

Self-managed superannuation fund annual return 2018

Section A: Fund Information

1 Your tax file number

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

2 Name of self-managed superannuation fund (SMSF)

3 ABN

4 Current postal address
 Street

 Suburb/State/P'code

5 Annual return status

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

6 SMSF auditor

Auditor's name
 Title
 Family name
 Given names

SMSF Auditor Number Auditor's phone number

Postal address
 Street

 Suburb/State/P'code

Date audit was completed A Was Part B of the audit report qualified? B N

7 Electronic funds transfer (EFT)

A Financial institution details for super payments and tax refunds

BSB no Account no
 Account name

8 Status of SMSF

Australian superannuation fund A Y
 Fund benefit structure B A
 Does the fund trust deed allow acceptance of the Government's Super Co-contributions and Low Income Super-Contribution? C Y

9 Was the fund wound up during the income year? N

Sensitive (when completed)

10 Exempt current pension income

Did the fund pay an income stream to one of more members in the income year?

Y N

Section B: Income

11 Income

Did you have a CGT event during the year?
 Have you applied an exemption or rollover?

G Y
 M N

Net capital gain
 Gross interest
 Net foreign income

A 11713
 C 44926
 D 14028

Gross foreign income

D1 14028

Unfranked dividend amount

J 8596

Franked dividend amount

K 33520

Dividend franking credit

L 14365

Gross trust distributions

M 18891

Calculation of assessable contributions

R 94310 P

Assessable employer contributions

R1 94310

plus No-TFN-quoted contributions

R3 0

GROSS INCOME

W 240349

TOTAL ASSESSABLE INCOME

V 240349

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

Deductions

Non-deductible expenses

SMSF auditor fee

H1 1100

H2

Investment expenses

I1 13414

I2

Management and administration expenses

J1 2526

J2

TOTAL DEDUCTIONS (A1 to M1)

N 17040

TOTAL NON-DEDUCTIBLE EXPENSES (A2 to L2)

Y

TOTAL SMSF EXPENSES (N + Y)

Z 17040

TOTAL INCOME OR LOSS

O 223309

(Total assessable income less deductions)

JUNTOS SUPERANNUATION FUND

Client ref

MUL503

File no 775 569 437

ABN 58 611 358 655

Section D: Income tax calculation statement

13 Income tax calculation statement

		Taxable income	A	223309.00
		Tax on taxable income	T1	33496.35
		Tax on no-TFN-quoted contributions	J	0.00
		Gross tax	B	33496.35
Foreign inc. tax offsets	C1	2104.10	C	2104.10
Rebates and tax offsets	C2			
		Non-refundable non-c/f tax offsets (C1 + C2)		
		SUBTOTAL 1	T2	31392.25
ESVCLP tax offset	D1			
ESVCLP tax offset c/f from previous year	D2			
ESIC tax offset	D3			
ESIC tax offset c/f from previous year	D4			
		Non-refundable c/f tax offsets (D1+D2+D3+D4)	D	
		SUBTOTAL 2	T3	31392.25
Complying fund's franking credits tax offset	E1	20567.60		
No-TFN tax offset	E2			
NRAS tax offset	E3			
Exploration cr. tax offset	E4			
<i>Credit:</i>				
Int. on early payments	H1			
Foreign res. w/holding (excl. capital gains)	H2			
ABN/TFN not quoted	H3			
TFN w/held from closely held trusts	H5			
Int. on no-TFN tax offset	H6			
Credit for foreign res. capital gains w/holding	H8			
		Refundable tax offsets (E1 + E2 + E3 + E4)	E	20567.60
		TAX PAYABLE	T5	10824.65
		Section 102AAM int. charge	G	
		Eligible credits (H1 + H2 + H3 + H5 + H6 + H8)	H	
		Tax offset refunds	I	0.00
		PAYG installments raised	K	15804.00
		Supervisory levy	L	259.00
		Supervisory levy adj. for wound up funds	M	
		Supervisory levy adj. for new funds	N	
		TOTAL AMOUNT REFUNDABLE	S	4720.35
		(T5 + G - H - I - K + L - M + N)		

Sensitive (when completed)

JUNTOS SUPERANNUATION FUND

Client ref

MUL503

File no 775 569 437
 ABN 58 611 358 655

Section F: Member information

MEMBER NUMBER: 1

Title	<input type="text" value="MRS"/>	Account status	<input type="text" value="O"/>
First name	<input type="text" value="ANA"/>		
Other names	<input type="text"/>		
Surname	<input type="text" value="MULCAHY"/>		
Suffix	<input type="text"/>		
Member's TFN	<input type="text" value="137 421 996"/>	Date of birth	<input type="text" value="10/03/1964"/>

See the Privacy note in the Declaration

OPENING ACCOUNT BALANCE

Contributions

Employer contributions
TOTAL CONTRIBUTIONS

Other transactions

Allocated earnings or losses	<input type="text" value="O"/>	<input type="text" value="22370.00"/>
Accumulation phase account balance	<input type="text" value="S1"/>	<input type="text" value="502011.00"/>
Retirement phase account bal. - Non CDBIS	<input type="text" value="S2"/>	<input type="text" value="0.00"/>
Retirement phase account balance - CDBIS	<input type="text" value="S3"/>	<input type="text" value="0.00"/>
TRIS Count	<input type="text" value=""/>	<input type="text" value="0"/>
CLOSING ACCOUNT BALANCE	<input type="text" value="S"/>	<input type="text" value="502011.00"/>
Accumulation phase value	<input type="text" value="X1"/>	<input type="text" value="502011.00"/>

MEMBER NUMBER: 2

Title	<input type="text" value="MR"/>	Account status	<input type="text" value="O"/>
First name	<input type="text" value="JOHN"/>		
Other names	<input type="text" value="FRANCIS"/>		
Surname	<input type="text" value="MULCAHY"/>		
Suffix	<input type="text"/>		
Member's TFN	<input type="text" value="259 608 340"/>	Date of birth	<input type="text" value="11/03/1950"/>

See the Privacy note in the Declaration

OPENING ACCOUNT BALANCE

Contributions

Employer contributions
TOTAL CONTRIBUTIONS

Other transactions

Allocated earnings or losses	<input type="text" value="O"/>	<input type="text" value="161955.00"/>
Accumulation phase account balance	<input type="text" value="S1"/>	<input type="text" value="3748185.00"/>
Retirement phase account bal. - Non CDBIS	<input type="text" value="S2"/>	<input type="text" value="0.00"/>
Retirement phase account balance - CDBIS	<input type="text" value="S3"/>	<input type="text" value="0.00"/>
TRIS Count	<input type="text" value=""/>	<input type="text" value="0"/>
CLOSING ACCOUNT BALANCE	<input type="text" value="S"/>	<input type="text" value="3748185.00"/>
Accumulation phase value	<input type="text" value="X1"/>	<input type="text" value="3748185.00"/>

Sensitive (when completed)

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments
 Listed trusts

A

15b Australian direct investments

Limited Recourse Borrowing Arrangements

Australian residential real property **J1**
 Australian non-residential real property **J2**
 Overseas real property **J3**
 Australian shares **J4**
 Overseas shares **J5**
 Other **J6**

Cash and term deposits **E**
 Debt securities **F**
 Loans **G**
 Listed shares **H**
 Unlisted shares **I**
 Limited recourse borrowing arrangements (J1 to J6) **J**
 Non-residential real property **K**
 Residential real property **L**
 Collectables and personal use assets **M**
 Other assets **O**

TOTAL AUSTRALIAN AND OVERSEAS ASSETS
 (sum of labels A to T)

U

15d 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 N

16 Liabilities

Borrowings for limited recourse borrowing arrangements **V1**
 Permissible temporary borrowings **V2**
 Other borrowings **V3**

Borrowings **V**
 Total member closing account balances **W**
 Reserve accounts **X**
 Other liabilities **Y**
TOTAL LIABILITIES **Z**

File no 775 569 437
ABN 58 611 358 655

Section K: Declarations
Important

Before making this declaration check to ensure 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 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 more information about your privacy go to ato.gov.au/privacy

TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received the audit report and I am aware of any matters raised. I declare that the information on this annual return, including any attached schedules and additional documentation is true and correct. I also authorise the ATO to make any tax refunds to the nominated bank account (if applicable).

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

Date

Preferred trustee, director or public officer's contact details:

Title MR
Family name and suffix MULCAHY
Given and other names JOHN FRANCIS
Phone number 02 8236 7500
Non-individual trustee name JUNTOS SUPERANNUATION PTY LIMITED

Time taken to prepare and complete this tax return (hours) J 0

TAX AGENT'S DECLARATION:

We declare that the Self-managed superannuation fund annual return 2018 has been prepared in accordance with information provided by the trustees, that the trustees have given us a declaration stating that the information provided to us is true and correct, and that the trustees have authorised us to lodge this annual return.

Tax agent's signature

Date

Tax agent's contact details

Title
Family name and suffix TAYLOR
Given and other names ROBERT MARK
Tax agent's practice STIRLING WARTON TAYLOR PTY LTD
Tax agent's phone 02 8236 7500
Reference number MUL503
Tax agent number 72517001

NOTE: THIS PRINT-OUT IS NOT TO BE LODGED WITH THE ATO.

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File no 775 569 437
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1. Current year capital gains and capital losses

	Capital gain	Capital loss
Shares in companies listed on an Australian securities exchange	A 50021	K 78244
Amount of capital gains from a trust (including a managed fund)	G 45793	
Total current year capital gains	J 95814	

2. Capital losses

Total current year capital losses	A 78244
Total current year capital losses applied	B 78244
Total capital losses applied	E 78244

4. CGT discount

Total CGT discount applied	A 5857
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6. Net capital gain

Net capital gain	A 11713
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NOTE: THIS PRINT-OUT IS NOT TO BE LODGED WITH THE ATO.

Gross dividends
 (excluding distributions from cash management, property and certain other unit trusts)

Company Share status (if applicable)	Unfranked dividends	Franked dividends	Franking credits	TFN withholding
PER IRS SCHEDULES	18248.60	33520.57	14365.93	
LESS MIRVAC DISTRIBUTIONS	-7250.00			
LESS SYDNEY AIRPORTS	-83.00			
LESS IVV DIVIDENDS	-2319.44			
Total	8596.16	33520.57	14365.93	

Foreign Income Schedule

LIST OF TRANSACTIONS

Type Description Currency	Gross Amount	Deductions	Net Amount	Foreign Tax Paid
Type D Dividends other Description: IVV SHARES AUD (Australia, Dollars)	2319		2319	Method: Actual 695.83
Type G General Description: Dft: MIRVAC GROUP AUD (Australia, Dollars)	74		74	Method: Actual
Type G General Description: Dft: BT WRAP PORTFOLIO AUD (Australia, Dollars)	11635		11635	Method: Actual 1408.27
TOTALS SUMMARY (Includes any available prior year unutilised foreign tax).	14028		14028	2104.10

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**Distributions from Trusts
 Including Cash Management or Listed Property Trusts**

Trust Name **MIRVAC GROUP**
 TFN Trust Type **P**

Arm's length income

Unfranked Dividend	Franked Dividend	Franking Credit	Other Trust Income
<input type="text"/>	<input type="text"/>	<input type="text" value="0.00"/>	<input type="text" value="4694"/>

Capital gains

Indexed	Discount (net)	Other
<input type="text"/>	<input type="text" value="1179"/>	<input type="text"/>

Foreign income

Income	Tax credit	Class	Deduction
<input type="text" value="74"/>	<input type="text" value="0.00"/>	<input type="text" value="G"/>	<input type="text"/>

Trust Name **SYDNEY AIRPORTS**
 TFN Trust Type **P**

Arm's length income

Unfranked Dividend	Franked Dividend	Franking Credit	Other Trust Income
<input type="text"/>	<input type="text"/>	<input type="text" value="0.00"/>	<input type="text" value="83"/>

Trust Name **BT WRAP PORTFOLIO**
 TFN Trust Type **P**

Arm's length income

Unfranked Dividend	Franked Dividend	Franking Credit	Other Trust Income
<input type="text"/>	<input type="text"/>	<input type="text" value="6201.67"/>	<input type="text" value="14114"/>

Capital gains

Indexed	Discount (net)	Other
<input type="text"/>	<input type="text" value="28820"/>	<input type="text" value="795"/>

Foreign income

Income	Tax credit	Class	Deduction
<input type="text" value="11635"/>	<input type="text" value="1408.27"/>	<input type="text" value="G"/>	<input type="text"/>

Subtotals

Arm's length income

Unfranked Dividend	Franked Dividend	Franking Credit	Other Trust Income
<input type="text"/>	<input type="text"/>	<input type="text" value="6201.67"/>	<input type="text" value="18891"/>

Capital gains

Indexed	Discount (net)	Other
<input type="text"/>	<input type="text" value="29999"/>	<input type="text" value="795"/>

Foreign income

Income	Tax credit	Deduction
<input type="text" value="11709"/>	<input type="text" value="1408.27"/>	<input type="text"/>

Gross taxable employer contributions

Details	Amount
JOHN MULCAHY	83225.00
ANA MULCAHY	11085.00
Total	94310.00

Item: 1 AMCOR LTD

Category: S Shares
 Method: DS Discount

Description	Cost	Date Acquired	Consider'n Received	Date Disposed	Index Factor	Cost Base
AMCOR LTD	22104	01/07/2010	67150	30/06/2018	N/A	22104
Total:	22104		67150			22104

Capital Gain/Loss

Capital Gain						45046
Adjusted Discount Percentage		33.33%				15015
Reduced Discount Capital Gain						30031

Item: 2 FAIRFAX LTD

Category: S Shares
 Method: OT Other

Description	Cost	Date Acquired	Consider'n Received	Date Disposed	Index Factor	Cost Base
FAIRFAX LTD	2741	01/07/2010	337	30/06/2018		2741
Total:	2741		337			2741
Reduced Cost Base:						2741

Capital Gain/Loss

Consideration Received						337
Reduced Cost Base						2741
Capital Loss						2404

Item: 3 HILL END GOLD

Category: S Shares
 Method: OT Other

Description	Cost	Date Acquired	Consider'n Received	Date Disposed	Index Factor	Cost Base
HILL END GOLD	20967	01/07/2010	1765	30/06/2018		20967
Total:	20967		1765			20967
Reduced Cost Base:						20967

Capital Gain/Loss

Consideration Received						1765
Reduced Cost Base						20967
Capital Loss						19202

Item: 4 SOUTH 32 LTD

Category: S Shares
 Method: DS Discount

Description	Cost	Date Acquired	Consider'n Received	Date Disposed	Index Factor	Cost Base
SOUTH 32 LTD		01/07/2010	837	30/06/2018	N/A	
Total:			837			

Capital Gain/Loss

Capital Gain						837
Adjusted Discount Percentage		33.33%				279
Reduced Discount Capital Gain						558

Item: 5 SEADANCE LTD

Category: S Shares
 Method: OT Other

Description	Cost	Date Acquired	Consider'n Received	Date Disposed	Index Factor	Cost Base
SEADANCE LTD	78910	01/07/2010	22272	30/06/2018		78910
Total:	78910		22272			78910
Reduced Cost Base:						78910

Capital Gain/Loss

Consideration Received			22272			22272
Reduced Cost Base						78910
Capital Loss						56638

Item: 6 SYDNEY AIRPORTS

Category: S Shares
 Method: DS Discount

Description	Cost	Date Acquired	Consider'n Received	Date Disposed	Index Factor	Cost Base
SYDNEY AIRPORTS	1865	01/07/2010	3306	30/06/2018	N/A	1865
Total:	1865		3306			1865

Capital Gain/Loss

Capital Gain						1441
Adjusted Discount Percentage		33.33%				480
Reduced Discount Capital Gain						961

Item: 7 TREASURY WINES

Category: S Shares
 Method: DS Discount

Description	Cost	Date Acquired	Consider'n Received	Date Disposed	Index Factor	Cost Base
TREASURY WINES		01/07/2010	2697	30/06/2018	N/A	
Total:			2697			

Capital Gain/Loss

Capital Gain						2697
Adjusted Discount Percentage		33.33%				899
Reduced Discount Capital Gain						1798

Item: 1 Dft: MIRVAC GROUP

Category: Z Values from Trust distribution schedules
 Method: DS Discount

Description	Cost	Date Acquired	Consider'n Received	Date Disposed	Index Factor	Cost Base
Dft: MIRVAC GROUP			1179		N/A	
Total:			1179			

Capital Gain/Loss

Capital Gain						1769
Adjusted Discount Percentage		33.33%				590
Reduced Discount Capital Gain						1179

Item: 2 Dft: BT WRAP PORTFOLIO

Category: Z Values from Trust distribution schedules
 Method: DS Discount

Description	Cost	Date Acquired	Consider'n Received	Date Disposed	Index Factor	Cost Base
Dft: BT WRAP PORTFOLIO			28820		N/A	
Total:			28820			

Capital Gain/Loss

Capital Gain						<u>43230</u>
Adjusted Discount Percentage		33.33%				<u>14410</u>
Reduced Discount Capital Gain						<u>28820</u>

Item: 3 Dft: BT WRAP PORTFOLIO

Category: Z Values from Trust distribution schedules
 Method: OT Other

Description	Cost	Date Acquired	Consider'n Received	Date Disposed	Index Factor	Cost Base
Dft: BT WRAP PORTFOLIO			795			
Total:			795			

Capital Gain/Loss

Capital Gain						<u>795</u>
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Item Description	Acquired	Disposed	Consideration Received	Cost Base		Gain/Loss
				Amount	Type	
Other Assets						
A. SUMMARY						
1. Frozen/Other Capital Gains						
Values from P&T distribution schedules - Category Z						
3	Df: BT WRAP PORTFOLIO		795	0	C	795
						795
2. Discount Capital Gains						
Shares in companies listed on an Australian Securities Exchange - Category S						
1	AMCOR LTD	01/07/2010 30/06/2018	67150	22104	DS	45046
4	SOUTH 32 LTD	01/07/2010 30/06/2018	837	0	DS	837
6	SYDNEY AIRPORTS	01/07/2010 30/06/2018	3306	1865	DS	1441
7	TREASURY WINES	01/07/2010 30/06/2018	2697	0	DS	2697
Values from P&T distribution schedules - Category Z						
1	Df: MIRVAC GROUP		1179		DS	1769
2	Df: BT WRAP PORTFOLIO		28820		DS	43230
						95020
Less: Discount						-31674
Total Discount Capital Gains						63346
3. Current Year Capital Losses						
Shares in companies listed on an Australian Securities Exchange - Category S						
2	FAIRFAX LTD	01/07/2010 30/06/2018	337	2741	R	-2404
3	HILL END GOLD	01/07/2010 30/06/2018	1765	20967	R	-19202
5	SEADANCE LTD	01/07/2010 30/06/2018	22272	78910	R	-56638
Sub-total Current Year Capital Losses						-78244

Key to Cost Base Type:
 C = Cost base (asset owned less than 12 months)
 R = Reduced cost base (loss)
 I = Indexed cost base (per CPI)
 D = Deemed threshold
 DS = Discount Method

Item Description	Acquired	Disposed	Consideration Received	Cost Base Amount	Type	Gain/Loss
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B. APPLICATION OF CAPITAL LOSSES				
Description	Capital Gain	Current Year Loss Applied	Prior Year/ T'ferred In Loss Applied	Residual Cap Gain
3,4a,4b Capital Losses		78244		
1. Frozen/Other Capital Gains	795	795	0	0
2. Nominal Pre-discount Gains	95020	77449	0	17571
6. Net Collectable Frozen/Other		0	0	0
7. Net Collectable Pre-disc Gains		0	0	0
8. Personal Use Frozen/Other		0	0	0
9. Personal Use Pre-discount Gains		0	0	0
Total Remaining Capital Losses		0	0	

Item Description	Acquired	Disposed	Consideration Received	Cost Base Amount Type	Gain/Loss
C. NET CAPITAL GAIN/LOSS CALCULATION					
Other Assets					
Frozen/Other Capital Gains					0
Nominal Pre-discount Gains					17571
Less discount		33.33%			-5857
50% Active Asset Frozen/Other Gains					0
Less discount		50.00%			0
50% Active Asset Discount Cap Gains					0
Less discount		66.66%			0
					11714
Less Roll-over exemption					
Less Retirement exemption					0
				Other Assets Total	11714
Collectables					
Frozen/Other Capital Gains					0
Nominal Pre-discount Gains					0
Less discount		33.33%			0
Personal Use Assets					
Frozen/Other Capital Gains					0
Nominal Pre-discount Gains					0
Less discount		33.33%			0
				Total Net Capital Gain	11714

TOTAL NET CAPITAL GAIN SUMMARY

Other Assets	11714
Personal Use Assets	
Total Net Capital Gains	11714

Please note that due to the method of calculation, the summary report may be subject to rounding errors.

PART A**Electronic lodgment declaration (Form P, T, F, SMSF or EX)**

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

Tax File Number Year of return

Name of Partnership, Trust, Fund or Entity

Total Income/Loss

Total Deductions

Taxable Income/Loss

Privacy
The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN.

Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to ato.gov.au/privacy

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

Please refer to the privacy statement on the Australian Business Register (ABR) website (www.abr.gov.au) for further information - it outlines our commitment to safeguarding your details.

Electronic funds transfer - direct debit
Where you have requested an EFT direct debit some of your details will be provided to your financial institution and the Tax Office's sponsor bank to facilitate the payment of your taxation liability from your nominated account.

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

Important: Before making this declaration please check to ensure that all income has been disclosed and the tax return 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 Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

Declaration: I declare that:
* all the information I have provided to my registered tax agent for the preparation of this tax return, including any applicable schedules is true and correct, and
* I authorise the agent to give this document to the Commissioner of Taxation.

Signature of Partner, Trustee or Director

Date

PART B**ELECTRONIC FUNDS TRANSFER CONSENT**

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

Important: Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

Account name:

JUNTOS SUPERANNUATION FUND

I authorise the refund to be deposited directly to the specified account

Signature

Date

PART D

Tax agent's certificate (shared facilities only)

We, STIRLING WARTON TAYLOR PTY LTD declare that:

- * We have prepared this tax return in accordance with the information supplied by the partner, trustee, director or public officer
- * We have received a declaration made by the entity that the information provided to us for the preparation of this tax return is true and correct, and
- * We are authorised by the partner, trustee, director or public officer to lodge this tax return, including any applicable schedules.

Agent's Signature

Date

Agent's phone

02 8236 7500

Client's reference

MUL503

Agent's Contact Name

ROBERT MARK TAYLOR

Agent's reference number

72517001