



## WORKPAPERS INDEX

<b>Client:</b>	SYT	<b>Prepared by:</b>	ORL
<b>End Client:</b>	PEARL BEACH SUPERFUND	<b>Period:</b>	30/06/2021

<i>Ref</i>	<i>Detail</i>	
	<b>Closing report</b>	
<b>A</b>	<b>Client Instructions</b>	<input checked="" type="checkbox"/>
<b>B</b>	<b>Financial Statements</b>	<input checked="" type="checkbox"/>
<b>C</b>	<b>Tax Return</b>	<input checked="" type="checkbox"/>
<b>D</b>	<b>Prior year information</b>	<input checked="" type="checkbox"/>
<b>E</b>	<b>Preparation Documents</b>	<input checked="" type="checkbox"/>
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<b>CLOSING REPORT</b>	<b>SYT</b>
<b>End client</b>	<b>PEARL BEACH SUPERFUND</b>
<b>Period</b>	<b>30/06/2021</b>

**Executive Summary**

2021 Financial statement  
 2021 Tax return

**Done**

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

**Output Documents**

<b>Name</b>	<b>Type</b>	<b>Comments</b>
Full report	.pdf	with cross reference
General Ledger	.pdf	

**Preparation Comments**

**KEY ASSUMPTIONS MADE:**

**OTHER COMMENTS:**

**MISSING DOCUMENTS:**



# A. CLIENT INSTRUCTIONS



**Vietnam Operations Centre**  
7th and 8th Floors, BlueSky Tower, Saigon Airport Plaza,  
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A1

## Pearl Beach Superfund FY21

Hi there,

Please prepare accounts for the above job, thank you



## QUERY NOTIFICATION

**Client:** SYT  
**End Client:** Pearl Beach Super Fund 2021  
**Year end:** 30/06/2021  
**Date:** 27/09/2021



No	Account	Description	Client response
1	Bank & Loan Sts	Please provide: + ANZ Bank Statement from 01/07/2020 to 30/06/2021 (only CVS file was provided). + Statement for Homeloans Acct xx8870 from 01/07/2020 to 30/06/2021.	Please find attached
2	Contribution	Please confirm the amounts in Contribution Report attached are correctly identified. If not, please clarify. <i>(Refer to attached file 01-04)</i>	Correct
3	Suspenses	Please confirm the amounts in GL#91000 attached were contribution for members. If yes, please advise contribution type (employer/ member concessional/ member non-concessional) and split for each member. If not, please advise treatment of these amounts. <i>(Refer to attached file 05)</i>	Non-concessional contribution for Murray
4	Property	Please provide 2021 Valuation Report for property " <b>105/275 - 283 Logan Road, Greenslopes, QLD 4120</b> ".	Please find attached

## QUERY NOTIFICATION

**Client:** SYT  
**End Client:** Pearl Beach Super Fund 2021  
**Year end:** 30/06/2021  
**Date:** 27/09/2021



No	Account	Description	Client response
5	Expenses	<p>Please confirm any accounting &amp; audit fees to be recorded this year.</p> <p>If expenses in this year please provide tax invoice(s). Please also advise treatment (sundry creditor or non-concessional contribution) as we cannot find payment from the fund's bank account.</p>	Please find attached accounting invoice (\$330 incl GST for auditing) and treat it as sundry creditor
6	ASIC Invoices	Please provide ASIC Invoice with \$273 paid on 18/08/2020.	Please find attached.
7	Unlisted shares	<p>Please provide us with holding confirmation on 30/06/2021 of Unlisted Shares - " <b>Guvera Limited</b> ".</p> <p>Otherwise, please confirm if there is no change.</p>	No change
8			
9			
10			

## PEARL BEACH SUPERFUND

**Contributions Breakdown Report**

For The Period 01 July 2020 - 30 June 2021

**Summary**

Member	D.O.B	Age (at 30/06/2020)	Total Super Balance (at 30/06/2020) *1	Concessional	Non-Concessional	Other	Reserves	Total
GOSLING, MURRAY	Provided	57	204,366.77	15,000.00	0.00	0.00	0.00	15,000.00
SEERY, BRENDAN	Provided	44	179,439.79	15,000.00	0.00	0.00	0.00	15,000.00
<b>All Members</b>				<b>30,000.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>30,000.00</b>

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

**Contribution Caps**

Member	Contribution Type	Contributions	Cap	Current Position
GOSLING, MURRAY	Concessional (5 year carry forward cap available)	15,000.00	46,950.00	31,950.00 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap
SEERY, BRENDAN	Concessional (5 year carry forward cap available)	15,000.00	46,950.00	31,950.00 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap

**Carry Forward Unused Concessional Contribution Cap**

Member	2016	2017	2018	2019	2020	2021	Current Position
GOSLING, MURRAY							
Concessional Contribution Cap	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	0.00	18,049.60	10,130.00	12,550.00	15,500.00	15,000.00	
Unused Concessional Contribution	0.00	0.00	0.00	12,450.00	9,500.00	10,000.00	
Cumulative Carry Forward Unused	N/A	N/A	N/A	0.00	12,450.00	21,950.00	
Maximum Cap Available	35,000.00	35,000.00	25,000.00	25,000.00	37,450.00	46,950.00	31,950.00 Below Cap
Total Super Balance	0.00	0.00	187,244.51	193,938.61	199,830.99	204,366.77	







	MURRAY BREND							
09/11/2020	TRANSFER FROM MURRAY GOSLING SUPER MURRAY BREND	Employer	1,250.00					
08/12/2020	TRANSFER FROM MURRAY GOSLING SUPER MURRAY BREND	Employer	1,250.00					
08/01/2021	TRANSFER FROM MURRAY GOSLING SUPER MURRAY BREND	Employer	1,250.00					
08/02/2021	TRANSFER FROM MURRAY GOSLING SUPER MURRAY BREND	Employer	1,250.00					
08/03/2021	TRANSFER FROM MURRAY GOSLING SUPER MURRAY BREND	Employer	1,250.00					
08/04/2021	TRANSFER FROM MURRAY GOSLING SUPER MURRAY BREND	Employer	1,250.00					
10/05/2021	TRANSFER FROM MURRAY GOSLING SUPER MURRAY BREND	Employer	1,250.00					
08/06/2021	TRANSFER FROM MURRAY GOSLING SUPER MURRAY BREND	Employer	1,250.00					
<b>Total - SEERY, BRENDAN</b>			<b>15,000.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Total for All Members</b>			<b>30,000.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>		

## PEARL BEACH SUPERFUND

## General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Bank Data Clearing Account (91000)</b>					
Bank Data Clearing Account (91000)					
04/11/2020	TRANSFER FROM SEERY B M & GOS MURRAY CONT			100,000.00	100,000.00 CR
05/11/2020	TRANSFER FROM SEERY B M & GOS FUNDS TRANSFER			62,300.00	162,300.00 CR
				<b>162,300.00</b>	<b>162,300.00 CR</b>

F14

Total Debits: 0.00

Total Credits: 162,300.00

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## B. FINANCIAL STATEMENTS

Financial statements and reports for the year ended  
30 June 2021

PEARL BEACH SUPERFUND

PEARL BEACH SUPERFUND  
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Contributions Breakdown

Investment Summary

Investment Movement

Investment Income

Trial Balance

## PEARL BEACH SUPERFUND

## Statement of Financial Position

As at 30 June 2021

	Note	2021 \$	2020 \$
<b>Assets</b>			
<b>Investments</b>			
Real Estate Properties ( Australian - Residential)	2	537,500.00	537,500.00
Shares in Unlisted Private Companies (Australian)	3	30,000.00	30,000.00
<b>Total Investments</b>		<u>567,500.00</u>	<u>567,500.00</u>
<b>Other Assets</b>			
ANZ 4561 - 78587 - CMA		33,359.02	112,200.44
Borrowing Costs		601.79	1,336.59
Income Tax Refundable		0.00	1,315.50
<b>Total Other Assets</b>		<u>33,960.81</u>	<u>114,852.53</u>
<b>Total Assets</b>		<u>601,460.81</u>	<u>682,352.53</u>
Less:			
<b>Liabilities</b>			
Income Tax Payable		1,302.00	0.00
PAYG Payable		1,008.00	0.00
Sundry Creditors		1,540.00	0.00
Homeloans Acct xx8870		26,884.77	298,545.97
<b>Total Liabilities</b>		<u>30,734.77</u>	<u>298,545.97</u>
<b>Net assets available to pay benefits</b>		<u>570,726.04</u>	<u>383,806.56</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>	5, 6		
GOSLING, MURRAY - Accumulation		378,861.87	204,366.77
SEERY, BRENDAN - Accumulation		191,864.17	179,439.79
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>570,726.04</u>	<u>383,806.56</u>

# PEARL BEACH SUPERFUND

## Operating Statement

For the year ended 30 June 2021

	Note	2021	2020
		\$	\$
<b>Income</b>			
<b>Investment Income</b>			
Interest Received		35.17	F38 2,825.81
Rental Property Income	8	23,791.43	F44 21,680.00
<b>Investment Gains</b>			
Changes in Market Values	9	3,939.00	E1 (7,665.94)
<b>Contribution Income</b>			
Employer Contributions		30,000.00	B19 31,000.00
Personal Non Concessional		162,300.00	0.00
<b>Total Income</b>		<u>220,065.60</u>	<u>47,839.87</u>
<b>Expenses</b>			
Accountancy Fees		1,210.00	F69 2,640.00
Administration Costs		1,466.64	F70 0.00
Borrowing Expenses		734.80	F52 736.81
ATO Supervisory Levy		259.00	518.00
Auditor's Remuneration		330.00	F69 330.00
ASIC Fees		273.00	F72 0.00
Advisory fee - Non deductible		4,400.00	F71 0.00
Bank Charges		1.20	F38 71.20
Depreciation		3,939.00	F53 4,834.00
Property Expenses - Agents Management Fees		1,701.20	F44 1,654.16
Property Expenses - Council Rates		1,618.30	1,628.55
Property Expenses - Insurance Premium		442.34	F46 416.69
Property Expenses - Interest on Loans		8,092.80	F40 16,702.74
Property Expenses - Repairs Maintenance		231.00	347.60
Property Expenses - Strata Levy Fees		4,319.26	F44 4,331.52
Property Expenses - Sundry Expenses		255.75	717.80
Property Expenses - Water Rates		649.83	942.79
		<u>29,924.12</u>	<u>35,871.86</u>
<b>Member Payments</b>			
Benefits Paid/Transfers Out		0.00	4,200.76
<b>Total Expenses</b>		<u>29,924.12</u>	<u>40,072.62</u>
<b>Benefits accrued as a result of operations before income tax</b>			
		<u>190,141.48</u>	<u>7,767.25</u>
Income Tax Expense	10	3,222.00	1,921.50
<b>Benefits accrued as a result of operations</b>		<u>186,919.48</u>	<u>5,845.75</u>



## PEARL BEACH SUPERFUND

**Notes to the Financial Statements**

For the year ended 30 June 2021

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

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

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

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

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

**a. Measurement of Investments**

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

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

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

**b. Cash and Cash Equivalents**

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

**c. Revenue**

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

## PEARL BEACH SUPERFUND

**Notes to the Financial Statements**

For the year ended 30 June 2021

**Interest revenue**

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

**Dividend revenue**

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

**Rental revenue**

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

**Distribution revenue**

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

**Remeasurement changes in market values**

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

**Contributions**

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

**d. Liability for Accrued Benefits**

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

**e. Critical Accounting Estimates and Judgements**

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

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

**Note 2: Real Estate Properties ( Australian - Residential)**

	2021 \$	2020 \$
Property 105/275 Logan Rd Greenslopes	537,500.00	537,500.00
	537,500.00	537,500.00

**Note 3: Shares in Unlisted Private Companies (Australian)**

	2021 \$	2020 \$
Guvera Limited	30,000.00	30,000.00

## PEARL BEACH SUPERFUND

**Notes to the Financial Statements**

For the year ended 30 June 2021

	30,000.00	30,000.00
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**Note 4: Banks and Term Deposits**

	2021 \$	2020 \$
<b>Banks</b>		
ANZ 4561 - 78587 - CMA	33,359.02	112,200.44
	<u>33,359.02</u>	<u>112,200.44</u>

**Note 5: Liability for Accrued Benefits**

	2021 \$	2020 \$
Liability for accrued benefits at beginning of year	383,806.56	377,960.81
Benefits accrued as a result of operations	186,919.48	5,845.75
Current year member movements	0.00	0.00
Liability for accrued benefits at end of year	<u>570,726.04</u>	<u>383,806.56</u>

**Note 6: Vested Benefits**

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

	2021 \$	2020 \$
Vested Benefits	<u>570,726.04</u>	<u>383,806.56</u>

**Note 7: Guaranteed Benefits**

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

**Note 8: Rental Income**

	2021 \$	2020 \$
Property 105/275 Logan Rd Greenslopes	23,791.43	21,680.00
	<u>23,791.43</u>	<u>21,680.00</u>

**Note 9: Changes in Market Values****Unrealised Movements in Market Value**

2021	2020
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## PEARL BEACH SUPERFUND

**Notes to the Financial Statements**

For the year ended 30 June 2021

	\$	\$
<b>Real Estate Properties ( Australian - Residential)</b>		
Property 105/275 Logan Rd Greenslopes	3,939.00	(7,665.94)
	<u>3,939.00</u>	<u>(7,665.94)</u>
<b>Total Unrealised Movement</b>	3,939.00	(7,665.94)
<b>Realised Movements in Market Value</b>		
	<b>2021</b>	<b>2020</b>
	<b>\$</b>	<b>\$</b>
<b>Total Realised Movement</b>	0.00	0.00
	<u>0.00</u>	<u>0.00</u>
<b>Changes in Market Values</b>	3,939.00	(7,665.94)
	<u>3,939.00</u>	<u>(7,665.94)</u>
<b>Note 10: Income Tax Expense</b>		
	<b>2021</b>	<b>2020</b>
	<b>\$</b>	<b>\$</b>
The components of tax expense comprise		
Current Tax	3,222.00	1,921.50
	<u>3,222.00</u>	<u>1,921.50</u>
Income Tax Expense	3,222.00	1,921.50
	<u>3,222.00</u>	<u>1,921.50</u>
The prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:		
Prima facie tax payable on benefits accrued before income tax at 15%	28,521.22	1,165.09
Less:		
Tax effect of:		
Non Taxable Contributions	24,345.00	0.00
Increase in MV of Investments	590.85	0.00
Tax Adjustment - Capital Works Expenditure (D1)	1,023.75	1,023.75
Add:		
Tax effect of:		
Other Non-Deductible Expenses	660.00	0.00
Decrease in MV of Investments	0.00	1,149.89
Benefit Payments	0.00	630.11
Rounding	0.38	0.16
Income Tax on Taxable Income or Loss	3,222.00	1,921.50

PEARL BEACH SUPERFUND

**Notes to the Financial Statements**For the year ended 30 June 2021

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Less credits:

Current Tax or Refund

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3,222.00

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1,921.50

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**PEARL BEACH SUPERFUND  
Trustees Declaration**

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

The trustees declare that:

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

Specifically, the trustees declare that:

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

Signed in accordance with a resolution of the trustees by:

.....  
MURRAY GOSLING

Trustee

.....  
BRENDAN SEERY

Trustee

Dated:

# PEARL BEACH SUPERFUND

## Compilation Report

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

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

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

### **Our Responsibility**

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

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

### **Assurance Disclaimer**

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

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

James Forbes

of

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

Signed:

Dated:

**PEARL BEACH SUPERFUND**  
**Statement of Taxable Income**

For the year ended 30 June 2021

	2021
	\$
Benefits accrued as a result of operations	190,141.48
<b>Less</b>	
Increase in MV of investments	3,939.00
Non Taxable Contributions	162,300.00
Tax Adjustment - Capital Works Expenditure (D1)	6,825.00
	<u>173,064.00</u>
<b>Add</b>	
Other Non Deductible Expenses	4,400.00
	<u>4,400.00</u>
SMSF Annual Return Rounding	2.52
<b>Taxable Income or Loss</b>	<u>21,480.00</u>
Income Tax on Taxable Income or Loss	3,222.00
<b>CURRENT TAX OR REFUND</b>	<u>3,222.00</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	(1,920.00)
<b>AMOUNT DUE OR REFUNDABLE</b>	<u>1,561.00</u>

**Tax Payable = \$3,222 - \$1,920 = \$1,302**



# Memorandum of Resolutions of

MURRAY GOSLING and BRENDAN SEERY  
ATF PEARL BEACH SUPERFUND

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**FINANCIAL STATEMENTS OF  
SUPERANNUATION FUND:**

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

It was further resolved that the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2021 thereon be adopted.

**TRUSTEE'S DECLARATION:**

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

**ANNUAL RETURN:**

Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2021, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.

**TRUST DEED:**

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

**INVESTMENT STRATEGY:**

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

**ALLOCATION OF INCOME:**

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

**AUDITORS:**

It was resolved that

TONY BOYS

of

Po Box 3376, Rundle Mall, South Australia 5000

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

**TAX AGENTS:**

It was resolved that

James Forbes

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

**TRUSTEE STATUS:**

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

**CONTRIBUTIONS RECEIVED:**

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

# Memorandum of Resolutions of

MURRAY GOSLING and BRENDAN SEERY  
ATF PEARL BEACH SUPERFUND

**CLOSURE:**

Signed as a true record –

---

.....  
MURRAY GOSLING

Dated:

.....  
BRENDAN SEERY

Dated:

**PEARL BEACH SUPERFUND**  
**Members Statement**

MURRAY GOSLING  
 Unit 50 45-49 Holt Street  
 Surry Hills, New South Wales, 2010, Australia

Your Details

Date of Birth : Provided  
 Age: 58  
 Tax File Number: Provided  
 Date Joined Fund: 30/06/2017  
 Service Period Start Date: 04/06/2015  
 Date Left Fund:  
 Member Code: GOSMUR00001A  
 Account Start Date 30/06/2017  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

Nominated Beneficiaries N/A  
 Vested Benefits 378,861.87  
 Total Death Benefit 378,861.87

Your Balance

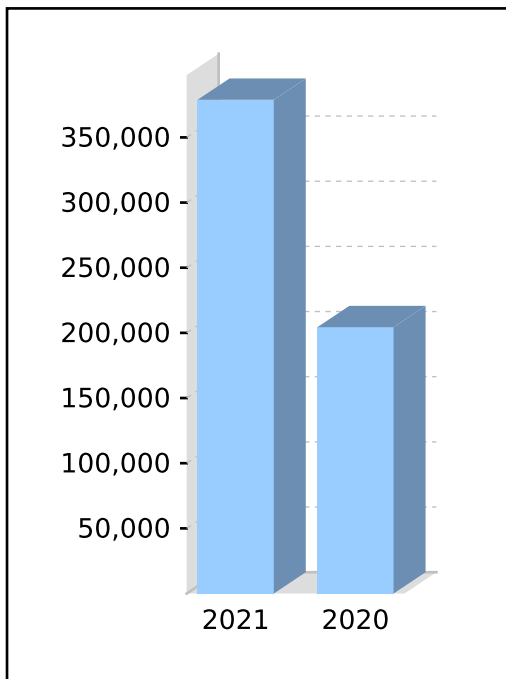
Total Benefits 378,861.87

Preservation Components

Preserved 378,861.87  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components

Tax Free 162,292.16  
 Taxable 216,569.71  
 Investment Earnings Rate -0.17%



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	204,366.77	199,830.99
<u>Increases to Member account during the period</u>		
Employer Contributions	15,000.00	15,500.00
Personal Contributions (Concessional)	<b>B19</b> 62,300.00	
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(1,360.30)	(10,085.05)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	2,250.00	2,325.00
Income Tax	(805.40)	(1,445.83)
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2021	378,861.87	204,366.77

**Trustee's Disclaimer**

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

Signed by all the trustees of the fund

\_\_\_\_\_  
MURRAY GOSLING  
Trustee

\_\_\_\_\_  
BRENDAN SEERY  
Trustee

**PEARL BEACH SUPERFUND**  
**Members Statement**

BRENDAN SEERY

Unit 50 45-49 Holt Street

Surry Hills, New South Wales, 2010, Australia

Your Details

Date of Birth : Provided  
 Age: 45  
 Tax File Number: Provided  
 Date Joined Fund: 30/06/2017  
 Service Period Start Date: 04/06/2015  
 Date Left Fund:  
 Member Code: SEEBRE00001A  
 Account Start Date 30/06/2017  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

Nominated Beneficiaries MURRAY GOSLING  
 Vested Benefits 191,864.17  
 Total Death Benefit 191,864.17

Your Balance

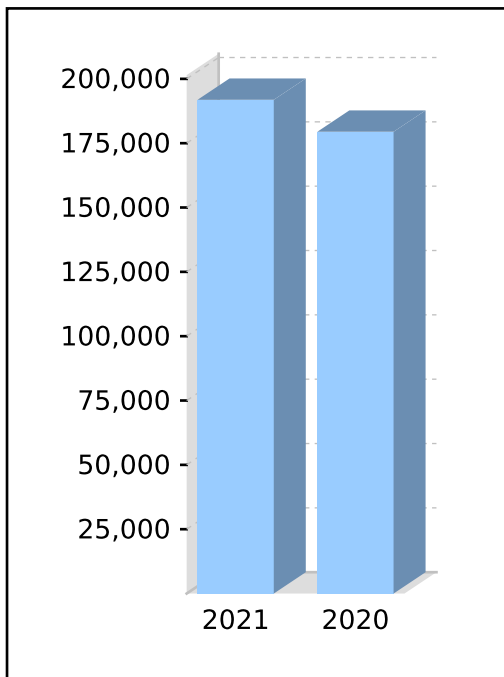
Total Benefits 191,864.17

Preservation Components

Preserved 191,864.17  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components

Tax Free 18,326.10  
 Taxable 173,538.07  
 Investment Earnings Rate -0.18%



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	179,439.79	178,129.82
<u>Increases to Member account during the period</u>		
Employer Contributions	<b>B19</b> 15,000.00	15,500.00
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(798.22)	(8,946.94)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	2,250.00	2,325.00
Income Tax	(472.60)	(1,282.67)
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		4,200.76
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2021	191,864.17	179,439.79

**Trustee's Disclaimer**

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

Signed by all the trustees of the fund

\_\_\_\_\_  
MURRAY GOSLING  
Trustee

\_\_\_\_\_  
BRENDAN SEERY  
Trustee

PEARL BEACH SUPERFUND

# Contributions Breakdown Report

For The Period 01 July 2020 - 30 June 2021

## Summary

Member	D.O.B	Age (at 30/06/2020)	Total Super Balance (at 30/06/2020) *1	Concessional	Non-Concessional	Other	Reserves	Total
GOSLING, MURRAY	Provided	57	204,366.77	15,000.00	162,300.00	A2#3/A8 0.00	0.00	177,300.00
SEERY, BRENDAN	Provided	44	179,439.79	15,000.00	0.00	A2#2/A4-7 0.00	0.00	15,000.00
<b>All Members</b>				<b>30,000.00</b>	<b>162,300.00</b>	<b>0.00</b>	<b>0.00</b>	<b>192,300.00</b>

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

## Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
GOSLING, MURRAY	Concessional (5 year carry forward cap available)	15,000.00	46,950.00	31,950.00 Below Cap
	Non-Concessional (Bring Forward Cap triggered)	162,300.00	300,000.00	137,700.00 Below Cap
SEERY, BRENDAN	Concessional (5 year carry forward cap available)	15,000.00	46,950.00	31,950.00 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap

## Carry Forward Unused Concessional Contribution Cap

Member	2016	2017	2018	2019	2020	2021	Current Position
GOSLING, MURRAY							
Concessional Contribution Cap	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	0.00	18,049.60	10,130.00	12,550.00	15,500.00	15,000.00	
Unused Concessional Contribution	0.00	0.00	0.00	12,450.00	9,500.00	10,000.00	
Cumulative Carry Forward Unused	N/A	N/A	N/A	0.00	12,450.00	21,950.00	
Maximum Cap Available	35,000.00	35,000.00	25,000.00	25,000.00	37,450.00	46,950.00	31,950.00 Below Cap
Total Super Balance	0.00	0.00	187,244.51	193,938.61	199,830.99	204,366.77	

SEERY, BRENDAN

Concessional Contribution Cap	30,000.00	30,000.00	25,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	0.00	18,870.00	10,130.00	12,550.00	15,500.00	15,000.00	
Unused Concessional Contribution	0.00	0.00	0.00	12,450.00	9,500.00	10,000.00	
Cumulative Carry Forward Unused	N/A	N/A	N/A	0.00	12,450.00	21,950.00	
Maximum Cap Available	30,000.00	30,000.00	25,000.00	25,000.00	37,450.00	46,950.00	31,950.00 Below Cap
Total Super Balance	0.00	0.00	166,759.46	172,899.15	178,129.82	179,439.79	

**NCC Bring Forward Caps**

1, 2, 3 Year in the bring forward period.

Member	Bring Forward Cap	2018	2019	2020	2021	Total	Current Position
GOSLING, MURRAY	300,000.00	0.00	0.00	0.00	162,300.00 <sup>1</sup>	162,300.00	137,700.00 Below Cap
SEERY, BRENDAN	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered

**GOSLING, MURRAY**

Date	Transaction Description	Contribution Type	Ledger Data				SuperStream Data					
			Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other	
08/07/2020	TRANSFER FROM MURRAY GOSLING SUPER MURRAY BREND	Employer	1,250.00									
10/08/2020	TRANSFER FROM MURRAY GOSLING SUPER MURRAY BREND	Employer	1,250.00									
08/09/2020	TRANSFER FROM MURRAY GOSLING SUPER MURRAY BREND	Employer	1,250.00									
08/10/2020	TRANSFER FROM MURRAY GOSLING SUPER MURRAY BREND	Employer	1,250.00									
04/11/2020	TRANSFER FROM SEERY B M & GOS MURRAY CONT	Personal - Non-Concessional		100,000.00								
05/11/2020	TRANSFER FROM SEERY B M & GOS FUNDS TRANSFER	Personal - Non-Concessional		62,300.00								
09/11/2020	TRANSFER FROM	Employer	1,250.00									



08/12/2020	GOSLING SUPER MURRAY BREND TRANSFER FROM MURRAY	Employer	1,250.00							
08/01/2021	GOSLING SUPER MURRAY BREND TRANSFER FROM MURRAY	Employer	1,250.00							
08/02/2021	GOSLING SUPER MURRAY BREND TRANSFER FROM MURRAY	Employer	1,250.00							
08/03/2021	GOSLING SUPER MURRAY BREND TRANSFER FROM MURRAY	Employer	1,250.00							
08/04/2021	GOSLING SUPER MURRAY BREND TRANSFER FROM MURRAY	Employer	1,250.00							
10/05/2021	GOSLING SUPER MURRAY BREND TRANSFER FROM MURRAY	Employer	1,250.00							
08/06/2021	GOSLING SUPER MURRAY BREND TRANSFER FROM MURRAY	Employer	1,250.00							
<b>Total - GOSLING, MURRAY</b>			<b>15,000.00</b>	<b>162,300.00</b>	<b>0.00</b>	<b>0.00</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

**SEERY, BRENDAN**

Date	Transaction Description	Contribution Type	Ledger Data				SuperStream Data				
			Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other
08/07/2020	TRANSFER FROM MURRAY GOSLING SUPER MURRAY BREND	Employer	1,250.00								
10/08/2020	TRANSFER FROM MURRAY GOSLING SUPER MURRAY BREND	Employer	1,250.00								

08/09/2020	TRANSFER FROM MURRAY GOSLING SUPER MURRAY BREND	Employer	1,250.00				
08/10/2020	TRANSFER FROM MURRAY GOSLING SUPER MURRAY BREND	Employer	1,250.00				
09/11/2020	TRANSFER FROM MURRAY GOSLING SUPER MURRAY BREND	Employer	1,250.00				
08/12/2020	TRANSFER FROM MURRAY GOSLING SUPER MURRAY BREND	Employer	1,250.00				
08/01/2021	TRANSFER FROM MURRAY GOSLING SUPER MURRAY BREND	Employer	1,250.00				
08/02/2021	TRANSFER FROM MURRAY GOSLING SUPER MURRAY BREND	Employer	1,250.00				
08/03/2021	TRANSFER FROM MURRAY GOSLING SUPER MURRAY BREND	Employer	1,250.00				
08/04/2021	TRANSFER FROM MURRAY GOSLING SUPER MURRAY BREND	Employer	1,250.00				
10/05/2021	TRANSFER FROM MURRAY GOSLING SUPER MURRAY BREND	Employer	1,250.00				
08/06/2021	TRANSFER FROM MURRAY GOSLING SUPER MURRAY BREND	Employer	1,250.00				
<b>Total - SEERY, BRENDAN</b>			<b>15,000.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Total for All Members</b>			<b>30,000.00</b>	<b>162,300.00</b>	<b>0.00</b>	<b>0.00</b>	

## PEARL BEACH SUPERFUND

## Investment Summary Report

As at 30 June 2021

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
<b>Cash/Bank Accounts</b>								
ANZ 4561 - 78587 - CMA		33,359.020000	33,359.02 <b>F38</b>	33,359.02	33,359.02			5.55 %
			<b>33,359.02</b>		<b>33,359.02</b>		<b>0.00 %</b>	<b>5.55 %</b>
<b>Real Estate Properties ( Australian - Residential)</b>								
105/275Logan Property 105/275 Logan Rd n Greenslopes	1.00	537,500.000000	537,500.00 <b>F43</b>	558,047.94	558,047.94	(20,547.94)	(3.68) %	89.46 %
			<b>537,500.00</b>		<b>558,047.94</b>	<b>(20,547.94)</b>	<b>(3.68) %</b>	<b>89.46 %</b>
<b>Shares in Unlisted Private Companies (Australian)</b>								
GUV Guvera Limited	10,000.00	3.000000	30,000.00 <b>A3#7/D3</b>	3.00	30,000.00	0.00	0.00 %	4.99 %
			<b>30,000.00</b>		<b>30,000.00</b>	<b>0.00</b>	<b>0.00 %</b>	<b>4.99 %</b>
			<b>600,859.02</b>		<b>621,406.96</b>	<b>(20,547.94)</b>	<b>(3.31) %</b>	<b>100.00 %</b>

## PEARL BEACH SUPERFUND

## Investment Movement Report

As at 30 June 2021

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
<b>Bank Accounts</b>										
ANZ 4561 - 78587 - CMA		112,200.44		208,179.76		(287,021.18)			33,359.02	33,359.02
		<b>112,200.44</b>		<b>208,179.76</b>		<b>(287,021.18)</b>			<b>33,359.02</b>	<b>33,359.02</b>
<b>Real Estate Properties ( Australian - Residential)</b>										
105/275Logan - Property 105/275 Logan Rd Greenslopes	1.00	558,047.94						1.00	558,047.94	537,500.00
		<b>558,047.94</b>							<b>558,047.94</b>	<b>537,500.00</b>
<b>Shares in Unlisted Private Companies (Australian)</b>										
GUV - Guvera Limited	10,000.00	30,000.00						10,000.00	30,000.00	30,000.00
		<b>30,000.00</b>							<b>30,000.00</b>	<b>30,000.00</b>
		<b>700,248.38</b>		<b>208,179.76</b>		<b>(287,021.18)</b>			<b>621,406.96</b>	<b>600,859.02</b>

**PEARL BEACH SUPERFUND**  
**Investment Income Report**

As at 30 June 2021

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non-Assessable Payments
<b>Bank Accounts</b>												
ANZ 4561 - 78587 - CMA	16.28			16.28	0.00	0.00	0.00	16.28			0.00	0.00
	<b>16.28</b>			<b>16.28</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>16.28</b>			<b>0.00</b>	<b>0.00</b>
<b>Interest Received</b>												
Interest Received	18.89			18.89	0.00	0.00	0.00	18.89			0.00	0.00
	<b>18.89</b>			<b>18.89</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>18.89</b>			<b>0.00</b>	<b>0.00</b>
<b>Real Estate Properties ( Australian - Residential)</b>												
105/275Logan Property 105/275 Logan Rd n Greenslopes	23,791.43							23,791.43				
	<b>23,791.43</b>							<b>23,791.43</b>				
	<b>23,826.60</b>			<b>35.17</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>23,826.60</b>			<b>0.00</b>	<b>0.00</b>

Assessable Income (Excl. Capital Gains) **23,826.60**

Net Capital Gain **0.00**

**Total Assessable Income 23,826.60**

\* 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.

## PEARL BEACH SUPERFUND

## Trial Balance

As at 30 June 2021

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	<b>24200</b>	<b>Contributions</b>			
(15,500.00)	24200/GOSMUR00001 A	(Contributions) GOSLING, MURRAY - Accumulation			177,300.00
(15,500.00)	24200/SEEBRE00001 A	(Contributions) SEERY, BRENDAN - Accumulation			15,000.00
7,665.94	24700	Changes in Market Values of Investments			3,939.00
	<b>25000</b>	<b>Interest Received</b>			
(29.74)	25000/ANZ456178587	ANZ 4561 - 78587 - CMA			16.28
	25000/INT	Interest Received			18.89
(2,796.07)	25000/xx8265	Term Deposit - Sydney Bank			
	<b>28000</b>	<b>Rental Property Income</b>			
(21,680.00)	28000/105/275Logan	Property 105/275 Logan Rd Greenslopes			23,791.43
2,640.00	30100	Accountancy Fees		1,210.00	
	30200	Administration Costs		1,466.64	
736.81	30300	Borrowing Expenses		734.80	
518.00	30400	ATO Supervisory Levy		259.00	
330.00	30700	Auditor's Remuneration		330.00	
	30800	ASIC Fees		273.00	
	31100	Advisory fee - Non deductible		4,400.00	
71.20	31500	Bank Charges		1.20	
	<b>33400</b>	<b>Depreciation</b>			
4,834.00	33400/105/275Logan	Property 105/275 Logan Rd Greenslopes		3,939.00	
	<b>41930</b>	<b>Property Expenses - Agents Management Fees</b>			
1,654.16	41930/105/275Logan	Property 105/275 Logan Rd Greenslopes		1,701.20	
	<b>41960</b>	<b>Property Expenses - Council Rates</b>			
1,628.55	41960/105/275Logan	Property 105/275 Logan Rd Greenslopes		1,618.30	
	<b>41980</b>	<b>Property Expenses - Insurance Premium</b>			
416.69	41980/105/275Logan	Property 105/275 Logan Rd Greenslopes		442.34	
	<b>42010</b>	<b>Property Expenses - Interest on Loans</b>			
16,702.74	42010/105/275Logan	Property 105/275 Logan Rd Greenslopes		8,092.80	

## PEARL BEACH SUPERFUND

## Trial Balance

As at 30 June 2021

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	<b>42060</b>	<b>Property Expenses - Repairs Maintenance</b>			
347.60	42060/105/275Logan	Property 105/275 Logan Rd Greenslopes		231.00	
	<b>42100</b>	<b>Property Expenses - Strata Levy Fees</b>			
4,331.52	42100/105/275Logan	Property 105/275 Logan Rd Greenslopes		4,319.26	
	<b>42110</b>	<b>Property Expenses - Sundry Expenses</b>			
717.80	42110/105/275Logan	Property 105/275 Logan Rd Greenslopes		255.75	
	<b>42150</b>	<b>Property Expenses - Water Rates</b>			
942.79	42150/105/275Logan	Property 105/275 Logan Rd Greenslopes		649.83	
	<b>46000</b>	<b>Benefits Paid/Transfers Out</b>			
4,200.76	46000/SEEBRE00001 A	(Benefits Paid/Transfers Out) SEERY, BRENDAN - Accumulation			
1,921.50	48500	Income Tax Expense		3,222.00	
5,845.75	49000	Profit/Loss Allocation Account		186,919.48	
	<b>50010</b>	<b>Opening Balance</b>			
(199,830.99)	50010/GOSMUR00001 A	(Opening Balance) GOSLING, MURRAY - Accumulation			204,366.77
(178,129.82)	50010/SEEBRE00001 A	(Opening Balance) SEERY, BRENDAN - Accumulation			179,439.79
	<b>52420</b>	<b>Contributions</b>			
(15,500.00)	52420/GOSMUR00001 A	(Contributions) GOSLING, MURRAY - Accumulation			177,300.00
(15,500.00)	52420/SEEBRE00001 A	(Contributions) SEERY, BRENDAN - Accumulation			15,000.00
	<b>53100</b>	<b>Share of Profit/(Loss)</b>			
10,085.05	53100/GOSMUR00001 A	(Share of Profit/(Loss)) GOSLING, MURRAY - Accumulation		1,360.30	
8,946.94	53100/SEEBRE00001 A	(Share of Profit/(Loss)) SEERY, BRENDAN - Accumulation		798.22	
	<b>53330</b>	<b>Income Tax</b>			
(1,445.83)	53330/GOSMUR00001 A	(Income Tax) GOSLING, MURRAY - Accumulation			805.40
(1,282.67)	53330/SEEBRE00001 A	(Income Tax) SEERY, BRENDAN - Accumulation			472.60
	<b>53800</b>	<b>Contributions Tax</b>			
2,325.00	53800/GOSMUR00001 A	(Contributions Tax) GOSLING, MURRAY - Accumulation		2,250.00	
2,325.00	53800/SEEBRE00001 A	(Contributions Tax) SEERY, BRENDAN - Accumulation		2,250.00	

## PEARL BEACH SUPERFUND

**Trial Balance**

As at 30 June 2021

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	<b>54500</b>	<b>Benefits Paid/Transfers Out</b>			
4,200.76	54500/SEEBRE00001 A	(Benefits Paid/Transfers Out) SEERY, BRENDAN - Accumulation			0.00
1,336.59	60200	Borrowing Costs		601.79	
	<b>60400</b>	<b>Bank Accounts</b>			
112,200.44	60400/ANZ456178587	ANZ 4561 - 78587 - CMA		33,359.02	
	<b>77200</b>	<b>Real Estate Properties ( Australian - Residential)</b>			
537,500.00	77200/105/275Logan	Property 105/275 Logan Rd Greenslopes	1.0000	537,500.00	
	<b>77800</b>	<b>Shares in Unlisted Private Companies (Australian)</b>			
30,000.00	77800/GUV	Guvera Limited	10,000.0000	30,000.00	
1,315.50	85000	Income Tax Payable/Refundable			1,302.00
(298,545.97)	85510	Homeloans Acct xx8870			26,884.77
	86000	PAYG Payable			1,008.00
0.00	88000	Sundry Creditors			1,540.00
				<b>828,184.93</b>	<b>828,184.93</b>

**Current Year Profit/(Loss): 190,141.48**



ODYSSEY ODYSSEY ODYSSEY  
Odyssey Odyssey Odyssey  
Odyssey Odyssey Odyssey



# C. TAX RETURN

# Self-managed superannuation fund annual return **2021**

## Who should complete this annual return?

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

- ❗ The *Self-managed superannuation fund annual return instructions 2021* (NAT 71606) (the instructions) can assist you to complete this annual return.
- ➡ The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via [ABR.gov.au](http://ABR.gov.au) or complete the Change of details for superannuation entities form (NAT 3036).

## To complete this annual return

- Print clearly, using a BLACK pen only.
- Use BLOCK LETTERS and print one character per box.
- Place  in ALL applicable boxes.

- ➡ Postal address for annual returns:

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

For example;

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

## Section A: Fund information

**1 Tax file number (TFN)**

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

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

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

PEARL BEACH SUPERFUND

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

**4 Current postal address**

Level 8

65 York Street

Suburb/town

Sydney

State/territory

NSW

Postcode

2000

**5 Annual return status**

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

**A** No  Yes

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

**B** No  Yes

Tax File Number **6 SMSF auditor**

Auditor's name

Title: Mr  Mrs  Miss  Ms  Other 

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

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

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

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

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

Fund BSB number  Fund account number 

Fund account name

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

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

BSB number  Account number 

Account name

**C Electronic service address alias**

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

Tax File Number 

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

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

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

**10 Exempt current pension income**

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

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

No  Go to Section B: Income.Yes  Exempt current pension income amount **A** \$ 

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

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

Did the fund have any other income that was assessable?

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

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

**Section B: Income**

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

**11 Income**

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

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

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

Net capital gain **A** \$

Gross rent and other leasing and hiring income **B** \$ 23,791

Gross interest **C** \$ 35

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  
0

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

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

**Calculation of assessable contributions**  
Assessable employer contributions  
**R1** \$ 30,000

plus Assessable personal contributions  
**R2** \$

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** \$

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

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

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

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

**Assessable contributions**  
**R** \$ 30,000  
*(R1 plus R2 plus R3 less 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**  
**U** \$   
*(subject to 45% tax rate) (U1 plus U2 plus U3)*

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

**GROSS INCOME** **W** \$ 53,826 Loss  
*(Sum of labels A to U)*

Exempt current pension income **Y** \$

**TOTAL ASSESSABLE INCOME** **V** \$ 53,826 Loss  
*(W less Y)*



Tax File Number Provided

## Section C: Deductions and non-deductible expenses

### 12 Deductions and non-deductible expenses

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

	DEDUCTIONS	NON-DEDUCTIBLE EXPENSES
Interest expenses within Australia	<b>A1</b> \$ <input style="width: 150px;" type="text" value="8,092"/>	<b>A2</b> \$ <input style="width: 150px;" type="text"/>
Interest expenses overseas	<b>B1</b> \$ <input style="width: 150px;" type="text"/>	<b>B2</b> \$ <input style="width: 150px;" type="text"/>
Capital works expenditure	<b>D1</b> \$ <span style="color: red; font-weight: bold;">F53</span> <input style="width: 150px;" type="text" value="6,825"/>	<b>D2</b> \$ <input style="width: 150px;" type="text"/>
Decline in value of depreciating assets	<b>E1</b> \$ <input style="width: 150px;" type="text" value="3,939"/>	<b>E2</b> \$ <input style="width: 150px;" type="text"/>
Insurance premiums – members	<b>F1</b> \$ <input style="width: 150px;" type="text"/>	<b>F2</b> \$ <input style="width: 150px;" type="text"/>
SMSF auditor fee	<b>H1</b> \$ <input style="width: 150px;" type="text" value="330"/>	<b>H2</b> \$ <input style="width: 150px;" type="text"/>
Investment expenses	<b>I1</b> \$ <span style="color: red; font-weight: bold;">\$17,310.48 - \$8,092.8</span> <input style="width: 150px;" type="text" value="9,217"/>	<b>I2</b> \$ <input style="width: 150px;" type="text"/>
Management and administration expenses	<b>J1</b> \$ <span style="color: red; font-weight: bold;">\$3,670.44 + \$273 + \$1.2</span> <input style="width: 150px;" type="text" value="3,943"/>	<b>J2</b> \$ <input style="width: 150px;" type="text"/>
Forestry managed investment scheme expense	<b>U1</b> \$ <input style="width: 150px;" type="text"/>	<b>U2</b> \$ <input style="width: 150px;" type="text"/>
Other amounts	<b>L1</b> \$ <input style="width: 150px;" type="text"/> <span style="border: 1px solid black; padding: 2px; font-size: small;">Code</span>	<b>L2</b> \$ <input style="width: 150px;" type="text"/> <span style="border: 1px solid black; padding: 2px; font-size: small;">Code</span>
Tax losses deducted	<b>M1</b> \$ <input style="width: 150px;" type="text"/>	

↑  
B4  
↓

**TOTAL DEDUCTIONS**

**N** \$

(Total **A1** to **M1**)

**TOTAL NON-DEDUCTIBLE EXPENSES**

**Y** \$

(Total **A2** to **L2**)

**#TAXABLE INCOME OR LOSS** Loss

**O** \$

(TOTAL ASSESSABLE INCOME *less* TOTAL DEDUCTIONS)

**TOTAL SMSF EXPENSES**

**Z** \$

(**N** plus **Y**)

#This is a mandatory label.

Tax File Number Provided

### Section D: Income tax calculation statement

**#Important:**

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

**13 Calculation statement**

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

#Taxable income	<b>A \$</b>	<input style="width: 95%;" type="text" value="21,480"/>	
			<small>(an amount must be included even if it is zero)</small>
#Tax on taxable income	<b>T1 \$</b>	<input style="width: 95%;" type="text" value="3,222.00"/>	
			<small>(an amount must be included even if it is zero)</small>
#Tax on no-TFN-quoted contributions	<b>J \$</b>	<input style="width: 95%;" type="text" value="0.00"/>	
			<small>(an amount must be included even if it is zero)</small>
<b>Gross tax</b>	<b>B \$</b>	<input style="width: 95%;" type="text" value="3,222.00"/>	
			<small>(T1 plus J)</small>

Foreign income tax offset	<b>C1 \$</b>	<input style="width: 95%;" type="text"/>	
Rebates and tax offsets	<b>C2 \$</b>	<input style="width: 95%;" type="text"/>	
		<b>Non-refundable non-carry forward tax offsets</b>	
		<b>C \$</b>	<input style="width: 95%;" type="text"/>
		<small>(C1 plus C2)</small>	

**SUBTOTAL 1**

**T2 \$**

(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset	<b>D1 \$</b>	<input style="width: 95%;" type="text" value="0.00"/>	
Early stage venture capital limited partnership tax offset carried forward from previous year	<b>D2 \$</b>	<input style="width: 95%;" type="text" value="0.00"/>	
Early stage investor tax offset	<b>D3 \$</b>	<input style="width: 95%;" type="text" value="0.00"/>	
Early stage investor tax offset carried forward from previous year	<b>D4 \$</b>	<input style="width: 95%;" type="text" value="0.00"/>	
		<b>Non-refundable carry forward tax offsets</b>	
		<b>D \$</b>	<input style="width: 95%;" type="text" value="0.00"/>
		<small>(D1 plus D2 plus D3 plus D4)</small>	
		<b>SUBTOTAL 2</b>	
		<b>T3 \$</b>	<input style="width: 95%;" type="text" value="3,222.00"/>
		<small>(T2 less D – cannot be less than zero)</small>	

Complying fund's franking credits tax offset	<b>E1 \$</b>	<input style="width: 95%;" type="text"/>	
No-TFN tax offset	<b>E2 \$</b>	<input style="width: 95%;" type="text"/>	
National rental affordability scheme tax offset	<b>E3 \$</b>	<input style="width: 95%;" type="text"/>	
Exploration credit tax offset	<b>E4 \$</b>	<input style="width: 95%;" type="text" value="0.00"/>	
		<b>Refundable tax offsets</b>	
		<b>E \$</b>	<input style="width: 95%;" type="text"/>
		<small>(E1 plus E2 plus E3 plus E4)</small>	

**#TAX PAYABLE T5 \$**

(T3 less E – cannot be less than zero)

**Section 102AAM interest charge**

**G \$**



**B12**

Tax File Number

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

B12

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

PAYG instalments raised

**K \$**

Supervisory levy

**L \$**

Supervisory levy adjustment for wound up funds

**M \$**

Supervisory levy adjustment for new funds

**N \$**

<b>AMOUNT DUE OR REFUNDABLE</b> A positive amount at <b>S</b> is what you owe, while a negative amount is refundable to you.	<b>S \$</b> <input type="text" value="1,561.00"/>
	<i>(T5 plus G less H less I less K plus L less M plus N)</i>

#This is a mandatory label.

**Section E: Losses**

**14 Losses**

**!** If total loss is greater than \$100,000, complete and attach a *Losses schedule 2021*.

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

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



Tax File Number

Section F: **Member information**

**MEMBER 1**

Title: Mr  Mrs  Miss  Ms  Other

Family name

First given name  Other given names

Member's TFN  Date of birth

**Contributions**

OPENING ACCOUNT BALANCE \$

**i** Refer to instructions for completing these labels.

Employer contributions

**A** \$

ABN of principal employer

**A1**

Personal contributions

**B** \$

CGT small business retirement exemption

**C** \$

CGT small business 15-year exemption amount

**D** \$

Personal injury election

**E** \$

Spouse and child contributions

**F** \$

Other third party contributions

**G** \$

Proceeds from primary residence disposal

**H** \$

Receipt date Day Month Year

**H1**  /  /

Assessable foreign superannuation fund amount

**I** \$

Non-assessable foreign superannuation fund amount

**J** \$

Transfer from reserve: assessable amount

**K** \$

Transfer from reserve: non-assessable amount

**L** \$

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

**T** \$

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

**M** \$

**TOTAL CONTRIBUTIONS N** \$

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

**Other transactions**

Allocated earnings or losses

**O** \$

Loss

Inward rollovers and transfers

**P** \$

Outward rollovers and transfers

**Q** \$

Lump Sum payments

**R1** \$

Code

Income stream payments

**R2** \$

Code

Accumulation phase account balance **S1** \$

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

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

TRIS Count

**CLOSING ACCOUNT BALANCE S** \$

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

**B15**

Tax File Number

**MEMBER 2**

Title: Mr  Mrs  Miss  Ms  Other

Family name

First given name  Other given names

Member's TFN  Date of birth

**Contributions**

OPENING ACCOUNT BALANCE \$

**i** Refer to instructions for completing these labels.

Employer contributions

**A** \$

ABN of principal employer

**A1**

Personal contributions

**B** \$

CGT small business retirement exemption

**C** \$

CGT small business 15-year exemption amount

**D** \$

Personal injury election

**E** \$

Spouse and child contributions

**F** \$

Other third party contributions

**G** \$

Proceeds from primary residence disposal

**H** \$

Receipt date Day / Month / Year

**H1**  /  /

Assessable foreign superannuation fund amount

**I** \$

Non-assessable foreign superannuation fund amount

**J** \$

Transfer from reserve: assessable amount

**K** \$

Transfer from reserve: non-assessable amount

**L** \$

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

**T** \$

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

**M** \$

**TOTAL CONTRIBUTIONS N** \$

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

**Other transactions**

Allocated earnings or losses **O** \$

Loss

Accumulation phase account balance

**S1** \$

Inward rollovers and transfers **P** \$

Retirement phase account balance - Non CDBIS

**S2** \$

Outward rollovers and transfers **Q** \$

Retirement phase account balance - CDBIS

**S3** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

TRIS Count

**CLOSING ACCOUNT BALANCE S** \$

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Tax File Number

Section H: **Assets and liabilities**

**15 ASSETS**

**15a Australian managed investments**

Listed trusts **A** \$

Unlisted trusts **B** \$

Insurance policy **C** \$

Other managed investments **D** \$

**15b Australian direct investments**

Cash and term deposits **E** \$

<b>Limited recourse borrowing arrangements</b>	
Australian residential real property	<b>J1</b> \$ <input type="text" value="537,500"/>
Australian non-residential real property	<b>J2</b> \$ <input type="text"/>
Overseas real property	<b>J3</b> \$ <input type="text"/>
Australian shares	<b>J4</b> \$ <input type="text"/>
Overseas shares	<b>J5</b> \$ <input type="text"/>
Other	<b>J6</b> \$ <input type="text"/>
Property count	<b>J7</b> <input type="text" value="1"/>

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** \$

B3

**15c Other investments**

Crypto-Currency **N** \$

**15d Overseas direct investments**

Overseas shares **P** \$

Overseas non-residential real property **Q** \$

Overseas residential real property **R** \$

Overseas managed investments **S** \$

Other overseas assets **T** \$

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

**15e In-house assets**

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

Tax File Number

**15f Limited recourse borrowing arrangements**

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

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

**16 LIABILITIES**

Borrowings for limited recourse borrowing arrangements		<b>V1</b> \$ <input type="text" value="26,884"/>
Permissible temporary borrowings		<b>V2</b> \$ <input type="text"/>
Other borrowings		<b>V3</b> \$ <input type="text"/>
Borrowings		<b>V</b> \$ <input type="text" value="26,884"/>
Total member closing account balances (total of all <b>CLOSING ACCOUNT BALANCES</b> from Sections F and G)		<b>W</b> \$ <input type="text" value="570,726"/>
Reserve accounts		<b>X</b> \$ <input type="text"/>
Other liabilities		<b>Y</b> \$ <input type="text" value="3,850"/>
<b>TOTAL LIABILITIES</b>		<b>Z</b> \$ <input type="text" value="601,460"/>



**Section I: Taxation of financial arrangements**

**17 Taxation of financial arrangements (TOFA)**

Total TOFA gains **H** \$

Total TOFA losses **I** \$

**Section J: Other information**

**Family trust election status**

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

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

**Interposed entity election status**

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

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

Tax File Number **Section K: Declarations**

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

**Important**

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

**Privacy**

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

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

**TRUSTEE'S OR DIRECTOR'S DECLARATION:**

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

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

Date  /  /

**Preferred trustee or director contact details:**

Title: Mr  Mrs  Miss  Ms  Other

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return  Hrs

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

**TAX AGENT'S DECLARATION:**

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

Tax agent's signature

Date  /  /

**Tax agent's contact details**

Title: Mr  Mrs  Miss  Ms  Other

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number



## D. PRIOR YEAR INFORMATION

## PEARL BEACH SUPERFUND

## Trial Balance

As at 30 June 2020

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	<b>24200</b>	<b>Contributions</b>			
(12,550.00)	24200/GOSMUR00001 A	(Contributions) GOSLING, MURRAY - Accumulation			15,500.00
(12,550.00)	24200/SEEBRE00001 A	(Contributions) SEERY, BRENDAN - Accumulation			15,500.00
	24700	Changes in Market Values of Investments		7,665.94	
	<b>25000</b>	<b>Interest Received</b>			
(33.65)	25000/ANZ456178587	ANZ 4561 - 78587 - CMA			29.74
(2,700.00)	25000/xx8265	Term Deposit - Sydney Bank			2,796.07
	<b>28000</b>	<b>Rental Property Income</b>			
(22,360.00)	28000/105/275Logan	Property 105/275 Logan Rd Greenslopes			21,680.00
	30100	Accountancy Fees		2,640.00	
734.80	30300	Borrowing Expenses		736.81	
	30400	ATO Supervisory Levy		518.00	
	30700	Auditor's Remuneration		330.00	
	31500	Bank Charges		71.20	
	<b>33400</b>	<b>Depreciation</b>			
	33400/105/275Logan	Property 105/275 Logan Rd Greenslopes		4,834.00	
	<b>41930</b>	<b>Property Expenses - Agents Management Fees</b>			
2,319.38	41930/105/275Logan	Property 105/275 Logan Rd Greenslopes		1,654.16	
	<b>41960</b>	<b>Property Expenses - Council Rates</b>			
1,575.80	41960/105/275Logan	Property 105/275 Logan Rd Greenslopes		1,628.55	
	<b>41980</b>	<b>Property Expenses - Insurance Premium</b>			
570.00	41980/105/275Logan	Property 105/275 Logan Rd Greenslopes		416.69	
	<b>42010</b>	<b>Property Expenses - Interest on Loans</b>			
19,752.88	42010/105/275Logan	Property 105/275 Logan Rd Greenslopes		16,702.74	
	<b>42040</b>	<b>Property Expenses - Pest Control</b>			
66.00	42040/105/275Logan	Property 105/275 Logan Rd Greenslopes			
	<b>42060</b>	<b>Property Expenses - Repairs Maintenance</b>			
344.50	42060/105/275Logan	Property 105/275 Logan Rd Greenslopes		347.60	

## PEARL BEACH SUPERFUND

## Trial Balance

As at 30 June 2020

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	<b>42100</b>	<b>Property Expenses - Strata Levy Fees</b>			
4,474.26	42100/105/275Logan	Property 105/275 Logan Rd Greenslopes		4,331.52	
	<b>42110</b>	<b>Property Expenses - Sundry Expenses</b>			
39.60	42110/105/275Logan	Property 105/275 Logan Rd Greenslopes		717.80	
	<b>42150</b>	<b>Property Expenses - Water Rates</b>			
1,078.75	42150/105/275Logan	Property 105/275 Logan Rd Greenslopes		942.79	
	<b>46000</b>	<b>Benefits Paid/Transfers Out</b>			
3,185.41	46000/GOSMUR00001 A	(Benefits Paid/Transfers Out) GOSLING, MURRAY - Accumulation			
4,015.72	46000/SEEBRE00001 A	(Benefits Paid/Transfers Out) SEERY, BRENDAN - Accumulation		4,200.76	
913.50	48500	Income Tax Expense		1,921.50	
11,123.05	49000	Profit/Loss Allocation Account		5,845.75	
	<b>50010</b>	<b>Opening Balance</b>			
(193,938.61)	50010/GOSMUR00001 A	(Opening Balance) GOSLING, MURRAY - Accumulation			199,830.99
(172,899.15)	50010/SEEBRE00001 A	(Opening Balance) SEERY, BRENDAN - Accumulation			178,129.82
	<b>52420</b>	<b>Contributions</b>			
(12,550.00)	52420/GOSMUR00001 A	(Contributions) GOSLING, MURRAY - Accumulation			15,500.00
(12,550.00)	52420/SEEBRE00001 A	(Contributions) SEERY, BRENDAN - Accumulation			15,500.00
	<b>53100</b>	<b>Share of Profit/(Loss)</b>			
3,095.30	53100/GOSMUR00001 A	(Share of Profit/(Loss)) GOSLING, MURRAY - Accumulation		10,085.05	
2,767.02	53100/SEEBRE00001 A	(Share of Profit/(Loss)) SEERY, BRENDAN - Accumulation		8,946.94	
	<b>53330</b>	<b>Income Tax</b>			
(1,505.59)	53330/GOSMUR00001 A	(Income Tax) GOSLING, MURRAY - Accumulation			1,445.83
(1,345.91)	53330/SEEBRE00001 A	(Income Tax) SEERY, BRENDAN - Accumulation			1,282.67
	<b>53800</b>	<b>Contributions Tax</b>			
1,882.50	53800/GOSMUR00001 A	(Contributions Tax) GOSLING, MURRAY - Accumulation		2,325.00	
1,882.50	53800/SEEBRE00001 A	(Contributions Tax) SEERY, BRENDAN - Accumulation		2,325.00	
	<b>54500</b>	<b>Benefits Paid/Transfers Out</b>			



## PEARL BEACH SUPERFUND

## Trial Balance

As at 30 June 2020

Last Year	Code	Account Name	Units	Debits \$	Credits \$
3,185.41	54500/GOSMUR00001 A	(Benefits Paid/Transfers Out) GOSLING, MURRAY - Accumulation			0.00
4,015.72	54500/SEEBRE00001 A	(Benefits Paid/Transfers Out) SEERY, BRENDAN - Accumulation		4,200.76	
2,073.40	60200	Borrowing Costs		1,336.59	
	<b>60400</b>	<b>Bank Accounts</b>			
18,358.44	60400/ANZ456178587	ANZ 4561 - 78587 - CMA		112,200.44	
	<b>60800</b>	<b>Term Deposits</b>			
102,700.00	60800/xx8265	Term Deposit - Sydney Bank			0.00
1,574.80	65500	Other Assets			0.00
	<b>77200</b>	<b>Real Estate Properties ( Australian - Residential)</b>			
549,999.94	77200/105/275Logan	Property 105/275 Logan Rd Greenslopes	1.0000	537,500.00	
	<b>77800</b>	<b>Shares in Unlisted Private Companies (Australian)</b>			
30,000.00	77800/GUV	Guvera Limited	10,000.0000	30,000.00	
(1,617.90)	85000	Income Tax Payable/Refundable		1,315.50	
(325,127.87)	85510	Homeloans Acct xx8870			298,545.97
				<b>765,741.09</b>	<b>765,741.09</b>

Current Year Profit/(Loss): 7,767.25

**PEARL BEACH SUPERFUND**  
**Members Statement**

MURRAY GOSLING  
 Unit 50 45-49 Holt Street  
 Surry Hills, New South Wales, 2010, Australia

Your Details

Date of Birth : Provided  
 Age: 57  
 Tax File Number: Provided  
 Date Joined Fund: 30/06/2017  
 Service Period Start Date: 04/06/2015  
 Date Left Fund:  
 Member Code: GOSMUR00001A  
 Account Start Date 30/06/2017  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

Nominated Beneficiaries N/A  
 Vested Benefits 204,366.77  
 Total Death Benefit 204,366.77

Your Balance

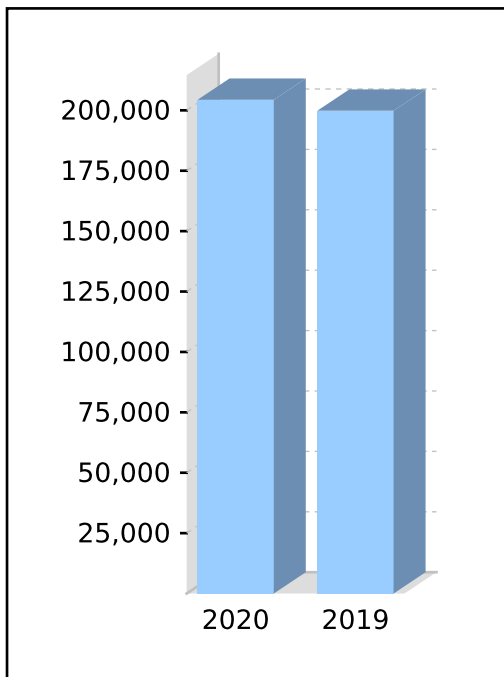
Total Benefits 204,366.77

Preservation Components

Preserved 204,366.77  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components

Tax Free (7.84)  
 Taxable 204,374.61  
 Investment Earnings Rate -4.18%



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	199,830.99	193,938.61
<u>Increases to Member account during the period</u>		
Employer Contributions	15,500.00	12,550.00
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(10,085.05)	(3,095.30)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	2,325.00	1,882.50
Income Tax	(1,445.83)	(1,505.59)
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		3,185.41
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2020	204,366.77	199,830.99

**Trustee's Disclaimer**

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

Signed by all the trustees of the fund

\_\_\_\_\_  
MURRAY GOSLING  
Trustee

\_\_\_\_\_  
BRENDAN SEERY  
Trustee

**PEARL BEACH SUPERFUND**  
**Members Statement**

BRENDAN SEERY

Unit 50 45-49 Holt Street

Surry Hills, New South Wales, 2010, Australia

Your Details

Date of Birth : Provided  
 Age: 44  
 Tax File Number: Provided  
 Date Joined Fund: 30/06/2017  
 Service Period Start Date: 04/06/2015  
 Date Left Fund:  
 Member Code: SEEBRE00001A  
 Account Start Date 30/06/2017  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

Nominated Beneficiaries MURRAY GOSLING  
 Vested Benefits 179,439.79  
 Total Death Benefit 179,439.79

Your Balance

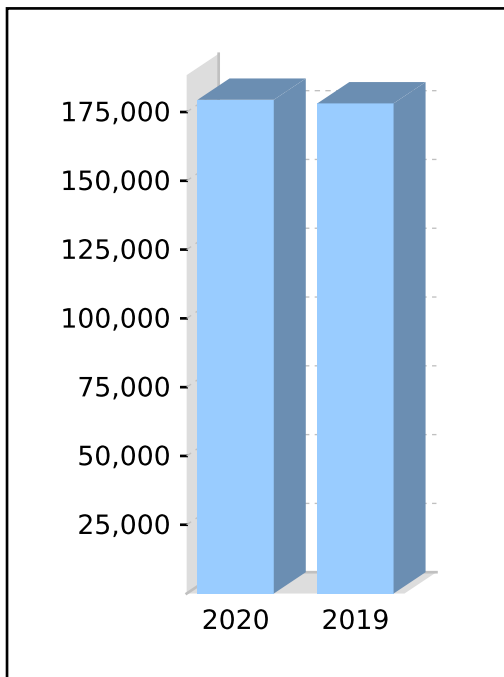
Total Benefits 179,439.79

Preservation Components

Preserved 179,439.79  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components

Tax Free 18,326.10  
 Taxable 161,113.69  
 Investment Earnings Rate -4.18%



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	178,129.82	172,899.15
<u>Increases to Member account during the period</u>		
Employer Contributions	15,500.00	12,550.00
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(8,946.94)	(2,767.02)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	2,325.00	1,882.50
Income Tax	(1,282.67)	(1,345.91)
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	4,200.76	4,015.72
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2020	179,439.79	178,129.82

**Trustee's Disclaimer**

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

Signed by all the trustees of the fund

\_\_\_\_\_  
MURRAY GOSLING  
Trustee

\_\_\_\_\_  
BRENDAN SEERY  
Trustee

# Self-managed superannuation fund annual return 2020

## Who should complete this annual return?

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

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

## To complete this annual return

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

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

- Postal address for annual returns:

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

For example;

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

## Section A: Fund information

1 **Tax file number (TFN)**

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

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

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

PEARL BEACH SUPERFUND

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

4 **Current postal address**

Level 8

65 York Street

Suburb/town

Sydney

State/territory

NSW

Postcode

2000

5 **Annual return status**

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

**A** No  Yes

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

**B** No  Yes

Tax File Number **6 SMSF auditor**

Auditor's name

Title: Mr  Mrs  Miss  Ms  Other 

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed

**A**

Day

Month

Year

Was Part A of the audit report qualified?

**B**

No

Yes

Was Part B of the audit report qualified?

**C**

No

Yes

If Part B of the audit report was qualified,  
have the reported issues been rectified?**D**

No

Yes

**7 Electronic funds transfer (EFT)**

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

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

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

Fund BSB number

Fund account number

Fund account name

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

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

BSB number

Account number

Account name

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

Tax File Number 

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

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

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

**10 Exempt current pension income**

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

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

No  Go to Section B: Income.

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

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

Segregated assets method **B**

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

Did the fund have any other income that was assessable?

**E** Yes  Go to Section B: Income.

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

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



Tax File Number Provided

**Section B: Income**

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

**11 Income**

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

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

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

Net capital gain **A** \$

Gross rent and other leasing and hiring income **B** \$ 21,680

Gross interest **C** \$ 2,825

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  
0

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

**Calculation of assessable contributions**  
Assessable employer contributions  
**R1** \$ 31,000

plus Assessable personal contributions  
**R2** \$

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** \$

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** \$ 31,000

**Calculation of non-arm's length income**  
\*Net non-arm's length private company dividends  
**U1** \$

plus \*Net non-arm's length trust distributions  
**U2** \$

plus \*Net other non-arm's length income  
**U3** \$

\*Other income **S** \$  Code

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

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

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

**GROSS INCOME** **W** \$ 55,505 Loss  
(Sum of labels A to U)

Exempt current pension income **Y** \$

**TOTAL ASSESSABLE INCOME** **V** \$ 55,505 Loss  
(W less Y)

Tax File Number Provided

**Section C: Deductions and non-deductible expenses**

**12 Deductions and non-deductible expenses**

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

	<b>DEDUCTIONS</b>		<b>NON-DEDUCTIBLE EXPENSES</b>
Interest expenses within Australia	<b>A1</b> \$ <span style="border: 1px solid black; padding: 2px;">16,702</span>		<b>A2</b> \$ <span style="border: 1px solid black; padding: 2px;"></span>
Interest expenses overseas	<b>B1</b> \$ <span style="border: 1px solid black; padding: 2px;"></span>		<b>B2</b> \$ <span style="border: 1px solid black; padding: 2px;"></span>
Capital works expenditure	<b>D1</b> \$ <span style="border: 1px solid black; padding: 2px;">6,825</span>		<b>D2</b> \$ <span style="border: 1px solid black; padding: 2px;"></span>
Decline in value of depreciating assets	<b>E1</b> \$ <span style="border: 1px solid black; padding: 2px;">4,834</span>		<b>E2</b> \$ <span style="border: 1px solid black; padding: 2px;"></span>
Insurance premiums – members	<b>F1</b> \$ <span style="border: 1px solid black; padding: 2px;"></span>		<b>F2</b> \$ <span style="border: 1px solid black; padding: 2px;"></span>
SMSF auditor fee	<b>H1</b> \$ <span style="border: 1px solid black; padding: 2px;">330</span>		<b>H2</b> \$ <span style="border: 1px solid black; padding: 2px;"></span>
Investment expenses	<b>I1</b> \$ <span style="border: 1px solid black; padding: 2px;">10,039</span>		<b>I2</b> \$ <span style="border: 1px solid black; padding: 2px;"></span>
Management and administration expenses	<b>J1</b> \$ <span style="border: 1px solid black; padding: 2px;">3,229</span>		<b>J2</b> \$ <span style="border: 1px solid black; padding: 2px;"></span>
Forestry managed investment scheme expense	<b>U1</b> \$ <span style="border: 1px solid black; padding: 2px;"></span>		<b>U2</b> \$ <span style="border: 1px solid black; padding: 2px;"></span>
Other amounts	<b>L1</b> \$ <span style="border: 1px solid black; padding: 2px;">736</span>	Code <span style="border: 1px solid black; padding: 2px;">0</span>	<b>L2</b> \$ <span style="border: 1px solid black; padding: 2px;">913</span>
Tax losses deducted	<b>M1</b> \$ <span style="border: 1px solid black; padding: 2px;"></span>		<b>L2</b> \$ <span style="border: 1px solid black; padding: 2px;"></span>

**TOTAL DEDUCTIONS**  
**N** \$ 42,695  
(Total **A1** to **M1**)

**TOTAL NON-DEDUCTIBLE EXPENSES**  
**Y** \$ 913  
(Total **A2** to **L2**)

**#TAXABLE INCOME OR LOSS** Loss   
**O** \$ 12,810  
(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

**TOTAL SMSF EXPENSES**  
**Z** \$ 43,608  
(N plus Y)

#This is a mandatory label.

Tax File Number **Section D: Income tax calculation statement****#Important:**

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

**13 Calculation statement**

Please refer to the *Self-managed superannuation fund annual return instructions 2020* on how to complete the calculation statement.

#Taxable income **A** \$ *(an amount must be included even if it is zero)*#Tax on taxable income **T1** \$ *(an amount must be included even if it is zero)*#Tax on no-TFN-quoted contributions **J** \$ *(an amount must be included even if it is zero)*Gross tax **B** \$ *(T1 plus J)*

Foreign income tax offset

**C1** \$ 

Rebates and tax offsets

**C2** \$ 

Non-refundable non-carry forward tax offsets

**C** \$ *(C1 plus C2)*

SUBTOTAL 1

**T2** \$ *(B less C – cannot be less than zero)*

Early stage venture capital limited partnership tax offset

**D1** \$ 

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

**D2** \$ 

Early stage investor tax offset

**D3** \$ 

Early stage investor tax offset carried forward from previous year

**D4** \$ 

Non-refundable carry forward tax offsets

**D** \$ *(D1 plus D2 plus D3 plus D4)*

SUBTOTAL 2

**T3** \$ *(T2 less D – cannot be less than zero)*

Complying fund's franking credits tax offset

**E1** \$ 

No-TFN tax offset

**E2** \$ 

National rental affordability scheme tax offset

**E3** \$ 

Exploration credit tax offset

**E4** \$ 

Refundable tax offsets

**E** \$ *(E1 plus E2 plus E3 plus E4)*#TAX PAYABLE **T5** \$ *(T3 less E – cannot be less than zero)*

Section 102AAM interest charge

**G** \$

Tax File Number Provided

<b>H1 \$</b>	Credit for interest on early payments – amount of interest	<input style="width: 95%;" type="text"/>
<b>H2 \$</b>	Credit for tax withheld – foreign resident withholding (excluding capital gains)	<input style="width: 95%;" type="text"/>
<b>H3 \$</b>	Credit for tax withheld – where ABN or TFN not quoted (non-individual)	<input style="width: 95%;" type="text"/>
<b>H5 \$</b>	Credit for TFN amounts withheld from payments from closely held trusts	<input style="width: 95%;" type="text"/> 0.00
<b>H6 \$</b>	Credit for interest on no-TFN tax offset	<input style="width: 95%;" type="text"/>
<b>H8 \$</b>	Credit for foreign resident capital gains withholding amounts	<input style="width: 95%;" type="text"/> 0.00
<b>Eligible credits</b>		<b>H \$</b> <input style="width: 95%;" type="text"/>
<small>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</small>		

<b>#Tax offset refunds</b> <small>(Remainder of refundable tax offsets)</small>	<b>I \$</b>	<input style="width: 95%;" type="text"/> 0.00
<small>(unused amount from label E – an amount must be included even if it is zero)</small>		

**PAYG instalments raised**

**K \$**  3,237.00

**Supervisory levy**

**L \$**  259.00

**Supervisory levy adjustment for wound up funds**

**M \$**

**Supervisory levy adjustment for new funds**

**N \$**

<b>AMOUNT DUE OR REFUNDABLE</b> <small>A positive amount at S is what you owe, while a negative amount is refundable to you.</small>	<b>S \$</b>	<input style="width: 95%;" type="text"/> -1,056.50
<small>(T5 plus G less H less I less K plus L less M plus N)</small>		

#This is a mandatory label.

**Section E: Losses**

**14 Losses**

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

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

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

Tax File Number

Section F: **Member information**

**MEMBER 1**

Title: Mr  Mrs  Miss  Ms  Other

Family name

First given name  Other given names

Member's TFN  Date of birth

**Contributions**

**I** Refer to instructions for completing these labels.

Employer contributions  
**A** \$

ABN of principal employer  
**A1**

Personal contributions  
**B** \$

CGT small business retirement exemption  
**C** \$

CGT small business 15-year exemption amount  
**D** \$

Personal injury election  
**E** \$

Spouse and child contributions  
**F** \$

Other third party contributions  
**G** \$

Proceeds from primary residence disposal  
**H** \$

Receipt date Day / Month / Year  
**H1**  /  /

Assessable foreign superannuation fund amount  
**I** \$

Non-assessable foreign superannuation fund amount  
**J** \$

Transfer from reserve: assessable amount  
**K** \$

Transfer from reserve: non-assessable amount  
**L** \$

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

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

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

**Other transactions**

Allocated earnings or losses **O** \$

Accumulation phase account balance **S1** \$  Inward rollovers and transfers **P** \$

Retirement phase account balance - Non CDBIS **S2** \$  Outward rollovers and transfers **Q** \$

Retirement phase account balance - CDBIS **S3** \$  Lump Sum payments **R1** \$

TRIS Count **R2** \$

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Tax File Number

**MEMBER 2**

Title: Mr  Mrs  Miss  Ms  Other

Family name

First given name  Other given names

Member's TFN  Date of birth

Contributions

**I** Refer to instructions for completing these labels.

Employer contributions  
**A** \$

ABN of principal employer  
**A1**

Personal contributions  
**B** \$

CGT small business retirement exemption  
**C** \$

CGT small business 15-year exemption amount  
**D** \$

Personal injury election  
**E** \$

Spouse and child contributions  
**F** \$

Other third party contributions  
**G** \$

Proceeds from primary residence disposal  
**H** \$

Receipt date  
**H1**  /  /

Assessable foreign superannuation fund amount  
**I** \$

Non-assessable foreign superannuation fund amount  
**J**

Transfer from reserve: assessable amount  
**K** \$

Transfer from reserve: non-assessable amount  
**L** \$

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

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

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

**Other transactions**

Accumulation phase account balance  
**S1** \$

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

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

TRIS Count

Allocated earnings or losses  
**O** \$

Loss

Inward rollovers and transfers  
**P** \$

Outward rollovers and transfers  
**Q** \$

Lump Sum payments  
**R1** \$

Code

Income stream payments  
**R2** \$

Code

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Tax File Number Provided

**Section H: Assets and liabilities**

**15 ASSETS**

**15a Australian managed investments**

Listed trusts **A** \$

Unlisted trusts **B** \$

Insurance policy **C** \$

Other managed investments **D** \$

**15b Australian direct investments**

Cash and term deposits **E** \$  112,200

**Limited recourse borrowing arrangements**

Australian residential real property  
**J1** \$  537,500

Australian non-residential real property  
**J2** \$

Overseas real property  
**J3** \$

Australian shares  
**J4** \$

Overseas shares  
**J5** \$

Other  
**J6** \$

Property count  
**J7**  1

Debt securities **F** \$

Loans **G** \$

Listed shares **H** \$

Unlisted shares **I** \$  30,000

Limited recourse borrowing arrangements **J** \$  537,500

Non-residential real property **K** \$

Residential real property **L** \$

Collectables and personal use assets **M** \$

Other assets **O** \$  2,652

**15c Other investments**

Crypto-Currency **N** \$

**15d Overseas direct investments**

Overseas shares **P** \$

Overseas non-residential real property **Q** \$

Overseas residential real property **R** \$

Overseas managed investments **S** \$

Other overseas assets **T** \$

**TOTAL AUSTRALIAN AND OVERSEAS ASSETS U** \$  682,352  
(Sum of labels **A** to **T**)

**15e In-house assets**

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

Tax File Number

**15f Limited recourse borrowing arrangements**

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

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

**16 LIABILITIES**

Borrowings for limited recourse borrowing arrangements		
<b>V1</b> \$	<input type="text" value="298,545"/>	
Permissible temporary borrowings		
<b>V2</b> \$	<input type="text"/>	
Other borrowings		
<b>V3</b> \$	<input type="text"/>	
Borrowings		<b>V</b> \$ <input type="text" value="298,545"/>
Total member closing account balances (total of all <b>CLOSING ACCOUNT BALANCES</b> from Sections F and G)		<b>W</b> \$ <input type="text" value="383,807"/>
Reserve accounts		<b>X</b> \$ <input type="text"/>
Other liabilities		<b>Y</b> \$ <input type="text"/>
<b>TOTAL LIABILITIES</b>		<b>Z</b> \$ <input type="text" value="682,352"/>

**Section I: Taxation of financial arrangements**

**17 Taxation of financial arrangements (TOFA)**

Total TOFA gains **H** \$

Total TOFA losses **I** \$

**Section J: Other information**

**Family trust election status**

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2019-20 income year, write **2020**). **A**

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

**Interposed entity election status**

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

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



Tax File Number **Section K: Declarations**

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

**Important**

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

**Privacy**

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

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

**TRUSTEE'S OR DIRECTOR'S DECLARATION:**

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

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

Date  /  /

**Preferred trustee or director contact details:**

Title: Mr  Mrs  Miss  Ms  Other

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return  Hrs

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

**TAX AGENT'S DECLARATION:**

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

Tax agent's signature

Date  /  /

**Tax agent's contact details**

Title: Mr  Mrs  Miss  Ms  Other

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number



## E. PREPARATION DOCUMENTS

## PEARL BEACH SUPERFUND

## Market Movement Report

As at 30 June 2021

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
105/275Logan - Property 105/275 Logan Rd Greenslopes										
	01/07/2020	Opening Balance	1.00	0.00	0.00	0.00	537,500.00	0.00	0.00	0.00
	30/06/2021	Depreciation	0.00	0.00	0.00	(3,939.00)	533,561.00	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	3,939.00	0.00	537,500.00	0.00	0.00	0.00
	30/06/2021	Revaluation	0.00	0.00	0.00	0.00	537,500.00	0.00	0.00	0.00
	<b>30/06/2021</b>		<b>1.00</b>	<b>0.00</b>	<b>3,939.00</b>	<b>(3,939.00)</b>	<b>537,500.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
GUV - Guvera Limited										
	01/07/2020	Opening Balance	10,000.00	0.00	0.00	0.00	30,000.00	0.00	0.00	0.00
	<b>30/06/2021</b>		<b>10,000.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>30,000.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Total Market Movement</b>					<b>3,939.00</b>				<b>0.00</b>	<b>3,939.00</b>

ODYSSEY ODYSSEY ODYSSEY  
Odyssey Odyssey Odyssey  
Odyssey Odyssey Odyssey



## F. SOURCE DOCUMENTS



Australia and New Zealand  
Banking Group Limited  
ABN 11 005 357 522

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## BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 61  
05 JUNE 2020 TO 03 JULY 2020

THE MANAGER  
PEARL BEACH SUPERFUND  
50/45 HOLT ST  
SURRY HILLS NSW 2010

### WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

#### Account Details

MURRAY GOSLING & BRENDAN SEERY ATF  
PEARL BEACH SUPERFUND

#### Branch Number (BSB)

012-487

#### Account Number

4561-78587

#### Account Descriptor

BUSINESS PREMIUM



### NEED TO GET IN TOUCH?



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



# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4561-78587

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2020</b>				
<b>05 JUN</b>	<b>OPENING BALANCE</b>			<b>111,216.39</b>
08 JUN	<b>TRANSFER</b> FROM MURRAY GOSLING SUPER MURRAY BREND		2,500.00	113,716.39
12 JUN	<b>PAYMENT</b> TO PERPETUAL 87568870 SFB1 HOM	1,529.00		112,187.39
26 JUN	<b>PAYMENT</b> TO PERPETUAL 87568870 SFB1 HOM	1,529.00		110,658.39
30 JUN	<b>TRANSFER</b> FROM MSL PROPERTY GRO MSL PROPERTY GROUP		1,535.16	112,193.55
30 JUN	<b>CREDIT INTEREST PAID</b>		6.89	112,200.44
<b>TOTALS AT END OF PAGE</b>		<b>\$3,058.00</b>	<b>\$4,042.05</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$3,058.00</b>	<b>\$4,042.05</b>	<b>\$112,200.44</b>

### This Statement Includes

Interest earned on deposits	\$6.89
-----------------------------	--------

### Yearly Summary

Previous Year to 30/06/2020 (\$)

Interest earned on deposits	29.74
<b>Fees Charged</b>	
ANZ bank account fee	1.20
<b>Total</b>	<b>\$1.20</b>

### Fee Summary

Fees Charged for period: 30 MAY 2020 to 30 JUN 2020

#### Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
<b>Transaction Fees</b>				
EFTPOS/PHONE BANKING WDL	3.00	3.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**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 03/07/20 and the monthly fee cycle, as appears above, ended on 30/06/20.



Summary of Relationship Benefit for this account	Amount (\$)
<b>Your Relationship Benefit</b>	<b>1.80</b>
<b>This is made up of:</b>	
Value of Free Transactions	1.80

### New Profile menu in ANZ Internet Banking

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.

Keep your contact information up to date, as these details may be used for security purposes (e.g. to verify transactions), or send you account information.

You can also choose which offers and promotions you want to receive and how. You can select as many as you like and make changes any time.

Visit [www.anz.com.au](http://www.anz.com.au) to explore your Profile today.

## 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.

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Australia and New Zealand  
Banking Group Limited  
ABN 11 005 357 522

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## BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 62  
03 JULY 2020 TO 05 AUGUST 2020

THE MANAGER  
PEARL BEACH SUPERFUND  
50/45 HOLT ST  
SURRY HILLS NSW 2010

### WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

#### Account Details

MURRAY GOSLING & BRENDAN SEERY ATF  
PEARL BEACH SUPERFUND

#### Branch Number (BSB)

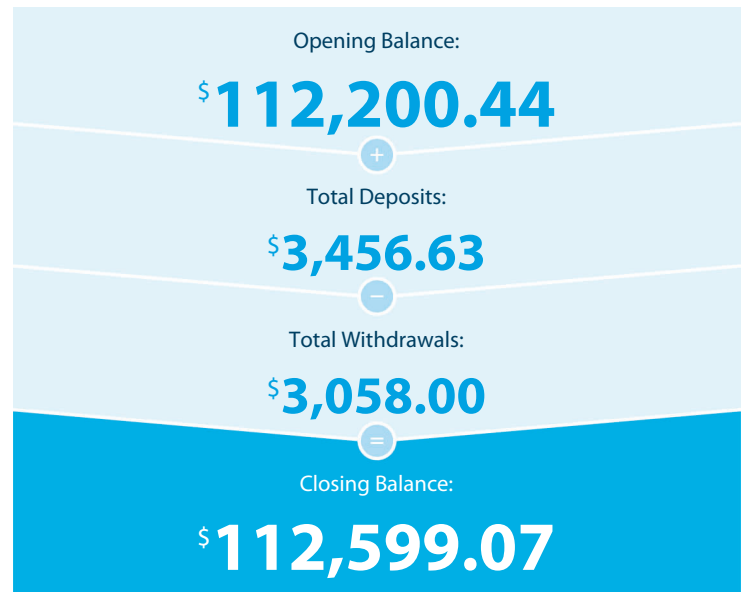
012-487

#### Account Number

4561-78587

#### Account Descriptor

BUSINESS PREMIUM



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# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4561-78587

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2020</b>				
<b>03 JUL</b>	<b>OPENING BALANCE</b>			<b>112,200.44</b>
08 JUL	<b>TRANSFER</b> FROM MURRAY GOSLING SUPER MURRAY BREND		2,500.00	114,700.44
10 JUL	<b>PAYMENT</b> TO PERPETUAL 87568870 SFB1 HOM	1,529.00		113,171.44
24 JUL	<b>PAYMENT</b> TO PERPETUAL 87568870 SFB1 HOM	1,529.00		111,642.44
31 JUL	<b>TRANSFER</b> FROM MSL PROPERTY GRO MSL PROPERTY GROUP		951.85	112,594.29
31 JUL	<b>CREDIT INTEREST PAID</b>		4.78	112,599.07
<b>TOTALS AT END OF PAGE</b>		<b>\$3,058.00</b>	<b>\$3,456.63</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$3,058.00</b>	<b>\$3,456.63</b>	<b>\$112,599.07</b>

### This Statement Includes

Interest earned on deposits	\$4.78
-----------------------------	--------

### Fee Summary

Fees Charged for period: 01 JUL 2020 to 31 JUL 2020

#### Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
<b>Transaction Fees</b>				
EFTPOS/PHONE BANKING WDL	2.00	2.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**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 05/08/20 and the monthly fee cycle, as appears above, ended on 31/07/20.

### Summary of Relationship Benefit for this account Amount (\$)

**Your Relationship Benefit** **1.20**

#### This is made up of:

Value of Free Transactions 1.20



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Banking Group Limited  
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## BUSINESS PREMIUM SAVER STATEMENT

Account Number 4561-78587

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New mobile number or email address? No worries. You can update your details via Profile in the ANZ App or ANZ Internet Banking. By keeping your details up to date, we can contact you for security purposes (e.g. send you an SMS one-time passcode or verify transactions), or send you account information.

Forgot your password? We've all been there. You can also securely reset your ANZ App PIN or change ANZ Internet Banking password too. It's all in one place – your Profile.

Visit [www.anz.com.au/ways-to-bank](http://www.anz.com.au/ways-to-bank) to learn about how you can manage your money, simply and securely.

## IMPORTANT INFORMATION

### PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

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## BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 63

05 AUGUST 2020 TO 04 SEPTEMBER 2020

THE MANAGER  
PEARL BEACH SUPERFUND  
50/45 HOLT ST  
SURRY HILLS NSW 2010

### WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

#### Account Details

MURRAY GOSLING & BRENDAN SEERY ATF  
PEARL BEACH SUPERFUND

#### Branch Number (BSB)

012-487

#### Account Number

4561-78587

#### Account Descriptor

BUSINESS PREMIUM



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



# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4561-78587

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2020</b>				
05 AUG	<b>OPENING BALANCE</b>			<b>112,599.07</b>
07 AUG	<b>PAYMENT</b> TO PERPETUAL 87568870 SFB1 HOM	1,529.00		111,070.07
10 AUG	<b>TRANSFER</b> FROM MURRAY GOSLING SUPER MURRAY BREND		2,500.00	113,570.07
18 AUG	<b>ANZ INTERNET BANKING BPAY</b> ASIC {240951}	273.00		113,297.07
21 AUG	<b>PAYMENT</b> TO PERPETUAL 87568870 SFB1 HOM	1,529.00		111,768.07
31 AUG	<b>TRANSFER</b> FROM MSL PROPERTY GRO MSL PROPERTY GROUP		2,255.48	114,023.55
31 AUG	<b>CREDIT INTEREST PAID</b>		4.78	114,028.33
04 SEP	<b>PAYMENT</b> TO PERPETUAL 87568870 SFB1 HOM	1,529.00		112,499.33
<b>TOTALS AT END OF PAGE</b>		<b>\$4,860.00</b>	<b>\$4,760.26</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$4,860.00</b>	<b>\$4,760.26</b>	<b>\$112,499.33</b>

### This Statement Includes

Interest earned on deposits	\$4.78
-----------------------------	--------

### Fee Summary

Fees Charged for period: 01 AUG 2020 to 31 AUG 2020

#### Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
<b>Transaction Fees</b>				
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	2.00	2.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**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 04/09/20 and the monthly fee cycle, as appears above, ended on 31/08/20.



Summary of Relationship Benefit for this account	Amount (\$)
<b>Your Relationship Benefit</b>	<b>1.80</b>
<b>This is made up of:</b>	
Value of Free Transactions	1.80

### Update your profile in the ANZ App or ANZ Internet Banking

New mobile number or email address? No worries. You can update your details via Profile in the ANZ App or ANZ Internet Banking. By keeping your details up to date, we can contact you for security purposes (e.g. send you an SMS one-time passcode or verify transactions), or send you account information.

Forgot your password? We've all been there. You can also securely reset your ANZ App PIN or change ANZ Internet Banking password too. It's all in one place – your Profile.

Visit [www.anz.com.au/ways-to-bank](http://www.anz.com.au/ways-to-bank) to learn about how you can manage your money, simply and securely.

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## BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 64

04 SEPTEMBER 2020 TO 05 OCTOBER 2020

THE MANAGER  
PEARL BEACH SUPERFUND  
50/45 HOLT ST  
SURRY HILLS NSW 2010

### WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

#### Account Details

MURRAY GOSLING & BRENDAN SEERY ATF  
PEARL BEACH SUPERFUND

#### Branch Number (BSB)

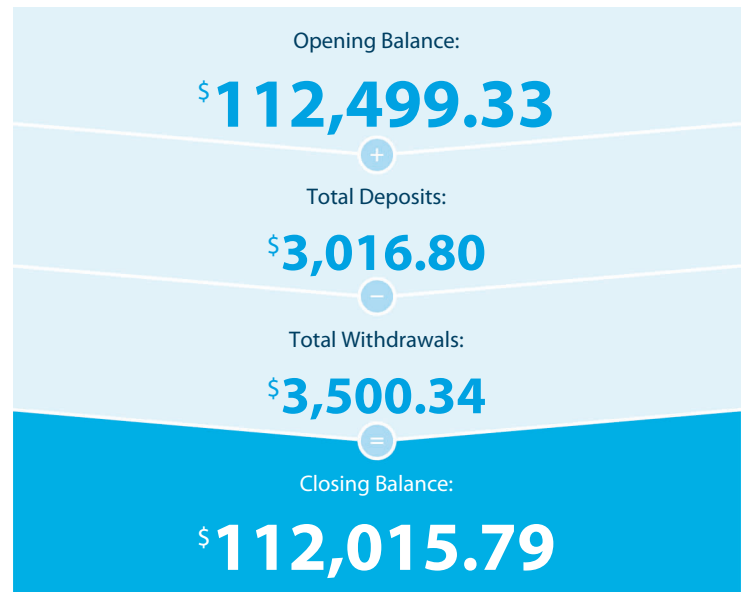
012-487

#### Account Number

4561-78587

#### Account Descriptor

BUSINESS PREMIUM



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



# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4561-78587

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2020</b>				
<b>04 SEP</b>	<b>OPENING BALANCE</b>			<b>112,499.33</b>
08 SEP	<b>TRANSFER</b> FROM MURRAY GOSLING SUPER MURRAY BREND		2,500.00	114,999.33
18 SEP	<b>ANZ INTERNET BANKING BPAY</b> DEFT INSURANCE {755698}	442.34		114,556.99
18 SEP	<b>PAYMENT</b> TO PERPETUAL 87568870 SFB1 HOM	1,529.00		113,027.99
30 SEP	<b>TRANSFER</b> FROM MSL PROPERTY GRO MSL PROPERTY GROUP		512.12	113,540.11
30 SEP	<b>CREDIT INTEREST PAID</b>		4.68	113,544.79
02 OCT	<b>PAYMENT</b> TO PERPETUAL 87568870 SFB1 HOM	1,529.00		112,015.79
	<b>TOTALS AT END OF PAGE</b>	<b>\$3,500.34</b>	<b>\$3,016.80</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$3,500.34</b>	<b>\$3,016.80</b>	<b>\$112,015.79</b>

### This Statement Includes

Interest earned on deposits	\$4.68
-----------------------------	--------

### Fee Summary

Fees Charged for period: 01 SEP 2020 to 30 SEP 2020

#### Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	2.00	2.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**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 05/10/20 and the monthly fee cycle, as appears above, ended on 30/09/20.



# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4561-78587

Summary of Relationship Benefit for this account	Amount (\$)
<b>Your Relationship Benefit</b>	<b>1.80</b>
<b>This is made up of:</b>	
Value of Free Transactions	1.80

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## BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 65

05 OCTOBER 2020 TO 05 NOVEMBER 2020

THE MANAGER  
PEARL BEACH SUPERFUND  
50/45 HOLT ST  
SURRY HILLS NSW 2010

### WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

#### Account Details

MURRAY GOSLING & BRENDAN SEERY ATF  
PEARL BEACH SUPERFUND

#### Branch Number (BSB)

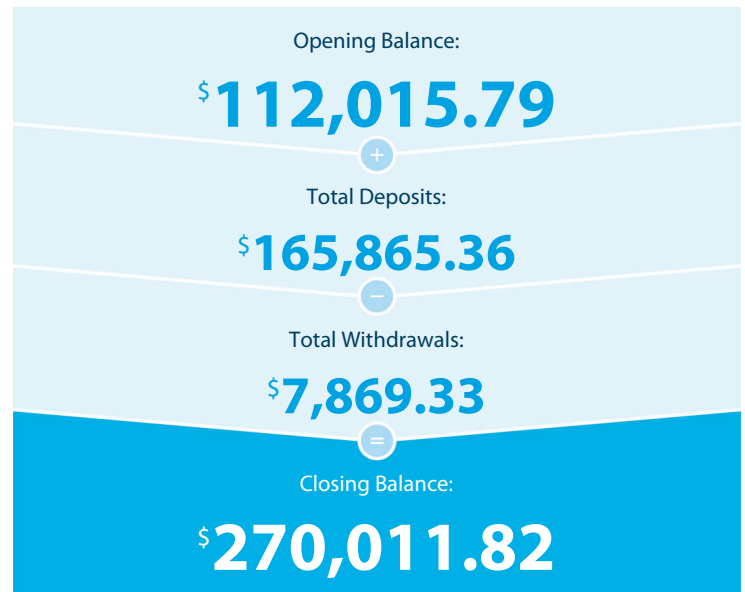
012-487

#### Account Number

4561-78587

#### Account Descriptor

BUSINESS PREMIUM



### NEED TO GET IN TOUCH?



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



# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4561-78587

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2020</b>				
<b>05 OCT</b>	<b>OPENING BALANCE</b>			<b>112,015.79</b>
08 OCT	<b>TRANSFER</b> FROM MURRAY GOSLING SUPER MURRAY BREND		2,500.00	114,515.79
16 OCT	<b>PAYMENT</b> TO PERPETUAL 87568870 SFB1 HOM	1,529.00		112,986.79
19 OCT	<b>ANZ INTERNET BANKING BPAY</b> TAX OFFICE PAYMENT {799529}	228.00		112,758.79
30 OCT	<b>PAYMENT</b> TO PERPETUAL 87568870 SFB1 HOM	1,529.00		111,229.79
30 OCT	<b>CREDIT INTEREST PAID</b>		4.65	111,234.44
02 NOV	<b>TRANSFER</b> FROM MSL PROPERTY GRO MSL PROPERTY GROUP		1,060.71	112,295.15
03 NOV	<b>ANZ INTERNET BANKING PAYMENT 395591</b> TO AURA WEALTH PTY LTD	4,400.00		107,895.15
04 NOV	<b>TRANSFER</b> FROM SEERY B M & GOS MURRAY CONT		100,000.00	207,895.15
04 NOV	<b>ANZ INTERNET BANKING PAYMENT 674878</b> TO AURA WEALTH PTY LTD	183.33		207,711.82
05 NOV	<b>TRANSFER</b> FROM SEERY B M & GOS FUNDS TRANSFER		62,300.00	270,011.82
	<b>TOTALS AT END OF PAGE</b>	<b>\$7,869.33</b>	<b>\$165,865.36</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$7,869.33</b>	<b>\$165,865.36</b>	<b>\$270,011.82</b>

### This Statement Includes

Interest earned on deposits	\$4.65
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### Fee Summary

Fees Charged for period: 01 OCT 2020 to 30 OCT 2020

#### Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
<b>Transaction Fees</b>				
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**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 05/11/20 and the monthly fee cycle, as appears above, ended on 30/10/20.



# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4561-78587

Summary of Relationship Benefit for this account	Amount (\$)
<b>Your Relationship Benefit</b>	<b>1.20</b>
<b>This is made up of:</b>	
Value of Free Transactions	1.20

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## BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 66

05 NOVEMBER 2020 TO 04 DECEMBER 2020

THE MANAGER  
PEARL BEACH SUPERFUND  
50/45 HOLT ST  
SURRY HILLS NSW 2010

### WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

#### Account Details

MURRAY GOSLING & BRENDAN SEERY ATF  
PEARL BEACH SUPERFUND

#### Branch Number (BSB)

012-487

#### Account Number

4561-78587

#### Account Descriptor

BUSINESS PREMIUM



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



# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4561-78587

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2020</b>				
<b>05 NOV</b>	<b>OPENING BALANCE</b>			<b>270,011.82</b>
09 NOV	<b>TRANSFER</b> FROM MURRAY GOSLING SUPER MURRAY BREND		2,500.00	272,511.82
13 NOV	<b>PAYMENT</b> TO PERPETUAL 87568870 SFB1 HOM	1,529.00		270,982.82
20 NOV	<b>PAYMENT</b> TO PERPETUAL 87568870 SFB1 HOM	240,000.00		30,982.82
27 NOV	<b>PAYMENT</b> TO PERPETUAL 87568870 SFB1 HOM	1,529.00		29,453.82
30 NOV	<b>TRANSFER</b> FROM MSL PROPERTY GRO MSL PROPERTY GROUP		644.12	30,097.94
30 NOV	<b>CREDIT INTEREST PAID</b>		7.03	30,104.97
30 NOV	<b>2 EXCESS EFTPOS, PHONE BANKING,</b> AUTOMATIC TRANSACTIONS - FEE	1.20		30,103.77
04 DEC	<b>ANZ INTERNET BANKING PAYMENT 700751</b> TO AURA WEALTH PTY LTD	183.33		29,920.44
	<b>TOTALS AT END OF PAGE</b>	<b>\$243,242.53</b>	<b>\$3,151.15</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$243,242.53</b>	<b>\$3,151.15</b>	<b>\$29,920.44</b>

### This Statement Includes

Interest earned on deposits	\$7.03
ANZ bank charges	\$1.20

### Fee Summary

Fees Charged for period: 31 OCT 2020 to 30 NOV 2020

#### Summary of ANZ Transaction Fees

Transaction Fees	Transactions			Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free	Additional		
INTERNET/ONLINE WDL	2.00	2.00		0.60	0.00
EFTPOS/PHONE BANKING WDL	5.00	3.00	2.00	0.60	1.20
<b>Total Transaction Fees Charged</b>					<b>\$1.20</b>

**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 04/12/20 and the monthly fee cycle, as appears above, ended on 30/11/20.



# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4561-78587

Summary of Relationship Benefit for this account	Amount (\$)
<b>Your Relationship Benefit</b>	<b>3.00</b>
<b>This is made up of:</b>	
Value of Free Transactions	3.00

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## BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 67

04 DECEMBER 2020 TO 05 JANUARY 2021

THE MANAGER  
PEARL BEACH SUPERFUND  
50/45 HOLT ST  
SURRY HILLS NSW 2010

### WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

#### Account Details

MURRAY GOSLING & BRENDAN SEERY ATF  
PEARL BEACH SUPERFUND

#### Branch Number (BSB)

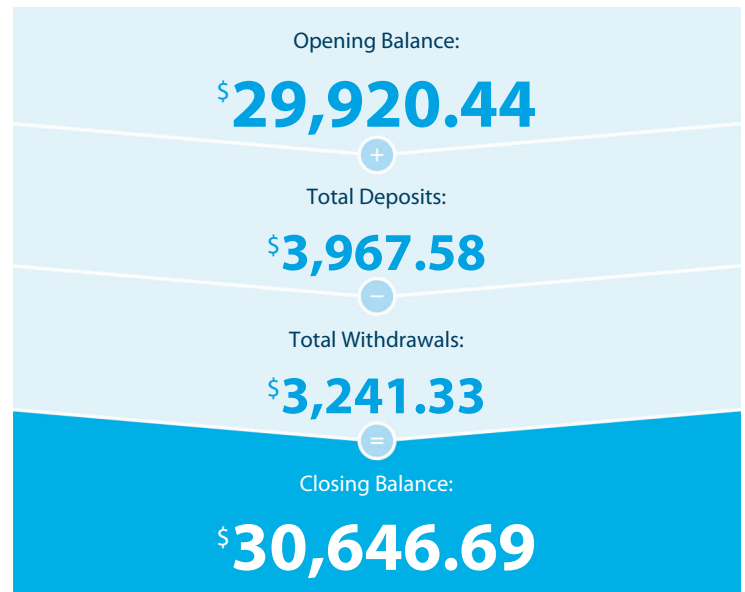
012-487

#### Account Number

4561-78587

#### Account Descriptor

BUSINESS PREMIUM



### NEED TO GET IN TOUCH?



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



# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4561-78587

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2020</b>				
04 DEC	<b>OPENING BALANCE</b>			<b>29,920.44</b>
08 DEC	<b>TRANSFER</b> FROM MURRAY GOSLING SUPER MURRAY BREND		2,500.00	32,420.44
11 DEC	<b>PAYMENT</b> TO PERPETUAL 87568870 SFB1 HOM	1,529.00		30,891.44
29 DEC	<b>PAYMENT</b> TO PERPETUAL 87568870 SFB1 HOM	1,529.00		29,362.44
31 DEC	<b>TRANSFER</b> FROM MSL PROPERTY GRO MSL PROPERTY GROUP		1,466.28	30,828.72
31 DEC	<b>CREDIT INTEREST PAID</b>		1.30	30,830.02
<b>2021</b>				
04 JAN	<b>ANZ INTERNET BANKING PAYMENT 554025</b> TO AURA WEALTH PTY LTD	183.33		30,646.69
<b>TOTALS AT END OF PAGE</b>		<b>\$3,241.33</b>	<b>\$3,967.58</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$3,241.33</b>	<b>\$3,967.58</b>	<b>\$30,646.69</b>

### This Statement Includes

Interest earned on deposits	\$1.30
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### Fee Summary

Fees Charged for period: 01 DEC 2020 to 31 DEC 2020

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
<b>Transaction Fees</b>				
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	2.00	2.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**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 05/01/21 and the monthly fee cycle, as appears above, ended on 31/12/20.





# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4561-78587

Summary of Relationship Benefit for this account	Amount (\$)
<b>Your Relationship Benefit</b>	<b>1.80</b>
<b>This is made up of:</b>	
Value of Free Transactions	1.80

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## BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 68

05 JANUARY 2021 TO 05 FEBRUARY 2021

THE MANAGER  
PEARL BEACH SUPERFUND  
50/45 HOLT ST  
SURRY HILLS NSW 2010

### WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

#### Account Details

MURRAY GOSLING & BRENDAN SEERY ATF  
PEARL BEACH SUPERFUND

#### Branch Number (BSB)

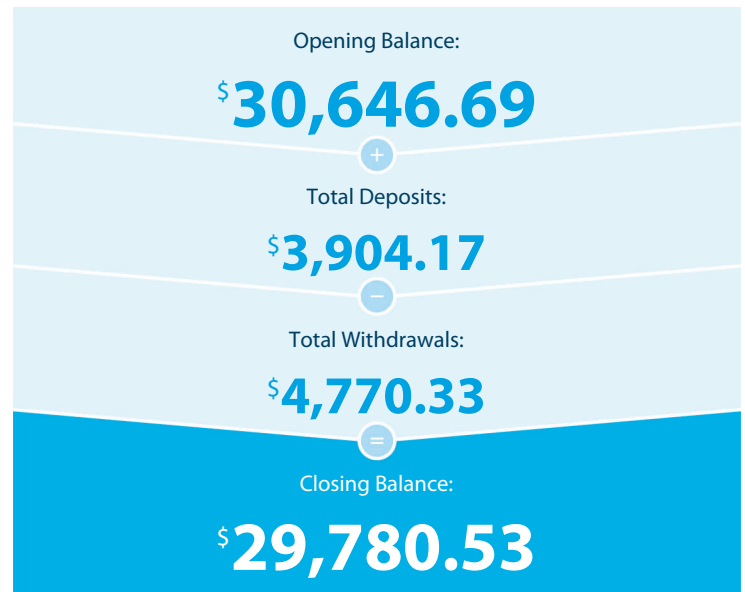
012-487

#### Account Number

4561-78587

#### Account Descriptor

BUSINESS PREMIUM



### NEED TO GET IN TOUCH?



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# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4561-78587

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2021</b>				
<b>05 JAN</b>	<b>OPENING BALANCE</b>			<b>30,646.69</b>
08 JAN	<b>TRANSFER</b> FROM MURRAY GOSLING SUPER MURRAY BREND		2,500.00	33,146.69
08 JAN	<b>PAYMENT</b> TO PERPETUAL 87568870 SFB1 HOM	1,529.00		31,617.69
22 JAN	<b>PAYMENT</b> TO PERPETUAL 87568870 SFB1 HOM	1,529.00		30,088.69
29 JAN	<b>CREDIT INTEREST PAID</b>		1.24	30,089.93
01 FEB	<b>TRANSFER</b> FROM MSL PROPERTY GRO MSL PROPERTY GROUP		1,402.93	31,492.86
04 FEB	<b>ANZ INTERNET BANKING PAYMENT 235786</b> TO AURA WEALTH PTY LTD	183.33		31,309.53
05 FEB	<b>PAYMENT</b> TO PERPETUAL 87568870 SFB1 HOM	1,529.00		29,780.53
	<b>TOTALS AT END OF PAGE</b>	<b>\$4,770.33</b>	<b>\$3,904.17</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$4,770.33</b>	<b>\$3,904.17</b>	<b>\$29,780.53</b>

### This Statement Includes

Interest earned on deposits	\$1.24
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### Fee Summary

Fees Charged for period: 01 JAN 2021 to 29 JAN 2021

#### Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**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 05/02/21 and the monthly fee cycle, as appears above, ended on 29/01/21.



# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4561-78587

Summary of Relationship Benefit for this account	Amount (\$)
<b>Your Relationship Benefit</b>	<b>1.20</b>
<b>This is made up of:</b>	
Value of Free Transactions	1.20

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## BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 69

05 FEBRUARY 2021 TO 05 MARCH 2021

THE MANAGER  
PEARL BEACH SUPERFUND  
50/45 HOLT ST  
SURRY HILLS NSW 2010

### WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

#### Account Details

MURRAY GOSLING & BRENDAN SEERY ATF  
PEARL BEACH SUPERFUND

#### Branch Number (BSB)

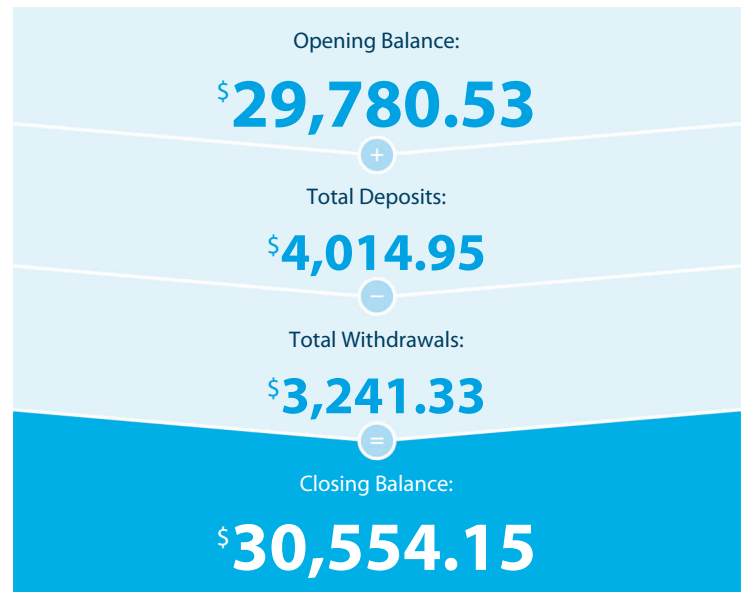
012-487

#### Account Number

4561-78587

#### Account Descriptor

BUSINESS PREMIUM



### NEED TO GET IN TOUCH?



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



# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4561-78587

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2021</b>				
<b>05 FEB</b>	<b>OPENING BALANCE</b>			<b>29,780.53</b>
08 FEB	<b>TRANSFER</b> FROM MURRAY GOSLING SUPER MURRAY BREND		2,500.00	32,280.53
19 FEB	<b>PAYMENT</b> TO PERPETUAL 87568870 SFB1 HOM	1,529.00		30,751.53
26 FEB	<b>CREDIT INTEREST PAID</b>		1.20	30,752.73
01 MAR	<b>TRANSFER</b> FROM MSL PROPERTY GRO MSL PROPERTY GROUP		1,513.75	32,266.48
04 MAR	<b>ANZ INTERNET BANKING PAYMENT 105343</b> TO AURA WEALTH PTY LTD	183.33		32,083.15
05 MAR	<b>PAYMENT</b> TO PERPETUAL 87568870 SFB1 HOM	1,529.00		30,554.15
	<b>TOTALS AT END OF PAGE</b>	<b>\$3,241.33</b>	<b>\$4,014.95</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$3,241.33</b>	<b>\$4,014.95</b>	<b>\$30,554.15</b>

### This Statement Includes

Interest earned on deposits	\$1.20
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### Fee Summary

Fees Charged for period: 30 JAN 2021 to 26 FEB 2021

#### Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
<b>Transaction Fees</b>				
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	2.00	2.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**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 05/03/21 and the monthly fee cycle, as appears above, ended on 26/02/21.



# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4561-78587

Summary of Relationship Benefit for this account	Amount (\$)
<b>Your Relationship Benefit</b>	<b>1.80</b>
<b>This is made up of:</b>	
Value of Free Transactions	1.80

## IMPORTANT INFORMATION

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## BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 70  
05 MARCH 2021 TO 01 APRIL 2021

THE MANAGER  
PEARL BEACH SUPERFUND  
50/45 HOLT ST  
SURRY HILLS NSW 2010

### WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

#### Account Details

MURRAY GOSLING & BRENDAN SEERY ATF  
PEARL BEACH SUPERFUND

#### Branch Number (BSB)

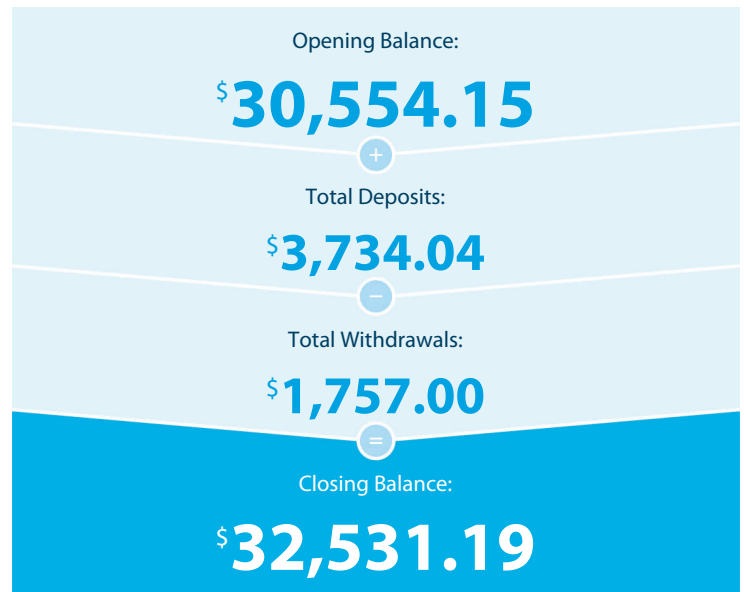
012-487

#### Account Number

4561-78587

#### Account Descriptor

BUSINESS PREMIUM



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





# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4561-78587

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2021</b>				
<b>05 MAR</b>	<b>OPENING BALANCE</b>			<b>30,554.15</b>
08 MAR	<b>TRANSFER</b> FROM MURRAY GOSLING SUPER MURRAY BREND		2,500.00	33,054.15
19 MAR	<b>PAYMENT</b> TO PERPETUAL 87568870 SFB1 HOM	1,529.00		31,525.15
26 MAR	<b>ANZ INTERNET BANKING BPAY</b> TAX OFFICE PAYMENT {304171}	228.00		31,297.15
31 MAR	<b>TRANSFER</b> FROM MSL PROPERTY GRO MSL PROPERTY GROUP		1,232.60	32,529.75
31 MAR	<b>CREDIT INTEREST PAID</b>		1.44	32,531.19
<b>TOTALS AT END OF PAGE</b>		<b>\$1,757.00</b>	<b>\$3,734.04</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$1,757.00</b>	<b>\$3,734.04</b>	<b>\$32,531.19</b>

### This Statement Includes

Interest earned on deposits	\$1.44
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### Fee Summary

Fees Charged for period: 27 FEB 2021 to 31 MAR 2021

#### Summary of ANZ Transaction Fees

	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
<b>Transaction Fees</b>				
INTERNET/ONLINE WDL	2.00	2.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	3.00	3.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**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 01/04/21 and the monthly fee cycle, as appears above, ended on 31/03/21.

### Summary of Relationship Benefit for this account

Amount (\$)

**Your Relationship Benefit** **3.00**

#### This is made up of:

Value of Free Transactions **3.00**



Australia and New Zealand  
Banking Group Limited  
ABN 11 005 357 522

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## BUSINESS PREMIUM SAVER STATEMENT

Account Number 4561-78587

### IMPORTANT INFORMATION

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## BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 71  
01 APRIL 2021 TO 05 MAY 2021

THE MANAGER  
PEARL BEACH SUPERFUND  
50/45 HOLT ST  
SURRY HILLS NSW 2010

### WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

#### Account Details

MURRAY GOSLING & BRENDAN SEERY ATF  
PEARL BEACH SUPERFUND

#### Branch Number (BSB)

012-487

#### Account Number

4561-78587

#### Account Descriptor

BUSINESS PREMIUM



### NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



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



# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4561-78587

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2021</b>				
<b>01 APR</b>	<b>OPENING BALANCE</b>			<b>32,531.19</b>
06 APR	<b>ANZ INTERNET BANKING PAYMENT 769958</b> TO AURA WEALTH PTY LTD EFFECTIVE DATE 04 APR 2021	183.33		32,347.86
06 APR	<b>PAYMENT</b> TO PERPETUAL 87568870 SFB1 HOM	1,529.00		30,818.86
08 APR	<b>TRANSFER</b> FROM MURRAY GOSLING SUPER MURRAY BREND		2,500.00	33,318.86
16 APR	<b>PAYMENT</b> TO PERPETUAL 87568870 SFB1 HOM	1,529.00		31,789.86
30 APR	<b>TRANSFER</b> FROM MSL PROPERTY GRO MSL PROPERTY GROUP		1,805.45	33,595.31
30 APR	<b>PAYMENT</b> TO PERPETUAL 87568870 SFB1 HOM	1,529.00		32,066.31
30 APR	<b>CREDIT INTEREST PAID</b>		1.32	32,067.63
04 MAY	<b>ANZ INTERNET BANKING PAYMENT 755337</b> TO AURA WEALTH PTY LTD	183.33		31,884.30
	<b>TOTALS AT END OF PAGE</b>	<b>\$4,953.66</b>	<b>\$4,306.77</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$4,953.66</b>	<b>\$4,306.77</b>	<b>\$31,884.30</b>

### This Statement Includes

Interest earned on deposits	\$1.32
-----------------------------	--------

### Fee Summary

Fees Charged for period: 01 APR 2021 to 30 APR 2021

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
<b>Transaction Fees</b>				
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	2.00	2.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**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 05/05/21 and the monthly fee cycle, as appears above, ended on 30/04/21.



# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4561-78587

Summary of Relationship Benefit for this account	Amount (\$)
<b>Your Relationship Benefit</b>	<b>1.80</b>
<b>This is made up of:</b>	
Value of Free Transactions	1.80

## No transaction fees\* for ANZ cardholders across the new atm by Armaguard network

As an ANZ cardholder you can withdraw cash or make a balance enquiry, with no transaction fee\* at any atm by Armaguard.

\*Terms and conditions apply.

Visit [www.anz.com.au/ways-to-bank/atms](http://www.anz.com.au/ways-to-bank/atms) for further detail and terms and conditions.

## IMPORTANT INFORMATION

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Banking Group Limited  
ABN 11 005 357 522

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## ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 72  
05 MAY 2021 TO 04 JUNE 2021

THE MANAGER  
PEARL BEACH SUPERFUND  
50/45 HOLT ST  
SURRY HILLS NSW 2010

### WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

#### Account Details

MURRAY GOSLING & BRENDAN SEERY ATF  
PEARL BEACH SUPERFUND

#### Branch Number (BSB)

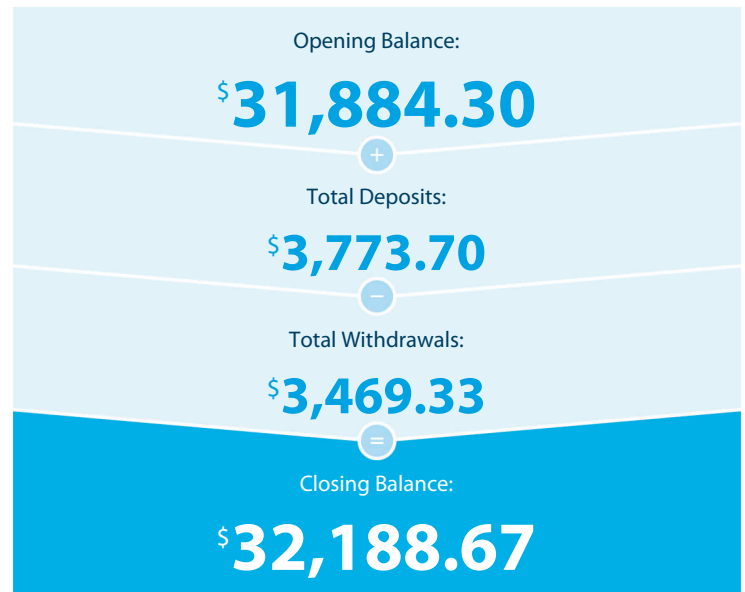
012-487

#### Account Number

4561-78587

#### Account Descriptor

BUSINESS PREMIUM



### NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



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



# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 4561-78587

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2021</b>				
<b>05 MAY</b>	<b>OPENING BALANCE</b>			<b>31,884.30</b>
10 MAY	<b>TRANSFER</b> FROM MURRAY GOSLING SUPER MURRAY BREND		2,500.00	34,384.30
14 MAY	<b>PAYMENT</b> TO PERPETUAL 87568870 SFB1 HOM	1,529.00		32,855.30
20 MAY	<b>TRANSFER</b> FROM ATO ATO001100014208432		828.50	33,683.80
25 MAY	<b>ANZ INTERNET BANKING BPAY</b> TAX OFFICE PAYMENT {331371}	228.00		33,455.80
28 MAY	<b>PAYMENT</b> TO PERPETUAL 87568870 SFB1 HOM	1,529.00		31,926.80
31 MAY	<b>TRANSFER</b> FROM MSL PROPERTY GRO MSL PROPERTY GROUP		443.80	32,370.60
31 MAY	<b>CREDIT INTEREST PAID</b>		1.40	32,372.00
04 JUN	<b>ANZ INTERNET BANKING PAYMENT 402283</b> TO AURA WEALTH PTY LTD	183.33		32,188.67
	<b>TOTALS AT END OF PAGE</b>	<b>\$3,469.33</b>	<b>\$3,773.70</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$3,469.33</b>	<b>\$3,773.70</b>	<b>\$32,188.67</b>

### This Statement Includes

Interest earned on deposits	\$1.40
-----------------------------	--------

### Fee Summary

Fees Charged for period: 01 MAY 2021 to 31 MAY 2021

#### Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
INTERNET/ONLINE WDL	2.00	2.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	3.00	3.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**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 04/06/21 and the monthly fee cycle, as appears above, ended on 31/05/21.



Summary of Relationship Benefit for this account	Amount (\$)
<b>Your Relationship Benefit</b>	<b>3.00</b>
<b>This is made up of:</b>	
Value of Free Transactions	3.00

**No transaction fees\* for ANZ cardholders across the new atm by Armaguard network**

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\*Terms and conditions apply.

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Banking Group Limited  
ABN 11 005 357 522

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## ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 73

04 JUNE 2021 TO 05 JULY 2021

THE MANAGER  
PEARL BEACH SUPERFUND  
50/45 HOLT ST  
SURRY HILLS NSW 2010

### WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

#### Account Details

MURRAY GOSLING & BRENDAN SEERY ATF  
PEARL BEACH SUPERFUND

#### Branch Number (BSB)

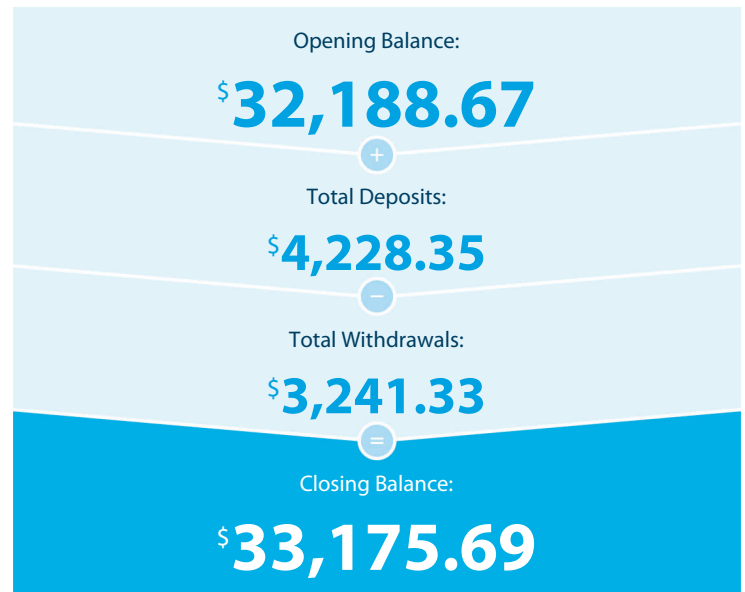
012-487

#### Account Number

4561-78587

#### Account Descriptor

BUSINESS PREMIUM



### NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



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



# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 4561-78587

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2021</b>				
<b>04 JUN</b>	<b>OPENING BALANCE</b>			<b>32,188.67</b>
08 JUN	<b>TRANSFER</b> FROM MURRAY GOSLING SUPER MURRAY BREND		2,500.00	34,688.67
11 JUN	<b>PAYMENT</b> TO PERPETUAL 87568870 SFB1 HOM	1,529.00		33,159.67
25 JUN	<b>PAYMENT</b> TO PERPETUAL 87568870 SFB1 HOM	1,529.00		31,630.67
30 JUN	<b>TRANSFER</b> FROM MSL PROPERTY GRO MSL PROPERTY GROUP		1,727.00	33,357.67
30 JUN	<b>CREDIT INTEREST PAID</b>		1.35	<b>33,359.02</b>
05 JUL	<b>ANZ INTERNET BANKING PAYMENT 300860</b> TO AURA WEALTH PTY LTD EFFECTIVE DATE 04 JUL 2021	183.33		33,175.69
<b>TOTALS AT END OF PAGE</b>		<b>\$3,241.33</b>	<b>\$4,228.35</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$3,241.33</b>	<b>\$4,228.35</b>	<b>\$33,175.69</b>

### This Statement Includes

Interest earned on deposits	\$1.35
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### Yearly Summary

Previous Year to 30/06/2021 (\$)

Interest earned on deposits	35.17
<b>Fees Charged</b>	
ANZ bank account fee	1.20
<b>Total</b>	<b>\$1.20</b>

### Fee Summary

Fees Charged for period: 01 JUN 2021 to 30 JUN 2021

#### Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	2.00	2.00	0.60	0.00
<b>Total Transaction Fees Charged</b>				<b>\$0.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included



Australia and New Zealand  
Banking Group Limited  
ABN 11 005 357 522

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# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 4561-78587

**Please note:** Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 05/07/21 and the monthly fee cycle, as appears above, ended on 30/06/21.

Summary of Relationship Benefit for this account	Amount (\$)
<b>Your Relationship Benefit</b>	<b>1.80</b>
<b>This is made up of:</b>	
Value of Free Transactions	1.80

## No transaction fees\* for ANZ cardholders across the new atmX by Armaguard network

As an ANZ cardholder you can withdraw cash or make a balance enquiry, with no transaction fee\* at any atmX by Armaguard ATM.

\*Terms and conditions apply.

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BSB  
183712

Account No.  
87568870

Account Name

Murray Gosling



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## Optima Smsf Home Loan Transaction Listing Report

From 1 July 2020 to 30 June 2021

### Overview of this transaction listing report

---

Opening balance	+ Total debits	- Total credits	= Closing balance
\$298,545.97 DR	\$8,092.80	\$279,754.00	\$26,884.77 DR

---

Account Name

## Optima Smsf Home Loan Transaction Listing Report

From 1 July 2020 to 30 June 2021

**Your transactions**

Please check each entry on this report. If you think there is an error or unauthorised transaction, please contact us right away.

Date	Description	Debits	Credits	Balance
<b>Jul 2020</b>				
	<b>Opening balance</b>			<b>298,545.97 DR</b>
Jul 1	Interest Charged	1,244.32		299,790.29 DR
Jul 10	Direct Debit Payment		1,529.00	298,261.29 DR
Jul 24	Direct Debit Payment		1,529.00	296,732.29 DR
<b>Aug 2020</b>				
Aug 3	Interest Charged	1,358.88		298,091.17 DR
Aug 7	Direct Debit Payment		1,529.00	296,562.17 DR
Aug 21	Direct Debit Payment		1,529.00	295,033.17 DR
<b>Sep 2020</b>				
Sep 1	Interest Charged	1,186.07		296,219.24 DR
Sep 4	Direct Debit Payment		1,529.00	294,690.24 DR
Sep 18	Direct Debit Payment		1,529.00	293,161.24 DR
<b>Oct 2020</b>				
Oct 1	Interest Charged	1,218.63		294,379.87 DR
Oct 2	Direct Debit Payment		1,529.00	292,850.87 DR
Oct 16	Direct Debit Payment		1,529.00	291,321.87 DR
Oct 30	Direct Debit Payment		1,529.00	289,792.87 DR
<b>Nov 2020</b>				
Nov 2	Interest Charged	1,289.99		291,082.86 DR
Nov 13	Direct Debit Payment		1,529.00	289,553.86 DR
Nov 20	Direct Debit Payment		240,000.00	49,553.86 DR
Nov 27	Direct Debit Payment		1,529.00	48,024.86 DR
<b>Dec 2020</b>				
Dec 1	Interest Charged	796.43		48,821.29 DR
Dec 11	Direct Debit Payment		1,529.00	47,292.29 DR
Dec 29	Direct Debit Payment		1,529.00	45,763.29 DR
<b>Jan 2021</b>				
Jan 4	Interest Charged	222.87		45,986.16 DR
Jan 8	Direct Debit Payment		1,529.00	44,457.16 DR
Jan 22	Direct Debit Payment		1,529.00	42,928.16 DR
<b>Feb 2021</b>				
Feb 1	Interest Charged	170.62		43,098.78 DR
Feb 5	Direct Debit Payment		1,529.00	41,569.78 DR
Feb 19	Direct Debit Payment		1,529.00	40,040.78 DR
<b>Mar 2021</b>				
Mar 1	Interest Charged	159.45		40,200.23 DR
Mar 5	Direct Debit Payment		1,529.00	38,671.23 DR
Mar 19	Direct Debit Payment		1,529.00	37,142.23 DR

## Optima Smsf Home Loan Transaction Listing Report

From 1 July 2020 to 30 June 2021

Date	Description	Debits	Credits	Balance
<b>Apr 2021</b>				
Apr 1	Interest Charged	163.63		37,305.86 DR
Apr 6	Direct Debit Payment		1,529.00	35,776.86 DR
Apr 16	Direct Debit Payment		1,529.00	34,247.86 DR
Apr 30	Direct Debit Payment		1,529.00	32,718.86 DR
<b>May 2021</b>				
May 3	Interest Charged	154.92		32,873.78 DR
May 14	Direct Debit Payment		1,529.00	31,344.78 DR
May 28	Direct Debit Payment		1,529.00	29,815.78 DR
<b>Jun 2021</b>				
Jun 1	Interest Charged	126.99		29,942.77 DR
Jun 11	Direct Debit Payment		1,529.00	28,413.77 DR
Jun 25	Direct Debit Payment		1,529.00	26,884.77 DR
<b>Closing balance</b>				<b>26,884.77 DR</b>

### Check we have your latest details

New contact details? Contact us to update them.

### End of transaction listing report

23 January 2021

Leopold Lincoln Pty Ltd  
50/45 Holt Street  
Surry Hills NSW 2010

Dear Murray & Brendan,

**RE PROPERTY APPRAISAL 105/275-283 LOGAN ROAD GREENSLOPES**

Thank you for allowing me the opportunity to appraise your property.

In our opinion, in the current market, expected interest that the property should achieve would be between \$525,000 - \$550,000 **Average Value = \$537,500**

Property prices are very much affected on market conditions, and buyer interaction, but can be influenced with the proper sales processes and marketing.

This approximate price guide has been generated from the benefits of what this property offers, location, current market trends and below comparative properties of recent sales in the area.

A range has been given allowing for price deviation resulting from external factors such as competing properties and the property economy at the time you choose to offer the property for sale.

Kind Regards



Melinda Allamby  
**DIRECTOR | MSL Property Group**  
0403 460 553  
melinda.allamby@mslpropertygroup.com.au

## Income & Expenditure Summary

**Murray Gosling**  
50/45 Holt Street  
Surry Hills NSW 2010

Date 1/07/2020 to 30/06/2021

From Statement: **7 (30/06/2020)**  
To Statement: **18 (30/06/2021)**

**Leopold Lincoln Pty Ltd (ID: 74)**

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

### Residential Properties

**105/275 - 283 Logan Road, Greenslopes, QLD 4120**

#### Property Income

Residential Rent	\$0.00	\$23,791.43	\$23,791.43
	<b>\$0.00</b>	<b>\$23,791.43</b>	<b>\$23,791.43</b>

*(GST Total: \$0.00)*

#### Property Expenses

Council Rates	\$1,618.30	\$0.00	\$1,618.30
Fire Protection	\$90.00	\$0.00	\$90.00
+ GST	\$9.00	\$0.00	\$9.00
Letting Fee	\$232.50	\$0.00	\$232.50
+ GST	\$23.25	\$0.00	\$23.25
Plumbing	\$120.00	\$0.00	\$120.00
+ GST	\$12.00	\$0.00	\$12.00
Residential Management Fee	\$1,546.44	\$0.00	\$1,546.44
+ GST	\$154.76	\$0.00	\$154.76
Strata - Admin / Sinking Levies	\$3,926.60	\$0.00	\$3,926.60
+ GST	\$392.66	\$0.00	\$392.66
Water Rates	\$989.57	\$339.74	\$649.83
	<b>\$9,115.08</b>	<b>\$339.74</b>	<b>\$8,775.34</b>

*(GST Total: \$591.67)*

**PROPERTY BALANCE: \$15,016.09**

*(GST Balance: -\$591.67)*

### Ownership Expenses & Payments

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



**Income & Expenditure Summary**

<b>Owner Expenses</b>			
	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
			<i>(GST Total: \$0.00)</i>
<b>Owner Payments</b>			
Leopold Lincoln Pty Ltd			\$15,016.09
			<b>\$15,016.09</b>
			<b>CLOSING BALANCE: \$0.00</b>

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

### RENEWAL TAX INVOICE

Murray Gosling  
 50/45 Holt Street  
 Surry Hills NSW 2010

Date: 18/09/2020  
 Invoice Number: 523997  
 Authorised Representative: Anthony Barbara AR:  
 380122

Please refer to the policy documents issued by the insurer for complete policy terms and conditions.  
 Please read carefully the important notices attached regarding your duty of disclosure

Type of Policy	
Insured	Pearl Beach Super Fund, ATF Leopold Lincoln Pty Ltd
Policy Description	Pearl Beach Super Fund ATF Leopold Lincoln Pty Ltd   Landlord   105/275-283 Logan Road, Greenslopes
Insurer	Insurance Australia Limited
Policy Number	PLC1910220005
Period of Insurance	22/10/2020 to 22/10/2021
Effective Date	22/10/2020

Premium	FSL	Underwriter Fee	Stamp Duty	Admin Fee	GST	Invoice Total
\$309.29	\$0.00	\$0.00	\$30.62	\$65.00	\$37.43	<b>\$442.34</b>






#### Payment Options



**Community Broker Network Pty Ltd**

**DEFT Reference Number**  
**40560525239971**

Pay by credit card or registered bank account at [www.deft.com.au](http://www.deft.com.au) or phone **1300 78 11 45**. Payments by credit card may attract a surcharge.

**Name:** Murray Gosling  
**Client ID:** 48805  
**Invoice No:** 523997



\*498 405605 25239971

Payments can be made at any Post Office by cash (up to \$9,999.99), cheque or EFTPOS.



**Billers Code: 20362**  
**Ref: 40560525239971**

**Total Due:**

**\$ 442.34**

**\*Please refer to the second page for further payment methods and instructions.**



COMMUNITY  
 BROKER  
 NETWORK



 **Internet**

Pay over the Internet from your credit card at **www.deft.com.au**

Community Broker Network Pty Ltd accepts Visa & Mastercard payments"

\*Payments by credit card will attract a surcharge.

 **Telephone**

Pay by phone from your credit card.

Call **1300 78 11 45** to make a payment.

Community Broker Network Pty Ltd accepts Visa & Mastercard payments

The phone payment line is a 24-hour service. Calls are charged at the cost of a local call (mobiles extra).



Contact your participating bank, credit union or building society to make payment directly from your cheque or savings account.

You will be required to enter the Biller Code and BPAY reference number as detailed on the front of your invoice.



**In Person**  **Mail**

Please present page intact at any Australia Post Office.

Payments may be made by cash, cheque or EFTPOS.

Please make any cheques payable to **'Community Broker Network Pty Ltd'**.

Detach payment slip and mail with payment to:

**AJB Insurance Solutions Pty Ltd**  
Suite 8.04, Level 8, 100 William Street  
Woolloomooloo NSW 2011

Please make cheques payable to **'Community Broker Network Pty Ltd'**.

## Schedule of Insurance

**IAL Landlord Renewal Policy Schedule**

**Insured Name** Pearl Beach Super Fund, ATF Leopold Lincoln Pty Ltd  
**Policy Number** PLC1910220005  
**Period of Insurance** 22 October 2020 12:00am to 22 October 2021 11:59pm  
**Premium Payment Mode** Annual

**Property Summary** **Risk Address**  
 105/275-283 Logan Road, Greenslopes QLD 4120  
**Multi Policy Discount** No

**Claims History in Last 3 Years** None

**Renewal Premium Comparison**

The following amounts are included in your premium. To help you understand how your charges compare to last year, we have included the following comparison.

	<b>Last Term's Premium*</b>	<b>This Term's Premium</b>
Base Premium	\$287.90	\$309.29
Stamp Duty	\$28.50	\$30.62
GST	\$28.79	\$30.93
<b>Total Premium</b>	<b>\$345.19</b>	<b>\$370.84</b>

\*Last Term's Premium represents the amount you were charged for your insurance policy at the beginning of the last policy term, plus or minus any changes you made throughout the policy term.

**Situation Address** **105/275-283 Logan Road, Greenslopes QLD 4120**  
**Product Type** Accidental Damage  
**Type of Cover** Contents Only

**Sums Insured**  
**Buildings** N/A  
**Contents** \$20,602 (Excluding Special Contents)  
**Special Contents** N/A  
**Limit of Liability** \$20,000,000 per event  
**Strata Title Mortgagee Protection** N/A

**Optional Covers:**  
**Theft by Tenant** Yes  
**Rent Default** \$12,000  
**Loss of Rent** Yes (up to the Annual Rental Amount specified of \$24,440)  
**Strata Title Mortgagee Protection** No

**Excesses**  
**Buildings** N/A  
**Contents** \$500  
 Other excesses may apply for certain types of claims and are detailed in the PDS.

**Occupancy Type** Rented To Tenants (Long Term Basis)  
**Building Type** Apartment/Flat/Unit  
**Part of a Strata Plan** Yes  
**Apartment/flat/unit level** 1

**Construction Details**  
**Walls** Brick veneer  
**Roof** IRON (CORRUGATED)  
**Period or Year built** 2018  
**Quality** Standard quality  
**Number of levels** N/A  
**Is there a Swimming Pool, Outdoor Spa or Lift at the property?** No



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Is your property managed by a professional property agent? Yes

**Interested Parties** N/A

**Is the Property**

Currently unoccupied or expected to be unoccupied for more than 90 continuous days during the period of cover?	No
Used for business purposes other than home office or surgery?	No
Under construction, reconstruction or renovation?	No
In poor condition or poorly maintained?	No
Under any heritage listing/National Trust listing or order?	No
Used as hostel, bed and breakfast or Guesthouse?	No
Used for community or public housing?	No
Has the Insured had Insurance declined in the last 12 months?	No

**Security**

Minimum security on the property's externally accessible doors	Deadlocks Only
Minimum security on ALL the property's accessible windows	No Accessible Windows
Alarm Security	None



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## IMPORTANT NOTICES

We have prepared this document to assist you to understand important issues relating to your insurances. Please contact your Account Executive if you have any questions or require further advice/assistance.

### ESSENTIAL READING OF POLICY WORDING

The policy wordings for your insurances are essential reading to understand what is protected by each policy. Read them carefully as soon as possible and contact us if you have any concerns about the extent of your cover.

### YOUR DUTY OF DISCLOSURE

Before you enter into an insurance contract, you have a duty to tell the insurer anything that you know, or could reasonably be expected to know, may affect their decision to insure you and on what terms.

You have this duty until they agree to insure you. You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You do not need to tell the insurer anything that:

- reduces the risk they insure you for; or
- is common knowledge; or
- they know or should know as an insurer; or
- they waive your duty to tell them about.

If you do not tell the insurer something you are required to, they may cancel your contract or reduce the amount they will pay you if you make a claim, or both. If your failure to tell them is fraudulent, they may refuse to pay a claim and treat the contract as if it never existed.

### DUTY OF GOOD FAITH

Both parties to an insurance contract, the insurer and the insured, must act towards each other with the utmost good faith. If you fail to do so, the insurer can cancel your insurance. If the insurer fails to do so, you may be able to sue the insurer.

### AVERAGE OR CO-INSURANCE

Some policies contain an Average clause. This means that if you insure for less than the full value of the property, your claim may be reduced in proportion to the amount of the under-insurance. These clauses are also called "Co-Insurance" clauses.

#### *A simple example is as follows:*

Full (Replacement) Value	\$1,000,000
Sum Insured	\$500,000

Therefore you would be self insured for 50% of the Full Value

Amount of Claim, say	\$100,000
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Amount payable by Insurers as a result of the application of Average/Co-Insurance (ie: 50%)	\$50,000
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Some Business Interruption policies contain an Average/Co-insurance clause, but the calculation is different. Generally, the Rate of Gross Profit, Revenue or Rentals (as applicable) is applied to the Annual Turnover, Revenue or Rentals (as applicable) (after adjustment for business trends or other circumstances).

### CONTRACTS AND LEASES YOU SIGN

If you sign a contract with an indemnity, "hold harmless" or release, it can invalidate your insurance – unless you obtain the Insurer's consent in advance.

These clauses are often found in leases and other contracts you sign from time to time relating to your business. Do not sign a contract or lease without contacting us and/or taking legal advice as to whether the contract terms will prejudice your policy.

### Change or Alteration in Risk

It is our duty as brokers to give you sound professional advice, but that advice can only be sound and valid if we are kept properly informed of changes to your business, circumstances or products such as alteration of risk, changes in location, mergers and acquisitions or any new or changes

### ADDITIONAL INSURED AND NOTING INTERESTS

If a person is to be named on your policy or insured as a co-insured or joint insured, notify us immediately so we can request this in advance from the insurer. Your property and liability policies will not provide automatic cover for the insurable interest of other parties (e.g., mortgagees, lessors).

Check with us whether the insurer will include someone else as an insured or note their interests before you agree to this in a contract or lease. We cannot guarantee that an insurer will agree to include someone as an insured under your policy or to note their interests on your policy.

### CLAIMS OCCURRING POLICIES

Most of your policies do not provide indemnity in respect of events that occurred before the insurance commenced. They cover events that occur during the policy period.

### CLAIMS MADE POLICIES

Some policies (e.g. professional indemnity insurance) provide cover on a "claims made" basis. This means that claims first advised to you (or made against you) and reported to your insurer during the policy period are insured under that policy, irrespective of when the incident causing the claim occurred. If you become aware of circumstances which could give rise to a claim, notify the insurer during the policy period.

Report all incidents that may give rise to a claim against you to the insurers immediately after they come to your attention and before the policy expires.

### INSURER SOLVENCY

We do not warrant or guarantee the current or ongoing solvency or financial viability of the insurer because we have no control over the insurer's performance and this can be affected by many complex commercial and economic factors.

### UNAUTHORISED FOREIGN INSURERS

In limited cases, we may recommend that you insure with an unauthorised foreign insurer. An unauthorised foreign insurer is an insurer that is not authorised under the Insurance Act 1973 (**Act**) to conduct insurance business in Australia and is not subject to the system of financial supervision of general insurers in Australia that is monitored by the Australian Prudential Regulation Authority.

### LEASING, HIRING AND BORROWING PROPERTY

When you lease, hire or borrow property, make sure that the contract clearly identifies who is responsible for insuring the property.

Industrial Special Risks policies automatically cover property which you are responsible to insure, subject to the policy excess. Public liability insurance may assist you meet claims relating to property damage to property which you lease or hire. A sub-limit usually

If the insurer becomes insolvent, you will not be protected by the Federal Government's Financial Claims Scheme provided under Part VC of that Act.

### Non-Disclosure

Policies which are not governed by the Insurance Contracts Act 1984 such as marine, (other than marine inland transit insurance and pleasure craft) and insurance required by statute such as Compulsory Third Party (CTP) motor vehicle insurance and workers compensation, the Insurer may be able to recover against the Insured in the event of misrepresentation, misstatement or non-disclosure.

If you are uncertain as to whether particular information is relevant to the insurer's decision to insure, please contact us and we can help you identify whether the information should be disclosed to the insurer on the application or upon renewal or variation of the insurance.



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**Non Renewable Insurance**

Cover under your policies terminates on the date shown on our tax invoice or adjustment note.

While insurers will send renewal offers for most insurance policies, there are some which are not "renewable". For these, if you wish to effect similar insurance for a subsequent period, you will need to complete a further proposal form/declaration before the current policy expires so that we can seek terms of insurance and quotations on your behalf.

**Refund of Premium**

If there is a refund or reduction of premium owed to you as a result of a cancellation or alteration to a policy, we will retain any broker fee we have charged you. CBN will retain any commission that was paid to them by the insurer for the policy and we may retain the portion of the commission that was paid to us by CBN. We may also charge you a cancellation fee.

**Cancellation of Policy or Deficient Cover Due to Non Payment of Premium**

We shall not be held responsible for the cancellation of your policy, a deficiency in cover, or the denial of a claim by your Insurer where you have not paid, or did not pay, any amount of premium due to us or your Insurer, or instalments to your premium financier.

**General**

Many areas of insurance are complex and some implications may not be evident to you. If there are **any** aspects of your insurances that you do not understand or you require further explanation, please contact us immediately.

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**General Advice Warning (GAW)**

This information may be regarded as general advice. That is, your personal objectives, needs or financial situations were not taken into account when preparing this information.

Accordingly, you should consider the appropriateness of any general advice we have given you, having regard to your own objectives, financial situation and needs before acting on it. Where the information relates to a particular financial product, you should obtain and consider the relevant product disclosure statement (PDS) before making any decision to purchase that financial product.



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Year	Borrowing expense
2017	133.00
2018	734.80
2019	734.80
2020	736.81
2021	734.80
2022	601.79



BMT Tax Depreciation  
QUANTITY SURVEYORS

Diminishing value method summary

Date	Effective Life	Pooled Plant	Division 40	Division 43	Total
27-Apr-17 to 30-Jun-17	2,809	2,262	5,071	1,234	6,305
1-Jul-17 to 30-Jun-18	4,787	3,672	8,459	6,825	15,284
1-Jul-18 to 30-Jun-19	4,026	2,298	6,324	6,825	13,149
1-Jul-19 to 30-Jun-20	3,400	1,434	4,834	6,825	11,659
1-Jul-20 to 30-Jun-21	2,708	1,231	3,939	6,825	10,764
1-Jul-21 to 30-Jun-22	2,013	1,453	3,466	6,825	10,291
1-Jul-22 to 30-Jun-23	1,153	2,009	3,162	6,825	9,987
1-Jul-23 to 30-Jun-24	871	1,581	2,452	6,825	9,277
1-Jul-24 to 30-Jun-25	713	1,349	2,062	6,825	8,887
1-Jul-25 to 30-Jun-26	666	844	1,510	6,825	8,335
1-Jul-26 to 30-Jun-27	622	528	1,150	6,825	7,975
1-Jul-27 to 30-Jun-28	580	332	912	6,825	7,737
1-Jul-28 to 30-Jun-29	541	211	752	6,825	7,577
1-Jul-29 to 30-Jun-30	505	130	635	6,825	7,460
1-Jul-30 to 30-Jun-31	472	82	554	6,825	7,379
1-Jul-31 to 30-Jun-32	440	47	487	6,825	7,312
1-Jul-32 to 30-Jun-33	411	29	440	6,825	7,265
1-Jul-33 to 30-Jun-34	383	18	401	6,825	7,226
1-Jul-34 to 30-Jun-35	358	12	370	6,825	7,195
1-Jul-35 to 30-Jun-36	334	6	340	6,825	7,165
1-Jul-36 to 30-Jun-37	312	5	317	6,825	7,142
1-Jul-37 to 30-Jun-38	291	2	293	6,825	7,118
1-Jul-38 to 30-Jun-39	272	2	274	6,825	7,099
1-Jul-39 to 30-Jun-40	253	0	253	6,825	7,078
1-Jul-40 to 30-Jun-41	237	0	237	6,825	7,062
1-Jul-41 to 30-Jun-42	221	0	221	6,825	7,046
1-Jul-42 to 30-Jun-43	206	0	206	6,825	7,031
1-Jul-43 to 30-Jun-44	192	0	192	6,825	7,017
1-Jul-44 to 30-Jun-45	180	0	180	6,825	7,005
1-Jul-45 to 30-Jun-46	168	0	168	6,825	6,993
1-Jul-46 to 30-Jun-47	156	0	156	6,825	6,981
1-Jul-47 to 30-Jun-48	146	0	146	6,825	6,971
1-Jul-48 to 30-Jun-49	136	0	136	6,825	6,961
1-Jul-49 to 30-Jun-50	127	0	127	6,825	6,952
1-Jul-50 to 30-Jun-51	119	0	119	6,825	6,944
1-Jul-51 to 30-Jun-52	111	0	111	6,825	6,936
1-Jul-52 to 30-Jun-53	103	0	103	6,825	6,928
1-Jul-53 to 30-Jun-54	96	0	96	6,825	6,921
1-Jul-54 to 30-Jun-55	90	0	90	6,825	6,915
1-Jul-55 to 30-Jun-56	84	0	84	6,825	6,909
1-Jul-56 to 30-Jun-57	78	0	78	5,580	5,658
<b>Total</b>	<b>31,370</b>	<b>19,537</b>	<b>50,907</b>	<b>272,989</b>	<b>323,896</b>

*Handwritten signature*  
64

**General tenancy agreement (Form 18a)**

Residential Tenancies and Rooming Accommodation Act 2008

**Part 1 Tenancy details**

<b>Item 1</b>	<b>1.1 Lessor</b>		
	Name/trading name Leopold Lincoln Pty Ltd		
	Address		
c/- MSL Property Group			
433 Logan Road Stones Corner QLD			Postcode 4120
<b>1.2 Phone</b>		<b>Mobile</b>	<b>Email</b>
07 3397 1885		+61403460553	rentals@mslpropertygroup.com.au

<b>Item 2</b>	<b>2.1 Tenant/s</b>		
	<b>Tenant 1</b>	Full name/s Sopear Chheng	
	Phone	+61434586849	Email sopearachheng@hotmail.com
	<b>Tenant 2</b>	Full name/s Chan Sorapi Melina Chheng	
	Phone	+61428902646	Email melinachheng@hotmail.com
	<b>Tenant 3</b>	Full name/s	
Phone		Email	

**2.2 Address for service (if different from address of the premises in item 5.1)** Attach a separate list

<b>Item 3</b>	<b>3.1 Agent</b> If applicable. See clause 43		
	Full name/trading name MSL Property Group Pty Ltd		
	Address		
433 Logan Road			
Stones Corner			QLD Postcode 4120
<b>3.2 Phone</b>		<b>Mobile</b>	<b>Email</b>
07 3397 1885			rentals@mslpropertygroup.com.au

<b>Item 4</b>	<b>Notices may be given to</b> (Indicate if the email is different from item 1, 2 or 3 above)		
	<b>4.1 Lessor</b>		
	Email	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	rentals@mslpropertygroup.com.au
	Facsimile	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
	<b>4.2 Tenant/s</b>		
	Email	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	sopearachheng@hotmail.com, melinachheng@hotmail
Facsimile	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
<b>4.3 Agent</b>			
Email	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	rentals@mslpropertygroup.com.au	
Facsimile	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		

<b>Item 5</b>	<b>5.1 Address of the rental premises</b>		
	105 / 275-283 Logan Road Greenslopes		
QLD			Postcode 4120
<b>5.2 Inclusions provided.</b> For example, furniture or other household goods let with the premises. Attach list if necessary			
As per entry condition report			

<b>Item 6</b>	<b>6.1 The term of the agreement is</b> <input checked="" type="checkbox"/> fixed term agreement <input type="checkbox"/> periodic agreement		
	<b>6.2 Starting on</b>	28 / 08 / 2020	<b>6.3 Ending on</b> 25 / 02 / 2021

Fixed term agreements only.  
For continuation of tenancy agreement, see clause 6

**General tenancy agreement (Form 18a)**

Residential Tenancies and Rooming Accommodation Act 2008

**Item 7 Rent** \$ 465 per  week  fortnight  month See clause 8(1)

**Item 8 Rent must be paid on the** Saturday day of each week  
 Insert day. See clause 8(2) Insert week, fortnight or month

**Item 9 Method of rent payment** Insert the way the rent must be paid. See clause 8(3)

Electronic Fund Transfer OR Direct Deposit

Details for direct credit

BSB no. 034-063 Bank/building society/credit union Westpac  
 Account no. 526056 Account name MSL Property Group Trust Account  
 Payment reference 105CHHENG

**Item 10 Place of rent payment** Insert where the rent must be paid. See clause 8(4) to 8(6)

into MSL Property Group Trust Account

**Item 11 Rental bond amount** \$ 1860 See clause 13

**Item 12 12.1 The services supplied to the premises for which the tenant must pay** See clause 16

Electricity  Yes  No Any other service that a tenant must pay  Yes  No  
 Gas  Yes  No Type Internet Connections See special terms (page 8)  
 Phone  Yes  No

**12.2 Is the tenant to pay for water supplied to the premises** See clause 17

Yes  No

**Item 13 If the premises is not individually metered for a service under item 12.1, the apportionment of the cost of the service for which the tenant must pay.** For example, insert the percentage of the total charge the tenant must pay. See clause 16(c)

Electricity  Any other service stated in item 12.1   
 Gas  See special terms (page 8)  
 Phone

**Item 14 How services must be paid for** Insert for each how the tenant must pay. See clause 16(d)

Electricity Direct to supplier  
 Gas   
 Phone Direct to supplier  
 Any other service stated in item 12.1 Direct to supplier and/or as invoiced  
 See special terms (page 8)

**Item 15 Number of persons allowed to reside at the premises** 2 See clause 23

**Item 16 16.1 Are there any body corporate by-laws applicable to the occupation of the premises by a tenant?**  Yes  No  
 See clause 22

**16.2 Has the tenant been given a copy of the relevant by-laws** See clause 22  Yes  No

**Item 17 17.1 Pets approved**  Yes  No See clause 24(1)

**17.2 The types and number of pets that may be kept** See clause 24(2)

Type  Number  Type  Number

**Item 18 Nominated repairers** Insert name and telephone number for each. See clause 31

Electrical repairs Denny Electrical Phone 0434 128 959  
 Plumbing repairs Priority 1 Plumbing Phone 07 3473 7006  
 Other MSL Property Group Phone 0403 460 553

## Part 2 Standard Terms

### Division 1 Preliminary

#### 1 Interpretation

In this agreement -

- (a) a reference to **the premises** includes a reference to any inclusions for the premises stated in this agreement for item 5.2; and
- (b) a reference to a numbered section is a reference to the section in the Act with that number; and
- (c) a reference to a numbered item is a reference to the item with that number in part 1; and
- (d) a reference to a numbered clause is a reference to the clause of this agreement with that number.

#### 2 Terms of a general tenancy agreement

- (1) This part states, under the *Residential Tenancies and Rooming Accommodation Act 2008 (the Act)*, section 55, the standard terms of a general tenancy agreement.
- (2) The Act also imposes duties on, and gives entitlements to, the lessor and tenant that are taken to be included as terms of this agreement.
- (3) The lessor and tenant may agree on other terms of this agreement (**special terms**).
- (4) A duty or entitlement under the Act overrides a standard term or special term if the term is inconsistent with the duty or entitlement.
- (5) A standard term overrides a special term if they are inconsistent.

*Note* - Some breaches of this agreement may also be an offence under the Act, for example, if -

- the lessor or the lessor's agent enters the premises in contravention of the rules of entry under sections 192 to 199; or
- the tenant does not sign and return the condition report to the lessor or the lessor's agent under section 65.

#### 3 More than 1 lessor or tenant

- (1) This clause applies if more than 1 person is named in this agreement for item 1 or 2.
- (2) Each lessor named in this agreement for item 1 must perform all of the lessor's obligations under this agreement.
- (3) Each tenant named in this agreement for item 2 -
  - (a) holds their interest in the tenancy as a tenant in common unless a special term states the tenants are joint tenants; and
  - (b) must perform all the tenant's obligations under this agreement.

### Division 2 Period of tenancy

#### 4 Start of tenancy

- (1) The tenancy starts on the day stated in this agreement for item 6.2.
- (2) However, if no day is stated or if the stated day is before the signing of this agreement, the tenancy starts when the tenant is or was given a right to occupy the premises.

#### 5 Entry condition report - s 65

- (1) The lessor must prepare, in the approved form, sign and give the tenant 1 copy of a condition report for the premises.
- (2) The copy must be given to the tenant on or before the day the tenant occupies the premises under this agreement.
- (3) The tenant must mark the copy of the report to show any parts the tenant disagrees with, and sign and return the copy to the lessor not later than 3 days after the later of the following days -
  - (a) the day the tenant is entitled to occupy the premises;
  - (b) the day the tenant is given the copy of the condition report.

*Note* - A well completed condition report can be very important to help the parties if there is a dispute about the condition of the premises when the tenancy started. For more information about condition reports, see the information statement.
- (4) After the copy of the condition report is returned to the lessor by the tenant, the lessor must copy the condition report and return it to the tenant within 14 days.

#### 6 Continuation of fixed term agreement - s 70

- (1) This clause applies if -
  - (a) this agreement is a fixed term agreement; and
  - (b) none of the following notices are given, or agreements or applications made before the day the term ends (the **end day**) -
    - (i) a notice to leave;
    - (ii) a notice of intention to leave;
    - (iii) an abandonment termination notice;
    - (iv) a notice, agreement or application relating to the death of a sole tenant under section 277(7);
    - (v) a written agreement between the lessor and tenant to end the agreement.
- (2) This agreement, other than a term about this agreement's term, continues to apply after the end day on the basis that the tenant is holding over under a periodic agreement.

*Note* - For more information about the notices, see the information statement.

#### 7 Costs apply to early ending of fixed term agreement

- (1) This clause applies if -
  - (a) this agreement is a fixed term agreement; and
  - (b) the tenant terminates it before the term ends in a way not permitted under the Act.
- (2) The tenant must pay the reasonable costs incurred by the lessor in reletting the premises.

*Note* - For when the tenant may terminate early under the Act, see clause 36 and the information statement. Under section 362, the lessor has a general duty to mitigate (avoid or reduce) the costs.

### Division 3 Rent

#### 8 When, how and where rent must be paid - ss 83 and 85

- (1) The tenant must pay the rent stated in this agreement for item 7.
- (2) The rent must be paid at the times stated in this agreement for item 8.
- (3) The rent must be paid -
  - (a) in the way stated in this agreement for item 9; or
  - (b) in the way agreed after the signing of this agreement by -
    - (i) the lessor or tenant giving the other party a notice proposing the way; and
    - (ii) the other party agreeing to the proposal in writing; or
  - (c) if there is no way stated in this agreement for item 9 or no way agreed after the signing of this agreement - in an approved way under section 83(4).
- (4) The rent must be paid at the place stated in this agreement for item 10.
- (5) However, if, after the signing of this agreement, the lessor gives a notice to the tenant stating a different place for payment and the place is reasonable, the rent must be paid at the place while the notice is in force.
- (6) If no place is stated in this agreement for item 10 and there is no notice stating a place, the rent must be paid at an appropriate place.

*Examples of an appropriate place* -

- the lessor's address for service
- the lessor's agent's office

#### 9 Rent in advance - s 87

The lessor may require the tenant to pay rent in advance only if the payment is not more than -

- (a) for a periodic agreement - 2 weeks rent; or
- (b) for a fixed term agreement - 1 month rent.

*Note* - Under section 87(2), the lessor or the lessor's agent must not require a payment of rent under this agreement in a period for which rent has already been paid.

## 10 Rent increases - ss 91 and 93

- (1) If the lessor proposes to increase the rent, the lessor must give notice of the proposal to the tenant.
- (2) The notice must state the amount of the increased rent and the day from when it is payable.
- (3) The day stated must not be earlier than the later of the following -
  - (a) 2 months after the notice is given;
  - (b) 6 months after the day the existing rent became payable by the tenant.
- (4) Subject to an order of a tribunal, the increased rent is payable from the day stated in the notice, and this agreement is taken to be amended accordingly.
- (5) However, if this agreement is a fixed term agreement, the rent may be increased before the term ends only if a special term -
  - (a) provides for a rent increase; and
  - (b) states the amount of the increase or how the amount of the increase is to be worked out.
- (6) A rent increase is payable by the tenant only if the rent is increased under this clause.

## 11 Application to tribunal about excessive increase - s 92

- (1) If a notice of proposed rent increase is given and the tenant considers the increase is excessive, the tenant may apply to a tribunal for an order setting aside or reducing the increase.
- (2) However, the application must be made -
  - (a) within 30 days after the notice is received; and
  - (b) for a fixed term agreement - before the term ends.

## 12 Rent decreases - s 94

Under section 94, the rent may decrease in certain situations.

*Note* - For details of the situations, see the information statement.

## Division 4 Rental bond

### 13 Rental bond required - ss 111 and 116

- (1) If a rental bond is stated in this agreement for item 11, the tenant must pay to the lessor or the lessor's agent the rental bond amount -
  - (a) if a special term requires the bond to be paid at a stated time - at the stated time; or
  - (b) if a special term requires the bond to be paid by instalments - by instalments; or
  - (c) otherwise - when the tenant signs this agreement.

*Note* - There is a maximum bond that may be required. See section 146 and the information statement.

- (2) The lessor or the lessor's agent must, within 10 days of receiving the bond or a part of the bond, pay it to the authority and give the authority a notice, in the approved form, about the bond.
- (3) The bond is intended to be available to financially protect the lessor if the tenant breaches this agreement.

*Example* - The lessor may claim against the bond if the tenant does not leave the premises in the required condition at the end of the tenancy.

*Note* - For how to apply to the authority or a tribunal for the bond at the end of the tenancy, see the information statement and sections 125 to 141. Delay in applying may mean that payment is made on another application for payment.

### 14 Increase in bond - s 154

- (1) The tenant must increase the rental bond if -
  - (a) the rent increases and the lessor gives notice to the tenant to increase the bond; and
  - (b) the notice is given at least 11 months after -
    - (i) this agreement started; or
    - (ii) if the bond has been increased previously by a notice given under this clause - the day stated in the notice, or the last notice, for making the increase.

- (2) The notice must state the increased amount and the day by which the increase must be made.
- (3) For subclause (2), the day must be at least 1 month after the tenant is given the notice.

## Division 5 Outgoings

### 15 Outgoings - s 163

- (1) The lessor must pay all charges, levies, premiums, rates or taxes for the premises, other than a service charge.  
*Examples* -  
body corporate levies, council general rates, sewerage charges, environment levies, land tax
- (2) This clause does not apply if -
  - (a) the lessor is the State; and
  - (b) rent is not payable under the agreement; and
  - (c) the tenant is an entity receiving financial or other assistance from the State to supply rented accommodation to persons.

### 16 General service charges - ss 164 and 165

The tenant must pay a service charge, other than a water service charge, for a service supplied to the premises during the tenancy if -

- (a) the tenant enjoys or shares the benefit of the service; and
- (b) the service is stated in this agreement for item 12.1; and
- (c) either -
  - (i) the premises are individually metered for the service; or
  - (ii) this agreement states for item 13 how the tenant's apportionment of the cost of the service is to be worked out; and
- (d) this agreement states for item 14 how the tenant must pay for the service.

*Note* - Section 165(3) limits the amount the tenant must pay.

### 17 Water service charges - ss 164 and 166W

- (1) The tenant must pay an amount for the water consumption charges for the premises if -
  - (a) the tenant is enjoying or sharing the benefit of a water service to the premises; and
  - (b) the premises are individually metered for the supply of water or water is supplied to the premises by delivery by means of a vehicle; and
  - (c) this agreement states for item 12.2 that the tenant must pay for water supplied to the premises.

*Note* - A water consumption charge does not include the amount of a water service charge that is a fixed charge for the water service.

- (2) However, the tenant does not have to pay an amount -
  - (a) that is more than the amount of the water consumption charges payable to the relevant water supplier; or
  - (b) that is a fixed charge for the water service to the premises.
- (3) Also, the tenant does not have to pay an amount for a reasonable quantity of water supplied to the premises for a period if, during the period, the premises are not water efficient for section 166.

*Note* - For details about water efficiency, see the information statement.

- (4) In deciding what is a reasonable quantity of water for subclause (3), regard must be had to the matters mentioned in section 169(4)(a) to (e).
- (5) The tenant must pay the amount of the charge to the lessor within 1 month of the lessor giving the tenant copies of relevant documents about the incurring of the amount.
- (6) In this clause -

**water consumption charge** for premises, means the variable part of a water service charge assessed on the volume of water supplied to the premises.

*Note* - If there is a dispute about how much water (or any other service charge) the tenant should pay, the lessor or the tenant may attempt to resolve the dispute by conciliation. See the information statement for details.

## Division 6 Rights and obligations concerning the premises during tenancy

### Subdivision 1 Occupation and use of premises

#### 18 No legal impediments to occupation - s 181

The lessor must ensure there is no legal impediment to occupation of the premises by the tenant as a residence for the term of the tenancy if, when entering into this agreement, the lessor knew about the impediment or ought reasonably to have known about it.

*Examples of possible legal impediments -*

- if there is a mortgage over the premises, the lessor might need to obtain approval from the mortgagee before the tenancy can start
- a certificate might be required under the *Building Act 1975* before the premises can lawfully be occupied
- the zoning of the land might prevent use of a building on the land as a residence

#### 19 Vacant possession and quiet enjoyment - ss 182 and 183

- (1) The lessor must ensure the tenant has vacant possession of the premises (other than a part of the premises that the tenant does not have a right to occupy exclusively) on the day the tenant is entitled to occupy the premises under this agreement.

*Editor's note* - Parts of the premises where the tenant does not have a right to occupy exclusively may be identified in a special term.

- (2) The lessor must take reasonable steps to ensure the tenant has quiet enjoyment of the premises.
- (3) The lessor or the lessor's agent must not interfere with the reasonable peace, comfort or privacy of the tenant in using the premises.

#### 20 Lessor's right to enter the premises - ss 192-199

The lessor or the lessor's agent may enter the premises during the tenancy only if the obligations under sections 192 to 199 have been complied with.

*Note* - See the information statement for details.

#### 21 Tenant's use of premises - ss 10 and 184

- (1) The tenant may use the premises only as a place of residence or mainly as a place of residence or for another use allowed under a special term.
- (2) The tenant must not -
- (a) use the premises for an illegal purpose; or
  - (b) cause a nuisance by the use of the premises; or
- Examples of things that may constitute a nuisance -*
- using paints or chemicals on the premises that go onto or cause odours on adjoining land
  - causing loud noises
  - allowing large amounts of water to escape onto adjoining land
- (c) interfere with the reasonable peace, comfort or privacy of a neighbour of the tenant; or
  - (d) allow another person on the premises to interfere with the reasonable peace, comfort or privacy of a neighbour of the tenant.

#### 22 Units and townhouses - s 69

- (1) The lessor must give the tenant a copy of any body corporate by-laws under the *Body Corporate and Community Management Act 1997* or *Building Units and Group Titles Act 1980* applicable to -
- (a) the occupation of the premises; or
  - (b) any common area available for use by the tenant with the premises.
- (2) The tenant must comply with the by-laws.

#### 23 Number of occupants allowed

No more than the number of persons stated in this agreement for item 15 may reside at the premises.

#### 24 Pets

- (1) The tenant may keep pets on the premises only if this agreement states for item 17.1 that pets are approved.
- (2) If this agreement states for item 17.1 that pets are approved and this agreement states for item 17.2 that only -
- (a) a particular type of pet may be kept, only that type may be kept; or
  - (b) a particular number of pets may be kept, only that number may be kept; or
  - (c) a particular number of a particular type of pet may be kept, only that number of that type may be kept.

#### Subdivision 2 Standard of premises

#### 25 Lessor's obligations - s 185

- (1) At the start of the tenancy, the lessor must ensure -
- (a) the premises are clean; and
  - (b) the premises are fit for the tenant to live in; and
  - (c) the premises are in good repair; and
  - (d) the lessor is not in breach of a law dealing with issues about the health or safety of persons using or entering the premises.
- (2) While the tenancy continues, the lessor must -
- (a) maintain the premises in a way that the premises remain fit for the tenant to live in; and
  - (b) maintain the premises in good repair; and
  - (c) ensure the lessor is not in breach of a law dealing with issues about the health or safety of persons using or entering the premises; and
  - (d) keep any common area included in the premises clean.
- Note* - For details about the maintenance, see the information statement.
- (3) However, the lessor is not required to comply with subclause (1)(c) or (2)(a) for any non-standard items and the lessor is not responsible for their maintenance if -
- (a) the lessor is the State; and
  - (b) the non-standard items are stated in this agreement and this agreement states the lessor is not responsible for their maintenance; and
  - (c) the non-standard items are not necessary and reasonable to make the premises a fit place in which to live; and
  - (d) the non-standard items are not a risk to health or safety; and
  - (e) for fixtures - the fixtures were not attached to the premises by the lessor.

- (4) In this clause -
- non-standard items** means the fixtures attached to the premises and inclusions supplied with the premises stated in this agreement for item 5.2.

**premises** include any common area available for use by the tenant with the premises.

#### 26 Tenant's obligations - s 188(2) and (3)

- (1) The tenant must keep the premises clean, having regard to their condition at the start of the tenancy.
- (2) The tenant must not maliciously damage, or allow someone else to maliciously damage, the premises.

#### Subdivision 3 The dwelling

#### 27 Fixtures or structural changes - ss 207-209

- (1) The tenant may attach a fixture, or make a structural change, to the premises only if the lessor agrees to the fixture's attachment or the structural change.
- Note* - Fixtures are generally items permanently attached to land or to a building that are intended to become part of the land or building. An attachment may include, for example, something glued, nailed or screwed to a wall.
- (2) The lessor's agreement must be written, describe the nature of the fixture or change and include any terms of the agreement.

*Examples of terms -*

- that the tenant may remove the fixture
  - that the tenant must repair damage caused when removing the fixture
  - that the lessor must pay for the fixture if the tenant can not remove it
- (3) If the lessor does agree, the tenant must comply with the terms of the lessor's agreement.
- (4) The lessor must not act unreasonably in failing to agree.
- (5) If the tenant attaches a fixture, or makes a structural change, to the premises without the lessor's agreement, the lessor may -
- (a) take action for a breach of a term of this agreement; or
  - (b) waive the breach (that is, not take action for the breach) and treat the fixture or change as an improvement to the premises for the lessor's benefit (that is, treat it as belonging to the lessor, without having to pay the tenant for it).

**28 Supply of locks and keys - s 210**

- (1) The lessor must supply and maintain all locks necessary to ensure the premises are reasonably secure.
- (2) The lessor must give the tenant, or if there is more than 1 tenant, 1 of the tenants, a key for each lock that -
- (a) secures an entry to the premises; or
  - (b) secures a road or other place normally used to gain access to, or leave, the area or building in which the premises are situated; or
  - (c) is part of the premises.
- (3) If there is more than 1 tenant, the lessor must give the other tenants a key for the locks mentioned in subclause (2)(a) and (b).

**29 Changing locks - ss 211 and 212**

- (1) The lessor or the tenant may change locks if -
- (a) both agree to the change; or
  - (b) there is a tribunal order permitting the change; or
  - (c) there is a reasonable excuse for making the change.
- Example of a reasonable excuse -*  
an emergency requiring the lock to be changed quickly
- (2) The lessor or tenant must not act unreasonably in failing to agree to the change of a lock.
- (3) If a lock is changed, the party changing it must give the other party a key for the changed lock unless -
- (a) a tribunal orders that a key not be given; or
  - (b) the other party agrees to not being given a key.

**Subdivision 4 Damage and repairs****30 Meaning of emergency and routine repairs - ss 214 and 215**

- (1) **Emergency repairs** are works needed to repair any of the following -
- (a) a burst water service or serious water service leak;
  - (b) a blocked or broken lavatory system;
  - (c) a serious roof leak;
  - (d) a gas leak;
  - (e) a dangerous electrical fault;
  - (f) flooding or serious flood damage;
  - (g) serious storm, fire or impact damage;
  - (h) a failure or breakdown of the gas, electricity or water supply to the premises;
  - (i) a failure or breakdown of an essential service or appliance on the premises for hot water, cooking or heating;
  - (j) a fault or damage that makes the premises unsafe or insecure;
  - (k) a fault or damage likely to injure a person, damage property or unduly inconvenience a resident of the premises;
  - (l) a serious fault in a staircase, lift or other common area of the premises that unduly inconveniences a resident in gaining access to, or using, the premises.
- (2) **Routine repairs** are repairs other than emergency repairs.

**31 Nominated repairer for emergency repairs - s 216**

- (1) The lessor's nominated repairer for emergency repairs of a particular type may be stated either -
- (a) in this agreement for item 18; or
  - (b) in a notice given by the lessor to the tenant.
- (2) The nominated repairer is the tenant's first point of contact for notifying the need for emergency repairs.

**32 Notice of damage - s 217**

- (1) If the tenant knows the premises have been damaged, the tenant must give notice as soon as practicable of the damage.
- (2) If the premises need routine repairs, the notice must be given to the lessor.
- (3) If the premises need emergency repairs, the notice must be given to -
- (a) the nominated repairer for the repairs; or
  - (b) if there is no nominated repairer for the repairs or the repairer can not be contacted - the lessor.

**33 Emergency repairs arranged by tenant - ss 218 and 219**

- (1) The tenant may arrange for a suitably qualified person to make emergency repairs or apply to the tribunal under section 221 for orders about the repairs if -
- (a) the tenant has been unable to notify the lessor or nominated repairer of the need for emergency repairs of the premises; or
  - (b) the repairs are not made within a reasonable time after notice is given.
- (2) The maximum amount that may be incurred for emergency repairs arranged to be made by the tenant is an amount equal to the amount payable under this agreement for 2 weeks rent.
- Note - For how the tenant may require reimbursement for the repairs, see sections 219(2) and (3) and 220 and the information statement.*

**Division 7 Restrictions on transfer or subletting by tenant****34 General - ss 238 and 240**

- (1) Subject to clause 35, the tenant may transfer all or a part of the tenant's interest under this agreement, or sublet the premises, only if the lessor agrees in writing or if the transfer or subletting is made under a tribunal order.
- (2) The lessor must act reasonably in failing to agree to the transfer or subletting.
- (3) The lessor is taken to act unreasonably in failing to agree to the transfer or subletting if the lessor acts in a capricious or retaliatory way.
- (4) The lessor or the lessor's agent must not require the tenant to pay, or accept from the tenant, an amount for the lessor's agreement to a transfer or subletting by the tenant, other than an amount for the reasonable expenses incurred by the lessor in agreeing to the transfer or subletting.

**35 State assisted lessors or employees of lessor - s 237**

- (1) This clause applies if -
- (a) the lessor is the State; or
  - (b) the lessor is an entity receiving assistance from the State to supply rented accommodation; or
  - (c) the tenant's right to occupy the premises comes from the tenant's terms of employment.
- (2) The tenant may transfer the whole or part of the tenant's interest under this agreement, or sublet the premises, only if the lessor agrees in writing to the transfer or subletting.

**Division 8 When agreement ends****36 Ending of agreement - s 277**

- (1) This agreement ends only if -
- (a) the tenant and the lessor agree in writing; or

- (b) the lessor gives a notice to leave the premises to the tenant and the tenant hands over vacant possession of the premises to the lessor on or after the handover day; or
- (c) the tenant gives a notice of intention to leave the premises to the lessor and hands over vacant possession of the premises to the lessor on or after the handover day; or
- (d) a tribunal makes an order terminating this agreement; or
- (e) the tenant abandons the premises; or
- (f) after receiving a notice from a mortgagee under section 317, the tenant vacates, or is removed from, the premises.

*Note* - For when a notice to leave or a notice of intention to leave may be given and its effect and when an application for a termination order may be made to a tribunal, see the information statement.

- (2) Also, if a sole tenant dies, this agreement terminates in accordance with section 277(7) or (8).

*Note* - See the information statement for details.

### 37 Condition premises must be left in - s 188(4)

At the end of the tenancy, the tenant must leave the premises, as far as possible, in the same condition they were in at the start of the tenancy, fair wear and tear excepted.

*Examples of what may be fair wear and tear -*

- wear that happens during normal use
- changes that happen with ageing

### 38 Keys

At the end of the tenancy, the tenant must return to the lessor all keys for the premises.

### 39 Tenant's forwarding address - s 205(2)

- (1) When handing over possession of the premises, the tenant must, if the lessor or the lessor's agent asks the tenant in writing to state the tenant's new residential address, tell the lessor or the agent the tenant's new residential address.
- (2) However, subclause (1) does not apply if the tenant has a reasonable excuse for not telling the lessor or agent the new address.

### 40 Exit condition report - s 66

- (1) As soon as practicable after this agreement ends, the tenant must prepare, in the approved form, and sign a condition report for the premises and give 1 copy of the report to the lessor or the lessor's agent.  
*Example of what might be as soon as practicable - when the tenant returns the keys to the premises to the lessor or the lessor's agent*  
*Note* - For the approved form for the condition report, see the information statement. The report may be very important in deciding who is entitled to a refund of the rental bond if there is a dispute about the condition of the premises.
- (2) The lessor or the lessor's agent must, within 3 business days after receiving the copy of the report -
  - (a) sign the copy; and
  - (b) if the lessor or agent does not agree with the report - show the parts of the report the lessor or agent disagrees with by marking the copy in an appropriate way; and
  - (c) if the tenant has given a forwarding address to the lessor or agent - make a copy of the report and return it to the tenant at the address.
- (3) The lessor or agent must keep a copy of the condition report signed by both parties for at least 1 year after this agreement ends.

### 41 Goods or documents left behind on premises - ss 363 and 364

- (1) The tenant must take all of the tenant's belongings from the premises at the end of the tenancy.
- (2) The lessor may not treat belongings left behind as the lessor's own property, but must deal with them under sections 363 and 364.  
*Note* - For details of the lessor's obligations under sections 363 and 364, see the information statement. They may include an obligation to store goods and may allow the lessor to sell goods and pay the net sale proceeds (after storage and selling costs) to the public trustee.

## Division 9 Miscellaneous

### 42 Supply of goods and services - s 171

- (1) The lessor or the lessor's agent must not require the tenant to buy goods or services from the lessor or a person nominated by the lessor or agent.
- (2) Subclause (1) does not apply to a requirement about a service charge.

*Note* - See section 164 for what is a service charge.

### 43 Lessor's agent

- (1) The name and address for service of the lessor's agent is stated in this agreement for item 3.
- (2) Unless a special term provides otherwise, the agent may -
  - (a) stand in the lessor's place in any application to a tribunal by the lessor or the tenant; or
  - (b) do any thing else the lessor may do, or is required to do, under this agreement.

### 44 Notices

- (1) A notice under this agreement must be written and, if there is an approved form for the notice, in the approved form.  
*Note* - Download approved forms via the RTA website [rta.qld.gov.au](http://rta.qld.gov.au).
- (2) A notice from the tenant to the lessor may be given to the lessor's agent.
- (3) A notice may be given to a party to this agreement or the lessor's agent -
  - (a) by giving it to the party or agent personally; or
  - (b) if an address for service for the party or agent is stated in this agreement for item 1, 2 or 3 - by leaving it at the address, sending it by prepaid post as a letter to the address; or
  - (c) if a facsimile number for the party or agent is stated in this agreement for item 1, 2 or 3 and item 4 indicates that a notice may be given by facsimile - by sending it by facsimile to the facsimile number in accordance with the *Electronic Transactions (Queensland) Act 2001*; or
  - (d) if an email address for the party or agent is stated in this agreement for item 1, 2 or 3 and item 4 indicates that a notice may be given by email - by sending it electronically to the email address in accordance with the *Electronic Transactions (Queensland) Act 2001*.
- (4) A party or the lessor's agent may withdraw his or her consent to notices being given to them by facsimile or email only by giving notice to each other party that notices are no longer to be given to the party or agent by facsimile or email.
- (5) If no address for service is stated in this agreement for item 2 for the tenant, the tenant's address for service is taken to be the address of the premises.
- (6) A party or the lessor's agent may change his or her address for service, facsimile number or email address only by giving notice to each other party of a new address for service, facsimile number or email address.
- (7) On the giving of a notice of a new address for service, facsimile number or email address for a party or the lessor's agent, the address for service, facsimile number or email address stated in the notice is taken to be the party's or agent's address for service, facsimile number or email address stated in this agreement for item 1, 2 or 3.
- (8) Unless the contrary is proved -
  - (a) a notice left at an address for service is taken to have been received by the party to whom the address relates when the notice was left at the address; and
  - (b) a notice sent by post is taken to have been received by the person to whom it was addressed when it would have been delivered in the ordinary course of post; and
  - (c) a notice sent by facsimile is taken to have been received at the place where the facsimile was sent when the sender's facsimile machine produces a transmission report indicating all pages of the notice have been successfully sent; and
  - (d) a notice sent by email is taken to have been received by the recipient when the email enters the recipient's email server.



**Part 3 Special terms** Insert any special terms here and/or attach a separate list if required. See clause 2(3) to 2(5)

Refer to attached special terms approved by the Real Estate Institute of Queensland.

Names of Approved Occupants:

The tenant/s must receive a copy of the information statement (Form 17a) and a copy of any applicable by-laws if copies have not previously been given to the tenant/s. **Do not send to the RTA - give this form to the tenant/s. keep a copy for your records.**

**Signature of lessor/agent**

Name/trading name

MSL Property Group

Signature

DocuSigned by:  
*Melinda Allamby*  
8E8E102FE71F439...

Date 18 August 2020

**Signature of tenant 1**

Print name

Sopear Chheng

Signature

DocuSigned by:  
*Sopear Chheng*  
C88CFA9045F344F...

Date 18 August 2020

**Signature of tenant 2**

Print name

Chan Sorapi Melina Chheng

Signature

DocuSigned by:  
*Chan Sorapi Melina Chheng*  
3501BD78C4CF4B5...

Date 18 August 2020

**Signature of tenant 3**

Print name

Signature

Date / /

## Special Terms

*These Special Terms have been adopted and approved by The Real Estate Institute of Queensland Ltd.*

### 45 Occupation and use of premises

The tenant must not permit persons other than the persons nominated in the special terms to reside at the premises without the written consent of the lessor. The lessor must act reasonably in exercising the lessor's discretion when determining whether or not to consent to a request by the tenant for any change to the approved tenants or occupants.

### 46 Subletting via online home sharing platforms

The use of online home sharing platforms, such as AirBnB, which grant exclusive possession of the property, or any part thereof, to guests, shall be deemed to be subletting of the property and require compliance with clause 34.

### 47 Care of the premises by the tenant

- (1) During the tenancy, the tenant must-
  - (a) not do anything that might block any plumbing or drains on the premises;
  - (b) keep all rubbish in the bin provided by the local authority in an area designated by the lessor or as the local authority may require;
  - (c) put the bin out for collection on the appropriate day for collection and return the bin to its designated place after the rubbish has been collected;
  - (d) maintain the lawns and gardens at the premises having regard to their condition at the commencement of the tenancy, including mowing the lawns, weeding the gardens and watering the lawns and gardens (subject to council water restrictions);
  - (e) keep the premises free from pests and vermin;
  - (f) keep the walls, floors, doors and ceilings of the premises free of nails, screws or adhesive substances, unless otherwise agreed to by the lessor in accordance with clause 27;
  - (g) not intentionally or negligently damage the premises and inclusions;
  - (h) only hang clothing and other articles outside the premises in areas designated by the lessor or the lessor's agent;
  - (i) keep the swimming pool, filter and spa equipment (if any) clean and at the correct chemical levels having regard to their condition at the start of the tenancy;
  - (j) not interfere with nor make non-operational any facility that may be provided with the premises (eg. smoke alarms, fire extinguishers, garden sprinkler systems, hoses etc).
  - (k) where the lessor has consented to animals being kept at the premises, the tenant must ensure all animals are kept in accordance with relevant local laws, state laws and federal laws including but not limited to, the *Animal Management (Cats & Dogs) Act 2008* and the *Animal Care and Protection Act 2001* where applicable.
- (2) The obligations of the tenant at the end of the occupancy regarding the conditions of the premises include-
  - (a) if the carpets were cleaned to a certain standard at the start of the tenancy, the tenant must ensure the carpets are cleaned to the same standard, fair wear and tear excepted, at the end of the tenancy;
  - (b) if the property was free of pests at the start of the tenancy, the tenant must ensure the property meets the same standard at the end of the tenancy;
  - (c) repairing the tenant's intentional or negligent damage to the premises or inclusions;
  - (d) returning the swimming pool, filter and spa equipment (if any) to a clean condition with correct chemical levels having regard to their condition at the start of the tenancy;
  - (e) removing rubbish;
  - (f) replacing inclusions damaged during the tenancy having regard to their condition at the start of the tenancy, fair wear and tear excepted;
  - (g) mowing lawns, weeding gardens having regard to their condition at the start of the tenancy;
  - (h) remove all property other than that belonging to the lessor or on the premises at the start of the tenancy.
- (3) If the tenant does not meet the tenant's obligations at the end of the tenancy the lessor or the lessor's agent may pay for this to be done and claim the cost of doing so from the rental bond.

### 48 Photographs of the property during an inspection

- (1) The tenant consents to photographs being taken of the property during an inspection arranged by the lessor or the lessor's agent in accordance with section 192(1)(a), for the purposes of documenting the condition of the property at the time of the inspection.
- (2) For the sake of clarity, if any photographs taken during an inspection of the property show something belonging to the tenant, the lessor or lessor's agent must obtain the tenant's written consent in order to use the photographs in an advertisement for the property in accordance with section 203.

### 49 Locks and keys and remote controls

- (1) The lessor may claim from the tenant costs incurred by the lessor as a result of the tenant losing any key, access keycard or remote control relating to the premises which has been provided to the tenant (by the lessor, a body corporate or other person), including costs in connection with:
  - (a) replacing the key, access keycard or remote control; and
  - (b) gaining access to the premises.
- (2) The tenant acknowledges that the lessor's agent may retain a duplicate set of keys.
- (3) The tenant must return all keys, access keycards and/or any remote controls to the lessor or the lessor's agent at the end of the tenancy.

### 50 Early termination by tenant

If the tenancy is breached before the end of the tenancy specified in item 6 despite other provisions of this agreement the lessor may claim from the tenant-

- (a) the rent and service charges until the lessor re-lets the premises or the end of the tenancy as specified in item 6 whichever is the earlier; and

## Special Terms *continued...*

*These Special Terms have been adopted and approved by The Real Estate Institute of Queensland Ltd.*

- (b) the reasonable costs (including advertising costs) of re-letting and attempting to re-let the premises. (Sections 173(2) and 420).

### 51 Liability excluded

The tenant shall be liable for and shall indemnify and defend the lessor or the lessor's agent, its directors, officers, employees, and agents, from, and against, any and all losses, claims, demands, actions, suits (including costs and legal fees on an indemnity basis), and damages, including, but not limited to:

- (a) injury, bodily or otherwise, or death of any person, including the tenant or an approved occupant; or
- (b) loss, damage to, or destruction of, property whether real or personal, belonging to any person, including the tenant or an approved occupant;

as a direct or indirect result of the tenant's negligent acts or omissions or breach of this agreement or obligations under the Act.

### 52 Lessor's insurance

(1) If the lessor does have insurance cover the tenant must not do, or allow anything to be done, that would invalidate the lessor's insurance policy for the premises or increase the lessor's premium in relation to that policy.

(2) The lessor may claim from the tenant -

- (a) any increase in the premium of the lessor's insurance; and
- (b) any excess on claim by the lessor on the lessor's insurance; and
- (c) any other cost and expenses incurred by the lessor;

as a direct or indirect result of the tenant's negligent acts or omissions or breach of this agreement or obligations under the Act.

### 53 Tenant's insurance

It is the tenant's and approved occupant's responsibility to adequately insure their own property and possessions.

### 54 Smoke alarm obligations

The tenant must-

(1) Test each smoke alarm in the premises-

- (a) at least once every 12 months; or
- (b) if a fixed term tenancy is of less than 12 months duration, but is held over under a periodic tenancy of 12 months or more, at least once in the 12 month period;
  - (i) For an alarm that can be tested by pressing a button or other device to indicate whether the alarm is capable of detecting smoke - by pressing the button or other device;
  - (ii) Otherwise, by testing the alarm in the way stated in the Information Statement (RTA Form 17a) provided to the tenant/s at the commencement of the tenancy.

(2) Replace each battery that is spent, or that the tenant/s is aware of is almost spent, in accordance with the Information Statement provided to the tenant/s at the commencement of the tenancy;

(3) Advise the lessor as soon as practicable if the tenant/s become/s aware that a smoke alarm in the premises has failed or is about to fail (other than because the battery is spent or almost spent); and

*Note:* In interpreting the word "spent" when referring to a battery, the term is used to include reference to a battery which is flat, non-functioning or lacking in charge that it does not properly operate the smoke alarm.

(4) Clean each smoke alarm in the premises in the way stated in the Information Statement provided to the tenant/s at the commencement of the tenancy:

- (a) at least once every 12 months; or
- (b) if a fixed term tenancy is of less than 12 months duration, but is held over under a periodic tenancy of 12 months or more, at least once in the 12 month period;

In the event that the tenant/s engages a contractor/tradesperson (as listed in Item 18) to meet the tenant/s obligations listed under this clause, such engagement shall be at the tenant/s' own cost and expense.

(5) Not tamper with or otherwise render a smoke alarm inoperative. Such an act will constitute malicious damage in accordance with section 188 of the Act.

### 55 Portable pool obligations

(1) The tenant must-

- (a) Obtain the lessor's consent for a portable pool at the premises of a depth of 300mm or greater;
- (b) Where consent is to be provided by the lessor to the tenant for the use of a portable pool at the premises of a depth of 300mm or greater, provide the lessor and/or the agent with details of the type and description of the proposed portable pool.

(2) Where consent is provided by the lessor to the tenant for the use of a portable pool at the premises of a depth of 300mm or greater, the tenant agrees to:

- (a) Maintain and repair the portable pool at the tenant's own expense;
- (b) In accordance with the *Building Act 1975* obtain, maintain and renew a Pool Safety Certificate for a regulated pool, which includes a requirement for a compliant pool fence and, provide a copy of the Pool Safety Certificate to the lessor and/or agent;
- (c) Where a compliant pool fence is required for a regulated pool, obtain the lessor's consent regarding a proposed fence in accordance with clause 27 of the standard terms;
- (d) In circumstances where consent is provided to the tenant by the lessor in accordance with clause 27 of the standard terms, construct and maintain the fence as required by the *Building Act 1975*, at the tenant's own expense.

(3) In accordance with clause 55(1) and 55(2), where consent is provided by the lessor to the tenant for a portable pool of a depth of 300mm or greater and/or as prescribed by the *Building Act 1975*, the tenant hereby agrees to indemnify and hold harmless the lessor and agent for any loss, claim, suit or demand, brought, caused or contributed to, directly or indirectly, by the portable pool.

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## Special Terms *continued...*

*These Special Terms have been adopted and approved by The Real Estate Institute of Queensland Ltd.*

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### **56 Electronic Signing**

- (1) Electronic Signature means an electronic method of signing that identifies the person and indicates their intention to sign this agreement;
- (2) If this agreement is signed by any party or the lessor's agent using an Electronic Signature, the tenant and the lessor:
  - (a) agree to enter into this agreement in electronic form; and
  - (b) consent to either, or both parties, or the lessor's agent signing this agreement using an Electronic Signature.

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## Special Condition

### General Tenancy - Pets not Permitted Inside Dwelling

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#### PETS NOT PERMITTED INSIDE DWELLING

- (a) The parties acknowledge that in accordance with Items 17.1 and 17.2 of the Tenancy Details in the Agreement and Clause 24 of the Standard Terms, pets shall be permitted on the Premises but only in accordance with Clause 24 and as set out herein.
- (b) The pet/s referred to in the Tenancy Details shall not be permitted inside any dwelling on the Premises.
- (c) For the purposes of this Special Term a dwelling contained on the Premises shall include any enclosed area, room or structure attached to the dwelling, including but not limited to any garage, sunroom or enclosed veranda. A dwelling shall include any structure on the Premises designed to be used as a residence for human habitation.
- (d) The above provisions do not apply to guide, hearing or assistance dogs.

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## Special Condition

### General Tenancy - Smoking Not Allowed on Premises

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#### SMOKING NOT ALLOWED ON PREMISES

- (a) The Tenant must not, or allow any other person to, use or smoke tobacco or other smoke producing substance within any dwelling on the premises.
- (b) For the purposes of this Special Term a dwelling contained on the Premises shall include any enclosed area, room or structure attached to the dwelling, including but not limited to any garage, sunroom or enclosed veranda. A dwelling shall include any structure on the Premises designed to be used as a residence for human habitation.

**INITIALS** (Note: initials not required if signed with Electronic Signature)

000015055178



## CERTIFICATE OF CURRENCY

This document certifies that the policy referred to below is currently intended to remain in force until 1600 hours on the expiry date shown below and will remain in force until that date, unless the policy is cancelled, lapsed, varied or otherwise altered in accordance with the relevant policy conditions or the provisions of the "Insurance Contracts Act, 1984".

Insured: Body Corporate for Stone & Co Apartments CTS 49865  
 Intermediary: Marsh Advantage Insurance Pty Ltd  
 Named Party:  
 Situation: 275-283 Logan Road  
 GREENSLOPES QLD 4120  
 Period of Insurance: From 11/04/2021 to 11/04/2022  
 Policy Number: QUSS045207

	SUM INSURED
Section 1	PROPERTY INSURED
	Building(s) \$22,710,966
	Additional Benefits
	- Loss of Rent/Temp Accommodation \$3,406,645
	- Common Contents including Carpets \$227,110
	- Residential Lots/Units \$250,000
	Optional Additional Benefits
	- Lot Owners Fixtures and improvements in Commercial Lots/Units \$250,000
	- Catastrophe Escalation Costs \$3,406,645
	- Flood Not Insured
	Capacity 100.00%
Section 2	PROPERTY OWNERS LEGAL LIABILITY \$30,000,000
Section 3	FIDELITY GUARANTEE \$100,000
Section 4	VOLUNTARY WORKERS PERSONAL ACCIDENT
	Capital Benefit \$200,000
	Weekly Benefit \$2,000
Section 5	OFFICE BEARER'S LIABILITY \$5,000,000
Section 6	MACHINERY BREAKDOWN
	Blanket cover \$100,000
Section 7	LEGAL EXPENSES \$100,000
Section 8	AUDIT EXPENSES \$25,000

To be valid, this Certificate of Currency must be signed by an authorised officer or agent of the Insurer.

Signed on the 7/4/2021

*C. J. Hodgson*

Issued on behalf of the Insurer:

AIG Australia Limited Level 19, 2 Park Street, Sydney NSW 2000 ABN 93 004 727 753 (AFS Licence No. 381686)  
 by:

QUS PTY LTD ABN 92 122 665 310 (AFS Licence No. 321877) is an underwriting intermediary acting on behalf of the Insurer.

#### State Offices:

New South Wales:  
 L26, 44 Market St,  
 Sydney NSW 2000  
 T 02 8999 1095  
 E nsw@qus.com.au

Queensland:  
 Suite 2, L17, 215 Adelaide St,  
 Brisbane QLD 4000  
 T 07 3177 2021  
 E qld@qus.com.au

Victoria:  
 L2, Riverside Quay, 1 Southbank Blvd,  
 Southbank VIC 3006  
 T 03 9012 6657  
 E vic@qus.com.au

Western Australia:  
 L28, AMP Tower, 140 St Georges Tce,  
 Perth WA 6000  
 T 08 6166 0262  
 E wa@qus.com.au



This certificate has been issued by the Insurer. It does not reflect in detail the policy terms or conditions and merely provides a very brief summary of the insurance that is, to the best of our knowledge, in existence at the date we have issued this certificate. If you wish to obtain details of the policy terms, conditions, restrictions, exclusions or warranties, you must refer to the policy contract.

Disclaimer: In arranging this certificate, we do not guarantee that the insurance outlined will continue to remain in force for the period referred to as the policy may be cancelled or altered by either party to the contract at any time in accordance with the terms and conditions of the policy or in accordance with the terms of the "Insurance Contracts Act 1984". We accept no responsibility or liability to advise any party who may be relying on this certificate of such alteration or cancellation to the policy of insurance.

State Offices:

New South Wales:  
L26, 44 Market St,  
Sydney NSW 2000  
T 02 8999 1095  
E nsw@qus.com.au

Queensland:  
Suite 2, L17, 215 Adelaide St,  
Brisbane QLD 4000  
T 07 3177 2021  
E qld@qus.com.au

Victoria:  
L2, Riverside Quay, 1 Southbank Blvd,  
Southbank VIC 3006  
T 03 9012 6657  
E vic@qus.com.au

Western Australia:  
L28, AMP Tower, 140 St Georges Tce,  
Perth WA 6000  
T 08 6166 0262  
E wa@qus.com.au



## Tax Invoice

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**Invoice No**                **I000512**

Tax Practice

Date                            09 June 2021

Phone: +61292119790

Pearl Beach Superfund  
Suite 133 111 Flinders Street  
SURRY HILLS  
NSW 2010  
AUSTRALIA

### Annual Accounts - SMSF

Job No.                        J001686

For the year ended 30th June 2020:

- Preparation of SMSF annual accounts, tax return and various minutes as required.
- Prepare workpapers and arrange external audit.
- Lodge annual return with the ATO.

### Tasks

Description	Time	Rate	Amount
SMSF - Accounts	0.50	200.00	1,400.00
		Sub Total	1,400.00
		GST	140.00
		<b>Total</b>	<b>1,540.00</b>

**Audit fee: \$330 (A3#5)**  
**Accounting fee: \$1,210**

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### Payment Advice

Please detach this portion and return with your payment to:  
Tax Practice

<b>Invoice No</b>	<b>I000512</b>
<b>Amount Due</b>	<b>1,540.00</b>
<b>Due Date</b>	<b>16 June 2021</b>

Amount Paid \_\_\_\_\_

## TAX INVOICE



Pearl Beach SuperFund

**TST Advisory Wealth**  
 ABN 44719845969  
 Corporate Authorised Rep No. 1264567

PO Box 3006  
 Wetherill Park NSW 2164  
 P: 0430 711 688  
 E: david@tstadvisory.com.au

Invoice Date	Invoice Number	Due Date	Adviser Name	ASIC AR Number
01/11/2020	001409060000022	01/12/2020	Sengchansavang, David	000283014

Description	Fee	GST	Amount
Please create a monthly direct debit for \$183.33 monthly in arrears from Pearl Beach Super Fund	\$2,000.00	\$200.00	\$2,200.00

**Paid monthly 8 month from Nov 2020 to June 2021:  
 \$183.33 \* 8 = \$1,466.64**

Subtotal	\$2,000.00
GST Total	\$200.00
<b>Invoice Total</b>	<b>\$2,200.00</b>
Payments	\$0.00
<b>Amount Due</b>	<b>\$2,200.00</b>

When making payment by bank transfer, please include your invoice number as reference so we can match your payment to this invoice and email payment confirmation to [finance@sparkfg.com.au](mailto:finance@sparkfg.com.au). Payment should be made to the following bank account:

Account Name: Aura Wealth Pty Ltd  
 BSB: 064 144  
 Account No: 1017 6711

Credit card payments can be made online at <https://aura-wealth-pty-ltd.pay.ezidebit.com.au> or by phoning 1300 974 947.  
 Please note fees apply - 2.2% VISA/Mastercard | 4% Amex/Diners

# TAX INVOICE



Pearl Beach SuperFund

**TST Advisory Wealth**  
 ABN 44719845969  
 Corporate Authorised Rep No. 1264567

PO Box 3006  
 Wetherill Park NSW 2164  
 P: 0430 711 688  
 E: david@tstadvisory.com.au

Invoice Date	Invoice Number	Due Date	Adviser Name	ASIC AR Number
01/11/2020	001409060000011	11/11/2020	Sengchansavang, David	000283014

Description	Fee	GST	Amount
Plan Preparation Fee	\$4,000.00	\$400.00	\$4,400.00

Subtotal	\$4,000.00
GST Total	\$400.00
<b>Invoice Total</b>	<b>\$4,400.00</b>
Payments	\$0.00
<b>Amount Due</b>	<b>\$4,400.00</b>

When making payment by bank transfer, please include your invoice number as reference so we can match your payment to this invoice and email payment confirmation to [finance@sparkfg.com.au](mailto:finance@sparkfg.com.au). Payment should be made to the following bank account:

Account Name: Aura Wealth Pty Ltd  
 BSB: 064 144  
 Account No: 1017 6711

Credit card payments can be made online at <https://aura-wealth-pty-ltd.pay.ezidebit.com.au> or by phoning 1300 974 947.  
 Please note fees apply - 2.2% VISA/Mastercard | 4% Amex/Diners



**ASIC**  
Australian Securities & Investments Commission

ABN 86 768 265 615

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

LEOPOLD LINCOLN PTY LTD  
TAXSPOT UNIT TRUST  
PO BOX Q699 QUEEN VICTORIA BUILDING NSW 1230

**INVOICE STATEMENT**

Issue date 09 Jul 20  
**LEOPOLD LINCOLN PTY LTD**

ACN 606 973 282  
Account No. 22 606973282

**Summary**

Opening Balance	\$0.00
New items	\$273.00
Payments & credits	\$0.00
<b>TOTAL DUE</b>	<b>\$273.00</b>

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

*Transaction details are listed on the back of this page*

**Please pay**

Immediately	<b>\$0.00</b>
By 09 Sep 20	<b>\$273.00</b>

*If you have already paid please ignore this invoice statement.*

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



**ASIC**  
Australian Securities & Investments Commission

**PAYMENT SLIP**

**LEOPOLD LINCOLN PTY LTD**

ACN 606 973 282 Account No: 22 606973282

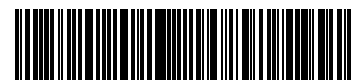


22 606973282

<b>TOTAL DUE</b>	<b>\$273.00</b>
Immediately	<b>\$0.00</b>
By 09 Sep 20	<b>\$273.00</b>

*Payment options are listed on the back of this payment slip*

<b>B</b> PAY	<b>Billers Code:</b> 17301
	<b>Ref:</b> 2296069732826



\*814 129 0002296069732826 16

# Transaction details:

	Transactions for this period	ASIC reference	\$ Amount
2020-07-09	Annual Review - Pty Co	3X4722429480B A	\$273.00
	<b>Outstanding transactions</b>		
2020-07-09	Annual Review - Pty Co	3X4722429480B A	\$273.00

## PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 2296 0697 3282 616

### Australia Post

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

### Phone

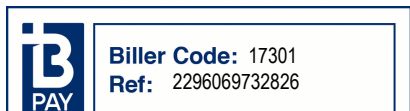
Call 13 18 16 to pay by Mastercard or Visa

### On-line

Go to [postbillpay.com.au](http://postbillpay.com.au) to pay by Mastercard or Visa

### Mail

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



**Biller Code:** 17301  
**Ref:** 2296069732826

### Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: [www.bpay.com.au](http://www.bpay.com.au)



**Australian Government**  
**Australian Taxation Office**

**Agent** SYDNEY TAX PRACTICE  
**Client** THE TRUSTEE FOR PEARL  
 BEACH SUPERFUND  
**ABN** 71 725 932 145  
**TFN** 962 856 097

## Income tax 002

<b>Date generated</b>	27/09/2021
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

8 results found - from **27 September 2019** to **27 September 2021** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
17 May 2021	20 May 2021	EFT refund for Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$828.50		\$0.00
17 May 2021	17 May 2021	Credit transferred to Integrated Client Account	\$228.00		\$828.50 CR
17 May 2021	17 May 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20		\$1,056.50	\$1,056.50 CR
6 Apr 2020	1 Apr 2020	General interest charge			\$0.00
6 Apr 2020	2 Dec 2019	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$1,172.50		\$0.00
6 Apr 2020	7 Feb 2019	General interest charge			\$1,172.50 CR
6 Apr 2020	3 Dec 2018	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 17 to 30 Jun 18	\$963.40		\$1,172.50 CR
18 Mar 2020	17 Mar 2020	Payment received		\$2,135.90	\$2,135.90 CR



## Activity statement 004

<b>Date generated</b>	27/09/2021
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

21 results found - from **27 September 2019** to **27 September 2021** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
19 Aug 2021	19 Aug 2021	General interest charge			\$0.00
19 Aug 2021	18 Aug 2021	Payment received		\$1,008.00	\$0.00
1 Aug 2021	1 Aug 2021	General interest charge			\$1,008.00 DR
1 Aug 2021	28 Jul 2021	Original Activity Statement for the period ending 30 Jun 21 - PAYG Instalments	\$1,236.00		\$1,008.00 DR
26 May 2021	25 May 2021	Payment received		\$228.00	\$228.00 CR
17 May 2021	17 May 2021	Credit transfer received from Income Tax Account		\$228.00	\$0.00
3 May 2021	3 May 2021	General interest charge			\$228.00 DR
2 May 2021	28 Apr 2021	Original Activity Statement for the period ending 31 Mar 21 - PAYG Instalments	\$228.00	\$1,920	\$228.00 DR
29 Mar 2021	29 Mar 2021	General interest charge			\$0.00
29 Mar 2021	26 Mar 2021	Payment received		\$228.00	\$0.00
7 Mar 2021	2 Mar 2021	Original Activity Statement for the period ending 31 Dec 20 - PAYG Instalments	\$228.00		\$228.00 DR
1 Nov 2020	28 Oct 2020	Original Activity Statement for the period ending 30 Sep 20 - PAYG Instalments	\$228.00		\$0.00
20 Oct 2020	19 Oct 2020	Payment received		\$228.00	\$228.00 CR
2 Aug 2020	28 Jul 2020	Original Activity Statement for the period ending 30 Jun 20		\$0.00	\$0.00
11 May 2020	11 May 2020	General interest charge			\$0.00

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
10 May 2020	28 Apr 2020	Original Activity Statement for the period ending 31 Mar 20 - PAYG Instalments	\$1,079.00		\$0.00
1 May 2020	30 Apr 2020	Payment received		\$1,079.00	\$1,079.00 CR
1 Mar 2020	28 Feb 2020	Original Activity Statement for the period ending 31 Dec 19 - PAYG Instalments	\$1,079.00		\$0.00
26 Feb 2020	25 Feb 2020	Payment received		\$1,079.00	\$1,079.00 CR
3 Nov 2019	28 Oct 2019	Original Activity Statement for the period ending 30 Sep 19 - PAYG Instalments	\$1,079.00		\$0.00
3 Oct 2019	2 Oct 2019	Payment		\$1,079.00	\$1,079.00 CR