

Financial statements and reports for the year ended
30 June 2019

The Turner Superannuation Fund

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The Turner Superannuation Fund
Statement of Financial Position



As at 30 June 2019

	Note	2019 \$	2018 \$
Assets			
Investments			
Real Estate Properties (Australian - Residential)	2	445,000	445,000
Real Estate Properties (Overseas - Residential)	3	93,636	86,327
Shares in Listed Companies (Australian)	4	77,977	75,815
Total Investments		<u>616,613</u>	<u>607,142</u>
Other Assets			
CBA Act 28007388		8,054	6,496
CBA A/c 10562754		20	20
CBA A/c 06 7167 11927500		18	35,282
E*Trade Cash Account		0	3,340
Bank of Ayudha a/c 4481053452		1,008	17,280
Income Tax Refundable		0	1,512
Total Other Assets		<u>9,100</u>	<u>63,930</u>
Total Assets		<u>625,713</u>	<u>671,072</u>
Less:			
Liabilities			
Income Tax Payable		30	0
PAYG Payable		0	978
Rental Bond		6,448	6,448
Loan Account		118,886	172,150
Total Liabilities		<u>125,364</u>	<u>179,576</u>
Net assets available to pay benefits		<u>500,349</u>	<u>491,496</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	6		
Turner, Colin Graham - Pension (Pension 1)		433,670	447,902
Turner, Colin Graham - Pension (Account Based Pension 2)		44,384	43,594
Turner, Colin Graham - Pension (Account Based Pension 3)		22,295	0
Total Liability for accrued benefits allocated to members' accounts		<u>500,349</u>	<u>491,496</u>

The Turner Superannuation Fund
Operating Statement

For the year ended 30 June 2019



	Note	2019 \$	2018 \$
Income			
Investment Income			
Dividends Received	7	4,358	6,145
Interest Received		58	152
Property Income	8	40,267	42,322
Investment Gains			
Changes in Market Values	9	2,162	96,073
Contribution Income			
Employer Contributions		25,000	25,000
Other Income			
Currency Exchange Gain (Loss)		8,681	(5,339)
Total Income		<u>80,526</u>	<u>164,353</u>
Expenses			
Accountancy Fees		3,314	7,679
Administration Costs		176	466
ATO Supervisory Levy		259	259
Auditor's Remuneration		330	990
ASIC Fees		263	254
Bank Charges		20	0
Interest Paid		6,735	9,985
Property Expenses - Cleaning		473	473
Property Expenses - Council Rates		3,740	3,656
Property Expenses - Strata Levy Fees		8,497	8,190
Property Expenses - Water Rates		170	174
Member Payments			
Pensions Paid		46,400	61,498
Benefits Paid/Transfers Out		0	438
Total Expenses		<u>70,377</u>	<u>94,062</u>
Benefits accrued as a result of operations before income tax			
		<u>10,149</u>	<u>70,292</u>
Income Tax Expense	10	1,294	141
Benefits accrued as a result of operations		<u>8,856</u>	<u>70,151</u>

Notes to the Financial Statements

For the year ended 30 June 2019

Note 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 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 Director(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 the 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 at the fair value of the consideration received or receivable.

Interest revenue

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised upon receipt.

Notes to the Financial Statements

For the year ended 30 June 2019

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).

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: Real Estate Properties (Australian - Residential)

	2019 \$	2018 \$
202/30 Fisher Road, DEE WHY	165,000	165,000
104/30 Fisher Road, Dee Why	150,000	150,000
105/30 Fisher Road, Dee Why	130,000	130,000
	445,000	445,000

Note 3: Real Estate Properties (Overseas - Residential)

	2019 \$	2018 \$
Phuket Property - Revaluation & Foreign Exchange Difference	37,287	29,978
Phuket Property - at Cost	56,349	56,349

Notes to the Financial Statements

For the year ended 30 June 2019

	93,636	86,327
Note 4: Shares in Listed Companies (Australian)		
	2019	2018
	\$	\$
Australia And New Zealand Banking Group Limited	18,336	18,356
Brighton Mining Group Limited - Ordinary Fully Paid	0	70
CHP Chapmans Limited - Ordinary Fully Paid	0	127
G8 Education Limited - Ordinary Fully Paid	9,090	6,990
Nib Holdings Limited - Ordinary Fully Paid	26,845	20,055
Westpac Banking Corporation	22,206	22,942
Ypb Group Ltd - Ordinary Fully Paid	1,500	7,200
Ypb Group Ltd - Option Expiring 31-Oct-2017	0	75
	<u>77,977</u>	<u>75,815</u>
Note 6: Liability for Accrued Benefits		
	2019	2018
	\$	\$
Liability for accrued benefits at beginning of year	491,495	421,345
Benefits accrued as a result of operations	8,855	70,150
Current year member movements	0	0
Liability for accrued benefits at end of year	<u>500,350</u>	<u>491,495</u>
Note 7: Dividends		
	2019	2018
	\$	\$
Australia And New Zealand Banking Group Limited	1,040	1,040
G8 Education Limited - Ordinary Fully Paid	375	660
Nib Holdings Limited - Ordinary Fully Paid	735	682
Telstra Corporation Limited.	0	2,291
Westpac Banking Corporation	2,208	1,472
	<u>4,358</u>	<u>6,145</u>

Notes to the Financial Statements

For the year ended 30 June 2019

Note 8: Rental Income

	2019 \$	2018 \$
Phuket Property - at Cost	2,081	2,302
104/30 Fisher Road, Dee Why	13,390	13,390
202/30 Fisher Road, DEE WHY	14,000	13,990
105/30 Fisher Road, Dee Why	10,797	12,640
	40,268	42,322

Note 9: Unrealised Movements in Market Value

	2019 \$	2018 \$
Real Estate Properties (Australian - Residential)		
104/30 Fisher Road, Dee Why	0	54,000
105/30 Fisher Road, Dee Why	0	34,000
202/30 Fisher Road, DEE WHY	0	42,000
	0	130,000
Shares in Listed Companies (Australian)		
Australia And New Zealand Banking Group Limited	(20)	(312)
Brighton Mining Group Limited - Ordinary Fully Paid	(70)	0
CHP Chapmans Limited - Ordinary Fully Paid	2,099	(1,018)
G8 Education Limited - Ordinary Fully Paid	2,100	(3,840)
Nib Holdings Limited - Ordinary Fully Paid	6,790	(70)
Telstra Corporation Limited.	0	(6,825)
Westpac Banking Corporation	(736)	(947)
Ypb Group Ltd - Option Expiring 31-Oct-2017	3,488	0
Ypb Group Ltd - Ordinary Fully Paid	(5,700)	(14,100)
	7,951	(27,112)
Shares in Listed Companies (Overseas)		
Stratasys Ltd	0	6,408
	0	6,408
Total Unrealised Movement	7,951	109,296

Notes to the Financial Statements

For the year ended 30 June 2019

Realised Movements in Market Value

	2019 \$	2018 \$
Shares in Listed Companies (Australian)		
CHP Chapmans Limited - Ordinary Fully Paid	(2,226)	0
Telstra Corporation Limited.	0	(6,254)
Ypb Group Ltd - Option Expiring 31-Oct-2017	(3,562)	0
	(5,788)	(6,254)
Shares in Listed Companies (Overseas)		
Stratasys Ltd	0	(6,969)
	0	(6,969)
Total Realised Movement	(5,788)	(13,223)
Total Market Movement	2,163	96,073

Note 10: Income Tax Expense

	2019 \$	2018 \$
The components of tax expense comprise		
Current Tax	1,293	141
Income Tax Expense	1,293	141

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%	1,522	10,544
Less:		
Tax effect of:		
Increase in MV of Investments	1,193	16,394
Exempt Pension Income	6,951	7,655
Realised Accounting Capital Gains	(868)	(1,983)
Tax Adjustment – Investment Expenses (I1)	0	0
Other Non-Taxable Income	1,302	(801)

Notes to the Financial Statements

For the year ended 30 June 2019

Add:

Tax effect of:

Pension Non-Deductible Expenses	2,976	3,811
Pension Payments	6,960	9,225
Benefit Payments	0	66
Franking Credits	280	395
Rounding	1	(1)
	3,161	2,775
Income Tax on Taxable Income or Loss		
Less credits:		
Franking Credits	1,868	2,634
	1,293	141
Current Tax or Refund		

The Turner Superannuation Fund
Statement of Taxable Income



For the year ended 30 June 2019

	2019
	\$
Benefits accrued as a result of operations	10,149.00
Less	
Other Non Taxable Income	8,681.00
Increase in MV of investments	7,951.00
Exempt current pension income	46,342.00
Realised Accounting Capital Gains	(5,789.00)
	<u>57,185.00</u>
Add	
SMSF non deductible expenses	19,841.00
Pension Payments	46,400.00
Franking Credits	1,868.00
	<u>68,109.00</u>
SMSF Annual Return Rounding	1.00
Taxable Income or Loss	<u>21,074.00</u>
Income Tax on Taxable Income or Loss	3,161.10
Less	
Franking Credits	1,867.76
CURRENT TAX OR REFUND	<u>1,293.34</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	(1,263.00)
AMOUNT DUE OR REFUNDABLE	<u>289.34</u>



The Turner Superannuation Fund
Colin & Greg Trading Pty Ltd ACN: 003478484
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 2019 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2019 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 2019.

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

DocuSigned by:

Colin Graham Turner

Colin Graham Turner
Colin & Greg Trading Pty Ltd
Director

09-02-20 | 7:37 PM SBT

Dated this day of2019



Memorandum of Resolutions of the Director(s) of

Colin & Greg Trading Pty Ltd ACN: 003478484

ATF The Turner Superannuation Fund

FINANCIAL STATEMENTS OF SUPERANNUATION FUND:

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.

The Chair tabled the financial statements and notes to the financial statements of the superannuation fund in respect of the year ended 30 June 2019 and it was resolved that such statements be and are hereby adopted as tabled.

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 2019, 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 the 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 2019.

INVESTMENT DISPOSALS:

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2019.

AUDITORS:

It was resolved that

Just Smsf Audits

of

302/32 Warleigh Grove, Brighton, Victoria 3186

act as auditors of the Fund for the next financial year.

TAX AGENTS:

It was resolved that

BMG Wealth Pty Limited

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



Memorandum of Resolutions of the Director(s) of

Colin & Greg Trading Pty Ltd ACN: 003478484

ATF The Turner Superannuation Fund

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.

CLOSURE:

Signed as a true record –

DocuSigned by:

Colin Graham Turner

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Colin Graham Turner

01 May 2019

The Turner Superannuation Fund Investment Summary Report



As at 30 June 2019

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
Bank of Ayudha a/c 4481053452		1,007.800000	1,007.80	1,007.80	1,007.80			0.17 %
CBA A/c 06 7167 11927500		18.470000	18.47	18.47	18.47			0.00 %
CBA A/c 10562754		20.110000	20.11	20.11	20.11			0.00 %
CBA Act 28007388		8,054.230000	8,054.23	8,054.23	8,054.23			1.37 %
			9,100.61		9,100.61		0.00 %	1.55 %
Real Estate Properties (Australian - Residential)								
TURSUP2 104/30 Fisher Road, Dee Why	1.00	150,000.000000	150,000.00	112,173.50	112,173.50	37,826.50	33.72 %	25.49 %
TURSUP3 105/30 Fisher Road, Dee Why	1.00	130,000.000000	130,000.00	94,316.00	94,316.00	35,684.00	37.83 %	22.09 %
URNSUP_2 202/30 Fisher Road, DEE WHY 02/30FISHE R	1.00	165,000.000000	165,000.00	120,000.00	120,000.00	45,000.00	37.50 %	28.04 %
			445,000.00		326,489.50	118,510.50	36.30 %	75.63 %
Real Estate Properties (Overseas - Residential)								
URNSUP_P Phuket Property - at Cost HUKETPRO PER	1.00	56,349.000000	56,349.00	92,848.95	92,848.95	(36,499.95)	(39.31) %	9.58 %
			56,349.00		92,848.95	(36,499.95)	(39.31) %	9.58 %
Shares in Listed Companies (Australian)								
ANZ.AX Australia And New Zealand Banking Group Limited	650.00	28.210000	18,336.50	30.47	19,802.95	(1,466.45)	(7.41) %	3.12 %
BTN.AX Brighton Mining Group Limited - Ordinary Fully Paid	10,000.00	0.000000	0.00	0.20	2,000.00	(2,000.00)	(100.00) %	0.00 %
GEM.AX G8 Education Limited - Ordinary Fully Paid	3,000.00	3.030000	9,090.00	2.25	6,764.72	2,325.28	34.37 %	1.54 %
NHF.AX Nib Holdings Limited - Ordinary Fully Paid	3,500.00	7.670000	26,845.00	2.25	7,890.95	18,954.05	240.20 %	4.56 %
WBC.AX Westpac Banking Corporation	783.00	28.360000	22,205.88	28.96	22,675.90	(470.02)	(2.07) %	3.77 %
YPB.AX Ypb Group Ltd - Ordinary Fully Paid	300,000.00	0.005000	1,500.00	0.26	77,500.00	(76,000.00)	(98.06) %	0.25 %
			77,977.38		136,634.52	(58,657.14)	(42.93) %	13.25 %

The Turner Superannuation Fund
Investment Summary Report

As at 30 June 2019

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
			588,426.99		565,073.58	23,353.41	4.13 %	100.00 %

The Turner Superannuation Fund Investment Income Report



As at 30 June 2019

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non-Assessable Payments
Bank Accounts												
Bank of Ayudha a/c 4481053452	5.18			5.18	0.00	0.00	0.00	5.18			0.00	0.00
CBA A/c 06 7167 11927500	36.75			36.75	0.00	0.00	0.00	36.75			0.00	0.00
CBA Act 28007388	15.25			15.25	0.00	0.00	0.00	15.25			0.00	0.00
E*Trade Cash Account	0.49			0.49	0.00	0.00	0.00	0.49			0.00	0.00
	57.67			57.67	0.00	0.00	0.00	57.67			0.00	0.00
Real Estate Properties (Australian - Residential)												
TURSUP2 104/30 Fisher Road, Dee Why	13,389.96							13,389.96				
TURSUP3 105/30 Fisher Road, Dee Why	10,796.52							10,796.52				
URNSUP_2 202/30 Fisher Road, DEE WHY 02/30FISHE R	13,999.96							13,999.96				
	38,186.44							38,186.44				
Real Estate Properties (Overseas - Residential)												
URNSUP_PPhuket Property - at Cost HUKETPRO PER	2,080.80							2,080.80				
	2,080.80							2,080.80				
Shares in Listed Companies (Australian)												
ANZ.AX Australia And New Zealand Banking Group Limited	1,040.00	1,040.00	0.00		445.72			1,485.72		0.00		
GEM.AX G8 Education Limited - Ordinary Fully Paid	375.00	375.00	0.00		160.72			535.72		0.00		
NHF.AX Nib Holdings Limited - Ordinary Fully Paid	735.00	735.00	0.00		315.00			1,050.00		0.00		
WBC.AX Westpac Banking Corporation	2,208.06	2,208.06	0.00		946.32			3,154.38		0.00		
	4,358.06	4,358.06	0.00		1,867.76			6,225.82		0.00		

The Turner Superannuation Fund
Investment Income Report



As at 30 June 2019

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income	TFN Credits	Other Deductions	Distributed Capital Gains	Non- Assessable Payments
								(Excl. Capital Gains) * 2				
	44,682.97	4,358.06	0.00	57.67	1,867.76	0.00	0.00	46,550.73		0.00	0.00	0.00

Assessable Income (Excl. Capital Gains) **46,550.73**

Net Capital Gain **0.00**

Total Assessable Income 46,550.73

* 1 Includes foreign credits from foreign capital gains.

* 2 Assessable Income in the SMSF Annual Return will be different as capital gains and losses from disposals of assets have not been included.

For a breakdown of Distributed Capital Gains and Non-Assessable Payments refer to Distributions Reconciliation Report.

Members Statement

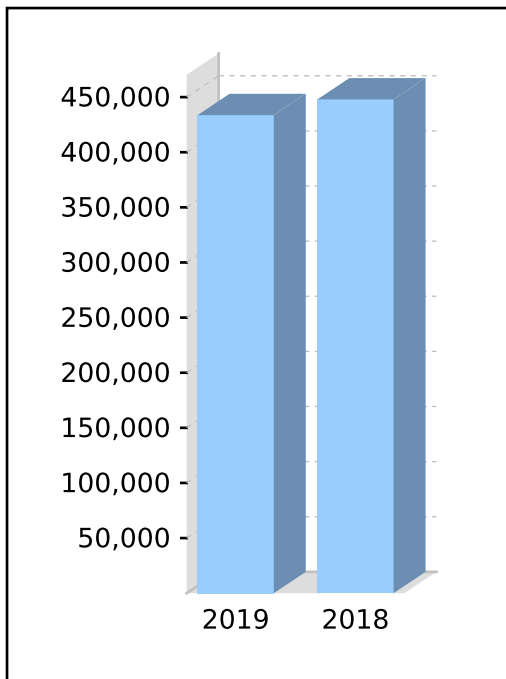
Colin Graham Turner
 15a Kirra Road
 Allambie Heights, New South Wales, 2100, Australia

Your Details

Date of Birth :	12/06/1948	Nominated Beneficiaries	N/A
Age:	71	Vested Benefits	433,672
Tax File Number:	Provided	Total Death Benefit	433,672
Date Joined Fund:	03/12/1997	Current Salary	0
Service Period Start Date:	03/12/1997	Previous Salary	0
Date Left Fund:		Disability Benefit	0
Member Code:	TURCOL00001P		
Account Start Date	01/07/2014		
Account Phase:	Retirement Phase		
Account Description:	Pension 1		

Your Balance

Total Benefits	433,672
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	433,672
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (26.17%)	113,474
Taxable	320,198



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2018	447,901	386,933
<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	29,991	101,289
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	44,220	40,321
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 30/06/2019	433,672	447,901

Members Statement

Colin Graham Turner
 15a Kirra Road
 Allambie Heights, New South Wales, 2100, Australia

Your Details		Nominated Beneficiaries	N/A
Date of Birth :	12/06/1948	Vested Benefits	
Age:	71	Total Death Benefit	0
Tax File Number:	Provided	Current Salary	0
Date Joined Fund:	03/12/1997	Previous Salary	0
Service Period Start Date:	03/12/1997	Disability Benefit	0
Date Left Fund:			
Member Code:	TURCOL00005A		
Account Start Date	03/12/1997		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

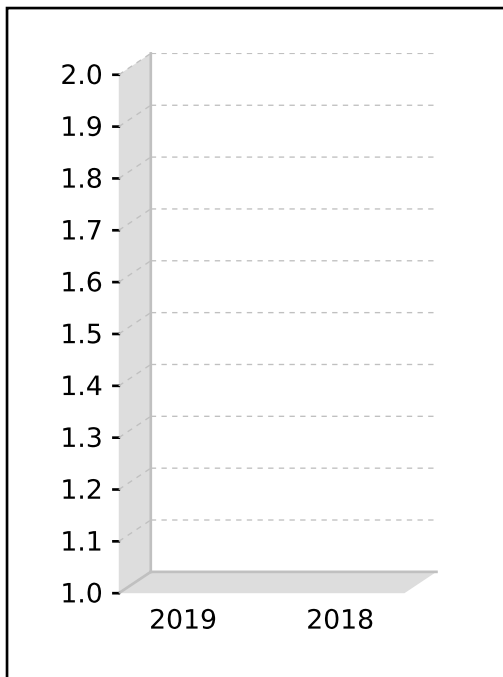
Total Benefits

Preservation Components

- Preserved
- Unrestricted Non Preserved
- Restricted Non Preserved

Tax Components

- Tax Free
- Taxable



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2018		33,973
<u>Increases to Member account during the period</u>		
Employer Contributions	25,000	25,000
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	456	356
Internal Transfer In		21,013
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	3,750	3,750
Income Tax	(589)	(975)
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	22,295	77,567
Closing balance at 30/06/2019	0	0

Members Statement

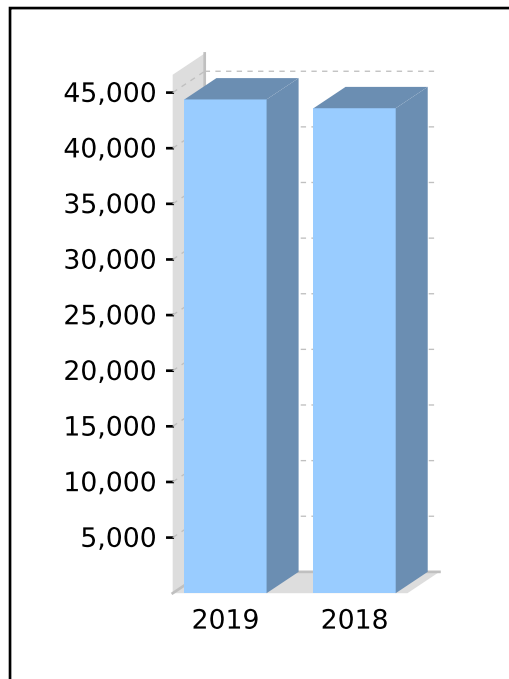
Colin Graham Turner
 15a Kirra Road
 Allambie Heights, New South Wales, 2100, Australia

Your Details

Date of Birth :	12/06/1948	Nominated Beneficiaries	N/A
Age:	71	Vested Benefits	44,384
Tax File Number:	Provided	Total Death Benefit	44,384
Date Joined Fund:	03/12/1997	Current Salary	0
Service Period Start Date:	03/12/1997	Previous Salary	0
Date Left Fund:		Disability Benefit	0
Member Code:	TURCOL00012P		
Account Start Date	30/06/2018		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension 2		

Your Balance

Total Benefits	44,384
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	44,384
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (4.61%)	2,046
Taxable	42,337



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2018	43,594	
<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	2,970	
Internal Transfer In		43,594
<u>Decreases to Member account during the period</u>		
Pensions Paid	2,180	
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 30/06/2019	44,384	43,594

Members Statement

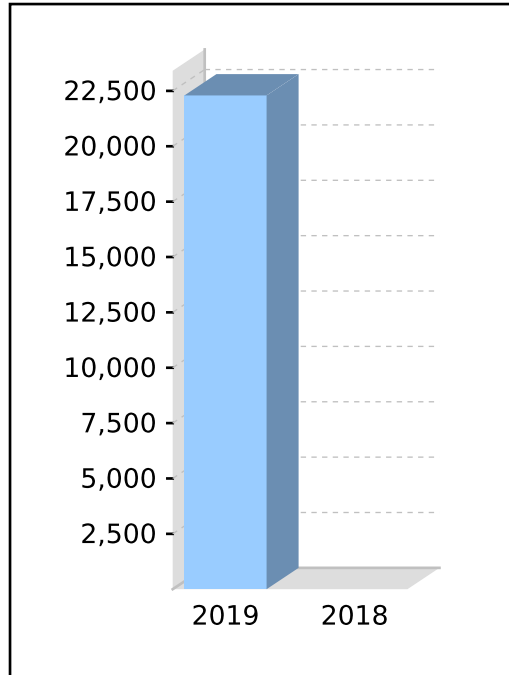
Colin Graham Turner
 15a Kirra Road
 Allambie Heights, New South Wales, 2100, Australia

Your Details

Date of Birth :	12/06/1948	Nominated Beneficiaries	N/A
Age:	71	Vested Benefits	22,295
Tax File Number:	Provided	Total Death Benefit	22,295
Date Joined Fund:	03/12/1997	Current Salary	0
Service Period Start Date:	03/12/1997	Previous Salary	0
Date Left Fund:		Disability Benefit	0
Member Code:	TURCOL00013P		
Account Start Date	30/06/2019		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension 3		

Your Balance

Total Benefits	22,295
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	22,295
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (0.00%)	
Taxable	22,295



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2018		
<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		
Internal Transfer In	22,295	
<u>Decreases to Member account during the period</u>		
Pensions Paid		
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 30/06/2019	22,295	0