

Member's Statement
YARRAM GROUP SMSF

MR JOHN ROBERT MURRAY
1272 YARRAMALONG ROAD
WYONG CREEK NSW 2259

The Trustee of the above named fund wishes to advise you of the circumstances of your entitlement in the Fund at 30 June 2017 and for the reporting period 1 July 2016 to 30 June 2017.

Your Details		Your Balance	
Date of Birth	16 October 1946	Total Benefits	\$209,569
Tax File Number	Provided	Comprising:	
Date Joined Fund	27 September 2013	- Preserved	
Service Period Start Date	27 September 2013	- Restricted Non Preserved	
Date Left Fund		- Unrestricted Non Preserved	\$209,569
Member Mode	Pension	Including:	
Account Description		- Tax Free Component	\$41,996
Current Salary		- Taxable Component	\$167,573
Vested Amount	\$209,569		
Insured Death Benefit			
Total Death Benefit	\$209,569	Tax Free Proportion	20.34%
Disability Benefit		Taxable Proportion	79.66%
Nominated Beneficiaries			

Your Detailed Account	Preserved	Restricted Non Preserved	Unrestricted Non Preserved	Total
Opening Balance at 1 July 2016			229,802	229,802
<u>Add: Increases to Member's Account</u>				
<u>During the Period</u>				
Concessional Contributions				
Non-Concessional Contributions				
Other Contributions				
Govt Co-Contributions				
Employer Contributions - No TFN				
Proceeds of Insurance Policies				
Share of Net Income/(Loss) for period			3,066	3,066
Transfers in and transfers from reserves				
			3,066	3,066
			232,869	232,869
<u>Less: Decreases to Member's Account</u>				
<u>During the Period</u>				
Benefits/Pensions Paid			23,300	23,300
Contributions Tax				
Income Tax				
No TFN Excess Contributions Tax				
Division 293 Tax				
Excess Contributions Tax				
Refund Excess Contributions				
Insurance Policy Premiums Paid				
Management Fees				
Share of fund expenses				
Transfers out and transfers to reserves				
			23,300	23,300
Member's Account Balance at 30/06/2017			209,569	209,569

Reference: YARRUM / 501

Availability of Other Fund Information

Other information about the Fund is available at your request from the Trustee. If you would like any further information, please contact the Trustee.

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

John Robert Murray
Director

Lyn Gay Murray
Director

Ryan Robert Murray
Director

Kiara Harvey
Director

Statement Date: / /

Member's Statement
YARRAM GROUP SMSF

MRS LYN GAY MURRAY
1272 YARRAMALONG ROAD
WYONG CREEK NSW 2259

The Trustee of the above named fund wishes to advise you of the circumstances of your entitlement in the Fund at 30 June 2017 and for the reporting period 1 July 2016 to 30 June 2017.

Your Details		Your Balance	
Date of Birth	31 May 1952	Total Benefits	\$63,220
Tax File Number	Provided	Comprising:	
Date Joined Fund	27 September 2013	- Preserved	\$63,220
Service Period Start Date	27 September 2013	- Restricted Non Preserved	
Date Left Fund		- Unrestricted Non Preserved	
Member Mode	Pension	Including:	
Account Description		- Tax Free Component	\$13,432
Current Salary		- Taxable Component	\$49,787
Vested Amount	\$63,220		
Insured Death Benefit			
Total Death Benefit	\$63,220	Tax Free Proportion	21.41%
Disability Benefit		Taxable Proportion	78.59%
Nominated Beneficiaries			

Your Detailed Account	Preserved	Restricted Non Preserved	Unrestricted Non Preserved	Total
Opening Balance at 1 July 2016	65,644			65,644
<u>Add: Increases to Member's Account</u>				
<u>During the Period</u>				
Concessional Contributions				
Non-Concessional Contributions				
Other Contributions				
Govt Co-Contributions				
Employer Contributions - No TFN				
Proceeds of Insurance Policies				
Share of Net Income/(Loss) for period	876			876
Transfers in and transfers from reserves				
	876			876
	66,520			66,520
<u>Less: Decreases to Member's Account</u>				
<u>During the Period</u>				
Benefits/Pensions Paid	3,300			3,300
Contributions Tax				
Income Tax				
No TFN Excess Contributions Tax				
Division 293 Tax				
Excess Contributions Tax				
Refund Excess Contributions				
Insurance Policy Premiums Paid				
Management Fees				
Share of fund expenses				
Transfers out and transfers to reserves				
	3,300			3,300
Member's Account Balance at 30/06/2017	63,220			63,220

Reference: YARRUM / 502

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MR RYAN ROBERT MURRAY
1272 YARRAMALONG ROAD
WYONG CREEK NSW 2259

The Trustee of the above named fund wishes to advise you of the circumstances of your entitlement in the Fund at 30 June 2017 and for the reporting period 1 July 2016 to 30 June 2017.

Your Details		Your Balance	
Date of Birth	19 May 1983	Total Benefits	\$10,366
Tax File Number	Provided	Comprising:	
Date Joined Fund	27 September 2013	- Preserved	\$10,342
Service Period Start Date		- Restricted Non Preserved	
Date Left Fund		- Unrestricted Non Preserved	\$24
Member Mode	Accumulation	Including:	
Account Description		- Tax Free Component	
Current Salary		- Taxable Component	\$10,366
Vested Amount	\$10,366		
Insured Death Benefit			
Total Death Benefit	\$10,366		
Disability Benefit			
Nominated Beneficiaries			

Your Detailed Account	Preserved	Restricted Non Preserved	Unrestricted Non Preserved	Total
Opening Balance at 1 July 2016	10,165		24	10,189
<u>Add: Increases to Member's Account</u>				
<u>During the Period</u>				
Concessional Contributions				
Non-Concessional Contributions				
Other Contributions				
Govt Co-Contributions				
Employer Contributions - No TFN				
Proceeds of Insurance Policies				
Share of Net Income/(Loss) for period	136			136
Transfers in and transfers from reserves				
	136			136
	10,301		24	10,325
<u>Less: Decreases to Member's Account</u>				
<u>During the Period</u>				
Benefits/Pensions Paid				
Contributions Tax				
Income Tax	(41)			(41)
No TFN Excess Contributions Tax				
Division 293 Tax				
Excess Contributions Tax				
Refund Excess Contributions				
Insurance Policy Premiums Paid				
Management Fees				
Share of fund expenses				
Transfers out and transfers to reserves				
	(41)			(41)
Member's Account Balance at 30/06/2017	10,342		24	10,366

Reference: YARRUM / 503

Availability of Other Fund Information

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MRS LYN GAY MURRAY
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WYONG CREEK NSW 2259

The Trustee of the above named fund wishes to advise you of the circumstances of your entitlement in the Fund at 30 June 2017 and for the reporting period 1 July 2016 to 30 June 2017.

Your Details		Your Balance	
Date of Birth	31 May 1952	Total Benefits	\$6,219
Tax File Number	Provided	Comprising:	
Date Joined Fund	27 September 2013	- Preserved	\$4,861
Service Period Start Date		- Restricted Non Preserved	
Date Left Fund		- Unrestricted Non Preserved	\$1,358
Member Mode	Accumulation	Including:	
Account Description		- Tax Free Component	\$3,716
Current Salary		- Taxable Component	\$2,504
Vested Amount	\$6,219		
Insured Death Benefit			
Total Death Benefit	\$6,219		
Disability Benefit			
Nominated Beneficiaries			

Your Detailed Account	Preserved	Restricted Non Preserved	Unrestricted Non Preserved	Total
Opening Balance at 1 July 2016	4,861		150	5,010
<u>Add: Increases to Member's Account</u>				
<u>During the Period</u>				
Concessional Contributions				
Non-Concessional Contributions				
Other Contributions			362	362
Govt Co-Contributions				
Employer Contributions - No TFN				
Proceeds of Insurance Policies			71	71
Share of Net Income/(Loss) for period			754	754
Transfers in and transfers from reserves				
			1,187	1,187
	4,861		1,337	6,198
<u>Less: Decreases to Member's Account</u>				
<u>During the Period</u>				
Benefits/Pensions Paid				
Contributions Tax				
Income Tax			(22)	(22)
No TFN Excess Contributions Tax				
Division 293 Tax				
Excess Contributions Tax				
Refund Excess Contributions				
Insurance Policy Premiums Paid				
Management Fees				
Share of fund expenses				
Transfers out and transfers to reserves				
			(22)	(22)
Member's Account Balance at 30/06/2017	4,861		1,359	6,220

Reference: YARRUM / 504

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1272 YARRAMALONG ROAD
WYONG CREEK NSW 2259

The Trustee of the above named fund wishes to advise you of the circumstances of your entitlement in the Fund at 30 June 2017 and for the reporting period 1 July 2016 to 30 June 2017.

Your Details		Your Balance	
Date of Birth	16 October 1946	Total Benefits	\$81,272
Tax File Number	Provided	Comprising:	
Date Joined Fund	27 September 2013	- Preserved	
Service Period Start Date		- Restricted Non Preserved	
Date Left Fund		- Unrestricted Non Preserved	\$81,272
Member Mode	Accumulation	Including:	
Account Description		- Tax Free Component	\$41,206
Current Salary		- Taxable Component	\$40,066
Vested Amount	\$81,272		
Insured Death Benefit			
Total Death Benefit	\$81,272		
Disability Benefit			
Nominated Beneficiaries			

Your Detailed Account	Preserved	Restricted Non Preserved	Unrestricted Non Preserved	Total
Opening Balance at 1 July 2016			56,975	56,975
<u>Add: Increases to Member's Account</u>				
<u>During the Period</u>				
Concessional Contributions			27,357	27,357
Non-Concessional Contributions				
Other Contributions				
Govt Co-Contributions				
Employer Contributions - No TFN				
Proceeds of Insurance Policies				
Share of Net Income/(Loss) for period			800	800
Transfers in and transfers from reserves				
			28,157	28,157
			85,131	85,131
<u>Less: Decreases to Member's Account</u>				
<u>During the Period</u>				
Benefits/Pensions Paid				
Contributions Tax			4,104	4,104
Income Tax			(244)	(244)
No TFN Excess Contributions Tax				
Division 293 Tax				
Excess Contributions Tax				
Refund Excess Contributions				
Insurance Policy Premiums Paid				
Management Fees				
Share of fund expenses				
Transfers out and transfers to reserves				
			3,860	3,860
Member's Account Balance at 30/06/2017			81,271	81,271

Reference: YARRUM / 505

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Director

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Director

Kiara Harvey
Director

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Member's Statement
YARRAM GROUP SMSF

MRS KIARA HARVEY
149 SCENIC DRIVE
BUDGEWOI NSW 2262

The Trustee of the above named fund wishes to advise you of the circumstances of your entitlement in the Fund at 30 June 2017 and for the reporting period 1 July 2016 to 30 June 2017.

Your Details		Your Balance	
Date of Birth	30 August 1987	Total Benefits	\$67,123
Tax File Number	Provided	Comprising:	
Date Joined Fund	1 December 2016	- Preserved	\$67,123
Service Period Start Date		- Restricted Non Preserved	
Date Left Fund		- Unrestricted Non Preserved	
Member Mode	Accumulation	Including:	
Account Description		- Tax Free Component	
Current Salary		- Taxable Component	\$67,123
Vested Amount	\$67,123		
Insured Death Benefit			
Total Death Benefit	\$67,123		
Disability Benefit			
Nominated Beneficiaries			

Your Detailed Account	Preserved	Restricted Non Preserved	Unrestricted Non Preserved	Total
Opening Balance at 1 July 2016				
<u>Add: Increases to Member's Account</u>				
<u>During the Period</u>				
Concessional Contributions				
Non-Concessional Contributions				
Other Contributions				
Govt Co-Contributions				
Employer Contributions - No TFN				
Proceeds of Insurance Policies				
Share of Net Income/(Loss) for period	443			443
Transfers in and transfers from reserves	66,545			66,545
	<u>66,988</u>			<u>66,988</u>
	66,988			66,988
<u>Less: Decreases to Member's Account</u>				
<u>During the Period</u>				
Benefits/Pensions Paid				
Contributions Tax				
Income Tax	(135)			(135)
No TFN Excess Contributions Tax				
Division 293 Tax				
Excess Contributions Tax				
Refund Excess Contributions				
Insurance Policy Premiums Paid				
Management Fees				
Share of fund expenses				
Transfers out and transfers to reserves				
	<u>(135)</u>			<u>(135)</u>
Member's Account Balance at 30/06/2017	67,123			67,123

Reference: YARRUM / 506

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