



Financial Statements

For the year ended 30 June 2020

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Member Statement

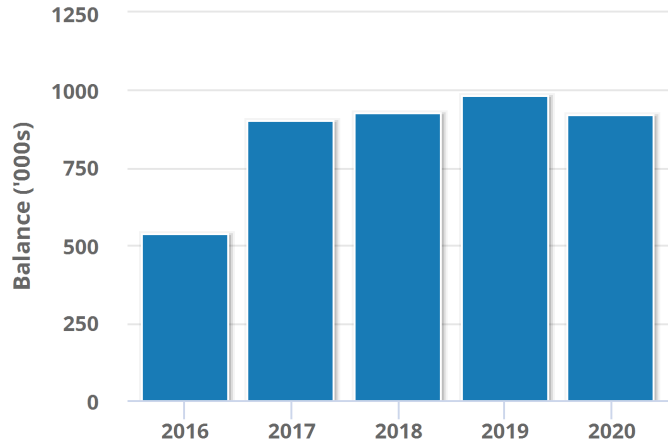
For the year ended 30 June 2020

Member details

Mrs Jennifer Robyn Byrne
PO Box 577
Mount Compass SA 5210
AUSTRALIA

Date of Birth: 29/04/1960
Eligible Service Date: 26/04/1992
Date Joined Fund: 25/06/2009

Your recent balance history



YOUR OPENING BALANCE

\$986,410.64

(\$66,918.89)

Balance Decrease

YOUR CLOSING BALANCE

\$919,491.75

Your Net Fund Return

(6.7841)%

Your account at a glance

Opening Balance as at 01/07/2019	\$986,410.64
New Earnings	(\$66,918.89)
Closing Balance at 30/06/2020	\$919,491.75

Member Statement

For the year ended 30 June 2020

Consolidated - Mrs Jennifer Robyn Byrne

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$0.00
Restricted non-preserved (Generally available when you leave your employer)	\$6,000.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$913,491.75

YOUR TAX COMPONENTS

Tax Free Component	\$398,931.10
Taxable Component	\$520,560.65

YOUR INSURANCE COVER

Death Benefit	\$0.00
Disability Benefit	\$0.00
Salary Continuance (Annual Insured Benefit)	\$0.00

YOUR TOTAL SUPERANNUATION BALANCE

Your total superannuation balance	\$919,491.75
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NOTE: This amount does not include any entitlements from external super funds

INVESTMENT RETURN

The return on your investment for the year	(6.78)%
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Member Statement

For the year ended 30 June 2020

Accumulation Account - Mrs Jennifer Robyn Byrne

ACCOUNT SUMMARY

Opening Balance as at 01/07/2019	\$986,410.64
New Earnings	(\$66,918.89)
Closing Balance at 30/06/2020	\$919,491.75

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$0.00
Restricted non-preserved (Generally available when you leave your employer)	\$6,000.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$913,491.75

YOUR TAX COMPONENTS

Tax Free Component	\$398,931.10
Taxable Component	\$520,560.65

Member Statement

For the year ended 30 June 2020

YOUR BENEFICIARY(s) - Mrs Jennifer Robyn Byrne

No beneficiaries have been recorded.

FUND CONTACT DETAILS

Jennifer Robyn Byrne

PO Box 577
Mount Compass SA 5210
AUSTRALIA

Member Statement

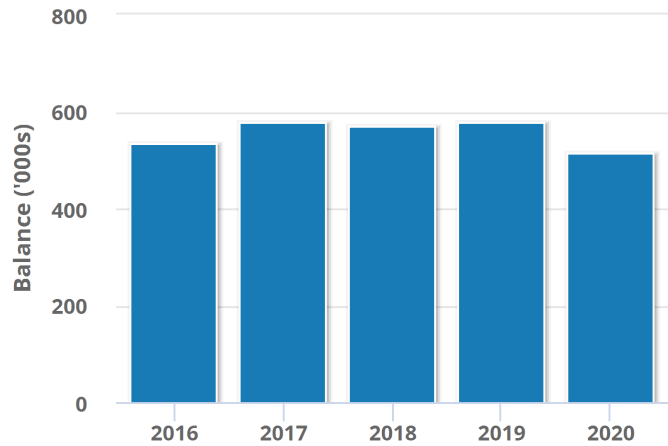
For the year ended 30 June 2020

Member details

Mrs Jennifer Robyn Byrne
PO Box 577
Mount Compass SA 5210
AUSTRALIA

Date of Birth: 26/03/1959
Eligible Service Date: 26/04/1992
Date Joined Fund: 24/06/1997

Your recent balance history



YOUR OPENING BALANCE

\$578,346.19

(\$62,812.66)

Balance Decrease

YOUR CLOSING BALANCE

\$515,533.53

Your Net Fund Return

(6.7841)%

Your account at a glance

Opening Balance as at 01/07/2019 **\$578,346.19**

What has been deducted from your account

Pension Payments During Period **\$24,466.44**

New Earnings **(\$38,346.22)**

Closing Balance at 30/06/2020 **\$515,533.53**

Member Statement

For the year ended 30 June 2020

Consolidated - Mrs Jennifer Robyn Byrne

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$515,533.53
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$21,483.20
Taxable Component	\$494,050.33

YOUR INSURANCE COVER

Death Benefit	\$0.00
Disability Benefit	\$0.00
Salary Continuance (Annual Insured Benefit)	\$0.00

YOUR TOTAL SUPERANNUATION BALANCE

Your total superannuation balance	\$515,533.53
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NOTE: This amount does not include any entitlements from external super funds

INVESTMENT RETURN

The return on your investment for the year	(6.78)%
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Member Statement

For the year ended 30 June 2020

Account Based Pension - Mrs Jennifer Robyn Byrne

PENSION ACCOUNT DETAILS

Member ID	00003
Pension Type	ACCOUNT
Pension Commencement Date	3/12/2012
Reversionary Pension	No

ACCOUNT SUMMARY

Opening Balance as at 01/07/2019	\$578,346.19
What has been deducted from your account	
Pension Payments During Period	\$24,466.44
New Earnings	(\$38,346.22)
Closing Balance at 30/06/2020	\$515,533.53

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$515,533.53
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$21,483.20
Tax Free Proportion %	4.17%
Taxable Component	\$494,050.33

Member Statement

For the year ended 30 June 2020

YOUR BENEFICIARY(s) - Mrs Jennifer Robyn Byrne

No beneficiaries have been recorded.

FUND CONTACT DETAILS

Jennifer Robyn Byrne

PO Box 577
Mount Compass SA 5210
AUSTRALIA

Operating Statement

For the year ended 30 June 2020

	Note	2020 \$	2019 \$
REVENUE			
Investment Revenue			
Australian Listed Shares	1	46,638	45,735
Australian Listed Unit Trust	2	10,215	10,457
Interest from Debentures	3	2,811	3,756
		59,664	59,948
Other Revenue			
Cash at Bank	4	473	1,225
Market Movement Non-Realised	5	(165,976)	17,551
Market Movement Realised	6	(13,133)	3
		(178,636)	18,779
Total Revenue		(118,972)	78,727
EXPENSES			
General Expense			
Fund Lodgement Expenses	7	259	259
		259	259
BENEFITS ACCRUED AS A RESULT OF OPERATIONS BEFORE INCOME TAX		(119,231)	78,468
Tax Expense			
Fund Tax Expenses	8	(13,967)	(10,054)
		(13,967)	(10,054)
BENEFITS ACCRUED AS A RESULT OF OPERATIONS		(105,264)	88,522

This Statement is to be read in conjunction with the notes to the Financial Statements

Statement of Financial Position

As at 30 June 2020

	Note	2020 \$	2019 \$
INVESTMENTS			
Australian Listed Shares	9	1,014,691	1,152,581
Australian Listed Unit Trust	10	149,720	175,035
Debentures	11	90,270	91,566
		1,254,681	1,419,182
OTHER ASSETS			
Master Clearing Account		-	(4,247)
Cash at Bank	12	125,928	96,695
Sundry Debtors - Fund Level	13	9,149	17,318
		135,077	109,766
TOTAL ASSETS		1,389,758	1,528,948
LIABILITIES			
Provisions for Tax - Fund	14	(49,736)	(36,028)
Financial Position Rounding		2	(1)
Sundry Creditors	15	4,467	220
		(45,267)	(35,809)
TOTAL LIABILITIES		(45,267)	(35,809)
NET ASSETS AVAILABLE TO PAY BENEFITS		1,435,025	1,564,757
REPRESENTED BY: LIABILITY FOR MEMBERS' BENEFITS			
Allocated to Members' Accounts	16	1,435,025	1,564,757
		1,435,025	1,564,757

This Statement is to be read in conjunction with the notes to the Financial Statements

Jennifer Byrne Personal Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2020

	2020	2019
	\$	\$
Note 1: Australian Listed Shares		
ANZ Banking Grp Ltd - Dividends	2,483	2,483
ARGO Investments - Dividends	960	-
ARGO Investments Ordinary Fully Paid	1,980	960
Bank Of Queensland. - Dividends	-	4,240
BHP Billiton Limited - Dividends	5,332	7,704
Commonwealth Bank. - Dividends	3,017	3,017
Cwth Bank Cap Note 3-Bbsw+2.80% Perp Non-cum Red T-12-24	1,234	1,333
Incitec Pivot - Dividends	320	728
Macq Group Cap Note 3-Bbsw+4.00% PERP Non-cum Red T-12-24	2,099	1,340
Macq Group Unsec.sub.non-cum Capital Note	2,169	1,227
Macquarie Group Ltd - Dividends	1,313	-
Magellan Flagship - Dividends	6,125	750
Maglobtrst Initial Public Offer	1,478	-
Nat. Bank Cap Note 3-Bbsw+3.50% Perp Non-cum Red T-03-20	2,360	3,828
National Aust. Bank - Dividends	6,640	7,920
Oil Search Ltd 10 TOEA Ordinary Fully Paid	-	447
QBE Insurance Group - Dividends	-	1,100
Qvequities Ordinary Fully Paid	3,960	4,770
Westpac Capital Notes Deferred Settlement	3,259	1,966
Westpac Non-cumulative Converting Perpetual Capital Note	-	1,922
Woodside Petroleum Ordinary Fully Paid	1,909	-
	46,638	45,735
Note 2: Australian Listed Unit Trust		
Ausnet Stapled Securities Fully Paid	2,550	2,430
ETFS EURO Stoxx 50 ETF ETFS EURO Stoxx 50 ETF	-	127
Spark Infrastructure Stapled - Dividends	4,050	3,760
Stockland Stapled - Dividends	3,615	4,140
	10,215	10,457
Note 3: Interest from Debentures		
NAT. Bank Unsec.red.sub FRN Note Maturing 18-Jun-2022	2,811	3,756
	2,811	3,756
Note 4: Cash at Bank		
Cash at Bank	112	145
Cash at Bank - Macquarie CMA	361	1,080
	473	1,225

Jennifer Byrne Personal Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2020

	2020	2019
	\$	\$
Note 5: Market Movement Non-Realised		
Market Movement Non-Realised - Securities - Fixed Interest	(1,296)	217
Market Movement Non-Realised - Shares - Listed	(139,365)	6,073
Market Movement Non-Realised - Trusts - Unit	(25,315)	11,261
	(165,976)	17,551
Note 6: Market Movement Realised		
Market Movement Realised - Shares - Listed	(13,133)	4,677
Market Movement Realised - Trusts - Unit	-	(4,674)
	(13,133)	3
Note 7: Fund Lodgement Expenses		
ATO Annual Return Fee - Supervisory levy	259	259
	259	259
Note 8: Fund Tax Expenses		
Income Tax Expense	(10,776)	(11,173)
Tax Accrued During Period (Deferred Tax)	(3,191)	1,119
	(13,967)	(10,054)
Note 9: Australian Listed Shares		
ANZ Banking Grp Ltd	28,929	43,782
ANZ Banking Grp Ltd Ordinary Fully Paid	15,844	-
ARGO Investments Ordinary Fully Paid	58,958	48,720
BHP Billiton Limited	89,622	102,982
Commonwealth Bank.	48,594	57,946
Cwlth Bank Cap Note 3-Bbsw+2.80% Perp Non-cum Red T-12-24	69,518	40,300
Incitec Pivot	12,750	23,188
L1 LS Fund Initial Public Offer	61,000	70,250
Macq Group Cap Note 3-Bbsw+4.00% PERP Non-cum Red T-12-24	50,840	52,950
Macq Group Unsec.sub.non-cum Capital Note	51,294	53,800
Macquarie Group Ltd	62,265	50,156
Magellan Flagship	67,750	72,500
Maglobtrst Initial Public Offer	78,152	79,943
Nat. Bank Cap Note 3-Bbsw+3.50% Perp Non-cum Red T-03-20	-	101,720
National Aust. Bank	75,030	106,880
Qvequities Ordinary Fully Paid	71,550	92,700
Westpac Banking Corp Ordinary Fully Paid	41,285	-
Westpac Capital Notes Deferred Settlement	101,000	103,860
Woodside Petroleum Ordinary Fully Paid	30,310	50,904
	1,014,691	1,152,581

Jennifer Byrne Personal Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2020

	2020 \$	2019 \$
Note 10: Australian Listed Unit Trust		
Ausnet Stapled Securities Fully Paid	41,750	46,875
Spark Infrastructure Stapled	58,320	65,610
Stockland Stapled	49,650	62,550
	149,720	175,035
Note 11: Debentures		
NAT. Bank Unsec.red.sub FRN Note Maturing 18-Jun-2022	90,270	91,566
	90,270	91,566
Note 12: Cash at Bank		
Cash at Bank	13,705	13,273
Cash at Bank - CBA	3,273	3,273
Cash at Bank - Macquarie CMA	104,703	75,902
Cash at Bank - Other (Fund)	4,247	4,247
	125,928	96,695
Note 13: Sundry Debtors - Fund Level		
Distributions Receivable	605	1,130
Dividends Receivable	6,270	13,914
Sundry Debtors	2,274	2,274
	9,149	17,318
Note 14: Provisions for Tax - Fund		
Provision for Deferred Tax (Fund)	-	3,191
Provision for Income Tax (Fund)	(49,736)	(39,219)
	(49,736)	(36,028)
Note 15: Sundry Creditors		
Sundry Creditors Number 1	4,467	220
	4,467	220

Jennifer Byrne Personal Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2020

	2020	2019
	\$	\$
Note 16A: Movements in Members' Benefits		
Liability for Members' Benefits Beginning:	1,564,757	1,500,701
Add: Increase (Decrease) in Members' Benefits	(105,266)	88,521
Less: Benefit Paid	24,466	24,466
Liability for Members' Benefits End	1,435,025	1,564,757

Note 16B: Members' Other Details

Total Unallocated Benefits	-	-
Total Forfeited Benefits	-	-
Total Preserved Benefits	913,492	980,411
Total Vested Benefits	1,435,025	1,564,757

Jennifer Byrne Personal Superannuation Fund

Trustee Declaration

For the year ended 30 June 2020

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

In the opinion of the director of the trustee company:

- i. The financial statements, notes to the financial statements and member statements for the year ended 30 June 2020 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2020 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 member 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 2020.

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

Jennifer Robyn Byrnes

Date: __/__/____