

**HOWMAN DEVELOPMENTS PTY LTD  
SUPER FUND**

**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 30 JUNE 2021**

# Operating Statement

For the year ended 30 June 2021

	Note	2021 \$	2020 \$
<b>REVENUE</b>			
<b>Investment Revenue</b>			
Australian Listed Shares	3	16,513	18,708
Australian Listed Unit Trust	4	174	315
		<b>16,687</b>	<b>19,023</b>
<b>Contribution Revenue</b>			
Self-Employed Concessional Contributions		15	-
		<b>15</b>	<b>-</b>
<b>Other Revenue</b>			
Term Deposits	2	3,741	9,648
Cash at Bank	5	37	129
Market Movement Non-Realised	6	147,155	(76,128)
Market Movement Realised	7	-	(11,982)
		<b>150,933</b>	<b>(78,333)</b>
<b>Total Revenue</b>		<b>167,635</b>	<b>(59,310)</b>
<b>EXPENSES</b>			
<b>General Expense</b>			
Fund Administration Expenses	8	3,289	3,278
Investment Expenses	9	-	292
Fund Lodgement Expenses	10	259	259
		<b>3,548</b>	<b>3,829</b>
<b>BENEFITS ACCRUED AS A RESULT OF OPERATIONS BEFORE INCOME TAX</b>		<b>164,087</b>	<b>(63,139)</b>
<b>Tax Expense</b>			
Fund Tax Expenses	11	(5,743)	(5,559)
		<b>(5,743)</b>	<b>(5,559)</b>
<b>BENEFITS ACCRUED AS A RESULT OF OPERATIONS</b>		<b>169,830</b>	<b>(57,580)</b>

This Statement is to be read in conjunction with the notes to the Financial Statements

## Statement of Financial Position

As at 30 June 2021

	Note	2021 \$	2020 \$
<b>INVESTMENTS</b>			
Australian Listed Shares	13	611,861	423,499
Australian Listed Unit Trust	14	13,614	14,696
		<b>625,475</b>	<b>438,195</b>
<b>OTHER ASSETS</b>			
Term Deposits	12	-	562,033
Cash at Bank	15	24,691	46,331
Accrued Income	16	48	39
		<b>24,739</b>	<b>608,403</b>
<b>TOTAL ASSETS</b>		<b>650,214</b>	<b>1,046,598</b>
<b>LIABILITIES</b>			
Provisions for Tax - Fund	17	(6,432)	(5,992)
Financial Position Rounding		-	1
		<b>(6,432)</b>	<b>(5,991)</b>
<b>TOTAL LIABILITIES</b>		<b>(6,432)</b>	<b>(5,991)</b>
<b>NET ASSETS AVAILABLE TO PAY BENEFITS</b>		<b>656,646</b>	<b>1,052,589</b>
<b>REPRESENTED BY: LIABILITY FOR MEMBERS' BENEFITS</b>			
Allocated to Members' Accounts	18	656,646	1,052,589
		<b>656,646</b>	<b>1,052,589</b>

This Statement is to be read in conjunction with the notes to the Financial Statements

## HOWMAN DEVELOPMENTS PTY LTD SUPERANNUATION FUND

### Notes to the Financial Statements

For the year ended 30 June 2021

---

#### **Note 1: Statement 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 accompanying Regulations, the trust deed of the fund and the needs of members.

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

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.

##### **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 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 their market values, which is the amount that a willing buyer of the asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

- that the buyer and 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 values have 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; and
- iv. investment properties at trustees' assessment of their realisable value.

Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the reporting date. The trustees have determined that the gross values of the fund's financial liabilities are 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 are subject to an insignificant risk of change in value.

##### **c. Revenue**

Revenue is recognised at the market value of the consideration received or receivable.

##### **Interest revenue**

## HOWMAN DEVELOPMENTS PTY LTD SUPERANNUATION FUND

### Notes to the Financial Statements

For the year ended 30 June 2021

---

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

#### Contributions and Transfers

Contributions received and transfers in are recognised when the control and the benefits from the revenue is transferred to the fund. Contributions and transfers in are recognised gross of any taxes.

#### Remeasurement changes in market values

Remeasurement changes in the market values of assets are recognised as income and are 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 the investment was acquired during the period).

#### d. Expenses

Expense are recognised and reflected in the operating statement when they are incurred.

#### e. Benefits Paid

Benefits are recognised when a valid withdrawal notice is received and approved by the trustee(s) in accordance with the fund's Trust Deed.

#### f. 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.

#### g. Income Tax

The income tax expense (revenue) for the year comprises current income tax expense (revenue) and deferred income tax expense (revenue).

Current income tax expense charged to the profit or loss is the tax payable (refundable) on taxable income. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (refunded from) the relevant taxation authority.

Deferred income tax expense reflects movements in deferred tax liability balances during the year as well as unused tax losses.

Except for business combinations, no deferred income tax is recognised from the initial recognition of an asset or liability where there is no effect on accounting or taxable profit or loss.



## HOWMAN DEVELOPMENTS PTY LTD SUPERANNUATION FUND

### Notes to the Financial Statements

For the year ended 30 June 2021

---

Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the asset is realised or the liability is settled and their measurement also reflects the manner in which the trustees expect to recover or settle the carrying amount of the related asset or liability.

Deferred tax assets relating to temporary differences and unused tax losses are recognised only to the extent that it is probable that future taxable profit will be available against which the benefits of the deferred tax asset can be utilised.

Current tax assets and liabilities are offset where a legally enforceable right of set-off exists and it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur. Deferred tax assets and liabilities are offset where:

(a) a legally enforceable right of set-off exists; and

(b) the deferred tax assets and liabilities relate to income taxes levied by the same taxation authority on either the same taxable entity or different taxable entities, where it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur in future periods in which significant amounts of deferred tax assets or liabilities are expected to be recovered or settled.

The rate of tax used to determine income tax expense (revenue) and current tax liabilities (assets) is 15%, the applicable rate for a complying superannuation fund. This rate is applied to taxable income, after any claim for exempt current pension income, where applicable. The top personal marginal tax rate is applied to a non-complying superannuation fund and to non-arm's length income (NALI).

#### h. Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office (ATO).

The net amount of GST recoverable from, or payable to, the ATO is included with other receivables or other payables in the statement of financial position.

#### i. Critical Accounting Estimates and Judgments

The preparation of financial statements requires the trustees to make judgments, 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.

**HOWMAN DEVELOPMENTS PTY LTD SUPERANNUATION FUND**
**Notes to the Financial Statements**

For the year ended 30 June 2021

	2021 \$	2020 \$
<b>Note 2: Term Deposits</b>		
Bank SA Term Deposit	3,741	9,648
	<b>3,741</b>	<b>9,648</b>
<b>Note 3: Australian Listed Shares</b>		
Adelaide Brighton - Dividends	816	340
Allied Gold Limited - Dividends	240	-
ANZ Banking Grp Ltd - Dividends	1,133	1,510
ARGO Investments - Dividends	1,736	2,046
Caltex Australia - Dividends	-	415
Commonwealth Bank - Dividends	2,847	4,948
CSL Limited - Dividends	124	-
Medibank Ordinary Fully Paid	384	495
National Aust. Bank - Dividends	1,265	1,536
OZ Minerals - Dividends	284	261
Pendal Ordinary Fully Paid	501	339
Qantas Airways - Dividends	-	488
RIO Tinto Limited - Dividends	2,736	2,452
Telstra Corporation. - Dividends	1,299	1,299
TREA Wine Ordinary Fully Paid	368	-
Westpac Banking Corp - Dividends	2,563	2,304
Westpac Cap Note 3-Bbsw+3.05% Perp Non-cum Red T-09-22	217	275
	<b>16,513</b>	<b>18,708</b>
<b>Note 4: Australian Listed Unit Trust</b>		
Lend Lease Corp. - Dividends	174	315
	<b>174</b>	<b>315</b>
<b>Note 5: Cash at Bank</b>		
Bank SA Society Cheque Account	-	37
CBA Direct Investment Account	37	92
	<b>37</b>	<b>129</b>
<b>Note 6: Market Movement Non-Realised</b>		
Market Movement Non-Realised - Shares - Listed	148,236	(76,941)
Market Movement Non-Realised - Trusts - Unit	(1,081)	813
	<b>147,155</b>	<b>(76,128)</b>
<b>Note 7: Market Movement Realised</b>		
Market Movement Realised - Shares - Listed	-	(11,982)
	<b>-</b>	<b>(11,982)</b>

**HOWMAN DEVELOPMENTS PTY LTD SUPERANNUATION FUND****Notes to the Financial Statements**

For the year ended 30 June 2021

	2021 \$	2020 \$
<b>Note 8: Fund Administration Expenses</b>		
Accountancy Fees	1,584	1,661
Actuarial Fees	363	363
Audit Fees	1,342	1,254
	<b>3,289</b>	<b>3,278</b>
<b>Note 9: Investment Expenses</b>		
Bank Charges	-	76
Investment Administration Fee	-	216
	-	<b>292</b>
<b>Note 10: Fund Lodgement Expenses</b>		
ATO Annual Return Fee - Supervisory levy	259	259
	<b>259</b>	<b>259</b>
<b>Note 11: Fund Tax Expenses</b>		
Income Tax Expense	(5,743)	(5,586)
TFN Withholding Tax Expense	-	27
	<b>(5,743)</b>	<b>(5,559)</b>
<b>Note 12: Term Deposits</b>		
Bank SA Term Deposit	-	562,033
	-	<b>562,033</b>
<b>Note 13: Australian Listed Shares</b>		
Adelaide Brighton	23,596	21,624
Allied Gold Limited	14,105	14,660
ANZ Banking Grp Ltd	53,147	35,192
ARGO Investments	55,366	44,578
Commonwealth Bank.	114,651	79,694
CSL Limited	26,237	-
Medibank Ordinary Fully Paid	10,033	9,493
National Aust. Bank	62,063	43,127
OZ Minerals	25,515	12,440
Pendal Ordinary Fully Paid	28,694	8,083
Qantas Airways	17,503	14,198
RIO Tinto Limited	47,237	36,539
Telstra Corporation.	30,531	25,416
TREA Wine Ordinary Fully Paid	18,688	16,768
Westpac Banking Corp	74,333	51,696
Westpac Cap Note 3-Bbsw+3.05% Perp Non-cum Red T-09-22	10,162	9,991
	<b>611,861</b>	<b>423,499</b>



**HOWMAN DEVELOPMENTS PTY LTD SUPERANNUATION FUND****Notes to the Financial Statements**

For the year ended 30 June 2021

	2021	2020
	\$	\$
<b>Note 14: Australian Listed Unit Trust</b>		
Lend Lease Corp.	13,614	14,696
	<b>13,614</b>	<b>14,696</b>
<b>Note 15: Cash at Bank</b>		
Bank SA Society Cheque Account	9,692	7,639
CBA Direct Investment Account	14,999	38,692
	<b>24,691</b>	<b>46,331</b>
<b>Note 16: Accrued Income</b>		
Accrued Income	48	39
	<b>48</b>	<b>39</b>
<b>Note 17: Provisions for Tax - Fund</b>		
Provision for Income Tax (Fund)	(6,360)	(5,920)
Provision for TFN Withholding Tax (Fund)	(72)	(72)
	<b>(6,432)</b>	<b>(5,992)</b>
<b>Note 18A: Movements in Members' Benefits</b>		
Liability for Members' Benefits Beginning:	1,052,589	1,175,140
Add: Increase (Decrease) in Members' Benefits	169,831	(57,578)
Less: Benefit Paid	565,774	64,973
<b>Liability for Members' Benefits End</b>	<b>656,646</b>	<b>1,052,589</b>
<b>Note 18B: Members' Other Details</b>		
Total Unallocated Benefits	-	-
Total Forfeited Benefits	-	-
Total Preserved Benefits	325,313	254,953
Total Vested Benefits	656,646	1,052,589

## HOWMAN DEVELOPMENTS PTY LTD SUPERANNUATION FUND

# Compilation Report

For the year ended 30 June 2021

---

We have compiled the accompanying special purpose financial statements of HOWMAN DEVELOPMENTS PTY LTD SUPERANNUATION FUND, which comprise the statement of financial position as at 30 June 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 Trustees

The Trustees of HOWMAN DEVELOPMENTS PTY LTD 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 Trustees, we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework 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.

Firm: TTO Chartered Accountants  
Address: 234 Sturt Street  
ADELAIDE SA 5000  
AUSTRALIA

Signature: \_\_\_\_\_



HOWMAN DEVELOPMENTS PTY LTD SUPERANNUATION FUND

## Compilation Report

For the year ended 30 June 2021

---

Date:

17<sup>th</sup> March 2022

**HOWMAN DEVELOPMENTS PTY LTD SUPERANNUATION FUND**

# Trustee Declaration

For the year ended 30 June 2021


---

The trustees have determined that the fund is not a reporting entity. The trustees have determined 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 trustees:

- i. The financial statements, notes to the financial statements and member 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 member 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 trustees by:

  
\_\_\_\_\_  
Anna Niscioli

  
\_\_\_\_\_  
Nadia Niscioli

  
\_\_\_\_\_  
Paola Niscioli

Date: \_\_/\_\_/\_\_\_\_



## Investment Summary

As at 30 June 2021

Investment	Code	Units	Average Unit Cost \$	Market Price \$	Adjusted Cost \$	Market Value \$	Gain / Loss \$	Gain / Loss %	Portfolio Weight %
<b>Cash</b>									
Bank SA Society Cheque Account					9,692.20	9,692.20	-	-	1.49
CBA Direct Investment Account					14,998.64	14,998.64	-	-	2.31
					<b>24,690.84</b>	<b>24,690.84</b>	-	-	<b>3.80</b>
<b>Domestic Shares</b>									
Adelaide Brighton	ABC	6,800.0000	2,2544	3.4700	15,329.95	23,596.00	8,266.05	53.92	3.63
Allied Gold Limited	ALD	500.0000	4.0000	28.2100	2,000.00	14,105.00	12,105.00	605.25	2.17
ANZ Banking Grp Ltd	ANZ	1,888.0000	26.6319	28.1500	50,281.07	53,147.20	2,866.13	5.70	8.17
ARGO Investments	ARG	6,200.0000	8.1196	8.9300	50,341.27	55,366.00	5,024.73	9.98	8.52
Commonwealth Bank.	CBA	1,148.0000	26.5285	99.8700	30,454.72	114,650.76	84,196.04	276.46	17.63
CSL Limited	CSL	92.0000	273.0974	285.1900	25,124.96	26,237.48	1,112.52	4.43	4.04
Medibank Ordinary Fully Paid	MPL	3,175.0000	2.0000	3.1600	6,350.00	10,033.00	3,683.00	58.00	1.54
National Aust. Bank	NAB	2,367.0000	24.5238	26.2200	58,047.86	62,062.74	4,014.88	6.92	9.55
OZ Minerals	OZL	1,135.0000	8.7676	22.4800	9,951.20	25,514.80	15,563.60	156.40	3.92
Pendal Ordinary Fully Paid	PDL	3,560.0000	7.7400	8.0600	27,554.45	28,693.60	1,139.15	4.13	4.41
Qantas Airways	QAN	3,756.0000	5.6780	4.6600	21,326.47	17,502.96	(3,823.51)	(17.93)	2.69
RIO Tinto Limited	RIO	373.0000	97.8358	126.6400	36,492.76	47,236.72	10,743.96	29.44	7.27
Telstra Corporation.	TLS	8,120.0000	3.4586	3.7600	28,083.85	30,531.20	2,447.35	8.71	4.70
TREA Wine Ordinary Fully Paid	TWE	1,600.0000	9.4587	11.6800	15,133.95	18,688.00	3,554.05	23.48	2.87
Westpac Banking Corp	WBC	2,880.0000	25.6808	25.8100	73,960.65	74,332.80	372.15	0.50	11.43
Westpac Cap Note 3-Bbsw+3.05% Perp	WBCPE	100.0000	99.9495	101.6200	9,994.95	10,162.00	167.05	1.67	1.56
					<b>460,428.11</b>	<b>611,860.26</b>	<b>151,432.15</b>	<b>32.89</b>	<b>94.11</b>
<b>Unit Trusts</b>									
Lend Lease Corp.	LLC	1,188.0000	11.2883	11.4600	13,410.53	13,614.48	203.95	1.52	2.09
					<b>13,410.53</b>	<b>13,614.48</b>	<b>203.95</b>	<b>1.52</b>	<b>2.09</b>
<b>Total Investments</b>					<b>498,529.48</b>	<b>650,165.58</b>	<b>151,636.10</b>	<b>30.42</b>	<b>100.00</b>

Gain / Loss \$ is equal to Market Value \$ less Adjusted Cost \$

Gain / Loss % is equal to Gain Loss \$ divided by Adjusted Cost \$, expressed as a percentage.

# Member Account Balances

For the year ended 30 June 2021

Member Accounts	Opening Balance	Transfers & Tax Free Contributions	Taxable Contributions	Transfers to Pension Membership	Less: Member Tax	Less: Member Expenses	Less: Withdrawals	Distributions	Closing Balance
<b>Niscioli, Anna (85)</b>									
Accumulation									
Accum (00001)									
<b>Pension</b>									
ABP (00003) - 0.00	797,635.61						565,774.36	99,471.90	331,333.15
	<b>797,635.61</b>						<b>565,774.36</b>	<b>99,471.90</b>	<b>331,333.15</b>
	797,635.61						565,774.36	99,471.90	331,333.15
<b>Niscioli, Nadia (48)</b>									
Accumulation									
Accum (00002)	238,852.93							65,903.04	304,755.97
	<b>238,852.93</b>							<b>65,903.04</b>	<b>304,755.97</b>
<b>Niscioli, Paola (50)</b>									
Accumulation									
Accum (00004)	16,100.16		15.00		2.25			4,443.72	20,556.63
	<b>16,100.16</b>		<b>15.00</b>		<b>2.25</b>			<b>4,443.72</b>	<b>20,556.63</b>
Reserve									
<b>TOTALS</b>	<b>1,052,588.70</b>		<b>15.00</b>		<b>2.25</b>		<b>565,774.36</b>	<b>169,818.66</b>	<b>656,645.75</b>

CALCULATED FUND EARNING RATE: APPLIED FUND EARNING RATE:

27.5915 %

27.5915 %

# Member Statement

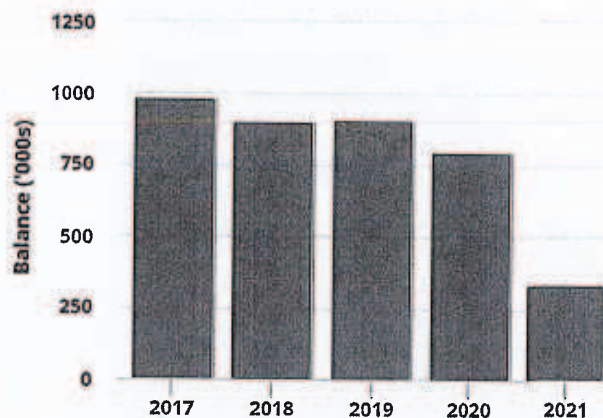
For the year ended 30 June 2021

## Member details

Ms Anna Niscioli  
24 Todoroff Avenue  
WEST BEACH SA 5024

Valid TFN Supplied: Yes  
Date of Birth: 10/10/1935  
Date Joined Fund: 17/05/1973  
Date Employed:  
Eligible Service Date: 17/05/1973

## Your recent balance history



### YOUR OPENING BALANCE

**\$797,635.61**

**(\$466,302.46)**

Balance Decrease

### YOUR CLOSING BALANCE

**\$331,333.15**

## Your Net Fund Return

27.5915%

## Your account at a glance

### Opening Balance as at 01/07/2020

**\$797,635.61**

### What has been deducted from your account

Pension Payments During Period

**\$565,774.36**

### New Earnings

**\$99,471.90**

### Closing Balance at 30/06/2021

**\$331,333.15**

# Member Statement

For the year ended 30 June 2021

---

**Consolidated - Ms Anna Niscioli**

---

**ACCESS TO YOUR BENEFITS**

---

Unrestricted non-preserved (Generally available to be withdrawn)	\$331,333.15
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

**YOUR TAX COMPONENTS**

---

Tax Free Component	\$0.00
Taxable Component	\$331,333.15

**YOUR INSURANCE COVER**

---

Death Benefit	\$0.00
Disability Benefit	\$0.00
Salary Continuance (Annual Insured Benefit)	\$0.00

**YOUR TOTAL SUPERANNUATION BALANCE**

---

Your total superannuation balance	\$331,333.15
-----------------------------------	--------------

NOTE: This amount does not include any entitlements from external super funds

**INVESTMENT RETURN**

---

The return on your investment for the year	27.59 %
--	---------



# Member Statement

For the year ended 30 June 2021

## Account Based Pension - Ms Anna Niscioli

### PENSION ACCOUNT DETAILS

Member ID	00003
Pension Type	ACCOUNT
Pension Commencement Date	1/07/2012
Reversionary Pension	No

### ACCOUNT SUMMARY

Opening Balance as at 01/07/2020	\$797,635.61
----------------------------------	--------------

### What has been deducted from your account

Pension Payments During Period	\$565,774.36
--------------------------------	--------------

New Earnings	\$99,471.90
--------------	-------------

Closing Balance at 30/06/2021	\$331,333.15
-------------------------------	--------------

### ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$331,333.15
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

### YOUR TAX COMPONENTS

Tax Free Component	\$0.00
Tax Free Proportion %	0.00%
Taxable Component	\$331,333.15

# Member Statement

For the year ended 30 June 2021

---

## YOUR BENEFICIARY(s) - Ms Anna Niscioli

No beneficiaries have been recorded.

---

## FUND CONTACT DETAILS

Anna Niscioli  
(08) 8211 9426  
24 Todoroff Avenue  
WEST BEACH SA 5024

---

## ADMINISTRATOR CONTACT DETAILS

Anna Niscioli  
24 Todoroff Avenue  
WEST BEACH SA 5024

---

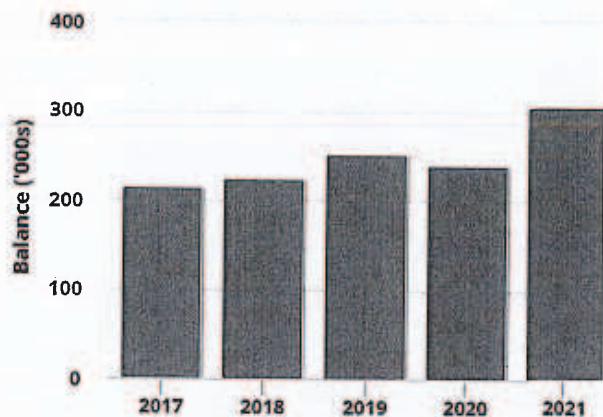
(08) 8211 9426

# Member Statement

For the year ended 30 June 2021

**Member details**

Ms Nadia Niscioli  
24 Todoroff Avenue  
WEST BEACH SA 5024

**Your recent balance history**

Valid TFN Supplied: Yes  
Date of Birth: 06/11/1972  
Date Joined Fund: 30/08/2011  
Date Employed:  
Eligible Service Date: 01/07/1992

**YOUR OPENING BALANCE****\$238,852.93****\$65,903.04**

Balance Increase

**YOUR CLOSING BALANCE****\$304,755.97****Your Net Fund Return**

27.5915%

**Your account at a glance**

Opening Balance as at 01/07/2020	\$238,852.93
New Earnings	\$65,903.04
Closing Balance at 30/06/2021	\$304,755.97

# Member Statement

For the year ended 30 June 2021

---

**Consolidated - Ms Nadia Niscioli**

---

**ACCESS TO YOUR BENEFITS**

---

Unrestricted non-preserved (Generally available to be withdrawn)	\$0.00
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$304,755.97

**YOUR TAX COMPONENTS**

---

Tax Free Component	\$5,000.00
Taxable Component	\$299,755.97

**YOUR INSURANCE COVER**

---

Death Benefit	\$0.00
Disability Benefit	\$0.00
Salary Continuance (Annual Insured Benefit)	\$0.00

**YOUR TOTAL SUPERANNUATION BALANCE**

---

Your total superannuation balance	\$304,755.97
-----------------------------------	--------------

NOTE: This amount does not include any entitlements from external super funds

**INVESTMENT RETURN**

---

The return on your investment for the year	27.59 %
--	---------



# Member Statement

For the year ended 30 June 2021

---

**Accumulation Account - Ms Nadia Niscioli**

---

**ACCOUNT SUMMARY**

---

Opening Balance as at 01/07/2020	\$238,852.93
New Earnings	\$65,903.04
Closing Balance at 30/06/2021	\$304,755.97

---

**ACCESS TO YOUR BENEFITS**

---

Unrestricted non-preserved (Generally available to be withdrawn)	\$0.00
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$304,755.97

---

**YOUR TAX COMPONENTS**

---

Tax Free Component	\$5,000.00
Taxable Component	\$299,755.97

---

# Member Statement

For the year ended 30 June 2021

---

## YOUR BENEFICIARY(s) - Ms Nadia Niscioli

No beneficiaries have been recorded.

---

## FUND CONTACT DETAILS

**Anna Niscioli**  
(08) 8211 9426  
24 Todoroff Avenue  
WEST BEACH SA 5024

---

## ADMINISTRATOR CONTACT DETAILS

**Anna Niscioli**  
24 Todoroff Avenue  
WEST BEACH SA 5024

---

(08) 8211 9426

# Member Statement

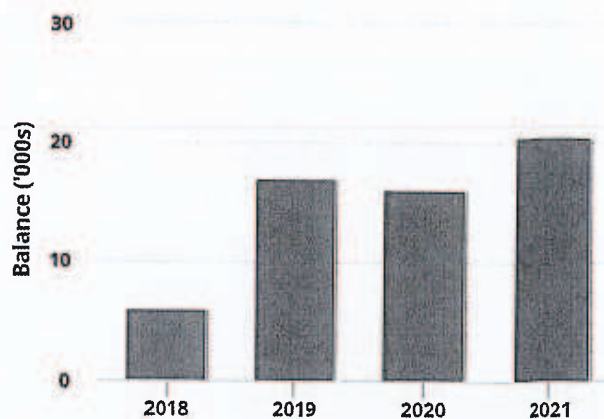
For the year ended 30 June 2021

## Member details

Miss Paola Niscioli  
24 Todoroff Avenue  
WEST BEACH SA 5024

Valid TFN Supplied: Yes  
Date of Birth: 11/08/1970  
Date Joined Fund: 30/08/2011  
Date Employed:  
Eligible Service Date: 30/08/2011

## Your recent balance history



### YOUR OPENING BALANCE

\$16,100.16

\$4,456.47

Balance Increase

### YOUR CLOSING BALANCE

\$20,556.63

### Your Net Fund Return

27.5915%

### Your account at a glance

#### Opening Balance as at 01/07/2020

\$16,100.16

#### What has been added to your account

Self-Employed Concessional Contributions \$15.00

#### What has been deducted from your account

Contribution Tax \$2.25

#### New Earnings

\$4,443.72

#### Closing Balance at 30/06/2021

\$20,556.63

# Member Statement

For the year ended 30 June 2021

---

**Consolidated - Miss Paola Niscioli**

---

**ACCESS TO YOUR BENEFITS**

---

Unrestricted non-preserved (Generally available to be withdrawn)	\$0.00
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$20,556.63

**YOUR TAX COMPONENTS**

---

Tax Free Component	\$0.00
Taxable Component	\$20,556.63

**YOUR INSURANCE COVER**

---

Death Benefit	\$0.00
Disability Benefit	\$0.00
Salary Continuance (Annual Insured Benefit)	\$0.00

**YOUR TOTAL SUPERANNUATION BALANCE**

---

Your total superannuation balance	\$20,556.63
-----------------------------------	-------------

NOTE: This amount does not include any entitlements from external super funds

**INVESTMENT RETURN**

---

The return on your investment for the year	27.59 %
--	---------

# Member Statement

For the year ended 30 June 2021

**Accumulation Account - Miss Paola Niscioli****ACCOUNT SUMMARY**

<b>Opening Balance as at 01/07/2020</b>	<b>\$16,100.16</b>
---	--------------------

**What has been added to your account**

Self-Employed Concessional Contributions	\$15.00
--	---------

**What has been deducted from your account**

Contribution Tax	\$2.25
------------------	--------

<b>New Earnings</b>	<b>\$4,443.72</b>
---------------------	-------------------

<b>Closing Balance at 30/06/2021</b>	<b>\$20,556.63</b>
--------------------------------------	--------------------

**ACCESS TO YOUR BENEFITS**

Unrestricted non-preserved (Generally available to be withdrawn)	\$0.00
--	--------

Restricted non-preserved (Generally available when you leave your employer)	\$0.00
---	--------

Preserved (Generally available once you retire, after reaching your preservation age)	\$20,556.63
---	-------------

**YOUR TAX COMPONENTS**

Tax Free Component	\$0.00
--------------------	--------

Taxable Component	\$20,556.63
-------------------	-------------



# Member Statement

For the year ended 30 June 2021

---

## YOUR BENEFICIARY(s) - Miss Paola Niscioli

No beneficiaries have been recorded.

---

## FUND CONTACT DETAILS

Anna Niscioli  
(08) 8211 9426  
24 Todoroff Avenue  
WEST BEACH SA 5024

---

## ADMINISTRATOR CONTACT DETAILS

Anna Niscioli  
24 Todoroff Avenue  
WEST BEACH SA 5024

---

(08) 8211 9426