

WORK PAPER INDEX

Client: Redgum Super Fund

Period: 30th June 2019

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Financial statements and reports for the year ended 30 June 2019

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Redgum Superannuation Fund
Operating Statement

For the year ended 30 June 2019

	Note	2019 \$	2018 \$
Income			
Investment Income			
Trust Distributions	5	6,295 W1	13,944
Investment Gains			
Changes in Market Values	6	4,111 F13	5,667
Contribution Income			
Personal Non Concessional		1,563 W3	4,526
Other Contributions		0	121
Total Income		11,969	24,258
Expenses			
Accountancy Fees		550	440
ATO Supervisory Levy		518 W5	1,227
Auditor's Remuneration		495	0
Total Expenses		1,563	1,667
Benefits accrued as a result of operations before income tax			
		10,406	22,590
Income Tax Expense		0 F9	0
Benefits accrued as a result of operations		10,406	22,590

The accompanying notes form part of these financial statements.

Refer to compilation report

Redgum Superannuation Fund
Statement of Financial Position

As at 30 June 2019

	Note	2019 \$	2018 \$
Assets			
Investments			
Loan to Non Associated Entities	2	30,859	30,859
Units in Listed Unit Trusts (Australian)	3	106,958	96,861
Total Investments		<u>137,817</u>	<u>127,720</u>
Other Assets			
ANZ Business Premium account		1,903	1,903
Distributions Receivable		3,306	2,997
Total Other Assets		<u>5,209</u>	<u>4,900</u>
Total Assets		<u>143,026</u>	<u>132,620</u>
Net assets available to pay benefits		<u>143,026</u>	<u>132,620</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts			
Bradshaw, Evan - Accumulation		78,099	72,485
Bradshaw, Gaylene - Accumulation		64,927	60,135
Total Liability for accrued benefits allocated to members' accounts		<u>143,026</u>	<u>132,620</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

Notes to the Financial Statements

For the year ended 30 June 2019

Note 1: Summary of Significant Accounting Policies

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

The financial statements have been prepared on a cash basis and are based on historical costs, except for investments which have been measured at market value.

The following significant accounting policies, which are consistent with the policies applied in the previous period unless otherwise stated, have been adopted in the preparation of the financial statements.

The financial statements were authorised for issue by the Director(s).

a. Measurement of Investments

The Fund initially recognises:

- (i) an investment when it controls the future economic benefits expected to flow from the asset. For financial assets, the trade date is considered to be the date on which control of the future economic benefits attributable to the asset passes to the Fund; and
- (ii) a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Investments of the Fund have been measured at market value, which refers to the amount that a willing buyer could reasonably be expected to pay to acquire an asset from a willing seller if the following assumptions were made:

- that the buyer and the seller deal with each other at arm's length in relation to the sale;
- that the sale occurred after proper marketing of the asset; and
- that the buyer and the seller acted knowledgeably and prudentially in relation to the sale.

Market value has been determined as follows:

- (i) shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- (ii) units in managed funds by reference to the unit redemption price at the end of the reporting period;
- (iii) fixed-interest securities by reference to the redemption price at the end of the reporting period;
- (iv) unlisted investments are stated at trustees' assessment based on estimated market value at balance date or where necessary, an external valuer's opinion; and
- (v) investment properties at the trustees' assessment of the market value or where necessary a qualified independent valuer's opinion at the end of reporting period.

Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the end of the reporting period. The trustees have determined that the gross values of the Fund's financial liabilities is equivalent to their market values. Any remeasurement changes in the gross values of non-current financial liabilities (including liabilities for members' accrued benefits) are recognised in the operating statement in the periods in which they occur.

b. Cash and Cash Equivalents

Cash and cash equivalents include cash on hand and at call, deposits with banks and short-term, highly liquid investments that are readily convertible to cash and subject to an insignificant risk of change in value.

c. Revenue

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is recognised at the fair value of the consideration received or receivable.

Notes to the Financial Statements

For the year ended 30 June 2019

Interest revenue

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

Dividend revenue

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

Rental revenue

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

Distribution revenue

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

Remeasurement changes in market values

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

Contributions

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

d. Liability for Accrued Benefits

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

e. Critical Accounting Estimates and Judgements

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

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

Note 2: Loan to Non Associated Entities

	2019 \$	2018 \$
Loan to Aleix Shore	30,859	30,859
	30,859	30,859

Note 3: Units in Listed Unit Trusts (Australian)

	2019 \$	2018 \$
Passive Income (USA Commercial Property) Fund	106,958	98,861

Notes to the Financial Statements

For the year ended 30 June 2019

	106,958	96,861
Note 4: Banks and Term Deposits		
	2019	2018
	\$	\$
Banks		
ANZ Business Premium account	1,903	1,903
	1,903	1,903
Note 5: Trust Distributions		
	2019	2018
	\$	\$
Passive Income (USA Commercial Property) Fund	6,295	13,944
	6,295	13,944
Note 6: Unrealised Movements in Market Value		
	2019	2018
	\$	\$
Units in Listed Unit Trusts (Australian)		
Passive Income (USA Commercial Property) Fund	4,111	5,667
	4,111	5,667
Total Unrealised Movement	4,111	5,667
Realised Movements in Market Value		
	2019	2018
	\$	\$
Total Realised Movement	0	0
Changes in Market Values	4,111	5,667

Redgum Superannuation Fund
Redgum Superannuation Holdings Pty Ltd ACN: 159331745
Trustees Declaration

The directors of the trustee company have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The directors of the trustee company declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2019 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2019 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2019.

Specifically, the directors of the trustee company declare that:

- in accordance with s120 of the Superannuation Industry (Supervision) Act 1993, no individual trustee has been or is a disqualified person;
- the fund has satisfactory title to all assets, all assets are unencumbered and free from charge as prescribed by s50 of the Superannuation Industry (Supervision) Act 1993 and reg13.14 of the Superannuation Industry (Supervision) Act 1994; and
- to the knowledge of the directors of the trustee company, there have been no events or transactions subsequent to the balance date which could have a material impact on the fund. Where such events have occurred, the effect of such events has been accounted and noted in the fund's financial statements.

Signed in accordance with a resolution of the directors of the trustee company by:

.....
Evan Bradshaw
Redgum Superannuation Holdings Pty Ltd
Director

.....
Gaylene Bradshaw
Redgum Superannuation Holdings Pty Ltd
Director

Dated this day of

Redgum Superannuation Fund
Statement of Taxable Income

For the year ended 30 June 2019

	2019	
	\$	
Benefits accrued as a result of operations	10,406.00	
Less		F3
Increase in MV of investments	4,111.00	
Tax Losses Deducted	320.00	P15
Accounting Trust Distributions	6,295.00	F3
Non Taxable Contributions	1,563.00	
	<u>12,289.00</u>	
Add		
Foreign Credits	652.00	W1
Distributed Foreign income	1,232.00	
	<u>1,884.00</u>	
SMSF Annual Return Rounding	(1.00)	
Taxable Income or Loss	<u>0.00</u>	
Income Tax on Taxable Income or Loss	0.00	
 CURRENT TAX OR REFUND	 <u>0.00</u>	
Supervisory Levy	259.00	
AMOUNT DUE OR REFUNDABLE	<u>259.00</u>	

Members Statement

Evan Jo Bradshaw
 Lot 14 Dandaragon Road
 DANDARAGAN, Western Australia, 6507, Australia

Your Details

Date of Birth : 06/10/1962
 Age: 56
 Tax File Number: Provided
 Date Joined Fund: 04/07/2012
 Service Period Start Date:
 Date Left Fund:
 Member Code: BRAEVA00001A
 Account Start Date 04/07/2012
 Account Phase: Accumulation Phase
 Account Description: Accumulation

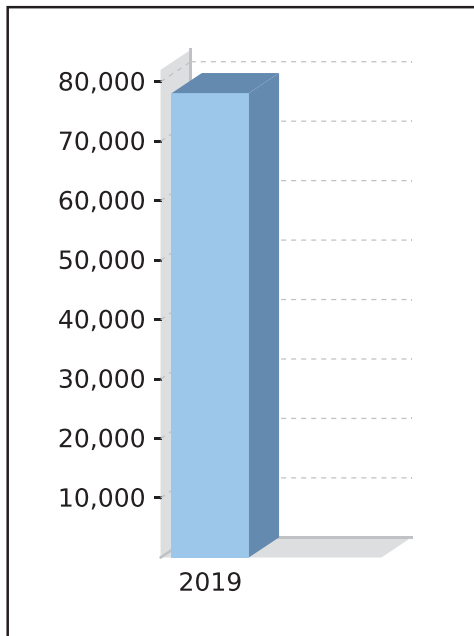
Nominated Beneficiaries N/A
Vested Benefits 78,099
Total Death Benefit 78,099

Your Balance

Total Benefits 78,099

Preservation Components
 Preserved 78,099
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components
 Tax Free 25,660
 Taxable 52,439
 Investment Earnings Rate 7%



Your Detailed Account Summary		This Year
Opening balance at	01/07/2018	72,486
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional) 782 W3		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings 4,831		
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at	30/06/2019	78,099

Members Statement

Gaylene Elizabeth Bradshaw
 Lot 14 Dandaragon Road
 DANDARAGAN, Western Australia, 6507, Australia

Your Details

Date of Birth : 25/08/1966
 Age: 52
 Tax File Number: Provided
 Date Joined Fund: 04/07/2012
 Service Period Start Date:
 Date Left Fund:
 Member Code: BRAGAY00001A
 Account Start Date 04/07/2012
 Account Phase: Accumulation Phase
 Account Description: Accumulation

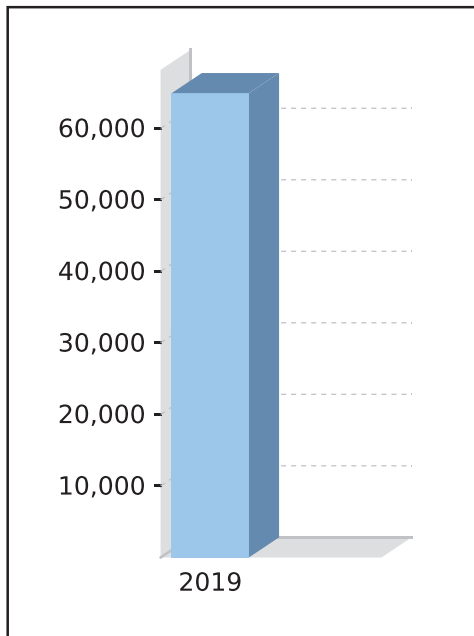
Nominated Beneficiaries N/A
Vested Benefits 64,927
Total Death Benefit 64,927

Your Balance

Total Benefits 64,927

Preservation Components
 Preserved 64,927
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components
 Tax Free 22,718
 Taxable 42,209
 Investment Earnings Rate 7%



Your Detailed Account Summary		This Year
Opening balance at	01/07/2018	60,135
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional) 782 W3		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings		4,010
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at	30/06/2019	64,927

Redgum Superannuation Fund
Investment Summary Report

As at 30 June 2019

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
ANZ Business Premium account		1,903.470000	1,903.47	S13	1,903.47			1.36 %
			1,903.47		1,903.47		0.00 %	1.36 %
Loan to Non Associated Entities								
BRADE040-001 Loan to Aleix Shore	1.00	30,859.000000	30,859.00	S28	30,859.00	0.00	0.00 %	22.09 %
			30,859.00		30,859.00	0.00	0.00 %	22.09 %
Units in Listed Unit Trusts (Australian)								
DAVIL040-002 Passive Income (USA Commercial Property) Fund	69,309.00	1.543200	106,957.65	S22	1.11	77,157.43	29,800.22	38.62 %
			106,957.65			77,157.43	29,800.22	38.62 %
			139,720.12			109,919.90	29,800.22	27.11 %
							27.11 %	100.00 %

Same as 2018FY



Redgum Superannuation Fund
CGT Register Report

As at 30 June 2019

Investment	Transaction Date	Contract Date	CGT Transaction Type	Units	Cost Base	Cost Base Adj Tax Def	Cost Base Adj Tax Free	Reduced Cost Base	Adjusted Cost Base	Net Other Capital Gain	Net Indexed Gain	Gross Discounted Gain	CGT Loss
Units in Listed Unit Trusts (Australian)													
Passive Income (USA Commercial Property) Fund													
	01/07/2018	01/07/2018	Purchase	2,022.00	2,996.71	S21							
	01/01/2019	01/01/2019	DistributionIn				96.46						
	01/01/2019	01/01/2019	DistributionIn				67.93						
	01/01/2019	01/01/2019	DistributionIn				44.61						
	01/01/2019	01/01/2019	DistributionIn				2,337.93						
	01/01/2019	01/01/2019	DistributionIn				45.85						
	01/01/2019	01/01/2019	DistributionIn				2.05						
	01/01/2019	01/01/2019	DistributionIn				92.40						
	01/01/2019	01/01/2019	DistributionIn				73.51						
	01/01/2019	01/01/2019	DistributionIn				51.25						

Redgum Superannuation Fund
CGT Register Report

As at 30 June 2019

Investment	Transaction Date	Contract Date	CGT Transaction Type	Units	Cost Base	Cost Base Adj Tax Def	Cost Base Adj Tax Free	Reduced Cost Base	Adjusted Cost Base	Net Other Capital Gain	Net Indexed Gain	Gross Discounted Gain	CGT Loss
Units in Listed Unit Trusts (Australian)													
	01/01/2019	01/01/2019	DistributionIn				96.17						
	01/01/2019	01/01/2019	DistributionIn				36.09						
	01/01/2019	01/01/2019	DistributionIn				97.12						
	01/01/2019	01/01/2019	DistributionIn				1,242.22						
	01/01/2019	01/01/2019	DistributionIn				51.61						
	01/01/2019	01/01/2019	DistributionIn				91.78						
	01/01/2019	01/01/2019	DistributionIn				49.10						
	01/01/2019	01/01/2019	DistributionIn				90.35						
	01/01/2019	01/01/2019	DistributionIn				39.06						
	01/01/2019	01/01/2019	DistributionIn				88.49						

Redgum Superannuation Fund

CGT Register Report

As at 30 June 2019

Investment	Transaction Date	Contract Date	CGT Transaction Type	Units	Cost Base	Cost Base Adj Tax Def	Cost Base Adj Tax Free	Reduced Cost Base	Adjusted Cost Base	Net Other Capital Gain	Net Indexed Gain	Gross Discounted Gain	CGT Loss
Units in Listed Unit Trusts (Australian)													
	01/01/2019	01/01/2019	DistributionIn				51.10						
	01/01/2019	01/01/2019	DistributionIn				83.96						
	01/01/2019	01/01/2019	Purchase	1,924.00	2,988.58	S21							
	01/01/2019	01/01/2019	DistributionIn				86.30						
	01/01/2019	01/01/2019	DistributionIn				48.77						
	01/01/2019	01/01/2019	DistributionIn				3.86						
	01/01/2019	01/01/2019	DistributionIn				48.01						
	01/01/2019	01/01/2019	DistributionIn				47.02						

Redgum Superannuation Fund Investment Income Report

As at 30 June 2019

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non- Assessable Payments
Units in Listed Unit Trusts (Australian)												
DAVIL040- 002	Passive Income (USA Commercial Property) Fund	6,294.84	W1		0.00	1,231.85	652.11	1,883.96		0.00	0.00	8,059.70
		6,294.84			0.00	1,231.85	652.11	1,883.96		0.00	0.00	8,059.70
		6,294.84			0.00	1,231.85	652.11	1,883.96		0.00	0.00	8,059.70

Assessable Income (Excl. Capital Gains) **1,883.96**

Net Capital Gain **0.00**

Total Assessable Income 1,883.96

* 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.

Redgum Superannuation Fund

Unrealised Capital Gains Report

As at 30 June 2019

Investment	Units	Cost	Tax Deferred /Depreciation	CGT Cost Base	Market Value	Projected Profit /(Loss)	Taxable Profit Indexation	Taxable Profit Discounted	Taxable Profit Notional
Loan to Non Associated Entities									
Loan to Aleix Shore	1.00	30,859.00	0.00	30,859.00	30,859.0000	0.00	0.00	0.00	0.00
		30,859.00	0.00	30,859.00	30,859.0000	0.00	0.00	0.00	0.00
Units in Listed Unit Trusts (Australian)									
Passive Income (USA Commercial Property) Fund	69,309.00	77,157.43	28,766.86	48,390.57	106,957.6488	58,567.08	0.00	38,711.38	0.00
		77,157.43	28,766.86	48,390.57	106,957.6488	58,567.08	0.00	38,711.38	0.00
		108,016.43	28,766.86	79,249.57	137,816.6488	58,567.08	0.00	38,711.38	0.00

Redgum Superannuation Fund
Trial Balance

As at 30 June 2019

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
	23800	Distributions Received			
(13,943.60)	23800/DAVIL040-002	Passive Income (USA Commercial Property) Fund			6,294.84
	24200	Contributions			
(2,263.00)	24200/BRAEVA00001 A	(Contributions) Bradshaw, Evan - Accumulation			781.50
(2,384.11)	24200/BRAGAY00001 A	(Contributions) Bradshaw, Gaylene - Accumulation			781.50
(5,666.60)	24700	Changes in Market Values of Investments			4,110.93
440.00	30100	Accountancy Fees		550.00	
1,227.00	30400	ATO Supervisory Levy		518.00	
	30700	Auditor's Remuneration		495.00	
22,590.31	49000	Profit/Loss Allocation Account		10,405.77	
	50010	Opening Balance			
(60,407.90)	50010/BRAEVA00001 A	(Opening Balance) Bradshaw, Evan - Accumulation			72,485.83
(49,622.40)	50010/BRAGAY00001 A	(Opening Balance) Bradshaw, Gaylene - Accumulation			60,134.78
	52420	Contributions			
(2,263.00)	52420/BRAEVA00001 A	(Contributions) Bradshaw, Evan - Accumulation			781.50
(2,384.11)	52420/BRAGAY00001 A	(Contributions) Bradshaw, Gaylene - Accumulation			781.50
	53100	Share of Profit/(Loss)			
(9,814.93)	53100/BRAEVA00001 A	(Share of Profit/(Loss)) Bradshaw, Evan - Accumulation			4,831.69
(8,128.27)	53100/BRAGAY00001 A	(Share of Profit/(Loss)) Bradshaw, Gaylene - Accumulation			4,011.08
	60400	Bank Accounts			
1,903.47	60400/ANZ265439991	ANZ Business Premium account		1,903.47	
	61800	Distributions Receivable			
2,996.71	61800/DAVIL040-002	Passive Income (USA Commercial Property) Fund		3,306.26	
	74300	Loan to Non Associated Entities			
30,859.00	74300/BRADE040-001	Loan to Aleix Shore	1.0000	30,859.00	
	78200	Units in Listed Unit Trusts (Australian)			
96,861.43	78200/DAVIL040-002	Passive Income (USA Commercial Property) Fund	69,309.0000	106,957.65	

154,995.15

154,995.15

Current Year Profit/(Loss): 10,405.77

T – INCOME TAX RETURN

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

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

Privacy

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

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

The Australian Business Register

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

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

Electronic funds transfer - direct debit

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

Tax file number Year Name of partnership,
trust, fund or entity

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

Important

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

Declaration: I declare that:

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

Signature of partner,
trustee or director

Date

PART B Electronic funds transfer consent

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

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

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

Agent's reference
number Account Name

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

Signature

Date

Self-managed superannuation fund annual return

2019

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the Fund income tax return 2019 (NAT 71287)

 Return year

The Self-managed superannuation fund annual return instructions 2019 (NAT 71606) (the instructions) can assist you to complete this annual return.

The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT3036).

Section A: Fund information

1 Tax file number (TFN)

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

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN)

4 Current postal address

5 Annual return status

Is this an amendment to the SMSF's 2019 return?

 A N

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

 B N

6 SMSF auditor

Auditor's name

Title

Familyname

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Use Agent address details?

 N

Postal address

Date audit was completed

 A

Was Part A of the audit report qualified?

 B

 N

Was Part B of the audit report qualified?

 C

 N

If the audit report was qualified, have the reported issues been rectified?

 D

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 (must be six digits) Fund account number

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

I would like my tax refunds made to this account. Print Y for yes or N for no. If Yes, Go to C.

B Financial institution account details for tax refunds

Use Agent Trust Account? N

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

BSB number Account number

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

C Electronic service address alias

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

8 Status of SMSF

Australian superannuation fund A Y

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution? C Y

Fund's tax file number (TFN) 938 125 054

Fund benefit structure B A Code

9 Was the fund wound up during the income year?

N Print Y for yes or N for no. If yes, provide the date on which fund was wound up

Have all tax lodgment and payment obligations been met?

10 Exempt current pension income

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year? N Print Y for yes or N for no.

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

If No, Go to Section B: Income

If 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 Print Y for yes

Did the fund have any other income that was assessable? E Print Y for yes or N for no. If Yes, go to Section B: Income

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

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

Section B: Income

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

11 Income

Did you have a capital gains tax (CGT) event during the year? **G** **N** Print **Y** for yes or **N** for no.

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

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital Gains Tax (CGT) schedule 2019

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** **W1** 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

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

Calculation of assessable contributions

Assessable employer contributions

R1

plus Assessable personal contributions

R2

plus **#**No-TFN-quoted contributions

R3

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

less Transfer of liability to life insurance company or PST

R6

Calculation of non-arm's length income

* Net non-arm's length private company dividends

U1

plus * Net non-arm's length trust distributions

U2

plus * Net other non-arm's length income

U3

* Other income **S** Code

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

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

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

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

Exempt current pension income **Y**

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

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 <input type="text"/>	A2 <input type="text"/>	
Interest expenses overseas	B1 <input type="text"/>	B2 <input type="text"/>	
Capital works expenditure	D1 <input type="text"/>	D2 <input type="text"/>	
Decline in value of depreciating assets	E1 <input type="text"/>	E2 <input type="text"/>	
Insurance premiums – members	F1 <input type="text"/>	F2 <input type="text"/>	
Death benefit increase	G1 <input type="text"/>		
SMSF auditor fee	H1 <input type="text" value="495"/>	H2 <input type="text"/>	
Investment expenses	I1 <input type="text"/>	I2 <input type="text"/>	
Management and administration expenses	J1 <input type="text" value="1,068"/>	J2 <input type="text"/>	
Forestry managed investment scheme expense	U1 <input type="text"/>	U2 <input type="text"/>	
Other amounts	L1 <input type="text"/>	L2 <input type="text"/>	<input type="text"/>
Tax losses deducted	M1 <input type="text" value="320"/>		
	T13		
	F3		

N <input type="text" value="1,883"/>	Y <input type="text" value="0"/>
(Total A1 to M1)	(Total A2 to L2)

O <input type="text" value="0"/>	<input type="text"/>
#TAXABLE INCOME OR LOSS	Loss
(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)	

Z <input type="text" value="1,883"/>
(N plus Y)

#This is a mandatory label.

Section D: Income tax calculation statement

#Important:

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

13 Calculation statement

Please refer to the Self-managed superannuation fund annual return instructions 2019 on how to complete the calculation statement.

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

F9

Foreign income tax offset C1 <input type="text" value="652.11"/>	Non-refundable non-carry forward tax offsets C <input type="text" value="652.11"/> (C1 plus C2)
Rebates and tax offsets C2 <input type="text"/>	

SUBTOTAL 1
T2
(B less C –cannot be less than zero)

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

F9

Complying fund's franking credits tax offset E1 <input type="text"/>	Refundable tax offsets E <input type="text" value="0.00"/> (E1 plus E2 plus E3 plus E4)
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"/>	

#TAX PAYABLE T5
(T3 less E - cannot be less than zero)

Section 102AAM interest charge
G

Credit for interest on early payments – amount of interest
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

Total amount of tax payable **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

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

Tax losses carried forward to later income years **U** **T13**

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

Net capital losses brought forward from prior years		Net capital losses carried forward to later income years	
Non-Collectables	0		0
Collectables	0		0

Section F / Section G: Member Information

In Section F / G report all current members in the fund at 30 June.
Use Section F / G to report any former members or deceased members who held an interest in the fund at any time during the income year.

Title		Mr	See the Privacy note in the Declaration.	Member Number	1
Familyname		Bradshaw	Member'sTFN	157 801 161	
First given name		Evan	Account status		
Other given names		Jo	Code		
Date of birth		06/10/1962	If deceased, date of death		

Contributions

OPENING ACCOUNT BALANCE 72,485.83

Refer to instructions for completing these labels

Employer contributions
A

ABN of principal employer
A1

Personal contributions
B 781.50

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

H

Assessable foreign superannuation fund amount

I

Non-assessable foreign superannuation fund amount

J

Transfer from reserve: assessable amount

K

Transfer from reserve: non-assessable amount

L

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

T

Any other contributions (including Super Co-contributions and low Income Super Contributions)

M

TOTAL CONTRIBUTIONS N 781.50

(Sum of labels A to M)

Other transactions

Accumulation phase account balance

S1 78,099.02

Retirement phase account balance - Non CDBIS

S2 0.00

Retirement phase account balance - CDBIS

S3 0.00

0 TRISCount

Allocated earnings or losses **O** 4,831.69 Loss

Inward rollovers and transfers **P**

Outward rollovers and transfers **Q**

Lump Sum payment **R1** Code

Income stream payment **R2** Code

CLOSING ACCOUNT BALANCE S 78,099.02

S1 plus S2 plus S3

Accumulation phase value **X1** 78,099.02

Retirement phase value **X2**

Outstanding limited recourse borrowing arrangement amount **Y**

F10

Fund's tax file number (TFN) 938 125 054

See the Privacy note in the Declaration.

Title	Mrs	Member'sTFN	157 801 129	Member Number	2
Familyname	Bradshaw			Account status	0 Code
First given name	Gaylene				
Other given names	Elizabeth				
Date of birth	25/08/1966	If deceased, date of death			

Contributions

OPENING ACCOUNT BALANCE 60,134.78

Refer to instructions for completing these labels

Employer contributions **A**

ABN of principal employer **A1**

Personal contributions **B** 781.50

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 **H**

H

Assessable foreign superannuation fund amount

I

Non-assessable foreign superannuation fund amount

J

Transfer from reserve: assessable amount

K

Transfer from reserve: non-assessable amount

L

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

T

Any other contributions (including Super Co-contributions and low Income Super Contributions)

M

TOTAL CONTRIBUTIONS **N** 781.50

(Sum of labels A to M)

Other transactions

Accumulation phase account balance **S1** 64,927.36

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

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

S3

0 TRISCount

Allocated earnings or losses **O** 4,011.08 Loss

Inward rollovers and transfers **P**

Outward rollovers and transfers **Q**

Lump Sum payment **R1** Code

Income stream payment **R2** Code

CLOSING ACCOUNT BALANCE **S** 64,927.36

S1 plus S2 plus S3

Accumulation phase value **X1** 64,927.36

Retirement phase value **X2**

Outstanding limited recourse borrowing arrangement amount **Y**

F11

Section H: **Assets and liabilities**

15 ASSETS

15a Australian managed investments

Listed trusts	A	<input type="text" value="106,958"/>
Unlisted trusts	B	<input type="text"/>
Insurance policy	C	<input type="text"/>
Other managed investments	D	<input type="text"/>

15b Australian direct investments

Cash and term deposits	E	<input type="text" value="1,903"/>
Debt securities	F	<input type="text"/>
Loans	G	<input type="text" value="30,859"/>
Listed shares	H	<input type="text"/>
Unlisted shares	I	<input type="text"/>

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

Limited recourse borrowing arrangements **J**

Non-residential real property	K	<input type="text"/>
Residential real property	L	<input type="text"/>
Collectables and personal use assets	M	<input type="text"/>
Other assets	O	<input type="text" value="3,306"/>

F4

15c Other investments

Crypto-Currency **N**

15d Overseas direct investments

Overseas shares	P	<input type="text"/>
Overseas non-residential real property	Q	<input type="text"/>
Overseas residential real property	R	<input type="text"/>
Overseas managed investments	S	<input type="text"/>
Other overseas assets	T	<input type="text"/>

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

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** Print **Y** for yes or **N** for no.

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** Print **Y** for yes or **N** for no.

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1	<input type="text"/>	
Permissible temporary borrowings	V2	<input type="text"/>	
Other borrowings	V3	<input type="text"/>	
			Borrowings V <input type="text"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		W	<input type="text" value="143,026"/>
Reserve accounts		X	<input type="text"/>
Other liabilities		Y	<input type="text"/>
TOTAL LIABILITIES		Z	<input type="text" value="143,026"/>

F4

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains	H	<input type="text"/>
Total TOFA losses	I	<input type="text"/>

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit income year specified of the election (for example, for the 2018–19 income year, write 2019). **A**

If revoking or varying a family trust election, print R for revoke or print V for variation, and complete and attach the Family trust election, revocation or variation 2019. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an Interposed entity election or revocation 2019 for each election **C**

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

Section K: Declarations

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

Date Day Month Year

Preferred trustee or director contact details:

Title

Familyname

First given name

Other given names

Area code Number

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

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

TAX AGENT'S DECLARATION:

I,

declare that the Self-managed superannuation fund annual return 2019 has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date Day Month Year

Tax agent's contact details

Title

Familyname

First given name

Other given names

Tax agent's practice

Area code Number

Tax agent's phone number

Tax agent number

Reference number

Losses schedule

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

Superannuation funds should complete and attach this schedule to their 2019 tax return.

2019

Refer to *Losses schedule instructions 2019*, available on our website www.ato.gov.au for instructions on how to complete this schedule.

Tax file number (TFN)

938 125 054

Name of entity

Redgum Superannuation Fund

Australian business number (ABN)

15 954 573 218

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

1 Tax losses carried forward to later income years

Year of loss		
2018-19	B	
2017-18	C	1,667
2016-17	D	2,750
2015-16	E	208
2014-15	F	
2013-14 and earlier income years	G	
Total	U	4,625

P15/T14

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

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 1.00 pm by legal time in the Australian Capital Territory on 11 November 1999?

L **N** Print **Y** for yes or **N** for no.

If you printed N at label L, do not complete label 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 Print **Y** for yes or **N** for no.

If you printed **N** at label **M**, has the company determined it had an unrealised net loss at the changeover time?

N Print **Y** for yes or **N** for no.

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

O

W – WORKING PAPER

Redgum Superannuation Fund

Distribution Reconciliation Report

For The Period 01 July 2018 - 30 June 2019

Date	Payment Received	Non Primary Production Income (A) * ₁			Distributed Capital Gains (B) * ₂				Foreign Income * ₃		Non-Assessable			Taxable Income	
		Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * ₅	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt		Tax Free
Units in Listed Unit Trusts (Australian)															
DAVIL040-002 Passive Income (USA Commercial Property) Fund															
01/01/2019	2,988.58	S21				S				1,231.85	652.11	2,996.71		1,756.73	1,883.96
01/01/2019	3,306.26	S19				S								3,306.26	
	6,294.84									1,231.85	652.11	2,996.71		5,062.99	1,883.96
<i>Net Cash Distribution:</i>	9,291.55	<i>Variance^:</i>	<i>(2,996.71)</i>												
	6,294.84									1,231.85	652.11	2,996.71		5,062.99	1,883.96

\$3,306.26 will be received in 2019FY, recorded it as tax deferred in 2019 at this stage, we will fix in the next FY.

\$2,996.71 has been recorded into acc 23800 in 2018FY and it was received in 2019FY

S25

Since \$2,996.71 has been recorded as Distribution received in 2018FY (Tax Deferred). In 2019FY: I have reduced the tax deferred \$2,996.71 and adjusted it into Tax exempt. It means, total AMIT excess: \$4,753.44 (S25) - \$2,996.71 = \$1,756.73

Redgum Superannuation Fund

Distribution Reconciliation Report

For The Period 01 July 2018 - 30 June 2019

Date	Non Primary Production Income (A) * ₁				Distributed Capital Gains (B) * ₂				Foreign Income * ₃		Non-Assessable			Taxable Income		
	Payment Received	Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * ₅	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt		Tax Free	Tax Deferred / AMIT * ₆
TOTAL	6,294.84										1,231.85	652.11	2,996.71		5,062.99	1,883.96

Total Distributed Gains

Discount Rate	Discounted	Gross
Superfund 1/3	0.00	0.00
Individual 50%(I)	0.00	0.00
Total	0.00	0.00

*₁ Summary of Non Primary Production Income (A)

Tax Label	Franked	Unfranked	Interest/Other	Less Other Deduction	Income Before Credits * ₇	Franking Credits	Total Including Credits
11M Gross trust distributions					0.00		0.00

*₂ Forms part of the Net Capital Gains calculation for Tax Label 11A.*₃ Forms part of the Foreign Credits calculation for Tax Label 11D, D1, 13C1.*₄ Taxable Income is designed to match Tax Statement provided by Fund Manager.

Taxable Income in the SMSF Annual Return will be different due to application of Capital Losses in Net Capital Gain calculation and application of different discount method.

*₅ This is the discount rate selected for the transaction. "S" being Super Funds at 1/3 and "I" being Individual at 50%.*₆ AMIT cost base net increase is reflected as negative amount i.e. negative tax deferred and AMIT cost base net decrease is reflected as positive amount i.e. positive tax deferred.*₇ Sum of Income Before Credits reconciles with Taxable Trust Distributions in Statement of Taxable Income.

^ Variance between Payment Received and Net Cash Distribution.

Redgum Superannuation Fund

Contributions Breakdown Report

For The Period 01 July 2018 - 30 June 2019

Summary

Member	D.O.B	Age (at 30/06/2018)	Total Super Balance (at 30/06/2018) *1	Concessional	Non-Concessional	Other	Reserves	Total
Bradshaw, Evan	06/10/1962	55	72,485.83	0.00	781.50	0.00	0.00	781.50
Bradshaw, Gaylene	25/08/1966	51	60,134.78	0.00	781.50	0.00	0.00	781.50
All Members				0.00	1,563.00	0.00	0.00	1,563.00

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

Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Bradshaw, Evan	Concessional	0.00	25,000.00	25,000.00 Below Cap
	Non-Concessional	781.50	100,000.00	99,218.50 Below Cap
Bradshaw, Gaylene	Concessional	0.00	25,000.00	25,000.00 Below Cap
	Non-Concessional	781.50	100,000.00	99,218.50 Below Cap

NCC Bring Forward Caps

Member	Bring Forward Cap	2016	2017	2018	2019	Total	Current Position
Bradshaw, Evan	N/A	0.00	0.00	2,263.00	781.50	N/A	Bring Forward Not Triggered
Bradshaw, Gaylene	N/A	0.00	0.00	2,263.01	781.50	N/A	Bring Forward Not Triggered

Bradshaw, Evan

Date	Transaction Description	Contribution Type	Ledger Data				SuperStream Data					
			Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other	
19/07/2018	2017 ATO levy	Personal - Non-Concessional		129.50	S2/Split 50/50 for Evan and Gaylene							
14/05/2019	2018 Accounting & Audit fees	Personal - Non-Concessional		522.50	S27/Split 50/50 for Evan and Gaylene							
11/06/2019	2018 ATO levy	Personal - Non-Concessional		129.50	S2/Split 50/50 for Evan and Gaylene							
Total - Bradshaw, Evan			0.00	781.50	0.00	0.00			0.00	0.00	0.00	

Bradshaw, Gaylene

Date	Transaction Description	Contribution Type	Ledger Data				SuperStream Data					
			Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other	
19/07/2018	2017 ATO levy	Personal - Non-Concessional		129.50	S2/Split 50/50 for Evan and Gaylene							
14/05/2019	2018 Accounting & Audit fees	Personal - Non-Concessional		522.50	S27/Split 50/50 for Evan and Gaylene							
11/06/2019	2018 ATO levy	Personal - Non-Concessional		129.50	S2/Split 50/50 for Evan and Gaylene							
Total - Bradshaw, Gaylene			0.00	781.50	0.00	0.00			0.00	0.00	0.00	

Total for all members

0.00	1,563.00	0.00	0.00
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Redgum Superannuation Fund
General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
14/05/2019	2018 Accounting & Audit fees		550.00	S27/W4	550.00 DR
			550.00		550.00 DR
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
19/07/2018	2017 ATO levy		259.00	S2/W4	259.00 DR
11/06/2019	2018 ATO levy		259.00		518.00 DR
			518.00		518.00 DR
Auditor's Remuneration (30700)					
<u>Auditor's Remuneration (30700)</u>					
14/05/2019	2018 Accounting & Audit fees		495.00	S27/W4	495.00 DR
			495.00		495.00 DR
Total Debits:	1,563.00				
Total Credits:	0.00				

S – SOURCE DOCUMENTS



Australian Government
Australian Taxation Office

Agent MORA WEALTH ACCOUNTANTS
PTY LTD
Client THE TRUSTEE FOR THE REDGUM
SUPERANNUATION FUND
ABN 15 954 573 218
TFN 938 125 054

Income tax 551

Date generated	07/01/2020
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

9 results found - from **07 January 2017** to **07 January 2020** sorted by **processed date** ordered **oldest to newest**; Hide transaction groups which total to zero

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
13 Jul 2017	2 Dec 2013	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 12 to 30 Jun 13	\$326.70		\$326.70 DR
13 Jul 2017	1 Dec 2014	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 13 to 30 Jun 14	\$491.31		\$818.01 DR
13 Jul 2017	1 Dec 2015	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 14 to 30 Jun 15	\$259.00		\$1,077.01 DR
13 Jul 2017	1 Dec 2016	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 15 to 30 Jun 16	\$259.00		\$1,336.01 DR
6 Sep 2017	5 Sep 2017	Payment received		\$1,336.01	\$0.00
8 Dec 2017	2 Jul 2018	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 16 to 30 Jun 17	\$259.00		\$259.00 DR

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
20 Jul 2018	19 Jul 2018	Payment received		\$259.00	\$0.00
15 May 2019	15 May 2019	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 17 to 30 Jun 18	\$259.00		\$259.00 DR
12 Jun 2019	11 Jun 2019	Payment received		\$259.00	\$0.00



BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 23
06 MARCH 2018 TO 06 JUNE 2018

THE TRUSTEES
THE REDGUM SUPERANNUATION FUND
PO BOX 88
DANDARAGAN WA 6507

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

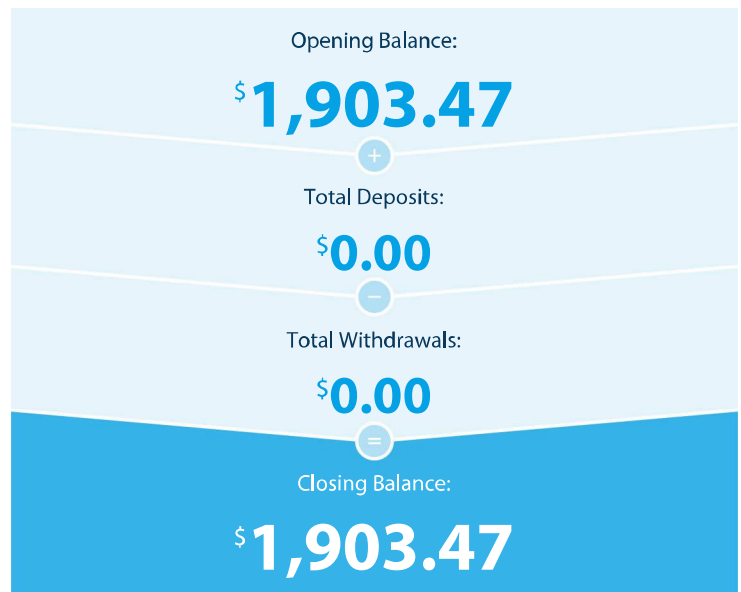
REDGUM SUPERANNUATION HOLDINGS PTY LTD
ATF THE REDGUM SUPERANNUATION FUND
A.B.N.15 954 573 218

Branch Number (BSB)

013-225

Account Number

2654-39991



NEED TO GET IN TOUCH?



ANZ Internet Banking
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OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

BUSINESS PREMIUM SAVER STATEMENT

Account Number 2654-39991

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2018				
06 MAR	OPENING BALANCE			1,903.47
	TOTALS AT END OF PAGE	\$0.00	\$0.00	
	TOTALS AT END OF PERIOD	\$0.00	\$0.00	\$1,903.47

Notice something different?

We're introducing a new look for your statement.

You can find out more here www.anz.com/newbusstatements

Your business may be able to switch off paper statements, log on to ANZ Internet Banking and click on the profile tab to change your statement preferences to Online only.

IMPORTANT INFORMATION**PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.**

All entries generated are subject to authorisation and verification and if necessary, adjustments will appear on a later statement.

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at www.anz.com or by calling **13 13 14**.



BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 24
06 JUNE 2018 TO 06 SEPTEMBER 2018

THE TRUSTEES
THE REDGUM SUPERANNUATION FUND
PO BOX 88
DANDARAGAN WA 6507

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

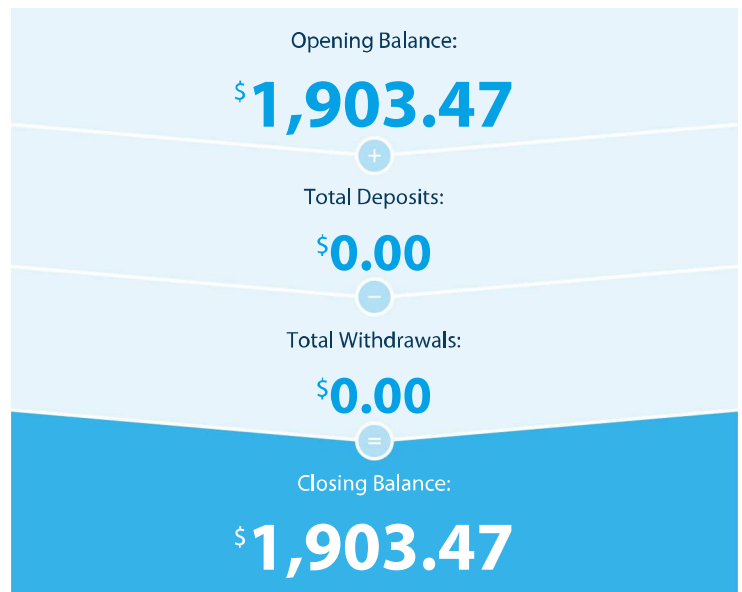
REDGUM SUPERANNUATION HOLDINGS PTY LTD
ATF THE REDGUM SUPERANNUATION FUND
A.B.N.15 954 573 218

Branch Number (BSB)

013-225

Account Number

2654-39991



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BUSINESS PREMIUM SAVER STATEMENT

Account Number 2654-39991

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2018				
06 JUN	OPENING BALANCE			1,903.47
	TOTALS AT END OF PAGE	\$0.00	\$0.00	
	TOTALS AT END OF PERIOD	\$0.00	\$0.00	\$1,903.47

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BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 25
06 SEPTEMBER 2018 TO 06 DECEMBER 2018

THE TRUSTEES
THE REDGUM SUPERANNUATION FUND
PO BOX 88
DANDARAGAN WA 6507

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

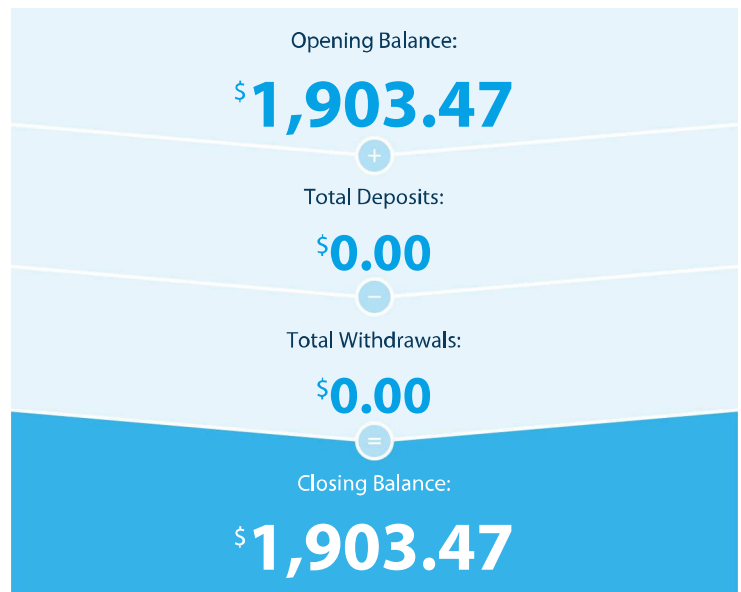
REDGUM SUPERANNUATION HOLDINGS PTY LTD
ATF THE REDGUM SUPERANNUATION FUND
A.B.N.15 954 573 218

Branch Number (BSB)

013-225

Account Number

2654-39991



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BUSINESS PREMIUM SAVER STATEMENT

Account Number 2654-39991

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2018				
06 SEP	OPENING BALANCE			1,903.47
	TOTALS AT END OF PAGE	\$0.00	\$0.00	
	TOTALS AT END OF PERIOD	\$0.00	\$0.00	\$1,903.47

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BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 26
06 DECEMBER 2018 TO 06 MARCH 2019

THE TRUSTEES
THE REDGUM SUPERANNUATION FUND
PO BOX 88
DANDARAGAN WA 6507

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

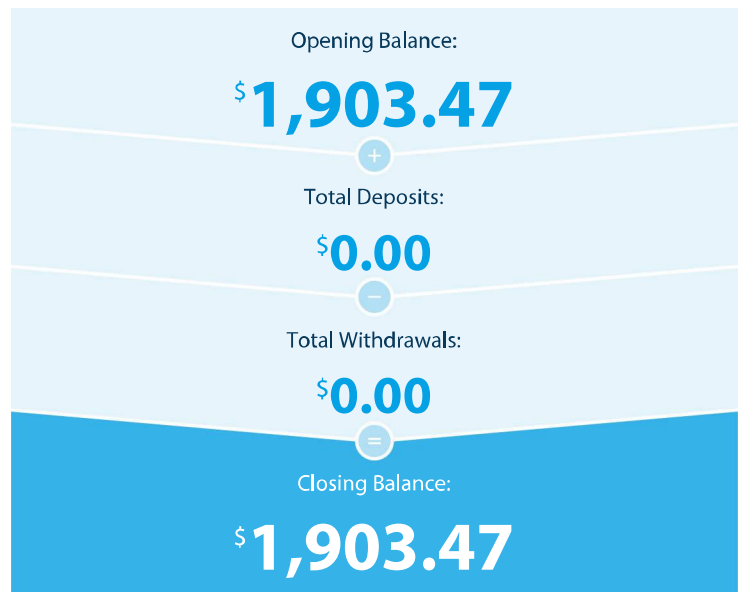
REDGUM SUPERANNUATION HOLDINGS PTY LTD
ATF THE REDGUM SUPERANNUATION FUND
A.B.N.15 954 573 218

Branch Number (BSB)

013-225

Account Number

2654-39991



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Lost/Stolen Cards: 1800 033 844

BUSINESS PREMIUM SAVER STATEMENT

Account Number 2654-39991

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2018				
06 DEC	OPENING BALANCE			1,903.47
	TOTALS AT END OF PAGE	\$0.00	\$0.00	
	TOTALS AT END OF PERIOD	\$0.00	\$0.00	\$1,903.47

Protecting your privacy

Protecting your privacy is crucial to the way we do business. That's why we've simplified our Privacy Policy to better explain how we manage and protect your personal information, particularly when providing a product or service to you.

Watch our short video and read our updated Privacy Policy at www.anz.com.au/privacy.

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BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 27
06 MARCH 2019 TO 06 JUNE 2019

THE TRUSTEES
THE REDGUM SUPERANNUATION FUND
PO BOX 88
DANDARAGAN WA 6507

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

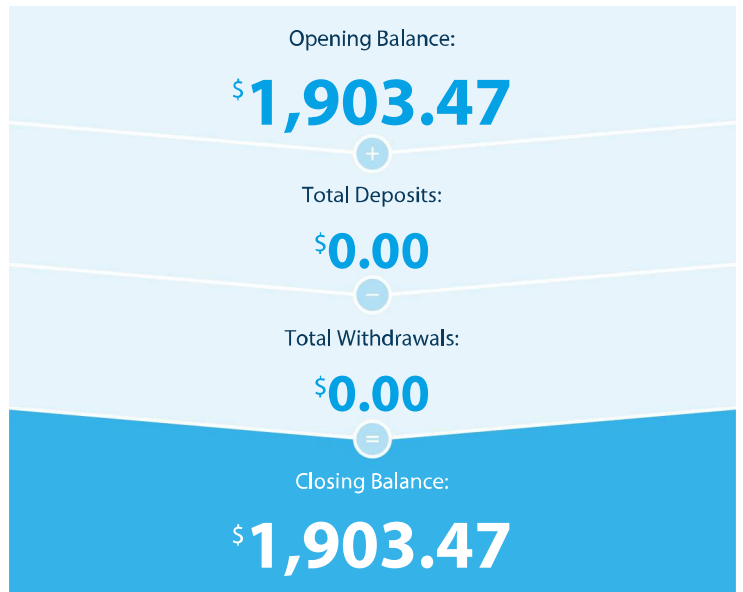
REDGUM SUPERANNUATION HOLDINGS PTY LTD
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A.B.N.15 954 573 218

Branch Number (BSB)

013-225

Account Number

2654-39991



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BUSINESS PREMIUM SAVER STATEMENT

Account Number 2654-39991

Transaction Details

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Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2019				
06 MAR	OPENING BALANCE			1,903.47
	TOTALS AT END OF PAGE	\$0.00	\$0.00	
	TOTALS AT END OF PERIOD	\$0.00	\$0.00	\$1,903.47

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BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 28

06 JUNE 2019 TO 06 SEPTEMBER 2019

THE TRUSTEES
THE REDGUM SUPERANNUATION FUND
PO BOX 88
DANDARAGAN WA 6507

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

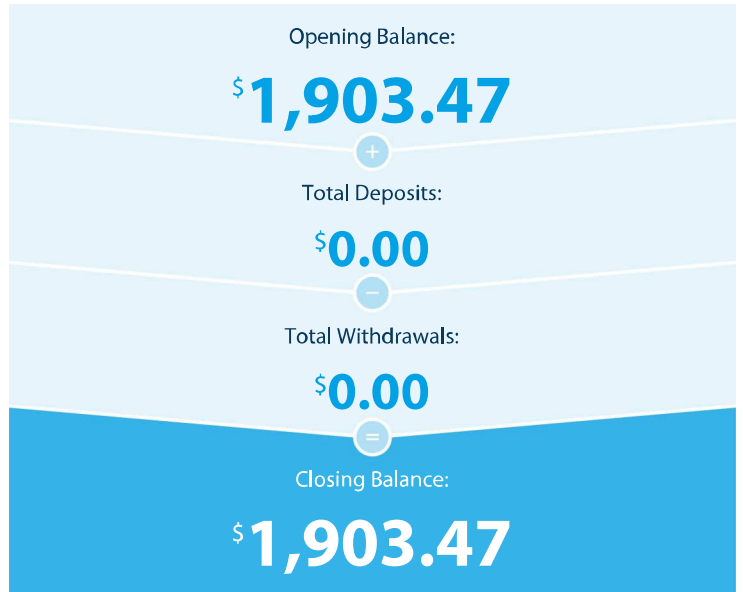
REDGUM SUPERANNUATION HOLDINGS PTY LTD
ATF THE REDGUM SUPERANNUATION FUND
A.B.N.15 954 573 218

Branch Number (BSB)

013-225

Account Number

2654-39991



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BUSINESS PREMIUM SAVER STATEMENT

Account Number 2654-39991

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2019				
06 JUN	OPENING BALANCE			1,903.47
	TOTALS AT END OF PAGE	\$0.00	\$0.00	
	TOTALS AT END OF PERIOD	\$0.00	\$0.00	\$1,903.47

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The new Profile menu in ANZ Internet Banking lets you securely manage your contact information and security details. You can find the new menu in the top right corner of ANZ Internet Banking.

We recommend keeping your contact information up to date, because we may use these details for security purposes (e.g. to verify transactions), and to send you information about your accounts.

You can also control which 'Offers & Promotions' you receive and how you'd like to hear about them. You can select as many as you like and make changes any time.

Visit www.anz.com.au to explore your Profile today.

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BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 29

06 SEPTEMBER 2019 TO 06 DECEMBER 2019

THE TRUSTEES
THE REDGUM SUPERANNUATION FUND
PO BOX 88
DANDARAGAN WA 6507

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

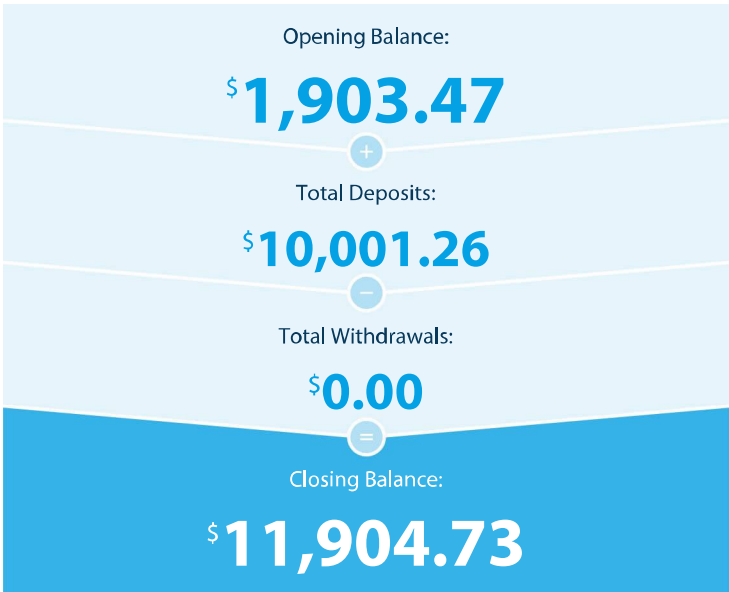
REDGUM SUPERANNUATION HOLDINGS PTY LTD
ATF THE REDGUM SUPERANNUATION FUND
A.B.N.15 954 573 218

Branch Number (BSB)

013-225

Account Number

2654-39991



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Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

BUSINESS PREMIUM SAVER STATEMENT

Account Number 2654-39991

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2019				
06 SEP	OPENING BALANCE			1,903.47
21 OCT	TRANSFER FROM BRADSHAW FAMILY BRADSHW		5,000.00	6,903.47
22 OCT	TRANSFER FROM BRADSHAW FAMILY E AND G SUPER		5,000.00	11,903.47
31 OCT	CREDIT INTEREST PAID		0.32	11,903.79
29 NOV	CREDIT INTEREST PAID		0.94	11,904.73
	TOTALS AT END OF PAGE	\$0.00	\$10,001.26	
	TOTALS AT END OF PERIOD	\$0.00	\$10,001.26	\$11,904.73

This Statement Includes

Interest earned on deposits	\$1.26
-----------------------------	--------

Fee Summary

Fees Charged for period: 01 OCT 2019 to 31 OCT 2019

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
EFTPOS/PHONE BANKING WDL	2.00	2.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 06/12/19 and the monthly fee cycle, as appears above, ended on 31/10/19.**Summary of Relationship Benefit for this account** Amount (\$)**Your Relationship Benefit** **1.20****This is made up of:**

Value of Free Transactions	1.20
----------------------------	------

Plantation Capital Limited
ABN 65 133 678 029 | AFSL 339481

**Passive Income
(USA Commercial Property) Fund**
ARSN 155 770 095

Unit Certificate

Certificate Number	10,117
Distinctive Number of Units	UNIT # 92,415,856 TO UNIT # 92,417,779

This is to certify that	Redgum Superannuation Holdings Pty Ltd ATF The Redgum Superannuation Fund
-------------------------	--

Of	14 Dandaragon rd DANDARAGON WA 6507
----	--

Is the registered holder of	1,924 UNITS
-----------------------------	-------------

Subject to the Constitution of Passive Income (USA Commercial Property) Fund dated	25 October 2018
--	-----------------

Executed by Plantation Capital Ltd as the Responsible Entity for the Passive Income (USA Commercial Property) Fund on	01 January 2019
--	-----------------



Stephen McKnight - Director



Paul Harper - Director

Postal: PO Box 2193, Blackburn VIC 3130
Street: 893A Canterbury Road, BOX HILL VIC 3128
Phone: 03 8892 3800 | Fax: 03 8892 3811
www.passiveincomefund.com

Plantation Capital Limited
ABN 65 133 678 029 | AFSL 339481

**Passive Income
(USA Commercial Property) Fund**
ARSN 155 770 095

Unit Certificate

Certificate Number	10,849
Distinctive Number of Units	UNIT # 94,004,780 TO UNIT # 94,006,921

This is to certify that	Redgum Superannuation Holdings Pty Ltd ATF The Redgum Superannuation Fund
-------------------------	--

Of	14 Dandaragon rd DANDARAGON WA 6507
----	--

Is the registered holder of	2,142 UNITS
-----------------------------	-------------

Subject to the Constitution of Passive Income (USA Commercial Property) Fund dated	25 October 2018
--	-----------------

Executed by Plantation Capital Ltd as the Responsible Entity for the Passive Income (USA Commercial Property) Fund on	01 July 2019
--	--------------



Stephen McKnight - Director



Paul Harper - Director

Postal: PO Box 532, Canterbury VIC 3126
Street: Suite 4, 210 Canterbury Road, Canterbury VIC 3126
Phone: 03 8592 0270 | Fax: 03 8592 0276
www.passiveincomefund.com

Plantation Capital Ltd (ABN 65 133 678 029)
As Responsible Entity For
Passive Income (USA Commercial Property) Fund
ARSN 155 770 095

Redgum Superannuation Holdings Pty Ltd ATF The Redgum
 Superannuation Fund
 14 Dandaragon rd
 DANDARAGON WA 6507

Date of Issue	05/08/2019
Period Start Date	01/01/2019
Period End Date	30/06/2019
Investment Profile ID	I00089
Currency	AUD
Payment Date	24/07/2019

DISTRIBUTION STATEMENT

Passive Income (USA Commercial Property) Fund

Account Name: Redgum Superannuation Holdings Pty Ltd ATF The Redgum Superannuation Fund

DISTRIBUTIONS

Record Date	Description	Distribution Rate (CPU)	Holding Balance	Gross Distribution	Tax Adjustments	Net Distribution
30/06/2019	Distribution	5.00	69,309	\$3,465.45	\$159.19	\$3,306.26
				\$3,465.45	\$159.19	\$3,306.26

PAYMENT INSTRUCTIONS

Units Reinvested: 2,142

Reinvestment Price: \$1.5432

Notes to Investors:

- Distributions may be subject to withholding tax. If applicable, the Fund is required to deduct this tax from your Gross Distribution. This amount is disclosed in this statement as a Tax Adjustment.
- Please note that the Tax Adjustment includes withholding tax amounts payable to the ATO for Australian withholding tax as well as amounts or adjustments with respect to US withholding tax required to be paid to the IRS for each investor.
- If you elect to have your distribution paid as CASH, you will receive the net distribution into your nominated bank account.
- If you elect to have your distribution paid as UNITS (DRP), you will receive the net distribution as additional units at the unit price current at the date of distribution.
- Investors are permitted to change their distribution option at any time with a minimum 14 days notice. The distribution option applies to all units held by the investment entity.

Please contact Client Services at admin@passiveincomefund.com if these details are incorrect or if you have any questions about your investment and distribution. Alternatively, please call the office on 03 8592 0270 during business hours (AEST).

Plantation Capital Ltd (ABN 65 133 678 029)
As Responsible Entity For
Passive Income (USA Commercial Property) Fund
ARSN 155 770 095

Redgum Superannuation Holdings Pty Ltd ATF The Redgum
 Superannuation Fund
 14 Dandaragon rd
 DANDARAGON WA 6507

Date of Issue	06/08/2019
Period Start Date	01/01/2019
Period End Date	01/07/2019
Investment Profile ID	I00089
Currency	Australian Dollars

HOLDING STATEMENT

Passive Income (USA Commercial Property) Fund

Account Name: Redgum Superannuation Holdings Pty Ltd ATF The Redgum Superannuation Fund

TRANSACTIONS

Date	Transaction Type	Amount	Unit Price	Movement Quantity	Holding Balance
01/01/2019	Opening Balance				67,385
01/01/2019	Reinvestment	\$2,988.58	\$1.5530	1,924	69,309
01/07/2019	Reinvestment	\$3,306.26	\$1.5432	2,142	71,451
01/07/2019	Closing Balance				71,451

Plantation Capital Ltd (ABN 65 133 678 029)
As Responsible Entity For
Passive Income (USA Commercial Property) Fund
ARSN 155 770 095

Redgum Superannuation Holdings Pty Ltd ATF The Redgum
 Superannuation Fund
 14 Dandaragon rd
 DANDARAGON WA 6507

Date of Issue	06/03/2019
Period Start Date	01/07/2018
Period End Date	01/01/2019
Investment Profile ID	I00089
Currency	Australian Dollars

HOLDING STATEMENT

Passive Income (USA Commercial Property) Fund

Account Name: Redgum Superannuation Holdings Pty Ltd ATF The Redgum Superannuation Fund

TRANSACTIONS

Date	Transaction Type	Amount	Unit Price	Movement Quantity	Holding Balance
01/07/2018	Opening Balance				65,363
01/07/2018	Reinvestment	\$2,996.71	\$1.4819	2,022	67,385
01/01/2019	Reinvestment	\$2,988.58	\$1.5530	1,924	69,309
01/01/2019	Closing Balance				69,309

Plantation Capital Ltd (ABN 65 133 678 029)
As Responsible Entity For
Passive Income (USA Commercial Property) Fund
ARSN 155 770 095

Redgum Superannuation Holdings Pty Ltd ATF The Redgum
 Superannuation Fund
 14 Dandaragon rd
 DANDARAGON WA 6507

Date of Issue	20/09/2019
Period Start Date	01/01/2019
Period End Date	30/06/2019
Investment Profile ID	I00089
Currency	AUD

PERIODIC STATEMENT

1st January 2019 to 30th June 2019

Passive Income USA (Commercial Property) Fund

Account Name: Redgum Superannuation Holdings Pty Ltd ATF The Redgum Superannuation Fund

INVESTMENT SUMMARY

Date	Description	Holding Balance	Price	Amount
01/01/2019	Opening Value of Investment	67,385	\$1.553	\$104,648.90
01/01/2019	Plus: Additions (Reinvestment)	1,924	\$1.553	\$2,987.97
30/06/2019	Less: Distribution (5.00 cents per unit)			(\$3,465.45)
	Return on Investment (Net of fees) ⁽ⁱ⁾			\$2,786.23
30/06/2019	Closing Exit Value of Investment	69,309	\$1.5432	⁽ⁱⁱ⁾\$106,957.65

(i) The return on investment calculation takes into account capital appreciation and distributions made during the year, and is after all fees and costs.

(ii) This is the current net tangible asset (NTA) value per unit, multiplied by the unit balance. This does not necessarily equate to the amount you would receive if you were to terminate your investment because it does not include any estimated property disposal costs, which are determined annually at the time redemption offers are made.

FEE SUMMARY

Type of fee	Amount
Total direct fees paid	\$0.00
This amount includes all the direct fees and costs which were charged to your account during the statement period.	
Other management costs *	\$1,308.30
This approximate amount has been deducted from the assets or earnings of the Fund and includes all other management costs that were not paid directly out of your account. These fees and costs are reflected in the calculation of the net earnings allocated to your account. Typically, this comprises our management fee, fund expenses and any performance fee payable.	
Expense Recoveries *	\$52.16
Expenses incurred and/or paid by the Responsible Entity on behalf of the Fund.	
Indirect Costs	\$73.49
This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment but are not charged to you directly as a fee.	
Total fees you paid	\$1,433.95
This approximate amount includes all the fees and costs which affected your investment during the statement period.	

*These fees and costs include GST less reduced input tax credits, if applicable.

Plantation Capital Ltd (ABN 65 133 678 029)
As Responsible Entity For
Passive Income (USA Commercial Property) Fund
ARSN 155 770 095

Redgum Superannuation Holdings Pty Ltd ATF The Redgum
 Superannuation Fund
 14 Dandaragon rd
 DANDARAGON WA 6507

Date of Issue	20/09/2019
Period Start Date	01/01/2019
Period End Date	30/06/2019
Investment Profile ID	I00089
Currency	AUD

PERIODIC STATEMENT (continued)

1st January 2019 to 30th June 2019

Passive Income USA (Commercial Property) Fund

Account Name: Redgum Superannuation Holdings Pty Ltd ATF The Redgum Superannuation Fund

The above periodic statement is issued in accordance with the provisions of section 1017D of the Corporations Act 2001.

Inquiries and Complaints

Any enquiries or complaints should be addressed in the first instance to:

The Complaints Officer
 Passive Income USA (Commercial Property) Fund
 Suite 4, Level 1
 210 Canterbury Road
 CANTERBURY VIC 3126

If we are unable to resolve the complaint or you are dissatisfied with the outcome, you can refer the complaint to the Australian Financial Complaints Authority who can be contacted as follows:

By Telephone: 1800 931 678

By Fax: (03) 9613 6399

By Email: info@afca.org.au

By Mail:
 The Australian Financial Complaints Authority
 GPO Box 3
 Melbourne VIC 3001

ASIC also has an information line on 1300 300 630.

Further Information

If you have any questions regarding this statement or your unit holding, please contact your Fund team on (03) 8592 0270 or email admin@passiveincomefund.com.

Plantation Capital Ltd (ABN 65 133 678 029)
As Responsible Entity For
Passive Income (USA Commercial Property) Fund
ARSN 155 770 095

Redgum Superannuation Holdings Pty Ltd ATF The Redgum
 Superannuation Fund
 14 Dandaragon rd
 DANDARAGON WA 6507

Passive Income (USA Commercial Property) Fund
AMIT Member Annual Statement
For The Year Ended 31 December 2018

PART A: YOUR DETAILS

RECORD	DETAILS ON FILE
Account Name	Redgum Superannuation Holdings Pty Ltd ATF The Redgum Superannuation Fund
Investment Profile ID	I00089
You are recorded as being a	Superannuation Fund
Australian tax file number (TFN)	Provided
Country of residence at 31 December 2018	Australia

PART B: SUMMARY OF 2019 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS

TAX RETURN (SUPPLEMENTARY SECTION)	AMOUNT (\$)	ATTRIBUTION (\$)	OTHER AMOUNT (\$)	TAX RETURN LABEL
Share of net income from trusts, less net capital gains, foreign income and franked distributions	0.00			13U
Franked distributions from trusts	0.00			13C
Other deductions relating to non primary production income	0.00			13Y
Franking credits	0.00			13Q
Credit for TFN amounts withheld	0.00			13R
Credit for foreign resident amounts withheld	0.00			13A
Net capital gain	0.00			18A
Total current year capital gains	0.00			18H
Assessable foreign source income	1,883.96			20E
Other net foreign source income	1,883.96			20M
Foreign income tax offsets	652.11			20O

Please note that tax return labels are applicable to individual tax returns. This document does not constitute tax advice. For further information, please refer to the PDS. To the extent permitted by law, no liability is accepted for any loss or damage as a result of reliance on this information.

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

PART C: COMPONENTS OF DISTRIBUTION

COMPONENTS OF DISTRIBUTION	CASH DISTRIBUTION (\$)	TAX PAID OR FRANKING CREDIT (GROSSED UP) (\$)	ATTRIBUTION (\$)	OTHER AMOUNT (\$)	TAX RETURN LABEL
AUSTRALIAN INCOME					
Interest	0.00		0.00		
Dividends: unfranked amount declared to be CFI	0.00		0.00		
Dividends: unfranked amount not declared to be CFI	0.00		0.00		
Dividends: Less LIC capital gain deduction	0.00		0.00		
Other Income	0.00		0.00		
Less other allowable trust deductions	0.00		0.00		
Non primary production income (A)	0.00		0.00		13U
Dividends - franked (X)	0.00	0.00	0.00		13C/13Q
CAPITAL GAINS					
FOREIGN INCOME TAX OFFSET					
Capital gains discount: Taxable Australian property	0.00	0	0.00		
Capital gains discount: Non-Taxable Australian property	0.00	0	0.00		
Capital gains other: Taxable Australian property	0.00	0	0.00		
Capital gains other: Non-Taxable Australian property	0.00	0	0.00		
Net capital gains	0.00		0.00		18A
AMIT CGT gross up amount			0.00		
Other capital gains distribution	0.00				
Total current year capital gains (B)	0.00				18H
FOREIGN INCOME					
Other net foreign income	1,231.85	652.11	1,883.96		20M/20O
Assessable foreign source income	1,231.85	652.11	1,883.96		20E
Total Foreign income (C)	1,231.85	652.11	1,883.96		
Cash distribution sub-total (A + X + B + C)	1,231.85				
TAX OFFSETS					
Franking credit tax offset		0.00			13Q
Foreign income tax offset		652.11			20O
Total tax offsets (D)		652.11			
OTHER NON-ASSESSABLE AMOUNTS					
Net exempt income	0.00		0.00		
Non-assessable non exempt amount (E)	0.00		0.00		
Other non-attributable amounts	4,753.44		0.00		
Return of Capital	0.00				
Gross cash distribution (G)	5,985.29			5,985.29	
AMIT cost base net amount - excess				4,753.44	
AMIT cost base net amount - shortfall				0.00	
OTHER DEDUCTIONS FROM DISTRIBUTION					
Less: TFN amounts withheld	0.00				13R
Less: Non-resident amounts withheld	0.00				13A
Less: Other expenses	0.00				13Y
Net cash distribution	5,985.29				

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

PART C: COMPONENTS OF DISTRIBUTION (Continued)

COMPONENTS OF DISTRIBUTION	CASH DISTRIBUTION (\$)	TAX PAID OR FRANKING CREDIT (GROSSED UP) (\$)	ATTRIBUTION (\$)	OTHER AMOUNT (\$)	TAX RETURN LABEL
NON RESIDENT REPORTING					
Non Resident Withholding Amount	0.00	0.00	0.00	0.00	
MIT Fund Payments	0.00	0.00	0.00	0.00	
Deemed Payment - Dividend	0.00	0.00	0.00	0.00	
Deemed Payment - Interest	0.00	0.00	0.00	0.00	
Deemed Payment - Royalties	0.00	0.00	0.00	0.00	
Deemed Payment - Fund Payment	0.00	0.00	0.00	0.00	

The Fund has a tax substituted accounting period of 31 December in lieu of 30 June. This tax statement therefore includes distributions for the period 1 January 2018 to 31 December 2018. Any distribution from 1 January 2019 (i.e. for 30 June 2019 and 31 December 2019) will be included in the Fund's 2020 tax distribution statement. This statement is to assist you in preparing your 30 June 2019 income tax return.

There were no capital gains that were derived by the Fund for the 31 December 2018 year of income. The other non-attributable amounts represents a distribution out of capital of the Fund. Unless this amount exceeds the cost base of your units in the Fund (as adjusted for prior reductions), this amount is not assessable to you. However, this amount will reduce your CGT cost base in your units in the Fund as it gives rise to an excess AMIT cost base net amount. This reduction will be relevant in determining future capital gains on the disposal of your units or the treatment of other non-attributable amounts.

The foreign income tax offset represents US withholding tax that has been paid by the REIT (Ozinus Realty LLC) on dividends paid to the Fund. As the Fund is being treated as fiscally transparent for US taxation purposes, US withholding tax has been paid to the IRS on behalf of each Investor in the Fund on their share of the gross dividend paid by the REIT (before expenses of the Fund) based on each Investor's US withholding tax rate. For a non US person/entity the maximum rate of 30% withholding tax applies, however as the Australian government has signed a treaty with the US, this rate may be reduced to 15% by completion of the W-8BEN/W-8BEN-E form to claim the treaty benefits. Investors may be eligible to claim a Foreign Income Tax Offset (FITO) however, the precise quantum should be confirmed by their taxation advisor. Please refer to the PDS for further information on the treatment of US withholding tax on dividends paid by the Fund.

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES



TAX INVOICE

Redgum Superannuation Fund

Invoice Date
14 May 2019

Mora Wealth
Accountants
PO Box 1095
BENTLEY DC WA 6983

Invoice Number
INV-2238

Reference
BRADE040

ABN
26 167 776 025

Description	Quantity	Unit Price	GST	Amount AUD
REDGUM SUPER FUND In relation to taxation for year ended 30 June 2018 including, taking instructions for preparation of income tax return; preparation of Operating Statement and Statement of Financial Position; revaluing all investments as at 30 June 2018, allocation of earnings, contributions and tax expense to the members, presenting information in correct form for inclusion in taxation return, preparing and lodging income tax return, checking assessments and forwarding on to you. Preparing Trustee minutes and representations.	1.00	500.00	10%	500.00
TO PROFESSIONAL SERVICES: In relation to the audit of the superannuation fund for the year ended 30 June 2018 .	1.00	450.00	10%	450.00
			Subtotal	950.00
			TOTAL GST 10%	95.00
			TOTAL AUD	1,045.00

Due Date: 21 May 2019

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

Loan Agreement

**THIS LOAN AGREEMENT (this "Agreement") dated this 1st day of July, 2015
BETWEEN:**

REDGUM SUPERANNUATION HOLDINGS PTY LTD (ACN 159 331 745)
as Trustee for REDGUM SUPERANNUATION FUND (ABN 15 954 573 218)
(the "Lender")

OF THE FIRST PART

AND

ALEIX SHORE
Of Saint Leonard's Farm, WONGAN HILLS WA 6603
(the "Borrower")

OF THE SECOND PART

Loan Term

1. The Lender promises to loan an amount of \$31,000.00 AUD to the Borrower and the Borrower promises to repay this principal amount to the Lender, with interest payable on the unpaid principal at the rate of seven (7.00) percent per annum.
2. The Lender promises to deposit the loan into the Borrower's nominated bank account within seven (7) days of the execution of this Agreement.

Nature of Loan

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

Loan Term

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

Payment

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

Default

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

Governing Law

10. This Agreement will be construed in accordance with and governed by the laws of the State of Western Australia and the parties irrevocably submit to the exclusive jurisdiction of the courts exercising jurisdiction in Western Australia in respect of any proceedings arising out of or in connection with this Agreement. The parties irrevocably waive any objection to the venue of any legal process in these courts on the basis that the process has been brought in an inconvenient forum.

Costs

11. All reasonable costs, expenses and expenditures including, without limitation, the legal costs incurred by the Lender in enforcing this Agreement as a result of any default by the Borrower, will be added to the principal then outstanding and will immediately be paid by the Borrower.

Binding Effect

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


Amendments

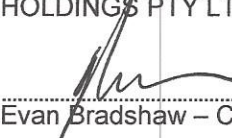
13. This Agreement may only be amended or modified by a written instrument executed by both the Borrower and the Lender.

IN WITNESS WHEREOF, the parties have duly affixed their signatures under hand and seal on this 1st day of July, 2015.

SIGNED, SEALED, AND DELIVERED this 1st day of July, 2015 in front of the person below who is over 18 years of age and not involved with the contents of this document or related to any of the parties in this document.

REDGUM SUPERANNUATION HOLDINGS PTY LTD





Evan Bradshaw – Chairman/ Director

(Signature of Witness)



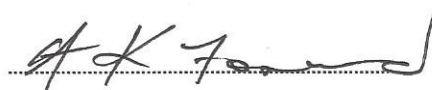
Gaylene Bradshaw - Director

WITNESS DETAILS:

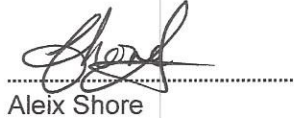
Name: Angela Forward
Address: 3430 Dandaragan Road, Dandaragan 6507 W.A.
Occupation: Home Duties

SIGNED, SEALED, AND DELIVERED this 1st day of July, 2015 in front of the person below who is over 18 years of age and not involved with the contents of this document or related to any of the parties in this document.

ALEIX SHORE
of Saint Leonard's Farm, WONGAN HILLS, WA 6603



(Signature of Witness)



Aleix Shore

WITNESS DETAILS:

Name: Angela Forward
Address: 3430 Dandaragan Road, Dandaragan 6507 W.A.
Occupation: Home Duties

P – PRIOR YEAR

Redgum Superannuation Fund
Trial Balance

As at 30 June 2018

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	23800	Distributions Received			
	23800/DAVIL040-002	Passive Income (USA Commercial Property) Fund			13,943.60
	24200	Contributions			
	24200/BRAEVA00001 A	(Contributions) Bradshaw, Evan - Accumulation			2,263.00
	24200/BRAGAY00001 A	(Contributions) Bradshaw, Gaylene - Accumulation			2,384.11
	24700	Changes in Market Values of Investments			5,666.60
2,200.00	30100	Accountancy Fees		440.00	
	30400	ATO Supervisory Levy		1,227.00	
550.00	30700	Auditor's Remuneration			
(2,750.00)	49000	Profit/Loss Allocation Account		22,590.31	
	50010	Opening Balance			
(61,917.65)	50010/BRAEVA00001 A	(Opening Balance) Bradshaw, Evan - Accumulation			60,407.90
(50,862.65)	50010/BRAGAY00001 A	(Opening Balance) Bradshaw, Gaylene - Accumulation			49,622.40
	52420	Contributions			
0.00	52420/BRAEVA00001 A	(Contributions) Bradshaw, Evan - Accumulation			2,263.00
0.00	52420/BRAGAY00001 A	(Contributions) Bradshaw, Gaylene - Accumulation			2,384.11
	53100	Share of Profit/(Loss)			
1,509.75	53100/BRAEVA00001 A	(Share of Profit/(Loss)) Bradshaw, Evan - Accumulation			9,814.93
1,240.25	53100/BRAGAY00001 A	(Share of Profit/(Loss)) Bradshaw, Gaylene - Accumulation			8,128.27
	60400	Bank Accounts			
1,782.37	60400/ANZ265439991	ANZ Business Premium account		1,903.47	
	61800	Distributions Receivable			
0.00	61800/DAVIL040-002	Passive Income (USA Commercial Property) Fund		2,996.71	
	74300	Loan to Non Associated Entities			
30,859.00	74300/BRADE040-001	Loan to Aleix Shore	1.0000	30,859.00	
	78200	Units in Listed Unit Trusts (Australian)			
80,247.94	78200/DAVIL040-002	Passive Income (USA Commercial Property) Fund	65,363.0000	96,861.43	
(109.01)	85000	Income Tax Payable/Refundable			0.00

Redgum Superannuation Fund

Trial Balance

As at 30 June 2018

Last Year	Code	Account Name	Units	Debits \$	Credits \$
(2,750.00)	88000	Sundry Creditors			0.00
				<u>156,877.92</u>	<u>156,877.92</u>

Current Year Profit/(Loss): 22,590.31

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

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

Privacy

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

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

The Australian Business Register

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

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

Electronic funds transfer - direct debit

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

Tax file number Year Name of partnership, trust, fund or entity

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

Important

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

Declaration: I declare that:

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

Signature of partner, trustee or director

Date

PART B Electronic funds transfer consent

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

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

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

Agent's reference number

Account Name

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

Signature

Date

Self-managed superannuation fund annual return

2018

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 2018 (NAT 71287).

The Self-managed superannuation fund annual return instructions 2018 (NAT 71606) (the instructions) can assist you to complete this annual return.

Section A: Fund information

1 Tax file number (TFN)

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

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN)

4 Current postal address

5 Annual return status

Is this an amendment to the SMSF's 2018 return?

 A N

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

 B N

6 SMSF auditor

Auditor's name

Title

Familyname

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Use Agent address details?

Postal address

Date audit was completed A 05/10/2018

Was Part B of the audit report qualified? B N

If the audit report was qualified, have the reported compliance issues been rectified? C

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 Financial institution details for super payments and tax refunds

You must provide the financial institution details of your fund's nominated super account. If you would like your fund's tax refunds paid to a different account, you can provide additional financial institution details at B.

Fund BSB number (must be six digits) Fund account number

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

B Financial institution details for tax refunds only

Use Agent Trust Account?

If you would like your fund's tax refunds paid to a different account, provide additional financial institution details. Tax refunds cannot be paid to a trustee's personal account. (See relevant instructions.)

Fund BSB number (must be six digits) Account number

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

C Electronic service address alias

We will use your electronic service address alias to communicate with your fund about ATO super payments.

8 Status of SMSF

Australian superannuation fund

A

Fund benefit structure

B

Code

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution?

C

9 Was the fund wound up during the income year?

Print Y for yes or N for no.

If yes, provide the date on which fund was wound up

Have all tax lodgment and payment obligations been met?

10 Exempt current pension income

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

Print Y for yes or N for no.

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

If No, Go to Section B: Income

If 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** Print Y for yes

Did the fund have any other income that was assessable? **E** Print Y for yes or N for no. If Yes, go to Section B: Income

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

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

Section B: Income

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

11 Income

Did you have a capital gains tax (CGT) event during the year? **G** **N** Print **Y** for yes or **N** for no.

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

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital Gains Tax (CGT) schedule 2018

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**

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** 0
 plus Assessable personal contributions **R2** 0
 plus **#**No-TFN-quoted contributions **R3** 0
 (an amount must be included even if it is zero)
 less Transfer of liability to life insurance company or PST **R6** 0

Assessable contributions (R1 plus R2 plus R3 less R6) **R** 0

Calculation of non-arm's length income
 * Net non-arm's length private company dividends **U1**
 plus * Net non-arm's length trust distributions **U2**
 plus * Net other non-arm's length income **U3**

* Other income **S** Code

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

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

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

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

Exempt current pension income **Y**

TOTAL ASSESSABLE INCOME **V** 0 Loss
 (W less Y)

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 <input type="text"/>	A2 <input type="text"/>	
Interest expenses overseas	B1 <input type="text"/>	B2 <input type="text"/>	
Capital works expenditure	D1 <input type="text"/>	D2 <input type="text"/>	
Decline in value of depreciating assets	E1 <input type="text"/>	E2 <input type="text"/>	
Insurance premiums – members	F1 <input type="text"/>	F2 <input type="text"/>	
Death benefit increase	G1 <input type="text"/>		
SMSF auditor fee	H1 <input type="text" value="550"/>	H2 <input type="text"/>	
Investment expenses	I1 <input type="text"/>	I2 <input type="text"/>	
Management and administration expenses	J1 <input type="text" value="1,117"/>	J2 <input type="text"/>	
Forestry managed investment scheme expense	U1 <input type="text"/>	U2 <input type="text"/>	
Other amounts	L1 <input type="text"/>	L2 <input type="text"/>	<input type="text" value="Code"/>
Tax losses deducted	M1 <input type="text"/>		

N	TOTAL DEDUCTIONS	<input type="text" value="1,667"/>
	(Total A1 to M1)	

Y	TOTAL NON-DEDUCTIBLE EXPENSES	<input type="text" value="0"/>
	(Total A2 to L2)	

O	#TAXABLE INCOME OR LOSS	<input type="text" value="1,667"/>	<input type="text" value="Loss"/>
	(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)		

Z	TOTAL SMSF EXPENSES	<input type="text" value="1,667"/>
	(N plus Y)	

#This is a mandatory label.

Section D: Income tax calculation statement

#Important:

Section B label R3, Section C label O and Section D labels A, T1, J, T5 and I are mandatory.

13 Calculation statement

Please refer to the Self-managed superannuation fund annual return instructions 2018 on how to complete the calculation statement.

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

Foreign income tax offset	C1 <input type="text"/>	Non-refundable non-carry forward tax offsets
Rebates and tax offsets	C2 <input type="text"/>	
		C <input type="text" value="0.00"/>
		(C1 plus C2)

SUBTOTAL 1

T2

(B less C –cannot be less than zero)

Early stage venture capital limited partnership tax offset	D1 <input type="text"/>	Non-refundable carry forward tax offsets
Early stage venture capital limited partnership tax offset carried forward from previous year	D2 <input type="text"/>	
Early stage investor tax offset	D3 <input type="text"/>	
Early stage investor tax offset carried forward from previous year	D4 <input type="text"/>	
		D <input type="text" value="0.00"/>
		(D1 plus D2 plus D3 plus D4)

SUBTOTAL 2

T3

(T2 less D –cannot be less than zero)

Complying fund's franking credits tax offset	E1 <input type="text"/>	Refundable tax offsets
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"/>	
		E <input type="text" value="0.00"/>
		(E1 plus E2 plus E3 plus E4)

#TAX PAYABLE T5

(T3 less E - cannot be less than zero)

Section 102AAM interest charge

G

Credit for interest on early payments – amount of interest

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

Total amount of tax payable

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

If total loss is greater than \$100,000, complete and attach a Losses schedule 2018.

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

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

Net capital losses brought forward from prior years

Non-Collectables	<input type="text" value="0"/>
Collectables	<input type="text" value="0"/>

Net capital losses carried forward to later income years

<input type="text" value="0"/>
<input type="text" value="0"/>

Section F / Section G: **Member Information**

In Section F / G report all current members in the fund at 30 June.
Use Section F / G to report any former members or deceased members who held an interest in the fund at any time during the income year.

See the Privacy note in the Declaration.

Title	Mr	Member'sTFN	157 801 161	Member Number	1
Familyname	Bradshaw			Account status	0 Code
First given name	Evan				
Other given names	Jo				
Date of birth	06/10/1962	If deceased, date of death			

Contributions

Refer to instructions for completing these labels.

OPENINGACCOUNTBALANCE	60,407.90
Employer contributions	A
ABN of principal employer	A1
Personal contributions	B 2,263.00
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
Assessable foreign superannuation fund amount	I
Non-assessable foreign superannuation fund amount	J
Transfer from reserve: assessable amount	K
Transfer from reserve: non-assessable amount	L
Contributions from non-complying funds and previously non-complying funds	T
Any other contributions (including Super Co-contributions and Low Income Super Contributions)	M

Other transactions

Accumulation phase account balance	S1 72,485.83	
Retirement phase account balance - Non CDBIS	S2 0.00	
Retirement phase account balance - CDBIS	S3 0.00	
TRISCount	0	
Allocated earnings or losses	O 9,814.93	Loss
Inward rollovers and transfers	P	
Outward rollovers and transfers	Q	
Lump Sum payment	R1	Code
Income stream payment	R2	Code
TOTAL CONTRIBUTIONS	N 2,263.00	
CLOSING ACCOUNT BALANCE	S 72,485.83	S1 plus S2 plus S3
Accumulation phase value	X1 72,485.83	
Retirement phase value	X2	

See the Privacy note in the Declaration.

Title	Mrs	Member'sTFN	157 801 129	Member Number	2
Familyname	Bradshaw			Account status	0 Code
First given name	Gaylene				
Other given names	Elizabeth				
Date of birth	25/08/1966	If deceased, date of death			

Contributions

Refer to instructions for completing these labels.

OPENINGACCOUNTBALANCE	49,622.40
Employer contributions	A
ABN of principal employer	A1
Personal contributions	B 2,263.01
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
Assessable foreign superannuation fund amount	I
Non-assessable foreign superannuation fund amount	J
Transfer from reserve: assessable amount	K
Transfer from reserve: non-assessable amount	L
Contributions from non-complying funds and previously non-complying funds	T
Any other contributions (including Super Co-contributions and Low Income Super Contributions)	M 121.10

Other transactions

Accumulation phase account balance	S1 60,134.78
Retirement phase account balance - Non CDBIS	S2 0.00
Retirement phase account balance - CDBIS	S3 0.00
TRISCount	0

TOTAL CONTRIBUTIONS	N 2,384.11
Allocated earnings or losses	O 8,128.27 Loss
Inward rollovers and transfers	P
Outward rollovers and transfers	Q
Lump Sum payment	R1 Code
Income stream payment	R2 Code
CLOSING ACCOUNT BALANCE	S 60,134.78
	S1 plus S2 plus S3
Accumulation phase value	X1 60,134.78
Retirement phase value	X2

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts	A 96,861
Unlisted trusts	B
Insurance policy	C
Other managed investments	D

15b Australian direct investments

Limited recourse borrowing arrangements

Australian residential real property **J1**

Australian non-residential real property **J2**

Overseas real property **J3**

Australian shares **J4**

Overseas shares **J5**

Other **J6**

Cash and term deposits **E**

Debt securities **F**

Loans **G**

Listed shares **H**

Unlisted shares **I**

Limited recourse borrowing arrangements **J**

Non-residential real property **K**

Residential real property **L**

Collectables and personal use assets **M**

Other assets **O**

15c 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)

15d In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year **N**

15e Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** Print **Y** for yes or **N** for no.

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** Print **Y** for yes or **N** for no.

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements **V1**

Permissible temporary borrowings **V2**

Other borrowings **V3**

Borrowings **V**

Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G) **W**

Reserve accounts **X**

Other liabilities **Y**

TOTAL LIABILITIES **Z**

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 2017–18 income year, write 2018). **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 2018. **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 2018 for each election **C** If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2018. **D** **Section K: Declarations**

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

Important

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

Privacy

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

Taxation law authorises the ATO to collect information and disclose it to other government agencies. For information about your privacy go to ato.gov.au/privacy.**TRUSTEE'S OR DIRECTOR'S DECLARATION:**

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

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

Date

Day	Month	Year
05	10	2018

Preferred trustee or director contact details:Title Familyname First given name Other given names Phone number

Area code	Number
<input type="text" value="08"/>	<input type="text" value="61020018"/>

Email address Non-individual trustee name (if applicable) ABN of non-individual trustee Time taken to prepare and complete this annual return

Hrs
<input type="text"/>

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 2018 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

Title

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Area code

Number

Tax agent number

Reference number

Losses schedule

Companies and trusts that do not join consolidated groups should complete and attach this schedule to their 2018 tax return.

Superannuation funds should complete and attach this schedule to their 2018 tax return.

2018

Refer to *Losses schedule instructions 2018*, available on our website www.ato.gov.au for instructions on how to complete this schedule.

Tax file number (TFN)

938 125 054

Name of entity

Redgum Superannuation Fund

Australian business number (ABN)

15 954 573 218

Part A Losses carried forward to the 2018-19 income year - excludes film losses

1 Tax losses carried forward to later income years

Year of loss		
2017-18	B	1,667
2016-17	C	2,750
2015-16	D	266
2014-15	E	262
2013-14	F	
2012-13 and earlier income years	G	
Total	U	4,945

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

Part F Tax losses reconciliation statement

Balance of tax losses brought forward from the prior income year	A	3,278
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	1,667
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	4,945

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

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 more 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

Area code

Number