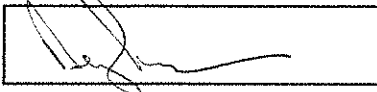


Signature as prescribed in tax return



# Self-managed superannuation fund annual return 2020

## Who should complete this annual return?

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

- 1 The *Self-managed superannuation fund annual return instructions 2020* (NAT 71606) (the instructions) can assist you to complete this annual return.
- 2 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	/	T	#		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)**

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

- 1 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)**

The Fidelity Superannuation Fund

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

4 **Current postal address**

PO Box 552

Suburb/town

Bentleigh East

State/territory

VIC

Postcode

3165

5 **Annual return status**

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

A No  Yes

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

B No  Yes

Signature as prescribed in tax return

Tax File Number **45047876**

**6 SMSF auditor**

Auditor's name

Title: Mr  Mrs  Miss  Ms  Other

Family name

**Boys**

First given name

Other given names

**Tony**

SMSF Auditor Number

Auditor's phone number

**100014140**

**0410712708**

Postal address

**Box 3376**

Suburb/town

State/territory

Postcode

**Rundle Mall**

**SA**

**5000**

Date audit was completed **A**  /  /

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

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

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

**7 Electronic funds transfer (EFT)**

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

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

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

Fund BSB number **033029**

Fund account number **105413**

Fund account name

**Fidelity Superannuation Fund**

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

**B Financial institution account details for tax refunds**

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

BSB number

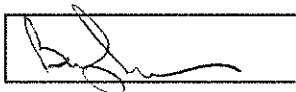
Account number

Account name

**C Electronic service address alias**

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

Signature as prescribed in tax return



Tax File Number

45047876

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

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

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

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

**10 Exempt current pension income**

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

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

No  Go to Section B: Income.

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

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

Segregated assets method **B**

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

Did the fund have any other income that was assessable?

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

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

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

Signature as prescribed in tax return



Tax File Number **45047876**

**Section B: Income**

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

**11 Income**

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

**G** No  Yes

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

Have you applied an exemption or rollover?

**M** No  Yes

Code

Net capital gain **A** \$

Gross rent and other leasing and hiring income **B** \$

Gross interest **C** \$

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

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

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

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

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

**Calculation of assessable contributions**

Assessable employer contributions **R1** \$

plus Assessable personal contributions **R2** \$

plus **\*\*No-TFN-quoted contributions** **R3** \$  (an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST **R6** \$

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** **R** \$  (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** \$  Loss  (Sum of labels A to U)

Exempt current pension income **Y** \$

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


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Tax File Number **45047876**

### 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 type="text"/>	<b>A2</b> \$ <input type="text"/>	
Interest expenses overseas	<b>B1</b> \$ <input type="text"/>	<b>B2</b> \$ <input type="text"/>	
Capital works expenditure	<b>D1</b> \$ <input type="text"/>	<b>D2</b> \$ <input type="text"/>	
Decline in value of depreciating assets	<b>E1</b> \$ <input type="text"/>	<b>E2</b> \$ <input type="text"/>	
Insurance premiums – members	<b>F1</b> \$ <input type="text" value="3,653"/>	<b>F2</b> \$ <input type="text"/>	
SMSF auditor fee	<b>H1</b> \$ <input type="text" value="330"/>	<b>H2</b> \$ <input type="text"/>	
Investment expenses	<b>I1</b> \$ <input type="text"/>	<b>I2</b> \$ <input type="text"/>	
Management and administration expenses	<b>J1</b> \$ <input type="text" value="1,761"/>	<b>J2</b> \$ <input type="text"/>	
Forestry managed investment scheme expense	<b>U1</b> \$ <input type="text"/>	<b>U2</b> \$ <input type="text"/>	
Other amounts	<b>L1</b> \$ <input type="text"/>	<b>L2</b> \$ <input type="text" value="257"/>	
	Code <input type="checkbox"/>	Code <input type="checkbox"/>	
Tax losses deducted	<b>M1</b> \$ <input type="text"/>		

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

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

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

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

\*This is a mandatory label.

Signature as prescribed in tax return



Tax File Number 45047876

**Section D: Income tax calculation statement**

**\*Important:**

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

**13 Calculation statement**

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

*Taxable income	<b>A \$</b>	<input type="text" value="15,291"/>	15,291
			<i>(an amount must be included even if it is zero)</i>
*Tax on taxable income	<b>T1 \$</b>	<input type="text" value="2,293.65"/>	2,293.65
			<i>(an amount must be included even if it is zero)</i>
*Tax on no-TFN-quoted contributions	<b>J \$</b>	<input type="text" value="0.00"/>	0.00
			<i>(an amount must be included even if it is zero)</i>
Gross tax	<b>B \$</b>	<input type="text" value="2,293.65"/>	2,293.65
			<i>(T1 plus J)</i>

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

**SUBTOTAL 1**

**T2 \$**  2,293.65

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

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

**SUBTOTAL 2**

**T3 \$**  2,293.65

*(T2 less D - cannot be less than zero)*

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

**\*TAX PAYABLE T5 \$**  2,293.65

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

Section 102AAM interest charge

**G \$**

Signature as prescribed in tax return



Tax File Number **45047876**

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"/>
Eligible credits <b>H \$</b> <input 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 type="text" value="0.00"/> <small>(unused amount from label <b>E</b> – an amount must be included even if it is zero)</small>
--	---

PAYG instalments raised	<b>K \$</b> <input type="text" value="1,780.00"/>
Supervisory levy	<b>L \$</b> <input type="text" value="259.00"/>
Supervisory levy adjustment for wound up funds	<b>M \$</b> <input type="text"/>
Supervisory levy adjustment for new funds	<b>N \$</b> <input type="text"/>

<b>AMOUNT DUE OR REFUNDABLE</b> <small>A positive amount at <b>S</b> is what you owe, while a negative amount is refundable to you.</small>	<b>S \$</b> <input type="text" value="772.65"/> <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

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

Tax losses carried forward to later income years	<b>U \$</b> <input type="text"/>
Net capital losses carried forward to later income years	<b>V \$</b> <input type="text" value="445"/>

Signature as prescribed in tax return



Tax File Number 45047876

Section F: Member information

MEMBER 1

Title: Mr  Mrs  Miss  Ms  Other

Family name Sermon

First given name Barry Other given names

Member's TFN See the Privacy note in the Declaration. 331943335 Date of birth 15/06/1962

Contributions

OPENING ACCOUNT BALANCE \$ 163,325.98

Refer to instructions for completing these labels.

Employer contributions A \$ 21,035.31

ABN of principal employer A1

Personal contributions B \$

CGT small business retirement exemption C \$

CGT small business 15-year exemption amount D \$

Personal injury election E \$

Spouse and child contributions F \$

Other third party contributions G \$

Proceeds from primary residence disposal H \$

Receipt date H1 Day / Month / Year

Assessable foreign superannuation fund amount I \$

Non-assessable foreign superannuation fund amount J \$

Transfer from reserve: assessable amount K \$

Transfer from reserve: non-assessable amount L \$

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

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

TOTAL CONTRIBUTIONS N \$ 21,035.31 (Sum of labels A to M)

Other transactions

Accumulation phase account balance S1 \$ 163,871.89

Retirement phase account balance - Non CDBIS S2 \$ 0.00

Retirement phase account balance - CDBIS S3 \$ 0.00

0 TRIS Count

Allocated earnings or losses O \$ 20,489.40

Inward rollovers and transfers P \$

Outward rollovers and transfers Q \$

Lump Sum payments R1 \$

Income stream payments R2 \$

Loss L

Code

Code

CLOSING ACCOUNT BALANCE S \$ 163,871.89 (S1 plus S2 plus S3)

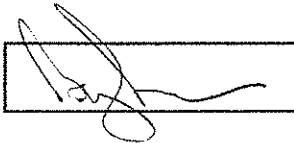
Accumulation phase value X1 \$

Retirement phase value X2 \$

Outstanding limited recourse borrowing arrangement amount Y \$



Signature as prescribed in tax return



Tax File Number 45047876

MEMBER 2

Title: Mr  Mrs  Miss  Ms  Other

Family name Supaphien

First given name Supamas Other given names

Member's TFN See the Privacy note in the Declaration. 810453044 Date of birth 01/08/1965

Contributions

OPENING ACCOUNT BALANCE \$ 3,288.65

Refer to instructions for completing these labels.

Employer contributions A \$

ABN of principal employer A1

Personal contributions B \$

CGT small business retirement exemption C \$

CGT small business 15-year exemption amount D \$

Personal injury election E \$

Spouse and child contributions F \$

Other third party contributions G \$

Proceeds from primary residence disposal H \$

Receipt date H1 Day / Month / Year

Assessable foreign superannuation fund amount I \$

Non-assessable foreign superannuation fund amount J

Transfer from reserve: assessable amount K \$

Transfer from reserve: non-assessable amount L \$

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

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

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

Other transactions

Allocated earnings or losses O \$ 272.63

Loss L

Accumulation phase account balance S1 \$ 3,016.02

Inward rollovers and transfers P \$

Retirement phase account balance - Non CDBIS S2 \$ 0.00

Outward rollovers and transfers Q \$

Retirement phase account balance - CDBIS S3 \$ 0.00

Lump Sum payments R1 \$

Income stream payments R2 \$

0 TRIS Count

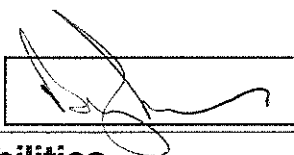
CLOSING ACCOUNT BALANCE S \$ 3,016.02 (S1 plus S2 plus S3)

Accumulation phase value X1 \$

Retirement phase value X2 \$

Outstanding limited recourse borrowing arrangement amount Y \$

Signature as prescribed in tax return



Tax File Number **45047876**

**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** \$

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** \$

**Limited recourse borrowing arrangements J** \$

**Australian residential real property J1** \$

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

**Overseas real property J3** \$

**Australian shares J4** \$

**Overseas shares J5** \$

**Other J6** \$

**Property count J7**

**15c Other investments** Crypto-Currency **N** \$

**15d Overseas direct investments**

Overseas shares **P** \$

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

Overseas residential real property **R** \$


Overseas managed investments **S** \$

Other overseas assets **T** \$

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

**15e In-house assets**

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

Signature as prescribed in tax return 

Tax File Number **45047876**

- 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"/>	
Permissible temporary borrowings	<b>V2</b> \$	<input type="text"/>	
Other borrowings	<b>V3</b> \$	<input type="text"/>	
			Borrowings <b>V</b> \$ <input type="text"/>
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="166,886"/>
Reserve accounts		<b>X</b> \$	<input type="text"/>
Other liabilities		<b>Y</b> \$	<input type="text" value="772"/>
<b>TOTAL LIABILITIES</b>		<b>Z</b> \$	<input type="text" value="167,658"/>

**Section I: Taxation of financial arrangements**

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

Total TOFA gains **H** \$

Total TOFA losses **I** \$

**Section J: Other information**

**Family trust election status**

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

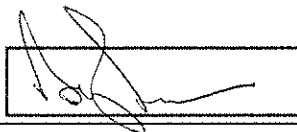
If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2020*. **B**

**Interposed entity election status**

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

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

Signature as prescribed in tax return



Tax File Number 45047876

**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

DocuSigned by:



Date 30 / 04 / 2021

**Preferred trustee or director contact details:**Title: Mr  Mrs  Miss  Ms  Other 

Family name

Sermon

First given name

Barry

Other given names

Phone number 0413437015

Email address

Non-individual trustee name (if applicable)

Invesco Holdings Pty Ltd

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 30 / 04 / 2021

**Tax agent's contact details**Title: Mr  Mrs  Miss  Ms  Other 

Family name

Morrison

First given name

Angus

Other given names

Tax agent's practice

Morrison, Angus

Tax agent's phone number

0395846422

Reference number

THEFIDEL0451

Tax agent number

24756885