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Financial statements and reports for the year ended  
30 June 2020

Rozek Superannuation Fund

# Rozek Superannuation Fund

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Rozek Superannuation Fund  
**Statement of Taxable Income**

For the year ended 30 June 2020

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	<b>2020</b>
	<b>\$</b>
Benefits accrued as a result of operations	23,703.00
<b>Less</b>	
Exempt current pension income	137,748.00
Realised Accounting Capital Gains	(6,435.00)
Accounting Trust Distributions	12,804.00
Non Taxable Contributions	4,000.00
	<hr/> 148,117.00
<b>Add</b>	
Decrease in MV of investments	92,812.00
SMSF non deductible expenses	7,888.00
Pension Payments	30,000.00
Franking Credits	4,162.00
Foreign Credits	134.00
Taxable Trust Distributions	5,967.00
Distributed Foreign income	759.00
	<hr/> 141,722.00
SMSF Annual Return Rounding	(4.00)
	<hr/> 17,304.00
<b>Taxable Income or Loss</b>	<hr/> 17,304.00
Income Tax on Taxable Income or Loss	2,595.60
<b>Less</b>	
Franking Credits	4,161.90
Foreign Credits	1.16
	<hr/>
<b>CURRENT TAX OR REFUND</b>	<hr/> (1,567.46)
Supervisory Levy	259.00
	<hr/>
<b>AMOUNT DUE OR REFUNDABLE</b>	<hr/> (1,308.46)

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# Rozek Superannuation Fund

## Statement of Financial Position

As at 30 June 2020

	Note	2020 \$	2019 \$
<b>Assets</b>			
<b>Investments</b>			
Other Assets	2	500,000	0
Shares in Listed Companies (Australian)	3	221,086	295,644
Units in Listed Unit Trusts (Australian)	4	130,109	464,200
<b>Total Investments</b>		<u>851,195</u>	<u>759,844</u>
<b>Other Assets</b>			
Westpac Bank # 379 229		0	62,510
Distributions Receivable		3,939	16,669
Asgard Open eWrap		435,204	450,319
BT PANORAMA		22,707	0
Income Tax Refundable		646	0
<b>Total Other Assets</b>		<u>462,496</u>	<u>529,498</u>
<b>Total Assets</b>		<u>1,313,691</u>	<u>1,289,342</u>
Less:			
<b>Liabilities</b>			
Income Tax Payable		0	922
<b>Total Liabilities</b>		<u>0</u>	<u>922</u>
<b>Net assets available to pay benefits</b>		<u>1,313,691</u>	<u>1,288,420</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>	6, 7		
Rozek, Michael - Accumulation		0	17,171
Rozek, Michael - Pension (Account Based Pension 3)		200,555	200,163
Rozek, Michael - Pension (Account Based Pension 5)		231,777	230,867
Rozek, Michael - Pension (Account Based Pension 5)		16,891	0
Rozek, Julie-Anne Margaret - Pension (Pension)		684,456	679,502
Rozek, Julie-Anne Margaret - Accumulation		28,625	160,717
Rozek, Julie-Anne Margaret - Pension (Account Based Pension 3)		151,387	0
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>1,313,691</u>	<u>1,288,420</u>

**Rozek Superannuation Fund**  
**Operating Statement**

For the year ended 30 June 2020

	Note	2020 \$	2019 \$
<b>Income</b>			
<b>Investment Income</b>			
Trust Distributions	10	12,804	18,917
Dividends Received	9	6,225	0
Interest Received		121,705	2,163
<b>Contribution Income</b>			
Employer Contributions		174	2,931
Personal Concessional		16,000	31,000
Personal Non Concessional		4,000	5,000
<b>Total Income</b>		<u>160,908</u>	<u>60,011</u>
<b>Expenses</b>			
Accountancy Fees		0	1,925
ATO Supervisory Levy		0	777
Auditor's Remuneration		0	275
Investment Expenses		7,957	6,474
		<u>7,957</u>	<u>9,451</u>
<b>Member Payments</b>			
Pensions Paid		30,000	60,061
<b>Investment Losses</b>			
Changes in Market Values	11	99,247	(7,807)
<b>Total Expenses</b>		<u>137,204</u>	<u>61,705</u>
<b>Benefits accrued as a result of operations before income tax</b>			
		<u>23,703</u>	<u>(1,693)</u>
Income Tax Expense	12	(1,567)	3,980
<b>Benefits accrued as a result of operations</b>		<u>25,270</u>	<u>(5,673)</u>

# **Notes to the Financial Statements**

For the year ended 30 June 2020

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## **Note 1: Summary of Significant Accounting Policies**

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

The financial statements have been prepared on an accrual 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.

# Notes to the Financial Statements

For the year ended 30 June 2020

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## Interest revenue

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised 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: Other Assets

	2020 \$
Loan: Precinct Five Pty Ltd (unrelated)	500,000
	<hr/> 500,000 <hr/>

## Note 3: Shares in Listed Companies (Australian)

	2020 \$
Australia And New Zealand Banking Group Limited	19,721

**RozeK Superannuation Fund****Notes to the Financial Statements**

For the year ended 30 June 2020

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Bendigo And Adelaide Bank Limited	18,759
Bank Of Queensland Limited.	20,139
Ishares S&p/asx Dividend Opportunities Etf	64,610
Ishares S&p/asx Small Ordinaries Etf	32,885
Spark Infrastructure Group	28,052
Suncorp Group Limited	19,254
Woodside Petroleum Ltd	17,666
	<hr/>
	221,086
	<hr/>

**Note 4: Units in Listed Unit Trusts (Australian)**

	<b>2020</b>
	<b>\$</b>
Amp Capital Global Pro	0
AMP Capital Core Property Fd CI A	39,798
AMP Capital Core Infrast Fd CI A	35,737
Walter Scott Ws PI Gbl Equity	0
PIMCO Div Fixed Int	0
Fidelity Aust Equities Fd	0
Perp WS Div Inc Fund	0
Platinum International Fund	54,574
Vanguard Growth Index Fund	0
	<hr/>
	130,109
	<hr/>

**Note 5: Banks and Term Deposits**

	<b>2020</b>
	<b>\$</b>
<b>Banks</b>	
Asgard Open eWrap	435,204
BT PANORAMA	22,707
Westpac Bank # 379 229	0
	<hr/>
	457,911
	<hr/>

**Note 6: Liability for Accrued Benefits***Refer to compilation report*



# Notes to the Financial Statements

For the year ended 30 June 2020

	2020 \$
Liability for accrued benefits at beginning of year	1,288,420
Benefits accrued as a result of operations	25,271
Current year member movements	0
	<hr/>
Liability for accrued benefits at end of year	1,313,691
	<hr/>

## Note 7: Vested Benefits

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

	2020 \$
Vested Benefits	<hr/> 1,313,691
	<hr/>

## Note 8: Guaranteed Benefits

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

## Note 9: Dividends

	2020 \$
Australia And New Zealand Banking Group Limited	846
Bank Of Queensland Limited.	1,012
Bendigo And Adelaide Bank Limited	1,766
Suncorp Group Limited	1,487
Woodside Petroleum Ltd	1,113
	<hr/>
	6,224
	<hr/>

**Roze Superannuation Fund****Notes to the Financial Statements**

For the year ended 30 June 2020

**Note 10: Trust Distributions**

	<b>2020</b>
	<b>\$</b>
Ishares S&p/asx Small Ordinaries Etf	979
Platinum International Fund	2,496
PIMCO Div Fixed Int	622
Perp WS Div Inc Fund	992
Spark Infrastructure	1,948
AMP Capital Core Property Fd CI A	1,885
AMP Capital Core Infrast Fd CI A	1,003
Ishares S&p/asx Dividend Opportunities Etf	2,880
Vanguard Growth Index Fund	0
Fidelity Aust Equities Fd	0
Walter Scott Ws PI Gbl Equity	0
Clearview WealthSolutions Investment Portfolio	0
	<hr/>
	12,805
	<hr/>

**Note 11: Changes in Market Values****Unrealised Movements in Market Value**

	<b>2020</b>
	<b>\$</b>
<b>Shares in Listed Companies (Australian)</b>	
Australia And New Zealand Banking Group Limited	(10,125)
Bank Of Queensland Limited.	(10,967)
Bendigo And Adelaide Bank Limited	(12,229)
Ishares S&p/asx Dividend Opportunities Etf	(11,067)
Ishares S&p/asx Small Ordinaries Etf	(4,980)
Spark Infrastructure Group	(3,506)
Suncorp Group Limited	(8,842)
Woodside Petroleum Ltd	(12,003)
	<hr/>
	(73,721)
	<hr/>
<b>Units in Listed Unit Trusts (Australian)</b>	
AMP Capital Core Infrast Fd CI A	(2,604)
AMP Capital Core Property Fd CI A	(5,470)
Amp Capital Global Pro	401
CFML 1st Sentier Inv Infrastruct	0
CFML ClrBridge RARE Emging Mkts Fd	0

*Refer to compilation report*

**Roze Superannuation Fund**

**Notes to the Financial Statements**

For the year ended 30 June 2020

CFML Fixed Interest Fund	0
CFML Listed Property Fund	0
CFML Money Market Fund	0
CFML SI Inv Wwide Sustainability	0
CFML Schroders Eq Opps Fnd	0
Fidelity Aust Equities Fd	(862)
Magellan Global Fd	0
PIMCO Div Fixed Int	(962)
Perp WS Div Inc Fund	(135)
Perpetual W'sale Australian Share	0
Perpetual W'sale Industrial Share	0
Platinum Asia Fund	0
Platinum International Fund	(6,981)
Vanguard Growth Index Fund	(1,289)
Vanguard Intl Fxd Int Indx Fd Hedge	0
Walter Scott Ws PI Gbl Equity	(1,190)
	<hr/>
	(19,091)
	<hr/>
<b>Total Unrealised Movement</b>	<b>(92,812)</b>

**Realised Movements in Market Value**

**2020**  
**\$**

**Units in Listed Unit Trusts (Australian)**

Amp Capital Global Pro	(369)
CFML 1st Sentier Inv Infrastruct	0
CFML ClrBridge RARE Emging Mkts Fd	0
CFML Fixed Interest Fund	0
CFML Listed Property Fund	0
CFML Money Market Fund	0
CFML SI Inv Wwide Sustainability	0
CFML Schroders Eq Opps Fnd	0
Fidelity Aust Equities Fd	(576)
Magellan Global Fd	0
PIMCO Div Fixed Int	(2,017)

*Refer to compilation report*

**RozeK Superannuation Fund**

**Notes to the Financial Statements**

For the year ended 30 June 2020

Perp WS Div Inc Fund	(2,640)
Perpetual W'sale Australian Share	0
Perpetual W'sale Industrial Share	0
Platinum Asia Fund	0
Platinum International Fund	0
Vanguard Growth Index Fund	364
Vanguard Intl Fxd Int Indx Fd Hedge	0
Walter Scott Ws PI Gbl Equity	(1,197)

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(6,435)

**Total Realised Movement**

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(6,435)

**Changes in Market Values**

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(99,247)

**Note 12: Income Tax Expense**

The components of tax expense comprise	<b>2020</b> <b>\$</b>
Current Tax	(1,567)
Income Tax Expense	(1,567)

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

Prima facie tax payable on benefits accrued before income tax at 15%	3,555
Less:	
Tax effect of:	
Non Taxable Contributions	600
Exempt Pension Income	20,662
Realised Accounting Capital Gains	(965)
Accounting Trust Distributions	1,921
Add:	
Tax effect of:	
Decrease in MV of Investments	13,922
SMSF Non-Deductible Expenses	1,183
Pension Payments	4,500

*Refer to compilation report*

## Notes to the Financial Statements

For the year ended 30 June 2020

Franking Credits	624
Foreign Credits	20
Taxable Trust Distributions	895
Distributed Foreign Income	114
Rounding	1
	<hr/>
Income Tax on Taxable Income or Loss	2,596
	<hr/>
Less credits:	
Franking Credits	4,162
Foreign Credits	1
	<hr/>
Current Tax or Refund	(1,567)
	<hr/>

### Note 13: Subsequent Event - COVID-19

The Coronavirus (Covid-19) pandemic is expected to cause material decline in the market value of the fund investments. The trustees are aware of the uncertainty surrounding the global markets during this time and the effects it will have on the value of the fund investments after the reporting date.

# Rozek Superannuation Fund Compilation Report

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We have compiled the accompanying special purpose financial statements of the Rozek Superannuation Fund which comprise the statement of financial position as at 30/06/2020 the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

## **The Responsibility of the Trustee(s)**

The Trustee(s) of Rozek Superannuation Fund are solely responsible for the information contained in the special purpose financial statements, the reliability, accuracy and completeness of the information and for the determination that the financial reporting framework used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

## **Our Responsibility**

On the basis of information provided by the Trustee(s), we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework as described in Note 1 to the financial statements and APES 315: Compilation of Financial Information.

We have applied our expertise in accounting and financial reporting to compile these financial statements in accordance with the financial reporting framework described in Note 1 to the financial statements. We have complied with the relevant ethical requirements of APES 110: Code of Ethics for Professional Accountants.

## **Assurance Disclaimer**

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

The special purpose financial statements were compiled exclusively for the benefit of the directors of the trustee company who are responsible for the reliability, accuracy and completeness of the information used to compile them. We do not accept responsibility for the contents of the special purpose financial statements.

of

Signed:

Dated:    /    /

# Rozek Superannuation Fund

## Members Statement

Michael Rozek  
 8 Grandview Drive  
 Seacombe Heights, South Australia, 5047, Australia

<b>Your Details</b>		Nominated Beneficiaries	N/A
Date of Birth :	Provided	Vested Benefits	
Age:	68	Total Death Benefit	0
Tax File Number:	Provided	Current Salary	0
Date Joined Fund:	12/08/2016	Previous Salary	0
Service Period Start Date:		Disability Benefit	0
Date Left Fund:	01/07/2019		
Member Code:	ROZMIC00002A		
Account Start Date:	12/08/2016		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

### Your Balance

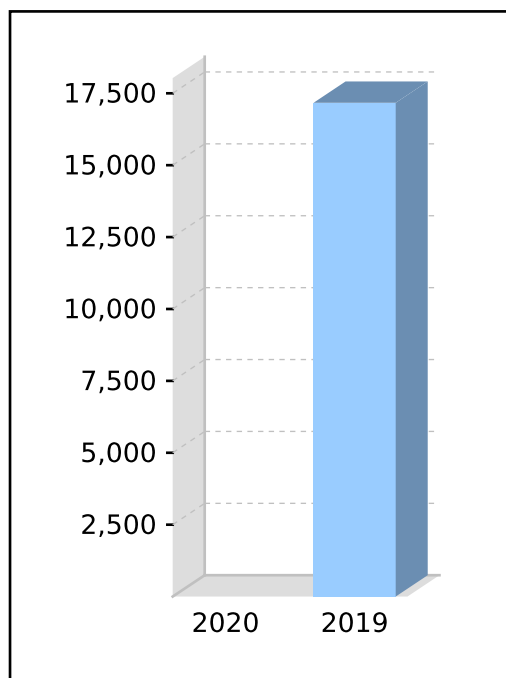
#### Total Benefits

##### Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

##### Tax Components

Tax Free  
 Taxable



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	17,170	243,516
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		16,000
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings		65
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		2,400
Income Tax		11
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out	17,170	240,000
Closing balance at 30/06/2020	0	17,170

# Rozek Superannuation Fund

## Members Statement

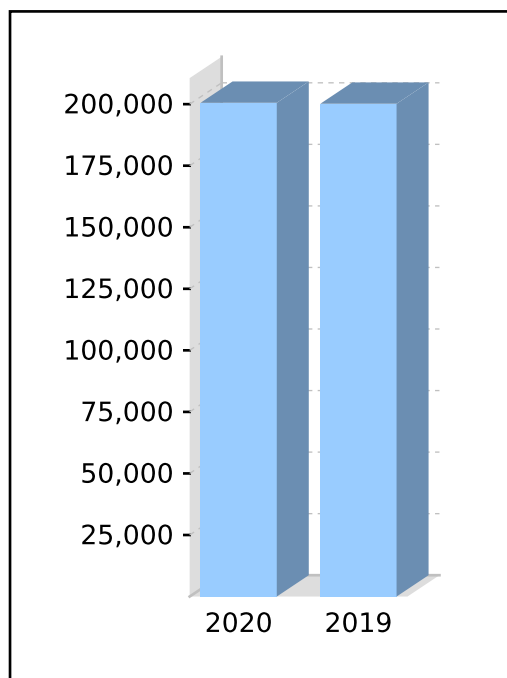
Michael Rozek  
 8 Grandview Drive  
 Seacombe Heights, South Australia, 5047, Australia

### Your Details

Date of Birth :	Provided	Nominated Beneficiaries	N/A
Age:	68	Vested Benefits	200,555
Tax File Number:	Provided	Total Death Benefit	200,555
Date Joined Fund:	12/08/2016	Current Salary	0
Service Period Start Date:		Previous Salary	0
Date Left Fund:		Disability Benefit	0
Member Code:	ROZMIC00003P		
Account Start Date:	01/07/2017		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension 3		

### Your Balance

Total Benefits	200,555
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	200,555
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (56.23%)	112,777
Taxable	87,778



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	200,163	208,799
<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	5,852	3,364
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	5,460	12,000
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2020	200,555	200,163



# Rozek Superannuation Fund

## Members Statement

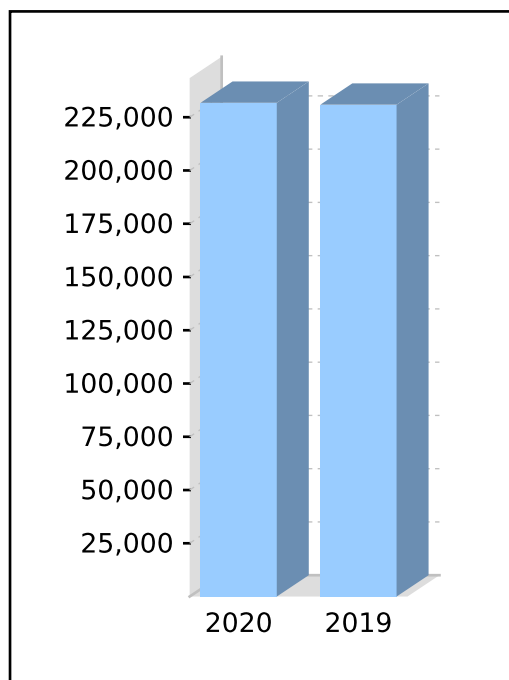
Michael Rozek  
 8 Grandview Drive  
 Seacombe Heights, South Australia, 5047, Australia

### Your Details

Date of Birth :	Provided	Nominated Beneficiaries	N/A
Age:	68	Vested Benefits	231,777
Tax File Number:	Provided	Total Death Benefit	231,777
Date Joined Fund:	12/08/2016	Current Salary	0
Service Period Start Date:		Previous Salary	0
Date Left Fund:		Disability Benefit	0
Member Code:	ROZMIC00005P		
Account Start Date:	01/07/2018		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension 5		

### Your Balance

Total Benefits	231,777
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	231,777
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (49.50%)	114,738
Taxable	117,039



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	230,867	
<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	6,750	3,867
Internal Transfer In		240,000
<u>Decreases to Member account during the period</u>		
Pensions Paid	5,840	13,000
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2020	231,777	230,867

# Rozek Superannuation Fund

## Members Statement

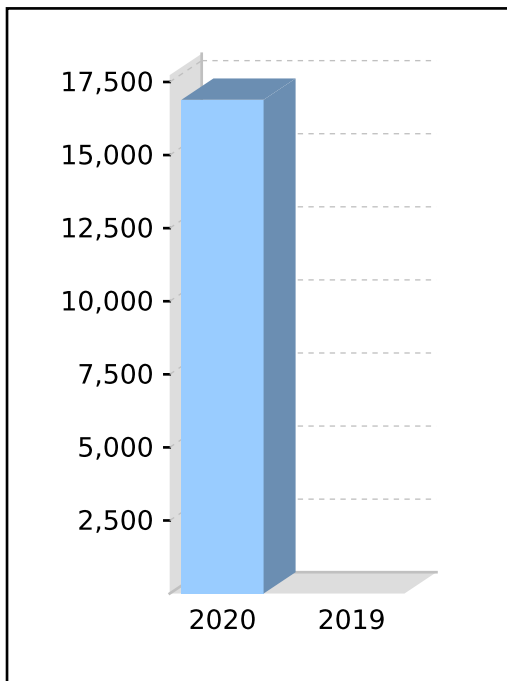
Michael Rozek  
 8 Grandview Drive  
 Seacombe Heights, South Australia, 5047, Australia

### Your Details

Date of Birth :	Provided	Nominated Beneficiaries	N/A
Age:	68	Vested Benefits	16,891
Tax File Number:	Provided	Total Death Benefit	16,891
Date Joined Fund:	12/08/2016	Current Salary	0
Service Period Start Date:		Previous Salary	0
Date Left Fund:		Disability Benefit	0
Member Code:	ROZMIC00008P		
Account Start Date:	01/07/2019		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension 5		

### Your Balance

Total Benefits	16,891
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	16,891
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (49.08%)	8,290
Taxable	8,601



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019		
<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	501	
Internal Transfer In	17,170	
<u>Decreases to Member account during the period</u>		
Pensions Paid	780	
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2020	16,891	0

# Rozek Superannuation Fund Members Statement

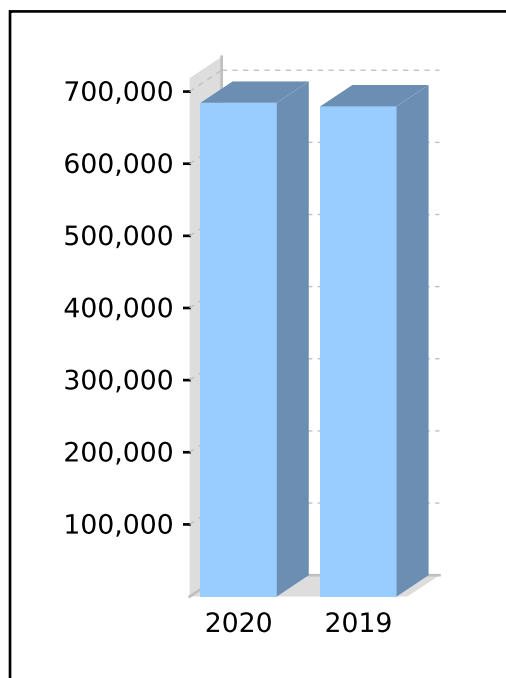
Julie-Anne Margaret Rozek  
8 Grandview Drive  
Seacombe Heights, South Australia, 5047, Australia

## Your Details

Date of Birth :	Provided	Nominated Beneficiaries	N/A
Age:	63	Vested Benefits	684,456
Tax File Number:	Provided	Total Death Benefit	684,456
Date Joined Fund:	12/08/2016	Current Salary	0
Service Period Start Date:	12/08/2016	Previous Salary	0
Date Left Fund:		Disability Benefit	0
Member Code:	ROZJUL00001P		
Account Start Date:	01/01/2017		
Account Phase:	Retirement Phase		
Account Description:	Pension		

## Your Balance

Total Benefits	684,456
<u>Preservation Components</u>	
Preserved	648,418
Unrestricted Non Preserved	36,038
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (49.62%)	339,650
Taxable	344,806



## Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	679,502	772,306
<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	19,874	11,333
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	14,920	35,061
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		69,075
Closing balance at 30/06/2020	684,456	679,503

# Rozek Superannuation Fund Members Statement

Julie-Anne Margaret Rozek  
8 Grandview Drive  
Seacombe Heights, South Australia, 5047, Australia

## Your Details

Date of Birth :	Provided	Nominated Beneficiaries	N/A
Age:	63	Vested Benefits	28,625
Tax File Number:	Provided	Total Death Benefit	28,625
Date Joined Fund:	12/08/2016	Current Salary	0
Service Period Start Date:		Previous Salary	0
Date Left Fund:		Disability Benefit	0
Member Code:	ROZJUL00002A		
Account Start Date:	12/08/2016		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

## Your Balance

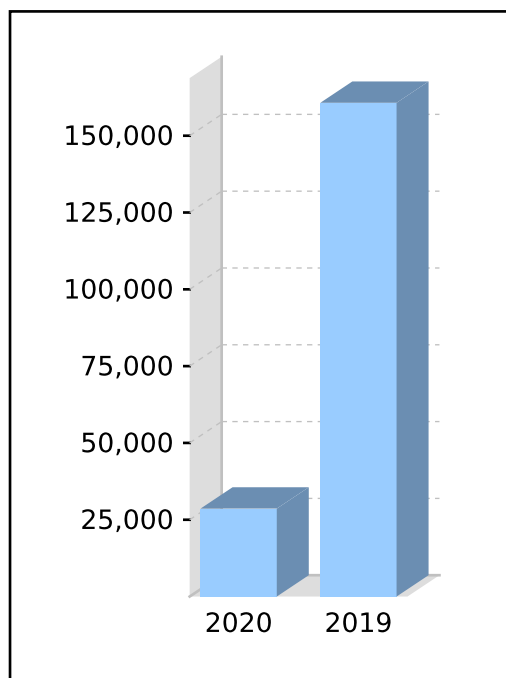
Total Benefits 28,625

### Preservation Components

Preserved 25,943  
Unrestricted Non Preserved 2,682  
Restricted Non Preserved

### Tax Components

Tax Free 11,948  
Taxable 16,677



## Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	160,717	69,472
<u>Increases to Member account during the period</u>		
Employer Contributions	174	2,931
Personal Contributions (Concessional)	16,000	15,000
Personal Contributions (Non Concessional)	4,000	5,000
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	329	2,304
Internal Transfer In		69,075
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	2,426	2,690
Income Tax	169	375
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out	150,000	
Closing balance at 30/06/2020	28,625	160,717

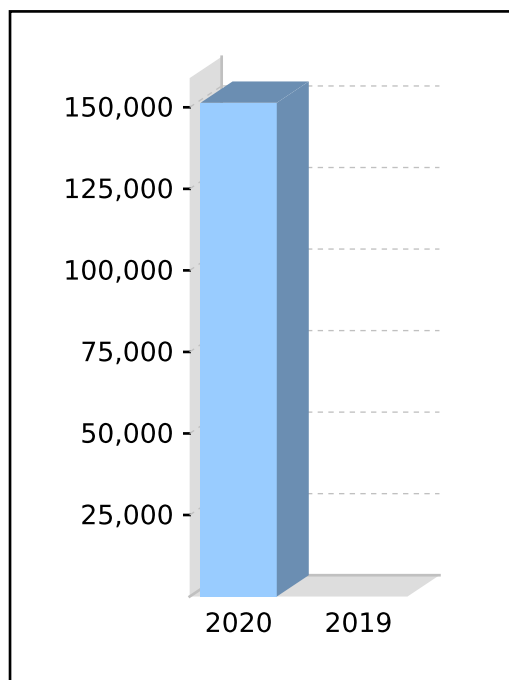
# Rozek Superannuation Fund

## Members Statement

Julie-Anne Margaret Rozek  
 8 Grandview Drive  
 Seacombe Heights, South Australia, 5047, Australia

<b>Your Details</b>		Nominated Beneficiaries	N/A
Date of Birth :	Provided	Vested Benefits	151,387
Age:	63	Total Death Benefit	151,387
Tax File Number:	Provided	Current Salary	0
Date Joined Fund:	12/08/2016	Previous Salary	0
Service Period Start Date:		Disability Benefit	0
Date Left Fund:			
Member Code:	ROZJUL00005P		
Account Start Date:	01/07/2019		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension 3		

<b>Your Balance</b>	
Total Benefits	151,387
<u>Preservation Components</u>	
Preserved	124,324
Unrestricted Non Preserved	27,063
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (50.73%)	76,793
Taxable	74,595



<b>Your Detailed Account Summary</b>		This Year	Last Year
Opening balance at	01/07/2019		
<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		4,387	
Internal Transfer In		150,000	
<u>Decreases to Member account during the period</u>			
Pensions Paid		3,000	
Contributions Tax			
Income Tax			
No TFN Excess Contributions Tax			
Excess Contributions Tax			
Refund Excess Contributions			
Division 293 Tax			
Insurance Policy Premiums Paid			
Management Fees			
Member Expenses			
Benefits Paid/Transfers Out			
Superannuation Surcharge Tax			
Internal Transfer Out			
Closing balance at	30/06/2020	151,387	0

# Rozek Superannuation 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%	
<b>Cash/Bank Accounts</b>									
Asgard Open eWrap		435,203.630000	435,203.63	435,203.63	435,203.63			33.24 %	
BT PANORAMA		22,707.300000	22,707.30	22,707.30	22,707.30			1.73 %	
			<b>457,910.93</b>		<b>457,910.93</b>			<b>34.98 %</b>	
<b>Other Assets</b>									
Precinct Five Loan: Precinct Five Pty Ltd (unrelated)	1.00	500,000.000000	500,000.00	500,000.00	500,000.00	0.00	0.00 %	38.19 %	
			<b>500,000.00</b>		<b>500,000.00</b>	<b>0.00</b>	<b>0.00 %</b>	<b>38.19 %</b>	
<b>Shares in Listed Companies (Australian)</b>									
ANZ.AX	Australia And New Zealand Banking Group Limited	1,058.00	18.640000	19,721.12	28.35	29,993.30	(10,272.18)	(34.25) %	1.51 %
BOQ.AX	Bank Of Queensland Limited.	3,264.00	6.170000	20,138.88	9.19	29,996.16	(9,857.28)	(32.86) %	1.54 %
BEN.AX	Bendigo And Adelaide Bank Limited	2,676.00	7.010000	18,758.76	11.20	29,973.80	(11,215.04)	(37.42) %	1.43 %
IHD.AX	Ishares S&p/asx Dividend Opportunities Etf	5,270.00	12.260000	64,610.20	14.23	74,992.10	(10,381.90)	(13.84) %	4.94 %
ISO.AX	Ishares S&p/asx Small Ordinaries Etf	7,324.00	4.490000	32,884.76	5.12	37,498.88	(4,614.12)	(12.30) %	2.51 %
SKI.AX	Spark Infrastructure Group	12,987.00	2.160000	28,051.92	2.30	29,870.10	(1,818.18)	(6.09) %	2.14 %
SUN.AX	Suncorp Group Limited	2,086.00	9.230000	19,253.78	13.97	29,148.36	(9,894.58)	(33.95) %	1.47 %
WPL.AX	Woodside Petroleum Ltd	816.00	21.650000	17,666.40	36.74	29,983.20	(12,316.80)	(41.08) %	1.35 %
			<b>221,085.82</b>		<b>291,455.90</b>	<b>(70,370.08)</b>	<b>(24.14) %</b>	<b>16.89 %</b>	
<b>Units in Listed Unit Trusts (Australian)</b>									
AMP1179AU	AMP Capital Core Infrast Fd Cl A	27,042.23	1.321530	35,737.12	1.39	37,500.00	(1,762.88)	(4.70) %	2.73 %
AMP1015AU	AMP Capital Core Property Fd Cl A	31,805.94	1.251260	39,797.50	1.41	45,000.00	(5,202.50)	(11.56) %	3.04 %
PLA0002AU	Platinum International Fund	29,616.47	1.842700	54,574.27	2.03	60,000.00	(5,425.73)	(9.04) %	4.17 %
			<b>130,108.89</b>		<b>142,500.00</b>	<b>(12,391.11)</b>	<b>(8.70) %</b>	<b>9.94 %</b>	
			<b>1,309,105.64</b>		<b>1,391,866.83</b>	<b>(82,761.19)</b>	<b>(5.95) %</b>	<b>100.00 %</b>	

# 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](http://ABR.gov.au) or complete the Change of details for superannuation entities form (NAT 3036).

## To complete this annual return

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

S	M	I	T	H		S	T				
---	---	---	---	---	--	---	---	--	--	--	--
- Place  in ALL applicable boxes.

- Postal address for annual returns:

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

For example;

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

## Section A: Fund information

### 1 Tax file number (TFN)

- ❗ 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.

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

### 2 Name of self-managed superannuation fund (SMSF)

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

### 4 Current postal address

Suburb/town

State/territory

Postcode

### 5 Annual return status

- |  |             |     |
|--|-------------|-----|
| Is this an amendment to the SMSF's 2020 return?                | <b>A</b> No | Yes |
| Is this the first required return for a newly registered SMSF? | <b>B</b> No | Yes |

**6 SMSF auditor**

Auditor's name

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed **A**      Day / Month / YearWas Part A of the audit report qualified?      **B** No      YesWas Part B of the audit report qualified?      **C** No      YesIf Part B of the audit report was qualified,  
have the reported issues been rectified?      **D** No      Yes**7 Electronic funds transfer (EFT)**

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

**A Fund's financial institution account details**

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

Fund BSB number

Fund account number

Fund account name

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

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

BSB number

Account number

Account name

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



**8 Status of SMSF** Australian superannuation fund **A** No Yes Fund benefit structure **B** Code  
 Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts? **C** No Yes

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

No Yes **▶** If yes, provide the date on which the fund was wound up Day / Month / Year **▶** 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.

## 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		Loss
<b>D1</b> \$	Net foreign income	<b>D</b> \$

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

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

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

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

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

Code

<b>Calculation of assessable contributions</b>	
Assessable employer contributions	
<b>R1</b> \$	
plus Assessable personal contributions	
<b>R2</b> \$	
plus <sup>#</sup> No-TFN-quoted contributions	
<b>R3</b> \$	(an amount must be included even if it is zero)
less Transfer of liability to life insurance company or PST	
<b>R6</b> \$	

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

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

\*Other income **S** \$

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

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

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** **W** \$  
(Sum of labels **A** to **U**)

Loss

Exempt current pension income **Y** \$

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

Loss

## Section C: Deductions and non-deductible expenses

### 12 Deductions and non-deductible expenses

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

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	<b>A1 \$</b>		<b>A2 \$</b>
Interest expenses overseas	<b>B1 \$</b>		<b>B2 \$</b>
Capital works expenditure	<b>D1 \$</b>		<b>D2 \$</b>
Decline in value of depreciating assets	<b>E1 \$</b>		<b>E2 \$</b>
Insurance premiums – members	<b>F1 \$</b>		<b>F2 \$</b>
SMSF auditor fee	<b>H1 \$</b>		<b>H2 \$</b>
Investment expenses	<b>I1 \$</b>		<b>I2 \$</b>
Management and administration expenses	<b>J1 \$</b>		<b>J2 \$</b>
Forestry managed investment scheme expense	<b>U1 \$</b>		<b>U2 \$</b>
Other amounts	<b>L1 \$</b>	Code	<b>L2 \$</b>
Tax losses deducted	<b>M1 \$</b>		

**TOTAL DEDUCTIONS**  
**N \$**  
 (Total **A1** to **M1**)

**TOTAL NON-DEDUCTIBLE EXPENSES**  
**Y \$**  
 (Total **A2** to **L2**)

**#TAXABLE INCOME OR LOSS** Loss  
**O \$**  
**(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)**

**TOTAL SMSF EXPENSES**  
**Z \$**  
 (**N plus Y**)

#This is a mandatory label.

## 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	<b>A \$</b>	<i>(an amount must be included even if it is zero)</i>
#Tax on taxable income	<b>T1 \$</b>	<i>(an amount must be included even if it is zero)</i>
#Tax on no-TFN-quoted contributions	<b>J \$</b>	<i>(an amount must be included even if it is zero)</i>

Gross tax **B \$**

*(T1 plus J)*

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

SUBTOTAL 1

**T2 \$**

*(B less C – cannot be less than zero)*

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

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

#TAX PAYABLE **T5 \$**

*(T3 less E – cannot be less than zero)*

Section 102AAM interest charge

**G \$**

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

#Tax offset refunds (Remainder of refundable tax offsets)	<b>I \$</b>	<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 \$**

<b>AMOUNT DUE OR REFUNDABLE</b> A positive amount at <b>S</b> is what you owe, while a negative amount is refundable to you.	<b>S \$</b>	<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 2020.

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

**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**

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

Accumulation phase account balance

**S1** \$

Retirement phase account balance – Non CDBIS

**S2** \$

Retirement phase account balance – CDBIS

**S3** \$

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

TRIS Count

**CLOSING ACCOUNT BALANCE S \$**

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

**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

Accumulation phase account balance

**S1** \$

Retirement phase account balance - Non CDBIS

**S2** \$

Retirement phase account balance - CDBIS

**S3** \$

TRIS Count

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

**CLOSING ACCOUNT BALANCE S \$**

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

**Sensitive** (when completed)

---

## Section H: Assets and liabilities

### 15 ASSETS

15a Australian managed investments

Listed trusts **A** \$

Unlisted trusts **B** \$

Insurance policy **C** \$

Other managed investments **D** \$

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15b Australian direct investments

<p><b>Limited recourse borrowing arrangements</b></p> <p>Australian residential real property <b>J1</b> \$</p> <p>Australian non-residential real property <b>J2</b> \$</p> <p>Overseas real property <b>J3</b> \$</p> <p>Australian shares <b>J4</b> \$</p> <p>Overseas shares <b>J5</b> \$</p> <p>Other <b>J6</b> \$</p> <p>Property count <b>J7</b> \$</p>	<p>Cash and term deposits <b>E</b> \$</p> <p>Debt securities <b>F</b> \$</p> <p style="margin-left: 100px;">Loans <b>G</b> \$</p> <p>Listed shares <b>H</b> \$</p> <p>Unlisted shares <b>I</b> \$</p> <p style="text-align: center;"><b>Limited recourse borrowing arrangements</b> <b>J</b> \$</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p style="margin-left: 40px;">Non-residential real property <b>K</b> \$</p> <p style="margin-left: 40px;">Residential real property <b>L</b> \$</p> <p style="margin-left: 40px;">Collectables and personal use assets <b>M</b> \$</p> <p style="margin-left: 40px;">Other assets <b>O</b> \$</p> </div>
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15c Other investments

Crypto-Currency **N** \$

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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**)

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### 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    **B** \$



**15f Limited recourse borrowing arrangements**

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

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

**16 LIABILITIES**

Borrowings for limited recourse borrowing arrangements	<b>V1</b>	\$	
Permissible temporary borrowings	<b>V2</b>	\$	
Other borrowings	<b>V3</b>	\$	
			Borrowings <b>V</b> \$
Total member closing account balances (total of all <b>CLOSING ACCOUNT BALANCES</b> from Sections F and G)			<b>W</b> \$
Reserve accounts			<b>X</b> \$
Other liabilities			<b>Y</b> \$
<b>TOTAL LIABILITIES</b>			<b>Z</b> \$

**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**

## Section K: Declarations

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

### Important

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

### Privacy

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

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

### TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

Date      Day      /      Month      /      Year

### 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 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      Day      /      Month      /      Year

### 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