

Nguyen & Nhung Super Fund

2021 FY:

27.10.2021

•	NEW	SMSE	~	4 members			✓
			~	Rollover In	\$ 150,000 <sup>00</sup>	- CFS	✓
			~	roll out	\$ 100,000 <sup>00</sup>	- CFS	✓
			~	No other transactions			✓

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Financial statements and reports for the year ended  
30 June 2021

Nguyen & Phung Superannuation Fund

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Prepared for: Nguyen & Phung Pty Ltd

# Nguyen & Phung Superannuation Fund

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# Nguyen & Phung Superannuation Fund

## Trustees Declaration

Nguyen & Phung Pty Ltd ACN: 644891056

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The directors of the trustee company 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 directors of the trustee company declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2021 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2021 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 2021.

Specifically, the directors of the trustee company declare that:

- in accordance with s120 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 s50 of the Superannuation Industry (Supervision) Act 1993 and reg13.14 of the Superannuation Industry (Supervision) Regulations 1994; and
- to the knowledge of the directors of the trustee company, 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 directors of the trustee company by:

.....  
Anh Tuan Phung  
Nguyen & Phung Pty Ltd  
Director

.....  
Thi Thu Ha Nguyen  
Nguyen & Phung Pty Ltd  
Director

.....  
Thi Thanh Van Nguyen  
Nguyen & Phung Pty Ltd  
Director

.....  
Hoang Chong Nguyen  
Nguyen & Phung Pty Ltd  
Director

27 October 2021

# Nguyen & Phung Superannuation Fund

## Compilation Report

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We have compiled the accompanying special purpose financial statements of the Nguyen & Phung Superannuation Fund which comprise the statement of financial position as at 30/06/2021 the operating 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 Nguyen & Phung Superannuation 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 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.

AMCO Public Accountants Pty Ltd

of

PO Box 3035, Bankstown Square, New South Wales 2200

Signed:

Dated: 27/10/2021

**Nguyen & Phung Superannuation Fund**  
**Detailed Operating Statement**

For the year ended 30 June 2021

	2021	2020
	\$	\$
<b>Income</b>		
Interest Received		
Cash at Bank - CBA Direct Investment Account	6.84	0.00
	<u>6.84</u>	<u>0.00</u>
Transfers In		
Phung, Anh Tuan - Accumulation (Accumulation)	150,000.00	0.00
	<u>150,000.00</u>	<u>0.00</u>
<b>Changes in Market Values</b>	<u>0.00</u>	<u>0.00</u>
<b>Total Income</b>	<u>150,006.84</u>	<u>0.00</u>
<b>Expenses</b>		
<b>Member Payments</b>		
Benefits Paid/Transfers Out		
Phung, Anh Tuan - Accumulation (Accumulation)	100,000.00	0.00
	<u>100,000.00</u>	<u>0.00</u>
<b>Total Expenses</b>	<u>100,000.00</u>	<u>0.00</u>
<b>Benefits accrued as a result of operations before income tax</b>	<u>50,006.84</u>	<u>0.00</u>
<b>Income Tax Expense</b>		
Income Tax Expense	0.90	0.00
<b>Total Income Tax</b>	<u>0.90</u>	<u>0.00</u>
<b>Benefits accrued as a result of operations</b>	<u>50,005.94</u>	<u>0.00</u>

**Nguyen & Phung Superannuation Fund**

**Detailed Statement of Financial Position**

As at 30 June 2021

	Note	2021 \$	2020 \$
<b>Assets</b>			
<b>Other Assets</b>			
Bank Accounts	2		
Cash at Bank - CBA Direct Investment Account		50,006.84	0.00
<b>Total Other Assets</b>		<u>50,006.84</u>	<u>0.00</u>
<b>Total Assets</b>		<u>50,006.84</u>	<u>0.00</u>
Less:			
<b>Liabilities</b>			
Income Tax Payable		0.90	0.00
<b>Total Liabilities</b>		<u>0.90</u>	<u>0.00</u>
<b>Net assets available to pay benefits</b>		<u>50,005.94</u>	<u>0.00</u>
Represented By :			
<b>Liability for accrued benefits allocated to members' accounts</b>	3, 4		
Phung, Anh Tuan - Accumulation		50,005.94	0.00
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>50,005.94</u>	<u>0.00</u>

# Nguyen & Phung Superannuation Fund

## Notes to the Financial Statements

For the year ended 30 June 2021

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### Note 1: Summary of Significant Accounting Policies

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

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

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

The financial statements were authorised for issue by the Director(s).

#### a. Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

- (i) shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- (ii) units in managed funds by reference to the unit redemption price at the end of the reporting period;
- (iii) fixed-interest securities by reference to the redemption price at the end of the reporting period;
- (iv) unlisted investments are stated at trustees' assessment based on estimated market value at balance date or where necessary, an external valuer's opinion; and
- (v) investment properties at the trustees' assessment of the market value or where necessary a qualified independent valuer's opinion at the end of reporting period.

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

#### b. Cash and Cash Equivalents

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

#### c. Revenue

Revenue is recognised 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.



Nguyen & Phung Superannuation Fund  
**Notes to the Financial Statements**

For the year ended 30 June 2021

**Interest revenue**

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

**Dividend revenue**

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

**Rental revenue**

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

**Distribution revenue**

Distributions from unit trusts and managed funds are recognised as at the date the unit value is quoted ex-distribution and if not received at the end of the reporting period, are reflected in the statement of financial position as a receivable at market value.

**Remeasurement changes in market values**

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

**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. Critical Accounting Estimates and Judgements**

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

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

**Note 2: Banks and Term Deposits**

	2021 \$	2020 \$
<b>Banks</b>		
Cash at Bank - CBA Direct Investment Account	50,006.84	0.00
	50,006.84	0.00

**Note 3: Liability for Accrued Benefits**

**Nguyen & Phung Superannuation Fund**  
**Notes to the Financial Statements**

For the year ended 30 June 2021

	2021 \$	2020 \$
Liability for accrued benefits at beginning of year	0.00	0.00
Benefits accrued as a result of operations	50,005.94	0.00
Current year member movements	0.00	0.00
Liability for accrued benefits at end of year	50,005.94	0.00

**Note 4: Vested Benefits**

Vested benefits are benefits that 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 end of the reporting period.

	2021 \$	2020 \$
Vested Benefits	50,005.94	0.00

**Note 5: Guaranteed Benefits**

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

**Note 6: Income Tax Expense**

	2021 \$	2020 \$
The components of tax expense comprise		
Current Tax	0.90	0.00
Income Tax Expense	0.90	0.00

The prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:

Prima facie tax payable on benefits accrued before income tax at 15%	7,501.03	0.00
Less:		
Tax effect of:		
Non Taxable Transfer In	22,500.00	0.00
Add:		
Tax effect of:		
Benefit Payments	15,000.00	0.00
Rounding	(0.13)	0.00
Income Tax on Taxable Income or Loss	0.90	0.00

Nguyen & Phung Superannuation Fund  
**Notes to the Financial Statements**  
For the year ended 30 June 2021

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Less credits:

Current Tax or Refund	<u>0.90</u>	<u>0.00</u>
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# Nguyen & Phung Superannuation Fund

## Members Statement

Anh Tuan Phung  
 840 Henry Lawson Drive  
 Picnic Point, New South Wales, 2213, Australia

### Your Details

Date of Birth : Provided  
 Age: 45  
 Tax File Number: Provided  
 Date Joined Fund: 01/07/2020  
 Service Period Start Date: 01/01/2000  
 Date Left Fund:  
 Member Code: PHUANH00001A  
 Account Start Date 01/07/2020  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

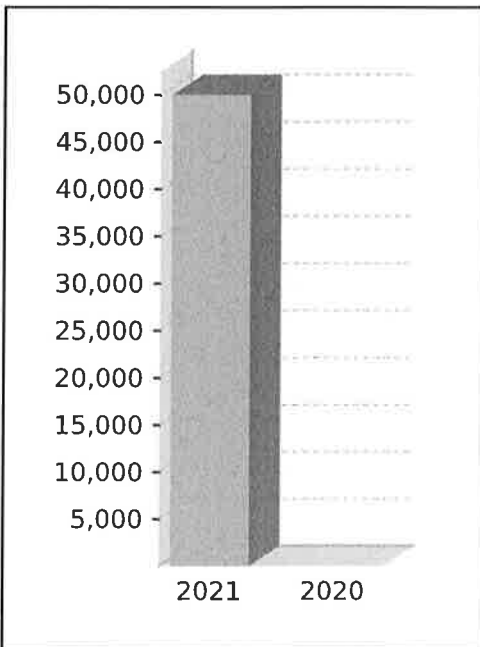
Nominated Beneficiaries N/A  
 Vested Benefits 50,005.94  
 Total Death Benefit 50,005.94

### Your Balance

Total Benefits 50,005.94

Preservation Components  
 Preserved 50,005.94  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components  
 Tax Free  
 Taxable 50,005.94  
 Investment Earnings Rate 0.03%



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020		
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In	150,000.00	
Net Earnings	6.84	
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		
Income Tax	0.90	
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out	100,000.00	
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2021	50,005.94	0.00

# Nguyen & Phung Superannuation Fund

## Members Statement

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### Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. 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 error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

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Anh Tuan Phung  
Director

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Thi Thu Ha Nguyen  
Director

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Thi Thanh Van Nguyen  
Director

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Hoang Chong Nguyen  
Director

# Nguyen & Phung Superannuation Fund

## Members Statement

Thi Thu Ha Nguyen  
 840 Henry Lawson Drive  
 Picnic Point, New South Wales, 2213, Australia

### Your Details

Date of Birth : Provided  
 Age: 47  
 Tax File Number: Provided  
 Date Joined Fund: 01/07/2020  
 Service Period Start Date:  
 Date Left Fund:  
 Member Code: NGUTHI00001A  
 Account Start Date 01/07/2020  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

Nominated Beneficiaries N/A  
 Vested Benefits  
 Total Death Benefit

### Your Balance

#### Total Benefits

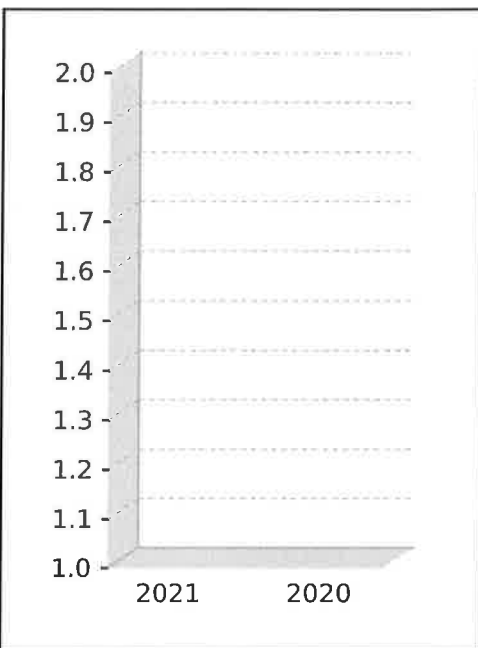
#### Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

#### Tax Components

Tax Free  
 Taxable

Investment Earnings Rate 0%



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020		
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings		
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2021	0.00	0.00

# Nguyen & Phung Superannuation Fund

## Members Statement

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### Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. 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 error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

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Anh Tuan Phung  
Director

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Thi Thu Ha Nguyen  
Director

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Thi Thanh Van Nguyen  
Director

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Hoang Chong Nguyen  
Director

# Nguyen & Phung Superannuation Fund

## Members Statement

Thi Thanh Van Nguyen  
 7 Fletcher Street  
 Revesby, New South Wales, 2212, Australia

### Your Details

Date of Birth : Provided  
 Age: 48  
 Tax File Number: Provided  
 Date Joined Fund: 01/07/2020  
 Service Period Start Date:  
 Date Left Fund:  
 Member Code: NGUTHI00002A  
 Account Start Date 01/07/2020  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

Nominated Beneficiaries N/A  
 Vested Benefits  
 Total Death Benefit

### Your Balance

#### Total Benefits

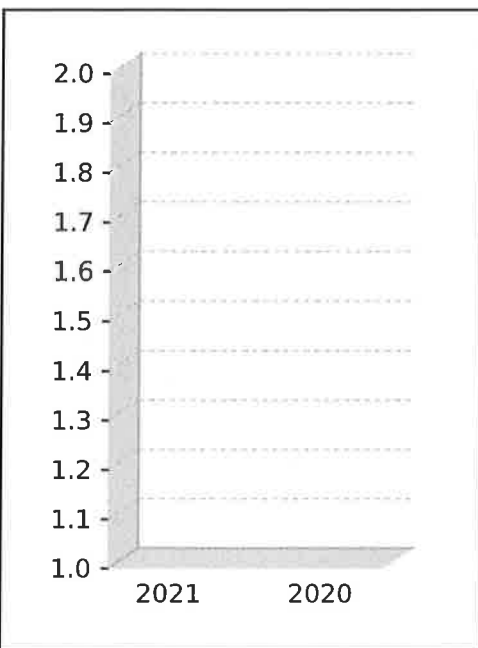
#### Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

#### Tax Components

Tax Free  
 Taxable

Investment Earnings Rate 0%



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020		
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings		
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2021	0.00	0.00



# Nguyen & Phung Superannuation Fund

## Members Statement

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### Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. 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 error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

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Anh Tuan Phung  
Director

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Thi Thu Ha Nguyen  
Director

---

Thi Thanh Van Nguyen  
Director

---

Hoang Chong Nguyen  
Director

# Nguyen & Phung Superannuation Fund

## Members Statement

Hoang Chong Nguyen  
 7 Fletcher Street  
 Revesby, New South Wales, 2212, Australia

<b>Your Details</b>		Nominated Beneficiaries	N/A
Date of Birth :	Provided	Vested Benefits	
Age:	46	Total Death Benefit	
Tax File Number:	Provided		
Date Joined Fund:	01/07/2020		
Service Period Start Date:			
Date Left Fund:			
Member Code:	NGUHOA00001A		
Account Start Date	01/07/2020		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

### Your Balance

#### Total Benefits

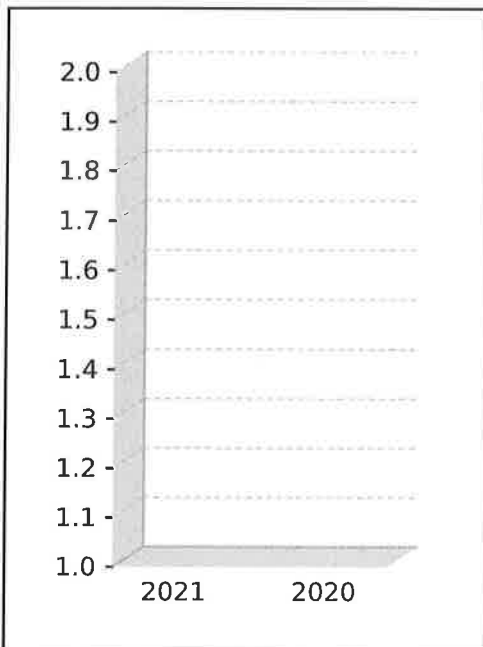
##### Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

##### Tax Components

Tax Free  
 Taxable

Investment Earnings Rate                      0%



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at    01/07/2020		
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings		
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at    30/06/2021	0.00	0.00

# Nguyen & Phung Superannuation Fund

## Members Statement

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### Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. 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 error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

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Anh Tuan Phung  
Director

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Thi Thu Ha Nguyen  
Director

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Thi Thanh Van Nguyen  
Director

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Hoang Chong Nguyen  
Director

**Nguyen & Phung Superannuation Fund**  
**Contributions Breakdown Report**

For The Period 01 July 2020 - 30 June 2021

**Summary**

Member	D.O.B	Age (at 30/06/2020)	Total Super Balance (at 30/06/2020) *1	Concessional	Non-Concessional	Other	Reserves	Total
Nguyen, Hoang Chong	Provided	45	0.00	0.00	0.00	0.00	0.00	0.00
Nguyen, Thi Thanh Van	Provided	47	0.00	0.00	0.00	0.00	0.00	0.00
Nguyen, Thi Thu Ha	Provided	46	0.00	0.00	0.00	0.00	0.00	0.00
Phung, Anh Tuan	Provided	44	0.00	0.00	0.00	0.00	0.00	0.00
<b>All Members</b>				<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

\*1 TSB can include information external to current fund's transaction records. The amount is per individual across all funds.

**Contribution Caps**

Member	Contribution Type	Contributions	Cap	Current Position
Nguyen, Hoang Chong	Concessional	0.00	25,000.00	25,000.00 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap
Nguyen, Thi Thanh Van	Concessional	0.00	25,000.00	25,000.00 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap
Nguyen, Thi Thu Ha	Concessional	0.00	25,000.00	25,000.00 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap
Phung, Anh Tuan	Concessional	0.00	75,000.00	75,000.00 Below Cap
	Non-Concessional (5 year carry forward cap available)	0.00	100,000.00	100,000.00 Below Cap

**Carry Forward Unused Concessional Contribution Cap**

Member	2016	2017	2018	2019	2020	2021	Current Position
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Nguyen, Hoang Chong							
Concessional Contribution Cap	N/A	N/A	N/A	N/A	N/A	25,000.00	
Concessional Contribution	N/A	N/A	N/A	N/A	N/A	0.00	
Unused Concessional Contribution	N/A	N/A	N/A	N/A	N/A	25,000.00	
Cumulative Carry Forward Unused	N/A	N/A	N/A	N/A	N/A	0.00	
Maximum Cap Available	N/A	N/A	N/A	N/A	N/A	25,000.00	25,000.00 Below Cap
Total Super Balance	N/A	N/A	N/A	N/A	N/A	0.00	
Nguyen, Thi Thanh Van							
Concessional Contribution Cap	N/A	N/A	N/A	N/A	N/A	25,000.00	
Concessional Contribution	N/A	N/A	N/A	N/A	N/A	0.00	
Unused Concessional Contribution	N/A	N/A	N/A	N/A	N/A	25,000.00	
Cumulative Carry Forward Unused	N/A	N/A	N/A	N/A	N/A	0.00	
Maximum Cap Available	N/A	N/A	N/A	N/A	N/A	25,000.00	25,000.00 Below Cap
Total Super Balance	N/A	N/A	N/A	N/A	N/A	0.00	
Nguyen, Thi Thu Ha							
Concessional Contribution Cap	N/A	N/A	N/A	N/A	N/A	25,000.00	
Concessional Contribution	N/A	N/A	N/A	N/A	N/A	0.00	
Unused Concessional Contribution	N/A	N/A	N/A	N/A	N/A	25,000.00	
Cumulative Carry Forward Unused	N/A	N/A	N/A	N/A	N/A	0.00	
Maximum Cap Available	N/A	N/A	N/A	N/A	N/A	25,000.00	25,000.00 Below Cap
Total Super Balance	N/A	N/A	N/A	N/A	N/A	0.00	
Phung, Anh Tuan							
Concessional Contribution Cap	30,000.00	30,000.00	25,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	0.00	0.00	0.00	0.00	0.00	0.00	
Unused Concessional Contribution	0.00	0.00	0.00	25,000.00	25,000.00	25,000.00	
Cumulative Carry Forward Unused	N/A	N/A	N/A	0.00	25,000.00	50,000.00	
Maximum Cap Available	30,000.00	30,000.00	25,000.00	25,000.00	50,000.00	75,000.00	75,000.00 Below Cap
Total Super Balance	0.00	0.00	0.00	0.00	0.00	0.00	

#### NCC Bring Forward Caps

Member	Bring Forward Cap	2018	2019	2020	2021	Total	Current Position
Nguyen, Hoang Chong	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered
Nguyen, Thi Thanh Van	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered
Nguyen, Thi Thu Ha	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered

Phung, Anh Tuan	N/A	0,00	0,00	0,00	0,00	N/A	Bring Forward Not Triggered
<b>Total for All Members</b>		<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>		

**Nguyen & Phung Superannuation Fund**  
**Investment Income Report**

As at 30 June 2021

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income			Distributed Capital Gains	Non- Assessable Payments
								(Excl. Capital Gains) * 2	TFN Credits	Other Deductions		
<b>Bank Accounts</b>												
Cash at Bank - CBA Direct Investment Account	6.84			6.84	0.00	0.00	0.00	6.84			0.00	0.00
	<b>6.84</b>			<b>6.84</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>6.84</b>			<b>0.00</b>	<b>0.00</b>
	<b>6.84</b>			<b>6.84</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>6.84</b>			<b>0.00</b>	<b>0.00</b>

Assessable Income (Excl. Capital Gains) **6.84**

Net Capital Gain **0.00**

**Total Assessable Income 6.84**

\* 1 Includes foreign credits from foreign capital gains.

\* 2 Assessable Income in the SMSF Annual Return will be different as capital gains and losses from disposals of assets have not been included.  
 For a breakdown of Distributed Capital Gains and Non-Assessable Payments refer to Distributions Reconciliation Report.

**Nguyen & Phung Superannuation Fund**  
**Investment Summary Report**

As at 30 June 2021

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
<b>Cash/Bank Accounts</b>								
Cash at Bank - CBA Direct Investment Account		50,006.840000	50,006.84	50,006.84	50,006.84			100.00 %
			<b>50,006.84</b>		<b>50,006.84</b>		<b>0.00 %</b>	<b>100.00 %</b>
			<b>50,006.84</b>		<b>50,006.84</b>		<b>0.00 %</b>	<b>100.00 %</b>



Nguyen & Phung Superannuation Fund  
**Accounting Performance Report**

As at 30 June 2021

Investment	From: 01 July 2020			To: 30 June 2021			Add			Less	Total Return	Return %
	Units	CGT Cost	Market Value	Units	CGT Cost	Market Value	Market Change	Realised Gain/(Loss)	Income	CGT Cost Change		
<b>Bank Accounts</b>												
Cash at Bank - CBA Direct Investment Account		0.00	0.00		50,006.84	50,006.84			6.84		6.84	0.01%
		<b>0.00</b>	<b>0.00</b>		<b>50,006.84</b>	<b>50,006.84</b>			<b>6.84</b>		<b>6.84</b>	<b>0.00%</b>
		<b>0.00</b>	<b>0.00</b>		<b>50,006.84</b>	<b>50,006.84</b>			<b>6.84</b>		<b>6.84</b>	<b>0.00%</b>

**Nguyen & Phung Superannuation Fund**  
**Statement of Taxable Income**

For the year ended 30 June 2021

	2021
	\$
Benefits accrued as a result of operations	50,006.84
<b>Less</b>	
Non Taxable Transfer In	150,000.00
	<u>150,000.00</u>
<b>Add</b>	
Benefits Paid/Transfers Out	100,000.00
	<u>100,000.00</u>
SMSF Annual Return Rounding	(0.84)
	<u>        </u>
<b>Taxable Income or Loss</b>	<u>6.00</u>
Income Tax on Taxable Income or Loss	0.90
	<u>        </u>
<b>CURRENT TAX OR REFUND</b>	<u>0.90</u>
Supervisory Levy	259.00
Supervisory Levy Adjustment for New Funds	259.00
	<u>        </u>
<b>AMOUNT DUE OR REFUNDABLE</b>	<u>518.90</u>

# Self-managed superannuation fund annual return **2021**

## 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 2021* (NAT 71287).

- 1 The *Self-managed superannuation fund annual return instructions 2021* (NAT 71606) (the instructions) can assist you to complete this annual return.
- 2 The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via [ABR.gov.au](http://ABR.gov.au) or complete the Change of details for superannuation entities form (NAT 3036).

## To complete this annual return

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

S M I T H S T

- 3 Place  in ALL applicable boxes.

- 4 Postal address for annual returns:

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

For example;

**Australian Taxation Office**  
**GPO Box 9845**  
**SYDNEY NSW 2001**

## Section A: Fund information

1 Tax file number (TFN)

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

- 6 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)

Nguyen & Phung Superannuation Fund

3 Australian business number (ABN) (if applicable)

4 Current postal address

840 Henry Lawson Drive

Suburb/town

Picnic Point

State/territory

NSW

Postcode

2213

5 Annual return status

Is this an amendment to the SMSF's 2021 return?

A No  Yes

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

B No  Yes

Tax File Number **6 SMSF auditor**

Auditor's name

Title: Mr  Mrs  Miss  Ms  Other 

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.

Tax File Number 

- 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** \$ 

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.

Tax File Number Provided

## 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 2021*.

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

Net capital gain **A** \$

Gross rent and other leasing and hiring income **B** \$

Gross interest **C** \$  6

Forestry managed investment scheme income **X** \$

Gross foreign income	<b>D1</b> \$ <span style="border: 1px solid black; display: inline-block; width: 100px; height: 15px;"></span>	Net foreign income	<b>D</b> \$ <span style="border: 1px solid black; display: inline-block; width: 100px; height: 15px;"></span>	Loss <input type="checkbox"/>
----------------------	--	--------------------	---	----------------------------------

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

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

Gross payments where ABN not quoted **H** \$

**Calculation of assessable contributions**

Assessable employer contributions

**R1** \$

plus Assessable personal contributions

**R2** \$

plus **\*\*No-TFN-quoted contributions**

**R3** \$  0  
(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST

**R6** \$

Gross distribution from partnerships **I** \$  Loss

\*Unfranked dividend amount **J** \$

\*Franked dividend amount **K** \$

\*Dividend franking credit **L** \$  Code

\*Gross trust distributions **M** \$

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

**Calculation of non-arm's length income**

\*Net non-arm's length private company dividends

**U1** \$

plus \*Net non-arm's length trust distributions

**U2** \$

plus \*Net other non-arm's length income

**U3** \$

\*Other income **S** \$  Code

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

**Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3)** **U** \$

#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** \$  6 Loss

Exempt current pension income **Y** \$

**TOTAL ASSESSABLE INCOME (W less Y)** **V** \$  6 Loss

Tax File Number Provided

## 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	<b>A1</b> \$ <input style="width: 150px;" type="text"/>		<b>A2</b> \$ <input style="width: 150px;" type="text"/>
Interest expenses overseas	<b>B1</b> \$ <input style="width: 150px;" type="text"/>		<b>B2</b> \$ <input style="width: 150px;" type="text"/>
Capital works expenditure	<b>D1</b> \$ <input style="width: 150px;" type="text"/>		<b>D2</b> \$ <input style="width: 150px;" type="text"/>
Decline in value of depreciating assets	<b>E1</b> \$ <input style="width: 150px;" type="text"/>		<b>E2</b> \$ <input style="width: 150px;" type="text"/>
Insurance premiums – members	<b>F1</b> \$ <input style="width: 150px;" type="text"/>		<b>F2</b> \$ <input style="width: 150px;" type="text"/>
SMSF auditor fee	<b>H1</b> \$ <input style="width: 150px;" type="text"/>		<b>H2</b> \$ <input style="width: 150px;" type="text"/>
Investment expenses	<b>I1</b> \$ <input style="width: 150px;" type="text"/>		<b>I2</b> \$ <input style="width: 150px;" type="text"/>
Management and administration expenses	<b>J1</b> \$ <input style="width: 150px;" type="text"/>		<b>J2</b> \$ <input style="width: 150px;" type="text"/>
Forestry managed investment scheme expense	<b>U1</b> \$ <input style="width: 150px;" type="text"/>		<b>U2</b> \$ <input style="width: 150px;" type="text"/>
Other amounts	<b>L1</b> \$ <input style="width: 150px;" type="text"/> <span style="border: 1px solid black; padding: 2px; font-size: 8px;">Code</span>		<b>L2</b> \$ <input style="width: 150px;" type="text"/> <span style="border: 1px solid black; padding: 2px; font-size: 8px;">Code</span>
Tax losses deducted	<b>M1</b> \$ <input style="width: 150px;" type="text"/>		

**TOTAL DEDUCTIONS**

**N** \$

(Total **A1** to **M1**)

**TOTAL NON-DEDUCTIBLE EXPENSES**

**Y** \$

(Total **A2** to **L2**)

**\*TAXABLE INCOME OR LOSS**

**O** \$  Loss

(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

**TOTAL SMSF EXPENSES**

**Z** \$

(**N** plus **Y**)

\*This is a mandatory label.

Tax File Number Provided

### 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 2021* on how to complete the calculation statement.

*Taxable income	<b>A</b>	\$	6	<small>(an amount must be included even if it is zero)</small>
*Tax on taxable income	<b>T1</b>	\$	0.90	<small>(an amount must be included even if it is zero)</small>
*Tax on no-TFN-quoted contributions	<b>J</b>	\$	0.00	<small>(an amount must be included even if it is zero)</small>
<b>Gross tax</b>			<b>B</b> 0.90	<small>(T1 plus J)</small>

Foreign income tax offset	<b>C1</b>	\$		
Rebates and tax offsets	<b>C2</b>	\$		
			<b>C</b>	<b>Non-refundable non-carry forward tax offsets</b>
				<small>(C1 plus C2)</small>

**SUBTOTAL 1**

**T2** \$ 0.90

(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset	<b>D1</b>	\$	0.00	
Early stage venture capital limited partnership tax offset carried forward from previous year	<b>D2</b>	\$	0.00	
Early stage investor tax offset	<b>D3</b>	\$	0.00	
Early stage investor tax offset carried forward from previous year	<b>D4</b>	\$	0.00	
			<b>D</b>	<b>Non-refundable carry forward tax offsets</b>
				<small>(D1 plus D2 plus D3 plus D4)</small>
			<b>T3</b>	<b>SUBTOTAL 2</b>
				<small>(T2 less D – cannot be less than zero)</small>

Complying fund's franking credits tax offset	<b>E1</b>	\$		
No-TFN tax offset	<b>E2</b>	\$		
National rental affordability scheme tax offset	<b>E3</b>	\$		
Exploration credit tax offset	<b>E4</b>	\$	0.00	
			<b>E</b>	<b>Refundable tax offsets</b>
				<small>(E1 plus E2 plus E3 plus E4)</small>

**\*TAX PAYABLE T5** \$ 0.90

(T3 less E – cannot be less than zero)

**Section 102AAM interest charge**

**G** \$



Tax File Number Provided

<b>H1 \$</b>	Credit for interest on early payments – amount of interest	<input style="width: 95%;" type="text"/>
<b>H2 \$</b>	Credit for tax withheld – foreign resident withholding (excluding capital gains)	<input style="width: 95%;" type="text"/>
<b>H3 \$</b>	Credit for tax withheld – where ABN or TFN not quoted (non-individual)	<input style="width: 95%;" type="text"/>
<b>H5 \$</b>	Credit for TFN amounts withheld from payments from closely held trusts	<input style="width: 95%;" type="text" value="0.00"/>
<b>H6 \$</b>	Credit for interest on no-TFN tax offset	<input style="width: 95%;" type="text"/>
<b>H8 \$</b>	Credit for foreign resident capital gains withholding amounts	<input style="width: 95%;" type="text" value="0.00"/>
<b>Eligible credits</b>		<b>H \$</b> <input style="width: 95%;" type="text"/>
<small>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</small>		

<b>*Tax offset refunds</b> <small>(Remainder of refundable tax offsets)</small>	<b>I \$</b>	<input style="width: 95%;" type="text" value="0.00"/>
<small>(unused amount from label E – an amount must be included even if it is zero)</small>		

**PAYG instalments raised**

**K \$**

**Supervisory levy**

**L \$**

**Supervisory levy adjustment for wound up funds**

**M \$**

**Supervisory levy adjustment for new funds**

**N \$**

<b>AMOUNT DUE OR REFUNDABLE</b> <small>A positive amount at S is what you owe, while a negative amount is refundable to you.</small>	<b>S \$</b>	<input style="width: 95%;" type="text" value="518.90"/>
<small>(T5 plus G less H less I less K plus L less M plus N)</small>		

\*This is a mandatory label.

## Section E: Losses

### 14 Losses

**I** If total loss is greater than \$100,000, complete and attach a *Losses schedule 2021*.

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

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

Tax File Number

**Section F: Member information**

**MEMBER 1**

Title: Mr  Mrs  Miss  Ms  Other

Family name

First given name  Other given names

Member's TFN  Date of birth

See the Privacy note in the Declaration.

**Contributions**

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

Employer contributions

**A** \$

ABN of principal employer

**A1**

Personal contributions

**B** \$

CGT small business retirement exemption

**C** \$

CGT small business 15-year exemption amount

**D** \$

Personal injury election

**E** \$

Spouse and child contributions

**F** \$

Other third party contributions

**G** \$

Proceeds from primary residence disposal

**H** \$

Receipt date Day / Month / Year

**H1**  /  /

Assessable foreign superannuation fund amount

**I** \$

Non-assessable foreign superannuation fund amount

**J** \$

Transfer from reserve: assessable amount

**K** \$

Transfer from reserve: non-assessable amount

**L** \$

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

**T** \$

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

**M** \$

**TOTAL CONTRIBUTIONS N** \$  (Sum of labels **A** to **M**)

**Other transactions**

Accumulation phase account balance  
**S1** \$

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

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

TRIS Count

Allocated earnings or losses **O** \$   Loss

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$   Code

Income stream payments **R2** \$   Code

**CLOSING ACCOUNT BALANCE S** \$  (S1 plus S2 plus S3)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Tax File Number

**MEMBER 2**

Title: Mr  Mrs  Miss  Ms  Other

Family name

First given name  Other given names

Member's TFN  Date of birth

Contributions

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

Employer contributions

**A** \$

ABN of principal employer

**A1**

Personal contributions

**B** \$

CGT small business retirement exemption

**C** \$

CGT small business 15-year exemption amount

**D** \$

Personal injury election

**E** \$

Spouse and child contributions

**F** \$

Other third party contributions

**G** \$

Proceeds from primary residence disposal

**H** \$

Receipt date Day Month Year

**H1**  /  /

Assessable foreign superannuation fund amount

**I** \$

Non-assessable foreign superannuation fund amount

**J** \$

Transfer from reserve: assessable amount

**K** \$

Transfer from reserve: non-assessable amount

**L** \$

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

**T** \$

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

**M** \$

**TOTAL CONTRIBUTIONS N** \$  (Sum of labels A to M)

**Other transactions**

Accumulation phase account balance **S1** \$

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

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

TRIS Count

Allocated earnings or losses **O** \$

Loss

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Code

Income stream payments **R2** \$

Code

**CLOSING ACCOUNT BALANCE S** \$  (**S1 plus S2 plus S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Tax File Number

**MEMBER 3**

Title: Mr  Mrs  Miss  Ms  Other

Family name

First given name  Other given names

Member's TFN  Date of birth

See the Privacy note in the Declaration.

**Contributions**

OPENING ACCOUNT BALANCE \$

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

Employer contributions

**A** \$

ABN of principal employer

**A1**

Personal contributions

**B** \$

CGT small business retirement exemption

**C** \$

CGT small business 15-year exemption amount

**D** \$

Personal injury election

**E** \$

Spouse and child contributions

**F** \$

Other third party contributions

**G** \$

Proceeds from primary residence disposal

**H** \$

Receipt date Day / Month / Year

**H1**  /  /

Assessable foreign superannuation fund amount

**I** \$

Non-assessable foreign superannuation fund amount

**J** \$

Transfer from reserve: assessable amount

**K** \$

Transfer from reserve: non-assessable amount

**L** \$

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

**T** \$

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

**M** \$

**TOTAL CONTRIBUTIONS N** \$

(Sum of labels A to M)

**Other transactions**

Accumulation phase account balance  
**S1** \$

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

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

TRIS Count

Allocated earnings or losses

**O** \$

Inward rollovers and transfers

**P** \$

Outward rollovers and transfers

**Q** \$

Lump Sum payments

**R1** \$

Income stream payments

**R2** \$

Loss

Code

Code

**CLOSING ACCOUNT BALANCE S** \$

(S1 plus S2 plus S3)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Tax File Number

**MEMBER 4**

Title: Mr  Mrs  Miss  Ms  Other

Family name

First given name  Other given names

Member's TFN  Date of birth

Contributions

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

Employer contributions  
**A** \$   
 ABN of principal employer  
**A1**   
 Personal contributions  
**B** \$   
 CGT small business retirement exemption  
**C** \$   
 CGT small business 15-year exemption amount  
**D** \$   
 Personal injury election  
**E** \$   
 Spouse and child contributions  
**F** \$   
 Other third party contributions  
**G** \$

Proceeds from primary residence disposal  
**H** \$   
 Receipt date Day / Month / Year  
**H1**  /  /   
 Assessable foreign superannuation fund amount  
**I** \$   
 Non-assessable foreign superannuation fund amount  
**J** \$   
 Transfer from reserve: assessable amount  
**K** \$   
 Transfer from reserve: non-assessable amount  
**L** \$   
 Contributions from non-complying funds and previously non-complying funds  
**T** \$   
 Any other contributions (including Super Co-contributions and Low Income Super Amounts)  
**M** \$

**TOTAL CONTRIBUTIONS N** \$   
 (Sum of labels A to M)

**Other transactions**

Accumulation phase account balance  
**S1** \$   
 Retirement phase account balance - Non CDBIS  
**S2** \$   
 Retirement phase account balance - CDBIS  
**S3** \$

Allocated earnings or losses **O** \$   
 Inward rollovers and transfers **P** \$   
 Outward rollovers and transfers **Q** \$   
 Lump Sum payments **R1** \$   
 Income stream payments **R2** \$

Loss   
 Code   
 Code

TRIS Count **CLOSING ACCOUNT BALANCE S** \$   
 (S1 plus S2 plus S3)

Accumulation phase value **X1** \$   
 Retirement phase value **X2** \$   
 Outstanding limited recourse borrowing arrangement amount **Y** \$

Tax File Number Provided

**Section H: Assets and liabilities**

**15 ASSETS**

**15a Australian managed investments**

Listed trusts **A** \$

Unlisted trusts **B** \$

Insurance policy **C** \$

Other managed investments **D** \$

**15b Australian direct investments** Cash and term deposits **E** \$

<p><b>Limited recourse borrowing arrangements</b></p> <p>Australian residential real property <b>J1</b> \$ <input type="text"/></p> <p>Australian non-residential real property <b>J2</b> \$ <input type="text"/></p> <p>Overseas real property <b>J3</b> \$ <input type="text"/></p> <p>Australian shares <b>J4</b> \$ <input type="text"/></p> <p>Overseas shares <b>J5</b> \$ <input type="text"/></p> <p>Other <b>J6</b> \$ <input type="text"/></p> <p>Property count <b>J7</b> <input type="text"/></p>	<p>Debt securities <b>F</b> \$ <input type="text"/></p> <p>Loans <b>G</b> \$ <input type="text"/></p> <p>Listed shares <b>H</b> \$ <input type="text"/></p> <p>Unlisted shares <b>I</b> \$ <input type="text"/></p> <p>Limited recourse borrowing arrangements <b>J</b> \$ <input type="text"/></p> <p>Non-residential real property <b>K</b> \$ <input type="text"/></p> <p>Residential real property <b>L</b> \$ <input type="text"/></p> <p>Collectables and personal use assets <b>M</b> \$ <input type="text"/></p> <p>Other assets <b>O</b> \$ <input type="text"/></p>
---	---

**15c Other investments** Crypto-Currency **N** \$

**15d Overseas direct investments**

Overseas shares **P** \$

Overseas non-residential real property **Q** \$

Overseas residential real property **R** \$

Overseas managed investments **S** \$

Other overseas assets **T** \$

<b>TOTAL AUSTRALIAN AND OVERSEAS ASSETS</b>	<b>U</b> \$ <input type="text" value="50,006"/>
(Sum of labels <b>A</b> to <b>T</b> )	

**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  \$

Tax File Number

**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	<b>V1</b> \$ <input type="text"/>	
Permissible temporary borrowings	<b>V2</b> \$ <input type="text"/>	
Other borrowings	<b>V3</b> \$ <input type="text"/>	
		Borrowings <b>V</b> \$ <input type="text"/>
Total member closing account balances (total of all <b>CLOSING ACCOUNT BALANCES</b> from Sections F and G)		<b>W</b> \$ <input type="text" value="50,006"/>
Reserve accounts		<b>X</b> \$ <input type="text"/>
Other liabilities		<b>Y</b> \$ <input type="text"/>
<b>TOTAL LIABILITIES</b>		<b>Z</b> \$ <input type="text" value="50,006"/>

**Section I: Taxation of financial arrangements**

**17 Taxation of financial arrangements (TOFA)**

Total TOFA gains **H** \$

Total TOFA losses **I** \$

**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 2020–21 income year, write 2021). **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 2021*. **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 2021* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2021*. **D**

Tax File Number **Section K: Declarations**

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

**Important**

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

**Privacy**

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

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

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

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

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

Date  /  /

**Preferred trustee or director contact details:**

Title: Mr  Mrs  Miss  Ms  Other

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

**i** 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 2021* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date  /  /

**Tax agent's contact details**

Title: Mr  Mrs  Miss  Ms  Other

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number



# Capital gains tax (CGT) schedule

# 2021

**When completing this form**

- Print clearly, using a black or dark blue pen only.
- Use BLOCK LETTERS and print one character in each box.  

S	M	I	T	H		S	T												
---	---	---	---	---	--	---	---	--	--	--	--	--	--	--	--	--	--	--	--
- Do not use correction fluid or covering stickers.
- Sign next to any corrections with your **full signature** (not initials).

- Use in conjunction with company, trust, fund income tax return or the self-managed superannuation fund annual return.
- Refer to the *Guide to capital gains tax 2021* available on our website at [ato.gov.au](http://ato.gov.au) for instructions on how to complete this schedule.

**Tax file number (TFN)**

**i** We are authorised by law to request your TFN. You do not have to quote your TFN. However, if you don't it could increase the chance of delay or error in processing your form.

**Australian business number (ABN)**

**Taxpayer's name**

**1 Current year capital gains and capital losses**

	Capital gain	Capital loss
Shares in companies listed on an Australian securities exchange	<b>A</b> \$ <input style="width: 150px;" type="text"/>	<b>K</b> \$ <input style="width: 150px;" type="text"/>
Other shares	<b>B</b> \$ <input style="width: 150px;" type="text"/>	<b>L</b> \$ <input style="width: 150px;" type="text"/>
Units in unit trusts listed on an Australian securities exchange	<b>C</b> \$ <input style="width: 150px;" type="text"/>	<b>M</b> \$ <input style="width: 150px;" type="text"/>
Other units	<b>D</b> \$ <input style="width: 150px;" type="text"/>	<b>N</b> \$ <input style="width: 150px;" type="text"/>
Real estate situated in Australia	<b>E</b> \$ <input style="width: 150px;" type="text"/>	<b>O</b> \$ <input style="width: 150px;" type="text"/>
Other real estate	<b>F</b> \$ <input style="width: 150px;" type="text"/>	<b>P</b> \$ <input style="width: 150px;" type="text"/>
Amount of capital gains from a trust (including a managed fund)	<b>G</b> \$ <input style="width: 150px;" type="text"/>	
Collectables	<b>H</b> \$ <input style="width: 150px;" type="text"/>	<b>Q</b> \$ <input style="width: 150px;" type="text"/>
Other CGT assets and any other CGT events	<b>I</b> \$ <input style="width: 150px;" type="text"/>	<b>R</b> \$ <input style="width: 150px;" type="text"/>
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	<b>S</b> \$ <input style="width: 150px;" type="text" value="0"/>	
<b>Total current year capital gains</b>	<b>J</b> \$ <input style="width: 150px; border: 2px solid black;" type="text"/>	

Add the amounts at labels K to R and write the total in item 2 label A – **Total current year capital losses**.

Tax File Number **2 Capital losses**Total current year capital losses **A** \$ Total current year capital losses applied **B** \$ Total prior year net capital losses applied **C** \$ Total capital losses transferred in applied  
(only for transfers involving a foreign bank branch or  
permanent establishment of a foreign financial entity) **D** \$ Total capital losses applied **E** \$ Add amounts at **B**, **C** and **D**.**3 Unapplied net capital losses carried forward**Net capital losses from collectables carried forward to later income years **A** \$ Other net capital losses carried forward to later income years **B** \$ Add amounts at **A** and **B** and transfer the total  
to label **V – Net capital losses carried forward**  
to later income years on your tax return.**4 CGT discount**Total CGT discount applied **A** \$ **5 CGT concessions for small business**Small business active asset reduction **A** \$ Small business retirement exemption **B** \$ Small business rollover **C** \$ Total small business concessions applied **D** \$ **6 Net capital gain**Net capital gain **A** \$ 1J less 2E less 4A less 5D (cannot be less than  
zero). Transfer the amount at **A** to label **A – Net**  
**capital gain** on your tax return.

Tax File Number

**7 Earnout arrangements**

Are you a party to an earnout arrangement? **A** Yes, as a buyer  Yes, as a seller  No   
 (Print  in the appropriate box.)

**!** If you are a party to more than one earnout arrangement, copy and attach a separate sheet to this schedule providing the details requested here for each additional earnout arrangement.

How many years does the earnout arrangement run for? **B**

What year of that arrangement are you in? **C**

If you are the seller, what is the total estimated capital proceeds from the earnout arrangement? **D** \$

Amount of any capital gain or loss you made under your non-qualifying arrangement in the income year. **E** \$  /  <sup>LOSS</sup>

**!** **Request for amendment**

If you received or provided a financial benefit under a look-through earnout right created in an earlier income year and you wish to seek an amendment to that earlier income year, complete the following:

Income year earnout right created **F**

Amended net capital gain or capital losses carried forward **G** \$  /  <sup>LOSS</sup>

**8 Other CGT information required (if applicable)**

Small business 15 year exemption – exempt capital gains **A** \$  /  <sup>CODE</sup>

Capital gains disregarded by a foreign resident **B** \$

Capital gains disregarded as a result of a scrip for scrip rollover **C** \$

Capital gains disregarded as a result of an inter-company asset rollover **D** \$

Capital gains disregarded by a demerging entity **E** \$

Tax File Number **Taxpayer's declaration**

**!** If the schedule is not lodged with the income tax return you are required to sign and date the schedule.

**Important**

Before making this declaration check to ensure that all the information required has been provided on this form and any attachments to this form, and that the information provided is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the ATO. The income tax law imposes heavy penalties for false or misleading statements.

**Privacy**

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*I declare that the information on this form is true and correct.*

Signature

Date

Day

Month

Year

 /  / 

Contact name

Daytime contact number (include area code)

## Losses schedule

# 2021

Companies and trusts that do not join consolidated groups should complete and attach this schedule to their 2021 tax return. Superannuation funds should complete and attach this schedule to their 2021 tax return. Print neatly in BLOCK LETTERS with a black or blue ballpoint pen only. Print one letter or number in each box. Do not use correction fluid or tape.

Place  in all applicable boxes.

Refer to *Losses schedule instructions 2021*, available on our website [ato.gov.au](http://ato.gov.au) for instructions on how to complete this schedule.

Tax file number (TFN)

Provided

Name of entity

Nguyen & Phung Superannuation Fund

Australian business number

80372020386

### Part A – Losses carried forward to the 2021–22 income year – excludes film losses

#### 1 Tax losses carried forward to later income years

Year of loss	
2020–21	<b>B</b> <input style="width: 150px; height: 15px;" type="text"/>
2019–20	<b>C</b> <input style="width: 150px; height: 15px;" type="text"/>
2018–19	<b>D</b> <input style="width: 150px; height: 15px;" type="text"/>
2017–18	<b>E</b> <input style="width: 150px; height: 15px;" type="text"/>
2016–17	<b>F</b> <input style="width: 150px; height: 15px;" type="text"/>
2015–16 and earlier income years	<b>G</b> <input style="width: 150px; height: 15px;" type="text"/>
<b>Total</b>	<b>U</b> <input style="width: 150px; height: 15px;" type="text"/>

Transfer the amount at **U** to the **Tax losses carried forward to later income years** label on your tax return.

#### 2 Net capital losses carried forward to later income years

Year of loss	
2020–21	<b>H</b> <input style="width: 150px; height: 15px;" type="text"/>
2019–20	<b>I</b> <input style="width: 150px; height: 15px;" type="text"/>
2018–19	<b>J</b> <input style="width: 150px; height: 15px;" type="text"/>
2017–18	<b>K</b> <input style="width: 150px; height: 15px;" type="text"/>
2016–17	<b>L</b> <input style="width: 150px; height: 15px;" type="text"/>
2015–16 and earlier income years	<b>M</b> <input style="width: 150px; height: 15px;" type="text"/>
<b>Total</b>	<b>V</b> <input style="width: 150px; height: 15px;" type="text"/>

Transfer the amount at **V** to the **Net capital losses carried forward to later income years** label on your tax return.

Tax File Number Provided**Part B – Ownership and business continuity test** – company and listed widely held trust only

Complete item 3 of Part B if a loss is being carried forward to later income years and the business continuity test has to be satisfied in relation to that loss.

Do not complete items 1 or 2 of Part B if, in the 2020–21 income year, no loss has been claimed as a deduction, applied against a net capital gain or, in the case of companies, losses have not been transferred in or out.

**1 Whether continuity of majority ownership test passed**

**Note:** If the entity has deducted, applied, transferred in or transferred out (as applicable) in the 2020–21 income year a loss incurred in any of the listed years, print X in the Yes or No box to indicate whether the entity has satisfied the continuity of majority ownership test in respect of that loss.

**Year of loss**

2020–21 **A** Yes  No

2019–20 **B** Yes  No

2018–19 **C** Yes  No

2017–18 **D** Yes  No

2016–17 **E** Yes  No

2015–16 and earlier income years **F** Yes  No

**2 Amount of losses deducted/applied for which the continuity of majority ownership test is not passed but the business continuity test is satisfied** – excludes film lossesTax losses **G** Net capital losses **H** **3 Losses carried forward for which the business continuity test must be satisfied before they can be deducted/applied in later years** – excludes film lossesTax losses **I** Net capital losses **J** **4 Do current year loss provisions apply?**

Is the company required to calculate its taxable income or tax loss for the year under Subdivision 165-B or its net capital gain or net capital loss for the year under Subdivision 165-CB of the *Income Tax Assessment Act 1997* (ITAA 1997)?

**K** Yes  No **Part C – Unrealised losses** – company only

**Note:** These questions relate to the operation of Subdivision 165-CC of ITAA 1997.

Has a changeover time occurred in relation to the company after 1.00pm by legal time in the Australian Capital Territory on 11 November 1999?

**L** Yes  No 

If you printed X in the No box at L, do not complete M, N or O.

At the changeover time did the company satisfy the maximum net asset value test under section 152-15 of ITAA 1997?

**M** Yes  No 

If you printed X in the No box at M, has the company determined it had an unrealised net loss at the changeover time?

**N** Yes  No 

If you printed X in the Yes box at N, what was the amount of unrealised net loss calculated under section 165-115E of ITAA 1997?

**O**

Tax File Number

**Part D – Life insurance companies**

Complying superannuation class tax losses carried forward to later income years **P**

Complying superannuation net capital losses carried forward to later income years **Q**

**Part E – Controlled foreign company losses**

Current year CFC losses **M**

CFC losses deducted **N**

CFC losses carried forward **O**

**Part F – Tax losses reconciliation statement**

Balance of tax losses brought forward from the prior income year **A**

**ADD** Uplift of tax losses of designated infrastructure project entities **B**

**SUBTRACT** Net forgiven amount of debt **C**

**ADD** Tax loss incurred (if any) during current year **D**

**ADD** Tax loss amount from conversion of excess franking offsets **E**

**SUBTRACT** Net exempt income **F**

**SUBTRACT** Tax losses forgone **G**

**SUBTRACT** Tax losses deducted **H**

**SUBTRACT** Tax losses transferred out under Subdivision 170-A (only for transfers involving a foreign bank branch or a PE of a foreign financial entity) **I**

Total tax losses carried forward to later income years **J**

Transfer the amount at **J** to the **Tax losses carried forward to later income years** label on your tax return.

Tax File Number

If the schedule is not lodged with the income tax return you are required to sign and date the schedule.

**Important**

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**Taxpayer's declaration**

*I declare that the information on this form is true and correct.*

Signature

Date  /  /

Contact person

Daytime contact number (include area code)





# Your Statement

Statement 1 (Page 1 of 1)

Account Number 06 2233 10474883

Statement Period 14 Oct 2020 - 14 Apr 2021

Closing Balance \$50,002.67 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)



009

NGUYEN AND PHUNG SUPER FUND  
 840 HENRY LAWSON DR  
 PICNIC POINT NSW 2213

## Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Your SMSF Commonwealth Direct Investment Account specifically designed for your Self Managed Super Fund can grow your savings while you plan your next investment. Earn a competitive rate of interest on balances over \$10,000. You can enjoy instant access to your money through ATMs, NetBank, EFTPOS, telephone banking and bank branches.

Name: NGUYEN & PHUNG PTY LTD AS TRUSTEES FOR N  
 GUYEN & PHUNG SUPERANNUATION FUND

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
14 Oct 2020	OPENING BALANCE			Nil
15 Mar	Direct Credit 011802 Col First State RD001065030754867		150,000.00	\$150,000.00 CR
26 Mar	CFS FC EMP-PERS NetBank BPAY 414375 1065030754867 Tuan Anh Super	100,000.00		\$50,000.00 CR
01 Apr	Credit Interest		2.67	\$50,002.67 CR
14 Apr 2021	CLOSING BALANCE			\$50,002.67 CR

<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>
Nil		\$100,000.00		\$150,002.67		\$50,002.67 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
14 Apr	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.05%

Note. Interest rates are effective as at the date shown but are subject to change.



# Your Statement

Statement 2 (Page 1 of 2)

Account Number 06 2233 10474883

Statement Period 15 Apr 2021 - 14 Oct 2021

Closing Balance \$50,015.20 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)



009

NGUYEN AND PHUNG SUPER FUND  
 840 HENRY LAWSON DR  
 PICNIC POINT NSW 2213

## Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

The Commonwealth Direct Investment Account is the preferred cash account for SMSF customers. Enjoy the convenience of managing your investments through NetBank and the CommBank app.

Name: NGUYEN & PHUNG PTY LTD AS TRUSTEES FOR N  
 GUYEN & PHUNG SUPERANNUATION FUND

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
15 Apr 2021	OPENING BALANCE			\$50,002.67 CR
01 May	Credit Interest		2.05	\$50,004.72 CR
01 Jun	Credit Interest		2.12	\$50,006.84 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2021 is \$6.84			
01 Jul	Credit Interest		2.06	\$50,008.90 CR
01 Aug	Credit Interest		2.12	\$50,011.02 CR
01 Sep	Credit Interest		2.12	\$50,013.14 CR
01 Oct	Credit Interest		2.06	\$50,015.20 CR
14 Oct 2021	CLOSING BALANCE			\$50,015.20 CR

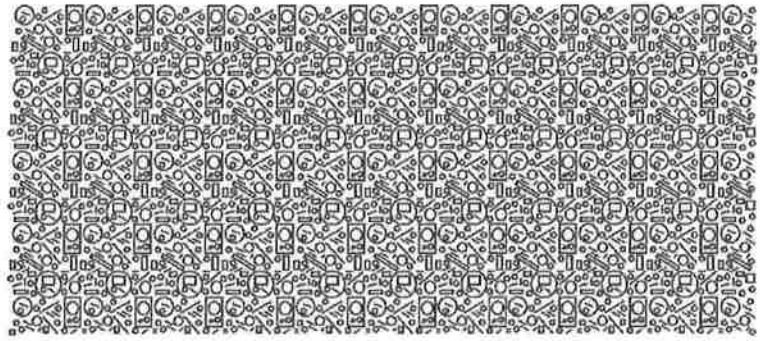
<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>
\$50,002.67 CR		Nil		\$12.53		\$50,015.20 CR



\*# 350.1046.1.1 ZZ58R3 0303 SL R3.S141.D287.OV06.00.34

Account Number

06 2233 10474883



### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
14 Oct	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.05%

Note. Interest rates are effective as at the date shown but are subject to change.

#### Important Information:

We try to get things right the first time – but if we don't, we'll do what we can to fix it.

You can fix most problems simply by contacting us.

Write to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001

Tell us online: [commbank.com.au/support/compliments-and-complaints.html](http://commbank.com.au/support/compliments-and-complaints.html)

Call: 1800 805 605 (free call)

You can also contact the Australian Financial Complaints Authority, AFCA, an independent external dispute resolution body approved by ASIC - time limits may apply, visit AFCA, [afca.org.au](http://afca.org.au), website for more information.

Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Email: [info@afca.org.au](mailto:info@afca.org.au)

Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST

# FIRSTCHOICE EMPLOYER SUPER WITHDRAWAL FORM

## Is this the right form for me?

This form can be used to withdraw some or all of the units in your fund, as a rollover to another super fund, or to be withdrawn as cash – please note you must leave a minimum account balance of \$1,500 if you are making a partial withdrawal. If you wish to cash out your super, you must meet a condition of release and the eligibility criteria to receive a super benefit. The current Product Disclosure Statement can provide you with further information, or call us on 1300 654 666.

You can read more about how to make a withdrawal from your fund, as well as details on how and when unit prices are calculated on the next page.

**We also recommend you read the following information regarding potential implications your withdrawal may have on you or your investment before completing your request.**

## Some things to consider before making a withdrawal

### 1 Paying tax

Generally, if you roll over your super to another provider, you will not be taxed. However, if you make a cash withdrawal from a super fund, and if you're under 60, you may have to pay tax. If you're 60 or over, lump sum withdrawals and pension payments are generally tax free. Whether you're under or over 60, a cash withdrawal could affect your eligibility for certain entitlements. Your financial adviser can help you identify possible ways to ensure you don't have an unnecessary tax liability.

### 2 Loss of insurance cover

Many super funds offer insurance to members for death, total & permanent disablement or salary continuance cover. This is supplied at a group discount and often without underwriting. If you cash out or transfer your super, your insurance cover may cease and you will lose the benefits of being in an employer plan.

Insurance is an important benefit and you should consider issues like the need to complete new application forms and arrange medical examinations, whether it's possible that your premiums will increase, and if it's likely that you may be denied cover.

### 3 Reduction or loss of deduction for personal super contributions

If you have made personal super contributions during this financial year or the previous financial year, and have not submitted to us (and had acknowledged by us) a valid 'notice of intent to claim or vary a deduction for personal super

contributions' form, this withdrawal/rollover could reduce your ability to claim a tax deduction for the personal contributions (including to Nil).

You should speak with your financial adviser to determine if you are eligible to make a deduction, and help you identify possible ways to minimise this impact.

### 4 Falling short of your retirement goals

Super is a concessional environment to save for retirement over the long term. If you're 60 and over, all super benefits, both lump sum and pension, are generally tax free. If you make a cash withdrawal before you retire, you may not have enough for retirement and you may also lose any 'compounding effects' the lump sum may generate on your returns over the investment period.

### 5 Mistiming investment markets

If you're cashing out or transferring your super because of disappointing performance, you may be leaving the fund at an inappropriate time. If the value of your investment has fallen, you are only making a loss on paper. Selling your investment crystallises any losses you have made due to a decrease in the current unit price.

## Have you spoken to your financial adviser?

Make sure you understand the potential impacts this withdrawal may have on your investment strategy. If you have a financial adviser, they can be invaluable in this process as they can review your situation and help you:

- assess the impacts of the decision
- explain what may happen and discuss alternative options with you
- assist you in balancing your short-term goals with your long-term needs

**If you don't have an adviser we are here to help so please call us on 1300 654 666. Although we are not licensed financial advisers, we may be able to help you understand some of the implications of withdrawing, or refer you to a qualified financial adviser.**

**Colonial  
First State**

## How do I make a withdrawal from my investment?

You can withdraw to rollover to another superannuation fund (not an income stream) at any time, subject to minimum account balance requirements. In any other case, you must meet a condition of release and the eligibility criteria for a super benefit. The current Product Disclosure Statement provides you with further information. You must also complete the attached Identification and Verification form so that we can establish your identity (if this has not already been completed). We normally pay a super benefit within seven working days of receiving your request. Longer periods may apply from time to time. In extraordinary circumstances, we may suspend or restrict withdrawals.

If you would like your super benefit to be credited to your bank account, original (ie not faxed) advice of your bank account details must be held or received at the time of the request.

If we receive your withdrawal request at our Sydney office before 3pm Sydney time on a NSW business day, the exit unit price calculated at the end of that day will apply. Where an option is suspended, restricted or unavailable, we may not process withdrawal requests. Any decisions whether to process withdrawals or partial withdrawals will be made in the best interests of investors as a whole, and if any payment is to be made, then the exit price used to calculate this payment will be the one determined at the time the payment is made. Withdrawals received after 3pm are calculated at the following day's exit unit price. Unless otherwise specified, the amount requested is net of applicable taxes and levies. Should you wish to cancel your withdrawal request, you must advise us before 3pm Sydney time on the day your original request is received by Colonial First State.

## Temporary resident visa holders

If you have at any stage been a temporary resident, you may only be able to withdraw your super benefits under limited conditions of release. Please refer to our brochure for information on Temporary Residents available at [colonialfirststate.com.au](http://colonialfirststate.com.au) or by calling us on 1300 654 666.

## Regular Investment Plans

If you do not select your Regular Investment Plan to be transferred to a new option and you are withdrawing 100% from an option, we will use a default process to determine the allocation of your Regular Investment Plan. This may include using the account allocation resulting from this withdrawal or your future investment weightings.

## When can you be paid your super?

You can be paid your account balance as a benefit when you retire after reaching your preservation age, or meet another eligible condition of release. Your preservation age depends on your date of birth (as shown in the table below).

Date of birth	Preservation age
Before 1 July 1960	55
From 1 July 1960 to 30 June 1961	56
From 1 July 1961 to 30 June 1962	57
From 1 July 1962 to 30 June 1963	58
From 1 July 1963 to 30 June 1964	59
On or after 1 July 1964	60

## Unit prices and transaction processing

Colonial First State calculates unit prices each NSW business day. When you request to contribute, switch or withdraw your investment your request must be received before the relevant cut-off time (as outlined previously) and the unit price to be used for your request will be the next available unit price. The next available price is calculated, based on the market value of the option (less liabilities), for the close of business on the date of your request. We determine the market value of an option based on the information we have most recently available. If you ask for a unit price or investment valuation we can provide a historical unit price or investment valuation only. Should you then decide to transact, as outlined above you will receive the next available unit price or investment value. It is important to consider this when making your transaction requests. Please refer to a copy of the current Product Disclosure Statement (PDS) for further details.

Please phone Colonial First State Employer Services on 1300 654 666 or send an email to [employer@colonialfirststate.com.au](mailto:employer@colonialfirststate.com.au) if you require further information in order to understand your benefit entitlements, including information about any fees or charges that may apply to any rollover you intend to make and information about the effect of the rollover on your benefit entitlements. You can also contact your financial adviser to discuss the effects of any roll-over you intend to make.

## Anti-Money Laundering and Counter-Terrorism Financing laws and Sanctions laws

We are required to comply with these laws, including the need to establish your identity (and, if relevant, the identity of other persons associated with your account). Additionally, from time to time, we may require additional information to assist with this process. We may be required to report information about you to the relevant authorities. We may not be able to tell you when this occurs. We may not be able to transact with you or other persons. This may include delaying, blocking, freezing or refusing to process a transaction or ceasing to provide you with a product or service. This may impact on your investment and could result in a loss of income and principal invested.

# FirstChoice Employer Super Withdrawal Form



Please phone Colonial First State Employer Services on 1300 654 666 with any enquiries.

**SAVE FORM**

Please complete this form using **BLACK INK** and print well within the boxes in **CAPITAL LETTERS**. Mark appropriate answer boxes with a cross like the following . Start at the left of each answer space and leave a gap between words.

**PRINT FORM**

Please complete all fields to ensure that we hold the correct details. Fields marked with an asterisk (\*) must be completed for the purposes of anti-money laundering laws.

## 1 INVESTOR DETAILS

FirstChoice Employer Super account number

0 6 5 0 3 0 7 5 4 8 6 7

Have you discussed this transaction with your adviser?

Yes  No

Title

Mr  Mrs  Miss  Ms  Other

Full given name(s)\*

**ANH**

Surname\* (Please supply relevant certified documents if details have changed)

**PHUNG**

Date of birth\*

**07/07/1975**

Occupation\* (If retired, state RETIRED)

**MARKET ANALYST/ACCOUNTANT**

Your main country of residence, if not Australia\*

Residential address (PO Box is NOT acceptable)\*

Unit number  Street number **840** Street name **HENRY LAWSON DR.**

Suburb **PICNIC POINT** State **NSW** Postcode **2213**

Country **AUSTRALIA**

Postal address for all communications and cheque payments (if applicable)

Cross (X) box where appropriate:

Same as residential address, as above

Same as existing postal address on account

Different address as provided below:

Unit number  Street number  PO Box  Street name

Suburb  State  Postcode

Country

Work phone number

Home phone number

Mobile phone number

**0415704295**

Email address

**KPHUNG75@GMAIL.COM**

### Why we ask for your email address and mobile number

- By providing this, you are consenting to receive statements, transaction and other account communications, education, market updates, significant event notices and other important information electronically.
- By providing your mobile number, you are consenting to its use for security validations. This will allow you to access communications such as your statement via email.

You are able to change your contact preferences at any time.

## 2 RESIDENCY DETAILS – THIS SECTION MUST BE COMPLETED

If you do not complete this section your request may be delayed. If you are completing a rollover request to another superannuation fund, you can proceed to **Section 3**. If you are requesting to cash out your super benefit or requesting a rollover to commence a pension, you must complete the section below.

Cross (X) box as applicable

- Australian citizen/resident
- New Zealand citizen
- Non-resident (has never been a temporary resident visa holder of Australia)
- Holder of Retirement Visa subclass 405/410

If you have selected any of the above, please proceed to **section 3** of this form.

- Temporary resident visa holder of Australia

- Please complete section 10 – Temporary resident visa holder – Conditions of release. Please obtain the 'Temporary resident brochure for superannuation' available at colonialfirststate.com.au or by calling us on 1300 654 666 for further information on the super benefits you are entitled to.

## 3 WITHDRAWAL INSTRUCTIONS

### WITHDRAWAL AMOUNT

Unless otherwise indicated, the amount shown should be NET of applicable taxes, levies and withdrawal adjustments.

- I would like to close my account

OR

- Leave minimum balance required (Minimum remaining account balance is \$1,500.)

OR

I would like to withdraw \$

**Please note:** If you close your account without providing your Tax File Number, you may not be able to claim back any TFN tax that has been deducted.

### PAYMENT DETAILS

This payment is to be:

- Paid to me (complete **Section 4**)

OR

- Rolled over to another superannuation fund(s) (complete **Section 8**)

### WITHDRAWAL INVESTMENT OPTION/S – PARTIAL WITHDRAWALS ONLY

Cross (X) one box only. If no option is selected, we will redeem as per your existing investment weightings.

- I would like this withdrawal to be made in line with my investment allocation on the date of this transaction.

OR

- I would like this withdrawal to be made in line with existing auto-rebalancing weightings.

OR

- I would like this withdrawal to be made from my account as shown below. If this is a full withdrawal from an option, write 'balance' next to that option.

**Please note:** If you transact outside of existing auto-rebalancing weightings, we will automatically cancel this facility.

### 3 WITHDRAWAL INSTRUCTIONS (CONTINUED)

Option CODE (refer to the back page of this form)	Amount
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<b>TOTAL</b>	\$ <input type="text"/>

**Please note:** If you have specified a restricted, suspended or unavailable option, we may not be able to process your request immediately. You should refer to our website for important information on any changes to the availability of particular investment options.

### 4 PAYMENT INSTRUCTIONS

Your instructions in this section overrides previous nominations. Only one method can be selected. Please cross (X) one:

Credit  Credit my Australian financial institution account shown in section 7

Cheque  Mail a cheque to my address. Cheques issued are not bank cheques

**Please note:** If no payment method is selected, a cheque will be issued.

### 5 AUTO REBALANCING

If you have auto-rebalancing on your account and you transact outside your future investment selection weightings, your transaction will cancel this facility. You should complete this section if you wish to re-establish the facility. **Please note:** This facility can only be established when the existing portfolio is invested 100% in options from the FirstChoice Lifestage and Select menu.

**Please note:** The auto-rebalancing facility switches your investments quarterly or annually to bring them in line with your future investment selection weightings (excluding any suspended, restricted or unavailable options). Buy/sell spreads may apply and there may be tax consequences of using the auto-rebalancing facility. You should only complete this section under advice or if you are clear on how the facility works.

Establish or re-establish auto-rebalancing facility  
I wish to establish or re-establish auto-rebalancing on my account. I understand that the rebalancing weightings will be in line with my future investment selection, being the weightings resulting from my withdrawal details specified in section 3 – 'withdrawal instructions'.

Please complete the frequency for your account. If you make no frequency selection, we will rebalance your portfolio annually.

#### Frequency

Annually  
(First business day after 14 May)

Quarterly  
(First business day after 14 February, May, August and November)



**6 IMPORTANT INFORMATION ON YOUR ACCOUNT**

If you are withdrawing the full balance of an investment option and have any of the following facilities, you will need to advise us of the investment option you wish to transfer this facility to.

**REGULAR INVESTMENT PLAN**

If you are withdrawing 100% from an option and you do not tell us how you would like your Regular Investment Plan allocated, we will use a default process to determine the allocation. This may include using the account allocation resulting from this withdrawal or your future investment weightings. **Please note:** Regular Investment Plans can only be established with options from the FirstChoice Lifestage and Select option menu.

Option CODE (refer to the back page of this form)	Regular investment plan amount
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<b>TOTAL</b>	\$ <input type="text"/>

**FUTURE INVESTMENT SELECTION**

Please indicate below how you would like your future investments allocated. If you do not tell us how you would like your future investments allocated, we will allocate as per the investment weightings resulting from this withdrawal. **Please note:** Future Investment Selection can only include options from the FirstChoice Lifestage and Select option menu.

Option CODE (refer to the back page of this form)	%
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<b>TOTAL</b>	<b>1 0 0 %</b>

**REBATE OPTION**

You may be entitled to an administration fee rebate or Employer plan balance rebate. Refer to the current PDS for more details about eligibility.

Select the investment option for which any rebate that may be applicable is to be credited. **Please note:** You can only select options from the FirstChoice Lifestage and Select option menu.

Option **CODE** (refer to back page of this form).

**Please note:** you must have a current account balance within this option in order to nominate it for rebate purposes.  
 If no option or more than one option or an invalid option is nominated, we will credit this rebate in the order outlined on the back of this form.

## 7 DETAILS OF ACCOUNT TO BE CREDITED

**Please note:** If you are advising us of new bank details, please upload your form via FirstNet or send to us by post.

Name of Australian financial institution

**Commonwealth Bank of Australia**

Branch name

**Revesby**

Branch number (BSB)

**0 6 2 - 2 3 3**

Account number

**1 0 4 7 4 8 8 3**

Name of account holder

**NGUYEN & PHUNG SUPERANNUATION FUND**

You can only nominate a bank account that is held in your name. If you are rolling over to a Self Managed Super Fund, you must nominate an account held in the name of the fund.

## 8 ROLLOVER DETAILS

Complete this section if you would like your withdrawal to be rolled over to another institution. Please complete all details and ensure that you provide us with a valid Australian Business Number (ABN) and Unique Superannuation Identifier (USI).

### ROLLOVER 1

Amount

\$ **150,000**

Account/Membership number of fund

**4**

ABN

**80372020386**

AND

USI

Rollover institution, fund name (eg FirstChoice Pension)

**THE TRUSTEE FOR NGUYEN & PHUNG SUPERANNUATION FUND**

Postal address

Unit number

Street number

PO Box

Street name

Suburb

State

Postcode

Country

### ROLLOVER 2

Amount

\$

Account/Membership number of fund

ABN

AND

USI

Rollover institution, fund name (eg FirstChoice Pension)

Postal address

Unit number

Street number

PO Box

Street name

Suburb

State

Postcode

Country

**Note:** If you require more than 2 rollovers to another institution, please attach a signed letter with your withdrawal form with the above details.

## 9 TAX FILE NUMBER NOTIFICATION

I acknowledge that I am aware that:

- my provision, and your receipt, of my tax file number are authorised under the Superannuation Industry (Supervision) Act 1993
- if I provide my tax file number to you, you will use it only for legal purposes. This includes finding and identifying any superannuation benefits which you hold on my behalf, calculating tax on any superannuation benefits, calculating tax on my superannuation contributions and providing information to the Commissioner of Taxation. These purposes may change in future.

By providing my Tax File Number (TFN), I consent to its use and disclosure as set out in the PDS. This includes to use my TFN to:

- search the ATO's SuperMatch program for other super accounts and
- seek more information from other super funds about the accounts found.

I don't have to supply my tax file number, and if I choose not to, I will commit no offence. However, if I don't provide my tax file number:

- more tax may become payable on my employer superannuation contributions and superannuation benefits
- you may be required to refund any other superannuation contributions (eg, personal contributions) to me within 30 days less taxes,
- fees and costs and insurance premiums and reduced or increased for market movements, and
- in the future it may be more difficult to locate or amalgamate my superannuation benefits

These consequences may change in the future.

If I provide my tax file number to you, you may provide it to another superannuation fund trustee or Retirement Savings Account provider to whom my superannuation benefits are to be rolled over, unless I request you not to do so in writing. You may also give my tax file number to the Commissioner of Taxation. In all other respects my TFN will be treated as confidential.

My tax file number is:

1 8 7 1 8 9 2 1 7

## 10 CONDITIONS OF RELEASE

Please indicate what type of super benefit you are eligible for. If you are, or once were, a temporary resident, please refer to Section 2.

- a retirement benefit – I am aged between my preservation age and age 64 and have permanently retired and do not intend to ever become gainfully employed again for 10 or more hours per week<sup>1</sup>
- a retirement benefit – I am aged 60 to 64 and have ceased a gainful employment arrangement since turning age 60
- a retirement benefit – I am aged 65 or older
- an unpreserved cash benefit – I am withdrawing unrestricted non-preserved amounts only
- an unpreserved cash benefit – I am withdrawing restricted non-preserved amounts only and have terminated my employment with an employer who has contributed to this fund. I will provide a copy of my termination letter from my employer who contributed super to the fund.
- a total and permanent disablement (TPD) benefit – I am permanently incapacitated<sup>2</sup>
- a compassionate grounds benefit – Compassionate grounds as approved by the Australian Taxation Office (ATO)<sup>2</sup>
- a terminal illness benefit – I have a terminal medical condition<sup>2</sup>
- a pre-retirement pension – I am aged between my preservation age and age 64 but have not permanently retired and wish to commence a pre-retirement income stream<sup>1</sup>
- termination of gainful employment with a standard employer-sponsor of the regulated super fund on or after 1 July 1997 where the member's preserved amounts in the fund at the same time of the termination are less than \$200
- being a lost member who is found, and the value of whose benefit in the fund, when released, is less than \$200.

Please read the 'How super works' section of our current PDS for more information on when you can be paid your super. The PDS is available free of charge on our website at [colonialfirststate.com.au](http://colonialfirststate.com.au) or by calling Employer Services on 1300 654 666.

<sup>1</sup> Your preservation age depends on your date of birth. Refer to the section 'When can you be paid your super' on the attached instruction sheet.

<sup>2</sup> We have additional requirements to process the withdrawal on these grounds. Please call Employer Services on 1300 654 666 for further information.

## 10 CONDITIONS OF RELEASE (CONTINUED)

### TEMPORARY RESIDENT VISA HOLDER – CONDITIONS OF RELEASE

Only complete this section if you are a temporary resident visa holder and wish to have any preserved or restricted non-preserved benefits paid to you or rolled over to an income stream.

Please indicate what type of super benefit you are eligible for:

- a total and permanent disablement (TPD) benefit – I am permanently incapacitated<sup>2</sup>
- a terminal illness benefit – I have a terminal medical condition<sup>2</sup>
- an unpreserved cash benefit – I am withdrawing unrestricted non-preserved amounts only (that existed prior to 1 April 2009)
- a retirement benefit – prior to 1 April 2009, I turned aged 60 or older and ceased a gainful employment arrangement
- a retirement benefit – prior to 1 April 2009, I turned age 65 or older
- an unpreserved cash benefit – I am withdrawing restricted non-preserved amounts and prior to 1 April 2009, I terminated my employment with an employer who has contributed to this fund.<sup>2</sup>

## 11 DECLARATION AND SIGNATURE

I declare that:

- I have access to the current PDS including all statements and information that are incorporated by reference and I have read or do not require such information
- all details in this form are true and correct
- if this form is signed under Power of Attorney, the Attorney declares that they have not received notice of revocation of that power (a certified copy of the Power of Attorney should be submitted with this application unless we have already sighted it)

- I have read and understood the important information provided with this form.

Investments in FirstChoice Employer Super USI FSF0361AU (referred to as 'FirstChoice' or 'the fund') are offered from Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557 by Colonial First State Investments Limited ABN 98 002 348 352 AFS Licence 232468.

Original signature of member

*Tuan Anh Phung*

Print name

**ANH TUAN PHUNG**

Date signed

**10/03/2021**

If you are signing under a Power of Attorney, please comply with the following:

- attach a certified copy of the Power of Attorney document
- each page of the Power of Attorney document must be certified by a Justice of the Peace, Notary Public or Solicitor. Additional certification options are available from our 'Certification of documents – list of prescribed persons' form at [colonialfirststate.com.au/prospects/FS4523.pdf](http://colonialfirststate.com.au/prospects/FS4523.pdf).
- please also supply a certified copy of the identification documents for the Attorney, containing a sample of their signature, eg Drivers Licence, Passport, etc. The Attorney will also need to complete a power of attorney identification form which can be obtained from our forms library at [colonialfirststate.com.au](http://colonialfirststate.com.au) or by phoning Employer Services on 1300 654 666.

Please send the completed form to:  
Colonial First State, Reply Paid 27, Sydney NSW 2001  
or via the secure online system (e-post) with FirstNet Investor and FirstNet Adviser.

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# Identification and Verification Form – individuals

Full name of member

**ANH TUAN PHUNG**

You or your adviser may also like to complete this form so that we can establish your identity (for the purposes of Anti-Money Laundering and Counter-Terrorism Financing laws) and assist us in processing any future request efficiently.

Financial advisers undertake identification and verification procedures by completing sections 1 to 2 of this form or by using other industry standard forms.

If you do not have a financial adviser, you are required to complete section 1 of this form and provide certified copies of the ID documents (do not send original documents).

The list of the parties who can certify copies of the documents is set out below. To be correctly certified we need the ID documents to be clearly noted 'True copy of the original document'. The party certifying the ID documents will also need to state what position they hold and sign and date the certified documents. If this certification does not appear, you may be asked to send in new certified documents.

List of persons who can certify documents<sup>1</sup> (for the purposes of Anti-Money Laundering and Counter-Terrorism Financing laws):

- Justice of the Peace
- Solicitor
- Police Officer
- Magistrate
- Notary Public (for the purposes of the Statutory Declaration Regulations 1993)
- Employee of Australia Post (with two or more years of continuous service)
- Your financial adviser (provided they have two or more years of continuous service)
- Your accountant (provided they hold a current membership to a professional accounting body)
- Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955)
- An officer of a bank, building society, credit union or finance company provided they have two or more years of continuous service.

## SECTION 1: VERIFICATION PROCEDURE

Complete Part 1 (or if the individual does not own a document from Part 1, then complete either Part 2 or Part 3).

### Part 1 Acceptable primary ID documents

Cross  Select ONE valid option from this section only

- |                                     |  |
|-------------------------------------|--|
| <input checked="" type="checkbox"/> | Australian State/Territory driver's licence containing a photograph of the person                                |
| <input type="checkbox"/>            | Australian passport (a passport that has expired within the preceding two years is acceptable)                   |
| <input type="checkbox"/>            | Card issued under a State or Territory law containing your photograph and proof of age                           |
| <input type="checkbox"/>            | Foreign passport or similar travel document containing a photograph and the signature of the person <sup>2</sup> |

Continued over the page...

<sup>1</sup> There are additional persons who can certify documents. A full list of the persons who can certify documents is available from our forms library at [colonialfirststate.com.au](http://colonialfirststate.com.au)

<sup>2</sup> Documents that are written in a language that is not English must be accompanied by an English translation prepared by an accredited translator. An accredited translator is any person who is currently accredited by the National Accreditation Authority for Translators and Interpreters Ltd (NAATI) at the level of Professional Translator or above. Please refer to [www.naati.com.au](http://www.naati.com.au) for further information.

**Part 2 Acceptable secondary ID documents** – should only be completed if the individual does not own a document from Part 1

Cross  Select ONE valid option from this section

- Australian birth certificate
- Australian citizenship certificate
- Pension card issued by Services Australia (Centrelink)

Cross  AND ONE valid option from this section

- A document issued by the Commonwealth or a State or Territory within the preceding 12 months that records the provision of financial benefits to the individual and which contains the individual's name and residential address
- A Notice of Assessment issued by the Australian Taxation Office within the preceding 12 months that records a debt payable by the individual to the Commonwealth (or by the Commonwealth to the individual), which contains the individual's name and residential address. *Block out the TFN before scanning, copying or storing this document*
- A document issued by a local government body or utilities provider within the preceding three months which records the provision of services to that address or to that person (the document must contain the individual's name and residential address)
- If under the age of 18, a notice that was issued to the individual by a school principal within the preceding three months; and contains the name and residential address; and records the period of time that the individual attended that school

**Part 3 Acceptable foreign photographic ID documents** – should only be completed if the individual does not own a document from Part 1

Cross  Select ONE valid option from this section only

- Foreign driver's licence that contains a photograph of the person in whose name it is issued and the individual's date of birth<sup>1</sup>
- National ID card issued by a foreign government containing a photograph and a signature of the person in whose name the card was issued<sup>1</sup>

**FINANCIAL ADVISER USE ONLY**

**IMPORTANT NOTE:**

- Either attach a legible certified copy of the ID documentation used to verify the individual (and any required translation) OR
- Alternatively, if agreed between your licensee and the product issuer, complete the Record of Verification Procedure section below and DO NOT attach copies of the ID documents

**SECTION 2: RECORD OF VERIFICATION PROCEDURE**

ID document details	Document 1	Document 2 (if required)
Verified from	<input type="checkbox"/> Original <input type="checkbox"/> Certified copy	<input type="checkbox"/> Original <input type="checkbox"/> Certified copy
Document issuer	<input type="text"/>	<input type="text"/>
Issue date	<input type="text" value="dd/mm/yyyy"/>	<input type="text" value="dd/mm/yyyy"/>
Expiry date	<input type="text" value="dd/mm/yyyy"/>	<input type="text" value="dd/mm/yyyy"/>
Document number	<input type="text"/>	<input type="text"/>
Accredited English translation	<input type="checkbox"/> N/A <input type="checkbox"/> Sighted	<input type="checkbox"/> N/A <input type="checkbox"/> Sighted

**FINANCIAL ADVISER DETAILS – Identification and verification conducted by:**

By completing and signing this Record of Verification Procedure I declare that I have verified the identity of the Customer as required by AML/CTF Rules, in the capacity of an AFSL holder or an authorised representative of an AFSL holder.

AFS Licensee Name	AFSL No.
<input type="text"/>	<input type="text"/>
Representative/Employee name	Phone number
<input type="text"/>	<input type="text"/>
Signature	Date verification completed
<input type="text"/>	<input type="text" value="dd/mm/yyyy"/>

1. Documents that are written in a language that is not English must be accompanied by an English translation prepared by an accredited translator. An accredited translator is any person who is currently accredited by the National Accreditation Authority for Translators and Interpreters Ltd (NAATI) at the level of Professional Translator or above. Please refer to [www.naati.com.au](http://www.naati.com.au) for further information.

## FirstChoice Lifestage and Select Option Menu

Please use the following **CODES** under **section 3** of this form to indicate which investment option(s) you would like to withdraw from.

**Please note:** Where amounts are to be deducted from or credited to your investment, for example rebates or adviser service fees, and no option or an invalid option has been nominated by you, a default order exists. Generally, the default order draws from or credits to the more conservative option first, as determined by us. Please call Employer Services on 1300 654 666 should you require further information.

Option name	Code
<b>DEFAULT INVESTMENT OPTION</b>	
FirstChoice Lifestage 1945-49	980
FirstChoice Lifestage 1950-54	981
FirstChoice Lifestage 1955-59	982
FirstChoice Lifestage 1960-64	983
FirstChoice Lifestage 1965-69	984
FirstChoice Lifestage 1970-74	985
FirstChoice Lifestage 1975-79	986
FirstChoice Lifestage 1980-84	987
FirstChoice Lifestage 1985-89	988
FirstChoice Lifestage 1990-94	989
FirstChoice Lifestage 1995-99	990
FirstChoice Lifestage 2000-04	991
<b>SELECT INVESTMENT OPTIONS</b>	
<b>MULTI-MANAGER MULTI-SECTOR</b>	
FirstChoice Defensive Select	911
FirstChoice Conservative Select	912
FirstChoice Diversified Select	948
FirstChoice Moderate Select	913
FirstChoice Balanced Select	914
FirstChoice Growth Select	915
FirstChoice High Growth Select	916
<b>MULTI-MANAGER SINGLE SECTOR</b>	
FirstChoice Fixed Interest Select	917
FirstChoice Australian Share Select	919
FirstChoice Australian Small Companies Select <sup>3</sup>	920
FirstChoice Global Share Select	921
FirstChoice Property Securities Select <sup>1</sup>	918
FirstChoice Global Infrastructure Securities Select <sup>1</sup>	922
<b>FIRSTCHOICE MULTI-INDEX SERIES</b>	
FirstChoice Multi-Index Conservative Select	923
FirstChoice Multi-Index Diversified Select	925
FirstChoice Multi-Index Moderate Select	949
FirstChoice Multi-Index Balanced Select	924
FirstChoice Multi-Index Growth Select	951
FirstChoice Multi-Index High Growth Select	958
<b>COLONIAL FIRST STATE INDEX SERIES</b>	
Colonial First State Index Australian Share Select	934
Colonial First State Index Property Securities Select	931

Option name	Code
<b>OTHER OPTIONS</b>	
<b>High Growth</b>	
AZ Sestante Growth Select	954
<b>Cash and Deposits</b>	
FirstRate Saver Select	926
<b>Short duration fixed interest</b>	
Macquarie Income Opportunities Select	955
<b>Diversified fixed interest</b>	
Colonial First State Diversified Fixed Interest Select	928
UBS Diversified Fixed Income Select	929
<b>Australian fixed interest</b>	
Aberdeen Standard Australian Fixed Income Select	927
<b>Alternatives<sup>2</sup> - Suggested to be no more than 20% of your portfolio</b>	
Aspect Diversified Futures Select	947
<b>Australian share</b>	
Ausbil Australian Active Equity Select	935
Bennelong ex-20 Australian Equities Select	950
Fidelity Australian Equities Select	933
Perennial Value Australian Share Select	937
Schroder Australian Equity Select	936
T. Rowe Price Australian Equity Select	938
<b>Australian share - small companies<sup>2</sup> - Suggested to be no more than 30% of your portfolio</b>	
OC Premium Small Companies Select	957
<b>Global share</b>	
Magellan Global Share Select	943
MFS Global Equity Select	940
Platinum International Select	939
Realindex Global Share Select	944
Realindex Global Share - Hedged Select	945
Stewart Investors Worldwide Sustainability Select	960
T. Rowe Price Global Equity Select	959
<b>Global share - emerging markets<sup>2</sup> - Suggested to be no more than 30% of your portfolio</b>	
Platinum Asia Select	942
Realindex Emerging Markets Select	941
<b>Australian property securities<sup>2</sup> - Suggested to be no more than 50% of your portfolio</b>	
Ironbark Property Securities Select	930
<b>Global property and infrastructure securities<sup>2</sup> - Suggested to be no more than 50% of your portfolio</b>	
Colonial First State Global Property Securities Select	932
Magellan Infrastructure Select	956
<b>Geared<sup>2</sup> - Suggested to be no more than 30% of your portfolio</b>	
Colonial First State Geared Share Select	946

- 1 The trustee suggests that no more than 50% of your portfolio is invested in these investment options. See the Investment Options Menu for more information on diversifying your portfolio.
- 2 The trustee suggests that your portfolio holds no more of its value in these investment categories than the maximum limit shown. See the Investment Options Menu for more information on diversifying your portfolio.
- 3 The trustee suggests that no more than 30% of your portfolio is invested in this investment option. See the Investment Options Menu for more information on diversifying your portfolio.



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# Rollover benefits statement

## When to use this statement

- ❗ Use this form for all rollover benefits transactions other than death benefit rollovers.

If you need to rollover a death benefit, use NAT 74924-06.2017.

If you need to correct an error for a payment made before 1 July 2013, use NAT 70944-05.2007.

Complete this form (or a similar form you create that collects the same information) if you are a trustee of a superannuation fund or provider of a retirement savings account (RSA) and any of the following apply:

- you are paying a rollover superannuation benefit other than a death benefit rollover to another fund or RSA, and you are not already providing all of this information electronically under the rollover data standards
- you have paid a rollover superannuation benefit to another fund or RSA and are providing a statement about the rollover to your member
- you are the trustee of a non-complying fund and are paying member benefits to another superannuation fund or RSA (complete section D instead of section C).

- ❗ You must provide your member with a member statement using this form (or a similar form you create that includes the same information) for all rollovers, including if you applied the data standards and you didn't use this form for the fund-to-fund transaction.

## Completing this statement

- Print clearly in BLOCK LETTERS using a black pen only.
- Place **X** in ALL applicable boxes.
- Use a separate form for each rollover payment you are making.

- ❗ Read the instructions carefully. Penalties may apply if you make a false or misleading statement on this form without taking reasonable care.

## Section A: Receiving fund

1 Australian business number (ABN)

2 Fund name

3 Postal address

Suburb/town/locality

State/territory

Postcode

Country if other than Australia

4 (a) Unique superannuation identifier (USI)

(b) Member client identifier

## Section B: Member's details

5 Tax file number (TFN)

6 Full name

Title:

Family name

First given name

Other given names

7 Residential address

Suburb/town/locality

State/territory

Postcode

Country if other than Australia

8 Date of birth

9 Sex

10 Daytime phone number (include area code)

11 Email address (if applicable)

## Section C: Rollover transaction details

**i** Include dollars and cents. The totals at item 13 and 14 must both equal the amount of the rollover payment.

12 Service period start date

13 Tax components

Tax-free component \$

KiwiSaver tax-free component \$

Taxable component:

Element taxed in the fund \$

Element untaxed in the fund \$

Tax components TOTAL \$

**i** Make sure you apply the proportioning rule to the tax components if you are not rolling over the member's full interest in your superannuation fund.

**14 Preservation amounts**

Preserved amount \$ 100000.00  
KiwiSaver preserved amount \$   
Restricted non-preserved amount \$   
Unrestricted non-preserved amount \$

Preservation amounts TOTAL \$ 100000.00

❗ If the rollover payment contains a **KiwiSaver preserved amount**, you can't make the rollover payment to a self-managed superannuation fund (SMSF) under the preservation rules.

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**Section D: Non-complying funds**

❗ Only complete this section if you are a trustee of a non-complying fund.

**15 Contributions made to a non-complying fund on or after 10 May 2006**

\$

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**Section E: Transferring fund**

**16 Fund ABN**

**17 Fund name**

**18 Contact name**

Title:

Family name

First given name

Other given names

**19 Daytime phone number** (include area code)

**20 Email address** (if applicable)

## Section F: Declaration

Complete the declaration that applies to you. Print your full name then sign and date declaration.

- !** Before you sign the declaration, check that you have provided true and correct information. Penalties may be imposed for giving false or misleading information.

### Trustee, director or authorised officer declaration

Complete this declaration if you are the trustee, director or authorised officer of the superannuation fund or other provider shown in section E.

*I declare that the information contained in the statement is true and correct.*

Name (BLOCK LETTERS)

Trustee, director or authorised officer signature

Date

**OR**

### Authorised representative declaration

Complete this declaration if you are an authorised representative of the superannuation fund or other provider shown in section E.

*I declare that:*

- I have prepared the statement with the information supplied by the superannuation provider
- I have received a declaration made by the superannuation provider that the information provided to me for the preparation of this statement is true and correct
- I am authorised by the superannuation provider to give the information in the statement to the ATO.

Name (BLOCK LETTERS)

DANNY MAZEVSKI

Authorised representative signature

Date

28/10/2021

Tax agent number (if you are a registered tax agent)

72139002

## Where to send this form

- !** Do not send this form to the ATO.

If the rollover data standards do not apply to the transaction, you must do all of the following:

- send the form to the receiving fund in section **A** within seven days of paying the rollover
- provide a copy to the member in section **B** within 30 days of paying the rollover
- keep a copy in your records for five years.

If the rollover data standards do apply to the transaction, you must do all of the following:

- comply with the data standard requirements for the fund-to-fund interaction (do not send this form to the receiving fund in section **A**)
- use this form only to provide a statement to the member in section **B** within 30 days of paying the rollover
- keep a copy of the member statement in your records for five years.

# 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

NGUYEN & PHUNG SUPERANNUATION FUND

#### 2 Postal address

840 HENRY LAWSON DRIVE

Suburb/town/locality

PICNIC POINT

State/territory

NSW

Postcode

2213

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

80372020386

#### 4 Authorised contact person

Title:

Family name

First given name

Other given names

#### 5 Daytime phone number (include area code)

### Section B: Member's details

#### 6 Your full name

Title:

MR

Family name

PHUNG

First given name

Other given names

ANH TUAN

#### 7 Current postal address

840 HENRY LAWSON DRIVE

Suburb/town/locality

PICNIC POINT

State/territory

NSW

Postcode

2213

#### 8 Date of birth

07 JULY 1975

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## Section C: Superannuation lump sum payment details

9 Lump sum payment is calculated to this date

### 10 Superannuation lump sum components

Taxable component

Taxed element \$

Untaxed element \$

Tax-free component \$

Total amount \$

### 11 Preservation amounts of the superannuation lump sum

Preserved amount \$

Restricted non-preserved \$

Unrestricted non-preserved \$

Total amount \$

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## 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

## PART 2 – MEMBER TO COMPLETE

### Section E: Cash amount

1 Pay me a gross cash amount of: \$ 100000.00

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)

COLONIAL FIRST STATE

3 Fund ABN 98002348352

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

GPO BOX 3956

Suburb/town/locality

SYDNEY

State/territory

NSW

Postcode

2001

5 Member account number 065030754867

6 Roll over an amount of: \$ 100000.00

### Section G: Member's declaration

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

Name (print in block letters)

ANH TUAN PHUNG

Signature

Date

**!** You should keep a copy of the statement for your records for a period of five years.