



Agent A.JOSEPH & CO
Client RAYMOND JOHNSON
ABN 69748730132

Carry-forward concessional contributions

If the annual concessional contributions cap for the current year is exceeded, unused concessional contributions may be carried forward if the [eligibility criteria](#) is met.

The eligibility criteria to carry forward the unused concessional contributions has been met as the total superannuation balance is less than **\$500,000.00** at the end of 30 June of the previous financial year. Additional catch-up concessional contributions to the super fund(s) may be made.

The decisions that are made with this information can have tax consequences. We recommend that financial advice is obtained.

Total superannuation balance at 30 June 2020

\$73,904.72

Visit [total superannuation balance](#) to learn more.

Financial year

2020-21

Current as at **04 June 2022**

Unused concessional contributions available to carry forward Eligible

\$39,497.21

Eligible to carry forward unused concessional contributions cap because the total superannuation balance is less than **\$500,000.00** at the end of 30 June 2020.

Further considerations

- > Concessional contributions may not be reported until 31 October for members of a defined benefit fund.
- > Concessional contributions made to a self-managed fund will not be displayed until we have received and processed the annual return.
- > Concessional contributions will affect additional tax on contributions under [Division 293](#).
- > Refer to previous records or contact the fund (or funds) after 31 October to obtain more up-to-date information.

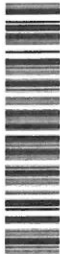


16 AUGUST 2021

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NAB Classic Banking
For further information call the
Business Servicing Team on 13 10 12



MR RJ JOHNSON
31 HEATON RD
QUORROBOLONG NSW 2325

A 2-356

Account Balance Summary

Opening balance	
Total credits	\$50,0
Total debits	
Closing balance	\$50,0

Statement starts 15 June 2021
Statement ends 16 August 2021

Outlet Details

Marrickville
85-95 Marrickville Rd, Marrickville NSW 2204

Account Details

RAYMOND JOHN JOHNSON
BSB number 082-356
Account number 31-236-2166

For Your Information

We're changing how often we send statements for this account. Effective 40 days from this statement date, you'll generally start to receive statements at least every six months. If you'd prefer to stay on your current statement cycle, please complete the form at nab.com.au/statementcycles or call us on 13 22 65

*39,497 conc...
31,500 in non con...*

Transaction Details

Date	Particulars	Debits	Credits
15 Jun 2021	Account Opened		
17 Jun 2021	If a charge is incorrect, unauthorised or for something not received, you may be entitled to a refund. You should act quickly; you may lose rights over time. To query a charge, please call 13 22 65. For more info, see Clause 25 'Disputed transactions' at NAB.com.au/terms .		
28 Jun 2021	Online E7866457349 Super fund Ray Johns.....		20,000.00
	Online B7847457349 Super fund Ray Johnsons.....		30,000.00
30 Jun 2021	Interest.....	0.03	50
1 Jul 2021	*****		

The Following Information Concerning This Account Is
Downloaded To Assist In Reconciling Your 30/06/21 Tax Return

Trustee declaration

To be completed by new trustees and directors of corporate trustees of self-managed super funds.



Read this declaration in conjunction with *Self-managed super funds – key messages for trustees* (NAT 71128).





I understand that as an individual trustee or director of the corporate trustee of

Fund name

I am responsible for ensuring that the fund complies with the *Superannuation Industry (Supervision) Act 1993* (SISA) and other relevant legislation. The Commissioner of Taxation (the Commissioner) has the authority and responsibility for administering the legislation and enforcing the fund's compliance with the law.

I must keep myself informed of changes to the legislation relevant to the operation of my fund and ensure the trust deed is kept up to date in accordance with the law and the needs of the members.

If I do not comply with the legislation, the Commissioner may take the following actions:

- impose administrative penalties on me
- enter into agreements with me to rectify any contraventions of the legislation
- disqualify me from being a trustee or director of a corporate trustee of any superannuation fund in the future
- remove the fund's complying status, which may result in significant adverse tax consequences for the fund
- prosecute me under the law, which may result in fines or imprisonment.

SOLE PURPOSE

I understand it is my responsibility to ensure the fund is only maintained for the purpose of providing benefits to the members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies. I understand that I should regularly evaluate whether the fund continues to be the appropriate vehicle to meet this purpose.

TRUSTEE DUTIES

I understand that by law I must at all times:

- act honestly in all matters concerning the fund
- exercise skill, care and diligence in managing the fund
- act in the best interests of all the members of the fund
- ensure that members only access their super benefits if they have met a legitimate condition of release
- refrain from entering into transactions that circumvent restrictions on the payment of benefits
- ensure that my money and other assets are kept separate from the money and other assets of the fund
- take appropriate action to protect the fund's assets (for example, have sufficient evidence of the ownership of fund assets)
- refrain from entering into any contract or do anything that would prevent me from, or hinder me in, properly performing or exercising my functions or powers as a trustee or director of the corporate trustee of the fund
- allow all members of the fund to have access to information and documents as required, including details about
 - the financial situation of the fund
 - the investments of the fund
 - the members' benefit entitlements.

I also understand that by law I must prepare, implement and regularly review an investment strategy having regard to all the circumstances of the fund, which include, but are not limited to:

- the risks associated with the fund's investments
- the likely return from investments, taking into account the fund's objectives and expected cash flow requirements
- investment diversity and the fund's exposure to risk due to inadequate diversification
- the liquidity of the fund's investments having regard to the fund's expected cash flow requirements in discharging its existing and prospective liabilities (including benefit payments)
- whether the trustees of the fund should hold insurance cover for one or more members of the fund.

Investment restrictions

I understand that, as a trustee or director of the corporate trustee of the fund, subject to certain limited exceptions specified in the law, I am prohibited from:

- lending money of the fund to, or providing financial assistance to, a member of the fund or a member's relative (financial assistance means any assistance that improves the financial position of a person directly or indirectly, including the provision of credit)
- acquiring assets (other than business real property, listed securities, certain in-house assets and acquisitions made under mergers allowed by special determinations or acquisitions as a result of a breakdown of a relationship) for the fund from members or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund except in certain limited circumstances (while limited recourse borrowing arrangements are permitted, they can be complex and particular conditions must be met to ensure that legal requirements are not breached)