

**BENAIM FAMILY SUPER FUND**

**FINANCIAL STATEMENTS**

**AND REPORTS**

**FOR THE PERIOD 1 JULY 2018 TO 30 JUNE 2019**

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Fletcher Accounting Pty Ltd  
31/12 Charlton Court  
Woolner NT 0820

**BENAIM FAMILY SUPER FUND  
FINANCIAL STATEMENTS INDEX**

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**BENAIM FAMILY SUPER FUND**  
**BALANCE SHEET AS AT 30 JUNE 2019**

	2019	2018
	\$	\$
<b>Investments</b>		
Fixed Interest Securities (Australian)	1,812,610	1,959,096
	1,812,610	1,959,096
<b>Other Assets</b>		
AMB - Super Saver Account	23,411	123,264
Interest Receivable	41,082	43,097
Income Tax Refundable (Note 6)	2,384	-
	66,877	166,361
<b>Total Assets</b>	1,879,487	2,125,457
<b>Less:</b>		
<b>Liabilities</b>		
Income Tax Payable (Note 6)	-	5,480
Sundry Creditors	-	2,376
	-	7,856
<b>Net Assets Available to Pay Benefits</b>	1,879,487	2,117,601
<b>Represented by:</b>		
<b>Liability for Accrued Benefits (Notes 2, 3, 4)</b>		
Benaim, Stephen Lee	1,005	29,494
Benaim, Pauline Ellen	200,166	367,302
Benaim, Stephen Lee	870,046	892,074
Benaim, Pauline Ellen	808,270	828,731
	1,879,487	2,117,601

The accompanying notes form part of these financial statements

*Refer to compilation report*

**BENAIM FAMILY SUPER FUND  
INCOME STATEMENT  
FOR THE YEAR ENDED 30 JUNE 2019**

	2019	2018
	\$	\$
<b>Income</b>		
Employer Contributions - Concessional	23,140	26,194
Interest Received	52,640	54,836
Member/Personal Contributions - Non Concessional (Undeducted)	-	330,585
	75,780	411,615
<b>Expenses</b>		
Accountancy Fees	1,947	1,837
ATO Supervisory Levy	259	259
Auditor's Remuneration	539	539
Bank Charges	-	80
Benefits Paid - Unrestricted Non Preserved/Taxable	43,255	-
Benefits Paid - Unrestricted Non Preserved/Tax Free	167,702	-
Pensions Paid - Unrestricted Non Preserved - Tax Free	55,080	56,443
Pensions Paid - Unrestricted Non Preserved - Taxable	30,970	31,737
Refund Excess Contributions - Unrestricted Non Preserved/Taxable	8,684	-
	308,436	90,895
<b>Benefits Accrued as a Result of Operations before Income Tax</b>	(232,656)	320,720
<b>Income Tax (Note 6)</b>		
Income Tax Expense	5,458	5,480
	5,458	5,480
<b>Benefits Accrued as a Result of Operations</b>	(238,114)	315,240

The accompanying notes form part of these financial statements

*Refer to compilation report*

**BENAIM FAMILY SUPER FUND**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 JUNE 2019**

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**1. Summary of Significant Accounting Policies**

The trustees have prepared the financial statements on the basis that the superannuation fund is a non-reporting entity because there are no users dependent on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the fund and the needs of members.

The financial statements have been prepared on a cash basis and are based on historical costs, except for investments which have been measured at market value.

The following significant accounting policies, which are consistent with the policies applied in the previous period unless otherwise stated, have been adopted in the preparation of the financial statements.

The financial statements were authorised for issue by the trustees/ directors of the trustee company.

**a. Measurement of Investments**

The fund initially recognises:

- i. an investment when it controls the future economic benefits expected to flow from the asset. For financial assets, the trade date is considered to be the date on which control of the future economic benefits attributable to the asset passes to the Fund; and
- ii. a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Investments of the fund have been measured at market values, which refers to the amount that a willing buyer could reasonably be expected to pay to acquire an asset from a willing seller if the following assumptions are made:

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

Market value has been determined as follows:

- i. shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- ii. units in managed funds by reference to the unit redemption price at the end of the reporting period;
- iii. fixed-interest securities by reference to the redemption price at the end of the reporting period;
- iv. investment properties at the trustees' assessment of their realizable value.

Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the end of the reporting period. The trustees have determined that the gross value of the fund's financial liabilities is equivalent to their market values. Any remeasurement changes in the gross values of non-current financial liabilities (including liabilities for members' accrued benefits) are recognised in the income statement in the periods in which they occur.

**b. Cash and Cash Equivalents**

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

**c. Revenue**

Revenue is recognised 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 recognised at the fair value of the consideration received or receivable.

*Refer to compilation report*

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**BENAIM FAMILY SUPER FUND**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 JUNE 2019**

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Interest revenue

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised as it accrues.

Dividend revenue

Dividend revenue is recognised when the dividend has been paid or, in the case of dividend reinvestment schemes, when the dividend is credited to the benefit of the fund.

Rental revenue

Rental revenue arising from operating leases on investment properties is recognised upon receipt.

Distribution revenue

Distributions from trusts 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 balance sheet as a receivable at net market value.

Remeasurement changes in market values

Remeasurement changes in the market values of assets are recognised as income and determined as the difference between the market value at year-end or consideration received (if sold during the year) and the market value as at the prior year-end or cost (if acquired during the period).

Contributions

Contributions and transfers 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.

**d. Liability for Accrued Benefits**

The liability for accrued benefits represents the fund's present obligation to pay benefits to members and beneficiaries and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period.

**e. Income Tax**

The income tax expense (income) for the year comprises current income tax expense (income) and deferred tax expense (income).

Current tax and deferred tax are recognised in profit or loss. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (recovered from) the relevant taxation authority.

Deferred income tax expense reflects movements in deferred tax liability balances during the year as well as unused tax losses.

No deferred income tax is recognised from the initial recognition of an asset or liability where there is no effect on accounting or taxable profit or loss.

Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the asset is realised or the liability is settled, and their measurement also reflects the manner in which the trustees expect to recover or settle the carrying amount of the related asset or liability.

Deferred tax assets relating to temporary differences and unused tax losses are recognised only to the extent that it is probable that future taxable profit will be available against which the benefits of the deferred tax asset can be utilised.

**f. Goods and Services Tax (GST)**

*Refer to compilation report*

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**BENAIM FAMILY SUPER FUND**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 JUNE 2019**

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Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office (ATO).

The net amount of GST recoverable from, or payable to, the ATO is included with other receivables or other payables in the balance sheet.

**g. Critical Accounting Estimates and Judgements**

The preparation of financial statements requires the trustees to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected.

**2. Liability for Accrued Benefits**

Changes in the Liability for Accrued Benefits are as follows:

	2019	2018
	\$	\$
Liability for Accrued Benefits at beginning of period	2,117,601	1,802,360
Add:		
Benefits Accrued as a Result of Operations	(238,114)	315,240
- Adjustment of Deferred Tax Liability /Deferred Tax Asset	-	-
	<hr/>	<hr/>
Liability for Accrued Benefits at end of period	<u>1,879,487</u>	<u>2,117,601</u>

**3. Vested Benefits**

Vested benefits are benefits which are not conditional upon continued membership of the fund (or any other factor other than resignation from the fund) and include benefits which members were entitled to receive had they terminated their fund membership as at the reporting date.

	2019	2018
	\$	\$
Vested Benefits	<u>1,879,487</u>	<u>2,117,601</u>

**4. Guaranteed Benefits**

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

**5. Changes in Market Values**

Investments and other assets of the fund are valued at the end of the reporting period as described in Note 1 - Summary of Significant Accounting Policies. A detailed schedule of investments is attached to these financial statements. A summary of the change in Market Values is as follows:

*Refer to compilation report*

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**BENAIM FAMILY SUPER FUND**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 JUNE 2019**

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	2019	2018
	\$	\$
Fixed Interest Securities (Australian)	-	140,399
	-	140,399

**6. Income Tax**

Income Tax is payable by the superannuation fund at the rate of 15% on the contributions received and the income of the fund. There has been no change in the Income Tax rate during the year.

The Income Tax payable by the superannuation fund has been calculated as follows:

	2019	2018
	\$	\$
Benefits accrued as a result of operations before income tax	(232,656)	320,720
Prima facie income tax on accrued benefits	(34,898)	48,108
Add/(Less) Tax Effect of:		
Member/Personal Contributions - Non Concessional (Undeducted)	-	(49,588)
Accountancy Fees	216	240
Auditor's Remuneration	60	70
Bank Charges	-	10
Benefits Paid - Unrestricted Non Preserved/Taxable	6,488	-
Benefits Paid - Unrestricted Non Preserved/Tax Free	25,155	-
Pensions Paid - Unrestricted Non Preserved - Tax Free	8,262	8,467
Pensions Paid - Unrestricted Non Preserved - Taxable	4,646	4,761
Refund Excess Contributions - Unrestricted Non Preserved/Taxable	1,303	-
Tax Adjustments	78	576
Exempt Pension Income	(5,852)	(7,165)
	40,357	(42,628)
Income Tax Expense	5,458	5,480

Income tax expense comprises:

Income Tax Payable/(Refundable)	(2,384)	5,480
Tax Instalments Paid	7,842	-
	5,458	5,480

*Refer to compilation report*

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# BENAIM FAMILY SUPER FUND

## TRUSTEES DECLARATION

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The trustees have determined that the fund is not a reporting entity and that these special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The trustees declare that:

- i. the financial statements and notes to the financial statements for the year ended 30 June 2019 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2019 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- ii. the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- iii. the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2019.

Specifically, the trustees declare that:

- in accordance with s 120 of the Superannuation Industry (Supervision) Act 1993, no individual trustee has been or is a disqualified person;
- the fund has satisfactory title to all assets, all assets are unencumbered and free from charge as prescribed by s 50 of the Superannuation (Supervision) Act 1993 and reg 13.14 of the Superannuation Industry (Supervision) Regulations 1994; and
- to the knowledge of the trustees, there have been no events or transactions subsequent to the balance date which could have a material impact on the fund. Where such events have occurred, the effect of such events has been accounted and noted in the fund's financial statements

Signed in accordance with a resolution of the trustees by:

Stephen Lee Benaim  
Trustee



[Pauline Ellen Benaim \(Sep 3, 2019\)](#)

Pauline Ellen Benaim  
Trustee

DATED:    /    /

**BENAIM FAMILY SUPER FUND**  
**COMPILATION REPORT TO THE MEMBER(S) OF BENAIM FAMILY SUPER FUND**

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We have compiled the accompanying special purpose financial statements of Benaim Family Super Fund, which comprise the balance sheet as at 30 June 2019, the income statement for the year then ended, 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 the Trustee(s)*

The Trustee (s) of the Benaim Family Super Fund is 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 used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

*Our Responsibility*

On the basis of information provided by the Trustee(s), we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework 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 described in Note 1 to the financial statements. We have complied with the relevant ethical requirements of APES 110: Code of Ethics for Professional Accountants.

*Assurance Disclaimer*

Since a compilation engagement is not an assurance engagement, we are not required to verify the reliability, accuracy or completeness of the information provided to us by management to compile these financial statements. Accordingly, we do not express an audit opinion or a review conclusion on these financial statements.

The special purpose financial statements were compiled exclusively for the benefit of the directors of the trustee company 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.

Deborah Fletcher  
Fletcher Accounting  
PO Box 38436  
Winnellie NT 0821

Dated: 02/09/19

**BENAIM FAMILY SUPER FUND  
STATEMENT OF TAXABLE INCOME  
FOR THE YEAR ENDED 30 JUNE 2019**

	2019
	\$
Benefits Accrued as a Result of Operations before Income Tax	(232,656.00)
<b>Less:</b>	
Exempt Pension Income	(39,010.00)
Tax adjustment Income - Gross interest (C)	522.00
	(38,488.00)
	(271,144.00)
<b>Add:</b>	
Benefits Paid - Unrestricted Non Preserved/Taxable	24,666.00
Benefits Paid - Unrestricted Non Preserved/Taxable	18,589.00
Benefits Paid - Unrestricted Non Preserved/Tax Free	334.00
Benefits Paid - Unrestricted Non Preserved/Tax Free	167,368.00
Pensions Paid - Unrestricted Non Preserved - Tax Free	55,080.00
Pensions Paid - Unrestricted Non Preserved - Taxable	30,970.00
Refund Excess Contributions - Unrestricted Non Preserved/Taxable	8,684.00
Pension Member Non Deductible Expenses	1,842.00
	307,533.00
<b>Taxable Income</b>	<b>36,389.00</b>
<b>Tax Payable on Taxable Income</b>	<b>5,458.35</b>
<b>Less:</b>	
Instalments Paid	7,842.00
	7,842.00
<b>Income Tax Payable/(Refund)</b>	<b>(2,383.65)</b>
<b>Add:</b>	
Supervisory levy	259.00
<b>Total Amount Due or Refundable</b>	<b>(2,124.65)</b>

**Member's Statement**  
**BENAIM FAMILY SUPER FUND**

**MR STEPHEN LEE BENAIM**  
**35 LAKES CRESCENT**  
**MARRARA NT 0812**

The Trustee of the above named fund wishes to advise you of the circumstances of your entitlement in the Fund at 30 June 2019 and for the reporting period 1 July 2018 to 30 June 2019.

<b>Your Details</b>		<b>Your Balance</b>	
Date of Birth	27 February 1950	<b>Total Benefits</b>	<b>\$1,004</b>
Tax File Number	Provided	Comprising:	
Date Joined Fund	22 July 2002	- Preserved	
Service Period Start Date	22 July 2002	- Restricted Non Preserved	
Date Left Fund		- Unrestricted Non Preserved	\$1,004
Member Mode	Accumulation	Including:	
Account Description		- Tax Free Component	\$60
Current Salary		- Taxable Component	\$944
Vested Amount	\$1,004		
Insured Death Benefit			
Total Death Benefit	\$1,004		
Disability Benefit			
Nominated Beneficiaries			

<b>Your Detailed Account</b>	<b>Preserved</b>	<b>Restricted Non Preserved</b>	<b>Unrestricted Non Preserved</b>	<b>Total</b>
Opening Balance at 1 July 2018			29,494	29,494
<u>Add: Increases to Member's Account During the Period</u>				
Concessional Contributions			5,980	5,980
Non-Concessional Contributions				
Other Contributions				
Govt Co-Contributions				
Employer Contributions - No TFN				
Proceeds of Insurance Policies				
Share of Net Income/(Loss) for period			161	161
Transfers in and transfers from reserves				
			6,141	6,141
			35,635	35,635
<u>Less: Decreases to Member's Account During the Period</u>				
Benefits/Pensions Paid			25,000	25,000
Contributions Tax			897	897
Income Tax			51	51
No TFN Excess Contributions Tax				
Division 293 Tax				
Excess Contributions Tax				
Refund Excess Contributions			8,684	8,684
Insurance Policy Premiums Paid				
Management Fees				
Share of fund expenses				
Transfers out and transfers to reserves				
			34,632	34,632
<b>Member's Account Balance at 30/06/2019</b>			<b>1,004</b>	<b>1,004</b>

Reference: BENA0001 / 503

**Member's Statement**  
**BENAIM FAMILY SUPER FUND**

**PAULINE ELLEN BENAIM**  
**35 LAKES CRESCENT**  
**MARRARA NT 0812**

The Trustee of the above named fund wishes to advise you of the circumstances of your entitlement in the Fund at 30 June 2019 and for the reporting period 1 July 2018 to 30 June 2019.

<b>Your Details</b>		<b>Your Balance</b>	
Date of Birth	27 April 1951	<b>Total Benefits</b>	<b>\$200,166</b>
Tax File Number	Provided	Comprising:	
Date Joined Fund	22 July 2002	- Preserved	
Service Period Start Date	22 July 2002	- Restricted Non Preserved	
Date Left Fund		- Unrestricted Non Preserved	\$200,166
Member Mode	Accumulation	Including:	
Account Description		- Tax Free Component	\$163,217
Current Salary		- Taxable Component	\$36,950
Vested Amount	\$200,166		
Insured Death Benefit	\$56,893		
Total Death Benefit	\$257,059		
Disability Benefit			
Nominated Beneficiaries			

<b>Your Detailed Account</b>	<b>Preserved</b>	<b>Restricted Non Preserved</b>	<b>Unrestricted Non Preserved</b>	<b>Total</b>
Opening Balance at 1 July 2018			367,302	367,302
<u>Add: Increases to Member's Account</u>				
<u>During the Period</u>				
Concessional Contributions			17,160	17,160
Non-Concessional Contributions				
Other Contributions				
Govt Co-Contributions				
Employer Contributions - No TFN				
Proceeds of Insurance Policies				
Share of Net Income/(Loss) for period			6,173	6,173
Transfers in and transfers from reserves				
			23,333	23,333
			390,634	390,634
<u>Less: Decreases to Member's Account</u>				
<u>During the Period</u>				
Benefits/Pensions Paid			185,957	185,957
Contributions Tax			2,574	2,574
Income Tax			1,937	1,937
No TFN Excess Contributions Tax				
Division 293 Tax				
Excess Contributions Tax				
Refund Excess Contributions				
Insurance Policy Premiums Paid				
Management Fees				
Share of fund expenses				
Transfers out and transfers to reserves				
			190,468	190,468
<b>Member's Account Balance at 30/06/2019</b>			<b>200,166</b>	<b>200,166</b>

Reference: BENA0001 / 504

**Member's Statement**  
**BENAIM FAMILY SUPER FUND**

**MR STEPHEN LEE BENAIM**  
**35 LAKES CRESCENT**  
**MARRARA NT 0812**

The Trustee of the above named fund wishes to advise you of the circumstances of your entitlement in the Fund at 30 June 2019 and for the reporting period 1 July 2018 to 30 June 2019.

<b>Your Details</b>		<b>Your Balance</b>	
Date of Birth	27 February 1950	<b>Total Benefits</b>	<b>\$870,046</b>
Tax File Number	Provided	Comprising:	
Date Joined Fund	22 July 2002	- Preserved	
Service Period Start Date	22 July 2002	- Restricted Non Preserved	
Date Left Fund		- Unrestricted Non Preserved	\$870,046
Member Mode	Pension	Including:	
Account Description		- Tax Free Component	\$536,230
Current Salary		- Taxable Component	\$333,816
Vested Amount	\$870,046		
Insured Death Benefit			
Total Death Benefit	\$870,046	Tax Free Proportion	61.63%
Disability Benefit		Taxable Proportion	38.37%
Nominated Beneficiaries			

<b>Your Detailed Account</b>	<b>Preserved</b>	<b>Restricted Non Preserved</b>	<b>Unrestricted Non Preserved</b>	<b>Total</b>
Opening Balance at 1 July 2018			892,074	892,074
<u>Add: Increases to Member's Account During the Period</u>				
Concessional Contributions				
Non-Concessional Contributions				
Other Contributions				
Govt Co-Contributions				
Employer Contributions - No TFN				
Proceeds of Insurance Policies				
Share of Net Income/(Loss) for period			22,582	22,582
Transfers in and transfers from reserves				
			22,582	22,582
			914,656	914,656
<u>Less: Decreases to Member's Account During the Period</u>				
Benefits/Pensions Paid			44,610	44,610
Contributions Tax				
Income Tax				
No TFN Excess Contributions Tax				
Division 293 Tax				
Excess Contributions Tax				
Refund Excess Contributions				
Insurance Policy Premiums Paid				
Management Fees				
Share of fund expenses				
Transfers out and transfers to reserves				
			44,610	44,610
<b>Member's Account Balance at 30/06/2019</b>			<b>870,046</b>	<b>870,046</b>

Reference: BENA0001 / 505

**Member's Statement**  
**BENAIM FAMILY SUPER FUND**

**PAULINE ELLEN BENAIM**  
**35 LAKES CRESCENT**  
**MARRARA NT 0812**

The Trustee of the above named fund wishes to advise you of the circumstances of your entitlement in the Fund at 30 June 2019 and for the reporting period 1 July 2018 to 30 June 2019.

<b>Your Details</b>		<b>Your Balance</b>	
Date of Birth	27 April 1951	<b>Total Benefits</b>	<b>\$808,270</b>
Tax File Number	Provided	Comprising:	
Date Joined Fund	22 July 2002	- Preserved	
Service Period Start Date	22 July 2002	- Restricted Non Preserved	
Date Left Fund		- Unrestricted Non Preserved	\$808,270
Member Mode	Pension	Including:	
Account Description		- Tax Free Component	\$538,096
Current Salary		- Taxable Component	\$270,173
Vested Amount	\$808,270		
Insured Death Benefit	\$56,893		
Total Death Benefit	\$865,163	Tax Free Proportion	66.57%
Disability Benefit		Taxable Proportion	33.43%
Nominated Beneficiaries			

<b>Your Detailed Account</b>	<b>Preserved</b>	<b>Restricted Non Preserved</b>	<b>Unrestricted Non Preserved</b>	<b>Total</b>
Opening Balance at 1 July 2018			828,731	828,731
<u>Add: Increases to Member's Account</u>				
<u>During the Period</u>				
Concessional Contributions				
Non-Concessional Contributions				
Other Contributions				
Govt Co-Contributions				
Employer Contributions - No TFN				
Proceeds of Insurance Policies				
Share of Net Income/(Loss) for period			20,979	20,979
Transfers in and transfers from reserves				
			20,979	20,979
			849,710	849,710
<u>Less: Decreases to Member's Account</u>				
<u>During the Period</u>				
Benefits/Pensions Paid			41,440	41,440
Contributions Tax				
Income Tax				
No TFN Excess Contributions Tax				
Division 293 Tax				
Excess Contributions Tax				
Refund Excess Contributions				
Insurance Policy Premiums Paid				
Management Fees				
Share of fund expenses				
Transfers out and transfers to reserves				
			41,440	41,440
<b>Member's Account Balance at 30/06/2019</b>			<b>808,270</b>	<b>808,270</b>

Reference: BENA0001 / 506

**MEMORANDUM OF RESOLUTIONS OF  
STEPHEN AND PAULINE BENAİM  
ATF BENAİM FAMILY SUPER FUND**

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**ADOPT FINANCIAL  
STATEMENT ATO RESOLUTION  
IASB**

It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the superannuation fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.

It was further resolved that the financial statements and notes to the financial statements of the superannuation fund in respect of the year ended 30 June 2019 thereon be adopted.

**INVESTMENT STRATEGY:**

The allocation of the fund's assets and the fund's investment performance over the financial year were reviewed and found to be within acceptable ranges outlined in the investment strategy. After considering the risk, rate of return and liquidity of the investments and the ability of the fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the fund and its members. Accordingly, no changes in the investment strategy were required.

**ALLOCATION OF INCOME:**

It was resolved that the income of the fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).

**INVESTMENT ACQUISITIONS:**

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

**INVESTMENT DISPOSALS:**

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

**AUDITORS**

It was resolved that

Tony Boys

of Super Audits

PO Box 3376  
Rundle Mall SA 5000

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

**TRUSTEE STATUS:**

Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the fund and that they are not disqualified persons as defined by s 120 of the SIS Act.

**CONTRIBUTIONS RECEIVED:**

It was resolved that the contributions during the year be allocated to members on the basis of the schedule provided by the principal Fund employer.

**PAYMENT OF BENEFITS**

The trustee has ensured that any payment of benefits made from the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making payments to members; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the payment of the benefit and received advice that the



transfer is in accordance with the Deed and the superannuation laws. As such the trustee has resolved to allow the payment of the benefits on behalf of the member.

**CLOSURE:**

Signed as a true record –

..... /...../.....  
Stephen Lee Benaim

  
Pauline Ellen Benaim (Sep 3, 2019)  
..... /...../.....  
Pauline Ellen Benaim

# **Audit Representation Letter from Trustee(s)**

## **Benaim Family Super Fund**

**Year ended 30 June 2019**

To the auditor,

Dear Sir,

With respect to the audit of the financial statements of the above-mentioned fund for the year ended stated, the following representations are made which are true and correct to the best of my (our) knowledge and belief that will address the necessary compliance requirements of the *Superannuation Industry (Supervision) Act 1993*.

### **Preparation of the ATO Income Tax & Regulatory Return**

The information disclosed in the annual return is complete and accurate.

### **Sole Purpose of the Fund**

The sole purpose of the Fund is to provide retirement and/or death benefits to its members and/or beneficiaries.

### **Accounting Policies**

All the significant accounting policies of the Fund are adequately described in the Financial Statements and the Notes thereto. These policies are consistently applied unless specifically noted in the Financial Statements and Notes.

### **Fund Books/Records/Minutes**

All financial books, records and relevant material relating to the transactions and activities of the Fund have been made available to you, including minutes of the Trustees' meetings, the Trust Deed (as amended) and the Rules of the Fund. The Financial Statements accurately disclose the Revenue and Expenses and the full extent of the Assets and Liabilities of the Fund.

### **Asset Form**

The assets of the Fund are being held in an acceptable form suitable for the benefit of the members of the Fund, and have been stated at their net market value.

### **Ownership and Pledging of Assets**

1. The Fund has satisfactory title to all assets shown in the Financial Statements
2. Investments are registered in the name of Benaim Family Super Fund
3. No assets of the Fund have been pledged to secure liabilities of the Fund or of any other fund or entity.

## **Investments**

1. Investments are carried in the books at their net market value.
2. Amounts stated are considered reasonable in the current market condition, and there has not been any permanent diminution in their value below the amounts recorded in the Financial Statements.
3. There are no commitments, fixed or contingent, for the purchase or sale of long term investments.
4. Investment transactions and investments held are in accordance with the Investment Strategy, which has been determined with due regard to risk, return, liquidity and diversity.
5. The Trustee(s) have complied with all the Investment Standards stipulated in the Regulations relating to the SIS Act as amended.

## **Trust Deed Amendments**

All amendments (if any) to the Trust Deed were made in order for the Fund to comply with the SIS Act, Regulations and any other applicable legislation relating to the operation and governance of the Fund.

## **Governing Rules**

The Fund is being conducted in accordance with its Trust Deed and Governing Rules.

## **Legislative Requirements**

The Fund is being conducted in accordance with the *Superannuation Industry (Supervision) Act 1993*, and the Regulations of the said Act. Including minimum pension payments to members entitled to receive a pension.

## **Contributions**

The Trustees confirm the contributions, if any, received by the fund are within the limits imposed by the legislation, taking into account contributions paid by the members to other superannuation funds. Correspondence from the member(s) has been received and recorded by the trustees for all contributions from the member(s).

## **Use of Assets**

All assets of the Fund have been acquired and used for the sole purpose of generating retirement benefits in accordance with the *Superannuation Industry (Supervision) Act 1993*, the Trust Deed of the Fund and the Investment Strategy of the Fund.

## **Pension Payments and Withdrawal of Funds**

All pension payments (if any) and all withdrawal of funds from the accounts of the Fund have been made in accordance with statutory limitations imposed by legislation governing the Fund and all withdrawals of funds have been in accordance with the *Superannuation (Supervision) Act 1993*.

## **Trustee Responsibilities**

The Trustees are aware of their responsibilities and obligations to the Members and the various regulatory bodies that govern, administer and enforce respective applicable legislation.

**Trustee Covenants**

The Trustee(s) have complied with all the Trustee Covenants set out in section 52 of the *Superannuation (Supervision) Act 1993*.

**Legal Matters**

The Trustees confirm you have been advised of all significant legal matters, and that the probability of any material revenue or expenses arising from such legal matters has been adequately accounted for, and been appropriately disclosed in the financial report.

**Related Parties**

All related party transactions have been brought to your attention.

**Disqualified person not to act as a Trustee**

There is no reason why any Trustee should be prohibited from acting as a Trustee of this Superannuation Fund.

**Information to Members**

Information relating to the transactions and activities of the Fund has been supplied in a timely manner.

**Meetings**

Meetings have been conducted in accordance with the Trust Deed and the requirements of the SIS Act. Resolutions and issues on which the Trustee(s) have voted, or on which they were required to vote have been passed by at least a 2/3rds majority of the Trustees.

**Subsequent Events**

Since the end of the financial year stated in the Financial Statements till the date of this letter, there have been no events or transactions that would have a material effect upon the Fund either financially or operationally.

Yours faithfully

Stephen Lee Benaim  
Trustee

  
Pauline Ellen Benaim (Sep 3, 2019)

Pauline Ellen Benaim  
Trustee

Date: .....

# Superannuation lump sum pre-payment statement

Warning: This form has been designed to assist you to prepare the Australian Tax Office's Superannuation lump sum pre-payment statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

## Part 1 - SUPERANNUATION PROVIDER TO COMPLETE

### Section A: Superannuation provider details

#### 1 Superannuation fund, ADF, RSA or annuity provider name

BENAIM FAMILY SUPER FUND

#### 2 Postal address

35 LAKES CRESCENT  
MARRARA NT 0812

#### 3 Australian business number (ABN) or withholder payer number

37253838040

#### 4 Authorised contact person

STEPHEN LEE BENAIM

#### 5 Daytime phone number

## Section B: Member's details

#### 6 Full name

Title

Family Name

BENAIM

First given name

Other given names

PAULINE ELLEN

#### 7 Postal address

35 LAKES CRESCENT  
MARRARA NT 0812

#### 8 Date of birth

27/04/1951

---

**Section C: Superannuation lump sum payment details****9 Lump sum payment is calculated to this date**

07/09/2018

**10 Superannuation lump sum components**

Taxable component

Taxed element \$ 2,998.89

Untaxed element \$

Tax-free component \$ 27,001.11

KiwiSaver tax-free component \$

**Total amount** \$ 30,000.00**11 Preservation amounts of the superannuation lump sum**

Preserved amount \$

Restricted non-preserved amount \$

Unrestricted non-preserved amount \$ 30,000.00

**Total amount** \$ 30,000.00

---

**Section D: Superannuation provider's signature****12 Date the statement is issued to the member**

/ /

**13 Member is to return statement by**

/ /

**14 Superannuation fund's, ADF's, RSA's or annuity provider's signature**

Date


/ /

---

## Section E: Cash amount

1 Pay me a gross cash amount of:

I understand that this amount  
may be subject to tax

 You may wish to speak with a tax professional or your superannuation fund, ADF, RSA or annuity provider to make sure you are aware of your tax obligations and superannuation roll over options.

---

## Section F: Rollover payment

2 Roll over my payment to: (provide the full name of fund, RSA or annuity provider)

3 Fund ABN

4 Superannuation fund, ADF, RSA or annuity provider postal address:

5 Member account number

6 Roll over an amount of:

---

## Section G: Member's declaration

*I authorise my superannuation lump sum to be paid as instructed on this statement.*

PAULINE ELLEN  
BENAIM

Signature

  
Pauline Ellen Benaim (Sep 3, 2019)

Date

---

Give this completed statement to your super fund. You should keep a copy for your records for a period of five years.

# PAYG Payment Summary - Superannuation Lump Sum

Payment summary for year ending 30 June 2019

Warning: This form has been designed to assist you to prepare the Australian Tax Office's PAYG Payment Summary Statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

## Payee Details

Payee's surname or family name

BENAIM

Payee's given name(s)

PAULINE ELLEN

Payee's address

35 LAKES CRESCENT

MARRARA NT 0812

Date of birth

27/04/1951

**NOTICE TO PAYEE** If this payment summary shows an amount in the total tax withheld box, you must lodge a tax return. If no tax was withheld, you may still have to lodge a tax return. If you have already lodged your tax return, you may need to lodge an amendment request. For more information about this payment summary, lodging your tax return or an amendment request, you can : - visit [www.ato.gov.au](http://www.ato.gov.au) - refer to TaxPack - phone 13 28 61

Date of payment

07/09/2018

Payee's Tax File Number

564995471

Total Tax withheld

\$

Taxable component

Taxed element

2,998

Untaxed element

Tax free component

27,001

KiwiSaver tax-free component

Death benefit

Type of death benefit

## Payer Details

Payer's ABN or Withholder Payer Number

37253838040

Branch Number

Payer's Name

BENAIM FAMILY SUPER FUND

Signature of authorised person

Date

/ /



# Superannuation lump sum pre-payment statement

Warning: This form has been designed to assist you to prepare the Australian Tax Office's Superannuation lump sum pre-payment statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

## Part 1 - SUPERANNUATION PROVIDER TO COMPLETE

### Section A: Superannuation provider details

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BENAIM FAMILY SUPER FUND

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35 LAKES CRESCENT  
MARRARA NT 0812

#### 3 Australian business number (ABN) or withholder payer number

37253838040

#### 4 Authorised contact person

STEPHEN LEE BENAIM

#### 5 Daytime phone number

### Section B: Member's details

#### 6 Full name

Title

Family Name

BENAIM

First given name

Other given names

PAULINE ELLEN

#### 7 Postal address

35 LAKES CRESCENT  
MARRARA NT 0812

#### 8 Date of birth

27/04/1951

---

**Section C: Superannuation lump sum payment details****9 Lump sum payment is calculated to this date**

08/09/2018

**10 Superannuation lump sum components**

Taxable component

Taxed element \$ 2,998.89

Untaxed element \$

Tax-free component \$ 27,001.11

KiwiSaver tax-free component \$

**Total amount** \$ 30,000.00**11 Preservation amounts of the superannuation lump sum**

Preserved amount \$

Restricted non-preserved amount \$

Unrestricted non-preserved amount \$ 30,000.00

**Total amount** \$ 30,000.00

---

**Section D: Superannuation provider's signature****12 Date the statement is issued to the member**

/ /

**13 Member is to return statement by**

/ /

**14 Superannuation fund's, ADF's, RSA's or annuity provider's signature**

Date


/ /

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I understand that this amount  
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## Section F: Rollover payment

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3 Fund ABN

4 Superannuation fund, ADF, RSA or annuity provider postal address:

5 Member account number

6 Roll over an amount of:

---

## Section G: Member's declaration

*I authorise my superannuation lump sum to be paid as instructed on this statement.*

PAULINE ELLEN  
BENAIM

Signature

  
Pauline Ellen Benaim (Sep 3, 2019)

Date

---

Give this completed statement to your super fund. You should keep a copy for your records for a period of five years.

# PAYG Payment Summary - Superannuation Lump Sum

Payment summary for year ending 30 June 2019

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## Payee Details

Payee's surname or family name

BENAIM

Payee's given name(s)

PAULINE ELLEN

Payee's address

35 LAKES CRESCENT

MARRARA NT 0812

Date of birth

27/04/1951

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Date of payment

08/09/2018

Payee's Tax File Number

564995471

Total Tax withheld

\$

Taxable component

Taxed element

2,998

Untaxed element

Tax free component

27,001

KiwiSaver tax-free component

Death benefit

Type of death benefit

## Payer Details

Payer's ABN or Withholder Payer Number

37253838040

Branch Number

Payer's Name

BENAIM FAMILY SUPER FUND

Signature of authorised person

Date

/ /

# Superannuation lump sum pre-payment statement

Warning: This form has been designed to assist you to prepare the Australian Tax Office's Superannuation lump sum pre-payment statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

## Part 1 - SUPERANNUATION PROVIDER TO COMPLETE

### Section A: Superannuation provider details

#### 1 Superannuation fund, ADF, RSA or annuity provider name

BENAIM FAMILY SUPER FUND

#### 2 Postal address

35 LAKES CRESCENT  
MARRARA NT 0812

#### 3 Australian business number (ABN) or withholder payer number

37253838040

#### 4 Authorised contact person

STEPHEN LEE BENAIM

#### 5 Daytime phone number

### Section B: Member's details

#### 6 Full name

Title

Family Name

BENAIM

First given name

Other given names

PAULINE ELLEN

#### 7 Postal address

35 LAKES CRESCENT  
MARRARA NT 0812

#### 8 Date of birth

27/04/1951

---

**Section C: Superannuation lump sum payment details****9 Lump sum payment is calculated to this date**

09/09/2018

**10 Superannuation lump sum components**

Taxable component

Taxed element \$ 299.89

Untaxed element \$

Tax-free component \$ 2,700.11

KiwiSaver tax-free component \$

**Total amount** \$ 3,000.00**11 Preservation amounts of the superannuation lump sum**

Preserved amount \$

Restricted non-preserved amount \$

Unrestricted non-preserved amount \$ 3,000.00

**Total amount** \$ 3,000.00

---

**Section D: Superannuation provider's signature****12 Date the statement is issued to the member**

/ /

**13 Member is to return statement by**

/ /

**14 Superannuation fund's, ADF's, RSA's or annuity provider's signature**

Date


/ /

---

**Section E: Cash amount**

1 Pay me a gross cash amount of:

I understand that this amount  
may be subject to tax

 You may wish to speak with a tax professional or your superannuation fund, ADF, RSA or annuity provider to make sure you are aware of your tax obligations and superannuation roll over options.

---

**Section F: Rollover payment**

2 Roll over my payment to: (provide the full name of fund, RSA or annuity provider)

3 Fund ABN

4 Superannuation fund, ADF, RSA or annuity provider postal address:

5 Member account number

6 Roll over an amount of:

---

**Section G: Member's declaration**

*I authorise my superannuation lump sum to be paid as instructed on this statement.*

PAULINE ELLEN  
BENAIM

Signature

  
Pauline Ellen Benaim (Sep 3, 2019)

Date

---

Give this completed statement to your super fund. You should keep a copy for your records for a period of five years.

# PAYG Payment Summary - Superannuation Lump Sum

Payment summary for year ending 30 June 2019

Warning: This form has been designed to assist you to prepare the Australian Tax Office's PAYG Payment Summary Statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

## Payee Details

Payee's surname or family name

BENAIM

Payee's given name(s)

PAULINE ELLEN

Payee's address

35 LAKES CRESCENT

MARRARA NT 0812

Date of birth

27/04/1951

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Date of payment

09/09/2018

Payee's Tax File Number

564995471

Total Tax withheld

\$

Taxable component

Taxed element

299

Untaxed element

Tax free component

2,700

KiwiSaver tax-free component

Death benefit

Type of death benefit

## Payer Details

Payer's ABN or Withholder Payer Number

37253838040

Branch Number

Payer's Name

BENAIM FAMILY SUPER FUND

Signature of authorised person

Date

/ /



# Superannuation lump sum pre-payment statement

Warning: This form has been designed to assist you to prepare the Australian Tax Office's Superannuation lump sum pre-payment statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

## Part 1 - SUPERANNUATION PROVIDER TO COMPLETE

### Section A: Superannuation provider details

#### 1 Superannuation fund, ADF, RSA or annuity provider name

BENAIM FAMILY SUPER FUND

#### 2 Postal address

35 LAKES CRESCENT  
MARRARA NT 0812

#### 3 Australian business number (ABN) or withholder payer number

37253838040

#### 4 Authorised contact person

STEPHEN LEE BENAIM

#### 5 Daytime phone number

### Section B: Member's details

#### 6 Full name

Title

Family Name

BENAIM

First given name

Other given names

PAULINE ELLEN

#### 7 Postal address

35 LAKES CRESCENT  
MARRARA NT 0812

#### 8 Date of birth

27/04/1951

---

**Section C: Superannuation lump sum payment details****9 Lump sum payment is calculated to this date**

24/09/2018

**10 Superannuation lump sum components**

Taxable component

Taxed element \$ 1,699.40

Untaxed element \$

Tax-free component \$ 15,300.60

KiwiSaver tax-free component \$

**Total amount** \$ 17,000.00**11 Preservation amounts of the superannuation lump sum**

Preserved amount \$

Restricted non-preserved amount \$

Unrestricted non-preserved amount \$ 17,000.00

**Total amount** \$ 17,000.00

---

**Section D: Superannuation provider's signature****12 Date the statement is issued to the member**

/ /

**13 Member is to return statement by**

/ /

**14 Superannuation fund's, ADF's, RSA's or annuity provider's signature**

Date


/ /

---

## Section E: Cash amount

1 Pay me a gross cash amount of:

I understand that this amount  
may be subject to tax

 You may wish to speak with a tax professional or your superannuation fund, ADF, RSA or annuity provider to make sure you are aware of your tax obligations and superannuation roll over options.

---

## Section F: Rollover payment

2 Roll over my payment to: (provide the full name of fund, RSA or annuity provider)

3 Fund ABN

4 Superannuation fund, ADF, RSA or annuity provider postal address:

5 Member account number

6 Roll over an amount of:

---

## Section G: Member's declaration

*I authorise my superannuation lump sum to be paid as instructed on this statement.*

PAULINE ELLEN  
BENAIM

Signature

  
Pauline Ellen Benaim (Sep 3, 2019)

Date

---

Give this completed statement to your super fund. You should keep a copy for your records for a period of five years.

# PAYG Payment Summary - Superannuation Lump Sum

Payment summary for year ending 30 June 2019

Warning: This form has been designed to assist you to prepare the Australian Tax Office's PAYG Payment Summary Statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

## Payee Details

Payee's surname or family name

BENAIM

Payee's given name(s)

PAULINE ELLEN

Payee's address

35 LAKES CRESCENT

MARRARA NT 0812

Date of birth

27/04/1951

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Date of payment

24/09/2018

Payee's Tax File Number

564995471

Total Tax withheld

\$

### Taxable component

Taxed element

1,699

Untaxed element

Tax free component

15,300

KiwiSaver tax-free component

Death benefit

Type of death benefit

## Payer Details

Payer's ABN or Withholder Payer Number

37253838040

Branch Number

Payer's Name

BENAIM FAMILY SUPER FUND

Signature of authorised person

Date

/ /

# Superannuation lump sum pre-payment statement

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## Part 1 - SUPERANNUATION PROVIDER TO COMPLETE

### Section A: Superannuation provider details

#### 1 Superannuation fund, ADF, RSA or annuity provider name

BENAIM FAMILY SUPER FUND

#### 2 Postal address

35 LAKES CRESCENT  
MARRARA NT 0812

#### 3 Australian business number (ABN) or withholder payer number

37253838040

#### 4 Authorised contact person

STEPHEN LEE BENAIM

#### 5 Daytime phone number

### Section B: Member's details

#### 6 Full name

Title

Family Name

BENAIM

First given name

Other given names

PAULINE ELLEN

#### 7 Postal address

35 LAKES CRESCENT  
MARRARA NT 0812

#### 8 Date of birth

27/04/1951

---

**Section C: Superannuation lump sum payment details****9 Lump sum payment is calculated to this date**

01/10/2018

**10 Superannuation lump sum components**

Taxable component

Taxed element \$ 594.78

Untaxed element \$

Tax-free component \$ 5,355.22

KiwiSaver tax-free component \$

**Total amount** \$ 5,950.00**11 Preservation amounts of the superannuation lump sum**

Preserved amount \$

Restricted non-preserved amount \$

Unrestricted non-preserved amount \$ 5,950.00

**Total amount** \$ 5,950.00

---

**Section D: Superannuation provider's signature****12 Date the statement is issued to the member**

/ /

**13 Member is to return statement by**

/ /

**14 Superannuation fund's, ADF's, RSA's or annuity provider's signature**

Date


/ /

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**Section E: Cash amount**

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---

**Section F: Rollover payment**

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3 Fund ABN

4 Superannuation fund, ADF, RSA or annuity provider postal address:

5 Member account number

6 Roll over an amount of:

---

**Section G: Member's declaration**

*I authorise my superannuation lump sum to be paid as instructed on this statement.*

PAULINE ELLEN  
BENAIM

Signature

  
Pauline Ellen Benaim (Sep 3, 2019)

Date

---

Give this completed statement to your super fund. You should keep a copy for your records for a period of five years.

# PAYG Payment Summary - Superannuation Lump Sum

Payment summary for year ending 30 June 2019

Warning: This form has been designed to assist you to prepare the Australian Tax Office's PAYG Payment Summary Statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

## Payee Details

Payee's surname or family name

BENAIM

Payee's given name(s)

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Payee's address

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MARRARA NT 0812

Date of birth

27/04/1951

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Date of payment

01/10/2018

Payee's Tax File Number

564995471

Total Tax withheld

\$

### Taxable component

Taxed element

594

Untaxed element

Tax free component

5,355

KiwiSaver tax-free component

Death benefit

Type of death benefit

## Payer Details

Payer's ABN or Withholder Payer Number

37253838040

Branch Number

Payer's Name

BENAIM FAMILY SUPER FUND

Signature of authorised person

Date

/ /



# Superannuation lump sum pre-payment statement

Warning: This form has been designed to assist you to prepare the Australian Tax Office's Superannuation lump sum pre-payment statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

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## Part 1 - SUPERANNUATION PROVIDER TO COMPLETE

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BENAIM FAMILY SUPER FUND

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MARRARA NT 0812

#### 3 Australian business number (ABN) or withholder payer number

37253838040

#### 4 Authorised contact person

STEPHEN LEE BENAIM

#### 5 Daytime phone number

---

### Section B: Member's details

#### 6 Full name

Title

Family Name

BENAIM

First given name

Other given names

PAULINE ELLEN

#### 7 Postal address

35 LAKES CRESCENT  
MARRARA NT 0812

#### 8 Date of birth

27/04/1951

---

**Section C: Superannuation lump sum payment details****9 Lump sum payment is calculated to this date**

11/10/2018

**10 Superannuation lump sum components**

Taxable component

Taxed element \$ 9,997.06

Untaxed element \$

Tax-free component \$ 90,009.93

KiwiSaver tax-free component \$

**Total amount** \$ 100,006.99**11 Preservation amounts of the superannuation lump sum**

Preserved amount \$

Restricted non-preserved amount \$

Unrestricted non-preserved amount \$ 100,006.99

**Total amount** \$ 100,006.99

---

**Section D: Superannuation provider's signature****12 Date the statement is issued to the member**

/ /

**13 Member is to return statement by**

/ /

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Date


/ /

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I understand that this amount  
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4 Superannuation fund, ADF, RSA or annuity provider postal address:

5 Member account number

6 Roll over an amount of:

---

## Section G: Member's declaration

*I authorise my superannuation lump sum to be paid as instructed on this statement.*

PAULINE ELLEN  
BENAIM

Signature

  
Pauline Ellen Benaim (Sep 3, 2019)

Date

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Give this completed statement to your super fund. You should keep a copy for your records for a period of five years.

# PAYG Payment Summary - Superannuation Lump Sum

Payment summary for year ending 30 June 2019

Warning: This form has been designed to assist you to prepare the Australian Tax Office's PAYG Payment Summary Statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

## Payee Details

Payee's surname or family name

BENAIM

Payee's given name(s)

PAULINE ELLEN

Payee's address

35 LAKES CRESCENT

MARRARA NT 0812

Date of birth

27/04/1951

**NOTICE TO PAYEE** If this payment summary shows an amount in the total tax withheld box, you must lodge a tax return. If no tax was withheld, you may still have to lodge a tax return. If you have already lodged your tax return, you may need to lodge an amendment request. For more information about this payment summary, lodging your tax return or an amendment request, you can : - visit [www.ato.gov.au](http://www.ato.gov.au) - refer to TaxPack - phone 13 28 61

Date of payment

11/10/2018

Payee's Tax File Number

564995471

Total Tax withheld

\$

Taxable component

Taxed element

9,997

Untaxed element

Tax free component

90,009

KiwiSaver tax-free component

Death benefit

Type of death benefit

## Payer Details

Payer's ABN or Withholder Payer Number

37253838040

Branch Number

Payer's Name

BENAIM FAMILY SUPER FUND

Signature of authorised person

Date

/ /

**MEMORANDUM OF RESOLUTIONS OF THE TRUSTEE(S) OF  
BENAIM FAMILY SUPER FUND**

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**PRESENT**

STEPHEN LEE BENAIM  
PAULINE ELLEN BENAIM

**PENSION CONTINUATION**

Pauline Ellen Benaim

wishes to continue existing Minimum Account-Based pension with a commencement date of 01/01/2017

The Pension Account Balance as at 01/07/2019 is \$808,269.80, consisting of:

- a Taxable component of: \$270,204.59
- and a Tax Free component of: \$538,065.21

**TRUSTEE ACKNOWLEDGMENT**

It was resolved that Trustee(s) have agreed to this and have taken action to ensure the following:

- The member's minimum annual pension payment requirement is met
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount.

**PAYMENT**

It was resolved that the trustees have agreed to pay the pension payment for the year ended 30 June 2020 of

\$40,410.00 in the frequency of at least an annual payment.

**CLOSURE**

Signed by the trustee(s) pursuant to the Fund Deed.

...../...../.....  
Stephen Lee Benaim

  
Pauline Ellen Benaim (Sep 3, 2019)  
...../...../.....  
Pauline Ellen Benaim

**MEMORANDUM OF RESOLUTIONS OF THE TRUSTEE(S) OF  
BENAIM FAMILY SUPER FUND**

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**PRESENT**

STEPHEN LEE BENAIM  
PAULINE ELLEN BENAIM

**PENSION CONTINUATION**

Stephen Lee Benaim

wishes to continue existing Minimum Account-Based pension with a commencement date of 01/01/2017

The Pension Account Balance as at 01/07/2019 is \$870,046.29, consisting of:

- a Taxable component of: \$333,836.76
- and a Tax Free component of: \$536,209.53

**TRUSTEE ACKNOWLEDGMENT**

It was resolved that Trustee(s) have agreed to this and have taken action to ensure the following:

- The member's minimum annual pension payment requirement is met
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount.

**PAYMENT**

It was resolved that the trustees have agreed to pay the pension payment for the year ended 30 June 2020 of

\$43,500.00 in the frequency of at least an annual payment.

**CLOSURE**

Signed by the trustee(s) pursuant to the Fund Deed.

..... /...../.....  
Stephen Lee Benaim

  
Pauline Ellen Benaim (Sep 3, 2019)  
..... /...../.....  
Pauline Ellen Benaim






# Benaim Family Super Fund documents for signing

Final Audit Report

2019-09-03

Created:	2019-09-03
By:	Deborah Fletcher (deb@fletcheracc.com.au)
Status:	Signed
Transaction ID:	CBJCHBCAABAA1Wwt_Ecl474mZOo2s6igRCMs_irGLYkM

## "Benaim Family Super Fund documents for signing" History

-  Document created by Deborah Fletcher (deb@fletcheracc.com.au)  
2019-09-03 - 7:28:40 AM GMT- IP address: 203.214.22.208
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Signature Date: 2019-09-03 - 10:57:48 AM GMT - Time Source: server- IP address: 110.174.195.204
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