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Kramerica Industries Super Fund

ABN 44 179 954 855
Trustees: Kenny Bania Pty Ltd

Financial Statement
For the year ended 30 June 2020

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

	Note	2020 \$	2019 \$
Assets			
Investments			
Loans	6A	210,467.27	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
Fund Suspense	3	2,160.00	-
Total Assets		<u><u>264,227.07</u></u>	<u><u>253,397.09</u></u>
Liabilities			
Income Tax Suspense	45	7,868.70	-
Income Tax Payable	FS/30	465.80	7,609.51
Other Taxes Payable	46	1,088.99	525.25
Total Liabilities		<u><u>9,423.49</u></u>	<u><u>8,134.76</u></u>
Net Assets Available to Pay Benefits		<u><u>254,803.58</u></u>	<u><u>245,262.33</u></u>
<i>Represented by:</i>			
Liability for Accrued Benefits			
2			
Unallocated Member Entitlements			
Mr Andrew Pullen		118,087.80	112,785.42
Mr Matthew Pullen		76,982.77	70,991.30
Mrs Belinda Pullen		31,473.48	32,062.12
Mrs Larissa Pullen		28,259.53	28,235.99
Total Liability for Accrued Benefits		<u><u>254,803.58</u></u>	<u><u>244,074.83</u></u>

*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 \$
Income			
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	10.85	1,770.49
Rent	7D	5,755.61	-
Other Income		1,187.50	0.56
		<u>23,764.26</u>	<u>60,948.71</u>
Expenses			
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>
Benefits Accrued as a Result of Operations before Income Tax		13,285.95	33,477.89
Income Tax			
Income Tax Expense		2,557.20	8,135.70
		<u>2,557.20</u>	<u>8,135.70</u>
Benefits Accrued as a Result of Operations		10,728.75	25,342.19

*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

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

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 30 April 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
Liability for Accrued Benefits at beginning of period	244,074.83	219,920.14
Benefits Accrued during the period	10,728.75	25,342.19
Benefits Paid during the period	0.00	0.00
Liability for Accrued Benefits at end of period	254,803.58	244,074.83

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
Vested Benefits at beginning of period	244,074.83	219,920.14
Benefits Accrued during the period	10,728.75	25,342.19
Benefits Paid during the period	0.00	0.00
Vested Benefits at end of period	254,803.58	244,074.83

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	10,467.27	10,467.27
	210,467.27	210,467.27

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
	26,318.17	0.00

Note 6C – Stapled Securities

	Current	Previous
At market value:		
Dexus Property Group	3,394.80	4,789.62
	3,394.80	4,789.62

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

Note 6D – Units In Unlisted Unit Trusts

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

Note 7A – Distributions

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

Note 7B – Dividends

	Current	Previous
Dexus Property Group	24.03	0.00
	24.03	0.00

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	0.00	1,187.50
	10.85	1,770.49

Note 7D – Rent

	Current	Previous
18 Redfern Street Cowra	5,755.61	0.00
	5,755.61	0.00

Note 8A – Realised Capital Losses

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

Note 8B – Decrease in Market Value

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

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				
Mr Andrew Pullen														
11 London Drive Cowra NSW 2794														
Accumulation	112,785.42	8,311.50	0.00	434.50	0.00	(1,256.88)	0.00	(2,186.74)	0.00	0.00	0.00	0.00	118,087.80	
	112,785.42	8,311.50	0.00	434.50	0.00	(1,256.88)	0.00	(2,186.74)	0.00	0.00	0.00	0.00	118,087.80	
Mrs Belinda Pullen														
11 London Drive Cowra NSW 2794														
Accumulation	32,062.12	176.75	0.00	119.44	0.00	46.78	0.00	(931.61)	0.00	0.00	0.00	0.00	31,473.48	
	32,062.12	176.75	0.00	119.44	0.00	46.78	0.00	(931.61)	0.00	0.00	0.00	0.00	31,473.48	
Mr Matthew Pullen														
28 Battalion Drive Cowra NSW 2794														
Accumulation	70,991.30	8,105.94	0.00	280.16	0.00	(1,264.38)	0.00	(1,130.25)	0.00	0.00	0.00	0.00	76,982.77	
	70,991.30	8,105.94	0.00	280.16	0.00	(1,264.38)	0.00	(1,130.25)	0.00	0.00	0.00	0.00	76,982.77	
Mrs Larissa Pullen														
28 Battalion Drive Cowra NSW 2794														
Accumulation	28,235.99	0.00	0.00	106.26	0.00	(82.72)	0.00	0.00	0.00	0.00	0.00	0.00	28,259.53	
	28,235.99	0.00	0.00	106.26	0.00	(82.72)	0.00	0.00	0.00	0.00	0.00	0.00	28,259.53	
	244,074.83	16,594.19	0.00	940.36	0.00	(2,557.20)	0.00	(4,248.60)	0.00	0.00	0.00	0.00	254,803.58	

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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	Date of Birth: 15 September 1979
Mr Andrew Pullen	Date Joined Fund: 16 July 2012
Number: PULLEA0	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

Withdrawal Benefit as at 1 Jul 2019	
Accumulation	112,785.42
Total as at 1 Jul 2019	112,785.42
Withdrawal Benefit as at 30 Jun 2020	
Accumulation	118,087.80
Total as at 30 Jun 2020	118,087.80

Your Tax Components

Tax Free	7,796.83
Taxable - Taxed	110,290.97
Taxable - Untaxed	-

Your Preservation Components

Preserved	118,087.80
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

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: PULLEA0
Mr Andrew Pullen	Date of Birth: 15 September 1979
Accumulation Account	Date Joined Fund: 16 July 2012
Accumulation	Eligible Service Date: 16 July 2012
	Tax File Number Held: Yes
	Account Start Date: 16 July 2012

Your Account Summary

Withdrawal Benefit as at 1 Jul 2019	112,785.42
<u>Increases to your account:</u>	
Employer Contributions	8,311.50
Share Of Net Fund Income	434.50
Tax Effect Of Direct Member Expenses	328.01
<u>Total Increases</u>	<u>9,074.01</u>
<u>Decreases to your account:</u>	
Contributions Tax	1,246.72
Member Insurance Premiums	2,186.74
Tax on Net Fund Income	338.17
<u>Total Decreases</u>	<u>3,771.63</u>
Withdrawal Benefit as at 30 Jun 2020	118,087.80

Your Tax Components

Tax Free	6.6026 %	7,796.83
Taxable - Taxed		110,290.97
Taxable - Untaxed		-

Your Preservation Components

Preserved	118,087.80
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

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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
Mrs Belinda Pullen	Date of Birth: 27 December 1979 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

Withdrawal Benefit as at 1 Jul 2019	
Accumulation	32,062.12
Total as at 1 Jul 2019	32,062.12
Withdrawal Benefit as at 30 Jun 2020	
Accumulation	31,473.48
Total as at 30 Jun 2020	31,473.48

Your Tax Components

Tax Free	762.69
Taxable - Taxed	30,710.79
Taxable - Untaxed	-

Your Preservation Components

Preserved	31,473.48
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	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
<i>Increases to your account:</i>	
Government Co-Contributions	176.75
Share Of Net Fund Income	119.44
Tax Effect Of Direct Member Expenses	139.74
Total Increases	435.93
<i>Decreases to your account:</i>	
Member Insurance Premiums	931.61
Tax on Net Fund Income	92.96
Total Decreases	1,024.57
Withdrawal Benefit as at 30 Jun 2020	31,473.48

Your Tax Components

Tax Free	2.4233 %	762.69
Taxable - Taxed		30,710.79
Taxable - Untaxed		-

Your Preservation Components

Preserved	31,473.48
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

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: 28 Battalion Drive Cowra, NSW 2794
Member	Date of Birth: 11 May 1983
Mr Matthew Pullen	Date Joined Fund: 16 July 2012
Number: PULLEM0	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

Withdrawal Benefit as at 1 Jul 2019	
Accumulation	70,991.30
Total as at 1 Jul 2019	<u><u>70,991.30</u></u>
 Withdrawal Benefit as at 30 Jun 2020	
Accumulation	76,982.77
Total as at 30 Jun 2020	<u><u>76,982.77</u></u>

Your Tax Components

Tax Free	-
Taxable - Taxed	76,982.77
Taxable - Untaxed	-

Your Preservation Components

Preserved	76,982.77
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
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: 11 May 1983
Number: PULLEMO	Date Joined Fund: 16 July 2012
Mr Matthew Pullen	Eligible Service Date: 16 July 2012
Accumulation Account	Tax File Number Held: Yes
Accumulation	Account Start Date: 16 July 2012

Your Account Summary

Withdrawal Benefit as at 1 Jul 2019	70,991.30
<i><u>Increases to your account:</u></i>	
Employer Contributions	8,105.94
Share Of Net Fund Income	280.16
Tax Effect Of Direct Member Expenses	169.54
<u>Total Increases</u>	8,555.64
<i><u>Decreases to your account:</u></i>	
Contributions Tax	1,215.89
Member Insurance Premiums	1,130.25
Tax on Net Fund Income	218.03
<u>Total Decreases</u>	2,564.17
Withdrawal Benefit as at 30 Jun 2020	<u>76,982.77</u>

Your Tax Components

Tax Free	0.0000 %	-
Taxable - Taxed		76,982.77
Taxable - Untaxed		-

Your Preservation Components

Preserved	76,982.77
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

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:	28 Battalion Drive Cowra, NSW 2794
Member	Number: WILLSL0	Date of Birth:	29 November 1984
Mrs Larissa 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

Withdrawal Benefit as at 1 Jul 2019	
Accumulation	28,235.99
Total as at 1 Jul 2019	28,235.99
Withdrawal Benefit as at 30 Jun 2020	
Accumulation	28,259.53
Total as at 30 Jun 2020	28,259.53

Your Tax Components

Tax Free	-
Taxable - Taxed	28,259.53
Taxable - Untaxed	-

Your Preservation Components

Preserved	28,107.29
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

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

FS/19

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
Number: WILLSL0	Eligible Service Date: 16 July 2012
Accumulation Account	Tax File Number Held: Yes
Accumulation	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>	
Share Of Net Fund Income	106.26
Total Increases	106.26
<i>Decreases to your account:</i>	
Tax on Net Fund Income	82.72
Total Decreases	82.72
Withdrawal Benefit as at 30 Jun 2020	28,259.53

Your Tax Components

Tax Free	0.0000 %	-
Taxable - Taxed		28,259.53
Taxable - Untaxed		-

Your Preservation Components

Preserved	28,107.29
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**

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

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 (%)
Bank								
4 Macquarie Cash Management Account				764.26	764.26			0.29%
1 Westpac DIY Super Savings Account				52.73	52.73			0.02%
3 Westpac DIY Super Working Account				5,222.39	5,222.39			1.99%
				6,039.38	6,039.38			2.31%
Listed Securities Market								
8 AMP Limited (ASX:AMP)	8,054.00000	1.8673	1.8550	15,039.30	14,940.17	(99.13)	(0.66)%	5.70%
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%	2.80%
7 AVZ Minerals Limited (ASX:AVZ)	77,750.00000	0.0589	0.0520	4,583.18	4,043.00	(540.18)	(11.79)%	1.54%
14 Dexus Property Group (ASX:DXS)	369.00000	6.2693	9.2000	2,313.39	3,394.80	1,081.41	46.75%	1.30%
				29,270.87	29,712.97	442.10	1.51%	11.34%
Unlisted Market								
5 Loan - James Carrington Wright		0.0000	0.0000	200,000.00	200,000.00	0.00	0.00%	76.34%
4-4 Loan - Mornay Unit Trust		0.0000	0.0000	10,467.27	10,467.27	0.00	0.00%	4.00%
6 Pepper Tree Farm Stallion Equity Trust	50,000.00000	0.3151	0.3151	15,755.62	15,755.00	(0.62)	0.00%	6.01%
				226,222.89	226,222.27	(0.62)	0.00%	86.35%
				261,533.14	261,974.62	441.48	0.17%	100.00%

\$2,6318.17

\$210,467.27

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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

Investment	Opening Value	Acquisitions	Disposals	Closing Value	Change in Value	Income	Total Return Value	Total Return
<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%
	16,988.77	82,209.54	93,158.93	6,039.38	0.00	10.85	10.85	0.09%

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Kramera 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%)
	<u>4,789.62</u>	<u>37,494.03</u>	<u>7,335.00</u>	<u>29,712.97</u>	<u>(5,235.68)</u>	<u>192.73</u>	<u>(5,042.95)</u>	<u>(25.50)%</u>
<u>Property Direct Market</u>								
18 Redfern Street Cowra	0.00	0.00	0.00	0.00	0.00	5,755.61	5,755.61	N/A #
	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>5,755.61</u>	<u>5,755.61</u>	<u>-</u>

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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>Unlisted Market</u>								
Loan - Mornay Unit Trust	10,467.27	0.00	0.00	10,467.27	0.00	0.00	0.00	0.00%
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%
	231,527.27	0.00	5,305.47	226,222.27	0.47	23.38	23.85	0.01%
Fund Total	253,305.66	119,703.57	105,799.40	261,974.62	(5,235.21)	5,982.57	747.36	0.29%

NOTE: Reliable performance figures cannot be derived for holdings that have had large net capital inflows or outflows (i.e.: more than 50% of average capital) during the period. Calculating returns where there are large capital movements, without detailed manual income attribution, would lead to significant under or over stating of investment returns.

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

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Quantity	Accounting Treatment				Taxation Treatment					
	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation			Capital Gains Calculation		
					Adjusted	Reduced	Indexation	Discounted	Other	Deferred
Listed Securities Market										
Avita Medical Ltd - Ordinary Fully Paid Deferred (ASX:AVHN)										
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
Dexus Property Group (ASX:DXS)										
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
Listed Securities Market Total										
		7,335.00		10,536.55	(3,201.55)	10,536.55		156.74	0.00	3,201.55
Grand Total										
		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.

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

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Capital Gains Tax Return Summary

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
Current Year Capital Gains						
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>
Capital Losses Applied						
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>	
Net Capital Gains						
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

Unrealised Capital Gains as at 30 June 2020

	Accounting Treatment				Taxation Treatment								
	Quantity /Description	Market Value	Original Cost	Accounting Gain/(Loss)	Tax Free	Tax Deferred	AMIT	Amount	Indexation	Discountable	Other	Deferred	Capital Loss
Bank													
Macquarie Cash Management Account													
30/06/2020	764.26	764.26	764.26	0.00	0.00	0.00	0.00	764.26			0.00		
	764.26	764.26	764.26	0.00	0.00	0.00	0.00	764.26			0.00		
Westpac DIY Super Savings Account													
30/06/2020	52.73	52.73	52.73	0.00	0.00	0.00	0.00	52.73			0.00		
	52.73	52.73	52.73	0.00	0.00	0.00	0.00	52.73			0.00		
Westpac DIY Super Working Account													
30/06/2020	5,222.39	5,222.39	5,222.39	0.00	0.00	0.00	0.00	5,222.39			0.00		
	5,222.39	5,222.39	5,222.39	0.00	0.00	0.00	0.00	5,222.39			0.00		
Bank Total													
		6,039.38	6,039.38	0.00	0.00	0.00	0.00	6,039.38			0.00		
Listed Securities Market													
AMP Limited (ASX:AMP)													
19/09/2019	8,054.00	14,940.17	15,039.30	(99.13)	0.00	0.00	0.00	15,039.30			0.00		99.13
	8,054.00	14,940.17	15,039.30	(99.13)	0.00	0.00	0.00	15,039.30			0.00		99.13
Avita Medical Inc. - Chess Depository Interests 5:1 (ASX:AVH)													
29/06/2020	815.00	7,335.00	7,335.00	0.00	0.00	0.00	0.00	7,335.00			0.00		
	815.00	7,335.00	7,335.00	0.00	0.00	0.00	0.00	7,335.00			0.00		
AVZ Minerals Limited (ASX:AVZ)													
2/12/2019	46,500.00	2,418.00	2,064.59	353.41	0.00	0.00	0.00	2,064.59			353.41		
3/03/2020	31,250.00	1,825.00	2,518.59	(893.59)	0.00	0.00	0.00	2,518.59					893.59
	77,750.00	4,043.00	4,583.18	(540.18)	0.00	0.00	0.00	4,583.18			353.41		893.59
Dexus Property Group (ASX:DXS)													
10/01/2014	369.00	3,394.80	2,313.39	1,081.41	0.00	17.00	106.98	2,403.37		991.43			
	369.00	3,394.80	2,313.39	1,081.41	0.00	17.00	106.98	2,403.37		991.43			
Listed Securities Market Total													
		29,712.97	29,270.87	442.10	0.00	17.00	106.98	29,360.85		991.43	353.41		992.72
Unlisted Market													
Loan - James Carrington Wright													
30/06/2020	200,000.00	200,000.00	200,000.00	0.00	0.00	0.00	0.00	200,000.00			0.00		
	200,000.00	200,000.00	200,000.00	0.00	0.00	0.00	0.00	200,000.00			0.00		

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Kramerica Industries Super Fund
Unrealised Capital Gains as at 30 June 2020

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Quantity /Description	Accounting Treatment				Taxation Treatment							
	Market Value	Original Cost	Accounting Gain/(Loss)	Tax Free	Cost Base Calculation	AMIT	Amount	Indexation	Discountable	Other	Deferred	Capital Loss
Unlisted Market												
Loan - Mornay Unit Trust												
30/06/2020	10,467.27	10,467.27	0.00	0.00	0.00	0.00	10,467.27			0.00		
Pepper Tree Farm Stallion Equity Trust												
16/08/2012	15,755.00	15,755.62	(0.62)	0.00	5,203.48	0.00	10,552.14		5,202.86			
	50,000.00	15,755.62	(0.62)	0.00	5,203.48	0.00	10,552.14		5,202.86	0.00		
Unlisted Market Total	226,222.27	226,222.89	(0.62)	0.00	5,203.48	0.00	221,019.41		5,202.86	0.00		

Kramerica Industries Super Fund
Unrealised Capital Gains as at 30 June 2020

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Capital Gains Tax Return Summary

	Indexation	Discount	Other	Deferred	Capital Gains	Capital Losses
					Total	
Current Year Capital Gains						
Shares & Units - Listed Shares	0.00	0.00	353.00	0.00	353.00	992.00
Shares & Units - Other Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Listed Trusts	0.00	991.00	0.00	0.00	991.00	0.00
Shares & Units - Other Units	0.00	5,202.00	0.00	0.00	5,202.00	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	0.00	0.00	0.00	0.00	0.00
	0.00	6,193.00	353.00	0.00	6,546.00	992.00

Capital Losses Applied

Current Year	0.00	639.00	353.00	0.00	992.00
Prior Years	0.00	5,554.00	0.00	0.00	5,554.00
	0.00	6,193.00	353.00	0.00	6,546.00

Net Capital Gains

Net Gain after applying losses	0.00	0.00	0.00	0.00	0.00
Discount applicable		0.00			
Net Gain after applying discount	0.00	0.00	0.00	0.00	0.00

Gains/Losses on Custom Holding Accounts

Account Name	Book Cost	Value	Gain/(Loss)	Tax Rate %	Tax Effect
--------------	-----------	-------	-------------	------------	------------

Custom Holding Accounts Totals

	0.00	0.00	0.00		0.00
--	------	------	------	--	------

Kramerica Industries Super Fund

Tax Accounting Reconciliation

For the period 1 July 2019 to 30 June 2020

Operating Statement Profit vs. Provision for Income Tax 2020

	\$
Benefits Accrued as a Result of Operations before Income Tax	13,285.95
ADD:	
Decrease in Market Value	2,033.66
Realised Capital Losses	3,201.55
LESS:	
Distributed Capital Gains	156.74
Non-Taxable Contributions	176.75
Non-Taxable Income	1,137.80
Rounding	1.87
Taxable Income or Loss	17,048.00

	Income Amount	Tax Amount
Gross Tax @ 15% for Concessional Income	17,048.00	2,557.20
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
Provision for Income Tax		2,557.20

Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax	2,557.20
Income Tax Expense	2,557.20

Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax	2,557.20
LESS:	
Franking Credits	7.21
Income Tax Instalments Paid	2,084.00
Income Tax Payable (Receivable)	465.99

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**

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 conclusion¹ 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: 30 April 2021

.....
Name of Signatory: Mr Matthew Pullen

Address: 28 Battalion Drive
Cowra, NSW 2794

¹ 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 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 X 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)

6 SMSF auditor

Auditor's name

Title:

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed **A**

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

Fund account number

Fund account name

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.

Fund's tax file number (TFN)

TE13

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

9 Was the fund wound up during the income year?

- No 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 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** \$ 0-00

Gross rent and other leasing and hiring income **B** \$ 5755-00

Gross interest **C** \$ 10-00

Forestry managed investment scheme income **X** \$ 0-00

Gross foreign income **D1** \$ 0-00 Net foreign income **D** \$ 0-00 Loss

Australian franking credits from a New Zealand company **E** \$ 0-00

Transfers from foreign funds **F** \$ 0-00 Number

Gross payments where ABN not quoted **H** \$ 0-00

Calculation of assessable contributions

Assessable employer contributions **R1** \$ 16417-00

plus Assessable personal contributions **R2** \$ 0-00

plus ****No-TFN-quoted contributions** **R3** \$ 0-00
(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST **R6** \$ 0-00

Gross distribution from partnerships **I** \$ 0-00 Loss

*Unfranked dividend amount **J** \$ 0-00

*Franked dividend amount **K** \$ 16-00

*Dividend franking credit **L** \$ 7-00

*Gross trust distributions **M** \$ 85-00 Code

Assessable contributions **R** \$ 16417-00
(R1 plus R2 plus R3 less R6)

Calculation of non-arm's length income

*Net non-arm's length private company dividends **U1** \$ 0-00

plus *Net non-arm's length trust distributions **U2** \$ 0-00

plus *Net other non-arm's length income **U3** \$ 0-00

*Other income **S** \$ 0-00 Code

*Assessable income due to changed tax status of fund **T** \$ 0-00

Net non-arm's length income **U** \$ 0-00
(subject to 45% tax rate) (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** \$ 22290-00 Loss

Exempt current pension income **Y** \$ 0-00

TOTAL ASSESSABLE INCOME (W less Y) **V** \$ 22290-00 Loss

TR/5

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 \$	0.00	A2 \$	0.00
Interest expenses overseas	B1 \$	0.00	B2 \$	0.00
Capital works expenditure	D1 \$	0.00	D2 \$	0.00
Decline in value of depreciating assets	E1 \$	0.00	E2 \$	0.00
Insurance premiums – members	F1 \$	4248.00	F2 \$	0.00
SMSF auditor fee	H1 \$	330.00	H2 \$	0.00
Investment expenses	I1 \$	0.00	I2 \$	0.00
Management and administration expenses	J1 \$	0.00	J2 \$	0.00
Forestry managed investment scheme expense	U1 \$	0.00	U2 \$	0.00
Other amounts	L1 \$	664.00	L2 \$	0.00
Tax losses deducted	M1 \$	0.00		

TOTAL DEDUCTIONS
N \$ 5242.00
 (Total A1 to M1)

TOTAL NON-DEDUCTIBLE EXPENSES
Y \$ 0.00
 (Total A2 to L2)

***TAXABLE INCOME OR LOSS**
O \$ 17048.00 Loss
 (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

TOTAL SMSF EXPENSES
Z \$ 5242.00
 (N plus Y)

*This is a mandatory label.

TEL 6

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** \$ -00
(an amount must be included even if it is zero)

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

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

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

Foreign income tax offset **C1** \$

Rebates and tax offsets **C2** \$

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

SUBTOTAL 1 **T2** \$
(B less C – cannot be less than zero)

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

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

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

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

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

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

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

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

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

Exploration credit tax offset **E4** \$

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

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

Section 102AAM interest charge **G** \$

Fund's tax file number (TFN) 937948936

TE/7

Credit for interest on early payments – amount of interest
H1 \$

Credit for tax withheld – foreign resident withholding (excluding capital gains)
H2 \$

Credit for tax withheld – where ABN or TFN not quoted (non-individual)
H3 \$

Credit for TFN amounts withheld from payments from closely held trusts
H5 \$

Credit for interest on no-TFN tax offset
H6 \$

Credit for foreign resident capital gains withholding amounts
H8 \$

Eligible credits
H \$
(H1 plus H2 plus H3 plus H5 plus H6 plus H8)

#Tax offset refunds
 (Remainder of refundable tax offsets)
I \$
(unused amount from label E – an amount must be included even if it is zero)

PAYG instalments raised
K \$

Supervisory levy
L \$

Supervisory levy adjustment for wound up funds
M \$

Supervisory levy adjustment for new funds
N \$

AMOUNT DUE OR REFUNDABLE
 A positive amount at **S** is what you owe, while a negative amount is refundable to you.
S \$
(T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

Section E: Losses

14 Losses

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

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

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

Fund's tax file number (TFN) 937948936

Section F: Member information

TR18

MEMBER 1

Title: MR

Family name

Pullen

First given name

Andrew

Other given names

Member's TFN

See the Privacy note in the Declaration.

390515549

Date of birth

Day Month Year

15/09/1979

Contributions

OPENING ACCOUNT BALANCE \$ 112785.42

Refer to instructions for completing these labels.

Employer contributions

A \$ 8311.50

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 \$ 8311.50

(Sum of labels A to M)

Other transactions

Allocated earnings or losses

O \$ 3009.12

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 \$ 118087.80

Retirement phase account balance - Non CDBIS S2 \$ 0

Retirement phase account balance - CDBIS S3 \$ 0

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 118087.80

(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/9

MEMBER 2

Title: MRS

Family name

Pullen

First given name

Belinda

Other given names

Member's TFN

See the Privacy note in the Declaration.

400797114

Date of birth

Day Month Year

27/12/1979

Contributions

OPENING ACCOUNT BALANCE \$ 32062.12

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

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 \$ 176.75

TOTAL CONTRIBUTIONS N \$ 176.75

(Sum of labels A to M)

Other transactions

Allocated earnings or losses

O \$ 765.39

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 \$ 31473.48

Retirement phase account balance - Non CDBIS

S2 \$ 0

Retirement phase account balance - CDBIS

S3 \$ 0

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 31473.48

(S1 plus S2 plus S3)

Accumulation phase value X1 \$

Retirement phase value X2 \$

Outstanding limited recourse borrowing arrangement amount Y \$

TR110

100017303MS

Fund's tax file number (TFN) 937948936

MEMBER 3

Title: MR

Family name

Pullen

First given name

Matthew

Other given names

Member's TFN

See the Privacy note in the Declaration.

361755805

Date of birth

Day Month Year

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 \$ 2114.47

Loss

L

S1 \$ 76982.77 Accumulation phase account balance

Inward rollovers and transfers

P \$ 0

S2 \$ 0 Retirement phase account balance - Non CDBIS

Outward rollovers and transfers

Q \$ 0

S3 \$ 0 Retirement phase account balance - CDBIS

Lump Sum payments

R1 \$

Income stream payments

R2 \$

Code

Code

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 76982.77 (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

Day Month Year

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 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 \$ 0

(Sum of labels A to M)

Other transactions

Allocated earnings or losses

O \$ 23.54

Loss

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 \$ 28259.53

Retirement phase account balance - Non CDBIS S2 \$ 0

Retirement phase account balance - CDBIS S3 \$ 0

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 28259.53

(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/12

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts **A** \$ 3394 -00Unlisted trusts **B** \$ 15755 -00Insurance policy **C** \$ 0 -00Other 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 0Cash and term deposits **E** \$ 6039 -00Debt securities **F** \$ 0 -00Loans **G** \$ 210467 -00Listed shares **H** \$ 26318 -00Unlisted shares **I** \$ 0 -00Limited recourse borrowing arrangements **J** \$ 0 -00Non-residential real property **K** \$ 0 -00Residential real property **L** \$ 0 -00Collectables and personal use assets **M** \$ 0 -00Other assets **O** \$ 2253 -00

15c Other investments

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

15d Overseas direct investments

Overseas shares **P** \$ 0 -00Overseas non-residential real property **Q** \$ 0 -00Overseas residential real property **R** \$ 0 -00Overseas managed investments **S** \$ 0 -00Other overseas assets **T** \$ 0 -00
TOTAL AUSTRALIAN AND OVERSEAS ASSETS U \$ 264226 -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)

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 \$ <input type="text" value=""/> -00	
Permissible temporary borrowings	V2 \$ <input type="text" value=""/> -00	
Other borrowings	V3 \$ <input type="text" value=""/> -00	
	Borrowings	V \$ <input type="text" value="0"/> -00
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		W \$ <input type="text" value="254803"/> -00
	Reserve accounts	X \$ <input type="text" value="0"/> -00
	Other liabilities	Y \$ <input type="text" value="9423"/> -00
TOTAL LIABILITIES		Z \$ <input type="text" value="264226"/> -00

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H** \$ -00

Total 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

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 Day / Month / Year

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 Day / Month / Year

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 FUNDCustomer ID
4697 7019 PULLEN, ANDREW WAYNE
7501 5055 WILLSON, LARISSA LYNNE
7499 6666 PULLEN, BELINDA GAYE
2002 0240 PULLEN, MATTHEW JOHNBSB 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
Closing Balance	+ \$5,540.33

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
30/04/20	STATEMENT OPENING BALANCE			3,323.37
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



Westpac DIY Super Working Account

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	CLOSING BALANCE			5,540.33

Balance
30.6.20

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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



KRAMERICA INSUSTRIES SF
37C NEWCOMBE STREET
COWRA NSW 2794

1 Shelley Street
Sydney, NSW 2000

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	2,519.32		3,284.16
05.03.20	Funds transfer	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

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

LENDER	BORROWER
Kenny Bania Pty Ltd 18 Redfern Street, Cowra, NSW, 2794	James Carrington Wright
(the "Lender")	(the "Borrower")

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
Assets			
Current Assets			
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
Total Current Assets		1,015,914.98	1,363,647.03
Total Assets		1,015,914.98	1,363,647.03
Liabilities			
Current Liabilities			
GST		17,288.44	21,752.24
Other Creditors		14,631.25	30,242.50
Sundry Creditors		-	198.00
Total Current Liabilities		31,919.69	52,192.74
Non-Current Liabilities			
Beneficiaries' Accounts		3,995.37	1,454.33
Total Non-Current Liabilities		3,995.37	1,454.33
Total Liabilities		35,915.06	53,647.07
Net Assets		979,999.92	1,309,999.96
Equity			
Trust Funds			
Trust Funds - 3,110,000 Issued Units		980,000.00	1,310,000.00
Unappropriated Profit		(0.08)	(0.04)
Total Trust Funds		979,999.92	1,309,999.96
Total Equity		979,999.92	1,309,999.96

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 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**

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

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 INSUSTRIES 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

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

H 005171 000 AVH



MR MATTHEW JOHN PULLEN &
MR ANDREW WAYNE PULLEN
<KRAMERICA INDUSTRIES 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 CHESSE 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 + 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
Total			815

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 CHESS Holder, you will receive your holding statement from ASX Settlement Pty Limited after the end of the month. A CHESS confirmation advice is enclosed for your reference.

Please note that your Issuer Sponsored Securityholder Reference Number (SRN), or, if you are a CHESS 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, 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. 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.

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
Total Paid			\$92.02	\$52.63	\$24.05	\$16.91	\$185.61

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
Australian source trust income						
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		
Total non-primary production income		\$10.58	\$39.07	\$12.01		
Capital gains						
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		
Distributed capital gains		\$65.57	\$6.78	\$6.02		
Foreign income						
Assessable foreign income	7 and 8	\$0.00	\$0.00	\$0.00		\$0.00
Other non-assessable amounts						
Non-assessable amounts	9	\$15.87	\$6.78	\$6.02		
Less: Excess of components over trust distribution	9	\$0.00	\$0.00	\$0.00		
Total Trust Distribution		\$92.02	\$52.63	\$24.05		
AMIT cost base adjustments						
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:

- 9.10 (circled) next to Interest DIT distribution
- 52.56 (circled) next to Total non-primary production income DIT distribution
- 78.37 (circled) next to Distributed capital gains DIT distribution
- 28.67 (circled) next to Total Trust Distribution DIT distribution
- 168.70 (circled) next to Total Trust Distribution DIT distribution

Part C - Components of DXO dividend - 2021 tax return amounts				
Dividend date	28 August 2020			
	Notes	Distribution	Franking credit	Franking percentage
Dividend income				
Franked dividend	11	\$16.91	\$7.25	100%
Total dividend		\$16.91		

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
Total current year capital gains	\$156.74
CGT discount	\$78.37
Net capital gains	\$78.37

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.

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.

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
 Website: www.linkmarketservices.com.au



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
Net Amount:			\$99.63

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.

An Investor Services Login is available at 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 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 guidance¹ 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 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.

¹ 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
 Website: 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
Net Amount:			\$85.98

Handwritten notes:

69.07
 + 23.38

 92.45

Pepper Tree Distribution Receivable

BANKING INSTRUCTIONS

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

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.

An Investor Services Login is available at 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.

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.



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Australian Government
Australian Taxation Office

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

22

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
PAYG income tax instalment			
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

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.



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 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
• 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

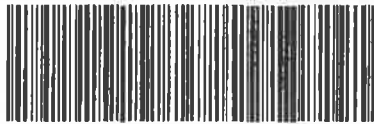
EFT Code 44179.954 855 0560

Australian Taxation Office
Locked Bag 1936
ALBURY NSW 1936



<44179954855> < > < 000000> 15600< >

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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®

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Payments can be made online or by phone, visit our website at 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
• 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_170/000706/022255



Australian Government
Australian Taxation Office

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.

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



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

Other payment options
For more information about other payment options, you can:
• visit our website at 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_L4_M_158000746/025338



Australian Government
Australian Taxation Office

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





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

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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

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

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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

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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



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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
8,054				\$1.865	(average)

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

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support@trading.macquarie.com

30

**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
<i>Includes GST of:</i>	\$1.81

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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

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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

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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.

6337V04 Anniversary Email 2411000245/000887

- 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?

<p>For any assistance, clarification or concerns, please contact TAL's Customer Service team:</p> <p>Phone: 1300 209 088 Email: customerservice@tal.com.au</p>	<p>For advice on your cover and financial strategy, please contact your financial adviser:</p> <p>Andrew Pullen Andrew Wayne Pullen Phone: (02) 6342 4940 Email: monica@mdmfinancialservices.com.au</p>
<p>You can manage your cover anywhere, anytime with myTAL. Just log in at www.tal.com.au and register using your email address.</p>	

Privacy

TAL Privacy Policy is available on our website at 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



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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
Phone: 131 551
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



MIMEA-007320-2013-F

Zurich FutureWise
Annual statement

Policy number
50082383

Statement details

Statement period: 1 July 2019 to 30 June 2020

Your adviser
 Andrew Pullen
 02 6342 4940

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



004019
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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
Phone: 131 551
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: Kramerica 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.





Australian Government
Australian Taxation Office



020

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 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 KRAMERICA 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

Total **\$0.00** **\$176.75**

Total amount remitted **\$176.75**



LOAN REPAYMENTS REPORT (COMPOUND INTEREST)

44
10/16

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: Kramera 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				

addback 904.45 Jan payment
 = \$10467.27

No payments made
 this year.



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



WA
AG

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
PAYG income tax instalment			
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

~~\$521.00~~
\$569 47

1090

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

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

Business Activity Statement

47 2020

1 Jul 2019—30 Jun 2020

Client name	Kramerica Industries Super Fund	TFN	TFN Recorded
Form type	BAS-P	ABN	44 179 954 855
Document ID	44206243279	GST accounting method	Cash Basis

Summary

AMOUNTS YOU OWE THE TAX OFFICE		AMOUNTS THE TAX OFFICE OWES YOU	
GST on sales or GST inst	1A / \$576.00	GST on purchases	1B 2 \$7.00
Amount you owe the ATO	2A \$576.00	Amount the ATO owes you	2B \$7.00
PAYG tax withheld	4 \$0.00		
Your payment amount		9	\$569.00

Declaration

I authorise **Balance Accountants & Advisers (Cowra)** to give this activity statement to the Commissioner of Taxation for **Kramerica Industries Super Fund**. I declare that I am authorised to make this declaration, and the information provided for the preparation of this activity statement is true and correct.

Signature	Date

Payment Options**BPAY**

Reference Number: 441799548550560
 Biller Code: 75556

DIRECT CREDIT

Account Name: ATO EFT Deposits Trust Account
 BSB: 093003
 Account Number: 316385
 Institution Name: ATO EFT Deposits Trust Account
 To identify the Payer, Use the Customer Reference Number
 Reference Number: 441799548550560

Business Activity Statement**2020**

1 Jul 2019—30 Jun 2020

Goods and services tax (GST)

for the period from 01 Jul 2019 to 30 Jun 2020

OPTION 2 SIMPLER REPORTING: CALCULATE GST AND REPORT ANNUALLYTotal sales G1 / \$6,342.00

Does the amount shown at G1 include GST? Yes

WorksheetsG1 TOTAL SALES

Description	Amount
Total sales	\$6,342.00
Total	\$6,342.00