u>5,597</u>	<u>5,597</u>
<b>Net assets available to pay benefits</b>		<u>779,423</u>	<u>851,095</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>	5, 6		
Fritz, Colin John - Pension (Account Based Pension 3)		0	268,009
Fritz, Colin John - Pension (Account Based Pension 4)		118,211	0
Fritz, Rosemary Faye - Accumulation		661,212	0
Fritz, Rosemary Faye - Pension (Account Based Pension 4)		0	583,086
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>779,423</u>	<u>851,095</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

# CJ Fritz Family Superannuation Fund

## Statement of Taxable Income

For the year ended 30 June 2022

	<b>2022</b>
	<b>\$</b>
Benefits accrued as a result of operations	49,337.00
<b>Less</b>	
Exempt current pension income	24,726.00
Realised Accounting Capital Gains	156.00
Accounting Trust Distributions	27,472.00
Non Taxable Contributions	118,500.00
	<u>170,854.00</u>
<b>Add</b>	
Decrease in MV of investments	55,182.00
SMSF non deductible expenses	1,197.00
Pension Payments	34,335.00
Franking Credits	7,678.00
Foreign Credits	645.00
Net Capital Gains	5,356.00
Taxable Trust Distributions	18,931.00
Distributed Foreign income	4,231.00
	<u>127,555.00</u>
SMSF Annual Return Rounding	(1.00)
<b>Taxable Income or Loss</b>	<u>6,037.00</u>
Income Tax on Taxable Income or Loss	905.55
<b>Less</b>	
Franking Credits	7,678.06
Foreign Credits	218.25
<b>CURRENT TAX OR REFUND</b>	<u>(6,990.76)</u>
Supervisory Levy	259.00
<b>AMOUNT DUE OR REFUNDABLE</b>	<u>(6,731.76)</u>



# CJ Fritz Family 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%	
<b>Cash/Bank Accounts</b>									
Australian Money Market		170,000.000000	170,000.00	170,000.00	170,000.00			22.11 %	
BOQ Money Market		22,686.070000	22,686.07	22,686.07	22,686.07			2.95 %	
			<b>192,686.07</b>		<b>192,686.07</b>			<b>25.06 %</b>	
<b>Units in Listed Unit Trusts (Australian)</b>									
VHY.AX	Vanguard Australian Shares High Yield Etf	2,551.00	62.700000	159,947.70	58.19	148,438.17	11,509.53	7.75 %	20.80 %
VAS.AX	Vanguard Australian Shares Index Etf	1,948.00	83.750000	163,145.00	85.29	166,154.64	(3,009.64)	(1.81) %	21.21 %
VGS.AX	Vanguard Msci Index International Shares Etf	2,858.00	88.610000	253,247.38	87.47	249,995.99	3,251.39	1.30 %	32.93 %
				<b>576,340.08</b>		<b>564,588.80</b>	<b>11,751.28</b>	<b>2.08 %</b>	<b>74.94 %</b>
			<b>769,026.15</b>		<b>757,274.87</b>	<b>11,751.28</b>	<b>1.55 %</b>	<b>100.00 %</b>	

# CJ Fritz Family Superannuation Fund

## Notes to the Financial Statements

For the year ended 30 June 2022

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### 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.

# CJ Fritz Family Superannuation Fund

## 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: Shares in Listed Companies (Australian)

	2022 \$	2021 \$
AMP Limited	0	161
	<hr/>	<hr/>
	0	161

#### Note 3: Units in Listed Unit Trusts (Australian)

	2022 \$	2021 \$
Vanguard Australian Shares Index Etf	163,145	174,444
Vanguard Msci Index International Shares Etf	253,247	276,997
Vanguard Australian Shares High Yield Etf	159,948	171,121
	<hr/>	<hr/>
	576,340	622,562

CJ Fritz Family Superannuation Fund  
**Notes to the Financial Statements**

For the year ended 30 June 2022

**Note 4: Banks and Term Deposits**

	<b>2022</b>	<b>2021</b>
	\$	\$
<b>Banks</b>		
BOQ Money Market	22,686	226,316
	<hr/> 22,686	<hr/> 226,316

	<b>2022</b>	<b>2021</b>
	\$	\$
<b>Term Deposits</b>		
Australian Money Market	170,000	0
	<hr/> 170,000	<hr/> 0

**Note 5: Liability for Accrued Benefits**

	<b>2022</b>	<b>2021</b>
	\$	\$
Liability for accrued benefits at beginning of year	851,095	547,916
Benefits accrued as a result of operations	56,328	303,179
Current year member movements	(128,000)	0
Liability for accrued benefits at end of year	<hr/> 779,423	<hr/> 851,095

**Note 6: 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.

	<b>2022</b>	<b>2021</b>
	\$	\$
Vested Benefits	<hr/> 779,423	<hr/> 851,095

**Note 7: Guaranteed Benefits**

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

**Note 8: Dividends**

	<b>2022</b>	<b>2021</b>
	\$	\$
AMP Limited	0	14
VTS - Vanguard US Total Market	0	1,809
Vanguard All World - VEU	0	2,087
	<hr/> 0	<hr/> 3,910

CJ Fritz Family Superannuation Fund  
**Notes to the Financial Statements**

For the year ended 30 June 2022

**Note 9: Trust Distributions**

	<b>2022</b> \$	<b>2021</b> \$
Vanguard Msci Index International Shares Etf	4,944	3,226
Vanguard Australian Shares High Yield Etf	10,568	4,845
Vanguard Australian Shares Index Etf	11,960	4,009
	<hr/> 27,472	<hr/> 12,080

**Note 10: Changes in Market Values**

**Unrealised Movements in Market Value**

	<b>2022</b> \$	<b>2021</b> \$
<b>Shares in Listed Companies (Australian)</b>		
AMP Limited	(161)	(104)
	<hr/> (161)	<hr/> (104)
<b>Units in Listed Unit Trusts (Australian)</b>		
Vanguard All-world Ex-us Shares Index Etf	0	(21,803)
Vanguard Australian Shares High Yield Etf	(11,173)	31,903
Vanguard Australian Shares Index Etf	(20,098)	31,448
Vanguard Msci Index International Shares Etf	(23,750)	27,001
Vanguard Us Total Market Shares Index Etf	0	(59,129)
	<hr/> (55,021)	<hr/> 9,421
<b>Total Unrealised Movement</b>	<hr/> (55,182)	<hr/> 9,316

**Realised Movements in Market Value**

	<b>2022</b> \$	<b>2021</b> \$
<b>Shares in Listed Companies (Australian)</b>		
AMP Limited	156	0
	<hr/> 156	<hr/> 0

**CJ Fritz Family Superannuation Fund**  
**Notes to the Financial Statements**

For the year ended 30 June 2022

<b>Units in Listed Unit Trusts (Australian)</b>		
Vanguard All-world Ex-us Shares Index Etf	0	41,248
Vanguard Australian Shares High Yield Etf	0	(138)
Vanguard Australian Shares Index Etf	0	(850)
Vanguard Us Total Market Shares Index Etf	0	89,342
	0	129,602
<b>Total Realised Movement</b>	156	129,602
<b>Changes in Market Values</b>	(55,026)	138,918

<b>Note 11: Income Tax Expense</b>	<b>2022</b>	<b>2021</b>
	<b>\$</b>	<b>\$</b>
The components of tax expense comprise		
Current Tax	(6,991)	(3,398)
Income Tax Expense	(6,991)	(3,398)

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%	7,401	44,967
Less:		
Tax effect of:		
Non Taxable Contributions	17,775	26,780
Increase in MV of Investments	0	1,397
Exempt Pension Income	3,709	15,517
Realised Accounting Capital Gains	23	19,440
Accounting Trust Distributions	4,121	1,812
Tax Adjustment – Investment Expenses (11)	0	0
Other Non-Taxable Income	0	6
Add:		
Tax effect of:		
Decrease in MV of Investments	8,277	0
SMSF Non-Deductible Expenses	180	259
Pension Payments	5,150	4,425

Refer to compilation report

**Notes to the Financial Statements**

For the year ended 30 June 2022

Franking Credits	1,152	506
Foreign Credits	97	54
Net Capital Gains	803	12,960
Credit for Tax Withheld - Foreign resident	0	103
Taxable Trust Distributions	2,840	1,314
Distributed Foreign Income	635	364
Rounding	(1)	0
Income Tax on Taxable Income or Loss	906	0
Less credits:		
Franking Credits	7,678	3,373
Foreign Credits	218	0
Credit for Tax Withheld - Foreign resident withholding	0	25
Current Tax or Refund	<u>(6,990)</u>	<u>(3,398)</u>

# CJ Fritz Family Superannuation Fund

## Members Summary Report

As at 30 June 2022

Opening Balance	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
<b>Colin John Fritz (Age: 66)</b>											
FRICOL00002A - Accumulation											
	500	244,808	(1)					245,307			
FRICOL00007P - Account Based Pension 3 - Tax Free: 28.55%											
268,009			(605)		22,596			244,808			
FRICOL00066P - Account Based Pension 4 - Tax Free: 28.69%											
		127,307	(4,161)		4,935						118,211
<b>268,009</b>	<b>500</b>	<b>372,115</b>	<b>(4,767)</b>		<b>27,531</b>			<b>490,115</b>			<b>118,211</b>
<b>Rosemary Faye Fritz (Age: 63)</b>											
FRIROS00002A - Accumulation											
	118,000	574,917	(20,799)				906	10,000			661,212
FRIROS00003P - Account Based Pension 2 - Tax Free: 100.00%											
FRIROS00006P - Account Based Pension 4 - Tax Free: 78.32%											
583,086			(1,365)		6,804			574,917			
<b>583,086</b>	<b>118,000</b>	<b>574,917</b>	<b>(22,164)</b>		<b>6,804</b>		<b>906</b>	<b>584,917</b>			<b>661,212</b>
<b>851,095</b>	<b>118,500</b>	<b>947,032</b>	<b>(26,931)</b>		<b>34,335</b>		<b>906</b>	<b>1,075,032</b>			<b>779,423</b>



# CJ Fritz Family Superannuation Fund

## Members Statement

Colin John Fritz  
 10 Eaves Court  
 Bundaberg, Queensland, 4670, Australia

### Your Details

Date of Birth : Provided  
 Age: 66  
 Tax File Number: Provided  
 Date Joined Fund: 19/06/1997  
 Service Period Start Date:  
 Date Left Fund:  
 Member Code: Consolidated  
 Account Start Date: 19/06/1997  
 Account Type: Consolidated  
 Account Description: Consolidated

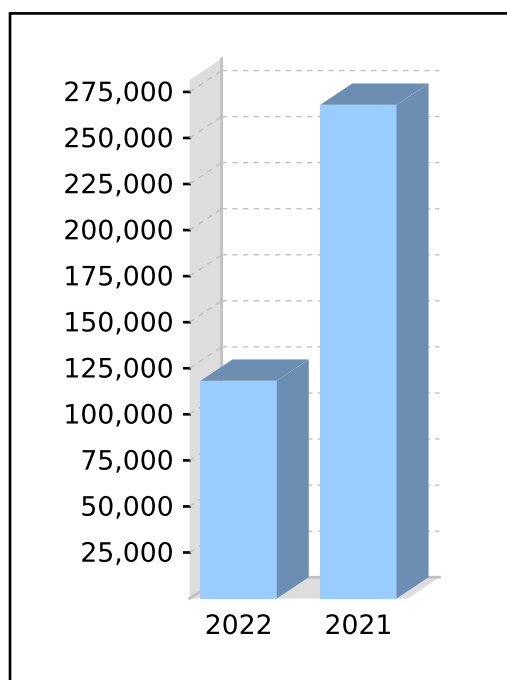
Nominated Beneficiaries: Rosemary Faye Fritz  
 Nomination Type: Binding Nomination (Non Lapsing)  
 Vested Benefits: 118,211  
 Total Death Benefit: 118,211

### Your Balance

Total Benefits 118,211

Preservation Components  
 Preserved  
 Unrestricted Non Preserved 118,211  
 Restricted Non Preserved

Tax Components  
 Tax Free 33,916  
 Taxable 84,294  
 Investment Earnings Rate -4%



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	268,009	381
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions	500	
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(4,767)	14,193
Internal Transfer In	372,115	524,125
<u>Decreases to Member account during the period</u>		
Pensions Paid	27,531	8,400
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	118,000	
Superannuation Surcharge Tax		
Internal Transfer Out	372,115	262,290
Closing balance at 30/06/2022	118,211	268,009

# CJ Fritz Family Superannuation Fund

## Members Statement

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### 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

\_\_\_\_\_  
Colin John Fritz  
Trustee

\_\_\_\_\_  
Rosemary Faye Fritz  
Trustee

# CJ Fritz Family Superannuation Fund

## Members Statement

Rosemary Faye Fritz  
 10 Eaves Court  
 Bundaberg, Queensland, 4670, Australia

### Your Details

Date of Birth : Provided  
 Age: 63  
 Tax File Number: Provided  
 Date Joined Fund: 19/06/1997  
 Service Period Start Date:  
 Date Left Fund:  
 Member Code: Consolidated  
 Account Start Date: 19/06/1997  
 Account Type: Consolidated  
 Account Description: Consolidated

Nominated Beneficiaries: Colin John Fritz  
 Nomination Type: Binding Nomination (Non Lapsing)  
 Vested Benefits: 661,212  
 Total Death Benefit: 661,212

### Your Balance

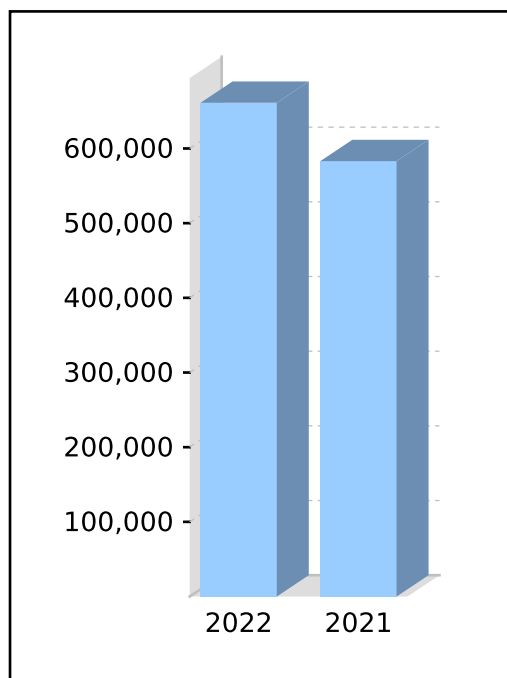
Total Benefits 661,212

Preservation Components

Preserved 96,295  
 Unrestricted Non Preserved 564,917  
 Restricted Non Preserved

Tax Components

Tax Free 560,188  
 Taxable 106,147  
 Investment Earnings Rate -3%



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	583,086	132,425
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)	118,000	178,534
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(22,164)	65,311
Internal Transfer In	574,917	911,169
<u>Decreases to Member account during the period</u>		
Pensions Paid	6,804	8,700
Contributions Tax		
Income Tax	906	
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	10,000	
Superannuation Surcharge Tax		
Internal Transfer Out	574,917	695,653
Closing balance at 30/06/2022	661,212	583,086

# CJ Fritz Family Superannuation Fund

## Members Statement

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### Trustee's Disclaimer

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Signed by all the trustees of the fund

\_\_\_\_\_  
Colin John Fritz  
Trustee

\_\_\_\_\_  
Rosemary Faye Fritz  
Trustee

## Minutes of a meeting of the Trustee(s)

held on 23 August 2022 at 10 Eaves Court, Bundaberg, Queensland 4670

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<b>PRESENT:</b>	Colin John Fritz and Rosemary Faye Fritz
<b>MINUTES:</b>	The Chair reported that the minutes of the previous meeting had been signed as a true record.
<b>FINANCIAL STATEMENTS OF SUPERANNUATION FUND:</b>	<p>It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the superannuation fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.</p> <p>The Chair tabled the financial statements and notes to the financial statements of the superannuation fund in respect of the year ended 30 June 2022 and it was resolved that such statements be and are hereby adopted as tabled.</p>
<b>TRUSTEE'S DECLARATION:</b>	It was resolved that the trustee's declaration of the superannuation fund be signed.
<b>ANNUAL RETURN:</b>	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.
<b>TRUST DEED:</b>	The Chair tabled advice received from the fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.
<b>INVESTMENT STRATEGY:</b>	The allocation of the fund's assets and the fund's investment performance over this financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return 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.
<b>INSURANCE COVER:</b>	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.
<b>ALLOCATION OF INCOME:</b>	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).
<b>INVESTMENT ACQUISITIONS:</b>	It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2022.
<b>INVESTMENT DISPOSALS:</b>	It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2022.
<b>AUDITORS:</b>	<p>It was resolved that</p> <p>Anthony Boys</p> <p>of</p> <p>Super Audits Pty Ltd PO Box 3376, RUNDLE MALL 5000</p> <p>act as auditors of the Fund for the next financial year.</p>
<b>TAX AGENTS:</b>	It was resolved that

# Minutes of a meeting of the Trustee(s)

held on 23 August 2022 at 10 Eaves Court, Bundaberg, Queensland 4670

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DGZ Chartered Accountants

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

**TRUSTEE STATUS:**

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

**CONTRIBUTIONS RECEIVED:**

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

**ACCEPTANCE OF ROLLOVERS:**

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

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

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

**PAYMENT OF BENEFITS:**

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

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

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

**CLOSURE:**

All resolutions for this meeting were made in accordance with the SISA and Regulations.

There being no further business the meeting then closed.

Signed as a true record –

.....

Colin John Fritz

Chairperson

## Trustees Declaration

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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.

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.
- (iv) The trustee has not received from DGZ Chartered Accountants any financial advice in relation to the following:
- Recommendation to establish a Self Managed Superannuation Fund,
  - Advice about the performance of different types of super choices,
  - Recommendation to consolidate superannuation assets into a single fund,
  - Recommendation that a member increase their contributions,
  - Recommendation to commence any form of pension,
  - Recommendation on the type of investments the fund should invest in,
  - Advice regarding or the preparation of an Investment Strategy,
  - Recommendation to acquire any form of property through the SMSF,
  - Recommendation for a member to have a binding death benefit nomination, and
  - Advice about the wind up of a Self Managed Superannuation Fund

Signed in accordance with a resolution of the trustees by:

.....  
Colin John Fritz

Trustee

.....  
Rosemary Faye Fritz

Trustee

23 August 2022