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6 September 2019

Ricca Holdings Pty Ltd ATF Ricca Superannuation Scheme  
c/- PO Box 205  
GRANVILLE NSW 2142

**Beacon Managed Fund and Share Service  
Annual tax statement 2018-19**

Dear Sir/Madam,

We are pleased to provide you with your *Annual tax statement* for the financial year ended 30 June 2019.

The information contained in your *Annual tax statement* includes any income and capital gains or losses from your investment account(s). Where your account is held jointly, the *Annual tax statement* reflects an equal allocation of the income and capital gains or losses for each investor on the account.

**Tax guide available online**

The *Tax guide*, when used in conjunction with your *Annual tax statement*, can assist you to complete your income tax return. The *Tax guide* is not a substitute for professional taxation advice and we recommend that you seek expert advice regarding your tax position. As part of our commitment towards sustainability, the *2019 Tax guide* is available online at [beaconwrap.com.au](http://beaconwrap.com.au) under the *Annual reporting* link.

We would like to thank you for choosing Beacon.

**More information**

If you have any questions, please contact your financial planner, Matthew Guildea on 0408 701 142.

Yours sincerely,

Beacon Customer Care



## Ricca Holdings Pty Ltd ATF Ricca Superannuation Scheme

Matthew Guildea  
Spectrum Wealth Advisers Pty Ltd

### Ricca Holdings Pty Ltd ATF Ricca Superannuation Scheme Beacon Managed Fund Service-SMSF (2451672)

#### Part A - Summary of Tax return for individuals 2019 and Tax return for individuals (supplementary section) 2019

	Amount	Tax return label
<b>Question 10 - Tax return for individuals 2019</b>		
Gross interest	\$37.60	10L
Credit for TFN amounts withheld from gross interest	\$0.00	10M
<b>Question 11 - Tax return for individuals 2019</b>		
Dividends - unfranked amount	\$0.00	11S
Dividends - franked amount	\$0.00	11T
Dividends - franking credits <sup>1</sup>	\$0.00	11U
Credit for TFN amounts withheld from dividends	\$0.00	11V
<b>Question 13 - Tax return for individuals (supplementary section) 2019</b>		
Share of net income from trusts, less capital gains, foreign income and franked distributions	\$0.00	13U
Franked distributions from trusts	\$0.00	13C
Other deductions relating to distributions	\$162.41	13Y
Franking credits from franked distributions	\$0.00	13Q
Credit for tax file number amounts withheld from interest, dividends and unit trust distributions	\$0.00	13R
<b>Question 18 - Tax return for individuals (supplementary section) 2019</b>		
Total current year capital gains <sup>2</sup>	\$0.00	18H
Net capital gain <sup>2</sup>	\$0.00	18A
<b>Question 19 - Tax return for individuals (supplementary section) 2019</b>		
CFC income	\$0.00	19K
<b>Question 20 - Tax return for individuals (supplementary section) 2019</b>		
Assessable foreign source income	\$0.00	20E
Other net foreign source of income	\$0.00	20M
Aust franking credits from New Zealand companies	\$0.00	20F
Foreign income tax offsets <sup>3</sup>	\$0.00	20O
<b>Question 24 - Tax return for individuals (supplementary section) 2019</b>		
Gain on disposal of traditional securities	\$0.00	24Y
<b>Question D8 - Tax return for individuals 2019</b>		
Listed Investment Company (LIC) deductions	\$0.00	D8H
<b>Question D15 - Tax return for individuals (supplementary section) 2019</b>		
Loss on disposal of traditional securities	\$0.00	D15J
<b>Question T8 - T11 - Tax return for individuals (supplementary section) 2019</b>		
Early stage venture capital limited partnership	\$0.00	T8K
Early stage investor	\$0.00	T9L
Other non-refundable tax offsets	\$0.00	T10C
Other refundable tax offsets	\$0.00	T11P

<sup>1</sup> Amount 11U does not include any amount which might need to be adjusted for the '45/90 day rule'. Please refer to the assumptions section of the tax guide for further information.

<sup>2</sup> Excludes realised capital gains/losses from disposal of investments as listed in Part D.

<sup>3</sup> If your total foreign income tax offset from all sources for the year is \$1,000 or less, then you can claim this amount in full. Otherwise, you will need to refer to the publication *Guide to foreign income tax offset rules 2019* available online at [www.ato.gov.au](http://www.ato.gov.au) to work out your entitlement.

## Part B - Additional capital gains information

	Amount
Capital gains - discount method (grossed up amount)	\$0.00
Capital gains - indexation method	\$0.00
Capital gains - other method	\$0.00
<b>Total current year capital gains</b>	<b>\$0.00</b>

## Part C - Components of income

	Income	Tax paid/offsets	Taxable income
<b>Australian income</b>			
Gross interest	\$37.60		\$37.60
Dividends - unfranked amount	\$0.00		\$0.00
Dividends - franked amount	\$0.00	\$0.00	\$0.00
Dividends - unfranked CFI	\$0.00		\$0.00
Distributions - unfranked amount	\$0.00		\$0.00
Distributions - franked amount	\$0.00	\$0.00	\$0.00
Distributions - unfranked CFI	\$0.00		\$0.00
Distributions - interest	\$0.00		\$0.00
Distributions - other income	\$0.00		\$0.00
Distributions - other tax offsets		\$0.00	
Other income	\$0.00		\$0.00
Less allowable trust deductions	\$0.00		\$0.00
<b>Total Australian income</b>	<b>\$37.60</b>	<b>\$0.00</b>	<b>\$37.60</b>
<b>Capital gains</b>			
Discounted capital gain	\$0.00	\$0.00	\$0.00
CGT concession amount	\$0.00		\$0.00
AMIT CGT gross up amount	\$0.00		\$0.00
Capital gains - indexation method	\$0.00	\$0.00	\$0.00
Capital gains - other method	\$0.00	\$0.00	\$0.00
<b>Distributed capital gain</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Foreign income</b>			
Assessable foreign source income	\$0.00	\$0.00	\$0.00
CFC income	\$0.00		\$0.00
Aust franking credits from New Zealand companies		\$0.00	\$0.00
<b>Total foreign income</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Non-assessable amounts</b>			
Tax-exempted amounts	\$0.00		
Tax-free amounts	\$0.00		
Tax-deferred amounts	\$0.00		
Other non-assessable amounts	\$0.00		
<b>Total non-assessable amounts</b>	<b>\$0.00</b>		
<b>Total income<sup>#</sup></b>	<b>\$37.60</b>		
Less TFN withholding tax	\$0.00		
Less non-resident withholding tax	\$0.00		
Less other expenses	\$162.41		
<b>Net income</b>	<b>(\$124.81)</b>		
Listed Investment Company (LIC) deductions	\$0.00		

Any capital gains/losses included in Part D are not included in Part C of your *Annual tax statement*.

# Income from Attribution Managed Investment Trusts (AMITs) has been included on an attribution basis and may include amounts that are not paid as cash.

## Part D - Realised capital gains/losses from disposal of investments

Investment name	Capital gains				Capital loss
	Indexation method	Discount method	Discount method (grossed up)	Other method	
<b>Investments</b>					
Pendal Australian Equity		\$11,028.66	\$16,542.99		
Pendal Australian Equity				\$508.51	
Ausbil Australian Active Equity		\$10,035.70	\$15,053.55		
Ausbil Australian Active Equity				\$133.41	
iShares Australian Listed Property Index		\$10,166.24	\$15,249.36		
Fidelity Australian Equities		\$17,320.08	\$25,980.13		
Fidelity Australian Equities				\$723.35	
Prime Value Growth B					\$5,460.15
<b>Total</b>	<b>\$0.00</b>	<b>\$48,550.68</b>	<b>\$72,826.03</b>	<b>\$1,365.27</b>	<b>\$5,460.15</b>

You will need to make a choice as to which capital gain method to apply for each disposal. These gains/losses are in addition to those included in Part A of this *Annual tax statement*. Any investments where CGT positions are unable to be calculated will be reported on the last page of this statement.

## Part E - Gains/losses from disposal of traditional securities

Traditional security	Purchase date	Disposal date	Units	Value on purchase	Value on disposal	Gain/loss
<b>Total</b>				<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

Part E provides further detail of any gains/losses from the disposal of traditional securities during the year, as shown in Part A (Question 24 or Question D15). For any traditional securities where we are unable to calculate results, they will be reported on the last page of this statement.

### PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Notes	<p>All amounts for jointly held investments have been split equally between the owners. The amounts shown above include your equal allocation of the income and capital gains or losses on your jointly held investments.</p> <p>This Tax Statement is relevant for Resident Tax Payers only.</p> <p>The Tax Return Label referred to in Part A applies to Individual Tax Payers only.</p>
Report criteria	<p>The following services have been included during the preparation of this statement: Ricca Holdings Pty Ltd ATF Ricca Superannuation Scheme Beacon Managed Fund Service-SMSF (2451672)</p>
Disclaimer	<p><i>This Annual tax statement has been prepared by Colonial First State Custom Solutions, which is the registered business name of Avanteos Investments Limited ABN 20 096 259 979, AFSL 245531 (AIL). AIL is the Administrator, Custodian and Operator of Beacon Managed Fund and Share Service. The capital gains and traditional security gains figures in Parts D and E are only our estimates of your position. You should review the information in this Annual tax statement in consultation with your professional tax adviser or accountant to accurately determine your tax position. You should assess whether this information is accurate and whether the tax treatment is appropriate for your circumstances. AIL disclaims any liability for errors contained in this Annual tax statement.</i></p> <p><i>AIL is owned ultimately by Commonwealth Bank of Australia ABN 48 123 123 124. Commonwealth Bank of Australia and its subsidiaries do not guarantee performance, or the repayment of capital of AIL.</i></p> <p><i>This report is not financial product advice or tax advice. It provides general information only and does not take into account your individual objectives, financial situation or needs. You should read the disclosure document and assess whether the information is appropriate for you and consider talking with your financial planner before making an investment decision.</i></p> <p><i>AIL strongly recommend investors who have stapled securities to seek independent tax advice to verify that the underlying cost base is correct.</i></p>

Matthew Guildea

Spectrum Wealth Advisers Pty Ltd

## Ricca Holdings Pty Ltd ATF Ricca Superannuation Scheme

	2017/18 Tax Statement Income received in 2018/19 (A)	2018/19 Tax Statement Income received in 2018/19 (B)	2018/19 Tax Statement Income received in 2019/20 (C)
<b>Ricca Holdings Pty Ltd ATF Ricca Superannuation Scheme Beacon Managed Fund -SMSF (2451672)</b>			
Cash Account	\$0.00	\$37.60	\$0.00
Ausbil Australian Active Equity	\$3,164.86	\$0.00	\$0.00
Fidelity Australian Equities	\$732.49	\$0.00	\$0.00
Pendal Australian Equity	\$393.04	\$0.00	\$0.00
Prime Value Growth B	\$4,980.97	\$0.00	\$0.00
iShares Australian Listed Property Index	\$645.03	\$0.00	\$0.00
<b>Total</b>	<b>\$9,916.39</b>	<b>\$37.60</b>	<b>\$0.00</b>
<b>Total</b>	<b>\$9,916.39</b>	<b>\$37.60</b>	<b>\$0.00</b>

**Total income received in 2018/19 (A + B) = \$9,953.99**

Report criteria

The Income Reconciliation report includes the following accounts:  
Ricca Holdings Pty Ltd ATF Ricca Superannuation Scheme Beacon Managed Fund Service-SMSF (2451672)

Disclaimer

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*For the IDPS, only the information displayed at the end of the quarter will be considered by the auditor in preparing its annual report.*

*The Challenger annuity products accessible via the Beacon Platform are issued by Challenger Life Company Limited ABN 44 072 486 938 AFSL 234670 (Challenger Life).*

*The CommInsure annuity products accessible via the Beacon Platform are issued by The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 (CMLA). CommInsure is a registered business name of CMLA.*

*Challenger Life and CMLA have each appointed AIL to perform platform administration services in relation to the annuity products accessible via the Beacon Platform (Platform Annuity Products). AIL is providing platform administration services only and is not issuing, selling, guaranteeing, underwriting, providing custody services, or any other function in relation to the Platform Annuity Products.*

*CMLA and AIL are subsidiaries of the Bank. Excluding CMLA's obligations in respect of CommInsure annuity products, the Bank and its subsidiaries do not guarantee or underwrite the Platform Annuity Products and investments in these Platform Annuity Products are not deposits or liabilities of the Bank or its subsidiaries.*