

WORK PAPER INDEX

Client: Prosperity Super Fund

Period: 30th June 2020

C - CLIENT INFORMATION

N - NOTES ON JOB

F - FINANCIAL REPORT

T - TAX RETURN

W - WORKING PAPER

S - SOURCE DOCUMENTS

P - PRIOR YEAR

C - CLIENT INFORMATION

Alex Mora

To: Derek Whitaker
Subject: RE: SMSF 2019 - 2020 Tax Returns

From: Derek Whitaker <derek@bluskyfactory.com.au>
Sent: Tuesday, 12 January 2021 3:19 PM
To: Alex Mora <alex@morawealth.com.au>
Subject: Re: SMSF 2019 - 2020 Tax Returns

Hi Alex,

Happy New Year. My responses to your questions are below in 'red'.

Thank you.

Warm regards

Derek Whitaker
Director | Founder
Blu Sky Factory

E: derek@bluskyfactory.com.au
W: www.bluskyfactory.com.au

Blu Sky Factory is not a licensed financial planning firm. We are simply an education company, who will give you factual information. We do not give any general or specific advice around options, trading, or anything else. That is not what this email or our courses do. Please see a licensed financial planner when it comes to any investment advice you need.

On 8 Jan 2021, at 12:27 am, Alex Mora <alex@morawealth.com.au> wrote:

Hi Derek

I hope you've had a good Christmas and new year break.

I do have a few questions on your 2019/20 SMSF for you...

1. Can I have a copy of the BankWest acc 9802-3 statement #40

See attached.

2. Can I have a copy of the OnePath insurance schedules dated in March and April 2020. The schedules you provided with your initial email was for 2019.

I have updated the policies. Please see attached.

3. What was the "Distribution" received on the 4 Oct 2019 for \$11,708 and \$126.22 for?

I believe that was the final payouts from Gold Acres. I was paid last from the syndication and in stages. In other words they were distributions from the Gold Acres Trust investment.

4. Has Shakeel made the necessary interest loan repayment for the USD\$33,000 & AUD\$17,000 loan?

No he has not.

5. Can you also return a signed copy of the attached documents.

Sure. See attached.

Thanks in advance for your help with the above.

Regards,
<image001.jpg>
Alex Mora
Director

<image002.jpg>

Protecting your assets, Providing peace of mind

Street: Unit 2, 49 Buckingham Drive, Wangara WA 6065 Australia

Postal: PO Box 1095, Bentley WA 6983 Australia

M: 0438 975 709

W: www.morawealth.com.au

Connect with me on...

<image003.png> <image004.png><image005.png>

Liability limited by a scheme approved under Professional Standards Legislation.

This e-mail and any attachments are confidential and may contain proprietary and confidential information, some or all of which may be legally privileged. It is intended solely for the use of the individual or entity to which it is addressed. If you are not the intended recipient, you must not use, disclose, distribute, copy, print or rely on this e-mail. Furthermore, you should notify the author immediately by telephone or by replying to this e-mail and permanently delete all copies of the e-mail and attachments on your system. Whilst we have taken reasonable precautions to ensure that this e-mail and any attachment has been checked for viruses, we cannot guarantee that they are virus free and we cannot accept liability for any damage sustained as a result of software viruses. We would advise that you carry out your own virus checks, especially before opening an attachment.

 **Please consider the environment before printing this email**

N - NOTES ON JOB

F - FINANCIAL REPORT

Financial statements and reports for the year ended 30 June 2020

Prosperity Super Fund

Prepared for: Abundant Seasons Pty Ltd

Operating Statement

Statement of Financial Position

Notes to the Financial Statements

Trustees Declaration

Statement of Taxable Income

Members Statement

Investment Summary

Market Movement

CGT Register

Investment Income

Realised Capital Gain

Unrealised Capital Gains

Trustee Minute / Resolution

Trial Balance

Prosperity Super Fund
Operating Statement

For the year ended 30 June 2020

	Note	2020 \$	2019 \$
Income			
Investment Income			
Trust Distributions	5	8,884 W1	(4,136)
Interest Received		10,271 W4	0
Contribution Income			
Other Contributions		637 W3	0
Other Income			
Foreign Exchange Increase/Decrease		4,180 W8	0
Total Income		<u>23,972</u>	<u>(4,136)</u>
Expenses			
Accountancy Fees		3,465	0
ATO Supervisory Levy		259	518
Auditor's Remuneration		808	0
ASIC Fees		54	53
Bank Charges		0	60
Fines		0	79
		<u>4,586</u>	<u>710</u>
Member Payments			
Life Insurance Premiums		1,649	1,519
Income Protection Premiums		1,674	1,537
Total and Permanent Disability Premiums		1,627	1,483
Investment Losses			
Changes in Market Values	6	0	(554)
Total Expenses		<u>9,536</u>	<u>4,695</u>
Benefits accrued as a result of operations before income tax			
		<u>14,436</u>	<u>(8,831)</u>
Income Tax Expense		0 F10	0
Benefits accrued as a result of operations		<u>14,436</u>	<u>(8,831)</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

Prosperity Super Fund
Statement of Financial Position

As at 30 June 2020

	Note	2020 \$	2019 \$
Assets			
Investments			
Managed Investments (Australian)	2	574	538
Mortgage Loans (Australian)	3	65,084	60,953
Total Investments		<u>65,658</u>	<u>61,491</u>
Other Assets			
Bankwest Business Bonus 802-3		5,537	2,601
Distributions Receivable		0	2,950
Commonwealth Bank		145	133
Interest Receivable		10,271	0
Total Other Assets		<u>15,953</u>	<u>5,684</u>
Total Assets		<u>81,611</u>	<u>67,175</u>
Net assets available to pay benefits		<u>81,611</u>	<u>67,175</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts			
Whitaker, Derek Aaron - Accumulation		71,541	58,118
Whitaker, Christie Lea - Accumulation		10,070	9,057
Total Liability for accrued benefits allocated to members' accounts		<u>81,611</u>	<u>67,175</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

Prosperity Super Fund
Notes to the Financial Statements

For the year ended 30 June 2020

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.

Prosperity Super Fund
Notes to the Financial Statements

For the year ended 30 June 2020

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: Managed Investments (Australian)

	2020	2019
	\$	\$
Schwab One International Acc 1684	574	538
	<hr/>	<hr/>
	574	538
	<hr/>	<hr/>

Note 3: Mortgage Loans (Australian)

	2020	2019
	\$	\$
SDR Civil PTY LTD	65,084	60,953

Prosperity Super Fund
Notes to the Financial Statements

For the year ended 30 June 2020

F7



	65,084	60,953
Note 4: Banks and Term Deposits		
	2020	2019
	\$	\$
Banks		
Bankwest Business Bonus 802-3	5,537	2,601
Commonwealth Bank	145	133
	<u>5,682</u>	<u>2,734</u>
Note 5: Trust Distributions		
	2020	2019
	\$	\$
The Gold Acres Unit Trust	8,884	0
Schwab One International Acc 1684	0	(4,136)
	<u>8,884</u>	<u>(4,136)</u>
Note 6: Changes in Market Values		
Unrealised Movements in Market Value		
	2020	2019
	\$	\$
Managed Investments (Australian)		
Schwab One International Acc 1684	37	554
	<u>37</u>	<u>554</u>
Mortgage Loans (Australian)		
SDR Civil PTY LTD	4,131	0
	<u>4,131</u>	<u>0</u>
Other Revaluations		
Other Revaluations	(4,168)	0
	<u>(4,168)</u>	<u>0</u>
Total Unrealised Movement	<u>0</u>	<u>554</u>
Realised Movements in Market Value		
	2020	2019
	\$	\$
Total Realised Movement	<u>0</u>	<u>0</u>

Refer to compilation report

Prosperity Super Fund

Notes to the Financial Statements

For the year ended 30 June 2020

Changes in Market Values

0

554

Prosperity Super Fund
Abundant Seasons Pty Ltd ACN: 147850084
Trustees Declaration

The directors of the trustee company have determined that the fund is not a reporting entity and that the 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 2020 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2020 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 2020.

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) Act 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:

.....
Derek Aaron Whitaker
Abundant Seasons Pty Ltd
Director

.....
Christie Lea Whitaker
Abundant Seasons Pty Ltd
Director

Dated this day of

Prosperity Super Fund
Statement of Taxable Income

For the year ended 30 June 2020

	2020
	\$
Benefits accrued as a result of operations	14,436.00 F3
Less	
Other Non Taxable Income	8,771.00 F16 W8
Tax Losses Deducted	384.00
Accounting Trust Distributions	8,884.00 W1
Non Taxable Contributions	637.00 W3
	<hr/> 18,676.00
Add	
Net Capital Gains	4,241.00 T11
	<hr/> 4,241.00
SMSF Annual Return Rounding	(1.00)
	<hr/> 0.00
Taxable Income or Loss	<hr/> 0.00
Income Tax on Taxable Income or Loss	0.00
	<hr/>
CURRENT TAX OR REFUND	<hr/> 0.00
Supervisory Levy	259.00
	<hr/>
AMOUNT DUE OR REFUNDABLE	<hr/> 259.00

Prosperity Super Fund Members Statement

Derek Aaron Whitaker
9 Curlewis Street
HUNTINGDALE, Western Australia, 6110, Australia

Your Details

Your Details		Nominated Beneficiaries	N/A
Date of Birth :	20/03/1972	Vested Benefits	71,541
Age:	48	Total Death Benefit	596,541
Tax File Number:	Provided	Current Salary	0
Date Joined Fund:	15/12/2010	Previous Salary	0
Service Period Start Date:	16/04/1993	Disability Benefit	525,000
Date Left Fund:			
Member Code:	WHIDER00001A		
Account Start Date	15/12/2010		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits 71,541

Preservation Components

Preserved 71,541

Unrestricted Non Preserved

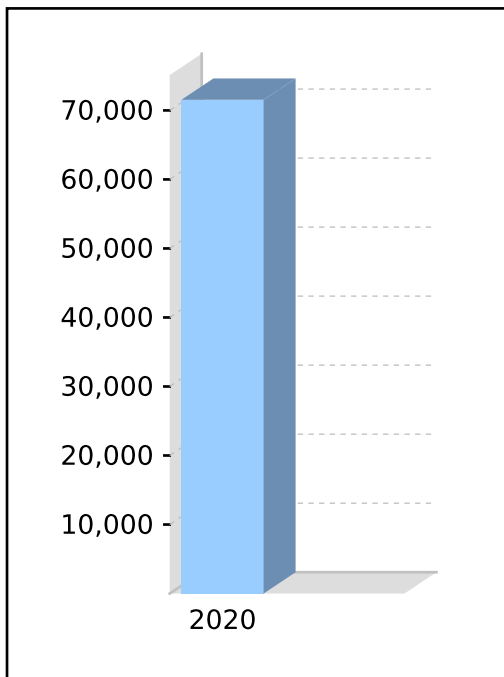
Restricted Non Preserved

Tax Components

Tax Free 11,542

Taxable 60,000

Investment Earnings Rate 28%



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	58,118
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	363
Other Contributions	274
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	16,297
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	140
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	3,371
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	71,541

Prosperity Super Fund Members Statement

Christie Lea Whitaker
9 Curlewis Street
HUNTINGDALE, Western Australia, 6110, Australia

Your Details

Date of Birth : 17/08/1983
Age: 36
Tax File Number: Provided
Date Joined Fund: 15/12/2010
Service Period Start Date: 16/03/2001
Date Left Fund:
Member Code: WHICHR00001A
Account Start Date: 15/12/2010
Account Phase: Accumulation Phase
Account Description: Accumulation

Nominated Beneficiaries N/A
Vested Benefits 10,070
Total Death Benefit 1,413,978
Current Salary 0
Previous Salary 0
Disability Benefit 1,403,908

Your Balance

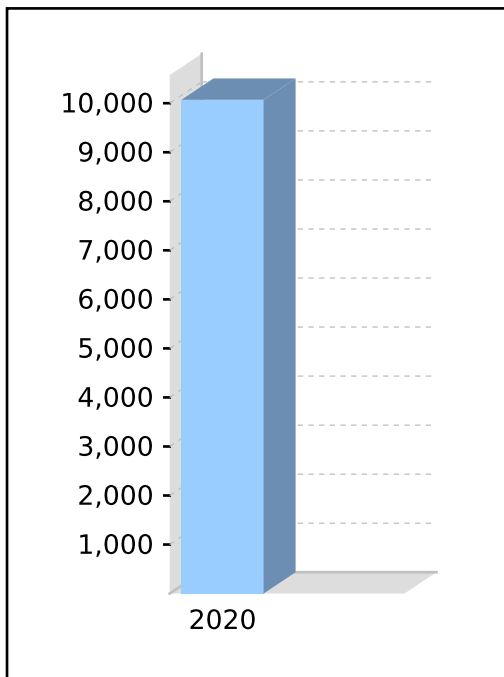
Total Benefits 10,070

Preservation Components

Preserved 10,070
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free 1,394
Taxable 8,676
Investment Earnings Rate 30%



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	9,057
<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	2,452
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	(140)
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	1,579 W7
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	10,070

Prosperity Super Fund Investment Summary Report

As at 30 June 2020

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
Bankwest Business Bonus 802-3		5,536.980000	5,536.98	S44	5,536.98			7.76 %
Commonwealth Bank		145.390000	145.39	S39	145.39			0.20 %
			5,682.37		5,682.37		0.00 %	7.97 %
Managed Investments (Australian)								
PROSPERIT Schwab One International Acc Y SCHWAB 1684	1.00	574.238671	574.24	S66	537.51	36.73	6.83 %	0.80 %
			574.24		537.51	36.73	6.83 %	0.80 %
Mortgage Loans (Australian)								
SDRCV SDR Civil PTY LTD	1.00	65,083.928310	65,083.93	S67	60,953.12	4,130.81	6.78 %	91.23 %
			65,083.93		60,953.12	4,130.81	6.78 %	91.23 %
Other Revaluations								
Other Revaluations						(12.20)		
Other Revaluations						12.20		
Other Revaluations						(36.73)		
Other Revaluations						(4,130.81)		
						(4,167.54)	0.00 %	0.00 %
			71,340.54		67,173.00	0.00	0.00 %	100.00 %

Prosperity Super Fund
Market Movement Report

As at 30 June 2020

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
SDR Civil PTY LTD										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	60,953.12	0.00	0.00	0.00
	30/06/2020	Revaluation	0.00	0.00	4,025.94		64,979.06	0.00	0.00	0.00
	30/06/2020	Revaluation	0.00	0.00	104.87	\$67	65,083.93	0.00	0.00	0.00
	30/06/2020		1.00	0.00	4,130.81	0.00	65,083.93	0.00	0.00	0.00
Schwab One International Acc 1684										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	537.51	0.00	0.00	0.00
	30/06/2020	Revaluation	0.00	0.00	36.73	\$66	574.24	0.00	0.00	0.00
	30/06/2020		1.00	0.00	36.73	0.00	574.24	0.00	0.00	0.00
The Gold Acres Unit Trust										
	01/07/2019	Opening Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	30/06/2020		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Market Movement					4,167.54				0.00	4,167.54



Prosperity Super Fund
CGT Register Report

As at 30 June 2020

Investment	Transaction	Contract	CGT		Units	Cost Base	Cost Base Adj	Cost Base Adj	Reduced Cost	Adjusted Cost	Net Other	Net Indexed	Gross	CGT Loss
Date	Date	Date	Transaction				Tax Def	Tax Free	Base	Base	Capital Gain	Gain	Discounted	
			Type										Gain	

Units in Unlisted Unit Trusts (Australian)

The Gold Acres Unit Trust

04/10/2019	04/10/2019		DistributionIn								8,491.00	S7	0.00	0.00
------------	------------	--	----------------	--	--	--	--	--	--	--	----------	----	------	------

Prosperity Super Fund

Investment Income Report

As at 30 June 2020

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non- Assessable Payments
Loans to Associated Entities (In house loans) - Unitised												
SDRCV SDR Civil PTY LTD	10,270.78			10,270.78	0.00	0.00	0.00	10,270.78			0.00	0.00
	10,270.78			10,270.78	0.00	0.00	0.00	10,270.78			0.00	0.00
Units in Unlisted Unit Trusts (Australian)												
GOLDACRE The Gold Acres Unit Trust S	8,884.22				0.00	0.00	0.00	0.00		4,591.00	8,491.00	4,984.22
	8,884.22				0.00	0.00	0.00	0.00		4,591.00	8,491.00	4,984.22
	19,155.00			10,270.78	0.00	0.00	0.00	10,270.78		4,591.00	8,491.00	4,984.22

Assessable Income (Excl. Capital Gains) **10,270.78**Net Capital Gain **8,491.00****Total Assessable Income 18,761.78**

* 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.

Prosperity Super Fund
Realised Capital Gains Report

For The Period 01 July 2019 - 30 June 2020

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Units in Unlisted Unit Trusts (Australian)												
The Gold Acres Unit Trust S7												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,491.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,491.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,491.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,491.00	0.00

Prosperity Super Fund

Unrealised Capital Gains Report

As at 30 June 2020

Investment	Units	Cost	Tax Deferred /Depreciation	CGT Cost Base	Market Value	Projected Profit /(Loss)	Taxable Profit Indexation	Taxable Profit Discounted	Taxable Profit Notional
Managed Investments (Australian)									
Schwab One International Acc 1684	1.00	537.51	0.00	537.51	574.2387	36.73	0.00	24.49	0.00
		537.51	0.00	537.51	574.2387	36.73	0.00	24.49	0.00
Mortgage Loans (Australian)									
SDR Civil PTY LTD	1.00	60,953.12	0.00	60,953.12	65,083.9283	4,130.81	0.00	2,753.87	0.00
		60,953.12	0.00	60,953.12	65,083.9283	4,130.81	0.00	2,753.87	0.00
		61,490.63	0.00	61,490.63	65,658.1670	4,167.54	0.00	2,778.36	0.00

Memorandum of Resolutions of the Director(s) of

Abundant Seasons Pty Ltd ACN: 147850084

ATF Prosperity Super Fund

F19

FINANCIAL STATEMENTS OF SUPERANNUATION FUND:	<p>It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.</p> <p>It was further resolved that the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2020 thereon be adopted.</p>
TRUSTEE'S DECLARATION:	<p>It was resolved that the trustee's declaration of the Superannuation Fund be signed.</p>
ANNUAL RETURN:	<p>Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2020, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.</p>
TRUST DEED:	<p>It was resolved that the advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.</p>
INVESTMENT STRATEGY:	<p>The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.</p>
INVESTMENT – PERSONAL USE:	<p>It was confirmed that no investments or assets were used by the member(s) for personal purposes.</p>
INSURANCE COVER:	<p>The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.</p>
ALLOCATION OF INCOME:	<p>It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).</p>
INVESTMENT ACQUISITIONS:	<p>It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2020.</p>
INVESTMENT DISPOSALS:	<p>It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2020.</p>
AUDITORS:	<p>It was resolved that</p> <p>Super Audits Pty Ltd</p> <p>of</p> <p>PO Box 3376, RUNDLE MALL, South Australia 5000</p> <p>act as auditors of the Fund for the next financial year.</p>

Memorandum of Resolutions of the Director(s) of

F20

Abundant Seasons Pty Ltd ACN: 147850084

ATF Prosperity Super Fund

TAX AGENTS:

It was resolved that

Mora Wealth Accountants Pty Ltd

act as tax agents of the Fund for the next financial year.

TRUSTEE STATUS:

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

CONTRIBUTIONS RECEIVED:

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

ACCEPTANCE OF ROLLOVERS:

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

1. making rollover between Funds; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the rollover and received advice that the rollover is in accordance with the Trust Deed and the rules of the Fund and the superannuation laws. As such the trustee has resolved to accept the rollover on behalf of the member.

PAYMENT OF BENEFITS:

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

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

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

CLOSURE:

Signed as a true record –

.....

Derek Aaron Whitaker

/ /

.....

Christie Lea Whitaker

/ /

Prosperity Super Fund
Trial Balance

As at 30 June 2020

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	23800	Distributions Received			
	23800/GOLDACRES	The Gold Acres Unit Trust			8,884.22
4,135.81	23800/PROSPERITY SCHWAB	Schwab One International Acc 1684			
	24200	Contributions			
	24200/WHIDER00001 A	(Contributions) Whitaker, Derek Aaron - Accumulation			637.45
(554.00)	24700	Changes in Market Values of Investments			0.00
	24850	Foreign Exchange Increase/Decrease			4,179.74
	25000	Interest Received			
	25000/SDRCV	SDR Civil PTY LTD			10,270.78
	30100	Accountancy Fees		3,465.00	
518.00	30400	ATO Supervisory Levy		259.00	
	30700	Auditor's Remuneration		808.50	
53.00	30800	ASIC Fees		54.00	
60.00	31500	Bank Charges			
79.00	38200	Fines			
	39000	Life Insurance Premiums			
708.24	39000/WHICHR00001 A	(Life Insurance Premiums) Whitaker, Christie Lea - Accumulation		757.49	
810.43	39000/WHIDER00001 A	(Life Insurance Premiums) Whitaker, Derek Aaron - Accumulation		891.62	
	39400	Income Protection Premiums			
1,537.45	39400/WHIDER00001 A	(Income Protection Premiums) Whitaker, Derek Aaron - Accumulation		1,673.89	
	39500	Total and Permanent Disability Premiums			
758.50	39500/WHICHR00001 A	(Total and Permanent Disability Premiums) Whitaker, Christie Lea - Accumulation		821.43	
724.35	39500/WHIDER00001 A	(Total and Permanent Disability Premiums) Whitaker, Derek Aaron - Accumulation		805.13	
(8,830.78)	49000	Profit/Loss Allocation Account		14,436.13	
	50010	Opening Balance			
(11,013.09)	50010/WHICHR00001 A	(Opening Balance) Whitaker, Christie Lea - Accumulation			9,056.77

Trial Balance

As at 30 June 2020

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
(64,992.88)	50010/WHIDER00001 A	(Opening Balance) Whitaker, Derek Aaron - Accumulation			58,118.42
	52420	Contributions			
0.00	52420/WHIDER00001 A	(Contributions) Whitaker, Derek Aaron - Accumulation			637.45
	53100	Share of Profit/(Loss)			
612.44	53100/WHICHR00001 A	(Share of Profit/(Loss)) Whitaker, Christie Lea - Accumulation			2,452.27
3,679.37	53100/WHIDER00001 A	(Share of Profit/(Loss)) Whitaker, Derek Aaron - Accumulation			16,295.97
	53330	Income Tax			
(122.86)	53330/WHICHR00001 A	(Income Tax) Whitaker, Christie Lea - Accumulation			139.72
122.86	53330/WHIDER00001 A	(Income Tax) Whitaker, Derek Aaron - Accumulation		139.72	
	53920	Life Insurance Premiums			
708.24	53920/WHICHR00001 A	(Life Insurance Premiums) Whitaker, Christie Lea - Accumulation		757.49	
810.43	53920/WHIDER00001 A	(Life Insurance Premiums) Whitaker, Derek Aaron - Accumulation		891.62	
	53940	Income Protection Premiums			
1,537.45	53940/WHIDER00001 A	(Income Protection Premiums) Whitaker, Derek Aaron - Accumulation		1,673.89	
	53960	Total and Permanent Disability Premiums			
758.50	53960/WHICHR00001 A	(Total and Permanent Disability Premiums) Whitaker, Christie Lea - Accumulation		821.43	
724.35	53960/WHIDER00001 A	(Total and Permanent Disability Premiums) Whitaker, Derek Aaron - Accumulation		805.13	
	60400	Bank Accounts			
133.19	60400/0661121053945 3	Commonwealth Bank		145.39	
2,601.37	60400/Bankwest Business Bo	Bankwest Business Bonus 802-3		5,536.98	
	61800	Distributions Receivable			
2,950.00	61800/GOLDACRES	The Gold Acres Unit Trust			0.00
	62100	Interest Receivable		10,270.78	
	74700	Managed Investments (Australian)			
537.51	74700/PROSPERITY SCHWAB	Schwab One International Acc 1684	1.0000	574.24	

Trial Balance

As at 30 June 2020

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	75000	Mortgage Loans (Australian)			
60,953.12	75000/SDRCV3	SDR Civil PTY LTD	1.0000	65,083.93	
				110,672.79	110,672.79

Current Year Profit/(Loss): 14,436.13

T - TAX RETURN

SMSF Tax Return**2020**

1 Jul 2019—30 Jun 2020

TFN Recorded

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 the Tax Office's electronic lodgment service (ELS). 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.

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 to disclose it to other government agencies. For information about your 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.

Tax File Number	Name of partnership, trust, fund or entity	Year
TFN Recorded	Prosperity Super Fund	2020

I authorise my tax agent to electronically transmit this tax return via the electronic lodgment service.

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:

- the information provided to my registered tax agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- the agent is authorised to lodge this tax return.

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 the electronic lodgment service ELS.

This declaration must be signed by the taxpayer 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, including any family tax benefit, will be made to the account specified.

Agent Ref No.

24742602

Account Name

Prosperity Super Fund

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

Signature	Date

PART D TAX AGENTS CERTIFICATE (SHARED FACILITIES USERS ONLY)**Client Ref**

WHITD040

Agent Ref No.

24742602

Contact Name

Mora Wealth Accountants Pty Ltd

Contact No.

0893091233

Declaration - I declare that:

- I have prepared this tax return and/or family tax benefit tax claim in accordance with the information supplied by the taxpayer
- I have received a declaration made by the taxpayer that the information provided to me for the preparation of this document is true and correct, and
- I am authorised by the taxpayer to lodge this tax return and any applicable schedules that are attached.

Agent's Signature	Date

Section A: Fund information

Period start				01/07/2019
Period end				30/06/2020
1 TAX FILE NUMBER				TFN Recorded
2 NAME OF SELF-MANAGED SUPERANNUATION FUND (SMSF)				Prosperity Super Fund
3 AUSTRALIAN BUSINESS NUMBER				31 244 001 907
4 CURRENT POSTAL ADDRESS				
Address	Town/City	State	Postcode	
11 Cunningham Drive	Oakford	WA	6121	
5 ANNUAL RETURN STATUS				
Is this the first required return for a newly registered SMSF?				No
6 SMSF AUDITOR				
Title				Mr
First name				Anthony
Other name				William
Family name				Boys
SMSF auditor number				100014140
Contact number				61-410712708
Auditor Address	Town/City	State	Postcode	
PO Box 3376	RUNDLE MALL	SA	5000	
Was part A of the audit report qualified?				B No
Was part B of the audit report qualified?				C No
7 ELECTRONIC FUNDS TRANSFER (EFT)				
A. Fund's financial institution account details				
BSB number				306043
Account number				0598023
Account name				Prosperity Super Fund
I would like my tax refunds made to this account				Yes
8 STATUS OF SMSF				
Australian superannuation fund?				A Yes
Fund benefit structure				B A
Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution?				C Yes

Section B: Income

11 INCOME		
Prior year losses brought forward		
Did you have a CGT event during the year?	G	Yes
Have you applied an exemption or rollover?	M	No
Net capital gain	A	\$4,240.00 T11
Losses carried forward		
Gross interest income	C	\$10,270.00 F3
Tax file number amounts withheld from gross interest		\$0.00
Transfers from foreign funds income	Number 0 F	
Assessable contributions	(R1 + R2 + R3 less R6) R	\$0.00
No-TFN-quoted contributions	R3	\$0.00
Gross income	W	\$14,510.00
Total assessable income	V	\$14,510.00

Section C: Deductions and non-deductible expenses

12 DEDUCTIONS			Deductions	Non-Deductible Expenses
Insurance premiums – members	F1	\$4,949.00	F2	\$0.00
SMSF auditor fee	H1	\$808.00	H2	\$0.00
Investment expenses	I1	\$4,591.00	I2	\$0.00
Management and administration expenses	J1	\$3,778.00	J2	\$0.00
Tax losses deducted	M1	\$384.00		
Totals	N	\$14,510.00	Y	\$0.00
Total SMSF expenses		(N + Y)	Z	\$14,510.00
Taxable income or loss		(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)	O	\$0.00

Section D: Income tax calculation statement

13 CALCULATION STATEMENT		
Tax on taxable income	T1	\$0.00
Tax on no-TFN-quoted contributions	J	\$0.00
Gross tax	B	\$0.00
Subtotal	(B less C – cannot be less than zero) T2	\$0.00 F10

Non-refundable carry forward tax offsets	(D1 + D2 + D3 + D4)	D	\$0.00
Early stage venture capital limited partnership tax offset		D1	\$0.00
Early stage venture capital limited partnership tax offset carried forward from previous year		D2	\$0.00
Early stage investor tax offset		D3	\$0.00
Early stage investor tax offset carried forward from previous year		D4	\$0.00
Subtotal	(T2 less D - cannot be less than zero)	T3	\$0.00 F10
REFUNDABLE TAX OFFSETS	(E1 + E2 + E3 + E4)	E	\$0.00
Complying fund's franking credits tax offset		E1	\$0.00
Exploration credit tax offset		E4	\$0.00
Tax Payable		T5	\$0.00
Eligible credits	(H1 + H2 + H3 + H5 + H6 + H8)	H	\$0.00
Credit for tax withheld - where ABN or TFN not quoted (non-individual)		H3	\$0.00
Credit for TFN amounts withheld from payments from closely held trusts		H5	\$0.00
Credit for amounts withheld from foreign resident capital gains withholding		H8	\$0.00
Tax offset refunds (Remainder of refundable tax offsets)		I	\$0.00
Supervisory levy		L	\$259.00
Supervisory levy adjustment for wound up funds		M	\$0.00
Supervisory levy adjustment for new funds		N	\$0.00
Amount payable		S	\$259.00 F10

Section E: Losses

14 LOSSES

Tax losses carried forward to later income years	U	\$12,124.00
--	----------	-------------

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Other managed investments	D	\$574.00
---------------------------	----------	----------

15b Australian direct investments

Cash and term deposits	E	\$5,682.00
------------------------	----------	------------

Loans	G	\$65,083.00
-------	----------	-------------

Other assets	O	\$10,270.00
--------------	----------	-------------

15d Overseas direct investments

Total Australian and overseas assets	U	\$81,609.00
---	----------	--------------------

16 LIABILITIES

Total member closing account balances	W	\$81,609.00	F4
Total liabilities	Z	\$81,609.00	

Section K : Declarations

PREFERRED TRUSTEE OR DIRECTOR CONTACT DETAILS

Title	Mr
First name	Derek Aaron
Family name	Whitaker
Non-individual trustee name	Abundant Seasons Pty Ltd
Contact number	08 93870000

TAX AGENT'S CONTACT DETAILS

Practice name	Mora Wealth Accountants Pty Ltd
First name	Alex
Family name	Mora
Contact number	08 93091233

Member 1 — Whitaker, Derek Aaron (TFN Recorded)

Account status	Open
Tax File Number	TFN Recorded

INDIVIDUAL NAME

Title	Mr
Given name	Derek
Other given names	Aaron
Family name	Whitaker
Suffix	
Date of birth	20 Mar 1972
Date of death	

CONTRIBUTIONS

Opening account balance		\$58,118.42	F11
Employer contributions	A		
Principal Employer ABN	A1		
Personal contributions	B		
CGT small business retirement exemption	C		
CGT small business 15 year exemption	D		
Personal injury election	E		
Spouse and child contributions	F		
Other third party contributions	G		
Proceeds from primary residence disposal	H		
Receipt date	H1		
Assessable foreign superannuation fund amount	I		
Non-assessable foreign superannuation fund amount	J		
Transfer from reserve: assessable amount	K		
Transfer from reserve: non-assessable amount	L		
Contributions from non-complying funds and previously non-complying funds	T		
Any other contributions (including Super Co-contributions and Low Income Super Contributions)	M	\$637.45	S18 S22
Total Contributions	N	\$637.45	

OTHER TRANSACTIONS

Allocated earnings or losses	O	\$12,784.61
Inward rollovers and transfers	P	
Outward rollovers and transfers	Q	
TRIS Count		
Accumulation phase account balance	S1	\$71,540.48
Retirement phase account balance - Non CDBIS	S2	
Retirement phase account balance - CDBIS	S3	
Accumulation phase value	X1	
Retirement phase value	X2	
Outstanding Limited recourse borrowing arrangement	Y	
Lump Sum payment	R1	
Income stream payment	R2	
Closing account balance	S	\$71,540.48

F11

Member 2 — Whitaker, Christie Lea (TFN Recorded)Account status OpenTax File Number TFN Recorded**INDIVIDUAL NAME**Title MrsGiven name ChristieOther given names LeaFamily name Whitaker

Suffix

Date of birth 17 Aug 1983

Date of death

CONTRIBUTIONSOpening account balance \$9,056.77 **F12**Employer contributions **A**Principal Employer ABN **A1**Personal contributions **B**CGT small business retirement exemption **C**CGT small business 15 year exemption **D**Personal injury election **E**Spouse and child contributions **F**Other third party contributions **G**Proceeds from primary residence disposal **H**Receipt date **H1**Assessable foreign superannuation fund amount **I**Non-assessable foreign superannuation fund amount **J**Transfer from reserve: assessable amount **K**Transfer from reserve: non-assessable amount **L**Contributions from non-complying funds and previously non-complying funds **T**Any other contributions (including Super Co-contributions and Low Income Super Contributions) **M****Total Contributions** **N**

OTHER TRANSACTIONS

Allocated earnings or losses	O	\$1,012.07
Inward rollovers and transfers	P	
Outward rollovers and transfers	Q	
TRIS Count		
Accumulation phase account balance	S1	\$10,068.84
Retirement phase account balance - Non CDBIS	S2	
Retirement phase account balance - CDBIS	S3	
Accumulation phase value	X1	
Retirement phase value	X2	
Outstanding Limited recourse borrowing arrangement	Y	
Lump Sum payment	R1	
Income stream payment	R2	
Closing account balance	S	\$10,068.84

F12

Capital Gains Tax Schedule

T11

1 CURRENT YEAR CAPITAL GAINS AND CAPITAL LOSSES	Capital gains	Capital losses
Shares in companies listed on an Australian securities exchange	A	K
Other shares	B	L
Units in unit trusts listed on an Australian securities exchange	C	M
Other units	D F17 \$8,490.00	N
Real estate situated in Australia	E	O
Other real estate	F	P
Amount of capital gains from a trust (including a managed fund)	G	
Collectables	H	Q
Other CGT assets and any other CGT events	I	R
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	S	\$0.00
Total current year	J \$8,490.00	A
2 CAPITAL LOSSES		
Total current year capital losses applied		B
Total prior year net capital losses applied		C \$4,250.00
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 \$4,250.00
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
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 \$0.00
6 NET CAPITAL GAIN		
		A \$4,240.00
1J less 2E less 4A less 5D (cannot be less than zero). Amount will appear at label A, Net capital gain on your tax return		
7 EARNOUT ARRANGEMENTS		
Income year earnout right created		F 0
Amended net capital gain or capital losses carried forward		G \$0.00

8 OTHER CGT INFORMATION REQUIRED (IF APPLICABLE)

Small business 15 year exemption – exempt capital gains	A
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

Worksheets

T13

11 INCOME

C Gross interest income

Description	Tax Withheld	Interest
Imported from SF360	\$0.00	\$10,270.00
Total	\$0.00	\$10,270.00

12 DEDUCTIONS

F INSURANCE PREMIUMS - MEMBERS

Description	Deductible	Non deductible
Imported from SF360	\$4,949.00	\$0.00
Total	\$4,949.00	\$0.00

H SMSF auditor fee

Description	Deductible	Non deductible
Imported from SF360	\$808.00	\$0.00
Total	\$808.00	\$0.00

I Investment Expenses

Description	Deductible	Non deductible
Imported from SF360	\$4,591.00	\$0.00
Total	\$4,591.00	\$0.00

J Management and administration expenses

Description	Deductible	Non deductible
Imported from SF360	\$3,778.00	\$0.00
Total	\$3,778.00	\$0.00

13 CALCULATION STATEMENT**D1** Early stage venture capital limited partnership tax offset

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

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

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

D3 Early stage investor tax offset

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

D4 Early stage investor tax offset carried forward from previous year

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

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

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

H8 Credit for amounts withheld from foreign resident capital gains withholding

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

15 ASSETS**15a** AUSTRALIAN MANAGED INVESTMENTS**D** Other managed investments

Description	Amount
Imported from SF360	\$574.00
Total	\$574.00

15b AUSTRALIAN DIRECT INVESTMENTS**E** Cash and term deposits

Description	Amount
Imported from SF360	\$5,682.00
Total	\$5,682.00

G Loans

Description	Amount
Imported from SF360	\$65,083.00
Total	\$65,083.00

O Other assets

Description	Amount
Imported from SF360	\$10,270.00
Total	\$10,270.00

W - WORKING PAPER

Prosperity Super Fund

Investment Income Comparison Report

As at 30 June 2020

Investment	Ledger Data			ASX & UUT Data						
	Transaction Date	Income Amount	Franking Credit	Date Payable	Ex Div/Dist Date	Units On Hand	45 Day Qualified	Amount per share/unit	Estimated Income	Estimated Franking*
Unreconciled										
Units in Unlisted Unit Trusts (Australian)										
GOLDACRES	The Gold Acres Unit Trust	04/10/2019	8,884.22 S7	0.00						
			8,884.22	0.00						
			8,884.22	0.00						

*Franking credit is estimated using 45 day qualified units. The estimation might not be accurate for preference shares and hedging arrangements.

Prosperity Super Fund

Contributions Breakdown Report

For The Period 01 July 2019 - 30 June 2020

Summary

Member	D.O.B	Age (at 30/06/2019)	Total Super Balance (at 30/06/2019) *1	Concessional	Non-Concessional	Other	Reserves	Total
Whitaker, Christie Lea	17/08/1983	35	9,056.77	0.00	0.00	0.00	0.00	0.00
Whitaker, Derek Aaron	20/03/1972	47	58,118.42	0.00	0.00	637.45	0.00	637.45
All Members				0.00	0.00	637.45	0.00	637.45

*1 Total Super Balance is per individual across funds within a firm.

Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Whitaker, Christie Lea	Concessional (5 year carry forward cap available)	0.00	50,000.00	50,000.00 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap
Whitaker, Derek Aaron	Concessional (5 year carry forward cap available)	0.00	50,000.00	50,000.00 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap

Carry Forward Unused Concessional Contribution Cap

Member	2015	2016	2017	2018	2019	2020	Current Position
Whitaker, Christie Lea							
Concessional Contribution Cap	30,000.00	30,000.00	30,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	1,154.18	351.67	350.00	0.00	0.00	0.00	
Unused Concessional Contribution	0.00	0.00	0.00	0.00	25,000.00	25,000.00	
Cumulative Carry Forward Unused	N/A	N/A	N/A	N/A	0.00	25,000.00	
Maximum Cap Available	30,000.00	30,000.00	30,000.00	25,000.00	25,000.00	50,000.00	50,000.00 Below Cap
Total Super Balance	0.00	0.00	0.00	12,671.93	11,013.09	9,056.77	

Whitaker, Derek Aaron

Concessional Contribution Cap	30,000.00	30,000.00	30,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	3,412.24	4,139.11	2,420.98	1,828.57	0.00	0.00	
Unused Concessional Contribution	0.00	0.00	0.00	0.00	25,000.00	25,000.00	
Cumulative Carry Forward Unused	N/A	N/A	N/A	N/A	0.00	25,000.00	
Maximum Cap Available	30,000.00	30,000.00	30,000.00	25,000.00	25,000.00	50,000.00	50,000.00 Below Cap
Total Super Balance	0.00	0.00	0.00	68,389.32	64,992.88	58,118.42	

NCC Bring Forward Caps

Member	Bring Forward Cap	2017	2018	2019	2020	Total	Current Position
Whitaker, Christie Lea	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered
Whitaker, Derek Aaron	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered

Whitaker, Derek Aaron

Date	Transaction Description	Contribution Type	Ledger Data				SuperStream Data				
			Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other
01/07/2019	ATO ATO0010000110586 77	Any Other			274.30	S18					
26/08/2019	ATO ATO0050000111052 38	Government Co-Contributions			363.15	S22					
Total - Whitaker, Derek Aaron			0.00	0.00	637.45	0.00			0.00	0.00	0.00
Total for all members			0.00	0.00	637.45	0.00					

Prosperity Super Fund
General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Interest Received (25000)					
SDR Civil PTY LTD (SDRCV)					
30/06/2020	Interest Receivable			10,270.78	10,270.78 CR
				10,270.78	10,270.78 CR
Total Debits: 0.00 Total Credits: 10,270.78					

W5
S67

SDR Civil PTY LTD **S67**

Interest receivable as on 30/06/2020

	USD	AUD	
Amount of Loan as on 8th March 2019	\$33,000.00	\$17,000.00	
Interest for 1 year	\$3,960.00	\$2,040.00	
Interest for 115 days (8th March 2019 to 30th June 2019)	\$1,247.67	\$642.74	
Total	\$5,207.67	\$2,682.74	
Converted USD amount of Interest into AUD as on 30/06/2020 with the nearest exchange rate being 0.6863	\$7,588.04	\$2,682.74	\$10,270.78

Prosperity Super Fund General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
26/08/2019	Accountancy Fees INV-2713		1,540.00	S26	1,540.00 DR
07/04/2020	Mora Wealth Accountants INV - 3050		1,925.00	S28	3,465.00 DR
			3,465.00		3,465.00 DR
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
16/04/2020	ATO Payment		259.00	P29	259.00 DR
			259.00		259.00 DR
Auditor's Remuneration (30700)					
<u>Auditor's Remuneration (30700)</u>					
26/08/2019	Accountancy Fees INV-2713		423.50	S26	423.50 DR
07/04/2020	Mora Wealth Accountants INV - 3050		385.00	S28	808.50 DR
			808.50		808.50 DR
ASIC Fees (30800)					
<u>ASIC Fees (30800)</u>					
16/12/2019	ASIC Annual Fee		54.00	S32	54.00 DR
			54.00		54.00 DR
Total Debits:	4,586.50				
Total Credits:	0.00				

Prosperity Super Fund General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Life Insurance Premiums (39000)					
<i>(Life Insurance Premiums) Whitaker, Christie Lea - Accumulation (WHICHR00001A)</i>					
07/04/2020	One Path Life Ltd 1003246102/1dqau		757.49	S35	757.49 DR
			757.49		757.49 DR
<i>(Life Insurance Premiums) Whitaker, Derek Aaron - Accumulation (WHIDER00001A)</i>					
20/03/2020	One Path Life Ltd 1003246011/1dPQZ		891.62	S34	891.62 DR
			891.62		891.62 DR
Income Protection Premiums (39400)					
<i>(Income Protection Premiums) Whitaker, Derek Aaron - Accumulation (WHIDER00001A)</i>					
20/03/2020	One Path Life Ltd 1003246011/1dPQZ		1,673.89	S34	1,673.89 DR
			1,673.89		1,673.89 DR
Total and Permanent Disability Premiums (39500)					
<i>(Total and Permanent Disability Premiums) Whitaker, Christie Lea - Accumulation (WHICHR00001A)</i>					
07/04/2020	One Path Life Ltd 1003246102/1dqau		821.43	S35	821.43 DR
			821.43		821.43 DR
<i>(Total and Permanent Disability Premiums) Whitaker, Derek Aaron - Accumulation (WHIDER00001A)</i>					
20/03/2020	One Path Life Ltd 1003246011/1dPQZ		805.13	S34	805.13 DR
			805.13		805.13 DR
Total Debits:			4,949.56		
Total Credits:			0.00		

Prosperity Super Fund General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Foreign Exchange Increase/Decrease (24850)					
Foreign Exchange Increase/Decrease (24850)					
30/06/2020	Foreign exchange increase/decrease - Bank			12.20 S39	12.20 CR
30/06/2020	Foreign exchange increase/decrease - Schwab One International Acc			36.73 S66	48.93 CR
30/06/2020	Foreign exchange increase/decrease - SDR Civil Loan			4,130.81 S67	4,179.74 CR
				4,179.74	4,179.74 CR
Total Debits:	0.00				
Total Credits:	4,179.74				

S - SOURCE DOCUMENTS

Trust tax return

2017

Day Month Year to Day Month Year

[] to []

or specify period if part year or approved substitute period

Notes to help you prepare this tax return are provided in the Trust tax return instructions 2017 (the instructions), available from the website www.ato.gov.au

Tax file number (TFN)

929 982 782

Have you attached any 'other attachments'?

No

See the Privacy note in the Taxpayer's declaration.

Name of trust

The Gold Acres Unit Trust

Australian business number (ABN)

[]

Current postal address

If the address has not changed, print it exactly as shown on the last notice of assessment or the last tax return lodged.

11 Cunningham Drive
Oakford WA 6121

Postal address on previous tax return

If the address has changed, print your previous address exactly as shown on the last notice of assessment or the last tax return lodged.

[]

Full name of the trustee to whom notices should be sent

• If the trustee is an individual, print details here.

• If the trustee is a company, print details here including ABN.

Title-for example, Mr, Mrs, Ms, Miss

[]

Surname or family name

[]

Given names

[] []

Name

Gold Acres Pty Ltd
[] ABN

Daytime contact phone number

Area code 07

Telephone number 30403586

Family trust election status

If the trustee has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2016-17 income year write 2017).

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 2017.

Interposed entity election status

If the trustee has an existing election, write the earliest income year specified. If the trustee is making one or more elections this year, write the earliest income year being specified and complete an Interposed entity election or revocation 2017 for each election.

If revoking an interposed entity election, print R and complete and attach the Interposed entity election or revocation 2017.

Type of trust

Print the code representing the type of trust.

Print X if also a charity

If code D, write the date of death. Day Month Year

Managed Investment trusts

If the trust is a managed investment trust, has the trustee made an election into capital account treatment? Print Y for yes or N for no.

Is any tax payable by the trustee?

Print Y for yes or N for no.

Final tax return

Electronic funds transfer (EFT)

Use Agent Trust Account?

We need your financial institution details to pay any refund owing to you, even if you have provided them to us before.

Write the BSB number, account number and account name below.

(See relevant instructions.)

BSB number must be six digits.

Account number

Account name

1 Description of main business activityIndustry code **A** **6 Tax withheld**Tax withheld where ABN not quoted **T**
Credit for tax withheld - foreign resident withholding (excluding capital gains) **U** **8 Partnerships and trusts****Primary production**Distribution from partnerships **A** /
Share of net income from trusts **Z** /
Deductions relating to amounts shown **A** and **Z** **S**
Net primary production amount / **Non-primary production**Distribution from partnerships, less foreign income **B** /
Share of net income from trusts, less capital gains, foreign income and franked distributions **R** /
Deductions relating to amounts shown at **B** and **R** **T**
Franked distributions from trusts **F**
Deductions relating to franked distributions from trusts in label **F** **G**
Net non-primary production amount / Capital gains from another trust and net foreign capital gains need to be included at item 21.
Amounts of foreign income must be included at item 22 or 23.Share of credit for tax withheld where ABN not quoted **C**
Share of franking credit from franked distributions **D**
Share of credit for TFN amounts withheld from interest, dividends and unit trust distributions **E**
Credit for TFN amounts withheld from payments from closely held trusts **O**
Share of credit for tax withheld - foreign resident withholding (excluding capital gains) **U** **15 Total of items 5 to 14**Add the boxes 0 /

Deductions relating to franked distributions should not include deductions included at G item 8

Franked distribution **R** **18 Other deductions**- show only deductions not claimable at any other item**Q** 5,688

Name of each item of deduction	Amount
bank fees and charges	20
fees and charges	503
tax preparation fees	5,165

19 Total of items 16 to 18 5,688**20 Net Australian income or loss**- other than capital gains Subtract item 19 from item 15**\$** 5,688 / **L**

21 Capital gains

Do you need to complete a Capital gains tax (CGT) Schedule 2017?

Did you have a CGT event during the year? G Y Answer yes at G if the trust had an amount of capital gains from another trust.

Have you applied an exemption or rollover? M N Type Y for yes or N for no. Code

Net capital gain A 27,596

Credit for foreign resident capital gains withholding amounts B

Net capital losses brought forward from prior years

Net capital losses carried forward to later income years

Table with 2 columns: Loss Type (Non-Collectables, Collectables) and Amount (0, 0)

24 Total of items 20 to 23

Add the boxes 21,908 /

25 Tax losses deducted

C 9,232

Auto calculate Prior year PP loss Prior year NPP loss Reduction amount

OR

Own calculation Prior year PP loss Prior year NPP loss 9,232

26 Total net income or loss

Subtract item 25 from item 24. 12,676 /

Overseas transactions / thin capitalisation

29 Overseas transactions

Was the aggregate amount of your transactions or dealings with international related parties (including the value of any property/service transferred or the balance of any loans) greater than \$2 million?

W N Print Y for yes or N for no.

Did the thin capitalisation provisions affect you? O N Print Y for yes or N for no.

Interest expenses overseas D

Royalty expenses overseas E

If you answered Yes at label W or O or completed D or E, complete and attach the International dealings schedule 2017

Was any beneficiary who was not a resident of Australia at any time during the income year 'presently entitled' to a share of the income of the trust?

A N Print Y for yes or N for no.

If you answered Yes at label A, attach the information requested in the instructions.

Transactions with specified countries

Did you directly or indirectly send to, or receive from, one of the countries specified in the instructions, any funds or property?

Do you have the ability or expectation to control, whether directly or indirectly, the disposition of any funds, property, assets or investments located in, or located elsewhere but controlled or managed from one of those countries? C N Print Y for yes or N for no.

30 Personal services income

Does your income include an individual's personal services income **N** Print **Y** for yes or **N** for no.

Total amount of PSI included at item 5 income label **A**

Total amount of deductions against PSI included at item 5 expense label **B**

Did you satisfy the results test in respect of any individual **C** Print **Y** for yes or **N** for no.

Do you hold a personal services business (PSB) determination in respect of any individual **D** Print **Y** for yes or **N** for no.

For any individual for whom you did not satisfy the results test or hold a PSB determination, and each source of their PSI income yielded less than 80% of their total PSI, indicate if you satisfied any of the following personal services business tests - print **X** in the appropriate box(es).

Unrelated clients test **E1** Employment test **E2** Business premises test **E3**

Key financial information

32 All current assets **F** 0

33 Total assets **G** 0

34 All current liabilities **I** 0

35 Total liabilities **J** 0

52 Non-refundable carry forward tax offsets **H**

54 Income of the trust estate **A** 0

55 Statement of distribution

Distribution details

Complete the distribution details on the following pages for BENEFCIARY 1 to 5 if required, and for Income to which no beneficiary is presently entitled and in which no beneficiary has an indefeasible vested interest, and the trustee's share of credit for tax deducted, if it applies.

If there are more than five beneficiaries see the instructions for more information.

Note: It is not an offence not to quote a TFN for a beneficiary. However, TFNs help the Tax ATO to correctly identify each beneficiary's tax records. The ATO is authorised by the Income Tax Assessment Act 1936 and the Income Tax Assessment Act 1997 to ask for information in this tax return. We need this information to help administer the tax laws. To make a correct Trustee Beneficiary (TB) statement you must quote the TFN of a resident trustee beneficiary of a closely held trust.

Note: If the trust needs to provide annual reports under the Trustee Beneficiary Rules or the TFN withholding rules you will be able to do so by completing the information in the statement of distribution

55 Statement of distribution (continued)

Beneficiary's name and tax file number or postal address Distribution Fraction 38.46 %

Tax file number 845 953 493 Entity code U S Date of birth

See the Privacy note in the Taxpayer's declaration.

Name The Visentin Self Managed Super Fund

Address 134 Clive Steele Ave

Monash ACT 2904

Assessment calculation code V 35 Entity code U S TFN amounts withheld E

Share of income of the trust estate W Share of credit for TFN amounts withheld from payments from closely held trusts O

Share of credit for tax withheld - foreign resident withholding (excluding capital gains) L Capital gains F 10,613

Australian franking credits from a New Zealand franking company N Share of credit for foreign resident capital gains withholding amounts Z

Primary production A / Attributed foreign income G

Share of income Non-primary production B 5,738 / L Other assessable foreign source income H /

Invest / Foreign income tax offsets I

Other 5,738 / L Share of National rental affordability scheme tax offset R

Credit for tax withheld where ABN not quoted C Exploration credits distributed M

Franked distributions U Share of non-refundable carry forward tax offsets T / CODE

Invest

Other

Franking credit D

Small business income tax offset information

Share of net small business income Y

Non-resident beneficiary additional information

s98(3) assessable amount J

s98(4) assessable amount K

TB statement information

For each trustee beneficiary, indicate whether you will be making a TB statement: TB statement? Print Y for yes or N for no.

Tax preferred amounts P

Untaxed part of share of net income Q

Annual Trustee Payment report information

Distribution from ordinary or statutory income during income year S

Total TFN amounts withheld from payments T

55 Statement of distribution (continued)

Beneficiary's name and tax file number or postal address Distribution Fraction 30.77 %

Tax file number 929 982 782 Entity code U S Date of birth

See the Privacy note in the Taxpayer's declaration.

Name Abundant Seasons Pty Ltd ATF Prosperity Superfund

Address 3 Judges Court Huntingdale WA 6110

Assessment calculation code V 35 Entity code U S TFN amounts withheld E

Share of income of the trust estate W Share of credit for TFN amounts withheld from payments from closely held trusts O

Share of credit for tax withheld - foreign resident withholding (excluding capital gains) L Capital gains F 8,491

Australian franking credits from a New Zealand franking company N Share of credit for foreign resident capital gains withholding amounts Z

Primary production A / Attributed foreign income G

Share of income Non-primary production B 4,591 / L Other assessable foreign source income H /

Invest / Foreign income tax offsets I

Other 4,591 / L Share of National rental affordability scheme tax offset R

Credit for tax withheld where ABN not quoted C Exploration credits distributed M

Franked distributions U Share of non-refundable carry forward tax offsets T / CODE

Invest /

Other /

Franking credit D

Small business income tax offset information

Share of net small business income Y

Non-resident beneficiary additional information

s98(3) assessable amount J

s98(4) assessable amount K

TB statement information

For each trustee beneficiary, indicate whether you will be making a TB statement: TB statement? Print Y for yes or N for no.

Tax preferred amounts P Untaxed part of share of net income Q

Annual Trustee Payment report information

Distribution from ordinary or statutory income during income year S Total TFN amounts withheld from payments T

55 Statement of distribution (continued)

Beneficiary's name and tax file number or postal address Distribution Fraction 15.39 %

Tax file number 162 099 817 Entity code U I Date of birth 30/06/1972

See the Privacy note in the Taxpayer's declaration.

Name Meredith Mora

Address 88a Thelma Street

 Como WA 6152

Assessment calculation code V 30 Entity code U I TFN amounts withheld E

Share of income of the trust estate W Share of credit for TFN amounts withheld from payments from closely held trusts O

Share of credit for tax withheld - foreign resident withholding (excluding capital gains) L Capital gains F 4,247

Australian franking credits from a New Zealand franking company N Share of credit for foreign resident capital gains withholding amounts Z

Primary production A / Attributed foreign income G

Share of income Non-primary production B 2,296 / L Other assessable foreign source income H /

Invest / Foreign income tax offsets I

Other 2,296 / L Share of National rental affordability scheme tax offset R

Credit for tax withheld where ABN not quoted C Exploration credits distributed M

Franked distributions U Share of non-refundable carry forward tax offsets T / CODE

Invest

Other

Franking credit D

Small business income tax offset information

Share of net small business income Y

Non-resident beneficiary additional information

s98(3) assessable amount J

s98(4) assessable amount K

TB statement information

For each trustee beneficiary, indicate whether you will be making a TB statement: TB statement? Print Y for yes or N for no.

Tax preferred amounts P Untaxed part of share of net income Q

Annual Trustee Payment report information

Distribution from ordinary or statutory income during income year S Total TFN amounts withheld from payments T

55 Statement of distribution (continued)

Beneficiary's name and tax file number or postal address Distribution Fraction 15.38 %

Tax file number 777 752 543 Entity code **U** S Date of birth

See the Privacy note in the Taxpayer's declaration.

Name WS Black and GL Black ATF
 Our Own Superannuation Fund

Address

Assessment calculation code **V** 35 Entity code **U** S TFN amounts withheld **E**

Share of income of the trust estate **W** Share of credit for TFN amounts withheld from payments from closely held trusts **O**

Share of credit for tax withheld – foreign resident withholding (excluding capital gains) **L** Capital gains **F** 4,244

Australian franking credits from a New Zealand franking company **N** Share of credit for foreign resident capital gains withholding amounts **Z**

Primary production **A** / Attributed foreign income **G**

Share of income Non-primary production **B** 2,295 / L Other assessable foreign source income **H** /

Invest / Foreign income tax offsets **I**

Other 2,295 / L Share of National rental affordability scheme tax offset **R**

Credit for tax withheld where ABN not quoted **C** Exploration credits distributed **M**

Franked distributions **U** Share of non-refundable carry forward tax offsets **T** / CODE

Invest

Other

Franking credit **D**

Small business income tax offset information

Share of net small business income **Y**

Non-resident beneficiary additional information

s98(3) assessable amount **J**

s98(4) assessable amount **K**

TB statement information

For each trustee beneficiary, indicate whether you will be making a TB statement: TB statement? Print Y for yes or N for no.

Tax preferred amounts **P**

Untaxed part of share of net income **Q**

Annual Trustee Payment report information

Distribution from ordinary or statutory income during income year **S**

Total TFN amounts withheld from payments **T**

55 Statement of distribution (continued)

Income to which no beneficiary is presently entitled and in which no beneficiary has an indefeasible vested interest, and the trustee's share of credit for tax deducted.

Assessment calculation code	V <input type="text"/>	TFN amounts withheld	E <input type="text"/>
Share of income of the trust estate	W <input type="text"/>	Share of credit for TFN amounts withheld from payments from closely held trusts	O <input type="text"/>
Share of credit for tax withheld – foreign resident withholding (excluding capital gains)	L <input type="text"/>	Capital gains	F <input type="text"/>
Australian franking credits from a New Zealand franking company	N <input type="text"/>	Share of credit for foreign resident capital gains withheld from payments	Z <input type="text"/>
Primary production	A <input type="text"/> <input type="checkbox"/>	Attributed foreign income	G <input type="text"/>
Non-primary production	B <input type="text"/> <input type="checkbox"/>	Other assessable foreign source income	H <input type="text"/> <input type="checkbox"/>
Credit for tax withheld where ABN not quoted	C <input type="text"/>	Foreign income tax offset	I <input type="text"/>
Franked distributions	U <input type="text"/>	Share of National rental affordability scheme tax offset	R <input type="text"/>
Franking credit	D <input type="text"/>	Share of other refundable tax offsets	X <input type="text"/>
		Share of non-refundable carry forward tax offsets	T <input type="text"/> <small>CODE</small>

56 Choice for resident trustee to be assessed to capital gains on behalf of beneficiaries

Assessment calculation code **X**

Amount of capital gains on which the trustee has chosen to be assessed on behalf of beneficiaries **Y**

Items 57 and 58 must be answered for all trusts – if you answer yes to any of these questions, answer Yes to the 'other attachments' question on page 1 of this tax return.

57 Beneficiary under legal disability who is presently entitled to income from another trust

Was any beneficiary in this trust, who was under a legal disability on 30 June 2017, also presently entitled to a share of the income of another trust? **N** Print Y for yes or N for no.

If yes, or the answer is not known, furnish the information requested in the instructions.

58 Non-resident trust

Is the trust a non-resident trust? **N** Print Y for yes or N for no.

If yes, state the amount of income derived outside Australia to which no beneficiary is presently entitled.

Print NIL if applicable.

DECLARATIONS

TAXPAYER'S DECLARATION

Important:

Before making this declaration check to ensure that all income has been disclosed and the tax 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 tax return, place all the facts before the ATO. The income tax law imposes heavy penalties for false or misleading statements in tax returns. This declaration must be signed by a trustee or public officer.

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 beneficiary in our records. It is not an offence not to provide the TFNs. However, if the TFNs are not provided, it could increase the chance of delay or error in each beneficiary's assessment.

Taxation law authorises the ATO to collect information including personal information about the person authorised to sign the declaration. For information about your privacy go to ato.gov.au/privacy

DECLARATION

I declare that the information on this tax return, including any attached schedules and additional documentation is true and correct.

Signature



Day Month Year

Date 6th March 2018

Hours taken to prepare and complete this tax return

TAX AGENT'S DECLARATION

I,

declare that this tax return has been prepared in accordance with information supplied by the taxpayer, that the taxpayer has given me a declaration stating that the information provided to me is true and correct and that the taxpayer has authorised me to lodge the tax return.

Agent's signature

Client's reference

Contact name

Date

Day Month Year

Agent's phone number (include area code)

Area code

Telephone number

Agent's reference number

Office use only

Capital gains tax (CGT) schedule

2017

Use in conjunction with company, trust, fund or self-managed superannuation fund annual return.
For instructions on how to complete this schedule refer to the publication Guide to capital gains tax.

Tax file number (TFN) **929 982 782**

Taxpayer's name **The Gold Acres Unit Trust**

Australian Business Number (ABN)

1 Current year capital gains and capital losses

Capital gain

Capital loss

Shares in companies listed on an Australian securities exchange	A \$	<input type="text"/>
Other shares	B \$	<input type="text"/>
Units in unit trusts listed on an Australian securities exchange	C \$	<input type="text"/>
Other units	D \$	<input type="text"/>
Real estate situated in Australia	E \$	<input type="text"/>
Other real estate	F \$	<input type="text"/>
Amount of capital gains from a trust (including a managed fund)	G \$	<input type="text"/>
Collectables	H \$	<input type="text"/>
Other CGT assets and any other CGT events	I \$	<input type="text" value="50,784"/>
Total current year capital gains	J \$	<input type="text" value="50,784"/>

K \$	<input type="text"/>
L \$	<input type="text"/>
M \$	<input type="text"/>
N \$	<input type="text"/>
O \$	<input type="text"/>
P \$	<input type="text"/>
Q \$	<input type="text"/>
R \$	<input type="text" value="23,188"/>

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

2 Capital losses

Total current year capital losses	A \$	<input type="text" value="23,188"/>
Total current year net capital losses applied	B \$	<input type="text" value="23,188"/>
Total prior year net capital losses applied	C \$	<input type="text" value="0"/>
Total capital losses transferred in applied (only for transfers involving a foreign bank branch or permanent establishment of a foreign financial entity)	D \$	<input type="text"/>
Total capital losses applied	E \$	<input type="text" value="23,188"/>

A \$	<input type="text" value="23,188"/>
B \$	<input type="text" value="23,188"/>
C \$	<input type="text" value="0"/>
D \$	<input type="text"/>
E \$	<input type="text" value="23,188"/>

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 \$	<input type="text" value="0"/>
Other net capital losses carried forward to later income years	B \$	<input type="text" value="0"/>

A \$	<input type="text" value="0"/>
B \$	<input type="text" value="0"/>

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 \$	<input type="text" value="0"/>
-------------	--------------------------------

6 Net capital gain

Net capital gain

A \$	<input type="text" value="27,596"/>
-------------	-------------------------------------

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.

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

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

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

Signature



Date

6th March 2018

Contact person

Daytime contact number (include area code)

Capital Gains Worksheet

2017

Description

shares in US LLC - GAL Arizona LLC % 100.00 OTHER

Acquisition :

30/06/2012			175,022	1	1.000	175,022
------------	--	--	---------	---	-------	---------

Disposal :

25/01/2017			225,806			
------------	--	--	---------	--	--	--

Cost base	175,022	Frozen	175,022
------------------	---------	---------------	---------

- Allowable deductions

+ Assessable income on disposal

Reduced cost base	175,022
--------------------------	---------

Discountable (subject to discount where applicable)

Frozen Indexation

Gain	Assessable Amount
50,784 /	25,392
50,784 /	50,784

shares in USA LLC - GAL Missouri LLC % 100.00 OTHER

Acquisition :

30/06/2012			88,318	1	1.000	88,318
------------	--	--	--------	---	-------	--------

Disposal :

15/09/2016			65,130			
------------	--	--	--------	--	--	--

Cost base	88,318	Frozen	88,318
------------------	--------	---------------	--------

- Allowable deductions

+ Assessable income on disposal

Reduced cost base	88,318
--------------------------	--------

Discountable (subject to discount where applicable)

Frozen Indexation

Gain	Assessable Amount
23,188 / L	
23,188 / L	

2017 Capital gains from CGT Assets/Events

Amounts shown are PRE any applicable discount and/or losses.

	Indexation	Discountable	Other
Shares - Aust (S)	-	-	-
Shares - Other (X)	-	-	-
Units in Unit Trusts - Australia (U)	-	-	-
Units in Unit Trusts - Other (Y)	-	-	-
Real Estate - Australia (R)	-	-	-
Real Estate - Other (Z)	-	-	-
Capital gains from Trusts (T)	-	-	-
Collectables (C)	-	-	-
Other (O)	50,784	-	-

2017 Current year capital Losses (CYCL) from CGT Assets/Events

Shares - Aust (S)	-
Shares - Other (X)	-
Units in Unit Trusts - Australia (U)	-
Units in Unit Trusts - Other (Y)	-
Real Estate - Australia (R)	-
Real Estate - Other (Z)	-
Capital gains from Trusts (T)	-
Collectables (C)	-
Other (O)	23,188

Applying capital losses against current year capital gains

	Indexation	Discountable	Other
Current year capital losses applied	23,188	-	-
Prior year capital losses applied	-	-	-

Current year capital gains (CYCG) after applying capital losses

	Indexation	Discountable	Other
Totals	27,596	-	-

2017 Capital Gains Tax Worksheet - Summary Listing

Asset Description		Indexation	Discountable	Other	Loss	Net Cap Gain
Shares In US LLC - GA1 Arizona LLC	O	50,784	-	-	23,188	27,596
Shares In USA LLC - GA1 Missouri LLC	O	-	(23,188)	-	-	-
						27,596

Capital losses summary

	Collectables	Other
Losses brought forward from prior years	-	-
Current year losses	-	23,188
Losses applied	-	(23,188)
Losses carried forward to next year	-	-

Notes to Items

Client : THEG0001 The Gold Acres Unit Trust

Form Type : T Form

By: JAMES.SIMANGO on 26/02/2018 (2017 v2.02)

Main form T

25 Tax losses deducted

2014 Tax Losses	10065
2015 Applied Losses	(1109)
2016 Tax Losses	276

Prior Year Tax Losses available for use	9232
	=====

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.

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.

Tax file number 929 982 782

Year 2017

Name of partnership, trust, fund or entity **The Gold Acres Unit Trust**

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:

- the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- the agent is authorised to lodge this tax return.

Signature of partner, trustee or director



Date

6th March 2018



MORA WEALTH ACCOUNTANTS PTY LTD
88A THELMA ST
COMO WA 6152

Our reference: 7110985568091
Phone: 13 10 20
ABN: 31 244 001 907

27 June 2019

Superannuation remittance advice

To whom it may concern

An amount of \$274.30 has been forwarded to you from the low income super amount account for THE TRUSTEE FOR PROSPERITY SUPER FUND as per the enclosed remittance advice and the details of this payment will be on the statement of account. We may have sent this separately.

More information about the remittance process is provided on the back of this page, but if you have any questions please phone **13 10 20** between 8.00am and 6.00pm, Monday to Friday.

Yours faithfully

Grant Brodie
Deputy Commissioner of Taxation

Reading your remittance advice

This remittance advice provides details of low income super amounts credited to you for one or more of your members.

Payment for and account details

These details are provided so you can reconcile each payment with the correct member account.

Where you have made a claim for payment, the member and account details will match those you reported to us as part of your claim.

Remittance reference number

This is a unique identifier we assign to the remittance of a member's low income super amount payment.

It is important to note this number as it needs to be quoted if you are not accepting a particular payment on this remittance.

Payment

This is the total amount of low income super amounts being credited for a member.

Tax file numbers

From 1 July 2007, funds cannot accept any member contributions, including low income super amount paid by the Australian Taxation Office unless the fund holds a tax file number for that member.

What should you do if you will not be accepting one or more payments on the remittance?

You will need to complete a *Superannuation payment variation advice* (NAT 8451) statement and lodge it and your repayment with us on or before **2 August 2019**.

The *Completing the Superannuation payment variation advice* (NAT 8450) statement instructions will help you fill out this form.

Your repayment can be sent electronically to us by BPAY® or direct credit, or by cheque enclosed with the completed form.

If you are paying by cheque, please refer to the 'How to pay' information on the *Superannuation payment variation advice* (NAT 8451) statement. This will help you to complete the repayment details.

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

For BPAY®

Biller code	75556
Customer reference number	552 00922 114 308 7354

For direct credit

Return payment EFT code	552 00922 114 308 7354
BSB	093 003
Account number	316385
Account name	ATO deposits trust account

Superannuation remittance advice

Provider: THE TRUSTEE FOR PROSPERITY SUPER FUND
 Tax file number: 922 114 308
 Remittance type: Low income super amount

Payment for	Account/Other ID	TFN	Date of birth	Remittance reference number	Financial year	Payment
Derek Whitaker	1	176 957 055	20/3/1972	7024362358117	2018	\$274.30

Payment details	Description	Processed date	Credit
	Low income super amount remittance	26 June 2019	\$274.30 CR
Total payment amount			\$274.30 CR



MORA WEALTH ACCOUNTANTS PTY LTD
PO BOX 1095
BENTLEY DC WA 6983

Our reference: 7112089802127
Phone: 13 10 20
ABN: 26 167 776 025

26 August 2019

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

Dear Sir/Madam

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

An amount of \$363.15 is being forwarded to you and will be detailed on your statement of account, which should be enclosed but, in some circumstances, may have been sent separately.

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

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

Yours faithfully

Grant Brodie
Deputy Commissioner of Taxation

Important information

Why we transferred these amounts to your superannuation fund or RSA

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

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

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

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

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

Australian Taxation Office
PO Box 3578
ALBURY NSW 2640

Tax file numbers

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

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

For direct credit

Return payment

EFT code 552 00922 114 308 6792
BSB 093 003
Account number 316385
Account name ATO deposits trust account

For BPAY®

Biller code 75556
Customer reference no 552 00922 114 308 6792

How to report transfers

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

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

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

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

How you should treat this transfer for income tax purposes

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

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

More information

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

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

Provider: THE TRUSTEE FOR PROSPERITY SUPER FUND
 Tax file number: 922 114 308
 Account type: Superannuation Holding Accounts special account (SHAsa)

Name of account	Date of birth	Fund or RSA ref no.	Financial year of payment	Contrib. ref no.	Employer contribution	Government Super contribution
Derek Whitaker	20/03/1972	1	2020	7024585324894	\$0.00	\$363.15

Total **\$0.00** **\$363.15**

Total amount remitted **\$363.15**



TAX INVOICE

Prosperity Super Fund

Invoice Date
28 Aug 2019

Mora Wealth
Accountants
PO Box 1095
BENTLEY DC WA 6983

Invoice Number
INV-2713

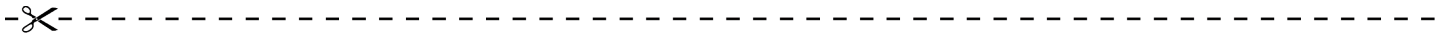
Reference
WHITD040

ABN
26 167 776 025

Description	Quantity	Unit Price	GST	Amount AUD
PROSPERITY SUPER FUND In relation to taxation for year ended 30 June 2018 including, taking instructions for preparation of income tax return; preparation of Operating Statement and Statement of Financial Position; revaluing all investments as at 30 June 2018, allocation of earnings, contributions and tax expense to the members, presenting information in correct form for inclusion in taxation return, preparing and lodging income tax return, checking assessments and forwarding on to you. Preparing Trustee minutes and representations.	1.00	1,400.00	10%	1,400.00
TO PROFESSIONAL SERVICES: In relation to the audit of the superannuation fund for the year ended 30 June 2018	1.00	385.00	10%	385.00
			Subtotal	1,785.00
			TOTAL GST 10%	178.50
			TOTAL AUD	1,963.50

Due Date: 4 Sep 2019

Direct Transfers can be made online to
 Bank: Westpac Bank
 BSB: 036-022
 Account Number: 243-032



PAYMENT ADVICE

To: Mora Wealth Accountants
PO Box 1095
BENTLEY DC WA 6983

Customer	Prosperity Super Fund
Invoice Number	INV-2713
Amount Due	1,963.50
Due Date	4 Sep 2019

Amount Enclosed

Enter the amount you are paying above



TAX INVOICE

Prosperity Super Fund

Invoice Date

1 Apr 2020

Mora Wealth

Accountants

Invoice Number

INV-3050

PO Box 1095

BENTLEY DC WA 6983

Reference

WHITD040

ABN

26 167 776 025

Description	Quantity	Unit Price	GST	Amount AUD
PROSPERITY SUPER FUND In relation to taxation for year ended 30 June 2019 including, taking instructions for preparation of income tax return; preparation of Operating Statement and Statement of Financial Position; revaluing all investments as at 30 June 2019, allocation of earnings, contributions and tax expense to the members, presenting information in correct form for inclusion in taxation return, preparing and lodging income tax return, checking assessments and forwarding on to you. Preparing Trustee minutes and representations.	1.00	1,750.00	10%	1,750.00
TO PROFESSIONAL SERVICES: In relation to the audit of the superannuation fund for the year ended 30 June 2019.	1.00	350.00	10%	350.00
			Subtotal	2,100.00
			TOTAL GST 10%	210.00
			TOTAL AUD	2,310.00

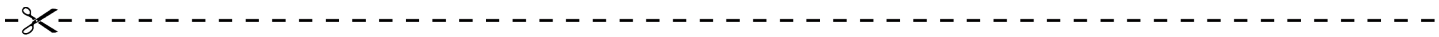
Due Date: 8 Apr 2020

Direct Transfers can be made online to

Bank: Westpac Bank

BSB: 036-022

Account Number: 243-032



PAYMENT ADVICE

To: Mora Wealth Accountants
PO Box 1095
BENTLEY DC WA 6983

Customer	Prosperity Super Fund
Invoice Number	INV-3050
Amount Due	2,310.00
Due Date	8 Apr 2020

Amount Enclosed _____

Enter the amount you are paying above

Inquires 1300 300 630

Issue date 15 Dec 19

Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 10920733

Check this statement carefully

You are legally obligated to ensure that all your company details listed on this company statement are complete and correct. This is required under s346C (1) and/or s346B and s346C (2) of the *Corporations Act 2001*.

You must check this statement carefully and inform ASIC of any changes or corrections immediately. **Do not return this statement.** You must notify ASIC within 28 days after the date of change, and within 28 days after the date of issue of your annual company statement. Late lodgement of changes will result in late fees. These requirements do not apply to the **Additional company information**.

ACN 147 850 084
FOR ABUNDANT SEASONS PTY LTD

REVIEW DATE: 14 December 19

You must notify ASIC of any changes to company details — Do not return this statement



To make changes to company details or amend incorrect information

- go to www.asic.gov.au/changes
- log in to our online services and make the required updates
- first time users will need to use the corporate key provided on this company statement



Phone if you've already notified ASIC of changes but they are not shown correctly in this statement.
Ph: 1300 300 630



Use your agent.

Company Statement

These are the current company details held by ASIC. You must check this statement carefully and inform ASIC of any changes or corrections immediately. Late fees apply. **Do not return this statement.**

1 Registered office
9 CURLEWIS STREET HUNTINGDALE WA 6110

2 Principal place of business
9 CURLEWIS STREET HUNTINGDALE WA 6110

3 Officeholders

Name: CHRISTIE LEA WHITAKER
Born: SOUTH AFRICA
Date of birth: 17/08/1983
Address: 9 CURLEWIS STREET HUNTINGDALE WA 6110
Office(s) held: DIRECTOR, APPOINTED 14/12/2010

Name: DEREK AARON WHITAKER
Born: UNITED STATES
Date of birth: 20/03/1972
Address: 9 CURLEWIS STREET HUNTINGDALE WA 6110
Office(s) held: DIRECTOR, APPOINTED 14/12/2010; SECRETARY, APPOINTED 14/12/2010

4 Company share structure

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORDINARY SHARES	2	\$2.00	\$0.00

5 Members

These details continue on the next page

ABUNDANT SEASONS PTY LTD ACN 147 850 084

Page 1 of 2

Company statement continued

Name: DEREK AARON WHITAKER
 Address: 3 JUDGES COURT HUNTINGDALE WA 6110

Share Class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

Name: CHRISTIE LEA WHITAKER
 Address: 3 JUDGES COURT HUNTINGDALE WA 6110

Share Class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

You must notify ASIC within 28 days of the date of change, and within 28 days of the issue date of the annual company statement. Late lodgement of changes will result in late fees.

End of company statement

This concludes the information to which the company must respond (if incorrect) under s346C of the *Corporations Act 2001*.



ASIC
Australian Securities & Investments Commission

ABN 86 768 265 615

ABUNDANT SEASONS PTY LTD
9 CURLEWIS ST HUNTINGDALE WA 6110

INVOICE STATEMENT

Issue date 14 Dec 19

ABUNDANT SEASONS PTY LTD

ACN 147 850 084

Account No. 22 147850084

Summary

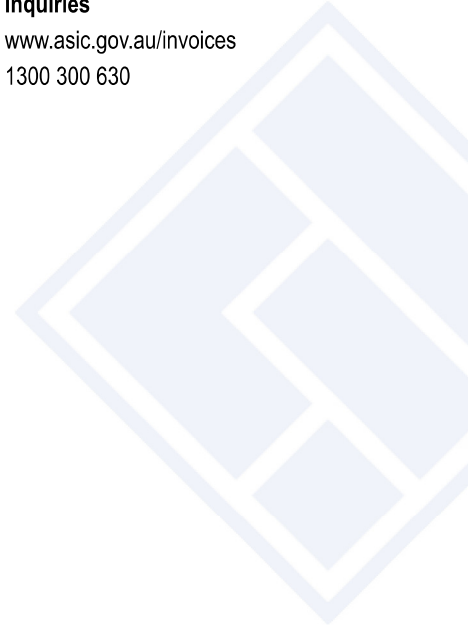
Opening Balance	\$0.00
New items	\$54.00
Payments & credits	\$0.00
TOTAL DUE	\$54.00

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

Transaction details are listed on the back of this page

Inquiries

www.asic.gov.au/invoices
1300 300 630



Please pay

Immediately	\$0.00
By 14 Feb 20	\$54.00

If you have already paid please ignore this invoice statement.

- Late fees will apply if you do NOT
 - tell us about a change during the period that the law allows
 - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
 - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.



ASIC
Australian Securities & Investments Commission

PAYMENT SLIP

ABUNDANT SEASONS PTY LTD

ACN 147 850 084 Account No: 22 147850084



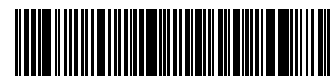
22 147850084

TOTAL DUE	\$54.00
Immediately	\$0.00
By 14 Feb 20	\$54.00

Payment options are listed on the back of this payment slip



Biller Code: 17301
Ref: 2291478500849



*814 129 0002291478500849 49

Transaction details:

	Transactions for this period	ASIC reference	\$ Amount
2019-12-14	Annual Review - Special Purpose Pty Co	3X3098709480P A	\$54.00
	Outstanding transactions		
2019-12-14	Annual Review - Special Purpose Pty Co	3X3098709480P A	\$54.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2291 4785 0084 949

Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

Phone

Call 13 18 16 to pay by Mastercard or Visa

On-line

Go to postbillpay.com.au to pay by Mastercard or Visa

Mail

Mail this payment slip and cheque (do not staple) to ASIC,
Locked Bag 5000, Gippsland Mail Centre VIC 3841

Bill Code: 17301
Ref: 2291478500849

Telephone & Internet Banking – BPAY®
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au



Abundant Seasons Pty Ltd
Prosperity Super Fund
Via: dk.whitaker@hotmail.com

Product name: OneCare
Policy owner(s): Abundant Seasons Pty Ltd
Prosperity Super Fund
Policy number: 1003246011
OnePath reference: 1003246011/FYL

20 July 2020

2019/2020 INSURANCE PREMIUM SUMMARY

Dear policy owner,

Important information for your 2019/2020 tax return.

Thank you for choosing OnePath Life to help protect you and your family.

To help with preparation of your fund's tax return for the year ending 30 June 2020, the following table shows the premium paid on your policy throughout the financial year, and (if applicable) the portion of that premium considered to be for benefits that replace income.

Life insured	Cover type	Total premium paid	Portion of total premium paid for replacement of income benefit/s
Mr Derek Whitaker	Life Cover	\$891.62	-
Mr Derek Whitaker	Income Secure Professional	\$1,673.89	\$3,370.64
Mr Derek Whitaker	TPD Cover (Working)	\$805.13	-

The information contained in this letter does not constitute tax advice. We recommend you seek independent tax advice specific to your personal circumstances, from an accountant or registered tax agent.

Any questions?

If you have any questions or need any further help, please:

- contact your financial adviser, Keith Parish on 0892521330
- call Customer Services on 133 667, weekdays between 8.30am and 6.00pm (AEST)
- email us at customer.risk@onepath.com.au

Yours sincerely,

Jay Tutt
Head of Customer Service & Operations

GPO Box 4148, Sydney NSW 2001
347 Kent St, Sydney NSW 2000
T 133 667
E customer.risk@onepath.com.au
onepath.com.au

OnePath Life Limited
ABN 33 009 657 176
AFSL 238341



Abundant Seasons Pty Ltd
Prosperity Super Fund
Via: dk.whitaker@hotmail.com

Product name: OneCare
Policy owner(s): Abundant Seasons Pty Ltd
Prosperity Super Fund
Policy number: 1003246102
OnePath reference: 1003246102/FYL

20 July 2020

2019/2020 INSURANCE PREMIUM SUMMARY

Dear policy owner,

Important information for your 2019/2020 tax return.

Thank you for choosing OnePath Life to help protect you and your family.

To help with preparation of your fund's tax return for the year ending 30 June 2020, the following table shows the premium paid on your policy throughout the financial year, and (if applicable) the portion of that premium considered to be for benefits that replace income.

Life insured	Cover type	Total premium paid	Portion of total premium paid for replacement of income benefit/s
Mrs Christie Whitaker	Life Cover	\$757.49	-
Mrs Christie Whitaker	TPD Cover (Working)	\$821.43	\$1,578.92

The information contained in this letter does not constitute tax advice. We recommend you seek independent tax advice specific to your personal circumstances, from an accountant or registered tax agent.

Any questions?

If you have any questions or need any further help, please:

- contact your financial adviser, Keith Parish on 0892521330
- call Customer Services on 133 667, weekdays between 8.30am and 6.00pm (AEST)
- email us at customer.risk@onepath.com.au

Yours sincerely,

Jay Tutt
Head of Customer Service & Operations



Your Statement

Statement 3 (Page 1 of 1)

Account Number 06 6112 10539453

Statement Period 1 Jul 2019 - 30 Sep 2019

Closing Balance 100.00 CR

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



052

THE TRUSTEES
 9 CURLEWIS ST
 HUNTINGDALE WA 6110



USD Business Foreign Currency A/c

Did you know that by choosing online statements you can keep up to seven years of your financial statements all in one place? You can access, print and save them 24/7 and receive an e-mail whenever your next statement is ready to view. To find out more visit commbank.com.au/onlinestatements. You agree to check our website (or your NetBank or CommBiz service) regularly for updates to interest rates and fees.

Commonwealth Bank SWIFT/BIC code - CTBAAU2S. In order to receive money from overseas, you may be asked to provide details of which banks the Commonwealth Bank maintains accounts with. To find out more visit commbank.com.au/correspondentbanks

Name: ABUNDANT SEASONS PTY LTD AS TRUSTEES FOR PROSPERITY SUPER FUND

Note: Please check that the entries listed on this statement are correct. For further information on your account including; details of features, fees, any errors or complaints, please contact us on the details above. Proceeds of cheques are not available until cleared.

Date	Transaction	Amount	Balance
01 Jul 2019	OPENING BALANCE		100.00 CR
30 Sep 2019	CLOSING BALANCE		100.00 CR
	Opening balance	-	
	Total debits	+	
	Total credits	=	
	Closing balance		
	100.00 CR		Nil
			Nil
			100.00 CR



Your Statement

Statement 4 (Page 1 of 1)

Account Number 06 6112 10539453

Statement Period 1 Oct 2019 - 31 Dec 2019

Closing Balance 100.00 CR

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



052

THE TRUSTEES
 9 CURLEWIS ST
 HUNTINGDALE WA 6110

USD Business Foreign Currency A/c

Did you know that by choosing online statements you can keep up to seven years of your financial statements all in one place? You can access, print and save them 24/7 and receive an e-mail whenever your next statement is ready to view. To find out more visit commbank.com.au/onlinestatements. You agree to check our website (or your NetBank or CommBiz service) regularly for updates to interest rates and fees.

Commonwealth Bank SWIFT/BIC code - CTBAAU2S. In order to receive money from overseas, you may be asked to provide details of which banks the Commonwealth Bank maintains accounts with. To find out more visit commbank.com.au/correspondentbanks

Name: ABUNDANT SEASONS PTY LTD AS TRUSTEES FOR PROSPERITY SUPER FUND

Note: Please check that the entries listed on this statement are correct. For further information on your account including; details of features, fees, any errors or complaints, please contact us on the details above. Proceeds of cheques are not available until cleared.

Date	Transaction	Amount	Balance	
01 Oct 2019	OPENING BALANCE		100.00 CR	
31 Dec 2019	CLOSING BALANCE		100.00 CR	
	Opening balance	-		
		Total debits	+	
			Total credits	
		=	Closing balance	
	100.00 CR	Nil	Nil	100.00 CR



*# 5497.11672.1.1 ZZ258F19 0303 MU R9 S111.D359.L V06.00.20



Your Statement

Statement 5 (Page 1 of 1)

Account Number 06 6112 10539453

Statement Period 1 Jan 2020 - 31 Mar 2020

Closing Balance 100.00 CR

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



052

THE TRUSTEES
 9 CURLEWIS ST
 HUNTINGDALE WA 6110



USD Business Foreign Currency A/c

Did you know that by choosing online statements you can keep up to seven years of your financial statements all in one place? You can access, print and save them 24/7 and receive an e-mail whenever your next statement is ready to view. To find out more visit commbank.com.au/onlinestatements. You agree to check our website (or your NetBank or CommBiz service) regularly for updates to interest rates and fees.

Commonwealth Bank SWIFT/BIC code - CTBAAU2S. In order to receive money from overseas, you may be asked to provide details of which banks the Commonwealth Bank maintains accounts with. To find out more visit commbank.com.au/correspondentbanks

Name: ABUNDANT SEASONS PTY LTD AS TRUSTEES FOR PROSPERITY SUPER FUND

Note: Please check that the entries listed on this statement are correct. For further information on your account including; details of features, fees, any errors or complaints, please contact us on the details above. Proceeds of cheques are not available until cleared.

Date	Transaction	Amount	Balance				
01 Jan	2020 OPENING BALANCE		100.00 CR				
31 Mar	2020 CLOSING BALANCE		100.00 CR				
	Opening balance	-	Total debits	+	Total credits	=	Closing balance
	100.00 CR		Nil		Nil		100.00 CR



Your Statement

Statement 6 (Page 1 of 1)

Account Number 06 6112 10539453

Statement Period 1 Apr 2020 - 30 Jun 2020

Closing Balance 100.00 CR

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



052

THE TRUSTEES
 9 CURLEWIS ST
 HUNTINGDALE WA 6110



USD Business Foreign Currency A/c

Did you know that by choosing online statements you can keep up to seven years of your financial statements all in one place? You can access, print and save them 24/7 and receive an e-mail whenever your next statement is ready to view. To find out more visit commbank.com.au/onlinestatements. You agree to check our website (or your NetBank or CommBiz service) regularly for updates to interest rates and fees.

Commonwealth Bank SWIFT/BIC code - CTBAAU2S. In order to receive money from overseas, you may be asked to provide details of which banks the Commonwealth Bank maintains accounts with. To find out more visit commbank.com.au/correspondentbanks

Name: ABUNDANT SEASONS PTY LTD AS TRUSTEES FOR PROSPERITY SUPER FUND

Note: Please check that the entries listed on this statement are correct. For further information on your account including; details of features, fees, any errors or complaints, please contact us on the details above. Proceeds of cheques are not available until 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	Amount	Balance
01 Apr	2020 OPENING BALANCE		100.00 CR
30 Jun	2020 CLOSING BALANCE		100.00 CR
	Opening balance	-	Total debits
		+	Total credits
		=	Closing balance
	100.00 CR		Nil
			Nil
			100.00 CR

Closing Balance in AUD: \$100 / 0.6878 (S77) = \$145.39

Foreign increase = Closing Bal - Opening Bal
= \$145.39 - \$133.19
= \$12.20

bankwest

For enquiries, message us on the Bankwest App or
 Bankwest Online Banking, or call us on 13 17 19
 If you're a business customer, call 13 7000

BUSINESS ZERO TRAN ACCOUNT STATEMENT

S40

BSB Number	306-043
Account Number	059802-3
Period	25 Jun 19 - 27 Aug 19
Page 1 of 1	Statement Number 36



BS2393AN01 002792-000000 (052D)
ABUNDANT SEASONS PTY LTD ATF
PROSPERITY SUPER FUND
 9 CURLEWIS STREET
 HUNTINGDALE WA 6110

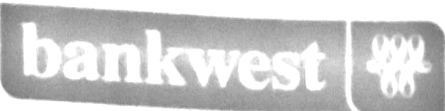
Account of: **ABUNDANT SEASONS PTY LTD**

TRANSACTION DETAILS FOR ACCOUNT NUMBER: 059802-3

Date	Particulars	Debit	Credit	Balance
25 JUN 19	OPENING BALANCE			2,601.37
27 JUN 19	ATO ATO001000011058677		274.30	2,875.67
26 AUG 19	ATO ATO005000011105238		363.15	3,238.82
27 AUG 19	CLOSING BALANCE			3,238.82
	TOTAL DEBITS	\$0.00		
	TOTAL CREDITS		\$637.45	

Make sure you check the entries on this statement carefully. If you see something that doesn't seem right, call us on 13 17 19. For more info about your account or disputing transactions, see the relevant Product Disclosure Statement - it's available on our website, at your local Bankwest branch or by calling us on 13 17 19. If you don't want to receive promotional info from us, let us know by calling 13 17 19.

BS2393AN01 / 002792 / 0001715



For enquiries, message us on the Bankwest App or Bankwest Online Banking, or call us on 13 17 19. If you're a business customer, call 13 7000

BUSINESS ZERO TRAN ACCOUNT STATEMENT

BSB Number	306-043
Account Number	059802-3
Period	28 Aug 19 - 27 Nov 19
Page 1 of 1	Statement Number 37



B53313AN01 003439-000000 (052D)
ABUNDANT SEASONS PTY LTD ATF
PROSPERITY SUPER FUND
9 CURLEWIS STREET
HUNTINGDALE WA 6110

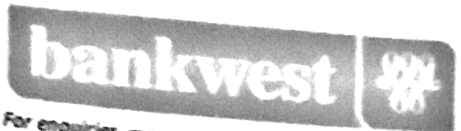
Account of: **ABUNDANT SEASONS PTY LTD**

TRANSACTION DETAILS FOR ACCOUNT NUMBER: 059802-3

Date	Particulars	Debit	Credit	Balance
28 AUG 19	OPENING BALANCE			3,238.82
28 AUG 19	ACCOUNTING FEES INV-2713	1,963.50		1,275.32
04 OCT 19	Distribution		11,708.00	
04 OCT 19	FINAL DISTRIBUTION		126.22	13,109.54
27 NOV 19	CLOSING BALANCE			13,109.54
	TOTAL DEBITS	\$1,963.50		
	TOTAL CREDITS		\$11,834.22	

Make sure you check the entries on this statement carefully. If you see something that doesn't seem right, call us on 13 17 19. For more info about your account or disputing transactions, see the relevant Product Information Statement - it's available on our website, at your local Bankwest branch or by calling us on 13 17 19. If you don't want to receive promotional info from us, let us know by calling 13 17 19.

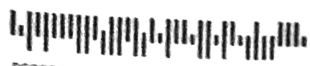
B53313AN01 / 003439 / 0004177



For enquiries, message us on the Bankwest App or Bankwest Online Banking, or call us on 13 17 19. If you're a business customer, call 13 7000

BUSINESS ZERO TRAN ACCOUNT STATEMENT

BSB Number	306-043
Account Number	059802-3
Period	28 Nov 19 - 27 Feb 20
Page 1 of 1	Statement Number 38



BS0583ANC1 002839-000000 (0520)
ABUNDANT SEASONS PTY LTD ATF
PROSPERITY SUPER FUND
9 CURLEWIS STREET
HUNTINGDALE WA 6110

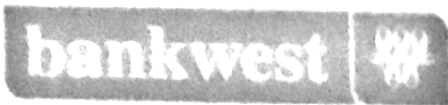
Account of: **ABUNDANT SEASONS PTY LTD**

TRANSACTION DETAILS FOR ACCOUNT NUMBER: 059802-3

Date	Particulars	Debit	Credit	Balance
28 NOV 19	OPENING BALANCE			13,109.54
16 DEC 19	ASIC ANNUAL FEE	54.00		13,055.54
27 FEB 20	CLOSING BALANCE			13,055.54
	TOTAL DEBITS	\$54.00		
	TOTAL CREDITS		\$0.00	

Make sure you check the entries on this statement carefully. If you see something that doesn't seem right, call us on 13 17 19. For more info about your account or disputing transactions, see the relevant Product Information Statement - it's available on our website, at your local Bankwest branch or by calling us on 13 17 19. If you don't want to receive promotional info from us, let us know by calling 13 17 19.

BS0583ANC1 / 002839 / 0001481



BUSINESS ZERO TRAN ACCOUNT STATEMENT

For enquiries, message us on the Bankwest App or
Bankwest Online Banking, or call us on 13 17 19
If you're a business customer, call 13 7000

BSB Number	306-043
Account Number	059802-3
Period	28 Feb 20 - 27 May 20
Page 1 of 1	Statement Number 39



BS1483AN01 002400-000000 (052D)
ABUNDANT SEASONS PTY LTD ATF
PROSPERITY SUPER FUND
9 CURLEWIS STREET
HUNTINGDALE WA 6110

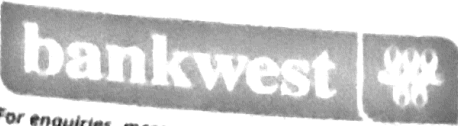
Account of: **ABUNDANT SEASONS PTY LTD**

TRANSACTION DETAILS FOR ACCOUNT NUMBER: 059802-3

Date	Particulars	Debit	Credit	Balance
28 FEB 20	OPENING BALANCE			13,055.54
20 MAR 20	OnePath Life Ltd 1003246011/1dPQZ	3,370.64		9,684.90
07 APR 20	Mora Wealth Accountants INV-3050	2,310.00		
07 APR 20	OnePath Life Ltd 1003246102/1dqau	1,578.92		5,795.98
16 APR 20	ATO Payment	259.00		5,536.98
27 MAY 20	CLOSING BALANCE			5,536.98
	TOTAL DEBITS	\$7,518.56		
	TOTAL CREDITS		\$0.00	

BS1483AN01 / 002400 / 0001397

Make sure you check the entries on this statement carefully. If you see something that doesn't seem right, call us on 13 17 19. For more info about your account or disputing transactions, see the relevant Product Information Statement - it's available on our website, at your local Bankwest branch or by calling us on 13 17 19. If you don't want to receive promotional info from us, let us know by calling 13 17 19.



For enquiries, message us on the Bankwest App or
Bankwest Online Banking, or call us on 13 17 19
If you're a business customer, call 13 7000

**BUSINESS ZERO TRAN
ACCOUNT STATEMENT**

BSB Number	306-043
Account Number	059802-3
Period	28 May 20 - 27 Aug 20
Page 1 of 3	Statement Number 40



BS2403AN01 003007-000000 (052D)
ABUNDANT SEASONS PTY LTD ATF
PROSPERITY SUPER FUND
9 CURLEWIS STREET
HUNTINGDALE WA 6110



Account of: **ABUNDANT SEASONS PTY LTD**

TRANSACTION DETAILS FOR ACCOUNT NUMBER: 059802-3				
Date	Particulars	Debit	Credit	Balance
28 MAY 20	OPENING BALANCE			5,536.98
27 AUG 20	CLOSING BALANCE			5,536.98
	TOTAL DEBITS	\$0.00		
	TOTAL CREDITS		\$0.00	

Make sure you check the entries on this statement carefully. If you see something that doesn't seem right, call us on 13 17 19. For more info about your account or disputing transactions, see the relevant Product Information Statement - it's available on our website, at your local Bankwest branch or by calling us on 13 17 19. If you don't want to receive promotional info from us, let us know by calling 13 17 19.

BS2403AN01 / 003007 / 0002053

IMPORTANT NOTICE PROTECTING YOUR ACCESS METHODS

Your Bankwest Card, Mobile Device, Mobile Wallet, Payment Device, Biometric Identifier, Security Token, Personal Identification Number (PIN) and Security Code are the keys to accessing your accounts electronically. As a result, ensuring they are safe and secure from unauthorised use at all times, is very important. In these guidelines, we refer to your PIN and Security Code as your "Secret Code" while "card" refers to credit cards and debit cards.

Protecting your card

To protect your card, you should:

- Sign your card as soon as you receive it;
- Carry your card with you whenever possible;
- Keep your card in a safe, secure place and check regularly to ensure it has not been lost or stolen;
- Never lend your card to anybody, or give the details on your card (such as the card number or expiry date) to anyone;
- Do not allow anyone to see the details on your card when you enter them into a EFTPOS machine, ATM or other electronic equipment;
- Ensure you retrieve your card after making a transaction; and
- Destroy your card when it expires or is no longer valid by cutting it diagonally in half.

Protecting your Secret Code

To protect your Secret Code, you should:

- Memorise your Secret Code when you receive it and destroy the notice advising you of the Secret Code;
- Never disclose your Secret Code to anyone - even family, friends or persons in authority (such as a bank officer or police officer);
- Be careful to prevent anyone from seeing you enter your Secret Code into an EFTPOS machine, ATM or other electronic equipment;
- Never keep a record of your Secret Code on your card, even if it is disguised;
- Never choose a Secret Code which can be easily identified with you i.e. your name, date of birth, car registration, telephone number or anything else that could be associated with you;
- Never choose a Secret Code which has an easily retrievable combination such as 1111, 1234 or ABCD;
- If you must record your Secret Code, make a reasonable attempt to disguise it. For instance, do NOT record it in reverse order or as a series of numbers with any of them marked to indicate the Secret Code; and
- Do not use any forms of disguise to your Secret Code that could be easily discovered by another person.

If you suspect someone else may know your Secret Code or that an unauthorised person is using your Secret Code, you should contact us immediately to request the issue of a new Secret Code.

Protecting your Mobile Wallet

To protect your Mobile Wallet, you should:

- Ensure your mobile device is locked at all times when it is not being used, and is not left unattended in a non-secure environment;
- Ensure you install and regularly update anti-virus software on the mobile device;
- Ensure that only you access the Mobile Wallet to use your card and that it is not accessed or used by anyone else; and
- Remove any card from your mobile device before disposing of your mobile device.

If your mobile device can be accessed by a Biometric Identifier, such as a fingerprint, you should ensure only your Biometric Identifier is registered on the mobile device.

Protecting your Payment Device

To protect your Payment Device, you should:

- Keep the Payment Device in a safe, secure place and check regularly to ensure it has not been lost or stolen;
- Do not expose the Payment Device to high heat, or attempt to disassemble it or keep it near electromagnetic fields;
- Do not keep the Payment Device with any document containing the reference numbers for nominated accounts or with other account information such as statements or cheque books; and
- Do not lend the Payment Device to anyone, or permit anyone to use the Payment Device.

Protecting your Biometric Identifier

If another person's Biometric Identifier, such as but not limited to a fingerprint, is loaded onto your mobile device, you must ensure you take immediate steps to remove this Biometric Identifier from your relevant mobile device, otherwise any transaction using that Biometric Identifier will not be an unauthorised transaction for the purposes of determining liability.

Protecting your Security Token

To protect your Security Token, you should:

- Carry the Security Token whenever possible;
- Always keep the Security Token in a safe, secure place and check regularly to ensure it has not been lost or stolen;
- Do not record account numbers, PANs or Secret Code details on the Security Token;
- Do not drop the Security Token or expose it to high heat, water or attempt to disassemble it;
- Do not keep the Security Token with any document containing the reference numbers for nominated accounts or with other account information such as statements or cheque books; and
- Do not lend the Security Token to anyone, or permit anyone to use the Security Token.

Reporting unauthorised use, loss and theft

It is important you immediately contact us if you become aware of any of the following:

- Your card or Payment Device has been lost, stolen or used without your authorisation;
- Your Secret Code or Security Token has been lost, stolen or become known to or used by anyone else; or
- Your mobile device on which your card has been loaded using a Mobile Wallet has been stolen, lost or used without authorisation.

Note: These guidelines provide examples only of security measures and will not determine your liability for any losses resulting from unauthorised transactions. Liability for unauthorised transactions will be determined in accordance with the ePayments Code. For example, you will not be liable for losses arising from an unauthorised transaction in the following circumstances:

- Where the unauthorised transaction occurs before you've received your Secret Code, card, Payment Device or Security Token, or after you've alerted us of the misuse, loss or theft of the card, Payment Device, Security Token or disclosure of the Secret Code;
- Where you have not contributed to the loss;
- Where the access method was faulty; or
- Where we (or our agents) or a merchant has acted negligently or fraudulently.

However, if you have contributed to losses you may be liable – but only for those losses which occur before we are notified of the unauthorised use of a card, Payment Device, or Security Token or breach of your Secret Code. You won't be liable for losses that exceeds applicable transaction limits that apply to a relevant period, or losses greater than the balance of your account (including pre-arranged credit), or losses on accounts that you have not agreed could be accessed using the card or Secret Code.

In all other cases, your liability from an unauthorised transaction could be limited to the lesser of \$150, your account balance or the actual loss.

For further details on liability for unauthorised transactions, please see the Account Access Conditions of Use document, available on www.bankwest.com.au.

What to do if your statement is incorrect

Firstly, don't delay in telling us. **You should make every effort to report any transaction which you dispute within 14 days of the date of the account statement on which it appears.**

This is to help us ask for a chargeback (a reversal of the card transaction from the retailer or service provider) where we have a right to do so. Under the rules of the card scheme, Bankwest has the right to seek a chargeback by having the transaction debited to the retailer's or service provider's account with its financial institution. Not all disputed transactions will be successfully charged back. The chargeback must first be accepted by the retailer's or service provider's financial institution. There are a number of grounds on which Bankwest has the right to claim a chargeback, for instance if you tell us that a transaction has been debited to your account without your or any additional cardholder's authority.

Simply complete and submit a Bankwest Transaction Dispute Form. We will notify you of the name and contact number of the officer investigating your dispute.

Get things started

- › telephone the Customer Help Centre on 13 17 19 (24 hours);
- › log on to our website (www.bankwest.com.au) and follow the procedures it sets out for disputing a transaction;
- › call into any of our Bankwest branches; or
- › write to us at the address shown on your account statement.

To help us resolve the issue quickly you will need to supply details of the transaction, including:

- › your name, address, card number and account details;
- › details and amount of the transaction, charge, refund or payment in question; and
- › supporting documentation (examples being: receipt, delivery advice).

Help us to help you

Failure to report a disputed transaction, charge, refund or payment, and/or provide additional information within 14 days of the date of the account statement could affect our ability to claim a chargeback right (if any) under the card scheme rules. These rules all impose time limits on reporting disputed transactions, charges, refunds or payments. In certain circumstances where the ePayments Code applies, there may be no such timeframes imposed upon your right to make a claim or report a disputed transaction.



Schwab One International™ Account of
ABUNDANT SEASONS PTY LTD TTEE
PROSPERITY SUPER FUND
U/A DTD 01/07/2011

Account Number
9227-1684

Statement Period
July 1, 2019 to
September 30, 2019

Protect your privacy and the environment. Switch to eStatements at
www.schwab.com/lesspaper.

ABUNDANT SEASONS PTY LTD TTEE
PROSPERITY SUPER FUND
2A VICTORY PLACE
LESMURDIE WA
6076
AUSTRALIA

Customer Service and Account Information

Customer Service and Trading:
Call your Schwab Representative
1300 781 132 or +1-415-667-8400

Visit Our Web Site:
schwab.com.au

Cost Basis Updates:
To provide updates for incomplete
cost basis information, please visit
schwab.com/gainloss

Market Monitor

Indices	Year To Date Change
Dow Jones Industrial Average	15.39%
Standard & Poor's 500 Index®	18.74%
Schwab 1000 Index®	18.88%
NASDAQ Composite Index	20.56%



Schwab One International™ Account of
ABUNDANT SEASONS PTY LTD TTEE
PROSPERITY SUPER FUND
 U/A DTD 01/07/2011

Account Number
 9227-1684

Statement Period
 July 1, 2019 to
 September 30, 2019

Terms and Conditions

GENERAL INFORMATION AND KEY TERMS:

All references to "Schwab" in this document refer to the broker-dealer Charles Schwab & Co., Inc. Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings you should verify its content with this statement. Securities, products, and services are not available in all countries and are subject to country specific restrictions.

Average Daily Balance: Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest.

Cash: Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business.

Dividend Reinvestment Customers: Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request.

Estimated Annual Income: Derived from information provided by outside parties. Schwab cannot guarantee the accuracy of such information. Since the interest and dividends are subject to change at any time, they should not be relied upon for making investment decisions.

Fees and Charges: It is your responsibility, and not Schwab's, to verify the accuracy of all fees. Margin interest charged to your Account during the statement period is included in this section of the statement.

Interest: For the Schwab One Interest feature interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or Charles Schwab Bank. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage account is less than \$0.005, you will not accrue any interest on that day.

Latest Price/Price (Investment Detail Section Only): The most recent price evaluation available on the last business day of the statement period, normally the last trade price or bid. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Pricing of assets not held at Schwab is for informational purposes only. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced. For Limited Partnerships (LP) and Real Estate Investment Trust (REIT) securities, you may see that the value reflected on your periodic statement for this security is unpriced. FINRA rules require that certain LP and REIT securities, that have not been priced within 18 months, must show as unpriced on customer statements. Note that these securities are generally illiquid, the value of the securities will be different than its purchase price; if applicable, that accurate valuation information may not be available.

Margin Account Customers: This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account

as required by Regulation T is available for your inspection.

Non-Publicly Traded Securities: All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party and Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests.

Option Customers: Be aware of the following: 1) Commissions and other charges related to the execution of option transactions have been included in confirmations of such transactions previously furnished to you and will be made available promptly upon request 2) You should advise us promptly of any material changes in your investment objectives or financial situation 3) Exercise assignment notices for the option contracts are allocated among customer short positions by an automated procedure which randomly selects from among all customer short option positions those contracts which are subject to exercise, including positions established on the day of assignment 4) Realized gain/loss of underlying securities is adjusted to reflect the premiums of assigned or exercised options.

Please consult your tax advisor or IRS publication 550, Investment Income and Expenses, for additional information on Options.

Schwab Sweep Money Funds: Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Transfer Agent, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If, on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/2 of 1 cent (\$0.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$0.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower. The shares of the money market mutual fund can be liquidated on your order and the proceeds returned to your securities account or remitted to you as provided in your Account Agreement and the applicable prospectus.

Securities Products and Services: Securities products and services are offered by Charles Schwab & Co., Inc., Member SIPC. Securities products and services, including unswept intraday funds and net credit balances held in brokerage accounts are not guaranteed deposits or obligations of Charles Schwab Bank, and are subject to investment risk, are not FDIC insured, may lose value, and are not bank guaranteed. SIPC does not cover balances held at Charles Schwab Bank in the Bank Sweep feature.

Gain (or Loss): Unrealized Gain or (Loss) and Realized Gain or (Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information is not a solicitation or a recommendation to buy or sell. It may, however, be helpful for investment and tax planning strategies. Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.

IN CASE OF ERRORS OR DISCREPANCIES: If you find an error or discrepancy relating to your brokerage activity (other than an

electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at +1-415-667-8400. Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purpose with respect to those brokerage transactions.

COMPLAINT CONTACT INFORMATION: Complaints about Schwab statements, products or services may be directed to 1-800-435-4000. For clients residing outside of the U.S., call collect +1-415-667-8400. Please send any written complaints to the Client Advocacy Team, 211 Main St., San Francisco, CA 94105, USA.

Address Changes: It is your obligation to keep Schwab informed of any changes in your address, telephone number or other contact information. If you fail to notify Schwab of those changes, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account. For assistance, you may contact Schwab at 1-800-435-4000. Clients residing outside of the U.S. may call Schwab collect at +1-415-667-8400.

Additional Information: We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during the calendar year. Retain this statement for income tax purposes. Schwab or an affiliate acts as the Investment Advisor, Transfer Agent, Shareholder Service Agent and Distributor for the Sweep Funds and as Transaction Services Agent for the Government Money Fund. Schwab or an affiliate is compensated by the Sweep Funds for acting in each of these capacities other than as Distributor. The amount of such compensation is disclosed in the prospectus. Additional information will be provided upon written request. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third party trademarks appearing herein are the property of their respective owners.

(1017-X5C8)



Schwab One International™ Account of
ABUNDANT SEASONS PTY LTD TTEE
PROSPERITY SUPER FUND
 U/A DTD 01/07/2011

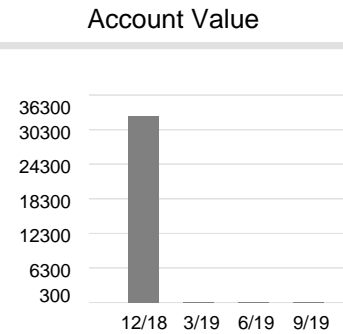
Account Number
9227-1684

Statement Period
July 1, 2019 to
September 30, 2019

Account Value as of 09/30/2019: \$ 394.10

Change in Account Value

	This Period	Year to Date
Starting Value	\$ 394.10	\$ 32,740.50
Credits	0.00	37.83
Debits	0.00	(33,126.26)
Transfer of Securities (In/Out)	0.00	0.00
Income Reinvested	0.00	0.00
Change in Value of Investments	0.00	742.03
Ending Value on 09/30/2019	\$ 394.10	\$ 394.10
Total Change in Account Value	\$ 0.00	\$ (32,346.40)
	0.00%	(98.80)%



Asset Composition

	Market Value	% of Account Assets
Cash	\$ 394.10	100%
Total Assets Long	\$ 394.10	
Total Account Value	\$ 394.10	100%



Schwab One International™ Account of
ABUNDANT SEASONS PTY LTD TTEE
PROSPERITY SUPER FUND
 U/A DTD 01/07/2011

Account Number
9227-1684

Statement Period
July 1, 2019 to
September 30, 2019

Gain or (Loss) Summary	Realized Gain or (Loss) This Period		Unrealized Gain or (Loss)
	Short Term	Long Term	
All Investments	\$0.00	\$0.00	\$0.00

Values may not reflect all of your gains/losses.

Income Summary	This Period		Year to Date	
	Federally Tax-Exempt	Federally Taxable	Federally Tax-Exempt	Federally Taxable
Schwab One® Interest	0.00	0.00	0.00	12.83
Total Income	0.00	0.00	0.00	12.83

Cash Transactions Summary	This Period	Year to Date
Starting Cash*	\$ 394.10	\$ 15,212.00
Deposits and other Cash Credits	0.00	0.00
Investments Sold	0.00	26,975.80
Dividends and Interest	0.00	12.83
Withdrawals and other Debits	0.00	(33,101.26)
Investments Purchased	0.00	(8,705.27)
Fees and Charges	0.00	0.00
Total Cash Transaction Detail	0.00	(14,817.90)
Ending Cash*	\$ 394.10	\$ 394.10

*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.



Schwab One International™ Account of
ABUNDANT SEASONS PTY LTD TTEE
PROSPERITY SUPER FUND
 U/A DTD 01/07/2011

Account Number
9227-1684

Statement Period
July 1, 2019 to
September 30, 2019

Investment Detail - Cash

Cash	Starting Balance	Ending Balance	% of Account Assets
Cash	394.10	394.10	100%
Total Cash	394.10	394.10	100%
Total Cash		394.10	100%
		Total Investment Detail	394.10
		Total Account Value	394.10
		Total Cost Basis	N/A

Endnotes For Your Account

For information on how Schwab pays its representatives, go to <http://www.international.schwab.com/compensation>.



Schwab One® International Account of
ABUNDANT SEASONS PTY LTD TTEE
PROSPERITY SUPER FUND
 U/A DTD 01/07/2011

Account Number
9227-1684

Statement Period
October 1, 2019 to
December 31, 2019

Protect your privacy and the environment. Switch to eStatements at www.schwab.com/lesspaper. Visit www.schwab.com/premiumstatement to explore the features and benefits of this statement.

ABUNDANT SEASONS PTY LTD TTEE
 PROSPERITY SUPER FUND
 2A VICTORY PLACE
 LESMURDIE WA
 6076
 AUSTRALIA

Customer Service and Account Information

Customer Service and Trading:

Call your Schwab Representative
 1 (415) 667-8400

Visit Our Web Site:

schwab-global.com

Cost Basis Updates:

To provide updates for incomplete cost basis information, please visit schwab.com/gainloss



Schwab One® International Account of
ABUNDANT SEASONS PTY LTD TTEE
PROSPERITY SUPER FUND
 U/A DTD 01/07/2011

Account Number
 9227-1684

Statement Period
October 1, 2019 to
December 31, 2019

Terms and Conditions

GENERAL INFORMATION AND KEY TERMS:

All references to "Schwab" in this document refer to the broker-dealer Charles Schwab & Co., Inc. Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings you should verify its content with this statement. Securities, products, and services are not available in all countries and are subject to country specific restrictions.

AIP (Automatic Investment Plan) Customers: Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request.

Average Daily Balance: Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest.

Bank Sweep Feature and Bank Sweep for Benefit Plans Features: Schwab acts as your agent and custodian in establishing and maintaining your Bank Sweep and Bank Sweep for Benefit Plans features as a Schwab Cash feature for your brokerage account. Deposit accounts constitute direct obligations of banks affiliated with Schwab and are not obligations of Schwab. Deposit accounts are insured by the FDIC within applicable limits. The balance in the bank deposit accounts can be withdrawn on your order and the proceeds returned to your securities account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the and Bank Sweep for Benefit Plans- features, please refer to the Cash Features Disclosure Statement available online or from a Schwab representative.

Cash: Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business.

Dividend Reinvestment Customers: Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request.

Estimated Annual Income: Derived from information provided by outside parties. Schwab cannot guarantee the accuracy of such information. Since the interest and dividends are subject to change at any time, they should not be relied upon for making investment decisions.

Fees and Charges: It is your responsibility, and not Schwab's, to verify the accuracy of all fees. Margin interest charged to your Account during the statement period is included in this section of the statement.

Interest: For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its affiliated banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the Bank Sweep feature, interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month.

If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage account is less than \$.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep

and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$.005.

Latest Price/Price (Investment Detail Section Only): The most recent price evaluation available on the last business day of the statement period, normally the last trade price or bid. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Pricing of assets not held at Schwab is for informational purposes only. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced. For Limited Partnerships (LP) and Real Estate Investment Trust (REIT) securities, you may see that the value reflected on your periodic statement for this security is unpriced. FINRA rules require that certain LP and REIT securities, that have not been priced within 18 months, must show as unpriced on customer statements. Note that these securities are generally illiquid, the value of the securities will be different than its purchase price; if applicable, that accurate valuation information may not be available.

Margin Account Customers: This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection.

Non-Publicly Traded Securities: All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party and Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests.

Option Customers: Be aware of the following: 1) Commissions and other charges related to the execution of option transactions have been included in confirmations of such transactions previously furnished to you and will be made available promptly upon request 2) You should advise us promptly of any material changes in your investment objectives or financial situation 3) Exercise assignment notices for the option contracts are allocated among customer short positions by an automated procedure which randomly selects from among all customer short option positions those contracts which are subject to exercise, including positions established on the day of assignment 4) Realized gain/loss of underlying securities is adjusted to reflect the premiums of assigned or exercised options. Please consult your tax advisor or IRS publication 550, Investment Income and Expenses, for additional information on Options.

Schwab Sweep Money Funds: Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Transfer Agent, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If, on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/2 of 1 cent (\$.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower.

Securities Products and Services: Securities products and services are offered by Charles Schwab & Co., Inc., Member SIPC. Securities products

and services, including unswept intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, and are subject to investment risk and may lose value. SIPC does not cover balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features.

Gain (or Loss): Unrealized Gain or (Loss) and Realized Gain or (Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information is not a solicitation or a recommendation to buy or sell. It may, however, be helpful for investment and tax planning strategies. Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.

IN CASE OF ERRORS OR DISCREPANCIES: If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions.

COMPLAINT CONTACT INFORMATION: Complaints about Schwab statements, products or services may be directed to 1-800-435-4000. For clients residing outside of the U.S., call collect +1-415-667-8400. Please send any written complaints to the Client Advocacy Team, 211 Main St., San Francisco, CA 94105, USA.

Address Changes: It is your obligation to keep Schwab informed of any changes in your address, telephone number or other contact information. If you fail to notify Schwab of those changes, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account. For assistance, you may contact Schwab at 1-800-435-4000. Clients residing outside of the U.S. may call Schwab collect at +1-415-667-8400.

Additional Information: We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during the calendar year. Retain this statement for income tax purposes. Schwab or an affiliate acts as the Investment Advisor, Transfer Agent, Shareholder Service Agent and Distributor for the Sweep Funds and as Transaction Services Agent for the Government Money Fund. Schwab or an affiliate is compensated by the Sweep Funds for acting in each of these capacities other than as Distributor. The amount of such compensation is disclosed in the prospectus. Additional information will be provided upon written request. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request.

Any third party trademarks appearing herein are the property of their respective owners. Schwab and its affiliated banks are subsidiaries of The Charles Schwab Corporation. (1017-7MAX)



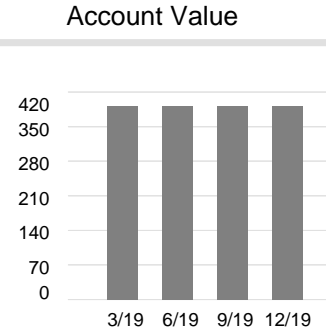
Schwab One® International Account of
ABUNDANT SEASONS PTY LTD TTEE
PROSPERITY SUPER FUND
 U/A DTD 01/07/2011

Account Number
9227-1684

Statement Period
October 1, 2019 to
December 31, 2019

Account Value as of 12/31/2019: \$ 394.10

Change in Account Value	This Period	Year to Date
Starting Value	\$ 394.10	\$ 32,740.50
Credits	0.00	37.83
Debits	0.00	(33,126.26)
Transfer of Securities (In/Out)	0.00	0.00
Income Reinvested	0.00	0.00
Change in Value of Investments	0.00	742.03
Ending Value on 12/31/2019	\$ 394.10	\$ 394.10
Total Change in Account Value	\$ 0.00	\$ (32,346.40)
	0.00%	(98.80)%



Asset Composition	Market Value	% of Account Assets
Cash	\$ 394.10	100%
Total Assets Long	\$ 394.10	
Total Account Value	\$ 394.10	100%



Schwab One® International Account of
ABUNDANT SEASONS PTY LTD TTEE
PROSPERITY SUPER FUND
 U/A DTD 01/07/2011

Account Number
9227-1684

Statement Period
October 1, 2019 to
December 31, 2019

Gain or (Loss) Summary	Realized Gain or (Loss) This Period		Unrealized Gain or (Loss)
	Short Term	Long Term	
All Investments	\$0.00	\$0.00	\$0.00

Values may not reflect all of your gains/losses. Cost basis may change and be adjusted in certain cases. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional gain or (loss) information refer to Terms and Conditions.

Income Summary	This Period		Year to Date	
	Federally Tax-Exempt	Federally Taxable	Federally Tax-Exempt	Federally Taxable
Schwab One® Interest	0.00	0.00	0.00	12.83
Total Income	0.00	0.00	0.00	12.83

Cash Transactions Summary	This Period	Year to Date
Starting Cash *	\$ 394.10	\$ 15,212.00
Deposits and other Cash Credits	0.00	0.00
Investments Sold	0.00	26,975.80
Dividends and Interest	0.00	12.83
Withdrawals and other Debits	0.00	(33,101.26)
Investments Purchased	0.00	(8,705.27)
Fees and Charges	0.00	0.00
Total Cash Transaction Detail	0.00	(14,817.90)
Ending Cash *	\$ 394.10	\$ 394.10

* Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.



Schwab One® International Account of
ABUNDANT SEASONS PTY LTD TTEE
PROSPERITY SUPER FUND
 U/A DTD 01/07/2011

Account Number
9227-1684

Statement Period
October 1, 2019 to
December 31, 2019

Investment Detail - Cash

Cash	Starting Balance	Ending Balance	% of Account Assets
Cash	394.10	394.10	100%
Total Cash	394.10	394.10	100%
Total Cash		394.10	100%
		Total Investment Detail	394.10
		Total Account Value	394.10
		Total Cost Basis	N/A

Endnotes For Your Account

For information on how Schwab pays its representatives, go to <http://www.schwab.com/compensation>.



Schwab One® International Account of
ABUNDANT SEASONS PTY LTD TTEE
PROSPERITY SUPER FUND
U/A DTD 01/07/2011

Account Number
9227-1684

Statement Period
January 1, 2020 to
March 31, 2020

Protect your privacy and the environment. Switch to eStatements at www.schwab.com/lesspaper. Visit www.schwab.com/premiumstatement to explore the features and benefits of this statement.

ABUNDANT SEASONS PTY LTD TTEE
PROSPERITY SUPER FUND
2A VICTORY PLACE
LESMURDIE WA
6076
AUSTRALIA

Customer Service and Account Information

Customer Service and Trading:

Call your Schwab Representative
1 (415) 667-8400

Visit Our Web Site:

schwab-global.com

Cost Basis Updates:

To provide updates for incomplete
cost basis information, please visit
schwab.com/gainloss



Schwab One® International Account of
ABUNDANT SEASONS PTY LTD TTEE
PROSPERITY SUPER FUND
 U/A DTD 01/07/2011

Account Number
9227-1684

Statement Period
January 1, 2020 to
March 31, 2020

Terms and Conditions

GENERAL INFORMATION AND KEY TERMS:

All references to "Schwab" in this document refer to the broker-dealer Charles Schwab & Co., Inc. Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings you should verify its content with this statement. Securities, products, and services are not available in all countries and are subject to country specific restrictions.

AIP (Automatic Investment Plan) Customers: Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request.

Average Daily Balance: Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest.

Bank Sweep Feature and Bank Sweep for Benefit Plans Features: Schwab acts as your agent and custodian in establishing and maintaining your Bank Sweep and Bank Sweep for Benefit Plans features as a Schwab Cash feature for your brokerage account. Deposit accounts constitute direct obligations of banks affiliated with Schwab and are not obligations of Schwab. Deposit accounts are insured by the FDIC within applicable limits. The balance in the bank deposit accounts can be withdrawn on your order and the proceeds returned to your securities account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the and Bank Sweep for Benefit Plans- features, please refer to the Cash Features Disclosure Statement available online or from a Schwab representative.

Cash: Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business.

Dividend Reinvestment Customers: Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request.

Estimated Annual Income: Derived from information provided by outside parties. Schwab cannot guarantee the accuracy of such information. Since the interest and dividends are subject to change at any time, they should not be relied upon for making investment decisions.

Fees and Charges: It is your responsibility, and not Schwab's, to verify the accuracy of all fees. Margin interest charged to your Account during the statement period is included in this section of the statement.

Interest: For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its affiliated banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the Bank Sweep feature, interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month.

If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage account is less than \$.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep

and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$.005.

Latest Price/Price (Investment Detail Section Only): The most recent price evaluation available on the last business day of the statement period, normally the last trade price or bid. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Pricing of assets not held at Schwab is for informational purposes only. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced. For Limited Partnerships (LP) and Real Estate Investment Trust (REIT) securities, you may see that the value reflected on your periodic statement for this security is unpriced. FINRA rules require that certain LP and REIT securities, that have not been priced within 18 months, must show as unpriced on customer statements. Note that these securities are generally illiquid, the value of the securities will be different than its purchase price; if applicable, that accurate valuation information may not be available.

Margin Account Customers: This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection.

Non-Publicly Traded Securities: All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party and Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests.

Option Customers: Be aware of the following: 1) Commissions and other charges related to the execution of option transactions have been included in confirmations of such transactions previously furnished to you and will be made available promptly upon request 2) You should advise us promptly of any material changes in your investment objectives or financial situation 3) Exercise assignment notices for the option contracts are allocated among customer short positions by an automated procedure which randomly selects from among all customer short option positions those contracts which are subject to exercise, including positions established on the day of assignment 4) Realized gain/loss of underlying securities is adjusted to reflect the premiums of assigned or exercised options. Please consult your tax advisor or IRS publication 550, Investment Income and Expenses, for additional information on Options.

Schwab Sweep Money Funds: Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Transfer Agent, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If, on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/2 of 1 cent (\$.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower.

Securities Products and Services: Securities products and services are offered by Charles Schwab & Co., Inc., Member SIPC. Securities products

and services, including unswept intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, and are subject to investment risk and may lose value. SIPC does not cover balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features.

Gain (or Loss): Unrealized Gain or (Loss) and Realized Gain or (Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information is not a solicitation or a recommendation to buy or sell. It may, however, be helpful for investment and tax planning strategies. Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.

IN CASE OF ERRORS OR DISCREPANCIES: If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions.

COMPLAINT CONTACT INFORMATION: Complaints about Schwab statements, products or services may be directed to 1-800-435-4000. For clients residing outside of the U.S., call collect +1-415-667-8400. Please send any written complaints to the Client Advocacy Team, 211 Main St., San Francisco, CA 94105, USA.

Address Changes: It is your obligation to keep Schwab informed of any changes in your address, telephone number or other contact information. If you fail to notify Schwab of those changes, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account. For assistance, you may contact Schwab at 1-800-435-4000. Clients residing outside of the U.S. may call Schwab collect at +1-415-667-8400.

Additional Information: We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during the calendar year. Retain this statement for income tax purposes. Schwab or an affiliate acts as the Investment Advisor, Transfer Agent, Shareholder Service Agent and Distributor for the Sweep Funds and as Transaction Services Agent for the Government Money Fund. Schwab or an affiliate is compensated by the Sweep Funds for acting in each of these capacities other than as Distributor. The amount of such compensation is disclosed in the prospectus. Additional information will be provided upon written request. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request.

Any third party trademarks appearing herein are the property of their respective owners. Schwab and its affiliated banks are subsidiaries of The Charles Schwab Corporation. (1017-7MAX)



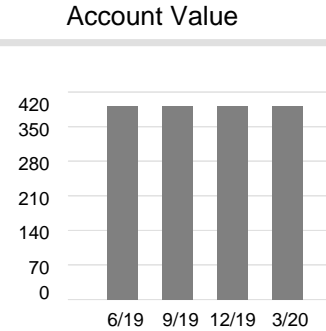
Schwab One® International Account of
ABUNDANT SEASONS PTY LTD TTEE
PROSPERITY SUPER FUND
 U/A DTD 01/07/2011

Account Number
9227-1684

Statement Period
January 1, 2020 to
March 31, 2020

Account Value as of 03/31/2020:\$ 394.10

Change in Account Value	This Period	Year to Date
Starting Value	\$ 394.10	\$ 394.10
Credits	0.00	0.00
Debits	0.00	0.00
Transfer of Securities (In/Out)	0.00	0.00
Income Reinvested	0.00	0.00
Change in Value of Investments	0.00	0.00
Ending Value on 03/31/2020	\$ 394.10	\$ 394.10
Total Change in Account Value	\$ 0.00	\$ 0.00
	0.00%	0.00%



Asset Composition	Market Value	% of Account Assets
Cash	\$ 394.10	100%
Total Assets Long	\$ 394.10	
Total Account Value	\$ 394.10	100%



Schwab One® International Account of
ABUNDANT SEASONS PTY LTD TTEE
PROSPERITY SUPER FUND
 U/A DTD 01/07/2011

Account Number
9227-1684

Statement Period
January 1, 2020 to
March 31, 2020

Gain or (Loss) Summary	Realized Gain or (Loss) This Period		Unrealized Gain or (Loss)
	Short Term	Long Term	
All Investments	\$0.00	\$0.00	\$0.00

Values may not reflect all of your gains/losses. Cost basis may change and be adjusted in certain cases. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional gain or (loss) information refer to Terms and Conditions.

Cash Transactions Summary

	This Period	Year to Date
Starting Cash *	\$ 394.10	\$ 394.10
Deposits and other Cash Credits	0.00	0.00
Investments Sold	0.00	0.00
Dividends and Interest	0.00	0.00
Withdrawals and other Debits	0.00	0.00
Investments Purchased	0.00	0.00
Fees and Charges	0.00	0.00
Total Cash Transaction Detail	0.00	0.00
Ending Cash *	\$ 394.10	\$ 394.10

*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.

Investment Detail - Cash

Cash	Starting Balance	Ending Balance	% of Account Assets
Cash	394.10	394.10	100%
Total Cash	394.10	394.10	100%
Total Cash		394.10	100%



Schwab One® International Account of
ABUNDANT SEASONS PTY LTD TTEE
PROSPERITY SUPER FUND
 U/A DTD 01/07/2011

Account Number
9227-1684

Statement Period
January 1, 2020 to
March 31, 2020

Investment Detail - Total

Total Investment Detail	394.10
Total Account Value	394.10
<i>Total Cost Basis</i>	<i>N/A</i>

Endnotes For Your Account

For information on how Schwab pays its representatives, go to <http://www.schwab.com/compensation>.



Schwab One® International Account of
ABUNDANT SEASONS PTY LTD TTEE
PROSPERITY SUPER FUND
U/A DTD 01/07/2011

Account Number
9227-1684

Statement Period
April 1, 2020 to
June 30, 2020

Protect your privacy and the environment. Switch to eStatements at www.schwab.com/lesspaper. Visit www.schwab.com/premiumstatement to explore the features and benefits of this statement.

ABUNDANT SEASONS PTY LTD TTEE
PROSPERITY SUPER FUND
2A VICTORY PLACE
LESMURDIE WA
6076
AUSTRALIA

Customer Service and Account Information

Customer Service and Trading:
Call your Schwab Representative
1 (415) 667-8400

Visit Our Web Site:
schwab-global.com

Cost Basis Updates:
To provide updates for incomplete cost basis information, please visit schwab.com/gainloss



Schwab One® International Account of
ABUNDANT SEASONS PTY LTD TTEE
PROSPERITY SUPER FUND
 U/A DTD 01/07/2011

Account Number
 9227-1684

Statement Period
April 1, 2020 to
June 30, 2020

Terms and Conditions

GENERAL INFORMATION AND KEY TERMS:

All references to "Schwab" in this document refer to the broker-dealer Charles Schwab & Co., Inc. Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings you should verify its content with this statement. Securities, products, and services are not available in all countries and are subject to country specific restrictions.

AIP (Automatic Investment Plan) Customers: Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request.

Average Daily Balance: Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest.

Bank Sweep Feature and Bank Sweep for Benefit Plans Features: Schwab acts as your agent and custodian in establishing and maintaining your Bank Sweep and Bank Sweep for Benefit Plans features as a Schwab Cash feature for your brokerage account. Deposit accounts constitute direct obligations of banks affiliated with Schwab and are not obligations of Schwab. Deposit accounts are insured by the FDIC within applicable limits. The balance in the bank deposit accounts can be withdrawn on your order and the proceeds returned to your securities account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the and Bank Sweep for Benefit Plans- features, please refer to the Cash Features Disclosure Statement available online or from a Schwab representative.

Cash: Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business.

Dividend Reinvestment Customers: Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request.

Estimated Annual Income: Derived from information provided by outside parties. Schwab cannot guarantee the accuracy of such information. Since the interest and dividends are subject to change at any time, they should not be relied upon for making investment decisions.

Fees and Charges: It is your responsibility, and not Schwab's, to verify the accuracy of all fees. Margin interest charged to your Account during the statement period is included in this section of the statement.

Interest: For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its affiliated banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the Bank Sweep feature, interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month.

If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage account is less than \$.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep

and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$.005.

Latest Price/Price (Investment Detail Section Only): The most recent price evaluation available on the last business day of the statement period, normally the last trade price or bid. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Pricing of assets not held at Schwab is for informational purposes only. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced. For Limited Partnerships (LP) and Real Estate Investment Trust (REIT) securities, you may see that the value reflected on your periodic statement for this security is unpriced. FINRA rules require that certain LP and REIT securities, that have not been priced within 18 months, must show as unpriced on customer statements. Note that these securities are generally illiquid, the value of the securities will be different than its purchase price; if applicable, that accurate valuation information may not be available.

Margin Account Customers: This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection.

Non-Publicly Traded Securities: All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party and Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests.

Option Customers: Be aware of the following: 1) Commissions and other charges related to the execution of option transactions have been included in confirmations of such transactions previously furnished to you and will be made available promptly upon request 2) You should advise us promptly of any material changes in your investment objectives or financial situation 3) Exercise assignment notices for the option contracts are allocated among customer short positions by an automated procedure which randomly selects from among all customer short option positions those contracts which are subject to exercise, including positions established on the day of assignment 4) Realized gain/loss of underlying securities is adjusted to reflect the premiums of assigned or exercised options. Please consult your tax advisor or IRS publication 550, Investment Income and Expenses, for additional information on Options.

Schwab Sweep Money Funds: Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Transfer Agent, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If, on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/2 of 1 cent (\$.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower.

Securities Products and Services: Securities products and services are offered by Charles Schwab & Co., Inc., Member SIPC. Securities products

and services, including unswept intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, and are subject to investment risk and may lose value. SIPC does not cover balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features.

Gain (or Loss): Unrealized Gain or (Loss) and Realized Gain or (Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information is not a solicitation or a recommendation to buy or sell. It may, however, be helpful for investment and tax planning strategies. Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.

IN CASE OF ERRORS OR DISCREPANCIES: If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions.

COMPLAINT CONTACT INFORMATION: Complaints about Schwab statements, products or services may be directed to 1-800-435-4000. For clients residing outside of the U.S., call collect +1-415-667-8400. Please send any written complaints to the Client Advocacy Team, 211 Main St., San Francisco, CA 94105, USA.

Address Changes: It is your obligation to keep Schwab informed of any changes in your address, telephone number or other contact information. If you fail to notify Schwab of those changes, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account. For assistance, you may contact Schwab at 1-800-435-4000. Clients residing outside of the U.S. may call Schwab collect at +1-415-667-8400.

Additional Information: We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during the calendar year. Retain this statement for income tax purposes. Schwab or an affiliate acts as the Investment Advisor, Transfer Agent, Shareholder Service Agent and Distributor for the Sweep Funds and as Transaction Services Agent for the Government Money Fund. Schwab or an affiliate is compensated by the Sweep Funds for acting in each of these capacities other than as Distributor. The amount of such compensation is disclosed in the prospectus. Additional information will be provided upon written request. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request.

Any third party trademarks appearing herein are the property of their respective owners. Schwab and its affiliated banks are subsidiaries of The Charles Schwab Corporation. (1017-7MAX)



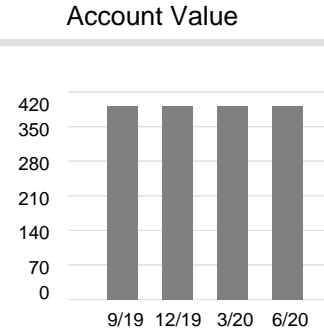
Schwab One® International Account of
ABUNDANT SEASONS PTY LTD TTEE
PROSPERITY SUPER FUND
 U/A DTD 01/07/2011

Account Number
9227-1684

Statement Period
April 1, 2020 to
June 30, 2020

Account Value as of 06/30/2020:\$ 394.10

Change in Account Value	This Period	Year to Date
Starting Value	\$ 394.10	\$ 394.10
Credits	0.00	0.00
Debits	0.00	0.00
Transfer of Securities (In/Out)	0.00	0.00
Income Reinvested	0.00	0.00
Change in Value of Investments	0.00	0.00
Ending Value on 06/30/2020	\$ 394.10	\$ 394.10
Total Change in Account Value	\$ 0.00	\$ 0.00
	0.00%	0.00%



Asset Composition	Market Value	% of Account Assets
Cash	\$ 394.10	100%
Total Assets Long	\$ 394.10	
Total Account Value	\$ 394.10	100%



Schwab One® International Account of
ABUNDANT SEASONS PTY LTD TTEE
PROSPERITY SUPER FUND
 U/A DTD 01/07/2011

Account Number
9227-1684

Statement Period
April 1, 2020 to
June 30, 2020

Gain or (Loss) Summary	Realized Gain or (Loss) This Period		Unrealized Gain or (Loss)
	Short Term	Long Term	
All Investments	\$0.00	\$0.00	\$0.00

Values may not reflect all of your gains/losses. Cost basis may change and be adjusted in certain cases. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional gain or (loss) information refer to Terms and Conditions.

Cash Transactions Summary

	This Period	Year to Date
Starting Cash *	\$ 394.10	\$ 394.10
Deposits and other Cash Credits	0.00	0.00
Investments Sold	0.00	0.00
Dividends and Interest	0.00	0.00
Withdrawals and other Debits	0.00	0.00
Investments Purchased	0.00	0.00
Fees and Charges	0.00	0.00
Total Cash Transaction Detail	0.00	0.00
Ending Cash *	\$ 394.10	\$ 394.10

*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.

Investment Detail - Cash

Cash	Starting Balance	Ending Balance	% of Account Assets
Cash	394.10	394.10	100%
Total Cash	394.10	394.10	100%
Total Cash		394.10	100%



Schwab One® International Account of
ABUNDANT SEASONS PTY LTD TTEE
PROSPERITY SUPER FUND
 U/A DTD 01/07/2011

Account Number
 9227-1684

Statement Period
 April 1, 2020 to
 June 30, 2020

Investment Detail - Total

Total Investment Detail	394.10
Total Account Value	394.10
Total Cost Basis	N/A

Endnotes For Your Account

For information on how Schwab pays its representatives, go to <http://www.schwab.com/compensation>.

Closing Balance in AUD: \$394.10 / 0.6863 (S77) = \$574.2387

Foreign increase = Closing Bal - Opening Bal
= \$574.24 - \$537.51
= \$36.73

Loan Agreement

THIS LOAN AGREEMENT (this "Agreement") dated this 8th day of March 2019

BETWEEN:

Abundant Seasons Pty Ltd ATF Prosperity Super
Fund
(the "Lender")

OF THE FIRST PART

AND

SDR Civil PTY LTD (ACN 621 297 701)
(the "Borrower")

OF THE SECOND PART

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

Loan Amount & Interest

1. The Lender promises to loan an amount of \$33,000USD & \$17,000.00AUD to the Borrower and the Borrower promises to repay this principal amount to the Lender, with interest payable on the unpaid principal at the rate of twelve (12) percent per annum.
2. The Lender promises to deposit the loan into the Borrower's nominated bank account within seven (7) days of the execution of this Agreement.

Nature of Loan

3. The Lender agrees that the Loan shall be secured by a floating charge on all assets that are held by the Borrower at the time of this Agreement, as well as any and all assets subsequently acquired by the Borrower prior to the expiration of the Loan Term.

Loan Term

4. The Loan shall be for a term of (5) years, commencing on the date of this Agreement.
5. The Loan term may be extended by an additional one (1) year term upon the mutual written agreement of the parties provided such agreement is no later than thirty (30) days prior to the expiration of the Loan term.

Page 1 of 4

\$33,000 (USD) / 0.6863 (S77) + \$17,000 (AUD) = \$65,083.93 (AUD)

**Foreign increase = Closing Bal - Opening Bal
= \$65,083.93 - \$60,953.12
= \$4,130.81**

Payment

6. This Loan will be repaid by the Borrower in yearly instalments of interest only on the last day of each financial year, commencing the financial year following execution of this Agreement and continuing for the Loan Term, with the balance then owing under this Agreement at the expiration of the Loan Term being paid at that time.
7. At any time while not in default under this Agreement, the Borrower may pay the outstanding balance then owing under this Agreement to the Lender, including the remaining interest on the loaned amount not already paid by the Borrower, without further bonus or penalty.
8. Following the expiration of the Loan Term and upon receiving payment of the balance owing under this Agreement, the Lender agrees to promptly release any security interest it may have in the Borrower's assets.

Default

9. If the Borrower fails to pay the Lender in accordance with Clause 6 of this Agreement, then at the Lender's option, following the service of written demand or notice to the Borrower, the entire balance owing immediately becomes due and payable.

Governing Law

10. This Agreement will be construed in accordance with and governed by the laws of the State of Western Australia and the parties irrevocably submit to the exclusive jurisdiction of the courts exercising jurisdiction in Western Australia in respect of any proceedings arising out of or in connection with this Agreement. The parties irrevocably waive any objection to the venue of any legal process in these courts on the basis that the process has been brought in an inconvenient forum.
11. All reasonable costs, expenses and expenditures including, without limitation, the legal costs incurred by the Lender in enforcing this Agreement as a result of any default by the Borrower will be added to the principal then outstanding and will immediately be paid by the Borrower.

Binding Effect

12. This Agreement will pass to the benefit of and be binding upon the respective heirs, executors, administrators, successors and permitted assigns of the Borrower and the Lender.

Amendments

13. This Agreement may only be amended or modified by a written instrument executed by both the Borrower and the Lender.

Payment

6. This Loan will be repaid by the Borrower in yearly instalments of interest only on the last day of each financial, commencing the financial year following execution of this Agreement and continuing for the Loan Term, with the balance then owing under this Agreement at the expiration of the Loan Term being paid at that time.
7. At any time while not in default under this Agreement, the Borrower may pay the outstanding balance then owing under this Agreement to the Lender, including the remaining interest on the loaned amount not already paid by the Borrower, without further bonus or penalty.
8. Following the expiration of the Loan Term and upon receiving payment of the balance owing under this Agreement, the Lender agrees to promptly release any security interest it may have in the Borrower's assets.

Default

9. If the Borrower fails to pay the Lender in accordance with Clause 6 of this Agreement, then at the Lender's option, following the service of written demand or notice to the Borrower, the entire balance owing immediately becomes due and payable.

Governing Law

10. This Agreement will be construed in accordance with and governed by the laws of the State of Western Australia and the parties irrevocably submit to the exclusive jurisdiction of the courts exercising jurisdiction in Western Australia in respect of any proceedings arising out of or in connection with this Agreement. The parties irrevocably waive any objection to the venue of any legal process in these courts on the basis that the process has been brought in an inconvenient forum.
11. All reasonable costs, expenses and expenditures including, without limitation, the legal costs incurred by the Lender in enforcing this Agreement as a result of any default by the Borrower will be added to the principal then outstanding and will immediately be paid by the Borrower.

Binding Effect

12. This Agreement will pass to the benefit of and be binding upon the respective heirs, executors, administrators, successors and permitted assigns of the Borrower and the Lender.

Amendments

13. This Agreement may only be amended or modified by a written instrument executed by both the Borrower and the Lender.

Severability

14. The clauses and paragraphs contained in the Agreement are intended to be read and construed independently of each other. If any term, covenant, condition or provision of this Agreement is held by a court of competent jurisdiction to be invalid, void or unenforceable, it is the parties' intent that such provisions be reduced in scope by the court only to the extent deemed necessary by that court to render the provision reasonable and enforceable and the remainder of the provisions of the Agreement will in no way be affected, impaired or invalidated as a result.

General Provisions

15. Headings are inserted for the convenience of the parties only and are not to be considered when interpreting the Agreement. Words in the singular mean and include the plural and vice versa. Words in the masculine mean and include the feminine and vice versa. No provision of this Agreement will be construed adversely to a party solely on the ground that the party was responsible for the preparation of the Agreement or that provision.

Acknowledgements

16. The parties, by signing this Agreement, acknowledge that they understand their rights and obligations under the Agreement, and that they have had the opportunity to seek independent legal advice prior to signing.
17. The parties, by signing this Agreement, acknowledge that no representations, statements, or inducements, oral or written, apart from those contained in this Agreement, have been made by either party.

18.

IN WITNESS WHEREOF, the parties have duly affixed their signatures under hand and seal on this 7th day of March 2019.

SIGNED, SEALED, AND DELIVERED this 8th day of March 2019, in front of the person below who is over 18 years of age and not involved with the contents of this document or related to any of the parties in this document.

[Signature]
(Signature of Witness)

WITNESS DETAILS:

Name: CAUDY SCOTT
Address: 15 WILSON ST
HUNTINGDALE QLD
Occupation: GRAPHIC DESIGNER

PROSPERITY SUPER FUND

[Signature]
Derek Whitaker (Director of Trustee)

[Signature]
Christie Whitaker (Director of Trustee)

SIGNED, SEALED, AND DELIVERED this 8th day of March 2019, in front of the person below who is over 18 years of age and not involved with the contents of this document or related to any of the parties in this document.

[Signature]
(Signature of Witness)

WITNESS DETAILS:

Name: CAROL KRESANIS
Address: 1 MILL RD CAMPBELLTON
Occupation: SMITH

SDR CIVIL PTY LTD

[Signature]
Shakeel Latimer - Director



Date **14/03/2019**

For **M01PTFF000005-00**

Branch/Department **KALAMUNDA**

Branch Number **6112**

Transfer from

Account Number **611210539453**

Name of Account **ABUNDANT SEASONS PTY LTD AS TRUSTEES FOR PROSPERIT**

Description: **loan to Shakeel Latimer**

DEBIT USD 33,000.00

Exchange Rate **1.0000000**

Transfer to

Account Number **269223882938**

Name of Account **Shakeel Latimer**

Description: **loan from Abundant Seasons**

CREDIT USD 33,000.00

Terms and Conditions:

I/We request and approve this transaction at the Exchange Rate detailed above.

Customer's signature **Date**

Bank Use Only
 Customer signature verified by _____



Agent MORA WEALTH ACCOUNTANTS
 PTY LTD
Client THE TRUSTEE FOR PROSPERITY
 SUPER FUND
ABN 31 244 001 907
TFN 922 114 308

Income tax 551

Date generated	25/01/2021
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

5 results found - from **25 January 2019** to **25 January 2021** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
17 Apr 2020	16 Apr 2020	Payment received		\$259.00	\$0.00
8 Apr 2020	18 May 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$259.00		\$259.00 DR
12 Mar 2020	14 Apr 2020	Client initiated amended Tax return Self Man Superfund - Income Tax for the period from 01 Jul 17 to 30 Jun 18		\$0.00	\$0.00
6 Jun 2019	4 Jun 2019	Payment received		\$259.00	\$0.00
16 May 2019	5 Jun 2019	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 17 to 30 Jun 18	\$259.00		\$259.00 DR



Agent MORA WEALTH ACCOUNTANTS
PTY LTD
Client THE TRUSTEE FOR PROSPERITY
SUPER FUND
ABN 31 244 001 907
TFN 922 114 308

Activity statement 001

Date generated	25/01/2021
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

0 results found - from **25 January 2019** to **25 January 2021** sorted by **processed date** ordered **newest to oldest**



Rates for financial year ending 30 June 2020

Foreign currency exchange rates for financial year 2020 foreign currency equivalent to \$1 Aust.

Country	Average rate for year ended		Nearest actual exchange rate		Currency
	31 Dec 19	30 Jun 20	31 Dec 19	30 Jun 20	
Canada	0.9649	0.9221	0.9556	0.9387	Canadian dollar
China	NA	NA	NA	4.8523	Renminbi
Denmark	4.8504	NA	4.8807	NA	Kroner
Europe	0.6505	0.6217	0.6533	0.6111	Euro
Fiji	1.5443	NA	1.5520	NA	Fijian dollar
Hong Kong	5.6931	5.3628	5.6974	5.3191	Hong Kong dollar
India	49.9454	49.0061	50.6834	51.8100	Indian Rupee
Indonesia	NA	NA	NA	9773.0000	Rupiah
Israel	2.5968	NA	2.5376	NA	Israeli new shekel
Japan	79.3755	74.3606	79.6300	73.9400	Yen

Kuwait	0.2216	NA	0.2239	NA	Kuwait dinar
Malaysia	NA	NA	NA	2.9374	Malaysian ringgit
New Caledonia/Tahiti	76.6731	NA	76.8137	NA	South Pacific franc
New Zealand	1.0917	1.0736	1.0740	1.0703	New Zealand dollar
Norway	6.3998	NA	6.4525	NA	Kroner
Oman	0.2806	NA	0.2817	NA	Oman rial
Papua New Guinea	NA	NA	NA	2.3747	Kina
Philippines	37.7779	NA	37.2036	NA	Philippines peso
Poland	2.7960	NA	2.7800	NA	Polish zloty
Saudi	2.7290	NA	2.7460	NA	Saudi riyal
Singapore	0.9938	0.9512	0.9867	0.9576	Singapore dollar
Solomon Islands	5.9576	NA	6.0137	NA	Si dollar
South Africa	10.5014	NA	10.3338	NA	Rand
South Korea	NA	NA	NA	824.9600	South Korean won
Sri Lanka	129.2559	NA	132.7917	NA	Sri Lankan rupee
Sweden	6.8594	NA	6.8443	NA	Kronor
Switzerland	0.7231	0.6724	0.7091	0.6534	Swiss franc
Taiwan	NA	NA	NA	20.2500	New Taiwan dollar
Thailand	22.5729	21.3424	21.9700	21.2100	Baht
Turkey	2.6516	NA	4.3528	NA	Turkish lira

United Arab Emirates	NA	2.5265	2.6881	2.5204	United Arab Emirates Dirham
UK	0.5707	0.5462	0.5583	0.5586	Pound sterling
USA	0.7285	0.6878	0.7316	0.6863	US dollar
Vanuatu	81.8156	NA	83.6435	NA	Vatu
Vietnam	NA	NA	NA	15926.0000	Dong

From 1 January 2020, we have used the exchange rates from the Reserve Bank of Australia. In previous years we have used exchange rates sourced from the Commonwealth Bank of Australia.

As the Reserve Bank of Australia and the Commonwealth Bank publish rates for different countries, annual rates are only available for countries which are published by both.

If we do not publish a rate for the country or year you need, you can use an appropriate exchange rate provided by:

- a banking institution operating in Australia including, where relevant, the banking institution through which your foreign income is received
- another reliable external source.

Keep the rate used and the source of rates with your records and be mindful that you cannot obtain an average rate (or rates) of exchange from an associate, or from yourself, unless otherwise notified by us.

Last modified: 02 Jul 2020

QC 63093

Our commitment to you

We are committed to providing you with accurate, consistent and clear information to help you understand your rights and entitlements and meet your obligations.

If you follow our information and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we will take that into account when determining what action, if any, we should take.

Some of the information on this website applies to a specific financial year. This is clearly marked. Make sure you have the information for the right year before making decisions based on that information.

If you feel that our information does not fully cover your circumstances, or you are unsure how it applies to you, contact us or seek professional advice.

Copyright notice

© Australian Taxation Office for the Commonwealth of Australia

You are free to copy, adapt, modify, transmit and distribute this material as you wish (but not in any way that suggests the ATO or the Commonwealth endorses you or any of your services or products).

P - PRIOR YEAR

Financial statements and reports for the year ended 30 June 2019

Prosperity Super Fund

Prepared for: Abundant Seasons Pty Ltd

Operating Statement

Statement of Financial Position

Notes to the Financial Statements

Trustees Declaration

Statement of Taxable Income

Members Statement

Investment Summary

Market Movement

CGT Register

Investment Income

Realised Capital Gain

Unrealised Capital Gains

Trustee Minute / Resolution

Trial Balance

Prosperity Super Fund
Operating Statement

For the year ended 30 June 2019

	Note	2019 \$	2018 \$
Income			
Investment Income			
Trust Distributions	5	(4,136)	(89)
Investment Gains			
Changes in Market Values	6	554	(1,706)
Contribution Income			
Employer Contributions		0	1,829
Other Contributions		0	553
Total Income		<u>(3,582)</u>	<u>586</u>
Expenses			
Accountancy Fees		0	1,375
ATO Supervisory Levy		518	0
ASIC Fees		53	48
Bank Charges		60	35
Fines		79	0
		<u>710</u>	<u>1,458</u>
Member Payments			
Life Insurance Premiums		1,519	1,406
Income Protection Premiums		1,537	1,418
Total and Permanent Disability Premiums		1,483	1,360
Total Expenses		<u>5,249</u>	<u>5,642</u>
Benefits accrued as a result of operations before income tax		<u>(8,831)</u>	<u>(5,055)</u>
Income Tax Expense		0	0
Benefits accrued as a result of operations		<u>(8,831)</u>	<u>(5,055)</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

Prosperity Super Fund

Statement of Financial Position

As at 30 June 2019

	Note	2019 \$	2018 \$
Assets			
Investments			
Managed Investments (Australian)	2	538	48,206
Mortgage Loans (Australian)	3	60,953	0
Total Investments		<u>61,491</u>	<u>48,206</u>
Other Assets			
Bankwest Business Bonus 802-3		2,601	24,850
Distributions Receivable		2,950	2,950
Commonwealth Bank		133	0
Total Other Assets		<u>5,684</u>	<u>27,800</u>
Total Assets		<u>67,175</u>	<u>76,006</u>
Net assets available to pay benefits		<u>67,175</u>	<u>76,006</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts			
Whitaker, Derek Aaron - Accumulation		58,118	64,993
Whitaker, Christie Lea - Accumulation		9,057	11,013
Total Liability for accrued benefits allocated to members' accounts		<u>67,175</u>	<u>76,006</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

Prosperity Super Fund
Notes to the Financial Statements

For the year ended 30 June 2019

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.

Prosperity Super Fund
Notes to the Financial Statements

For the year ended 30 June 2019

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: Managed Investments (Australian)

	2019 \$	2018 \$
Schwab One International Acc 1684	538	48,206
	538	48,206

Note 3: Mortgage Loans (Australian)

	2019 \$	2018 \$
SDR Civil PTY LTD	60,953	0

Prosperity Super Fund
Notes to the Financial Statements

For the year ended 30 June 2019



	60,953	0
Note 4: Banks and Term Deposits		
	2019	2018
	\$	\$
Banks		
Bankwest Business Bonus 802-3	2,601	24,850
Commonwealth Bank	133	0
	<u>2,734</u>	<u>24,850</u>
Note 5: Trust Distributions		
	2019	2018
	\$	\$
Schwab One International Acc 1684	(4,136)	(89)
	<u>(4,136)</u>	<u>(89)</u>
Note 6: Changes in Market Values		
Unrealised Movements in Market Value		
	2019	2018
	\$	\$
Managed Investments (Australian)		
Schwab One International Acc 1684	554	(1,706)
	<u>554</u>	<u>(1,706)</u>
Total Unrealised Movement	<u>554</u>	<u>(1,706)</u>
Realised Movements in Market Value		
	2019	2018
	\$	\$
Total Realised Movement	<u>0</u>	<u>0</u>
Changes in Market Values	<u>554</u>	<u>(1,706)</u>

Prosperity Super Fund
Abundant Seasons Pty Ltd ACN: 147850084
Trustees Declaration

The directors of the trustee company have determined that the fund is not a reporting entity and that the 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 2019 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2019 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2019.

Specifically, the 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) Act 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:

.....
 Derek Aaron Whitaker
 Abundant Seasons Pty Ltd
 Director

.....
 Christie Lea Whitaker
 Abundant Seasons Pty Ltd
 Director

Dated this day of

Prosperity Super Fund
Statement of Taxable Income

For the year ended 30 June 2019

	2019
	\$
Benefits accrued as a result of operations	(8,831.00)
Less	
Increase in MV of investments	554.00
Accounting Trust Distributions	(4,136.00)
	<u>(3,582.00)</u>
Add	
Other Non Deductible Expenses	79.00
Foreign Credits	2.00
Distributed Foreign income	21.00
	<u>102.00</u>
Taxable Income or Loss	<u>(5,147.00)</u>
Income Tax on Taxable Income or Loss	0.00
 CURRENT TAX OR REFUND	 <u>0.00</u>
Supervisory Levy	259.00
AMOUNT DUE OR REFUNDABLE	<u>259.00</u>

* Distribution tax components review process has not been completed for the financial year.

Prosperity Super Fund Members Statement

Derek Aaron Whitaker
9 Curlewis Street
HUNTINGDALE, Western Australia, 6110, Australia

Your Details

Date of Birth : 20/03/1972
Age: 47
Tax File Number: Provided
Date Joined Fund: 15/12/2010
Service Period Start Date: 16/04/1993
Date Left Fund:
Member Code: WHIDER00001A
Account Start Date: 15/12/2010
Account Phase: Accumulation Phase
Account Description: Accumulation

Nominated Beneficiaries N/A
Vested Benefits 58,118
Total Death Benefit 583,118
Current Salary 0
Previous Salary 0
Disability Benefit 525,000

Your Balance

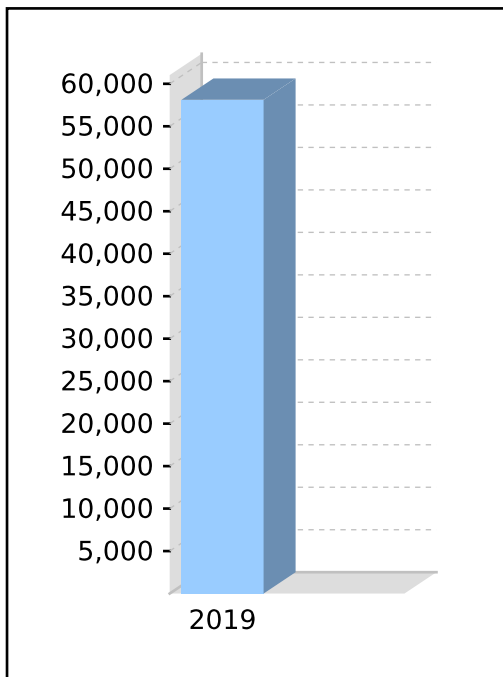
Total Benefits 58,118

Preservation Components

Preserved 58,118
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free 10,904
Taxable 47,214
Investment Earnings Rate -6%



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2018	64,993
<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	(3,680)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	123
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	3,072
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2019	58,118

Prosperity Super Fund Members Statement

Christie Lea Whitaker
9 Curlewis Street
HUNTINGDALE, Western Australia, 6110, Australia

Your Details

Date of Birth :	17/08/1983	Nominated Beneficiaries	N/A
Age:	35	Vested Benefits	9,057
Tax File Number:	Provided	Total Death Benefit	1,412,965
Date Joined Fund:	15/12/2010	Current Salary	0
Service Period Start Date:	16/03/2001	Previous Salary	0
Date Left Fund:		Disability Benefit	1,403,908
Member Code:	WHICHR00001A		
Account Start Date	15/12/2010		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits 9,057

Preservation Components

Preserved 9,057

Unrestricted Non Preserved

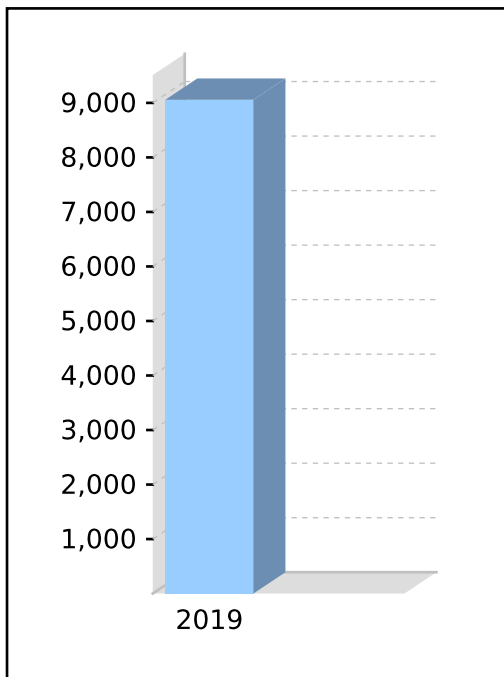
Restricted Non Preserved

Tax Components

Tax Free 1,394

Taxable 7,663

Investment Earnings Rate -5%



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2018	11,013
<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	(612)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	(123)
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	1,467
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2019	9,057

Prosperity Super Fund
Investment Summary Report

As at 30 June 2019

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
Bankwest Business Bonus 802-3		2,601.370000	2,601.37	2,601.37	2,601.37			4.05 %
Commonwealth Bank		133.190000	133.19	133.19	133.19			0.21 %
			2,734.56		2,734.56		0.00 %	4.26 %
Managed Investments (Australian)								
PROSPERITY SCHWAB One International Acc Y SCHWAB 1684	1.00	537.506819	537.51	537.51	537.51	0.00	0.00 %	0.84 %
			537.51		537.51	0.00	0.00 %	0.84 %
Mortgage Loans (Australian)								
SDRCV SDR Civil PTY LTD	1.00	60,953.120000	60,953.12	60,953.12	60,953.12	0.00	0.00 %	94.91 %
			60,953.12		60,953.12	0.00	0.00 %	94.91 %
			64,225.19		64,225.19	0.00	0.00 %	100.00 %

Prosperity Super Fund

Market Movement Report

As at 30 June 2019

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
SDR Civil PTY LTD										
	13/03/2019	Purchase	1.00	17,000.00	0.00	0.00	17,000.00	0.00	0.00	0.00
	14/03/2019	Instalment	0.00	43,953.12	0.00	0.00	60,953.12	0.00	0.00	0.00
	30/06/2019		1.00	60,953.12	0.00	0.00	60,953.12	0.00	0.00	0.00
Schwab One International Acc 1684										
	01/07/2018	Opening Balance	1.00	0.00	0.00	0.00	48,205.63	0.00	0.00	0.00
	08/03/2019	Return Of Capital	0.00	(44,086.31)	0.00	0.00	4,119.32			
	30/06/2019	Instalment	0.00	20.73	0.00	0.00	4,140.05	0.00	0.00	0.00
	30/06/2019	Return Of Capital	0.00	(4,156.54)	0.00	0.00	(16.49)			
	30/06/2019	Revaluation	0.00	0.00	1,151.65	0.00	1,135.16	0.00	0.00	0.00
	30/06/2019	Return Of Capital	0.00	(1,151.65)	0.00	0.00	(16.49)			
	30/06/2019	Revaluation	0.00	0.00	554.00	0.00	537.51	0.00	0.00	0.00
	30/06/2019		1.00	(49,373.77)	1,705.65	0.00	537.51	0.00	0.00	0.00
Total Market Movement					1,705.65				0.00	1,705.65

Prosperity Super Fund Investment Income Report

As at 30 June 2019

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income	TFN Credits	Other Deductions	Distributed Capital Gains	Non- Assessable Payments
								(Excl. Capital Gains) * 2				
Managed Investments (Australian)												
PROSPERIT Schwab One International Acc Y SCHWAB 1684	(4,135.81)				0.00	20.73	2.26	22.99		0.00	0.00	0.00
	(4,135.81)				0.00	20.73	2.26	22.99		0.00	0.00	0.00
	(4,135.81)				0.00	20.73	2.26	22.99		0.00	0.00	0.00

Assessable Income (Excl. Capital Gains) **22.99**

Net Capital Gain **0.00**

Total Assessable Income 22.99

* 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.

Prosperity Super Fund

Unrealised Capital Gains Report

As at 30 June 2019

Investment	Units	Cost	Tax Deferred /Depreciation	CGT Cost Base	Market Value	Projected Profit /(Loss)	Taxable Profit Indexation	Taxable Profit Discounted	Taxable Profit Notional
Managed Investments (Australian)									
Schwab One International Acc 1684	1.00	537.51	0.00	537.51	537.5068	(0.00)	0.00	0.00	0.00
		537.51	0.00	537.51	537.5068	(0.00)	0.00	0.00	0.00
Mortgage Loans (Australian)									
SDR Civil PTY LTD	1.00	60,953.12	0.00	60,953.12	60,953.1200	0.00	0.00	0.00	0.00
		60,953.12	0.00	60,953.12	60,953.1200	0.00	0.00	0.00	0.00
		61,490.63	0.00	61,490.63	61,490.6268	(0.00)	0.00	0.00	0.00

Memorandum of Resolutions of the Director(s) of

Abundant Seasons Pty Ltd ACN: 147850084

ATF Prosperity Super Fund

FINANCIAL STATEMENTS OF SUPERANNUATION FUND:

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

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

TRUSTEE'S DECLARATION:

It was resolved that the trustee's declaration of the Superannuation Fund be signed.

ANNUAL RETURN:

Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2019, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.

TRUST DEED:

It was resolved that the advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.

INVESTMENT STRATEGY:

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

INVESTMENT – PERSONAL USE:

It was confirmed that no investments or assets were used by the member(s) for personal purposes.

INSURANCE COVER:

The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.

ALLOCATION OF INCOME:

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

INVESTMENT ACQUISITIONS:

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

INVESTMENT DISPOSALS:

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

AUDITORS:

It was resolved that

Super Audits Pty Ltd

of

PO Box 3376, RUNDLE MALL, South Australia 5000

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

Memorandum of Resolutions of the Director(s) of

Abundant Seasons Pty Ltd ACN: 147850084

ATF Prosperity Super Fund

TAX AGENTS:

It was resolved that

Mora Wealth Accountants Pty Ltd

act as tax agents of the Fund for the next financial year.

TRUSTEE STATUS:

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

CONTRIBUTIONS RECEIVED:

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

ACCEPTANCE OF ROLLOVERS:

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

- 1. making rollover between Funds; and,
- 2. breaching the Fund or the member investment strategy.

The trustee has reviewed the rollover and received advice that the rollover is in accordance with the Trust Deed and the rules of the Fund and the superannuation laws. As such the trustee has resolved to accept the rollover on behalf of the member.

PAYMENT OF BENEFITS:

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

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

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

CLOSURE:

Signed as a true record –

.....

Derek Aaron Whitaker

/ /

.....

Christie Lea Whitaker

/ /

Trial Balance

As at 30 June 2019

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	23800	Distributions Received			
88.72	23800/PROSPERITY SCHWAB	Schwab One International Acc 1684		4,135.81	
	24200	Contributions			
(52.75)	24200/WHICHR00001 A	(Contributions) Whitaker, Christie Lea - Accumulation			
(2,328.57)	24200/WHIDER00001 A	(Contributions) Whitaker, Derek Aaron - Accumulation			
1,705.65	24700	Changes in Market Values of Investments			554.00
1,375.00	30100	Accountancy Fees			
	30400	ATO Supervisory Levy		518.00	
48.00	30800	ASIC Fees		53.00	
35.00	31500	Bank Charges		60.00	
	38200	Fines		79.00	
	39000	Life Insurance Premiums			
664.77	39000/WHICHR00001 A	(Life Insurance Premiums) Whitaker, Christie Lea - Accumulation		708.24	
740.84	39000/WHIDER00001 A	(Life Insurance Premiums) Whitaker, Derek Aaron - Accumulation		810.43	
	39400	Income Protection Premiums			
1,418.44	39400/WHIDER00001 A	(Income Protection Premiums) Whitaker, Derek Aaron - Accumulation		1,537.45	
	39500	Total and Permanent Disability Premiums			
704.08	39500/WHICHR00001 A	(Total and Permanent Disability Premiums) Whitaker, Christie Lea - Accumulation		758.50	
656.10	39500/WHIDER00001 A	(Total and Permanent Disability Premiums) Whitaker, Derek Aaron - Accumulation		724.35	
(5,055.28)	49000	Profit/Loss Allocation Account			8,830.78
	50010	Opening Balance			
(12,671.93)	50010/WHICHR00001 A	(Opening Balance) Whitaker, Christie Lea - Accumulation			11,013.09
(68,389.32)	50010/WHIDER00001 A	(Opening Balance) Whitaker, Derek Aaron - Accumulation			64,992.88
	52420	Contributions			
(52.75)	52420/WHICHR00001 A	(Contributions) Whitaker, Christie Lea - Accumulation			0.00
(2,328.57)	52420/WHIDER00001 A	(Contributions) Whitaker, Derek Aaron - Accumulation			0.00

Trial Balance

As at 30 June 2019

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	53100	Share of Profit/(Loss)			
494.36	53100/WHICHR00001 A	(Share of Profit/(Loss)) Whitaker, Christie Lea - Accumulation		612.44	
2,758.01	53100/WHIDER00001 A	(Share of Profit/(Loss)) Whitaker, Derek Aaron - Accumulation		3,679.37	
	53330	Income Tax			
(151.62)	53330/WHICHR00001 A	(Income Tax) Whitaker, Christie Lea - Accumulation			122.86
(122.66)	53330/WHIDER00001 A	(Income Tax) Whitaker, Derek Aaron - Accumulation		122.86	
	53800	Contributions Tax			
274.28	53800/WHIDER00001 A	(Contributions Tax) Whitaker, Derek Aaron - Accumulation			0.00
	53920	Life Insurance Premiums			
664.77	53920/WHICHR00001 A	(Life Insurance Premiums) Whitaker, Christie Lea - Accumulation		708.24	
740.84	53920/WHIDER00001 A	(Life Insurance Premiums) Whitaker, Derek Aaron - Accumulation		810.43	
	53940	Income Protection Premiums			
1,418.44	53940/WHIDER00001 A	(Income Protection Premiums) Whitaker, Derek Aaron - Accumulation		1,537.45	
	53960	Total and Permanent Disability Premiums			
704.08	53960/WHICHR00001 A	(Total and Permanent Disability Premiums) Whitaker, Christie Lea - Accumulation		758.50	
656.10	53960/WHIDER00001 A	(Total and Permanent Disability Premiums) Whitaker, Derek Aaron - Accumulation		724.35	
	60400	Bank Accounts			
	60400/0661121053945 3	Commonwealth Bank		133.19	
24,850.34	60400/Bankwest Business Bo	Bankwest Business Bonus 802-3		2,601.37	
	61800	Distributions Receivable			
2,950.00	61800/GOLDACRES	The Gold Acres Unit Trust		2,950.00	
	74700	Managed Investments (Australian)			
48,205.63	74700/PROSPERITY SCHWAB	Schwab One International Acc 1684	1.0000	537.51	
	75000	Mortgage Loans (Australian)			
	75000/SDRCV3	SDR Civil PTY LTD	1.0000	60,953.12	

85,513.61

85,513.61

Current Year Profit/(Loss): (8,830.78)

Signature as prescribed in tax return

Self-managed superannuation fund annual return **2019**

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 2019* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2019* (NAT 71606) (the instructions) can assist you to complete this annual return.
- ➡ The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT 3036).

To complete this annual return

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

S	M	/	T	#		S	T				
---	---	---	---	---	--	---	---	--	--	--	--

- Place in ALL applicable boxes.

➤ Postal address for annual returns:

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

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 Tax file number (TFN)

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

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

2 Name of self-managed superannuation fund (SMSF)

Prosperity Super Fund

3 Australian business number (ABN) (if applicable)

4 Current postal address

11 Cunningham Drive

Suburb/town	State/territory	Postcode
OAKFORD	WA	6121

5 Annual return status

- Is this an amendment to the SMSF's 2019 return? **A** No Yes
- Is this the first required return for a newly registered SMSF? **B** No Yes

Signature as prescribed in tax return

Tax File Number

Provided

6 SMSF auditor

Auditor's name

Title: Mr Mrs Miss Ms Other

Family name

Boys

First given name

Anthony

Other given names

William

SMSF Auditor Number

100014140

Auditor's phone number

61410712708

Postal address

PO Box 3376

Suburb/town

RUNDLE MALL

State/territory

SA

Postcode

5000

Date audit was completed **A** Day / Month / Year

Was Part A of the audit report qualified?

B No Yes

Was Part B of the audit report qualified?

C No Yes

If 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

Prosperity Super Fund

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

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

BSB number Account number

Account name

C Electronic service address alias

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

Signature as prescribed in tax return

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.

Signature as prescribed in tax return

Tax File Number

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 2019*.

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** \$

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

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

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

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

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

Calculation of assessable contributions
Assessable employer contributions **R1** \$
plus Assessable personal contributions **R2** \$
plus **R3** \$ *No-TFN-quoted contributions (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** \$
*Gross trust distributions **M** \$ Code

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** \$ Loss

Exempt current pension income **Y** \$

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

Signature as prescribed in tax return

Tax File Number

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 \$ <input type="text"/>	A2 \$ <input type="text"/>	
Interest expenses overseas	B1 \$ <input type="text"/>	B2 \$ <input type="text"/>	
Capital works expenditure	D1 \$ <input type="text"/>	D2 \$ <input type="text"/>	
Decline in value of depreciating assets	E1 \$ <input type="text"/>	E2 \$ <input type="text"/>	
Insurance premiums – members	F1 \$ <input type="text" value="4,538"/>	F2 \$ <input type="text"/>	
Death benefit increase	G1 \$ <input type="text"/>		
SMSF auditor fee	H1 \$ <input type="text"/>	H2 \$ <input type="text"/>	
Investment expenses	I1 \$ <input type="text"/>	I2 \$ <input type="text"/>	
Management and administration expenses	J1 \$ <input type="text" value="631"/>	J2 \$ <input type="text"/>	
Forestry managed investment scheme expense	U1 \$ <input type="text"/>	U2 \$ <input type="text"/>	
Other amounts	L1 \$ <input type="text"/>	L2 \$ <input type="text"/>	<input type="text" value="Code"/>
Tax losses deducted	M1 \$ <input type="text"/>		
TOTAL DEDUCTIONS		TOTAL NON-DEDUCTIBLE EXPENSES	
N \$ <input type="text" value="5,169"/>		Y \$ <input type="text"/>	
(Total A1 to M1)		(Total A2 to L2)	
#TAXABLE INCOME OR LOSS		TOTAL SMSF EXPENSES	
O \$ <input type="text" value="5,147"/>		Z \$ <input type="text" value="5,169"/>	
<small>(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)</small>		<small>(N plus Y)</small>	
<input type="text" value="Loss"/>			

#This is a mandatory label.

Signature as prescribed in tax return

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 2019* on how to complete the calculation statement.

#Taxable income	A \$	<input type="text" value="0"/>
<i>(an amount must be included even if it is zero)</i>		
#Tax on taxable income	T1 \$	<input type="text" value="0.00"/>
<i>(an amount must be included even if it is zero)</i>		
#Tax on no-TFN-quoted contributions	J \$	<input type="text" value="0.00"/>
<i>(an amount must be included even if it is zero)</i>		
Gross tax	B \$	<input type="text" value="0.00"/>
<i>(T1 plus J)</i>		

Foreign income tax offset	C1 \$	<input type="text" value="2.26"/>
Rebates and tax offsets	C2 \$	<input type="text"/>
Non-refundable non-carry forward tax offsets		
	C \$	<input type="text" value="2.26"/>
<i>(C1 plus C2)</i>		

SUBTOTAL 1

T2 \$

(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset	D1 \$	<input type="text" value="0.00"/>
Early stage venture capital limited partnership tax offset carried forward from previous year	D2 \$	<input type="text" value="0.00"/>
Early stage investor tax offset	D3 \$	<input type="text" value="0.00"/>
Early stage investor tax offset carried forward from previous year	D4 \$	<input type="text" value="0.00"/>

Non-refundable carry forward tax offsets

D \$

(D1 plus D2 plus D3 plus D4)

SUBTOTAL 2

T3 \$

(T2 less D – cannot be less than zero)

Complying fund's franking credits tax offset	E1 \$	<input type="text"/>
No-TFN tax offset	E2 \$	<input type="text"/>
National rental affordability scheme tax offset	E3 \$	<input type="text"/>
Exploration credit tax offset	E4 \$	<input type="text" value="0.00"/>
Refundable tax offsets		
	E \$	<input type="text"/>
<i>(E1 plus E2 plus E3 plus E4)</i>		

#TAX PAYABLE T5 \$

(T3 less E – cannot be less than zero)

Section 102AAM interest charge

G \$

Signature as prescribed in tax return

Tax File Number

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

#Tax offset refunds (Remainder of refundable tax offsets)	I \$ <input type="text" value="0.00"/>
	<i>(unused amount from label E – an amount must be included even if it is zero)</i>

PAYG instalments raised

K \$

Supervisory levy

L \$

Supervisory levy adjustment for wound up funds

M \$

Supervisory levy adjustment for new funds

N \$

AMOUNT DUE OR REFUNDABLE A positive amount at S is what you owe, while a negative amount is refundable to you.	S \$ <input type="text" value="259.00"/>
	<i>(T5 plus G less H less I less K plus L less M plus N)</i>

#This is a mandatory label.

Section E: Losses

14 Losses

I If total loss is greater than \$100,000, complete and attach a *Losses schedule 2019*.

Tax losses carried forward to later income years	U \$ <input type="text" value="12,508"/>
Net capital losses carried forward to later income years	V \$ <input type="text" value="4,250"/>

Signature as prescribed in tax return

[Signature box]

Tax File Number

Provided

Section F: Member information

MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name

Whitaker

First given name

Derek Aaron

Other given names

Member's TFN

See the Privacy note in the Declaration.

Provided

Date of birth

Day: 20 / Month: 03 / Year: 1972

Contributions

OPENING ACCOUNT BALANCE \$ 64,992.88

Refer to instructions for completing these labels.

Employer contributions

A \$

ABN of principal employer

A1

Personal contributions

B \$

CGT small business retirement exemption

C \$

CGT small business 15-year exemption amount

D \$

Personal injury election

E \$

Spouse and child contributions

F \$

Other third party contributions

G \$

Proceeds from primary residence disposal

H \$

Receipt date

H1 Day / Month / Year

Assessable foreign superannuation fund amount

I \$

Non-assessable foreign superannuation fund amount

J \$

Transfer from reserve: assessable amount

K \$

Transfer from reserve: non-assessable amount

L \$

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

T \$

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

M \$

TOTAL CONTRIBUTIONS N \$

(Sum of labels A to M)

Other transactions

Allocated earnings or losses

O \$ 6,874.46

Loss L

Accumulation phase account balance S1 \$ 58,118.42

Inward rollovers and transfers

P \$

Retirement phase account balance - Non CDBIS S2 \$ 0.00

Outward rollovers and transfers

Q \$

Retirement phase account balance - CDBIS S3 \$ 0.00

Lump Sum payments

R1 \$

Income stream payments

R2 \$

Code

Code

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 58,118.42

(S1 plus S2 plus S3)

Accumulation phase value X1 \$

Retirement phase value X2 \$

Outstanding limited recourse borrowing arrangement amount Y \$ 0.00

Signature as prescribed in tax return

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 Day / Month / Year

Contributions

OPENING ACCOUNT BALANCE \$

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

Allocated earnings or losses O \$

Loss

Accumulation phase account balance
S1 \$

Inward rollovers and transfers P \$

Retirement phase account balance - Non CDBIS
S2 \$

Outward rollovers and transfers Q \$

Retirement phase account balance - CDBIS
S3 \$

Lump Sum payments R1 \$

Income stream payments R2 \$

Code

Code

TRIS Count

CLOSING ACCOUNT BALANCE S \$

(S1 plus S2 plus S3)

Accumulation phase value X1 \$

Retirement phase value X2 \$

Outstanding limited recourse borrowing arrangement amount Y \$

Signature as prescribed in tax return

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 \$

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 \$

Debt securities F \$

Loans G \$

Listed shares H \$

Unlisted shares I \$

Limited recourse borrowing arrangements J \$

Non-residential real property K \$

Residential real property L \$

Collectables and personal use assets M \$

Other assets O \$

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 \$

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

15e In-house assets

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

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

Signature as prescribed in tax return

Tax File Number

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1 \$ <input type="text"/>	}	Borrowings	V \$	<input type="text"/>
Permissible temporary borrowings	V2 \$ <input type="text"/>				
Other borrowings	V3 \$ <input type="text"/>				
Total member closing account balances (total of all CLOSING ACCOUNT BALANCE s from Sections F and G)				W \$	<input type="text" value="67,174"/>
Reserve accounts				X \$	<input type="text"/>
Other liabilities				Y \$	<input type="text"/>
TOTAL LIABILITIES				Z \$	<input type="text" value="67,174"/>

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 2018–19 income year, write **2019**). **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 2019*. **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 2019* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2019*. **D**

Signature as prescribed in tax return

Tax File Number

Provided

Section K: Declarations

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report (if required) 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 2019* 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

2019

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 2019* available on our website at ato.gov.au for instructions on how to complete this schedule.

Tax file number (TFN)

! 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	A \$ <input type="text"/>	K \$ <input type="text"/>
Other shares	B \$ <input type="text"/>	L \$ <input type="text"/>
Units in unit trusts listed on an Australian securities exchange	C \$ <input type="text"/>	M \$ <input type="text" value="4,156"/>
Other units	D \$ <input type="text"/>	N \$ <input type="text"/>
Real estate situated in Australia	E \$ <input type="text"/>	O \$ <input type="text"/>
Other real estate	F \$ <input type="text"/>	P \$ <input type="text"/>
Amount of capital gains from a trust (including a managed fund)	G \$ <input type="text"/>	
Collectables	H \$ <input type="text"/>	Q \$ <input type="text"/>
Other CGT assets and any other CGT events	I \$ <input type="text"/>	R \$ <input type="text"/>
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	S \$ <input type="text" value="0"/>	
Total current year capital gains	J \$ <input type="text"/>	

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

Signature as prescribed in tax return 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.

Signature as prescribed in 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 X 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 \$ /

! 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 \$ /

8 Other CGT information required (if applicable)

Small business 15 year exemption – exempt capital gains A \$ /

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 \$

Signature as prescribed in tax return 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

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

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)

100017996BP

Losses schedule

2019

Companies and trusts that do not join consolidated groups should complete and attach this schedule to their 2019 tax return.

Superannuation funds should complete and attach this schedule to their 2019 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 2019*, available on our website ato.gov.au for instructions on how to complete this schedule.

Tax file number (TFN)

Provided

Name of entity

Prosperity Super Fund

Australian business number

31244001907

Part A – Losses carried forward to the 2019–20 income year – excludes film losses

1 Tax losses carried forward to later income years

Year of loss		
2018–19	B	5,147
2017–18	C	3,809
2016–17	D	
2015–16	E	
2014–15	F	3,393
2013–14 and earlier income years	G	159
Total	U	12,508

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		
2018–19	H	4,156
2017–18	I	93
2016–17	J	
2015–16	K	
2014–15	L	
2013–14 and earlier income years	M	
Total	V	4,249

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

Signature as prescribed in 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 2018–19 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 2018–19 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

- 2018–19 **A** Yes No
- 2017–18 **B** Yes No
- 2016–17 **C** Yes No
- 2015–16 **D** Yes No
- 2014–15 **E** Yes No
- 2013–14 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 losses

Tax 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 losses

Tax 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

Signature as prescribed in tax return

Tax File Number

Provided

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

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

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

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)

SCHEDULE

Other Attachments Schedule

2019

A

Tax file No Provided

Taxpayer name Prosperity Super Fund

Signature.....

SENSITIVE (when completed)

*****NOTE*****
THIS SCHEDULE CANNOT BE LODGED WITH THE ATO AS A PAPER REPRESENTATION OF THE SCHEDULE.
FOR PAPER LODGEMENT PLEASE USE THE PRE PRINTED FORMAT ISSUED BY THE ATO.
