

WORKPAPERS INDEX

Client:	SYT	Prepared by:	ORL
File Client:	Shute & Douglas Retirement Fund	Period:	2021

<i>Ref</i>	<i>Detail</i>	
	Closing Report	<input checked="" type="checkbox"/>
A	Client Instructions	<input checked="" type="checkbox"/>
B	Financial Statements	<input checked="" type="checkbox"/>
C	Tax Return	<input checked="" type="checkbox"/>
D	Prior year information	<input checked="" type="checkbox"/>
E	Preparation Documents	<input checked="" type="checkbox"/>
F	Source Documents	<input checked="" type="checkbox"/>



CLOSING REPORT	SYT
End client	Shute & Douglas Retirement Fund
Period	30/06/2021

Executive Summary

2021 Financial statement
2021 Tax return

Done

2021 Financial statement	Software: BGL 360
2021 Tax return	Software: BGL 360

Output Documents

Name	Type	Comments
Full report	.pdf	with cross reference
General ledger	.pdf	non-reference

Preparation Comments

KEY ASSUMPTIONS MADE:

OTHER COMMENTS:

MISSING DOCUMENTS:



A. CLIENT INSTRUCTIONS



Vietnam Operations Centre
7th and 8th Floors, BlueSky Tower, Saigon Airport Plaza,
No. 1, Bach Dang street, Ward 2, Tan Binh District, Ho Chi Minh City,
Vietnam
Tel: +84 (0)8 3547-4488 Fax: +84 (0)8 3547 2234
info@odyssey-resources.com
www.odyssey-resources.com

A1

Shute & Douglas Retirement Fund FY21

Hi,

Please prepare accounts for the above job.

Thank you



QUERY NOTIFICATION

Client: SYT
End Client: Shute & Douglas Super Fund 2021
Year end: 30/06/2021
Date: 12/11/2021



No	Account	Description	Client response
1	Contribution	Please confirm if total \$17,712.25 Employer contribution was recorded correctly. If not, please advise us. + Darrin: \$6,552.46 "Quicksuper" + Janelle: \$11,159.79 "Superchoice" <i>(Refer to attached file page 1)</i>	Agree with figures
2	Tax invoice	Please advise us how to split Audit Fee from Accountancy Fee for invoice I000248 of \$1,650 .	Audit Fee - \$330 Accountancy Fee - \$1,320

Shute & Douglas Retirement Fund General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Contributions (24200)					
<i>(Contributions) Douglas, Darrin Sean - Accumulation (DOUDAR00001A)</i>					
09/07/2020	Deposit QUICKSUPER QUICKSPR2730320292			627.00	627.00 CR
12/08/2020	Deposit QUICKSUPER QUICKSPR2754226031			504.30	1,131.30 CR
10/09/2020	Deposit QUICKSUPER QUICKSPR2774714655			625.33	1,756.63 CR
14/10/2020	Deposit QUICKSUPER QUICKSPR2798756611			206.05	1,962.68 CR
27/01/2021	Deposit QUICKSUPER QUICKSPR2875464536			1,368.57	3,331.25 CR
26/02/2021	Deposit QUICKSUPER QUICKSPR2899756710			399.00	3,730.25 CR
10/03/2021	Deposit QUICKSUPER QUICKSPR2909334224			483.46	4,213.71 CR
08/04/2021	Deposit QUICKSUPER QUICKSPR2932150638			631.75	4,845.46 CR
25/05/2021	Deposit QUICKSUPER QUICKSPR2969986078			548.72	5,394.18 CR
24/06/2021	Deposit QUICKSUPER QUICKSPR2991627235			466.96	5,861.14 CR
29/06/2021	Deposit QUICKSUPER QUICKSPR2994767286			691.32	6,552.46 CR
				6,552.46	6,552.46 CR
<i>(Contributions) Shute, Janelle Carmel - Accumulation (SHUJAN00001A)</i>					
10/08/2020	Deposit SuperChoice P/L PC06C034-5880834			1,363.93	1,363.93 CR
07/09/2020	Deposit SuperChoice P/L PC06C035-5896848			918.20	2,282.13 CR
05/10/2020	Deposit SuperChoice P/L PC06C034-5911378			918.20	3,200.33 CR
30/10/2020	Deposit SuperChoice P/L PC06C034-5932928			918.20	4,118.53 CR
01/12/2020	Deposit SuperChoice P/L PC06C035-5950559			918.20	5,036.73 CR
29/12/2020	Deposit SuperChoice P/L PC06C036-5964587			1,016.68	6,053.41 CR
05/02/2021	Deposit SuperChoice P/L PC06C034-5988099			1,377.30	7,430.71 CR
08/03/2021	Deposit SuperChoice P/L PC06C033-6003924			918.20	8,348.91 CR
06/04/2021	Deposit SuperChoice P/L PC06C034-6018073			918.20	9,267.11 CR
03/05/2021	Deposit SuperChoice P/L PC06C034-6035930			946.34	10,213.45 CR
01/06/2021	Deposit SuperChoice P/L PC06C035-6051192			946.34	11,159.79 CR
				11,159.79	11,159.79 CR
Total Debits:	0.00				
Total Credits:	17,712.25				

ODYSSEY ODYSSEY ODYSSEY
Odyssey Odyssey Odyssey
Odyssey Odyssey Odyssey



B. FINANCIAL STATEMENTS

Financial statements and reports for the year ended
30 June 2021

Shute & Douglas Retirement Fund

Shute & Douglas Retirement Fund

Reports Index

Statement of Financial Position

Operating Statement

Notes to the Financial Statements

Trustees Declaration

Compilation Report

Statement of Taxable Income

Trustee Minute / Resolution

Members Statement

Contributions Breakdown

Investment Summary

Investment Movement

Investment Income

CGT Register

Trial Balance

Shute & Douglas Retirement Fund

Statement of Financial Position

As at 30 June 2021

	Note	2021	2020
		\$	\$
Assets			
Investments			
Real Estate Properties (Australian - Residential)	2 F48	312,500.00	254,422.00
Total Investments		<u>312,500.00</u>	<u>254,422.00</u>
Other Assets			
Sundry Debtors	F45	148.20	0.00
Macquarie #8254	F6	43,520.67	36,122.99
Prepaid Borrowing Expenses	D23	107.11	2,593.39
Total Other Assets		<u>43,775.98</u>	<u>38,716.38</u>
Total Assets		<u>356,275.98</u>	<u>293,138.38</u>
Less:			
Liabilities			
Income Tax Payable	B11	504.90	0.00
Sundry Creditors		0.00	259.00
La Trobe Loan Account	F37	229,107.10	235,484.31
Total Liabilities		<u>229,612.00</u>	<u>235,743.31</u>
Net assets available to pay benefits		<u>126,663.98</u>	<u>57,395.07</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	4, 5		
Shute, Janelle Carmel - Accumulation	B14	79,334.02	35,785.85
Douglas, Darrin Sean - Accumulation	B16	47,329.96	21,609.22
Total Liability for accrued benefits allocated to members' accounts		<u>126,663.98</u>	<u>57,395.07</u>

Shute & Douglas Retirement Fund

Operating Statement

For the year ended 30 June 2021

	Note	2021 \$	2020 \$
Income			
Investment Income			
Interest Received		37.83	121.02
Other Investment Income	F6	46.46	78.31
Rental Property Income	7 F44	16,612.23	15,880.00
Investment Gains			
Changes in Market Values	8 E1	60,549.50	(77,087.00)
Contribution Income			
Employer Contributions	B18	17,712.25	18,716.85
Total Income		<u>94,958.27</u>	<u>(42,290.82)</u>
Expenses			
Accountancy Fees	F58	1,320.00	1,300.00
ATO Supervisory Levy		259.00	259.00
Auditor's Remuneration	F58	330.00	350.00
ASIC Fees	F61	273.00	347.00
Bank Charges	F8	480.00	480.00
Prepaid Borrowing Expenses	D23	2,486.28	2,486.28
Depreciation	F57	2,471.50	3,491.00
Property Expenses - Electricity		0.00	150.00
Property Expenses - Agents Management Fees	F44	1,471.37	1,823.14
Property Expenses - Council Rates		1,852.00	1,831.65
Property Expenses - Insurance Premium	F46	366.00	349.00
Property Expenses - Interest on Loans	F37	9,018.79	10,191.06
Property Expenses - Repairs Maintenance		1,256.29	0.00
Property Expenses - Strata Levy Fees	F44	2,262.65	2,016.85
Property Expenses - Water Rates		1,337.58	1,326.37
		<u>25,184.46</u>	<u>26,401.35</u>
Total Expenses		<u>25,184.46</u>	<u>26,401.35</u>
Benefits accrued as a result of operations before income tax			
		<u>69,773.81</u>	<u>(68,692.17)</u>
Income Tax Expense	9 B11	504.90	0.00
Benefits accrued as a result of operations		<u>69,268.91</u>	<u>(68,692.17)</u>

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 Trustee(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.

Shute & Douglas Retirement 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: Real Estate Properties (Australian - Residential)

	2021 \$	2020 \$
17/3 Broadleaf Parade, Redbank, QLD 4301	312,500.00	254,422.00
	312,500.00	254,422.00

Note 3: Banks and Term Deposits

	2021 \$	2020 \$
Banks		

Shute & Douglas Retirement Fund
Notes to the Financial Statements

For the year ended 30 June 2021

Macquarie #8254	43,520.67	36,122.99
	43,520.67	36,122.99

Note 4: Liability for Accrued Benefits

	2021 \$	2020 \$
Liability for accrued benefits at beginning of year	57,395.07	126,087.24
Benefits accrued as a result of operations	69,268.91	(68,692.17)
Current year member movements	0.00	0.00
Liability for accrued benefits at end of year	126,663.98	57,395.07

Note 5: Vested Benefits

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

	2021 \$	2020 \$
Vested Benefits	126,663.98	57,395.07

Note 6: Guaranteed Benefits

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

Note 7: Rental Income

	2021 \$	2020 \$
17/3 Broadleaf Parade, Redbank, QLD 4301	16,612.23	15,880.00
	16,612.23	15,880.00

Note 8: Changes in Market Values

Unrealised Movements in Market Value

	2021 \$	2020 \$
Real Estate Properties (Australian - Residential)		
17/3 Broadleaf Parade, Redbank, QLD 4301	60,549.50	(77,087.00)
	60,549.50	(77,087.00)

Shute & Douglas Retirement Fund

Notes to the Financial Statements

For the year ended 30 June 2021

Total Unrealised Movement	60,549.50	(77,087.00)
Realised Movements in Market Value		
	2021	2020
	\$	\$
Total Realised Movement	0.00	0.00
Changes in Market Values	60,549.50	(77,087.00)
Note 9: Income Tax Expense		
The components of tax expense comprise	2021	2020
	\$	\$
Current Tax	504.90	0.00
Income Tax Expense	504.90	0.00
The prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:		
Prima facie tax payable on benefits accrued before income tax at 15%	10,466.07	(10,303.83)
Less:		
Tax effect of:		
Increase in MV of Investments	9,082.43	0.00
Tax Losses Deducted	180.15	560.40
Tax Adjustment - Capital Works Expenditure (D1)	698.70	698.70
Add:		
Tax effect of:		
Decrease in MV of Investments	0.00	11,563.05
Rounding	0.11	(0.12)
Income Tax on Taxable Income or Loss	504.90	0.00
Less credits:		
Current Tax or Refund	504.90	0.00

Shute & Douglas Retirement Fund Trustees Declaration

The trustees have determined that the Fund is not a reporting entity and that these special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The trustees 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 trustees declare that:

- in accordance with s120 of the Superannuation Industry (Supervision) Act 1993, no individual trustee has been or is a disqualified person;
- the Fund has satisfactory title to all assets, all assets are unencumbered and free from charge as prescribed by s50 of the Superannuation Industry (Supervision) Act 1993 and reg13.14 of the Superannuation Industry (Supervision) Regulations 1994; and
- to the knowledge of the trustees, 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 trustees by:

.....
Janelle Carmel Shute

Trustee

.....
Darrin Sean Douglas

Trustee

29 November 2021

Shute & Douglas Retirement Fund Compilation Report

We have compiled the accompanying special purpose financial statements of the Shute & Douglas Retirement Fund which comprise the statement of financial position as at 30/06/2021 the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

The Responsibility of the Trustee(s)

The Trustee(s) of Shute & Douglas Retirement 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 trustees 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.

James Forbes

of

Level 8 65 York Street, Sydney, New South Wales 2000

Signed:

Dated: 29/11/2021

Shute & Douglas Retirement Fund
Statement of Taxable Income

For the year ended 30 June 2021

	2021
	\$
Benefits accrued as a result of operations	B4 69,773.81
Less	
Increase in MV of investments	E1 60,549.50
Tax Losses Deducted	D16 1,201.00
Tax Adjustment - Capital Works Expenditure (D1)	F57 4,658.00
	<u>66,408.50</u>
 SMSF Annual Return Rounding	 0.69
Taxable Income or Loss	<u>3,366.00</u>
Income Tax on Taxable Income or Loss	504.90
 CURRENT TAX OR REFUND	 <u>504.90</u>
Supervisory Levy	259.00
AMOUNT DUE OR REFUNDABLE	<u>763.90</u>

Minutes of a meeting of the Trustee(s)

held on 29 November 2021 at 11/184 Birdwood Road, Georges Hall, New South Wales
2198

PRESENT:	Janelle Carmel Shute and Darrin Sean Douglas
MINUTES:	The Chair reported that the minutes of the previous meeting had been signed as a true record.
FINANCIAL STATEMENTS OF SUPERANNUATION FUND:	<p>It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.</p> <p>The Chair tabled the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2021 and it was resolved that such statements be and are hereby adopted as tabled.</p>
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:	The Chair tabled 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.
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).
AUDITORS:	<p>It was resolved that</p> <p>TONY BOYS</p> <p>of</p> <p>Po Box 3376, Rundle Mall, South Australia 5000</p> <p>act as auditors of the Fund for the next financial year.</p>
TAX AGENTS:	<p>It was resolved that</p> <p>James Forbes</p> <p>act as tax agents of the Fund for the next financial year.</p>
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.
CLOSURE:	All resolutions for this meeting were made in accordance with the SISA and

Minutes of a meeting of the Trustee(s)

held on 29 November 2021 at 11/184 Birdwood Road, Georges Hall, New South Wales
2198

Regulations.

There being no further business the meeting then closed.

Signed as a true record –

.....

Darrin Sean Douglas

Chairperson

Shute & Douglas Retirement Fund Members Statement

B14

Janelle Carmel Shute
11/184 Birdwood Road
Georges Hall, New South Wales, 2198, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries	N/A
Age:	52	Vested Benefits	79,334.02
Tax File Number:	Provided	Total Death Benefit	79,334.02
Date Joined Fund:	25/03/2017		
Service Period Start Date:	25/03/2017		
Date Left Fund:			
Member Code:	SHUJAN00001A		
Account Start Date	25/03/2017		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits 79,334.02

Preservation Components

Preserved 79,334.02

Unrestricted Non Preserved

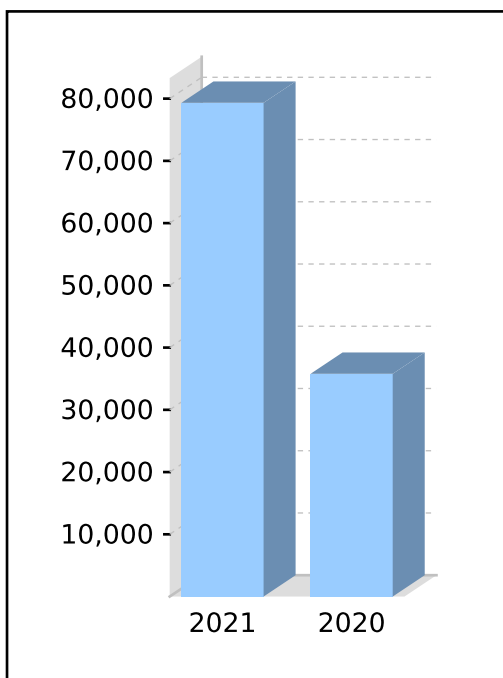
Restricted Non Preserved

Tax Components

Tax Free 13,726.71

Taxable 65,607.31

Investment Earnings Rate 84.04%



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	35,785.85	76,601.07
<u>Increases to Member account during the period</u>		
Employer Contributions B18	11,159.79	12,646.35
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	32,710.28	(53,275.80)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	1,673.97	1,896.98
Income Tax	(1,352.07)	(1,711.21)
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2021	79,334.02	35,785.85

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Janelle Carmel Shute
Trustee

Darrin Sean Douglas
Trustee

Shute & Douglas Retirement Fund Members Statement

B16

Darrin Sean Douglas
11/184 Birdwood Road
Georges Hall, New South Wales, 2198, Australia

Your Details

Date of Birth : Provided
Age: 54
Tax File Number: Provided
Date Joined Fund: 25/03/2017
Service Period Start Date: 25/03/2017
Date Left Fund:
Member Code: DOUDAR00001A
Account Start Date 25/03/2017
Account Phase: Accumulation Phase
Account Description: Accumulation

Nominated Beneficiaries N/A
Vested Benefits 47,329.96
Total Death Benefit 47,329.96

Your Balance

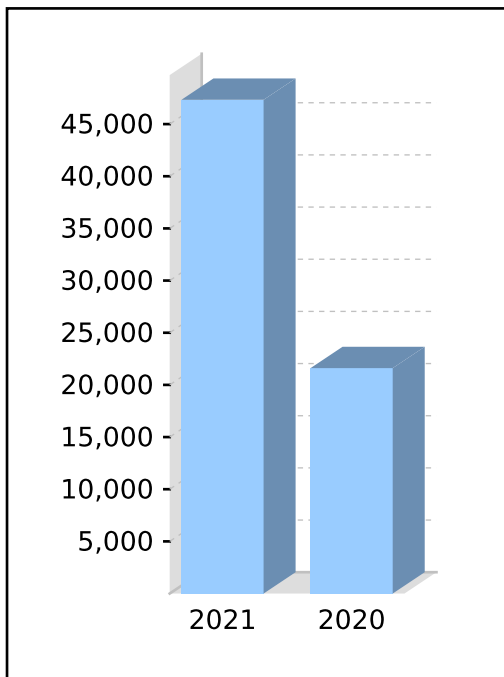
Total Benefits 47,329.96

Preservation Components

Preserved 47,329.96
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free 10,289.72
Taxable 37,040.24
Investment Earnings Rate 84.03%



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	21,609.22	49,486.17
<u>Increases to Member account during the period</u>		
Employer Contributions B18	6,552.46	6,070.50
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	19,351.28	(34,133.22)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	982.88	910.58
Income Tax	(799.88)	(1,096.35)
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2021	47,329.96	21,609.22

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Janelle Carmel Shute
Trustee

Darrin Sean Douglas
Trustee

Shute & Douglas Retirement 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
Douglas, Darrin Sean	Provided	53	21,609.22	6,552.46	0.00	0.00	0.00	6,552.46
Shute, Janelle Carmel	Provided	51	35,785.85	11,159.79	0.00	0.00	0.00	11,159.79
All Members				A2#1 17,712.25	0.00	0.00	0.00	17,712.25

*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
Douglas, Darrin Sean	Concessional (5 year carry forward cap available)	6,552.46	60,958.51	54,406.05 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap
Shute, Janelle Carmel	Concessional (5 year carry forward cap available)	11,159.79	51,441.19	40,281.40 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
Douglas, Darrin Sean							
Concessional Contribution Cap	N/A	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	N/A	0.00	6,536.00	7,970.99	6,070.50	6,552.46	
Unused Concessional Contribution	N/A	0.00	0.00	17,029.01	18,929.50	18,447.54	
Cumulative Carry Forward Unused	N/A	N/A	N/A	0.00	17,029.01	35,958.51	
Maximum Cap Available	N/A	35,000.00	25,000.00	25,000.00	42,029.01	60,958.51	54,406.05 Below Cap
Total Super Balance	N/A	0.00	0.00	50,148.72	49,486.17	21,609.22	




Shute, Janelle Carmel

Concessional Contribution Cap	N/A	30,000.00	25,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	N/A	0.00	5,172.27	10,912.46	12,646.35	11,159.79	
Unused Concessional Contribution	N/A	0.00	0.00	14,087.54	12,353.65	13,840.21	
Cumulative Carry Forward Unused	N/A	N/A	N/A	0.00	14,087.54	26,441.19	
Maximum Cap Available	N/A	30,000.00	25,000.00	25,000.00	39,087.54	51,441.19	40,281.40 Below Cap
Total Super Balance	N/A	0.00	0.00	78,496.18	76,601.07	35,785.85	

NCC Bring Forward Caps

Member	Bring Forward Cap	2018	2019	2020	2021	Total	Current Position
Douglas, Darrin Sean	N/A	10,008.76	0.00	0.00	0.00	N/A	Bring Forward Not Triggered
Shute, Janelle Carmel	N/A	10,008.77	312.56	0.00	0.00	N/A	Bring Forward Not Triggered


Douglas, Darrin Sean

Date	Transaction Description	Contribution Type	Ledger Data				SuperStream Data					
			Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other	
09/07/2020	Deposit QUICKSUPER QUICKSPR2730320 292	Employer	627.00									
		F1										
12/08/2020	Deposit QUICKSUPER QUICKSPR2754226 031	Employer	504.30									
10/09/2020	Deposit QUICKSUPER QUICKSPR2774714 655	Employer	625.33									
		F2										
14/10/2020	Deposit QUICKSUPER QUICKSPR2798756 611	Employer	206.05									
27/01/2021	Deposit QUICKSUPER QUICKSPR2875464 536	Employer	1,368.57									
		F4										
26/02/2021	Deposit QUICKSUPER QUICKSPR2899756 710	Employer	399.00									

10/03/2021	Deposit QUICKSUPER QUICKSPR2909334 224	Employer		483.46						
08/04/2021	Deposit QUICKSUPER QUICKSPR2932150 638	Employer		631.75						
25/05/2021	Deposit QUICKSUPER QUICKSPR2969986 078	Employer	F5	548.72						
24/06/2021	Deposit QUICKSUPER QUICKSPR2991627 235	Employer		466.96						
29/06/2021	Deposit QUICKSUPER QUICKSPR2994767 286	Employer		691.32						
Total - Douglas, Darrin Sean				6,552.46	0.00	0.00	0.00	0.00	0.00	0.00

Shute, Janelle Carmel

Date	Transaction Description	Ledger Data					SuperStream Data				
		Contribution Type	Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other
10/08/2020	Deposit SuperChoice P/L PC06C034-5880834	Employer	F1	1,363.93							
07/09/2020	Deposit SuperChoice P/L PC06C035-5896848	Employer		918.20							
05/10/2020	Deposit SuperChoice P/L PC06C034-5911378	Employer	F2	918.20							
30/10/2020	Deposit SuperChoice P/L PC06C034-5932928	Employer		918.20							
01/12/2020	Deposit SuperChoice P/L	Employer		918.20							

29/12/2020	5950559 Deposit SuperChoice P/L PC06C036-5964587	Employer	F3	1,016.68				
05/02/2021	Deposit SuperChoice P/L PC06C034-5988099	Employer	F4	1,377.30				
08/03/2021	Deposit SuperChoice P/L PC06C033-6003924	Employer		918.20				
06/04/2021	Deposit SuperChoice P/L PC06C034-6018073	Employer		918.20				
03/05/2021	Deposit SuperChoice P/L PC06C034-6035930	Employer	F5	946.34				
01/06/2021	Deposit SuperChoice P/L PC06C035-6051192	Employer		946.34				
Total - Shute, Janelle Carmel				11,159.79	0.00	0.00	0.00	0.00
Total for All Members				17,712.25	0.00	0.00	0.00	

Shute & Douglas Retirement 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								
Macquarie #8254		43,520.670000	43,520.67 F6	43,520.67	43,520.67			12.22 %
			43,520.67		43,520.67		0.00 %	12.22 %
Real Estate Properties (Australian - Residential)								
BROAD 17/3 Broadleaf Parade, Redbank, QLD 4301	1.00	312,500.000000	312,500.00 F48	345,434.41	345,434.41	(32,934.41)	(9.53) %	87.78 %
			312,500.00		345,434.41	(32,934.41)	(9.53) %	87.78 %
			356,020.67		388,955.08	(32,934.41)	(8.47) %	100.00 %

Shute & Douglas Retirement Fund Investment Movement Report

As at 30 June 2021

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
Macquarie #8254		36,122.99		26,080.68		(18,683.00)			43,520.67	43,520.67
		36,122.99		26,080.68		(18,683.00)			43,520.67	43,520.67
Real Estate Properties (Australian - Residential)										
BROAD - 17/3 Broadleaf Parade, Redbank, QLD 4301	1.00	345,434.41						1.00	345,434.41	312,500.00
		345,434.41							345,434.41	312,500.00
		381,557.40		26,080.68		(18,683.00)			388,955.08	356,020.67

Shute & Douglas Retirement 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
Interest Received												
Interest Received	37.83			37.83	0.00	0.00	0.00	37.83			0.00	0.00
	37.83			37.83	0.00	0.00	0.00	37.83			0.00	0.00
Other Investment Income												
Rebate of adviser commission	46.46							46.46				
	46.46							46.46				
Real Estate Properties (Australian - Residential)												
BROAD	17/3 Broadleaf Parade, Redbank, QLD 4301							16,612.23				
								16,612.23				
								16,696.52			0.00	0.00

Assessable Income (Excl. Capital Gains) **16,696.52**Net Capital Gain **0.00****Total Assessable Income 16,696.52**

* 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.

Shute & Douglas Retirement Fund
CGT Register Report

As at 30 June 2021

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

Real Estate Properties (Australian - Residential)

BROAD - 17/3 Broadleaf Parade, Redbank, QLD 4301

30/06/2021	30/06/2021	Depreciation											
30/06/2021	30/06/2021	TaxDeferred											

F57



2,471.50

4,658.00

Shute & Douglas Retirement Fund

Trial Balance

As at 30 June 2021

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	24200	Contributions			
(6,070.50)	24200/DOUDAR00001 A	(Contributions) Douglas, Darrin Sean - Accumulation			6,552.46
(12,646.35)	24200/SHUJAN00001A	(Contributions) Shute, Janelle Carmel - Accumulation			11,159.79
77,087.00	24700	Changes in Market Values of Investments			60,549.50
	25000	Interest Received			
(121.02)	25000/INT	Interest Received			37.83
	26500	Other Investment Income			
(78.31)	26500/Rebate	Rebate of adviser commission			46.46
	28000	Rental Property Income			
(15,880.00)	28000/BROAD	17/3 Broadleaf Parade, Redbank, QLD 4301			16,612.23
1,300.00	30100	Accountancy Fees		1,320.00	
259.00	30400	ATO Supervisory Levy		259.00	
350.00	30700	Auditor's Remuneration		330.00	
347.00	30800	ASIC Fees		273.00	
480.00	31500	Bank Charges		480.00	
2,486.28	32601	Prepaid Borrowing Expenses		2,486.28	
	33400	Depreciation			
3,491.00	33400/BROAD	17/3 Broadleaf Parade, Redbank, QLD 4301		2,471.50	
	41920	Property Expenses - Electricity			
150.00	41920/BROAD	17/3 Broadleaf Parade, Redbank, QLD 4301			
	41930	Property Expenses - Agents Management Fees			
1,823.14	41930/BROAD	17/3 Broadleaf Parade, Redbank, QLD 4301		1,471.37	
	41960	Property Expenses - Council Rates			
1,831.65	41960/BROAD	17/3 Broadleaf Parade, Redbank, QLD 4301		1,852.00	
	41980	Property Expenses - Insurance Premium			
349.00	41980/BROAD	17/3 Broadleaf Parade, Redbank, QLD 4301		366.00	
	42010	Property Expenses - Interest on Loans			
10,191.06	42010/BROAD	17/3 Broadleaf Parade, Redbank, QLD 4301		9,018.79	

Shute & Douglas Retirement Fund

Trial Balance

As at 30 June 2021

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	42060	Property Expenses - Repairs Maintenance			
	42060/BROAD	17/3 Broadleaf Parade, Redbank, QLD 4301		1,256.29	
	42100	Property Expenses - Strata Levy Fees			
2,016.85	42100/BROAD	17/3 Broadleaf Parade, Redbank, QLD 4301		2,262.65	
	42150	Property Expenses - Water Rates			
1,326.37	42150/BROAD	17/3 Broadleaf Parade, Redbank, QLD 4301		1,337.58	
	48500	Income Tax Expense		504.90	
(68,692.17)	49000	Profit/Loss Allocation Account		69,268.91	
	50010	Opening Balance			
(49,486.17)	50010/DOUDAR00001 A	(Opening Balance) Douglas, Darrin Sean - Accumulation			21,609.22
(76,601.07)	50010/SHUJAN00001A	(Opening Balance) Shute, Janelle Carmel - Accumulation			35,785.85
	52420	Contributions			
(6,070.50)	52420/DOUDAR00001 A	(Contributions) Douglas, Darrin Sean - Accumulation			6,552.46
(12,646.35)	52420/SHUJAN00001A	(Contributions) Shute, Janelle Carmel - Accumulation			11,159.79
	53100	Share of Profit/(Loss)			
34,133.22	53100/DOUDAR00001 A	(Share of Profit/(Loss)) Douglas, Darrin Sean - Accumulation			19,351.28
53,275.80	53100/SHUJAN00001A	(Share of Profit/(Loss)) Shute, Janelle Carmel - Accumulation			32,710.28
	53330	Income Tax			
(1,096.35)	53330/DOUDAR00001 A	(Income Tax) Douglas, Darrin Sean - Accumulation			799.88
(1,711.21)	53330/SHUJAN00001A	(Income Tax) Shute, Janelle Carmel - Accumulation			1,352.07
	53800	Contributions Tax			
910.58	53800/DOUDAR00001 A	(Contributions Tax) Douglas, Darrin Sean - Accumulation		982.88	
1,896.98	53800/SHUJAN00001A	(Contributions Tax) Shute, Janelle Carmel - Accumulation		1,673.97	
	60400	Bank Accounts			
36,122.99	60400/Macquarie8254	Macquarie #8254		43,520.67	
2,593.39	64100	Prepaid Borrowing Expenses		107.11	
0.00	68000	Sundry Debtors		148.20	
	77200	Real Estate Properties (Australian - Residential)			

Shute & Douglas Retirement Fund

Trial Balance

As at 30 June 2021

Last Year	Code	Account Name	Units	Debits \$	Credits \$
254,422.00	77200/BROAD	17/3 Broadleaf Parade, Redbank, QLD 4301	1.0000	312,500.00	
	85000	Income Tax Payable/Refundable			504.90
(259.00)	88000	Sundry Creditors			0.00
(235,484.31)	88101	La Trobe Loan Account			229,107.10
				453,891.10	453,891.10

Current Year Profit/(Loss): 69,773.81

ODYSSEY ODYSSEY ODYSSEY
Odyssey Odyssey Odyssey
Odyssey Odyssey Odyssey



C. TAX RETURN

Signature as prescribed in tax return

Self-managed superannuation fund annual return 2021

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2021* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2021* (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.

- 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)

Shute & Douglas Retirement Fund

3 Australian business number (ABN) (if applicable)

4 Current postal address

Level 8

65 York Street

Suburb/town

Sydney

State/territory

NSW

Postcode

2000

5 Annual return status

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

A No Yes

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

B No Yes

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

Other given names

TONY

SMSF Auditor Number

100014140

Auditor's phone number

0410712708

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 182512

Fund account number 965258254

Fund account name

Shute & Douglas Retirement Fund

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

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

BSB number

Account number

Account name

C Electronic service address alias

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

AUSPOSTSMSF

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 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.

Signature as prescribed in tax return

Tax File Number

Section B: **Income**

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

11 **Income**

Did you have a capital gains tax (CGT) event during the year? **G** No Yes

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital gains tax (CGT) schedule 2021.

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

Net capital gain **A** \$

Gross rent and other leasing and hiring income **B** \$ 16,612

Gross interest **C** \$ 37

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

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

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

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

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

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

*Unfranked dividend amount **J** \$

*Franked dividend amount **K** \$

*Dividend franking credit **L** \$

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

Calculation of assessable contributions

Assessable employer contributions **R1** \$ 17,712

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** \$

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** \$ 46 Code

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

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

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

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

Exempt current pension income **Y** \$

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

Signature as prescribed in tax return

Tax File Number

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

	DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 \$	<input type="text" value="9,018"/>	A2 \$	<input type="text"/>
Interest expenses overseas	B1 \$	<input type="text"/>	B2 \$	<input type="text"/>
Capital works expenditure	D1 \$	<input style="color: red; font-weight: bold;" type="text" value="4,658"/> F57	D2 \$	<input type="text"/>
Decline in value of depreciating assets	E1 \$	<input type="text" value="2,471"/>	E2 \$	<input type="text"/>
Insurance premiums – members	F1 \$	<input type="text"/>	F2 \$	<input type="text"/>
SMSF auditor fee	H1 \$	<input type="text" value="330"/>	H2 \$	<input type="text"/>
Investment expenses	I1 \$	<input type="text" value="8,545"/>	I2 \$	<input type="text"/>
Management and administration expenses	J1 \$	<input type="text" value="2,332"/>	J2 \$	<input type="text"/>
Forestry managed investment scheme expense	U1 \$	<input type="text"/>	U2 \$	<input type="text"/>
Other amounts	L1 \$	<input type="text" value="2,486"/>	L2 \$	<input type="text"/>
Tax losses deducted	M1 \$	<input style="color: red; font-weight: bold;" type="text" value="1,201"/> D16		
				B4

TOTAL DEDUCTIONS	TOTAL NON-DEDUCTIBLE EXPENSES
N \$ <input type="text" value="31,041"/>	Y \$ <input type="text"/>
(Total A1 to M1)	(Total A2 to L2)

#TAXABLE INCOME OR LOSS	TOTAL SMSF EXPENSES
O \$ <input type="text" value="3,366"/>	Z \$ <input type="text" value="31,041"/>
(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)	(N plus Y)

I1: \$8,179.89 (F44) + \$366 (F66)

J1: \$1,320 + \$259 + \$273 + \$480

#This is a mandatory label.

Signature as prescribed in tax return

Tax File Number

Section D: Income tax calculation statement

#Important: Section B label R3, Section C label O and Section D labels A,T1, J, T5 and I are mandatory. If you leave these labels blank, you will have specified a zero amount.

13 Calculation statement

Please refer to the Self-managed superannuation fund annual return instructions 2021 on how to complete the calculation statement.

#Taxable income	A \$	<input type="text" value="3,366"/>
<i>(an amount must be included even if it is zero)</i>		
#Tax on taxable income	T1 \$	<input type="text" value="504.90"/>
<i>(an amount must be included even if it is zero)</i>		
#Tax on no-TFN-quoted contributions	J \$	<input type="text" value="0.00"/>
<i>(an amount must be included even if it is zero)</i>		
Gross tax	B \$	<input type="text" value="504.90"/>
<i>(T1 plus J)</i>		

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

SUBTOTAL 1

T2 \$

(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset	D1 \$	<input type="text" value="0.00"/>
Early stage venture capital limited partnership tax offset carried forward from previous year	D2 \$	<input type="text" value="0.00"/>
Early stage investor tax offset	D3 \$	<input type="text" value="0.00"/>
Early stage investor tax offset carried forward from previous year	D4 \$	<input type="text" value="0.00"/>
Non-refundable carry forward tax offsets	D \$	<input type="text" value="0.00"/>
<i>(D1 plus D2 plus D3 plus D4)</i>		
SUBTOTAL 2	T3 \$	<input type="text" value="504.90"/>
<i>(T2 less D – cannot be less than zero)</i>		

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

#TAX PAYABLE T5 \$

(T3 less E – cannot be less than zero)

Section 102AAM interest charge

G \$



B11

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>

B11

#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="763.90"/>
	<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 2021.

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

Provided

Section F: Member information

MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name **Shute**

First given name **Janelle Carmel** Other given names

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

Contributions

OPENING ACCOUNT BALANCE \$ **35,785.85**

Refer to instructions for completing these labels.

Employer contributions **A** \$ **11,159.79**

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 \$ **11,159.79**
(Sum of labels **A** to **M**)

Other transactions

Accumulation phase account balance **S1** \$ **79,334.02**

Retirement phase account balance - Non CDBIS **S2** \$ **0.00**

Retirement phase account balance - CDBIS **S3** \$ **0.00**

0 TRIS Count

Allocated earnings or losses **O** \$ **32,388.38**

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

CLOSING ACCOUNT BALANCE S \$ **79,334.02**
(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

B14

Signature as prescribed in tax return

Tax File Number

Provided

MEMBER 2

Title: Mr Mrs Miss Ms Other

Family name

Douglas

First given name

Darrin Sean

Other given names

Member's TFN

See the Privacy note in the Declaration.

Provided

Date of birth

Provided

Contributions

OPENING ACCOUNT BALANCE \$ 21,609.22

Refer to instructions for completing these labels.

Employer contributions

A \$ 6,552.46

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 \$ 6,552.46

(Sum of labels A to M)

Other transactions

Allocated earnings or losses

O \$

19,168.28

Loss

Accumulation phase account balance

S1 \$ 47,329.96

Retirement phase account balance - Non CDBIS

S2 \$ 0.00

Retirement phase account balance - CDBIS

S3 \$ 0.00

Inward rollovers and transfers

P \$

Outward rollovers and transfers

Q \$

Lump Sum payments

R1 \$

Income stream payments

R2 \$

Code

Code

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 47,329.96

(S1 plus S2 plus S3)

Accumulation phase value X1 \$

Retirement phase value X2 \$

Outstanding limited recourse borrowing arrangement amount Y \$

B16

Signature as prescribed in tax return

Tax File Number

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 \$

Property count
J7

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 \$

B3

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" value="229,107"/>	
Permissible temporary borrowings	V2 \$	<input type="text"/>	
Other borrowings	V3 \$	<input type="text"/>	
Borrowings		V \$	<input type="text" value="229,107"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		W \$	<input type="text" value="126,664"/>
Reserve accounts		X \$	<input type="text"/>
Other liabilities		Y \$	<input type="text" value="504"/>
TOTAL LIABILITIES		Z \$	<input type="text" value="356,275"/>

B3

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains H \$

Total TOFA losses I \$

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit income year specified of the election (for example, for the 2020–21 income year, write 2021). A

If revoking or varying a family trust election, print R for revoke or print V for variation, and complete and attach the Family trust election, revocation or variation 2021. B

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an Interposed entity election or revocation 2021 for each election. C

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

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 Day / Month / Year

Preferred trustee or director contact details:

Title: Mr Mrs Miss Ms Other

Family name Shute

First given name Janelle Carmel Other given names

Phone number 0292119790

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

Tax agent's signature

Date Day / Month / Year

Tax agent's contact details

Title: Mr Mrs Miss Ms Other

Family name Forbes

First given name James Other given names

Tax agent's practice TAXSPOT PROFESSIONALS PTY LTD

Tax agent's phone number 0292119790 Reference number SHUTESF Tax agent number 24759991

Losses schedule

2021

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

Refer to *Losses schedule instructions 2021*, available on our website ato.gov.au for instructions on how to complete this schedule.

Tax file number (TFN)

Provided

Name of entity

Shute & Douglas Retirement Fund

Australian business number

22637866964

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

1 Tax losses carried forward to later income years

Year of loss	
2020–21	B <input type="text"/>
2019–20	C <input type="text"/>
2018–19	D <input type="text"/>
2017–18	E <input type="text"/>
2016–17	F <input type="text"/>
2015–16 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	
2020–21	H <input type="text"/>
2019–20	I <input type="text"/>
2018–19	J <input type="text"/>
2017–18	K <input type="text"/>
2016–17	L <input type="text"/>
2015–16 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 2020–21 income year, no loss has been claimed as a deduction, applied against a net capital gain or, in the case of companies, losses have not been transferred in or out.

1 Whether continuity of majority ownership test passed

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

Year of loss		Yes	No
2020–21	A	<input type="checkbox"/>	<input type="checkbox"/>
2019–20	B	<input type="checkbox"/>	<input type="checkbox"/>
2018–19	C	<input type="checkbox"/>	<input type="checkbox"/>
2017–18	D	<input type="checkbox"/>	<input type="checkbox"/>
2016–17	E	<input type="checkbox"/>	<input type="checkbox"/>
2015–16 and earlier income years	F	<input type="checkbox"/>	<input type="checkbox"/>

2 Amount of losses deducted/applied for which the continuity of majority ownership test is not passed but the business continuity test is satisfied – excludes film losses

Tax losses **G**

Net capital losses **H**

3 Losses carried forward for which the business continuity test must be satisfied before they can be deducted/applied in later years – excludes film losses

Tax losses **I**

Net capital losses **J**

4 Do current year loss provisions apply?

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

K Yes No

Part C – Unrealised losses – company only

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

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

L Yes No

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

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

M Yes No

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

N Yes No

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

O

Signature as prescribed in tax return

Tax File Number

Provided

Part D – Life insurance companies

Complying superannuation class tax losses carried forward to later income years

P

Complying superannuation net capital losses carried forward to later income years

Q

Part E – Controlled foreign company losses

Current year CFC losses

M

CFC losses deducted

N

CFC losses carried forward

O

Part F – Tax losses reconciliation statement

Balance of tax losses brought forward from the prior income year

A

ADD Uplift of tax losses of designated infrastructure project entities

B

SUBTRACT Net forgiven amount of debt

C

ADD Tax loss incurred (if any) during current year

D

ADD Tax loss amount from conversion of excess franking offsets

E

SUBTRACT Net exempt income

F

SUBTRACT Tax losses forgone

G

SUBTRACT Tax losses deducted

H

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

I

Total tax losses carried forward to later income years

J

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

Tax File Number

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

Important

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

Privacy

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

Taxpayer's declaration

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

Signature

Date / /

Contact person

Daytime contact number (include area code)



D. PRIOR YEAR INFORMATION

Shute & Douglas Retirement Fund

Trial Balance

As at 30 June 2020

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	24200	Contributions			
(7,970.99)	24200/DOUDAR00001 A	(Contributions) Douglas, Darrin Sean - Accumulation			6,070.50
(11,225.02)	24200/SHUJAN00001A	(Contributions) Shute, Janelle Carmel - Accumulation			12,646.35
6,090.51	24700	Changes in Market Values of Investments		77,087.00	
	25000	Interest Received			
	25000/INT	Interest Received			121.02
(236.78)	25000/Macquarie8254	Macquarie #8254			
	26500	Other Investment Income			
(57.37)	26500/Rebate	Rebate of adviser commission			78.31
	28000	Rental Property Income			
(17,167.71)	28000/BROAD	17/3 Broadleaf Parade, Redbank, QLD 4301			15,880.00
3,700.00	30100	Accountancy Fees		1,300.00	
695.00	30200	Administration Costs			
777.00	30400	ATO Supervisory Levy		259.00	
385.00	30700	Auditor's Remuneration		350.00	
263.00	30800	ASIC Fees		347.00	
180.00	31500	Bank Charges		480.00	
2,486.28	32601	Prepaid Borrowing Expenses		2,486.28	
	33400	Depreciation			
4,343.90	33400/BROAD	17/3 Broadleaf Parade, Redbank, QLD 4301		3,491.00	
	41920	Property Expenses - Electricity			
	41920/BROAD	17/3 Broadleaf Parade, Redbank, QLD 4301		150.00	
	41930	Property Expenses - Agents Management Fees			
1,356.68	41930/BROAD	17/3 Broadleaf Parade, Redbank, QLD 4301		1,823.14	
	41960	Property Expenses - Council Rates			
1,775.40	41960/BROAD	17/3 Broadleaf Parade, Redbank, QLD 4301		1,831.65	
	41980	Property Expenses - Insurance Premium			
336.00	41980/BROAD	17/3 Broadleaf Parade, Redbank, QLD 4301		349.00	

Shute & Douglas Retirement Fund

Trial Balance

As at 30 June 2020

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	42010	Property Expenses - Interest on Loans			
11,731.41	42010/BROAD	17/3 Broadleaf Parade, Redbank, QLD 4301		10,191.06	
	42060	Property Expenses - Repairs Maintenance			
995.50	42060/BROAD	17/3 Broadleaf Parade, Redbank, QLD 4301			
	42100	Property Expenses - Strata Levy Fees			
2,045.00	42100/BROAD	17/3 Broadleaf Parade, Redbank, QLD 4301		2,016.85	
	42110	Property Expenses - Sundry Expenses			
1,244.50	42110/BROAD	17/3 Broadleaf Parade, Redbank, QLD 4301			
	42150	Property Expenses - Water Rates			
810.35	42150/BROAD	17/3 Broadleaf Parade, Redbank, QLD 4301		1,326.37	
(2,557.66)	49000	Profit/Loss Allocation Account			68,692.17
	50010	Opening Balance			
(50,148.72)	50010/DOUDAR00001 A	(Opening Balance) Douglas, Darrin Sean - Accumulation			49,486.17
(78,496.18)	50010/SHUJAN00001A	(Opening Balance) Shute, Janelle Carmel - Accumulation			76,601.07
	52420	Contributions			
(7,970.99)	52420/DOUDAR00001 A	(Contributions) Douglas, Darrin Sean - Accumulation			6,070.50
(11,225.02)	52420/SHUJAN00001A	(Contributions) Shute, Janelle Carmel - Accumulation			12,646.35
	53100	Share of Profit/(Loss)			
8,551.37	53100/DOUDAR00001 A	(Share of Profit/(Loss)) Douglas, Darrin Sean - Accumulation		34,133.22	
13,202.30	53100/SHUJAN00001A	(Share of Profit/(Loss)) Shute, Janelle Carmel - Accumulation		53,275.80	
	53330	Income Tax			
(1,113.48)	53330/DOUDAR00001 A	(Income Tax) Douglas, Darrin Sean - Accumulation			1,096.35
(1,719.08)	53330/SHUJAN00001A	(Income Tax) Shute, Janelle Carmel - Accumulation			1,711.21
	53800	Contributions Tax			
1,195.65	53800/DOUDAR00001 A	(Contributions Tax) Douglas, Darrin Sean - Accumulation		910.58	
1,636.91	53800/SHUJAN00001A	(Contributions Tax) Shute, Janelle Carmel - Accumulation		1,896.98	
	60400	Bank Accounts			

Shute & Douglas Retirement Fund

Trial Balance

As at 30 June 2020

Last Year	Code	Account Name	Units	Debits \$	Credits \$
26,696.82	60400/Macquarie8254	Macquarie #8254		36,122.99	
5,079.67	64100	Prepaid Borrowing Expenses		2,593.39	
	77200	Real Estate Properties (Australian - Residential)			
335,000.00	77200/BROAD	17/3 Broadleaf Parade, Redbank, QLD 4301	1.0000	254,422.00	
0.00	88000	Sundry Creditors			259.00
(240,689.25)	88101	La Trobe Loan Account			235,484.31
				486,843.31	486,843.31

Current Year Profit/(Loss): (68,692.17)

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.
- 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)

Shute & Douglas Retirement Fund

3 Australian business number (ABN) (if applicable)

4 Current postal address

Level 8

65 York Street

Suburb/town

Sydney

State/territory

NSW

Postcode

2000

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

6 SMSF auditor

Auditor's name

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed **A** / /

Was Part A of the audit report qualified? **B** No Yes

Was Part B of the audit report qualified? **C** No Yes

If Part B of the audit report was qualified, have the reported issues been rectified? **D** No Yes

7 Electronic funds transfer (EFT)

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

A Fund's financial institution account details

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

Fund BSB number

Fund account number

Fund account name

I would like my tax refunds made to this account. Go to C.

B Financial institution account details for tax refunds

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

BSB number

Account number

Account name

C Electronic service address alias

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

Signature as prescribed in tax return

Tax File Number

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

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts? **C** No Yes

9 Was the fund wound up during the income year?

No Yes If yes, provide the date on which the fund was wound up / / Have all tax lodgment and payment obligations been met? No Yes

10 Exempt current pension income

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?

To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label **A**.

No Go to Section B: Income.

Yes Exempt current pension income amount **A** \$

Which method did you use to calculate your exempt current pension income?

Segregated assets method **B**

Unsegregated assets method **C** Was an actuarial certificate obtained? **D** Yes

Did the fund have any other income that was assessable?

E Yes Go to Section B: Income.

No Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. Go to Section C: Deductions and non-deductible expenses. (Do **not** complete Section B: Income.)

If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement.

Signature as prescribed in tax return

Tax File Number

Section B: Income

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

11 Income

Did you have a capital gains tax (CGT) event during the year? G No Yes

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

Australian franking credits from a New Zealand company E \$

Transfers from foreign funds F \$ Number

Gross payments where ABN not quoted H \$

Calculation of assessable contributions: Assessable employer contributions R1 \$ 18,716; plus Assessable personal contributions R2 \$; plus **No-TFN-quoted contributions R3 \$ 0; less Transfer of liability to life insurance company or PST R6 \$; Assessable contributions (R1 plus R2 plus R3 less R6) R \$ 18,716

Gross distribution from partnerships I \$; *Unfranked dividend amount J \$; *Franked dividend amount K \$; *Dividend franking credit L \$; *Gross trust distributions M \$; Loss Code

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

*Other income S \$ 78; *Assessable income due to changed tax status of fund T \$; 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 \$ 34,795 Loss

Exempt current pension income Y \$

TOTAL ASSESSABLE INCOME (W less Y) V \$ 34,795 Loss

Signature as prescribed in tax return

Tax File Number

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

	DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 \$	<input type="text" value="10,191"/>	A2 \$	<input type="text"/>
Interest expenses overseas	B1 \$	<input type="text"/>	B2 \$	<input type="text"/>
Capital works expenditure	D1 \$	<input type="text" value="4,658"/>	D2 \$	<input type="text"/>
Decline in value of depreciating assets	E1 \$	<input type="text" value="3,491"/>	E2 \$	<input type="text"/>
Insurance premiums – members	F1 \$	<input type="text"/>	F2 \$	<input type="text"/>
SMSF auditor fee	H1 \$	<input type="text" value="350"/>	H2 \$	<input type="text"/>
Investment expenses	I1 \$	<input type="text" value="7,497"/>	I2 \$	<input type="text"/>
Management and administration expenses	J1 \$	<input type="text" value="2,386"/>	J2 \$	<input type="text"/>
Forestry managed investment scheme expense	U1 \$	<input type="text"/>	U2 \$	<input type="text"/>
Other amounts	L1 \$	<input type="text" value="2,486"/>	L2 \$	<input type="text"/>
		<input type="text" value="0"/>		<input type="text"/>
Tax losses deducted	M1 \$	<input type="text" value="3,736"/>		

TOTAL DEDUCTIONS
N \$
(Total A1 to M1)

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

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

TOTAL SMSF EXPENSES
Z \$
(N plus Y)

#This is a mandatory label.

Signature as prescribed in tax return

Tax File Number

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

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

SUBTOTAL 1

T2 \$

(B less C – cannot be less than zero)

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

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

#TAX PAYABLE T5 \$	<input type="text" value="0.00"/>
<i>(T3 less E – cannot be less than zero)</i>	

Section 102AAM interest charge

G \$

Signature as prescribed in tax return

Tax File Number

Credit for interest on early payments – amount of interest
H1 \$

Credit for tax withheld – foreign resident withholding (excluding capital gains)
H2 \$

Credit for tax withheld – where ABN or TFN not quoted (non-individual)
H3 \$

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

Credit for interest on no-TFN tax offset
H6 \$

Credit for foreign resident capital gains withholding amounts
H8 \$

Eligible credits
H \$
(H1 plus H2 plus H3 plus H5 plus H6 plus H8)

***Tax offset refunds**
 (Remainder of refundable tax offsets) **I \$**
(unused amount from label E – an amount must be included even if it is zero)

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 \$
(T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

Section E: **Losses**

14 Losses

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

Section F: Member information

MEMBER 1

Title: Mr [] Mrs [X] Miss [] Ms [] Other []

Family name Shute

First given name Janelle Carmel Other given names []

Member's TFN Provided Date of birth Provided

Contributions OPENING ACCOUNT BALANCE \$ 76,601.07

Refer to instructions for completing these labels.

Employer contributions A \$ 12,646.35

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 \$ 12,646.35 (Sum of labels A to M)

Other transactions

Allocated earnings or losses O \$ 53,461.57

Loss [L]

Accumulation phase account balance S1 \$ 35,785.85

Inward rollovers and transfers P \$ []

Retirement phase account balance - Non CDBIS S2 \$ 0.00

Outward rollovers and transfers Q \$ []

Retirement phase account balance - CDBIS S3 \$ 0.00

Lump Sum payments R1 \$ []

Income stream payments R2 \$ []

Code []

Code []

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 35,785.85 (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 Date of birth

Contributions

OPENING ACCOUNT BALANCE \$

! Refer to instructions for completing these labels.

Employer contributions
A \$

ABN of principal employer
A1

Personal contributions
B \$

CGT small business retirement exemption
C \$

CGT small business 15-year exemption amount
D \$

Personal injury election
E \$

Spouse and child contributions
F \$

Other third party contributions
G \$

Proceeds from primary residence disposal
H \$

Receipt date Day / Month / Year
H1 / /

Assessable foreign superannuation fund amount
I \$

Non-assessable foreign superannuation fund amount
J

Transfer from reserve: assessable amount
K \$

Transfer from reserve: non-assessable amount
L \$

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

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

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

Other transactions

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

TRIS Count

Allocated earnings or losses
O \$

Inward rollovers and transfers
P \$

Outward rollovers and transfers
Q \$

Lump Sum payments
R1 \$

Income stream payments
R2 \$

Loss

Code

Code

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Outstanding limited recourse borrowing arrangement 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 \$

Property count

J7

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

\$

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" value="235,484"/>
Permissible temporary borrowings	V2 \$ <input type="text"/>		
Other borrowings	V3 \$ <input type="text" value="235,484"/>		
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		W \$ <input type="text" value="57,394"/>	
		Reserve accounts	X \$ <input type="text"/>
		Other liabilities	Y \$ <input type="text" value="259"/>
TOTAL LIABILITIES		Z \$ <input type="text" value="293,137"/>	

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

First given name Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

i The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this annual return to maintain the integrity of the register. For further information, refer to the instructions.

TAX AGENT'S DECLARATION:

I declare that the Self-managed superannuation fund annual return 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

First given name Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

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

Shute & Douglas Retirement Fund

Australian business number

22637866964

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" value="1,201"/>
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" value="1,201"/>

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		Yes	No
2019–20	A	<input type="checkbox"/>	<input type="checkbox"/>
2018–19	B	<input type="checkbox"/>	<input type="checkbox"/>
2017–18	C	<input type="checkbox"/>	<input type="checkbox"/>
2016–17	D	<input type="checkbox"/>	<input type="checkbox"/>
2015–16	E	<input type="checkbox"/>	<input type="checkbox"/>
2014–15 and earlier income years	F	<input type="checkbox"/>	<input type="checkbox"/>

2 Amount of losses deducted/applied for which the continuity of majority ownership test is not passed but the business continuity test is satisfied – excludes film losses

Tax losses **G**

Net capital losses **H**

3 Losses carried forward for which the business continuity test must be satisfied before they can be deducted/applied in later years – excludes film losses

Tax losses **I**

Net capital losses **J**

4 Do current year loss provisions apply?

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

K Yes No

Part C – Unrealised losses – company only

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

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

L Yes No

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

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

M Yes No

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

N Yes No

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

O

Signature as prescribed in tax return

Tax File Number

Provided

Part D – Life insurance companies

Complying superannuation class tax losses carried forward to later income years

P

Complying superannuation net capital losses carried forward to later income years

Q

Part E – Controlled foreign company losses

Current year CFC losses

M

CFC losses deducted

N

CFC losses carried forward

O

Part F – Tax losses reconciliation statement

Balance of tax losses brought forward from the prior income year

A

ADD Uplift of tax losses of designated infrastructure project entities

B

SUBTRACT Net forgiven amount of debt

C

ADD Tax loss incurred (if any) during current year

D

ADD Tax loss amount from conversion of excess franking offsets

E

SUBTRACT Net exempt income

F

SUBTRACT Tax losses forgone

G

SUBTRACT Tax losses deducted

H

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

I

Total tax losses carried forward to later income years

J

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

Tax File Number

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

Important

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

Privacy

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

Taxpayer's declaration

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

Signature

Date / /

Contact person

Daytime contact number (include area code)

Shute & Douglas Retirement Fund Members Statement

D20

Janelle Carmel Shute
11/184 Birdwood Road
Georges Hall, New South Wales, 2198, Australia

Your Details

Date of Birth : Provided
Age: 51
Tax File Number: Provided
Date Joined Fund: 25/03/2017
Service Period Start Date: 25/03/2017
Date Left Fund:
Member Code: SHUJAN00001A
Account Start Date: 25/03/2017
Account Phase: Accumulation Phase
Account Description: Accumulation

Nominated Beneficiaries N/A
Vested Benefits 35,785.85
Total Death Benefit 35,785.85

Your Balance

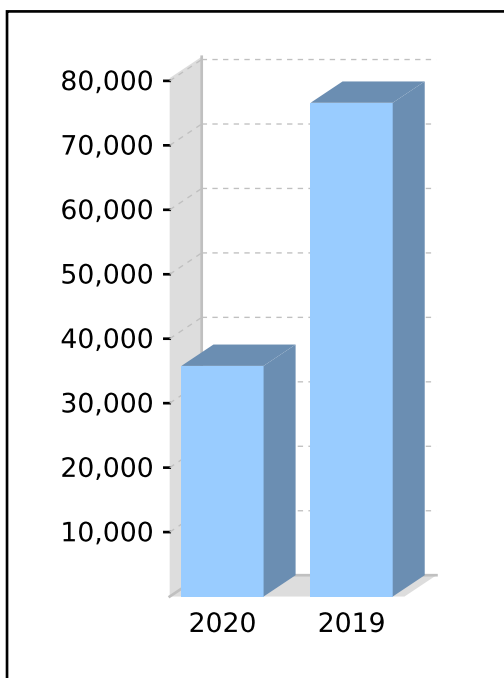
Total Benefits 35,785.85

Preservation Components

Preserved 35,785.85
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free 13,726.71
Taxable 22,059.14
Investment Earnings Rate -62.93%



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	76,601.07	78,496.18
<u>Increases to Member account during the period</u>		
Employer Contributions	12,646.35	10,912.46
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		312.56
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(53,275.80)	(13,202.30)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	1,896.98	1,636.91
Income Tax	(1,711.21)	(1,719.08)
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	35,785.85	76,601.07

Shute & Douglas Retirement Fund
Members Statement

D21

Darrin Sean Douglas
 11/184 Birdwood Road
 Georges Hall, New South Wales, 2198, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries	N/A
Age:	53	Vested Benefits	21,609.22
Tax File Number:	Provided	Total Death Benefit	21,609.22
Date Joined Fund:	25/03/2017		
Service Period Start Date:	25/03/2017		
Date Left Fund:			
Member Code:	DOUDAR00001A		
Account Start Date	25/03/2017		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

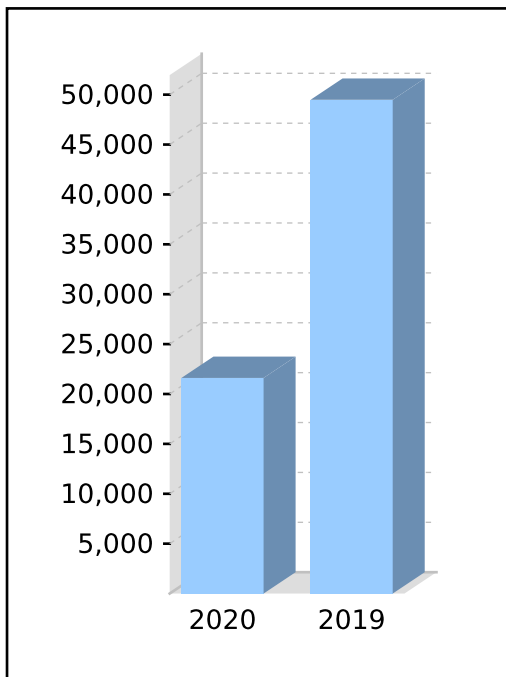
Total Benefits 21,609.22

Preservation Components

Preserved 21,609.22
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free 10,289.72
 Taxable 11,319.50
 Investment Earnings Rate -62.93%



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	49,486.17	50,148.72
<u>Increases to Member account during the period</u>		
Employer Contributions	6,070.50	7,970.99
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(34,133.22)	(8,551.37)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	910.58	1,195.65
Income Tax	(1,096.35)	(1,113.48)
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	21,609.22	49,486.17

Shute & Douglas Retirement 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								
Macquarie #8254		36,122.990000	36,122.99	36,122.99	36,122.99			12.43 %
			36,122.99		36,122.99		0.00 %	12.43 %
Real Estate Properties (Australian - Residential)								
BROAD	1.00	17/3 Broadleaf Parade, Redbank, QLD 4301	254,422.00	345,434.41	345,434.41	(91,012.41)	(26.35) %	87.57 %
			254,422.00		345,434.41	(91,012.41)	(26.35) %	87.57 %
			290,544.99		381,557.40	(91,012.41)	(23.85) %	100.00 %

Shute & Douglas Retirement Fund
General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Prepaid Borrowing Expenses (32601)					
Prepaid Borrowing Expenses (32601)					
30/06/2018	OP		2,486.28		2,486.28 DR
30/06/2019	2019 Borrowing Expenses		2,486.28		4,972.56 DR
30/06/2020	amortise borrowing expenses		2,486.28		7,458.84 DR
			7,458.84		7,458.84 DR
Prepaid Borrowing Expenses (64100)					
Prepaid Borrowing Expenses (64100)					
30/06/2018	BS		7,565.95		7,565.95 DR
30/06/2019	2019 Borrowing Expenses			2,486.28	5,079.67 DR
30/06/2020	amortise borrowing expenses			2,486.28	2,593.39 DR
			7,565.95	4,972.56	2,593.39 DR

Total Debits: 15,024.79

Total Credits: 4,972.56

+ 2021 Borrowing Expenses = \$2,486.28

+ Remained Balance of Borrowing Cots = \$2,593.39 - \$2,486.28 = \$107.11



E. PREPARATION DOCUMENTS

Shute & Douglas Retirement 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	
BROAD - 17/3 Broadleaf Parade, Redbank, QLD 4301										
	01/07/2020	Opening Balance	1.00	0.00	0.00	0.00	254,422.00	0.00	0.00	0.00
	30/06/2021	Depreciation	0.00	0.00	0.00	(2,471.50)	251,950.50	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	60,549.50	0.00	312,500.00	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	0.00	0.00	312,500.00	0.00	0.00	0.00
	30/06/2021		1.00	0.00	60,549.50	(2,471.50)	312,500.00	0.00	0.00	0.00
Total Market Movement					60,549.50					0.00
										60,549.50

ODYSSEY ODYSSEY ODYSSEY
Odyssey Odyssey Odyssey
Odyssey Odyssey Odyssey



F. SOURCE DOCUMENTS



Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310
transact@macquarie.com
www.macquarie.com.au

GPO Box 2520
Sydney, NSW 2001



009 377140
SHUTE & DOUGLAS RETIREMENT FUND
U 11 184 BIRDWOOD ROAD
GEORGES HALL NSW 2198

1 Shelley Street
Sydney, NSW 2000

account balance **\$37,923.34**
as at 31 Dec 20

account name J C SHUTE & D S DOUGLAS ATF SHUTE
& DOUGLAS RETIREMENT FUND
account no. 965258254

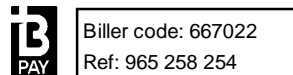
transaction	description	debits	credits	balance
30.06.20	OPENING BALANCE			36,122.99
02.07.20	Interest REBATE OF ADVISER COMMISSION		7.36	36,130.35
09.07.20	Deposit QUICKSUPER QUICKSPR2730320292		627.00	36,757.35
14.07.20	Deposit H & U Property G RENT PAYMENT		295.94	37,053.29
20.07.20	Direct debit LaTrobeFinancial Repay 40 507 655 9	1,323.00		35,730.29
28.07.20	Deposit H & U Property G RENT PAYMENT		175.40	35,905.69
31.07.20	Interest MACQUARIE CMA INTEREST PAID*		1.55	35,907.24
04.08.20	Interest REBATE OF ADVISER COMMISSION		7.70	35,914.94
10.08.20	Deposit SuperChoice P/L PC06C034-5880834		1,363.93	37,278.87
11.08.20	Deposit H & U Property G RENT PAYMENT		235.11	37,513.98
12.08.20	Deposit QUICKSUPER QUICKSPR2754226031		504.30	38,018.28
20.08.20	Direct debit LaTrobeFinancial Repay 40 507 655 9	1,323.00		36,695.28

how to make a transaction

online
Log in to www.macquarie.com.au/personal

deposits using BPay
From another bank

by phone
Call 133 275 to make a phone transaction



transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 965258254

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name J C SHUTE & D S DOUGLAS ATF SHUTE
& DOUGLAS RETIREMENT FUND
account no. 965258254

	transaction	description	debits	credits	balance
25.08.20	Deposit	H & U Property G RENT PAYMENT		273.60	36,968.88
31.08.20	Interest	MACQUARIE CMA INTEREST PAID*		1.56	36,970.44
02.09.20	Interest	REBATE OF ADVISER COMMISSION		7.83	36,978.27
04.09.20	Deposit	H & U Property G RENT PAYMENT		497.20	37,475.47
07.09.20	Deposit	SuperChoice P/L PC06C035-5896848		918.20	38,393.67
08.09.20	Deposit	H & U Property G RENT PAYMENT		319.20	38,712.87
10.09.20	Deposit	QUICKSUPER QUICKSPR2774714655		625.33	39,338.20
15.09.20	BPAY	BPAY TO TERRI SCHEER	366.00		38,972.20
21.09.20	Direct debit	LaTrobeFinancial Repay 40 507 655 9	1,323.00		37,649.20
22.09.20	Deposit	H & U Property G RENT PAYMENT		611.04	38,260.24
30.09.20	Interest	MACQUARIE CMA INTEREST PAID*		1.53	38,261.77
02.10.20	Interest	REBATE OF ADVISER COMMISSION		7.88	38,269.65
05.10.20	Deposit	SuperChoice P/L PC06C034-5911378		918.20	39,187.85
14.10.20	Deposit	QUICKSUPER QUICKSPR2798756611		206.05	39,393.90
20.10.20	Direct debit	LaTrobeFinancial Repay 40 507 655 9	1,323.00		38,070.90
21.10.20	Funds transfer	TRANSACT FUNDS TFR TO SYDNEY TAX PRACTIC	1,650.00		36,420.90
21.10.20	BPAY	BPAY TO TAX OFFICE PAYMENTS	518.00		35,902.90
23.10.20	Deposit	H & U Property G RENT PAYMENT		165.98	36,068.88
27.10.20	Deposit	H & U Property G RENT PAYMENT		0.36	36,069.24
30.10.20	Deposit	SuperChoice P/L PC06C034-5932928		918.20	36,987.44
03.11.20	Interest	REBATE OF ADVISER COMMISSION		8.07	36,995.51
03.11.20	Deposit	H & U Property G RENT PAYMENT		269.20	37,264.71
13.11.20	Deposit	H & U Property G RENT PAYMENT		547.20	37,811.91
20.11.20	Direct debit	LaTrobeFinancial Repay 40 507 655 9	1,323.00		36,488.91
01.12.20	Deposit	SuperChoice P/L PC06C035-5950559		918.20	37,407.11
02.12.20	Interest	REBATE OF ADVISER COMMISSION		7.62	37,414.73
15.12.20	Deposit	H & U Property G RENT PAYMENT		258.45	37,673.18

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name J C SHUTE & D S DOUGLAS ATF SHUTE
& DOUGLAS RETIREMENT FUND
account no. 965258254

	transaction	description	debits	credits	balance
18.12.20	Deposit	H & U Property G RENT PAYMENT		0.72	37,673.90
21.12.20	Direct debit	LaTrobeFinancial Repay 40 507 655 9	1,323.00		36,350.90
29.12.20	Deposit	SuperChoice P/L PC06C036-5964587		1,016.68	37,367.58
30.12.20	Deposit	H & U Property G RENT PAYMENT		547.20	37,914.78
31.12.20	Interest	MACQUARIE CMA INTEREST PAID*		8.56	37,923.34
		CLOSING BALANCE AS AT 31 DEC 20	10,472.00	12,272.35	37,923.34

* Interest rate for the period 1 July to 30 September: balances \$0.00 to \$4,999.99 earned 0.05% balances \$5,000.00 and above earned 0.05% pa (92 days); 1 October to 30 November: balances \$0.00 to \$4,999.99 earned 0.00% balances \$5,000.00 and above earned 0.00% pa (61 days); 1 December to 31 December: 0.27% pa (31 days)



Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310
transact@macquarie.com
www.macquarie.com.au

GPO Box 2520
Sydney, NSW 2001



009 375907
SHUTE & DOUGLAS RETIREMENT FUND
U 11 184 BIRDWOOD ROAD
GEORGES HALL NSW 2198

1 Shelley Street
Sydney, NSW 2000

account balance **\$43,520.67**
as at 30 Jun 21

account name J C SHUTE & D S DOUGLAS ATF SHUTE
& DOUGLAS RETIREMENT FUND
account no. 965258254

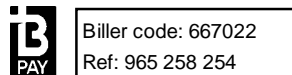
transaction	description	debits	credits	balance
31.12.20	OPENING BALANCE			37,923.34
11.01.21	Deposit H & U Property G RENT PAYMENT		269.20	38,192.54
12.01.21	Deposit H & U Property G RENT PAYMENT		273.60	38,466.14
20.01.21	Direct debit LaTrobeFinancial Repay 40 507 655 9	1,323.00		37,143.14
22.01.21	Deposit H & U Property G RENT PAYMENT		273.60	37,416.74
27.01.21	Deposit H & U Property G RENT PAYMENT		273.60	37,690.34
27.01.21	Deposit QUICKSUPER QUICKSPR2875464536		1,368.57	39,058.91
29.01.21	Interest MACQUARIE CMA INTEREST PAID*		4.36	39,063.27
05.02.21	Deposit SuperChoice P/L PC06C034-5988099		1,377.30	40,440.57
22.02.21	Direct debit LaTrobeFinancial Repay 40 507 655 9	1,323.00		39,117.57
26.02.21	Interest MACQUARIE CMA INTEREST PAID*		3.67	39,121.24
26.02.21	Deposit QUICKSUPER QUICKSPR2899756710		399.00	39,520.24

how to make a transaction

online
Log in to www.macquarie.com.au/personal

deposits using BPay
From another bank

by phone
Call 133 275 to make a phone transaction



transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 965258254

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name J C SHUTE & D S DOUGLAS ATF SHUTE
& DOUGLAS RETIREMENT FUND
account no. 965258254

	transaction	description	debits	credits	balance
08.03.21	Deposit	SuperChoice P/L PC06C033-6003924		918.20	40,438.44
09.03.21	Deposit	H & U Property G RENT PAYMENT		127.17	40,565.61
10.03.21	Deposit	QUICKSUPER QUICKSPR2909334224		483.46	41,049.07
19.03.21	Deposit	H & U Property G RENT PAYMENT		311.46	41,360.53
22.03.21	Direct debit	LaTrobeFinancial Repay 40 507 655 9	1,323.00		40,037.53
23.03.21	Deposit	H & U Property G RENT PAYMENT		412.22	40,449.75
31.03.21	Interest	MACQUARIE CMA INTEREST PAID*		4.07	40,453.82
06.04.21	Deposit	SuperChoice P/L PC06C034-6018073		918.20	41,372.02
08.04.21	Deposit	QUICKSUPER QUICKSPR2932150638		631.75	42,003.77
20.04.21	Deposit	H & U Property G RENT PAYMENT		315.33	42,319.10
20.04.21	Direct debit	LaTrobeFinancial Repay 40 507 655 9	1,323.00		40,996.10
30.04.21	Interest	MACQUARIE CMA INTEREST PAID*		4.04	41,000.14
03.05.21	Deposit	SuperChoice P/L PC06C034-6035930		946.34	41,946.48
07.05.21	Deposit	H & U Property G RENT PAYMENT		75.24	42,021.72
17.05.21	BPAY	BPAY TO ASIC	273.00		41,748.72
18.05.21	Deposit	H & U Property G RENT PAYMENT		273.60	42,022.32
20.05.21	Direct debit	LaTrobeFinancial Repay 40 507 655 9	1,323.00		40,699.32
21.05.21	Deposit	H & U Property G RENT PAYMENT		310.99	41,010.31
25.05.21	Deposit	QUICKSUPER QUICKSPR2969986078		548.72	41,559.03
28.05.21	Deposit	H & U Property G RENT PAYMENT		273.60	41,832.63
31.05.21	Interest	MACQUARIE CMA INTEREST PAID*		4.26	41,836.89
01.06.21	Deposit	SuperChoice P/L PC06C035-6051192		946.34	42,783.23
01.06.21	Deposit	H & U Property G RENT PAYMENT		624.33	43,407.56
11.06.21	Deposit	H & U Property G RENT PAYMENT		273.60	43,681.16
21.06.21	Direct debit	LaTrobeFinancial Repay 40 507 655 9	1,323.00		42,358.16
24.06.21	Deposit	QUICKSUPER QUICKSPR2991627235		466.96	42,825.12
29.06.21	Deposit	QUICKSUPER QUICKSPR2994767286		691.32	43,516.44

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name J C SHUTE & D S DOUGLAS ATF SHUTE
& DOUGLAS RETIREMENT FUND
account no. 965258254

transaction	description	debits	credits	balance
30.06.21	Interest		4.23	43,520.67
	MACQUARIE CMA INTEREST PAID*			
	CLOSING BALANCE AS AT 30 JUN 21	8,211.00	13,808.33	43,520.67

* Interest rate for the period 1 January to 3 January: 0.27% pa (3 days); 4 January to 30 June: 0.12% pa (178 days)

annual interest summary 2020/2021

INTEREST PAID		37.83
TOTAL REBATE OF ADVISER COMMISSION	46.46	
TOTAL INCOME PAID		84.29



La Trobe Financial Services Pty Limited • ACN 006 479 527
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9

Page No 1 of 2

Statement Period 01.07.20 to 31.07.20

Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

Loan Account Detail Summary

Security Address:

17/3 Broadleaf Parade REDBANK PLAINS QLD 4301

Current Interest Rate at 04 Aug 2020 (calculated (Daily Rests) - Variable)	4.02% p.a.
Loan Approved Amount	\$ 248, 000. 00
Closing Loan Balance at 31 Jul 2020	\$ 235, 276. 50
Loan Settlement Month	July 2017
Original Loan Maturity	July 2047
Contract Term Remaining	27 years
Forecast Term (based on current repayment profile)	25 years 6 months
National Credit Code Regulated	No
Privacy Password Protected	Yes
Interest Charges for Statement Period	\$ 800. 19
Repayments Received during Statement Period	\$ 1, 323. 00
Minimum Monthly Repayment Amount	\$ 1, 215. 00
Monthly Repayment Due Date	20th each month
Loan Account Ahead by	\$ 1, 024. 53

Loan Guarantor Details

Mr DS Douglas - same address as Borrower - separate statement not issued

Mrs JC Shute - same address as Borrower - separate statement not issued

RECEIVE THIS STATEMENT BY EMAIL:

Please email customerservices@latrobefinancial.com.au to update your contact details.

La Trobe Financial LoanManager App now available

Download the App and access your Loan Account for the following options:

- View your Loan balance;
- Check your Redraw balance; and
- Request a Statement.

Visit App Store for Apple devices or Play Store for Android devices and search, **La Trobe Financial LoanManager**.

You can also save money with La Trobe Financial

Did you know that you can reduce the amount of interest you pay and your loan term by making extra weekly, fortnightly or monthly payments?

You can invest with us too

Judged Australia's Best Credit Fund - Mortgages 11 years in a row by *Money* magazine and currently offering a return of **4.50% p.a.*** for the 12 Month Term Account.

La Trobe Financial Asset Management Limited ACN 007 332 363 Australian Financial Services Licence 222213 Australian Credit Licence 222213 is the issuer and manager of the La Trobe Australian Credit Fund ARSN 088 178 321. It is important for you to consider the PDS for the Credit Fund in deciding whether to invest, or to continue to invest, in the Credit Fund. You can read the PDS on our website, or ask for a copy by phoning us. *Returns on our investments are variable and paid monthly. Past performance is not a reliable indicator of future performance. The rates of return from the Credit Fund are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected. Investors risk losing some or all of their principal investment. An investment in the Credit Fund is not a bank deposit. Withdrawal rights are subject to liquidity and may be delayed or suspended. Visit our website for further information.



La Trobe Financial Services Pty Limited • ACN 006 479 527
 La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9

Page No 2 of 2

Statement Period 01.07.20 to 31.07.20

BPAY® Biller Code 18309 Reference No. 40 507 655 9
 ONLINE STATEMENTS NOW AVAILABLE on our website -
 Login, My Home Loan, New Registration

Shute & Douglas Investments Pty Ltd IIOR

Bank Fees (F8-39) = \$15 * 12 months + \$300 (Package review fee) = \$480

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01. 07. 20	Opening Loan Balance			235, 484. 31
20. 07. 20	La Trobe Financial Quick Pay Repayment		1, 323. 00	234, 161. 31
28. 07. 20	Packet Review Fee	300. 00		234, 461. 31
31. 07. 20	Account Service Fee	15. 00		234, 476. 31
31. 07. 20	Interest (31 days 4.02% p.a.)	800. 19		235, 276. 50
31. 07. 20	Closing Loan Balance			235, 276. 50

Please check all entries on this statement and inform us promptly of any error or unauthorised transactions.



La Trobe Financial Services Pty Limited • ACN 006 479 527
 La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9
 Page No 1 of 2
 Statement Period 01.08.20 to 31.08.20

_____ Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
 ONLINE STATEMENTS NOW AVAILABLE on our website -
 Login, My Home Loan, New Registration

Loan Account Detail Summary

Security Address: 17/3 Broadleaf Parade REDBANK PLAINS QLD 4301

Current Interest Rate at 03 Sep 2020 (calculated (Daily Rests) - Variable)	4.02% p.a.
Loan Approved Amount	\$ 248,000.00
Closing Loan Balance at 31 Aug 2020	\$ 234,767.85
Loan Settlement Month	July 2017
Original Loan Maturity	July 2047
Contract Term Remaining	26 years 11 months
Forecast Term (based on current repayment profile)	25 years 4 months
National Credit Code Regulated	No
Privacy Password Protected	Yes
Interest Charges - 01.07.20 to 31.08.20	\$ 1,599.54
Repayments Received during Statement Period	\$ 1,323.00
Minimum Monthly Repayment Amount	\$ 1,215.00
Monthly Repayment Due Date	20th each month
Loan Account Ahead by	\$ 1,132.53

Loan Guarantor Details

Mr DS Douglas - same address as Borrower - separate statement not issued
 Mrs JC Shute - same address as Borrower - separate statement not issued

RECEIVE THIS STATEMENT BY EMAIL:

Please email customerservices@latrobefinancial.com.au to update your contact details.

La Trobe Financial LoanManager App now available

Download the App and access your Loan Account for the following options:

- View your Loan balance;
- Check your Redraw balance; and
- Request a Statement.

Visit App Store for Apple devices or Play Store for Android devices and search, **La Trobe Financial LoanManager**.

You can also save money with La Trobe Financial

Did you know that you can reduce the amount of interest you pay and your loan term by making extra weekly, fortnightly or monthly payments?

You can invest with us too

Judged Australia's Best Credit Fund - Mortgages 11 years in a row by *Money* magazine and currently offering a return of **4.50% p.a.*** for the 12 Month Term Account.

La Trobe Financial Asset Management Limited ACN 007 332 363 Australian Financial Services Licence 222213 Australian Credit Licence 222213 is the issuer and manager of the La Trobe Australian Credit Fund ARSN 088 178 321. It is important for you to consider the PDS for the Credit Fund in deciding whether to invest, or to continue to invest, in the Credit Fund. You can read the PDS on our website, or ask for a copy by phoning us. *Returns on our investments are variable and paid monthly. Past performance is not a reliable indicator of future performance. The rates of return from the Credit Fund are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected. Investors risk losing some or all of their principal investment. An investment in the Credit Fund is not a bank deposit. Withdrawal rights are subject to liquidity and may be delayed or suspended. Visit our website for further information.



La Trobe Financial Services Pty Limited • ACN 006 479 527
 La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9

Page No 2 of 2

Statement Period 01.08.20 to 31.08.20

_____ Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
 ONLINE STATEMENTS NOW AVAILABLE on our website -
 Login, My Home Loan, New Registration

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01. 08. 20	Opening Loan Balance			235, 276. 50
20. 08. 20	La Trobe Financial Quick Pay Repayment		1, 323. 00	233, 953. 50
31. 08. 20	Account Service Fee	15. 00		233, 968. 50
31. 08. 20	Interest (31 days 4.02% p.a.)	799. 35		234, 767. 85
31. 08. 20	Closing Loan Balance			234, 767. 85

Please check all entries on this statement and inform us promptly of any error or unauthorised transactions.



La Trobe Financial Services Pty Limited • ACN 006 479 527
 La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9
 Page No 1 of 2
 Statement Period 01.09.20 to 30.09.20

Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
 ONLINE STATEMENTS NOW AVAILABLE on our website -
 Login, My Home Loan, New Registration

Loan Account Detail Summary

Security Address: 17/3 Broadleaf Parade REDBANK PLAINS QLD 4301

Current Interest Rate at 05 Oct 2020 (calculated (Daily Rests) - Variable)	4.02% p.a.
Loan Approved Amount	\$ 248,000.00
Closing Loan Balance at 30 Sep 2020	\$ 234,231.98
Loan Settlement Month	July 2017
Original Loan Maturity	July 2047
Contract Term Remaining	26 years 10 months
Forecast Term (based on current repayment profile)	25 years 2 months
National Credit Code Regulated	No
Privacy Password Protected	Yes
Interest Charges - 01.07.20 to 30.09.20	\$ 2,371.67
Repayments Received during Statement Period	\$ 1,323.00
Minimum Monthly Repayment Amount	\$ 1,215.00
Monthly Repayment Due Date	20th each month
Loan Account Ahead by	\$ 1,240.53

Loan Guarantor Details

Mr DS Douglas - same address as Borrower - separate statement not issued
 Mrs JC Shute - same address as Borrower - separate statement not issued

RECEIVE THIS STATEMENT BY EMAIL:

Please email customerservices@latrobefinancial.com.au to update your contact details.

La Trobe Financial LoanManager App now available

Download the App and access your Loan Account for the following options:

- View your Loan balance;
- Check your Redraw balance; and
- Request a Statement.

Visit App Store for Apple devices or Play Store for Android devices and search, **La Trobe Financial LoanManager**.

You can also save money with La Trobe Financial

Did you know that you can reduce the amount of interest you pay and your loan term by making extra weekly, fortnightly or monthly payments?

You can invest with us too

Judged Australia's Best Credit Fund - Mortgages 11 years in a row by *Money* magazine and currently offering a return of **4.50% p.a.*** for the 12 Month Term Account.

La Trobe Financial Asset Management Limited ACN 007 332 363 Australian Financial Services Licence 222213 Australian Credit Licence 222213 is the issuer and manager of the La Trobe Australian Credit Fund ARSN 088 178 321. It is important for you to consider the PDS for the Credit Fund in deciding whether to invest, or to continue to invest, in the Credit Fund. You can read the PDS on our website, or ask for a copy by phoning us. *Returns on our investments are variable and paid monthly. Past performance is not a reliable indicator of future performance. The rates of return from the Credit Fund are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected. Investors risk losing some or all of their principal investment. An investment in the Credit Fund is not a bank deposit. Withdrawal rights are subject to liquidity and may be delayed or suspended. Visit our website for further information.



La Trobe Financial Services Pty Limited • ACN 006 479 527
 La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9
 Page No 2 of 2
 Statement Period 01.09.20 to 30.09.20

_____ Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
 ONLINE STATEMENTS NOW AVAILABLE on our website -
 Login, My Home Loan, New Registration

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01. 09. 20	Opening Loan Balance			234, 767. 85
21. 09. 20	La Trobe Financial Quick Pay Repayment		1, 323. 00	233, 444. 85
30. 09. 20	Account Service Fee	15. 00		233, 459. 85
30. 09. 20	Interest (30 days 4.02% p.a.)	772. 13		234, 231. 98
30. 09. 20	Closing Loan Balance			234, 231. 98

From 1 November 2020, the Electronic File Fee will increase from \$130.00 to \$180.00.

Please check all entries on this statement and inform us promptly of any error or unauthorised transactions.



La Trobe Financial Services Pty Limited • ACN 006 479 527
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9
Page No 1 of 3
Statement Period 01.10.20 to 31.10.20

Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

Loan Account Detail Summary

Security Address: 17/3 Broadleaf Parade REDBANK PLAINS QLD 4301

Current Interest Rate at 03 Nov 2020 (calculated (Daily Rests) - Variable)	4.02% p.a.
Loan Approved Amount	\$ 248,000.00
Closing Loan Balance at 31 Oct 2020	\$ 233,719.78
Loan Settlement Month	July 2017
Original Loan Maturity	July 2047
Contract Term Remaining	26 years 9 months
Forecast Term (based on current repayment profile)	25 years
National Credit Code Regulated	No
Privacy Password Protected	Yes
Interest Charges - 01.07.20 to 31.10.20	\$ 3,167.47
Repayments Received during Statement Period	\$ 1,323.00
Minimum Monthly Repayment Amount	\$ 1,215.00
Monthly Repayment Due Date	20th each month
Loan Account Ahead by (You can withdraw some of these funds - see page 2 for further details)	\$ 1,348.53

Loan Guarantor Details

Mr DS Douglas - same address as Borrower - separate statement not issued
Mrs JC Shute - same address as Borrower - separate statement not issued

RECEIVE THIS STATEMENT BY EMAIL:

Please email customerservices@latrobefinancial.com.au to update your contact details.

La Trobe Financial LoanManager App now available

Download the App and access your Loan Account for the following options:

- View your Loan balance;
- Check your Redraw balance; and
- Request a Statement.

Visit App Store for Apple devices or Play Store for Android devices and search, **La Trobe Financial LoanManager**.

You can also save money with La Trobe Financial

Did you know that you can reduce the amount of interest you pay and your loan term by making extra weekly, fortnightly or monthly payments?

You can invest with us too

Judged Australia's Best Credit Fund - Mortgages 11 years in a row by *Money* magazine and currently offering a return of **4.50% p.a.*** for the 12 Month Term Account.

La Trobe Financial Asset Management Limited ACN 007 332 363 Australian Financial Services Licence 222213 Australian Credit Licence 222213 is the issuer and manager of the La Trobe Australian Credit Fund ARSN 088 178 321. It is important for you to consider the PDS for the Credit Fund in deciding whether to invest, or to continue to invest, in the Credit Fund. You can read the PDS on our website, or ask for a copy by phoning us. *Returns on our investments are variable and paid monthly. Past performance is not a reliable indicator of future performance. The rates of return from the Credit Fund are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected. Investors risk losing some or all of their principal investment. An investment in the Credit Fund is not a bank deposit. Withdrawal rights are subject to liquidity and may be delayed or suspended. Visit our website for further information.



La Trobe Financial Services Pty Limited • ACN 006 479 527
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9

Page No 2 of 3

Statement Period 01.10.20 to 31.10.20

Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

NOTICE: YOU HAVE AVAILABLE FUNDS

Funds Available Now for Redraw \$ **133.53**

Congratulations on the successful management of your mortgage payments. You now have the following options available to you.

- Redraw all or part of the above amount to your nominated bank account with **no fee**.
- Continue to repay at your current repayment rate and your loan will be repaid earlier than the original term.

If you would like to discuss any of the above options please contact our friendly Customer Service Team on **13 80 10**.



La Trobe Financial Services Pty Limited • ACN 006 479 527
 La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9

Page No 3 of 3

Statement Period 01.10.20 to 31.10.20

BPAY® Biller Code 18309 Reference No. 40 507 655 9
 ONLINE STATEMENTS NOW AVAILABLE on our website -
 Login, My Home Loan, New Registration

_____ Shute & Douglas Investments Pty Ltd IIOR

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01. 10. 20	Opening Loan Balance			234, 231. 98
20. 10. 20	La Trobe Financial Quick Pay Repayment		1, 323. 00	232, 908. 98
31. 10. 20	Account Service Fee	15. 00		232, 923. 98
31. 10. 20	Interest (31 days 4.02% p.a.)	795. 80		233, 719. 78
31. 10. 20	Closing Loan Balance			233, 719. 78

From 1 November 2020, the Electronic File Fee will increase from \$130.00 to \$180.00.

Please check all entries on this statement and inform us promptly of any error or unauthorised transactions.



La Trobe Financial Services Pty Limited • ACN 006 479 527
 La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9
 Page No 1 of 3
 Statement Period 01.11.20 to 30.11.20

Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
 ONLINE STATEMENTS NOW AVAILABLE on our website -
 Login, My Home Loan, New Registration

Loan Account Detail Summary

Security Address: 17/3 Broadleaf Parade REDBANK PLAINS QLD 4301

Current Interest Rate at 07 Dec 2020 (calculated (Daily Rests) - Variable)	3.79% p.a.
Loan Approved Amount	\$ 248,000.00
Closing Loan Balance at 30 Nov 2020	\$ 233,180.30
Loan Settlement Month	July 2017
Original Loan Maturity	July 2047
Contract Term Remaining	26 years 8 months
Forecast Term (based on current repayment profile)	24 years 10 months
National Credit Code Regulated	No
Privacy Password Protected	Yes
Interest Charges - 01.07.20 to 30.11.20	\$ 3,935.99
Repayments Received during Statement Period	\$ 1,323.00
Minimum Monthly Repayment Amount	\$ 1,185.48
Monthly Repayment Due Date	20th each month
Loan Account Ahead by (You can withdraw some of these funds - see page 2 for further details)	\$ 1,456.53

Loan Guarantor Details

Mr DS Douglas - same address as Borrower - separate statement not issued
 Mrs JC Shute - same address as Borrower - separate statement not issued

RECEIVE THIS STATEMENT BY EMAIL:

Please email customerservices@latrobefinancial.com.au to update your contact details.

La Trobe Financial LoanManager App now available

Download the App and access your Loan Account for the following options:

- View your Loan balance;
- Check your Redraw balance; and
- Request a Statement.

Visit App Store for Apple devices or Play Store for Android devices and search, **La Trobe Financial LoanManager**.

You can also save money with La Trobe Financial

Did you know that you can reduce the amount of interest you pay and your loan term by making extra weekly, fortnightly or monthly payments?

You can invest with us too

Judged Australia's Best Credit Fund - Mortgages 11 years in a row by *Money* magazine and currently offering a return of **4.35% p.a.*** for the 12 Month Term Account.

La Trobe Financial Asset Management Limited ACN 007 332 363 Australian Financial Services Licence 222213 Australian Credit Licence 222213 is the issuer and manager of the La Trobe Australian Credit Fund ARSN 088 178 321. It is important for you to consider the PDS for the Credit Fund in deciding whether to invest, or to continue to invest, in the Credit Fund. You can read the PDS on our website, or ask for a copy by phoning us. *Returns on our investments are variable and paid monthly. Past performance is not a reliable indicator of future performance. The rates of return from the Credit Fund are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected. Investors risk losing some or all of their principal investment. An investment in the Credit Fund is not a bank deposit. Withdrawal rights are subject to liquidity and may be delayed or suspended. Visit our website for further information.



La Trobe Financial Services Pty Limited • ACN 006 479 527
 La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9
 Page No 2 of 3
 Statement Period 01.11.20 to 30.11.20

_____ Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
 ONLINE STATEMENTS NOW AVAILABLE on our website -
 Login, My Home Loan, New Registration

NOTICE: YOU HAVE AVAILABLE FUNDS

Funds Available Now for Redraw **\$ 271.05**

Congratulations on the successful management of your mortgage payments. You now have the following options available to you.

- Redraw all or part of the above amount to your nominated bank account with **no fee**.
- Continue to repay at your current repayment rate and your loan will be repaid earlier than the original term.

If you would like to discuss any of the above options please contact our friendly Customer Service Team on **13 80 10**.



La Trobe Financial Services Pty Limited • ACN 006 479 527
 La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9

Page No 3 of 3

Statement Period 01.11.20 to 30.11.20

BPAY® Biller Code 18309 Reference No. 40 507 655 9
 ONLINE STATEMENTS NOW AVAILABLE on our website -
 Login, My Home Loan, New Registration

_____ Shute & Douglas Investments Pty Ltd IIOR

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01. 11. 20	Opening Loan Balance			233, 719. 78
20. 11. 20	La Trobe Financial Quick Pay Repayment		1, 323. 00	232, 396. 78
30. 11. 20	Account Service Fee	15. 00		232, 411. 78
30. 11. 20	Interest (30 days 4.02% p.a.)	768. 52		233, 180. 30
30. 11. 20	Closing Loan Balance			233, 180. 30

From 1 November 2020, the Electronic File Fee will increase from \$130.00 to \$180.00.

Please check all entries on this statement and inform us promptly of any error or unauthorised transactions.



La Trobe Financial Services Pty Limited • ACN 006 479 527
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9
Page No 1 of 3
Statement Period 01.12.20 to 31.12.20

Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

Loan Account Detail Summary

Security Address: 17/3 Broadleaf Parade REDBANK PLAINS QLD 4301

Current Interest Rate at 08 Jan 2021 (calculated (Daily Rests) - Variable)	3.79% p.a.
Loan Approved Amount	\$ 248,000.00
Closing Loan Balance at 31 Dec 2020	\$ 232,619.33
Loan Settlement Month	July 2017
Original Loan Maturity	July 2047
Contract Term Remaining	26 years 7 months
Forecast Term (based on current repayment profile)	24 years 8 months
National Credit Code Regulated	No
Privacy Password Protected	Yes
Interest Charges - 01.07.20 to 31.12.20	\$ 4,683.02
Repayments Received during Statement Period	\$ 1,323.00
Minimum Monthly Repayment Amount	\$ 1,185.48
Monthly Repayment Due Date	20th each month
Loan Account Ahead by (You can withdraw some of these funds - see page 2 for further details)	\$ 1,594.05

Loan Guarantor Details

Mr DS Douglas - same address as Borrower - separate statement not issued
Mrs JC Shute - same address as Borrower - separate statement not issued

RECEIVE THIS STATEMENT BY EMAIL:

Please email customerservices@latrobefinancial.com.au to update your contact details.

La Trobe Financial LoanManager App now available

Download the App and access your Loan Account for the following options:

- View your Loan balance;
- Check your Redraw balance; and
- Request a Statement.

Visit App Store for Apple devices or Play Store for Android devices and search, **La Trobe Financial LoanManager**.

You can also save money with La Trobe Financial

Did you know that you can reduce the amount of interest you pay and your loan term by making extra weekly, fortnightly or monthly payments?

You can invest with us too

Judged Australia's Best Credit Fund - Mortgages 12 years in a row by *Money* magazine and currently offering a return of **4.35% p.a.*** for the 12 Month Term Account.

La Trobe Financial Asset Management Limited ACN 007 332 363 Australian Financial Services Licence 222213 Australian Credit Licence 222213 is the issuer and manager of the La Trobe Australian Credit Fund ARSN 088 178 321. It is important for you to consider the PDS for the Credit Fund in deciding whether to invest, or to continue to invest, in the Credit Fund. You can read the PDS on our website, or ask for a copy by phoning us. *Returns on our investments are variable and paid monthly. Past performance is not a reliable indicator of future performance. The rates of return from the Credit Fund are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected. Investors risk losing some or all of their principal investment. An investment in the Credit Fund is not a bank deposit. **Withdrawal rights are subject to liquidity and may be delayed or suspended.** Visit our website for further information.



La Trobe Financial Services Pty Limited • ACN 006 479 527
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9

Page No 2 of 3

Statement Period 01.12.20 to 31.12.20

Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

NOTICE: YOU HAVE AVAILABLE FUNDS

Funds Available Now for Redraw **\$ 408.57**

Congratulations on the successful management of your mortgage payments. You now have the following options available to you.

- Redraw all or part of the above amount to your nominated bank account with **no fee**.
- Continue to repay at your current repayment rate and your loan will be repaid earlier than the original term.

If you would like to discuss any of the above options please contact our friendly Customer Service Team on **13 80 10**.



La Trobe Financial Services Pty Limited • ACN 006 479 527
 La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9

Page No 3 of 3

Statement Period 01.12.20 to 31.12.20

_____ Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
 ONLINE STATEMENTS NOW AVAILABLE on our website -
 Login, My Home Loan, New Registration

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01. 12. 20	Opening Loan Balance			233, 180. 30
21. 12. 20	La Trobe Financial Quick Pay Repayment		1, 323. 00	231, 857. 30
31. 12. 20	Account Service Fee	15. 00		231, 872. 30
31. 12. 20	Interest (31 days 3.79% p.a.)	747. 03		232, 619. 33
31. 12. 20	Closing Loan Balance			232, 619. 33

Please check all entries on this statement and inform us promptly of any error or unauthorised transactions.



La Trobe Financial Services Pty Limited • ACN 006 479 527
 La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9
 Page No 1 of 3
 Statement Period 01.01.21 to 31.01.21

Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
 ONLINE STATEMENTS NOW AVAILABLE on our website -
 Login, My Home Loan, New Registration

Loan Account Detail Summary

Security Address: 17/3 Broadleaf Parade REDBANK PLAINS QLD 4301

Current Interest Rate at 02 Feb 2021 (calculated (Daily Rests) - Variable)	3.79% p.a.
Loan Approved Amount	\$ 248,000.00
Closing Loan Balance at 31 Jan 2021	\$ 232,058.46
Loan Settlement Month	July 2017
Original Loan Maturity	July 2047
Contract Term Remaining	26 years 6 months
Forecast Term (based on current repayment profile)	24 years 6 months
National Credit Code Regulated	No
Privacy Password Protected	Yes
Interest Charges - 01.07.20 to 31.01.21	\$ 5,430.15
Repayments Received during Statement Period	\$ 1,323.00
Minimum Monthly Repayment Amount	\$ 1,185.48
Monthly Repayment Due Date	20th each month
Loan Account Ahead by (You can withdraw some of these funds - see page 2 for further details)	\$ 1,731.57

Loan Guarantor Details

Mr DS Douglas - same address as Borrower - separate statement not issued
 Mrs JC Shute - same address as Borrower - separate statement not issued

RECEIVE THIS STATEMENT BY EMAIL:

Please email customerservices@latrobefinancial.com.au to update your contact details.

La Trobe Financial LoanManager App now available

Download the App and access your Loan Account for the following options:

- View your Loan balance;
- Check your Redraw balance; and
- Request a Statement.

Visit App Store for Apple devices or Play Store for Android devices and search, **La Trobe Financial LoanManager**.

You can also save money with La Trobe Financial

Did you know that you can reduce the amount of interest you pay and your loan term by making extra weekly, fortnightly or monthly payments?

You can invest with us too

Judged Australia's Best Credit Fund - Mortgages 12 years in a row by *Money* magazine and currently offering a return of **4.35% p.a.*** for the 12 Month Term Account.

La Trobe Financial Asset Management Limited ACN 007 332 363 Australian Financial Services Licence 222213 Australian Credit Licence 222213 is the issuer and manager of the La Trobe Australian Credit Fund ARSN 088 178 321. It is important for you to consider the PDS for the Credit Fund in deciding whether to invest, or to continue to invest, in the Credit Fund. You can read the PDS on our website, or ask for a copy by phoning us. *Returns on our investments are variable and paid monthly. Past performance is not a reliable indicator of future performance. The rates of return from the Credit Fund are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected. Investors risk losing some or all of their principal investment. An investment in the Credit Fund is not a bank deposit. **Withdrawal rights are subject to liquidity and may be delayed or suspended.** Visit our website for further information.



La Trobe Financial Services Pty Limited • ACN 006 479 527
 La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9

Page No 2 of 3

Statement Period 01.01.21 to 31.01.21

BPAY® Biller Code 18309 Reference No. 40 507 655 9
 ONLINE STATEMENTS NOW AVAILABLE on our website -
 Login, My Home Loan, New Registration

Shute & Douglas Investments Pty Ltd IIOR

NOTICE: YOU HAVE AVAILABLE FUNDS

Funds Available Now for Redraw **\$ 546.09**

Congratulations on the successful management of your mortgage payments. You now have the following options available to you.

- Redraw all or part of the above amount to your nominated bank account with **no fee**.
- Continue to repay at your current repayment rate and your loan will be repaid earlier than the original term.

If you would like to discuss any of the above options please contact our friendly Customer Service Team on **13 80 10**.



La Trobe Financial Services Pty Limited • ACN 006 479 527
 La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9

Page No 3 of 3

Statement Period 01.01.21 to 31.01.21

BPAY® Biller Code 18309 Reference No. 40 507 655 9
 ONLINE STATEMENTS NOW AVAILABLE on our website -
 Login, My Home Loan, New Registration

_____ Shute & Douglas Investments Pty Ltd IIOR

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01. 01. 21	Opening Loan Balance			232, 619. 33
20. 01. 21	La Trobe Financial Quick Pay Repayment		1, 323. 00	231, 296. 33
31. 01. 21	Account Service Fee	15. 00		231, 311. 33
31. 01. 21	Interest (31 days 3.79% p.a.)	747. 13		232, 058. 46
31. 01. 21	Closing Loan Balance			232, 058. 46

Please check all entries on this statement and inform us promptly of any error or unauthorised transactions.



La Trobe Financial Services Pty Limited • ACN 006 479 527
 La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9
 Page No 1 of 3
 Statement Period 01.02.21 to 28.02.21

Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
 ONLINE STATEMENTS NOW AVAILABLE on our website -
 Login, My Home Loan, New Registration

Loan Account Detail Summary

Security Address: 17/3 Broadleaf Parade REDBANK PLAINS QLD 4301

Current Interest Rate at 02 Mar 2021 (calculated (Daily Rests) - Variable)	3.79% p.a.
Loan Approved Amount	\$ 248,000.00
Closing Loan Balance at 28 Feb 2021	\$ 231,424.18
Loan Settlement Month	July 2017
Original Loan Maturity	July 2047
Contract Term Remaining	26 years 5 months
Forecast Term (based on current repayment profile)	24 years 4 months
National Credit Code Regulated	No
Privacy Password Protected	Yes
Interest Charges - 01.07.20 to 28.02.21	\$ 6,103.87
Repayments Received during Statement Period	\$ 1,323.00
Minimum Monthly Repayment Amount	\$ 1,185.48
Monthly Repayment Due Date	20th each month
Loan Account Ahead by (You can withdraw some of these funds - see page 2 for further details)	\$ 1,869.09

Loan Guarantor Details

Mr DS Douglas - same address as Borrower - separate statement not issued
 Mrs JC Shute - same address as Borrower - separate statement not issued

RECEIVE THIS STATEMENT BY EMAIL:

Please email customerservices@latrobefinancial.com.au to update your contact details.

La Trobe Financial LoanManager App now available

Download the App and access your Loan Account for the following options:

- View your Loan balance;
- Check your Redraw balance; and
- Request a Statement.

Visit App Store for Apple devices or Play Store for Android devices and search, **La Trobe Financial LoanManager**.

You can also save money with La Trobe Financial

Did you know that you can reduce the amount of interest you pay and your loan term by making extra weekly, fortnightly or monthly payments?

You can invest with us too

Judged Australia's Best Credit Fund - Mortgages 12 years in a row by *Money* magazine and currently offering a return of **4.35% p.a.*** for the 12 Month Term Account.

La Trobe Financial Asset Management Limited ACN 007 332 363 Australian Financial Services Licence 222213 Australian Credit Licence 222213 is the issuer and manager of the La Trobe Australian Credit Fund ARSN 088 178 321. It is important for you to consider the PDS for the Credit Fund in deciding whether to invest, or to continue to invest, in the Credit Fund. You can read the PDS on our website, or ask for a copy by phoning us. *Returns on our investments are variable and paid monthly. Past performance is not a reliable indicator of future performance. The rates of return from the Credit Fund are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected. Investors risk losing some or all of their principal investment. An investment in the Credit Fund is not a bank deposit. **Withdrawal rights are subject to liquidity and may be delayed or suspended.** Visit our website for further information.



La Trobe Financial Services Pty Limited • ACN 006 479 527
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9

Page No 2 of 3

Statement Period 01.02.21 to 28.02.21

Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

NOTICE: YOU HAVE AVAILABLE FUNDS

Funds Available Now for Redraw \$ **683. 61**

Congratulations on the successful management of your mortgage payments. You now have the following options available to you.

- Redraw all or part of the above amount to your nominated bank account with **no fee**.
- Continue to repay at your current repayment rate and your loan will be repaid earlier than the original term.

If you would like to discuss any of the above options please contact our friendly Customer Service Team on **13 80 10**.



La Trobe Financial Services Pty Limited • ACN 006 479 527
 La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9

Page No 3 of 3

Statement Period 01.02.21 to 28.02.21

BPAY® Biller Code 18309 Reference No. 40 507 655 9
 ONLINE STATEMENTS NOW AVAILABLE on our website -
 Login, My Home Loan, New Registration

_____ Shute & Douglas Investments Pty Ltd IIOR

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01. 02. 21	Opening Loan Balance			232, 058. 46
22. 02. 21	La Trobe Financial Quick Pay Repayment		1, 323. 00	230, 735. 46
28. 02. 21	Account Service Fee	15. 00		230, 750. 46
28. 02. 21	Interest (28 days 3.79% p.a.)	673. 72		231, 424. 18
28. 02. 21	Closing Loan Balance			231, 424. 18

Please check all entries on this statement and inform us promptly of any error or unauthorised transactions.



La Trobe Financial Services Pty Limited • ACN 006 479 527
 La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9
 Page No 1 of 3
 Statement Period 01.03.21 to 31.03.21

Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
 ONLINE STATEMENTS NOW AVAILABLE on our website -
 Login, My Home Loan, New Registration

Loan Account Detail Summary

Security Address: 17/3 Broadleaf Parade REDBANK PLAINS QLD 4301

Current Interest Rate at 06 Apr 2021 (calculated (Daily Rests) - Variable)	3.79% p.a.
Loan Approved Amount	\$ 248,000.00
Closing Loan Balance at 31 Mar 2021	\$ 230,859.74
Loan Settlement Month	July 2017
Original Loan Maturity	July 2047
Contract Term Remaining	26 years 4 months
Forecast Term (based on current repayment profile)	24 years 2 months
National Credit Code Regulated	No
Privacy Password Protected	Yes
Interest Charges - 01.07.20 to 31.03.21	\$ 6,847.43
Repayments Received during Statement Period	\$ 1,323.00
Minimum Monthly Repayment Amount	\$ 1,185.48
Monthly Repayment Due Date	20th each month
Loan Account Ahead by (You can withdraw some of these funds - see page 2 for further details)	\$ 2,006.61

Loan Guarantor Details

Mr DS Douglas - same address as Borrower - separate statement not issued
 Mrs JC Shute - same address as Borrower - separate statement not issued

RECEIVE THIS STATEMENT BY EMAIL:

Please email customerservices@latrobefinancial.com.au to update your contact details.

La Trobe Financial LoanManager App now available

Download the App and access your Loan Account for the following options:

- View your Loan balance;
- Check your Redraw balance; and
- Request a Statement.

Visit App Store for Apple devices or Play Store for Android devices and search, **La Trobe Financial LoanManager**.

You can also save money with La Trobe Financial

Did you know that you can reduce the amount of interest you pay and your loan term by making extra weekly, fortnightly or monthly payments?

You can invest with us too

Judged Australia's Best Credit Fund - Mortgages 12 years in a row by *Money* magazine and currently offering a return of **4.35% p.a.*** for the 12 Month Term Account.

La Trobe Financial Asset Management Limited ACN 007 332 363 Australian Financial Services Licence 222213 Australian Credit Licence 222213 is the issuer and manager of the La Trobe Australian Credit Fund ARSN 088 178 321. It is important for you to consider the PDS for the Credit Fund in deciding whether to invest, or to continue to invest, in the Credit Fund. You can read the PDS on our website, or ask for a copy by phoning us. *Returns on our investments are variable and paid monthly. Past performance is not a reliable indicator of future performance. The rates of return from the Credit Fund are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected. Investors risk losing some or all of their principal investment. An investment in the Credit Fund is not a bank deposit. **Withdrawal rights are subject to liquidity and may be delayed or suspended.** Visit our website for further information.



La Trobe Financial Services Pty Limited • ACN 006 479 527
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9

Page No 2 of 3

Statement Period 01.03.21 to 31.03.21

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

Shute & Douglas Investments Pty Ltd IIOR

NOTICE: YOU HAVE AVAILABLE FUNDS

Funds Available Now for Redraw \$ **821.13**

Congratulations on the successful management of your mortgage payments. You now have the following options available to you.

- Redraw all or part of the above amount to your nominated bank account with **no fee**.
- Continue to repay at your current repayment rate and your loan will be repaid earlier than the original term.

If you would like to discuss any of the above options please contact our friendly Customer Service Team on **13 80 10**.



La Trobe Financial Services Pty Limited • ACN 006 479 527
 La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9

Page No 3 of 3

Statement Period 01.03.21 to 31.03.21

BPAY® Biller Code 18309 Reference No. 40 507 655 9
 ONLINE STATEMENTS NOW AVAILABLE on our website -
 Login, My Home Loan, New Registration

 Shute & Douglas Investments Pty Ltd IIOR

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01. 03. 21	Opening Loan Balance			231, 424. 18
22. 03. 21	La Trobe Financial Quick Pay Repayment		1, 323. 00	230, 101. 18
31. 03. 21	Account Service Fee	15. 00		230, 116. 18
31. 03. 21	Interest (31 days 3.79% p.a.)	743. 56		230, 859. 74
31. 03. 21	Closing Loan Balance			230, 859. 74

From 1 May 2021 the Priority Discharge Fee will increase from \$190.00 to \$299.00.

Please check all entries on this statement and inform us promptly of any error or unauthorised transactions.



La Trobe Financial Services Pty Limited • ACN 006 479 527
 La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9
 Page No 1 of 3
 Statement Period 01.04.21 to 30.04.21

Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
 ONLINE STATEMENTS NOW AVAILABLE on our website -
 Login, My Home Loan, New Registration

Loan Account Detail Summary

Security Address: 17/3 Broadleaf Parade REDBANK PLAINS QLD 4301

Current Interest Rate at 04 May 2021 (calculated (Daily Rests) - Variable)	3.79% p.a.
Loan Approved Amount	\$ 248, 000. 00
Closing Loan Balance at 30 Apr 2021	\$ 230, 269. 38
Loan Settlement Month	July 2017
Original Loan Maturity	July 2047
Contract Term Remaining	26 years 3 months
Forecast Term (based on current repayment profile)	24 years
National Credit Code Regulated	No
Privacy Password Protected	Yes
Interest Charges - 01.07.20 to 30.04.21	\$ 7, 565. 07
Repayments Received during Statement Period	\$ 1, 323. 00
Minimum Monthly Repayment Amount	\$ 1, 185. 48
Monthly Repayment Due Date	20th each month
Loan Account Ahead by (You can withdraw some of these funds - see page 2 for further details)	\$ 2, 144. 13

Loan Guarantor Details

Mr DS Douglas - same address as Borrower - separate statement not issued
 Mrs JC Shute - same address as Borrower - separate statement not issued

RECEIVE THIS STATEMENT BY EMAIL:

Please email customerservices@latrobefinancial.com.au to update your contact details.

La Trobe Financial LoanManager App now available

Download the App and access your Loan Account for the following options:

- View your Loan balance;
- Check your Redraw balance; and
- Request a Statement.

Visit App Store for Apple devices or Play Store for Android devices and search, **La Trobe Financial LoanManager**.

You can also save money with La Trobe Financial

Did you know that you can reduce the amount of interest you pay and your loan term by making extra weekly, fortnightly or monthly payments?

You can invest with us too

Judged Australia's Best Credit Fund - Mortgages 12 years in a row by *Money* magazine and currently offering a return of **4.35% p.a.*** for the 12 Month Term Account.

La Trobe Financial Asset Management Limited ACN 007 332 363 Australian Financial Services Licence 222213 Australian Credit Licence 222213 is the issuer and manager of the La Trobe Australian Credit Fund ARSN 088 178 321. It is important for you to consider the PDS for the Credit Fund in deciding whether to invest, or to continue to invest, in the Credit Fund. You can read the PDS on our website, or ask for a copy by phoning us. *Returns on our investments are variable and paid monthly. Past performance is not a reliable indicator of future performance. The rates of return from the Credit Fund are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected. Investors risk losing some or all of their principal investment. An investment in the Credit Fund is not a bank deposit. **Withdrawal rights are subject to liquidity and may be delayed or suspended.** Visit our website for further information.



La Trobe Financial Services Pty Limited • ACN 006 479 527
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9

Page No 2 of 3

Statement Period 01.04.21 to 30.04.21

Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

NOTICE: YOU HAVE AVAILABLE FUNDS

Funds Available Now for Redraw \$ **958.65**

Congratulations on the successful management of your mortgage payments. You now have the following options available to you.

- Redraw all or part of the above amount to your nominated bank account with **no fee**.
- Continue to repay at your current repayment rate and your loan will be repaid earlier than the original term.

If you would like to discuss any of the above options please contact our friendly Customer Service Team on **13 80 10**.



La Trobe Financial Services Pty Limited • ACN 006 479 527
 La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9
 Page No 3 of 3
 Statement Period 01.04.21 to 30.04.21

_____ Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
 ONLINE STATEMENTS NOW AVAILABLE on our website -
 Login, My Home Loan, New Registration

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01. 04. 21	Opening Loan Balance			230, 859. 74
20. 04. 21	La Trobe Financial Quick Pay Repayment		1, 323. 00	229, 536. 74
30. 04. 21	Account Service Fee	15. 00		229, 551. 74
30. 04. 21	Interest (30 days 3.79% p.a.)	717. 64		230, 269. 38
30. 04. 21	Closing Loan Balance			230, 269. 38

From 1 May 2021 the Priority Discharge Fee will increase from \$190.00 to \$299.00.

Please check all entries on this statement and inform us promptly of any error or unauthorised transactions.



La Trobe Financial Services Pty Limited • ACN 006 479 527
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9

Page No 1 of 3

Statement Period 01.05.21 to 31.05.21

Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

Loan Account Detail Summary

Security Address: 17/3 Broadleaf Parade REDBANK PLAINS QLD 4301

Current Interest Rate at 03 Jun 2021 (calculated (Daily Rests) - Variable)	3.79% p.a.
Loan Approved Amount	\$ 248,000.00
Closing Loan Balance at 31 May 2021	\$ 229,700.94
Loan Settlement Month	July 2017
Original Loan Maturity	July 2047
Contract Term Remaining	26 years 2 months
Forecast Term (based on current repayment profile)	23 years 10 months
National Credit Code Regulated	No
Privacy Password Protected	Yes
Interest Charges - 01.07.20 to 31.05.21	\$ 8,304.63
Repayments Received during Statement Period	\$ 1,323.00
Minimum Monthly Repayment Amount	\$ 1,185.48
Monthly Repayment Due Date	20th each month
Loan Account Ahead by (You can withdraw some of these funds - see page 2 for further details)	\$ 2,281.65

Loan Guarantor Details

Mr DS Douglas - same address as Borrower - separate statement not issued
Mrs JC Shute - same address as Borrower - separate statement not issued

RECEIVE THIS STATEMENT BY EMAIL:

Please email customerservices@latrobefinancial.com.au to update your contact details.

La Trobe Financial LoanManager App now available

Download the App and access your Loan Account for the following options:

- View your Loan balance;
- Check your Redraw balance; and
- Request a Statement.

Visit App Store for Apple devices or Play Store for Android devices and search, **La Trobe Financial LoanManager**.

You can also save money with La Trobe Financial

Did you know that you can reduce the amount of interest you pay and your loan term by making extra weekly, fortnightly or monthly payments?

You can invest with us too

Judged Australia's Best Credit Fund - Mortgages 12 years in a row by *Money* magazine and currently offering a return of **4.35% p.a.*** for the 12 Month Term Account.

La Trobe Financial Asset Management Limited ACN 007 332 363 Australian Financial Services Licence 222213 Australian Credit Licence 222213 is the issuer and manager of the La Trobe Australian Credit Fund ARSN 088 178 321. It is important for you to consider the PDS for the Credit Fund in deciding whether to invest, or to continue to invest, in the Credit Fund. You can read the PDS on our website, or ask for a copy by phoning us. *Returns on our investments are variable and paid monthly. Past performance is not a reliable indicator of future performance. The rates of return from the Credit Fund are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected. Investors risk losing some or all of their principal investment. An investment in the Credit Fund is not a bank deposit. **Withdrawal rights are subject to liquidity and may be delayed or suspended.** Visit our website for further information.



La Trobe Financial Services Pty Limited • ACN 006 479 527
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9

Page No 2 of 3

Statement Period 01.05.21 to 31.05.21

Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

NOTICE: YOU HAVE AVAILABLE FUNDS

Funds Available Now for Redraw **\$ 1,096.17**

Congratulations on the successful management of your mortgage payments. You now have the following options available to you.

- Redraw all or part of the above amount to your nominated bank account with **no fee**.
- Continue to repay at your current repayment rate and your loan will be repaid earlier than the original term.

If you would like to discuss any of the above options please contact our friendly Customer Service Team on **13 80 10**.



La Trobe Financial Services Pty Limited • ACN 006 479 527
 La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9

Page No 3 of 3

Statement Period 01.05.21 to 31.05.21

Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
 ONLINE STATEMENTS NOW AVAILABLE on our website -
 Login, My Home Loan, New Registration

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01. 05. 21	Opening Loan Balance			230, 269. 38
20. 05. 21	La Trobe Financial Quick Pay Repayment		1, 323. 00	228, 946. 38
31. 05. 21	Account Service Fee	15. 00		228, 961. 38
31. 05. 21	Interest (31 days 3.79% p.a.)	739. 56		229, 700. 94
31. 05. 21	Closing Loan Balance			229, 700. 94

From 1 May 2021 the Priority Discharge Fee will increase from \$190.00 to \$299.00.

Please check all entries on this statement and inform us promptly of any error or unauthorised transactions.



La Trobe Financial Services Pty Limited • ACN 006 479 527
 La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9

Page No 1 of 3

Statement Period 01.06.21 to 30.06.21

Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
 ONLINE STATEMENTS NOW AVAILABLE on our website -
 Login, My Home Loan, New Registration

Interest Certificate for Year Ended 30 June 2021

Interest Charges - 01.07.20 to 30.06.21	\$ 9,018.79
---	-------------

Loan Detail Summary

Security Address:	17/3 Broadleaf Parade REDBANK PLAINS QLD 4301
Current Interest Rate at 08 Jul 2021 (calculated (Daily Rests) - Variable)	3.79% p.a.
Loan Approved Amount	\$ 248,000.00
Closing Loan Balance at 30 Jun 2021	\$ 229,107.10
Loan Settlement Month	July 2017
Original Loan Maturity	July 2047
Contract Term Remaining	26 years 1 month
Forecast Term (based on current repayment profile)	23 years 8 months
National Credit Code Regulated	No
Privacy Password Protected	Yes
Repayments Received during Statement Period	\$ 1,323.00
Minimum Monthly Repayment Amount	\$ 1,185.48
Monthly Repayment Due Date	20th each month
Loan Account Ahead by (You can withdraw some of these funds - see page 2 for further details)	\$ 2,419.17

Loan Guarantor Details

Mr DS Douglas - same address as Borrower - separate statement not issued
 Mrs JC Shute - same address as Borrower - separate statement not issued

RECEIVE THIS STATEMENT BY EMAIL:

Please email customerservices@latrobefinancial.com.au to update your contact details.



La Trobe Financial Services Pty Limited • ACN 006 479 527
 La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9
 Page No 2 of 3
 Statement Period 01.06.21 to 30.06.21

Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
 ONLINE STATEMENTS NOW AVAILABLE on our website -
 Login, My Home Loan, New Registration

La Trobe Financial LoanManager App now available

Download the App and access your Loan Account for the following options:

- View your Loan balance;
- Check your Redraw balance; and
- Request a Statement.

Visit App Store for Apple devices or Play Store for Android devices and search, **La Trobe Financial LoanManager**.

You can also save money with La Trobe Financial

Did you know that you can reduce the amount of interest you pay and your loan term by making extra weekly, fortnightly or monthly payments?

You can invest with us too

Judged Australia's Best Credit Fund - Mortgages 12 years in a row by *Money* magazine and currently offering a return of **4.35% p.a.*** for the 12 Month Term Account.

La Trobe Financial Asset Management Limited ACN 007 332 363 Australian Financial Services Licence 222213 Australian Credit Licence 222213 is the issuer and manager of the La Trobe Australian Credit Fund ARSN 088 178 321. It is important for you to consider the PDS for the Credit Fund in deciding whether to invest, or to continue to invest, in the Credit Fund. You can read the PDS on our website, or ask for a copy by phoning us. *Returns on our investments are variable and paid monthly. Past performance is not a reliable indicator of future performance. The rates of return from the Credit Fund are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected. Investors risk losing some or all of their principal investment. An investment in the Credit Fund is not a bank deposit. **Withdrawal rights are subject to liquidity and may be delayed or suspended.** Visit our website for further information.

NOTICE: YOU HAVE AVAILABLE FUNDS

Funds Available Now for Redraw **\$ 1,233.69**

Congratulations on the successful management of your mortgage payments. You now have the following options available to you.

- Redraw all or part of the above amount to your nominated bank account with **no fee**.
- Temporarily cease making repayments to your loan for a period of 1 months. This is based on your current Interest Rate. If your monthly minimum repayment amount changes during this period, you will be advised in writing.
- Continue to repay at your current repayment rate and your loan will be repaid earlier than the original term.

If you would like to discuss any of the above options please contact our friendly Customer Service Team on **13 80 10**.



La Trobe Financial Services Pty Limited • ACN 006 479 527
 La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9

Page No 3 of 3

Statement Period 01.06.21 to 30.06.21

_____ Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
 ONLINE STATEMENTS NOW AVAILABLE on our website -
 Login, My Home Loan, New Registration

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01. 06. 21	Opening Loan Balance			229, 700. 94
21. 06. 21	La Trobe Financial Quick Pay Repayment		1, 323. 00	228, 377. 94
30. 06. 21	Account Service Fee	15. 00		228, 392. 94
30. 06. 21	Interest (30 days 3.79% p.a.)	714. 16		229, 107. 10
30. 06. 21	Closing Loan Balance			229, 107. 10

From 1 May 2021 the Priority Discharge Fee will increase from \$190.00 to \$299.00.

Please check all entries on this statement and inform us promptly of any error or unauthorised transactions.

Rollover benefits statement

When to use this statement

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

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

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

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

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

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

Completing this statement

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

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

Disregard (F69)

Section A: Receiving fund

1 **Australian business number (ABN)**

2 **Fund name**

3 **Postal address**

Suburb/town/locality

State/territory

Postcode

Country if other than Australia

4 **(a) Unique superannuation identifier (USI)**

(b) Member client identifier

Section B: Member's details

5 **Tax file number (TFN)**

6 **Full name**

Title:

Family name

First given name

Other given names

7 **Residential address**

Suburb/town/locality

State/territory

Postcode

Country if other than Australia

8 **Date of birth**

9 **Sex**

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

11 **Email address** (if applicable)

Section C: Rollover transaction details

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

12 **Service period start date**

13 **Tax components**

Tax-free component \$

KiwiSaver tax-free component \$

Taxable component:

Element taxed in the fund \$

Element untaxed in the fund \$

Tax components TOTAL \$

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

14 Preservation amounts

Preserved amount \$

KiwiSaver preserved amount \$

Restricted non-preserved amount \$

Unrestricted non-preserved amount \$

Preservation amounts TOTAL \$

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

Section D: Non-complying funds

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

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

\$

Section E: Transferring fund

16 Fund ABN

17 Fund name**18 Contact name**

Title:

Family name

First given name

Other given names

19 Daytime phone number (include area code)
20 Email address (if applicable)

Section F: Declaration

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

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

Trustee, director or authorised officer declaration

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

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

Name (BLOCK LETTERS)

Trustee, director or authorised officer signature

Date

OR

Authorised representative declaration

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

I declare that:

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

Name (BLOCK LETTERS)

Authorised representative signature

Date

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

Where to send this form

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

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

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

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

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

Income & Expenditure Summary

<p>Janelle Shute 11/184 Birdwood Road George's Hall NSW 2198</p>	<p>Ref F44-45 + \$1,852 Council Rates + \$1,256.29 R&M (Inspection / Plumbing / Smoke Alarm) + \$1,471.37 Mgmt and Admin Fee + \$2,262.65 Strata Levies + \$1,337.58 Water Rates = \$8,179.89</p>
---	--

Date 1/07/2020 to 1/07/2021

From Statement: **18 (30/06/2020)**
 To Statement: **30 (30/06/2021)**

Shute & Douglas Investments Pty Ltd (ID: 2409)

	Debit	Credit	Total
Opening Balance			\$0.00
Owner Contributions			\$0.00

Residential Properties

17/3 Broadleaf Parade, Redbank, QLD 4301

Property Income			
Residential Rent	\$0.00	\$16,020.00	\$16,020.00
Water Usage Charges	\$0.00	\$592.23	\$592.23
	\$0.00	\$16,612.23	\$16,612.23

(GST Total: \$0.00)

Property Expenses			
Council Rates	\$1,852.00	\$0.00	\$1,852.00
Inspection Fee	\$60.00	\$0.00	\$60.00
+ GST	\$6.00	\$0.00	\$6.00
Management Fee	\$1,281.60	\$0.00	\$1,281.60
+ GST	\$128.17	\$0.00	\$128.17
Plumbing	\$133.88	\$0.00	\$133.88
+ GST	\$13.39	\$0.00	\$13.39
Smoke Alarm Cert	\$948.20	\$0.00	\$948.20
+ GST	\$94.82	\$0.00	\$94.82
Strata Admin / Sinking Levies	\$2,056.95	\$0.00	\$2,056.95
+ GST	\$205.70	\$0.00	\$205.70
Water Rates	\$1,365.22	\$27.64	\$1,337.58
	\$8,145.93	\$27.64	\$8,118.29

(GST Total: \$448.08)

	<p>PROPERTY BALANCE: \$8,493.94 <i>(GST Balance: -\$448.08)</i></p>
--	---

Report shows all transactions reported on statements created within reporting period.

Income & Expenditure Summary

Ownership Expenses & Payments

Owner Expenses

Administration Fee	\$56.00	\$0.00	\$56.00
+ GST	\$5.60	\$0.00	\$5.60
	\$61.60	\$0.00	\$61.60

(GST Total: \$5.60)

Owner Payments

JC Shute & DS Douglas			\$8,284.14
			\$8,284.14

CLOSING BALANCE: \$148.20

Report shows all transactions reported on statements created within reporting period.

Policy Schedule

Landlord Preferred Policy

To sign up to receive your policy documents electronically please visit terriscbeer.com.au/paperless



009
SHUTE & DOUGLAS INVESTMENTS PTY LTD
11/184 Birdwood Road
GEORGES HALL NSW 2198

27 July 2020

POLICY NUMBER: TS0931400LPP

AMOUNT DUE: \$ 366.00

Insured: SHUTE & DOUGLAS INVESTMENTS PTY LTD
Insured Address: 17/3 Broadleaf Parade, REDBANK QLD 4301

Premium Type
Renewal

Expiry Date
4.00pm 14/09/2020. We invite you to renew your policy until 4.00pm 14/09/2021

Managing Agent
Privium Real Estate

Property Details
The land size is less than 2 acres.

Sum Insured
Contents/Building \$60,000
Liability to Other \$20,000,000
Weekly rent Up to \$1,000

Excess per claim
Loss of rent \$0
Add. benefits in Sect 1, Liability and Tax audit \$0
Tenant damage \$500
Scorching or pet damage \$250
Earthquake or Tsunami \$200
Other claims \$100

Annual Premium \$366.00

Last year's annual premium \$349.00
Change on last year 4.9 %

If the information shown is incorrect, please call to advise us.
Insurer: AAI Limited ABN 48 005 297 807 AFSL 230859

Special Conditions

Please turn over for important policy information

This document will be a tax invoice for GST when you make payment

Payment Slip for: SHUTE & DOUGLAS INVESTMENTS PTY LTD - 17/3 Broadleaf Parade, REDBANK QLD 4301

Amount Payable \$366.00
Due Date 14/09/2020

Policy Number TS0931400LPP
Payment Reference No 709314009

Payment Options
 By Phone: call us on 1800 804 016, with your Visa or Mastercard, using the Payment Reference No.



Billers Code: 63461
Ref: 709314009



Telephone & Internet Banking - BPAY®
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. To use the **QR code**, use the reader within your mobile banking app.
More info: www.bpay.com.au

209TS1DLXREGULAR190014PR-E664 S1251 12501-126

This is a Supplementary Product Disclosure Statement (SPDS) issued by AAI Limited ABN 48 005 297 807 AFSL No. 230859, trading as Vero Insurance.

This SPDS supplements the following Product Disclosure Statements (PDS's):

- ◆ Terri Scheer Landlord Preferred Policy Product Disclosure Statement and Policy Wording TS00005
- ◆ Terri Scheer Landlord Residential Building Insurance Policy Product Disclosure Statement and Policy Wording TS00012
- ◆ Terri Scheer Landlord Preferred Policy Self Managed Product Disclosure Statement and Policy Wording TS00067
- ◆ Terri Scheer Short Stay Policy Product Disclosure Statement and Policy Wording TS00016

all with a prepared date of 2 November 2017 and must be read together with the PDS and any other SPDS we have given you or may give you for the PDS.

The purpose of this SPDS is to update the information in the PDS for seeking an external review of a complaint due to a change to the relevant external dispute resolution scheme.

The Financial Ombudsman Service (FOS) Australia will no longer accept new disputes on and from 1 November 2018. The Australian Financial Complaints Authority (AFCA) will deal with all new financial service disputes, on and from this date.

Change to the PDS

On page 7 of all the above PDS's, replace '**Step 3. Seek review by an external service**' with the following:

Step 3. Seek review by an external service

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. Any decision AFCA makes is binding on us, provided you also accept the decision. You do not have to accept their decision and you have the option of seeking remedies elsewhere.

AFCA has authority to hear certain complaints. Contact AFCA to confirm if they can assist you.

You can contact AFCA:

- ◆ By phone: 1800 931 678
- ◆ By email: info@afca.org.au
- ◆ In writing: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001
- ◆ By visiting: www.afca.org.au

17/3 Broadleaf Pde



OFF MARKET

17/3 Broadleaf Parade

Redbank QLD 4301

3 2 1 94m² 139m²

[Improve this data](#)



Could you save on your home loan?

Estimated Value & Rent

Estimated Value

Estimated Rent

High confidence

Last updated 18 Oct 2021



Property Details for 17/3 Broadleaf Pde, Redbank

17/3 Broadleaf Pde, Redbank is a 3 bedroom, 2 bathroom Townhouse with 1 parking spaces and was built in 2016. The property has a land size of 139 and floor size of 94m². While the property is not currently for sale or for rent, it was last sold in May 2017.

[Get the full picture](#)
[See more information about this property.](#)
Domain

Building Type Townhouse Year Built 2016

Only)

Lot/Plan

17/SP282029



Last Listing description (August 2021)

APPLY NOW FOR PRE- APPROVAL!

Please see video walk through. <https://app.inspectrealestate.com.au/External/ROL/PropertyVideo.aspx?ID=8865164d-aea5-49a4-af8c-b1b432b373b7&type=THIS TOWNHOUSE IS SITUATED IN WALKING DISTANCE TO LOCAL SCHOOLS AND SHOPS, 2 MINUTE DRIVE TO REDBANK PLAZA SHOPPING CENTRE THE PROPERTY HAS DUCTED AIR CONDITIONING IN EVERY ROOM, SECURITY SCREENS THROUGHOUT>the property includes the following; - Fully Ducted Air Conditioning Throughout - 3 Bedrooms all with Ceiling Fans and Built in Wardrobes - Master has Walk in Robe plus En-Suite - Ground floor has great size open plan Living, Powder Room and Internal Laundry - Spacious Kitchen with Stone Bench Tops and Stainless Steel Appliances - Open Plan Living area with direct access to Alfresco Outdoor Entertaining Area. - Fully Fenced Court Yard with Side access gate - Single Remote GarageDisclaimer; Please be advised that H&U Property Group Pty Ltd have advertised the property to the best of their knowledge with correct information at the time (handover dates, photos used in advertisement and description). H&U do not accept any responsibility/liability that may occur. Tenants are advised to inspect the property to verify information for themselves and to contact the office on 07 3883 4906 for any further information that may be requiredNBN* Please contact NBN and your preferred internet provider to ensure that internet connection is available at the time you wish to begin your lease. PETS ACCEPTED ON APPLICATION* *Pet Friendly Term and Conditions; - The approved applicant will sign special terms and conditions form being responsible for the animal/pet. please contact agency for more information.

Property History for 17/3 Broadleaf Pde, Redbank, QLD 4301

A timeline of how this property has performed in the market

Domain

[View full history](#)

Last Sold

\$335,650

05 May 2017

Listed for Rent

\$330/w

03 Aug 2021

13 Jul 2021
Listed for Rent \$315 / week

15 May 2020
Listed for Rent \$315 / week

12 Oct 2018
Listed for Rent \$315 / week

[Sign in](#) to see more transactions

Domain

[View full history](#)









About Redbank 4301

The size of Redbank is approximately 8.3 square kilometres. It has 12 parks covering nearly 3.5% of total area. The population of Redbank in 2011 was 1,605 people. By 2016 the population was 1,848 showing a population growth of 15.1% in the area during that time. The predominant age group in Redbank is 10-19 years. Households in Redbank are primarily couples with children and are likely to be repaying \$1000 - \$1399 per month on mortgage repayments. In general, people in Redbank work in a labourer occupation. In 2011, 52% of the homes in Redbank were owner-occupied compared with 49.6% in 2016. Currently the median sales price of houses in the area is \$363,000.

[Redbank Profile Page](#)

Similar properties nearby

For Sale For Rent Recent Sale Off Market

 <p><u>Price not disclosed</u></p> <p><u>5 Brick St,</u> <u>Redbank, QLD 4301</u></p> <p>3 2 6 House</p> <p> Samida Sargeant Professionals Lifestyle Realty</p> <p></p>	 <p><u>\$219,000 Plus</u></p> <p><u>3/31-35 Kruger Pde,</u> <u>Redbank, QLD 4301</u></p> <p>2 2 1 Villa</p> <p> Mohammad Bassiri Ray White Springfield</p> <p></p>	 <p><u>\$219,00</u></p> <p><u>3/31-35</u> <u>Redban</u></p> <p>2</p> <p> Moha Living</p>
--	---	--

	 <p>Basket Cupsole Trainers - Men's Tommy Hilfiger</p> <p>\$149.40</p>	 <p>Core Corporate Leather Sneakers - Men's Tommy Hilfiger</p> <p>\$119.40</p>	 <p>Essential Sne</p> <p>\$169</p>
--	--	---	--

What's around 17/3 Broadleaf Pde, Redbank

Nearby Schools

Comparable Properties

Explore

All ▼

- Kruger State School** 0.24km
Bellbird Park 4300

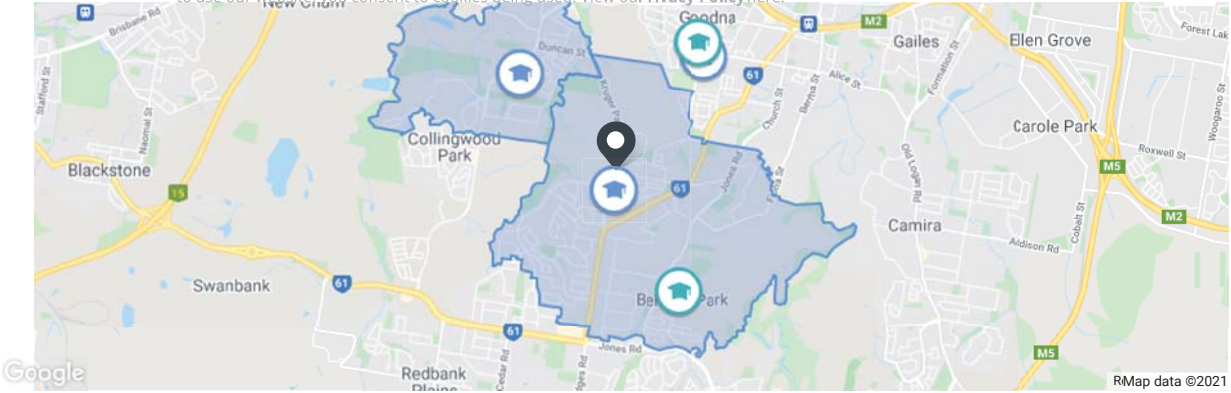
PRIMARY GOVERNMENT P-6 COMBINED 1000 ENROLLED
- Bellbird Park State Secondary College** 1.75km
Bellbird Park 4300

SECONDARY GOVERNMENT 7-7 COMBINED 221 ENROLLED
- Collingwood Park State School** 1.79km
Collingwood Park 4301

PRIMARY GOVERNMENT P-6 COMBINED 558 ENROLLED
- Westside Christian College - Alice St Campus** 1.88km
Goodna 4300

PRIMARY NON-GOVERNMENT COMBINED ENROLLED
- Westside Christian College** 2km
Goodna 4300

SECONDARY NON-GOVERNMENT P-12 COMBINED 976 ENROLLED

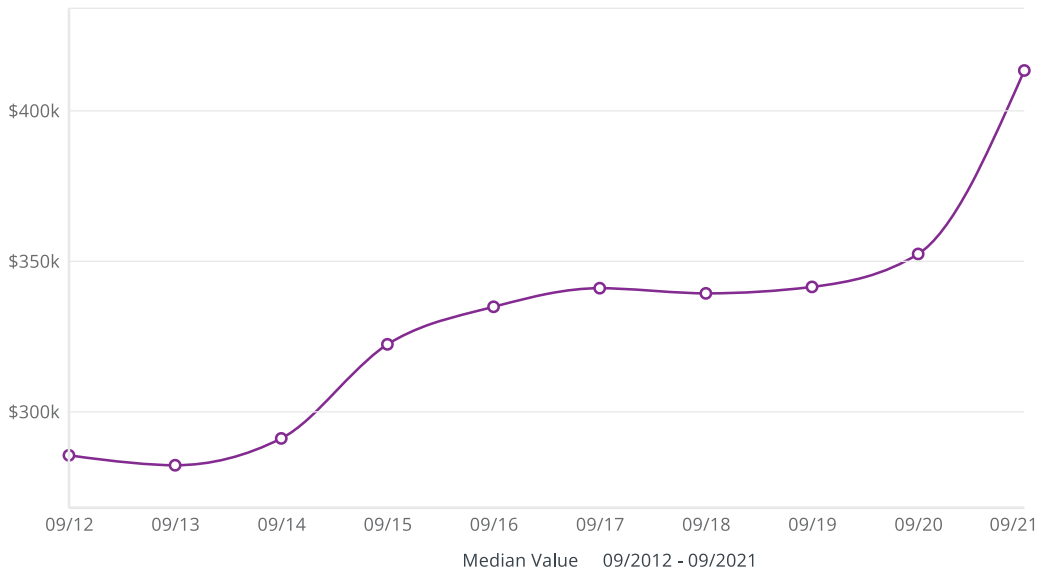


Suburb Insights for Redbank 4301

Market Insights

[Median Value](#)
[Median Growth](#)
[Median Rent](#)
[Rental Yield](#)

House ▼



[10 years](#)
[5 years](#)
[1 year](#)

Neighbourhood Insights

Age

Household

Occupancy

Population 1,848

Age Group	Occupancy (%)
0-9	15%
10-19	16%
20-29	13%
30-39	13%
40-49	12%
50-59	11%

70-79

8%

80-89

4%

90-99

1%

[Visit Redbank profile page](#)

[CoreLogic Copyright and Legal Disclaimers about Property Data](#)

© Copyright 2021 RP Data Pty Ltd trading as CoreLogic Asia Pacific (CoreLogic). All rights reserved.



Powered by  CoreLogic

GETTING STARTED

[Find an agent](#)

[Site Map](#)

AGENTS

[Create an account](#)

[Contact Form for Agents](#)

[Agent Help Centre](#)

INFO

[Terms of use](#)

[Privacy policy](#)

[Disclaimers](#)

SUPPORT

[Contact us](#)

[Help Centre](#)



TAX DEPRECIATION AND CAPITAL ALLOWANCES SCHEDULE

For Investment Property Located at

Unit 17 "Villas on Broadleaf" 3 Broadleaf Pde, Redbank Plains

Acquired By

Shute & Douglas Investment Pty Ltd

On

28-Jul-17 (Settlement Date)

Phone 1300 732 667 *Email* info@redlineqs.com.au *Postal* PO Box 4008 Robina Qld 4230
Tax Agent # 26959006 *Website* www.redlineqs.com.au *ABN* 15 110 018 865

Particulars:

Investment Property Address	Unit 17 "Villas on Broadleaf" 3 Broadleaf Pde, Redbank Plain
Investment Property Owner(s)	Shute & Douglas Investment Pty Ltd
Estimated Original Construction Cost	\$ 213,200
Depreciation Method	Diminishing Value & Low Value Pooling
Estimated Date of Commencement of Construction	Oct 2015
Contract Date	02-May-17
Settlement Date	28-Jul-17
End of First Tax Year (30 June)	2018
Factor for First Year Depreciation	0.9260
Goods and Services Tax (GST)	Included

Notes:

. **Depreciation Method:** This Schedule adopts the Diminishing Value Method, the immediate write-off of assets where not part of a set and less than \$300 ("100" in the Depreciation Rate Column) and low-value pooling for assets individually less than \$1,000 ("LVP" in the Depreciation Rate Column).

These selections may impact on other areas of your tax return and/or be inconsistent with your taxation requirements. Therefore, it is strongly recommended that you seek ratification of this schedule by a suitably qualified accountant and/or tax advisor prior to adopting the figures herein. In the event that an amendment is required, please contact us.

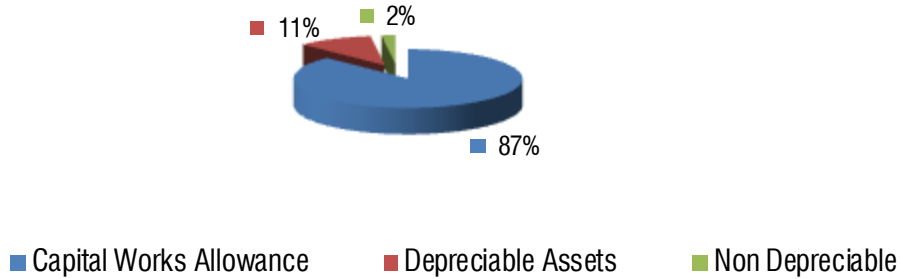
- . Assets allocated to the low-value pool are depreciated at 18.75% in the first year and at 37.5% for each year thereafter with no pro rata adjustment based on the number of days in the first year.
- . Higher value assets depreciated using the Diminishing Value Method have been transferred to the low-value pool once their remaining value is less than \$1,000.
- . The estimated original construction cost is inclusive of preliminaries, consultant's fees, council fees and charges, capital improvements and Goods and Services Tax (GST).
- . This Schedule has been prepared in accordance with the current Australian tax provisions and is exclusive of any future amendments to tax requirements beyond the date of this assessment.
- . Please note that should capital improvements be made to this investment property in the future then an amendment and/or supplementary schedule will be required for taxation purposes.
- . This Schedule has been prepared for the exclusive use of the aforementioned Property Owner based on their specific taxation requirements. Redline Quantity Surveyors Pty Ltd does not accept any liability resulting from any other person acting upon this Report.
- . We note that where works completed by the aforementioned property owner have been included in this Schedule that the cost(s) for such works have been included based on verbal and/or physical evidence produced by the owner and that the responsibility for the accuracy and/or the ability to substantiate such costs with evidence of payment rests entirely with the property owner.

TAX DEPRECIATION AND CAPITAL ALLOWANCES SCHEDULE
Unit 17 "Villas on Broadleaf" 3 Broadleaf Pde, Redbank Plains

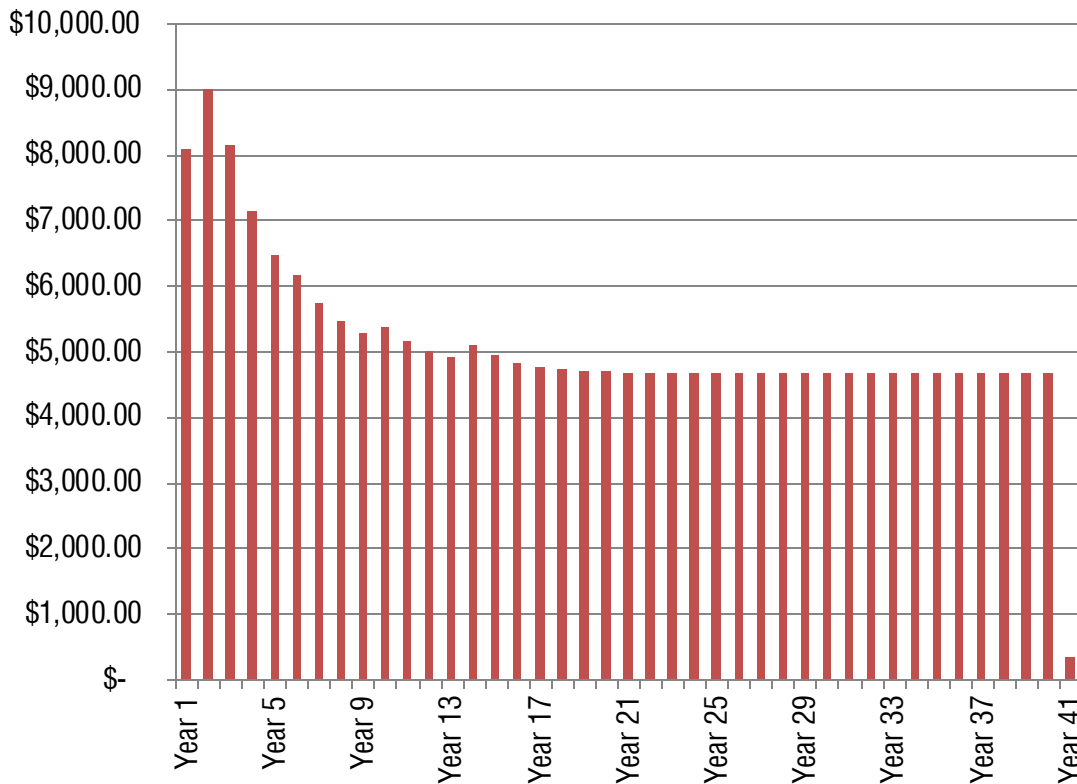
F55

Description	Installed Cost	Depreciation Rate	Depreciation
			Year 1
	\$	%	\$
Air Conditioning Assets			
Ducted air conditioning plant and equipment (excluding ductwork, pipework and vents)	5,955	13.33	735.1
Electrical Assets			
Lighting consumables, globes, bulbs, transformers, light fittings (excluding hardwired), etc	677	LVP	126.9
Lighting consumables, globes, bulbs, transformers, light fittings (excluding hardwired), etc (Common Property)	135	100	135.4
Ceiling fans	960	LVP	180.0
Oven	1,335	16.66	206.0
Hot plates	971	LVP	182.0
Rangehood	541	LVP	101.5
Dishwasher	1,408	20	260.7
Automatic garage door motor including controls	677	LVP	126.9
Fire Control and Alarm Systems			
Smoke and/or thermal detectors	775	LVP	145.3
Hot Water Installations			
Solar heat pump hot water system including connections	3,384	13.33	417.7
Furnishings			
Carpets	2,676	20	495.7
Hydraulic closers to security doors	41	100	40.6
Blinds	2,461	LVP	461.4
Ventilation Assets			
Ceiling exhaust fans	812	LVP	152.3
Non Depreciable Items			
Site preparation and landscaping	4,061	-	-
Capital Allowances			
Balance of original construction cost applicable for construction write-off allowance (2.5%)	186,331	2.5	4,313.7
TOTAL	\$ 213,200		\$ 8,081.11

DEPRECIATION PIE CHART



DEPRECIATION BAR CHART



TAX DEPRECIATION AND CAPITAL ALLOWANCES SCHEDULE
Unit 17 "Villas on Broadleaf" 3 Broadleaf Pde, Redbank Plains

F57

DEPRECIATION SUMMARY			
Tax Year Ending (30 June)	Capital Works Allowances	Depreciable Assets	Total
	\$	\$	\$
2018	4,313.7	3,767.4	8,081.1
2019	4,658.3	4,343.9	9,002.1
2020	4,658.3	3,491.0	8,149.3
2021	4,658.3	2,471.5	7,129.8
2022	4,658.3	1,791.7	6,450.0
2023	4,658.3	1,486.9	6,145.2
2024	4,658.3	1,078.1	5,736.4
2025	4,658.3	802.8	5,461.1
2026	4,658.3	613.6	5,271.8
2027	4,658.3	708.6	5,366.9
2028	4,658.3	496.4	5,154.7
2029	4,658.3	356.7	5,015.0
2030	4,658.3	263.1	4,921.4
2031	4,658.3	426.0	5,084.3
2032	4,658.3	266.3	4,924.5
2033	4,658.3	166.4	4,824.7
2034	4,658.3	104.0	4,762.3
2035	4,658.3	65.0	4,723.3
2036	4,658.3	40.6	4,698.9
2037	4,658.3	25.4	4,683.7
2038	4,658.3	15.9	4,674.2
2039	4,658.3	9.9	4,668.2
2040	4,658.3	6.2	4,664.5
2041	4,658.3	3.9	4,662.2
2042	4,658.3	2.4	4,660.7
2043	4,658.3	1.5	4,659.8
2044	4,658.3	0.9	4,659.2
2045	4,658.3	0.6	4,658.9
2046	4,658.3	0.4	4,658.7
2047	4,658.3	0.2	4,658.5
2048	4,658.3	0.1	4,658.4
2049	4,658.3	0.1	4,658.4
2050	4,658.3	0.1	4,658.3
2051	4,658.3	0.0	4,658.3
2052	4,658.3	0.0	4,658.3
2053	4,658.3	0.0	4,658.3
2054	4,658.3	0.0	4,658.3
2055	4,658.3	0.0	4,658.3
2056	4,658.3	0.0	4,658.3
2057	4,658.3	0.0	4,658.3
Balance After 40 Years	344.6	0.0	344.6
Total	\$ 186,331.4	\$ 22,807.7	\$ 209,139.1



TAX INVOICE

INVOICE TO

SHUTE & DOUGLAS RETIREMENT
FUND
Unit 11 184 Birdwood Rd
GEORGES HALL NSW 2198
AUSTRALIA

Invoice Date

09 Oct 2020

Invoice Number

I000248

Sydney Tax Practice

Level 8, 65 York St
Sydney NSW 2000
02 9211 9790
service@SydneyTaxPractice.com.au
www.SydneyTaxPractice.com.au
ABN: 15430300458

Description	Discount	Amount
- Preparation of SMSF annual accounts, tax return and various minutes as required for the year ended 30th June 2020.		1,500.00
- Prepare workpapers and arrange external audit.		
- Lodge annual return with the ATO.		
+ Audit Fee = \$330 (A2#2)		
+ Accountancy Fee = \$1,320		
	Subtotal	1,500.00
	Total GST	150.00
Due Date: 23 Oct 2020	Invoice Total AUD	1,650.00

To pay by card: Click the pay now button on your online invoice. (1.5% surcharge applies)

Direct transfer details:

Name: Sydney Tax Practice

BSB: 062-005

Account Number: 1127-5811

Reference Number: I000248

Please Note: Irrespective of whether you decide to lodge your return with Sydney Tax Practice or not, you are still liable for our fees for work completed.

Inquires 1300 300 630

Issue date 25 Mar 21

Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 03109787

Check this statement carefully

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

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

ACN 618 187 536
FOR SHUTE & DOUGLAS INVESTMENTS PTY LTD

REVIEW DATE: 25 March 21

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



To make changes to company details or amend incorrect information

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



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



Use your agent.

Company Statement

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

1 Registered office

C/- MAKARI & CO LEVEL 4 UNIT 405 55 PHILLIP STREET PARRAMATTA NSW 2124

2 Principal place of business

UNIT 11 184 BIRDWOOD ROAD GEORGES HALL NSW 2198

3 Officeholders

Name: DARRIN SEAN DOUGLAS
Born: CAMPSIE NSW
Date of birth: 15/09/1966
Address: UNIT 11 184 BIRDWOOD ROAD GEORGES HALL NSW 2198
Office(s) held: DIRECTOR, APPOINTED 25/03/2017

Name: JANELLE CARMEL SHUTE
Born: SYDNEY NSW
Date of birth: 03/12/1968
Address: UNIT 11 184 BIRDWOOD ROAD GEORGES HALL NSW 2198
Office(s) held: DIRECTOR, APPOINTED 25/03/2017

4 Company share structure

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

5 Members

These details continue on the next page

SHUTE & DOUGLAS INVESTMENTS PTY LTD ACN 618 187 536

Page 1 of 2

Company statement continued

Name: JANELLE CARMEL SHUTE

Address: UNIT 11 184 BIRDWOOD ROAD GEORGES HALL NSW 2198

Share Class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	No

Name: DARRIN SEAN DOUGLAS

Address: UNIT 11 184 BIRDWOOD ROAD GEORGES HALL NSW 2198

Share Class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	No

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

End of company statement

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

Additional company information

This information is optional under the *Corporations Act 2001*. Late lodgement fees or late review fees do not apply to this information. To add, remove or change a contact address, see www.asic.gov.au/addresses.

6 Contact address for ASIC use only

Registered agent name: TAXSPOT UNIT TRUST

Registered agent number: 40247

Address: PO BOX Q699 QUEEN VICTORIA BUILDING NSW 1230



ASIC

Australian Securities & Investments Commission

ABN 86 768 265 615

SHUTE & DOUGLAS INVESTMENTS PTY LTD
 TAXSPOT UNIT TRUST
 PO BOX Q699 QUEEN VICTORIA BUILDING NSW 1230

INVOICE STATEMENT

Issue date 25 Mar 21

SHUTE & DOUGLAS INVESTMENTS PTY LTD

ACN 618 187 536

Account No. 22 618187536

Summary

Opening Balance	\$0.00
New items	\$273.00
Payments & credits	\$0.00
TOTAL DUE	\$273.00

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

Transaction details are listed on the back of this page

Inquiries

www.asic.gov.au/invoices

1300 300 630

Please pay

Immediately	\$0.00
By 25 May 21	\$273.00

If you have already paid please ignore this invoice statement.

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



ASIC

Australian Securities & Investments Commission

PAYMENT SLIP

SHUTE & DOUGLAS INVESTMENTS PTY LTD

ACN 618 187 536

Account No: 22 618187536



22 618187536

TOTAL DUE	\$273.00
Immediately	\$0.00
By 25 May 21	\$273.00

Payment options are listed on the back of this payment slip



Biller Code: 17301
Ref: 2296181875362



*814 129 0002296181875362 29

Transaction details:

	Transactions for this period	ASIC reference	\$ Amount
2021-03-25	Annual Review - Pty Co	3X6558230480B A	\$273.00
	Outstanding transactions		
2021-03-25	Annual Review - Pty Co	3X6558230480B A	\$273.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2296 1818 7536 229

Australia Post

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

Phone

Call 13 18 16 to pay by Mastercard or Visa

On-line

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

Mail

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

Bill Code: 17301
Ref: 2296181875362

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



Agent SYDNEY TAX PRACTICE
Client THE TRUSTEE FOR SHUTE &
 DOUGLAS RETIREMENT FUND
ABN 22 637 866 964
TFN 455 821 681

Income tax 002

Date generated	09/11/2021
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

5 results found - from 01 July 2019 to 09 November 2021 sorted by processed date ordered oldest to newest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
12 Nov 2019	18 May 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$259.00		\$259.00 DR
1 Jun 2020	1 Jun 2020	General interest charge			\$259.00 DR
22 Oct 2020	21 Oct 2020	Payment received		\$518.00	\$259.00 CR
22 Oct 2020	22 Oct 2020	General interest charge			\$259.00 CR
27 Oct 2020	17 May 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$259.00		\$0.00



Australian Government
Australian Taxation Office

Agent SYDNEY TAX PRACTICE
Client THE TRUSTEE FOR SHUTE &
DOUGLAS RETIREMENT FUND
ABN 22 637 866 964
TFN 455 821 681

Activity statement 004

Date generated	09/11/2021
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

0 results found - from 01 July 2019 to 09 November 2021 sorted by **processed date** ordered **oldest to newest**



Australian Government
Australian Taxation Office

Agent SYDNEY TAX PRACTICE
Client THE TRUSTEE FOR SHUTE &
DOUGLAS RETIREMENT FUND
ABN 22 637 866 964
TFN 455 821 681

Unclaimed superannuation money 001

Date generated	09/11/2021
Role name	USM Reporting
Balance	\$0.00

Transactions

0 results found - from **01 July 2019** to **09 November 2021** sorted by **processed date** ordered **oldest to newest**



Australian Government
Australian Taxation Office

Agent SYDNEY TAX PRACTICE
Client THE TRUSTEE FOR SHUTE &
DOUGLAS RETIREMENT FUND
ABN 22 637 866 964
TFN 455 821 681

Unclaimed superannuation money 001

Date generated	09/11/2021
Role name	USM Reporting
Balance	\$0.00

Transactions

0 results found - from **01 July 2019** to **09 November 2021** sorted by **processed date** ordered **oldest to newest**

All changes will be saved

Bank Statements

Investments - Listed Companies and Trusts

Investments - Property

Other Information

Additional Comments

Bank Statements 2 of 2

Bank Statements - Please attach bank statements of ALL bank accounts for the entire financial year ended 30 June

L APR 21.pdf	L AUG 20.pdf
L DEC 20.pdf	L FEB 21.pdf
L JAN 21.pdf	L july 20.pdf
L JUN 21.pdf	L MAR 21.pdf
L MAY 21.pdf	L NOV 20.pdf
L OCT 20.pdf	L SEP 20.pdf
macq statement (1).pdf	macq statement (2) .pdf

Answered by Janelle Douglas on 27 Oct 2021

Term Deposits - Did the fund have any term deposits during the year? If yes, please attach a copy of any term deposit statements.

No

Answered by Janelle Douglas on 27 Oct 2021

Investments - Listed Companies and Trusts 7 of 7

Trading Account Statements - Does the fund have any investments in listed companies and/or trusts? If yes, please attach a copy of the trading account statements for the full year ending 30 June.

No

Answered by Janelle Douglas on 27 Oct 2021

Investments Held - Please attach a statement confirming the listed investments held at 30 June

N/A - No listed investments

Answered by Janelle Douglas on 27 Oct 2021

Market Value - Please attach a statement confirming the market value of the listed investments held at 30 June.

N/A - No listed investments

Answered by Janelle Douglas on 27 Oct 2021

Transaction History - Please attach a copy of the transaction history for any trading accounts.

N/A

Answered by Janelle Douglas on 27 Oct 2021

Buy/Sell Details - Please attach a statement showing all listed investments bought/sold during the financial year. If you did not buy/sell any listed investments, please write N/A.

N/A - No buy/sell during the year

Answered by Janelle Douglas on 27 Oct 2021

16 of 17
Submitted 27 Oct 2021

Details [Edit](#)

Created
19 Oct 2021 by James Forbes

Due
2 Nov 2021

Financial period
1 Jul 2020 – 30 Jun 2021

Sent to

Janelle Shute 19 Oct 2021
JDouglas@tmb.com.au

Dividend Statements - Please attach a copy of the dividend statements for the full year ending 30 June.

N/A - No dividends during the year

Answered by Janelle Douglas on 27 Oct 2021

Trust Distributions - Please attach a copy of any trust distribution statements for the full year ending 30 June. If there are no investments in listed trusts, please write N/A.

N/A - No trust distributions during the year

Answered by Janelle Douglas on 27 Oct 2021

Investments - Property 4 of 4

Rental Statement - Does the fund have any investments in property? If yes, please attach a copy of the rental statement/lease agreement for the property.

Yes

 IncomeExpenditure_2... 

Answered by Janelle Douglas on 27 Oct 2021

Rental Expenses - Please attach copies of invoices of any rental expenses paid directly by the fund.

Previously attached

Answered by Janelle Douglas on 27 Oct 2021

Insurance Policy - Please attach a full copy of the insurance policy for the property.

Attached

 landlord insurance sep... 

Answered by Janelle Douglas on 27 Oct 2021

Loan Statements - Please attach a copy all loan statements for the entire financial year ended 30 June.

Previously attached

Answered by Janelle Douglas on 27 Oct 2021

Other Information 2 of 3

Superstream - Does the fund use Superstream? If yes, please attach a copy of the fund's Superstream contributions report.

No

Answered by Janelle Douglas on 27 Oct 2021

Rollover Statement - Do you have any rollovers? If yes, please attach a copy of the rollover statement for any transfers/rollovers into or out of the fund.

No

Answered by Janelle Douglas on 27 Oct 2021

Other Documents - Please attach a copies of receipts/documents related to any other transaction in the fund.

Additional Comments 1 of 1

Do you have any additional comments? If no, please write "N/A".

re the landlord insurance, this was paid from the cash management a/c on the 15/9/21. Please also note that I did request to rollover \$6000 to a new super fund, James prepared the paper work however we changed our minds and this was not sent.

Answered by Janelle Douglas on 27 Oct 2021



Historical details for ABN 22 637 866 964

ABN details

Entity name	From	To
The Trustee for Shute & Douglas Retirement Fund	25 Mar 2017	(current)

ABN Status	From	To
Active	25 Mar 2017	(current)

Entity type
Superannuation Fund

Good & Services Tax (GST)
No current or historical GST registrations

Main business location	From	To
NSW 2198	25 Mar 2017	(current)

Super Fund Lookup

[Use Super Fund Lookup](#) to check the eligibility of **The Trustee for Shute & Douglas Retirement Fund** to receive rollovers and contributions

Deductible gift recipient status

Not entitled to receive tax deductible gifts

Disclaimer

The Registrar makes every reasonable effort to maintain current and accurate information on this site. The Commissioner of Taxation advises that if you use ABN Lookup for information about another entity for taxation purposes and that information turns out to be incorrect, in certain circumstances you will be protected from liability. For more information see [disclaimer](#)