

Hardess Kruger Superannuation Fund
(ABN: 12 494 365 430)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 28 Cairns Street Red Hill, QLD 4059
Member	Number: HARHEL00008P
Mrs Helen Hardess	Date of Birth: 1 February 1950 Date Joined Fund: 10 September 2013 Eligible Service Date: 31 July 2013 Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF
Refer to the Member Benefit Statements produced for each member account for further details*

Your Accounts	
Withdrawal Benefit as at 1 Jul 2022	
Accumulation	-
ABP HARHEL00001P	184,393.20
ABP HARHEL00012P	29,377.51
ABP HARHEL00008P	5,576.24
ABP HARHEL00010P	12,860.54
Total as at 1 Jul 2022	232,207.49

Withdrawal Benefit as at 30 Jun 2023	
Accumulation	-
ABP HARHEL00001P	165,953.18
ABP HARHEL00012P	30,819.73
ABP HARHEL00008P	5,849.04
ABP HARHEL00010P	13,491.74
Total as at 30 Jun 2023	216,113.69

Your Tax Components	
Tax Free	43,187.84
Taxable - Taxed	172,925.85
Taxable - Untaxed	-
Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	216,113.69

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

No beneficiary details have been recorded

For Enquiries:
phone 0438781792 | email redxhill123@icloud.com
mail Hardess Kruger Superannuation Fund, 28 Cairns Street, Red Hill QLD 4059

Hardess Kruger Superannuation Fund
(ABN: 12 494 365 430)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 28 Cairns Street Red Hill, QLD 4059
Member Number: HARHEL00008P	Date of Birth: 1 February 1950
Mrs Helen Hardess	Date Joined Fund: 10 September 2013
Accumulation Account	Eligible Service Date: 31 July 2013
Accumulation	Tax File Number Held: Yes
	Account Start Date: 10 September 2013

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	-
<i><u>Increases to your account:</u></i>	
Transfers In	27,741.87
<u>Total Increases</u>	27,741.87
<i><u>Decreases to your account:</u></i>	
Lump Sum Cash Payments	27,741.87
<u>Total Decreases</u>	27,741.87
Withdrawal Benefit as at 30 Jun 2023	-

Your Tax Components	
Tax Free	0.0000 %
Taxable - Taxed	-
Taxable - Untaxed	-
Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	-
Your Insurance Benefits	
No insurance details have been recorded	
Your Beneficiaries	
No beneficiary details have been recorded	

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Hardess Kruger Superannuation Fund
(ABN: 12 494 365 430)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 28 Cairns Street Red Hill, QLD 4059
Member	Date of Birth: 1 February 1950
Number: HARHEL00008P Mrs Helen Hardess	Date Joined Fund: 10 September 2013
Pension Account	Eligible Service Date: 31 July 2013
ABP HARHEL00001P	Tax File Number Held: Yes
	Account Start Date: 10 September 2013

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	184,393.20
<i><u>Increases to your account:</u></i>	
Share Of Net Fund Income	11,221.30
Tax on Net Fund Income	2,690.55
<u>Total Increases</u>	13,911.85
<i><u>Decreases to your account:</u></i>	
Pension Payments	4,610.00
Transfers Out	27,741.87
<u>Total Decreases</u>	32,351.87
Withdrawal Benefit as at 30 Jun 2023	165,953.18

Your Tax Components		
Tax Free	7.9900 %	13,259.65
Taxable - Taxed		152,693.53
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		165,953.18
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		
Stewart Kruger has been selected as the Reversionary Beneficiary for this Pension Account.		

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Hardess Kruger Superannuation Fund
(ABN: 12 494 365 430)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 28 Cairns Street Red Hill, QLD 4059
Member Number: HARHEL00008P	Date of Birth: 1 February 1950 Date Joined Fund: 10 September 2013 Eligible Service Date: 31 July 2013
Mrs Helen Hardess	Tax File Number Held: Yes
Pension Account	Account Start Date: 1 July 2016
ABP HARHEL00012P	

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	29,377.51
<i><u>Increases to your account:</u></i>	
Share Of Net Fund Income	1,730.94
Tax on Net Fund Income	441.28
<u>Total Increases</u>	<u>2,172.22</u>
<i><u>Decreases to your account:</u></i>	
Pension Payments	730.00
<u>Total Decreases</u>	<u>730.00</u>
Withdrawal Benefit as at 30 Jun 2023	<u>30,819.73</u>

Your Tax Components		
Tax Free	34.8116 %	10,728.83
Taxable - Taxed		20,090.90
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		30,819.73
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		

Stewart Kruger has been selected as the Reversionary Beneficiary for this Pension Account.

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Hardess Kruger Superannuation Fund
(ABN: 12 494 365 430)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 28 Cairns Street Red Hill, QLD 4059
Member	Number: HARHEL00008P
Mrs Helen Hardess	Date of Birth: 1 February 1950 Date Joined Fund: 10 September 2013 Eligible Service Date: 31 July 2013
Pension Account	Tax File Number Held: Yes Account Start Date: 1 July 2017
ABP HARHEL00008P	

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	5,576.24
<i><u>Increases to your account:</u></i>	
Share Of Net Fund Income	329.54
Tax on Net Fund Income	83.26
<u>Total Increases</u>	412.80
<i><u>Decreases to your account:</u></i>	
Pension Payments	140.00
<u>Total Decreases</u>	140.00
Withdrawal Benefit as at 30 Jun 2023	5,849.04

Your Tax Components		
Tax Free	97.5822 %	5,707.62
Taxable - Taxed		141.42
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		5,849.04
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		

Stewart Kruger has been selected as the Reversionary Beneficiary for this Pension Account.

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Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 28 Cairns Street Red Hill, QLD 4059
Member	Date of Birth: 1 February 1950
Mrs Helen Hardess	Date Joined Fund: 10 September 2013
Number: HARHEL00008P	Eligible Service Date: 31 July 2013
Pension Account	Tax File Number Held: Yes
ABP HARHEL00010P	Account Start Date: 17 July 2017

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	12,860.54
<i><u>Increases to your account:</u></i>	
Share Of Net Fund Income	759.31
Tax on Net Fund Income	191.89
<u>Total Increases</u>	951.20
<i><u>Decreases to your account:</u></i>	
Pension Payments	320.00
<u>Total Decreases</u>	320.00
Withdrawal Benefit as at 30 Jun 2023	13,491.74

Your Tax Components		
Tax Free	100.0000 %	13,491.74
Taxable - Taxed		-
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		13,491.74
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		
Stewart Kruger has been selected as the Reversionary Beneficiary for this Pension Account.		

For Enquiries:
phone 0438781792 | email redxhill123@icloud.com
mail Hardess Kruger Superannuation Fund, 28 Cairns Street, Red Hill QLD 4059

Trustees

The Trustees of the Fund are as follows:

Stewart Kruger and
Helen Hardess

Availability of Other Fund Information

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustees.

Trustees Disclaimer

This statement has been prepared by the Trustees for the member whose name appears at the top of this statement. While every effort has been made by the Trustees to ensure the accuracy and completeness of this statement, the Trustees do not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustees of the Fund

.....
Stewart Kruger
Trustee

.....
Helen Hardess
Trustee

Statement Date: 30 June 2023

Hardess Kruger Superannuation Fund
(ABN: 12 494 365 430)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 28 Cairns Street Red Hill, QLD 4059
Member	Number: KRUSTE00001P
Mr Stewart Kruger	Date of Birth: 17 March 1954 Date Joined Fund: 31 July 2013 Eligible Service Date: 15 June 1988 Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF
Refer to the Member Benefit Statements produced for each member account for further details*

Your Accounts

Withdrawal Benefit as at 1 Jul 2022	
Accumulation	-
ABP KRUSTE00001P	109,799.69
ABP KRUSTE00013P	2,809.65
ABP KRUSTE00631P	102,483.27
ABP KRUSTE00824P	98,706.38
Total as at 1 Jul 2022	313,798.99

Withdrawal Benefit as at 30 Jun 2023	
Accumulation	-
ABP KRUSTE00001P	-
ABP KRUSTE00013P	-
ABP KRUSTE00631P	106,855.69
ABP KRUSTE00824P	103,533.43
Total as at 30 Jun 2023	210,389.12

Your Tax Components

Tax Free	201,636.01
Taxable - Taxed	8,753.11
Taxable - Untaxed	-

Your Preservation Components

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	210,389.12

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

No beneficiary details have been recorded

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Hardess Kruger Superannuation Fund
(ABN: 12 494 365 430)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 28 Cairns Street Red Hill, QLD 4059
Member	Date of Birth: 17 March 1954
Mr Stewart Kruger	Date Joined Fund: 31 July 2013
Accumulation Account	Eligible Service Date: 15 June 1988
Accumulation	Tax File Number Held: Yes
	Account Start Date: 31 July 2013

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	-
<i><u>Increases to your account:</u></i>	
Transfers In	119,911.13
<u>Total Increases</u>	119,911.13
<i><u>Decreases to your account:</u></i>	
Lump Sum Cash Payments	119,911.13
<u>Total Decreases</u>	119,911.13
Withdrawal Benefit as at 30 Jun 2023	-

Your Tax Components	
Tax Free	0.0000 %
Taxable - Taxed	-
Taxable - Untaxed	-
Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	-
Your Insurance Benefits	
No insurance details have been recorded	
Your Beneficiaries	
No beneficiary details have been recorded	

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Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 28 Cairns Street Red Hill, QLD 4059
Member	Date of Birth: 17 March 1954
Number: KRUSTE00001P	Date Joined Fund: 31 July 2013
Mr Stewart Kruger	Eligible Service Date: 15 June 1988
Pension Account	Tax File Number Held: Yes
ABP KRUSTE00001P	Account Start Date: 10 September 2013

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	109,799.69
<i><u>Increases to your account:</u></i>	
Share Of Net Fund Income	8,979.66
Tax on Net Fund Income	1,111.59
<u>Total Increases</u>	10,091.25
<i><u>Decreases to your account:</u></i>	
Pension Payments	2,740.00
Transfers Out	117,150.94
<u>Total Decreases</u>	119,890.94
Withdrawal Benefit as at 30 Jun 2023	-

Your Tax Components	
Tax Free	0.0000 %
Taxable - Taxed	-
Taxable - Untaxed	-
Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	-
Your Insurance Benefits	
No insurance details have been recorded	
Your Beneficiaries	
Helen Hardess has been selected as the Reversionary Beneficiary for this Pension Account.	

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Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 28 Cairns Street Red Hill, QLD 4059
Member Number: KRUSTE00001P	Date of Birth: 17 March 1954
Mr Stewart Kruger	Date Joined Fund: 31 July 2013
Pension Account	Eligible Service Date: 15 June 1988
ABP KRUSTE00013P	Tax File Number Held: Yes
	Account Start Date: 1 July 2016

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	2,809.65
<i><u>Increases to your account:</u></i>	
Tax on Net Fund Income	37.82
<u>Total Increases</u>	37.82
<i><u>Decreases to your account:</u></i>	
Pension Payments	70.00
Share Of Net Fund Income	17.28
Transfers Out	2,760.19
<u>Total Decreases</u>	2,847.47
Withdrawal Benefit as at 30 Jun 2023	-

Your Tax Components	
Tax Free	0.0000 %
Taxable - Taxed	-
Taxable - Untaxed	-
Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	-
Your Insurance Benefits	
No insurance details have been recorded	
Your Beneficiaries	
Helen Hardess has been selected as the Reversionary Beneficiary for this Pension Account.	

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Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 28 Cairns Street Red Hill, QLD 4059
Member	Date of Birth: 17 March 1954
Number: KRUSTE00001P	Date Joined Fund: 31 July 2013
Mr Stewart Kruger	Eligible Service Date: 15 June 1988
Pension Account	Tax File Number Held: Yes
ABP KRUSTE00631P	Account Start Date: 22 June 2020

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	102,483.27
<i><u>Increases to your account:</u></i>	
Share Of Net Fund Income	5,398.46
Tax on Net Fund Income	1,533.96
<u>Total Increases</u>	6,932.42
<i><u>Decreases to your account:</u></i>	
Pension Payments	2,560.00
<u>Total Decreases</u>	2,560.00
Withdrawal Benefit as at 30 Jun 2023	106,855.69

Your Tax Components		
Tax Free	92.9817 %	99,356.25
Taxable - Taxed		7,499.44
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		106,855.69
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		
Helen Hardess has been selected as the Reversionary Beneficiary for this Pension Account.		

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(ABN: 12 494 365 430)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 28 Cairns Street Red Hill, QLD 4059
Member Number: KRUSTE00001P	Date of Birth: 17 March 1954
Mr Stewart Kruger	Date Joined Fund: 31 July 2013
Pension Account	Eligible Service Date: 15 June 1988
ABP KRUSTE00824P	Tax File Number Held: Yes
	Account Start Date: 1 July 2021

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	98,706.38
<i><u>Increases to your account:</u></i>	
Share Of Net Fund Income	5,814.47
Tax on Net Fund Income	1,482.58
<u>Total Increases</u>	<u>7,297.05</u>
<i><u>Decreases to your account:</u></i>	
Pension Payments	2,470.00
<u>Total Decreases</u>	<u>2,470.00</u>
Withdrawal Benefit as at 30 Jun 2023	<u>103,533.43</u>

Your Tax Components		
Tax Free	98.7891 %	102,279.76
Taxable - Taxed		1,253.67
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		103,533.43
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		
Helen Hardess has been selected as the Reversionary Beneficiary for this Pension Account.		

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Trustees

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Stewart Kruger and
Helen Hardess

Availability of Other Fund Information

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Trustees Disclaimer

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Signed on behalf of the Trustees of the Fund

.....
Stewart Kruger
Trustee

.....
Helen Hardess
Trustee

Statement Date: 30 June 2023