

# **Kramerica Industries Super Fund**

ABN 44 179 954 855

Trustees: Kenny Bania Pty Ltd

**Financial Statement**

**For the year ended 30 June 2020**

**Kramerica Industries Super Fund**  
**Statement of Financial Position**  
**as at 30 June 2020**

	Note	2020 \$	2019 \$
<b>Assets</b>			
Investments			
Loans	6A	204,433.30	210,467.27
Shares in Listed Companies	6B	26,318.17	-
Stapled Securities	6C	3,394.80	4,789.62
Units In Unlisted Unit Trusts	6D	15,755.00	21,060.00
Other Assets			
Cash At Bank	FS/21	6,039.38	16,988.77
Receivables	20	92.45	91.43
Current Tax Assets	FS27	352.75	(7,609.51)
Fund Suspense	3	2,160.00	-
<b>Total Assets</b>		<b><u>258,545.85</u></b>	<b><u>245,787.58</u></b>
<b>Liabilities</b>			
Income Tax Suspense	45	7,868.70	-
Other Taxes Payable	46	513.45	525.25
<b>Total Liabilities</b>		<b><u>8,382.15</u></b>	<b><u>525.25</u></b>
<b>Net Assets Available to Pay Benefits</b>		<b><u>250,163.70</u></b>	<b><u>245,262.33</u></b>
<b>Represented by:</b>			
<b>Liability for Accrued Benefits</b>			
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Unallocated Member Entitlements			
Mr Andrew Pullen		115,943.78	112,785.42
Mr Matthew Pullen		75,600.59	70,991.30
Mrs Belinda Pullen		30,884.15	32,062.12
Mrs Larissa Pullen		27,735.18	28,235.99
<b>Total Liability for Accrued Benefits</b>		<b><u>250,163.70</u></b>	<b><u>244,074.83</u></b>

*The accompanying notes form part of these financial statements.  
This report should be read in conjunction with the accompanying compilation report.*

**Kramerica Industries Super Fund**  
**Operating Statement**  
**For the period 1 July 2019 to 30 June 2020**

	Note	2020 \$	2019 \$
<b>Income</b>			
Member Receipts			
Contributions			
Employer		16,417.44	58,787.16
Government Co-Contributions		41-43 176.75	198.70
Investment Income			
Distributions	7A	192.08	191.80
Dividends	7B	24.03	-
Interest	7C	308.03	1,770.49
Other Income		1,187.50	0.56
		<u>18,305.83</u>	<u>60,948.71</u>
<b>Expenses</b>			
Member Payments			
Insurance Premiums		4,248.60	4,064.48
Other Expenses			
Auditor Fee		330.00	440.00
Bank Fees		-	2.50
General Expense		268.00	369.00
Legal Fee		137.50	137.50
SMSF Supervisory Levy		259.00	259.00
Investment Losses			
Realised Capital Losses	8A	3,201.55	25,000.00
Decrease in Market Value	8B	2,033.66	(2,801.66)
		<u>10,478.31</u>	<u>27,470.82</u>
<b>Benefits Accrued as a Result of Operations before Income Tax</b>		<b>7,827.52</b>	<b>33,477.89</b>
<b>Income Tax</b>			
Income Tax Expense		1,738.65	8,135.70
		<u>1,738.65</u>	<u>8,135.70</u>
<b>Benefits Accrued as a Result of Operations</b>		<b>6,088.87</b>	<b>25,342.19</b>

*The accompanying notes form part of these financial statements.  
This report should be read in conjunction with the accompanying compilation report.*

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**Kramerica Industries Super Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2020**

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**Note 1 - Statement of Significant Accounting Policies**

The following significant accounting policies have been adopted in the preparation and presentation of the financial statements. They have been consistently applied in the current and previous periods unless otherwise stated to ensure the financial information satisfies the concept of relevance and reliability.

**(a) Statement of Compliance**

The trustees have prepared the financial statements on the basis that the superannuation fund is a non-reporting entity because the members are able to command the preparation of tailored reports so as to satisfy specifically all of their information needs and there are no other users dependent on the financial statements. The financial statements are therefore special purpose financial statements that have been prepared in accordance with the legislative requirements of the *Superannuation Industry (Supervision) Act 1993* and *Regulations 1994* and the provisions of the Trust Deed. The trustees have determined that the accounting policies adopted are appropriate to meet their needs.

**(b) Basis of Preparation**

The financial statements have been prepared on a cash basis using historical costs convention unless stated otherwise. For investments and financial liabilities, they are measured at market values.

The financial statements are presented in Australian dollars, which is the functional currency of the fund.

**(c) Use of Accounting Estimates and Judgments**

The preparation of financial statements requires the trustees to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstance, the results of which form the basis of making the judgments. 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.

**(d) Cash and Cash Equivalents**

Cash and cash equivalents include cash on hand, deposits held at call with banks or financial institutions and short-term, highly liquid investments that are readily convertible to cash and are subject to an insignificant risk of change in value.

**(e) Foreign Currency**

Any foreign currency transactions during the financial year are brought to account using the exchange rate in effect at the date of the transaction. Foreign currency monetary items at reporting date are translated at the exchange rate existing at reporting date. Exchange differences are recognised in the operating statement in the period in which they arise.

**(f) Valuation of Assets**

*Investment*

An investment is initially recognised when as a result of past transactions or events, the Fund controls the future economic benefits expected to flow from the asset.

The investment assets are firstly recorded at cost, being the fair value of the consideration given. After initial recognition, they are measured at market value. Gains or losses arising from changes in market value are recognised on the Operating Statement in the periods in which they occur.

Market value as defined in s10 of *SISA 1993*, in relation to an asset, means the amount that a willing buyer of the asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

- i. that the buyer and the seller dealt with each other at arm's length in relation to the sale;
- ii. that the sale occurred after proper marketing of the asset;
- iii. that the buyer and the seller acted knowledgeably and prudentially in relation to the sale.

As disposal costs are generally immaterial unless otherwise stated, market value approximates fair value.

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**Kramerica Industries Super Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2020**

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Market values for various types of investment have been determined as follows:

- i. listed securities, government and other fixed interest securities for which there is a readily available market quotation, the valuation is recorded as the last quoted sale price as at the close of business on reporting date. If the listed securities are foreign, they are also converted to Australian dollars using the exchange rate at the close of business on the reporting date;
- ii. unit trusts and managed funds are stated by reference to the unit redemption price quoted by the fund manager at the end of the reporting period;
- iii. unlisted investments are stated at the Trustees' valuation based on estimated market value at balance date; or where necessary, upon external valuers' expert opinions;
- iv. Investment properties are carried at market value and are held for the purpose of generating long-term rental yields and capital appreciation. The Trustees give consideration to the value of the investment property each financial year and revalue when a significant event occurs or when deemed appropriate. Where an external valuation has been obtained, the valuation is based on objective and supportable data and has been carried out by a property valuation service provider or qualified independent valuer as appropriate.

*Financial Liabilities*

The Fund initially recognises a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Financial liabilities including credit balances of hedging instruments and derivatives are measured at market values as at the reporting date. Any change in market values of the financial liabilities since the beginning of the reporting period shall be included in the profit or loss for the reporting period. As disposal costs are generally immaterial, unless otherwise stated, market value approximates fair value.

*Receivables and Payables*

Current assets such as accounts receivable, which are expected to be recovered within twelve months after the reporting period, are carried at nominal amounts which approximate the fair values.

Accounts payable are recognised when the Fund becomes obliged to make future payments resulting from the goods and services received, whether or not billed to the Fund and are carried at nominal amounts which are equivalent to fair values.

**(g) Revenue Recognition**

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 measured at the fair value of consideration received or receivable. The following recognition criteria relate to the specific items of revenue the Fund receives:

*Interest*

The interest revenue is recognised by the Fund on a cash receipt basis, unless the Fund chooses the accrual method and the amount can be reliably measured by reference to the principal outstanding and using the effective interest rate of the instrument calculated at the acquisition or origination date.

*Dividend Revenue*

The entitlement to a dividend is based on the date the shares are quoted ex-dividend; the actual dividend revenue is recognised by the Fund when it is received.

*Distribution Revenue*

Distributions from unit trusts and managed funds 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 market value.

*Rental Income*

Rent from investment properties is recognised by the Fund on a cash receipt basis.

*Movement in market values*

Changes in the market value of investments are determined as the difference between the market value at balance date or consideration received (if sold during the year) and the market value as at the prior year end or cost (if the investment was acquired during the period). All movements are recognised in the Operating Statement.

*Contributions and Rollovers In*

Contributions and rollovers 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.

The financial report was authorised for issue on 11 May 2021 by the directors of the trustee company.

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**Kramerica Industries Super Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2020**

**Note 2 – 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. Changes in the Liability for Accrued Benefits are as follows:

	Current	Previous
<b>Liability for Accrued Benefits at beginning of period</b>	244,074.83	219,920.14
Benefits Accrued during the period	6,088.87	25,342.19
Benefits Paid during the period	0.00	0.00
<b>Liability for Accrued Benefits at end of period</b>	<b>250,163.70</b>	<b>244,074.83</b>

Any amount in the Unallocated Contributions account represent amounts that have been received by the fund from either the members of the fund or a third party but have not been allocated to any specific member as at the reporting date. It is the intention of the trustee to allocate any such amounts recorded as unallocated contributions within 28 days following the end of the month to specific fund member, which will increase the liability for members accrued benefits.

**Note 3 – Vested Benefits**

Vested benefits are benefits which 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 reporting period.

	Current	Previous
<b>Vested Benefits at beginning of period</b>	244,074.83	219,920.14
Benefits Accrued during the period	6,088.87	25,342.19
Benefits Paid during the period	0.00	0.00
<b>Vested Benefits at end of period</b>	<b>250,163.70</b>	<b>244,074.83</b>

**Note 4 – Guaranteed Benefits**

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

**Note 5 – Funding Arrangements**

No fixed funding arrangements were in place for the Fund as at year end.

**Note 6A – Loans**

	Current	Previous
At market value:		
Loan - James Carrington Wright	200,000.00	200,000.00
Loan - Mornay Unit Trust	4,433.30	10,467.27
	<b>204,433.30</b>	<b>210,467.27</b>

**Note 6B – Shares in Listed Companies**

	Current	Previous
At market value:		
AMP Limited	14,940.17	0.00
Avita Medical Inc. - Chess Depository Interests 5:1	7,335.00	0.00
AVZ Minerals Limited	4,043.00	0.00
	<b>26,318.17</b>	<b>0.00</b>

**Note 6C – Stapled Securities**

	Current	Previous
At market value:		
Dexus Property Group	3,394.80	4,789.62
	<b>3,394.80</b>	<b>4,789.62</b>

**Kramerica Industries Super Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2020**

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**Note 6D – Units In Unlisted Unit Trusts**

	Current	Previous
At market value:		
Pepper Tree Farm Stallion Equity Trust	15,755.00	21,060.00
	<u>15,755.00</u>	<u>21,060.00</u>

**Note 7A – Distributions**

	Current	Previous
Dexus Property Group	14 168.70	168.42
Pepper Tree Farm Stallion Equity Trust	23.38	23.38
	<u>192.08</u>	<u>191.80</u>

**Note 7B – Dividends**

	Current	Previous
Dexus Property Group	24.03	0.00
	<u>24.03</u>	<u>0.00</u>

**Note 7C – Interest**

	Current	Previous
Macquarie Cash Management Account	3.26	0.00
Westpac DIY Super Savings Account	0.01	0.42
Westpac DIY Super Working Account	7.58	582.57
Loan - Mornay Unit Trust	297.18	1,187.50
	<u>308.03</u>	<u>1,770.49</u>

**Note 8A – Realised Capital Losses**

	Current	Previous
<b>Shares in Listed Companies</b>		
Avita Medical Ltd - Ordinary Fully Paid Deferred	3,201.55	0.00
<b>Shares in Unlisted Companies</b>		
SRNY Solutions Pty Ltd	0.00	25,000.00
	<u>3,201.55</u>	<u>25,000.00</u>

**Note 8B – Decrease in Market Value**

	Current	Previous
<b>Shares in Listed Companies</b>		
AMP Limited	99.13	0.00
AVZ Minerals Limited	540.18	0.00
<b>Shares in Unlisted Companies</b>		
SRNY Solutions Pty Ltd	0.00	(1,595.00)
<b>Stapled Securities</b>		
Dexus Property Group	1,394.82	(1,206.63)
<b>Units In Unlisted Unit Trusts</b>		
Pepper Tree Farm Stallion Equity Trust	(0.47)	(0.03)
	<u>2,033.66</u>	<u>(2,801.66)</u>

## Kramerica Industries Super Fund

### Members Summary Report - For the period 1/07/2019 to 30/06/2020

Member's Detail	Opening Balance	Increases						Decreases			Closing Balance	
		Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out	Ben Paid		
<b>Mr Andrew Pullen</b> 11 London Drive Cowra NSW 2794	112,785.42	8,311.50	0.00	(2,087.74)	0.00	(878.66)	0.00	(2,186.74)	0.00	0.00	0.00	115,943.78
<b>Accumulation</b>	112,785.42	8,311.50	0.00	(2,087.74)	0.00	(878.66)	0.00	(2,186.74)	0.00	0.00	0.00	115,943.78
<b>Mrs Belinda Pullen</b> 11 London Drive Cowra NSW 2794	32,062.12	176.75	0.00	(573.87)	0.00	150.76	0.00	(931.61)	0.00	0.00	0.00	30,884.15
<b>Accumulation</b>	32,062.12	176.75	0.00	(573.87)	0.00	150.76	0.00	(931.61)	0.00	0.00	0.00	30,884.15
<b>Mr Matthew Pullen</b> 28 Battalion Drive Cowra NSW 2794	70,991.30	8,105.94	0.00	(1,345.86)	0.00	(1,020.54)	0.00	(1,130.25)	0.00	0.00	0.00	75,600.59
<b>Accumulation</b>	70,991.30	8,105.94	0.00	(1,345.86)	0.00	(1,020.54)	0.00	(1,130.25)	0.00	0.00	0.00	75,600.59
<b>Mrs Larissa Pullen</b> 28 Battalion Drive Cowra NSW 2794	28,235.99	0.00	0.00	(510.60)	0.00	9.79	0.00	0.00	0.00	0.00	0.00	27,735.18
<b>Accumulation</b>	28,235.99	0.00	0.00	(510.60)	0.00	9.79	0.00	0.00	0.00	0.00	0.00	27,735.18
	244,074.83	16,594.19	0.00	(4,518.07)	0.00	(1,738.66)	0.00	(4,248.60)	0.00	0.00	0.00	250,163.70

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**Kramerica Industries Super Fund**  
(ABN: 44 179 954 855)

**Consolidated Member Benefit Totals**

Period		Member Account Details	
1 July 2019 - 30 June 2020		Residential Address:	11 London Drive Cowra, NSW 2794
Member	Number: PULLEA0	Date of Birth:	15 September 1979
Mr Andrew Pullen		Date Joined Fund:	16 July 2012
		Eligible Service Date:	16 July 2012
		Tax File Number Held:	Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF  
Refer to the Member Benefit Statements produced for each member account for further details*

Your Accounts	
<b>Withdrawal Benefit</b> as at 1 Jul 2019	
Accumulation	112,785.42
<b>Total</b> as at 1 Jul 2019	<u><u>112,785.42</u></u>
<b>Withdrawal Benefit</b> as at 30 Jun 2020	
Accumulation	115,943.78
<b>Total</b> as at 30 Jun 2020	<u><u>115,943.78</u></u>

Your Tax Components	
Tax Free	7,796.83
Taxable - Taxed	108,146.95
Taxable - Untaxed	-

Your Preservation Components	
Preserved	115,943.78
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**  
No insurance details have been recorded

**Your Beneficiaries**  
**Non Lapsing Binding Death Nomination\***  
100% to LPR  
\* Nomination in effect from 1 July 2018

**For Enquiries:**  
phone 0263423524 | email mark@balance.accountants  
mail Balance Accountants & Advisers, PO Box 727, Cowra NSW 2794

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**Kramerica Industries Super Fund**  
(ABN: 44 179 954 855)

**Member Benefit Statement**

<b>Period</b>	<b>Member Account Details</b>
<b>1 July 2019 - 30 June 2020</b>	Residential Address: 11 London Drive Cowra, NSW 2794
<b>Member</b>	Date of Birth: 15 September 1979
Number: PULLEA0	Date Joined Fund: 16 July 2012
<b>Mr Andrew Pullen</b>	Eligible Service Date: 16 July 2012
<b>Accumulation Account</b>	Tax File Number Held: Yes
<b>Accumulation</b>	Account Start Date: 16 July 2012

<b>Your Account Summary</b>	
<b>Withdrawal Benefit</b> as at 1 Jul 2019	<b>112,785.42</b>
<i><u>Increases to your account:</u></i>	
Employer Contributions	8,311.50
Tax Effect Of Direct Member Expenses	328.01
Tax on Net Fund Income	40.05
<b><u>Total Increases</u></b>	<b>8,679.56</b>
<i><u>Decreases to your account:</u></i>	
Contributions Tax	1,246.72
Member Insurance Premiums	2,186.74
Share Of Net Fund Income	2,087.74
<b><u>Total Decreases</u></b>	<b>5,521.20</b>
<b>Withdrawal Benefit</b> as at 30 Jun 2020	<b>115,943.78</b>

<b>Your Tax Components</b>		
Tax Free	6.7247 %	7,796.83
Taxable - Taxed		108,146.95
Taxable - Untaxed		-

<b>Your Preservation Components</b>	
Preserved	115,943.78
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**  
No insurance details have been recorded

**Your Beneficiaries**  
**Non Lapsing Binding Death Nomination\***  
100% to LPR  
\* Nomination in effect from 1 July 2018

**For Enquiries:**  
phone 0263423524 | email mark@balance.accountants  
mail Balance Accountants & Advisers, PO Box 727, Cowra NSW 2794

**Trustee**

The Trustee of the Fund is as follows:

Kenny Bania Pty Ltd

The directors of the Trustee company are:

- Andrew Pullen,
- Belinda Pullen,
- Matthew Pullen and
- Larissa Pullen

**Availability of Other Fund Information**

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustee.

**Trustee Disclaimer**

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. While 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 errors, omissions or misprints.

Signed on behalf of the Trustee of the Fund

.....  
 Andrew Pullen  
 Director - Kenny Bania Pty Ltd

.....  
 Belinda Pullen  
 Director - Kenny Bania Pty Ltd

.....  
 Matthew Pullen  
 Director - Kenny Bania Pty Ltd

.....  
 Larissa Pullen  
 Director - Kenny Bania Pty Ltd

Statement Date: 30 June 2020

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**Kramerica Industries Super Fund**  
(ABN: 44 179 954 855)

**Consolidated Member Benefit Totals**

Period		Member Account Details	
1 July 2019 - 30 June 2020		Residential Address:	11 London Drive Cowra, NSW 2794
Member	Number: PULLEB0	Date of Birth:	27 December 1979
Mrs Belinda Pullen		Date Joined Fund:	16 July 2012
		Eligible Service Date:	16 July 2012
		Tax File Number Held:	Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF  
Refer to the Member Benefit Statements produced for each member account for further details*

Your Accounts	
<b>Withdrawal Benefit</b> as at 1 Jul 2019	
Accumulation	32,062.12
<b>Total</b> as at 1 Jul 2019	<b>32,062.12</b>
<b>Withdrawal Benefit</b> as at 30 Jun 2020	
Accumulation	30,884.15
<b>Total</b> as at 30 Jun 2020	<b>30,884.15</b>

Your Tax Components	
Tax Free	762.69
Taxable - Taxed	30,121.46
Taxable - Untaxed	-

Your Preservation Components	
Preserved	30,884.15
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**  
No insurance details have been recorded

**Your Beneficiaries**  
**Non Lapsing Binding Death Nomination\***  
100% to LPR  
\* Nomination in effect from 1 July 2018

**For Enquiries:**  
phone 0263423524 | email mark@balance.accountants  
mail Balance Accountants & Advisers, PO Box 727, Cowra NSW 2794

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**Kramerica Industries Super Fund**  
(ABN: 44 179 954 855)

**Member Benefit Statement**

Period		Member Account Details	
1 July 2019 - 30 June 2020		Residential Address:	11 London Drive Cowra, NSW 2794
Member	Number: PULLEB0	Date of Birth:	27 December 1979
Mrs Belinda Pullen		Date Joined Fund:	16 July 2012
Accumulation Account		Eligible Service Date:	16 July 2012
Accumulation		Tax File Number Held:	Yes
		Account Start Date:	16 July 2012

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2019	32,062.12
<u>Increases to your account:</u>	
Government Co-Contributions	176.75
Tax Effect Of Direct Member Expenses	139.74
Tax on Net Fund Income	11.02
<u>Total Increases</u>	<u>327.51</u>
<u>Decreases to your account:</u>	
Member Insurance Premiums	931.61
Share Of Net Fund Income	573.87
<u>Total Decreases</u>	<u>1,505.48</u>
Withdrawal Benefit as at 30 Jun 2020	<u><u>30,884.15</u></u>

Your Tax Components		
Tax Free	2.4695 %	762.69
Taxable - Taxed		30,121.46
Taxable - Untaxed		-

Your Preservation Components	
Preserved	30,884.15
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**  
No insurance details have been recorded

**Your Beneficiaries**  
**Non Lapsing Binding Death Nomination\***  
100% to LPR  
\* Nomination in effect from 1 July 2018

**For Enquiries:**  
phone 0263423524 | email mark@balance.accountants  
mail Balance Accountants & Advisers, PO Box 727, Cowra NSW 2794

**Trustee**

The Trustee of the Fund is as follows:

Kenny Bania Pty Ltd

The directors of the Trustee company are:

- Andrew Pullen,
- Belinda Pullen,
- Matthew Pullen and
- Larissa Pullen

**Availability of Other Fund Information**

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustee.

**Trustee Disclaimer**

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. While 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 errors, omissions or misprints.

Signed on behalf of the Trustee of the Fund

.....  
 Andrew Pullen  
 Director - Kenny Bania Pty Ltd

.....  
 Belinda Pullen  
 Director - Kenny Bania Pty Ltd

.....  
 Matthew Pullen  
 Director - Kenny Bania Pty Ltd

.....  
 Larissa Pullen  
 Director - Kenny Bania Pty Ltd

Statement Date: 30 June 2020

**For Enquiries:**  
 phone 0263423524 | email [mark@balance.accountants](mailto:mark@balance.accountants)  
 mail Balance Accountants & Advisers, PO Box 727, Cowra NSW 2794

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**Kramerica Industries Super Fund**  
(ABN: 44 179 954 855)

**Consolidated Member Benefit Totals**

Period	Member Account Details
<b>1 July 2019 - 30 June 2020</b>	Residential Address: 28 Battalion Drive Cowra, NSW 2794
Member Number: PULLEMO	Date of Birth: 11 May 1983
<b>Mr Matthew Pullen</b>	Date Joined Fund: 16 July 2012
	Eligible Service Date: 16 July 2012
	Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF  
Refer to the Member Benefit Statements produced for each member account for further details*

Your Accounts	
<b>Withdrawal Benefit</b> as at 1 Jul 2019	
Accumulation	70,991.30
<b>Total</b> as at 1 Jul 2019	<b>70,991.30</b>

<b>Withdrawal Benefit</b> as at 30 Jun 2020	
Accumulation	75,600.59
<b>Total</b> as at 30 Jun 2020	<b>75,600.59</b>

Your Tax Components	
Tax Free	-
Taxable - Taxed	75,600.59
Taxable - Untaxed	-

Your Preservation Components	
Preserved	75,600.59
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**

No insurance details have been recorded

**Your Beneficiaries**

**Non Lapsing Binding Death Nomination\***

100% to Larissa

\* Nomination in effect from 23 February 2018

**For Enquiries:**  
 phone 0263423524 | email [mark@balance.accountants](mailto:mark@balance.accountants)  
 mail Balance Accountants & Advisers, PO Box 727, Cowra NSW 2794

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**Kramerica Industries Super Fund**  
(ABN: 44 179 954 855)

**Member Benefit Statement**

<b>Period</b>	<b>Member Account Details</b>
1 July 2019 - 30 June 2020	Residential Address: 28 Battalion Drive Cowra, NSW 2794
<b>Member</b>	Date of Birth: 11 May 1983
Mr Matthew Pullen	Date Joined Fund: 16 July 2012
<b>Accumulation Account</b>	Eligible Service Date: 16 July 2012
Accumulation	Tax File Number Held: Yes
	Account Start Date: 16 July 2012

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2019	<b>70,991.30</b>
<i>Increases to your account:</i>	
Employer Contributions	8,105.94
Tax Effect Of Direct Member Expenses	169.54
Tax on Net Fund Income	25.81
<b>Total Increases</b>	<b>8,301.29</b>
<i>Decreases to your account:</i>	
Contributions Tax	1,215.89
Member Insurance Premiums	1,130.25
Share Of Net Fund Income	1,345.86
<b>Total Decreases</b>	<b>3,692.00</b>
<b>Withdrawal Benefit</b> as at 30 Jun 2020	<b>75,600.59</b>

Your Tax Components	
Tax Free	0.0000 %
Taxable - Taxed	75,600.59
Taxable - Untaxed	-
Your Preservation Components	
Preserved	75,600.59
Restricted Non Preserved	-
Unrestricted Non Preserved	-
Your Insurance Benefits	
No insurance details have been recorded	
Your Beneficiaries	
<b>Non Lapsing Binding Death Nomination*</b>	
100% to Larissa	
* Nomination in effect from 23 February 2018	

**For Enquiries:**  
phone 0263423524 | email mark@balance.accountants  
mail Balance Accountants & Advisers, PO Box 727, Cowra NSW 2794



**Trustee**

The Trustee of the Fund is as follows:

Kenny Bania Pty Ltd

The directors of the Trustee company are:

Andrew Pullen,  
Belinda Pullen,  
Matthew Pullen and  
Larissa Pullen

**Availability of Other Fund Information**

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustee.

**Trustee Disclaimer**

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. While 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 errors, omissions or misprints.

Signed on behalf of the Trustee of the Fund

.....  
Andrew Pullen  
Director - Kenny Bania Pty Ltd

.....  
Belinda Pullen  
Director - Kenny Bania Pty Ltd

.....  
Matthew Pullen  
Director - Kenny Bania Pty Ltd

.....  
Larissa Pullen  
Director - Kenny Bania Pty Ltd

Statement Date: 30 June 2020

**Kramerica Industries Super Fund**  
(ABN: 44 179 954 855)

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**Consolidated Member Benefit Totals**

Period	Member Account Details
<b>1 July 2019 - 30 June 2020</b>	Residential Address: 28 Battalion Drive Cowra, NSW 2794
<b>Member</b>	Date of Birth: 29 November 1984
Number: WILLSL0	Date Joined Fund: 16 July 2012
<b>Mrs Larissa Pullen</b>	Eligible Service Date: 16 July 2012
	Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF  
Refer to the Member Benefit Statements produced for each member account for further details*

**Your Accounts**

<b>Withdrawal Benefit</b> as at 1 Jul 2019	
Accumulation	28,235.99
<b>Total</b> as at 1 Jul 2019	<b>28,235.99</b>

<b>Withdrawal Benefit</b> as at 30 Jun 2020	
Accumulation	27,735.18
<b>Total</b> as at 30 Jun 2020	<b>27,735.18</b>

**Your Tax Components**

Tax Free	-
Taxable - Taxed	27,735.18
Taxable - Untaxed	-

**Your Preservation Components**

Preserved	27,582.94
Restricted Non Preserved	-
Unrestricted Non Preserved	152.24

**Your Insurance Benefits**

No insurance details have been recorded

**Your Beneficiaries**

**Non Lapsing Binding Death Nomination\***

100% to Matt

\* Nomination in effect from 23 February 2018

**For Enquiries:**  
phone 0263423524 | email mark@balance.accountants  
mail Balance Accountants & Advisers, PO Box 727, Cowra NSW 2794

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**Kramerica Industries Super Fund**  
(ABN: 44 179 954 855)

**Member Benefit Statement**

Period	Member Account Details
1 July 2019 - 30 June 2020	Residential Address: 28 Battalion Drive Cowra, NSW 2794
Member	Date of Birth: 29 November 1984
Mrs Larissa Pullen	Date Joined Fund: 16 July 2012
Accumulation Account	Eligible Service Date: 16 July 2012
Accumulation	Tax File Number Held: Yes
	Account Start Date: 16 July 2012

**Your Account Summary**

Withdrawal Benefit as at 1 Jul 2019	28,235.99
<i>Increases to your account:</i>	
Tax on Net Fund Income	9.79
<b>Total Increases</b>	<b>9.79</b>
<i>Decreases to your account:</i>	
Share Of Net Fund Income	510.60
<b>Total Decreases</b>	<b>510.60</b>
<b>Withdrawal Benefit as at 30 Jun 2020</b>	<b>27,735.18</b>

**Your Tax Components**

Tax Free	0.0000 %	-
Taxable - Taxed		27,735.18
Taxable - Untaxed		-

**Your Preservation Components**

Preserved	27,582.94
Restricted Non Preserved	-
Unrestricted Non Preserved	152.24

**Your Insurance Benefits**

No insurance details have been recorded

**Your Beneficiaries**

**Non Lapsing Binding Death Nomination\***

100% to Matt

\* Nomination in effect from 23 February 2018

**For Enquiries:**  
phone 0263423524 | email [mark@balance.accountants](mailto:mark@balance.accountants)  
mail Balance Accountants & Advisers, PO Box 727, Cowra NSW 2794

**Trustee**

The Trustee of the Fund is as follows:

Kenny Bania Pty Ltd

The directors of the Trustee company are:

Andrew Pullen,  
Belinda Pullen,  
Matthew Pullen and  
Larissa Pullen

**Availability of Other Fund Information**

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustee.

**Trustee Disclaimer**

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. While 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 errors, omissions or misprints.

Signed on behalf of the Trustee of the Fund

.....  
Andrew Pullen  
Director - Kenny Bania Pty Ltd

.....  
Belinda Pullen  
Director - Kenny Bania Pty Ltd

.....  
Matthew Pullen  
Director - Kenny Bania Pty Ltd

.....  
Larissa Pullen  
Director - Kenny Bania Pty Ltd

Statement Date: 30 June 2020

**For Enquiries:**  
phone 0263423524 | email mark@balance.accountants  
mail Balance Accountants & Advisers, PO Box 727, Cowra NSW 2794

**Kramerica Industries Super Fund**  
**Investment Summary as at 30 June 2020**

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b>Bank</b>								
4 Macquarie Cash Management Account				764.26	764.26			0.30%
1 Westpac DIY Super Savings Account				52.73	52.73			0.02%
3 Westpac DIY Super Working Account				5,222.39	5,222.39			2.04%
				<b>6,039.38</b>	<b>6,039.38</b>			<b>2.36%</b>
<b>Listed Securities Market</b>								
8 AMP Limited (ASX:AMP)	8,054.00000	1.8673	1.8550	15,039.30	14,940.17	(99.13)	(0.66)%	5.84%
11 Avita Medical Inc. - Chess Depository Interests 5:1 (ASX:AVH)	815.00000	9.0000	9.0000	7,335.00	7,335.00	0.00	0.00%	2.87%
7 AVZ Minerals Limited (ASX:AVZ)	77,750.00000	0.0569	0.0520	4,583.18	4,043.00	(540.18)	(11.79)%	1.58%
14 Dexus Property Group (ASX:DXS)	369.00000	6.2693	9.2000	2,313.39	3,394.80	1,081.41	46.75%	1.33%
				29,270.87	29,712.97	442.10	1.51%	11.61%
<b>Unlisted Market</b>								
5 Loan - James Carrington Wright		0.0000	0.0000	200,000.00	200,000.00	0.00	0.00%	78.14%
44 Loan - Mornay Unit Trust		0.0000	0.0000	4,433.30	4,433.30	0.00	0.00%	1.73%
6 Pepper Tree Farm Stallion Equity Trust	50,000.00000	0.3151	0.3151	15,755.62	15,755.00	(0.62)	0.00%	6.16%
				220,188.92	220,188.30	(0.62)	0.00%	86.03%
				255,499.17	255,940.65	441.48	0.17%	100.00%

*\$26,318.17*

*started sec.*

*9,904,433.30 loans*

*Unlisted unit trust*

*FS/21*

The accounting cost is the original cost base adjusted by any subsequent capital call/improvement or capital return transactions. In many cases, it is not the same as the adjusted or reduced cost base, or the reset cost base resulting from the CGT relief. To view the tax cost base and unrealised gain/(loss) for tax purposes refer to the Unrealised Capital Gains Report or change the report parameter to tax cost base.

**Kramerica Industries Super Fund**  
**Investment Performance**  
**For the period from 1 July 2019 to 30 June 2020**

<b>Investment</b>	<b>Opening Value</b>	<b>Acquisitions</b>	<b>Disposals</b>	<b>Closing Value</b>	<b>Change in Value</b>	<b>Income</b>	<b>Total Return Value</b>	<b>Total Return</b>
<u>Bank</u>								
Westpac DIY Super Working Account	16,009.22	52,206.27	62,993.10	5,222.39	0.00	7.58	7.58	0.07%
Westpac DIY Super Savings Account	52.72	0.01	0.00	52.73	0.00	0.01	0.01	0.02%
Macquarie Cash Management Account	926.83	30,003.26	30,165.83	764.26	0.00	3.26	3.26	0.39%
	<b>16,988.77</b>	<b>82,209.54</b>	<b>93,158.93</b>	<b>6,039.38</b>	<b>0.00</b>	<b>10.85</b>	<b>10.85</b>	<b>0.09%</b>

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**KramERICA Industries Super Fund**  
**Investment Performance**  
**For the period from 1 July 2019 to 30 June 2020**

Investment	Opening Value	Acquisitions	Disposals	Closing Value	Change in Value	Income	Total Return Value	Total Return
<u>Listed Securities Market</u>								
AMP Limited (ASX:AMP)	0.00	15,039.30	0.00	14,940.17	(99.13)	0.00	(99.13)	(0.66%)
Avita Medical Inc. - Chess Depository Interests 5:1 (ASX:AVH)	0.00	7,335.00	0.00	7,335.00	0.00	0.00	0.00	0.00%
Avita Medical Ltd - Ordinary Fully Paid Deferred (ASX:AVHN)	0.00	10,536.55	7,335.00	0.00	(3,201.55)	0.00	(3,201.55)	(34.51%)
AVZ Minerals Limited (ASX:AVZ)	0.00	4,583.18	0.00	4,043.00	(540.18)	0.00	(540.18)	(16.25%)
Dexus Property Group (ASX:DXS)	4,789.62	0.00	0.00	3,394.80	(1,394.82)	192.73	(1,202.09)	(25.61%)
	<b>4,789.62</b>	<b>37,494.03</b>	<b>7,335.00</b>	<b>29,712.97</b>	<b>(5,235.68)</b>	<b>192.73</b>	<b>(5,042.95)</b>	<b>(25.50)%</b>

**Kramerica Industries Super Fund**  
**Investment Performance**  
**For the period from 1 July 2019 to 30 June 2020**

Investment	Opening Value	Acquisitions	Disposals	Closing Value	Change in Value	Income	Total Return Value	Total Return
<u>Unlisted Market</u>								
Loan - Mornay Unit Trust	10,467.27	297.18	6,331.15	4,433.30	0.00	297.18	297.18	4.07%
Loan - James Carrington Wright	200,000.00	0.00	0.00	200,000.00	0.00	0.00	0.00	0.00%
Pepper Tree Farm Stallion Equity Trust	21,060.00	0.00	5,305.47	15,755.00	0.47	23.38	23.85	0.13%
	<b>231,527.27</b>	<b>297.18</b>	<b>11,636.62</b>	<b>220,188.30</b>	<b>0.47</b>	<b>320.56</b>	<b>321.03</b>	<b>0.14%</b>
<b>Fund Total</b>	<b>253,305.66</b>	<b>120,000.75</b>	<b>112,130.55</b>	<b>255,940.65</b>	<b>(5,235.21)</b>	<b>524.14</b>	<b>(4,711.07)</b>	<b>(1.83%)</b>

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**Kramerica Industries Super Fund**  
**Realised Capital Gains**  
**For the period from 1 July 2019 to 30 June 2020**

	Accounting Treatment					Taxation Treatment					
	Quantity	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation			
						Adjusted	Reduced	Indexation	Discounted	Other	Deferred
<b>Listed Securities Market</b>											
<b>Avita Medical Ltd - Ordinary Fully Paid Deferred (ASX:AVHN)</b>											
29/06/2020	Sale	16,375.00	7,335.00	10,536.55	(3,201.55)		10,536.55				3,201.55
		16,375.00	7,335.00	10,536.55	(3,201.55)		10,536.55			0.00	3,201.55
<b>Dexus Property Group (ASX:DXS)</b>											
30/06/2020	Dist	0.00	0.00	0.00					92.57		
30/06/2020	Dist	0.00	0.00	0.00					64.17		
		0.00	0.00	0.00					156.74		0.00
<b>Listed Securities Market Total</b>											
		7,335.00	7,335.00	10,536.55	(3,201.55)		10,536.55		156.74		0.00
<b>Grand Total</b>											
		7,335.00	7,335.00	10,536.55	(3,201.55)		10,536.55		156.74		0.00
											3,201.55

\* Where there is an Excess Tax Value Amount, the Accounting Profit/(Loss) figure takes account of this. Accounting Profit/(Loss) equals Proceeds less Excess Tax Value less Original Cost.

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**Kramerica Industries Super Fund**  
**Realised Capital Gains**  
**For the period from 1 July 2019 to 30 June 2020**

**Capital Gains Tax Return Summary**

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
<b>Current Year Capital Gains</b>						
Shares & Units - Listed Shares	0.00	0.00	0.00	0.00	0.00	3,201.00
Shares & Units - Other Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Listed Trusts	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Units	0.00	0.00	0.00	0.00	0.00	0.00
Australian Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Other Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Collectables	0.00	0.00	0.00	0.00	0.00	0.00
Other CGT Assets & Other CGT Events	0.00	0.00	0.00	0.00	0.00	0.00
Distributed Capital Gains from Trusts	0.00	156.00	0.00	0.00	156.00	0.00
	<u>0.00</u>	<u>156.00</u>	<u>0.00</u>	<u>0.00</u>	<u>156.00</u>	<u>3,201.00</u>
<b>Capital Losses Applied</b>						
Current Year	0.00	156.00	0.00	0.00	156.00	
Prior Years	0.00	0.00	0.00	0.00	0.00	
	<u>0.00</u>	<u>156.00</u>	<u>0.00</u>	<u>0.00</u>	<u>156.00</u>	
<b>Net Capital Gains</b>						
Net Gain after applying losses	0.00	0.00	0.00	0.00	0.00	
Discount applicable		0.00				
Net Gain after applying discount	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	

**Kramerica Industries Super Fund**  
**Tax Accounting Reconciliation**  
**For the period 1 July 2019 to 30 June 2020**

<b>Operating Statement Profit vs. Provision for Income Tax</b>	<b>2020</b>	
	<b>\$</b>	
<b>Benefits Accrued as a Result of Operations before Income Tax</b>	<b>7,827.52</b>	
<b><u>ADD:</u></b>		
Decrease in Market Value	2,033.66	
Realised Capital Losses	3,201.55	
<b><u>LESS:</u></b>		
Distributed Capital Gains	156.74	
Non-Taxable Contributions	176.75	
Non-Taxable Income	1,137.80	
Rounding	0.44	
<b>Taxable Income or Loss</b>	<b>11,591.00</b>	
	<b>Income Amount</b>	
	<b>Tax Amount</b>	
Gross Tax @ 15% for Concessional Income	11,591.00	1,738.65
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 32%	0.00	0.00
Change in Carried Forward Losses	0.00	0.00
<b>Provision for Income Tax</b>		<b>1,738.65</b>

**Provision for Income Tax vs. Income Tax Expense**

<b>Provision for Income Tax</b>	<b>1,738.65</b>
<b>Income Tax Expense</b>	<b>1,738.65</b>

**Provision for Income Tax vs. Income Tax Payable**

<b>Provision for Income Tax</b>	<b>1,738.65</b>
<b><u>LESS:</u></b>	
Franking Credits	7.21
Income Tax Instalments Paid	2,084.00
<b>Income Tax Payable (Receivable)</b>	<b>(352.56)</b>

**Exempt Current Pension Income Settings**

Pension Exempt % (Actuarial)	0.0000%
Pension Exempt % (Expenses)	0.0000%
Assets Segregated For Pensions	No

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**Compilation Report to the Trustees and Members of  
Kramerica Industries Super Fund**

**ABN 44 179 954 855  
For the period 01 July 2019 to 30 June 2020**

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On the basis of the information provided by the Trustees of Kramerica Industries Super Fund, we have compiled the accompanying special purpose financial statements of Kramerica Industries Super Fund for the period ended 30 June 2020, which comprise the Statement of Financial Position, Operating Statement, 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 Trustees**

The Trustees of Kramerica Industries Super 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 / basis of accounting used is appropriate to meet the needs of the members and for the purpose that the financial statements were prepared.

**Our Responsibility**

On the basis of information provided by the Trustees of Kramerica Industries Super Fund, we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework/basis of accounting 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 / basis of accounting 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<sup>1</sup> on these financial statements

The special purpose financial statements were compiled exclusively for the benefit of the Trustees of the fund 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.

Signature of Accountant

Dated: 11 May 2021

.....  
**Name of Signatory:** Mr Matthew Pullen  
**Address:** 28 Battalion Drive  
Cowra, NSW 2794

<sup>1</sup> Refer to AUASB Standards for the issuance of audit opinions and review conclusions

# Self-managed superannuation fund annual return

# 2020

## Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2020* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2020* (NAT 71606) (the instructions) can assist you to complete this annual return.
- ➡ The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via [ABR.gov.au](http://ABR.gov.au) or complete the Change of details for superannuation entities form (NAT 3036).

## To complete this annual return

- Print clearly, using a BLACK pen only.
- Use BLOCK LETTERS and print one character per box.

S	M	I	T	H		S	T				
---	---	---	---	---	--	---	---	--	--	--	--

- Place  in ALL applicable boxes.

- ➡ Postal address for annual returns:

**Australian Taxation Office**  
GPO Box 9845  
[insert the name and postcode  
of your capital city]

## Section A: Fund information

**1 Tax file number (TFN)**

- ➡ To assist processing, write the fund's TFN at the top of pages 3, 5, 7 and 9.

- ❗ The ATO is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

**2 Name of self-managed superannuation fund (SMSF)**

**3 Australian business number (ABN)** (if applicable)

**4 Current postal address**

Suburb/town

State/territory

Postcode

**5 Annual return status**

Is this an amendment to the SMSF's 2020 return?

**A** No  Yes

Is this the first required return for a newly registered SMSF?

**B** No  Yes

Fund's tax file number (TFN) 937948936

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**6 SMSF auditor**

Auditor's name

Title: MR

Family name

Boys

First given name

Other given names

Tony

SMSF Auditor Number

Auditor's phone number

100014140

04

10712708

Postal address

PO Box 3376

Suburb/town

State/territory

Postcode

Rundle Mall

SA

5000

Date audit was completed

A

Day Month Year

Was Part A of the audit report qualified?

B No  Yes 

Was Part B of the audit report qualified?

C No  Yes 

If Part B of the audit report was qualified, have the reported issues been rectified?

D No  Yes **7 Electronic funds transfer (EFT)**

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

**A Fund's financial institution account details**

This account is used for super contributions and rollovers. Do not provide a tax agent account here.

Fund BSB number 032820

Fund account number 236816

Fund account name

KRAMERICA INDUSTRIES SUPER FUND

I would like my tax refunds made to this account.  Go to C.**B Financial institution account details for tax refunds**

This account is used for tax refunds. You can provide a tax agent account here.

BSB number

Account number

Account name

**C Electronic service address alias**

Provide the electronic service address alias (ESA) issued by your SMSF messaging provider. (For example, SMSFdataESAAlias). See instructions for more information.

smsfdataflow

Fund's tax file number (TFN) 937948936

8 Status of SMSF Australian superannuation fund A No [ ] Yes [X] Fund benefit structure B A [ ] Code
Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts? C No [ ] Yes [X]

9 Was the fund wound up during the income year? No [X] Yes [ ] If yes, provide the date on which the fund was wound up [ ] Have all tax lodgment and payment obligations been met? No [ ] Yes [ ]

10 Exempt current pension income Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year? To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label A.

No [X] Go to Section B: Income.

Yes [ ] Exempt current pension income amount A \$ [ ]-00

Which method did you use to calculate your exempt current pension income?

Segregated assets method B [ ]

Unsegregated assets method C [ ] Was an actuarial certificate obtained? D Yes [ ]

Did the fund have any other income that was assessable?

E Yes [ ] Go to Section B: Income.

No [ ] Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. Go to Section C: Deductions and non-deductible expenses. (Do not complete Section B: Income.)

If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement.

### Section B: Income

**Do not complete this section** if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the **entire year**, there was **no** other income that was assessable, and you **have not** realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

**11 Income**

Did you have a capital gains tax (CGT) event during the year? **G** No  Yes  If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2020*.

Have you applied an exemption or rollover? **M** No  Yes  Code

Net capital gain **A** \$  **-00**  
 Gross rent and other leasing and hiring income **B** \$  **-00**  
 Gross interest **C** \$  **-00**  
 Forestry managed investment scheme income **X** \$  **-00**

Gross foreign income **D1** \$  **-00** Net foreign income **D** \$  **-00** Loss

Australian franking credits from a New Zealand company **E** \$  **-00** Number   
 Transfers from foreign funds **F** \$  **-00**

**Calculation of assessable contributions**  
 Assessable employer contributions  
**R1** \$  **-00**  
 plus Assessable personal contributions  
**R2** \$  **-00**  
 plus **\*\*No-TFN-quoted contributions**  
**R3** \$  **-00**  
(an amount must be included even if it is zero)  
 less Transfer of liability to life insurance company or PST  
**R6** \$  **-00**

Gross payments where ABN not quoted **H** \$  **-00** Loss   
 Gross distribution from partnerships **I** \$  **-00**  
 \*Unfranked dividend amount **J** \$  **-00**  
 \*Franked dividend amount **K** \$  **-00**  
 \*Dividend franking credit **L** \$  **-00** Code   
 \*Gross trust distributions **M** \$  **-00**

**Assessable contributions**  
**R** \$  **-00**  
(R1 plus R2 plus R3 less R6)

**Calculation of non-arm's length income**  
 \*Net non-arm's length private company dividends  
**U1** \$  **-00**  
 plus \*Net non-arm's length trust distributions  
**U2** \$  **-00**  
 plus \*Net other non-arm's length income  
**U3** \$  **-00**

\*Other income **S** \$  **-00** Code   
 \*Assessable income due to changed tax status of fund **T** \$  **-00**  
**Net non-arm's length income**  
(subject to 45% tax rate)  
**U** \$  **-00**  
(U1 plus U2 plus U3)

\*This is a mandatory label.  
 \*If an amount is entered at this label, check the instructions to ensure the correct tax treatment has been applied.

**GROSS INCOME**  
(Sum of labels A to U) **W** \$  **-00** Loss

Exempt current pension income **Y** \$  **-00**

**TOTAL ASSESSABLE INCOME**  
(W less Y) **V** \$  **-00** Loss



TR/S

## Section C: Deductions and non-deductible expenses

### 12 Deductions and non-deductible expenses

Under 'Deductions' list all expenses and allowances you are entitled to claim a deduction for. Under 'Non-deductible expenses', list all other expenses or normally allowable deductions that you cannot claim as a deduction (for example, all expenses related to exempt current pension income should be recorded in the 'Non-deductible expenses' column).

	DEDUCTIONS		NON-DEDUCTIBLE EXPENSES
Interest expenses within Australia	A1 \$ <span style="border: 1px solid black; padding: 2px;">0</span> -00		A2 \$ <span style="border: 1px solid black; padding: 2px;">0</span> -00
Interest expenses overseas	B1 \$ <span style="border: 1px solid black; padding: 2px;">0</span> -00		B2 \$ <span style="border: 1px solid black; padding: 2px;">0</span> -00
Capital works expenditure	D1 \$ <span style="border: 1px solid black; padding: 2px;">0</span> -00		D2 \$ <span style="border: 1px solid black; padding: 2px;">0</span> -00
Decline in value of depreciating assets	E1 \$ <span style="border: 1px solid black; padding: 2px;">0</span> -00		E2 \$ <span style="border: 1px solid black; padding: 2px;">0</span> -00
Insurance premiums – members	F1 \$ <span style="border: 1px solid black; padding: 2px;">4248</span> -00		F2 \$ <span style="border: 1px solid black; padding: 2px;">0</span> -00
SMSF auditor fee	H1 \$ <span style="border: 1px solid black; padding: 2px;">330</span> -00		H2 \$ <span style="border: 1px solid black; padding: 2px;">0</span> -00
Investment expenses	I1 \$ <span style="border: 1px solid black; padding: 2px;">0</span> -00		I2 \$ <span style="border: 1px solid black; padding: 2px;">0</span> -00
Management and administration expenses	J1 \$ <span style="border: 1px solid black; padding: 2px;">0</span> -00		J2 \$ <span style="border: 1px solid black; padding: 2px;">0</span> -00
Forestry managed investment scheme expense	U1 \$ <span style="border: 1px solid black; padding: 2px;">0</span> -00		U2 \$ <span style="border: 1px solid black; padding: 2px;">0</span> -00
Other amounts	L1 \$ <span style="border: 1px solid black; padding: 2px;">664</span> -00	Code <span style="border: 1px solid black; padding: 2px;">0</span>	L2 \$ <span style="border: 1px solid black; padding: 2px;">0</span> -00
Tax losses deducted	M1 \$ <span style="border: 1px solid black; padding: 2px;">0</span> -00		

**TOTAL DEDUCTIONS**  
**N \$** 5242-00  
 (Total A1 to M1)

**TOTAL NON-DEDUCTIBLE EXPENSES**  
**Y \$** 0-00  
 (Total A2 to L2)

**\*TAXABLE INCOME OR LOSS** Loss   
**O \$** 11591-00  
 (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

**TOTAL SMSF EXPENSES**  
**Z \$** 5242-00  
 (N plus Y)

\*This is a mandatory label.

## Section D: Income tax calculation statement

**\*Important:**

Section B label **R3**, Section C label **O** and Section D labels **A, T1, J, T5** and **I** are mandatory. If you leave these labels blank, you will have specified a zero amount.

**13 Calculation statement**

Please refer to the *Self-managed superannuation fund annual return instructions 2020* on how to complete the calculation statement.

\*Taxable income **A** \$ 11591.00  
(an amount must be included even if it is zero)

\*Tax on taxable income **T1** \$ 1738.65  
(an amount must be included even if it is zero)

\*Tax on no-TFN-quoted contributions **J** \$ 0  
(an amount must be included even if it is zero)

Gross tax **B** \$ 1738.65  
(T1 plus J)

Foreign income tax offset  
**C1** \$ 0

Rebates and tax offsets  
**C2** \$

Non-refundable non-carry forward tax offsets  
**C** \$ 0  
(C1 plus C2)

## SUBTOTAL 1

**T2** \$ 1738.65  
(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset  
**D1** \$ 0

Early stage venture capital limited partnership tax offset carried forward from previous year  
**D2** \$ 0

Early stage investor tax offset  
**D3** \$ 0

Early stage investor tax offset carried forward from previous year  
**D4** \$ 0

Non-refundable carry forward tax offsets  
**D** \$ 0  
(D1 plus D2 plus D3 plus D4)

SUBTOTAL 2  
**T3** \$ 1738.65  
(T2 less D – cannot be less than zero)

Complying fund's franking credits tax offset  
**E1** \$ 7.21

No-TFN tax offset  
**E2** \$

National rental affordability scheme tax offset  
**E3** \$

Exploration credit tax offset  
**E4** \$

Refundable tax offsets  
**E** \$ 7.21  
(E1 plus E2 plus E3 plus E4)

\*TAX PAYABLE **T5** \$ 1731.44  
(T3 less E – cannot be less than zero)

## Section 102AAM interest charge

**G** \$ 0

Fund's tax file number (TFN)

TR17

Credit for interest on early payments – amount of interest	<b>H1 \$</b> <input type="text"/>
Credit for tax withheld – foreign resident withholding (excluding capital gains)	<b>H2 \$</b> <input type="text" value="0"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	<b>H3 \$</b> <input type="text" value="0"/>
Credit for TFN amounts withheld from payments from closely held trusts	<b>H5 \$</b> <input type="text"/>
Credit for interest on no-TFN tax offset	<b>H6 \$</b> <input type="text"/>
Credit for foreign resident capital gains withholding amounts	<b>H8 \$</b> <input type="text"/>
<b>Eligible credits</b>	
	<b>H \$</b> <input type="text" value="0"/> <i>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</i>

<b>*Tax offset refunds</b> (Remainder of refundable tax offsets)	<b>I \$</b> <input type="text" value="0"/> <i>(unused amount from label E – an amount must be included even if it is zero)</i>
---	---

PAYG instalments raised

**K \$**

Supervisory levy

**L \$**

Supervisory levy adjustment for wound up funds

**M \$**

Supervisory levy adjustment for new funds

**N \$**

<b>AMOUNT DUE OR REFUNDABLE</b> A positive amount at <b>S</b> is what you owe, while a negative amount is refundable to you.	<b>S \$</b> <input type="text" value="-93.56"/> <i>(T5 plus G less H less I less K plus L less M plus N)</i>
---	---

#This is a mandatory label.

**Section E: Losses**

**14 Losses**

**!** If total loss is greater than \$100,000, complete and attach a *Losses schedule 2020*.

Tax losses carried forward to later income years **U \$**  **-00**

Net capital losses carried forward to later income years **V \$**  **-00**

Fund's tax file number (TFN)

Section F: **Member information**

**MEMBER 1**

Title:

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Date of birth

**Contributions**

OPENING ACCOUNT BALANCE \$

**1** Refer to instructions for completing these labels.

Employer contributions

**A** \$

ABN of principal employer

**A1**

Personal contributions

**B** \$

CGT small business retirement exemption

**C** \$

CGT small business 15-year exemption amount

**D** \$

Personal injury election

**E** \$

Spouse and child contributions

**F** \$

Other third party contributions

**G** \$

Proceeds from primary residence disposal

**H** \$

Receipt date

**H1**

Assessable foreign superannuation fund amount

**I** \$

Non-assessable foreign superannuation fund amount

**J** \$

Transfer from reserve: assessable amount

**K** \$

Transfer from reserve: non-assessable amount

**L** \$

Contributions from non-complying funds and previously non-complying funds

**T** \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts)

**M** \$

**TOTAL CONTRIBUTIONS N** \$

(Sum of labels **A** to **M**)

**Other transactions**

Allocated earnings or losses

**O** \$

Loss

Accumulation phase account balance

**S1** \$

Retirement phase account balance - Non CDBIS

**S2** \$

Retirement phase account balance - CDBIS

**S3** \$

Inward rollovers and transfers

**P** \$

Outward rollovers and transfers

**Q** \$

Lump Sum payments

**R1** \$

Income stream payments

**R2** \$

Code

Code

TRIS Count

**CLOSING ACCOUNT BALANCE S** \$

(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Outstanding limited recourse borrowing arrangement amount **Y** \$

TR/C1

Fund's tax file number (TFN)

**MEMBER 2**

Title:

Family name

First given name

Other given names

Member's TFN See the Privacy note in the Declaration.

Date of birth

**Contributions**

OPENING ACCOUNT BALANCE \$

**1** Refer to instructions for completing these labels.

Employer contributions

**A** \$

ABN of principal employer

**A1**

Personal contributions

**B** \$

CGT small business retirement exemption

**C** \$

CGT small business 15-year exemption amount

**D** \$

Personal injury election

**E** \$

Spouse and child contributions

**F** \$

Other third party contributions

**G** \$

Proceeds from primary residence disposal

**H** \$

Receipt date

**H1**

Assessable foreign superannuation fund amount

**I** \$

Non-assessable foreign superannuation fund amount

**J** \$

Transfer from reserve: assessable amount

**K** \$

Transfer from reserve: non-assessable amount

**L** \$

Contributions from non-complying funds and previously non-complying funds

**T** \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts)

**M** \$

**TOTAL CONTRIBUTIONS N** \$

(Sum of labels A to M)

**Other transactions**

Allocated earnings or losses

**O** \$

Loss

Inward rollovers and transfers

**P** \$

Outward rollovers and transfers

**Q** \$

Lump Sum payments

**R1** \$

Income stream payments

**R2** \$

Code

Code

Accumulation phase account balance **S1** \$

Retirement phase account balance - Non CDBIS **S2** \$

Retirement phase account balance - CDBIS **S3** \$

TRIS Count

**CLOSING ACCOUNT BALANCE S** \$

(S1 plus S2 plus S3)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Outstanding limited recourse borrowing arrangement amount **Y** \$

**Sensitive** (when completed)

Fund's tax file number (TFN) 937948936

TR/110

MEMBER 3

Title: MR

Family name

Pullen

First given name

Other given names

Matthew

Member's TFN

See the Privacy note in the Declaration.

361755805

Date of birth

11/05/1983

Contributions

OPENING ACCOUNT BALANCE \$ 70991.30

Refer to instructions for completing these labels.

Employer contributions

A \$ 8105.94

ABN of principal employer

A1

Personal contributions

B \$ 0

CGT small business retirement exemption

C \$ 0

CGT small business 15-year exemption amount

D \$ 0

Personal injury election

E \$ 0

Spouse and child contributions

F \$ 0

Other third party contributions

G \$ 0

Proceeds from primary residence disposal

H \$ 0

Receipt date

Day Month Year

H1

Assessable foreign superannuation fund amount

I \$ 0

Non-assessable foreign superannuation fund amount

J \$ 0

Transfer from reserve: assessable amount

K \$ 0

Transfer from reserve: non-assessable amount

L \$ 0

Contributions from non-complying funds and previously non-complying funds

T \$ 0

Any other contributions (including Super Co-contributions and Low Income Super Amounts)

M \$ 0

TOTAL CONTRIBUTIONS N \$ 8105.94

(Sum of labels A to M)

Other transactions

Allocated earnings or losses

O \$ 3496.65

Loss L

Inward rollovers and transfers

P \$ 0

Outward rollovers and transfers

Q \$ 0

Lump Sum payments

R1 \$

Income stream payments

R2 \$

Code

Code

Accumulation phase account balance

S1 \$ 75600.59

Retirement phase account balance - Non CDBIS

S2 \$ 0

Retirement phase account balance - CDBIS

S3 \$ 0

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 75600.59

(S1 plus S2 plus S3)

Accumulation phase value X1 \$

Retirement phase value X2 \$

Outstanding limited recourse borrowing arrangement amount Y \$

Fund's tax file number (TFN) 937948936

TR/11

MEMBER 4

Title: MRS

Family name

Pullen

First given name

Larissa

Other given names

Member's TFN

See the Privacy note in the Declaration.

423504768

Date of birth

29/11/1984

Contributions

OPENING ACCOUNT BALANCE \$ 28235.99

Refer to instructions for completing these labels.

Employer contributions

A \$ 0

ABN of principal employer

A1

Personal contributions

B \$ 0

CGT small business retirement exemption

C \$ 0

CGT small business 15-year exemption amount

D \$ 0

Personal injury election

E \$ 0

Spouse and child contributions

F \$ 0

Other third party contributions

G \$ 0

Proceeds from primary residence disposal

H \$ 0

Receipt date

H1

Assessable foreign superannuation fund amount

I \$ 0

Non-assessable foreign superannuation fund amount

J \$ 0

Transfer from reserve: assessable amount

K \$ 0

Transfer from reserve: non-assessable amount

L \$ 0

Contributions from non-complying funds and previously non-complying funds

T \$ 0

Any other contributions (including Super Co-contributions and Low Income Super Amounts)

M \$ 0

TOTAL CONTRIBUTIONS N \$ 0

(Sum of labels A to M)

Other transactions

Allocated earnings or losses

O \$ 500.81

Loss

L

Inward rollovers and transfers

P \$ 0

Outward rollovers and transfers

Q \$ 0

Lump Sum payments

R1 \$

Income stream payments

R2 \$

Code

Code

Accumulation phase account balance

S1 \$ 27735.18

Retirement phase account balance - Non CDBIS

S2 \$ 0

Retirement phase account balance - CDBIS

S3 \$ 0

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 27735.18

(S1 plus S2 plus S3)

Accumulation phase value X1 \$

Retirement phase value X2 \$

Outstanding limited recourse borrowing arrangement amount Y \$

Sensitive (when completed)

## Section H: Assets and liabilities

## 15 ASSETS

## 15a Australian managed investments

Listed trusts **A** \$ 3394-00  
 Unlisted trusts **B** \$ 15755-00  
 Insurance policy **C** \$ 0-00  
 Other managed investments **D** \$ 0-00

## 15b Australian direct investments

**Limited recourse borrowing arrangements**  
 Australian residential real property  
**J1** \$ 0-00  
 Australian non-residential real property  
**J2** \$ 0-00  
 Overseas real property  
**J3** \$ 0-00  
 Australian shares  
**J4** \$ 0-00  
 Overseas shares  
**J5** \$ 0-00  
 Other  
**J6** \$ 0-00  
 Property count  
**J7** 0

Cash and term deposits **E** \$ 6039-00  
 Debt securities **F** \$ 0-00  
 Loans **G** \$ 204433-00  
 Listed shares **H** \$ 26318-00  
 Unlisted shares **I** \$ 0-00  
**Limited recourse borrowing arrangements**  
**J** \$ 0-00  
 Non-residential real property **K** \$ 0-00  
 Residential real property **L** \$ 0-00  
 Collectables and personal use assets **M** \$ 0-00  
 Other assets **O** \$ 2606-00

## 15c Other investments

Crypto-Currency **N** \$ 0-00

## 15d Overseas direct investments

Overseas shares **P** \$ 0-00  
 Overseas non-residential real property **Q** \$ 0-00  
 Overseas residential real property **R** \$ 0-00  
 Overseas managed investments **S** \$ 0-00  
 Other overseas assets **T** \$ 0-00

**TOTAL AUSTRALIAN AND OVERSEAS ASSETS U** \$ 258545-00  
 (Sum of labels A to T)

## 15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year? **A** No  Yes  \$ 0-00



Fund's tax file number (TFN) 

TR/13

**15f Limited recourse borrowing arrangements**

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** No  Yes

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** No  Yes

**16 LIABILITIES**

Borrowings for limited recourse borrowing arrangements

**V1** \$  -00

Permissible temporary borrowings

**V2** \$  -00

Other borrowings

**V3** \$  -00Borrowings **V** \$  -00

Total member closing account balances (total of all **CLOSING ACCOUNT BALANCES** from Sections F and G)

**W** \$  -00Reserve accounts **X** \$  -00Other liabilities **Y** \$  -00**TOTAL LIABILITIES Z** \$  -00**Section I: Taxation of financial arrangements****17 Taxation of financial arrangements (TOFA)**Total TOFA gains **H** \$  -00Total TOFA losses **I** \$  -00**Section J: Other information****Family trust election status**

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2019–20 income year, write 2020). **A**

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2020*. **B**

**Interposed entity election status**

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2020* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2020*. **D**

Section K: **Declarations**

Penalties may be imposed for false or misleading information in addition to penalties relating to any tax shortfalls.

**Important**

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail. If you leave labels blank, you will have specified a zero amount or the label was not applicable to you. If you are in doubt about any aspect of the annual return, place all the facts before the ATO.

**Privacy**

The ATO is authorised by the *Taxation Administration Act 1953* to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

Taxation law authorises the ATO to collect information and disclose it to other government agencies. For information about your privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

**TRUSTEE'S OR DIRECTOR'S DECLARATION:**

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

Authorised trustee's, director's or public officer's signature

Date  /  /

**Preferred trustee or director contact details:**

Title:

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return

Hrs

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this annual return to maintain the integrity of the register. For further information, refer to the instructions.

**TAX AGENT'S DECLARATION:**

I declare that the *Self-managed superannuation fund annual return 2020* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date  /  /

**Tax agent's contact details**

Title:

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number



Statement Period  
30 April 2020 - 31 July 2020

**Westpac DIY Super Savings Account**

Account Name  
MR ANDREW WAYNE PULLEN & MISS  
LARISSA LYNNE WILLSON & MRS  
BELINDA GAYE PULLEN & MR  
MATTHEW JOHN PULLEN ATF  
KRAMERICA INDUSTRIES SUPER FUND

Customer ID  
4697 7019 PULLEN, ANDREW WAYNE  
7501 5055 WILLSON, LARISSA LYNNE  
7499 6666 PULLEN, BELINDA GAYE  
2002 0240 PULLEN, MATTHEW JOHN

BSB Account Number  
032-820 236 824

Opening Balance	+ \$52.73
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$52.73

**INTEREST RATES (PER ANNUM) ON CREDIT BALANCES**

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
17 Mar 2020	0.05 %

**TRANSACTIONS**

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/04/20	STATEMENT OPENING BALANCE			52.73
31/07/20	CLOSING BALANCE			52.73

**CONVENIENCE AT YOUR FINGERTIPS**

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



Statement Period  
30 April 2020 - 31 July 2020

## Westpac DIY Super Working Account

Account Name  
MR ANDREW WAYNE PULLEN & MISS  
LARISSA LYNNE WILLSON & MRS  
BELINDA GAYE PULLEN & MR  
MATTHEW JOHN PULLEN ATF  
KRAMERICA INDUSTRIES SUPER FUND

Customer ID  
4697 7019 PULLEN, ANDREW WAYNE  
7501 5055 WILLSON, LARISSA LYNNE  
7499 6666 PULLEN, BELINDA GAYE  
2002 0240 PULLEN, MATTHEW JOHN

BSB Account Number  
032-820 236 816

Opening Balance	+ \$3,323.37
Total Credits	+ \$10,294.71
Total Debits	- \$8,077.75
<b>Closing Balance</b>	<b>+ \$5,540.33</b>

### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %

### TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>30/04/20</b>	<b>STATEMENT OPENING BALANCE</b>			<b>3,323.37</b>
01/05/20	Direct Credit Returned 300420 Lodgement Ref Loan Repayment Answer 3		2,160.00	5,483.37
04/05/20	Payment By Authority To Tal Life Limited 1681285-A6045107	1,130.25		4,353.12
07/05/20	Deposit Superchoice P/L Pc040520-145216032		635.76	4,988.88
07/05/20	Deposit Superchoice P/L Pc040520-145216033		635.76	5,624.64
29/05/20	Interest Paid		0.04	5,624.68
01/06/20	Withdrawal Online 1487158 Pymt Kenny Bani Nab Loan Repayment	2,160.00		3,464.68



**TRANSACTIONS**

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
02/06/20	Direct Credit Returned 010620 Lodgement Ref Loan Repayment Answer 3		2,160.00	5,624.68
03/06/20	Deposit Superchoice P/L Pc290520-146837861		635.76	6,260.44
03/06/20	Deposit Superchoice P/L Pc290520-146837862		635.76	6,896.20
15/06/20	Withdrawal-Osko Payment 1216550 Super Central Super central 150998	137.50		6,758.70
22/06/20	Withdrawal-Osko Payment 1380723 A Boys Family Trust Kramerica inv	330.00		6,428.70
25/06/20	Deposit Superchoice P/L Pc220620-103733808		476.82	6,905.52
25/06/20	Deposit Superchoice P/L Pc220620-103733809		476.82	7,382.34
30/06/20	Interest Paid		0.05	7,382.39
30/06/20	Withdrawal Online 1551715 Pymt Kenny Bani Nab Loan Repayment	2,160.00		5,222.39
01/07/20	Direct Credit Returned 300620 Lodgement Ref Loan Repayment Answer 3		2,160.00	7,382.39
10/07/20	Deposit Superchoice P/L Pc060720-130178773		158.94	7,541.33
10/07/20	Deposit Superchoice P/L Pc060720-130178774		158.94	7,700.27
31/07/20	Interest Paid		0.06	7,700.33
31/07/20	Withdrawal Online 1562163 Pymt Kenny Bani Nab Loan Repayment	2,160.00		5,540.33
31/07/20	<b>CLOSING BALANCE</b>			<b>5,540.33</b>

*Balance 30.6.20*

**CONVENIENCE AT YOUR FINGERTIPS**

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

**TRANSACTION FEE SUMMARY**

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-820 23-6816  
Transaction fee(s) period 01 APR 2020 to 30 JUN 2020

Total \$0.00
-----------------

*Fund Suspense  
\$2160*



# Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310  
transact@macquarie.com  
www.macquarie.com.au

GPO Box 2520  
Sydney, NSW 2001

1 Shelley Street  
Sydney, NSW 2000



KRAMERICA INSUSTRIES SF  
37C NEWCOMBE STREET  
COWRA NSW 2794

account balance **\$764.26**  
as at 30 Jun 20

account name MR MATTHEW JOHN PULLEN  
& MR ANDREW WAYNE PULLEN  
ATF KRAMERICA INSUSTRIES SF  
account no. 965189202

transaction	description	debits	credits	balance
31.12.19	OPENING BALANCE			803.45
28.02.20	BPAY		5,000.00	5,803.45
28.02.20	Interest		0.03	5,803.48
05.03.20	Funds transfer	MOT CNT4918111 BUY 3875 AVH	2,519.32	3,284.16
05.03.20	Funds transfer	MOT CNT4918118 BUY 31250 AVZ	2,519.95	764.21
31.03.20	Interest		0.04	764.25
30.04.20	Interest		0.01	764.26

## how to make a transaction

online  
Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)

by phone  
Call 133 275 to make a phone transaction

transfers from another bank account  
Transfer funds from another bank to this account:  
BSB 182 512  
ACCOUNT NO. 965189202

deposits using BPay  
From another bank



Bill code: 667022  
Ref: 965 189 202

continued on next

# LOAN AGREEMENT

THIS LOAN AGREEMENT (this "Agreement") dated this 15th day of March, 2019

BETWEEN

<p><b>LENDER</b></p> <p>Kenny Bania Pty Ltd 18 Redfern Street, Cowra, NSW, 2794</p> <p>(the "Lender")</p>
---

<p><b>BORROWER</b></p> <p>James Carrington Wright</p> <hr/> <p>(the "Borrower")</p>
---

IN CONSIDERATION OF the Lender loaning certain monies (the "Loan") to the Borrower, and the Borrower repaying the Loan to the Lender, both parties agree to keep, perform and fulfil the promises and conditions set out in this Agreement:

### LOAN AMOUNT & INTEREST

1. The Lender promises to loan \$200,000.00 AUD to the Borrower and the Borrower promises to repay this principal amount to the Lender, with interest payable on the unpaid principal at the rate of 10.00 percent per annum, calculated yearly not in advance, beginning on 15 March 2019.

### PAYMENT

2. This Loan will be repaid in full on 15 March 2022. Total principal and interest payable on this date is \$266,200.00.

### DEFAULT

3. Notwithstanding anything to the contrary in this Agreement, if the Borrower defaults in the performance of any obligation under this Agreement, then the Lender may declare the principal amount owing and interest due under this Agreement at that time to be immediately due and payable.
4. Further, if the Lender declares the principal amount owing under this Agreement to be immediately due and payable, and the Borrower fails to provide full payment, interest at the rate of 12.00 percent per annum, calculated yearly not in advance, will be charged on the outstanding amount, commencing the day the principal amount is declared due and payable, until full payment is received by the Lender.
5. If the Borrower defaults in payment as required under this Agreement or after demand for ten (10) days, the Security will be immediately provided to the Lender and the Lender is granted all rights of repossession as a secured party.

### SECURITY

6. This Loan is secured by the following security (the "Security"): NAB Incentive Deferred Shares.
7. The Borrower grants to the Lender a security interest in the Security until this Loan is paid in full. The Lender will be listed as a lender on the title of the Security whether or not the Lender elects to perfect the security interest in the Security. The Borrower will do everything necessary to assist the Lender in

# Balance Sheet

## Pepper Tree Farm Stallion Equity Unit Trust As at 30 June 2020

	NOTES	30 JUN 2020	30 JUN 2019
<b>Assets</b>			
<b>Current Assets</b>			
Cash at Bank - Cheque Account		5,655.45	1,131.44
Cash at Bank - Other		177,500.00	368,000.00
Trade Debtors		7,627.32	2,805.00
Stock on Hand - Stallions		800,000.00	960,000.00
Prepaid Expenses (Alabar)		24,711.03	31,500.00
ATO Integrated Client Account		421.18	210.59
<b>Total Current Assets</b>		<b>1,015,914.98</b>	<b>1,363,647.03</b>
<b>Total Assets</b>		<b>1,015,914.98</b>	<b>1,363,647.03</b>
<b>Liabilities</b>			
<b>Current Liabilities</b>			
GST		17,288.44	21,752.24
Other Creditors		14,631.25	30,242.50
Sundry Creditors		-	198.00
<b>Total Current Liabilities</b>		<b>31,919.69</b>	<b>52,192.74</b>
<b>Non-Current Liabilities</b>			
Beneficiaries' Accounts		3,995.37	1,454.33
<b>Total Non-Current Liabilities</b>		<b>3,995.37</b>	<b>1,454.33</b>
<b>Total Liabilities</b>		<b>35,915.06</b>	<b>53,647.07</b>
<b>Net Assets</b>		<b>979,999.92</b>	<b>1,309,999.96</b>
<b>Equity</b>			
<b>Trust Funds</b>			
Trust Funds - 3,110,000 Issued Units		980,000.00	1,310,000.00
Unappropriated Profit		(0.08)	(0.04)
<b>Total Trust Funds</b>		<b>979,999.92</b>	<b>1,309,999.96</b>
<b>Total Equity</b>		<b>979,999.92</b>	<b>1,309,999.96</b>

0.3151 \$ / unit  
 x 50,000 = \$15,755  
 Ref on page 13

The accompanying notes form part of these financial statements. These statements should be read in conjunction with the attached compilation report.





**Automic**  
GPO Box 5193, Sydney, NSW, 2001  
P 1300 288 664 (Within Australia)  
P +61 (0)2 9698 5414 (Outside Australia)  
F +61 (0)2 8583 3040  
E [hello@automic.com.au](mailto:hello@automic.com.au) ABN 27152260814

### AVZ Transaction History

AVZ Transaction history from: 01-July-2019 to: 30-June-2020

Date	Description	Amount	Closing Balance
04-December-2019	Market movement	46,500	46,500
05-March-2020	Market movement	31,250	77,750

Date: 9/03/2021

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2020

**AMP LIMITED  
AMP FULLY PAID ORDINARY SHARES**

<b>Name</b>	<b>Share Type</b>	<b>Register</b>	<b>Quantity</b>
MR MATTHEW JOHN PULLEN + MR ANDREW WAYNE PULLEN <KRAMERICA INSUSTRIES SF> X*****4371	CHESSE Sponsored	NSW	8054
<b>Total</b>			<b>8054</b>

Sincerely,  
Computershare

**Only Computershare managed holdings are listed.**



AVITA Therapeutics, Inc.  
ARBN 641 288 155

AVH



MR MATTHEW JOHN PULLEN &  
MR ANDREW WAYNE PULLEN  
<KRAMERICA INDUSTRIES SF A/C>  
18 REDFERN STREET  
COWRA NSW 2794

Incorporated in Delaware, USA

ASX Code AVH

Security class: CHESS DEPOSITARY INTERESTS

**Update your information:**

**Online:**  
[www.investorcentre.com/contact](http://www.investorcentre.com/contact)

**By Mail:**  
Computershare Investor Services Pty Limited  
GPO Box 2975 Melbourne  
Victoria 3001 Australia

**Enquiries:**  
(within Australia) 1300 850 505  
(international) +61 3 9415 4000

**Holder Identification Number (HIN)**

**HIN WITHHELD**

**Important:** You will need to quote this number and name of issuer for all future dealings in these securities. Keep it safe and confidential.

Tax File Number/ABN: Not quoted  
Page Number: 1 of 1

**CHESS Allotment Confirmation Notice as at 29 June 2020**

**THIS ADVICE CONFIRMS THE ALLOTMENT OF 815  
CHESS DEPOSITARY INTERESTS IN AVITA  
THERAPEUTICS, INC. ON 29 JUNE 2020 TO THE ABOVE  
NAMED, PURSUANT TO THE IMPLEMENTATION OF  
THE AVITA MEDICAL LIMITED SCHEME OF  
ARRANGEMENT**

IF THE DETAILS ABOVE ARE INCORRECT, PLEASE ADVISE THIS OFFICE IMMEDIATELY

This Document is printed on National Carbon Offset Standard certified carbon neutral Inkjet Bright paper

AVITA Therapeutics, Inc.  
ARBN 641 288 155

H 005171 000 AVH



MR MATTHEW JOHN PULLEN &  
MR ANDREW WAYNE PULLEN  
<KRAMERICA INSUSTRIES SF A/C>  
18 REDFERN STREET  
COWRA NSW 2794

HIN WITHHELD JNT

30 June 2020

Dear Securityholder,

**Implementation of the scheme of arrangement - redomiciliation of AVITA Medical Limited and its subsidiaries from Australia to the United States of America**

On 15 June 2020, AVITA Medical Limited (**Company**) shareholders approved the scheme of arrangement (**Scheme**) between the Company and its shareholders, as detailed in the Scheme Booklet dated 11 May 2020. The Federal Court of Australia subsequently approved the Scheme on 22 June 2020, with the Scheme being implemented on 29 June 2020.

The effect of the Scheme implementation is as follows:

- all ordinary shares in the Company (**Shares**) have been transferred to AVITA Therapeutics, Inc. (**Avita US**);
- the existing listing of the Company on the ASX (as its primary listing) and on NASDAQ (as its secondary listing) has been replaced with a new listing of Avita US on NASDAQ (as its primary listing) and on the ASX (as its secondary listing);
- all Eligible Shareholders (as defined in the Scheme Booklet) other than The Bank of New York Mellon (**ADS Depository**) as at 25 June 2020 (the **Record Date** that determined entitlements to receive CHES Depository Interests (**CDIs**) in Avita US (**Avita US CDIs**)) were issued 5 Avita US CDIs for every 100 Shares held on the Record Date (**Scheme Consideration**);
- the ADS Depository (who held Shares for the benefit of holders of American Depositary Shares (**ADSs**) in the Company (**ADS Holders**)) was issued one share of common stock in Avita US (**Avita US Share**) for every 100 Shares held by it on the Record Date and will distribute those Avita US Shares to ADS Holders, who will receive one Avita US Share for every 5 ADSs held by them on the Record Date;
- where an Eligible Shareholder would otherwise have been entitled under the Scheme to a fraction of an Avita US CDI or a number of Avita US CDIs that were not sufficient to equate to a whole Avita US Share as part of the Scheme Consideration (each a **Fractional Shareholder Interest**), their Fractional Shareholder Interests were aggregated with all other Fractional Shareholder Interests and issued to the Sale Agent to be sold under the sale facility described in section 11.5 of the Scheme Booklet. The net sale proceeds from the sale of those Fractional Shareholder Interests will be distributed in accordance with the sale facility as soon as reasonably practicable; and
- Avita US CDIs commenced trading on the ASX (using the Company's existing ticker code, "AVH") on a deferred settlement basis on 24 June 2020 and commenced trading on a normal settlement basis on 30 June 2020.

16375 x 5/100  
≈ 815 →

Avita US is preparing for its Avita US Shares to be admitted to trading on the NASDAQ, with trading expected to commence promptly after the date of implementation of the Scheme (being 29 June 2020).

Date: 10/03/2021

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2020

**AVITA MEDICAL, INC.  
AVH CHESS DEPOSITARY INTERESTS**

Name	Share Type	Register	Quantity
MR MATTHEW JOHN PULLEN + MR ANDREW WAYNE PULLEN <KRAMERICA INSUSTRIES SF> X*****4371	CHESS Sponsored	WA	815
<b>Total</b>			<b>815</b>

Sincerely,  
Computershare

**Only Computershare managed holdings are listed.**

**Confirmation of your Avita US CDI holding**

If you are an Issuer Sponsored Holder, your holding statement showing the issue of the Avita US CDIs is enclosed. If you are a CHESSE Holder, you will receive your holding statement from ASX Settlement Pty Limited after the end of the month. A CHESSE confirmation advice is enclosed for your reference.

Please note that your Issuer Sponsored Securityholder Reference Number (SRN), or, if you are a CHESSE holder, your Holder Identification Number (HIN), should be regarded as confidential and you should avoid disclosing it to anyone other than our registry service provider, Computershare Investor Services Pty Limited (**Computershare**), or your stockbroker. Your holding statement should be kept in a safe place.

**Managing your Avita US CDI holding**

Avita US encourages all securityholders to opt to receive all securityholder communications in electronic form.

By registering for Computershare's free self-service website at [www.investorcentre.com/au](http://www.investorcentre.com/au), you can:

- view the number of CDIs you hold;
- provide your account details to receive dividends by direct credit; and
- register your email address and elect for communications to be received electronically.

Some personal information previously recorded on the Company register at the Record Date has been applied to your Avita US CDI holding as part of the Scheme implementation process. This information includes any binding instruction or notification between you and the Company in respect of your Shares (such as payment instructions, email addresses and communication preferences) as at the Record Date.

The personal information applied to your Avita US CDI holding can also be viewed and updated online at [www.investorcentre.com/au](http://www.investorcentre.com/au). You will need your SRN or HIN located at the top of this letter to access or update any details.

**Tax Implications**

A general summary of relevant taxation implications for the Company's shareholders in Australia, the United States and Hong Kong (as at the Record Date) is contained in section 10 of the Scheme Booklet. As this summary is general in nature, this information does not take into account the individual circumstances of particular holders and does not constitute tax advice. It is intended as a general guide only and holders should seek independent professional advice on the tax implications of the Scheme based on their own individual circumstances.

**Holder Enquiries**

If you have any enquiry with respect to the above or your Avita US CDI holding, please contact Computershare on 1300 850 505 (within Australia) or +61 3 9415 4000 (outside Australia).

Yours faithfully

*Lou Panaccio*

**Lou Panaccio**  
Chair  
AVITA Therapeutics, Inc.

Pepper Tree Farm Stallion Equity Trust 2019							
	Pay out Capital return	\$330,000.00					
	Profit Distribution	\$1,454.33					
		\$331,454.33					
Distributions							
	Unit Holder	Units	% Ownership	Capital Return	Distribution	Total Payment	
501	R & J Vandyke	1,750,000	56.27%	\$185,691.32	\$818.35	\$186,509.67	
505	Elite Superannuation Fund	100,000	3.22%	\$10,610.93	\$46.76	\$10,657.70	
506	Elite Bloodstock Pty Ltd	100,000	3.22%	\$10,610.93	\$46.76	\$10,657.70	
508	Mr Robert Watson	100,000	3.22%	\$10,610.93	\$46.76	\$10,657.70	
502	Miss Christie Rothwell	185,000	5.95%	\$19,630.23	\$86.51	\$19,716.74	
503	Lex Crosby Superannuation Fund	100,000	3.22%	\$10,610.93	\$46.76	\$10,657.70	
507	Kramerica Superannuation Fund	50,000	1.61%	\$5,305.47	\$23.38	\$5,328.85	
504	Mr Thomas Newham	50,000	1.61%	\$5,305.47	\$23.38	\$5,328.85	
511	Nevana Superannuation Fund	50,000	1.61%	\$5,305.47	\$23.38	\$5,328.85	
512	Khaliffa Superannuation Fund	50,000	1.61%	\$5,305.47	\$23.38	\$5,328.85	
515	Fisher Superannuation Fund	50,000	1.61%	\$5,305.47	\$23.38	\$5,328.85	
516	Norm McCloy	300,000	9.65%	\$31,832.80	\$140.29	\$31,973.09	
517	Noel Emmett	150,000	4.82%	\$15,916.40	\$70.14	\$15,986.54	
518	Peter Connolly	37,500	1.21%	\$3,979.10	\$17.54	\$3,996.64	
519	Raymond Connolly	37,500	1.21%	\$3,979.10	\$17.54	\$3,996.64	
		3,110,000	100.00%	\$330,000.00	\$1,454.33	\$331,454.33	

*unpaid @ 30/6/2020.*

Security Registry  
 C/- Link Market Services Limited  
 Locked Bag A14, Sydney South, NSW 1235  
 Free Call: 1800 819 675  
 Telephone (outside Australia): +61 1800 819 675  
 ASX Code: DXS  
 Security Code: DXS  
 Email: dexus@linkmarketservices.com.au  
 Website: www.linkmarketservices.com.au



020 000151

MR MATTHEW JOHN PULLEN &  
 MR ANDREW WAYNE PULLEN  
 <KRAMERICA INDUSTRIES SF A/C>  
 37C NEWCOMBE STREET  
 COWRA NSW 2794

Statement date: 28 August 2020  
 Reference no: I\*\*\*\*\*3372

Page 1 of 4  
 Security Price at 30 June 2020: \$9.20  
 Value of Holding at 30 June 2020: \$3,394.80

## Dexus Attribution Managed Investment Trust Member Annual Statement for the year 1 July 2019 to 30 June 2020

This Dexus Attribution Managed Investment Trust ("AMIT") Member Annual Statement ("AMMA Statement") and Guide has been prepared to assist you with the completion of your Australian Income Tax Return for the year ended 30 June 2020.

Period end date	No of securities held at Record Date	Total Distribution rate (cents per security)	Dexus Office Trust	Dexus Diversified Trust	Dexus Industrial Trust	Dexus Operations Trust	TOTAL
31/12/2019	369	27.00	\$54.37	\$30.83	\$14.43	\$0.00	\$99.63
30/06/2020	369	23.30	\$37.65	\$21.80	\$9.62	\$16.91	\$85.98
<b>Total Paid</b>			<b>\$92.02</b>	<b>\$52.63</b>	<b>\$24.05</b>	<b>\$16.91</b>	<b>\$185.61</b>



*Balance*

### Part A – Summary of 2020 tax return/supplementary section items

Item	Individual tax return labels	Amount
Franked amount*	11T	\$16.82
Franking credit*	11U	\$7.21
Non-primary production income	13U	\$61.66
Franked distributions from trusts	13C	\$0.00
Share of franking credit from franked dividends	13Q	\$0.00
Credit for TFN/ABN amounts withheld	13R	\$0.00
Total current year capital gains	18H	\$156.74
Net capital gain	18A	\$78.37
Assessable foreign source income	20E and 20M	\$0.00
Foreign income tax offset	20O	\$0.00

\*Relates to the dividend paid on 29 August 2019. Refer to the Guide for further information.

185.61  
 - 16.91  
 168.70



## Part B – Components of distribution – 2020 tax return amounts

	Notes	DOT distribution	DDF distribution	DIT distribution	Franking credit	Foreign income tax offset
<b>Australian source trust income</b>						
Interest	1	\$0.00	\$1.72	\$7.38		
Franked dividends	2	\$0.00	\$0.00	\$0.00	\$0.00	
Other income	3	\$10.58	\$37.35	\$4.63		
<b>Total non-primary production income</b>		<b>\$10.58</b>	<b>\$39.07</b>	<b>\$12.01</b>		
<b>Capital gains</b>						
Discounted capital gains (50% discount)	4 and 10	\$65.57	\$6.78	\$6.02		\$0.00
Capital gains - indexation method	5	\$0.00	\$0.00	\$0.00		
Capital gains - other	6	\$0.00	\$0.00	\$0.00		
<b>Distributed capital gains</b>		<b>\$65.57</b>	<b>\$6.78</b>	<b>\$6.02</b>		
<b>Foreign income</b>						
Assessable foreign income	7 and 8	\$0.00	\$0.00	\$0.00		\$0.00
<b>Other non-assessable amounts</b>						
Non-assessable amounts	9	\$15.87	\$6.78	\$6.02		
Less: Excess of components over trust distribution	9	\$0.00	\$0.00	\$0.00		
<b>Total Trust Distribution</b>		<b>\$92.02</b>	<b>\$52.63</b>	<b>\$24.05</b>		
<b>AMIT cost base adjustments</b>						
AMIT cost base net increase amount	10	\$49.70	\$0.00	\$0.00		
AMIT cost base net decrease amount		\$0.00	\$0.00	\$0.00		

Handwritten annotations: 7.10, 52.56, 168.70, 78.37, 28.67

## Part C - Components of DXO dividend - 2021 tax return amounts

Dividend date <u>28 August 2020</u>					
	Notes	Distribution	Franking credit	Franking percentage	
<b>Dividend income</b>					
Franked dividend	11	\$16.91	\$7.25	100%	
<b>Total dividend</b>		<b>\$16.91</b>			

## Part D - Additional capital gains information for Item 18

Discount capital gains - grossed up (taxable Australian property)	\$156.74
Discount capital gains - grossed up (non-taxable Australian property)	\$0.00
Capital gains - other method (taxable Australian property)	\$0.00
Capital gains - other method (non-taxable Australian property)	\$0.00
<b>Total current year capital gains</b>	<b>\$156.74</b>
CGT discount	\$78.37
<b>Net capital gains</b>	<b>\$78.37</b>

## Part E - Withholding amounts

	Notes	
TFN / ABN withholding tax	12	\$0.00
Managed investment trust withholding tax	13	\$0.00
Non-resident interest withholding tax	13	\$0.00

**AMMA Statement guide**

This Guide provides general information to assist in the completion of an Australian Income Tax Return for the financial year ended 30 June 2020. This Guide has been prepared on the basis that you are an Australian resident individual and you hold your Dexus securities on capital account. While every care has been taken in the preparation of this Guide, Dexus does not provide taxation advice and this document does not constitute personal advice. If you have any doubts about your tax position, or if you require any further information about your tax affairs or the completion of an Australian Income Tax Return, you should consult your professional adviser without delay.

**What do you do with the amounts that appear in Part A?**

Your AMMA Statement has been designed so that the amounts in Part A correspond with the amounts you are required to enter into your 2020 Individual Tax Return/Supplementary Section for Australian residents and includes the distribution components from your investment that are relevant for the completion of your tax return.

The dividend paid by Dexus Operations Trust in August 2019 should be included in your tax return for the year ended 30 June 2020.

The dividend paid by Dexus Operations Trust in August 2020 should be included in your tax return for the year ending 30 June 2021.

**What do you do with the amounts that appear in Part B and Part C?**

Parts B and C of your AMMA Statement provide additional information relating to the components of the distribution from Dexus that have been attributed to you for the year ended 30 June 2020.

Dexus has determined to attribute each taxable component of its income to unitholders in proportion to the distributions received by each unitholder.

**NON-PRIMARY PRODUCTION INCOME**

**Note 1 – Interest**

This income relates to interest earned on amounts such as bank deposits and loans to Australian entities. The interest is not exempt from withholding tax if distributed to a non-resident.

**Note 2 – Franked dividend**

This income relates to franked dividend income derived by Dexus Industrial Trust, Dexus Office Trust or Dexus Diversified Trust. The amount stated in Part B includes the attached franking credit.

**Note 3 – Other income**

Other income is any other income from Australian sources (excluding capital gains) that is taxable. This includes rental income from direct or indirect property investments.

**CAPITAL GAINS**

**Note 4 – Discounted Capital Gains**

Discounted capital gains are net capital gains on the disposal of investments that have been held for at least 12 months. The gain has been reduced by 50% as a result of the capital gains tax ("CGT") discount.

For additional information refer to Part D on page 2. Part D specifies the portion of total capital gains that relate to taxable Australian property and non-taxable Australian property. Australian residents are required to include both categories of capital gains in their assessable income.

The 50% CGT discount is available only to Australian resident individuals and trusts. Accordingly, a company or complying superannuation fund should use the information contained in the "Additional Capital Gains Information" section in Part D as a basis to determine the net capital gain amount to be included in their 2020 Australian Income Tax Return. We recommend you refer to the ATO website page "Guide to Capital Gains Tax 2020" and the publication "Personal Investors Guide to Capital Gains Tax 2020". The ATO website address is [www.ato.gov.au](http://www.ato.gov.au).

**Note 5 – Indexation method capital gains**

Indexation method capital gains are capital gains in respect of assets acquired before 1 July 1999 that Dexus has calculated after increasing the cost base of the asset for indexation. You may not apply the CGT discount in respect of these capital gains.

**Note 6 – Other capital gains**

Other capital gains are capital gains to which neither the CGT discount or indexation applies. You may not apply the CGT discount in respect of these capital gains.

**FOREIGN INCOME**

**Note 7 – Assessable Foreign Income**

These amounts represent foreign income distributed by Dexus. There is no foreign income for the year ended 30 June 2020.

**Note 8 – Foreign Tax Offset**

These amounts represent foreign tax offsets distributed by Dexus. There are no foreign tax offsets for the year ended 30 June 2020.

**OTHER NON-ASSESSABLE AMOUNTS**

**Note 9 – Non-Assessable Amounts**

Non-assessable amounts are not included in your tax return.

If the taxable components from a trust exceed the cash distributed by that trust, the excess will be shown as a negative number in Part B.

Non-assessable amounts and excess amounts over trust distributions should not be used to adjust the cost base and reduced cost base of your securities. Details of your cost base adjustments are specified separately in Part B (See Note 10).

**Note 10 – AMIT Cost Base Adjustments**

Under the AMIT regime you are required to make annual adjustments to the cost base and reduced cost base of your securities.

If the distributions paid by a Dexus trust to you for an income year exceed the amounts included in your assessable income for that year (grossed-up by any CGT discount), the cost base of your units in that trust will be decreased by the amount of the excess. Such excess amounts are generally referred to as capital, non-assessable or "tax deferred" distributions.

To the extent that any such non-assessable distributions exceed the cost base in your units in a Dexus trust, a capital gain will arise.

If the amounts included in your assessable income (grossed-up by any CGT discount) in respect of an income year exceed the distributions made to you for that year by a Dexus trust, the cost base of your units in that trust will be increased by the amount of the excess.

The amount stated in Part B of your AMMA Statement for the year ended 30 June 2020 represents the total net change in the cost base of your securities for that income year under the AMIT regime.

The cost base adjustment amount for each Dexus trust should be allocated across your units in that trust in proportion to the amount of distributions received on those units.

**DIVIDENDS**

**Note 11 – Franked dividends**

This income represents franked dividends paid by Dexus Operations Trust. Dexus Operations Trust is treated as a company for income tax purposes.

You should include both the franked dividend amount and the attached franking credit in your assessable income. Unlike dividend income received through Dexus Industrial Trust, Dexus Office Trust or Dexus Diversified Trust, these amounts should be included in your assessable income for the year ended 30 June 2021. For this reason, the Dexus Operations Trust 30 June 2020 franked dividend amount does not appear in the table in Part A.

What do you do with the amounts that appear in Part E?

**Note 12 – Credit for TFN/ABN Amounts Withheld**

If you have not provided a TFN, ABN or exemption for your investment, withholding tax at the highest marginal rate (including Medicare levy) of 47% has been deducted from your distributions.

**Note 13 – Managed Investment Trust Withholding Tax and Non-Resident Interest Withholding Tax**

If you are a non-resident security holder, tax has been withheld from parts of your distribution that related to certain Australian sourced income.



020 000022

MR MATTHEW JOHN PULLEN &  
MR ANDREW WAYNE PULLEN  
<KRAMERICA INSUSTRIES SF A/C>  
37C NEWCOMBE STREET  
COWRA NSW 2794

Payment date: 28 February 2020  
Record date: 31 December 2019  
Reference no: I\*\*\*\*\*3372  
TFN/ABN RECEIVED AND RECORDED  
Security Price at 31 December 2019: \$11.70  
Value of Holding at 31 December 2019: \$4,317.30

## Distribution Statement

This amount represents a distribution from Dexus (DXS) for the period 1 July 2019 to 31 December 2019 payable on stapled securities entitled to participate in the distribution at the record date.

Description of securities	Rate per security	Participating securities	Distribution amount
Trust distribution	27.0 cents	369	\$99.63
DXO distribution	0 cents	369	\$0.00
Total distribution	27.0 cents	369	\$99.63
<b>Net Amount:</b>			<b>\$99.63</b>

## BANKING INSTRUCTIONS

WESTPAC BANK  
ACCOUNT NAME: KRAMERICA INSUSTRIES SF  
BSB: 032-820 ACC NO.: \*\*6816  
Direct Credit Reference Number: 001236995278

A Dexus security comprises a unit in each of Dexus Diversified Trust, Dexus Office Trust, Dexus Industrial Trust and the Dexus Operations Trust (DXO).

Non-resident investors and their custodians can obtain relevant notices necessary for the purposes of subdivision 12-H of Schedule 1 to the Taxation Administration Act, 1953 at [www.dexus.com/dxs](http://www.dexus.com/dxs).

An Investor Services Login is available at [www.dexus.com/update](http://www.dexus.com/update) where you can view, update or obtain necessary forms to manage your security details. Please note, broker sponsored holders (i.e. where your reference number starts with "X") must advise their change of address through their broker.

Market announcements, reports, presentations, distributions, tax, security price apportionment and governance information can be obtained at [www.dexus.com](http://www.dexus.com) or download Dexus's IR APP from Apple's App Store or Google Play.

Please retain this statement in a safe place as a charge may be levied for a replacement.

**Dexus HY20 results highlights**

**Continuing to benefit from office occupier and investor demand**

**Financial performance:** Dexus's net profit after tax was \$994.2 million, up 36.9% from the previous corresponding period and driven by net revaluation gains of investment properties of \$724.4 million, which were \$267.9 million higher than the previous corresponding period. Distribution per security for the six months ended 31 December 2019 was 27.0 cents, with the distribution payout remaining in line with free cash flow. Valuation gains across the total property portfolio since 30 June 2019 were the primary driver of a 5.9% increase in NTA per security to \$11.10 at 31 December 2019.

**Transactions:** During the period Dexus exchanged contracts to sell its remaining Canberra property, Garema Court for \$71.5 million, consistent with the property's book value. The sale is consistent with Dexus's strategy of divesting assets from non-core markets, enabling Dexus to recycle capital and focus on the core office markets of Sydney, Melbourne, Brisbane and Perth.

**Capital management:** Dexus ended the period with gearing (look-through) of 25.5%, below the target range of 30-40%, with the average cost of debt at 3.5% and debt duration at 7.4 years.

**Portfolio results:** Dexus's office and industrial portfolios delivered like-for-like income growth of 8.9% and 3.5% respectively. Office and industrial occupancy remained stable at 97.4% and 96.0% respectively.

**Development:** Dexus made solid progress across the group's \$11.2 billion development pipeline and reached agreement to move forward with the development scheme for Eagle Street Pier and surrounds at the Waterfront Precinct after an extensive engagement process with Queensland Government and Brisbane City Council. Dexus completed developments at 240 St Georges Terrace in Perth (now 94.7% committed with 7.3 year WALE) in addition to two city retail projects, a 9,200 square metre distribution and office facility for Dunlop Flooring at 380 Doherty's Road, Truganina and the Healthcare Wholesale Property Fund's (HWPF) new Calvary Adelaide Hospital.

**Funds management:** Dexus's funds management business grew by 4.9% to \$17.0 billion. HWPF acquired the North Shore Health Hub, Stage 1 currently under development at 12 Frederick Street, St Leonards. DWPF raised circa \$180 million of new equity from existing investors to fund its future development pipeline. All funds delivered strong performance, and DWPF achieved a one-year total return of 8.2%, outperforming its benchmark over one, three, five, seven and ten years.

**Trading:** Dexus realised \$27.8 million of trading profits net of tax driven by the sale of the first tranche of 201 Elizabeth Street, Sydney.

**Outlook:** Dexus upgrades its market guidance<sup>1</sup> for distribution per security growth from circa 5% to circa 5.5% for the 12 months ending 30 June 2020.



**Update your details online**

To provide/update your Bank Account, Tax File Number/ABN details and your communication preference, please visit [www.dexus.com/update](http://www.dexus.com/update) to login to your Security holding. You will need your **SRN/HIN** and **postcode** to login. Once logged in, select Payments & Tax and/or the Communications main menu items to update your details. If you require any assistance please contact our Infoline on +61 1800 819 675.

<sup>1</sup> Barring unforeseen circumstances, guidance is supported by the following assumptions: Impacts of announced divestments and acquisitions; FFO per security growth of circa 4%, underlying FFO per security growth of circa 4%, underpinned by Dexus office portfolio like-for-like income growth of 4.5-5.5%, Dexus industrial portfolio like-for-like income growth (excluding one-offs) of 3-4%, management operations FFO of circa \$60 million, cost of debt of mid-3%; trading profits of \$35-45 million net of tax; maintenance capex, cash incentives, leasing costs and rent free incentives of \$170-180 million; and excluding any further transactions.

Security Registry  
 C/- Link Market Services Limited  
 Locked Bag A14, Sydney South, NSW 1235  
 Free Call: 1800 819 675  
 Telephone (outside Australia): +61 1800 819 675  
 ASX Code: DXS  
 Email: [dexus@linkmarketservices.com.au](mailto:dexus@linkmarketservices.com.au)  
 Website: [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au)

Payment date: 28 August 2020

Record date: 30 June 2020

Reference no: I\*\*\*\*\*3372

TFN/ABN RECEIVED AND RECORDED

Security Price at 30 June 2020: \$9.20

Value of Holding at 30 June 2020: \$3,394.80



020 000019

MR MATTHEW JOHN PULLEN &  
 MR ANDREW WAYNE PULLEN  
 <KRAMERICA INSUSTRIES SF A/C>  
 37C NEWCOMBE STREET  
 COWRA NSW 2794

### Distribution Statement

This amount represents a distribution from Dexus (DXS) for the period 1 January 2020 to 30 June 2020 payable on stapled securities entitled to participate in the distribution at the record date.

Description of securities	Rate per security	Participating securities	Distribution amount
Trust distribution	18.717898 cents	369	\$69.07
DXO distribution	4.582102 cents	369	\$16.91
Total distribution	23.3 cents	369	\$85.98
<b>Net Amount:</b>			<b>\$85.98</b>



### BANKING INSTRUCTIONS

WESTPAC BANK  
 ACCOUNT NAME: KRAMERICA INSUSTRIES SF  
 BSB: 032-820 ACC NO.: \*\*6816  
 Direct Credit Reference Number: 001242764163

*Handwritten notes:*  
 69.07  
 + 23.38  
 PEPPER TREE  
 DISTRIBUTION  
 RECEIVABLE  
 Receivables = 92.45

A Dexus security comprises a unit in each of Dexus Diversified Trust, Dexus Office Trust, Dexus Industrial Trust and the Dexus Operations Trust (DXO).

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An Investor Services Login is available at [www.dexus.com/update](http://www.dexus.com/update) where you can view, update or obtain necessary forms to manage your security details. Please note, broker sponsored holders (i.e. where your reference number starts with "X") must advise their change of address through their broker.

Market announcements, reports, presentations, distributions, tax, security price apportionment and governance information can be obtained at [www.dexus.com](http://www.dexus.com).

Please retain this statement in a safe place as a charge may be levied for a replacement.

## FY20 results highlights

### Positioning for the recovery.

**Financial performance:** Dexus's Adjusted Funds From Operations (AFFO) and distribution per security of 50.3 cents was consistent with the prior year and in line with the revised guidance provided on 1 June 2020. Dexus's net profit after tax was \$983.0 million, down 23.3% on the prior year primarily driven by net revaluation gains of investment properties of \$612.4 million, which were \$160.7 million lower than FY19.

**Capital management:** Dexus remained focused on its active capital management approach and enhancing its financial position by sourcing \$1.85 billion of debt during the year. Dexus continued to maintain a strong and conservative balance sheet with proforma gearing (look-through) of 24.3%, well below its target range of 30-40%, and \$1.6 billion of cash and undrawn debt facilities.

**Portfolio results:** Dexus's office and industrial portfolios maintained high occupancy levels of 96.5% and 95.6% respectively. Office portfolio like-for-like income growth was +2.4% and the industrial portfolio's like-for-like income growth was -2.1% both impacted by rent relief measures, expiries and downtime.

**Development:** During the year, Dexus completed \$1.1 billion of developments across the group including its office development at 240 St Georges Terrace in Perth, The Annex at 12 Creek Street, Brisbane and the office and retail component of 80 Collins Street in Melbourne. Dexus remained active across the group's circa \$10.6 billion development pipeline with significant progress across its city-shaping developments at Central Place Sydney, 60 Collins Street in Melbourne and Waterfront Brisbane and industrial projects in Richlands, QLD, South Granville, NSW and Truganina, VIC.

**Funds management:** Dexus manages \$15.5 billion of funds on behalf of 77 third party clients. During the year, GIC acquired an additional 24% interest in the Dexus Australian Logistics Trust and entered into a new commercial joint venture with Dexus that acquired 50% of Rialto Towers in Melbourne. Healthcare Wholesale Property Fund welcomed two new investors and post 30 June 2020 acquired a modern healthcare facility in Clayfield, Brisbane.

**Trading:** In FY20 Dexus realised \$35.3 million of trading profits (net of tax) driven by the sale of the initial 25% interest of 201 Elizabeth Street in Sydney and the sale of the North Shore Health Hub in St Leonards on a fund-through basis. Post 30 June 2020, Dexus entered into agreements to sell a portfolio of six trading assets to Dexus Australian Logistics Trust across two tranches and exercised its option to sell its remaining 25% interest in 201 Elizabeth Street. These transactions (including the North Shore Health Hub) are expected to contribute circa \$85 million to pre-tax trading profits across FY21 and FY22 (in the event the options over the second tranche are exercised).

**Environmental, Social and Governance update:** Dexus progressed its net zero emissions by 2030 goal by improving energy and water efficiency, delivering its 2020 NABERS Energy and Water targets, and expanding the adoption of renewable energy sources including the rollout of solar projects across properties in Queensland and New South Wales. Dexus was again recognised by the Workplace Gender Equality Agency (WGEA) for its active commitment to and progress towards gender equality across its workplace – being awarded an Employer of Choice for Gender Equality (EOCGE) citation for 2019-20.

**Outlook:** Dexus intends to deliver a distribution in line with free cash flow in FY21. However, taking into account continued uncertainty, Dexus is not providing distribution per security guidance for the 12 months ended 30 June 2021.



### Update your details online

To provide/update your Bank Account, Tax File Number/ABN details and your communication preference, please visit [www.dexus.com/update](http://www.dexus.com/update) to login to your Security holding. You will need your **SRN/HIN** and **postcode** to login. Once logged in, select Payments & Tax and/or the Communications main menu items to update your details. If you require any assistance please contact our Infoline on +61 1800 819 675.



Print instalment

Account	Period	Document ID
Activity statement – 001 – THE TRUSTEE FOR KRAMERICA INDUSTRIES SUPER FUND	Apr 2020 – Jun 2020	44099962415

<b>Receipt ID</b>	Unavailable
<b>Date lodged</b>	25 August 2020
<b>Payment due date</b>	25 August 2020

Statement summary

Description	Reported Value	Owed to ATO	Owed by ATO
<b>PAYG income tax instalment</b>			
5A Owed to ATO		\$521.00	
T7 Instalment amount – Based on the notional tax \$ 1,985.32 from the 2018 assessment.	\$521.00		

**Amount owing to ATO**

\$521.00

BPAY®



**Biller code** 75556  
**Ref** 441799548550560

**Telephone and Internet Banking - BPAY®**

Contact your bank or financial institution to make this payment from your cheque, savings, debit or credit card account.  
For more information see [www.bpay.com.au](http://www.bpay.com.au)

Australia Post

Payment can be made in person at Australia Post outlets with cash, cheque or money order using the barcode below.

**Payment reference number**  
441799548550560



\*171 441799548550560



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23



47530314

000743 000  
THE TRUSTEE FOR KRAMERICA INDUSTRIES  
SUPER  
PO BOX 727  
COWRA NSW 2794

### Quarterly PAYG instalment notice

January to March 2020

Document ID 43 148 875 254

ABN 44 179 954 855

Form due on (if varying amount) 26 May 2020

Payment due on 26 May 2020

#### PAYG income tax instalment

ATO Instalment amount for the period shown above is T7 \$ **521** From 2018 assessment

**If you are paying the above amount – do not send this form to the ATO**  
(payment can be made using one of the 'Methods of payment' options below)

OR

**If you wish to VARY this amount**, you must complete the section over the page. Send this form to the ATO and pay varied amount (using one of the 'Methods of payment' options below).

#### METHODS OF PAYMENT

##### BPAY®

Contact your financial institution to make this payment from your cheque or savings account. You will need the details listed below.



**Biller Code:** 75556  
**Reference:** Your EFT code (shown on the front of your payment slip directly above the barcode)

##### Credit card

Payments can be made online or by phone, visit our website at [ato.gov.au/howtopay](http://ato.gov.au/howtopay) or phone 1300 898 089. A card-payment fee applies.

##### Other payment options

For more information about other payment options, you can:  
• visit our website at [ato.gov.au/howtopay](http://ato.gov.au/howtopay)  
• phone us on 1800 815 886.

Payments cannot be made in person at any of our branches or shopfronts.

NAT 4753-03.2014 [JS 29444]

149ATBA\_Tax\_Agent\_C4\_M\_187000743/023471

#### PAYMENT SLIP - 60



THE TRUSTEE FOR KRAMERICA INDUSTRIES  
SUPER

ATO code 0000 0156 03

ABN 44 179 954 855

Amount paid \$ .00

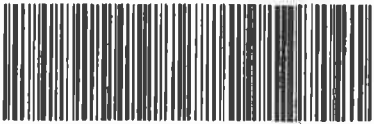
EFT Code 44179.954 855 0560

Australian Taxation Office  
Locked Bag 1936  
ALBURY NSW 1936



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R



47530314

000706 000  
THE TRUSTEE FOR KRAMERICA INDUSTRIES  
SUPER  
PO BOX 727  
COWRA NSW 2794

### Quarterly PAYG instalment notice

October to December 2019

Document ID **43 005 402 927**

ABN **44 179 954 855**

Form due on (if varying amount) **28 Feb 2020**

Payment due on **28 Feb 2020**

#### PAYG income tax instalment

ATO instalment amount for the period shown above is T7 \$ **521** From 2018 assessment

**If you are paying the above amount – do not send this form to the ATO**  
(payment can be made using one of the 'Methods of payment' options below)

**OR**

**If you wish to VARY this amount, you must complete the section over the page. Send this form to the ATO and pay varied amount (using one of the 'Methods of payment' options below).**

#### METHODS OF PAYMENT

**BPAY<sup>®</sup>**  
Contact your financial institution to make this payment from your cheque or savings account. You will need the details listed below.



**Billers Code:** 75556  
**Reference:** Your EFT code (shown on the front of your payment slip directly above the barcode)

**Credit card**  
Payments can be made online or by phone, visit our website at [ato.gov.au/howtopay](http://ato.gov.au/howtopay) or phone 1300 898 089. A card-payment fee applies.

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• visit our website at [ato.gov.au/howtopay](http://ato.gov.au/howtopay)  
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Payments cannot be made in person at any of our branches or shopfronts.

NAT 4753-03.2014 [JS 29444]

149ATBA\_Tax\_Agent\_C4\_M\_170/000706/022255

#### PAYMENT SLIP - 60



THE TRUSTEE FOR KRAMERICA INDUSTRIES  
SUPER

ATO code 0000 0156 03

ABN 44 179 954 855

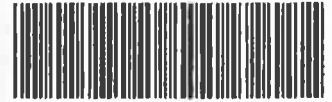
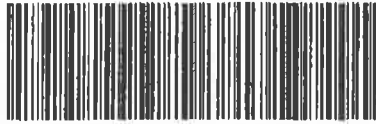
Amount paid \$ .00

EFT Code 44179 954 855 0560

Australian Taxation Office  
Locked Bag 1936  
ALBURY NSW 1936



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47530314

000746 000  
THE TRUSTEE FOR KRAMERICA INDUSTRIES  
SUPER  
PO BOX 727  
COWRA NSW 2794

RECEIVED

Quarterly PAYG  
instalment notice

July to September 2019

26 SEP 2019

Document ID 42 863 064 375

ABN 44 179 954 855

Form due on  
(if varying amount) 28 Oct 2019

Payment due on 28 Oct 2019

PAYG income tax instalment

ATO instalment amount  
for the period shown above is T7 \$ **521** From 2018 assessment

If you are paying the above amount – do not send this form to the ATO  
(payment can be made using one of the 'Methods of payment' options below)

OR

If you wish to VARY this amount, you must complete the section  
over the page. Send this form to the ATO and pay varied amount  
(using one of the 'Methods of payment' options below).

METHODS OF PAYMENT

BPAY®

Contact your financial institution to make this payment from  
your cheque or savings account. You will need the details  
listed below.



Billers Code: 75556  
Reference: Your EFT code (shown on the front  
of your payment slip directly above the barcode)

Credit card

Payments can be made online or by phone, visit our  
website at [ato.gov.au/howtopay](http://ato.gov.au/howtopay) or phone 1300 898 089.  
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For more information about other payment options, you can:

- visit our website at [ato.gov.au/howtopay](http://ato.gov.au/howtopay)
- phone us on 1800 815 886.

Payments cannot be made in person at any of our branches  
or shopfronts.

NAT 4753-03.2014 [JS 29444]

149ATBA\_Tax\_Agent\_C4\_M\_158000746/023338

PAYMENT SLIP - 60



THE TRUSTEE FOR KRAMERICA INDUSTRIES  
SUPER

ATO code 0000 0156 03

ABN 44 179 954 855

Amount paid \$ .00

EFT Code 44179 954 855 0560

Australian Taxation Office  
Locked Bag 1936  
ALBURY NSW 1936



<44179954855> < > < 000000> 15600< >



MACQUARIE

GPO Box 1630, Sydney NSW 2001  
1800 098 648  
support@trading.macquarie.com

26

**Mr Matthew John Pullen + Mr Andrew Wayne Pullen <KRAMERICA INSUSTRIES SF A/C>**  
**31 LONDON DRIVE**  
**COWRA NSW 2794**

Buy Order Instruction		Tax Invoice B4721251	
Order Number	6759287	Trade Date	02-Dec-19
Time/Date Created	02-Dec-19 01:22 PM AEST	As at Date	02-Dec-19
Order Creator	Matthew John Pullen	Settlement Date	04-Dec-19
Time/Date Last Amended	02-Dec-19 01:24 PM AEST	Amount	\$2,065.95
Last Instruction	Buy 46,500 AVZ @ \$0.044	Settlement Account	Macquarie CMA
Current Status	Completed		

**A/C 206268 - Mr Matthew John Pullen + Mr Andrew Wayne Pullen <KRAMERICA INSUSTRIES SF A/C>**

**Buy Contract B4721251**

**We have bought for you:**

ASX Code: AVZ  
Description: AVZ MINERALS LIMITED ORDINARY FULLY PAID

Quantity	Basis of Quotation	Condition Code	Serial #	Price	Consideration
46,500			1610151338	\$0.044	\$2,046.00
46,500				\$0.044	(average)

Trade Value	\$2,046.00
Brokerage	\$19.95
Amount Payable	\$2,065.95
Includes GST of:	\$1.81

Third Party Platform Pty Ltd is a Trading Participant of both ASX and CHI-X. Your order may have been executed on either or both markets of which Third Party Platform Pty Ltd is a Participant and has been cleared by Third Party Platform Pty Ltd.

This confirmation is issued subject to (a) the directions, decisions and requirements of the Market Operator, the ASIC Market Integrity Rules, the Market Operating Rules, the ASX Clear Operating Rules and where relevant the ASX Settlement Operating Rules; (b) the customs and usages of the Market and (c) the correction of errors and omissions.

If condition code is 'XT' or 'SA' then all or part of that transaction was crossed. Explanation of Basis of Quotation abbreviations can be obtained from [http://www.asx.com.au/prices/status\\_notes.htm](http://www.asx.com.au/prices/status_notes.htm)

# Your contract note Buy 31250 AVZ @ \$0.080 for A/C 206268 has been generated

From Macquarie Online Trading  
To Matt Pullen  
Recipients matt@balance.accountants

Macquarie Online Trading

A contract note has been generated on your account

Dear **Matthew Account name:** Mr Matthew John Pullen + Mr Andrew Wayne Pullen <KRAMERICA INSUSTRIES SF A/C> **Account number:** 206268 We're getting in touch to let you know that contract note 4918118 has been generated on your account for 31250 AVZ @ \$0.080. Take a look at the attached PDF to view details of your trade.

### Manage your account online

Viewing your portfolio and trading online is easy - simply visit [trading.macquarie.com.au](http://trading.macquarie.com.au) on your mobile or desktop.

### Need help?

If you have any questions, call us on 1800 098 648 or email [support@trading.macquarie.com](mailto:support@trading.macquarie.com)

[Privacy Policy](#) | [Important Information](#) | [Terms and Conditions](#)

This information does not take into account your objectives, financial situation or needs. You should consider whether it is appropriate for you. Macquarie Online Trading is a service provided by Third Party Platform Pty Ltd ABN 74 121 227 905 AFSL 314341 (TPP), at the request of Macquarie Bank Limited (MBL). Neither TPP nor MBL are representatives of each other.

4918118.pdf

4918118.pdf

Quantity

Tax Invoice B4918118

A/C 206268 - Mr Matthew John Pullen + Mr Andrew Wayne Pullen <KRAMERICA INSUSTRIES SF A/C>

Buy Contract B4918118

We have bought for you:

ASX Code: AVZ

03-Mar-20

Serial # Price ConsiderationBasis of Quotation Condition Code

Mr Matthew John Pullen + Mr Andrew Wayne Pullen <KRAMERICA INSUSTRIES SF A/C> 18 REDFERN STREET COWRA NSW 2794

03-Mar-20 *Trade.*

05-Mar-20 *Settle.*

7008289 *Order*

03-Mar-20 11:20 AM AEST

Matthew John Pullen

03-Mar-20 11:20 AM AEST

Buy 31,250 AVZ @ \$0.08

Completed

Macquarie CMA

**\$2,519.95**

Order Number

Time/Date Created

Order Creator

Time/Date Last Amended

Last Instruction

Current Status

Amount

Settlement Account

Trade Date

As at Date

Settlement Date

Buy Order Instruction

AVZ MINERALS LIMITED ORDINARY FULLY PAID Description

31,250 \$0.081310128966 \$2,500.00

31,250

\$2,500.00

+ \$19.95

\$2,519.95

Includes GST of: \$1.81

Trade Value

Brokerage

Amount Payable

(average) \$0.08

Third Party Platform Pty Ltd ABN # 74 121 227 905

Page 1 of 1

Participant of ASX and CHI-X AFSL # 314341

Third Party Platform Pty Ltd is a Trading Participant of both ASX and CHI-X. Your order may have been executed on either or both markets of which Third Party Platform Pty Ltd is a Participant and has been cleared by Third Party Platform Pty Ltd.

This confirmation is issued subject to (a) the directions, decisions and requirements of the Market Operator, the ASIC Market Integrity Rules, the Market Operating Rules, the ASX Clear Operating Rules and where relevant the ASX Settlement Operating Rules; (b) the customs and usages of the Market and (c) the correction of errors and omissions.

If condition code is 'XT' or 'SA' then all or part of that transaction was crossed. Explanation of Basis of Quotation abbreviations can be obtained from [http://www.asx.com.au/prices/status\\_notes.htm](http://www.asx.com.au/prices/status_notes.htm)



MACQUARIE

GPO Box 1630, Sydney NSW 2001  
1800 098 648  
support@trading.macquarie.com

29

**Mr Matthew John Pullen + Mr Andrew Wayne Pullen <KRAMERICA INSUSTRIES SF A/C>  
31 LONDON DRIVE  
COWRA NSW 2794**

Buy Order Instruction		Tax Invoice B4578429	
Order Number	6570207	Trade Date	19-Sep-19
Time/Date Created	19-Sep-19 03:18 PM AEST	As at Date	19-Sep-19
Order Creator	Matthew John Pullen	Settlement Date	23-Sep-19
Time/Date Last Amended	19-Sep-19 03:18 PM AEST	Amount	\$15,040.66
Last Instruction	Buy 8,054 AMP @ \$1.865	Settlement Account	Macquarie CMA
Current Status	Completed		

**A/C 206268 - Mr Matthew John Pullen + Mr Andrew Wayne Pullen <KRAMERICA INSUSTRIES SF A/C>**

**Buy Contract B4578429**

**We have bought for you:**

ASX Code: AMP  
Description: AMP LIMITED ORDINARY FULLY PAID

Quantity	Basis of Quotation	Condition Code	Serial #	Price	Consideration
6,238			1220346060	\$1.865	\$11,633.87
1,816			1220346061	\$1.865	\$3,386.84
<b>8,054</b>				<b>\$1.865</b>	<b>(average)</b>

Trade Value	\$15,020.71
Brokerage	\$19.95
Amount Payable	\$15,040.66
Includes GST of:	\$1.81

Third Party Platform Pty Ltd is a Trading Participant of both ASX and CHI-X. Your order may have been executed on either or both markets of which Third Party Platform Pty Ltd is a Participant and has been cleared by Third Party Platform Pty Ltd.

This confirmation is issued subject to (a) the directions, decisions and requirements of the Market Operator, the ASIC Market Integrity Rules, the Market Operating Rules, the ASX Clear Operating Rules and where relevant the ASX Settlement Operating Rules; (b) the customs and usages of the Market and (c) the correction of errors and omissions.

If condition code is 'XT' or 'SA' then all or part of that transaction was crossed. Explanation of Basis of Quotation abbreviations can be obtained from [http://www.asx.com.au/prices/status\\_notes.htm](http://www.asx.com.au/prices/status_notes.htm)



MACQUARIE

GPO Box 1630, Sydney NSW 2001  
1800 098 648  
support@trading.macquarie.com

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**Mr Matthew John Pullen + Mr Andrew Wayne Pullen <KRAMERICA INSUSTRIES SF A/C>  
31 LONDON DRIVE  
COWRA NSW 2794**

Buy Order Instruction		Tax Invoice B4721253	
Order Number	6759276	Trade Date	02-Dec-19
Time/Date Created	02-Dec-19 01:21 PM AEST	As at Date	02-Dec-19
Order Creator	Matthew John Pullen	Settlement Date	04-Dec-19
Time/Date Last Amended	02-Dec-19 01:25 PM AEST	Amount	\$8,019.95
Last Instruction	Buy 12,500 AVH @ \$0.64	Settlement Account	Macquarie CMA
Current Status	Completed		

**A/C 206268 - Mr Matthew John Pullen + Mr Andrew Wayne Pullen <KRAMERICA INSUSTRIES SF A/C>**

**Buy Contract B4721253**

**We have bought for you:**

ASX Code: AVH  
Description: AVITA MEDICAL LTD ORDINARY FULLY PAID

Quantity	Basis of Quotation	Condition Code	Serial #	Price	Consideration
12,500			1640319636	\$0.64	\$8,000.00
12,500				\$0.64	(average)

Trade Value	\$8,000.00
Brokerage	\$19.95
Amount Payable	\$8,019.95
Includes GST of:	\$1.81

Third Party Platform Pty Ltd is a Trading Participant of both ASX and CHI-X. Your order may have been executed on either or both markets of which Third Party Platform Pty Ltd is a Participant and has been cleared by Third Party Platform Pty Ltd.

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If condition code is 'XT' or 'SA' then all or part of that transaction was crossed. Explanation of Basis of Quotation abbreviations can be obtained from [http://www.asx.com.au/prices/status\\_notes.htm](http://www.asx.com.au/prices/status_notes.htm)



# Your contract note Buy 3875 AVH @ \$0.645 for A/C 206268 has been generated

From Macquarie Online Trading  
To Matt Pullen  
Recipients matt@balance.accountants

Macquarie Online Trading

A contract note has been generated on your account

Dear **Matthew Account name:** Mr Matthew John Pullen + Mr Andrew Wayne Pullen <KRAMERICA INSUSTRIES SF A/C> **Account number:** 206268 We're getting in touch to let you know that contract note 4918111 has been generated on your account for 3875 AVH @ \$0.645. Take a look at the attached PDF to view details of your trade.

### Manage your account online

Viewing your portfolio and trading online is easy - simply visit [trading.macquarie.com.au](http://trading.macquarie.com.au) on your mobile or desktop.

### Need help?

If you have any questions, call us on **1800 098 648** or email [support@trading.macquarie.com](mailto:support@trading.macquarie.com)

[Privacy Policy](#) | [Important Information](#) | [Terms and Conditions](#)

This information does not take into account your objectives, financial situation or needs. You should consider whether it is appropriate for you. Macquarie Online Trading is a service provided by Third Party Platform Pty Ltd ABN 74 121 227 905 AFSL 314341 (TPP), at the request of Macquarie Bank Limited (MBL). Neither TPP nor MBL are representatives of each other.

4918111.pdf

4918111.pdf

### Quantity

Tax Invoice B4918111

A/C 206268 - Mr Matthew John Pullen + Mr Andrew Wayne Pullen <KRAMERICA INSUSTRIES SF A/C>

Buy Contract B4918111

We have bought for you:

ASX Code: AVH

03-Mar-20

Serial # Price ConsiderationBasis of Quotation Condition Code

Mr Matthew John Pullen + Mr Andrew Wayne Pullen <KRAMERICA INSUSTRIES SF A/C> 18 REDFERN STREET COWRA NSW 2794

03-Mar-20 *Trade*

05-Mar-20 *Settle*

7008276 *Order*

03-Mar-20 11:19 AM AEST

Matthew John Pullen

03-Mar-20 11:19 AM AEST

Buy 3,875 AVH @ \$0.645

Completed

Macquarie CMA

\$2,519.32

Order Number

Time/Date Created

Order Creator

Time/Date Last Amended

Last Instruction

Current Status

Amount

Settlement Account

Trade Date

As at Date

Settlement Date

Buy Order Instruction

AVITA MEDICAL LTD ORDINARY FULLY PAID Description

1,129 \$0.6451340284792 \$728.20

2,746 \$0.6451340284793 \$1,771.17

3,875

\$2,499.37

+ \$19.95

\$2,519.32

Includes GST of: \$1.81

Trade Value

Brokerage

Amount Payable

(average) \$0.645

Third Party Platform Pty Ltd ABN # 74 121 227 905

Page 1 of 1

Participant of ASX and CHI-X AFSL # 314341

Third Party Platform Pty Ltd is a Trading Participant of both ASX and CHI-X. Your order may have been executed on either or both markets of which Third Party Platform Pty Ltd is a Participant and has been cleared by Third Party Platform Pty Ltd.

This confirmation is issued subject to (a) the directions, decisions and requirements of the Market Operator, the ASIC Market Integrity Rules, the Market Operating Rules, the ASX Clear Operating Rules and where relevant the ASX Settlement Operating Rules; (b) the customs and usages of the Market and (c) the correction of errors and omissions.

If condition code is 'XT' or 'SA' then all or part of that transaction was crossed. Explanation of Basis of Quotation abbreviations can be obtained from [http://www.asx.com.au/prices/status\\_notes.htm](http://www.asx.com.au/prices/status_notes.htm)

19 March 2020



000245

**Private & Confidential**

Kramerica Industries Super Fund  
P O Box 727  
COWRA NSW 2794

**Anniversary notice for Accelerated Protection  
Policy Number: 1681285**



Dear Trustee,

We are writing to let you know that your **policy is approaching its anniversary**. In this letter, you'll find important information that explains any updates to your policy and premium changes. To assist with your understanding of some important Life Insurance terminology, we have included a more detailed explanation in the Glossary at the end of this letter.

The below table includes a summary of your cover, including your new Benefit Amounts and Premiums, applicable from **4 May 2020**.

**Policy Summary**

Life Insured: Matthew Pullen

Your Plan	Premium Type	Inflation Protection	Benefit Amount	Premium (yearly)
Life Insurance Plan	Level Premium to Age 70	✓	\$1,544,271	\$1,130.25

**New total yearly premium is \$1,130.25\***  
\*includes Policy Fee and Stamp Duty (if applicable)

Your next payment amount may differ from your new premium if you have a credit or outstanding amount due on your policy.

**How is your premium calculated?**

When you first purchased your policy, we used the information you provided, including your health and product choices, to set your initial premium. Each year we review your premiums. The premium type you chose (such as Stepped or Level premium) and whether you selected Inflation Protection (which increases your Benefit Amount with inflation), affects how your premium may rise. Finally, we look at any discounts that may need to be applied.

More information about stepped & level premiums and inflation protection can be found in the Glossary at the end of this letter or the original Product Disclosure Statement (PDS) and Policy Document issued to you. You can also find complete details of your cover and your chosen options in the last Policy Schedule issued to you.

**Does Inflation Protection continue to meet your needs?**

Inflation Protection automatically increases your Benefit Amount annually to keep in-line with inflation (also referred to as Consumer Price Index in the Product Disclosure Statement) and by doing so, your premium increases. Talk to your adviser to discuss if Inflation Protection continues to meet your needs or refer to the Policy Schedule, Policy Document and Product Disclosure Statement to understand further information about your policy.

**What you need to do?**

- Please take the time to check your policy details are correct and ensure you have funds available to pay your premium.

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- Now is also a good time to think about whether your circumstances have changed. Many events like a marriage, birth of child, a change in your income or a change to your mortgage debt can be worth discussing with your adviser, to ensure your policy still aligns with your goals.

Because you have chosen to pay via direct debit from your Bank account, **your premium will be debited from your account on 4th of May**. If the payment date falls on a weekend, your payment will be debited the following working day.

### How to manage your policy

- If you wish to change your payment method or direct debit details for your insurance premiums, please contact us or complete the enclosed payment advice form.
- If you don't want your Benefit Amount to increase with inflation, simply notify us within 14 days of the date of this letter.
- If you would like to review anything else regarding your policy, simply contact TAL or your financial adviser using the contact details below.

### What you need to know about your policy

As part of our commitment to the Life Insurance Life Code of Practice, it is important to inform you that before making any changes, such as cancelling or replacing this policy, there are risks you need to consider. For example, the same cover may not be available to you, you may not be eligible for any cover, or you may be offered cover on different terms, even if your new policy is with TAL.

Please talk to TAL or your adviser if you wish to change the terms of your policy, are having difficulty meeting your payments, or want information in the event of a claim.

### Do you need help?

For any assistance, clarification or concerns, please contact TAL's Customer Service team:

**Phone:** 1300 209 088

**Email:** [customerservice@tal.com.au](mailto:customerservice@tal.com.au)

For advice on your cover and financial strategy, please contact your financial adviser:

Andrew Pullen

Andrew Wayne Pullen

**Phone:** (02) 6342 4940

**Email:** [monica@mdmfinancialservices.com.au](mailto:monica@mdmfinancialservices.com.au)

You can manage your cover anywhere, anytime with myTAL. Just log in at [www.tal.com.au](http://www.tal.com.au) and register using your email address.

### Privacy

TAL Privacy Policy is available on our website at [www.tal.com.au/Privacy-Policy](http://www.tal.com.au/Privacy-Policy) or is available free of charge on request.

Thank you for entrusting TAL with your life insurance.

Yours sincerely



TAL Customer Service

**Glossary**

To understand more about pricing, refer to the original PDS issued to you.

**Agreed Value**

If you have chosen 'Agreed Value' and we have received complete and accurate financial evidence to establish the Benefit Amount, then we will pay the Benefit Amount shown in the last Policy Schedule.

If you have chosen 'Agreed Value' and we haven't received complete and accurate financial evidence to establish the Benefit Amount (including any subsequent application for increases), in the event of a claim you will be required to provide complete and accurate financial evidence to support the Benefit Amount. The financial evidence provided must be to our satisfaction.

**Benefit Amount**

Benefit or Benefit Amount means the monthly amount or lump sum amount, as shown on your Policy Schedule, that we will pay you upon receipt of and acceptance by us, of a valid claim for the respective Plan on your Policy. For Income Protection (Standard and Premier), the amount we pay you is determined by the option you have chosen (Agreed Value or Indemnity) plus increases under Inflation Protection and less any Income Protection Adjustments if applicable.

**Cover**

Cover or Covered refers to the circumstances in which a Benefit Amount is payable in accordance with your Policy. The Cover your Policy provides is shown in your Policy Schedule.

**Indemnity**

If you have chosen 'Indemnity' as specified in your Policy Schedule, your monthly Earnings will be used to determine the Benefit Amount payable. In some circumstances, the full Benefit Amount may not be payable and may be reduced to reflect your income prior to claim. For example, if your income has reduced or the Benefit Amount has increased due to Inflation Protection but your income has not increased to the same extent, the amount payable to you may be reduced to reflect your actual income. Refer to your Policy Schedule, Policy Document or financial adviser for more information.

**Inflation Protection**

If you selected Inflation Protection, we will increase the Benefit Amount to keep up with inflation as per the terms stated in your Policy Document. If this applies to your policy, we will increase your Benefit Amount at each policy anniversary and a new premium will be calculated to reflect the increased Benefit Amount using your current Age and Premium Type (i.e. Stepped or Level Premium).

You can choose to decline this increase at each policy anniversary or remove Inflation Protection for future policy anniversaries.

**Level Premium**

If you choose Level Premiums, the premium is based on your age at the Plan start date. The below are some factors to help you understand what can cause your Level Premiums to increase:

- your Benefit Amount increases (including as a result of Inflation Protection);
- you include a new Plan or benefit option;
- we review our costs and pricing;
- if we increase the premium rate across all policyholders;
- If you choose 'Level to 65' premiums, your premiums will convert to Stepped premiums on the policy anniversary before age 65.
- If you choose 'Level to 70' premiums, your premiums will convert to Stepped premiums on the policy anniversary before age 70.
- If a Policy discount no longer applies or Government duties or charges increase.

**Plan**

Plan means how your policy has been designed, and refers to insurance benefits and options under Life insurance, Critical Illness insurance, Child's Critical Illness insurance, TPD insurance and Income Protection insurance. Your original Policy Schedule outlined the Plans applicable to your policy at the time. Your anniversary notice outlines the Plan at each policy anniversary.



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**Premium**

This is the amount you must pay to maintain your policy. This also includes Fees, Government duties and charges and discounts if applicable. Premium payments can be made monthly, quarterly, half-yearly or yearly.

**Premium Type**

Your premium type is the way your premiums are calculated as you age. These can be either Level or Stepped premiums, to suit your financial strategy.

**Stepped Premium**

If you choose Stepped premiums, the premium is calculated based on your total Benefit Amount (with or without inflation) and your age as at each policy anniversary. The premium will generally increase at each policy anniversary.

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# Zurich FutureWise Annual statement



004018  
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Kramerica Industries Superannuation Fund  
PO Box 727  
COWRA NSW 2794

**Your adviser**  
Andrew Pullen  
02 6342 4940

[www.zurich.com.au](http://www.zurich.com.au)  
Phone: 131 551  
[client.service@zurich.com.au](mailto:client.service@zurich.com.au)  
Fax: (02) 9995 3797  
Locked Bag 994  
North Sydney NSW 2059

Policy number  
**50082383**

26 August 2020

Dear Trustee/s,

We are pleased to enclose your annual statement for the period ending 30 June 2020.

This statement is provided for information purposes only to assist you in preparing the annual return for your fund. Enclosed you will find details of the policy including cover provided, the amount of premiums paid during the statement period (including any fees or costs paid), together with other important policy information.

Please note that if you hold an Income Replacement or Income Protector policy with Zurich also, you will receive a separate Tax Deduction Notice for that policy.

**It is very important that you take time to review your statement and then keep it in a safe place.** If you have any questions about your annual statement or any of Zurich's other services, please speak to your financial adviser, Andrew Pullen, or contact Zurich.

Yours sincerely,

Sasho Briskoski  
Head of Customer Service Operations



MMEA-007320-2013-F

Zurich FutureWise  
**Annual statement**

Policy number  
**50082383**

**Your adviser**  
Andrew Pullen  
02 6342 4940

Statement details

**Statement period:** 1 July 2019 to 30 June 2020

Policy details

**Policy owner:** Kramerica Industries Superannuation Fund  
(Superannuation, held by external trustee)

**Policy type:** Zurich Life Insurance

**Life insured:** Mrs Belinda Pullen

Insurance benefits

Benefit type	Benefit amount	Annual premium	Premium paid
Death & terminal illness benefit	\$1,153,455	\$829.32	\$829.32

This policy is related to the Life Insurance policy shown on your Policy schedule. Premiums for the related policy are paid separately and are not included in the amounts shown in this notice. For more information about related policies, refer to the Zurich FutureWise PDS.

The Death benefit is the amount that may be payable on death of the life insured. A benefit may be payable on terminal illness of 100% of your Death benefit.

All benefits are subject to the terms and conditions of the applicable policy and payable to the trustee of the fund. You must ensure any benefits paid are in accordance with your fund's trust deed and superannuation law.

The Annual premium is the annualised cost of cover as at the statement date.

The Premium paid is the amount of premium paid for the benefit during the statement period.

Additional optional other benefits selected

Premium waiver option

Fees and costs

**The total premium paid for this policy**

**\$931.61**

**Management fee**

This approximate amount has been included in the total premium paid for this policy:

**\$102.29**

The 'Management fee' is reviewed each year and increased by the percentage change in the Consumer Price Index over the preceding calendar year.





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# Zurich FutureWise Annual statement



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Kramerica Industries Superannuation Fund  
PO Box 727  
COWRA NSW 2794

### Your adviser

Andrew Pullen  
02 6342 4940

[www.zurich.com.au](http://www.zurich.com.au)

Phone: 131 551

[client.service@zurich.com.au](mailto:client.service@zurich.com.au)

Fax: (02) 9995 3797

Locked Bag 994

North Sydney NSW 2059

Policy number

**50082485**

26 August 2020

Dear Trustee/s,

We are pleased to enclose your annual statement for the period ending 30 June 2020.

This statement is provided for information purposes only to assist you in preparing the annual return for your fund. Enclosed you will find details of the policy including cover provided, the amount of premiums paid during the statement period (including any fees or costs paid), together with other important policy information.

Please note that if you hold an Income Replacement or Income Protector policy with Zurich also, you will receive a separate Tax Deduction Notice for that policy.

**It is very important that you take time to review your statement and then keep it in a safe place.** If you have any questions about your annual statement or any of Zurich's other services, please speak to your financial adviser, Andrew Pullen, or contact Zurich.

Yours sincerely,

Sasho Briskoski  
Head of Customer Service Operations



MMEA-007320-2013-F

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# Zurich FutureWise Annual statement

Policy number  
**50082485**

## Statement details

**Statement period:** 1 July 2019 to 30 June 2020

**Your adviser**  
Andrew Pullen  
02 6342 4940

## Policy details

**Policy owner:** Kramera Industries Superannuation Fund  
(Superannuation, held by external trustee)  
**Policy type:** Zurich Life Insurance  
**Life insured:** Mr Andrew Pullen

## Insurance benefits

Benefit type	Benefit amount	Annual premium	Premium paid
Death & terminal illness benefit	\$1,934,366	\$2,084.45	\$2,084.45

This policy is related to the Life Insurance policy shown on your Policy schedule. Premiums for the related policy are paid separately and are not included in the amounts shown in this notice. For more information about related policies, refer to the Zurich FutureWise PDS.

The Death benefit is the amount that may be payable on death of the life insured. A benefit may be payable on terminal illness of 100% of your Death benefit.

All benefits are subject to the terms and conditions of the applicable policy and payable to the trustee of the fund. You must ensure any benefits paid are in accordance with your fund's trust deed and superannuation law.

The Annual premium is the annualised cost of cover as at the statement date.

The Premium paid is the amount of premium paid for the benefit during the statement period.

### Additional optional other benefits selected

Premium waiver option

## Fees and costs

**The total premium paid for this policy**

**\$2,186.74**

### Management fee

This approximate amount has been included in the total premium paid for this policy:

**\$102.29**

The 'Management fee' is reviewed each year and increased by the percentage change in the Consumer Price Index over the preceding calendar year.





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BALANCE ADVISERS PTY LTD  
PO BOX 727  
COWRA NSW 2794

**Our reference:** 7112089824403  
**Phone:** 13 10 20  
**ABN:** 94 161 034 699

26 August 2019

**Superannuation Holding Accounts special account (SHAsa)  
Transfer of account balances**

Dear Sir/Madam

The enclosed SHAsa remittance advice provides details of money that has been transferred to you.

An amount of \$176.75 is being forwarded to you and will be detailed on your statement of account, which should be enclosed but, in some circumstances, may have been sent separately.

If your fund does not have an active account for one or more of the people listed, you will need to repay us by following the steps overleaf.

Please refer to the back of this letter for other important information.

Yours faithfully

Grant Brodie  
Deputy Commissioner of Taxation



## Important information

### Why we transferred these amounts to your superannuation fund or RSA

These SHAs balances have been transferred to your fund or retirement savings account (RSA) either because you made a claim on behalf of the account holder, the account holder has asked us to transfer the account to you, or we have found that you hold an account in the name of a person listed on the front of this notice.

### If your fund or RSA does not have an active account for a listed person

If your fund does not have an active account for one or more of the people listed, you should tell us this in a signed letter headed 'SHA special account rejected entitlements'. Your repayment can be sent electronically to us by direct credit, BPAY®, or cheque. The letter should contain the following details:

- fund or RSA name, tax file number, contact name and telephone number
- listed person's name, date of birth, contribution reference number and amount
- the reason for not accepting the payment, and
- the payment method (direct credit, BPAY® or cheque) and total amount.

The letter and, if applicable, the cheque should be sent to:

Australian Taxation Office  
PO Box 3578  
ALBURY NSW 2640

### Tax file numbers

From 1 July 2007 funds cannot accept any member contributions, including super co-contributions paid by the Australian Taxation Office, unless the fund holds a tax file number (TFN) for that member.

If you are making your payment electronically, you will need to use the following details:

*For direct credit*

#### Return payment

**EFT code**            552 00937 948 936 6192  
**BSB**                    093 003  
**Account number**    316385  
**Account name**      ATO deposits trust account

*For BPAY®*

**Biller code**            75556  
**Customer reference no**    552 00937 948 936 6192

### How to report transfers

For self-managed superannuation funds (SMSFs), the employer contributed amount and government super contributed amount must be reported on your SMSF annual return. For all other funds, these amounts must be reported on the member contributions statement (MCS) that you lodge each year.

Employer contributed amounts should be reported for the year that they were transferred to you. For example, you should report the employer contribution component of a SHA special account transfer sent to you on 10 May 2008 on your SMSF annual return or MCS for the year ended 30 June 2008.

There are details on how to correctly report the super co-contribution amount in:

- (for SMSFs) *Instructions: Self managed superannuation fund annual return 2008 (NAT 71606)* or
- (for all other funds) *How to complete the Superannuation member contributions statement (MCS) (NAT 2603)*

### How you should treat this transfer for income tax purposes

The employer contributed amount is treated as income of the fund or RSA and is taxed at the normal rate of 15%.

No tax is payable by the fund or RSA for the transferred government super contributed amount.

### More information

If you would like more information, visit our website at [www.ato.gov.au](http://www.ato.gov.au) or phone us on **13 10 20** between 8.00am and 6.00pm, Monday to Friday.

**Superannuation Holding Accounts special account(SHAsa)  
Transfer of account balances**

Provider: THE TRUSTEE FOR KRAMEICA INDUSTRIES SUPER FUND  
Tax file number: 937 948 936  
Account type: Superannuation Holding Accounts special account (SHAsa)

Name of account	Date of birth	Fund or RSA ref no.	Financial year of payment	Contrib. ref no.	Employer contribution	Government Super contribution
Belinda Pullen	27/12/1979	2	2020	7024585321698	\$0.00	\$176.75
<b>Total</b>					<b>\$0.00</b>	<b>\$176.75</b>
<b>Total amount remitted</b>						<b>\$176.75</b>



LOAN REPAYMENTS REPORT (COMPOUND INTEREST)

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Calculated on 13/06/2018

Client Name - The Mornay Unit Trust  
 Principal Amount - 20000.00 Annual Interest Rate - 7.990%  
 Number of Payments - 24 Each of - 904.45 Paid Monthly  
 Interest Allocation - Actuarial Method  
 Asset Acquired : Unsecured Loan  
 Finance Company: Kramerica Industries Super Fund  
 Date of Acquisition: 13/06/2018 Contract Number:

Instalment Number	Principal Component	Interest Component	Cumulative Interest	Interest Owing	Principal Outstanding	Account Balance
1	771.28	133.17	133.17	1573.77	19228.72	20802.35
Year 1	771.28	133.17				
2	776.42	128.03	261.20	1445.74	18452.30	19897.90
3	781.59	122.86	384.06	1322.88	17670.71	18993.45
4	786.79	117.66	501.72	1205.22	16883.92	18089.00
5	792.03	112.42	614.14	1092.80	16091.89	17184.55
6	797.30	107.15	721.29	985.65	15294.59	16280.10
7	802.61	101.84	823.13	883.81	14491.98	15375.65
8	807.96	96.49	919.62	787.32	13684.02	14471.20
9	813.34	91.11	1010.73	696.21	12870.68	13566.75
10	818.75	85.70	1096.43	610.51	12051.93	12662.30
11	824.20	80.25	1176.68	530.26	11227.73	11757.85
12	829.69	74.76	1251.44	455.50	10398.04	10853.40
13	835.22	69.23	1320.67	386.27	9562.82	9948.95
Year 2	9665.90	1187.50				
14	840.78	63.67	1384.34	322.60	8722.04	9044.50
15	846.38	58.07	1442.41	264.53	7875.66	8140.05
16	852.01	52.44	1494.85	212.09	7023.65	7235.60
17	857.68	46.77	1541.62	165.32	6165.97	6331.15
18	863.39	41.06	1582.68	124.26	5302.58	5426.70
19	869.14	35.31	1617.99	88.95	4433.44	4522.25
20	874.93	29.52	1647.51	59.43	3558.51	3617.80
21	880.76	23.69	1671.20	35.74	2677.75	2713.35
22	886.62	17.83	1689.03	17.91	1791.13	1808.90
23	892.52	11.93	1700.96	5.98	898.61	904.45
24	898.47	5.98	1706.94	-	0.14	-
Year 3	9562.68	386.27				
Resid/Adj	0.14	-0.14				
TOTAL	20000.00	1706.80				

4433.30  
 Variance 14¢



## Income tax 551

Date generated	29/04/2021
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

## Transactions

5 results found - from 01 July 2019 to 29 April 2021 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
25 Sep 2020	25 Sep 2020	General interest charge			\$0.00
25 Sep 2020	24 Sep 2020	Payment received		\$1,868.70	\$0.00
17 Aug 2020	14 Aug 2020	Payment received		\$6,000.00	\$1,868.70 DR
1 Jul 2020	1 Jul 2020	General interest charge			\$7,868.70 DR
22 Jun 2020	30 Jun 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$7,868.70		\$7,868.70 DR



Australian Government  
Australian Taxation Office

Agent BALANCE ACCOUNTANTS & ADVISERS  
Client THE TRUSTEE FOR KRAMERICA INDUSTRIES SUPER FUND  
ABN 44 179 954 855

WA  
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Print instalment

Account	Period	Document ID
Activity statement – 001 – THE TRUSTEE FOR KRAMERICA INDUSTRIES SUPER FUND	Apr 2020 – Jun 2020	44099962415
Receipt ID	Unavailable	
Date lodged	25 August 2020	
Payment due date	25 August 2020	

Statement summary

Description	Reported Value	Owed to ATO	Owed by ATO
<b>PAYG income tax instalment</b>			
5A Owed to ATO		\$521.00	
T7 Instalment amount – Based on the notional tax \$ 1,985.32 from the 2018 assessment.	\$521.00		

Amount owing to ATO

\$521.00

*Handwritten:* (\$7.00) 47  
\$514.00  
0.55 variance

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Ref 441799548550560

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Payment reference number

441799548550560



\*171 441799548550560





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Australian Taxation Office

**Agent** BALANCE ACCOUNTANTS &  
ADVISERS  
**Client** THE TRUSTEE FOR KRAMERICA  
INDUSTRIES SUPER FUND  
**ABN** 44 179 954 855

## Print activity statement

Account	Period	Document ID	GST accounting method
Activity statement – 001 – THE TRUSTEE FOR KRAMERICA INDUSTRIES SUPER FUND	Jul 2019 – Jun 2020	45520660351	Cash

**Receipt ID** 7308281462  
**Date lodged** 11 May 2021  
**Payment due date** 17 May 2021

## Statement summary

Description	Reported Value	Owed to ATO	Owed by ATO
<b>Goods and services tax (GST)</b>			
1A Owed to ATO		\$0.00	
1B Owed by ATO			\$7.00
G1 Total sales	\$308.00		
Does this include GST?	Yes		
1H Owed by ATO			\$0.00

## Total amount available

\$7.00 CR