

**LOW SAM AND TSU SUPERANNUATION FUND**

**FINANCIAL STATEMENTS**

**AND REPORTS**

**FOR THE PERIOD 1 JULY 2017 TO 30 JUNE 2018**

---

Trident Financial Group  
Lv 1, 21 Shierlaw Ave  
Canterbury VIC 3126

# LOW SAM AND TSU SUPERANNUATION FUND

## FINANCIAL STATEMENTS INDEX

---

Audit Report  
Statement of Financial Position  
Detailed Statement of Financial Position  
Operating Statement  
Detailed Operating Statement  
Notes to the Financial Statements  
Trustees Declaration  
Compilation Report  
Statement of Taxable Income  
Members Statements  
Members Summary Report  
Member Contribution Caps Report  
Investment Summary Report (with yields)  
Tax Return

**LOW SAM AND TSU SUPERANNUATION FUND**  
**STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2018**

	2018	2017
	\$	\$
<b>Investments</b>		
Units in Unlisted Unit Trusts (Australian)	297,642	297,641
	297,642	297,641
<b>Other Assets</b>		
Cash at Bank - Macquarie 5049	23	23
Cash at Bank - Macquarie 6491	877	869
Cash at Bank - Macquarie 6608	122	121
	1,022	1,013
<b>Total Assets</b>	298,664	298,654
<b>Less:</b>		
<b>Liabilities</b>		
Income Tax Payable (Note 7)	75	75
Sundry Creditors	518	259
	593	334
<b>Net Assets Available to Pay Benefits</b>	298,071	298,320
<b>Represented by:</b>		
<b>Liability for Accrued Benefits (Notes 2, 3, 4)</b>		
Sam, Ping Chiu	34,207	34,096
Tsu, Ann	178,941	179,183
Low, Sook Chien	84,923	85,041
	298,071	298,320

The accompanying notes form part of these financial statements

**LOW SAM AND TSU SUPERANNUATION FUND**  
**DETAILED STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2018**

	2018	2017
	\$	\$
<b>Investments</b>		
Units in Unlisted Unit Trusts (Australian)		
Soden Land Investments Unit Trust	34,016	34,016
Soden Land Investments Unit Trust	178,585	178,585
Soden Land Investments Unit Trust	85,041	85,040
	297,642	297,641
	297,642	297,641
<b>Other Assets</b>		
Cash at Bank - Macquarie 5049	23	23
Cash at Bank - Macquarie 6491	877	869
Cash at Bank - Macquarie 6608	122	121
	1,022	1,013
	1,022	1,013
<b>Total Assets</b>	298,664	298,654
<b>Less:</b>		
<b>Liabilities</b>		
Income Tax Payable (Note 7)	75	75
Sundry Creditors	518	259
	593	334
	593	334
<b>Net Assets Available to Pay Benefits</b>	298,071	298,320
<b>Represented by:</b>		
<b>Liability for Accrued Benefits (Notes 2, 3, 4)</b>		
Sam, Ping Chiu	34,207	34,096
Tsu, Ann	178,941	179,183
Low, Sook Chien	84,923	85,041
	298,071	298,320
	298,071	298,320

The accompanying notes form part of these financial statements

**LOW SAM AND TSU SUPERANNUATION FUND  
OPERATING STATEMENT  
FOR THE YEAR ENDED 30 JUNE 2018**

	2018	2017
	\$	\$
<b>Income</b>		
Increase in Market Value of Investments (Note 5)	1	87,386
Interest Received	8	15
Member/Personal Contributions - Non Concessional (Undeducted)	158	102
	167	87,503
<b>Expenses</b>		
Administration Costs	158	102
ATO Supervisory Levy	259	259
	417	361
<b>Benefits Accrued as a Result of Operations before Income Tax</b>	(250)	87,142
<b>Income Tax (Note 7)</b>		
Income Tax Expense	-	-
<b>Benefits Accrued as a Result of Operations</b>	(250)	87,142

The accompanying notes form part of these financial statements

**LOW SAM AND TSU SUPERANNUATION FUND**  
**DETAILED OPERATING STATEMENT**  
**FOR THE YEAR ENDED 30 JUNE 2018**

	2018	2017
	\$	\$
<b>Income</b>		
Interest Received		
Cash at Bank - Macquarie 6491	8	14
Cash at Bank - Macquarie 6608	1	1
	8	15
Member/Personal Contributions - Non Concessional (Undeducted)		
Sam, Ping Chiu	158	102
	158	102
Revaluations		
Units in Unlisted Unit Trusts (Australian)		
Soden Land Investments Unit Trust	-	9,987
Soden Land Investments Unit Trust	-	52,431
Soden Land Investments Unit Trust	-	24,967
	1	87,386
	1	87,386
	167	87,502
<b>Expenses</b>		
Administration Costs	158	102
ATO Supervisory Levy	259	259
	417	361
<b>Benefits Accrued as a Result of Operations before Income Tax</b>	(250)	87,141
<b>Income Tax (Note 7)</b>		
Income Tax Expense	-	-
<b>Benefits Accrued as a Result of Operations</b>	(250)	87,141

The accompanying notes form part of these financial statements

# LOW SAM AND TSU SUPERANNUATION FUND

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 30 JUNE 2018

---

#### 1. Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the superannuation fund is a non-reporting entity because there are no users dependent on general purpose financial statements. 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 unless stated otherwise and are based on historical costs, except for investments which have been measured at market values.

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 trustees/ directors of the trustee company

##### 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 values, 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 are 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. investment properties at the trustees' assessment of their realizable value.

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 value 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 at the fair value of the consideration received or receivable.

---

**LOW SAM AND TSU SUPERANNUATION FUND**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 JUNE 2018**

---

Interest revenue

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised as it accrues.

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 trusts are recognised as at the date the unit value is quoted ex-distributions and, if not received at the end of the reporting period, are reflected in the statement of financial position as a receivable at net 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).

**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. Goods and Services Tax (GST)**

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office (ATO).

The net amount of GST recoverable from, or payable to, the ATO is included with other receivables or other payables in the statement of financial position.

**f. 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.

**2. Liability for Accrued Benefits**

Changes in the Liability for Accrued Benefits are as follows:

	2018	2017
	\$	\$
Liability for Accrued Benefits at beginning of period	298,321	211,180

Add:

---



**LOW SAM AND TSU SUPERANNUATION FUND**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 JUNE 2018**

Benefits Accrued as a Result of Operations	(250)	87,141
Liability for Accrued Benefits at end of period	298,071	298,321

**3. Vested Benefits**

Vested benefits are benefits which are not conditional upon continued membership of the fund (or any other factor other than resignation from the fund) and include benefits which members were entitled to receive had they terminated their fund membership as at the reporting date.

	2018	2017
	\$	\$
Vested Benefits	298,071	298,321

**4. Guaranteed Benefits**

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

**5. Changes in Market Values**

Investments and other assets of the fund are valued at the end of the reporting period as described in Note 1 - Summary of Significant Accounting Policies. A detailed schedule of investments is attached to these financial statements. A summary of the change in Market Values is as follows:

	2018	2017
	\$	\$
Units in Unlisted Unit Trusts (Australian)	1	87,386
	1	87,386

**6. Funding Arrangements**

The employer and members contributed to the fund a percentage of the gross salaries of the employees who were members of the fund as follows:

	2018	2017
	\$	\$
Employer		
Members		

**7. Income Tax**

Income Tax is payable by the superannuation fund at the rate of 15% on the contributions received and the income of the fund. There has been no change in the Income Tax rate during the year.

**LOW SAM AND TSU SUPERANNUATION FUND**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 JUNE 2018**

The Income Tax payable by the superannuation fund has been calculated as follows:

	2018	2017
	\$	\$
Benefits accrued as a result of operations before income tax	(250)	87,141
Prima facie income tax on accrued benefits	(37)	13,071
Add/(Less) Tax Effect of:		
Increase in Market Value of Investments		(13,108)
Member/Personal Contributions - Non Concessional (Undeducted)	(24)	(15)
Other	61	52
	37	(13,071)
Income Tax Expense	-	-

**8. Reconciliation of Net Cash provided by Operating Activities to Benefits Accrued from Operations after Income Tax**

	2018	2017
	\$	\$
Benefits accrued from operations after income tax	(250)	87,141
Add/(Less) non cash amounts included in benefits accrued from operations		
Increase in Market Value of Investments	(1)	(87,386)
	(1)	(87,386)
Net cash provided by operating activities	(251)	(244)

**9. Reconciliation of Cash**

For the purpose of the statement of cash flows, cash includes cash on hand and in banks. Cash at the end of the reporting period as shown in the statement of cash flows is reconciled to the related item in the Statement of Financial Position or Statement of Net Assets as follows:

	2018	2017
	\$	\$
Cash	1,022	1,013

**LOW SAM AND TSU SUPERANNUATION FUND**  
**TRUSTEE: LOW, SAM AND TSU INVESTMENTS PTY LTD**  
**ACN: 607 047 674**  
**TRUSTEES DECLARATION**

---

The directors of the trustee company have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The directors of the trustee company declare that:

- i. the financial statements and notes to the financial statements for the year ended 30 June 2018 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2018 and the results of its operations for the year then ended 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 2018.

Specifically, the trustees declare that

- in accordance with s 120 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 s 50 of the Superannuation (Supervision) Act 1993 and reg 13.14 of the Superannuation Industry (Supervision) Regulations 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

Signed in accordance with a resolution of the directors of the trustee company by:

  
Ping Chiu Sam (Jun 16, 2019)

Ping Chiu Sam  
Low, Sam and Tsu Investments Pty Ltd  
Director

  
Ann (Jun 16, 2019)

Ann Tsu  
Low, Sam and Tsu Investments Pty Ltd  
Director

  
Sook Chien Low (Jun 16, 2019)

Sook Chien Low  
Low, Sam and Tsu Investments Pty Ltd  
Director

DATED: 13/06/2019

**LOW SAM AND TSU SUPERANNUATION FUND**  
**COMPILATION REPORT TO THE MEMBER(S) OF LOW SAM AND TSU SUPERANNUATION FUND**

---

We have compiled the accompanying special purpose financial statements of LOW SAM AND TSU SUPERANNUATION FUND, which comprise the statement of financial position as at 30 June 2018, 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(s)*

The Trustee (s) of the LOW SAM AND TSU SUPERANNUATION FUND is 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(s), 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.

of

Dated:     /     /

**LOW SAM AND TSU SUPERANNUATION FUND  
STATEMENT OF TAXABLE INCOME  
FOR THE YEAR ENDED 30 JUNE 2018**

---

	2018
	\$
Benefits Accrued as a Result of Operations before Income Tax	(250.00)
<b>Less:</b>	
Increase in Market Value of Investments	(1.00)
Member/Personal Contributions - Non Concessional (Undeducted)	(158.00)
	<hr/>
	(159.00)
	<hr/>
	(409.00)
	<hr/>
<b>Taxable Income</b>	<b>(409.00)</b>
	<hr/>
<b>Tax Payable on Taxable Income</b>	<b>0.00</b>
<b>Income Tax Payable/(Refund)</b>	<b>0.00</b>
	<hr/>
<b>Add:</b>	
Supervisory levy	259.00
<b>Total Amount Due or Refundable</b>	<b>259.00</b>
	<hr/>

**Member's Statement**  
**LOW SAM AND TSU SUPERANNUATION FUND**

**MS PING CHIU SAM**  
**10-14 BULLA ROAD**  
**BULLA VIC 3428**

The Trustee of the above named fund wishes to advise you of the circumstances of your entitlement in the Fund at 30 June 2018 and for the reporting period 1 July 2017 to 30 June 2018.

<b>Your Details</b>		<b>Your Balance</b>	
Date of Birth	26 August 1976	<b>Total Benefits</b>	<b>\$34,207</b>
Tax File Number	Provided	Comprising:	
Date Joined Fund	13 July 2015	- Preserved	\$34,207
Service Period Start Date		- Restricted Non Preserved	
Date Left Fund		- Unrestricted Non Preserved	
Member Mode	Accumulation	Including:	
Account Description		- Tax Free Component	\$260
Current Salary		- Taxable Component	\$33,947
Vested Amount	\$34,207		
Insured Death Benefit			
Total Death Benefit	\$34,207		
Disability Benefit			
Nominated Beneficiaries			

<b>Your Detailed Account</b>	<b>Preserved</b>	<b>Restricted Non Preserved</b>	<b>Unrestricted Non Preserved</b>	<b>Total</b>
Opening Balance at 1 July 2017	34,096			34,096
<u>Add: Increases to Member's Account</u>				
<u>During the Period</u>				
Concessional Contributions				
Non-Concessional Contributions	158			158
Other Contributions				
Govt Co-Contributions				
Employer Contributions - No TFN				
Proceeds of Insurance Policies				
Share of Net Income/(Loss) for period	(48)			(48)
Transfers in and transfers from reserves				
	110			110
	34,207			34,207
<u>Less: Decreases to Member's Account</u>				
<u>During the Period</u>				
Benefits/Pensions Paid				
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				
	34,207			34,207
<b>Member's Account Balance at 30/06/2018</b>	<b>34,207</b>			<b>34,207</b>

Reference: LOWS0001 / 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

  
Ping Chiu Sam (Jun 16, 2019)

Ping Chiu Sam  
Director

  
Ann (Jun 16, 2019)

Ann Tsu  
Director

  
Sook Chien Low (Jun 16, 2019)

Sook Chien Low  
Director

Statement Date: 13 June 2019

**Member's Statement**  
**LOW SAM AND TSU SUPERANNUATION FUND**

**MS ANN TSU**  
**7 MELROSE STREET**  
**BRAYBROOK VIC 3019**

The Trustee of the above named fund wishes to advise you of the circumstances of your entitlement in the Fund at 30 June 2018 and for the reporting period 1 July 2017 to 30 June 2018.

<b>Your Details</b>		<b>Your Balance</b>	
Date of Birth	25 April 1966	<b>Total Benefits</b>	<b>\$178,941</b>
Tax File Number	Provided	Comprising:	
Date Joined Fund	13 July 2015	- Preserved	\$178,941
Service Period Start Date		- Restricted Non Preserved	
Date Left Fund		- Unrestricted Non Preserved	
Member Mode	Accumulation	Including:	
Account Description		- Tax Free Component	\$660
Current Salary		- Taxable Component	\$178,281
Vested Amount	\$178,941		
Insured Death Benefit			
Total Death Benefit	\$178,941		
Disability Benefit			
Nominated Beneficiaries			

<b>Your Detailed Account</b>	<b>Preserved</b>	<b>Restricted Non Preserved</b>	<b>Unrestricted Non Preserved</b>	<b>Total</b>
Opening Balance at 1 July 2017	179,183			179,183
<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	(242)			(242)
Transfers in and transfers from reserves				
	(242)			(242)
	178,941			178,941
<u>Less: Decreases to Member's Account</u>				
<u>During the Period</u>				
Benefits/Pensions Paid				
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				
<b>Member's Account Balance at 30/06/2018</b>	<b>178,941</b>			<b>178,941</b>

Reference: LOWS0001 / 502



### 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

  
Ping Chiu Sam (Jun 16, 2019)

Ping Chiu Sam  
Director

  
Ann (Jun 16, 2019)

Ann Tsu  
Director

  
Sook Chien Low (Jun 16, 2019)

Sook Chien Low  
Director

Statement Date: 13 June 2019

**Member's Statement**  
**LOW SAM AND TSU SUPERANNUATION FUND**

**MS SOOK CHIEN LOW**  
**10-14 BULLA ROAD**  
**BULLA VIC 3428**

The Trustee of the above named fund wishes to advise you of the circumstances of your entitlement in the Fund at 30 June 2018 and for the reporting period 1 July 2017 to 30 June 2018.

<b>Your Details</b>		<b>Your Balance</b>	
Date of Birth	28 August 1978	<b>Total Benefits</b>	<b>\$84,923</b>
Tax File Number	Provided	Comprising:	
Date Joined Fund	13 July 2015	- Preserved	\$84,923
Service Period Start Date		- Restricted Non Preserved	
Date Left Fund		- Unrestricted Non Preserved	
Member Mode	Accumulation	Including:	
Account Description		- Tax Free Component	\$1,841
Current Salary		- Taxable Component	\$83,082
Vested Amount	\$84,923		
Insured Death Benefit			
Total Death Benefit	\$84,923		
Disability Benefit			
Nominated Beneficiaries			

<b>Your Detailed Account</b>	<b>Preserved</b>	<b>Restricted Non Preserved</b>	<b>Unrestricted Non Preserved</b>	<b>Total</b>
Opening Balance at 1 July 2017	85,041			85,041
<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	(118)			(118)
Transfers in and transfers from reserves				
	(118)			(118)
	84,923			84,923
<u>Less: Decreases to Member's Account</u>				
<u>During the Period</u>				
Benefits/Pensions Paid				
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				
<b>Member's Account Balance at 30/06/2018</b>	<b>84,923</b>			<b>84,923</b>

Reference: LOWS0001 / 503

### 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

  
Ping Chiu Sam (Jun 16, 2019)

Ping Chiu Sam  
Director

  
Ann (Jun 16, 2019)

Ann Tsu  
Director

  
Sook Chien Low (Jun 16, 2019)

Sook Chien Low  
Director

Statement Date: 13 June 2019



**LOW SAM AND TSU SUPERANNUATION FUND**  
**Member Contribution Caps Report**  
**SOOK CHIEN LOW at 30/06/2018**

	2018	2017	2016	2015	2014
Age	39	38	37	36	35
<b>Concessional Cap</b>	<b>25,000.00</b>	<b>30,000.00</b>	<b>30,000.00</b>	<b>30,000.00</b>	<b>25,000.00</b>
YTD Concessional Contributions	0.00	0.00	0.00	0.00	0.00
Excess Concessional Contributions	0.00	0.00	0.00	0.00	0.00
Amount of Concessional Cap remaining	25,000.00	30,000.00	30,000.00	30,000.00	25,000.00

	2018	2017	2016	2015	2014
<i>Total Super Balance as at 30/06/201X* Based on previous financial year balance</i>	85,041.15	N/A	N/A	N/A	N/A
General Transfer Cap Limit	1,600,000.00	N/A	N/A	N/A	N/A
<b>Non-Concessional Cap</b>	<b>100,000.00</b>	<b>180,000.00</b>	<b>180,000.00</b>	<b>180,000.00</b>	<b>150,000.00</b>
YTD Non-Concessional Contributions including Excess Concessional Contributions	0.00	0.00	0.00	0.00	0.00
Excess Non-Concessional Contributions	0.00	0.00	0.00	0.00	0.00
Amount of Non-Concessional Cap remaining	100,000.00	180,000.00	180,000.00	180,000.00	150,000.00

**LOW SAM AND TSU SUPERANNUATION FUND**  
**Member Contribution Caps Report**  
**PING CHIU SAM at 30/06/2018**

	2018	2017	2016	2015	2014
Age	41	40	39	38	37
<b>Concessional Cap</b>	<b>25,000.00</b>	<b>30,000.00</b>	<b>30,000.00</b>	<b>30,000.00</b>	<b>25,000.00</b>
YTD Concessional Contributions	0.00	0.00	0.00	0.00	0.00
Excess Concessional Contributions	0.00	0.00	0.00	0.00	0.00
Amount of Concessional Cap remaining	25,000.00	30,000.00	30,000.00	30,000.00	25,000.00

	2018	2017	2016	2015	2014
<i>Total Super Balance as at 30/06/201X* Based on previous financial year balance</i>	34,096.49	N/A	N/A	N/A	N/A
General Transfer Cap Limit	1,600,000.00	N/A	N/A	N/A	N/A
<b>Non-Concessional Cap</b>	<b>100,000.00</b>	<b>180,000.00</b>	<b>180,000.00</b>	<b>180,000.00</b>	<b>150,000.00</b>
YTD Non-Concessional Contributions including Excess Concessional Contributions	0.00	102.00	0.00	0.00	0.00
Excess Non-Concessional Contributions	0.00	0.00	0.00	0.00	0.00
Amount of Non-Concessional Cap remaining	100,000.00	179,898.00	180,000.00	180,000.00	150,000.00



**LOW SAM AND TSU SUPERANNUATION FUND**  
**Member Contribution Caps Report**  
**ANN TSU at 30/06/2018**

	2018	2017	2016	2015	2014
Age	52	51	50	49	48
<b>Concessional Cap</b>	<b>25,000.00</b>	<b>35,000.00</b>	<b>35,000.00</b>	<b>30,000.00</b>	<b>25,000.00</b>
YTD Concessional Contributions	0.00	0.00	0.00	0.00	0.00
Excess Concessional Contributions	0.00	0.00	0.00	0.00	0.00
Amount of Concessional Cap remaining	25,000.00	35,000.00	35,000.00	30,000.00	25,000.00

	2018	2017	2016	2015	2014
<i>Total Super Balance as at 30/06/201X* Based on previous financial year balance</i>	179,183.43	N/A	N/A	N/A	N/A
General Transfer Cap Limit	1,600,000.00	N/A	N/A	N/A	N/A
<b>Non-Concessional Cap</b>	<b>100,000.00</b>	<b>180,000.00</b>	<b>180,000.00</b>	<b>180,000.00</b>	<b>150,000.00</b>
YTD Non-Concessional Contributions including Excess Concessional Contributions	0.00	0.00	0.00	0.00	0.00
Excess Non-Concessional Contributions	0.00	0.00	0.00	0.00	0.00
Amount of Non-Concessional Cap remaining	100,000.00	180,000.00	180,000.00	180,000.00	150,000.00

**LOW SAM AND TSU SUPERANNUATION FUND**  
**INVESTMENT SUMMARY REPORT (WITH YIELDS) AT 30 JUNE 2018**

Investment	Units	Cost		Market		Income	Yield	
		Per unit	Total	Per unit	Total		Cost	Market
<b>Cash/Bank Accounts</b>								
Cash at Bank - Macquarie 5049 (Sam (Acc'm))			23		23			
Cash at Bank - Macquarie 6491 (Ann (Acc'm))			877		877	8	0.91%	0.91%
Cash at Bank - Macquarie 6608 (Sook Chien (Acc'm))			122		122	1	0.82%	0.82%
			1,022		1,022	9		
<b>Units in Unlisted Unit Trusts (Australian)</b>								
Soden Land Investments Unit Trust (Ann (Acc'm))	21	9,500.00	199,500	8,504.05	178,585			
Soden Land Investments Unit Trust (Sam (Acc'm))	4	9,500.00	38,000	8,504.00	34,016			
Soden Land Investments Unit Trust (Sook Chien (Acc'm))	10	9,500.00	95,000	8,504.10	85,041			
			332,500		297,642			
			333,522		298,664	9		

Signature:   
Chin He (Jun 16, 2019)

Email: chin@tridentfinancial.com.au


# LOWS0001 2018 Financial Report


Final Audit Report


2019-06-16


Created:	2019-06-13
By:	Trident Financial Group (documents@tridentfinancial.com.au)
Status:	Signed
Transaction ID:	CBJCHBCAABAA9xVO2n-a38qYjb5YaKc8QEolpgqYb7ld


## "LOWS0001 2018 Financial Report" History


 Document created by Trident Financial Group (documents@tridentfinancial.com.au)  
2019-06-13 - 7:46:52 AM GMT- IP address: 103.31.113.206


 Document emailed to Ann (anntsu2005@gmail.com) for signature  
2019-06-13 - 7:49:34 AM GMT


 Email viewed by Ann (anntsu2005@gmail.com)  
2019-06-16 - 5:22:14 AM GMT- IP address: 210.50.41.61


 Document e-signed by Ann (anntsu2005@gmail.com)  
Signature Date: 2019-06-16 - 5:22:48 AM GMT - Time Source: server- IP address: 210.50.41.61


 Document emailed to Ping Chiu Sam (ping.c.sam@gmail.com) for signature  
2019-06-16 - 5:22:50 AM GMT


 Email viewed by Ping Chiu Sam (ping.c.sam@gmail.com)  
2019-06-16 - 6:42:05 AM GMT- IP address: 64.233.173.43


 Document e-signed by Ping Chiu Sam (ping.c.sam@gmail.com)  
Signature Date: 2019-06-16 - 6:42:43 AM GMT - Time Source: server- IP address: 101.182.9.23

 Document emailed to Sook Chien Low (jennylow757@gmail.com) for signature  
2019-06-16 - 6:42:45 AM GMT


 Email viewed by Sook Chien Low (jennylow757@gmail.com)  
2019-06-16 - 7:48:19 AM GMT- IP address: 1.136.106.95

 Document e-signed by Sook Chien Low (jennylow757@gmail.com)  
Signature Date: 2019-06-16 - 7:49:08 AM GMT - Time Source: server- IP address: 1.136.106.95

 Document emailed to Chin He (chin@tridentfinancial.com.au) for signature  
2019-06-16 - 7:49:10 AM GMT

 Email viewed by Chin He (chin@tridentfinancial.com.au)

2019-06-16 - 8:05:59 AM GMT- IP address: 14.203.73.1

 Document e-signed by Chin He (chin@tridentfinancial.com.au)

Signature Date: 2019-06-16 - 8:06:08 AM GMT - Time Source: server- IP address: 14.203.73.1

 Signed document emailed to Ann (anntsu2005@gmail.com), liz@tridentfinancial.com.au, Ping Chiu Sam (ping.c.sam@gmail.com), Chin He (chin@tridentfinancial.com.au), and 2 more

2019-06-16 - 8:06:08 AM GMT