
Financial statements and reports for the year ended
30 June 2018

Comgen Superannuation Fund

Prepared for: Comgen Pty Ltd

Comgen Superannuation Fund

Reports Index

Statement of Financial Position

Operating Statement

Notes to the Financial Statements

Trustees Declaration

Members Statement

Contributions Breakdown

Transfer Balance Account Summary

Comgen Superannuation Fund
Statement of Financial Position

As at 30 June 2018

	Note	2018	2017
		\$	\$
Assets			
Investments			
Real Estate Properties (Australian - Residential)	2	1,869,808.74	866,534.45
Real Estate Properties (Australian - Commercial)	3	1,170,324.03	1,125,000.00
Shares in Listed Companies (Australian)	4	726,705.17	1,584,359.17
Total Investments		<u>3,766,837.94</u>	<u>3,575,893.62</u>
Other Assets			
Formation Expenses		2,090.00	2,090.00
Sundry Debtors		3,322.28	4,402.84
Bank - ANZ Etrade Account		15,155.39	4,175.68
Bank - ANZ 376-073-144		681.89	44,011.04
Income Tax Refundable		0.00	9,141.40
Total Other Assets		<u>21,249.56</u>	<u>63,820.96</u>
Total Assets		<u>3,788,087.50</u>	<u>3,639,714.58</u>
Less:			
Liabilities			
GST Payable		725.44	2,231.04
Income Tax Payable		2,354.24	0.00
Sundry Creditors		0.00	17,419.91
Amounts owing to other persons		279,411.57	210,535.31
Total Liabilities		<u>282,491.25</u>	<u>230,186.26</u>
Net assets available to pay benefits		<u>3,505,596.25</u>	<u>3,409,528.32</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	6, 7		
Derbyshire, Stephen John - Pension (Account Based Pension)		1,153,061.69	1,161,275.41
Derbyshire, Stephen John - Pension (Account Based Pension)		217,797.64	219,410.05
Derbyshire, Stephen John - Pension (Account Based Pension)		217,672.33	219,314.54
Derbyshire, Stephen John - Accumulation		229,267.77	199,904.51
Grant, Margaret-Anne - Accumulation		1,687,796.82	1,609,623.81
Total Liability for accrued benefits allocated to members' accounts		<u>3,505,596.25</u>	<u>3,409,528.32</u>

Comgen Superannuation Fund
Operating Statement

For the year ended 30 June 2018

	Note	2018 \$	2017 \$
Income			
Investment Income			
Dividends Received	9	42,545.60	90,704.52
Interest Received		64.44	144.96
Other Investment Income		17.55	6,102.73
Property Income	10	156,646.98	118,595.63
Contribution Income			
Employer Contributions		21,931.20	35,000.00
Personal Concessional		25,000.00	35,000.00
Personal Non Concessional		0.00	427,012.88
Total Income		<u>246,205.77</u>	<u>712,560.72</u>
Expenses			
Accountancy Fees		2,845.70	2,842.40
Administration Costs		302.00	296.00
ATO Supervisory Levy		259.00	259.00
Auditor's Remuneration		440.00	385.00
Bank Charges		172.00	159.00
Investment Expenses		31,557.66	23,493.73
Interest Paid		10,374.69	10,706.63
Property Expenses - Council Rates		11,482.72	0.00
Property Expenses - Water Rates		3,977.92	0.00
Member Payments			
Pensions Paid		80,339.00	129,290.00
Investment Losses			
Changes in Market Values	11	6,032.91	(37,178.05)
Total Expenses		<u>147,783.60</u>	<u>130,253.71</u>
Benefits accrued as a result of operations before income tax			
		<u>98,422.17</u>	<u>582,307.01</u>
Income Tax Expense	12	2,354.24	16,510.50
Benefits accrued as a result of operations		<u>96,067.93</u>	<u>565,796.51</u>

Comgen Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2018

Note 1: Summary of Significant Accounting Policies

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

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

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

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

a. Measurement of Investments

The fund initially recognises:

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

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

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

Market value has been determined as follows:

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

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

b. Cash and Cash Equivalents

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

c. Revenue

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

Interest revenue

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

Comgen Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2018

Dividend revenue

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

Rental revenue

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

Distribution revenue

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

Remeasurement changes in market values

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

d. Liability for Accrued Benefits

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

e. 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.

f. Critical Accounting Estimates and Judgements

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

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

Note 2: Real Estate Properties (Australian - Residential)

	2018 \$	2017 \$
28 Thomas Street, Laidley	202,297.00	180,000.00
58 Drayton Street, Laidley	152,000.00	136,534.45
32 Patrick Street, Laidley	220,000.00	220,000.00
Unit 1, 173 Drayton Street, Laidley	165,000.00	165,000.00
Unit 2, 173 Drayton Street, Laidley	165,000.00	165,000.00
107 Alfred Street, Laidley	289,724.92	0.00

Comgen Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2018

36 Crowley Vale Road, Crowley Vale	675,786.82	0.00
	<u>1,869,808.74</u>	<u>866,534.45</u>

Note 3: Real Estate Properties (Australian - Commercial)

	2018 \$	2017 \$
18 Crowley Vale Rd, Forest Hill (Lot 75)	665,564.49	650,000.00
1 Moroney Rd, College View (Lot 68)	504,759.54	475,000.00
	<u>1,170,324.03</u>	<u>1,125,000.00</u>

Note 4: Shares in Listed Companies (Australian)

	2018 \$	2017 \$
AMC - Amcor Limited	0.00	67,109.40
ANZ - Australia and New Zealand Banking Group Limited	0.00	60,398.16
AWE Limited	0.00	3,337.06
BHP Billiton Limited	0.00	5,121.60
Bank Of Queensland Limited.	0.00	53,654.70
Commonwealth Bank of Australia. - Ordinary Fully Paid	0.00	191,456.72
GOE- GO Energy Group Limited- Ordinary Fully Paid	2,700.00	2,700.00
MYR - Myer Holdings Limited - Ordinary Fully Paid	1,850.00	4,175.00
NAB - National Australia Bank Limited	0.00	87,290.50
Orora Limited - Ordinary Fully Paid	0.00	10,353.20
QBE - Qbe Insurance Group Limited - Ordinary Fully Paid	0.00	124,914.37
Qube Holdings Limited - Ordinary Fully Paid	69,113.98	73,734.68
Steadfast Group Limited - Ordinary Fully Paid	653,041.19	535,724.00
SUN - Suncorp-Metway Limited. - Ordinary Fully Paid	0.00	76,545.30
Telstra Corporation Limited.	0.00	168,306.30
Westpac Banking Corporation	0.00	119,538.18
	<u>726,705.17</u>	<u>1,584,359.17</u>

Comgen Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2018

Note 5: Banks and Term Deposits

	2018 \$	2017 \$
Banks		
Bank - ANZ 376-073-144	681.89	44,011.04
Bank - ANZ Etrade Account	15,155.39	4,175.68
	15,837.28	48,186.72

Note 6: Liability for Accrued Benefits

	2018 \$	2017 \$
Liability for accrued benefits at beginning of year	3,409,528.32	2,843,731.81
Benefits accrued as a result of operations	96,067.93	565,796.51
Current year member movements	0.00	0.00
Liability for accrued benefits at end of year	3,505,596.25	3,409,528.32

Note 7: Vested Benefits

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

	2018 \$	2017 \$
Vested Benefits	3,505,596.25	3,409,528.32

Note 8: Guaranteed Benefits

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

Note 9: Dividends

	2018 \$	2017 \$
AMC - Amcor Limited	1,235.79	2,183.66
ANZ - Australia and New Zealand Banking Group Limited	1,682.40	4,601.14
BHP Billiton Limited	0.00	225.34

Comgen Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2018

Bank Of Queensland Limited.	0.00	4,838.49
Commonwealth Bank of Australia. - Ordinary Fully Paid	5,317.60	13,367.77
MYR - Myer Holdings Limited - Ordinary Fully Paid	100.00	428.58
NAB - National Australia Bank Limited	2,920.50	7,914.35
Orora Limited - Ordinary Fully Paid	0.00	408.54
QBE - Qbe Insurance Group Limited - Ordinary Fully Paid	1,760.00	6,705.74
Qube Holdings Limited - Ordinary Fully Paid	1,550.38	1,970.20
SUN - Suncorp-Metway Limited. - Ordinary Fully Paid	2,066.00	6,681.82
Steadfast Group Limited - Ordinary Fully Paid	16,163.16	14,781.43
Telstra Corporation Limited.	6,066.85	16,534.09
Westpac Banking Corporation	3,682.92	10,063.37
	42,545.60	90,704.52

Note 10: Rental Income

	2018 \$	2017 \$
Unit 2, 173 Drayton Street, Laidley	11,050.00	7,144.29
1 Moroney Rd, College View (Lot 68)	20,040.00	47,332.05
58 Drayton Street, Laidley	12,875.00	3,025.00
Unit 1, 173 Drayton Street, Laidley	11,440.00	7,574.29
32 Patrick Street, Laidley	13,780.00	13,520.00
107 Alfred Street, Laidley	13,350.00	0.00
18 Crowley Vale Rd, Forest Hill (Lot 75)	63,750.00	40,000.00
36 Crowley Vale Road, Crowley Vale	10,361.98	0.00
	156,646.98	118,595.63

Note 11: Unrealised Movements in Market Value

	2018 \$	2017 \$
Real Estate Properties (Australian - Residential)		
107 Alfred Street, Laidley	(2,085.97)	0.00
28 Thomas Street, Laidley	0.00	(12,282.91)
32 Patrick Street, Laidley	0.00	(7,438.00)
36 Crowley Vale Road, Crowley Vale	(3,072.13)	0.00
58 Drayton Street, Laidley	15,205.55	0.00

Comgen Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2018

Unit 1, 173 Drayton Street, Laidley	0.00	(4,759.55)
Unit 2, 173 Drayton Street, Laidley	0.00	(1,782.50)
	<u>10,047.45</u>	<u>(26,262.96)</u>
Real Estate Properties (Australian - Commercial)		
1 Moroney Rd, College View (Lot 68)	0.00	(74,034.52)
18 Crowley Vale Rd, Forest Hill (Lot 75)	0.00	(90,399.18)
	<u>0.00</u>	<u>(164,433.70)</u>
Shares in Listed Companies (Australian)		
AMC - Amcor Limited	(142.18)	(35,991.43)
ANZ - Australia and New Zealand Banking Group Limited	(29.76)	1,018.60
AWE Limited	16,343.27	(2,887.11)
BHP Billiton Limited	0.00	(410.31)
Bank Of Queensland Limited.	1,313.05	3,947.10
Commonwealth Bank of Australia. - Ordinary Fully Paid	21.68	(31,294.53)
Cybg Plc	0.00	(109.92)
MYR - Myer Holdings Limited - Ordinary Fully Paid	(2,325.00)	(1,425.00)
NAB - National Australia Bank Limited	(198.66)	(1,941.84)
Orora Limited - Ordinary Fully Paid	0.00	(7,781.68)
QBE - Qbe Insurance Group Limited - Ordinary Fully Paid	19,950.53	14,111.58
Qube Holdings Limited - Ordinary Fully Paid	(6,171.08)	(12,782.53)
SUN - Suncorp-Metway Limited. - Ordinary Fully Paid	(250.13)	(5,387.35)
Steadfast Group Limited - Ordinary Fully Paid	32,518.82	(30,032.28)
Telstra Corporation Limited.	435.74	(72,112.29)
Westpac Banking Corporation	0.00	(24,472.03)
	<u>61,466.28</u>	<u>(207,551.02)</u>
Total Unrealised Movement	<u>71,513.73</u>	<u>(398,247.68)</u>

Comgen Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2018

Realised Movements in Market Value	2018 \$	2017 \$
Real Estate Properties (Australian - Commercial)		
1 Moroney Rd, College View (Lot 68)	0.00	49,034.52
18 Crowley Vale Rd, Forest Hill (Lot 75)	0.00	20,399.18
	0.00	69,433.70
Shares in Listed Companies (Australian)		
AMC - Amcor Limited	(697.11)	41,316.61
ANZ - Australia and New Zealand Banking Group Limited	2,694.66	8,377.04
AWE Limited	(15,772.65)	0.00
BHP Billiton Limited	336.95	1,428.91
Bank Of Queensland Limited.	7,287.50	0.00
Commonwealth Bank of Australia. - Ordinary Fully Paid	(11,006.62)	50,449.14
Cybg Plc	0.00	430.04
NAB - National Australia Bank Limited	1,604.04	13,810.66
Orora Limited - Ordinary Fully Paid	16.25	8,143.68
QBE - Qbe Insurance Group Limited - Ordinary Fully Paid	(28,110.06)	0.00
Qube Holdings Limited - Ordinary Fully Paid	0.00	24,143.14
SUN - Suncorp-Metway Limited. - Ordinary Fully Paid	(6,141.26)	20,482.32
Steadfast Group Limited - Ordinary Fully Paid	0.00	144,654.99
Telstra Corporation Limited.	(30,921.78)	24,275.65
Westpac Banking Corporation	3,163.44	28,479.85
	(77,546.64)	365,992.03
Total Realised Movement	(77,546.64)	435,425.73
Changes in Market Values	(6,032.91)	37,178.05

Note 12: Income Tax Expense

The components of tax expense comprise

	2018 \$	2017 \$
--	------------	------------

Comgen Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2018

Current Tax	2,354.24	16,510.50
Income Tax Expense	2,354.24	16,510.50

The prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:

Prima facie tax payable on benefits accrued before income tax at 15%	14,763.33	87,346.05
Less:		
Tax effect of:		
Non Taxable Contributions	0.00	64,051.95
Increase in MV of Investments	10,727.06	0.00
Exempt Pension Income	15,003.90	58,602.90
Realised Accounting Capital Gains	(11,632.00)	65,313.90
Add:		
Tax effect of:		
Decrease in MV of Investments	0.00	59,737.20
SMSF Non-Deductible Expenses	4,238.85	5,105.10
Pension Payments	12,050.85	19,393.50
Franking Credits	2,576.43	0.00
Net Capital Gains	0.00	32,897.40
Rounding	(0.05)	0.00
Income Tax on Taxable Income or Loss	19,530.45	16,510.50
Less credits:		
Franking Credits	17,176.21	25,651.90
Current Tax or Refund	2,354.24	16,510.50

Comgen Superannuation Fund
Comgen Pty Ltd ACN: 107618182
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.

The directors of the trustee company declare that:


- (i) the financial statements and notes to the financial statements for the year ended 30 June 2018 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2018 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2018.

Specifically, the directors of the trustee company declare that:

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

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


.....
Stephen John Derbyshire
Comgen Pty Ltd
Director


.....
Margaret-Anne Grant
Comgen Pty Ltd
Director

26 July 2018

Comgen Superannuation Fund
Members Statement

Stephen John Derbyshire
 PO Box 161
 Lutwyche, Queensland, 4030, Australia

Your Details

Date of Birth :	25/06/1946	Nominated Beneficiaries	N/A
Age:	72	Vested Benefits	
Tax File Number:	Provided	Total Death Benefit	0.00
Date Joined Fund:	14/01/2004	Current Salary	0.00
Service Period Start Date:	28/06/1991	Previous Salary	0.00
Date Left Fund:		Disability Benefit	0.00
Member Code:	DERSTE00001P		
Account Start Date	01/07/2011		
Account Phase:	Retirement Phase		
Account Description:	Pension		

Your Balance

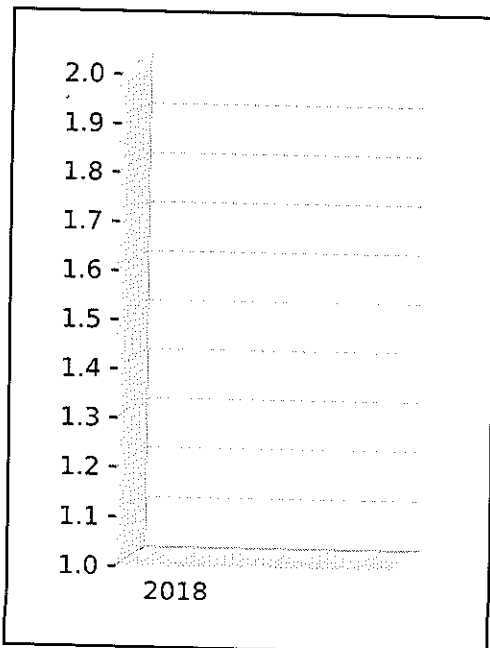
Total Benefits

Preservation Components

- Preserved
- Unrestricted Non Preserved
- Restricted Non Preserved

Tax Components

- Tax Free (18.18%)
- Taxable



Your Detailed Account Summary

This Year

Opening balance at 01/07/2017

Increases to Member account during the period

- Employer Contributions
- Personal Contributions (Concessional)
- Personal Contributions (Non Concessional)
- Government Co-Contributions
- Other Contributions
- Proceeds of Insurance Policies
- Transfers In
- Net Earnings
- Internal Transfer In

Decreases to Member account during the period

- Pensions Paid
- 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 30/06/2018

0.00

Comgen Superannuation Fund
Members Statement

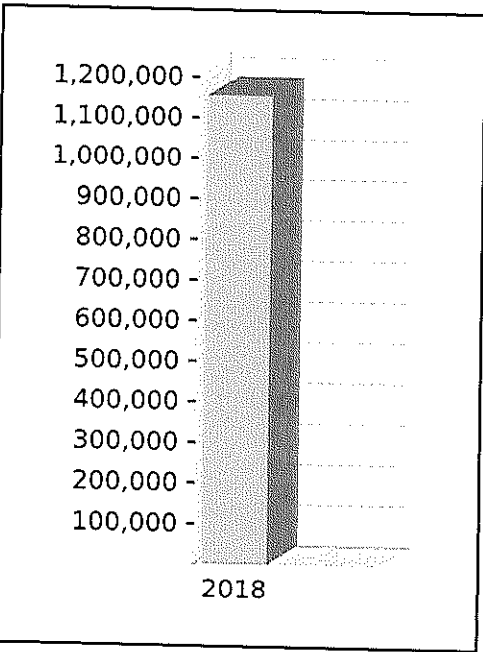
Stephen John Derbyshire
 PO Box 161
 Lutwyche, Queensland, 4030, Australia

Your Details

Date of Birth :	25/06/1946	Nominated Beneficiaries	N/A
Age:	72	Vested Benefits	1,153,061.69
Tax File Number:	Provided	Total Death Benefit	1,153,061.69
Date Joined Fund:	14/01/2004	Current Salary	0.00
Service Period Start Date:	28/06/1991	Previous Salary	0.00
Date Left Fund:		Disability Benefit	0.00
Member Code:	DERSTE00002P		
Account Start Date	01/07/2015		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension		

Your Balance

Total Benefits	1,153,061.69
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	1,153,061.69
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (26.04%)	300,215.20
Taxable	852,846.49



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2017	1,161,275.41
<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	50,185.28
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	58,399.00
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 30/06/2018	1,153,061.69

Comgen Superannuation Fund
Members Statement

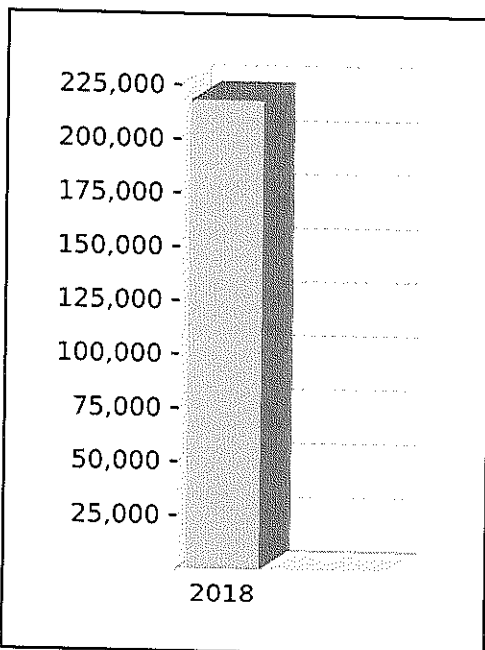
Stephen John Derbyshire
 PO Box 161
 Lutwyche, Queensland, 4030, Australia

Your Details

Date of Birth :	25/06/1946	Nominated Beneficiaries	N/A
Age:	72	Vested Benefits	217,797.64
Tax File Number:	Provided	Total Death Benefit	217,797.64
Date Joined Fund:	14/01/2004	Current Salary	0.00
Service Period Start Date:	14/01/2004	Previous Salary	0.00
Date Left Fund:		Disability Benefit	0.00
Member Code:	DERSTE00003P		
Account Start Date	30/06/2016		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension		

Your Balance

Total Benefits	217,797.64
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	217,797.64
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (83.52%)	181,913.39
Taxable	35,884.25



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2017	219,410.05
<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	9,357.59
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	10,970.00
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 30/06/2018	217,797.64

Comgen Superannuation Fund
Members Statement

Stephen John Derbyshire
 PO Box 161
 Lutwyche, Queensland, 4030, Australia

Your Details

Date of Birth :	25/06/1946
Age:	72
Tax File Number:	Provided
Date Joined Fund:	14/01/2004
Service Period Start Date:	
Date Left Fund:	
Member Code:	DERSTE00004P
Account Start Date	30/06/2017
Account Phase:	Retirement Phase
Account Description:	Account Based Pension

Nominated Beneficiaries	N/A
Vested Benefits	217,672.33
Total Death Benefit	217,672.33
Current Salary	0.00
Previous Salary	0.00
Disability Benefit	0.00

Your Balance

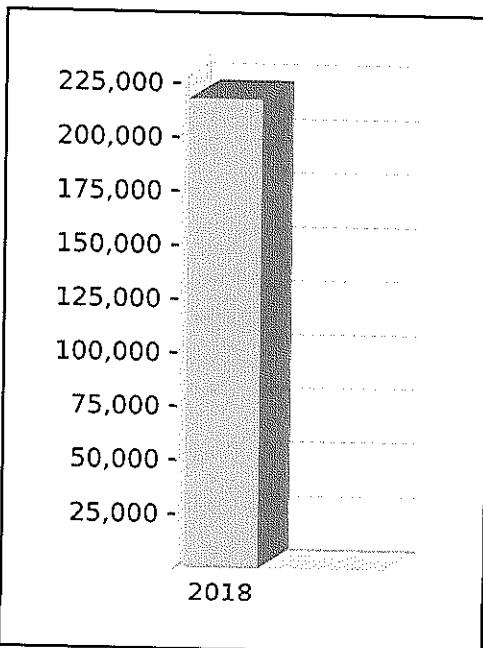
Total Benefits 217,672.33

Preservation Components

Preserved
 Unrestricted Non Preserved 217,672.33
 Restricted Non Preserved

Tax Components

Tax Free (83.23%) 186,593.76
 Taxable 31,078.57



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2017	219,314.54
<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	9,327.79
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	10,970.00
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 30/06/2018	217,672.33

Comgen Superannuation Fund
Members Statement

Stephen John Derbyshire
 PO Box 161
 Lutwyche, Queensland, 4030, Australia

Your Details

Date of Birth :	25/06/1946	Nominated Beneficiaries	N/A
Age:	72	Vested Benefits	229,267.77
Tax File Number:	Provided	Total Death Benefit	229,267.77
Date Joined Fund:	14/01/2004	Current Salary	0.00
Service Period Start Date:	28/06/1991	Previous Salary	0.00
Date Left Fund:		Disability Benefit	0.00
Member Code:	DERSTE00005A		
Account Start Date	14/01/2004		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

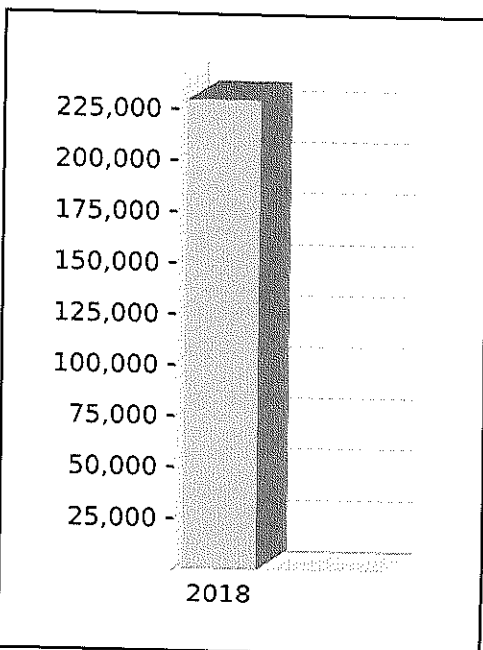
Total Benefits 229,267.77

Preservation Components

Preserved
 Unrestricted Non Preserved 229,267.77
 Restricted Non Preserved

Tax Components

Tax Free 52,055.13
 Taxable 177,212.64



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2017	199,904.51
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	25,000.00
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	9,610.90
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	3,750.00
Income Tax	1,497.64
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 30/06/2018	229,267.77

Comgen Superannuation Fund
Members Statement

Margaret-Anne Grant
 PO Box 161
 Lutwyche, Queensland, 4030, Australia

Your Details

Date of Birth :	30/10/1953	Nominated Beneficiaries	N/A
Age:	64	Vested Benefits	
Tax File Number:	Provided	Total Death Benefit	0.00
Date Joined Fund:	18/05/2009	Current Salary	0.00
Service Period Start Date:	15/11/1995	Previous Salary	0.00
Date Left Fund:		Disability Benefit	0.00
Member Code:	GRAMAR00001P		
Account Start Date	01/07/2013		
Account Phase:	Accumulation Phase		
Account Description:	Pension		

Your Balance

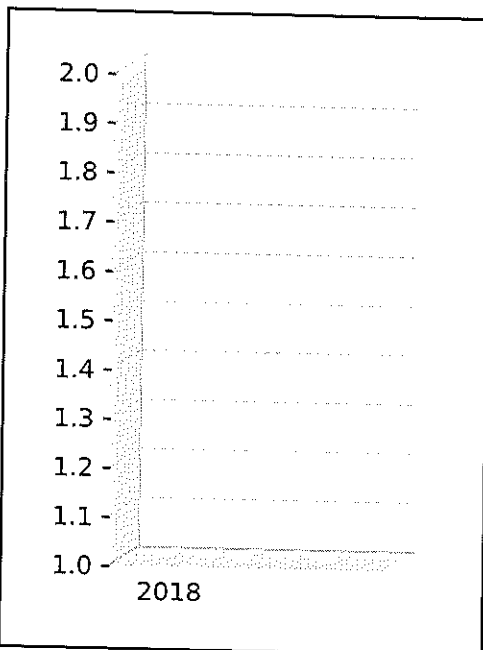
Total Benefits

Preservation Components

- Preserved
- Unrestricted Non Preserved
- Restricted Non Preserved

Tax Components

- Tax Free (7.83%)
- Taxable



Your Detailed Account Summary

This Year

Opening balance at 01/07/2017

Increases to Member account during the period

- Employer Contributions
- Personal Contributions (Concessional)
- Personal Contributions (Non Concessional)
- Government Co-Contributions
- Other Contributions
- Proceeds of Insurance Policies
- Transfers In
- Net Earnings
- Internal Transfer In

Decreases to Member account during the period

- Pensions Paid
- 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 30/06/2018

0.00

Comgen Superannuation Fund
Members Statement

Margaret-Anne Grant
 PO Box 161
 Lutwyche, Queensland, 4030, Australia

Your Details

Date of Birth :	30/10/1953	Nominated Beneficiaries	N/A
Age:	64	Vested Benefits	
Tax File Number:	Provided	Total Death Benefit	0.00
Date Joined Fund:	18/05/2009	Current Salary	0.00
Service Period Start Date:	15/11/1995	Previous Salary	0.00
Date Left Fund:		Disability Benefit	0.00
Member Code:	GRAMAR00002P		
Account Start Date	01/07/2015		
Account Phase:	Accumulation Phase		
Account Description:	Pension		

Your Balance

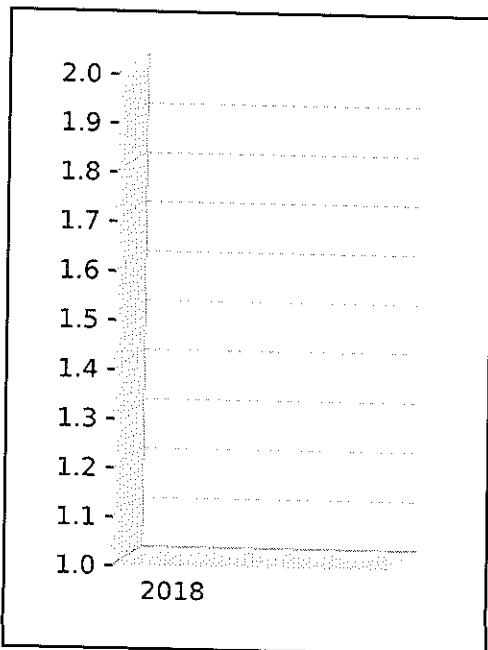
Total Benefits

Preservation Components

- Preserved
- Unrestricted Non Preserved
- Restricted Non Preserved

Tax Components

- Tax Free (20.79%)
- Taxable



Your Detailed Account Summary

This Year

Opening balance at 01/07/2017

Increases to Member account during the period

- Employer Contributions
- Personal Contributions (Concessional)
- Personal Contributions (Non Concessional)
- Government Co-Contributions
- Other Contributions
- Proceeds of Insurance Policies
- Transfers In
- Net Earnings
- Internal Transfer In

Decreases to Member account during the period

- Pensions Paid
- 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 30/06/2018

0.00

Members Statement

Margaret-Anne Grant
 PO Box 161
 Lutwyche, Queensland, 4030, Australia

Your Details

Date of Birth :	30/10/1953	Nominated Beneficiaries	N/A
Age:	64	Vested Benefits	
Tax File Number:	Provided	Total Death Benefit	0.00
Date Joined Fund:	18/05/2009	Current Salary	0.00
Service Period Start Date:	18/05/2009	Previous Salary	0.00
Date Left Fund:		Disability Benefit	0.00
Member Code:	GRAMAR00003P		
Account Start Date	30/06/2016		
Account Phase:	Accumulation Phase		
Account Description:	Pension		

Your Balance

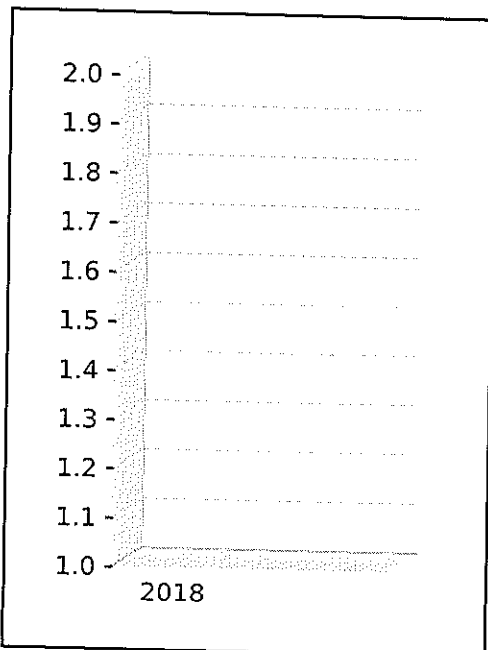
Total Benefits

Preservation Components

- Preserved
- Unrestricted Non Preserved
- Restricted Non Preserved

Tax Components

- Tax Free (89.53%)
- Taxable



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2017	
<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	
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
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 30/06/2018	0.00

Comgen Superannuation Fund

Members Statement

Margaret-Anne Grant
 PO Box 161
 Lutwyche, Queensland, 4030, Australia

Your Details

Date of Birth :	30/10/1953	Nominated Beneficiaries	N/A
Age:	64	Vested Benefits	1,687,796.82
Tax File Number:	Provided	Total Death Benefit	1,687,796.82
Date Joined Fund:	18/05/2009	Current Salary	0.00
Service Period Start Date:		Previous Salary	0.00
Date Left Fund:		Disability Benefit	0.00
Member Code:	GRAMAR00004A		
Account Start Date	18/05/2009		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

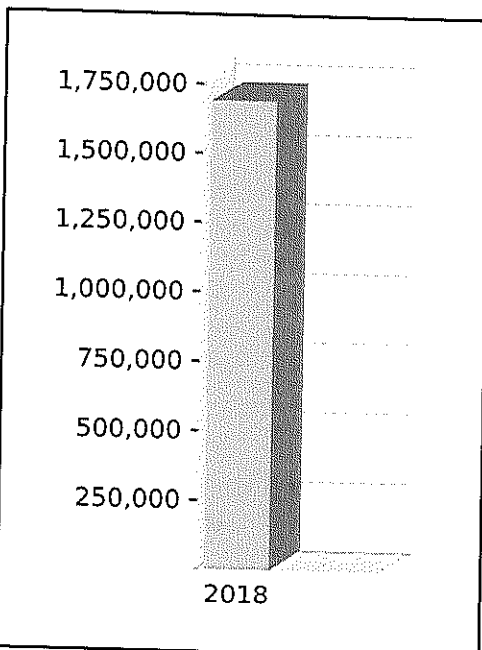
Total Benefits 1,687,796.82

Preservation Components

Preserved 1,199,187.26
 Unrestricted Non Preserved 488,609.56
 Restricted Non Preserved

Tax Components

Tax Free 754,304.56
 Taxable 933,492.26



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2017	1,609,623.81
<u>Increases to Member account during the period</u>	
Employer Contributions	21,931.20
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	70,524.62
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	3,289.68
Income Tax	10,993.13
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 30/06/2018	1,687,796.82

Comgen Superannuation Fund Contributions Breakdown Report

For The Period 01 July 2017 - 30 June 2018

Summary

Member	D.O.B	Age (at 30/06/2017) ^{*1}	Total Super Balance (at 30/06/2017) ^{*1}	Concessional	Non-Concessional	Other	Reserves	Total
Derbyshire, Stephen John	25/06/1946	71 '2	1,799,904.51	25,000.00	0.00	0.00	0.00	25,000.00
Grant, Margaret-Anne	30/10/1953	63	1,609,623.81	21,931.20	0.00	0.00	0.00	21,931.20
All Members			46,931.20	0.00	0.00	0.00	0.00	46,931.20

*1 Total Super Balance is per individual across funds within a firm.

*2 Members aged 65 to 74 must meet work test to accept non-mandated contribution e.g. salary sacrifice, member contributions.

Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Derbyshire, Stephen John	Concessional	25,000.00	25,000.00	At Limit
	Non-Concessional	0.00	0.00	Total Super Balance Over TBC
Grant, Margaret-Anne	Concessional	21,931.20	25,000.00	3,068.80 Below Cap
	Non-Concessional (Bring Forward Cap triggered)	0.00	540,000.00 (until 30/06/2017) 460,000.00 (until 30/06/2018)	Total Super Balance Over TBC

NCC Bring Forward Caps

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

Member	Bring Forward Cap	2015	2016	2017	2018	Total	Current Position
Derbyshire, Stephen John	N/A	131,345.89	180,000.00	180,000.00	0.00	N/A	Bring Forward Not Triggered
Grant, Margaret-Anne	540,000.00(until 30/06/2017)	131,345.88	292,987.12 1	247,012.88 2	0.00 3	540,000.00	Total Super Balance Over TBC
	460,000.00(until 30/06/2018)						

Derbyshire, Stephen John

Date	Transaction Description	Ledger Data			SuperStream Data					
		Concessional	Non-Concessional	Other	Reserves	Contribution Type	Employer	Concessional	Non-Concessional	Other
13/07/2017	DEPOSIT ANZ SHARE INVESTING SUPPORT	25,000.00								

Total - Derbyshire, Stephen John

25,000.00	0.00	0.00	0.00
-----------	------	------	------

0.00	0.00	0.00
------	------	------

Grant, Margaret-Anne

Date	Transaction Description	Ledger Data			Reserves			SuperStream Data					
		Contribution Type	Concessional	Non-Concessional	Other	Employer	Concessional	Non-Concessional	Employer	Concessional	Other		
03/07/2017	TRANSFER FROM SUPERCHOICE P/L PC270617-	Employer	952.64			Employer			COMMERCIAL AND GENERAL INSURANCE BROKERS PTY. LTD.	952.64			
18/09/2017	TRANSFER FROM COMMERCIAL & GENE MA GRANT SUPER	Employer	10,000.00										
03/11/2017	TRANSFER FROM SUPERCHOICE P/L PC301017-109346809	Employer	1,245.76						COMMERCIAL AND GENERAL INSURANCE BROKERS PTY. LTD.	1,245.76			
04/11/2017													
05/02/2018	TRANSFER FROM SUPERCHOICE P/L PC300118-112383509	Employer	659.52			Employer			COMMERCIAL AND GENERAL INSURANCE BROKERS PTY. LTD.	659.52			
23/05/2018	TRANSFER FROM COMMERCIAL & GENE MA GRANT SUPER	Employer	9,000.00										
29/06/2018	TRANSFER FROM SUPERCHOICE P/L PC280618-116248502	Employer	73.28			Employer			COMMERCIAL AND GENERAL INSURANCE BROKERS PTY. LTD.	73.28			
Total - Grant, Margaret-Anne			21,931.20	0.00	0.00					2,931.20	0.00	0.00	0.00

Total for all members

46,931.20	0.00	0.00	0.00
-----------	------	------	------

Comgen Superannuation Fund
Transfer Balance Account Summary

For The Period 01 July 2017 - 30 June 2018

Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
Margaret-Anne Grant										
Stephen John Derbyshire	Account Based	30/06/2017	26/02/2019	Existing Pension Valuation	SIS	219,314.54	219,314.54	219,314.54	1,600,000.00	1,380,685.46
DERSTE00004P	Account Based	30/06/2017	26/02/2019	Existing Pension Valuation	SIS	219,410.05	219,410.05	438,724.59	1,600,000.00	1,161,275.41
DERSTE00003P	Account Based	30/06/2017	26/02/2019	Existing Pension Valuation	SIS	1,161,275.41	1,161,275.41	1,600,000.00	1,600,000.00	0.00
DERSTE00002P	Account Based	30/06/2017	26/02/2019	Existing Pension Valuation	SIS					