
Financial Statements and Reports
for the year ended
30 June 2022

Miller Family Superannuation Fund

Prepared for: Ross Grahame Miller and Robyn Marie Miller

Miller Family Superannuation Fund

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Miller Family Superannuation Fund

Compilation Report

We have compiled the accompanying special purpose financial statements of the Miller Family Superannuation Fund which comprise the statement of financial position as at 30 June 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 Miller 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: 02/11/2022

Miller Family Superannuation Fund

Operating Statement

For the year ended 30 June 2022

	Note	2022 \$	2021 \$
Income			
Investment Income			
Trust Distributions	11	76,960	55,916
Dividends Received	10	3,300	2,602
Interest Received		20,598	7,053
Other Investment Income		10,748	0
Property Income	12	13,816	13,297
Total Income		<u>125,422</u>	<u>78,868</u>
Expenses			
Accountancy Fees		5,500	5,500
ATO Supervisory Levy		259	259
Auditor's Remuneration		385	363
Investment Expenses		7,991	8,448
Property Expenses		7,086	5,543
		<u>21,221</u>	<u>20,113</u>
Member Payments			
Pensions Paid		57,000	55,500
Investment Losses			
Changes in Market Values	13		
Realised Movements in Market Value		(4,415)	0
Unrealised Movements in Market Value		211,120	(234,816)
Total Expenses		<u>284,926</u>	<u>(159,203)</u>
Benefits accrued as a result of operations before income tax		<u>(159,503)</u>	<u>238,072</u>
Income Tax Expense	14	(11,248)	(5,254)
Benefits accrued as a result of operations		<u>(148,255)</u>	<u>243,326</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

Miller Family Superannuation Fund

Detailed Operating Statement

For the year ended 30 June 2022

	2022	2021
	\$	\$
Income		
Investment Income		
Trust Distributions		
Lendlease Group	28	21
MLC Wrap Investments	75,267	55,895
PIMCO AUSTRALIAN SHORT-TERM BOND FUND-WHL CLASS	1,665	0
	<u>76,960</u>	<u>55,916</u>
Dividends Received		
AMP Limited	0	419
Commonwealth Bank Of Australia.	2,396	1,585
Janus Henderson Group PLC	132	120
Lendlease Group	21	30
Suncorp Group Limited	615	312
Telstra Corporation Limited.	136	136
	<u>3,300</u>	<u>2,602</u>
Interest Received		
ANZ - 354703395	44	37
BT Funds Management	18,063	0
Money Market - 998785580	215	230
Money Market - At Call Ac's	2,276	4,741
Money Market Term Deposits	0	2,045
	<u>20,598</u>	<u>7,053</u>
Property Income		
2 Kent Street, Bundaberg East	13,816	13,297
	<u>13,816</u>	<u>13,297</u>
Other Investment Income		
Other income	10,748	0
	<u>10,748</u>	<u>0</u>
Total Income	<u>125,422</u>	<u>78,868</u>
Expenses		
Accountancy Fees	5,500	5,500
ATO Supervisory Levy	259	259
Auditor's Remuneration	385	363
Property Expenses	7,086	5,543
	<u>13,230</u>	<u>11,665</u>
Investment Expenses		
MLC Wrap Investments	7,991	8,448
	<u>7,991</u>	<u>8,448</u>
Member Payments		
Pensions Paid		
Miller, Robyn Marie - Pension (Pension)	23,995	23,982
Miller, Ross Grahame - Pension (Pension)	33,005	31,518
	<u>57,000</u>	<u>55,500</u>
Investment Losses		
Realised Movements in Market Value		

The accompanying notes form part of these financial statements.

Refer to compilation report

Miller Family Superannuation Fund

Detailed Operating Statement

For the year ended 30 June 2022

	2022	2021
	\$	\$
Managed Investments (Australian)		
MLC Wrap Investments	(3,542)	0
	<u>(3,542)</u>	<u>0</u>
Shares in Listed Companies (Australian)		
Crown Resorts Limited	(873)	0
	<u>(873)</u>	<u>0</u>
Unrealised Movements in Market Value		
Managed Investments (Australian)		
MLC Wrap Investments	174,393	(218,439)
	<u>174,393</u>	<u>(218,439)</u>
Shares in Listed Companies (Australian)		
AMP Limited	713	3,060
Commonwealth Bank Of Australia.	6,064	(19,458)
Crown Resorts Limited	516	(672)
Janus Henderson Group PLC	1,101	(1,258)
Lendlease Group	634	246
Suncorp Group Limited	113	(1,628)
Telstra Corporation Limited.	(77)	(537)
	<u>9,064</u>	<u>(20,247)</u>
Units in Unlisted Unit Trusts (Australian)		
PIMCO AUSTRALIAN SHORT-TERM BOND FUND-WHL CLASS	27,662	3,869
	<u>27,662</u>	<u>3,869</u>
Other Investment Gains/Losses	(0)	0
Changes in Market Values	<u>206,705</u>	<u>(234,816)</u>
Total Expenses	<u>284,925</u>	<u>(159,203)</u>
Benefits accrued as a result of operations before income tax	<u>(159,503)</u>	<u>238,072</u>
Income Tax Expense		
Income Tax Expense	(11,248)	(5,254)
Total Income Tax	<u>(11,248)</u>	<u>(5,254)</u>
Benefits accrued as a result of operations	<u>(148,255)</u>	<u>243,325</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

Miller Family Superannuation Fund

Statement of Financial Position

As at 30 June 2022

	Note	2022 \$	2021 \$
Assets			
Investments			
Managed Investments (Australian)	2	1,169,759	1,330,334
Real Estate Properties (Australian - Residential)	3	175,000	175,000
Shares in Listed Companies (Australian)	4	79,081	91,202
Units in Unlisted Unit Trusts (Australian)	5	368,469	396,131
Total Investments		<u>1,792,309</u>	<u>1,992,667</u>
Other Assets			
Distributions Receivable		1,341	11
ANZ - 354703395		12,954	36,645
Money Market - 998785580		281,618	3,358
Money Market - At Call Ac's		245,000	454,791
Income Tax Refundable		11,248	5,254
Total Other Assets		<u>552,161</u>	<u>500,059</u>
Total Assets		<u>2,344,470</u>	<u>2,492,726</u>
Net assets available to pay benefits		<u>2,344,470</u>	<u>2,492,726</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	7, 8		
Miller, Ross Grahame - Pension (Pension)		1,225,593	1,306,380
Miller, Robyn Marie - Pension (Pension)		1,118,877	1,186,346
Total Liability for accrued benefits allocated to members' accounts		<u>2,344,470</u>	<u>2,492,726</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

Miller Family Superannuation Fund

Statement of Taxable Income

For the year ended 30 June 2022

	2022
	\$
Benefits accrued as a result of operations	(159,503.00)
Less	
Exempt current pension income	101,201.00
Realised Accounting Capital Gains	4,415.00
Accounting Trust Distributions	76,960.00
	<u>182,576.00</u>
Add	
Decrease in MV of investments	211,120.00
SMSF non deductible expenses	21,220.00
Pension Payments	57,000.00
Franking Credits	11,248.00
Foreign Credits	1,430.00
Taxable Trust Distributions	21,247.00
Distributed Foreign income	18,820.00
	<u>342,085.00</u>
SMSF Annual Return Rounding	(6.00)
	<u>0.00</u>
Taxable Income or Loss	<u>0.00</u>
Income Tax on Taxable Income or Loss	0.00
Less	
Franking Credits	11,248.37
	<u>(11,248.37)</u>
CURRENT TAX OR REFUND	<u>(11,248.37)</u>
Supervisory Levy	259.00
	<u>(10,989.37)</u>
AMOUNT DUE OR REFUNDABLE	<u>(10,989.37)</u>

Miller Family Superannuation Fund Investment Summary Report

As at 30 June 2022

Investment	Units	Market Price ¹	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%	
Cash/Bank Accounts									
ANZ - 354703395		12,954.430000	12,954.43	12,954.43	12,954.43			0.56 %	
Money Market - 998785580		281,618.120000	281,618.12	281,618.12	281,618.12			12.08 %	
Money Market - At Call Ac's		245,000.000000	245,000.00	245,000.00	245,000.00			10.51 %	
			539,572.55		539,572.55			23.14 %	
Managed Investments (Australian)									
MILLER_ML CWRAPINVE ST	1.00	1,169,759.080000	1,169,759.08	67,276.43	67,276.43	1,102,482.65	1,638.74 %	50.16 %	
			1,169,759.08		67,276.43	1,102,482.65	1,638.74 %	50.16 %	
Real Estate Properties (Australian - Residential)									
IP-076	2 Kent Street, Bundaberg East	1.00	175,000.000000*	175,000.00	179,914.28	(4,914.28)	(2.73) %	7.50 %	
			175,000.00		179,914.28	(4,914.28)	(2.73) %	7.50 %	
Shares in Listed Companies (Australian)									
AMP.AX	AMP Limited	4,192.00	0.955000	4,003.36	4.18	17,514.70	(13,511.34)	(77.14) %	0.17 %
CBA.AX	Commonwealth Bank Of Australia.	639.00	90.380000	57,752.82	62.49	39,931.88	17,820.94	44.63 %	2.48 %
JHG.AX	Janus Henderson Group PLC	62.00	33.490000	2,076.38	19.26	1,194.29	882.09	73.86 %	0.09 %
LLC.AX	Lendlease Group	270.00	9.110000	2,459.70	8.89	2,399.17	60.53	2.52 %	0.11 %
SUN.AX	Suncorp Group Limited	866.00	10.980000	9,508.68	(3.89)	(3,365.78)	12,874.46	(382.51) %	0.41 %
TLS.AX	Telstra Corporation Limited.	852.00	3.850000	3,280.20	0.85	721.42	2,558.78	354.69 %	0.14 %
			79,081.14		58,395.68	20,685.46	35.42 %	3.39 %	
Units in Unlisted Unit Trusts (Australian)									
PMF05.AX	PIMCO AUSTRALIAN SHORT-TERM BOND FUND-WHL CLASS	386,884.61	0.952400	368,468.90	1.03	400,000.00	(31,531.10)	(7.88) %	15.80 %
			368,468.90		400,000.00	(31,531.10)	(7.88) %	15.80 %	
			2,331,881.67		1,245,158.94	1,086,722.73	87.28 %	100.00 %	

¹Market Prices as at Reporting Date. Note: Where prices unavailable, system will use last known price

*** Investments using last known price**

<u>Investment</u>	<u>Market Price</u>	<u>Market Price Date</u>
2 Kent Street, Bundaberg East	175000.000000	30/06/2019

Miller Family 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.

Miller 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: Managed Investments (Australian)

	2022 \$	2021 \$
MLC Wrap Investments	1,169,759	1,330,334
	<hr/> 1,169,759	<hr/> 1,330,334

Miller Family Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2022

Note 3: Real Estate Properties (Australian - Residential)

	2022 \$	2021 \$
2 Kent Street, Bundaberg East	175,000	175,000
	<hr/> 175,000	<hr/> 175,000

Note 4: Shares in Listed Companies (Australian)

	2022 \$	2021 \$
AMP Limited	4,003	4,716
Commonwealth Bank Of Australia.	57,753	63,817
Crown Resorts Limited	0	3,573
Janus Henderson Group PLC	2,076	3,178
Lendlease Group	2,460	3,094
Suncorp Group Limited	9,509	9,621
Telstra Corporation Limited.	3,280	3,204
	<hr/> 79,081	<hr/> 91,203

Note 5: Units in Unlisted Unit Trusts (Australian)

	2022 \$	2021 \$
PIMCO AUSTRALIAN SHORT-TERM BOND FUND-WHL CLASS	368,469	396,131
	<hr/> 368,469	<hr/> 396,131

Note 6: Banks and Term Deposits

	2022 \$	2021 \$
Banks		
ANZ - 354703395	12,954	36,645
Money Market - 998785580	281,618	3,358
Money Market - At Call Ac's	245,000	454,791
	<hr/> 539,572	<hr/> 494,794

Notes to the Financial Statements

For the year ended 30 June 2022

Note 7: Liability for Accrued Benefits

	2022 \$	2021 \$
Liability for accrued benefits at beginning of year	2,492,725	2,249,400
Benefits accrued as a result of operations	(148,255)	243,325
Current year member movements	0	0
	<hr/>	<hr/>
Liability for accrued benefits at end of year	2,344,471	2,492,725
	<hr/>	<hr/>

Note 8: 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.

	2022 \$	2021 \$
Vested Benefits	<hr/> 2,344,471	<hr/> 2,492,725
	<hr/>	<hr/>

Note 9: Guaranteed Benefits

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

Note 10: Dividends

	2022 \$	2021 \$
AMP Limited	0	419
Commonwealth Bank Of Australia.	2,396	1,585
Janus Henderson Group PLC	132	120
Lendlease Group	21	30
Suncorp Group Limited	615	312
Telstra Corporation Limited.	136	136
	<hr/>	<hr/>
	3,300	2,602
	<hr/>	<hr/>

Notes to the Financial Statements

For the year ended 30 June 2022

Note 11: Trust Distributions

	2022 \$	2021 \$
Lendlease Group	28	21
PIMCO AUSTRALIAN SHORT-TERM BOND FUND-WHL CLASS	1,665	0
MLC Wrap Investments	75,267	55,895
	<hr/> 76,960	<hr/> 55,916

Note 12: Rental Income

	2022 \$	2021 \$
2 Kent Street, Bundaberg East	13,816	13,297
	<hr/> 13,816	<hr/> 13,297

Note 13: Changes in Market Values

Unrealised Movements in Market Value

	2022 \$	2021 \$
Managed Investments (Australian)		
MLC Wrap Investments	(174,393)	218,439
	<hr/> (174,393)	<hr/> 218,439
Shares in Listed Companies (Australian)		
AMP Limited	(713)	(3,060)
Commonwealth Bank Of Australia.	(6,064)	19,458
Crown Resorts Limited	(516)	672
Janus Henderson Group PLC	(1,101)	1,258
Lendlease Group	(634)	(246)
Suncorp Group Limited	(113)	1,628
Telstra Corporation Limited.	77	537
	<hr/> (9,064)	<hr/> 20,247
Units in Unlisted Unit Trusts (Australian)		
PIMCO AUSTRALIAN SHORT-TERM BOND FUND-WHL CLASS	(27,662)	(3,869)
	<hr/> (27,662)	<hr/> (3,869)
Total Unrealised Movement	<hr/> (211,120)	<hr/> 234,816

Miller Family Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2022

Realised Movements in Market Value

	2022	2021
	\$	\$
Managed Investments (Australian)		
MLC Wrap Investments	3,542	0
	<hr/> 3,542	<hr/> 0
Shares in Listed Companies (Australian)		
Crown Resorts Limited	873	0
	<hr/> 873	<hr/> 0
Total Realised Movement	<hr/> 4,415	<hr/> 0
Changes in Market Values	<hr/> (206,705)	<hr/> 234,816

Note 14: Income Tax Expense

	2022	2021
	\$	\$
The components of tax expense comprise		
Current Tax	(11,248)	(5,254)
	<hr/> (11,248)	<hr/> (5,254)
Income Tax Expense	<hr/> (11,248)	<hr/> (5,254)

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%	(23,925)	35,711
Less:		
Tax effect of:		
Increase in MV of Investments	0	35,222
Exempt Pension Income	15,180	9,530
Realised Accounting Capital Gains	662	0
Accounting Trust Distributions	11,544	8,387
Add:		
Tax effect of:		
Decrease in MV of Investments	31,668	0
SMSF Non-Deductible Expenses	3,183	3,017
Pension Payments	8,550	8,325

Notes to the Financial Statements

For the year ended 30 June 2022

Franking Credits	1,687	788
Foreign Credits	214	335
Taxable Trust Distributions	3,187	3,067
Distributed Foreign Income	2,823	1,897
Rounding	(1)	(1)
Less credits:		
Franking Credits	11,248	5,254
Current Tax or Refund	<u>(11,248)</u>	<u>(5,254)</u>

Miller 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
Ross Grahame Miller (Age: 67)											
MILROS00007P - Pension - Tax Free: 32.73%											
1,306,380			(47,781)		33,005						1,225,594
1,306,380			(47,781)		33,005						1,225,594
Robyn Marie Miller (Age: 65)											
MILROB00006P - Pension - Tax Free: 37.33%											
1,186,346			(43,474)		23,995						1,118,877
1,186,346			(43,474)		23,995						1,118,877
2,492,726			(91,255)		57,000						2,344,471

Miller Family Superannuation Fund Members Statement

Ross Grahame Miller
8 Amess St
Bundaberg, Queensland, 4670, Australia

Your Details

Date of Birth : Provided
Age: 67
Tax File Number: Provided
Date Joined Fund: 02/06/1995
Service Period Start Date: 02/06/1995
Date Left Fund:
Member Code: Consolidated
Account Start Date: 01/07/2015
Account Type: Consolidated
Account Description: Consolidated

Nominated Beneficiaries: Robyn Marie Miller
Nomination Type: N/A
Vested Benefits: 1,225,594
Total Death Benefit: 1,225,594

Your Balance

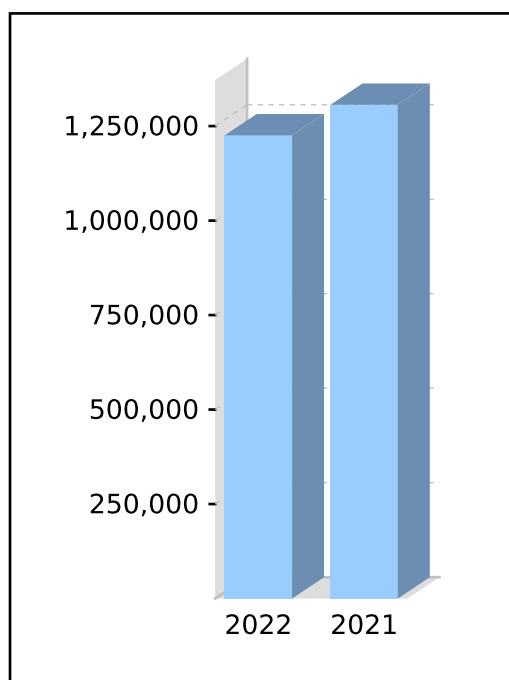
Total Benefits 1,225,594

Preservation Components

Preserved
Unrestricted Non Preserved 1,225,594
Restricted Non Preserved

Tax Components

Tax Free 400,859
Taxable 824,735
Investment Earnings Rate -4%



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	1,306,380	1,181,164
<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	(47,781)	156,734
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	33,005	31,518
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	1,225,594	1,306,380

Miller Family 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

Ross Grahame Miller
Trustee

Robyn Marie Miller
Trustee

Miller Family Superannuation Fund Members Statement

Robyn Marie Miller
8 Amess St
Bundaberg, Queensland, 4670, Australia

Your Details

Date of Birth : Provided
Age: 65
Tax File Number: Provided
Date Joined Fund: 02/06/1995
Service Period Start Date: 02/06/1995
Date Left Fund:
Member Code: Consolidated
Account Start Date: 01/07/2015
Account Type: Consolidated
Account Description: Consolidated

Nominated Beneficiaries: Ross Grahame Miller
Nomination Type: N/A
Vested Benefits: 1,118,877
Total Death Benefit: 1,118,877

Your Balance

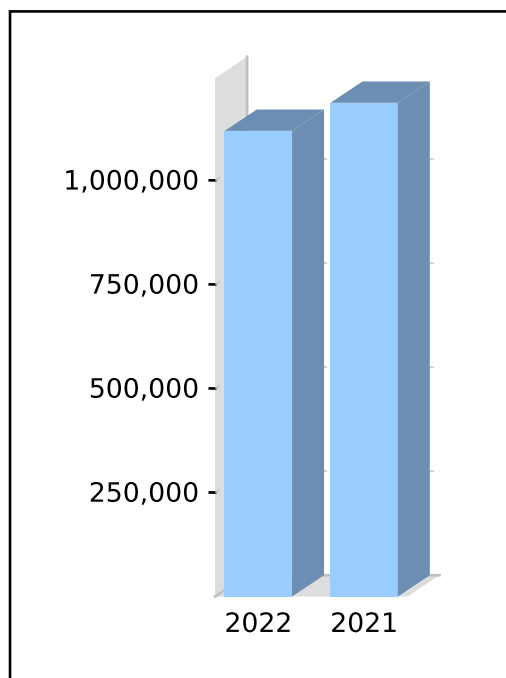
Total Benefits 1,118,877

Preservation Components

Preserved
Unrestricted Non Preserved 1,118,877
Restricted Non Preserved

Tax Components

Tax Free 417,713
Taxable 701,164
Investment Earnings Rate -4%



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	1,186,346	1,068,237
<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	(43,474)	142,091
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	23,995	23,982
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	1,118,877	1,186,346

Miller Family Superannuation Fund

Members Statement

Trustee's Disclaimer

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Signed by all the trustees of the fund

Ross Grahame Miller
Trustee

Robyn Marie Miller
Trustee

Minutes of a meeting of the Trustee(s)

held on 02 November 2022 at 8 Amess St, Bundaberg, Queensland 4670

PRESENT:	Ross Grahame Miller and Robyn Marie Miller
MINUTES:	The Chair reported that the minutes of the previous meeting had been signed as a true record.
FINANCIAL STATEMENTS OF SUPERANNUATION FUND:	<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>
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.
TRUST DEED:	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.
INVESTMENT STRATEGY:	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.
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).
INVESTMENT ACQUISITIONS:	It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2022.
INVESTMENT DISPOSALS:	It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2022.
AUDITORS:	<p>It was resolved that</p> <p>Anthony Boys</p> <p>of</p> <p>Super Audits Pty Ltd PO Box 3376, RUNDLE MALL, South Australia 5000</p> <p>act as auditors of the Fund for the next financial year.</p>
TAX AGENTS:	It was resolved that

Minutes of a meeting of the Trustee(s)

held on 02 November 2022 at 8 Amess St, Bundaberg, Queensland 4670

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 –

.....

Robyn Marie Miller

Chairperson

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.

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:

.....
Ross Grahame Miller

Trustee

.....
Robyn Marie Miller

Trustee

02 November 2022