

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

Who should complete this annual return?

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

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

To complete this annual return

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

- ➡ Postal address for annual returns:

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

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 Tax file number (TFN)

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

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

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN) (if applicable)

4 Current postal address

Suburb/town

State/territory

Postcode

5 Annual return status

- Is this an amendment to the SMSF's 2021 return? **A** No Yes
- Is this the first required return for a newly registered SMSF? **B** No Yes

6 SMSF auditor

Auditor's name

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

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

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

A Fund's financial institution account details

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

Fund BSB number

Fund account number

Fund account name

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

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

BSB number

Account number

Account name

C Electronic service address alias

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

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

9 Was the fund wound up during the income year?

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

10 Exempt current pension income

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

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

No **▶** Go to Section B: Income.

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

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

Segregated assets method **B**

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

Did the fund have any other income that was assessable?

E Yes **▶** Go to Section B: Income.

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

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

Section B: Income

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

11 Income

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

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

Gross interest **C** \$

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

| | | |
|-----------------------------------|--------------------------------|---------------------------|
| Gross foreign income D1 \$ | Net foreign income D \$ | Loss <input type="text"/> |
|-----------------------------------|--------------------------------|---------------------------|

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

Transfers from foreign funds **F** \$

Number

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

Gross distribution from partnerships **I** \$

Loss

*Unfranked dividend amount **J** \$

*Franked dividend amount **K** \$

*Dividend franking credit **L** \$

*Gross trust distributions **M** \$

Code

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

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** \$

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

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

Code

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

| | |
|--|---------------------------|
| GROSS INCOME (Sum of labels A to U) W \$ | Loss <input type="text"/> |
|--|---------------------------|

Exempt current pension income **Y** \$

| | |
|---|---------------------------|
| TOTAL ASSESSABLE INCOME (W less Y) V \$ | Loss <input type="text"/> |
|---|---------------------------|

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

| DEDUCTIONS | NON-DEDUCTIBLE EXPENSES |
|---|---|
| Interest expenses within Australia A1 \$ | A2 \$ |
| Interest expenses overseas B1 \$ | B2 \$ |
| Capital works expenditure D1 \$ | D2 \$ |
| Decline in value of depreciating assets E1 \$ | E2 \$ |
| Insurance premiums – members F1 \$ | F2 \$ |
| SMSF auditor fee H1 \$ | H2 \$ |
| Investment expenses I1 \$ | I2 \$ |
| Management and administration expenses J1 \$ | J2 \$ |
| Forestry managed investment scheme expense U1 \$ | U2 \$ |
| Other amounts L1 \$ | Code <input style="width: 40px; height: 20px;" type="text"/> L2 \$ Code <input style="width: 40px; height: 20px;" type="text"/> |
| Tax losses deducted M1 \$ | |

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

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

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

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

#This is a mandatory label.

Section D: Income tax calculation statement

#Important:

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

13 Calculation statement

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

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

Gross tax **B \$**

(T1 plus J)

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

SUBTOTAL 1

T2 \$

(B less C – cannot be less than zero)

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

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

#TAX PAYABLE **T5 \$**

(T3 less E – cannot be less than zero)

Section 102AAM interest charge

G \$

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

| | | |
|---|-------------|---|
| #Tax offset refunds (Remainder of refundable tax offsets) | I \$ | <i>(unused amount from label E – an amount must be included even if it is zero)</i> |
|---|-------------|---|

PAYG instalments raised

K \$

Supervisory levy

L \$

Supervisory levy adjustment for wound up funds

M \$

Supervisory levy adjustment for new funds

N \$

| | | |
|---|-------------|--|
| AMOUNT DUE OR REFUNDABLE A positive amount at S is what you owe, while a negative amount is refundable to you. | S \$ | <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 \$**

Section F: Member information

MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Date of birth

Contributions

OPENING ACCOUNT BALANCE \$

! 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 \$**

MEMBER 2

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Date of birth

Contributions

OPENING ACCOUNT BALANCE \$

! 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 \$**

OFFICIAL: Sensitive (when completed)

Section H: Assets and liabilities
15 ASSETS

15a Australian managed investments

Listed trusts **A \$**

Unlisted trusts **B \$**

Insurance policy **C \$**

Other managed investments **D \$**

15b Australian direct investments

| | |
|--|--|
| <p>Limited recourse borrowing arrangements</p> <p>Australian residential real property J1 \$</p> <p>Australian non-residential real property J2 \$</p> <p>Overseas real property J3 \$</p> <p>Australian shares J4 \$</p> <p>Overseas shares J5 \$</p> <p>Other J6 \$</p> <p>Property count J7</p> | <p>Cash and term deposits E \$</p> <p>Debt securities F \$</p> <p style="padding-left: 100px;">Loans G \$</p> <p style="padding-left: 100px;">Listed shares H \$</p> <p style="padding-left: 100px;">Unlisted shares I \$</p> <p style="padding-left: 100px;">Limited recourse borrowing arrangements J \$</p> <p style="padding-left: 100px;">Non-residential real property K \$</p> <p style="padding-left: 150px;">Residential real property L \$</p> <p style="padding-left: 100px;">Collectables and personal use assets M \$</p> <p style="padding-left: 100px;">Other assets O \$</p> |
|--|--|

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 \$ <small>(Sum of labels A to T)</small> |
|---|

15e In-house assets

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

A No Yes **B** \$

15f Limited recourse borrowing arrangements

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

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

16 LIABILITIES

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

Section I: Taxation of financial arrangements**17 Taxation of financial arrangements (TOFA)**

Total TOFA gains **H \$**

Total TOFA losses **I \$**

Section J: Other information**Family trust election status**

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

Section K: Declarations

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

Date Day / Month / Year

Preferred trustee or director contact details:

Title: Mr Mrs Miss Ms Other

Family name

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 Day / Month / Year

Tax agent's contact details

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

Trustees Declaration



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

In the opinion of the directors of the trustee company:

- (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 then ended 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.

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

.....
Frank Normoyle
Frank Normoyle Pty Ltd
Director

.....
Mary Teresa Murray
Frank Normoyle Pty Ltd
Director

Dated this day of2021

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

The Responsibility of the Trustee

The Trustee of WHITE STRAND SUPERANNUATION FUND are solely responsible for the information contained in the special purpose financial statements, the reliability, accuracy and completeness of the information and for the determination that the financial reporting framework used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

Our Responsibility

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

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

Assurance Disclaimer

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

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

Blue Chip Super

of

PO Box 1777, Wollongong Dc, New South Wales 2500

Signed:

Dated: 05/10/2021

.....**Electronic Lodgment Declaration (SMSF)**

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

Privacy

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

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

The Australian Business Register

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

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

Electronic funds transfer - direct debit

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

| | | |
|-----------------|--------------|------|
| Tax File Number | Name of Fund | Year |
|-----------------|--------------|------|

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

Important

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

Declaration:

I declare that:

- ■ All the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct; and
- ■ I authorise the agent to lodge this tax return.

Signature of Partner, Trustee, or Director

Date

/ /

ELECTRONIC FUNDS TRANSFER CONSENT

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

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

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

5 Wt i bhBUa Y.....

.....

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

Signature

Date

/ /

.....Tax Agent's 8 YWUfUjcb

I declare that:

- I have prepared this tax return in accordance with the information supplied by the partner, trustee, director or public officer
- I have received a declaration made by the entity that the information provided to me for the preparation of this tax return is true and correct; and
- I am authorised by the partner, trustee, director or public officer to lodge this tax return, including any applicable schedules.

Agent's signature.....

Date

Contact name

Client Reference

Agent's Phone Number.....

HU '5 [YbhBi a VYf



Minutes of a meeting of the Director(s)

held on 05 October 2021 at 107 Graham Road, Rossmore, New South Wales 2557



| | |
|---|---|
| PRESENT: | Frank Normoyle and Mary Teresa Murray |
| MINUTES: | The Chair reported that the minutes of the previous meeting had been signed as a true record. |
| FINANCIAL STATEMENTS OF SUPERANNUATION FUND: | <p>It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the superannuation fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.</p> <p>The Chair tabled the financial statements and notes to the financial statements of the superannuation fund in respect of the year ended 30 June 2021 and it was resolved that such statements be and are hereby adopted as tabled.</p> |
| TRUSTEE'S DECLARATION: | It was resolved that the trustee's declaration of the superannuation fund be signed. |
| ANNUAL RETURN: | Being satisfied that the fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2021, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office. |
| TRUST DEED: | The Chair tabled advice received from the fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law. |
| INVESTMENT STRATEGY: | The allocation of the fund's assets and the fund's investment performance over this financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return 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. |
| INSURANCE COVER: | The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the fund. |
| 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). |
| INVESTMENT ACQUISITIONS: | It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2021. |
| INVESTMENT DISPOSALS: | It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2021. |
| AUDITORS: | <p>It was resolved that</p> <p>Tony Boys</p> <p>of</p> <p>PO Box 3376, Rundle Mall, South Australia 5000</p> <p>act as auditors of the Fund for the next financial year.</p> |
| TAX AGENTS: | It was resolved that |

Minutes of a meeting of the Director(s)

held on 05 October 2021 at 107 Graham Road, Rossmore, New South Wales 2557



Blue Chip Super

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 Members Statement accompanying the financial reports.

ACCEPTANCE OF ROLLOVERS:

The trustee has ensured that any rollover made to the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making rollover between Funds; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the rollover and received advice that the rollover is in accordance with the Trust Deed and the rules of the Fund and the superannuation laws. As such the trustee has resolved to accept the rollover on behalf of the member.

PAYMENT OF BENEFITS:

The trustee has ensured that any payment of benefits made from the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making payments to members; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the payment of the benefit and received advice that the transfer is in accordance with the Deed and the superannuation laws. As such the trustee has resolved to allow the payment of the benefits on behalf of the member.

CLOSURE:

All resolutions for this meeting were made in accordance with the SISA and Regulations.

There being no further business the meeting then closed.

Signed as a true record –

.....

Frank Normoyle

Chairperson

WHITE STRAND SUPERANNUATION FUND

Members Statement



Frank Normoyle
 107 Graham Road
 Rossmore, New South Wales, 2557, Australia

Your Details

| | |
|----------------------------|-----------------------|
| Date of Birth : | Provided |
| Age: | 66 |
| Tax File Number: | Provided |
| Date Joined Fund: | 25/05/2010 |
| Service Period Start Date: | 25/05/2010 |
| Date Left Fund: | |
| Member Code: | NORFRA00001P |
| Account Start Date | 22/03/2020 |
| Account Phase: | Retirement Phase |
| Account Description: | Account Based Pension |

| | |
|-------------------------|------------|
| Nominated Beneficiaries | N/A |
| Vested Benefits | 964,289.97 |
| Total Death Benefit | 964,289.97 |
| Current Salary | 0.00 |
| Previous Salary | 0.00 |
| Disability Benefit | 0.00 |

Your Balance

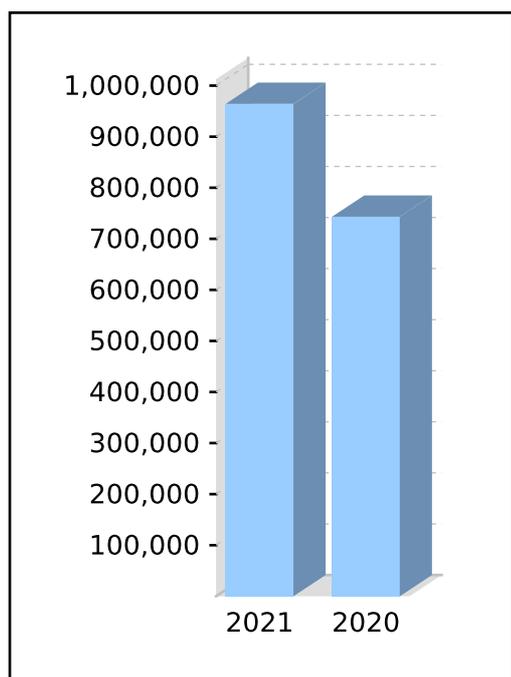
Total Benefits 964,289.97

Preservation Components

| | |
|----------------------------|-------------|
| Preserved | (19,990.96) |
| Unrestricted Non Preserved | 984,280.93 |
| Restricted Non Preserved | |

Tax Components

| | |
|-------------------|------------|
| Tax Free (45.50%) | 438,769.72 |
| Taxable | 525,520.25 |



Your Detailed Account Summary

| | This Year | Last Year |
|--|------------|--------------|
| Opening balance at 01/07/2020 | 743,287.99 | 935,452.52 |
| <u>Increases to Member account during the period</u> | | |
| Employer Contributions | | |
| Personal Contributions (Concessional) | | |
| Personal Contributions (Non Concessional) | | |
| Government Co-Contributions | | |
| Other Contributions | | |
| Proceeds of Insurance Policies | | |
| Transfers In | | |
| Net Earnings | 239,581.98 | (172,164.53) |
| Internal Transfer In | | |
| <u>Decreases to Member account during the period</u> | | |
| Pensions Paid | 18,580.00 | 20,000.00 |
| Contributions Tax | | |
| Income Tax | | |
| No TFN Excess Contributions Tax | | |
| Excess Contributions Tax | | |
| Refund Excess Contributions | | |
| Division 293 Tax | | |
| Insurance Policy Premiums Paid | | |
| Management Fees | | |
| Member Expenses | | |
| Benefits Paid/Transfers Out | | |
| Superannuation Surcharge Tax | | |
| Internal Transfer Out | | |
| Closing balance at 30/06/2021 | 964,289.97 | 743,287.99 |

Members Statement

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

Frank Normoyle
Director

Mary Teresa Murray
Director

WHITE STRAND SUPERANNUATION FUND

Members Statement



Frank Normoyle
 107 Graham Road
 Rossmore, New South Wales, 2557, Australia

Your Details

| | |
|----------------------------|--------------------|
| Date of Birth : | Provided |
| Age: | 66 |
| Tax File Number: | Provided |
| Date Joined Fund: | 25/05/2010 |
| Service Period Start Date: | |
| Date Left Fund: | |
| Member Code: | NORFRA00002A |
| Account Start Date | 25/05/2010 |
| Account Phase: | Accumulation Phase |
| Account Description: | Accumulation |

| | |
|-------------------------|------------|
| Nominated Beneficiaries | N/A |
| Vested Benefits | 821,340.93 |
| Total Death Benefit | 821,340.93 |
| Current Salary | 0.00 |
| Previous Salary | 0.00 |
| Disability Benefit | 0.00 |

Your Balance

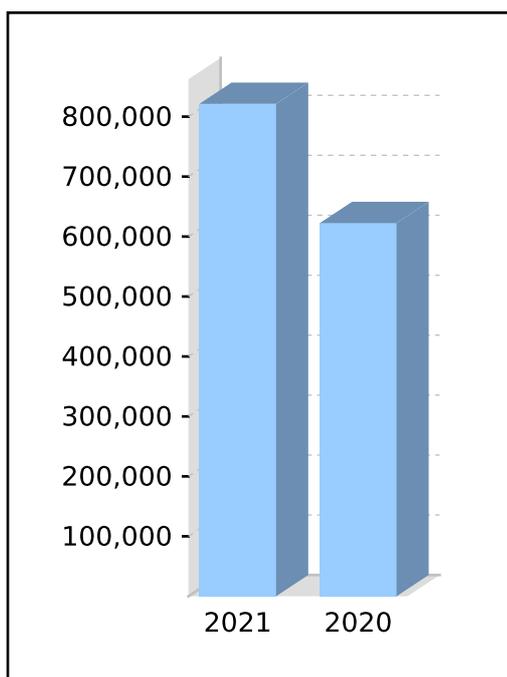
Total Benefits 821,340.93

Preservation Components

| | |
|----------------------------|------------|
| Preserved | 768,715.61 |
| Unrestricted Non Preserved | 52,625.32 |
| Restricted Non Preserved | |

Tax Components

| | |
|----------|------------|
| Tax Free | 259,000.00 |
| Taxable | 562,340.93 |



Your Detailed Account Summary

| | This Year | Last Year |
|--|------------|--------------|
| Opening balance at 01/07/2020 | 622,471.97 | 768,715.61 |
| <u>Increases to Member account during the period</u> | | |
| Employer Contributions | | |
| Personal Contributions (Concessional) | | |
| Personal Contributions (Non Concessional) | | |
| Government Co-Contributions | | |
| Other Contributions | | |
| Proceeds of Insurance Policies | | |
| Transfers In | | |
| Net Earnings | 200,939.73 | (141,679.15) |
| Internal Transfer In | | |
| <u>Decreases to Member account during the period</u> | | |
| Pensions Paid | | |
| Contributions Tax | | |
| Income Tax | 2,070.77 | 4,564.49 |
| 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 | 821,340.93 | 622,471.97 |

Members Statement

Trustee's Disclaimer

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Signed by all the trustees of the fund

Frank Normoyle
Director

Mary Teresa Murray
Director

Members Statement

Mary Teresa Murray
 107 Graham Road
 Rossmore, New South Wales, 2557, Australia

Your Details

| | | | |
|----------------------------|-----------------------|-------------------------|------------|
| Date of Birth : | Provided | Nominated Beneficiaries | N/A |
| Age: | 60 | Vested Benefits | 943,678.24 |
| Tax File Number: | Provided | Total Death Benefit | 943,678.24 |
| Date Joined Fund: | 25/05/2010 | Current Salary | 0.00 |
| Service Period Start Date: | | Previous Salary | 0.00 |
| Date Left Fund: | | Disability Benefit | 0.00 |
| Member Code: | MURMAR00002P | | |
| Account Start Date | 01/07/2017 | | |
| Account Phase: | Retirement Phase | | |
| Account Description: | Account Based Pension | | |

Your Balance

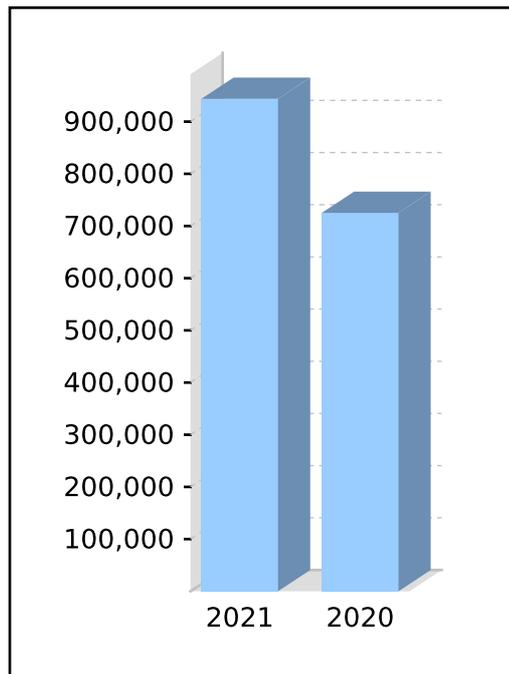
Total Benefits 943,678.24

Preservation Components

Preserved
 Unrestricted Non Preserved 943,678.24
 Restricted Non Preserved

Tax Components

Tax Free (72.06%) 680,012.47
 Taxable 263,665.77



Your Detailed Account Summary

| | This Year | Last Year |
|--|------------|--------------|
| Opening balance at 01/07/2020 | 725,130.31 | 913,226.77 |
| <u>Increases to Member account during the period</u> | | |
| Employer Contributions | | |
| Personal Contributions (Concessional) | | |
| Personal Contributions (Non Concessional) | | |
| Government Co-Contributions | | |
| Other Contributions | | |
| Proceeds of Insurance Policies | | |
| Transfers In | | |
| Net Earnings | 233,047.93 | (168,096.46) |
| Internal Transfer In | | |
| <u>Decreases to Member account during the period</u> | | |
| Pensions Paid | 14,500.00 | 20,000.00 |
| Contributions Tax | | |
| Income Tax | | |
| No TFN Excess Contributions Tax | | |
| Excess Contributions Tax | | |
| Refund Excess Contributions | | |
| Division 293 Tax | | |
| Insurance Policy Premiums Paid | | |
| Management Fees | | |
| Member Expenses | | |
| Benefits Paid/Transfers Out | | |
| Superannuation Surcharge Tax | | |
| Internal Transfer Out | | |
| Closing balance at 30/06/2021 | 943,678.24 | 725,130.31 |

Members Statement

Trustee's Disclaimer

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Signed by all the trustees of the fund

Frank Normoyle
Director

Mary Teresa Murray
Director

Members Statement

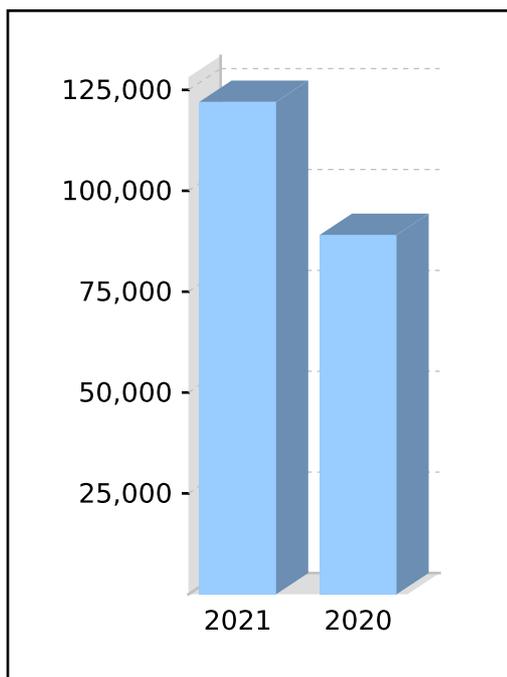
Mary Teresa Murray
 107 Graham Road
 Rossmore, New South Wales, 2557, Australia

Your Details

| | | | |
|----------------------------|--------------------|-------------------------|------------|
| Date of Birth : | Provided | Nominated Beneficiaries | N/A |
| Age: | 60 | Vested Benefits | 122,042.43 |
| Tax File Number: | Provided | Total Death Benefit | 122,042.43 |
| Date Joined Fund: | 25/05/2010 | | |
| Service Period Start Date: | 01/07/2017 | | |
| Date Left Fund: | | | |
| Member Code: | MURMAR00004A | | |
| Account Start Date | 01/07/2017 | | |
| Account Phase: | Accumulation Phase | | |
| Account Description: | Accumulation | | |

Your Balance

| | |
|--------------------------------|------------|
| Total Benefits | 122,042.43 |
| <u>Preservation Components</u> | |
| Preserved | 122,042.43 |
| Unrestricted Non Preserved | |
| Restricted Non Preserved | |
| <u>Tax Components</u> | |
| Tax Free | 65,040.00 |
| Taxable | 57,002.43 |



Your Detailed Account Summary

| | This Year | Last Year |
|--|------------|-------------|
| Opening balance at 01/07/2020 | 89,074.69 | 110,018.06 |
| <u>Increases to Member account during the period</u> | | |
| Employer Contributions | | |
| Personal Contributions (Concessional) | 5,000.00 | |
| Personal Contributions (Non Concessional) | | |
| Government Co-Contributions | | |
| Other Contributions | | |
| Proceeds of Insurance Policies | | |
| Transfers In | | |
| Net Earnings | 29,016.82 | (20,290.11) |
| Internal Transfer In | | |
| <u>Decreases to Member account during the period</u> | | |
| Pensions Paid | | |
| Contributions Tax | 750.00 | |
| Income Tax | 299.08 | 653.26 |
| 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 | 122,042.43 | 89,074.69 |

Members Statement

Trustee's Disclaimer

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Signed by all the trustees of the fund

Frank Normoyle
Director

Mary Teresa Murray
Director

WHITE STRAND SUPERANNUATION FUND

Pension Summary

As at 30 June 2021



Member Name : Normoyle, Frank

Member Age : 65* (Date of Birth : Provided)

| Member Code | Pension Type | Pension Start Date | Tax Free | Min / PF | Minimum | Maximum | Gross Pension Payments | PAYG | Net Pension Payment | Amount to reach Minimum |
|---------------|-----------------------|--------------------|----------|----------|--------------|---------|------------------------|--------|---------------------|-------------------------|
| NORFRA 00001P | Account Based Pension | 01/07/2013 | 45.50% | 2.50% | \$18,580.00* | N/A | \$18,580.00 | \$0.00 | \$18,580.00 | \$0.00 |

*COVID-19 50% reduction has been applied to the minimum pension amount.

| | | | | | | | | | | |
|--|--|--|--|--|--------------------|---------------|--------------------|---------------|--------------------|---------------|
| | | | | | \$18,580.00 | \$0.00 | \$18,580.00 | \$0.00 | \$18,580.00 | \$0.00 |
|--|--|--|--|--|--------------------|---------------|--------------------|---------------|--------------------|---------------|

Member Name : Murray, Mary Teresa

Member Age : 59* (Date of Birth : Provided)

| Member Code | Pension Type | Pension Start Date | Tax Free | Min / PF | Minimum | Maximum | Gross Pension Payments | PAYG | Net Pension Payment | Amount to reach Minimum |
|---------------|-----------------------|--------------------|----------|----------|--------------|---------|------------------------|--------|---------------------|-------------------------|
| MURMAR 00002P | Account Based Pension | 01/07/2017 | 72.06% | 2.00% | \$14,500.00* | N/A | \$14,500.00 | \$0.00 | \$14,500.00 | \$0.00 |

*COVID-19 50% reduction has been applied to the minimum pension amount.

| | | | | | | | | | | |
|--|--|--|--|--|--------------------|---------------|--------------------|---------------|--------------------|---------------|
| | | | | | \$14,500.00 | \$0.00 | \$14,500.00 | \$0.00 | \$14,500.00 | \$0.00 |
|--|--|--|--|--|--------------------|---------------|--------------------|---------------|--------------------|---------------|

Total :

| | | | | | | | | | | |
|--|--|--|--|--|--------------------|---------------|--------------------|---------------|--------------------|---------------|
| | | | | | \$33,080.00 | \$0.00 | \$33,080.00 | \$0.00 | \$33,080.00 | \$0.00 |
|--|--|--|--|--|--------------------|---------------|--------------------|---------------|--------------------|---------------|

*Age as at 01/07/2020 or pension start date for new pensions.