

WORK PAPER INDEX

Client: SuperMurphs Fund

Period: 30th June 2021

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Operating Statement



For the year ended 30 June 2021

	Note	2021 \$	2020 \$
Income			
Investment Income			
Interest Received		4	68,645
Contribution Income			
Employer Contributions	\$8,333 + \$8,333 + \$8,333 + \$8,333	33,333	0
Other Contributions		500	0
Transfers In		50,790	0
Other Income			
ATO Interest		22	63
Total Income		<u>84,649</u>	<u>68,708</u>
Expenses			
Accountancy Fees		396	0
ATO Supervisory Levy		518	259
Auditor's Remuneration		660	0
ASIC Fees		0	268
		<u>1,574</u>	<u>527</u>
Member Payments			
Life Insurance Premiums	\$9,650 + \$4,581 + \$6,382 + \$2,107	22,721	19,532
Total Expenses		<u>24,295</u>	<u>20,059</u>
Benefits accrued as a result of operations before income tax		<u>60,354</u>	<u>48,649</u>
Income Tax Expense		1,360	7,298
Benefits accrued as a result of operations		<u>58,994</u>	<u>41,351</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

Supermurphs Fund
Statement of Financial Position



As at 30 June 2021

	Note	2021 \$	2020 \$
Assets			
Investments			
Loan	2	1,030,000	1,030,000
Total Investments		<u>1,030,000</u>	<u>1,030,000</u>
Other Assets			
Westpac - 8498		118,859	58,296
Interest Receivable		0	4,865
Income Tax Refundable		11,607	10,736
Total Other Assets		<u>130,466</u>	<u>73,897</u>
Total Assets		<u>1,160,466</u>	<u>1,103,897</u>
Less:			
Liabilities			
PAYG Payable		0	3,561
Prepaid Interest Income		1,135	0
Total Liabilities		<u>1,135</u>	<u>3,561</u>
Net assets available to pay benefits		<u>1,159,331</u>	<u>1,100,336</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts			
Murphy, Daniel - Accumulation		281,833	283,286
Murphy, Patrick - Accumulation		289,074	236,915
Murphy, Gabriella - Accumulation		319,379	316,566
Murphy, Vicki - Accumulation		269,045	263,569
Total Liability for accrued benefits allocated to members' accounts		<u>1,159,331</u>	<u>1,100,336</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

Supermurphs Fund

Notes to the Financial Statements

For the year ended 30 June 2021



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.

Supermurphs Fund

Notes to the Financial Statements

For the year ended 30 June 2021



Interest revenue

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

Dividend revenue

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

Rental revenue

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

Distribution revenue

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

Remeasurement changes in market values

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

Contributions

Contributions and transfers in are recognised when the control and the benefits from the revenue have been attained and are recorded by the Fund, gross of any taxes, in the period to which they relate.

d. Liability for Accrued Benefits

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

e. Critical Accounting Estimates and Judgements

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

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

Note 2: Loan

	2021 \$	2020 \$
Loan to AMFM Trust	500,000	500,000
Loan to AMFM Trust (\$150k)	150,000	150,000
Loan to AMFM Trust (\$120k)	120,000	120,000
Loan to AMFM Trust (\$90)	90,000	90,000
Loan to AMFM Trust (\$120k)	120,000	120,000
Loan to AMFM Trust (\$50k)	50,000	50,000

Notes to the Financial Statements

For the year ended 30 June 2021



	1,030,000		1,030,000
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Note 3: Banks and Term Deposits

	2021 \$		2020 \$
Banks			
Westpac - 8498	118,859		58,296
	118,859		58,296

Supermurphs Fund
Supermurphs Pty Ltd ACN: 163581084
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 2021 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2021 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2021.

Specifically, the directors of the trustee company declare that:

- in accordance with s120 of the Superannuation Industry (Supervision) Act 1993, no individual trustee has been or is a disqualified person;
- the fund has satisfactory title to all assets, all assets are unencumbered and free from charge as prescribed by s50 of the Superannuation Industry (Supervision) Act 1993 and reg13.14 of the Superannuation Industry (Supervision) 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:

.....
Patrick Murphy
Supermurphs Pty Ltd
Director

.....
Gabriella Murphy
Supermurphs Pty Ltd
Director

.....
Daniel Murphy
Supermurphs Pty Ltd
Director

.....
Vicki Murphy
Supermurphs Pty Ltd
Director

Dated this day of

Supermurphs Fund
Supermurphs Pty Ltd ACN: 163581084

Trustees Declaration

Supermurphs Fund
Statement of Taxable Income



For the year ended 30 June 2021

	2021
	\$
Benefits accrued as a result of operations	60,354.00
Less	
Non Taxable Transfer In	50,790.00
Non Taxable Contributions	500.00
	<u>51,290.00</u>
SMSF Annual Return Rounding	1.00
Taxable Income or Loss	<u>9,065.00</u>
Income Tax on Taxable Income or Loss	1,359.75
CURRENT TAX OR REFUND	<u>1,359.75</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	(12,967.00)
AMOUNT DUE OR REFUNDABLE	<u>(11,348.25)</u>

Supermurphs Fund Members Statement



Daniel Murphy
81 Kemp Street
Pearsall, Western Australia, 6065, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries	N/A
Age:	47	Vested Benefits	281,832
Tax File Number:	Provided	Total Death Benefit	5,794,332
Date Joined Fund:	02/05/2013	Current Salary	0
Service Period Start Date:		Previous Salary	0
Date Left Fund:		Disability Benefit	0
Member Code:	MURDAN00001A		
Account Start Date	02/05/2013		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

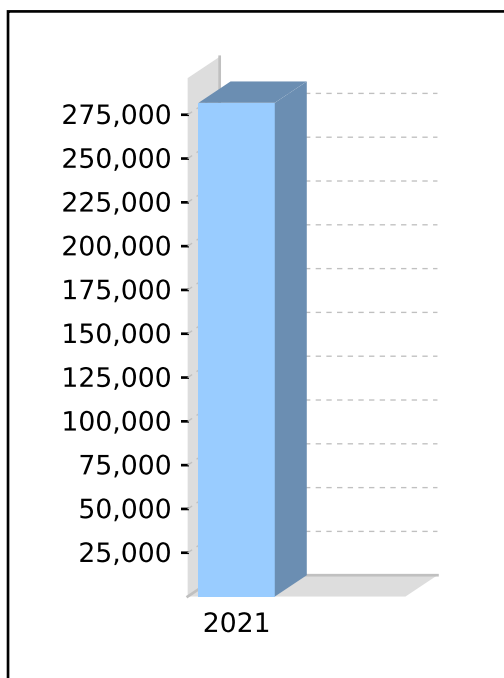
Total Benefits 281,832

Preservation Components

Preserved 281,832
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free 165
Taxable 281,667
Investment Earnings Rate 0%



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2020	283,286
<u>Increases to Member account during the period</u>	
Employer Contributions	8,333
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(394)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	1,250
Income Tax	(1,507)
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	9,650
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2021	281,832

Supermurphs Fund Members Statement



Patrick Murphy
95/189 Adelaide Terrace
EAST PERTH, Western Australia, 6004, Australia

Your Details

Date of Birth : Provided
Age: 48
Tax File Number: Provided
Date Joined Fund: 02/05/2013
Service Period Start Date:
Date Left Fund:
Member Code: MURPAT00001A
Account Start Date: 02/05/2013
Account Phase: Accumulation Phase
Account Description: Accumulation

Nominated Beneficiaries N/A
Vested Benefits 289,074
Total Death Benefit 289,074
Current Salary 0
Previous Salary 0
Disability Benefit 0

Your Balance

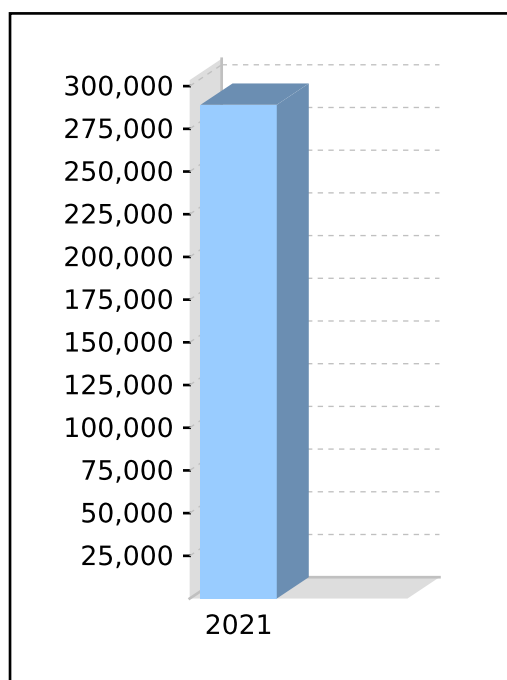
Total Benefits 289,074

Preservation Components

Preserved 289,074
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free 165
Taxable 288,909
Investment Earnings Rate 0%



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2020	236,915
<u>Increases to Member account during the period</u>	
Employer Contributions	8,333
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	50,790
Net Earnings	(340)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	1,250
Income Tax	(1,008)
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	6,382
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2021	289,074

Supermurphs Fund Members Statement



Gabriella Murphy
95/189 Adelaide Terrace
EAST PERTH, Western Australia, 6004, Australia

Your Details

Date of Birth : Provided
Age: 50
Tax File Number: Provided
Date Joined Fund: 02/05/2013
Service Period Start Date:
Date Left Fund:
Member Code: MURGAB00001A
Account Start Date 02/05/2013
Account Phase: Accumulation Phase
Account Description: Accumulation

Nominated Beneficiaries N/A
Vested Benefits 319,379
Total Death Benefit 4,178,129
Current Salary 0
Previous Salary 0
Disability Benefit 0

Your Balance

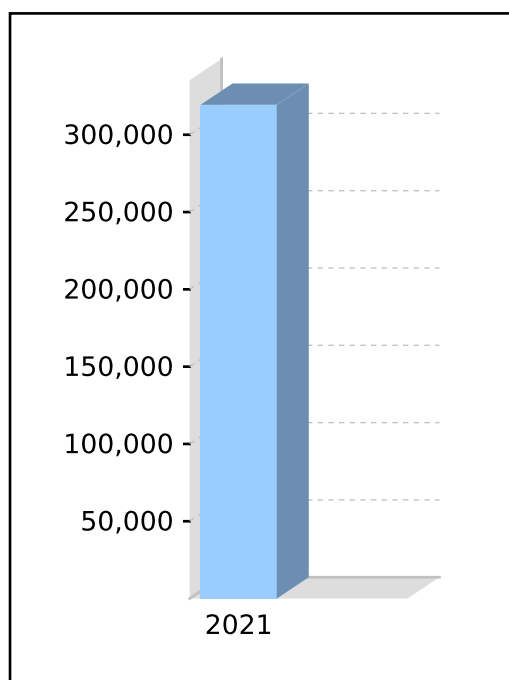
Total Benefits 319,379

Preservation Components

Preserved 319,348
Unrestricted Non Preserved 31
Restricted Non Preserved

Tax Components

Tax Free
Taxable 319,379
Investment Earnings Rate 0%



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2020	316,566
<u>Increases to Member account during the period</u>	
Employer Contributions	8,333
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(443)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	1,250
Income Tax	(754)
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	4,581
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2021	319,379

Supermurphs Fund Members Statement



Vicki Murphy
81 Kemp Street
Pearsall, Western Australia, 6065, Australia

Your Details

Date of Birth : Provided
Age: 41
Tax File Number: Provided
Date Joined Fund: 02/05/2013
Service Period Start Date:
Date Left Fund:
Member Code: MURVIC00001A
Account Start Date 02/05/2013
Account Phase: Accumulation Phase
Account Description: Accumulation

Nominated Beneficiaries N/A
Vested Benefits 269,045
Total Death Benefit 4,127,795
Current Salary 0
Previous Salary 0
Disability Benefit 0

Your Balance

Total Benefits 269,045

Preservation Components

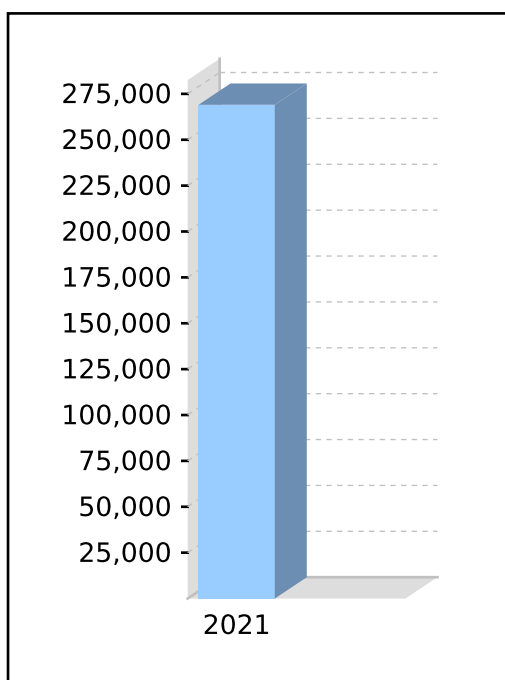
Preserved 269,045
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free 500
Taxable 268,545
Investment Earnings Rate 0%

Your Detailed Account Summary

	This Year
Opening balance at 01/07/2020	263,569
<u>Increases to Member account during the period</u>	
Employer Contributions	8,333
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	500
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(372)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	1,250
Income Tax	(372)
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	2,107
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2021	269,045



Supermurphs Fund Investment Summary Report



As at 30 June 2021

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
Westpac - 8498		118,858.750000	118,858.75	118,858.75	118,858.75			10.35 %
			118,858.75		118,858.75		0.00 %	10.35 %
Loan								
BROWR140- Loan to AMFM Trust 00	1.00	500,000.000000	500,000.00	500,000.00	500,000.00	0.00	0.00 %	43.52 %
MURPP1400 Loan to AMFM Trust (\$120k) 03	1.00	120,000.000000	120,000.00	120,000.00	120,000.00	0.00	0.00 %	10.45 %
MURPP1400 Loan to AMFM Trust (\$120k) 5	1.00	120,000.000000	120,000.00	120,000.00	120,000.00	0.00	0.00 %	10.45 %
MURPP1400 Loan to AMFM Trust (\$150k) 02	1.00	150,000.000000	150,000.00	150,000.00	150,000.00	0.00	0.00 %	13.06 %
MURPP1400 Loan to AMFM Trust (\$50k) 6	1.00	50,000.000000	50,000.00	50,000.00	50,000.00	0.00	0.00 %	4.35 %
MURPP1400 Loan to AMFM Trust (\$90) 4	1.00	90,000.000000	90,000.00	90,000.00	90,000.00	0.00	0.00 %	7.83 %
			1,030,000.00		1,030,000.00	0.00	0.00 %	89.65 %
			1,148,858.75		1,148,858.75	0.00	0.00 %	100.00 %

Supermurphs Fund

Market Movement Report



As at 30 June 2021

Investment	Date	Description	Unrealised				Realised			Total	
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base		Accounting Profit/(loss)
BROWR140-00 - Loan to AMFM Trust											
	01/07/2020	Opening Balance	1.00	0.00	0.00	0.00	500,000.00	0.00	0.00	0.00	
	30/06/2021		1.00	0.00	0.00	0.00	500,000.00	0.00	0.00	0.00	
MURPP140002 - Loan to AMFM Trust (\$150k)											
	01/07/2020	Opening Balance	1.00	0.00	0.00	0.00	150,000.00	0.00	0.00	0.00	
	30/06/2021		1.00	0.00	0.00	0.00	150,000.00	0.00	0.00	0.00	
MURPP140003 - Loan to AMFM Trust (\$120k)											
	01/07/2020	Opening Balance	1.00	0.00	0.00	0.00	120,000.00	0.00	0.00	0.00	
	30/06/2021		1.00	0.00	0.00	0.00	120,000.00	0.00	0.00	0.00	
MURPP14004 - Loan to AMFM Trust (\$90)											
	01/07/2020	Opening Balance	1.00	0.00	0.00	0.00	90,000.00	0.00	0.00	0.00	
	30/06/2021		1.00	0.00	0.00	0.00	90,000.00	0.00	0.00	0.00	
MURPP14005 - Loan to AMFM Trust (\$120k)											
	01/07/2020	Opening Balance	1.00	0.00	0.00	0.00	120,000.00	0.00	0.00	0.00	
	30/06/2021		1.00	0.00	0.00	0.00	120,000.00	0.00	0.00	0.00	
MURPP140061 - Loan to AMFM Trust (\$50k)											
	01/07/2020	Opening Balance	1.00	0.00	0.00	0.00	50,000.00	0.00	0.00	0.00	
	30/06/2021		1.00	0.00	0.00	0.00	50,000.00	0.00	0.00	0.00	
Total Market Movement					0.00					0.00	0.00

Supermurphs Fund
Investment Income Report



As at 30 June 2021

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non-Assessable Payments
Bank Accounts												
Westpac - 8498	3.73			3.73	0.00	0.00	0.00	3.73			0.00	0.00
	3.73			3.73	0.00	0.00	0.00	3.73			0.00	0.00
	3.73			3.73	0.00	0.00	0.00	3.73			0.00	0.00

Assessable Income (Excl. Capital Gains) **3.73**

Net Capital Gain **0.00**

Total Assessable Income 3.73

* 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.

Supermurphs Fund

Unrealised Capital Gains Report



As at 30 June 2021

Investment	Units	Cost	Tax Deferred /Depreciation	CGT Cost Base	Market Value	Projected Profit / (Loss)	Taxable Profit Indexation	Taxable Profit Discounted	Taxable Profit Notional
Loan									
BROWR140-00 - Loan to AMFM Trust	1.00	500,000.00	0.00	500,000.00	500,000.0000	0.00	0.00	0.00	0.00
MURPP140002 - Loan to AMFM Trust (\$150k)	1.00	150,000.00	0.00	150,000.00	150,000.0000	0.00	0.00	0.00	0.00
MURPP140003 - Loan to AMFM Trust (\$120k)	1.00	120,000.00	0.00	120,000.00	120,000.0000	0.00	0.00	0.00	0.00
MURPP14004 - Loan to AMFM Trust (\$90)	1.00	90,000.00	0.00	90,000.00	90,000.0000	0.00	0.00	0.00	0.00
MURPP14005 - Loan to AMFM Trust (\$120k)	1.00	120,000.00	0.00	120,000.00	120,000.0000	0.00	0.00	0.00	0.00
MURPP140061 - Loan to AMFM Trust (\$50k)	1.00	50,000.00	0.00	50,000.00	50,000.0000	0.00	0.00	0.00	0.00
		1,030,000.00	0.00	1,030,000.00	1,030,000.0000	0.00	0.00	0.00	0.00
		1,030,000.00	0.00	1,030,000.00	1,030,000.0000	0.00	0.00	0.00	0.00

Memorandum of Resolutions of the Director(s) of

Supermurphs Pty Ltd ACN: 163581084

ATF Supermurphs 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 2021 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 2021, 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 2021.

INVESTMENT DISPOSALS:

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2021.

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

Supermurphs Pty Ltd ACN: 163581084

ATF Supermurphs Fund

TAX AGENTS:

It was resolved that

Alex Mora

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.

Memorandum of Resolutions of the Director(s) of

Supermurphs Pty Ltd ACN: 163581084

ATF Supermurphs Fund

CLOSURE:

Signed as a true record –

.....
Patrick Murphy
/ /

.....
Gabriella Murphy
/ /

.....
Daniel Murphy
/ /

.....
Vicki Murphy
/ /

Supermurphs Fund Trial Balance



As at 30 June 2021

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	24200	Contributions			
	24200/MURDAN00001 A	(Contributions) Murphy, Daniel - Accumulation			8,333.26
	24200/MURGAB00001 A	(Contributions) Murphy, Gabriella - Accumulation			8,333.26
	24200/MURPAT00001 A	(Contributions) Murphy, Patrick - Accumulation			8,333.26
	24200/MURVIC00001A	(Contributions) Murphy, Vicki - Accumulation			8,833.26
	25000	Interest Received			
(35,000.00)	25000/BROWR140-00	Loan to AMFM Trust			
(10,500.00)	25000/MURPP140002	Loan to AMFM Trust (\$150k)			
(8,400.00)	25000/MURPP140003	Loan to AMFM Trust (\$120k)			
(6,300.00)	25000/MURPP14004	Loan to AMFM Trust (\$90)			
(8,400.00)	25000/MURPP14005	Loan to AMFM Trust (\$120k)			
(44.99)	25000/WBC298498	Westpac - 8498			3.73
(63.07)	25100	ATO Interest			22.38
	28500	Transfers In			
	28500/MURPAT00001 A	(Transfers In) Murphy, Patrick - Accumulation			50,790.14
	30100	Accountancy Fees		396.00	
259.00	30400	ATO Supervisory Levy		518.00	
	30700	Auditor's Remuneration		660.00	
268.00	30800	ASIC Fees			
	39000	Life Insurance Premiums			
8,263.63	39000/MURDAN00001 A	(Life Insurance Premiums) Murphy, Daniel - Accumulation		9,650.06	
3,904.82	39000/MURGAB00001 A	(Life Insurance Premiums) Murphy, Gabriella - Accumulation		4,581.26	
5,466.44	39000/MURPAT00001 A	(Life Insurance Premiums) Murphy, Patrick - Accumulation		6,382.24	
1,897.10	39000/MURVIC00001A	(Life Insurance Premiums) Murphy, Vicki - Accumulation		2,107.43	
7,297.50	48500	Income Tax Expense		1,359.75	
41,351.57	49000	Profit/Loss Allocation Account		58,994.55	
	50010	Opening Balance			
(275,323.34)	50010/MURDAN00001 A	(Opening Balance) Murphy, Daniel - Accumulation			283,286.13

Supermurphs Fund Trial Balance



As at 30 June 2021

Last Year	Code	Account Name	Units	Debits \$	Credits \$
(303,241.20)	50010/MURGAB00001 A	(Opening Balance) Murphy, Gabriella - Accumulation			316,566.42
(229,066.78)	50010/MURPAT00001 A	(Opening Balance) Murphy, Patrick - Accumulation			236,915.10
(251,353.36)	50010/MURVIC00001A	(Opening Balance) Murphy, Vicki - Accumulation			263,568.60
	52420	Contributions			
0.00	52420/MURDAN00001 A	(Contributions) Murphy, Daniel - Accumulation			8,333.26
0.00	52420/MURGAB00001 A	(Contributions) Murphy, Gabriella - Accumulation			8,333.26
0.00	52420/MURPAT00001 A	(Contributions) Murphy, Patrick - Accumulation			8,333.26
0.00	52420/MURVIC00001A	(Contributions) Murphy, Vicki - Accumulation			8,833.26
	52850	Transfers In			
0.00	52850/MURPAT00001 A	(Transfers In) Murphy, Patrick - Accumulation			50,790.14
	53100	Share of Profit/(Loss)			
(17,631.62)	53100/MURDAN00001 A	(Share of Profit/(Loss)) Murphy, Daniel - Accumulation		393.47	
(19,581.60)	53100/MURGAB00001 A	(Share of Profit/(Loss)) Murphy, Gabriella - Accumulation		443.01	
(14,699.84)	53100/MURPAT00001 A	(Share of Profit/(Loss)) Murphy, Patrick - Accumulation		340.38	
(16,268.00)	53100/MURVIC00001A	(Share of Profit/(Loss)) Murphy, Vicki - Accumulation		371.03	
	53330	Income Tax			
1,405.20	53330/MURDAN00001 A	(Income Tax) Murphy, Daniel - Accumulation			1,506.52
2,351.56	53330/MURGAB00001 A	(Income Tax) Murphy, Gabriella - Accumulation			753.62
1,385.08	53330/MURPAT00001 A	(Income Tax) Murphy, Patrick - Accumulation			1,008.33
2,155.66	53330/MURVIC00001A	(Income Tax) Murphy, Vicki - Accumulation			371.74
	53800	Contributions Tax			
0.00	53800/MURDAN00001 A	(Contributions Tax) Murphy, Daniel - Accumulation		1,249.99	
0.00	53800/MURGAB00001 A	(Contributions Tax) Murphy, Gabriella - Accumulation		1,249.99	
0.00	53800/MURPAT00001 A	(Contributions Tax) Murphy, Patrick - Accumulation		1,249.99	
0.00	53800/MURVIC00001A	(Contributions Tax) Murphy, Vicki - Accumulation		1,249.99	
	53920	Life Insurance Premiums			
8,263.63	53920/MURDAN00001 A	(Life Insurance Premiums) Murphy, Daniel - Accumulation		9,650.06	

Supermurphs Fund Trial Balance



As at 30 June 2021

Last Year	Code	Account Name	Units	Debits \$	Credits \$
3,904.82	53920/MURGAB00001 A	(Life Insurance Premiums) Murphy, Gabiella - Accumulation		4,581.26	
5,466.44	53920/MURPAT00001 A	(Life Insurance Premiums) Murphy, Patrick - Accumulation		6,382.24	
1,897.10	53920/MURVIC00001A	(Life Insurance Premiums) Murphy, Vicki - Accumulation		2,107.43	
	60400	Bank Accounts			
58,296.30	60400/WBC298498	Westpac - 8498		118,858.75	
	65000	Interest Receivable			
2,482.04	65000/BROWR140-00	Loan to AMFM Trust			0.00
744.61	65000/MURPP140002	Loan to AMFM Trust (\$150k)			0.00
595.69	65000/MURPP140003	Loan to AMFM Trust (\$120k)			0.00
446.77	65000/MURPP14004	Loan to AMFM Trust (\$90)			0.00
595.69	65000/MURPP14005	Loan to AMFM Trust (\$120k)			0.00
	74300	Loan			
500,000.00	74300/BROWR140-00	Loan to AMFM Trust	1.0000	500,000.00	
150,000.00	74300/MURPP140002	Loan to AMFM Trust (\$150k)	1.0000	150,000.00	
120,000.00	74300/MURPP140003	Loan to AMFM Trust (\$120k)	1.0000	120,000.00	
90,000.00	74300/MURPP14004	Loan to AMFM Trust (\$90)	1.0000	90,000.00	
120,000.00	74300/MURPP14005	Loan to AMFM Trust (\$120k)	1.0000	120,000.00	
50,000.00	74300/MURPP140061	Loan to AMFM Trust (\$50k)	1.0000	50,000.00	
	84502	Prepaid Interest Income			
	84502/00001	Loan to AMFM Trust (BROWR140-00)			579.18
	84502/00002	Loan to AMFM Trust (\$150k) (MURPP140002)			173.76
	84502/00003	Loan to AMFM Trust (\$120k) (MURPP140003)			139.00
	84502/00004	Loan to AMFM Trust (\$90) (MURPP14004)			104.26
	84502/00005	Loan to AMFM Trust (\$120k) (MURPP14005)			139.00
10,736.15	85000	Income Tax Payable/Refundable		11,607.25	
(3,561.00)	86000	PAYG Payable			0.00
				1,274,384.13	1,274,384.13

Current Year Profit/(Loss): 60,354.30

Cannot generate CGT Register report. No data found

Cannot generate Realised Capital Gains report. Realised Capital Gains has no data to prepare

T - TAX RETURN

SMSF Tax Return

2021

1 Jul 2020—30 Jun 2021

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.

<u>Tax File Number</u>	<u>Name of partnership, trust, fund or entity</u>	<u>Year</u>
TFN Recorded	Supermurphs Fund	2021

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
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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.	Account Name
24742602	Supermurphs 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	Agent Ref No.	Contact Name	Contact No.
MURPP140	24742602	Mora Wealth Accountants Pty Ltd	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 01/07/2020

Period end 30/06/2021

1 TAX FILE NUMBER TFN Recorded

2 NAME OF SELF-MANAGED SUPERANNUATION FUND (SMSF) Supermurphs Fund

3 AUSTRALIAN BUSINESS NUMBER 57 387 020 150

4 CURRENT POSTAL ADDRESS

Address	Town/City	State	Postcode
PO Box 1389	Wangara DC	WA	6947

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 036073

Account number 298498

Account name Supermurphs 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	No
Have you applied an exemption or rollover?		M	No
Losses carried forward			
Net Capital Losses from Collectables			\$0.00
Other Net Capital Losses			\$0.00
Gross interest income	\$3.73 + \$22.38	C	\$26.00
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	\$33,333.00
Assessable employer contributions	\$8,333 + \$8,333 + \$8,333 + \$8,333	R1	\$33,333.00
No-TFN-quoted contributions		R3	\$0.00
Gross income		W	\$33,359.00
Total assessable income		V	\$33,359.00

Section C: Deductions and non-deductible expenses

12 DEDUCTIONS			
		Deductions	Non-Deductible Expenses
	\$9,650 + \$4,581 + \$6,382 + \$2,107		
Insurance premiums – members		F1 \$22,720.00	F2 \$0.00
SMSF auditor fee		H1 \$660.00	H2 \$0.00
Management and administration expenses	\$396 + \$518	J1 \$914.00	J2 \$0.00
Totals		N \$24,294.00	Y \$0.00
Total SMSF expenses		(N + Y) Z	\$24,294.00
Taxable income or loss	(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)	O	\$9,065.00

Section D: Income tax calculation statement

13 CALCULATION STATEMENT			
Taxable income		A	\$9,065.00
Tax on taxable income		T1	\$1,359.75
Tax on no-TFN-quoted contributions		J	\$0.00
Gross tax		B	\$1,359.75
Subtotal	(B less C – cannot be less than zero)	T2	\$1,359.75

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	\$1,359.75
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	\$1,359.75
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
PAYG instalments raised		K	\$12,967.00
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 refundable		S	\$11,348.25

Section H: Assets and liabilities

15	ASSETS		
15b	Australian direct investments		
	Cash and term deposits	E	\$118,859.00
	Loans	G	\$1,030,000.00
	Other assets	O	\$11,607.00
15d	Overseas direct investments		
	Total Australian and overseas assets	U	\$1,160,466.00

16 LIABILITIES	\$281,833 + \$289,074 + \$319,379 + \$269,045
Total member closing account balances	W \$1,159,331.00
Other liabilities	Y \$1,135.00
Total liabilities	Z \$1,160,466.00

Section K : Declarations

PREFERRED TRUSTEE OR DIRECTOR CONTACT DETAILS

Title	Mr
First name	Patrick
Family name	Murphy
Non-individual trustee name	Supermurphs Pty Ltd
Contact number	04 38975709

TAX AGENT'S CONTACT DETAILS

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

Member 1 — Murphy, Daniel (TFN Recorded)

Account status		Open
Tax File Number		TFN Recorded
INDIVIDUAL NAME		
Title		Mr
Given name		Daniel
Other given names		
Family name		Murphy
Suffix		
Date of birth		27 Aug 1973
Date of death		
CONTRIBUTIONS		
Opening account balance		\$283,286.13
Employer contributions	A	\$8,333.26
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	\$8,333.26

OTHER TRANSACTIONS

Allocated earnings or losses	O	(\$9,787.00)
Inward rollovers and transfers	P	
Outward rollovers and transfers	Q	
TRIS Count		
Accumulation phase account balance	S1	\$281,832.39
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	\$281,832.39

Member 2 — Murphy, Patrick (TFN Recorded)Account status OpenTax File Number TFN Recorded**INDIVIDUAL NAME**Title MrGiven name Patrick

Other given names

Family name Murphy

Suffix

Date of birth 11 May 1973

Date of death

CONTRIBUTIONSOpening account balance \$236,915.10Employer contributions **A** \$8,333.26Principal 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** **\$8,333.26**

OTHER TRANSACTIONS

Allocated earnings or losses	O	(\$6,964.28)
Inward rollovers and transfers	P	\$50,790.14
Outward rollovers and transfers	Q	
TRIS Count		
Accumulation phase account balance	S1	\$289,074.22
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	\$289,074.22

Member 3 — Murphy, Gabriella (TFN Recorded)Account status OpenTax File Number TFN Recorded**INDIVIDUAL NAME**Title MrsGiven name Gabriella

Other given names

Family name Murphy

Suffix

Date of birth 19 Apr 1971

Date of death

CONTRIBUTIONSOpening account balance \$316,566.42Employer contributions **A** \$8,333.26Principal 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** **\$8,333.26**

OTHER TRANSACTIONS

Allocated earnings or losses	O	(\$5,520.64)
Inward rollovers and transfers	P	
Outward rollovers and transfers	Q	
TRIS Count		
Accumulation phase account balance	S1	\$319,379.04
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	\$319,379.04

Member 4 — Murphy, Vicki (TFN Recorded)

Account status		Open
Tax File Number		TFN Recorded
INDIVIDUAL NAME		
Title		Mrs
Given name		Vicki
Other given names		
Family name		Murphy
Suffix		
Date of birth		16 Jan 1980
Date of death		
CONTRIBUTIONS		
Opening account balance		\$263,568.60
Employer contributions	A	\$8,333.26
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	\$500.00
Total Contributions	N	\$8,833.26

OTHER TRANSACTIONS

Allocated earnings or losses	O	(\$3,355.71)
Inward rollovers and transfers	P	
Outward rollovers and transfers	Q	
TRIS Count		
Accumulation phase account balance	S1	\$269,046.15
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	\$269,046.15

Worksheets

11 INCOME

C Gross interest income

Description	Tax Withheld	Interest
Imported from SF360	\$0.00	\$26.00
Total	\$0.00	\$26.00

12 DEDUCTIONS

F INSURANCE PREMIUMS - MEMBERS

Description	Deductible	Non deductible
Imported from SF360	\$22,720.00	\$0.00
Total	\$22,720.00	\$0.00

H SMSF auditor fee

Description	Deductible	Non deductible
Imported from SF360	\$660.00	\$0.00
Total	\$660.00	\$0.00

J Management and administration expenses

Description	Deductible	Non deductible
Imported from SF360	\$914.00	\$0.00
Total	\$914.00	\$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

K PAYG INSTALMENTS RAISED

Description	Amount
Imported from SF360	\$12,967.00
Total	\$12,967.00

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

Description	Amount
Imported from SF360	\$118,859.00
Total	\$118,859.00

G Loans

Description	Amount
Imported from SF360	\$1,030,000.00
Total	\$1,030,000.00

O Other assets

Description	Amount
Imported from SF360	\$11,607.00
Total	\$11,607.00

16 LIABILITIES

Y Other liabilities

Description	Amount
Imported from SF360	\$1,135.00
Total	\$1,135.00

W - WORKING PAPER

Supermurphs Fund

Contributions Breakdown Report

For The Period 01 July 2020 - 30 June 2021



Summary

Member	D.O.B	Age (at 30/06/2020)	Total Super Balance (at 30/06/2020) *1	Concessional	Non-Concessional	Other	Reserves	Total
Murphy, Daniel	Provided	46	283,286.13	8,333.26	0.00	0.00	0.00	8,333.26
Murphy, Gabriella	Provided	49	316,566.42	8,333.26	0.00	0.00	0.00	8,333.26
Murphy, Patrick	Provided	47	236,915.10	8,333.26	0.00	0.00	0.00	8,333.26
Murphy, Vicki	Provided	40	263,568.60	8,333.26	0.00	500.00	0.00	8,833.26
All Members				33,333.04	0.00	500.00	0.00	33,833.04

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

Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Murphy, Daniel	Concessional (5 year carry forward cap available)	8,333.26	53,969.72	45,636.46 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap
Murphy, Gabriella	Concessional (5 year carry forward cap available)	8,333.26	61,655.77	53,322.51 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap
Murphy, Patrick	Concessional (5 year carry forward cap available)	8,333.26	53,969.72	45,636.46 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap
Murphy, Vicki	Concessional (5 year carry forward cap available)	8,333.26	61,655.77	53,322.51 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap

Carry Forward Unused Concessional Contribution Cap

Member	2016	2017	2018	2019	2020	2021	Current Position
--------	------	------	------	------	------	------	------------------

Murphy, Daniel							
Concessional Contribution Cap	30,000.00	30,000.00	25,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	30,000.00	23,981.53	23,256.27	21,030.28	0.00	8,333.26	
Unused Concessional Contribution	0.00	0.00	0.00	3,969.72	25,000.00	16,666.74	
Cumulative Carry Forward Unused	N/A	N/A	N/A	0.00	3,969.72	28,969.72	
Maximum Cap Available	30,000.00	30,000.00	25,000.00	25,000.00	28,969.72	53,969.72	45,636.46 Below Cap
Total Super Balance	0.00	0.00	222,079.60	249,523.27	275,323.34	283,286.13	
Murphy, Gabriella							
Concessional Contribution Cap	30,000.00	30,000.00	25,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	30,000.00	22,500.00	0.00	13,344.23	0.00	8,333.26	
Unused Concessional Contribution	0.00	0.00	0.00	11,655.77	25,000.00	16,666.74	
Cumulative Carry Forward Unused	N/A	N/A	N/A	0.00	11,655.77	36,655.77	
Maximum Cap Available	30,000.00	30,000.00	25,000.00	25,000.00	36,655.77	61,655.77	53,322.51 Below Cap
Total Super Balance	0.00	0.00	266,635.10	279,045.67	303,241.20	316,566.42	
Murphy, Patrick							
Concessional Contribution Cap	30,000.00	30,000.00	25,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	30,000.00	23,981.53	23,256.27	21,030.28	0.00	8,333.26	
Unused Concessional Contribution	0.00	0.00	0.00	3,969.72	25,000.00	16,666.74	
Cumulative Carry Forward Unused	N/A	N/A	N/A	0.00	3,969.72	28,969.72	
Maximum Cap Available	30,000.00	30,000.00	25,000.00	25,000.00	28,969.72	53,969.72	45,636.46 Below Cap
Total Super Balance	0.00	0.00	177,150.50	203,776.53	229,066.78	236,915.10	
Murphy, Vicki							
Concessional Contribution Cap	30,000.00	30,000.00	25,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	30,000.00	22,500.00	0.00	13,344.23	0.00	8,333.26	
Unused Concessional Contribution	0.00	0.00	0.00	11,655.77	25,000.00	16,666.74	
Cumulative Carry Forward Unused	N/A	N/A	N/A	0.00	11,655.77	36,655.77	
Maximum Cap Available	30,000.00	30,000.00	25,000.00	25,000.00	36,655.77	61,655.77	53,322.51 Below Cap
Total Super Balance	0.00	0.00	217,925.26	228,661.20	251,353.36	263,568.60	

NCC Bring Forward Caps

Member	Bring Forward Cap	2018	2019	2020	2021	Total	Current Position
Murphy, Daniel	N/A	165.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered
Murphy, Gabriella	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered
Murphy, Patrick	N/A	165.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered

24/05/2021 Deposit Ato
Ato00300001478023
7 Government Co-
Contributions

500.00

Total - Murphy, Vicki

8,333.26 0.00 500.00 0.00

0.00 0.00 0.00

Total for All Members

33,333.04 0.00 500.00 0.00

Supermurphs Fund General Ledger



As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Interest Received (25000)					
<u>Westpac - 8498 (WBC298498)</u>					
31/07/2020	Interest Paid			0.14	0.14 CR
31/08/2020	Interest Paid			0.08	0.22 CR
30/09/2020	Interest Paid			0.30	0.52 CR
30/10/2020	Interest Paid			0.22	0.74 CR
30/11/2020	Interest Paid			0.26	1.00 CR
31/12/2020	Interest Paid			0.39	1.39 CR
29/01/2021	Interest Paid			0.47	1.86 CR
26/02/2021	Interest Paid			0.55	2.41 CR
31/03/2021	Interest Paid			0.63	3.04 CR
30/04/2021	Interest Paid			0.26	3.30 CR
31/05/2021	Interest Paid			0.28	3.58 CR
30/06/2021	Interest Paid			0.15	3.73 CR
				3.73	3.73 CR
ATO Interest (25100)					
<u>ATO Interest (25100)</u>					
11/11/2020	Deposit Ato Ato009000013879428			21.41	21.41 CR
16/04/2021	Deposit Ato Ato003000014650532			0.97	22.38 CR
				22.38	22.38 CR
Transfers In (28500)					
<u>(Transfers In) Murphy, Patrick - Accumulation (MURPAT00001A)</u>					
12/05/2021	Deposit Suncorp Super Re 19411837			50,790.14	50,790.14 CR
				50,790.14	50,790.14 CR
Total Debits:	0.00				
Total Credits:	50,816.25				

Member Rollin Details

SHOWING MORE

Member

MURPAT00001A ▾

Service Period Start Date

01/09/1992 

[-] Rollover Components

Tax-Free Component

0.00

Taxable Component

Element Taxed in the Fund

50,790.14

Element Untaxed in the Fund

0.00

Total

50,790.14

[-] Preservation Amounts

Preserved Amount

50,790.14

Restricted Non-Preserved Amount

0.00

Unrestricted Non-Preserved Amount

0.00

Total

50,790.14

SuperMurphs Fund
Loan Interest Calculation
For the financial year ended 30 June 2021

Loans as at 30-06-2020							Interest receivable	Interest received in 2021			
Amount	Start date	Rate	Interest	Proportion							
90,000.00	01-07-2019	7%	\$6,300.00	9.18		\$446.77	\$551.02				
1,200,000.00	01-07-2019	7%	\$8,400.00	12.24		\$595.69	\$734.69				
5,000,000.00	01-07-2019	7%	\$35,000.00	51.02		\$2,482.04	\$3,061.22				
1,500,000.00	01-07-2019	7%	\$10,500.00	15.31		\$744.61	\$918.37				
1,200,000.00	01-07-2019	7%	\$8,400.00	12.24		\$595.69	\$734.69				
50,000.00	06-04-2020	-	-	-		-	-				
\$10,300,000.00	Total Interest Income		\$68,600.00			\$4,864.80	\$6,000.00			Transaction as on 27/01/2021.	
Loans as at 30-06-2021							Extra interest received in 2021 for previous years receivable	Interest received in Bank in current year	Interest receivable for 2021		
Amount	Start date	Rate	Interest	Proportion							
90,000.00	01-07-2020	4.52%	\$4,068.00	8.74		\$104.25	\$0.00	\$0.00			
1,200,000.00	01-07-2020	4.52%	\$5,424.00	11.65		\$139.00	\$0.00	\$0.00			
5,000,000.00	01-07-2020	4.52%	\$22,600.00	48.54		\$579.18	\$0.00	\$0.00			
1,500,000.00	01-07-2020	4.52%	\$6,780.00	14.56		\$173.76	\$0.00	\$0.00			
1,200,000.00	01-07-2020	4.52%	\$5,424.00	11.65		\$139.00	\$0.00	\$0.00			
50,000.00	01-07-2020	4.52%	\$2,260.00	4.85		-	\$0.00	\$0.00			
\$10,300,000.00	Total Interest Income		\$46,556.00			\$1,135.20	\$0.00	\$0.00			

Supermurphs Fund General Ledger



As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
Accountancy Fees (30100)					
12/04/2021	Withdrawal-Osko Payment 1615126 Mora Wealth Mora Wealth Inv4067 Supermurphs Inv4067		396.00		396.00 DR
			396.00		396.00 DR
ATO Supervisory Levy (30400)					
ATO Supervisory Levy (30400)					
11/11/2020	Deposit Ato Ato009000013879428		259.00		259.00 DR
16/04/2021	Deposit Ato Ato003000014650532		259.00		518.00 DR
			518.00		518.00 DR
Auditor's Remuneration (30700)					
Auditor's Remuneration (30700)					
06/11/2020	Withdrawal-Osko Payment 1397420 SuperAudits Supermurphs Fy19 Audit		330.00		330.00 DR
12/04/2021	Withdrawal-Osko Payment 1673171 Super Audits Super Audits/ Supermurphs Super Audits/ Supermurphs		330.00		660.00 DR
			660.00		660.00 DR
Life Insurance Premiums (39000)					
(Life Insurance Premiums) Murphy, Daniel - Accumulation (MURDAN00001A)					
14/07/2020	Payment By Authority To Onepath Life Ltd 1004859624/1glx		747.78		747.78 DR
13/08/2020	Payment By Authority To Onepath Life Ltd 1004859624/1h9Vh		747.78		1,495.56 DR
15/09/2020	Payment By Authority To Onepath Life Ltd 1004859624/1hwb5		747.78		2,243.34 DR
13/10/2020	Payment By Authority To Onepath Life Ltd 1004859624/1ifpc		747.78		2,991.12 DR
13/11/2020	Payment By Authority To Onepath Life Ltd 1004859624/1juzg		747.78		3,738.90 DR
15/12/2020	Payment By Authority To Onepath Life Ltd 1004859624/1kgug		747.78		4,486.68 DR
13/01/2021	Payment By Authority To Onepath Life Ltd 1004859624/111pk		747.78		5,234.46 DR
15/02/2021	Payment By Authority To Onepath Life Ltd 1004859624/1lnhn		883.12		6,117.58 DR
15/03/2021	Payment By Authority To Onepath Life Ltd 1004859624/1my1Y		883.12		7,000.70 DR
13/04/2021	Payment By Authority To Onepath Life Ltd 1004859624/1ngr4		883.12		7,883.82 DR
13/05/2021	Payment By Authority To Onepath Life Ltd 1004859624/1o3z5		883.12		8,766.94 DR
15/06/2021	Payment By Authority To Onepath Life Ltd 1004859624/1oq13		883.12		9,650.06 DR
			9,650.06		9,650.06 DR
(Life Insurance Premiums) Murphy, Gabriella - Accumulation (MURGAB00001A)					
06/07/2020	Payment By Authority To Zurich Life 46909613E		360.18		360.18 DR
05/08/2020	Payment By Authority To Zurich Life 46909613E		360.18		720.36 DR
07/09/2020	Payment By Authority To Zurich Life 46909613E		360.18		1,080.54 DR
06/10/2020	Payment By Authority To Zurich Life 46909613E		360.18		1,440.72 DR
05/11/2020	Payment By Authority To Zurich Life 46909613E		360.18		1,800.90 DR
07/12/2020	Payment By Authority To Zurich Life 46909613E		360.18		2,161.08 DR
05/01/2021	Payment By Authority To Zurich Life		360.18		2,521.26 DR
			\$179.67 + \$180.51		

Supermurphs Fund General Ledger



As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
	46909613E				
05/02/2021	Payment By Authority To Zurich Life 46909613E		412.00		2,933.26 DR
05/03/2021	Payment By Authority To Zurich Life 46909613E	\$205.86 +	412.00		3,345.26 DR
06/04/2021	Payment By Authority To Zurich Life 46909613E	\$206.14	412.00		3,757.26 DR
05/05/2021	Payment By Authority To Zurich Life 46909613E		412.00		4,169.26 DR
07/06/2021	Payment By Authority To Zurich Life 46909613E		412.00		4,581.26 DR
			4,581.26		4,581.26 DR
<u>(Life Insurance Premiums) Murphy, Patrick - Accumulation (MURPAT00001A)</u>					
02/07/2020	Payment By Authority To Onepath Life Ltd 1004859650/1g7mx		516.42		516.42 DR
04/08/2020	Payment By Authority To Onepath Life Ltd 1004859650/1guf6		516.42		1,032.84 DR
02/09/2020	Payment By Authority To Onepath Life Ltd 1004859650/1hgaw		516.42		1,549.26 DR
02/10/2020	Payment By Authority To Onepath Life Ltd 1004859650/1it5Q		516.42		2,065.68 DR
03/11/2020	Payment By Authority To Onepath Life Ltd 1004859650/1jfwm		516.42		2,582.10 DR
02/12/2020	Payment By Authority To Onepath Life Ltd 1004859650/1k0x9		516.42		3,098.52 DR
04/01/2021	Payment By Authority To Onepath Life Ltd 1004859650/1knxl		516.42		3,614.94 DR
02/02/2021	Payment By Authority To Onepath Life Ltd 1004859650/1lv5m		516.42		4,131.36 DR
02/03/2021	Payment By Authority To Onepath Life Ltd 1004859650/1mew2		516.42		4,647.78 DR
06/04/2021	Payment By Authority To Onepath Life Ltd 1004859650/1n42c		516.42		5,164.20 DR
04/05/2021	Payment By Authority To Onepath Life Ltd 1004859650/1npvk		609.02		5,773.22 DR
02/06/2021	Payment By Authority To Onepath Life Ltd 1004859650/1ozqv		609.02		6,382.24 DR
			6,382.24		6,382.24 DR
<u>(Life Insurance Premiums) Murphy, Vicki - Accumulation (MURVIC00001A)</u>					
06/07/2020	Payment By Authority To Zurich Life 46909613E		167.74		167.74 DR
05/08/2020	Payment By Authority To Zurich Life 46909613E	\$81.40 +	167.74		335.48 DR
07/09/2020	Payment By Authority To Zurich Life 46909613E	\$86.70	167.74		503.22 DR
06/10/2020	Payment By Authority To Zurich Life 46909613E		167.74		670.96 DR
05/11/2020	Payment By Authority To Zurich Life 46909613E		167.74		838.70 DR
07/12/2020	Payment By Authority To Zurich Life 46909613E		167.74		1,006.44 DR
05/01/2021	Payment By Authority To Zurich Life 46909613E		167.74		1,174.18 DR
05/02/2021	Payment By Authority To Zurich Life 46909613E		186.65		1,360.83 DR
05/03/2021	Payment By Authority To Zurich Life 46909613E	\$96.00 +	186.65		1,547.48 DR
06/04/2021	Payment By Authority To Zurich Life 46909613E	\$90.65	186.65		1,734.13 DR
05/05/2021	Payment By Authority To Zurich Life 46909613E		186.65		1,920.78 DR
07/06/2021	Payment By Authority To Zurich Life 46909613E		186.65		2,107.43 DR
			2,107.43		2,107.43 DR

Total Debits: 24,294.99

Total Credits: 0.00

S - SOURCE DOCUMENTS

Rollover benefits statement

Section A: Receiving fund

Australian business number (ABN):	57387020150
Fund Name:	The Trustee for SUPERMURPHS Fund
Postal address:	PO BOX 1639
Suburb/town/locality:	WANGARA DC
State/territory:	WA
Postcode:	6947
Country if other than Australia:	
Unique Superannuation Identifier (USI):	
Member Client Identifier:	MURPATO00001A

Section B: Member's details

Tax file number (TFN):	182165160
Title:	Mr
Family name:	MURPHY
First given name:	PATRICK
Other given names:	JOSEPH
Residential address:	37 Bamboore Crescent
Suburb/town/locality:	WANNEROO
State/territory:	WA
Postcode:	6065
Country if outside Australia:	
Date of birth:	11/05/1973
Sex:	Male
Daytime phone number:	0403339335
Email address (if applicable):	patrick@mgccivil.com.au

Section C: Rollover transaction details

Service period start date:	01/09/1992
Tax components:	
Tax-free component	\$0.00
KiwiSaver Tax-free component	\$0.00
Taxable component:	
- Element taxed in the fund	\$50,790.14
- Element untaxed in the fund	\$0.00
Tax components TOTAL	\$50,790.14
Preservation amounts:	
Preserved amount	\$50,790.14
KiwiSaver preserved amount	\$0.00
Restricted non-preserved amount	\$0.00
Unrestricted non-preserved amount	\$0.00
Preservation amounts TOTAL	\$50,790.14

Section D: Non-complying funds

Contributions made to a non-complying fund
on or after 10 May 2006: \$0.00

Section E: Transferring fund

Fund ABN: 98350952022
Fund name: Suncorp Master Trust
Contact name: James Gyton
Daytime phone number: 13 11 55
Email address (if applicable): brightersuper@suncorp.com.au

Section F: Declaration

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

Name: James Gyton

Signature of authorised person:



Date: 06/05/2021



050

THE TRUSTEE FOR SUPERMURPHS FUND
PO BOX 1639
WANGARA DC WA 6947

Our reference: 7121972543023
Phone: 13 10 20
ABN: 57 387 020 150

24 May 2021

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

To whom it may concern

An amount of \$500.00 is being forwarded to you as per the enclosed remittance advice.

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

RECEIVED
28 MAY 2021

BY:

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.

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.

HOW TO PAY

Your payment reference number (PRN) is:

BPAY®



Billers code: 75556
Ref:

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit or credit card account.
More info: www.bpay.com.au

CREDIT OR DEBIT CARD

Pay online with your credit or debit card at www.governmenteasypay.gov.au/PayATO

To pay by phone, call the Government EasyPay service on **1300 898 089**.

A card payment fee applies.

OTHER PAYMENT OPTIONS

For other payment options, visit www.ato.gov.au/paymentoptions

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

Provider: THE TRUSTEE FOR SUPERMURPHS FUND
 Tax file number: 947 508 376
 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
Vicki Murphy	16/01/1980	SMSF11921 2979936	2021	7026586954976	\$0.00	\$500.00

Total \$0.00 \$500.00

Total amount remitted \$500.00



TAX INVOICE

Supermurphs Fund

Invoice Date
12 Apr 2021

Invoice Number
INV-4067

Reference
MURPP140

ABN
26 167 776 025

Mora Wealth
Accountants
PO Box 1389
WANGARA DC WA
6983

Description	Quantity	Unit Price	Discount	GST	Amount AUD
In relation to taxation for year ended 30 June 2020 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 2020, 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.	1.00	900.00	60.00%	10%	360.00
Preparing Trustee minutes and representations.					
				Subtotal (includes a discount of 540.00)	360.00
				TOTAL GST 10%	36.00
				TOTAL AUD	396.00

Due Date: 19 Apr 2021

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

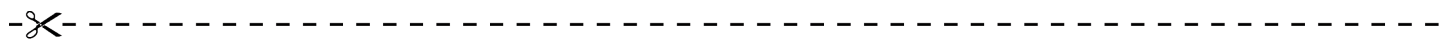
For Credit Card payments
Please provide the following Credit Card information

Card Number _____/_____/_____/_____

Expiry Date: _____ / _____

CCV: _____

Name on Card: _____



PAYMENT ADVICE

To: Mora Wealth Accountants
PO Box 1389
WANGARA DC WA 6983

Customer	Supermurphs Fund
Invoice Number	INV-4067
Amount Due	396.00
Due Date	19 Apr 2021

Amount Enclosed

Enter the amount you are paying above

TAX INVOICE

Supplier: Super Audits

Auditor: A.W. Boys
SMSF Auditor Number (SAN) 100014140
Registered Company Auditor (67793)

Address: Box 3376
Rundle Mall 5000

ABN: 20 461 503 652

Services: Auditing

Date: 30 January 2020

Recipient: Supermurphs Superannuation Fund

Address: C/- Suite 4/328 Albany Highway, VICTORIA PARK W.A. 6100

Description of Services

Statutory audit of the Supermurphs Superannuation Fund for the financial year ending 30 June 2019.

Fee: \$300.00

GST: \$30.00

Total: \$330.00

Payment can be made with a cheque payable to Super Audits postal address being Box 3376 Rundle Mall 5000 or alternatively an EFT can be made BSB 015-056 Account No. 387392386.

TAX INVOICE

Supplier: Super Audits
Auditor: A.W. Boys
SMSF Auditor Number (SAN) 100014140
Registered Company Auditor (67793)
Address: Box 3376
Rundle Mall 5000
ABN: 20 461 503 652
Services: Auditing
Date: 10 April 2021

Recipient: Supermurphs Superannuation Fund
Address: C/- Suite 4/328 Albany Highway, VICTORIA PARK W.A. 6100

Description of Services

Statutory audit of the Supermurphs Superannuation Fund for the financial year ending 30 June 2020.

Fee: \$300.00
GST: \$30.00
Total: \$330.00

Payment can be made with a cheque payable to Super Audits postal address being Box 3376 Rundle Mall 5000 or alternatively an EFT can be made BSB 015-056 Account No. 387392386.



YOUR ONECARE ANNUAL SUMMARY



050 / 00689

Supermurphs Pty Ltd
ATF Supermurphs SMSF
PO BOX 1639
WANGARA DC WA 6947

YOUR NEW MONTHLY PREMIUM IS

\$747.78

THIS INCLUDES A DISCOUNT OF \$80.35

1 January 2020

Dear policy owner,

The anniversary of the start of your OneCare held through super insurance policy is 12 February 2020.

Each year before your policy anniversary we provide an Annual Summary to let you know about any changes to your policy, cover and premium. This information, with a breakdown of how your premium is calculated, is included in the enclosed Policy Schedule.

We have included information about the indexation increase to your cover to help you decide whether or not you wish to accept a higher amount insured. As the amount insured increases with indexation, your premium will usually also increase. See over for details.

NEXT STEPS: STAY PROTECTED 1-2-3

- 1 To ensure your cover continues to meet your needs review your Policy Schedule and the information on the following pages on Indexation.
- 2 If you are happy, you don't need to do anything. The changes will take effect from 12 February 2020.
- 3 Keep your Policy Schedule in a secure place.

WE'RE HERE TO HELP

Thank you for choosing OnePath.

If you have questions or changes, please contact us or your financial adviser, Francis Anthony Lauchlan. For more information visit <http://www.onepath.com.au/covered-online.aspx>

Kind regards
Customer Services Team

YOUR COVER

See the enclosed Policy Schedule

POLICY OWNER(S)

Supermurphs Pty Ltd

FUND NAME

ATF Supermurphs SMSF

POLICY NUMBER

1004859624

LINKED POLICY NUMBER

1004859612

PAYMENT DUE

12 February 2020

LIFE INSURED

Daniel Murphy

QUESTIONS OR CHANGES?



Call us:

133 667 weekdays
8.30am to 6.00pm (AEST)



Email us:

customer.risk@onepath.com.au



Your Financial Adviser:

Francis Anthony Lauchlan
1300342923



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XPREF0023

H-135

ABOUT YOUR COVER AND PREMIUM

Your premium and cover changes every year on your policy anniversary, which is 12 February. Your premium is calculated based on our premium rates, the amount and type of your cover, your age, premium type, and any discounts. It also includes the Policy Fee(s) applicable to your cover. Note that your premium will reflect the indexation increase to your cover.

YOUR PAYMENT

We will automatically deduct \$747.78 from your nominated account on 12 February 2020.

If you are considering cancelling your cover, you should be aware of the risks. This includes having no cover if an insurable event occurs. Also, if you are considering cancelling your cover and replacing it with another policy with us or another insurer, you may not be able to get cover on the same terms, or at all, or you may have to pay a higher premium if your health has changed. The same may apply if you cancel your cover and at a later time apply again for cover.

If you need assistance with paying your premiums or adjusting your cover, call us on 133 667 or contact your financial adviser, Francis Anthony Lauchlan. We're flexible and we may be able to help.

NEED TO CLAIM?

Call 1300 555 250
or contact your
financial adviser

CUSTOMER STORY - ONE LESS THING TO WORRY ABOUT*

Stan[^], a 46-year old building foreman, took out a OneCare policy for Life, Total Permanent Disability and Trauma. Shortly afterwards, he experienced minor chest pain but was not overly concerned - he was too busy to take time off work to have it checked out.

A year and a half later, while at work Stan experienced severe chest pain and alerted work mates. He was transferred to hospital where doctors determined that he had suffered a heart attack.

Stan lodged a Trauma claim and subsequently received a lump sum payment to assist with his recovery.

* This case study is shown for illustrative purposes only and is not a prediction or estimate of a benefit that may be payable to you.

[^] Name, age and occupation have been changed to protect the claimant's identity.

Earn Qantas Points with your policy

If you're a Qantas Frequent Flyer member, you can earn 1 Qantas Point per dollar of premium paid on your eligible policy. Not a Qantas Frequent Flyer member? OnePath have arranged to waive the join fee for eligible policy holders if you join at qantas.com/onepathjoin[^]. To start earning points, go to onepath.com.au/qff and enter your Qantas Frequent Flyer membership number.



Important Information

[^] You must be a Qantas Frequent Flyer member and correctly register your Qantas Frequent Flyer membership details with OnePath Life to start earning Qantas Points on eligible premiums you pay. A joining fee usually applies, however OnePath Life are offering complimentary membership to eligible policy holders. This complimentary offer may be withdrawn at any time. Membership and Qantas Points are subject to Qantas Frequent Flyer program terms and conditions. Qantas Points accrue in accordance with and subject to the 'OnePath and Qantas Frequent Flyer Rewards terms and conditions'. Eligible policies are OneCare, OneCare Super and SmartCare. The maximum number of points you can earn on eligible policies is capped at 20,000 points per year, per policy.

INDEXATION

To help your insurance keep up with the rising cost of living the amount insured increases automatically at each policy anniversary. This is called indexation. This year's increase is 5.0% for Life, TPD, Trauma, Extra Care and Child Cover. These changes will take place on 12 February 2020.

Indexation will affect your premium. As the amount insured increases due to indexation, your premium will usually increase. In some cases your premium may reduce if your increased amount insured moves your cover to a higher discount band.

Below is a summary of your cover and premiums with indexation, and without indexation. You may decline indexation on all or some covers on your policy.

Cover	With Indexation		Without Indexation	
	Amount Insured	Monthly Premium	Amount Insured	Monthly Premium
Daniel Murphy				
Life Cover	\$6,381,407	\$747.78	\$6,077,531	\$712.37

WE'RE
FLEXIBLE

Amend your cover and premium or the way you pay.

ACCEPT OR DECLINE INDEXATION

To accept indexation:

You don't need to do anything. Indexation will automatically increase the amount insured on 12 February 2020.

To decline indexation:

Speak to your financial adviser or our Customer Services Team on 133 667, weekdays 8.30am to 6.00pm (AEST) by 13 March 2020.

Important Information

OneCare held through super is issued by OnePath Life Limited (ABN 33 009 657 176 AFSL 238341) (OnePath Life).

This information is of a general nature and has been prepared without taking account of your objectives, financial situation and needs. You should consider whether the information is appropriate for you having regard to your objectives, financial situation and needs. OnePath recommends you read the enclosed information and the OneCare PDS before deciding whether to continue to hold this product.

Your Policy Number 1004859624 is linked to Policy Number 1004859612 under a SuperLink arrangement. You will receive a separate Annual Summary and Policy Schedule for the linked policy. Please read your Product Disclosure Statement and policy terms for full details of how SuperLink arrangements operate.



001FELOC001_R_MD1/E-569/S-2067/I-4133

OnePath Life Limited
 ABN 33 009 657 176 AFSL 238341
 onepath.com.au

YOUR POLICY SUMMARY

Policy number: 1004859624
 Policy owner(s): Supermurphs Pty Ltd
 Fund name: ATF Supermurphs SMSF
 Policy start date: 12 February 2015
 Policy anniversary date: 12 February
 Linked policy number: 1004859612

ONECARE POLICY SCHEDULE

	First name	Surname	Date of birth	Gender
Life/lives insured:	Daniel	Murphy	27 August 1978	Male
Monthly premium before discount(s)*:				\$828.13
Discount(s) - Multi Cover and Package:				\$80.35
Monthly premium after discount(s)*:				\$747.78
Includes:				
Policy Fee(s)*:				\$4.02

*Includes stamp duty and frequency loading if applicable.

If you pay premiums by instalment (either half yearly or monthly), we levy a frequency loading to cover the cost of administration. If you want to change your method of payment, please call Customer Services on 133 667.

You should keep this Policy Schedule in a secure place, along with your other insurance policy documents, as they will be required when you make a claim. If you lose the Policy Schedule, Policy Terms or any of your other insurance documents you can contact us for a replacement copy. We may charge a fee to cover our costs in issuing a replacement. The amounts insured under this policy are subject to the Policy Schedule, Policy Terms and any other notice issued by us to you. OnePath Life Limited (ABN 33 009 657 176, AFSL 238341) ('OnePath Life') is the issuer of the product.



ONECARE POLICY SCHEDULE

DATE

1 January 2020

POLICY NUMBER

1004859624

Life Insured: Daniel Murphy

LIFE COVER WITH OPTIONAL TRAUMA COVER

Cover type	Amount insured	Monthly premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$6,381,407	\$747.78	Yes	12 February 2015	11 February 2109

Options

Benefit payment type: Lump sum
Premium type: Stepped premium
Occupation category†: E
Smokert: Yes

Optional extras

Premium Waiver Disability Option: No
Business Guarantee Option: No

This Policy is linked to policy number 1004859612 under a SuperLink arrangement. Therefore the sum insured in this policy will be reduced by the amount of benefits paid out under any linked policy. Please read your Policy Terms for full details of how SuperLink arrangements operate.

† Last recorded details. If any of this information has changed, you can let us know by contacting Customer Services on 133 667.

1 January 2021

POLICY OWNER(S)

Supermurphs Pty Ltd

POLICY NUMBER

1004859624

LINKED POLICY

1004859612



050/173/1

Supermurphs Pty Ltd
ATF Supermurphs SMSF
PO BOX 1639
WANGARA DC WA 6947

It's time to review your life insurance.

Thank you for continuing to trust us to protect what matters through your OneCare held through super policy.

As your life changes, so should your insurance. This Annual Review Pack includes important information about any changes to your policy, cover and premium, and what you can do to make sure it suits your needs best.

WHAT'S CHANGED WITH YOUR PREMIUM

One or more of your covers has **indexation** applied to the amount you're insured for. This acts as 'inflation protection' for your cover (see page 4).

Your cover is on a **stepped premium**, which means it's increased due to age. There may be other changes that apply as well (see page 3).

YOUR COVER SNAPSHOT

Here is a view of some of your cover. For a detailed look, please see the attached Policy Schedule.



Daniel
you are now insured for

Life Cover

\$6,700,477

What's included in this Review Pack

- ✓ A quick summary of your cover
- ✓ A detailed overview of your cover in the Policy Schedule
- ✓ Information about your premium and any changes to your premium, policy or cover
- ✓ Things you need to know when reviewing your cover
- ✓ How to make a claim.

Your monthly premium is
\$883.12

This includes a monthly
reduction of
\$94.96

Payment method
Monthly Direct Debit

We will automatically deduct
\$883.12 from your nominated
account on 12 February 2021.

If you don't need to make
changes, you don't need to do
anything.

What you need to do next



You're in control of your insurance cover

Your OnePath Life policy is flexible, and you may wish to consider making changes to your policy to ensure it is right for you. You're in control and can make choices that affect your premium, such as:

- ✓ Changing your cover levels
- ✓ Linking multiple insurance policies with us
- ✓ Changing your premium payment frequency
- ✓ Adding or removing any extra cost options
- ✓ Turning indexation on or off

To learn more about reviewing your cover, visit onepathclarity.com.au/go/review

Do you need to change your cover?

Read your Policy Schedule carefully and talk to your adviser so you can ensure your cover suits your circumstances. Here are some things that you might want to consider during your review:

- 

Have you expanded your family?
- 

Do you need to update your beneficiaries?
- 

Has your health improved – can you apply to review any loadings or medical exclusions?
- 

Have you increased or decreased your debts?
- 

Have key people left or joined the business?
- 

Have you entered into any new agreements with other owners or parties in your business?

How your premium is calculated

There are many factors that can affect how your premium is calculated. These can include (but are not limited to):

- ✓ The amount and type of cover
- ✓ Higher risk occupations or hobbies
- ✓ Your smoking status
- ✓ Your health
- ✓ Your age and gender
- ✓ Whether you've chosen to pay stepped or level premiums
- ✓ Whether you've selected indexation
- ✓ How many lives you cover in your policy
- ✓ How frequently you pay your premium
- ✓ Where you live

Read more about how life insurance premiums are calculated at onepathclarity.com.au/go/premiums ➔

Premium Reductions

Your premium amount includes reductions that we've applied to your policy. Reductions include things like **premium discounts**, as well as **certain factors** we use to calculate your premium. These factors reduce your overall premium because you have a lower insurance risk than someone whose circumstances are more risky.

Examples of discounts can include multiple cover and multiple life discounts, amongst others. Examples of factors that can reduce premiums can include large sums insured, smoker status and age factors, amongst others.

These discounts and factors generally operate in different ways:

- ✓ Some discounts stay in place for the life of the policy, unless you make a change that removes the reason for the discount
- ✓ Other discounts are for a limited time only, and automatically reduce every year until their time period ends
- ✓ Claims experience for a favourable risk factor can increase. This results in it no longer being favourable, which means we may need to change your premium. We can change how we rate risk factors by letting you know the effect of the change at least 30 days before it takes effect.

Please refer to your Policy contract, and the Product Disclosure Statement, for details of discounts and factors that can be applied to your policy including those that are guaranteed, and those that we can change.

Stepped and level premiums

Your cover is on a stepped premium

The difference between stepped and level premiums can be a major factor in how your premium is calculated.

With stepped premiums, the cost of your cover is recalculated each year based on your age at your policy anniversary. As you get older, your health and personal risks generally increase, as does the likelihood that you may claim. This generally means your premium will increase each year as you age.

With level premiums, the cost of your cover is based on your age when any cover started. Your premium is generally averaged out over a number of years, so you avoid increases in your premium due to age. Your cover is more expensive than stepped premiums at the start of your policy, but generally gets cheaper through the life of your policy.

Please note that level premiums are not guaranteed, and life insurers have increased level premiums in the past (and may do so again in the future). It's important to remember that age is only one factor in calculating premiums. Others, such as claims trends and interest rates, can also have an impact.

You can also choose a combination of stepped and level premiums on the same policy.

If you want to read more about stepped and level premiums, and why level premiums may go up, head to onepathclarity.com.au/go/differentpremiums ➔



If any of your circumstances regarding these factors changes, or if you have questions about any of them, please contact your financial adviser Francis Anthony Lauchlan on 0862637679 or call us at 133 667 for help.

Call us: 133 667

Email us: customer.risk@onepath.com.au

Your Financial Adviser: Francis Anthony Lauchlan
Phone: 0862637679

Your premiums

Indexation

Indexation applies to one or more of your covers, which means your sum insured has been increased to keep up with the cost of living. As your sum insured increases, so does your premium.

Think of indexation as a kind of "inflation protection" that helps to maintain the value of your cover over time, as living costs increase.

This indexation rate is 5% for your lump sum cover.

If you want to accept indexation on your cover, you don't need to do anything.

If you've changed your mind, you can decline to accept indexation on some or all of your covers (either for this year or permanently), and keep your amount insured at the same level, but it may not give you the same value in the future as it does today.

Please speak to your financial adviser Francis Anthony Lauchlan on 0862637679, or call us on 133 667 to make any changes or ask any questions.

To learn what indexation might mean for you in the future, head to onepathclarity.com.au/go/indexation

Cover	With Indexation		Without Indexation	
	Amount Insured	Monthly Premium	Amount Insured	Monthly Premium
Daniel Murphy				
Life Cover	\$6,700,477	\$883.12	\$6,381,407	\$841.26

Being a OnePath Life customer means you get more than just the cover offered by your life insurance.



Get the clarity you deserve

You deserve to know exactly how your insurance works. Head to OnePath Clarity to learn about types of cover, maximising the value of your cover, how your premium is calculated and how to make a claim.

[Visit onepathclarity.com.au for more information](http://onepathclarity.com.au)



Earn Qantas Points on your premiums



We are going paperless

You can receive some of your important insurance documents via email so you can access information you need faster. To protect your privacy, these documents will be password encrypted.

What you need to do:

- 1 Please let us know what your **email address and mobile number** is – we currently don't have these details on record
- 2 Make a note of the password we send via SMS when you do get an email from us

Not everything has been switched over to email yet, so you may still receive some documents in the post.

If you'd prefer to continue receiving these documents by post, you do not need to do anything.

Call us on 133 667 to change your communication preferences and contact details at any time.

*You must be a Qantas Frequent Flyer member and correctly register your Qantas Frequent Flyer membership details with OnePath Life Limited (OnePath Life) to earn Qantas Points on eligible insurance policies. Eligible insurance policies are OneCare, OneCare Super, SmartCare and World of Protection. A joining fee usually applies. However, OnePath Life has arranged for this to be waived for new customers who join at qantas.com/onepathjoin. This complimentary join offer may be withdrawn at any time. Membership and points are subject to Qantas Frequent Flyer program terms and conditions available at qantas.com/terms. The maximum number of points you can earn on eligible policies is capped at 20,000 points per year, per policy. Qantas Points accrue in accordance with and subject to the 'OnePath and Qantas Frequent Flyer Rewards terms and conditions' available at onepath.com.au/qff-terms-conditions. Qantas does not endorse, is not responsible for and does not provide any advice, opinion or recommendation about this product or the information provided by OnePath Life in this communication.

Call us: 133 667

Email us: customer.risk@onepath.com.au

Your Financial Adviser: Francis Anthony Lauchlan
Phone: 0862637679



Important things to remember

Have you had any medical events, injuries or illness?

It can sometimes be easy to forget what you're covered for, and you may be able to claim against something that's happened to you since you took your policy out.

Please consider if anything has happened to you, and call us at 1300 555 250 if you wish to make a claim. Our Life Insurance specialists will advise you on what's claimable on your policy, as well as guide you and make sure you're taken care of from the first step in the claims process to the last.

To learn more about the claims process and what it means for you and your beneficiaries, please visit onepathclarity.com.au/go/claimsprocess



We're in the business of paying claims

It's our job to be there for you when you need to make a claim, to provide you with complete support when it matters most.

It's why we pay over 9 of every 10 claims¹ we get – because we're in the business of paying claims.

Visit onepathclarity.com.au to learn more about the claims process, read claims stories and see why some claims aren't paid.

Have confidence in your cover

Your OneCare held through super is a Guaranteed Renewable policy. This means that as long as you keep paying your premiums, your coverage continues, and your policy terms and conditions **cannot** be reduced or cancelled – even if your health declines or your personal risks increase. For example, if you're diagnosed with diabetes or even choose to start base jumping two days after you take out your policy, you're guaranteed to have the same cover, for the same price. In fact, you don't even have to tell us about these changes.

To find out more, visit onepathclarity.com.au/go/advantage

¹2018 OnePath Claims, ASIC Claims Comparison 2019



Call us: 133 667



Email us: customer.risk@onepath.com.au



Your Financial Adviser: Francis Anthony Lauchlan
Phone: 0862637679



Are you in difficulty?

Life insurance is all about long-term certainty, but sometimes that certainty comes under immediate pressure.

As your life insurer, we take very seriously our responsibility to ensure you are supported if you are experiencing financial hardship.

Your product is flexible, and there are various ways that we can support you to make sure you can stay protected as you navigate through the difficulties you might be experiencing.

Visit onpathclarity.com.au/go/support to see some options you can consider to reduce the costs of your cover, and give you valuable breathing space.

To discuss lowering your premium, or for anything else to do with your cover, please speak to your financial adviser, Francis Anthony Lauchlan at 0862637679, or call us on 133 667. We're here to support you.

Considering your need for cover at all?

If you are thinking about cancelling your cover, it's important to consider the risks to you and your beneficiaries if life takes an unexpected turn for the worse – specifically, that you'll have no cover in place should a claimable event occur.

Also, if you are considering replacing your cover with another policy with us or another insurer, you may not be able to get cover at all or have access to the same terms, or you may have to pay a higher premium if your health has changed. The same may apply if you cancel your cover and at a later time apply again for cover.

We're here for you

If you have any questions about your cover or you wish to change something, please call your financial adviser, Francis Anthony Lauchlan on 0862637679, or call us at 133 667. Thank you for your trust – we're here to protect you.

Sincerely,
Customer Service Team
OnePath Life

Important Information

OnePath Life Limited ABN 33 009 657 176, AFSL 238341 (OnePath Life) is the issuer of OneCare. This includes OneCare External Master Trust and OneCare SMSF. OnePath Custodians Pty Limited ABN 12 008 508 496, AFSL 238346 (OnePath Custodians) is the issuer of OneCare Super. OnePath Custodians is not a related body corporate of OnePath Life.

This information is of a general nature and does not take into account your personal needs and financial circumstances. You should consider the appropriateness of the information, having regard to your objectives, financial situation and needs.

You should read the OneCare Product Disclosure Statement and policy terms (PDS) available online at onpath.com.au or by calling 133 667 before deciding whether to acquire, or to continue to hold, this product.

MJAE-016220-2020



Call us: 133 667



Email us: customer.risk@onpath.com.au



Your Financial Adviser: Francis Anthony
Lauchlan
Phone: 0862637679





OnePath Life Limited
ABN 33 009 657 176 AFSL 238341
onpath.com.au

DATE

1 January 2021

YOUR POLICY SUMMARY

Policy number: 1004859624
Policy owner(s): Supermurphs Pty Ltd
Fund name: ATF Supermurphs SMSF
Policy start date: 12 February 2015
Policy anniversary date: 12 February
Linked policy number: 1004859612

ONECARE POLICY SCHEDULE

	First name	Surname	Date of birth	Gender
Life/lives insured:	Daniel	Murphy	27 August 1978	Male
Monthly premium*:				\$978.08
Reduction(s) - Multi Cover and Package:				\$94.96
Monthly premium after reduction(s)*:				\$883.12
Includes:				
Policy Fee(s)*:				\$4.09

*Includes stamp duty and frequency loading if applicable.

If you pay premiums by instalment (either half yearly or monthly), we levy a frequency loading to cover the cost of administration. If you want to change your method of payment, please call Customer Services on 133 667.

001PZURL_RP_C5_01_01231/E-173/S-980/I-1959/1

ONECARE POLICY SCHEDULE

DATE

1 January 2021

Policy Number

1004859624

Life Insured: Daniel Murphy

LIFE COVER WITH OPTIONAL TRAUMA COVER

Cover type	Amount insured	Monthly premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$6,700,477	\$883.12	Yes	12 February 2015	11 February 2109

Options

Benefit payment type: Lump sum
Premium type: Stepped premium
Occupation category†: E
Smoker†: Yes

Optional extras

Premium Waiver Disability Option: No
Business Guarantee Option: No

This Policy is linked to policy number 1004859612 under a Superlink arrangement. Therefore the sum insured in this policy will be reduced by the amount of benefits paid out under any linked policy. Please read your Policy Terms for full details of how Superlink arrangements operate.

† Last recorded details. If any of this information has changed, you can let us know by contacting Customer Services on 133 667.

Zurich Protection Plus

Policy anniversary notice



002266 000



Supermurphs S M S F
Supermurphs Pty Ltd A/T/F
PO Box 1639
WANGARA DC WA 6947

Your adviser
Francis Lauchlan
08 6263 7689

www.zurich.com.au
Customer Care: 131 551
client.service@zurich.com.au
Locked Bag 994
North Sydney NSW 2059

Policy number
03559768

Policy owner: Supermurphs S M S F
(Superannuation, held by external trustee)
Policy type: Zurich Protection Plus
Period of cover: 6 February 2020 to 5 March 2020
Payment frequency: Monthly
via direct debit deduction

6 January 2020

Premium amount	\$193.19
Less loyalty discount	\$13.52
Billing amount:	\$179.67
Next billing date:	5 Feb 2020

Thank you for choosing Zurich

As you consider your life insurance protection for the year ahead, we wanted to say 'thank you' for continuing to entrust your financial future – and that of your loved ones – to Zurich. Our promise is that we will be there when it matters most, providing protection that represents quality and value for money. It's a commitment to Australian individuals, families and businesses that we have been honouring for more than 50 years.

This is your policy anniversary update

We are writing to tell you about changes to your insurance premium for the next policy year.

We'll use your direct debit details to arrange payment

An automatic deduction from your nominated bank account will occur on the next billing date, and on a monthly basis after that, for the billing amount shown.

Inflation protection – maintaining the value of your cover

Your policy has in-built inflation protection to help maintain the value of your cover over time without health assessment, which is why your sum insured has been increased by a factor reflecting the inflation rate.

Your new premium is \$179.67 per month, which will provide you with an increase in cover as set out in the product information table. No action is required if you'd like to accept the increase. However if you no longer need your sum insured to increase each year, or if you just want to decline the increase for this year, contact us on 131 551 before the next billing date so that we can reduce your premium accordingly.



Welcome to My Zurich

Find out more about our 24/7 self service customer portal at zurich.com.au/myzurich

The cost of cover usually increases each year with age

Some or all of the benefits on this policy have a stepped premium structure, which means the cost of cover will generally increase each year based on the age of the life insured. The premium for each item of cover in the next policy year is shown in the product information table.

Guarantee of upgrade

We have improved some of the terms of your policy. As your policy includes a guarantee of upgrade provision, the following improvements automatically apply to you for insured events which occur on or after 27 May 2019.

- The Future insurability provision will now allow a cover increase when the life insured's child turns 18. And exercising the benefit is now more flexible - increases can be made within 30 days of either when the event occurs or the next policy anniversary.

This is only a summary. Please refer to the Wealth Protection Policy Updates on our website: zurich.com.au/existingcustomers where we provide full details.

Valuable insurance benefits

This policy provides valuable insurance cover that will not change due to changes in the life insured's health or pastimes. If you decide to cancel and apply for a replacement policy, the duty of disclosure will apply again and the new policy will generally be based on the life insured's health and other circumstances at that time. A new policy may also not cover conditions existing at that time. This could result in you not being covered, paying a higher premium or having less comprehensive cover.

A summary of the insurance benefits which apply to this policy is set out in the product information table. More detail can be found in the relevant PDS. If you don't have the PDS, please visit www.zurich.com.au/lifepds or contact us and we will send one to you.

If you need to make a claim

You should alert us to an insured event as soon as you can. The best way to do that is to send us a completed claim form which captures the information we need. You can access claim forms on our website www.zurich.com.au or by contacting us on 131 551. Your financial adviser may be able to help with completing the paperwork or you may prefer to deal with us directly. It's entirely up to you. Any premiums due on the policy must continue to be paid in order to keep the policy in force while we assess your claim and the sum insured at the date of the event giving rise to the claim will apply.

Life insurance code of practice

As a member of the Financial Services Council of Australia (the FSC), we are bound by the Life Insurance Code of Practice, which outlines the standards that we are committed to in providing life insurance services to you. The Code can be found at www.fsc.org.au.

More information

If you have any questions about the information on this notice or you need to change or update any of your details, please don't hesitate to contact us on 131 551. Our Sydney call centre is open from 8.30am until 7pm AEST Monday to Thursday and 8.30am until 5.30pm AEST Friday.

If you are finding it difficult to keep up with your premium payments, we'll try our best to help. We can't provide financial advice, but we may be able to alert you to a feature in your policy that can help or action a request to reduce the amount of cover you have in place.

Thank you for continuing to be a Zurich customer.

Product information

Life Insured	Cover	Sum insured without cover increase	Sum insured	Premium without cover increase	Premium
Gabriella Murphy	Death & terminal illness	\$2,187,911	\$2,297,307	\$171.11	\$179.67
Total				\$171.11	\$179.67

Cover	Description summary
	Refer to the policy conditions for full details.
Death & terminal illness	A lump sum payment on the life insured's death or terminal illness during the term of the policy.

Any special conditions and exclusions which apply to this policy are outlined in the most recently issued policy schedule.

A loyalty discount applies to this policy and is already factored into the premiums shown above.

Zurich Protection Plus

Policy anniversary notice



002265 000



Supermurphs S M S F
Supermurphs Pty Ltd A/T/F
PO Box 1639
WANGARA DC WA 6947

Your adviser

Francis Lauchlan
08 6263 7689

www.zurich.com.au

Customer Care: 131 551
client.service@zurich.com.au
Locked Bag 994
North Sydney NSW 2059

Policy number
03559767

6 January 2020

Policy owner: Supermurphs S M S F
(Superannuation, held by external trustee)

Policy type: Zurich Protection Plus

Period of cover: 6 February 2020 to 5 March 2020

Payment frequency: Monthly
via direct debit deduction

Premium amount	\$194.10
Less loyalty discount	\$13.59
Billing amount:	\$180.51
Next billing date:	5 Feb 2020

Thank you for choosing Zurich

As you consider your life insurance protection for the year ahead, we wanted to say 'thank you' for continuing to entrust your financial future – and that of your loved ones – to Zurich. Our promise is that we will be there when it matters most, providing protection that represents quality and value for money. It's a commitment to Australian individuals, families and businesses that we have been honouring for more than 50 years.

This is your policy anniversary update

We are writing to tell you about changes to your insurance premium for the next policy year.

We'll use your direct debit details to arrange payment

An automatic deduction from your nominated bank account will occur on the next billing date, and on a monthly basis after that, for the billing amount shown.

Inflation protection – maintaining the value of your cover

Your policy has in-built inflation protection to help maintain the value of your cover over time without health assessment, which is why your sum insured has been increased by a factor reflecting the inflation rate.

Your new premium is \$180.51 per month, which will provide you with an increase in cover as set out in the product information table. No action is required if you'd like to accept the increase. However if you no longer need your sum insured to increase each year, or if you just want to decline the increase for this year, contact us on 131 551 before the next billing date so that we can reduce your premium accordingly.



Welcome to My Zurich

Find out more about our 24/7 self service customer portal at zurich.com.au/myzurich

The cost of cover usually increases each year with age

Some or all of the benefits on this policy have a stepped premium structure, which means the cost of cover will generally increase each year based on the age of the life insured. The premium for each item of cover in the next policy year is shown in the product information table.

Management fee

The in-built management fee increases annually on the anniversary of the policy. The fee is currently \$9.61 based on your chosen payment frequency of monthly.

Guarantee of upgrade

We have improved some of the terms of your policy. As your policy includes a guarantee of upgrade provision, the following improvements automatically apply to you for insured events which occur on or after 27 May 2019.

- The Future insurability provision will now allow a cover increase when the life insured's child turns 18. And exercising the benefit is now more flexible - increases can be made within 30 days of either when the event occurs or the next policy anniversary.

This is only a summary. Please refer to the Wealth Protection Policy Updates on our website: zurich.com.au/existingcustomers where we provide full details.

Valuable insurance benefits

This policy provides valuable insurance cover that will not change due to changes in the life insured's health or pastimes. If you decide to cancel and apply for a replacement policy, the duty of disclosure will apply again and the new policy will generally be based on the life insured's health and other circumstances at that time. A new policy may also not cover conditions existing at that time. This could result in you not being covered, paying a higher premium or having less comprehensive cover.

A summary of the insurance benefits which apply to this policy is set out in the product information table. More detail can be found in the relevant PDS. If you don't have the PDS, please visit www.zurich.com.au/lifepds or contact us and we will send one to you.

If you need to make a claim

You should alert us to an insured event as soon as you can. The best way to do that is to send us a completed claim form which captures the information we need. You can access claim forms on our website www.zurich.com.au or by contacting us on 131 551. Your financial adviser may be able to help with completing the paperwork or you may prefer to deal with us directly. It's entirely up to you. Any premiums due on the policy must continue to be paid in order to keep the policy in force while we assess your claim and the sum insured at the date of the event giving rise to the claim will apply.

Life insurance code of practice

As a member of the Financial Services Council of Australia (the FSC), we are bound by the Life Insurance Code of Practice, which outlines the standards that we are committed to in providing life insurance services to you. The Code can be found at www.fsc.org.au.

More information

If you have any questions about the information on this notice or you need to change or update any of your details, please don't hesitate to contact us on 131 551. Our Sydney call centre is open from 8.30am until 7pm AEST Monday to Thursday and 8.30am until 5.30pm AEST Friday.

If you are finding it difficult to keep up with your premium payments, we'll try our best to help. We can't provide financial advice, but we may be able to alert you to a feature in your policy that can help or action a request to reduce the amount of cover you have in place.

Thank you for continuing to be a Zurich customer.

Product information

Life Insured	Cover	Sum insured without cover increase	Sum insured	Premium without cover increase	Premium
Gabriella Murphy	Death & terminal illness	\$2,066,361	\$2,169,679	\$162.76	\$170.90
	Management fee	N/A	N/A	\$9.61	\$9.61
	Total			\$172.37	\$180.51

Cover	Description summary
	Refer to the policy conditions for full details.
Death & terminal illness	A lump sum payment on the life insured's death or terminal illness during the term of the policy.

Any special conditions and exclusions which apply to this policy are outlined in the most recently issued policy schedule.

A loyalty discount applies to this policy and is already factored into the premiums shown above.

Zurich Protection Plus

Your policy anniversary



— 001718 000



Supermurphs S M S F
Supermurphs Pty Ltd A/T/F
PO Box 1639
WANGARA DC WA 6947

Life insured:
Gabriella Murphy

Policy number:
03559767

Policy type:
Zurich Protection Plus
(Superannuation, held by
external trustee)

Policy owner:
Supermurphs S M S F

6 January 2021

Thank you for being a Zurich customer

We are writing to tell you about changes to your insurance premium for the next policy year and to let you know that your premium is due soon. We will automatically direct debit this from your nominated bank account, so you can relax knowing that you're protected. We will let you know if any payments are unsuccessful.



You've selected Premium with cover increase

Period of cover:

6 February 2021 to 5 March 2021

With inflation protection

Your policy has in-built inflation protection to help maintain the value of your cover over time.

Cover summary

Your policy provides:

- a lump sum payment on the life insured's death or terminal illness during the term of the policy.

Discounts factored into your premium

A loyalty discount applies to this policy.

Premium monthly:
\$205.86

Due on:
5 February 2021

Your monthly premium is detailed in the policy breakdown on page 2 and will apply for the remainder of the policy year (unless you make a change to your policy).

Detailed policy breakdown

Below is a summary of the insurance benefits which apply to this policy.

Life Insured	Cover type	Current cover	Increased cover	Premium without cover increase	Premium with cover increase
Gabriella Murphy	Death & terminal illness	\$2,169,679	\$2,278,163	\$186.74	\$196.08
	Management fee	N/A	N/A	\$9.78	\$9.78
	Total			\$196.52	\$205.86

Full terms and conditions of your cover, including any special conditions and exclusions, are outlined in the most recently issued policy schedule and PDS. If you don't have the PDS, visit zurich.com.au/lifepds or contact us and we will send one to you.

Inflation protection

Your policy has in-built inflation protection to help maintain the value of your cover over time. If you opt out of inflation protection, your future insurance cover might not give you the same real value as it would today. If you would like to maintain the same cover amount, please contact your local insurance specialist on 131 551 before the next due date so that we can reduce your premium accordingly.

Benefits of your policy

Some of the features of your policy include:

- Guaranteed renewal of your policy terms up until the expiry date, regardless of any change in health.
- Worldwide cover 24 hours a day, seven days a week.
- Cover increase without health evidence. For example if you've had a baby, a child start secondary school or a new mortgage you may be eligible for an increase in cover.

Life insurance code of practice

As a member of the Financial Services Council of Australia (the FSC), we are bound by the Life Insurance Code of Practice, which outlines the standards that we are committed to in providing life insurance services to you. The Code can be found at fsc.org.au.

At each anniversary, different factors can affect your premium

Your life insurance cover represents our promise to be there for you when it matters most, should you need to submit a claim. Maximising our ability to pay claims remains our unwavering priority and means our premium rates must reflect the true cost of providing that protection. If you would like to know more about why premiums increase, please visit zurich.com.au/lifepremiums for more information.

The in-built management fee increases annually on the anniversary of the policy.



Age increase

As we get older, the risk of death and illness generally increases and this is reflected in the cost of providing cover.



Inflation protection

Unless you have declined inflation protection, your cover amount will automatically be increased each year to ensure you're protected.

You are currently paying: monthly via direct debit



We offer different payment options to suit you, whether it's monthly, quarterly, half-yearly or annually. Don't forget it's cheaper to pay annually.

Have your circumstances changed?

We understand that life's unpredictable. Fortunately, we're here to help. While we can't provide financial advice, we can alert you to features in your policy that could benefit you if you want to make changes or if you are finding it difficult to keep up with your premium payments.

This policy provides valuable insurance cover that will not change due to changes in health or pastimes. If you decide to cancel and apply for a replacement policy, the duty of disclosure will apply again and the new policy will be based on health and other circumstances at that time. A new policy may not cover conditions existing at that time which could result in you not being covered, paying a higher premium or having less comprehensive cover.

Contact your local insurance specialist today so we can ensure you remain protected without leaving yourself or your family financially vulnerable.



Welcome to My Zurich

Find out more about our 24/7 self service customer portal at zurich.com.au/myzurich

Your contacts

If you have any questions please don't hesitate to contact us. We look forward to helping you.

Francis Lauchlan

Your financial adviser



08 6263 7689

Local insurance specialist

Monday to Thursday 8.30am – 7.00pm AEST
Friday 8.30am – 5.30pm AEST



131 551



client.service@zurich.com.au



Locked Bag 994 North Sydney NSW 2059

How else can we help?

Update your details

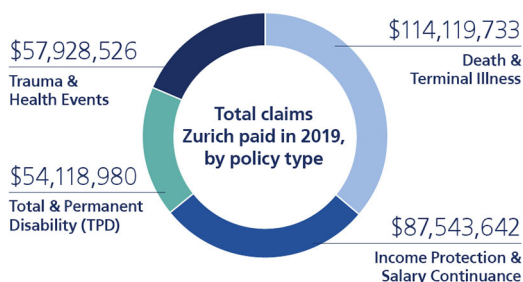
It is important that your details remain up-to-date. If your circumstances have changed, you can update your details 24/7 on our self service customer portal at zurich.com.au/myzurich. Alternatively, please call your local insurance specialist on **131 551**, or email us at client.service@zurich.com.au

Need to make a claim?

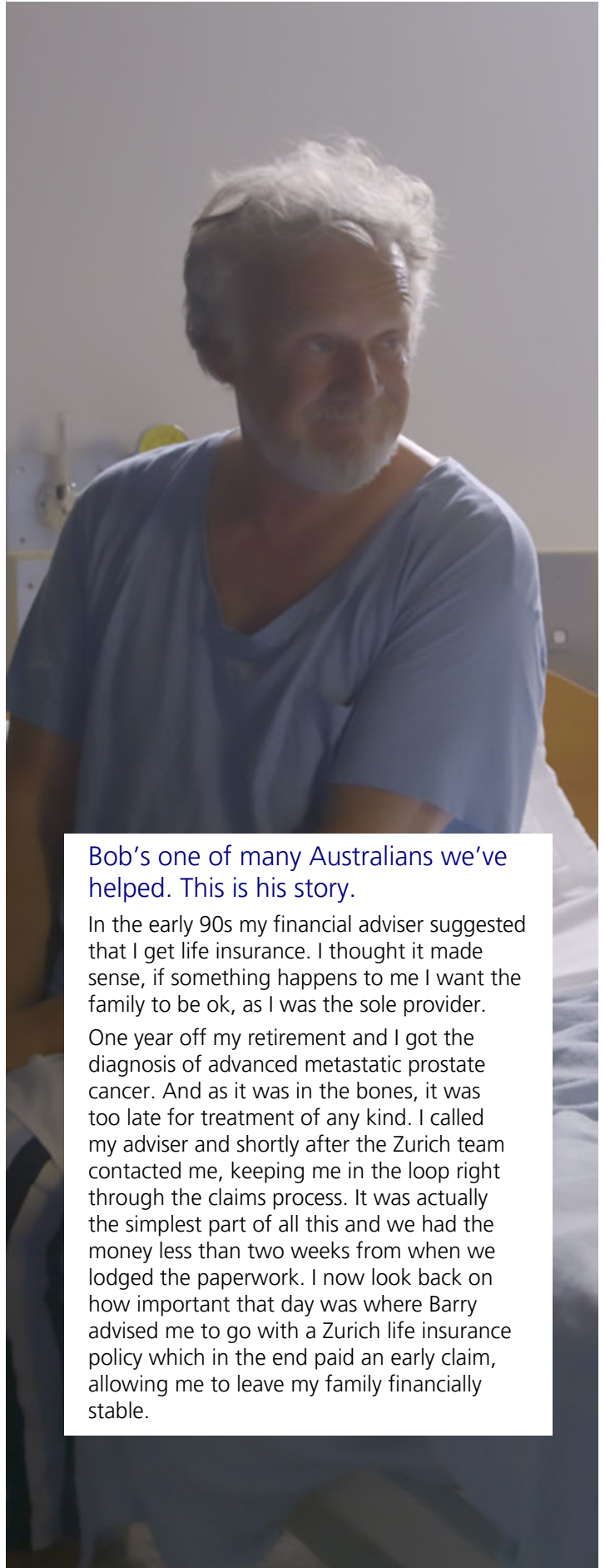
Let us know as soon as you can by completing the claim form on our website: zurich.com.au or by calling us on **131 551**. Your financial adviser may be able to help with completing the paperwork or you may prefer to deal with us directly. It's entirely up to you. Please note that any premiums due on your policy must continue to be paid to keep the policy in force while we assess your claim and the sum insured at the date of the event giving rise to the claim will apply.

Total Claims Paid

\$313,710,881



Figures include claims paid for policies sold through an adviser, directly and through superannuation.



Bob's one of many Australians we've helped. This is his story.

In the early 90s my financial adviser suggested that I get life insurance. I thought it made sense, if something happens to me I want the family to be ok, as I was the sole provider.

One year off my retirement and I got the diagnosis of advanced metastatic prostate cancer. And as it was in the bones, it was too late for treatment of any kind. I called my adviser and shortly after the Zurich team contacted me, keeping me in the loop right through the claims process. It was actually the simplest part of all this and we had the money less than two weeks from when we lodged the paperwork. I now look back on how important that day was where Barry advised me to go with a Zurich life insurance policy which in the end paid an early claim, allowing me to leave my family financially stable.

Zurich Protection Plus

Your policy anniversary



— 001719 000



Supermurphs S M S F
Supermurphs Pty Ltd A/T/F
PO Box 1639
WANGARA DC WA 6947

Life insured:
Gabriella Murphy

Policy number:
03559768

Policy type:
Zurich Protection Plus
(Superannuation, held by
external trustee)

Policy owner:
Supermurphs S M S F

6 January 2021

Thank you for being a Zurich customer

We are writing to tell you about changes to your insurance premium for the next policy year and to let you know that your premium is due soon. We will automatically direct debit this from your nominated bank account, so you can relax knowing that you're protected. We will let you know if any payments are unsuccessful.



You've selected Premium with cover increase

Period of cover:

6 February 2021 to 5 March 2021

With inflation protection

Your policy has in-built inflation protection to help maintain the value of your cover over time.

Cover summary

Your policy provides:

- a lump sum payment on the life insured's death or terminal illness during the term of the policy.

Discounts factored into your premium

A loyalty discount applies to this policy.

Premium monthly:
\$206.14

Due on:
5 February 2021

Your monthly premium is detailed in the policy breakdown on page 2 and will apply for the remainder of the policy year (unless you make a change to your policy).

Detailed policy breakdown

Below is a summary of the insurance benefits which apply to this policy.

Life Insured	Cover type	Current cover	Increased cover	Premium without cover increase	Premium with cover increase
Gabriella Murphy	Death & terminal illness	\$2,297,307	\$2,412,172	\$196.32	\$206.14
	Total			\$196.32	\$206.14

Full terms and conditions of your cover, including any special conditions and exclusions, are outlined in the most recently issued policy schedule and PDS. If you don't have the PDS, visit zurich.com.au/lifepds or contact us and we will send one to you.

Inflation protection

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Benefits of your policy

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Life insurance code of practice

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At each anniversary, different factors can affect your premium

Your life insurance cover represents our promise to be there for you when it matters most, should you need to submit a claim. Maximising our ability to pay claims remains our unwavering priority and means our premium rates must reflect the true cost of providing that protection. If you would like to know more about why premiums increase, please visit zurich.com.au/lifepremiums for more information.



Age increase

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Your financial adviser



08 6263 7689

Local insurance specialist

Monday to Thursday 8.30am – 7.00pm AEST
Friday 8.30am – 5.30pm AEST



131 551



client.service@zurich.com.au



Locked Bag 994 North Sydney NSW 2059

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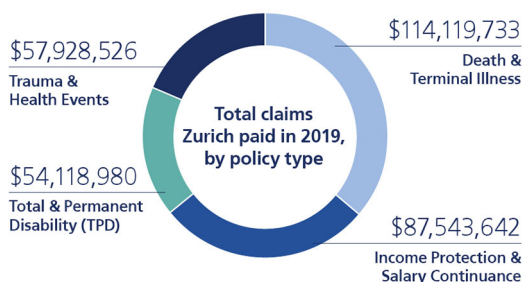
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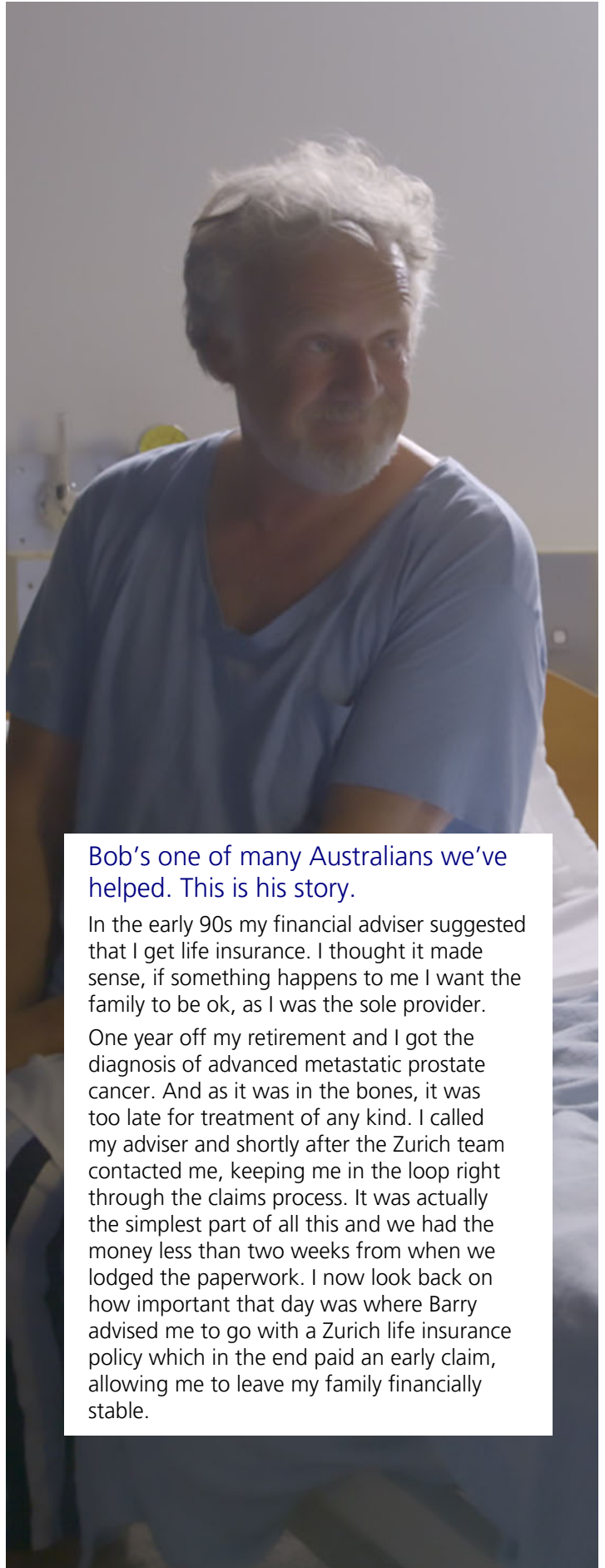
Let us know as soon as you can by completing the claim form on our website: zurich.com.au or by calling us on **131 551**. Your financial adviser may be able to help with completing the paperwork or you may prefer to deal with us directly. It's entirely up to you. Please note that any premiums due on your policy must continue to be paid to keep the policy in force while we assess your claim and the sum insured at the date of the event giving rise to the claim will apply.

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YOUR ONECARE ANNUAL SUMMARY



060 / 00431

Supermurphs Pty Ltd
ATF Supermurphs SMSF
PO BOX 1639
WANGARA DC WA 6947

YOUR NEW MONTHLY PREMIUM IS

\$516.42

THIS INCLUDES A DISCOUNT OF \$54.91

20 March 2020

Dear policy owner,

The anniversary of the start of your OneCare held through super insurance policy is 1 May 2020.

Each year before your policy anniversary we provide an Annual Summary to let you know about any changes to your policy, cover and premium. This information, with a breakdown of how your premium is calculated, is included in the enclosed Policy Schedule.

We have included information about the indexation increase to your cover to help you decide whether or not you wish to accept a higher amount insured. As the amount insured increases with indexation, your premium will usually also increase. See over for details.

NEXT STEPS: STAY PROTECTED 1-2-3

- 1 To ensure your cover continues to meet your needs review your Policy Schedule and the information on the following pages on Indexation.
- 2 If you are happy, you don't need to do anything. The changes will take effect from 1 May 2020.
- 3 Keep your Policy Schedule in a secure place.

WE'RE HERE TO HELP

Thank you for choosing OnePath.

If you have questions or changes, please contact us or your financial adviser, Francis Anthony Lauchlan. For more information visit <http://www.onepath.com.au/covered-online.aspx>

Kind regards
Customer Services Team

YOUR COVER

See the enclosed Policy Schedule

POLICY OWNER(S)

Supermurphs Pty Ltd

FUND NAME

ATF Supermurphs SMSF

POLICY NUMBER

1004859650

PAYMENT DUE

1 May 2020

LIFE INSURED

Patrick Murphy

QUESTIONS OR CHANGES?



Call us:

133 667 weekdays
8.30am to 6.00pm (AEST)



Email us:

customer.risk@onepath.com.au



Your Financial Adviser:

Francis Anthony Lauchlan
1300342923

080FELOC001_R_M01/E-431/S-1561/I-3121

XPREL0023

ABOUT YOUR COVER AND PREMIUM

Your premium and cover changes every year on your policy anniversary, which is 1 May. Your premium is calculated based on our premium rates, the amount and type of your cover, your age, premium type, and any discounts. It also includes the Policy Fee(s) applicable to your cover. Note that your premium will reflect the indexation increase to your cover.

YOUR PAYMENT

We will automatically deduct \$516.42 from your nominated account on 1 May 2020.

If you are considering cancelling your cover, you should be aware of the risks. This includes having no cover if an insurable event occurs. Also, if you are considering cancelling your cover and replacing it with another policy with us or another insurer, you may not be able to get cover on the same terms, or at all, or you may have to pay a higher premium if your health has changed. The same may apply if you cancel your cover and at a later time apply again for cover.

If you need assistance with paying your premiums or adjusting your cover, call us on 133 667 or contact your financial adviser, Francis Anthony Lauchlan. We're flexible and we may be able to help.

NEED TO CLAIM?

Call 1300 555 250
or contact your
financial adviser

CUSTOMER STORY - ONE LESS THING TO WORRY ABOUT*

Stan[^], a 46-year old building foreman, took out a OneCare policy for Life, Total Permanent Disability and Trauma. Shortly afterwards, he experienced minor chest pain but was not overly concerned - he was too busy to take time off work to have it checked out.

A year and a half later, while at work Stan experienced severe chest pain and alerted work mates. He was transferred to hospital where doctors determined that he had suffered a heart attack.

Stan lodged a Trauma claim and subsequently received a lump sum payment to assist with his recovery.

* This case study is shown for illustrative purposes only and is not a prediction or estimate of a benefit that may be payable to you.

[^] Name, age and occupation have been changed to protect the claimant's identity.

Continue to be rewarded with Qantas Points

As a Qantas Frequent Flyer member, you can earn 1 Qantas Point per dollar of premium paid on your eligible policy[^]. To check your points balance, or to see the ways that you can use your points, go to Qantas.com/youraccount.



Important Information

[^] You must be a Qantas Frequent Flyer member and correctly register your Qantas Frequent Flyer membership details with OnePath Life to start earning Qantas Points on eligible premiums you pay. Membership and Qantas Points are subject to Qantas Frequent Flyer program terms and conditions. Qantas Points accrue in accordance with and subject to the 'OnePath and Qantas Frequent Flyer Rewards terms and conditions'. Eligible policies are OneCare, OneCare Super and SmartCare. The maximum number of points you can earn on eligible policies is capped at 20,000 points per year, per policy.

INDEXATION

To help your insurance keep up with the rising cost of living the amount insured increases automatically at each policy anniversary. This is called indexation. This year's increase is 5.0% for Life, TPD, Trauma, Extra Care and Child Cover. These changes will take place on 1 May 2020.

Indexation will affect your premium. As the amount insured increases due to indexation, your premium will usually increase. In some cases your premium may reduce if your increased amount insured moves your cover to a higher discount band.

Below is a summary of your cover and premiums with indexation, and without indexation. You may decline indexation on all or some covers on your policy.

Cover	With Indexation		Without Indexation	
	Amount Insured	Monthly Premium	Amount Insured	Monthly Premium
Patrick Murphy				
Life Cover	\$5,896,420	\$516.42	\$5,615,639	\$492.22

WE'RE
FLEXIBLE

Amend your cover and premium or the way you pay

ACCEPT OR DECLINE INDEXATION

To accept indexation:

You don't need to do anything. Indexation will automatically increase the amount insured on 1 May 2020.

To decline indexation:

Speak to your financial adviser or our Customer Services Team on 133 667, weekdays 8.30am to 6.00pm (AEST) by 31 May 2020.

Important Information

OneCare held through super is issued by OnePath Life Limited (ABN 33 009 657 176 AFSL 238341) (OnePath Life).

This information is of a general nature and has been prepared without taking account of your objectives, financial situation and needs. You should consider whether the information is appropriate for you having regard to your objectives, financial situation and needs. OnePath recommends you read the enclosed information and the OneCare PDS before deciding whether to continue to hold this product.



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XPRFL0023



OnePath Life Limited
ABN 33 009 657 176 AFSL 238341
onepath.com.au

DATE

20 March 2020

YOUR POLICY SUMMARY

Policy number: 1004859650
Policy owner(s): Supermurphs Pty Ltd
Fund name: ATF Supermurphs SMSF
Policy start date: 1 May 2015
Policy anniversary date: 1 May

**ONECARE
POLICY SCHEDULE**

	First name	Surname	Date of birth	Gender
Life/lives insured:	Patrick	Murphy	11 May 1973	Male
Monthly premium before discount(s)*:				\$571.33
Discount(s) - Multi Cover and Package:				\$54.91
Monthly premium after discount(s)*:				\$516.42
Includes:				
Policy Fee(s)*:				\$8.18

*Includes stamp duty and frequency loading if applicable.

If you pay premiums by instalment (either half yearly or monthly), we levy a frequency loading to cover the cost of administration. If you want to change your method of payment, please call Customer Services on 133 667.

You should keep this Policy Schedule in a secure place, along with your other insurance policy documents, as they will be required when you make a claim. If you lose the Policy Schedule, Policy Terms or any of your other insurance documents you can contact us for a replacement copy. We may charge a fee to cover our costs in issuing a replacement. The amounts insured under this policy are subject to the Policy Schedule, Policy Terms and any other notice issued by us to you. OnePath Life Limited (ABN 33 009 657 176, AFSL 238341) ('OnePath Life') is the issuer of the product.



080FELOC001_R_M01/E-43/S-1563/-3125

XPRFEL0023

ONECARE POLICY SCHEDULE

DATE

20 March 2020

POLICY NUMBER

1004859650

Life Insured: Patrick Murphy

LIFE COVER

Cover type	Amount insured	Monthly premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$5,896,420	\$516.42	Yes	1 May 2015	30 April 2104

Options

Benefit payment type: Lump sum
Premium type: Stepped premium
Occupation category†: E
Smoker†: No

Optional extras

Premium Waiver Disability Option: No
Business Guarantee Option: No

Zurich Protection Plus

Policy anniversary notice



002268 000



Supermurphs S M S F
Supermurphs Pty Ltd A/T/F
PO Box 1639
WANGARA DC WA 6947

Your adviser

Francis Lauchlan
08 6263 7689

www.zurich.com.au

Customer Care: 131 551
client.service@zurich.com.au
Locked Bag 994
North Sydney NSW 2059

Policy number

03559771

Policy owner: Supermurphs S M S F
(Superannuation, held by external trustee)

Policy type: Zurich Protection Plus

Period of cover: 6 February 2020 to 5 March 2020

Payment frequency: Monthly
via direct debit deduction

6 January 2020

Premium amount	\$87.14
Less loyalty discount	\$6.10
Billing amount:	\$81.04

Next billing date:	5 Feb 2020
---------------------------	-------------------

Thank you for choosing Zurich

As you consider your life insurance protection for the year ahead, we wanted to say 'thank you' for continuing to entrust your financial future – and that of your loved ones – to Zurich. Our promise is that we will be there when it matters most, providing protection that represents quality and value for money. It's a commitment to Australian individuals, families and businesses that we have been honouring for more than 50 years.

This is your policy anniversary update

We are writing to tell you about changes to your insurance premium for the next policy year.

We'll use your direct debit details to arrange payment

An automatic deduction from your nominated bank account will occur on the next billing date, and on a monthly basis after that, for the billing amount shown.

Inflation protection – maintaining the value of your cover

Your policy has in-built inflation protection to help maintain the value of your cover over time without health assessment, which is why your sum insured has been increased by a factor reflecting the inflation rate.

Your new premium is \$81.04 per month, which will provide you with an increase in cover as set out in the product information table. No action is required if you'd like to accept the increase. However if you no longer need your sum insured to increase each year, or if you just want to decline the increase for this year, contact us on 131 551 before the next billing date so that we can reduce your premium accordingly.



Welcome to My Zurich

Find out more about our 24/7 self service customer portal at zurich.com.au/myzurich

The cost of cover usually increases each year with age

Some or all of the benefits on this policy have a stepped premium structure, which means the cost of cover will generally increase each year based on the age of the life insured. The premium for each item of cover in the next policy year is shown in the product information table.

Guarantee of upgrade

We have improved some of the terms of your policy. As your policy includes a guarantee of upgrade provision, the following improvements automatically apply to you for insured events which occur on or after 27 May 2019.

- The Future insurability provision will now allow a cover increase when the life insured's child turns 18. And exercising the benefit is now more flexible - increases can be made within 30 days of either when the event occurs or the next policy anniversary.

This is only a summary. Please refer to the Wealth Protection Policy Updates on our website: zurich.com.au/existingcustomers where we provide full details.

Valuable insurance benefits

This policy provides valuable insurance cover that will not change due to changes in the life insured's health or pastimes. If you decide to cancel and apply for a replacement policy, the duty of disclosure will apply again and the new policy will generally be based on the life insured's health and other circumstances at that time. A new policy may also not cover conditions existing at that time. This could result in you not being covered, paying a higher premium or having less comprehensive cover.

A summary of the insurance benefits which apply to this policy is set out in the product information table. More detail can be found in the relevant PDS. If you don't have the PDS, please visit www.zurich.com.au/lifepds or contact us and we will send one to you.

If you need to make a claim

You should alert us to an insured event as soon as you can. The best way to do that is to send us a completed claim form which captures the information we need. You can access claim forms on our website www.zurich.com.au or by contacting us on 131 551. Your financial adviser may be able to help with completing the paperwork or you may prefer to deal with us directly. It's entirely up to you. Any premiums due on the policy must continue to be paid in order to keep the policy in force while we assess your claim and the sum insured at the date of the event giving rise to the claim will apply.

Life insurance code of practice

As a member of the Financial Services Council of Australia (the FSC), we are bound by the Life Insurance Code of Practice, which outlines the standards that we are committed to in providing life insurance services to you. The Code can be found at www.fsc.org.au.

More information

If you have any questions about the information on this notice or you need to change or update any of your details, please don't hesitate to contact us on 131 551. Our Sydney call centre is open from 8.30am until 7pm AEST Monday to Thursday and 8.30am until 5.30pm AEST Friday.

If you are finding it difficult to keep up with your premium payments, we'll try our best to help. We can't provide financial advice, but we may be able to alert you to a feature in your policy that can help or action a request to reduce the amount of cover you have in place.

Thank you for continuing to be a Zurich customer.

Product information

Life Insured	Cover	Sum insured without cover increase	Sum insured	Premium without cover increase	Premium
Vicki Murphy	Death & terminal illness	\$2,187,911	\$2,297,307	\$77.18	\$81.04
	Total			\$77.18	\$81.04

Cover	Description summary
	Refer to the policy conditions for full details.
Death & terminal illness	A lump sum payment on the life insured's death or terminal illness during the term of the policy.

Any special conditions and exclusions which apply to this policy are outlined in the most recently issued policy schedule.

A loyalty discount applies to this policy and is already factored into the premiums shown above.

Zurich Protection Plus Policy anniversary notice



002267 000



Supermurphs S M S F
Supermurphs Pty Ltd A/T/F
PO Box 1639
WANGARA DC WA 6947

Your adviser

Francis Lauchlan
08 6263 7689

www.zurich.com.au

Customer Care: 131 551
client.service@zurich.com.au
Locked Bag 994
North Sydney NSW 2059

Policy number
03559770

6 January 2020

Policy owner: Supermurphs S M S F
(Superannuation, held by external trustee)

Policy type: Zurich Protection Plus

Period of cover: 6 February 2020 to 5 March 2020

Payment frequency: Monthly
via direct debit deduction

Premium amount	\$93.23
Less loyalty discount	\$6.53
Billing amount:	\$86.70
Next billing date:	5 Feb 2020

Thank you for choosing Zurich

As you consider your life insurance protection for the year ahead, we wanted to say 'thank you' for continuing to entrust your financial future – and that of your loved ones – to Zurich. Our promise is that we will be there when it matters most, providing protection that represents quality and value for money. It's a commitment to Australian individuals, families and businesses that we have been honouring for more than 50 years.

This is your policy anniversary update

We are writing to tell you about changes to your insurance premium for the next policy year.

We'll use your direct debit details to arrange payment

An automatic deduction from your nominated bank account will occur on the next billing date, and on a monthly basis after that, for the billing amount shown.

Inflation protection – maintaining the value of your cover

Your policy has in-built inflation protection to help maintain the value of your cover over time without health assessment, which is why your sum insured has been increased by a factor reflecting the inflation rate.

Your new premium is \$86.70 per month, which will provide you with an increase in cover as set out in the product information table. No action is required if you'd like to accept the increase. However if you no longer need your sum insured to increase each year, or if you just want to decline the increase for this year, contact us on 131 551 before the next billing date so that we can reduce your premium accordingly.



Welcome to My Zurich

Find out more about our 24/7 self service customer portal at zurich.com.au/myzurich

Policy anniversary notice

03559770

The cost of cover usually increases each year with age

Some or all of the benefits on this policy have a stepped premium structure, which means the cost of cover will generally increase each year based on the age of the life insured. The premium for each item of cover in the next policy year is shown in the product information table.

Management fee

The in-built management fee increases annually on the anniversary of the policy. The fee is currently \$9.61 based on your chosen payment frequency of monthly.

Guarantee of upgrade

We have improved some of the terms of your policy. As your policy includes a guarantee of upgrade provision, the following improvements automatically apply to you for insured events which occur on or after 27 May 2019.

- The Future insurability provision will now allow a cover increase when the life insured's child turns 18. And exercising the benefit is now more flexible - increases can be made within 30 days of either when the event occurs or the next policy anniversary.

This is only a summary. Please refer to the Wealth Protection Policy Updates on our website: zurich.com.au/existingcustomers where we provide full details.

Valuable insurance benefits

This policy provides valuable insurance cover that will not change due to changes in the life insured's health or pastimes. If you decide to cancel and apply for a replacement policy, the duty of disclosure will apply again and the new policy will generally be based on the life insured's health and other circumstances at that time. A new policy may also not cover conditions existing at that time. This could result in you not being covered, paying a higher premium or having less comprehensive cover.

A summary of the insurance benefits which apply to this policy is set out in the product information table. More detail can be found in the relevant PDS. If you don't have the PDS, please visit www.zurich.com.au/lifepds or contact us and we will send one to you.

If you need to make a claim

You should alert us to an insured event as soon as you can. The best way to do that is to send us a completed claim form which captures the information we need. You can access claim forms on our website www.zurich.com.au or by contacting us on 131 551. Your financial adviser may be able to help with completing the paperwork or you may prefer to deal with us directly. It's entirely up to you. Any premiums due on the policy must continue to be paid in order to keep the policy in force while we assess your claim and the sum insured at the date of the event giving rise to the claim will apply.

Life insurance code of practice

As a member of the Financial Services Council of Australia (the FSC), we are bound by the Life Insurance Code of Practice, which outlines the standards that we are committed to in providing life insurance services to you. The Code can be found at www.fsc.org.au.

More information

If you have any questions about the information on this notice or you need to change or update any of your details, please don't hesitate to contact us on 131 551. Our Sydney call centre is open from 8.30am until 7pm AEST Monday to Thursday and 8.30am until 5.30pm AEST Friday.

If you are finding it difficult to keep up with your premium payments, we'll try our best to help. We can't provide financial advice, but we may be able to alert you to a feature in your policy that can help or action a request to reduce the amount of cover you have in place.

Thank you for continuing to be a Zurich customer.

Product information

Life Insured	Cover	Sum insured without cover increase	Sum insured	Premium without cover increase	Premium
Vicki Murphy	Death & terminal illness	\$2,066,361	\$2,169,679	\$73.41	\$77.09
	Management fee	N/A	N/A	\$9.61	\$9.61
	Total			\$83.02	\$86.70

Cover	Description summary
	Refer to the policy conditions for full details.
Death & terminal illness	A lump sum payment on the life insured's death or terminal illness during the term of the policy.

Any special conditions and exclusions which apply to this policy are outlined in the most recently issued policy schedule.

A loyalty discount applies to this policy and is already factored into the premiums shown above.

Zurich Protection Plus

Your policy anniversary



— 001720 000



Supermurphs S M S F
Supermurphs Pty Ltd A/T/F
PO Box 1639
WANGARA DC WA 6947

Life insured:
Vicki Murphy

Policy number:
03559770

Policy type:
Zurich Protection Plus
(Superannuation, held by
external trustee)

Policy owner:
Supermurphs S M S F

6 January 2021

Thank you for being a Zurich customer

We are writing to tell you about changes to your insurance premium for the next policy year and to let you know that your premium is due soon. We will automatically direct debit this from your nominated bank account, so you can relax knowing that you're protected. We will let you know if any payments are unsuccessful.



You've selected Premium with cover increase

Period of cover:

6 February 2021 to 5 March 2021

With inflation protection

Your policy has in-built inflation protection to help maintain the value of your cover over time.

Cover summary

Your policy provides:

- a lump sum payment on the life insured's death or terminal illness during the term of the policy.

Discounts factored into your premium

A loyalty discount applies to this policy.

Premium monthly:
\$96.00

Due on:
5 February 2021

Your monthly premium is detailed in the policy breakdown on page 2 and will apply for the remainder of the policy year (unless you make a change to your policy).

Detailed policy breakdown

Below is a summary of the insurance benefits which apply to this policy.

Life Insured	Cover type	Current cover	Increased cover	Premium without cover increase	Premium with cover increase
Vicki Murphy	Death & terminal illness	\$2,169,679	\$2,278,163	\$82.12	\$86.22
	Management fee	N/A	N/A	\$9.78	\$9.78
	Total			\$91.90	\$96.00

Full terms and conditions of your cover, including any special conditions and exclusions, are outlined in the most recently issued policy schedule and PDS. If you don't have the PDS, visit zurich.com.au/lifepds or contact us and we will send one to you.

Inflation protection

Your policy has in-built inflation protection to help maintain the value of your cover over time. If you opt out of inflation protection, your future insurance cover might not give you the same real value as it would today. If you would like to maintain the same cover amount, please contact your local insurance specialist on 131 551 before the next due date so that we can reduce your premium accordingly.

Benefits of your policy

Some of the features of your policy include:

- Guaranteed renewal of your policy terms up until the expiry date, regardless of any change in health.
- Worldwide cover 24 hours a day, seven days a week.
- Cover increase without health evidence. For example if you've had a baby, a child start secondary school or a new mortgage you may be eligible for an increase in cover.

Life insurance code of practice

As a member of the Financial Services Council of Australia (the FSC), we are bound by the Life Insurance Code of Practice, which outlines the standards that we are committed to in providing life insurance services to you. The Code can be found at fsc.org.au.

At each anniversary, different factors can affect your premium

Your life insurance cover represents our promise to be there for you when it matters most, should you need to submit a claim. Maximising our ability to pay claims remains our unwavering priority and means our premium rates must reflect the true cost of providing that protection. If you would like to know more about why premiums increase, please visit zurich.com.au/lifepremiums for more information.

The in-built management fee increases annually on the anniversary of the policy.



Age increase

As we get older, the risk of death and illness generally increases and this is reflected in the cost of providing cover.



Inflation protection

Unless you have declined inflation protection, your cover amount will automatically be increased each year to ensure you're protected.

You are currently paying: monthly via direct debit



We offer different payment options to suit you, whether it's monthly, quarterly, half-yearly or annually. Don't forget it's cheaper to pay annually.

Have your circumstances changed?

We understand that life's unpredictable. Fortunately, we're here to help. While we can't provide financial advice, we can alert you to features in your policy that could benefit you if you want to make changes or if you are finding it difficult to keep up with your premium payments.

This policy provides valuable insurance cover that will not change due to changes in health or pastimes. If you decide to cancel and apply for a replacement policy, the duty of disclosure will apply again and the new policy will be based on health and other circumstances at that time. A new policy may not cover conditions existing at that time which could result in you not being covered, paying a higher premium or having less comprehensive cover.

Contact your local insurance specialist today so we can ensure you remain protected without leaving yourself or your family financially vulnerable.



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Your contacts

If you have any questions please don't hesitate to contact us. We look forward to helping you.

Francis Lauchlan

Your financial adviser



08 6263 7689

Local insurance specialist

Monday to Thursday 8.30am – 7.00pm AEST
Friday 8.30am – 5.30pm AEST



131 551



client.service@zurich.com.au



Locked Bag 994 North Sydney NSW 2059

How else can we help?

Update your details

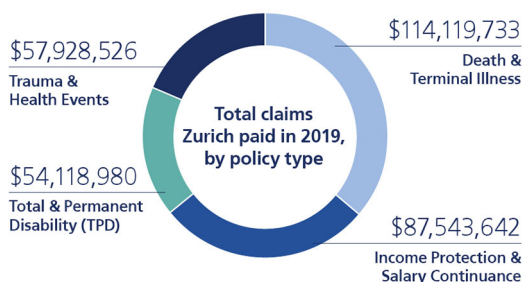
It is important that your details remain up-to-date. If your circumstances have changed, you can update your details 24/7 on our self service customer portal at zurich.com.au/myzurich. Alternatively, please call your local insurance specialist on **131 551**, or email us at client.service@zurich.com.au

Need to make a claim?

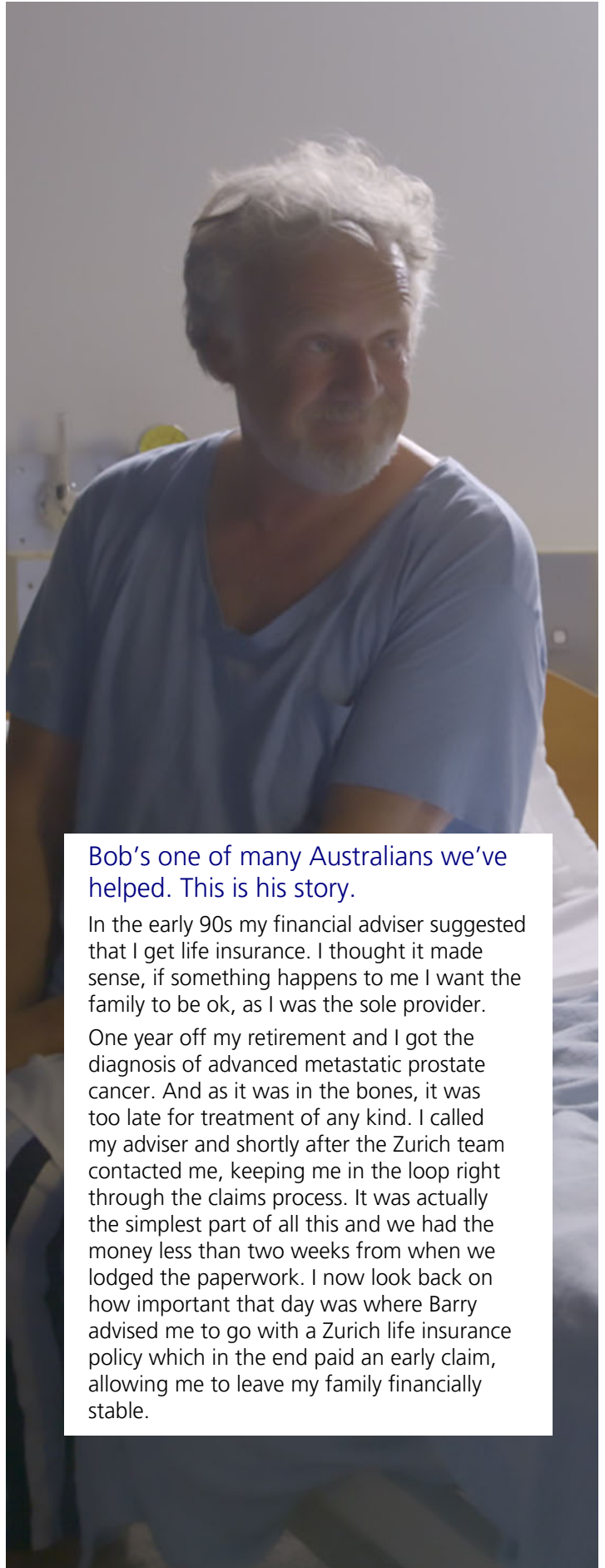
Let us know as soon as you can by completing the claim form on our website: zurich.com.au or by calling us on **131 551**. Your financial adviser may be able to help with completing the paperwork or you may prefer to deal with us directly. It's entirely up to you. Please note that any premiums due on your policy must continue to be paid to keep the policy in force while we assess your claim and the sum insured at the date of the event giving rise to the claim will apply.

Total Claims Paid

\$313,710,881



Figures include claims paid for policies sold through an adviser, directly and through superannuation.



Bob's one of many Australians we've helped. This is his story.

In the early 90s my financial adviser suggested that I get life insurance. I thought it made sense, if something happens to me I want the family to be ok, as I was the sole provider.

One year off my retirement and I got the diagnosis of advanced metastatic prostate cancer. And as it was in the bones, it was too late for treatment of any kind. I called my adviser and shortly after the Zurich team contacted me, keeping me in the loop right through the claims process. It was actually the simplest part of all this and we had the money less than two weeks from when we lodged the paperwork. I now look back on how important that day was where Barry advised me to go with a Zurich life insurance policy which in the end paid an early claim, allowing me to leave my family financially stable.

Zurich Protection Plus

Your policy anniversary



— 001721 000



Supermurphs S M S F
Supermurphs Pty Ltd A/T/F
PO Box 1639
WANGARA DC WA 6947

Life insured:
Vicki Murphy

Policy number:
03559771

Policy type:
Zurich Protection Plus
(Superannuation, held by
external trustee)

Policy owner:
Supermurphs S M S F

6 January 2021

Thank you for being a Zurich customer

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You've selected Premium with cover increase

Period of cover:

6 February 2021 to 5 March 2021

With inflation protection

Your policy has in-built inflation protection to help maintain the value of your cover over time.

Cover summary

Your policy provides:

- a lump sum payment on the life insured's death or terminal illness during the term of the policy.

Discounts factored into your premium

A loyalty discount applies to this policy.

Premium monthly:
\$90.65

Due on:
5 February 2021

Your monthly premium is detailed in the policy breakdown on page 2 and will apply for the remainder of the policy year (unless you make a change to your policy).

Detailed policy breakdown

Below is a summary of the insurance benefits which apply to this policy.

Life Insured	Cover type	Current cover	Increased cover	Premium without cover increase	Premium with cover increase
Vicki Murphy	Death & terminal illness	\$2,297,307	\$2,412,172	\$86.33	\$90.65
	Total			\$86.33	\$90.65

Full terms and conditions of your cover, including any special conditions and exclusions, are outlined in the most recently issued policy schedule and PDS. If you don't have the PDS, visit zurich.com.au/lifepds or contact us and we will send one to you.

Inflation protection

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Life insurance code of practice

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Friday 8.30am – 5.30pm AEST



131 551



client.service@zurich.com.au



Locked Bag 994 North Sydney NSW 2059

How else can we help?

Update your details

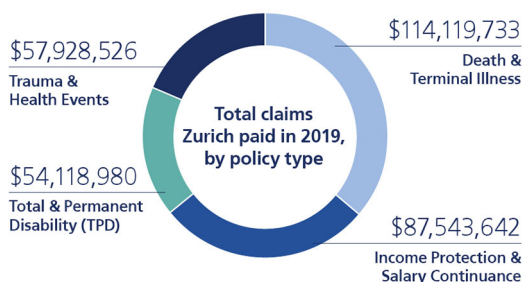
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Need to make a claim?

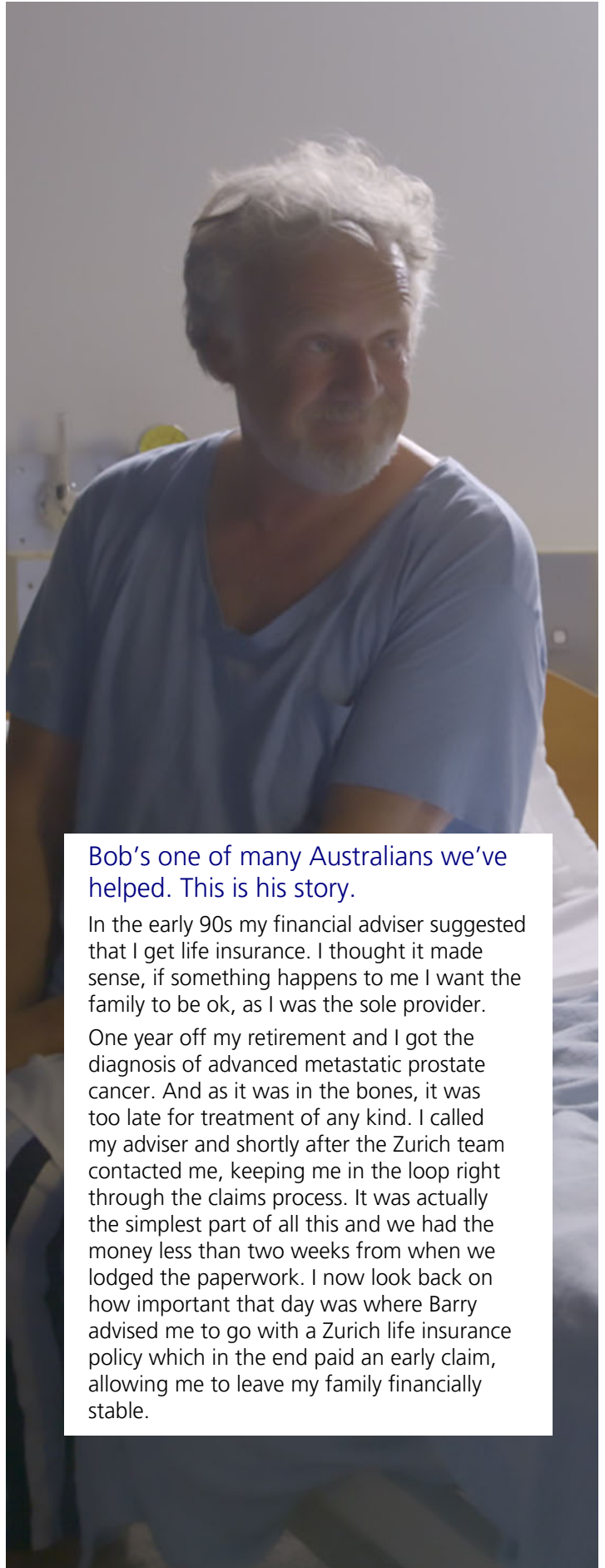
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Total Claims Paid

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Statement Period
30 April 2020 - 31 July 2020

Westpac DIY Super Working Account

Account Name
SUPERMURPHS PTY LTD ATFT
SUPERMURPHS FUND

Customer ID
9292 5338 SUPERMURPHS PTY LTD

BSB Account Number
036-073 298 498

Opening Balance	+ \$12,148.39
Total Credits	+ \$66,000.29
Total Debits	- \$71,644.36
Closing Balance	+ \$6,504.32

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/04/20	STATEMENT OPENING BALANCE			12,148.39
04/05/20	Withdrawal Online 7059833 Bpay Asic Asic	1.00		12,147.39
04/05/20	Payment By Authority To Onepath Life Ltd 1004859650/1exfi	516.42		11,630.97
05/05/20	Payment By Authority To Zurich Life 4690961 3E	527.92		11,103.05
13/05/20	Payment By Authority To Onepath Life Ltd 1004859624/1emp1	747.78		10,355.27
29/05/20	Interest Paid		0.08	10,355.35
02/06/20	Payment By Authority To Onepath Life Ltd 1004859650/1fgyo	516.42		9,838.93
05/06/20	Payment By Authority To Zurich Life 4690961 3E	527.92		9,311.01
10/06/20	Withdrawal-Osko Payment 1736094 Mgc Workforce Pty Ltd Ln to Workforce	9,000.00		311.01



TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
12/06/20	Deposit-Osko Payment 2225475 Mgc Workforce Pty Ltd Ln Repay Workforce		9,000.00	9,311.01
15/06/20	Payment By Authority To Onepath Life Ltd 1004859624/1faa1	747.78		8,563.23
16/06/20	Withdrawal Online 1154825 Bpay Asic Smurphs Pty Ltd	267.00		8,296.23
17/06/20	Withdrawal-Osko Payment 1482242 Mgc Workforce Pty Ltd Ln To Workforce	7,000.00		1,296.23
24/06/20	Deposit-Osko Payment 2508044 Mgc Workforce Pty Ltd Ln Repay Workforce		7,000.00	8,296.23
29/06/20	Deposit Mgc Mgc Civil Ln Repay		50,000.00	58,296.23
30/06/20	Interest Paid		0.07	58,296.30
02/07/20	Payment By Authority To Onepath Life Ltd 1004859650/1g7mx	516.42		57,779.88
06/07/20	Withdrawal-Osko Payment 1686332 Mgc Civil Ln fm Supermurphs	50,000.00		7,779.88
06/07/20	Payment By Authority To Zurich Life 4690961 3E	527.92		7,251.96
14/07/20	Payment By Authority To Onepath Life Ltd 1004859624/1gllx	747.78		6,504.18
31/07/20	Interest Paid		0.14	6,504.32
31/07/20	CLOSING BALANCE			6,504.32

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 036-073 29-8498

Transaction fee(s) period 01 APR 2020 to 30 JUN 2020

Total \$0.00



ANNUAL INFORMATION FOR THE PERIOD 1 JULY 2019 TO 30 JUNE 2020

For account: 6073/298498

Total interest credited

\$44.99

These details are provided for your records and taxation purposes

MORE INFORMATION

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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
31 July 2020 - 30 October 2020

Westpac DIY Super Working Account

Account Name
SUPERMURPHS PTY LTD ATFT
SUPERMURPHS FUND

Customer ID
9292 5338 SUPERMURPHS PTY LTD

BSB Account Number
036-073 298 498

Opening Balance	+ \$6,504.32
Total Credits	+ \$67,323.88
Total Debits	- \$57,329.36
Closing Balance	+ \$16,498.84

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/07/20	STATEMENT OPENING BALANCE			6,504.32
04/08/20	Payment By Authority To Onepath Life Ltd 1004859650/1guf6	516.42		5,987.90
05/08/20	Payment By Authority To Zurich Life 4690961 3E	527.92		5,459.98
07/08/20	Deposit Mgc Mgc Civil Ln Repay		10,000.00	15,459.98
07/08/20	Withdrawal Online 2655403 Bpay Tax Office Company Tax	3,561.00		11,898.98
13/08/20	Payment By Authority To Onepath Life Ltd 1004859624/1h9Vh	747.78		11,151.20
31/08/20	Interest Paid		0.08	11,151.28
02/09/20	Payment By Authority To Onepath Life Ltd 1004859650/1hgaw	516.42		10,634.86
07/09/20	Payment By Authority To Zurich Life 4690961 3E	527.92		10,106.94



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
11/09/20	Deposit-Osko Payment 2833847 Mgc Workforce Pty Ltd Workforce.Super-Gabriell a.Murphy Workforce.Super-Gabriell a.Murphy		3,080.82	13,187.76
11/09/20	Deposit-Osko Payment 2846966 Mgc Workforce Pty Ltd Workforce.Super-Patrick. Murphy Workforce.Super-Patrick. Murphy		3,080.82	16,268.58
11/09/20	Deposit-Osko Payment 2858428 Mgc Workforce Pty Ltd Workforce.Super-Vicki.Mu rphy Workforce.Super-Vicki.Mu rphy		3,080.82	19,349.40
11/09/20	Deposit-Osko Payment 2886225 Mgc Workforce Pty Ltd Workforce Super - Daniel Murphy Workforce Super - Daniel Murphy		3,080.82	22,430.22
15/09/20	Deposit Mgc Mgc Civil Ln Repay		40,000.00	62,430.22
15/09/20	Payment By Authority To Onepath Life Ltd 1004859624/1hwb5	747.78		61,682.44
30/09/20	Interest Paid		0.30	61,682.74
02/10/20	Payment By Authority To Onepath Life Ltd 1004859650/1it5Q	516.42		61,166.32
06/10/20	Withdrawal-Osko Payment 1349302 Mgc Civil Loan to Mgc Civil Loan to Mgc Civil	40,000.00		21,166.32
06/10/20	Payment By Authority To Zurich Life 4690961 3E	527.92		20,638.40
13/10/20	Payment By Authority To Onepath Life Ltd 1004859624/1ifpc	747.78		19,890.62
22/10/20	Withdrawal Online 3690152 Bpay Tax Office Quartely Payg	3,392.00		16,498.62
26/10/20	Withdrawal-Osko Payment 1616671 Pmd (WA) Holdings Pty Ltd Loan to Pmd	5,000.00		11,498.62
27/10/20	Deposit-Osko Payment 2778054 Pmd (WA) Holdings Pty Ltd Repay Ln to Pmd		5,000.00	16,498.62
30/10/20	Interest Paid		0.22	16,498.84
30/10/20	CLOSING BALANCE			16,498.84

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TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 036-073 29-8498

Transaction fee(s) period 01 JUL 2020 to 30 SEP 2020

Total \$0.00

MORE INFORMATION

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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
30 October 2020 - 29 January 2021

Westpac DIY Super Working Account

Account Name
SUPERMURPHS PTY LTD ATFT
SUPERMURPHS FUND

Customer ID
9292 5338 SUPERMURPHS PTY LTD

BSB Account Number
036-073 298 498

Opening Balance	+ \$16,498.84
Total Credits	+ \$103,839.74
Total Debits	- \$45,706.36
Closing Balance	+ \$74,632.22

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/10/20	STATEMENT OPENING BALANCE			16,498.84
03/11/20	Payment By Authority To Onepath Life Ltd 1004859650/1jfw	516.42		15,982.42
05/11/20	Payment By Authority To Zurich Life 4690961 3E	527.92		15,454.50
06/11/20	Withdrawal-Osko Payment 1397420 Super Audits Supermurphs Fy19 Audit	330.00		15,124.50
11/11/20	Deposit Ato Ato009000013879428		3,552.06	18,676.56
13/11/20	Payment By Authority To Onepath Life Ltd 1004859624/1juzg	747.78		17,928.78
20/11/20	Deposit Mgc Mgc Civil Ln Repay		40,000.00	57,928.78
24/11/20	Deposit-Osko Payment 2403386 Mgc Workforce Pty Ltd Daniel Murphy Super Daniel Murphy Super		840.38	58,769.16



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
24/11/20	Deposit-Osko Payment 2410936 Mgc Workforce Pty Ltd Vicki Murphy Super Vicki Murphy Super		840.38	59,609.54
24/11/20	Deposit-Osko Payment 2429471 Mgc Workforce Pty Ltd Gabrielle Murphy Super Gabrielle Murphy Super		840.38	60,449.92
24/11/20	Deposit-Osko Payment 2433360 Mgc Workforce Pty Ltd Patrick Murphy Super Patrick Murphy Super		840.38	61,290.30
30/11/20	Interest Paid		0.26	61,290.56
02/12/20	Payment By Authority To Onepath Life Ltd 1004859650/1k0x9	516.42		60,774.14
07/12/20	Payment By Authority To Zurich Life 4690961 3E	527.92		60,246.22
14/12/20	Withdrawal-Osko Payment 1129281 Mgc Civil Ln to Mgc Civil Ln to Mgc Civil	40,000.00		20,246.22
15/12/20	Payment By Authority To Onepath Life Ltd 1004859624/1kgug	747.78		19,498.44
24/12/20	Deposit Mgc Mgc Civil Ln Repay		40,000.00	59,498.44
31/12/20	Interest Paid		0.39	59,498.83
04/01/21	Payment By Authority To Onepath Life Ltd 1004859650/1knxl	516.42		58,982.41
05/01/21	Payment By Authority To Zurich Life 4690961 3E	527.92		58,454.49
13/01/21	Payment By Authority To Onepath Life Ltd 1004859624/111pk	747.78		57,706.71
25/01/21	Deposit-Osko Payment 2119789 Mgc Workforce Pty Ltd Mgcw Super Vicki Mgcw Super Vicki		2,731.26	60,437.97
25/01/21	Deposit-Osko Payment 2145425 Mgc Workforce Pty Ltd Mgcw Super Pat Mgcw Super Pat		2,731.26	63,169.23
25/01/21	Deposit-Osko Payment 2183135 Mgc Workforce Pty Ltd Mgcw Super Dan Mgcw Super Dan		2,731.26	65,900.49
25/01/21	Deposit-Osko Payment 2199190 Mgc Workforce Pty Ltd Mgcw Super Gabs Mgcw Super Gabs		2,731.26	68,631.75
27/01/21	Deposit-Osko Payment 2211198 Alex Mora Loan repaymt		6,000.00	74,631.75
29/01/21	Interest Paid		0.47	74,632.22



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/01/21	CLOSING BALANCE			74,632.22

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TRANSACTION FEE SUMMARY

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Fee(s) charged to account 036-073 29-8498

Transaction fee(s) period 01 OCT 2020 to 31 DEC 2020

Total \$0.00



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Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/, call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit www.westpac.com.au/personal-banking/bank-accounts/transaction/

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Statement Period
29 January 2021 - 30 April 2021

Westpac DIY Super Working Account

Account Name
**SUPERMURPHS PTY LTD ATFT
SUPERMURPHS FUND**

Customer ID
9292 5338 SUPERMURPHS PTY LTD

BSB Account Number
036-073 298 498

Opening Balance	+ \$74,632.22
Total Credits	+ \$13,413.11
Total Debits	- \$84,295.57
Closing Balance	+ \$3,749.76

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/01/21	STATEMENT OPENING BALANCE			74,632.22
02/02/21	Payment By Authority To Onepath Life Ltd 1004859650/1lv5m	516.42		74,115.80
05/02/21	Payment By Authority To Zurich Life 4690961 3E	598.65		73,517.15
15/02/21	Payment By Authority To Onepath Life Ltd 1004859624/1lnhn	883.12		72,634.03
18/02/21	Withdrawal Online 4829660 Bpay Tax Office Ato Payg Dec Quart	5,253.00		67,381.03
26/02/21	Interest Paid		0.55	67,381.58
02/03/21	Payment By Authority To Onepath Life Ltd 1004859650/1mew2	516.42		66,865.16
05/03/21	Payment By Authority To Zurich Life 4690961 3E	598.65		66,266.51



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
12/03/21	Deposit-Osko Payment 2730100 Mgc Workforce Pty Ltd Pat Super Jan&feb Pat Super Jan&feb		1,680.80	67,947.31
12/03/21	Deposit-Osko Payment 2750216 Mgc Workforce Pty Ltd Gabs Super Jan&feb Gabs Super Jan&feb		1,680.80	69,628.11
12/03/21	Deposit-Osko Payment 2767668 Mgc Workforce Pty Ltd Vicki Super Jan&feb Vicki Super Jan&feb		1,680.80	71,308.91
12/03/21	Deposit-Osko Payment 2773136 Mgc Workforce Pty Ltd Dan Super Jan&feb Dan Super Jan&feb		1,680.80	72,989.71
15/03/21	Payment By Authority To Onepath Life Ltd 1004859624/1my1Y	883.12		72,106.59
31/03/21	Interest Paid		0.63	72,107.22
06/04/21	Payment By Authority To Zurich Life 4690961 3E	598.65		71,508.57
06/04/21	Payment By Authority To Onepath Life Ltd 1004859650/1n42c	516.42		70,992.15
12/04/21	Withdrawal-Osko Payment 1615126 Mora Wealth Mora Wealth Inv4067 Supermurphs Inv4067	396.00		70,596.15
12/04/21	Withdrawal-Osko Payment 1635794 Mgc Civil Loan to Mgc Civil Loan to Mgc Civil	68,000.00		2,596.15
12/04/21	Withdrawal-Osko Payment 1673171 Super Audits Super Audits/ Supermurphs Super Audits/ Supermurphs	330.00		2,266.15
13/04/21	Payment By Authority To Onepath Life Ltd 1004859624/1ngr4	883.12		1,383.03
16/04/21	Deposit Ato Ato003000014650532		6,688.47	8,071.50
28/04/21	Withdrawal Online 2511293 Bpay Tax Office Quarter Bas	4,322.00		3,749.50
30/04/21	Interest Paid		0.26	3,749.76
30/04/21	CLOSING BALANCE			3,749.76

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TRANSACTION FEE SUMMARY

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Fee(s) charged to account 036-073 29-8498

Transaction fee(s) period 01 JAN 2021 to 28 FEB 2021

Total \$0.00



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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
30 April 2021 - 30 July 2021

Westpac DIY Super Working Account

Account Name
SUPERMURPHS PTY LTD ATFT
SUPERMURPHS FUND

Customer ID
9292 5338 SUPERMURPHS PTY LTD

BSB Account Number
036-073 298 498

Opening Balance	+ \$3,749.76
Total Credits	+ \$320,049.13
Total Debits	- \$256,638.12
Closing Balance	+ \$67,160.77

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/04/21	STATEMENT OPENING BALANCE			3,749.76
04/05/21	Payment By Authority To Onepath Life Ltd 1004859650/1npvk	609.02		3,140.74
05/05/21	Payment By Authority To Zurich Life 4690961 3E	598.65		2,542.09
12/05/21	Deposit Suncorp Super Re 19411837		50,790.14	53,332.23
13/05/21	Payment By Authority To Onepath Life Ltd 1004859624/1o3z5	883.12		52,449.11
24/05/21	Deposit Ato Ato003000014780237		500.00	52,949.11
31/05/21	Interest Paid		0.28	52,949.39
31/05/21	Withdrawal-Osko Payment 1880194 Mgc Civil Loan to Mgc Civil	40,000.00		12,949.39
02/06/21	Payment By Authority To Onepath Life Ltd 1004859650/1ozqv	609.02		12,340.37



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
07/06/21	Payment By Authority To Zurich Life 4690961 3E	598.65		11,741.72
15/06/21	Payment By Authority To Onepath Life Ltd 1004859624/1oq13	883.12		10,858.60
28/06/21	Deposit Mgc Mgc Civil Ln Repay		108,000.00	118,858.60
30/06/21	Interest Paid		0.15	118,858.75
01/07/21	Withdrawal-Osko Payment 1002418 Mgc Civil Loan to Mgc Civil	60,000.00		58,858.75
02/07/21	Payment By Authority To Onepath Life Ltd 1004859650/1pkasz	609.02		58,249.73
05/07/21	Payment By Authority To Zurich Life 4690961 3E	598.65		57,651.08
06/07/21	Deposit Mgc Mgc Civil Ln Repay		60,000.00	117,651.08
08/07/21	Deposit-Osko Payment 2316337 Mgc Siteworks Pty Ltd Mgcs Super - Gabrielle M		1,050.50	118,701.58
08/07/21	Deposit-Osko Payment 2328436 Mgc Siteworks Pty Ltd Mgcs Super - Daniel M		1,050.50	119,752.08
08/07/21	Deposit-Osko Payment 2352856 Mgc Siteworks Pty Ltd Mgcs Super - Vicki M		1,050.50	120,802.58
08/07/21	Deposit-Osko Payment 2389535 Mgc Siteworks Pty Ltd Mgcs Super - Patrick M		1,050.50	121,853.08
13/07/21	Withdrawal-Osko Payment 1856487 Thomson Geer Perth General Office A Thomson Geer Inv 981206	365.75		121,487.33
13/07/21	Withdrawal-Osko Payment 1872716 Amfm Trust Account Amfm Trust Loan Agreement	100,000.00		21,487.33
13/07/21	Payment By Authority To Onepath Life Ltd 1004859624/1pwix	883.12		20,604.21
20/07/21	Deposit-Osko Payment 2209227 Alex Mora 2021 loan interest paymt		46,556.00	67,160.21
28/07/21	Deposit Mgc Mgc Civil Loan		50,000.00	117,160.21
28/07/21	Withdrawal-Osko Payment 1029674 Mgc Civil Loan to Mgc Civil	50,000.00		67,160.21
30/07/21	Interest Paid		0.56	67,160.77
30/07/21	CLOSING BALANCE			67,160.77

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**ANNUAL INFORMATION
FOR THE PERIOD 1 JULY 2020 TO 30 JUNE 2021**

For account: 6073/298498

Total interest credited

\$3.73

These details are provided for your records and taxation purposes



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The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/, call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit www.westpac.com.au/personal-banking/bank-accounts/transaction/

Westpac Live



Find out about Online Banking
at westpac.com.au/westpaclive

Telephone Banking



Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



Find branches and ATMs at
westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC

Loan Agreement

THIS LOAN AGREEMENT (this "Agreement") dated this 1st day of July 2020

BETWEEN:

SUPERMURPHS PTY LTD (ACN 163 581 084)
(the "Lender")

OF THE FIRST PART

AND

JAIDEN ENTERPRISES PTY LTD (ACN 086 748 263)
as Trustee for AMFM UNIT TRUST (ABN 98 987 795 692)
(the "Borrower")

OF THE SECOND PART

IN CONSIDERATION OF:

- A. the global pandemic commonly referred to as COVID-19; and
- B. the Lender loaning certain monies (the "Loan") to the Borrower, and the Borrower repaying the Loan to the Lender,

both parties agree to enter into this Agreement and to keep, perform and fulfil the promises and conditions set out in this Agreement.

Loan Agreement Supersedes Previous Agreements

1. The parties acknowledge and agree that they have previously entered into binding and enforceable loan agreements on the following dates:
 - (a) Loan Agreement dated 04 March, 2014 for \$500,000; and
 - (b) Loan Agreement dated 01 July, 2015 for \$150,000; and
 - (c) Loan Agreement dated 29 June, 2016 for \$120,000; and
 - (d) Loan Agreement dated 01 May, 2017 for \$90,000; and
 - (e) Loan Agreement dated 27 January, 2019 for \$120,000; and
 - (f) Loan Agreement dated 06 April, 2020 for \$50,000;

(the "Previous Loan Agreements").
2. The parties agree that this Agreement supersedes all Previous Loan Agreements.

Loan Amount & Interest

3. The Lender shall loan an amount of \$1,130,000AUD to the Borrower (the "Loan"), comprised of:
 - (a) \$1,030,000AUD, which amount the parties acknowledge and agree that the Lender has already deposited into the Borrower's nominated bank account as at the date this Agreement is executed; and
 - (b) \$100,000.00AUD, which amount the Lender will deposit into the Borrower's nominated account within 14 days of 1 July 2021.
4. The Borrower shall repay the Loan to the Lender in accordance with clause 7, with interest payable on the unpaid portion of the Loan at the Australian Taxation Office's Division 7A – benchmark interest rate per annum (as such rate may be adjusted by the Australian Taxation Office from time to time).

Nature of Loan

5. 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

6. The Loan shall be for a term of ten (10) years, commencing on the date of this Agreement (the "Loan Term").

Payment

7. The Loan will be repaid by the Borrower in yearly instalments of interest only on the last day of each year, commencing the 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.
8. 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 amount of the Loan not already paid by the Borrower, without further bonus or penalty.
9. 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

10. 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

11. 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.

Costs

12. 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

13. 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

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

Severability

15. The clauses and paragraphs contained in this 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 this Agreement will in no way be affected, impaired or invalidated as a result.

General Provisions

16. Headings are inserted for the convenience of the parties only and are not to be considered when interpreting this 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

17. The parties, by executing 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 executing this Agreement.

18. Each party, 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 the other party.

EXECUTED as an agreement.

Executed by Supermurphs Pty Ltd (ACN 163 581 084) in accordance with section 127 of the Corporations Act 2001 (Cth):

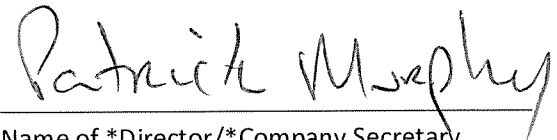
Director

Name of Director (Please Print)

Date



*Director/*Company Secretary



Name of *Director/*Company Secretary

(Please Print)

*please strike out as appropriate

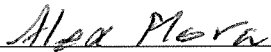
Date

Executed by Jaiden Enterprises Pty Ltd (ACN 086 748 263) as trustee for AMFM Unit Trust (ABN 98 987 795 692) in accordance with section 127 of the Corporations Act 2001 (Cth):



Director

*Director/*Company Secretary



Name of Director (Please Print)

Name of *Director/*Company Secretary

(Please Print)

*please strike out as appropriate



Date

Date



Australian Government
Australian Taxation Office

Agent MORA WEALTH ACCOUNTANTS
PTY LTD
Client THE TRUSTEE FOR
SUPERMURPHS FUND
ABN 57 387 020 150
TFN 947 508 376

Income tax 551

Date generated	19/10/2021
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

9 results found - from **19 October 2019** to **19 October 2021** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
13 Apr 2021	16 Apr 2021	EFT refund for Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$6,688.47		\$0.00
13 Apr 2021	13 Apr 2021	Interest on overpayment for Income Tax for the period from 01 Jul 19 to 30 Jun 20		\$0.97	\$6,688.47 CR
13 Apr 2021	1 Dec 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20		\$6,687.50	\$6,687.50 CR
6 Nov 2020	11 Nov 2020	EFT refund for Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$3,552.06		\$0.00
6 Nov 2020	6 Nov 2020	Interest on overpayment for Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$21.41	\$3,552.06 CR
6 Nov 2020	2 Dec 2019	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$3,530.65	\$3,530.65 CR
24 Feb 2020	27 Feb 2020	EFT refund for Income Tax for the period from 01 Jul 17 to 30 Jun 18	\$6,915.97		\$0.00

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
24 Feb 2020	24 Feb 2020	Interest on overpayment for Income Tax for the period from 01 Jul 17 to 30 Jun 18		\$63.07	\$6,915.97 CR
24 Feb 2020	11 Jun 2019	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 17 to 30 Jun 18		\$6,852.90	\$6,852.90 CR



Agent MORA WEALTH ACCOUNTANTS
PTY LTD
Client THE TRUSTEE FOR
SUPERMURPHS FUND
ABN 57 387 020 150
TFN 947 508 376

Activity statement 001

Date generated	19/10/2021
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$1,824.00 CR

Transactions

9 results found - from **01 July 2020** to **01 September 2021** sorted by **processed date** ordered **newest to oldest**; Hide transaction groups which total to zero

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
1 Aug 2021	28 Jul 2021	Original Activity Statement for the period ending 30 Jun 21		\$0.00	\$0.00
29 Apr 2021	28 Apr 2021	Payment received		\$4,322.00	\$0.00
28 Apr 2021	28 Apr 2021	Original Activity Statement for the period ending 31 Mar 21 - PAYG Instalments	\$4,322.00		\$4,322.00 DR
7 Mar 2021	2 Mar 2021	Original Activity Statement for the period ending 31 Dec 20 - PAYG Instalments	\$5,253.00		\$0.00
19 Feb 2021	18 Feb 2021	Payment received		\$5,253.00	\$5,253.00 CR
1 Nov 2020	28 Oct 2020	Original Activity Statement for the period ending 30 Sep 20 - PAYG Instalments	\$3,392.00		\$0.00
23 Oct 2020	22 Oct 2020	Payment received		\$3,392.00	\$3,392.00 CR
11 Aug 2020	10 Aug 2020	Payment received		\$3,561.00	\$0.00
2 Aug 2020	28 Jul 2020	Original Activity Statement for the period ending 30 Jun 20 - PAYG Instalments	\$3,561.00		\$3,561.00 DR



Australian Government
Australian Taxation Office

PAYG Instalments report 2021

Tax Agent 24742602
Last Updated 16/10/2021

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
947508376	THE TRUSTEE FOR SUPERMURPHS FUND	3,392.00	5,253.00	4,322.00	0.00	12,967.00

Total No of Clients: 1

P - PRIOR YEAR

Financial statements and reports for the year ended 30 June 2020

Supermurphs Fund

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 Gains

Unrealised Capital Gains

Trustee Minute / Resolution

Trial Balance

Supermurphs Fund
Operating Statement

For the year ended 30 June 2020



	Note	2020 \$	2019 \$
Income			
Investment Income			
Interest Received		68,645	64,078
Contribution Income			
Employer Contributions		0	68,749
Other Income			
ATO Interest		63	0
Total Income		68,708	132,827
Expenses			
ATO Supervisory Levy		259	0
ASIC Fees		268	563
		527	563
Member Payments			
Life Insurance Premiums		19,532	16,996
Total Expenses		20,059	17,559
Benefits accrued as a result of operations before income tax		48,649	115,268
Income Tax Expense		7,298	17,290
Benefits accrued as a result of operations		41,351	97,978

The accompanying notes form part of these financial statements.

Refer to compilation report

Supermurphs Fund
Statement of Financial Position



As at 30 June 2020

	Note	2020 \$	2019 \$
Assets			
Investments			
Loan	2	1,030,000	980,000
Total Investments		<u>1,030,000</u>	<u>980,000</u>
Other Assets			
Westpac - 8498		58,296	76,802
Interest Receivable		4,865	0
Income Tax Refundable		10,736	10,902
Total Other Assets		<u>73,897</u>	<u>87,704</u>
Total Assets		<u>1,103,897</u>	<u>1,067,704</u>
Less:			
Liabilities			
Income in Advance		0	8,718
PAYG Payable		3,561	0
Total Liabilities		<u>3,561</u>	<u>8,718</u>
Net assets available to pay benefits		<u>1,100,336</u>	<u>1,058,986</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts			
Murphy, Daniel - Accumulation		283,286	275,325
Murphy, Patrick - Accumulation		236,915	229,067
Murphy, Gabriella - Accumulation		316,566	303,241
Murphy, Vicki - Accumulation		263,569	251,353
Total Liability for accrued benefits allocated to members' accounts		<u>1,100,336</u>	<u>1,058,986</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

Supermurphs 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.

Supermurphs 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: Loan

	2020	2019
	\$	\$
Loan to AMFM Trust	500,000	500,000
Loan to AMFM Trust (\$150k)	150,000	150,000
Loan to AMFM Trust (\$120k)	120,000	120,000
Loan to AMFM Trust (\$90)	90,000	90,000
Loan to AMFM Trust (\$120k)	120,000	120,000
Loan to AMFM Trust (\$50k)	50,000	0

Notes to the Financial Statements

For the year ended 30 June 2020



1,030,000	980,000
-----------	---------

Note 3: Banks and Term Deposits

	2020 \$	2019 \$
Banks		
Westpac - 8498	58,296	76,802
	58,296	76,802

Supermurphs Fund
Supermurphs Pty Ltd ACN: 163581084
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:

.....
Patrick Murphy
Supermurphs Pty Ltd
Director

.....
Gabriella Murphy
Supermurphs Pty Ltd
Director

.....
Daniel Murphy
Supermurphs Pty Ltd
Director

.....
Vicki Murphy
Supermurphs Pty Ltd
Director

Dated this day of

Supermurphs Fund
Supermurphs Pty Ltd ACN: 163581084

Trustees Declaration

Statement of Taxable Income

For the year ended 30 June 2020



	2020
	\$
Benefits accrued as a result of operations	48,649.00
SMSF Annual Return Rounding	1.00
Taxable Income or Loss	<u>48,650.00</u>
Income Tax on Taxable Income or Loss	7,297.50
CURRENT TAX OR REFUND	<u>7,297.50</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	<u>(14,244.00)</u>
AMOUNT DUE OR REFUNDABLE	<u>(6,687.50)</u>

Supermurphs Fund Members Statement



Daniel Murphy
81 Kemp Street
Pearsall, Western Australia, 6065, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries	N/A
Age:	46	Vested Benefits	283,286
Tax File Number:	Provided	Total Death Benefit	5,795,786
Date Joined Fund:	02/05/2013	Current Salary	0
Service Period Start Date:		Previous Salary	0
Date Left Fund:		Disability Benefit	0
Member Code:	MURDAN00001A		
Account Start Date	02/05/2013		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

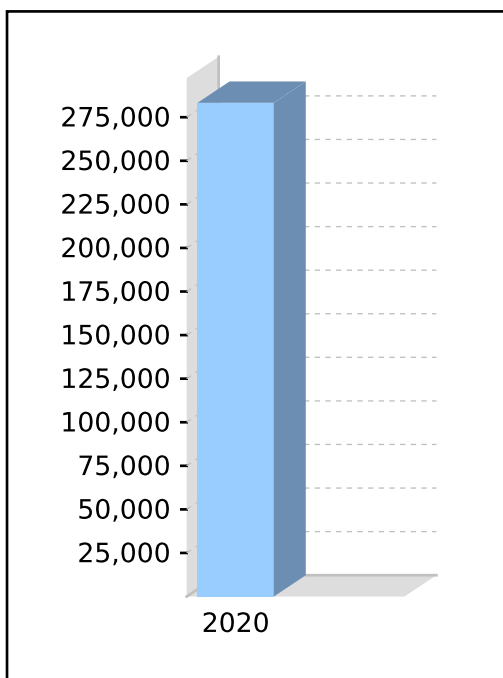
Total Benefits 283,286

Preservation Components

Preserved 283,286
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free 165
Taxable 283,121
Investment Earnings Rate 6%



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	275,323
<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	17,632
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	1,405
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	8,264
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	283,286

Supermurphs Fund Members Statement



Patrick Murphy
95/189 Adelaide Terrace
EAST PERTH, Western Australia, 6004, Australia

Your Details

Date of Birth : Provided
Age: 47
Tax File Number: Provided
Date Joined Fund: 02/05/2013
Service Period Start Date:
Date Left Fund:
Member Code: MURPAT00001A
Account Start Date 02/05/2013
Account Phase: Accumulation Phase
Account Description: Accumulation

Nominated Beneficiaries N/A
Vested Benefits 236,915
Total Death Benefit 236,915
Current Salary 0
Previous Salary 0
Disability Benefit 0

Your Balance

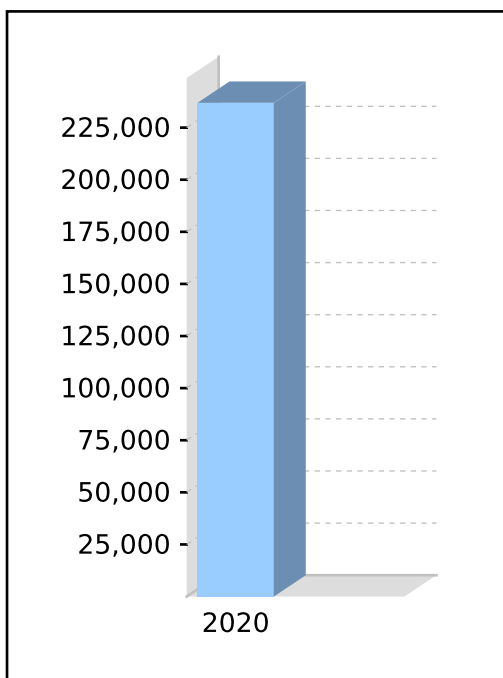
Total Benefits 236,915

Preservation Components

Preserved 236,915
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free 165
Taxable 236,750
Investment Earnings Rate 6%



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	229,067
<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	14,699
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	1,385
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	5,466
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	236,915

Supermurphs Fund Members Statement



Gabriella Murphy
95/189 Adelaide Terrace
EAST PERTH, Western Australia, 6004, Australia

Your Details

Date of Birth : Provided
Age: 49
Tax File Number: Provided
Date Joined Fund: 02/05/2013
Service Period Start Date:
Date Left Fund:
Member Code: MURGAB00001A
Account Start Date: 02/05/2013
Account Phase: Accumulation Phase
Account Description: Accumulation

Nominated Beneficiaries N/A
Vested Benefits 316,566
Total Death Benefit 4,175,316
Current Salary 0
Previous Salary 0
Disability Benefit 0

Your Balance

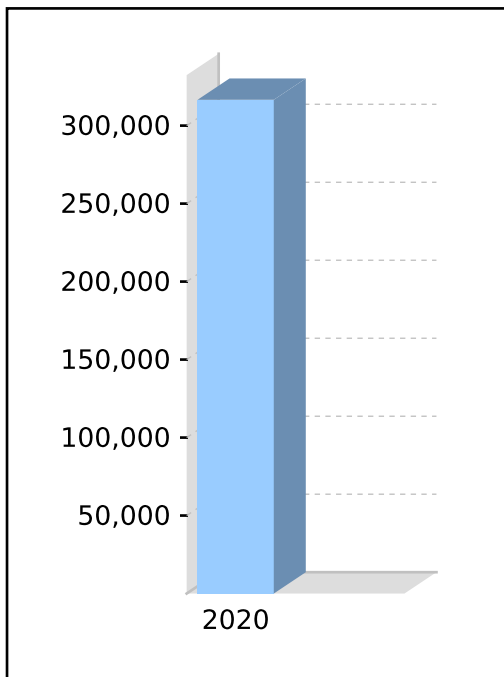
Total Benefits 316,566

Preservation Components

Preserved 316,535
Unrestricted Non Preserved 31
Restricted Non Preserved

Tax Components

Tax Free
Taxable 316,566
Investment Earnings Rate 6%



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	303,241
<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	19,582
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	2,352
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	3,905
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	316,566

Supermurphs Fund Members Statement



Vicki Murphy
81 Kemp Street
Pearsall, Western Australia, 6065, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries	N/A
Age:	40	Vested Benefits	263,569
Tax File Number:	Provided	Total Death Benefit	4,122,319
Date Joined Fund:	02/05/2013	Current Salary	0
Service Period Start Date:		Previous Salary	0
Date Left Fund:		Disability Benefit	0
Member Code:	MURVIC00001A		
Account Start Date	02/05/2013		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits 263,569

Preservation Components

Preserved 263,569

Unrestricted Non Preserved

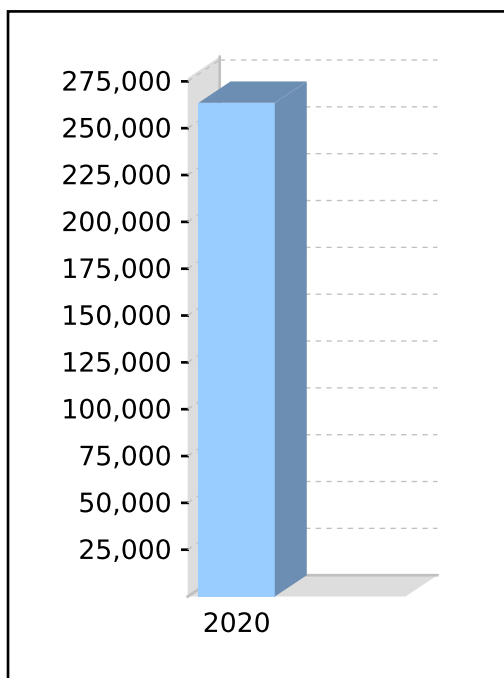
Restricted Non Preserved

Tax Components

Tax Free

Taxable 263,569

Investment Earnings Rate 6%



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	251,353
<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	16,269
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	2,156
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	1,897
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	263,569

Supermurphs 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								
Westpac - 8498		58,296.300000	58,296.30	58,296.30	58,296.30			9.91 %
			58,296.30		58,296.30		0.00 %	9.91 %
Loan								
BROWR140- Loan to AMFM Trust 00	1.00	1.000000	1.00	500,000.00	500,000.00	(499,999.00)	(100.00) %	0.00 %
MURPP1400 Loan to AMFM Trust (\$120k) 03	1.00	120,000.000000	120,000.00	120,000.00	120,000.00	0.00	0.00 %	20.40 %
MURPP1400 Loan to AMFM Trust (\$120k) 5	1.00	120,000.000000	120,000.00	120,000.00	120,000.00	0.00	0.00 %	20.40 %
MURPP1400 Loan to AMFM Trust (\$150k) 02	1.00	150,000.000000	150,000.00	150,000.00	150,000.00	0.00	0.00 %	25.50 %
MURPP1400 Loan to AMFM Trust (\$50k) 6	1.00	50,000.000000	50,000.00	50,000.00	50,000.00	0.00	0.00 %	8.50 %
MURPP1400 Loan to AMFM Trust (\$90) 4	1.00	90,000.000000	90,000.00	90,000.00	90,000.00	0.00	0.00 %	15.30 %
			530,001.00		1,030,000.00	(499,999.00)	(48.54) %	90.09 %
			588,297.30		1,088,296.30	(499,999.00)	(45.94) %	100.00 %

Supermurphs 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	
BROWR140-00 - Loan to AMFM Trust										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	500,000.00	0.00	0.00	0.00
	30/06/2020		1.00	0.00	0.00	0.00	500,000.00	0.00	0.00	0.00
MURPP140002 - Loan to AMFM Trust (\$150k)										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	150,000.00	0.00	0.00	0.00
	30/06/2020		1.00	0.00	0.00	0.00	150,000.00	0.00	0.00	0.00
MURPP140003 - Loan to AMFM Trust (\$120k)										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	120,000.00	0.00	0.00	0.00
	30/06/2020		1.00	0.00	0.00	0.00	120,000.00	0.00	0.00	0.00
MURPP14004 - Loan to AMFM Trust (\$90)										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	90,000.00	0.00	0.00	0.00
	30/06/2020		1.00	0.00	0.00	0.00	90,000.00	0.00	0.00	0.00
MURPP14005 - Loan to AMFM Trust (\$120k)										
	01/07/2019	Opening Balance	1.00	0.00	0.00	0.00	120,000.00	0.00	0.00	0.00
	30/06/2020		1.00	0.00	0.00	0.00	120,000.00	0.00	0.00	0.00
MURPP140061 - Loan to AMFM Trust (\$50k)										
	07/04/2020	Purchase	1.00	50,000.00	0.00	0.00	50,000.00	0.00	0.00	0.00
	30/06/2020		1.00	50,000.00	0.00	0.00	50,000.00	0.00	0.00	0.00
Total Market Movement					0.00				0.00	0.00

Supermurphs 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
Bank Accounts												
Westpac - 8498	44.99			44.99	0.00	0.00	0.00	44.99			0.00	0.00
	44.99			44.99	0.00	0.00	0.00	44.99			0.00	0.00
Loan												
BROWR140- Loan to AMFM Trust 00	35,000.00			35,000.00	0.00	0.00	0.00	35,000.00			0.00	0.00
MURPP1400 Loan to AMFM Trust (\$120k) 5	8,400.00			8,400.00	0.00	0.00	0.00	8,400.00			0.00	0.00
MURPP1400 Loan to AMFM Trust (\$120k) 03	8,400.00			8,400.00	0.00	0.00	0.00	8,400.00			0.00	0.00
MURPP1400 Loan to AMFM Trust (\$150k) 02	10,500.00			10,500.00	0.00	0.00	0.00	10,500.00			0.00	0.00
MURPP1400 Loan to AMFM Trust (\$90) 4	6,300.00			6,300.00	0.00	0.00	0.00	6,300.00			0.00	0.00
	68,600.00			68,600.00	0.00	0.00	0.00	68,600.00			0.00	0.00
	68,644.99			68,644.99	0.00	0.00	0.00	68,644.99			0.00	0.00

Assessable Income (Excl. Capital Gains) **68,644.99**

Net Capital Gain **0.00**

Total Assessable Income 68,644.99

* 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.

Supermurphs 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
Loan									
BROWR140-00 - Loan to AMFM Trust	1.00	500,000.00	0.00	500,000.00	1.0000	(499,999.00)	0.00	0.00	0.00
MURPP140002 - Loan to AMFM Trust (\$150k)	1.00	150,000.00	0.00	150,000.00	150,000.0000	0.00	0.00	0.00	0.00
MURPP140003 - Loan to AMFM Trust (\$120k)	1.00	120,000.00	0.00	120,000.00	120,000.0000	0.00	0.00	0.00	0.00
MURPP14004 - Loan to AMFM Trust (\$90)	1.00	90,000.00	0.00	90,000.00	90,000.0000	0.00	0.00	0.00	0.00
MURPP14005 - Loan to AMFM Trust (\$120k)	1.00	120,000.00	0.00	120,000.00	120,000.0000	0.00	0.00	0.00	0.00
MURPP140061 - Loan to AMFM Trust (\$50k)	1.00	50,000.00	0.00	50,000.00	50,000.0000	0.00	0.00	0.00	0.00
		1,030,000.00	0.00	1,030,000.00	530,001.0000	(499,999.00)	0.00	0.00	0.00
		1,030,000.00	0.00	1,030,000.00	530,001.0000	(499,999.00)	0.00	0.00	0.00

Memorandum of Resolutions of the Director(s) of

Supermurphs Pty Ltd ACN: 163581084

ATF Supermurphs 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 2020 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 2020, 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 2020.

INVESTMENT DISPOSALS:

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2020.

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

Supermurphs Pty Ltd ACN: 163581084

ATF Supermurphs Fund

TAX AGENTS:

It was resolved that

Alex Mora

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.

Memorandum of Resolutions of the Director(s) of

Supermurphs Pty Ltd ACN: 163581084

ATF Supermurphs Fund

CLOSURE:

Signed as a true record –

.....
Patrick Murphy
/ /

.....
Gabriella Murphy
/ /

.....
Daniel Murphy
/ /

.....
Vicki Murphy
/ /

Supermurphs Fund Trial Balance



As at 30 June 2020

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	24200	Contributions			
(21,030.28)	24200/MURDAN00001 A	(Contributions) Murphy, Daniel - Accumulation			
(13,344.23)	24200/MURGAB00001 A	(Contributions) Murphy, Gabriella - Accumulation			
(21,030.28)	24200/MURPAT00001 A	(Contributions) Murphy, Patrick - Accumulation			
(13,344.23)	24200/MURVIC00001A	(Contributions) Murphy, Vicki - Accumulation			
	25000	Interest Received			
(63,698.08)	25000/BROWR140-00	Loan to AMFM Trust			35,000.00
	25000/MURPP140002	Loan to AMFM Trust (\$150k)			10,500.00
	25000/MURPP140003	Loan to AMFM Trust (\$120k)			8,400.00
	25000/MURPP14004	Loan to AMFM Trust (\$90)			6,300.00
	25000/MURPP14005	Loan to AMFM Trust (\$120k)			8,400.00
(379.95)	25000/WBC298498	Westpac - 8498			44.99
	25100	ATO Interest			63.07
	30400	ATO Supervisory Levy		259.00	
563.00	30800	ASIC Fees		268.00	
	39000	Life Insurance Premiums			
7,146.70	39000/MURDAN00001 A	(Life Insurance Premiums) Murphy, Daniel - Accumulation		8,263.63	
3,266.45	39000/MURGAB00001 A	(Life Insurance Premiums) Murphy, Gabriella - Accumulation		3,904.82	
4,805.66	39000/MURPAT00001 A	(Life Insurance Premiums) Murphy, Patrick - Accumulation		5,466.44	
1,776.88	39000/MURVIC00001A	(Life Insurance Premiums) Murphy, Vicki - Accumulation		1,897.10	
17,290.35	48500	Income Tax Expense		7,297.50	
97,978.01	49000	Profit/Loss Allocation Account		41,351.57	
	50010	Opening Balance			
(249,523.27)	50010/MURDAN00001 A	(Opening Balance) Murphy, Daniel - Accumulation			275,323.34
(279,045.67)	50010/MURGAB00001 A	(Opening Balance) Murphy, Gabriella - Accumulation			303,241.20
(203,776.53)	50010/MURPAT00001 A	(Opening Balance) Murphy, Patrick - Accumulation			229,066.78
(228,661.20)	50010/MURVIC00001A	(Opening Balance) Murphy, Vicki - Accumulation			251,353.36
	52420	Contributions			

Supermurphs Fund Trial Balance



As at 30 June 2020

Last Year	Code	Account Name	Units	Debits \$	Credits \$
(21,030.28)	52420/MURDAN00001 A	(Contributions) Murphy, Daniel - Accumulation			0.00
(13,344.23)	52420/MURGAB00001 A	(Contributions) Murphy, Gabriella - Accumulation			0.00
(21,030.28)	52420/MURPAT00001 A	(Contributions) Murphy, Patrick - Accumulation			0.00
(13,344.23)	52420/MURVIC00001A	(Contributions) Murphy, Vicki - Accumulation			0.00
	53100	Share of Profit/(Loss)			
(16,469.45)	53100/MURDAN00001 A	(Share of Profit/(Loss)) Murphy, Daniel - Accumulation			17,631.62
(18,387.60)	53100/MURGAB00001 A	(Share of Profit/(Loss)) Murphy, Gabriella - Accumulation			19,581.60
(13,528.70)	53100/MURPAT00001 A	(Share of Profit/(Loss)) Murphy, Patrick - Accumulation			14,699.84
(15,129.28)	53100/MURVIC00001A	(Share of Profit/(Loss)) Murphy, Vicki - Accumulation			16,268.00
	53330	Income Tax			
1,398.40	53330/MURDAN00001 A	(Income Tax) Murphy, Daniel - Accumulation		1,405.20	
2,268.22	53330/MURGAB00001 A	(Income Tax) Murphy, Gabriella - Accumulation		2,351.56	
1,308.51	53330/MURPAT00001 A	(Income Tax) Murphy, Patrick - Accumulation		1,385.08	
2,002.84	53330/MURVIC00001A	(Income Tax) Murphy, Vicki - Accumulation		2,155.66	
	53800	Contributions Tax			
3,154.56	53800/MURDAN00001 A	(Contributions Tax) Murphy, Daniel - Accumulation			0.00
2,001.63	53800/MURGAB00001 A	(Contributions Tax) Murphy, Gabriella - Accumulation			0.00
3,154.56	53800/MURPAT00001 A	(Contributions Tax) Murphy, Patrick - Accumulation			0.00
2,001.63	53800/MURVIC00001A	(Contributions Tax) Murphy, Vicki - Accumulation			0.00
	53920	Life Insurance Premiums			
7,146.70	53920/MURDAN00001 A	(Life Insurance Premiums) Murphy, Daniel - Accumulation		8,263.63	
3,266.45	53920/MURGAB00001 A	(Life Insurance Premiums) Murphy, Gabriella - Accumulation		3,904.82	
4,805.66	53920/MURPAT00001 A	(Life Insurance Premiums) Murphy, Patrick - Accumulation		5,466.44	
1,776.88	53920/MURVIC00001A	(Life Insurance Premiums) Murphy, Vicki - Accumulation		1,897.10	
	60400	Bank Accounts			
76,801.63	60400/WBC298498	Westpac - 8498		58,296.30	
	65000	Interest Receivable			

Supermurphs Fund Trial Balance



As at 30 June 2020

Last Year	Code	Account Name	Units	Debits \$	Credits \$
0.00	65000/BROWR140-00	Loan to AMFM Trust		2,482.04	
	65000/MURPP140002	Loan to AMFM Trust (\$150k)		744.61	
	65000/MURPP140003	Loan to AMFM Trust (\$120k)		595.69	
	65000/MURPP14004	Loan to AMFM Trust (\$90)		446.77	
	65000/MURPP14005	Loan to AMFM Trust (\$120k)		595.69	
	74300	Loan			
500,000.00	74300/BROWR140-00	Loan to AMFM Trust	1.0000	500,000.00	
150,000.00	74300/MURPP140002	Loan to AMFM Trust (\$150k)	1.0000	150,000.00	
120,000.00	74300/MURPP140003	Loan to AMFM Trust (\$120k)	1.0000	120,000.00	
90,000.00	74300/MURPP14004	Loan to AMFM Trust (\$90)	1.0000	90,000.00	
120,000.00	74300/MURPP14005	Loan to AMFM Trust (\$120k)	1.0000	120,000.00	
	74300/MURPP140061	Loan to AMFM Trust (\$50k)	1.0000	50,000.00	
(8,718.50)	84500	Income in Advance			0.00
10,901.55	85000	Income Tax Payable/Refundable		10,736.15	
0.00	86000	PAYG Payable			3,561.00
				1,199,434.80	1,199,434.80

Current Year Profit/(Loss): 48,649.07

Cannot generate Realised Capital Gains report. Realised Capital Gains has no data to prepare

Signature as prescribed in tax return

Self-managed superannuation fund annual return 2020

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2020* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2020* (NAT 71606) (the instructions) can assist you to complete this annual return.
- ⊖ The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT 3036).

To complete this annual return

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

§	#	/	T	#		§	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)**

Supermurphs Fund

3 **Australian business number (ABN)** (if applicable)

4 **Current postal address**

81 Kemp Street

Suburb/town

Pearsall

State/territory

WA

Postcode

6065

5 **Annual return status**

Is this an amendment to the SMSF's 2020 return?

A No Yes

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

B No Yes

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** / / Was Part A of the audit report qualified? **B** No Yes Was Part B of the audit report qualified? **C** No Yes If Part B of the audit report was qualified, have the reported issues been rectified? **D** No Yes **7 Electronic funds transfer (EFT)**

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

A Fund's financial institution account details

This account is used for super contributions and rollovers. Do not provide a tax agent account here.

Fund BSB number Fund account number

Fund account name

Supermurphs 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 aliasProvide 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

Provided

- 8 Status of SMSF** Australian superannuation fund **A** No Yes Fund benefit structure **B** **A** 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 **Provided**

Section B: Income

Do not complete this section if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the **entire year**, there was **no** other income that was assessable, and you **have not** realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

11 Income

Did you have a capital gains tax (CGT) event during the year?

G No Yes

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2020*.

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 \$ <input type="text"/>	Net foreign income	D \$ <input type="text"/>	Loss <input type="checkbox"/>
----------------------	-----------------------------------	--------------------	----------------------------------	-------------------------------

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

Transfers from foreign funds **F** \$

Number

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

Gross distribution from partnerships **I** \$

Loss

Calculation of assessable contributions	
Assessable employer contributions	R1 \$ <input type="text"/>
plus Assessable personal contributions	R2 \$ <input type="text"/>
plus **No-TFN-quoted contributions	R3 \$ <input type="text" value="0"/>
<i>(an amount must be included even if it is zero)</i>	
less Transfer of liability to life insurance company or PST	R6 \$ <input type="text"/>

*Unfranked dividend amount **J** \$

*Franked dividend amount **K** \$

*Dividend franking credit **L** \$

*Gross trust distributions **M** \$

Code

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

Calculation of non-arm's length income	
*Net non-arm's length private company dividends	U1 \$ <input type="text"/>
plus *Net non-arm's length trust distributions	U2 \$ <input type="text"/>
plus *Net other non-arm's length income	U3 \$ <input type="text"/>

*Other income **S** \$

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

Code

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

#This is a mandatory label.

*If an amount is entered at this label, check the instructions to ensure the correct tax treatment has been applied.

GROSS INCOME (Sum of labels A to U)	W \$ <input type="text" value="68,708"/>	Loss <input type="checkbox"/>
---	---	-------------------------------

Exempt current pension income **Y** \$

TOTAL ASSESSABLE INCOME (W less Y)	V \$ <input type="text" value="68,708"/>	Loss <input type="checkbox"/>
---	---	-------------------------------

Signature as prescribed in tax return

Tax File Number

Provided

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	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="19,531"/>	F2 \$ <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="527"/>	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"/>	Code <input type="text"/>
Tax losses deducted	M1 \$ <input type="text"/>		

TOTAL DEDUCTIONS
N \$ <input type="text" value="20,058"/> <small>(Total A1 to M1)</small>

TOTAL NON-DEDUCTIBLE EXPENSES
Y \$ <input type="text"/> <small>(Total A2 to L2)</small>

#TAXABLE INCOME OR LOSS	Loss <input type="text"/>
O \$ <input type="text" value="48,650"/> <small>(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)</small>	

TOTAL SMSF EXPENSES
Z \$ <input type="text" value="20,058"/> <small>(N plus Y)</small>

#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 2020* on how to complete the calculation statement.

#Taxable income **A** \$ 48,650

(an amount must be included even if it is zero)

#Tax on taxable income **T1** \$ 7,297.50

(an amount must be included even if it is zero)

#Tax on no-TFN-quoted contributions **J** \$ 0.00

(an amount must be included even if it is zero)

Gross tax **B** \$ 7,297.50

(T1 plus J)

Foreign income tax offset
C1 \$

Rebates and tax offsets
C2 \$

Non-refundable non-carry forward tax offsets

C \$

(C1 plus C2)

SUBTOTAL 1

T2 \$ 7,297.50

(B less C – cannot be less than zero)

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

Non-refundable carry forward tax offsets

D \$ 0.00

(D1 plus D2 plus D3 plus D4)

SUBTOTAL 2

T3 \$ 7,297.50

(T2 less D – cannot be less than zero)

Complying fund's franking credits tax offset
E1 \$

No-TFN tax offset
E2 \$

National rental affordability scheme tax offset
E3 \$

Exploration credit tax offset
E4 \$ 0.00

Refundable tax offsets

E \$

(E1 plus E2 plus E3 plus E4)

#TAX PAYABLE **T5** \$ 7,297.50

(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"/>
	<small>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</small>

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

PAYG instalments raised

K \$

Supervisory levy

L \$

Supervisory levy adjustment for wound up funds

M \$

Supervisory levy adjustment for new funds

N \$

AMOUNT DUE OR REFUNDABLE <small>A positive amount at S is what you owe, while a negative amount is refundable to you.</small>	S \$ <input type="text" value="-6,687.50"/>
	<small>(T5 plus G less H less I less K plus L less M plus N)</small>

#This is a mandatory label.

Section E: Losses

14 Losses

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

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

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

Signature as prescribed in tax return

Tax File Number

Section F: Member information

MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name

First given name Other given names

Member's TFN See the Privacy note in the Declaration. Date of birth

Contributions

I Refer to instructions for completing these labels.

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

- Proceeds from primary residence disposal **H** \$
- Receipt date **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

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

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

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

MEMBER 2

Title: Mr Mrs Miss Ms Other

Family name

First given name Other given names

Member's TFN See the Privacy note in the Declaration. Date of birth

Contributions

OPENING ACCOUNT BALANCE \$

I Refer to instructions for completing these labels.

Employer contributions
A \$

ABN of principal employer
A1

Personal contributions
B \$

CGT small business retirement exemption
C \$

CGT small business 15-year exemption amount
D \$

Personal injury election
E \$

Spouse and child contributions
F \$

Other third party contributions
G \$

Proceeds from primary residence disposal
H \$

Receipt date Day / Month / Year
H1 / /

Assessable foreign superannuation fund amount
I \$

Non-assessable foreign superannuation fund amount
J

Transfer from reserve: assessable amount
K \$

Transfer from reserve: non-assessable amount
L \$

Contributions from non-complying funds and previously non-complying funds
T \$

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

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

Other transactions

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

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$ Code

Income stream payments **R2** \$ Code

Accumulation phase account balance
S1 \$

Retirement phase account balance - Non CDBIS
S2 \$

Retirement phase account balance - CDBIS
S3 \$

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

MEMBER 3

Title: Mr Mrs Miss Ms Other

Family name

Murphy

First given name

Gabriella

Other given names

Member's TFN

See the Privacy note in the Declaration.

Provided

Date of birth

Provided

Contributions

OPENING ACCOUNT BALANCE \$

303,241.20

I Refer to instructions for completing these labels.

Employer contributions

A \$

ABN of principal employer

A1

Personal contributions

B \$

CGT small business retirement exemption

C \$

CGT small business 15-year exemption amount

D \$

Personal injury election

E \$

Spouse and child contributions

F \$

Other third party contributions

G \$

Proceeds from primary residence disposal

H \$

Receipt date

Day

Month

Year

H1

Assessable foreign superannuation fund amount

I \$

Non-assessable foreign superannuation fund amount

J \$

Transfer from reserve: assessable amount

K \$

Transfer from reserve: non-assessable amount

L \$

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

T \$

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

M \$

TOTAL CONTRIBUTIONS N \$

(Sum of labels **A** to **M**)

Other transactions

Allocated earnings or losses

O \$

13,325.22

Loss

Inward rollovers and transfers

P \$

Outward rollovers and transfers

Q \$

Lump Sum payments

R1 \$

Income stream payments

R2 \$

Code

Code

Accumulation phase account balance

S1 \$

316,566.42

Retirement phase account balance - Non CDBIS

S2 \$

0.00

Retirement phase account balance - CDBIS

S3 \$

0.00

0

TRIS Count

CLOSING ACCOUNT BALANCE S \$

316,566.42

(**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

MEMBER 4

Title: Mr Mrs Miss Ms Other

Family name

Murphy

First given name

Vicki

Other given names

Member's TFN

See the Privacy note in the Declaration.

Provided

Date of birth

Provided

Contributions

OPENING ACCOUNT BALANCE \$

251,353.36

I Refer to instructions for completing these labels.

Employer contributions

A \$

ABN of principal employer

A1

Personal contributions

B \$

CGT small business retirement exemption

C \$

CGT small business 15-year exemption amount

D \$

Personal injury election

E \$

Spouse and child contributions

F \$

Other third party contributions

G \$

Proceeds from primary residence disposal

H \$

Receipt date

Day

Month

Year

H1

Assessable foreign superannuation fund amount

I \$

Non-assessable foreign superannuation fund amount

J

Transfer from reserve: assessable amount

K

Transfer from reserve: non-assessable amount

L \$

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

T \$

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

M \$

TOTAL CONTRIBUTIONS N \$

(Sum of labels **A** to **M**)

Other transactions

Allocated earnings or losses

O \$

12,215.24

Loss

Inward rollovers and transfers

P \$

Outward rollovers and transfers

Q \$

Lump Sum payments

R1 \$

Income stream payments

R2 \$

Code

Code

Accumulation phase account balance

S1 \$

263,568.60

Retirement phase account balance - Non CDBIS

S2 \$

0.00

Retirement phase account balance - CDBIS

S3 \$

0.00

0

TRIS Count

CLOSING ACCOUNT BALANCE S \$

263,568.60

(**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 \$

58,296

Debt securities

F \$

Loans

G \$

1,030,000

Listed shares

H \$

Unlisted shares

I \$

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 \$

Property count

J7

Limited recourse borrowing arrangements

J \$

Non-residential real property

K \$

Residential real property

L \$

Collectables and personal use assets

M \$

Other assets

O \$

15,600

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 \$

1,103,896

(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

\$

Signature as prescribed in tax return

Tax File Number

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** No Yes

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** No Yes

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	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 BALANCES from Sections F and G)		W \$ <input type="text" value="1,100,335"/>
Reserve accounts		X \$ <input type="text"/>
Other liabilities		Y \$ <input type="text" value="3,561"/>
TOTAL LIABILITIES		Z \$ <input type="text" value="1,103,896"/>

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 2019-20 income year, write **2020**). **A**

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2020*. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2020* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2020*. **D**

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 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

Murphy

First given name

Patrick

Other given names

Phone number **0438975709**

Email address

Non-individual trustee name (if applicable)

Supermurphs Pty Ltd

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 2020 has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date / /

Tax agent's contact details

Title: Mr Mrs Miss Ms Other

Family name

Mora

First given name

Alex

Other given names

Tax agent's practice

Mora Wealth Accountants Pty Ltd

Tax agent's phone number

0438 975 709

Reference number

MURPP140

Tax agent number

24742602

Capital gains tax (CGT) schedule

2020

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 2020* 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"/>
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

Provided

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

Provided

7 Earnout arrangements

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

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

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

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

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

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

! **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** \$ / ^{LOSS}

8 Other CGT information required (if applicable)

Small business 15 year exemption – exempt capital gains **A** \$ / ^{CODE}

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

Provided

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

Patrick Murphy

Daytime contact number (include area code)

0438975709

Losses schedule

2020

Companies and trusts that do not join consolidated groups should complete and attach this schedule to their 2020 tax return.
Superannuation funds should complete and attach this schedule to their 2020 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 2020*, available on our website ato.gov.au for instructions on how to complete this schedule.

Tax file number (TFN)

Provided

Name of entity

Supermurphs Fund

Australian business number

57387020150

Part A – Losses carried forward to the 2020–21 income year – excludes film losses

1 Tax losses carried forward to later income years

Year of loss	
2019–20	B <input type="text"/>
2018–19	C <input type="text"/>
2017–18	D <input type="text"/>
2016–17	E <input type="text"/>
2015–16	F <input type="text"/>
2014–15 and earlier income years	G <input type="text"/>
Total	U <input type="text"/>

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

2 Net capital losses carried forward to later income years

Year of loss	
2019–20	H <input type="text"/>
2018–19	I <input type="text"/>
2017–18	J <input type="text"/>
2016–17	K <input type="text"/>
2015–16	L <input type="text"/>
2014–15 and earlier income years	M <input type="text"/>
Total	V <input type="text"/>

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 2019–20 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 2019–20 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

- 2019–20 **A** Yes No
- 2018–19 **B** Yes No
- 2017–18 **C** Yes No
- 2016–17 **D** Yes No
- 2015–16 **E** Yes No
- 2014–15 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 companiesComplying 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

JTransfer 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

2020

A

Tax file No Provided

Taxpayer name Supermurphs Fund

Signature.....

SENSITIVE (when completed)

*****NOTE*****
THIS SCHEDULE CANNOT BE LODGED WITH THE ATO AS A PAPER REPRESENTATION OF THE SCHEDULE.

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.

\$	M	/	T	#		\$	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)**

Supermurphs Fund

3 **Australian business number (ABN)** (if applicable)

4 **Current postal address**

81 Kemp Street

Suburb/town

Pearsall

State/territory

WA

Postcode

6065

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** / / 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

Supermurphs 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 aliasProvide 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

Provided

- 8 Status of SMSF** Australian superannuation fund **A** No Yes Fund benefit structure **B** **A** 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 **Provided**

Section B: Income

Do not complete this section if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the **entire year**, there was **no** other income that was assessable, and you **have not** realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

11 Income

Did you have a capital gains tax (CGT) event during the year?

G No Yes

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 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 \$ <input type="text"/>	Net foreign income	D \$ <input type="text"/>	Loss <input type="checkbox"/>
----------------------	-----------------------------------	--------------------	----------------------------------	-------------------------------

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

Transfers from foreign funds **F** \$

Number

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

Gross distribution from partnerships **I** \$

Loss

Calculation of assessable contributions
Assessable employer contributions

R1 \$

plus Assessable personal contributions

R2 \$

plus **No-TFN-quoted contributions

R3 \$

(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST

R6 \$

*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** \$

*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** \$

Code

#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

Provided

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	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="16,995"/>	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="563"/>	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"/>	Code <input type="text"/>
Tax losses deducted	M1 \$ <input type="text"/>		
TOTAL DEDUCTIONS N \$ <input type="text" value="17,558"/> (Total A1 to M1)		TOTAL NON-DEDUCTIBLE EXPENSES Y \$ <input type="text"/> (Total A2 to L2)	
#TAXABLE INCOME OR LOSS O \$ <input type="text" value="115,269"/> (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)		TOTAL SMSF EXPENSES Z \$ <input type="text" value="17,558"/> (N plus Y)	

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

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

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

Gross tax **B** \$

(T1 plus J)

Foreign income tax offset **C1** \$

Rebates and tax offsets **C2** \$

Non-refundable non-carry forward tax offsets

C \$

(C1 plus C2)

SUBTOTAL 1

T2 \$

(B less C – cannot be less than zero)

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

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

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

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

Non-refundable carry forward tax offsets

D \$

(D1 plus D2 plus D3 plus D4)

SUBTOTAL 2

T3 \$

(T2 less D – cannot be less than zero)

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

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

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

Exploration credit tax offset **E4** \$

Refundable tax offsets

E \$

(E1 plus E2 plus E3 plus E4)

#TAX PAYABLE **T5** \$

(T3 less E – cannot be less than zero)

Section 102AAM interest charge

G \$

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="-3,530.65"/>
	<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

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

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

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

Signature as prescribed in tax return

Tax File Number

Section F: Member information

MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name

First given name Other given names

Member's TFN See the Privacy note in the Declaration. Date of birth

Contributions

I Refer to instructions for completing these labels.

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

- Proceeds from primary residence disposal **H** \$
- Receipt date **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

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

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

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**

MEMBER 2

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Date of birth

Contributions

OPENING ACCOUNT BALANCE \$ 203,776.53

I Refer to instructions for completing these labels.

Employer contributions

A \$ 21,030.28

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 / /

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 \$ 21,030.28

(Sum of labels **A** to **M**)

Other transactions

Allocated earnings or losses

O \$ 4,259.97

Loss

Inward rollovers and transfers

P \$

Outward rollovers and transfers

Q \$

Lump Sum payments

R1 \$

Code

Income stream payments

R2 \$

Code

Accumulation phase account balance	S1 \$ <input type="text"/> 229,066.78
Retirement phase account balance - Non CDBIS	S2 \$ <input type="text"/> 0.00
Retirement phase account balance - CDBIS	S3 \$ <input type="text"/> 0.00

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 229,066.78

(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Signature as prescribed in tax return

Tax File Number

Provided

MEMBER 3

Title: Mr Mrs Miss Ms Other

Family name

Murphy

First given name

Gabriella

Other given names

Member's TFN

See the Privacy note in the Declaration.

Provided

Date of birth

Provided

Contributions

OPENING ACCOUNT BALANCE \$

279,045.67

I Refer to instructions for completing these labels.

Employer contributions

A \$ 13,344.23

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 \$

13,344.23

(Sum of labels **A** to **M**)

Other transactions

Allocated earnings or losses

O \$ 10,851.30

Loss

Inward rollovers and transfers

P \$

Outward rollovers and transfers

Q \$

Lump Sum payments

R1 \$

Income stream payments

R2 \$

Code

Code

Accumulation phase account balance

S1 \$ 303,241.20

Retirement phase account balance - Non CDBIS

S2 \$ 0.00

Retirement phase account balance - CDBIS

S3 \$ 0.00

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$

303,241.20

(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Signature as prescribed in tax return

Tax File Number

Provided

MEMBER 4

Title: Mr Mrs Miss Ms Other

Family name

Murphy

First given name

Vicki

Other given names

Member's TFN

See the Privacy note in the Declaration.

Provided

Date of birth

Provided

Contributions

OPENING ACCOUNT BALANCE \$

228,661.20

I Refer to instructions for completing these labels.

Employer contributions

A \$ 13,344.23

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 \$

13,344.23

(Sum of labels **A** to **M**)

Other transactions

Allocated earnings or losses

O \$ 9,347.93

Loss

Inward rollovers and transfers

P \$

Outward rollovers and transfers

Q \$

Lump Sum payments

R1 \$

Income stream payments

R2 \$

Code

Code

Accumulation phase account balance

S1 \$ 251,353.36

Retirement phase account balance - Non CDBIS

S2 \$ 0.00

Retirement phase account balance - CDBIS

S3 \$ 0.00

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$

251,353.36

(**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"/>	
Permissible temporary borrowings	V2 \$ <input type="text"/>	
Other borrowings	V3 \$ <input type="text"/>	
	Borrowings	V \$ <input type="text"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		W \$ <input type="text" value="1,058,986"/>
	Reserve accounts	X \$ <input type="text"/>
	Other liabilities	Y \$ <input type="text" value="8,718"/>
TOTAL LIABILITIES		Z \$ <input type="text" value="1,067,704"/>

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

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"/>
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

Provided

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

Provided

7 Earnout arrangements

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

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

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

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

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

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

! **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** \$ / ^{LOSS}

8 Other CGT information required (if applicable)

Small business 15 year exemption – exempt capital gains **A** \$ / ^{CODE}

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

Provided

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

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

Privacy

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

Signature

Date

Day

Month

Year

/

/

Contact name

Patrick Murphy

Daytime contact number (include area code)

0438975709

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

Supermurphs Fund

Australian business number

57387020150

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 <input type="text"/>
2017–18	C <input type="text"/>
2016–17	D <input type="text"/>
2015–16	E <input type="text"/>
2014–15	F <input type="text"/>
2013–14 and earlier income years	G <input type="text"/>
Total	U <input type="text"/>

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

2 Net capital losses carried forward to later income years

Year of loss	
2018–19	H <input type="text"/>
2017–18	I <input type="text"/>
2016–17	J <input type="text"/>
2015–16	K <input type="text"/>
2014–15	L <input type="text"/>
2013–14 and earlier income years	M <input type="text"/>
Total	V <input type="text"/>

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 **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 lossesTax losses **G** Net capital losses **H** **3 Losses carried forward for which the business continuity test must be satisfied before they can be deducted/applied in later years** – excludes film lossesTax losses **I** Net capital losses **J** **4 Do current year loss provisions apply?**

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

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

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

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

L Yes No

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

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

M Yes No

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

N Yes No

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

O

Signature as prescribed in tax return

Tax File Number

Provided

Part D – Life insurance companiesComplying 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

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

Tax File Number

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

Important

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Taxpayer's declaration

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

Signature

Date / /

Contact person

Daytime contact number (include area code)

SCHEDULE

Other Attachments Schedule

2019

A

Tax file No Provided

Taxpayer name Supermurphs Fund

Signature.....

SENSITIVE (when completed)

*****NOTE*****
THIS SCHEDULE CANNOT BE LODGED WITH THE ATO AS A PAPER REPRESENTATION OF THE SCHEDULE.