



## SUPERFUND - CLIENT ACCOUNTING CHECKLIST

Client Name:	Anderson Superannuation Fund	Period Ended:	30 June 2021
Client Code:	ANDE48	Accountant:	Eddy Lee
Partner/Manager:	MH / SA	<b>DUE DATE:</b>	<b>OVERDUE</b>

GENERAL INDEX	WP Ref	N/A	Completed	Reviewed
Points Carried Forward	1	✓		
Check Engagement Letter for Quote \$	2	✓		
Financial Statements	3		✓	✓
Depreciation Schedule	4	✓		
Income Tax Return	5		✓	✓
Members Annual Statements	6		✓	✓
Client Management Letter	7	✓		
Section 290-170 Notices	8	✓		
Investment Strategy	9	✓		
Minutes	10		✓	✓
Trial Balance	11		✓	✓
Review Notes	12	✓		
Query Sheet	13	✓		
Bank Reconciliations	14		✓	✓
Trust Tax Statements	15	✓		
Dividend Statements	16	✓		
Capital Gains Tax Reports - BGL	17	✓		
End of Period Closing Figures - Cash on Hand, Debtors and Creditors	18		✓	✓
GST - Complete Worksheet - Note Variances	19	✓		
Other Source Documents	20		✓	✓
Tax Reconciliation	21		✓	✓
General Ledger	22		✓	✓
Create Entries Report	23		✓	✓
Tax Agent Portal Reports	24		✓	✓
Market Value of Investments	25		✓	✓
Actuarial Certificate	26		✓	✓
Pension Documents	27		✓	✓
ETP Roll-In Documents	28	✓		
Rental Property Summary	29	✓		
LRBA Documentation	30	✓		
Super Contribution Breakdown Report	31		✓	✓
Self Review Checklist	32	✓		

### ADMIN - To Do:

Scan workpapers	✓	Print letter	✓	
PDF copy to file	✓	Client Records?	Y	(please circle which)
Payment Slip?	✓	Email / Post	E	(please circle which)

Completed By:	Eddy Lee	Date:	04/08/2022
Reviewed By:	Stuart Arthur	Date:	05/08/2022

**REVIEWED**  
By Stuart Arthur at 7:36 pm, Aug 05, 2022

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Financial statements and reports for the year ended  
30 June 2021

Anderson Superannuation Fund

# Anderson Superannuation Fund

## Reports Index

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Statement of Financial Position

Detailed Statement of Financial Position

Operating Statement

Detailed Operating Statement

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Statement of Taxable Income

Trustees Declaration

Investment Summary with Market Movement

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# Anderson Superannuation Fund

## Statement of Financial Position

As at 30 June 2021

	Note	2021 \$	2020 \$
<b>Assets</b>			
<b>Investments</b>			
Fixed Interest Securities (Australian)	2	200,555.78	197,948.60
Other Investments	3	1,365,500.00	1,365,500.00
<b>Total Investments</b>		<u>1,566,055.78</u>	<u>1,563,448.60</u>
<b>Other Assets</b>			
Sundry Debtors		1,013.40	255.65
Anderson FT - Joint venture entitlement		(69,447.10)	(69,339.77)
ANZ Business Premium Saver		108,162.65	111,922.40
Income Tax Refundable		1,726.80	1,272.40
<b>Total Other Assets</b>		<u>41,455.75</u>	<u>44,110.68</u>
<b>Total Assets</b>		<u>1,607,511.53</u>	<u>1,607,559.28</u>
Less:			
<b>Liabilities</b>			
PAYG Payable		1,350.00	1,465.00
ATO Integrated Account		0.00	(3.00)
<b>Total Liabilities</b>		<u>1,350.00</u>	<u>1,462.00</u>
<b>Net assets available to pay benefits</b>		<u>1,606,161.53</u>	<u>1,606,097.28</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>	4, 5		
Anderson, Kenneth John - Pension (Account Based Pension)		688,522.83	695,610.21
Anderson, Lynette - Pension (Account Based Pension)		564,322.71	578,345.51
Anderson, Ryan - Accumulation		195,312.28	180,560.60
Anderson, Ria Frances Norma - Accumulation		158,003.71	151,580.96
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>1,606,161.53</u>	<u>1,606,097.28</u>

## Anderson Superannuation Fund

# Detailed Statement of Financial Position

As at 30 June 2021

	Note	2021 \$	2020 \$
<b>Assets</b>			
<b>Investments</b>			
Fixed Interest Securities (Australian)	2		
BOQ Term Deposit		73,280.32	72,408.28
BOQ Term Deposit Compound Interest		127,275.46	125,540.32
Other Investments	3		
Joint Venture - Anderson FT		1,365,500.00	1,365,500.00
<b>Total Investments</b>		<u>1,566,055.78</u>	<u>1,563,448.60</u>
<b>Other Assets</b>			
Bank Accounts			
ANZ Business Premium Saver		108,162.65	111,922.40
Anderson FT - Joint venture entitlement		(69,447.10)	(69,339.77)
Sundry Debtors		1,013.40	255.65
Income Tax Refundable		1,726.80	1,272.40
<b>Total Other Assets</b>		<u>41,455.75</u>	<u>44,110.68</u>
<b>Total Assets</b>		<u>1,607,511.53</u>	<u>1,607,559.28</u>
Less:			
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PAYG Payable		1,350.00	1,465.00
ATO Integrated Account		0.00	(3.00)
<b>Total Liabilities</b>		<u>1,350.00</u>	<u>1,462.00</u>
<b>Net assets available to pay benefits</b>		<u>1,606,161.53</u>	<u>1,606,097.28</u>
Represented By :			
<b>Liability for accrued benefits allocated to members' accounts</b>			
	4, 5		
Anderson, Kenneth John - Pension (Account Based Pension)		688,522.83	695,610.21
Anderson, Lynette - Pension (Account Based Pension)		564,322.71	578,345.51
Anderson, Ryan - Accumulation		195,312.28	180,560.60
Anderson, Ria Frances Norma - Accumulation		158,003.71	151,580.96
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>1,606,161.53</u>	<u>1,606,097.28</u>

## Anderson Superannuation Fund

# Operating Statement

For the year ended 30 June 2021

	Note	2021	2020
		\$	\$
<b>Income</b>			
<b>Investment Income</b>			
Interest Received		2,661.36	4,475.70
Other Investment Profit/(Loss)		93,492.67	89,368.37
<b>Contribution Income</b>			
Employer Contributions		10,246.02	17,476.01
Personal Concessional		0.00	3,564.00
<b>Total Income</b>		<u>106,400.05</u>	<u>114,884.08</u>
<b>Expenses</b>			
Accountancy Fees		3,036.00	3,036.00
ATO Supervisory Levy		259.00	259.00
Auditor's Remuneration		528.00	528.00
ASIC Fees		55.00	54.00
Bank Charges		49.80	55.20
		<u>3,927.80</u>	<u>3,932.20</u>
<b>Member Payments</b>			
Life Insurance Premiums		5,134.80	3,533.62
Life Insurance Premiums (Non Deductible)		0.00	1,079.88
Pensions Paid		93,600.00	91,800.00
<b>Total Expenses</b>		<u>102,662.60</u>	<u>100,345.70</u>
<b>Benefits accrued as a result of operations before income tax</b>			
		<u>3,737.45</u>	<u>14,538.38</u>
Income Tax Expense	7	3,673.20	4,597.97
<b>Benefits accrued as a result of operations</b>		<u>64.25</u>	<u>9,940.41</u>

# Anderson Superannuation Fund

## Detailed Operating Statement

For the year ended 30 June 2021

	2021	2020
	\$	\$
<b>Income</b>		
Interest Received		
ANZ Business Premium Saver	54.18	113.26
BOQ Term Deposit	872.04	1,518.26
BOQ Term Deposit Compound Interest	1,735.14	2,844.18
	<u>2,661.36</u>	<u>4,475.70</u>
Other Investment Profit/(Loss)		
Joint Venture - Anderson FT	93,492.67	89,368.37
	<u>93,492.67</u>	<u>89,368.37</u>
<b>Contribution Income</b>		
Employer Contributions - Concessional		
Ria Frances Norma Anderson	0.00	2,450.00
Ryan Anderson	10,246.02	15,026.01
	<u>10,246.02</u>	<u>17,476.01</u>
Personal Contributions - Concessional		
Ria Frances Norma Anderson	0.00	1,782.00
Ryan Anderson	0.00	1,782.00
	<u>0.00</u>	<u>3,564.00</u>
<b>Changes in Market Values</b>	<u>0.00</u>	<u>0.00</u>
<b>Total Income</b>	<u>106,400.05</u>	<u>114,884.08</u>
<b>Expenses</b>		
Accountancy Fees	3,036.00	3,036.00
ASIC Fees	55.00	54.00
ATO Supervisory Levy	259.00	259.00
Auditor's Remuneration	528.00	528.00
Bank Charges	49.80	55.20
	<u>3,927.80</u>	<u>3,932.20</u>
<b>Member Payments</b>		
Life Insurance Premiums		
Anderson, Ria Frances Norma - Accumulation (Accumulation)	1,437.74	980.14
Anderson, Ryan - Accumulation (Accumulation)	3,697.06	2,553.48
	<u>5,134.80</u>	<u>3,533.62</u>
Life Insurance Premiums (Non Deductible)		
Anderson, Ryan - Accumulation (Accumulation)	0.00	1,079.88
	<u>0.00</u>	<u>1,079.88</u>
Pensions Paid		
Anderson, Kenneth John - Pension (Account Based Pension)	46,800.00	45,900.00
Anderson, Lynette - Pension (Account Based Pension)	46,800.00	45,900.00
	<u>93,600.00</u>	<u>91,800.00</u>
<b>Total Expenses</b>	<u>102,662.60</u>	<u>100,345.70</u>

Anderson Superannuation Fund  
**Detailed Operating Statement**

For the year ended 30 June 2021

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	<b>2021</b>	<b>2020</b>
	<b>\$</b>	<b>\$</b>
<b>Benefits accrued as a result of operations before income tax</b>	<u>3,737.45</u>	<u>14,538.38</u>
<b>Income Tax Expense</b>		
Income Tax Expense	3,673.20	4,597.97
<b>Total Income Tax</b>	<u>3,673.20</u>	<u>4,597.97</u>
<b>Benefits accrued as a result of operations</b>	<u>64.25</u>	<u>9,940.41</u>

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# Anderson Superannuation Fund

## Notes to the Financial Statements

For the year ended 30 June 2021

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### Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is not a reporting entity because it is not publicly accountable and is not required by law or governing document to prepare financial statements that comply with Australian Accounting Standards. 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 an 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 to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is recognised at the fair value of the consideration received or receivable.

# Notes to the Financial Statements

For the year ended 30 June 2021

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## Interest revenue

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 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).

## Contributions

Contributions and transfers in are recognised when the control and the benefits from the revenue have been attained and are recorded by the Fund, gross of any taxes, in the period to which they relate.

## 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. 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: Fixed Interest Securities (Australian)

	2021 \$	2020 \$
BOQ Term Deposit	73,280.32	72,408.28
BOQ Term Deposit Compound Interest	127,275.46	125,540.32
	<hr/> 200,555.78	<hr/> 197,948.60

## Note 3: Other Investments

2021 \$	2020 \$
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**Anderson Superannuation Fund**  
**Notes to the Financial Statements**

For the year ended 30 June 2021

Joint Venture - Anderson FT	1,365,500.00	1,365,500.00
	1,365,500.00	1,365,500.00

**Note 4: Liability for Accrued Benefits**

	2021 \$	2020 \$
Liability for accrued benefits at beginning of year	1,606,097.28	1,273,955.72
Benefits accrued as a result of operations	64.25	9,940.41
Current year member movements	0.00	322,201.15
Liability for accrued benefits at end of year	1,606,161.53	1,606,097.28

**Note 5: 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.

	2021 \$	2020 \$
Vested Benefits	1,606,161.53	1,606,097.28

**Note 6: Guaranteed Benefits**

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

**Note 7: Income Tax Expense**

The components of tax expense comprise	2021 \$	2020 \$
Current Tax	3,673.20	4,597.97
Income Tax Expense	3,673.20	4,597.97

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%	560.62	0.00
Less:		
Tax effect of:		
Exempt Pension Income	11,317.80	0.00
Add:		
Tax effect of:		

**Anderson Superannuation Fund**  
**Notes to the Financial Statements**

For the year ended 30 June 2021

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SMSF Non-Deductible Expenses	390.15	0.00
Pension Payments	14,040.00	0.00
Rounding	0.23	0.00
Income Tax on Taxable Income or Loss	3,673.20	0.00
Less credits:		
Current Tax or Refund	<u>3,673.20</u>	<u>0.00</u>

Anderson Superannuation Fund  
**Statement of Taxable Income**

For the year ended 30 June 2021

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	<b>2021</b>
	<b>\$</b>
Benefits accrued as a result of operations	3,737.45
<b>Less</b>	
Exempt current pension income	75,452.00
	<u>75,452.00</u>
<b>Add</b>	
SMSF non deductible expenses	2,601.00
Pension Payments	93,600.00
	<u>96,201.00</u>
SMSF Annual Return Rounding	1.55
	<u>24,488.00</u>
<b>Taxable Income or Loss</b>	<u>24,488.00</u>
Income Tax on Taxable Income or Loss	3,673.20
	<u>3,673.20</u>
<b>CURRENT TAX OR REFUND</b>	<u>3,673.20</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	(5,400.00)
	<u>(1,467.80)</u>
<b>AMOUNT DUE OR REFUNDABLE</b>	<u>(1,467.80)</u>

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# Anderson Superannuation Fund Trustees Declaration

Looking 2 The Future Pty Ltd ACN: 149745826

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The directors of the trustee company have determined that the Fund is not a reporting entity and that these 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 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 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 2021.

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) Regulations 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:

.....  
Kenneth John Anderson  
Looking 2 The Future Pty Ltd  
Director

.....  
Lynette Anderson  
Looking 2 The Future Pty Ltd  
Director

.....  
Ryan Anderson  
Looking 2 The Future Pty Ltd  
Director

.....  
Ria Frances Norma Anderson  
Looking 2 The Future Pty Ltd  
Director

Dated this ..... day of .....

Anderson Superannuation Fund

# Investment Summary with Market Movement

As at 30 June 2021

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised		Realised Movement
						Overall	Current Year	
<b>Cash/Bank Accounts</b>								
ANZ Business Premium Saver		108,162.650000	108,162.65	108,162.65	108,162.65			
			<b>108,162.65</b>		<b>108,162.65</b>			
<b>Fixed Interest Securities (Australian)</b>								
BOQ Term Deposit		73,280.320000	73,280.32	73,280.32	73,280.32			
BOQ Term Deposit Compound Interest		127,275.460000	127,275.46	127,275.46	127,275.46			
			<b>200,555.78</b>		<b>200,555.78</b>			
<b>Other Investments</b>								
ANDJV Joint Venture - Anderson FT	1.00	1,365,500.000000	1,365,500.00	1,365,500.00	1,365,500.00	0.00	0.00	0.00
			<b>1,365,500.00</b>		<b>1,365,500.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
			<b>1,674,218.43</b>		<b>1,674,218.43</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

# 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](http://ABR.gov.au) or complete the Change of details for superannuation entities form (NAT 3036).

## To complete this annual return

- Print clearly, using a BLACK pen only.
  - Use BLOCK LETTERS and print one character per box.
- 
- 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 <b>D1</b> \$	Net foreign income <b>D</b> \$	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

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

**Assessable contributions**  
**R** \$  
(**R1** plus **R2** plus **R3** less **R6**)

<b>Calculation of non-arm's length income</b>	
*Net non-arm's length private company dividends	
<b>U1</b> \$	
plus *Net non-arm's length trust distributions	
<b>U2</b> \$	
plus *Net other non-arm's length income	
<b>U3</b> \$	

\*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.

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

Exempt current pension income **Y** \$

<b>TOTAL ASSESSABLE INCOME</b> ( <b>W</b> less <b>Y</b> ) <b>V</b> \$	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	<b>A1 \$</b>		<b>A2 \$</b>
Interest expenses overseas	<b>B1 \$</b>		<b>B2 \$</b>
Capital works expenditure	<b>D1 \$</b>		<b>D2 \$</b>
Decline in value of depreciating assets	<b>E1 \$</b>		<b>E2 \$</b>
Insurance premiums – members	<b>F1 \$</b>		<b>F2 \$</b>
SMSF auditor fee	<b>H1 \$</b>		<b>H2 \$</b>
Investment expenses	<b>I1 \$</b>		<b>I2 \$</b>
Management and administration expenses	<b>J1 \$</b>		<b>J2 \$</b>
Forestry managed investment scheme expense	<b>U1 \$</b>		<b>U2 \$</b>
Other amounts	<b>L1 \$</b>	Code	<b>L2 \$</b>
Tax losses deducted	<b>M1 \$</b>		

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

Gross tax **B \$**

*(T1 plus J)*

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

SUBTOTAL 1

**T2 \$**

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

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

Complying fund's franking credits tax offset	<b>E1 \$</b>	
No-TFN tax offset	<b>E2 \$</b>	
National rental affordability scheme tax offset	<b>E3 \$</b>	
Exploration credit tax offset	<b>E4 \$</b>	
Refundable tax offsets	<b>E \$</b>	
		<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	
<b>H1 \$</b>	
Credit for tax withheld – foreign resident withholding (excluding capital gains)	
<b>H2 \$</b>	
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	
<b>H3 \$</b>	
Credit for TFN amounts withheld from payments from closely held trusts	
<b>H5 \$</b>	
Credit for interest on no-TFN tax offset	
<b>H6 \$</b>	
Credit for foreign resident capital gains withholding amounts	
<b>H8 \$</b>	
	<b>Eligible credits</b>
	<b>H \$</b>
	<i>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</i>

<b>#Tax offset refunds</b> (Remainder of refundable tax offsets)	<b>I \$</b>	<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 \$**

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

<b>TOTAL CONTRIBUTIONS N \$</b>
---------------------------------

(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
------------

<b>CLOSING ACCOUNT BALANCE S \$</b>
-------------------------------------

(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)



**MEMBER 3**

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 Day Month Year

**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 4**

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 Day Month Year

**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 \$**

Lump Sum payments **R1 \$**

Retirement phase account balance - CDBIS

**S3 \$**

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><b>Limited recourse borrowing arrangements</b></p> <p>Australian residential real property <b>J1 \$</b></p> <p>Australian non-residential real property <b>J2 \$</b></p> <p>Overseas real property <b>J3 \$</b></p> <p>Australian shares <b>J4 \$</b></p> <p>Overseas shares <b>J5 \$</b></p> <p>Other <b>J6 \$</b></p> <p>Property count <b>J7</b></p>	<p>Cash and term deposits <b>E \$</b></p> <p>Debt securities <b>F \$</b></p> <p style="padding-left: 100px;">Loans <b>G \$</b></p> <p style="padding-left: 100px;">Listed shares <b>H \$</b></p> <p style="padding-left: 100px;">Unlisted shares <b>I \$</b></p> <p style="padding-left: 50px;">Limited recourse borrowing arrangements <b>J \$</b></p> <p style="padding-left: 100px;">Non-residential real property <b>K \$</b></p> <p style="padding-left: 150px;">Residential real property <b>L \$</b></p> <p style="padding-left: 100px;">Collectables and personal use assets <b>M \$</b></p> <p style="padding-left: 100px;">Other assets <b>O \$</b></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 \$**

<b>TOTAL AUSTRALIAN AND OVERSEAS ASSETS U \$</b> <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    **) \$**

**15f Limited recourse borrowing arrangements**

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

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

**16 LIABILITIES**

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

**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](https://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

# Anderson Superannuation Fund

## Members Statement

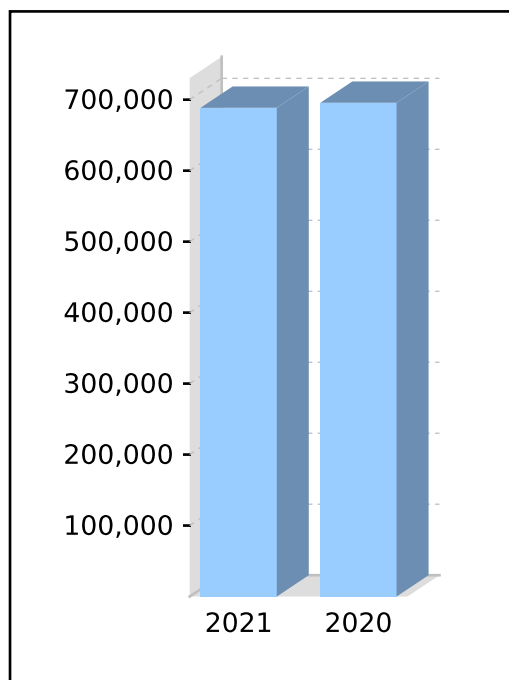
Kenneth John Anderson  
 6-8 Eureka Court  
 WAMURAN, Queensland, 4512, Australia

### Your Details

Date of Birth :	05/10/1946	Nominated Beneficiaries:	N/A
Age:	74	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	688,522.83
Date Joined Fund:	14/06/1991	Total Death Benefit:	688,522.83
Service Period Start Date:	14/06/1991		
Date Left Fund:			
Member Code:	ANDKEN00003P		
Account Start Date:	01/07/2015		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension		

### Your Balance

Total Benefits	688,522.83
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	688,522.83
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (62.81%)	432,477.63
Taxable	256,045.20



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	695,610.21	695,610.21
<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	39,712.62	
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	46,800.00	
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	688,522.83	695,610.21

**Anderson Superannuation Fund**  
**Members Statement**

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**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

\_\_\_\_\_  
Kenneth John Anderson  
Director

\_\_\_\_\_  
Lynette Anderson  
Director

\_\_\_\_\_  
Ryan Anderson  
Director

\_\_\_\_\_  
Ria Frances Norma Anderson  
Director

# Anderson Superannuation Fund

## Members Statement

Lynette Anderson  
 6-8 Eureka Court  
 WAMURAN, Queensland, 4512, Australia

### Your Details

Date of Birth :	19/01/1949	Nominated Beneficiaries:	N/A
Age:	72	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	564,322.71
Date Joined Fund:	14/06/1991	Total Death Benefit:	564,322.71
Service Period Start Date:	14/06/1991		
Date Left Fund:			
Member Code:	ANDLYN00002P		
Account Start Date:	01/07/2015		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension		

### Your Balance

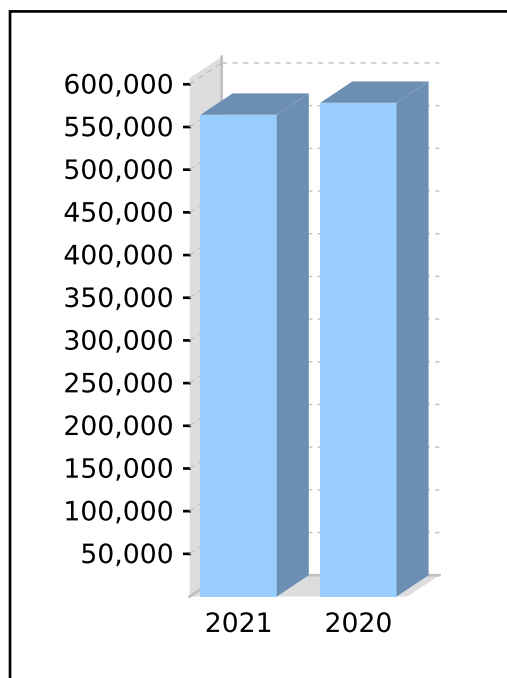
Total Benefits 564,322.71

#### Preservation Components

Preserved  
 Unrestricted Non Preserved 564,322.71  
 Restricted Non Preserved

#### Tax Components

Tax Free (67.70%) 382,027.50  
 Taxable 182,295.21



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	578,345.51	578,345.51
<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	32,777.20	
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	46,800.00	
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	564,322.71	578,345.51



**Anderson Superannuation Fund**  
**Members Statement**

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**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

\_\_\_\_\_  
Kenneth John Anderson  
Director

\_\_\_\_\_  
Lynette Anderson  
Director

\_\_\_\_\_  
Ryan Anderson  
Director

\_\_\_\_\_  
Ria Frances Norma Anderson  
Director

# Anderson Superannuation Fund

## Members Statement

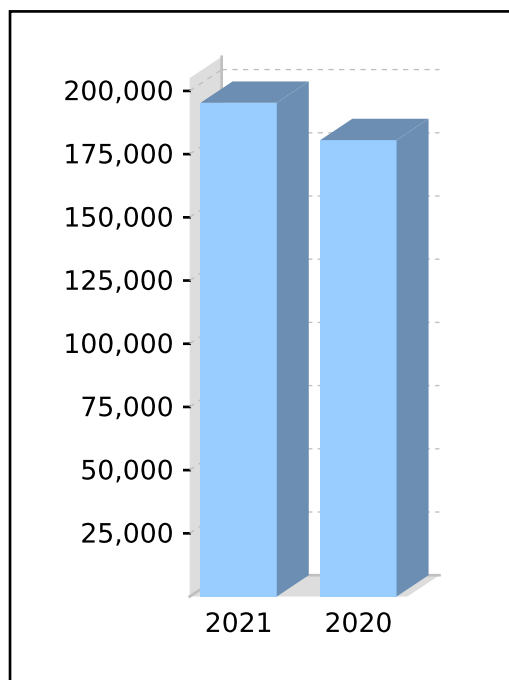
Ryan Anderson  
 7 Skysail Court  
 BANKSIA BEACH, 4507, Australia

### Your Details

Date of Birth :	05/06/1980	Nominated Beneficiaries:	N/A
Age:	41	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	195,312.28
Date Joined Fund:	25/06/2013	Total Death Benefit:	1,695,312.28
Service Period Start Date:	08/03/2021	Disability Benefit:	1,500,000.00
Date Left Fund:			
Member Code:	ANDRYA00001A		
Account Start Date:	25/06/2013		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

### Your Balance

Total Benefits	195,312.28
<u>Preservation Components</u>	
Preserved	195,312.28
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	2,282.00
Taxable	193,030.28



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	180,560.60	180,560.60
<u>Increases to Member account during the period</u>		
Employer Contributions	10,246.02	
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	10,772.02	
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	1,536.95	
Income Tax	1,032.35	
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid	3,697.06	
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2021	195,312.28	180,560.60

**Anderson Superannuation Fund**  
**Members Statement**

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Signed by all the trustees of the fund

\_\_\_\_\_  
Kenneth John Anderson  
Director

\_\_\_\_\_  
Lynette Anderson  
Director

\_\_\_\_\_  
Ryan Anderson  
Director

\_\_\_\_\_  
Ria Frances Norma Anderson  
Director

# Anderson Superannuation Fund

## Members Statement

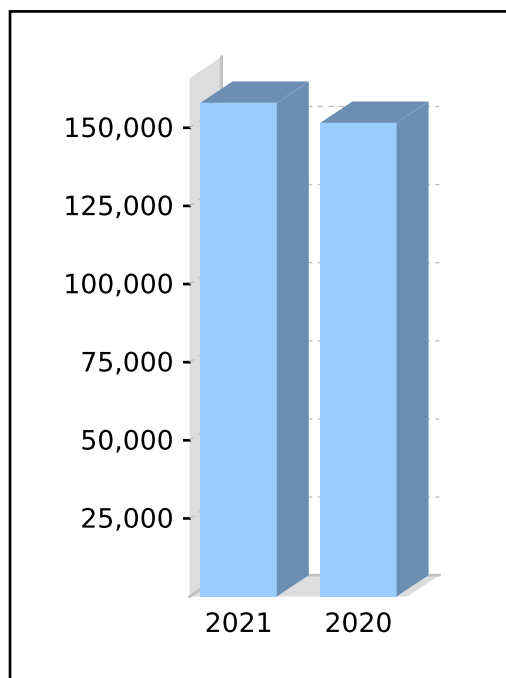
Ria Frances Norma Anderson

### Your Details

Date of Birth :	17/03/1982	Nominated Beneficiaries:	N/A
Age:	39	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	158,003.71
Date Joined Fund:	25/06/2013	Total Death Benefit:	158,003.71
Service Period Start Date:			
Date Left Fund:			
Member Code:	ANDRIA00001A		
Account Start Date:	25/06/2013		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

### Your Balance

Total Benefits	158,003.71
<u>Preservation Components</u>	
Preserved	158,003.71
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	4,529.33
Taxable	153,474.38



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	151,580.96	151,580.96
<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	8,964.39	
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		
Income Tax	1,103.90	
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid	1,437.74	
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2021	158,003.71	151,580.96

**Anderson Superannuation Fund**  
**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

\_\_\_\_\_  
Kenneth John Anderson  
Director

\_\_\_\_\_  
Lynette Anderson  
Director

\_\_\_\_\_  
Ryan Anderson  
Director

\_\_\_\_\_  
Ria Frances Norma Anderson  
Director

# Memorandum of Resolutions of the Director(s) of

Looking 2 The Future Pty Ltd ACN: 149745826

ATF Anderson Superannuation Fund

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## **FINANCIAL STATEMENTS OF SUPERANNUATION FUND:**

It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the directors of the Trustee Company, the Superannuation Fund is not a reporting entity and therefore is not required to comply with all Australian Accounting Standards.

It was further resolved that the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2021 thereon be adopted.

## **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.

## **INVESTMENT STRATEGY:**

The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification 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.

## **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.

## **AUDITORS:**

It was resolved that

Tony Boys

of

PO Box 3376, Rundle Mall, South Australia 5000

act as auditors of the Fund for the next financial year.

## **TAX AGENTS:**

It was resolved that

Mark G W Herron

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.

# Memorandum of Resolutions of the Director(s) of

Looking 2 The Future Pty Ltd ACN: 149745826  
ATF Anderson Superannuation Fund

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**CLOSURE:**

Signed as a true record –

.....  
Kenneth John Anderson  
/ /

.....  
Lynette Anderson  
/ /

.....  
Ryan Anderson  
/ /

.....  
Ria Frances Norma Anderson  
/ /

## Anderson Superannuation Fund

## Trial Balance

As at 30 June 2021

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	<b>24200</b>	<b>Contributions</b>			
(4,232.00)	24200/ANDRIA00001A	(Contributions) Anderson, Ria Frances Norma - Accumulation			
(16,808.01)	24200/ANDRYA00001A	(Contributions) Anderson, Ryan - Accumulation			10,246.02
	<b>25000</b>	<b>Interest Received</b>			
(113.26)	25000/ANZ494232302	ANZ Business Premium Saver			54.18
(1,518.26)	25000/BOQ OS	BOQ Term Deposit			872.04
(2,844.18)	25000/BOQ OS1	BOQ Term Deposit Compound Interest			1,735.14
	<b>26500</b>	<b>Other Investment Profit/(Loss)</b>			
(89,368.37)	26500/ANDJV	Joint Venture - Anderson FT			93,492.67
3,036.00	30100	Accountancy Fees		3,036.00 ✓	
259.00	30400	ATO Supervisory Levy		259.00 ✓	
528.00	30700	Auditor's Remuneration		528.00 ✓	
54.00	30800	ASIC Fees		55.00 ✓	
55.20	31500	Bank Charges		49.80	
	<b>39000</b>	<b>Life Insurance Premiums</b>			
980.14	39000/ANDRIA00001A	(Life Insurance Premiums) Anderson, Ria Frances Norma - Accumulation		1,437.74	
2,553.48	39000/ANDRYA00001A	(Life Insurance Premiums) Anderson, Ryan - Accumulation		3,697.06	
	<b>39300</b>	<b>Life Insurance Premiums (Non Deductible)</b>			
1,079.88	39300/ANDRYA00001A	(Life Insurance Premiums (Non Deductible)) Anderson, Ryan - Accumulation			
	<b>41600</b>	<b>Pensions Paid</b>			
45,900.00	41600/ANDKEN00003P	(Pensions Paid) Anderson, Kenneth John - Pension (Account Based Pension)		46,800.00	
45,900.00	41600/ANDLYN00002P	(Pensions Paid) Anderson, Lynette - Pension (Account Based Pension)		46,800.00	
4,597.97	48500	Income Tax Expense		3,673.20	
9,940.41	49000	Profit/Loss Allocation Account		64.25	
	<b>50010</b>	<b>Opening Balance</b>			
(695,610.21)	50010/ANDKEN00003P	(Opening Balance) Anderson, Kenneth John - Pension (Account Based Pension)			695,610.21



## Anderson Superannuation Fund

## Trial Balance

As at 30 June 2021

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
(578,345.51)	50010/ANDLYN00002 P	(Opening Balance) Anderson, Lynette - Pension (Account Based Pension)			578,345.51
(151,580.96)	50010/ANDRIA00001A	(Opening Balance) Anderson, Ria Frances Norma - Accumulation			151,580.96
(180,560.60)	50010/ANDRYA00001 A	(Opening Balance) Anderson, Ryan - Accumulation			180,560.60
	<b>52420</b>	<b>Contributions</b>			
	52420/ANDRYA00001 A	(Contributions) Anderson, Ryan - Accumulation			10,246.02
	<b>53100</b>	<b>Share of Profit/(Loss)</b>			
	53100/ANDKEN00003 P	(Share of Profit/(Loss)) Anderson, Kenneth John - Pension (Account Based Pension)			39,712.62
	53100/ANDLYN00002 P	(Share of Profit/(Loss)) Anderson, Lynette - Pension (Account Based Pension)			32,777.20
	53100/ANDRIA00001A	(Share of Profit/(Loss)) Anderson, Ria Frances Norma - Accumulation			8,964.39
	53100/ANDRYA00001 A	(Share of Profit/(Loss)) Anderson, Ryan - Accumulation			10,772.02
	<b>53330</b>	<b>Income Tax</b>			
	53330/ANDRIA00001A	(Income Tax) Anderson, Ria Frances Norma - Accumulation		1,103.90	
	53330/ANDRYA00001 A	(Income Tax) Anderson, Ryan - Accumulation		1,032.35	
	<b>53800</b>	<b>Contributions Tax</b>			
	53800/ANDRYA00001 A	(Contributions Tax) Anderson, Ryan - Accumulation		1,536.95	
	<b>53920</b>	<b>Life Insurance Premiums</b>			
	53920/ANDRIA00001A	(Life Insurance Premiums) Anderson, Ria Frances Norma - Accumulation		1,437.74	
	53920/ANDRYA00001 A	(Life Insurance Premiums) Anderson, Ryan - Accumulation		3,697.06	
	<b>54160</b>	<b>Pensions Paid</b>			
	54160/ANDKEN00003 P	(Pensions Paid) Anderson, Kenneth John - Pension (Account Based Pension)		46,800.00	
	54160/ANDLYN00002 P	(Pensions Paid) Anderson, Lynette - Pension (Account Based Pension)		46,800.00	
	<b>60400</b>	<b>Bank Accounts</b>			
111,922.40	60400/ANZ494232302	ANZ Business Premium Saver		108,162.65	
(69,339.77)	65550	Anderson FT - Joint venture entitlement			69,447.10
255.65	68000	Sundry Debtors		1,013.40	

Anderson Superannuation Fund

**Trial Balance**

As at 30 June 2021

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	<b>72400</b>	<b>Fixed Interest Securities (Australian)</b>			
72,408.28	72400/BOQ OS	BOQ Term Deposit		73,280.32 ✓	
125,540.32	72400/BOQ OS1	BOQ Term Deposit Compound Interest		127,275.46 ✓	
	<b>76100</b>	<b>Other Investments</b>			
1,365,500.00 ✓	76100/ANDJV	Joint Venture - Anderson FT	1.0000 ✓	1,365,500.00 ✓	
1,272.40	85000	Income Tax Payable/Refundable		1,726.80	
(1,465.00)	86000	PAYG Payable			1,350.00 ✓
3.00	86100	ATO Integrated Account			0.00
				<u>1,885,766.68</u>	<u>1,885,766.68</u>

**Current Year Profit/(Loss): 3,737.45**

**BOQ SPECIALIST**

Distinctive banking

General enquiries T +61 2 9293 2000  
 Client Service Centre T 1300 160 160 / F 1300 131 400  
 GPO Box 2539 Sydney NSW 2001 Australia  
 boqspecialist.com.au

23 June 2020



036/000079

Mr K and Mrs L Anderson ATF  
 Anderson Superannuation Fund  
 6-8 Eureka Court  
 WAMURAN QLD 4512

**Client No:** 1514404  
**Contract No:** LD2000825093

Dear Kenneth and Lynette,

**Term Deposit Maturity****Anderson Superannuation Fund**

We would like to advise you that your term deposit with BOQ Specialist is due to mature shortly as detailed below:

Account type:	180 Day Term Deposit
Maturity date:	08 July 2020
Principal:	AUD 125,540.29
Interest:	AUD 1,001.57
Maturity amount:	AUD 126,541.86

**Total TD Interest in 2021 FY**

**\$1,735.14 (\$0.03 opening balance variance - immaterial)**

Please see overleaf for important information about your term deposit maturity.

Should you wish to provide other instructions, please call our Client Service Centre on 1300 160 160 prior to the maturity date.

Yours sincerely,

**Christopher Reid**  
 Head of Deposits, Transactional Banking and Cards

You confirm by investing in this product that you have considered the Terms and Conditions of this product. If you require any further information about your deposit account please phone us on 1300 160 160 or +61 2 9293 2121 if calling from outside Australia or contact us at the applicable address.

BOQ Specialist - a division of Bank of Queensland Limited ABN 32 009 656 740 AFSL and Australian Credit Licence No. 244616

Adelaide	Brisbane	Melbourne	Perth	Sydney
Suite 5 121-129 Hutt Street Adelaide SA 5000	Level 6 100 Skyring Terrace Newstead QLD 4006	Level 49 120 Collins Street Melbourne VIC 3000	Level 5 111 St Georges Terrace Perth WA 6000	Level 22, The Chifley Tower 2 Chifley Square Sydney NSW 2000
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**BOQ SPECIALIST**

Distinctive banking

General enquiries T +61 2 9293 2000  
 Client Service Centre T 1300 160 160 / F 1300 131 400  
 GPO Box 2539 Sydney NSW 2001 Australia  
 boqspecialist.com.au

24 December 2020



036/000203

Mr K and Mrs L Anderson ATF  
 Anderson Superannuation Fund  
 6-8 Eureka Court  
 WAMURAN QLD 4512

**Client No:** 1514404  
**Contract No:** LD2019094980

Dear Kenneth and Lynette,

**Term Deposit Maturity****Anderson Superannuation Fund**

We would like to advise you that your term deposit with BOQ Specialist is due to mature shortly as detailed below:

Account type:	180 Day Term Deposit
Maturity date:	08 January 2021 ✓
Principal:	AUD 126,541.86
Interest:	AUD 733.60
Maturity amount:	AUD 127,275.46 ✓

Please see overleaf for important information about your term deposit maturity.

Should you wish to provide other instructions, please call our Client Service Centre on 1300 160 160 prior to the maturity date.

Yours sincerely,

**Christopher Reid**  
 Head of Deposits, Transactional Banking and  
 Cards

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**BOQ SPECIALIST**

Distinctive banking

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 boqspecialist.com.au

23 June 2021



036/000074

Mr K and Mrs L Anderson ATF  
 Anderson Superannuation Fund  
 6-8 Eureka Court  
 WAMURAN QLD 4512

**Client No:** 1514404  
**Contract No:** LD2100821807

Dear Kenneth and Lynette,

**Term Deposit Maturity****Anderson Superannuation Fund**

We would like to advise you that your term deposit with BOQ Specialist is due to mature shortly as detailed below:

Account type:	180 Day Term Deposit	
Maturity date:	08 July 2021	
Principal:	AUD	127,275.46
Interest:	AUD	441.80
Maturity amount:	AUD	127,717.26

**BOQ TD Balance 30/06/2021.**

Please see overleaf for important information about your term deposit maturity.

Should you wish to provide other instructions, please call our Client Service Centre on 1300 160 160 prior to the maturity date.

Yours sincerely,

**Christopher Reid**  
 Head of Deposits, Transactional Banking and  
 Cards

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boqspecialist.com.au

16 September 2020



036/000079

Mr K and Mrs L Anderson ATF  
Anderson Superannuation Fund  
6-8 Eureka Court  
WAMURAN QLD 4512

**Client No:** 1514404  
**Contract No:** LD2009298202

Dear Kenneth and Lynette,

**Term Deposit Maturity****Anderson Superannuation Fund**

We would like to advise you that your term deposit with BOQ Specialist is due to mature shortly as detailed below:

Account type:	180 Day Term Deposit
Maturity date:	01 October 2020
Principal:	AUD 72,408.31
Interest:	AUD 580.85
Maturity amount:	AUD 72,989.16

**Total TD Interest 2021 FY \$872.04**  
**(\$0.03 variance due to opening balance variance - immaterial)**

Please see overleaf for important information about your term deposit maturity.

Should you wish to provide other instructions, please call our Client Service Centre on 1300 160 160 prior to the maturity date.

Yours sincerely,

**Christopher Reid**  
Head of Deposits, Transactional Banking and  
Cards

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boqspecialist.com.au

01 October 2020



036/000119

Mr K and Mrs L Anderson ATF  
Anderson Superannuation Fund  
6-8 Eureka Court  
WAMURAN QLD 4512

**Client No:** 1514404  
**Contract No:** LD2027575300  
**Banker:** Angela McMahon

Dear Kenneth and Lynette,

**Reinvestment of funds****Anderson Superannuation Fund**

We confirm the maturity of your term deposit and have reinvested AUD 72,989.16 as follows:

Account type:	180 Day Term Deposit
Rate:	0.80% p.a.
Start date:	01 October 2020
Maturity date:	01 April 2021
Principal:	AUD 72,989.16
Interest:*	AUD 291.16
Maturity amount:*	AUD 73,280.32

\* Assumes no transactions during the deposit term. Any applicable withholding tax will be deducted.

Please see overleaf for important information about your term deposit maturity.

Please contact Sophie McIntyre on (02) 9293 6587 should you have any queries. Thank you for transacting with BOQ Specialist.

Yours sincerely

**Christopher Reid**  
Head of Deposits, Transactional Banking and Cards

You confirm by investing in this product that you have considered the Terms and Conditions of this product. If you require any further information about your deposit account please phone us on 1300 160 160 or +61 2 9293 2121 if calling from outside Australia or contact us at the applicable address.  
BOQ Specialist - a division of Bank of Queensland Limited ABN 32 009 656 740 AFSL and Australian Credit Licence No. 244616

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**BOQ SPECIALIST**

Distinctive banking

General enquiries T +61 2 9293 2000  
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 GPO Box 2539 Sydney NSW 2001 Australia  
 boqspecialist.com.au

01 April 2021

036/000197



Mr K and Mrs L Anderson ATF  
 Anderson Superannuation Fund  
 6-8 Eureka Court  
 WAMURAN QLD 4512

**Client No:** 1514404  
**Contract No:** LD2109116380  
**Banker:** Angela McMahon

Dear Kenneth and Lynette,

**Reinvestment of funds****Anderson Superannuation Fund**

We confirm the maturity of your term deposit and have reinvested AUD 73,280.32 as follows:

Account type: 180 Day Term Deposit

Rate: 0.65% p.a.

Start date: 01 April 2021

Maturity date: 01 October 2021

**Principal: AUD 73,280.32** ✓ **BOQ TD Balance \$73,280.32**

Interest:\* AUD 238.81

Maturity amount:\* AUD 73,519.13

\* Assumes no transactions during the deposit term. Any applicable withholding tax will be deducted.

Please see overleaf for important information about your term deposit maturity.

Please contact Sophie McIntyre on (02) 9293 6587 should you have any queries. Thank you for transacting with BOQ Specialist.

Yours sincerely

**Christopher Reid**  
 Head of Deposits, Transactional Banking and Cards

You confirm by investing in this product that you have considered the Terms and Conditions of this product. If you require any further information about your deposit account please phone us on 1300 160 160 or +61 2 9293 2121 if calling from outside Australia or contact us at the applicable address.  
 BOQ Specialist - a division of Bank of Queensland Limited ABN 32 009 656 740 AFSL and Australian Credit Licence No. 244616

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# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 169  
30 JUNE 2020 TO 31 JULY 2020

036/3921



THE TRUSTEES  
ANDERSON SUPERANNUATION FUND  
6-8 EUREKA CT  
WAMURAN QLD 4512

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

ANDERSON, KENNETH JOHN & LYNETTE ATFT  
ANDERSON SUPPERANNUATION FUND

### Branch Number (BSB)

014-305

### Account Number

4942-32302

### Opening Balance:

**\$111,922.40**

### Total Deposits:

**\$9,442.44**

### Total Withdrawals:

**\$14,231.90**

### Closing Balance:

**\$107,132.94**

214RSP904A041519\_JAN20\_001



494232302\_02466 E-3921 S-8435 I-16869

## NEED TO GET IN TOUCH?



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**Lost/Stolen Cards: 1800 033 844**

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4942-32302

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2020</b>				
<b>30 JUN</b>	<b>OPENING BALANCE</b>			<b>111,922.40</b>
01 JUL	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 123700 FROM 494232409		1,800.00	113,722.40
01 JUL	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 123846 TO 014305563455068	1,800.00		111,922.40
06 JUL	<b>ANZ INTERNET BANKING PAYMENT 963739</b> TO CABRERA PARTNERS EFFECTIVE DATE 04 JUL 2020	528.00		111,394.40
06 JUL	<b>ANZ INTERNET BANKING PAYMENT 964072</b> TO CABRERA PARTNERS EFFECTIVE DATE 04 JUL 2020	2,805.00		108,589.40
07 JUL	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 286757 FROM 494232409		1,800.00	110,389.40
07 JUL	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 286864 TO 014305563455068	1,800.00		108,589.40
08 JUL	<b>TRANSFER</b> FROM ATO ATO007000012273256		255.65	108,845.05
08 JUL	<b>TRANSFER</b> FROM SUPERCHOICE P/L PC020720-101226843		182.19	109,027.24
15 JUL	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 500268 FROM 494232409		1,800.00	110,827.24
15 JUL	<b>PAYMENT</b> TO BT LIFE INSURANC YL341140 014-305	427.90		110,399.34
15 JUL	<b>ANZ INTERNET BANKING BPAY</b> TAX OFFICE PAYMENT {555942}	1,465.00		108,934.34
15 JUL	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 500559 TO 014305563455068	1,800.00		107,134.34
21 JUL	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 647459 FROM 494232409		1,800.00	108,934.34
21 JUL	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 647545 TO 014305563455068	1,800.00		107,134.34
29 JUL	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 104808 FROM 494232409		1,800.00	108,934.34
29 JUL	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 105030 TO 014305563455068	1,800.00		107,134.34
31 JUL	<b>CREDIT INTEREST PAID</b>		4.60	107,138.94
31 JUL	<b>2 EXCESS EFTPOS, PHONE BANKING,</b> AUTOMATIC TRANSACTIONS - FEE	1.20		107,137.74
31 JUL	<b>8 EXCESS INTERNET/ONLINE TRANSACTIONS</b> - FEE	4.80		107,132.94
<b>TOTALS AT END OF PAGE</b>		<b>\$14,231.90</b>	<b>\$9,442.44</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$14,231.90</b>	<b>\$9,442.44</b>	<b>\$107,132.94</b>

494232302 02466 E3921 S-9435 1-16870

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4942-32302

## This Statement Includes

Interest earned on deposits	\$4.60
ANZ bank charges	\$6.00

## Fee Summary

Fees Charged for period: 01 JUL 2020 to 31 JUL 2020

### Summary of ANZ Transaction Fees

	Transactions			Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free	Additional		
<b>Transaction Fees</b>					
INTERNET/ONLINE WDL	13.00	5.00	8.00	0.60	4.80
EFTPOS/PHONE BANKING WDL	2.00		2.00	0.60	1.20
<b>Total Transaction Fees Charged</b>					<b>\$6.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Summary of Relationship Benefit for this account Amount (\$)

**Your Relationship Benefit** **3.00**

### This is made up of:

Value of Free Transactions 3.00

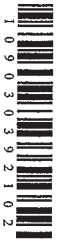
## New Profile menu in ANZ Internet Banking

The new Profile menu in ANZ Internet Banking lets you securely manage your contact information and security details. You can find the new menu in the top right corner of ANZ Internet Banking.

Keep your contact information up to date, as these details may be used for security purposes (e.g. to verify transactions), or send you account information.

You can also choose which offers and promotions you want to receive and how. You can select as many as you like and make changes any time.

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494232302\_02466 E-3921 S-8436 I-16871

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4942-32302

## IMPORTANT INFORMATION

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All entries generated are subject to authorisation and verification and if necessary, adjustments will appear on a later statement.

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# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 170  
31 JULY 2020 TO 31 AUGUST 2020

036/4028



THE TRUSTEES  
ANDERSON SUPERANNUATION FUND  
6-8 EUREKA CT  
WAMURAN QLD 4512

245RSP904A042820\_MU20\_001

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

ANDERSON, KENNETH JOHN & LYNETTE ATFT  
ANDERSON SUPPERANNUATION FUND

### Branch Number (BSB)

014-305

### Account Number

4942-32302

Opening Balance:

**\$ 107,132.94**

Total Deposits:

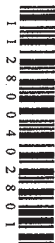
**\$ 8,662.09**

Total Withdrawals:

**\$ 7,632.10**

Closing Balance:

**\$ 108,162.93**



1 1 2 8 0 0 4 0 2 8 0 1

494232302\_04314 E-4028 S-8690 I-17379

## NEED TO GET IN TOUCH?



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**Enquiries: 13 13 14**  
**Lost/Stolen Cards: 1800 033 844**

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4942-32302

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2020</b>				
<b>31 JUL</b>	<b>OPENING BALANCE</b>			<b>107,132.94</b>
05 AUG	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 362407 FROM 494232409		1,800.00	108,932.94
05 AUG	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 362547 TO 014305563455068	1,800.00		107,132.94
12 AUG	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 857229 FROM 494232409		1,800.00	108,932.94
12 AUG	<b>TRANSFER</b> FROM SUPERCHOICE P/L PC070820-197515564		728.76 <i>ROR</i>	109,661.70
12 AUG	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 857406 TO 014305563455068	1,800.00		107,861.70
17 AUG	<b>PAYMENT</b> TO BT LIFE INSURANC YL341140 014-305	427.90 <i>ROR</i>		107,433.80
18 AUG	<b>TRANSFER</b> FROM SUPERCHOICE P/L PC130820-130210821		364.38 <i>ROR</i>	107,798.18
20 AUG	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 485252 FROM 494232409		1,800.00	109,598.18
20 AUG	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 485409 TO 014305563455068	1,800.00		107,798.18
25 AUG	<b>TRANSFER</b> FROM SUPERCHOICE P/L PC200820-190578906		182.19 <i>ROR</i>	107,980.37
26 AUG	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 567153 FROM 494232409		1,800.00	109,780.37
26 AUG	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 567535 TO 014305563455068	1,800.00		107,980.37
31 AUG	<b>TRANSFER</b> FROM SUPERCHOICE P/L PC260820-190857250		182.19 <i>ROR</i>	108,162.56
31 AUG	<b>CREDIT INTEREST PAID</b>		4.57	108,167.13
31 AUG	<b>3 EXCESS EFTPOS, PHONE BANKING,</b> AUTOMATIC TRANSACTIONS - FEE	1.80		108,165.33
31 AUG	<b>4 EXCESS INTERNET/ONLINE TRANSACTIONS</b> - FEE	2.40		108,162.93
<b>TOTALS AT END OF PAGE</b>		<b>\$7,632.10</b>	<b>\$8,662.09</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$7,632.10</b>	<b>\$8,662.09</b>	<b>\$108,162.93</b>

### This Statement Includes

Interest earned on deposits	\$4.57
ANZ bank charges	\$4.20

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4942-32302

## Fee Summary

Fees Charged for period: 01 AUG 2020 to 31 AUG 2020

### Summary of ANZ Transaction Fees

	Transactions			Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free	Additional		
<b>Transaction Fees</b>					
INTERNET/ONLINE WDL	8.00	4.00	4.00	0.60	2.40
EFTPOS/PHONE BANKING WDL	4.00	1.00	3.00	0.60	1.80
<b>Total Transaction Fees Charged</b>					<b>\$4.20</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

### Summary of Relationship Benefit for this account

Amount (\$)

#### Your Relationship Benefit

3.00

#### This is made up of:

Value of Free Transactions

3.00

## Update your profile in the ANZ App or ANZ Internet Banking

New mobile number or email address? No worries. You can update your details via Profile in the ANZ App or ANZ Internet Banking. By keeping your details up to date, we can contact you for security purposes (e.g. send you an SMS one-time passcode or verify transactions), or send you account information.

Forgot your password? We've all been there. You can also securely reset your ANZ App PIN or change ANZ Internet Banking password too. It's all in one place – your Profile.

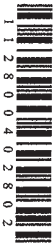
Visit [www.anz.com.au/ways-to-bank](http://www.anz.com.au/ways-to-bank) to learn about how you can manage your money, simply and securely.

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494232302\_04314 E-4028 S-8891 I-17381



# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 171  
31 AUGUST 2020 TO 30 SEPTEMBER 2020

036/1690



THE TRUSTEES  
ANDERSON SUPERANNUATION FUND  
6-8 EUREKA CT  
WAMURAN QLD 4512

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

ANDERSON, KENNETH JOHN & LYNETTE ATFT  
ANDERSON SUPPERANNUATION FUND

### Branch Number (BSB)

014-305

### Account Number

4942-32302

### Opening Balance:

**\$108,162.93**

### Total Deposits:

**\$9,733.21**

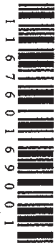
### Total Withdrawals:

**\$9,433.30**

### Closing Balance:

**\$108,462.84**

275RSP904A043617\_MU20\_002



494232302\_08892 E-1690 S-3534 I-7067

## NEED TO GET IN TOUCH?



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# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4942-32302

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2020</b>				
<b>31 AUG</b>	<b>OPENING BALANCE</b>			<b>108,162.93</b>
03 SEP	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 426873 FROM 494232409		1,800.00 <i>1,800.00</i>	109,962.93
03 SEP	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 427039 TO 014305563455068	1,800.00		108,162.93
08 SEP	<b>TRANSFER</b> FROM SUPERCHOICE P/L PC030920-189573180		182.19 <i>R+R</i>	108,345.12
09 SEP	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 226910 FROM 494232409		1,800.00	110,145.12
09 SEP	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 227281 TO 014305563455068	1,800.00		108,345.12
15 SEP	<b>TRANSFER</b> FROM SUPERCHOICE P/L PC090920-130153020		182.19 <i>R+R</i>	108,527.31
15 SEP	<b>PAYMENT</b> TO BT LIFE INSURANC YL341140 014-305	427.90 <i>R+R</i>		108,099.41
16 SEP	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 954148 FROM 494232409		1,800.00	109,899.41
16 SEP	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 954283 TO 014305563455068	1,800.00		108,099.41
23 SEP	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 924598 FROM 494232409		1,800.00	109,899.41
23 SEP	<b>TRANSFER</b> FROM SUPERCHOICE P/L PC170920-109732314		182.19 <i>R+R</i>	110,081.60
23 SEP	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 924708 TO 014305563455068	1,800.00		108,281.60
30 SEP	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 568603 FROM 494232409		1,800.00	110,081.60
30 SEP	<b>TRANSFER</b> FROM SUPERCHOICE P/L PC240920-110142862		182.19 <i>R+R</i>	110,263.79
30 SEP	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 568723 TO 014305563455068	1,800.00		108,463.79
30 SEP	<b>CREDIT INTEREST PAID</b>		4.45	108,468.24
30 SEP	<b>3 EXCESS EFTPOS, PHONE BANKING, AUTOMATIC TRANSACTIONS - FEE</b>	1.80		108,466.44
30 SEP	<b>6 EXCESS INTERNET/ONLINE TRANSACTIONS - FEE</b>	3.60		108,462.84
<b>TOTALS AT END OF PAGE</b>		<b>\$9,433.30</b>	<b>\$9,733.21</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$9,433.30</b>	<b>\$9,733.21</b>	<b>\$108,462.84</b>

**This Statement Includes**

Interest earned on deposits	\$4.45
ANZ bank charges	\$5.40

494232302\_08592 E-1690 S-3534 1-7068

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4942-32302

## Fee Summary

Fees Charged for period: 01 SEP 2020 to 30 SEP 2020

### Summary of ANZ Transaction Fees

Transaction Fees	Transactions			Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free	Additional		
INTERNET/ONLINE WDL	10.00	4.00	6.00	0.60	3.60
EFTPOS/PHONE BANKING WDL	4.00	1.00	3.00	0.60	1.80
<b>Total Transaction Fees Charged</b>					<b>\$5.40</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Summary of Relationship Benefit for this account Amount (\$)

**Your Relationship Benefit** **3.00**

#### This is made up of:

Value of Free Transactions 3.00

## Update your profile in the ANZ App or ANZ Internet Banking

New mobile number or email address? No worries. You can update your details via Profile in the ANZ App or ANZ Internet Banking. By keeping your details up to date, we can contact you for security purposes (e.g. send you an SMS one-time passcode or verify transactions), or send you account information.

Forgot your password? We've all been there. You can also securely reset your ANZ App PIN or change ANZ Internet Banking password too. It's all in one place – your Profile.

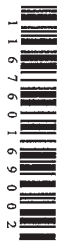
Visit [www.anz.com.au/ways-to-bank](http://www.anz.com.au/ways-to-bank) to learn about how you can manage your money, simply and securely.

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494232302\_08592 E-1690 S-3535 I-7069



# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 172

30 SEPTEMBER 2020 TO 30 OCTOBER 2020

036/2700



THE TRUSTEES  
ANDERSON SUPERANNUATION FUND  
6-8 EUREKA CT  
WAMURAN QLD 4512

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

ANDERSON, KENNETH JOHN & LYNETTE ATFT  
ANDERSON SUPPERANNUATION FUND

### Branch Number (BSB)

014-305

### Account Number

4942-32302

### Opening Balance:

**\$108,462.84**

### Total Deposits:

**\$7,751.00**

### Total Withdrawals:

**\$8,982.10**

### Closing Balance:

**\$107,231.74**

308RSE904A041821 MJ20 002



10/09/2020 09:57 E 0700 0 274 1 4440

## NEED TO GET IN TOUCH?



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**Enquiries: 13 13 14**  
**Lost/Stolen Cards: 1800 033 844**

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4942-32302

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2020</b>				
<b>30 SEP</b>	<b>OPENING BALANCE</b>			<b>108,462.84</b>
05 OCT	<b>TRANSFER</b> FROM SUPERCHOICE P/L PC300920-110441918		182.19 <i>Ryan Rici</i>	108,645.03
08 OCT	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 164250 FROM 494232409		1,800.00	110,445.03
08 OCT	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 164359 TO 014305563455068	1,800.00		108,645.03
13 OCT	<b>TRANSFER</b> FROM SUPERCHOICE P/L PC071020-198252254		182.19 <i>Ryan Rici</i>	108,827.22
14 OCT	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 983964 FROM 494232409		1,800.00	110,627.22
14 OCT	<b>ANZ INTERNET BANKING BPAY</b> TAX OFFICE PAYMENT {985831}	1,350.00 <i>Muscat</i>		109,277.22
14 OCT	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 984062 TO 014305563455068	1,800.00		107,477.22
15 OCT	<b>PAYMENT</b> TO BT LIFE INSURANC YL341140 014-305	427.90 <i>Ryan Rici</i>		107,049.32
21 OCT	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 993806 FROM 494232409		1,800.00	108,849.32
21 OCT	<b>TRANSFER</b> FROM SUPERCHOICE P/L PC161020-197471913		182.19 <i>Ryan Rici</i>	109,031.51
21 OCT	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 993952 TO 014305563455068	1,800.00		107,231.51
28 OCT	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 588898 FROM 494232409		1,800.00	109,031.51
28 OCT	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 589113 TO 014305563455068	1,800.00		107,231.51
30 OCT	<b>CREDIT INTEREST PAID</b>		4.43	107,235.94
30 OCT	<b>1 EXCESS EFTPOS, PHONE BANKING, AUTOMATIC TRANSACTIONS - FEE</b>	0.60		107,235.34
30 OCT	<b>6 EXCESS INTERNET/ONLINE TRANSACTIONS - FEE</b>	3.60		107,231.74
	<b>TOTALS AT END OF PAGE</b>	<b>\$8,982.10</b>	<b>\$7,751.00</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$8,982.10</b>	<b>\$7,751.00</b>	<b>\$107,231.74</b>

### This Statement Includes

Interest earned on deposits	\$4.43
ANZ bank charges	\$4.20

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4942-32302

## Fee Summary

Fees Charged for period: 01 OCT 2020 to 30 OCT 2020

### Summary of ANZ Transaction Fees

	Transactions			Fee Per	Total
	Total	Free	Additional	Transaction (\$)	Charge (\$)
<b>Transaction Fees</b>					
INTERNET/ONLINE WDL	9.00	3.00	6.00	0.60	3.60
EFTPOS/PHONE BANKING WDL	3.00	2.00	1.00	0.60	0.60
<b>Total Transaction Fees Charged</b>					<b>\$4.20</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Summary of Relationship Benefit for this account Amount (\$)

**Your Relationship Benefit** **3.00**

#### This is made up of:

Value of Free Transactions 3.00

## Update your profile in the ANZ App or ANZ Internet Banking

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## IMPORTANT INFORMATION

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# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 173  
30 OCTOBER 2020 TO 30 NOVEMBER 2020

036/2076



THE TRUSTEES  
ANDERSON SUPERANNUATION FUND  
6-8 EUREKA CT  
WAMURAN QLD 4512

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

ANDERSON, KENNETH JOHN & LYNETTE ATFT  
ANDERSON SUPPERANNUATION FUND

### Branch Number (BSB)

014-305

### Account Number

4942-32302

### Opening Balance:

**\$107,231.74**

### Total Deposits:

**\$8,297.70**

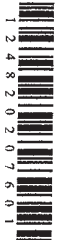
### Total Withdrawals:

**\$7,631.50**

### Closing Balance:

**\$107,897.94**

336RSFP04A044917\_MU20\_002



494232302\_07589 E-2076 S-4444 1-8887

## NEED TO GET IN TOUCH?



**ANZ Internet Banking**  
anz.com

OR



**Enquiries: 13 13 14**  
**Lost/Stolen Cards: 1800 033 844**

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4942-32302

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2020</b>				
<b>30 OCT</b>	<b>OPENING BALANCE</b>			<b>107,231.74</b>
04 NOV	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 898985 FROM 494232409		1,800.00	109,031.74
04 NOV	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 899232 TO 014305563455068	1,800.00		107,231.74
11 NOV	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 868927 FROM 494232409		1,800.00	109,031.74
11 NOV	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 869211 TO 014305563455068	1,800.00		107,231.74
16 NOV	<b>PAYMENT</b> TO BT LIFE INSURANC YL341140 014-305	427.90		106,803.84
17 NOV	<b>TRANSFER</b> FROM SUPERCHOICE P/L PC121120-162804889		728.76	107,532.60
18 NOV	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 831332 FROM 494232409		1,800.00	109,332.60
18 NOV	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 831498 TO 014305563455068	1,800.00		107,532.60
24 NOV	<b>TRANSFER</b> FROM SUPERCHOICE P/L PC191120-119710907		182.19	107,714.79
25 NOV	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 781532 FROM 494232409		1,800.00	109,514.79
25 NOV	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 781762 TO 014305563455068	1,800.00		107,714.79
30 NOV	<b>TRANSFER</b> FROM SUPERCHOICE P/L PC251120-163247991		182.19	107,896.98
30 NOV	<b>CREDIT INTEREST PAID</b>		4.56	107,901.54
30 NOV	<b>2 EXCESS EFTPOS, PHONE BANKING,</b> AUTOMATIC TRANSACTIONS - FEE	1.20		107,900.34
30 NOV	<b>4 EXCESS INTERNET/ONLINE TRANSACTIONS</b> - FEE	2.40		107,897.94
<b>TOTALS AT END OF PAGE</b>		<b>\$7,631.50</b>	<b>\$8,297.70</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$7,631.50</b>	<b>\$8,297.70</b>	<b>\$107,897.94</b>

### This Statement Includes

Interest earned on deposits	\$4.56
ANZ bank charges	\$3.60

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4942-32302

## Fee Summary

Fees Charged for period: 31 OCT 2020 to 30 NOV 2020

### Summary of ANZ Transaction Fees

	Transactions			Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free	Additional		
<b>Transaction Fees</b>					
INTERNET/ONLINE WDL	8.00	4.00	4.00	0.60	2.40
EFTPOS/PHONE BANKING WDL	3.00	1.00	2.00	0.60	1.20
<b>Total Transaction Fees Charged</b>					<b>\$3.60</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Summary of Relationship Benefit for this account Amount (\$)

**Your Relationship Benefit** **3.00**

### This is made up of:

Value of Free Transactions 3.00

## Update your profile in the ANZ App or ANZ Internet Banking

New mobile number or email address? No worries. You can update your details via Profile in the ANZ App or ANZ Internet Banking. By keeping your details up to date, we can contact you for security purposes (e.g. send you an SMS one-time passcode or verify transactions), or send you account information.

Forgot your password? We've all been there. You can also securely reset your ANZ App PIN or change ANZ Internet Banking password too. It's all in one place – your Profile.

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# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 174

30 NOVEMBER 2020 TO 31 DECEMBER 2020

036/3963



THE TRUSTEES  
ANDERSON SUPERANNUATION FUND  
6-8 EUREKA CT  
WAMURAN QLD 4512

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

ANDERSON, KENNETH JOHN & LYNETTE ATFT  
ANDERSON SUPPERANNUATION FUND

### Branch Number (BSB)

014-305

### Account Number

4942-32302

### Opening Balance:

**\$107,897.94**

### Total Deposits:

**\$9,972.41**

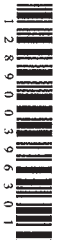
### Total Withdrawals:

**\$9,432.70**

### Closing Balance:

**\$108,437.65**

001RSP904A033123\_MU21\_001



494232302\_03135 E:3963 S:8536 I:17071

## NEED TO GET IN TOUCH?



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**Enquiries: 13 13 14**  
**Lost/Stolen Cards: 1800 033 844**

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4942-32302

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2020</b>				
<b>30 NOV</b>	<b>OPENING BALANCE</b>			<b>107,897.94</b>
02 DEC	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 312083 FROM 494232409		1,800.00	109,697.94
02 DEC	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 312317 TO 014305563455068	1,800.00		107,897.94
09 DEC	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 235600 FROM 494232409		1,800.00	109,697.94
09 DEC	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 235817 TO 014305563455068	1,800.00		107,897.94
15 DEC	<b>TRANSFER</b> FROM SUPERCHOICE P/L PC101220-186549999		364.38 <i>KTR</i>	108,262.32
15 DEC	<b>PAYMENT</b> TO BT LIFE INSURANC YL341140 014-305	427.90 <i>KTR</i>		107,834.42
16 DEC	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 299858 FROM 494232409		1,800.00	109,634.42
16 DEC	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 300091 TO 014305563455068	1,800.00		107,834.42
21 DEC	<b>TRANSFER</b> FROM ATO ATO008000014265220		421.25 <i>BA3</i>	108,255.67
21 DEC	<b>TRANSFER</b> FROM SUPERCHOICE P/L PC161220-186966462		182.19 <i>KTR</i>	108,437.86
23 DEC	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 445219 FROM 494232409		1,800.00	110,237.86
23 DEC	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 445493 TO 014305563455068	1,800.00		108,437.86
31 DEC	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 147391 FROM 494232409		1,800.00	110,237.86
31 DEC	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 147723 TO 014305563455068	1,800.00		108,437.86
31 DEC	<b>CREDIT INTEREST PAID</b>		4.59	108,442.45
31 DEC	<b>2 EXCESS EFTPOS, PHONE BANKING,</b> AUTOMATIC TRANSACTIONS - FEE	1.20		108,441.25
31 DEC	<b>6 EXCESS INTERNET/ONLINE TRANSACTIONS</b> - FEE	3.60		108,437.65
<b>TOTALS AT END OF PAGE</b>		<b>\$9,432.70</b>	<b>\$9,972.41</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$9,432.70</b>	<b>\$9,972.41</b>	<b>\$108,437.65</b>

### This Statement Includes

Interest earned on deposits	\$4.59
ANZ bank charges	\$4.80

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4942-32302

## Fee Summary

Fees Charged for period: 01 DEC 2020 to 31 DEC 2020

### Summary of ANZ Transaction Fees

	Transactions			Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free	Additional		
<b>Transaction Fees</b>					
INTERNET/ONLINE WDL	10.00	4.00	6.00	0.60	3.60
EFTPOS/PHONE BANKING WDL	3.00	1.00	2.00	0.60	1.20
<b>Total Transaction Fees Charged</b>					<b>\$4.80</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Summary of Relationship Benefit for this account Amount (\$)

**Your Relationship Benefit** **3.00**

### This is made up of:

Value of Free Transactions 3.00

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# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 175

31 DECEMBER 2020 TO 29 JANUARY 2021

036/1913



THE TRUSTEES  
ANDERSON SUPERANNUATION FUND  
6-8 EUREKA CT  
WAMURAN QLD 4512

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

ANDERSON, KENNETH JOHN & LYNETTE ATFT  
ANDERSON SUPPERANNUATION FUND

### Branch Number (BSB)

014-305

### Account Number

4942-32302

### Opening Balance:

**\$108,437.65**

### Total Deposits:

**\$8,115.26**

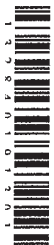
### Total Withdrawals:

**\$7,631.50**

Closing Balance

**\$108,921.41**

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494232302\_05466 E-1913 S-4114 18227

## NEED TO GET IN TOUCH?



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**Lost/Stolen Cards: 1800 033 844**

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4942-32302

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2020</b>				
<b>31 DEC</b>	<b>OPENING BALANCE</b>			<b>108,437.65</b>
<b>2021</b>	<b>ANZ INTERNET BANKING FUNDS TFER</b>			
06 JAN	TRANSFER 829599 FROM 494232409		1,800.00	110,237.65
06 JAN	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 829792 TO 014305563455068	1,800.00		108,437.65
12 JAN	<b>TRANSFER</b> FROM SUPERCHOICE P/L PC070121-184421557		364.38 <i>R+R</i>	108,802.03
13 JAN	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 295355 FROM 494232409		1,800.00	110,602.03
13 JAN	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 295510 TO 014305563455068	1,800.00		108,802.03
15 JAN	<b>PAYMENT</b> TO BT LIFE INSURANC YL341140 014-305	427.90 <i>R+R</i>		108,374.13
19 JAN	<b>TRANSFER</b> FROM SUPERCHOICE P/L PC140121-186412245		364.38 <i>R+R</i>	108,738.51
21 JAN	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 811660 FROM 494232409		1,800.00	110,538.51
21 JAN	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 811767 TO 014305563455068	1,800.00		108,738.51
25 JAN	<b>TRANSFER</b> FROM SUPERCHOICE P/L PC200121-195042596		182.19 <i>R+R</i>	108,920.70
27 JAN	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 438316 FROM 494232409		1,800.00	110,720.70
27 JAN	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 438484 TO 014305563455068	1,800.00		108,920.70
29 JAN	<b>CREDIT INTEREST PAID</b>		4.31	108,925.01
29 JAN	<b>2 EXCESS EFTPOS, PHONE BANKING,</b> AUTOMATIC TRANSACTIONS - FEE	1.20		108,923.81
29 JAN	<b>4 EXCESS INTERNET/ONLINE TRANSACTIONS</b> - FEE	2.40		108,921.41
<b>TOTALS AT END OF PAGE</b>		<b>\$7,631.50</b>	<b>\$8,115.26</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$7,631.50</b>	<b>\$8,115.26</b>	<b>\$108,921.41</b>

### This Statement Includes

Interest earned on deposits	\$4.31
ANZ bank charges	\$3.60

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4942-32302

## Fee Summary

Fees Charged for period: 01 JAN 2021 to 29 JAN 2021

### Summary of ANZ Transaction Fees

Transaction Fees	Transactions			Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free	Additional		
INTERNET/ONLINE WDL	8.00	4.00	4.00	0.60	2.40
EFTPOS/PHONE BANKING WDL	3.00	1.00	2.00	0.60	1.20
<b>Total Transaction Fees Charged</b>					<b>\$3.60</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Summary of Relationship Benefit for this account Amount (\$)

**Your Relationship Benefit** **3.00**

#### This is made up of:

Value of Free Transactions 3.00

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494232302\_05466 E-1913 S-4115 1-8229



# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 176  
29 JANUARY 2021 TO 26 FEBRUARY 2021

036/1342



THE TRUSTEES  
ANDERSON SUPERANNUATION FUND  
6-8 EUREKA CT  
WAMURAN QLD 4512

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

ANDERSON, KENNETH JOHN & LYNETTE ATFT  
ANDERSON SUPPERANNUATION FUND

### Branch Number (BSB)

014-305

### Account Number

4942-32302

### Opening Balance:

**\$108,921.41**

### Total Deposits:

**\$7,932.95**

### Total Withdrawals:

**\$7,631.50**

### Closing Balance:

**\$109,222.86**

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494232302\_05819 E-1342 S-2856 I-5711

## NEED TO GET IN TOUCH?



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**Enquiries: 13 13 14**  
**Lost/Stolen Cards: 1800 033 844**

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4942-32302

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2021</b>				
<b>29 JAN</b>	<b>OPENING BALANCE</b>			<b>108,921.41</b>
03 FEB	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 606490 FROM 494232409		1,800.00	110,721.41
03 FEB	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 606769 TO 014305563455068	1,800.00		108,921.41
10 FEB	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 456438 FROM 494232409		1,800.00	110,721.41
10 FEB	<b>TRANSFER</b> FROM SUPERCHOICE P/L PC040221-109049272		364.38 <i>RvR</i>	111,085.79
10 FEB	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 456687 TO 014305563455068	1,800.00		109,285.79
15 FEB	<b>TRANSFER</b> FROM SUPERCHOICE P/L PC100221-126527943		182.19 <i>RvR</i>	109,467.98
15 FEB	<b>PAYMENT</b> TO BT LIFE INSURANC YL341140 014-305	427.90 <i>RvR</i>		109,040.08
17 FEB	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 315055 FROM 494232409		1,800.00	110,840.08
17 FEB	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 315312 TO 014305563455068	1,800.00		109,040.08
23 FEB	<b>TRANSFER</b> FROM SUPERCHOICE P/L PC180221-101474480		182.19 <i>RvR</i>	109,222.27
24 FEB	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 244200 FROM 494232409		1,800.00	111,022.27
24 FEB	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 244406 TO 014305563455068	1,800.00		109,222.27
26 FEB	<b>CREDIT INTEREST PAID</b>		4.19	109,226.46
26 FEB	<b>2 EXCESS EFTPOS, PHONE BANKING,</b> AUTOMATIC TRANSACTIONS - FEE	1.20		109,225.26
26 FEB	<b>4 EXCESS INTERNET/ONLINE TRANSACTIONS</b> - FEE	2.40		109,222.86
<b>TOTALS AT END OF PAGE</b>		<b>\$7,631.50</b>	<b>\$7,932.95</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$7,631.50</b>	<b>\$7,932.95</b>	<b>\$109,222.86</b>

### This Statement Includes

Interest earned on deposits	\$4.19
ANZ bank charges	\$3.60



# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4942-32302

## Fee Summary

Fees Charged for period: 30 JAN 2021 to 26 FEB 2021

### Summary of ANZ Transaction Fees

	Transactions			Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free	Additional		
<b>Transaction Fees</b>					
INTERNET/ONLINE WDL	8.00	4.00	4.00	0.60	2.40
EFTPOS/PHONE BANKING WDL	3.00	1.00	2.00	0.60	1.20
<b>Total Transaction Fees Charged</b>					<b>\$3.60</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Summary of Relationship Benefit for this account Amount (\$)

**Your Relationship Benefit** **3.00**

#### This is made up of:

Value of Free Transactions 3.00

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# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 177

26 FEBRUARY 2021 TO 31 MARCH 2021

036/3715



THE TRUSTEES  
ANDERSON SUPERANNUATION FUND  
6-8 EUREKA CT  
WAMURAN QLD 4512

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

ANDERSON, KENNETH JOHN & LYNETTE ATFT  
ANDERSON SUPPERANNUATION FUND

### Branch Number (BSB)

014-305

### Account Number

4942-32302

Opening Balance:

**\$109,222.86**

Total Deposits:

**\$9,977.44**

Total Withdrawals:

**\$11,068.70**

Closing Balance:

**\$108,131.60**

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E-3715 S-7359 I-14717

### NEED TO GET IN TOUCH?



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**Enquiries: 13 13 14**  
**Lost/Stolen Cards: 1800 033 844**

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4942-32302

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2021</b>				
<b>26 FEB</b>	<b>OPENING BALANCE</b>			<b>109,222.86</b>
01 MAR	<b>TRANSFER</b> FROM ATO ATO007000014166341		212.97	109,435.83
01 MAR	<b>TRANSFER</b> FROM SUPERCHOICE P/L PC240221-183908100		182.19	109,618.02
03 MAR	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 414913 FROM 494232409		1,800.00	111,418.02
03 MAR	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 415162 TO 014305563455068	1,800.00		109,618.02
09 MAR	<b>TRANSFER</b> FROM SUPERCHOICE P/L PC040321-127343518		182.19	109,800.21
10 MAR	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 232493 FROM 494232409		1,800.00	111,600.21
10 MAR	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 232836 TO 014305563455068	1,800.00		109,800.21
15 MAR	<b>PAYMENT</b> TO BT LIFE INSURANC YL341 140 014-305	427.90		109,372.31
16 MAR	<b>TRANSFER</b> FROM SUPERCHOICE P/L PC100321-190503201		182.19	109,554.50
17 MAR	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 240353 FROM 494232409		1,800.00	111,354.50
17 MAR	<b>ANZ INTERNET BANKING PAYMENT 373474</b> TO ASCENDIA ACCOUNTANTS	231.00		111,123.50
17 MAR	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 240555 TO 014305563455068	1,800.00		109,323.50
18 MAR	<b>TRANSFER</b> FROM ATO ATO002000014642608		212.96	109,536.46
18 MAR	<b>ANZ INTERNET BANKING BPAY</b> ASIC {371841}	55.00		109,481.46
24 MAR	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 979081 FROM 494232409		1,800.00	111,281.46
24 MAR	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 979310 TO 014305563455068	1,800.00		109,481.46
25 MAR	<b>ANZ INTERNET BANKING BPAY</b> TAX OFFICE PAYMENT {684350}	1,347.00		108,134.46
31 MAR	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 850198 FROM 494232409		1,800.00	109,934.46
31 MAR	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 850320 TO 014305563455068	1,800.00		108,134.46
31 MAR	<b>CREDIT INTEREST PAID</b>		4.94	108,139.40
31 MAR	<b>2 EXCESS EFTPOS, PHONE BANKING,</b> AUTOMATIC TRANSACTIONS - FEE	1.20		108,138.20
31 MAR	<b>11 EXCESS INTERNET/ONLINE TRANSACTIONS</b> - FEE	6.60		108,131.60
	<b>TOTALS AT END OF PAGE</b>	<b>\$11,068.70</b>	<b>\$9,977.44</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$11,068.70</b>	<b>\$9,977.44</b>	<b>\$108,131.60</b>

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4942-32302

## This Statement Includes

Interest earned on deposits	\$4.94
ANZ bank charges	\$7.80

## Fee Summary

Fees Charged for period: 27 FEB 2021 to 31 MAR 2021

### Summary of ANZ Transaction Fees

	Transactions			Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free	Additional		
<b>Transaction Fees</b>					
INTERNET/ONLINE WDL	13.00	2.00	11.00	0.60	6.60
EFTPOS/PHONE BANKING WDL	5.00	3.00	2.00	0.60	1.20
<b>Total Transaction Fees Charged</b>					<b>\$7.80</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Summary of Relationship Benefit for this account Amount (\$)

**Your Relationship Benefit** **3.00**

**This is made up of:**

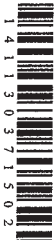
Value of Free Transactions 3.00

## IMPORTANT INFORMATION

**PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.**

All entries generated are subject to authorisation and verification and if necessary, adjustments will appear on a later statement.

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at [www.anz.com](http://www.anz.com) or by calling **13 13 14**.





# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 178  
31 MARCH 2021 TO 30 APRIL 2021

036/2756



THE TRUSTEES  
ANDERSON SUPERANNUATION FUND  
6-8 EUREKA CT  
WAMURAN QLD 4512

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

ANDERSON, KENNETH JOHN & LYNETTE ATFT  
ANDERSON SUPPERANNUATION FUND

### Branch Number (BSB)

014-305

### Account Number

4942-32302

### Opening Balance:

**\$ 108,131.60**

### Total Deposits:

**\$ 8,769.13**

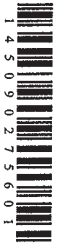
### Total Withdrawals:

**\$ 7,630.90**

### Closing Balance:

**\$ 109,269.83**

121RSP904A035151\_MU21\_002



494232302\_09783 E-2756 S-5150 I-10299

## NEED TO GET IN TOUCH?



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**Enquiries: 13 13 14**  
**Lost/Stolen Cards: 1800 033 844**

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4942-32302

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2021</b>				
<b>31 MAR</b>	<b>OPENING BALANCE</b>			<b>108,131.60</b>
07 APR	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 449851 FROM 494232409		1,800.00	109,931.60
07 APR	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 450064 TO 014305563455068	1,800.00		108,131.60
14 APR	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 837738 FROM 494232409		1,800.00	109,931.60
14 APR	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 837872 TO 014305563455068	1,800.00		108,131.60
15 APR	<b>TRANSFER</b> FROM ATO ATO005000014372895		653.72	108,785.32
15 APR	<b>PAYMENT</b> TO BT LIFE INSURANC YL341140 014-305	427.90		108,357.42
21 APR	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 778647 FROM 494232409		1,800.00	110,157.42
21 APR	<b>TRANSFER</b> FROM SUPERCHOICE P/L PC150421-180269782		910.95	111,068.37
21 APR	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 778838 TO 014305563455068	1,800.00		109,268.37
30 APR	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 310001 FROM 494232409		1,800.00	111,068.37
30 APR	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 310245 TO 014305563455068	1,800.00		109,268.37
30 APR	<b>CREDIT INTEREST PAID</b>		4.46	109,272.83
30 APR	<b>1 EXCESS EFTPOS, PHONE BANKING,</b> AUTOMATIC TRANSACTIONS - FEE	0.60		109,272.23
30 APR	<b>4 EXCESS INTERNET/ONLINE TRANSACTIONS</b> - FEE	2.40		109,269.83
	<b>TOTALS AT END OF PAGE</b>	<b>\$7,630.90</b>	<b>\$8,769.13</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$7,630.90</b>	<b>\$8,769.13</b>	<b>\$109,269.83</b>

### This Statement Includes

Interest earned on deposits	\$4.46
ANZ bank charges	\$3.00

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4942-32302

## Fee Summary

Fees Charged for period: 01 APR 2021 to 30 APR 2021

### Summary of ANZ Transaction Fees

	Transactions			Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free	Additional		
<b>Transaction Fees</b>					
INTERNET/ONLINE WDL	8.00	4.00	4.00	0.60	2.40
EFTPOS/PHONE BANKING WDL	2.00	1.00	1.00	0.60	0.60
<b>Total Transaction Fees Charged</b>					<b>\$3.00</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Summary of Relationship Benefit for this account Amount (\$)

**Your Relationship Benefit** **3.00**

**This is made up of:**

Value of Free Transactions 3.00

## IMPORTANT INFORMATION

**PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.**

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If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at [www.anz.com](http://www.anz.com) or by calling **13 13 14**.





# BUSINESS PREMIUM SAVER STATEMENT

STATEMENT NUMBER 179

30 APRIL 2021 TO 31 MAY 2021

036/3688



THE TRUSTEES  
ANDERSON SUPERANNUATION FUND  
6-8 EUREKA CT  
WAMURAN QLD 4512

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

ANDERSON, KENNETH JOHN & LYNETTE ATFT  
ANDERSON SUPPERANNUATION FUND

### Branch Number (BSB)

014-305

### Account Number

4942-32302

### Opening Balance:

**\$109,269.83**

### Total Deposits:

**\$8,297.77**

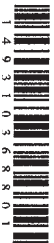
### Total Withdrawals:

**\$8,981.50**

### Closing Balance: 30 APR 2021

**\$108,586.10**

152RSP904A032626\_MLU21\_001



494232302\_03243 E-3688 S-7624 I-15247

### NEED TO GET IN TOUCH?



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**Enquiries: 13 13 14**  
**Lost/Stolen Cards: 1800 033 844**



# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4942-32302

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2021</b>				
<b>30 APR</b>	<b>OPENING BALANCE</b>			<b>109,269.83</b>
05 MAY	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 539867 FROM 494232409		1,800.00	111,069.83
05 MAY	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 540024 TO 014305563455068	1,800.00		109,269.83
10 MAY	<b>TRANSFER</b> FROM SUPERCHOICE P/L PC050521-192121573		546.57 <i>RKR</i>	109,816.40
12 MAY	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 357562 FROM 494232409		1,800.00	111,616.40
12 MAY	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 357741 TO 014305563455068	1,800.00		109,816.40
17 MAY	<b>PAYMENT</b> TO BT LIFE INSURANC YL341140 014-305	427.90 <i>RKR</i>		109,388.50
19 MAY	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 208311 FROM 494232409		1,800.00	111,188.50
19 MAY	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 208440 TO 014305563455068	1,800.00		109,388.50
21 MAY	<b>ANZ INTERNET BANKING BPAY</b> TAX OFFICE PAYMENT {709866}	1,350.00 <i>BAS</i>		108,038.50
26 MAY	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 190309 FROM 494232409		1,800.00	109,838.50
26 MAY	<b>ANZ INTERNET BANKING FUNDS TFER</b> TRANSFER 190501 TO 014305563455068	1,800.00		108,038.50
31 MAY	<b>TRANSFER</b> FROM SUPERCHOICE P/L PC260521-174468797		546.57 <i>RKR</i>	108,585.07
31 MAY	<b>CREDIT INTEREST PAID</b>		4.63	108,589.70
31 MAY	<b>1 EXCESS EFTPOS, PHONE BANKING,</b> AUTOMATIC TRANSACTIONS - FEE	0.60		108,589.10
31 MAY	<b>5 EXCESS INTERNET/ONLINE TRANSACTIONS</b> - FEE	3.00		108,586.10
<b>TOTALS AT END OF PAGE</b>		<b>\$8,981.50</b>	<b>\$8,297.77</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$8,981.50</b>	<b>\$8,297.77</b>	<b>\$108,586.10</b>

### This Statement Includes

Interest earned on deposits	\$4.63
ANZ bank charges	\$3.60

# BUSINESS PREMIUM SAVER STATEMENT

Account Number 4942-32302

## Fee Summary

Fees Charged for period: 01 MAY 2021 to 31 MAY 2021

### Summary of ANZ Transaction Fees

	Transactions			Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free	Additional		
<b>Transaction Fees</b>					
INTERNET/ONLINE WDL	9.00	4.00	5.00	0.60	3.00
EFTPOS/PHONE BANKING WDL	2.00	1.00	1.00	0.60	0.60
<b>Total Transaction Fees Charged</b>					<b>\$3.60</b>

**Please note:** Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

## Summary of Relationship Benefit for this account

Amount (\$)

### Your Relationship Benefit

3.00

### This is made up of:

Value of Free Transactions

3.00

## No transaction fees\* for ANZ cardholders across the new atmx by Armaguard network

As an ANZ cardholder you can withdraw cash or make a balance enquiry, with no transaction fee\* at any atmx by Armaguard.

\*Terms and conditions apply.

Visit [www.anz.com.au/ways-to-bank/atms](http://www.anz.com.au/ways-to-bank/atms) for further detail and terms and conditions.

## IMPORTANT INFORMATION

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# ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 180

31 MAY 2021 TO 30 JUNE 2021

036/2084



THE TRUSTEES  
ANDERSON SUPERANNUATION FUND  
6-8 EUREKA CT  
WAMURAN QLD 4512



## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

ANDERSON, KENNETH JOHN & LYNETTE ATFT

**ANDERSON SUPPERANNUATION FUND**

Opening Balance:

**\$108,586.10**

Total Deposits:

**\$7,204.45**

Total Withdrawals:

**\$7,627.90**

Closing Balance:

**\$108,162.65**

Branch Number (BSB)

014-305

Account Number

4942-32302

182RSP904A043721\_MU21\_002



494232302\_10544 E-2084 S-4392 I-8763

### NEED TO GET IN TOUCH?



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anz.com

OR



**Enquiries: 13 13 14**  
**Lost/Stolen Cards: 1800 033 844**

# ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 4942-32302

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2021</b>				
<b>31 MAY</b>	<b>OPENING BALANCE</b>			<b>108,586.10</b>
02 JUN	ANZ INTERNET BANKING FUNDS TFER TRANSFER 979835 FROM 494232409		1,800.00	110,386.10
02 JUN	ANZ INTERNET BANKING FUNDS TFER TRANSFER 980070 TO 014305563455068	1,800.00		108,586.10
09 JUN	ANZ INTERNET BANKING FUNDS TFER TRANSFER 654128 FROM 494232409		1,800.00	110,386.10
09 JUN	ANZ INTERNET BANKING FUNDS TFER TRANSFER 654300 TO 014305563455068	1,800.00		108,586.10
15 JUN	PAYMENT TO BT LIFE INSURANC YL341140 014-305	427.90 <i>RGR</i>		108,158.20
16 JUN	ANZ INTERNET BANKING FUNDS TFER TRANSFER 367495 FROM 494232409		1,800.00	109,958.20
16 JUN	ANZ INTERNET BANKING FUNDS TFER TRANSFER 367733 TO 014305563455068	1,800.00		108,158.20
23 JUN	ANZ INTERNET BANKING FUNDS TFER TRANSFER 979615 FROM 494232409		1,800.00	109,958.20
23 JUN	ANZ INTERNET BANKING FUNDS TFER TRANSFER 979811 TO 014305563455068	1,800.00		108,158.20
30 JUN	CREDIT INTEREST PAID		4.45	<b>108,162.65</b>
<b>TOTALS AT END OF PAGE</b>		<b>\$7,627.90</b>	<b>\$7,204.45</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$7,627.90</b>	<b>\$7,204.45</b>	<b>\$108,162.65</b>

### This Statement Includes

Interest earned on deposits	\$4.45
-----------------------------	--------

### Yearly Summary

Previous Year to 30/06/2021 (\$)

Interest earned on deposits	54.18
<b>Fees Charged</b>	
ANZ bank account fee	49.80
<b>Total</b>	<b>\$49.80</b>



## End of Period Closing Figures - Super Fund

Client Name: Anderson Superannuation Fund

Client Code: ANDE48

Period Ended: 30 June 2021

Partner: MH / SA

Accountant: Eddy Lee

### Debtors:

\$0.00 665 Accrued Income

✓ 1,013.40 - 2020 Income Tax Refund (not lodged)

\$1,013.40 680 Sundry Debtors

### Creditors:

\$0.00 880 Sundry Creditors

**ASIC**

Australian Securities &amp; Investments Commission

**Forms Manager**

Registered Agents

**Company:** LOOKING 2 THE FUTURE PTY LTD ACN 149 745 826**Company details**

Date company registered 08-03-2011  
 Company next review date 08-03-2022  
 Company type Australian Proprietary Company  
 Company status Registered  
 Home unit company No  
 Superannuation trustee company Yes  
 Non profit company No

**Registered office**

'CABRERA PARTNERS' UNIT 4 , 14 BURKE CRESCENT , NORTH LAKES QLD 4509

**Principal place of business**

38-40 DICKSON ROAD , MORAYFIELD QLD 4506

**Officeholders**

ANDERSON, KENNETH JOHN

Born 05-10-1946 at BRISBANE QLD

6-8 EUREKA COURT , WAMURAN QLD 4512

Office(s) held: Director, appointed 23-07-2013

ANDERSON, LYNETTE

Born 19-01-1949 at BRISBANE QLD

6-8 EUREKA COURT , WAMURAN QLD 4512

Office(s) held: Director, appointed 23-07-2013

ANDERSON, RYAN JON

Born 05-06-1980 at BRISBANE QLD

120 MACKNEY ROAD , UPPER CABOOLTURE QLD 4510

Office(s) held: Director, appointed 08-03-2011

ANDERSON, RIA FRANCES NORMA

Born 17-03-1982 at BRISBANE QLD

120 MACKNEY ROAD , UPPER CABOOLTURE QLD 4510

Office(s) held: Director, appointed 08-03-2011

**Company share structure**

Share class	Share description	Number issued	Total amount paid	Total amount unpaid
ORD	ORDINARY SHARES	4	4.00	0.00

**Members**

ANDERSON , KENNETH JOHN 6-8 EUREKA COURT , WAMURAN QLD 4512

Share class	Total number held	Fully paid	Beneficially held
-------------	-------------------	------------	-------------------

ORD		1	Yes	Yes
ANDERSON , LYNETTE 6-8 EUREKA COURT , WAMURAN QLD 4512				
Share class	Total number held		Fully paid	Beneficially held
ORD	1		Yes	Yes
ANDERSON , RYAN JON 120 MACKNEY ROAD , UPPER CABOOLTURE QLD 4510				
Share class	Total number held		Fully paid	Beneficially held
ORD	1		Yes	Yes
ANDERSON , RIA FRANCES NORMA 120 MACKNEY ROAD , UPPER CABOOLTURE QLD 4510				
Share class	Total number held		Fully paid	Beneficially held
ORD	1		Yes	Yes

## Document history

These are the documents most recently received by ASIC from this organisation.

Received	Number	Form	Description	Status
18-02-2014	2E0245454	484	CHANGE TO COMPANY DETAILS	Processed and imaged
05-09-2013	1E9760067	484	CHANGE TO COMPANY DETAILS	Processed and imaged
20-08-2013	7E5452938	484	CHANGE TO COMPANY DETAILS	Processed and imaged

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# TAX INVOICE



ascendia accountants (noosa) pty ltd  
ABN: 94 123 735 393

Anderson Superannuation Fund  
6-8 Eureka Court  
WAMURAN QLD 4512

Invoice Date  
16 August 21

Invoice No.  
52483

Client Code  
ANDEKL05

## ANDERSON SUPERANNUATION FUND

### **Financial Statements & Annual Compliance documents**

Preparation of Financial Statements for the fund for the year ended 30 June 2020 including:

- Coding and processing of bank statements;
- Preparation of adjusting journals as necessary;
- Reconciliation of bank accounts;
- Accounting for interest received;
- Accounting for contributions into the Fund;
- Reconciliation of investments and accounting for movement in market values;
- Reconciliation of provision for taxation; and
- Accounting for the payment of account based pensions from the Fund to pension members.

### **Member Records**

Preparation of annual Member Statements for the members of the Fund for the year ended 30 June 2020.

### **Asset and Capital Gains Records**

Maintaining cost base records for capital gains tax purposes (where applicable).

Valuation of assets as at 30 June 2020.

182512  
968258004

### **Remittance Advice - Please return with your payment**

Payment required within Fourteen (14) Days from date of Invoice

**Invoice Due Date - 30 August 2021**

**Please forward cheques to:**  
Ascendia  
PO Box 521  
NOOSA HEADS QLD 4567

Credit Card: Mastercard/Visa (Please circle)

Card No:

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Expires: \_\_\_/\_\_\_

**For Direct Deposit to:**

✕



**Compliance Review**

Review of transactions for the year ended 30 June 2020 in light of the legislative requirements under the Superannuation Industry (Supervision) Act 1993 and Income Tax Legislation.

**Investment Strategy**

Checking of investments held at 30 June 2020 against the Fund's investment strategy and updating as required to satisfy compliance requirements.

**Other Administration Requirements**

Attending to the administration requirements of Fund for the year ended 30 June 2020 including preparation of the following Fund documents:

- Trustee Representation Letter;
- Memorandum of Resolutions of Trustees;
- Trustees Declaration;
- Minutes in relation to acceptance of employer concessional contributions;
- Minutes in relation to acceptance of personal non-concessional contributions; and
- Preparation of minutes & trustee letters in relation to the continuation of account based pensions for Kenneth and Lynette.

**SMSF Annual Return**

Preparation and lodgement of the 2020 Self-managed superannuation fund annual return.

Checking and forwarding of Statement of Account upon issue from the Australian Taxation Office.

2,360.00 ✓

**Disbursements**

2020 Actuarial Certificate to enable the Fund to claim the exempt current pension income exemption from income tax in accordance with Section 295-390 of the Income Tax Assessment Act 1997.

190.00

Our Fee Total

2,550.00

Plus: GST

255.00

**TOTAL FEE****\$2,805.00**



cabrerapartners

Unit 4, 14 Burke Crescent  
North Lakes Qld 4509  
ABN 42 493 911 937

T (07) 3491 4888  
F (07) 3482 3553  
E email@cabreras.com.au  
W cabrerapartners.com.au

Correspondence to  
PO Box 1084  
North Lakes Qld 4509

Partners Jose Cabrera CA  
Craig Denholder CA

9 June 2020

[  
The Trustees  
The Anderson Super Fund  
6-8 Eureka Court  
WAMURAN QLD 4512  
]

**TAX INVOICE NO. 9716**

**MEMORANDUM OF FEES**

PARTICULARS	AMOUNT
<p><b><i>Audit of Superannuation Fund</i></b></p> <p>Audit of the Anderson Super Fund and preparation of the relevant audit report for the year ended 30 June 2019.</p>	
Our Professional Fees Herein	480
GST	48
<b><i>Total Amount Payable</i></b>	<b><i>\$528</i></b>



Chartered Accountants



## Regulation details removed

### ABN details

ABN: 44 991 096 388 [View record on ABN Lookup](#)

Status: Regulation details removed

### Previous name(s)

Previous fund name	From	To
THE TRUSTEE FOR ANDERSON SUPERANNUATION FUND	15 Nov 2002	03 Jul 2009
ANDERSON SUPERANNUATION FUND	01 Nov 1999	15 Nov 2002

### What does 'Regulation details removed' mean?

The regulation details of this SMSF have been removed from display in Super Fund Lookup due to their failure to lodge returns.

#### APRA Funds

If you receive a transfer or rollover request from this SMSF, advise your client to contact the ATO by phoning [13 10 20](tel:131020) between 8am and 6pm, Monday to Friday.

See the [guidance](#) issued by APRA for further assistance in managing transfers and rollovers to SMSFs.

#### SMSF

An authorised contact for the SMSF can contact the ATO about this issue by phoning [13 10 20](tel:131020) between 8am and 6pm, Monday to Friday.

Also refer to [frequently asked questions](#)

#### Disclaimer

This extract is based on information supplied by superannuation entities to the Commissioner of Taxation.

**Important** Neither the Australian Government nor the ATO endorse or guarantee the performance of super funds.



# BT Protection Plans

## Annual Premium Summary

Policy Owner: **ANDERSON SUPERANNUATION FUND**

### Your policy details

Portfolio number: BL341138-A  
Policy number: **YL341139**  
Product name: Term Life  
Policy risk commencement date: 15 July 2015  
Premium frequency: Monthly

2022 BT Statement for Ryan

**Summary period: 01/07/2021 to 30/06/2022**

Total premium paid in this period: \$2,558.93

### Your benefits at 30/06/2022

Insured Person: Ryan Anderson  
Death Benefit: \$1,500,000  
TPD Benefit (Any): \$1,500,000

Date of Birth: 05/06/1980

The insurance premium shown on your Annual Premium Summary may include stamp duty and policy fee. Please refer to your renewal document for the premium details.

The details provided in this Summary are for the financial year ending 30 June 2022. Any transactions completed with an effective date after 30 June 2022 will be included in next year's Summary.

The Insurer and Issuer is TAL Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728 (TLISL), except for Term Life as Superannuation, Income Protection as Superannuation, and Income Protection Assured as Superannuation, which are issued by BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 (BTFM) as Trustee of the Retirement Wrap ABN 39 827 542 991. BTFM is a subsidiary of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 (Westpac). Westpac does not guarantee the insurance. TLISL is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). TAL companies are not part of the Westpac Group. BT is a trade mark of BT Financial Group Pty Limited ABN 38 087 480 331 and is used by TLISL under licence. Asgard is a trade mark of Asgard Wealth Solutions Ltd ABN 28 009 143 597 and is used by TLISL under licence. This information does not take into account your individual needs, objectives or financial situation. You should read the Product Disclosure Statement (PDS) before making a decision to purchase or continue to hold a product. A PDS can be obtained by visiting [bt.com.au](http://bt.com.au) or calling 1300 553 764.

The information contained in this Annual Premium Summary should not be considered to be a comprehensive or complete statement of the cover provided and is only reflective of the state of affairs at the time it was issued. It should not be relied on by any person and he or she should make his or her own enquires. No representation, warranty or responsibility is made or accepted by the Insurer for any liability arising in any way, including but not limited to, negligence for errors or omissions. This disclaimer is subject to any requirements of the law and should be read accordingly.

## Eddy Lee

---

**From:** Janis Glassop <Janis@streamfinancial.com.au>  
**Sent:** 4 August 2022 1:22 PM  
**To:** Eddy Lee  
**Subject:** Re: YL341139 ANDERSON SUPERANNUATION FUND

Hey Eddy,

No, the other members are with a different financial adviser

Get [Outlook for Android](#)

---

**From:** Eddy Lee <eddy@herronaccountants.com.au>  
**Sent:** Thursday, August 4, 2022 1:20:34 PM  
**To:** Janis Glassop <Janis@streamfinancial.com.au>  
**Subject:** RE: YL341139 ANDERSON SUPERANNUATION FUND

Thanks Janis,

Do you have any other members' (Rita, Kenneth and Lynette) life insurance statements with same policy owner (i.e. Anderson Super Fund) for 2021 FY?

Please let me know if you have any problems.

PS – the Fund had paid \$427.90 per month (i.e. \$5,134.80) to BT Life in 2021 FY.

Regards

**Eddy Lee CPA (SMSF Specialist)**

ACCOUNTANT

**NORTH LAKES | P 07 3204 4166**

Unit 1, 48 Flinders Pde, North Lakes Qld 4509  
PO Box 504 North Lakes Qld 4509



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# Anderson Superannuation Fund

## Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>C - Income - Gross interest</b>				
	31/07/2020	25000/ANZ494232302	ANZ Business Premium Saver	4.60
	31/08/2020	25000/ANZ494232302	ANZ Business Premium Saver	4.57
	30/09/2020	25000/ANZ494232302	ANZ Business Premium Saver	4.45
	30/10/2020	25000/ANZ494232302	ANZ Business Premium Saver	4.43
	30/11/2020	25000/ANZ494232302	ANZ Business Premium Saver	4.56
	31/12/2020	25000/ANZ494232302	ANZ Business Premium Saver	4.59
	31/01/2021	25000/ANZ494232302	ANZ Business Premium Saver	4.31
	26/02/2021	25000/ANZ494232302	ANZ Business Premium Saver	4.19
	31/03/2021	25000/ANZ494232302	ANZ Business Premium Saver	4.94
	30/04/2021	25000/ANZ494232302	ANZ Business Premium Saver	4.46
	31/05/2021	25000/ANZ494232302	ANZ Business Premium Saver	4.63
	30/06/2021	25000/ANZ494232302	ANZ Business Premium Saver	4.45
	30/06/2021	25000/BOQ OS	BOQ Term Deposit	872.04
	30/06/2021	25000/BOQ OS1	BOQ Term Deposit Compound Interest	1,735.14
<b>Sub-Total</b>				<b>2,661.36</b>
<b>Ignore Cents</b>				<b>0.36</b>
<b>Total</b>				<b>2,661.00</b>
<b>R1 - Assessable employer contributions</b>				
	08/07/2020	24200/ANDRYA00001A	(Contributions) Anderson, Ryan - Accumulation (Accumulation)	182.19
	12/08/2020	24200/ANDRYA00001A	(Contributions) Anderson, Ryan - Accumulation (Accumulation)	728.76
	18/08/2020	24200/ANDRYA00001A	(Contributions) Anderson, Ryan - Accumulation (Accumulation)	364.38
	25/08/2020	24200/ANDRYA00001A	(Contributions) Anderson, Ryan - Accumulation (Accumulation)	182.19
	31/08/2020	24200/ANDRYA00001A	(Contributions) Anderson, Ryan - Accumulation (Accumulation)	182.19
	08/09/2020	24200/ANDRYA00001A	(Contributions) Anderson, Ryan - Accumulation (Accumulation)	182.19
	15/09/2020	24200/ANDRYA00001A	(Contributions) Anderson, Ryan - Accumulation (Accumulation)	182.19
	23/09/2020	24200/ANDRYA00001A	(Contributions) Anderson, Ryan - Accumulation (Accumulation)	182.19
	30/09/2020	24200/ANDRYA00001A	(Contributions) Anderson, Ryan - Accumulation (Accumulation)	182.19
	05/10/2020	24200/ANDRYA00001A	(Contributions) Anderson, Ryan - Accumulation (Accumulation)	182.19
	13/10/2020	24200/ANDRYA00001A	(Contributions) Anderson, Ryan - Accumulation (Accumulation)	182.19
	21/10/2020	24200/ANDRYA00001A	(Contributions) Anderson, Ryan - Accumulation (Accumulation)	182.19
	17/11/2020	24200/ANDRYA00001A	(Contributions) Anderson, Ryan - Accumulation (Accumulation)	728.76
	24/11/2020	24200/ANDRYA00001A	(Contributions) Anderson, Ryan - Accumulation (Accumulation)	182.19
	30/11/2020	24200/ANDRYA00001A	(Contributions) Anderson, Ryan - Accumulation (Accumulation)	182.19
	15/12/2020	24200/ANDRYA00001A	(Contributions) Anderson, Ryan - Accumulation (Accumulation)	364.38
	21/12/2020	24200/ANDRYA00001A	(Contributions) Anderson, Ryan - Accumulation (Accumulation)	182.19

# Anderson Superannuation Fund

## Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>R1 - Assessable employer contributions</b>				
	21/12/2020	24200/ANDRYA00001A	(Contributions) Anderson, Ryan - Accumulation (Accumulation)	421.25
	12/01/2021	24200/ANDRYA00001A	(Contributions) Anderson, Ryan - Accumulation (Accumulation)	364.38
	19/01/2021	24200/ANDRYA00001A	(Contributions) Anderson, Ryan - Accumulation (Accumulation)	364.38
	25/01/2021	24200/ANDRYA00001A	(Contributions) Anderson, Ryan - Accumulation (Accumulation)	182.19
	10/02/2021	24200/ANDRYA00001A	(Contributions) Anderson, Ryan - Accumulation (Accumulation)	364.38
	15/02/2021	24200/ANDRYA00001A	(Contributions) Anderson, Ryan - Accumulation (Accumulation)	182.19
	23/02/2021	24200/ANDRYA00001A	(Contributions) Anderson, Ryan - Accumulation (Accumulation)	182.19
	01/03/2021	24200/ANDRYA00001A	(Contributions) Anderson, Ryan - Accumulation (Accumulation)	182.19
	01/03/2021	24200/ANDRYA00001A	(Contributions) Anderson, Ryan - Accumulation (Accumulation)	212.97
	09/03/2021	24200/ANDRYA00001A	(Contributions) Anderson, Ryan - Accumulation (Accumulation)	182.19
	16/03/2021	24200/ANDRYA00001A	(Contributions) Anderson, Ryan - Accumulation (Accumulation)	182.19
	18/03/2021	24200/ANDRYA00001A	(Contributions) Anderson, Ryan - Accumulation (Accumulation)	212.96
	15/04/2021	24200/ANDRYA00001A	(Contributions) Anderson, Ryan - Accumulation (Accumulation)	653.72
	21/04/2021	24200/ANDRYA00001A	(Contributions) Anderson, Ryan - Accumulation (Accumulation)	910.95
	10/05/2021	24200/ANDRYA00001A	(Contributions) Anderson, Ryan - Accumulation (Accumulation)	546.57
	31/05/2021	24200/ANDRYA00001A	(Contributions) Anderson, Ryan - Accumulation (Accumulation)	546.57
<b>Sub-Total</b>				<b>10,246.02</b>
<b>Ignore Cents</b>				<b>0.02</b>
<b>Total</b>				<b>10,246.00</b>
<b>R - Assessable contributions (R1 plus R2 plus R3 less R6)</b>				
			Assessable employer contributions	10,246.02
<b>Sub-Total</b>				<b>10,246.02</b>
<b>Ignore Cents</b>				<b>0.02</b>
<b>Total</b>				<b>10,246.00</b>
<b>S - Income - Other income</b>				
	30/06/2021	26500/ANDJV	Joint Venture - Anderson FT	89,645.86
	30/06/2021	26500/ANDJV	Joint Venture - Anderson FT	3,846.81
<b>Sub-Total</b>				<b>93,492.67</b>
<b>Ignore Cents</b>				<b>0.67</b>
<b>Total</b>				<b>93,492.00</b>
<b>W - GROSS INCOME (Sum of labels A to U)</b>				
				106,399.00
<b>Sub-Total</b>				<b>106,399.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>106,399.00</b>

# Anderson Superannuation Fund

## Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>Y - Income - Exempt current pension income</b>				
				75,452.00
<b>Sub-Total</b>				<b>75,452.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>75,452.00</b>
<b>V - TOTAL ASSESSABLE INCOME (W less Y)</b>				
				30,947.00
<b>Sub-Total</b>				<b>30,947.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>30,947.00</b>
<b>F1 - Expenses - Insurance Premiums</b>				
	15/07/2020	39000/ANDRYA00001A	(Life Insurance Premiums) Anderson, Ryan - Accumulation (Accumula...	427.90
	17/08/2020	39000/ANDRYA00001A	(Life Insurance Premiums) Anderson, Ryan - Accumulation (Accumula...	427.90
	15/09/2020	39000/ANDRYA00001A	(Life Insurance Premiums) Anderson, Ryan - Accumulation (Accumula...	427.90
	15/10/2020	39000/ANDRYA00001A	(Life Insurance Premiums) Anderson, Ryan - Accumulation (Accumula...	427.90
	16/11/2020	39000/ANDRYA00001A	(Life Insurance Premiums) Anderson, Ryan - Accumulation (Accumula...	427.90
	15/12/2020	39000/ANDRYA00001A	(Life Insurance Premiums) Anderson, Ryan - Accumulation (Accumula...	427.90
	15/01/2021	39000/ANDRYA00001A	(Life Insurance Premiums) Anderson, Ryan - Accumulation (Accumula...	427.90
	15/02/2021	39000/ANDRYA00001A	(Life Insurance Premiums) Anderson, Ryan - Accumulation (Accumula...	427.90
	15/03/2021	39000/ANDRYA00001A	(Life Insurance Premiums) Anderson, Ryan - Accumulation (Accumula...	427.90
	15/04/2021	39000/ANDRYA00001A	(Life Insurance Premiums) Anderson, Ryan - Accumulation (Accumula...	427.90
	17/05/2021	39000/ANDRYA00001A	(Life Insurance Premiums) Anderson, Ryan - Accumulation (Accumula...	427.90
	15/06/2021	39000/ANDRYA00001A	(Life Insurance Premiums) Anderson, Ryan - Accumulation (Accumula...	427.90
	30/06/2021	39000/ANDRYA00001A	(Life Insurance Premiums) Anderson, Ryan - Accumulation (Accumula...	(1,437.74)
	30/06/2021	39000/ANDRIA00001A	(Life Insurance Premiums) Anderson, Ria Frances Norma - Accumulat...	1,437.74
<b>Sub-Total</b>				<b>5,134.80</b>
<b>Ignore Cents</b>				<b>0.80</b>
<b>Total</b>				<b>5,134.00</b>
<b>H1 - Expenses - SMSF auditor fee</b>				
	06/07/2020	30700	Auditor's Remuneration	153.57
<b>Sub-Total</b>				<b>153.57</b>
<b>Ignore Cents</b>				<b>0.57</b>
<b>Total</b>				<b>153.00</b>
<b>H2 - Expenses - SMSF auditor fee non deductible</b>				
	06/07/2020	30700	Auditor's Remuneration	374.43



# Anderson Superannuation Fund

## Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>H2 - Expenses - SMSF auditor fee non deductible</b>				
<b>Sub-Total</b>				<b>374.43</b>
<b>Ignore Cents</b>				<b>0.43</b>
<b>Total</b>				<b>374.00</b>
<b>J1 - Expenses - Management and administration expenses</b>				
	06/07/2020	30100	Accountancy Fees	815.86
	31/07/2020	31500	Bank Charges	0.35
	31/07/2020	31500	Bank Charges	1.40
	31/08/2020	31500	Bank Charges	0.52
	31/08/2020	31500	Bank Charges	0.70
	30/09/2020	31500	Bank Charges	0.52
	30/09/2020	31500	Bank Charges	1.05
	30/10/2020	31500	Bank Charges	0.17
	30/10/2020	31500	Bank Charges	1.05
	30/11/2020	31500	Bank Charges	0.35
	30/11/2020	31500	Bank Charges	0.70
	31/12/2020	31500	Bank Charges	0.35
	31/12/2020	31500	Bank Charges	1.05
	31/01/2021	31500	Bank Charges	0.35
	31/01/2021	31500	Bank Charges	0.70
	26/02/2021	31500	Bank Charges	0.35
	26/02/2021	31500	Bank Charges	0.70
	17/03/2021	30100	Accountancy Fees	67.19
	18/03/2021	30800	ASIC Fees	16.00
	31/03/2021	31500	Bank Charges	0.35
	31/03/2021	31500	Bank Charges	1.92
	30/04/2021	31500	Bank Charges	0.17
	30/04/2021	31500	Bank Charges	0.70
	31/05/2021	31500	Bank Charges	0.17
	31/05/2021	31500	Bank Charges	0.87
	30/06/2021	30400	ATO Supervisory Levy	259.00
<b>Sub-Total</b>				<b>1,172.53</b>
<b>Ignore Cents</b>				<b>0.53</b>
<b>Total</b>				<b>1,172.00</b>
<b>J2 - Expenses - Management and administration expenses non deductible</b>				
	06/07/2020	30100	Accountancy Fees	1,989.14
	31/07/2020	31500	Bank Charges	0.85
	31/07/2020	31500	Bank Charges	3.40
	31/08/2020	31500	Bank Charges	1.28
	31/08/2020	31500	Bank Charges	1.70
	30/09/2020	31500	Bank Charges	1.28
	30/09/2020	31500	Bank Charges	2.55
	30/10/2020	31500	Bank Charges	0.43

# Anderson Superannuation Fund

## Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>J2 - Expenses - Management and administration expenses non deductible</b>				
	30/10/2020	31500	Bank Charges	2.55
	30/11/2020	31500	Bank Charges	0.85
	30/11/2020	31500	Bank Charges	1.70
	31/12/2020	31500	Bank Charges	0.85
	31/12/2020	31500	Bank Charges	2.55
	31/01/2021	31500	Bank Charges	0.85
	31/01/2021	31500	Bank Charges	1.70
	26/02/2021	31500	Bank Charges	0.85
	26/02/2021	31500	Bank Charges	1.70
	17/03/2021	30100	Accountancy Fees	163.81
	18/03/2021	30800	ASIC Fees	39.00
	31/03/2021	31500	Bank Charges	0.85
	31/03/2021	31500	Bank Charges	4.68
	30/04/2021	31500	Bank Charges	0.43
	30/04/2021	31500	Bank Charges	1.70
	31/05/2021	31500	Bank Charges	0.43
	31/05/2021	31500	Bank Charges	2.13
<b>Sub-Total</b>				<b>2,227.27</b>
<b>Ignore Cents</b>				<b>0.27</b>
<b>Total</b>				<b>2,227.00</b>
<b>N - TOTAL DEDUCTIONS</b>				
				6,459.00
<b>Sub-Total</b>				<b>6,459.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>6,459.00</b>
<b>Y - TOTAL NON DEDUCTIBLE EXPENSES</b>				
				2,601.00
<b>Sub-Total</b>				<b>2,601.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>2,601.00</b>
<b>O - TAXABLE INCOME OR LOSS</b>				
				24,488.00
<b>Sub-Total</b>				<b>24,488.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>24,488.00</b>
<b>Z - TOTAL SMSF EXPENSES</b>				
				9,060.00
<b>Sub-Total</b>				<b>9,060.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>9,060.00</b>
<b>A - Taxable income</b>				

# Anderson Superannuation Fund

## Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>A - Taxable income</b>				
				24,488.00
<b>Sub-Total</b>				<b>24,488.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>24,488.00</b>
<b>T1 - Tax on taxable income</b>				
				3,673.20
<b>Sub-Total</b>				<b>3,673.20</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>3,673.20</b>
<b>B - Gross Tax</b>				
				3,673.20
<b>Sub-Total</b>				<b>3,673.20</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>3,673.20</b>
<b>T2 - SUBTOTAL</b>				
				3,673.20
<b>Sub-Total</b>				<b>3,673.20</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>3,673.20</b>
<b>T3 - SUBTOTAL 2</b>				
				3,673.20
<b>Sub-Total</b>				<b>3,673.20</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>3,673.20</b>
<b>T5 - TAX PAYABLE</b>				
				3,673.20
<b>Sub-Total</b>				<b>3,673.20</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>3,673.20</b>
<b>K - PAYG instalments raised</b>				
	14/10/2020	85000	Income Tax Payable/Refundable	1,350.00
	25/03/2021	85000	Income Tax Payable/Refundable	1,350.00
	21/05/2021	85000	Income Tax Payable/Refundable	1,350.00
	30/06/2021	85000	Income Tax Payable/Refundable	1,350.00
<b>Sub-Total</b>				<b>5,400.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>5,400.00</b>
<b>L - Supervisory levy</b>				
				259.00

**Anderson Superannuation Fund**  
**Tax Reconciliation Report**

For the year ended 30 June 2021

<b>Tax Return Label</b>	<b>Date</b>	<b>Account Code</b>	<b>Account Name</b>	<b>Amount</b>
				<b>\$</b>
<b>L - Supervisory levy</b>				
<b>Sub-Total</b>				<b>259.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>259.00</b>
<b>S - AMOUNT DUE OR REFUNDABLE</b>				
				<b>(1,467.80)</b>
<b>Sub-Total</b>				<b>(1,467.80)</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>(1,467.80)</b>

# Anderson Superannuation Fund

## General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Contributions (24200)</b>					
<u>(Contributions) Anderson, Ryan - Accumulation (ANDRYA00001A)</u>					
08/07/2020	SUPERCHOICE P/L PC020720			182.19	182.19 CR
12/08/2020	SUPERCHOICE P/L PC020720			728.76	910.95 CR
18/08/2020	SUPERCHOICE P/L PC020720			364.38	1,275.33 CR
25/08/2020	SUPERCHOICE P/L PC020720			182.19	1,457.52 CR
31/08/2020	SUPERCHOICE P/L PC020720			182.19	1,639.71 CR
08/09/2020	SUPERCHOICE P/L PC020720			182.19	1,821.90 CR
15/09/2020	SUPERCHOICE P/L PC020720			182.19	2,004.09 CR
23/09/2020	SUPERCHOICE P/L PC020720			182.19	2,186.28 CR
30/09/2020	SUPERCHOICE P/L PC020720			182.19	2,368.47 CR
05/10/2020	SUPERCHOICE P/L PC020720			182.19	2,550.66 CR
13/10/2020	SUPERCHOICE P/L PC020720			182.19	2,732.85 CR
21/10/2020	SUPERCHOICE P/L PC020720			182.19	2,915.04 CR
17/11/2020	SUPERCHOICE P/L PC020720			728.76	3,643.80 CR
24/11/2020	SUPERCHOICE P/L PC020720			182.19	3,825.99 CR
30/11/2020	SUPERCHOICE P/L PC020720			182.19	4,008.18 CR
15/12/2020	SUPERCHOICE P/L PC020720			364.38	4,372.56 CR
21/12/2020	SUPERCHOICE P/L PC020720			182.19	4,554.75 CR
21/12/2020	ATO			421.25	4,976.00 CR
12/01/2021	SUPERCHOICE P/L PC020720			364.38	5,340.38 CR
19/01/2021	SUPERCHOICE P/L PC020720			364.38	5,704.76 CR
25/01/2021	SUPERCHOICE P/L PC020720			182.19	5,886.95 CR
10/02/2021	SUPERCHOICE P/L PC020720			364.38	6,251.33 CR
15/02/2021	SUPERCHOICE P/L PC020720			182.19	6,433.52 CR
23/02/2021	SUPERCHOICE P/L PC020720			182.19	6,615.71 CR
01/03/2021	SUPERCHOICE P/L PC020720			182.19	6,797.90 CR
01/03/2021	ATO			212.97	7,010.87 CR
09/03/2021	SUPERCHOICE P/L PC020720			182.19	7,193.06 CR
16/03/2021	SUPERCHOICE P/L PC020720			182.19	7,375.25 CR
18/03/2021	ATO			212.96	7,588.21 CR
15/04/2021	ATO			653.72	8,241.93 CR
21/04/2021	SUPERCHOICE P/L PC020720			910.95	9,152.88 CR
10/05/2021	SUPERCHOICE P/L PC020720			546.57	9,699.45 CR
31/05/2021	SUPERCHOICE P/L PC020720			546.57	10,246.02 CR
				<b>10,246.02</b>	<b>10,246.02 CR</b>
<b>Interest Received (25000)</b>					
<u>ANZ Business Premium Saver (ANZ494232302)</u>					
31/07/2020	CREDIT INTEREST			4.60	4.60 CR
31/08/2020	CREDIT INTEREST			4.57	9.17 CR
30/09/2020	CREDIT INTEREST			4.45	13.62 CR
30/10/2020	CREDIT INTEREST			4.43	18.05 CR
30/11/2020	CREDIT INTEREST			4.56	22.61 CR
31/12/2020	CREDIT INTEREST			4.59	27.20 CR
31/01/2021	CREDIT INTEREST			4.31	31.51 CR
26/02/2021	CREDIT INTEREST			4.19	35.70 CR

# Anderson Superannuation Fund

## General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
31/03/2021	CREDIT INTEREST			4.94	40.64 CR
30/04/2021	CREDIT INTEREST			4.46	45.10 CR
31/05/2021	CREDIT INTEREST			4.63	49.73 CR
30/06/2021	CREDIT INTEREST			4.45	54.18 CR
				<b>54.18</b>	<b>54.18 CR</b>
<u>BOQ Term Deposit (BOQ OS)</u>					
30/06/2021	To record interest for 2021			872.04	872.04 CR
				<b>872.04</b>	<b>872.04 CR</b>
<u>BOQ Term Deposit Compound Interest (BOQ OS1)</u>					
30/06/2021	To record interest for 2021			1,735.14	1,735.14 CR
				<b>1,735.14</b>	<b>1,735.14 CR</b>
<b>Other Investment Profit/(Loss) (26500)</b>					
<u>Joint Venture - Anderson FT (ANDJV)</u>					
30/06/2021	Joint Venture Entitlement			89,645.86	89,645.86 CR
30/06/2021	Joint Venture Entitlement Variance due to variance from the opening balance (errors in previous yr)			3,846.81	93,492.67 CR
				<b>93,492.67</b>	<b>93,492.67 CR</b>
<b>Accountancy Fees (30100)</b>					
<u>Accountancy Fees (30100)</u>					
06/07/2020	CABRERA PARTNERS		2,805.00		2,805.00 DR
17/03/2021	ASCENDA ACCOUNTANTS		231.00		3,036.00 DR
			<b>3,036.00</b>		<b>3,036.00 DR</b>
<b>ATO Supervisory Levy (30400)</b>					
<u>ATO Supervisory Levy (30400)</u>					
30/06/2021	2020 Income Tax Refund (previous accountant) - not lodged yet		259.00		259.00 DR
			<b>259.00</b>		<b>259.00 DR</b>
<b>Auditor's Remuneration (30700)</b>					
<u>Auditor's Remuneration (30700)</u>					
06/07/2020	CABRERA PARTNERS		528.00		528.00 DR
			<b>528.00</b>		<b>528.00 DR</b>
<b>ASIC Fees (30800)</b>					
<u>ASIC Fees (30800)</u>					
18/03/2021	ASIC		55.00		55.00 DR
			<b>55.00</b>		<b>55.00 DR</b>
<b>Bank Charges (31500)</b>					
<u>Bank Charges (31500)</u>					
31/07/2020	PHONE BANKING FEES		1.20		1.20 DR
31/07/2020	TRANSACTION FEES		4.80		6.00 DR
31/08/2020	PHONE BANKING FEES		1.80		7.80 DR
31/08/2020	TRANSACTION FEES		2.40		10.20 DR
30/09/2020	PHONE BANKING FEES		1.80		12.00 DR
30/09/2020	TRANSACTION FEES		3.60		15.60 DR
30/10/2020	PHONE BANKING FEES		0.60		16.20 DR
30/10/2020	TRANSACTION FEES		3.60		19.80 DR

# Anderson Superannuation Fund

## General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/11/2020	PHONE BANKING FEES		1.20		21.00 DR
30/11/2020	TRANSACTION FEES		2.40		23.40 DR
31/12/2020	PHONE BANKING FEES		1.20		24.60 DR
31/12/2020	TRANSACTION FEES		3.60		28.20 DR
31/01/2021	PHONE BANKING FEES		1.20		29.40 DR
31/01/2021	TRANSACTION FEES		2.40		31.80 DR
26/02/2021	PHONE BANKING FEES		1.20		33.00 DR
26/02/2021	TRANSACTION FEES		2.40		35.40 DR
31/03/2021	PHONE BANKING FEES		1.20		36.60 DR
31/03/2021	TRANSACTION FEES		6.60		43.20 DR
30/04/2021	PHONE BANKING FEES		0.60		43.80 DR
30/04/2021	TRANSACTION FEES		2.40		46.20 DR
31/05/2021	PHONE BANKING FEES		0.60		46.80 DR
31/05/2021	TRANSACTION FEES		3.00		49.80 DR
			<b>49.80</b>		<b>49.80 DR</b>

### Life Insurance Premiums (39000)

(Life Insurance Premiums) Anderson, Ria Frances Norma - Accumulation (ANDRIA00001A)

30/06/2021	Rita's premium was \$1,437.74 (28%) Ryan's 2021 premium was \$3,697.06 (72%) applied same portion as 2021 FY.		1,437.74		1,437.74 DR
			<b>1,437.74</b>		<b>1,437.74 DR</b>

(Life Insurance Premiums) Anderson, Ryan - Accumulation (ANDRYA00001A)

15/07/2020	BT LIFE INSURANC		427.90		427.90 DR
17/08/2020	BT LIFE INSURANC		427.90		855.80 DR
15/09/2020	BT LIFE INSURANC		427.90		1,283.70 DR
15/10/2020	BT LIFE INSURANC		427.90		1,711.60 DR
16/11/2020	BT LIFE INSURANC		427.90		2,139.50 DR
15/12/2020	BT LIFE INSURANC		427.90		2,567.40 DR
15/01/2021	BT LIFE INSURANC		427.90		2,995.30 DR
15/02/2021	BT LIFE INSURANC		427.90		3,423.20 DR
15/03/2021	BT LIFE INSURANC		427.90		3,851.10 DR
15/04/2021	BT LIFE INSURANC		427.90		4,279.00 DR
17/05/2021	BT LIFE INSURANC		427.90		4,706.90 DR
15/06/2021	BT LIFE INSURANC		427.90		5,134.80 DR
30/06/2021	Rita's premium was \$1,437.74 (28%) Ryan's 2021 premium was \$3,697.06 (72%) applied same portion as 2021 FY.			1,437.74	3,697.06 DR
			<b>5,134.80</b>	<b>1,437.74</b>	<b>3,697.06 DR</b>

### Pensions Paid (41600)

(Pensions Paid) Anderson, Kenneth John - Pension (Account Based Pension) (ANDKEN00003P)

01/07/2020	TRANSFER TO * 55068		900.00		900.00 DR
07/07/2020	TRANSFER TO * 55068		900.00		1,800.00 DR
15/07/2020	TRANSFER TO * 55068		900.00		2,700.00 DR
21/07/2020	TRANSFER TO * 55068		900.00		3,600.00 DR
29/07/2020	TRANSFER TO * 55068		900.00		4,500.00 DR
05/08/2020	TRANSFER TO * 55068		900.00		5,400.00 DR
12/08/2020	TRANSFER TO * 55068		900.00		6,300.00 DR

Anderson Superannuation Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
20/08/2020	TRANSFER TO * 55068		900.00		7,200.00 DR
26/08/2020	TRANSFER TO * 55068		900.00		8,100.00 DR
03/09/2020	TRANSFER TO * 55068		900.00		9,000.00 DR
09/09/2020	TRANSFER TO * 55068		900.00		9,900.00 DR
16/09/2020	TRANSFER TO * 55068		900.00		10,800.00 DR
23/09/2020	TRANSFER TO * 55068		900.00		11,700.00 DR
30/09/2020	TRANSFER TO * 55068		900.00		12,600.00 DR
08/10/2020	TRANSFER TO * 55068		900.00		13,500.00 DR
14/10/2020	TRANSFER TO * 55068		900.00		14,400.00 DR
21/10/2020	TRANSFER TO * 55068		900.00		15,300.00 DR
28/10/2020	TRANSFER TO * 55068		900.00		16,200.00 DR
04/11/2020	TRANSFER TO * 55068		900.00		17,100.00 DR
11/11/2020	TRANSFER TO * 55068		900.00		18,000.00 DR
18/11/2020	TRANSFER TO * 55068		900.00		18,900.00 DR
25/11/2020	TRANSFER TO * 55068		900.00		19,800.00 DR
02/12/2020	TRANSFER TO * 55068		900.00		20,700.00 DR
09/12/2020	TRANSFER TO * 55068		900.00		21,600.00 DR
16/12/2020	TRANSFER TO * 55068		900.00		22,500.00 DR
23/12/2020	TRANSFER TO * 55068		900.00		23,400.00 DR
31/12/2020	TRANSFER TO * 55068		900.00		24,300.00 DR
06/01/2021	TRANSFER TO * 55068		900.00		25,200.00 DR
13/01/2021	TRANSFER TO * 55068		900.00		26,100.00 DR
21/01/2021	TRANSFER TO * 55068		900.00		27,000.00 DR
27/01/2021	TRANSFER TO * 55068		900.00		27,900.00 DR
03/02/2021	TRANSFER TO * 55068		900.00		28,800.00 DR
10/02/2021	TRANSFER TO * 55068		900.00		29,700.00 DR
17/02/2021	TRANSFER TO * 55068		900.00		30,600.00 DR
24/02/2021	TRANSFER TO * 55068		900.00		31,500.00 DR
03/03/2021	TRANSFER TO * 55068		900.00		32,400.00 DR
10/03/2021	TRANSFER TO * 55068		900.00		33,300.00 DR
17/03/2021	TRANSFER TO * 55068		900.00		34,200.00 DR
24/03/2021	TRANSFER TO * 55068		900.00		35,100.00 DR
31/03/2021	TRANSFER TO * 55068		900.00		36,000.00 DR
07/04/2021	TRANSFER TO * 55068		900.00		36,900.00 DR
14/04/2021	TRANSFER TO * 55068		900.00		37,800.00 DR
21/04/2021	TRANSFER TO * 55068		900.00		38,700.00 DR
30/04/2021	TRANSFER TO * 55068		900.00		39,600.00 DR
05/05/2021	TRANSFER TO * 55068		900.00		40,500.00 DR
12/05/2021	TRANSFER TO * 55068		900.00		41,400.00 DR
19/05/2021	TRANSFER TO * 55068		900.00		42,300.00 DR
26/05/2021	TRANSFER TO * 55068		900.00		43,200.00 DR
02/06/2021	TRANSFER TO * 55068		900.00		44,100.00 DR
09/06/2021	TRANSFER TO * 55068		900.00		45,000.00 DR
16/06/2021	TRANSFER TO * 55068		900.00		45,900.00 DR
24/06/2021	TRANSFER TO * 55068		900.00		46,800.00 DR
			<b>46,800.00</b>		<b>46,800.00 DR</b>

(Pensions Paid) Anderson, Lynette - Pension (Account Based Pension) (ANDLYN00002P)



## Anderson Superannuation Fund

# General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/07/2020	TRANSFER TO * 55068		900.00		900.00 DR
07/07/2020	TRANSFER TO * 55068		900.00		1,800.00 DR
15/07/2020	TRANSFER TO * 55068		900.00		2,700.00 DR
21/07/2020	TRANSFER TO * 55068		900.00		3,600.00 DR
29/07/2020	TRANSFER TO * 55068		900.00		4,500.00 DR
05/08/2020	TRANSFER TO * 55068		900.00		5,400.00 DR
12/08/2020	TRANSFER TO * 55068		900.00		6,300.00 DR
20/08/2020	TRANSFER TO * 55068		900.00		7,200.00 DR
26/08/2020	TRANSFER TO * 55068		900.00		8,100.00 DR
03/09/2020	TRANSFER TO * 55068		900.00		9,000.00 DR
09/09/2020	TRANSFER TO * 55068		900.00		9,900.00 DR
16/09/2020	TRANSFER TO * 55068		900.00		10,800.00 DR
23/09/2020	TRANSFER TO * 55068		900.00		11,700.00 DR
30/09/2020	TRANSFER TO * 55068		900.00		12,600.00 DR
08/10/2020	TRANSFER TO * 55068		900.00		13,500.00 DR
14/10/2020	TRANSFER TO * 55068		900.00		14,400.00 DR
21/10/2020	TRANSFER TO * 55068		900.00		15,300.00 DR
28/10/2020	TRANSFER TO * 55068		900.00		16,200.00 DR
04/11/2020	TRANSFER TO * 55068		900.00		17,100.00 DR
11/11/2020	TRANSFER TO * 55068		900.00		18,000.00 DR
18/11/2020	TRANSFER TO * 55068		900.00		18,900.00 DR
25/11/2020	TRANSFER TO * 55068		900.00		19,800.00 DR
02/12/2020	TRANSFER TO * 55068		900.00		20,700.00 DR
09/12/2020	TRANSFER TO * 55068		900.00		21,600.00 DR
16/12/2020	TRANSFER TO * 55068		900.00		22,500.00 DR
23/12/2020	TRANSFER TO * 55068		900.00		23,400.00 DR
31/12/2020	TRANSFER TO * 55068		900.00		24,300.00 DR
06/01/2021	TRANSFER TO * 55068		900.00		25,200.00 DR
13/01/2021	TRANSFER TO * 55068		900.00		26,100.00 DR
21/01/2021	TRANSFER TO * 55068		900.00		27,000.00 DR
27/01/2021	TRANSFER TO * 55068		900.00		27,900.00 DR
03/02/2021	TRANSFER TO * 55068		900.00		28,800.00 DR
10/02/2021	TRANSFER TO * 55068		900.00		29,700.00 DR
17/02/2021	TRANSFER TO * 55068		900.00		30,600.00 DR
24/02/2021	TRANSFER TO * 55068		900.00		31,500.00 DR
03/03/2021	TRANSFER TO * 55068		900.00		32,400.00 DR
10/03/2021	TRANSFER TO * 55068		900.00		33,300.00 DR
17/03/2021	TRANSFER TO * 55068		900.00		34,200.00 DR
24/03/2021	TRANSFER TO * 55068		900.00		35,100.00 DR
31/03/2021	TRANSFER TO * 55068		900.00		36,000.00 DR
07/04/2021	TRANSFER TO * 55068		900.00		36,900.00 DR
14/04/2021	TRANSFER TO * 55068		900.00		37,800.00 DR
21/04/2021	TRANSFER TO * 55068		900.00		38,700.00 DR
30/04/2021	TRANSFER TO * 55068		900.00		39,600.00 DR
05/05/2021	TRANSFER TO * 55068		900.00		40,500.00 DR
12/05/2021	TRANSFER TO * 55068		900.00		41,400.00 DR
19/05/2021	TRANSFER TO * 55068		900.00		42,300.00 DR

# Anderson Superannuation Fund

## General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
26/05/2021	TRANSFER TO * 55068		900.00		43,200.00 DR
02/06/2021	TRANSFER TO * 55068		900.00		44,100.00 DR
09/06/2021	TRANSFER TO * 55068		900.00		45,000.00 DR
16/06/2021	TRANSFER TO * 55068		900.00		45,900.00 DR
24/06/2021	TRANSFER TO * 55068		900.00		46,800.00 DR
			<b>46,800.00</b>		<b>46,800.00 DR</b>
<b>Income Tax Expense (48500)</b>					
<u>Income Tax Expense (48500)</u>					
30/06/2021	Create Entries - Income Tax Expense - 30/06/2021		3,673.20		3,673.20 DR
			<b>3,673.20</b>		<b>3,673.20 DR</b>
<b>Profit/Loss Allocation Account (49000)</b>					
<u>Profit/Loss Allocation Account (49000)</u>					
01/07/2020	System Member Journals			900.00	900.00 CR
01/07/2020	System Member Journals			900.00	1,800.00 CR
07/07/2020	System Member Journals			900.00	2,700.00 CR
07/07/2020	System Member Journals			900.00	3,600.00 CR
08/07/2020	System Member Journals		154.86		3,445.14 CR
15/07/2020	System Member Journals			363.71	3,808.85 CR
15/07/2020	System Member Journals			900.00	4,708.85 CR
15/07/2020	System Member Journals			900.00	5,608.85 CR
21/07/2020	System Member Journals			900.00	6,508.85 CR
21/07/2020	System Member Journals			900.00	7,408.85 CR
29/07/2020	System Member Journals			900.00	8,308.85 CR
29/07/2020	System Member Journals			900.00	9,208.85 CR
05/08/2020	System Member Journals			900.00	10,108.85 CR
05/08/2020	System Member Journals			900.00	11,008.85 CR
12/08/2020	System Member Journals		619.45		10,389.40 CR
12/08/2020	System Member Journals			900.00	11,289.40 CR
12/08/2020	System Member Journals			900.00	12,189.40 CR
17/08/2020	System Member Journals			363.71	12,553.11 CR
18/08/2020	System Member Journals		309.72		12,243.39 CR
20/08/2020	System Member Journals			900.00	13,143.39 CR
20/08/2020	System Member Journals			900.00	14,043.39 CR
25/08/2020	System Member Journals		154.86		13,888.53 CR
26/08/2020	System Member Journals			900.00	14,788.53 CR
26/08/2020	System Member Journals			900.00	15,688.53 CR
31/08/2020	System Member Journals		154.86		15,533.67 CR
03/09/2020	System Member Journals			900.00	16,433.67 CR
03/09/2020	System Member Journals			900.00	17,333.67 CR
08/09/2020	System Member Journals		154.86		17,178.81 CR
09/09/2020	System Member Journals			900.00	18,078.81 CR
09/09/2020	System Member Journals			900.00	18,978.81 CR
15/09/2020	System Member Journals		154.86		18,823.95 CR
15/09/2020	System Member Journals			363.71	19,187.66 CR
16/09/2020	System Member Journals			900.00	20,087.66 CR
16/09/2020	System Member Journals			900.00	20,987.66 CR

# Anderson Superannuation Fund

## General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
23/09/2020	System Member Journals		154.86		20,832.80 CR
23/09/2020	System Member Journals			900.00	21,732.80 CR
23/09/2020	System Member Journals			900.00	22,632.80 CR
30/09/2020	System Member Journals		154.86		22,477.94 CR
30/09/2020	System Member Journals			900.00	23,377.94 CR
30/09/2020	System Member Journals			900.00	24,277.94 CR
05/10/2020	System Member Journals		154.86		24,123.08 CR
08/10/2020	System Member Journals			900.00	25,023.08 CR
08/10/2020	System Member Journals			900.00	25,923.08 CR
13/10/2020	System Member Journals		154.86		25,768.22 CR
14/10/2020	System Member Journals			900.00	26,668.22 CR
14/10/2020	System Member Journals			900.00	27,568.22 CR
15/10/2020	System Member Journals			363.71	27,931.93 CR
21/10/2020	System Member Journals		154.86		27,777.07 CR
21/10/2020	System Member Journals			900.00	28,677.07 CR
21/10/2020	System Member Journals			900.00	29,577.07 CR
28/10/2020	System Member Journals			900.00	30,477.07 CR
28/10/2020	System Member Journals			900.00	31,377.07 CR
04/11/2020	System Member Journals			900.00	32,277.07 CR
04/11/2020	System Member Journals			900.00	33,177.07 CR
11/11/2020	System Member Journals			900.00	34,077.07 CR
11/11/2020	System Member Journals			900.00	34,977.07 CR
16/11/2020	System Member Journals			363.71	35,340.78 CR
17/11/2020	System Member Journals		619.45		34,721.33 CR
18/11/2020	System Member Journals			900.00	35,621.33 CR
18/11/2020	System Member Journals			900.00	36,521.33 CR
24/11/2020	System Member Journals		154.86		36,366.47 CR
25/11/2020	System Member Journals			900.00	37,266.47 CR
25/11/2020	System Member Journals			900.00	38,166.47 CR
30/11/2020	System Member Journals		154.86		38,011.61 CR
02/12/2020	System Member Journals			900.00	38,911.61 CR
02/12/2020	System Member Journals			900.00	39,811.61 CR
09/12/2020	System Member Journals			900.00	40,711.61 CR
09/12/2020	System Member Journals			900.00	41,611.61 CR
15/12/2020	System Member Journals		309.72		41,301.89 CR
15/12/2020	System Member Journals			363.71	41,665.60 CR
16/12/2020	System Member Journals			900.00	42,565.60 CR
16/12/2020	System Member Journals			900.00	43,465.60 CR
21/12/2020	System Member Journals		154.86		43,310.74 CR
21/12/2020	System Member Journals		358.06		42,952.68 CR
23/12/2020	System Member Journals			900.00	43,852.68 CR
23/12/2020	System Member Journals			900.00	44,752.68 CR
31/12/2020	System Member Journals			900.00	45,652.68 CR
31/12/2020	System Member Journals			900.00	46,552.68 CR
06/01/2021	System Member Journals			900.00	47,452.68 CR
06/01/2021	System Member Journals			900.00	48,352.68 CR
12/01/2021	System Member Journals		309.72		48,042.96 CR

# Anderson Superannuation Fund

## General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
13/01/2021	System Member Journals			900.00	48,942.96 CR
13/01/2021	System Member Journals			900.00	49,842.96 CR
15/01/2021	System Member Journals			363.71	50,206.67 CR
19/01/2021	System Member Journals		309.72		49,896.95 CR
21/01/2021	System Member Journals			900.00	50,796.95 CR
21/01/2021	System Member Journals			900.00	51,696.95 CR
25/01/2021	System Member Journals		154.86		51,542.09 CR
27/01/2021	System Member Journals			900.00	52,442.09 CR
27/01/2021	System Member Journals			900.00	53,342.09 CR
03/02/2021	System Member Journals			900.00	54,242.09 CR
03/02/2021	System Member Journals			900.00	55,142.09 CR
10/02/2021	System Member Journals		309.72		54,832.37 CR
10/02/2021	System Member Journals			900.00	55,732.37 CR
10/02/2021	System Member Journals			900.00	56,632.37 CR
15/02/2021	System Member Journals		154.86		56,477.51 CR
15/02/2021	System Member Journals			363.71	56,841.22 CR
17/02/2021	System Member Journals			900.00	57,741.22 CR
17/02/2021	System Member Journals			900.00	58,641.22 CR
23/02/2021	System Member Journals		154.86		58,486.36 CR
24/02/2021	System Member Journals			900.00	59,386.36 CR
24/02/2021	System Member Journals			900.00	60,286.36 CR
01/03/2021	System Member Journals		154.86		60,131.50 CR
01/03/2021	System Member Journals		181.02		59,950.48 CR
03/03/2021	System Member Journals			900.00	60,850.48 CR
03/03/2021	System Member Journals			900.00	61,750.48 CR
09/03/2021	System Member Journals		154.86		61,595.62 CR
10/03/2021	System Member Journals			900.00	62,495.62 CR
10/03/2021	System Member Journals			900.00	63,395.62 CR
15/03/2021	System Member Journals			363.71	63,759.33 CR
16/03/2021	System Member Journals		154.86		63,604.47 CR
17/03/2021	System Member Journals			900.00	64,504.47 CR
17/03/2021	System Member Journals			900.00	65,404.47 CR
18/03/2021	System Member Journals		181.02		65,223.45 CR
24/03/2021	System Member Journals			900.00	66,123.45 CR
24/03/2021	System Member Journals			900.00	67,023.45 CR
31/03/2021	System Member Journals			900.00	67,923.45 CR
31/03/2021	System Member Journals			900.00	68,823.45 CR
07/04/2021	System Member Journals			900.00	69,723.45 CR
07/04/2021	System Member Journals			900.00	70,623.45 CR
14/04/2021	System Member Journals			900.00	71,523.45 CR
14/04/2021	System Member Journals			900.00	72,423.45 CR
15/04/2021	System Member Journals			363.71	72,787.16 CR
15/04/2021	System Member Journals		555.66		72,231.50 CR
21/04/2021	System Member Journals		774.31		71,457.19 CR
21/04/2021	System Member Journals			900.00	72,357.19 CR
21/04/2021	System Member Journals			900.00	73,257.19 CR
30/04/2021	System Member Journals			900.00	74,157.19 CR

# Anderson Superannuation Fund

## General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/04/2021	System Member Journals			900.00	75,057.19 CR
05/05/2021	System Member Journals			900.00	75,957.19 CR
05/05/2021	System Member Journals			900.00	76,857.19 CR
10/05/2021	System Member Journals		464.58		76,392.61 CR
12/05/2021	System Member Journals			900.00	77,292.61 CR
12/05/2021	System Member Journals			900.00	78,192.61 CR
17/05/2021	System Member Journals			363.71	78,556.32 CR
19/05/2021	System Member Journals			900.00	79,456.32 CR
19/05/2021	System Member Journals			900.00	80,356.32 CR
26/05/2021	System Member Journals			900.00	81,256.32 CR
26/05/2021	System Member Journals			900.00	82,156.32 CR
31/05/2021	System Member Journals		464.58		81,691.74 CR
02/06/2021	System Member Journals			900.00	82,591.74 CR
02/06/2021	System Member Journals			900.00	83,491.74 CR
09/06/2021	System Member Journals			900.00	84,391.74 CR
09/06/2021	System Member Journals			900.00	85,291.74 CR
15/06/2021	System Member Journals			363.71	85,655.45 CR
16/06/2021	System Member Journals			900.00	86,555.45 CR
16/06/2021	System Member Journals			900.00	87,455.45 CR
24/06/2021	System Member Journals			900.00	88,355.45 CR
24/06/2021	System Member Journals			900.00	89,255.45 CR
30/06/2021	System Member Journals			1,222.08	90,477.53 CR
30/06/2021	System Member Journals		1,222.08		89,255.45 CR
30/06/2021	Create Entries - Profit/Loss Allocation - 30/06/2021		39,712.62		49,542.83 CR
30/06/2021	Create Entries - Profit/Loss Allocation - 30/06/2021		32,777.20		16,765.63 CR
30/06/2021	Create Entries - Profit/Loss Allocation - 30/06/2021		10,772.02		5,993.61 CR
30/06/2021	Create Entries - Profit/Loss Allocation - 30/06/2021		8,964.39		2,970.78 DR
30/06/2021	Create Entries - Income Tax Expense Allocation - 30/06/2021			1,586.97	1,383.81 DR
30/06/2021	Create Entries - Income Tax Expense Allocation - 30/06/2021			1,319.56	64.25 DR
			<b>102,157.38</b>	<b>102,093.13</b>	<b>64.25 DR</b>

### Opening Balance (50010)

(Opening Balance) Anderson, Kenneth John - Pension (Account Based Pension) (ANDKEN00003P)

01/07/2020	Opening Balance				695,610.21 CR
					<b>695,610.21 CR</b>

(Opening Balance) Anderson, Lynette - Pension (Account Based Pension) (ANDLYN00002P)

01/07/2020	Opening Balance				578,345.51 CR
					<b>578,345.51 CR</b>

(Opening Balance) Anderson, Ria Frances Norma - Accumulation (ANDRIA00001A)

01/07/2020	Opening Balance				151,580.96 CR
					<b>151,580.96 CR</b>

(Opening Balance) Anderson, Ryan - Accumulation (ANDRYA00001A)

01/07/2020	Opening Balance				180,560.60 CR
					<b>180,560.60 CR</b>

### Contributions (52420)

# Anderson Superannuation Fund

## General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
<u>(Contributions) Anderson, Ryan - Accumulation (ANDRYA00001A)</u>					
08/07/2020	System Member Journals			182.19	182.19 CR
12/08/2020	System Member Journals			728.76	910.95 CR
18/08/2020	System Member Journals			364.38	1,275.33 CR
25/08/2020	System Member Journals			182.19	1,457.52 CR
31/08/2020	System Member Journals			182.19	1,639.71 CR
08/09/2020	System Member Journals			182.19	1,821.90 CR
15/09/2020	System Member Journals			182.19	2,004.09 CR
23/09/2020	System Member Journals			182.19	2,186.28 CR
30/09/2020	System Member Journals			182.19	2,368.47 CR
05/10/2020	System Member Journals			182.19	2,550.66 CR
13/10/2020	System Member Journals			182.19	2,732.85 CR
21/10/2020	System Member Journals			182.19	2,915.04 CR
17/11/2020	System Member Journals			728.76	3,643.80 CR
24/11/2020	System Member Journals			182.19	3,825.99 CR
30/11/2020	System Member Journals			182.19	4,008.18 CR
15/12/2020	System Member Journals			364.38	4,372.56 CR
21/12/2020	System Member Journals			182.19	4,554.75 CR
21/12/2020	System Member Journals			421.25	4,976.00 CR
12/01/2021	System Member Journals			364.38	5,340.38 CR
19/01/2021	System Member Journals			364.38	5,704.76 CR
25/01/2021	System Member Journals			182.19	5,886.95 CR
10/02/2021	System Member Journals			364.38	6,251.33 CR
15/02/2021	System Member Journals			182.19	6,433.52 CR
23/02/2021	System Member Journals			182.19	6,615.71 CR
01/03/2021	System Member Journals			182.19	6,797.90 CR
01/03/2021	System Member Journals			212.97	7,010.87 CR
09/03/2021	System Member Journals			182.19	7,193.06 CR
16/03/2021	System Member Journals			182.19	7,375.25 CR
18/03/2021	System Member Journals			212.96	7,588.21 CR
15/04/2021	System Member Journals			653.72	8,241.93 CR
21/04/2021	System Member Journals			910.95	9,152.88 CR
10/05/2021	System Member Journals			546.57	9,699.45 CR
31/05/2021	System Member Journals			546.57	10,246.02 CR
				<b>10,246.02</b>	<b>10,246.02 CR</b>
<b>Share of Profit/(Loss) (53100)</b>					
<u>(Share of Profit/(Loss)) Anderson, Kenneth John - Pension (Account Based Pension) (ANDKEN00003P)</u>					
30/06/2021	Create Entries - Profit/Loss Allocation - 30/06/2021			39,712.62	39,712.62 CR
				<b>39,712.62</b>	<b>39,712.62 CR</b>
<u>(Share of Profit/(Loss)) Anderson, Lynette - Pension (Account Based Pension) (ANDLYN00002P)</u>					
30/06/2021	Create Entries - Profit/Loss Allocation - 30/06/2021			32,777.20	32,777.20 CR
				<b>32,777.20</b>	<b>32,777.20 CR</b>
<u>(Share of Profit/(Loss)) Anderson, Ria Frances Norma - Accumulation (ANDRIA00001A)</u>					
30/06/2021	Create Entries - Profit/Loss Allocation - 30/06/2021			8,964.39	8,964.39 CR
				<b>8,964.39</b>	<b>8,964.39 CR</b>

# Anderson Superannuation Fund

## General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
<u>(Share of Profit/(Loss)) Anderson, Ryan - Accumulation (ANDRYA00001A)</u>					
30/06/2021	Create Entries - Profit/Loss Allocation - 30/06/2021			10,772.02	10,772.02 CR
				<b>10,772.02</b>	<b>10,772.02 CR</b>
<b>Income Tax (53330)</b>					
<u>(Income Tax) Anderson, Ria Frances Norma - Accumulation (ANDRIA00001A)</u>					
30/06/2021	System Member Journals			215.66	215.66 CR
30/06/2021	Create Entries - Income Tax Expense Allocation - 30/06/2021		1,319.56		1,103.90 DR
			<b>1,319.56</b>	<b>215.66</b>	<b>1,103.90 DR</b>
<u>(Income Tax) Anderson, Ryan - Accumulation (ANDRYA00001A)</u>					
15/07/2020	System Member Journals			64.19	64.19 CR
17/08/2020	System Member Journals			64.19	128.38 CR
15/09/2020	System Member Journals			64.19	192.57 CR
15/10/2020	System Member Journals			64.19	256.76 CR
16/11/2020	System Member Journals			64.19	320.95 CR
15/12/2020	System Member Journals			64.19	385.14 CR
15/01/2021	System Member Journals			64.19	449.33 CR
15/02/2021	System Member Journals			64.19	513.52 CR
15/03/2021	System Member Journals			64.19	577.71 CR
15/04/2021	System Member Journals			64.19	641.90 CR
17/05/2021	System Member Journals			64.19	706.09 CR
15/06/2021	System Member Journals			64.19	770.28 CR
30/06/2021	System Member Journals		215.66		554.62 CR
30/06/2021	Create Entries - Income Tax Expense Allocation - 30/06/2021		1,586.97		1,032.35 DR
			<b>1,802.63</b>	<b>770.28</b>	<b>1,032.35 DR</b>
<b>Contributions Tax (53800)</b>					
<u>(Contributions Tax) Anderson, Ryan - Accumulation (ANDRYA00001A)</u>					
08/07/2020	System Member Journals		27.33		27.33 DR
12/08/2020	System Member Journals		109.31		136.64 DR
18/08/2020	System Member Journals		54.66		191.30 DR
25/08/2020	System Member Journals		27.33		218.63 DR
31/08/2020	System Member Journals		27.33		245.96 DR
08/09/2020	System Member Journals		27.33		273.29 DR
15/09/2020	System Member Journals		27.33		300.62 DR
23/09/2020	System Member Journals		27.33		327.95 DR
30/09/2020	System Member Journals		27.33		355.28 DR
05/10/2020	System Member Journals		27.33		382.61 DR
13/10/2020	System Member Journals		27.33		409.94 DR
21/10/2020	System Member Journals		27.33		437.27 DR
17/11/2020	System Member Journals		109.31		546.58 DR
24/11/2020	System Member Journals		27.33		573.91 DR
30/11/2020	System Member Journals		27.33		601.24 DR
15/12/2020	System Member Journals		54.66		655.90 DR
21/12/2020	System Member Journals		27.33		683.23 DR
21/12/2020	System Member Journals		63.19		746.42 DR
12/01/2021	System Member Journals		54.66		801.08 DR

# Anderson Superannuation Fund

## General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
19/01/2021	System Member Journals		54.66		855.74 DR
25/01/2021	System Member Journals		27.33		883.07 DR
10/02/2021	System Member Journals		54.66		937.73 DR
15/02/2021	System Member Journals		27.33		965.06 DR
23/02/2021	System Member Journals		27.33		992.39 DR
01/03/2021	System Member Journals		27.33		1,019.72 DR
01/03/2021	System Member Journals		31.95		1,051.67 DR
09/03/2021	System Member Journals		27.33		1,079.00 DR
16/03/2021	System Member Journals		27.33		1,106.33 DR
18/03/2021	System Member Journals		31.94		1,138.27 DR
15/04/2021	System Member Journals		98.06		1,236.33 DR
21/04/2021	System Member Journals		136.64		1,372.97 DR
10/05/2021	System Member Journals		81.99		1,454.96 DR
31/05/2021	System Member Journals		81.99		1,536.95 DR
			<b>1,536.95</b>		<b>1,536.95 DR</b>

### Life Insurance Premiums (53920)

(Life Insurance Premiums) Anderson, Ria Frances Norma - Accumulation (ANDRIA00001A)

30/06/2021	System Member Journals		1,437.74		1,437.74 DR
			<b>1,437.74</b>		<b>1,437.74 DR</b>

(Life Insurance Premiums) Anderson, Ryan - Accumulation (ANDRYA00001A)

15/07/2020	System Member Journals		427.90		427.90 DR
17/08/2020	System Member Journals		427.90		855.80 DR
15/09/2020	System Member Journals		427.90		1,283.70 DR
15/10/2020	System Member Journals		427.90		1,711.60 DR
16/11/2020	System Member Journals		427.90		2,139.50 DR
15/12/2020	System Member Journals		427.90		2,567.40 DR
15/01/2021	System Member Journals		427.90		2,995.30 DR
15/02/2021	System Member Journals		427.90		3,423.20 DR
15/03/2021	System Member Journals		427.90		3,851.10 DR
15/04/2021	System Member Journals		427.90		4,279.00 DR
17/05/2021	System Member Journals		427.90		4,706.90 DR
15/06/2021	System Member Journals		427.90		5,134.80 DR
30/06/2021	System Member Journals			1,437.74	3,697.06 DR
			<b>5,134.80</b>	<b>1,437.74</b>	<b>3,697.06 DR</b>

### Pensions Paid (54160)

(Pensions Paid) Anderson, Kenneth John - Pension (Account Based Pension) (ANDKEN00003P)

01/07/2020	System Member Journals		900.00		900.00 DR
07/07/2020	System Member Journals		900.00		1,800.00 DR
15/07/2020	System Member Journals		900.00		2,700.00 DR
21/07/2020	System Member Journals		900.00		3,600.00 DR
29/07/2020	System Member Journals		900.00		4,500.00 DR
05/08/2020	System Member Journals		900.00		5,400.00 DR
12/08/2020	System Member Journals		900.00		6,300.00 DR
20/08/2020	System Member Journals		900.00		7,200.00 DR
26/08/2020	System Member Journals		900.00		8,100.00 DR
03/09/2020	System Member Journals		900.00		9,000.00 DR



# Anderson Superannuation Fund

## General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
09/09/2020	System Member Journals		900.00		9,900.00 DR
16/09/2020	System Member Journals		900.00		10,800.00 DR
23/09/2020	System Member Journals		900.00		11,700.00 DR
30/09/2020	System Member Journals		900.00		12,600.00 DR
08/10/2020	System Member Journals		900.00		13,500.00 DR
14/10/2020	System Member Journals		900.00		14,400.00 DR
21/10/2020	System Member Journals		900.00		15,300.00 DR
28/10/2020	System Member Journals		900.00		16,200.00 DR
04/11/2020	System Member Journals		900.00		17,100.00 DR
11/11/2020	System Member Journals		900.00		18,000.00 DR
18/11/2020	System Member Journals		900.00		18,900.00 DR
25/11/2020	System Member Journals		900.00		19,800.00 DR
02/12/2020	System Member Journals		900.00		20,700.00 DR
09/12/2020	System Member Journals		900.00		21,600.00 DR
16/12/2020	System Member Journals		900.00		22,500.00 DR
23/12/2020	System Member Journals		900.00		23,400.00 DR
31/12/2020	System Member Journals		900.00		24,300.00 DR
06/01/2021	System Member Journals		900.00		25,200.00 DR
13/01/2021	System Member Journals		900.00		26,100.00 DR
21/01/2021	System Member Journals		900.00		27,000.00 DR
27/01/2021	System Member Journals		900.00		27,900.00 DR
03/02/2021	System Member Journals		900.00		28,800.00 DR
10/02/2021	System Member Journals		900.00		29,700.00 DR
17/02/2021	System Member Journals		900.00		30,600.00 DR
24/02/2021	System Member Journals		900.00		31,500.00 DR
03/03/2021	System Member Journals		900.00		32,400.00 DR
10/03/2021	System Member Journals		900.00		33,300.00 DR
17/03/2021	System Member Journals		900.00		34,200.00 DR
24/03/2021	System Member Journals		900.00		35,100.00 DR
31/03/2021	System Member Journals		900.00		36,000.00 DR
07/04/2021	System Member Journals		900.00		36,900.00 DR
14/04/2021	System Member Journals		900.00		37,800.00 DR
21/04/2021	System Member Journals		900.00		38,700.00 DR
30/04/2021	System Member Journals		900.00		39,600.00 DR
05/05/2021	System Member Journals		900.00		40,500.00 DR
12/05/2021	System Member Journals		900.00		41,400.00 DR
19/05/2021	System Member Journals		900.00		42,300.00 DR
26/05/2021	System Member Journals		900.00		43,200.00 DR
02/06/2021	System Member Journals		900.00		44,100.00 DR
09/06/2021	System Member Journals		900.00		45,000.00 DR
16/06/2021	System Member Journals		900.00		45,900.00 DR
24/06/2021	System Member Journals		900.00		46,800.00 DR
			<b>46,800.00</b>		<b>46,800.00 DR</b>
<u>(Pensions Paid) Anderson, Lynette - Pension (Account Based Pension) (ANDLYN00002P)</u>					
01/07/2020	System Member Journals		900.00		900.00 DR
07/07/2020	System Member Journals		900.00		1,800.00 DR
15/07/2020	System Member Journals		900.00		2,700.00 DR

# Anderson Superannuation Fund

## General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
21/07/2020	System Member Journals		900.00		3,600.00 DR
29/07/2020	System Member Journals		900.00		4,500.00 DR
05/08/2020	System Member Journals		900.00		5,400.00 DR
12/08/2020	System Member Journals		900.00		6,300.00 DR
20/08/2020	System Member Journals		900.00		7,200.00 DR
26/08/2020	System Member Journals		900.00		8,100.00 DR
03/09/2020	System Member Journals		900.00		9,000.00 DR
09/09/2020	System Member Journals		900.00		9,900.00 DR
16/09/2020	System Member Journals		900.00		10,800.00 DR
23/09/2020	System Member Journals		900.00		11,700.00 DR
30/09/2020	System Member Journals		900.00		12,600.00 DR
08/10/2020	System Member Journals		900.00		13,500.00 DR
14/10/2020	System Member Journals		900.00		14,400.00 DR
21/10/2020	System Member Journals		900.00		15,300.00 DR
28/10/2020	System Member Journals		900.00		16,200.00 DR
04/11/2020	System Member Journals		900.00		17,100.00 DR
11/11/2020	System Member Journals		900.00		18,000.00 DR
18/11/2020	System Member Journals		900.00		18,900.00 DR
25/11/2020	System Member Journals		900.00		19,800.00 DR
02/12/2020	System Member Journals		900.00		20,700.00 DR
09/12/2020	System Member Journals		900.00		21,600.00 DR
16/12/2020	System Member Journals		900.00		22,500.00 DR
23/12/2020	System Member Journals		900.00		23,400.00 DR
31/12/2020	System Member Journals		900.00		24,300.00 DR
06/01/2021	System Member Journals		900.00		25,200.00 DR
13/01/2021	System Member Journals		900.00		26,100.00 DR
21/01/2021	System Member Journals		900.00		27,000.00 DR
27/01/2021	System Member Journals		900.00		27,900.00 DR
03/02/2021	System Member Journals		900.00		28,800.00 DR
10/02/2021	System Member Journals		900.00		29,700.00 DR
17/02/2021	System Member Journals		900.00		30,600.00 DR
24/02/2021	System Member Journals		900.00		31,500.00 DR
03/03/2021	System Member Journals		900.00		32,400.00 DR
10/03/2021	System Member Journals		900.00		33,300.00 DR
17/03/2021	System Member Journals		900.00		34,200.00 DR
24/03/2021	System Member Journals		900.00		35,100.00 DR
31/03/2021	System Member Journals		900.00		36,000.00 DR
07/04/2021	System Member Journals		900.00		36,900.00 DR
14/04/2021	System Member Journals		900.00		37,800.00 DR
21/04/2021	System Member Journals		900.00		38,700.00 DR
30/04/2021	System Member Journals		900.00		39,600.00 DR
05/05/2021	System Member Journals		900.00		40,500.00 DR
12/05/2021	System Member Journals		900.00		41,400.00 DR
19/05/2021	System Member Journals		900.00		42,300.00 DR
26/05/2021	System Member Journals		900.00		43,200.00 DR
02/06/2021	System Member Journals		900.00		44,100.00 DR
09/06/2021	System Member Journals		900.00		45,000.00 DR

# Anderson Superannuation Fund

## General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
16/06/2021	System Member Journals		900.00		45,900.00 DR
24/06/2021	System Member Journals		900.00		46,800.00 DR
			<b>46,800.00</b>		<b>46,800.00 DR</b>
<b>Bank Accounts (60400)</b>					
<u>ANZ Business Premium Saver (ANZ494232302)</u>					
01/07/2020	Opening Balance				111,922.40 DR
01/07/2020	FUND TRANSFER FROM *232409		1,800.00		113,722.40 DR
01/07/2020	TRANSFER TO * 55068			1,800.00	111,922.40 DR
06/07/2020	CABRERA PARTNERS			528.00	111,394.40 DR
06/07/2020	CABRERA PARTNERS			2,805.00	108,589.40 DR
07/07/2020	FUND TRANSFER FROM *232409		1,800.00		110,389.40 DR
07/07/2020	TRANSFER TO * 55068			1,800.00	108,589.40 DR
08/07/2020	ATO		255.65		108,845.05 DR
08/07/2020	SUPERCHOICE P/L PC020720		182.19		109,027.24 DR
15/07/2020	FUND TRANSFER FROM *232409		1,800.00		110,827.24 DR
15/07/2020	BT LIFE INSURANC			427.90	110,399.34 DR
15/07/2020	TAX OFFICE			1,465.00	108,934.34 DR
15/07/2020	TRANSFER TO * 55068			1,800.00	107,134.34 DR
21/07/2020	FUND TRANSFER FROM *232409		1,800.00		108,934.34 DR
21/07/2020	TRANSFER TO * 55068			1,800.00	107,134.34 DR
29/07/2020	FUND TRANSFER FROM *232409		1,800.00		108,934.34 DR
29/07/2020	TRANSFER TO * 55068			1,800.00	107,134.34 DR
31/07/2020	CREDIT INTEREST		4.60		107,138.94 DR
31/07/2020	PHONE BANKING FEES			1.20	107,137.74 DR
31/07/2020	TRANSACTION FEES			4.80	107,132.94 DR
05/08/2020	TRANSFER TO * 55068			1,800.00	105,332.94 DR
05/08/2020	FUND TRANSFER FROM *232409		1,800.00		107,132.94 DR
12/08/2020	TRANSFER TO * 55068			1,800.00	105,332.94 DR
12/08/2020	FUND TRANSFER FROM *232409		1,800.00		107,132.94 DR
12/08/2020	SUPERCHOICE P/L PC020720		728.76		107,861.70 DR
17/08/2020	BT LIFE INSURANC			427.90	107,433.80 DR
18/08/2020	SUPERCHOICE P/L PC020720		364.38		107,798.18 DR
20/08/2020	FUND TRANSFER FROM *232409		1,800.00		109,598.18 DR
20/08/2020	TRANSFER TO * 55068			1,800.00	107,798.18 DR
25/08/2020	SUPERCHOICE P/L PC020720		182.19		107,980.37 DR
26/08/2020	FUND TRANSFER FROM *232409		1,800.00		109,780.37 DR
26/08/2020	TRANSFER TO * 55068			1,800.00	107,980.37 DR
31/08/2020	SUPERCHOICE P/L PC020720		182.19		108,162.56 DR
31/08/2020	CREDIT INTEREST		4.57		108,167.13 DR
31/08/2020	PHONE BANKING FEES			1.80	108,165.33 DR
31/08/2020	TRANSACTION FEES			2.40	108,162.93 DR
03/09/2020	FUND TRANSFER FROM *232409		1,800.00		109,962.93 DR
03/09/2020	TRANSFER TO * 55068			1,800.00	108,162.93 DR
08/09/2020	SUPERCHOICE P/L PC020720		182.19		108,345.12 DR
09/09/2020	FUND TRANSFER FROM *232409		1,800.00		110,145.12 DR
09/09/2020	TRANSFER TO * 55068			1,800.00	108,345.12 DR
15/09/2020	SUPERCHOICE P/L PC020720		182.19		108,527.31 DR

# Anderson Superannuation Fund

## General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
15/09/2020	BT LIFE INSURANC			427.90	108,099.41 DR
16/09/2020	FUND TRANSFER FROM *232409		1,800.00		109,899.41 DR
16/09/2020	TRANSFER TO * 55068			1,800.00	108,099.41 DR
23/09/2020	FUND TRANSFER FROM *232409		1,800.00		109,899.41 DR
23/09/2020	TRANSFER TO * 55068			1,800.00	108,099.41 DR
23/09/2020	SUPERCHOICE P/L PC020720		182.19		108,281.60 DR
30/09/2020	FUND TRANSFER FROM *232409		1,800.00		110,081.60 DR
30/09/2020	TRANSFER TO * 55068			1,800.00	108,281.60 DR
30/09/2020	SUPERCHOICE P/L PC020720		182.19		108,463.79 DR
30/09/2020	CREDIT INTEREST		4.45		108,468.24 DR
30/09/2020	PHONE BANKING FEES			1.80	108,466.44 DR
30/09/2020	TRANSACTION FEES			3.60	108,462.84 DR
05/10/2020	SUPERCHOICE P/L PC020720		182.19		108,645.03 DR
08/10/2020	FUND TRANSFER FROM *232409		1,800.00		110,445.03 DR
08/10/2020	TRANSFER TO * 55068			1,800.00	108,645.03 DR
13/10/2020	SUPERCHOICE P/L PC020720		182.19		108,827.22 DR
14/10/2020	FUND TRANSFER FROM *232409		1,800.00		110,627.22 DR
14/10/2020	TRANSFER TO * 55068			1,800.00	108,827.22 DR
14/10/2020	TAX OFFICE			1,350.00	107,477.22 DR
15/10/2020	BT LIFE INSURANC			427.90	107,049.32 DR
21/10/2020	SUPERCHOICE P/L PC020720		182.19		107,231.51 DR
21/10/2020	FUND TRANSFER FROM *232409		1,800.00		109,031.51 DR
21/10/2020	TRANSFER TO * 55068			1,800.00	107,231.51 DR
28/10/2020	FUND TRANSFER FROM *232409		1,800.00		109,031.51 DR
28/10/2020	TRANSFER TO * 55068			1,800.00	107,231.51 DR
30/10/2020	CREDIT INTEREST		4.43		107,235.94 DR
30/10/2020	PHONE BANKING FEES			0.60	107,235.34 DR
30/10/2020	TRANSACTION FEES			3.60	107,231.74 DR
04/11/2020	FUND TRANSFER FROM *232409		1,800.00		109,031.74 DR
04/11/2020	TRANSFER TO * 55068			1,800.00	107,231.74 DR
11/11/2020	FUND TRANSFER FROM *232409		1,800.00		109,031.74 DR
11/11/2020	TRANSFER TO * 55068			1,800.00	107,231.74 DR
16/11/2020	BT LIFE INSURANC			427.90	106,803.84 DR
17/11/2020	SUPERCHOICE P/L PC020720		728.76		107,532.60 DR
18/11/2020	FUND TRANSFER FROM *232409		1,800.00		109,332.60 DR
18/11/2020	TRANSFER TO * 55068			1,800.00	107,532.60 DR
24/11/2020	SUPERCHOICE P/L PC020720		182.19		107,714.79 DR
25/11/2020	FUND TRANSFER FROM *232409		1,800.00		109,514.79 DR
25/11/2020	TRANSFER TO * 55068			1,800.00	107,714.79 DR
30/11/2020	SUPERCHOICE P/L PC020720		182.19		107,896.98 DR
30/11/2020	CREDIT INTEREST		4.56		107,901.54 DR
30/11/2020	PHONE BANKING FEES			1.20	107,900.34 DR
30/11/2020	TRANSACTION FEES			2.40	107,897.94 DR
02/12/2020	FUND TRANSFER FROM *232409		1,800.00		109,697.94 DR
02/12/2020	TRANSFER TO * 55068			1,800.00	107,897.94 DR
09/12/2020	FUND TRANSFER FROM *232409		1,800.00		109,697.94 DR
09/12/2020	TRANSFER TO * 55068			1,800.00	107,897.94 DR

# Anderson Superannuation Fund

## General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
15/12/2020	SUPERCHOICE P/L PC020720		364.38		108,262.32 DR
15/12/2020	BT LIFE INSURANC			427.90	107,834.42 DR
16/12/2020	FUND TRANSFER FROM *232409		1,800.00		109,634.42 DR
16/12/2020	TRANSFER TO * 55068			1,800.00	107,834.42 DR
21/12/2020	ATO		421.25		108,255.67 DR
21/12/2020	SUPERCHOICE P/L PC020720		182.19		108,437.86 DR
23/12/2020	FUND TRANSFER FROM *232409		1,800.00		110,237.86 DR
23/12/2020	TRANSFER TO * 55068			1,800.00	108,437.86 DR
31/12/2020	FUND TRANSFER FROM *232409		1,800.00		110,237.86 DR
31/12/2020	TRANSFER TO * 55068			1,800.00	108,437.86 DR
31/12/2020	CREDIT INTEREST		4.59		108,442.45 DR
31/12/2020	PHONE BANKING FEES			1.20	108,441.25 DR
31/12/2020	TRANSACTION FEES			3.60	108,437.65 DR
06/01/2021	FUND TRANSFER FROM *232409		1,800.00		110,237.65 DR
06/01/2021	TRANSFER TO * 55068			1,800.00	108,437.65 DR
12/01/2021	SUPERCHOICE P/L PC020720		364.38		108,802.03 DR
13/01/2021	FUND TRANSFER FROM *232409		1,800.00		110,602.03 DR
13/01/2021	TRANSFER TO * 55068			1,800.00	108,802.03 DR
15/01/2021	BT LIFE INSURANC			427.90	108,374.13 DR
19/01/2021	SUPERCHOICE P/L PC020720		364.38		108,738.51 DR
21/01/2021	FUND TRANSFER FROM *232409		1,800.00		110,538.51 DR
21/01/2021	TRANSFER TO * 55068			1,800.00	108,738.51 DR
25/01/2021	SUPERCHOICE P/L PC020720		182.19		108,920.70 DR
27/01/2021	FUND TRANSFER FROM *232409		1,800.00		110,720.70 DR
27/01/2021	TRANSFER TO * 55068			1,800.00	108,920.70 DR
31/01/2021	CREDIT INTEREST		4.31		108,925.01 DR
31/01/2021	PHONE BANKING FEES			1.20	108,923.81 DR
31/01/2021	TRANSACTION FEES			2.40	108,921.41 DR
03/02/2021	FUND TRANSFER FROM *232409		1,800.00		110,721.41 DR
03/02/2021	TRANSFER TO * 55068			1,800.00	108,921.41 DR
10/02/2021	FUND TRANSFER FROM *232409		1,800.00		110,721.41 DR
10/02/2021	TRANSFER TO * 55068			1,800.00	108,921.41 DR
10/02/2021	SUPERCHOICE P/L PC020720		364.38		109,285.79 DR
15/02/2021	BT LIFE INSURANC			427.90	108,857.89 DR
15/02/2021	SUPERCHOICE P/L PC020720		182.19		109,040.08 DR
17/02/2021	FUND TRANSFER FROM *232409		1,800.00		110,840.08 DR
17/02/2021	TRANSFER TO * 55068			1,800.00	109,040.08 DR
23/02/2021	SUPERCHOICE P/L PC020720		182.19		109,222.27 DR
24/02/2021	FUND TRANSFER FROM *232409		1,800.00		111,022.27 DR
24/02/2021	TRANSFER TO * 55068			1,800.00	109,222.27 DR
26/02/2021	CREDIT INTEREST		4.19		109,226.46 DR
26/02/2021	PHONE BANKING FEES			1.20	109,225.26 DR
26/02/2021	TRANSACTION FEES			2.40	109,222.86 DR
01/03/2021	ATO		212.97		109,435.83 DR
01/03/2021	SUPERCHOICE P/L PC020720		182.19		109,618.02 DR
03/03/2021	FUND TRANSFER FROM *232409		1,800.00		111,418.02 DR
03/03/2021	TRANSFER TO * 55068			1,800.00	109,618.02 DR

# Anderson Superannuation Fund

## General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
09/03/2021	SUPERCHOICE P/L PC020720		182.19		109,800.21 DR
10/03/2021	FUND TRANSFER FROM *232409		1,800.00		111,600.21 DR
10/03/2021	TRANSFER TO * 55068			1,800.00	109,800.21 DR
15/03/2021	BT LIFE INSURANC			427.90	109,372.31 DR
16/03/2021	SUPERCHOICE P/L PC020720		182.19		109,554.50 DR
17/03/2021	FUND TRANSFER FROM *232409		1,800.00		111,354.50 DR
17/03/2021	TRANSFER TO * 55068			1,800.00	109,554.50 DR
17/03/2021	ASCENDA ACCOUNTANTS			231.00	109,323.50 DR
18/03/2021	ATO		212.96		109,536.46 DR
18/03/2021	ASIC			55.00	109,481.46 DR
24/03/2021	FUND TRANSFER FROM *232409		1,800.00		111,281.46 DR
24/03/2021	TRANSFER TO * 55068			1,800.00	109,481.46 DR
25/03/2021	TAX OFFICE			1,347.00	108,134.46 DR
31/03/2021	FUND TRANSFER FROM *232409		1,800.00		109,934.46 DR
31/03/2021	TRANSFER TO * 55068			1,800.00	108,134.46 DR
31/03/2021	CREDIT INTEREST		4.94		108,139.40 DR
31/03/2021	PHONE BANKING FEES			1.20	108,138.20 DR
31/03/2021	TRANSACTION FEES			6.60	108,131.60 DR
07/04/2021	FUND TRANSFER FROM *232409		1,800.00		109,931.60 DR
07/04/2021	TRANSFER TO * 55068			1,800.00	108,131.60 DR
14/04/2021	FUND TRANSFER FROM *232409		1,800.00		109,931.60 DR
14/04/2021	TRANSFER TO * 55068			1,800.00	108,131.60 DR
15/04/2021	ATO		653.72		108,785.32 DR
15/04/2021	BT LIFE INSURANC			427.90	108,357.42 DR
21/04/2021	SUPERCHOICE P/L PC020720		910.95		109,268.37 DR
21/04/2021	FUND TRANSFER FROM *232409		1,800.00		111,068.37 DR
21/04/2021	TRANSFER TO * 55068			1,800.00	109,268.37 DR
30/04/2021	FUND TRANSFER FROM *232409		1,800.00		111,068.37 DR
30/04/2021	TRANSFER TO * 55068			1,800.00	109,268.37 DR
30/04/2021	CREDIT INTEREST		4.46		109,272.83 DR
30/04/2021	PHONE BANKING FEES			0.60	109,272.23 DR
30/04/2021	TRANSACTION FEES			2.40	109,269.83 DR
05/05/2021	FUND TRANSFER FROM *232409		1,800.00		111,069.83 DR
05/05/2021	TRANSFER TO * 55068			1,800.00	109,269.83 DR
10/05/2021	SUPERCHOICE P/L PC020720		546.57		109,816.40 DR
12/05/2021	FUND TRANSFER FROM *232409		1,800.00		111,616.40 DR
12/05/2021	TRANSFER TO * 55068			1,800.00	109,816.40 DR
17/05/2021	BT LIFE INSURANC			427.90	109,388.50 DR
19/05/2021	FUND TRANSFER FROM *232409		1,800.00		111,188.50 DR
19/05/2021	TRANSFER TO * 55068			1,800.00	109,388.50 DR
21/05/2021	TAX OFFICE			1,350.00	108,038.50 DR
26/05/2021	FUND TRANSFER FROM *232409		1,800.00		109,838.50 DR
26/05/2021	TRANSFER TO * 55068			1,800.00	108,038.50 DR
31/05/2021	SUPERCHOICE P/L PC020720		546.57		108,585.07 DR
31/05/2021	CREDIT INTEREST		4.63		108,589.70 DR
31/05/2021	PHONE BANKING FEES			0.60	108,589.10 DR
31/05/2021	TRANSACTION FEES			3.00	108,586.10 DR

# Anderson Superannuation Fund

## General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
02/06/2021	FUND TRANSFER FROM *232409		1,800.00		110,386.10 DR
02/06/2021	TRANSFER TO * 55068			1,800.00	108,586.10 DR
09/06/2021	FUND TRANSFER FROM *232409		1,800.00		110,386.10 DR
09/06/2021	TRANSFER TO * 55068			1,800.00	108,586.10 DR
15/06/2021	BT LIFE INSURANC			427.90	108,158.20 DR
16/06/2021	FUND TRANSFER FROM *232409		1,800.00		109,958.20 DR
16/06/2021	TRANSFER TO * 55068			1,800.00	108,158.20 DR
24/06/2021	FUND TRANSFER FROM *232409		1,800.00		109,958.20 DR
24/06/2021	TRANSFER TO * 55068			1,800.00	108,158.20 DR
30/06/2021	CREDIT INTEREST		4.45		108,162.65 DR
			<b>104,155.85</b>	<b>107,915.60</b>	<b>108,162.65 DR</b>

### Anderson FT - Joint venture entitlement (65550)

#### Anderson FT - Joint venture entitlement (65550)

01/07/2020	Opening Balance				69,339.77 CR
01/07/2020	FUND TRANSFER FROM *232409			1,800.00	71,139.77 CR
07/07/2020	FUND TRANSFER FROM *232409			1,800.00	72,939.77 CR
15/07/2020	FUND TRANSFER FROM *232409			1,800.00	74,739.77 CR
21/07/2020	FUND TRANSFER FROM *232409			1,800.00	76,539.77 CR
29/07/2020	FUND TRANSFER FROM *232409			1,800.00	78,339.77 CR
05/08/2020	FUND TRANSFER FROM *232409			1,800.00	80,139.77 CR
12/08/2020	FUND TRANSFER FROM *232409			1,800.00	81,939.77 CR
20/08/2020	FUND TRANSFER FROM *232409			1,800.00	83,739.77 CR
26/08/2020	FUND TRANSFER FROM *232409			1,800.00	85,539.77 CR
03/09/2020	FUND TRANSFER FROM *232409			1,800.00	87,339.77 CR
09/09/2020	FUND TRANSFER FROM *232409			1,800.00	89,139.77 CR
16/09/2020	FUND TRANSFER FROM *232409			1,800.00	90,939.77 CR
23/09/2020	FUND TRANSFER FROM *232409			1,800.00	92,739.77 CR
30/09/2020	FUND TRANSFER FROM *232409			1,800.00	94,539.77 CR
08/10/2020	FUND TRANSFER FROM *232409			1,800.00	96,339.77 CR
14/10/2020	FUND TRANSFER FROM *232409			1,800.00	98,139.77 CR
21/10/2020	FUND TRANSFER FROM *232409			1,800.00	99,939.77 CR
28/10/2020	FUND TRANSFER FROM *232409			1,800.00	101,739.77 CR
04/11/2020	FUND TRANSFER FROM *232409			1,800.00	103,539.77 CR
11/11/2020	FUND TRANSFER FROM *232409			1,800.00	105,339.77 CR
18/11/2020	FUND TRANSFER FROM *232409			1,800.00	107,139.77 CR
25/11/2020	FUND TRANSFER FROM *232409			1,800.00	108,939.77 CR
02/12/2020	FUND TRANSFER FROM *232409			1,800.00	110,739.77 CR
09/12/2020	FUND TRANSFER FROM *232409			1,800.00	112,539.77 CR
16/12/2020	FUND TRANSFER FROM *232409			1,800.00	114,339.77 CR
23/12/2020	FUND TRANSFER FROM *232409			1,800.00	116,139.77 CR
31/12/2020	FUND TRANSFER FROM *232409			1,800.00	117,939.77 CR
06/01/2021	FUND TRANSFER FROM *232409			1,800.00	119,739.77 CR
13/01/2021	FUND TRANSFER FROM *232409			1,800.00	121,539.77 CR
21/01/2021	FUND TRANSFER FROM *232409			1,800.00	123,339.77 CR
27/01/2021	FUND TRANSFER FROM *232409			1,800.00	125,139.77 CR
03/02/2021	FUND TRANSFER FROM *232409			1,800.00	126,939.77 CR
10/02/2021	FUND TRANSFER FROM *232409			1,800.00	128,739.77 CR

# Anderson Superannuation Fund

## General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
17/02/2021	FUND TRANSFER FROM *232409			1,800.00	130,539.77 CR
24/02/2021	FUND TRANSFER FROM *232409			1,800.00	132,339.77 CR
03/03/2021	FUND TRANSFER FROM *232409			1,800.00	134,139.77 CR
10/03/2021	FUND TRANSFER FROM *232409			1,800.00	135,939.77 CR
17/03/2021	FUND TRANSFER FROM *232409			1,800.00	137,739.77 CR
24/03/2021	FUND TRANSFER FROM *232409			1,800.00	139,539.77 CR
31/03/2021	FUND TRANSFER FROM *232409			1,800.00	141,339.77 CR
07/04/2021	FUND TRANSFER FROM *232409			1,800.00	143,139.77 CR
14/04/2021	FUND TRANSFER FROM *232409			1,800.00	144,939.77 CR
21/04/2021	FUND TRANSFER FROM *232409			1,800.00	146,739.77 CR
30/04/2021	FUND TRANSFER FROM *232409			1,800.00	148,539.77 CR
05/05/2021	FUND TRANSFER FROM *232409			1,800.00	150,339.77 CR
12/05/2021	FUND TRANSFER FROM *232409			1,800.00	152,139.77 CR
19/05/2021	FUND TRANSFER FROM *232409			1,800.00	153,939.77 CR
26/05/2021	FUND TRANSFER FROM *232409			1,800.00	155,739.77 CR
02/06/2021	FUND TRANSFER FROM *232409			1,800.00	157,539.77 CR
09/06/2021	FUND TRANSFER FROM *232409			1,800.00	159,339.77 CR
16/06/2021	FUND TRANSFER FROM *232409			1,800.00	161,139.77 CR
24/06/2021	FUND TRANSFER FROM *232409			1,800.00	162,939.77 CR
30/06/2021	Joint Venture Entitlement		89,645.86		73,293.91 CR
30/06/2021	Joint Venture Entitlement Variance due to variance from the opening balance (errors in previous yr)		3,846.81		69,447.10 CR
			<b>93,492.67</b>	<b>93,600.00</b>	<b>69,447.10 CR</b>
<b>Sundry Debtors (68000)</b>					
<u>Sundry Debtors (68000)</u>					
01/07/2020	Opening Balance				255.65 DR
08/07/2020	ATO			255.65	0.00 DR
30/06/2021	2020 Income Tax Refund (previous accountant) - not lodged yet		1,013.40		1,013.40 DR
			<b>1,013.40</b>	<b>255.65</b>	<b>1,013.40 DR</b>
<b>Fixed Interest Securities (Australian) (72400)</b>					
<u>BOQ Term Deposit (BOQ OS)</u>					
01/07/2020	Opening Balance				72,408.28 DR
30/06/2021	To record interest for 2021		872.04		73,280.32 DR
		<b>0.00</b>	<b>872.04</b>		<b>73,280.32 DR</b>
<u>BOQ Term Deposit Compound Interest (BOQ OS1)</u>					
01/07/2020	Opening Balance				125,540.32 DR
30/06/2021	To record interest for 2021		1,735.14		127,275.46 DR
		<b>0.00</b>	<b>1,735.14</b>		<b>127,275.46 DR</b>
<b>Other Investments (76100)</b>					
<u>Joint Venture - Anderson FT (ANDJV)</u>					
01/07/2020	Opening Balance	1.00			1,365,500.00 DR
		<b>1.00</b>			<b>1,365,500.00 DR</b>
<b>Income Tax Payable/Refundable (85000)</b>					
<u>Income Tax Payable/Refundable (85000)</u>					
01/07/2020	Opening Balance				1,272.40 DR



## Anderson Superannuation Fund

# General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
14/10/2020	TAX OFFICE		1,350.00		2,622.40 DR
25/03/2021	TAX OFFICE		1,350.00		3,972.40 DR
21/05/2021	TAX OFFICE		1,350.00		5,322.40 DR
30/06/2021	To record June 21 PAYGI payable		1,350.00		6,672.40 DR
30/06/2021	2020 Income Tax Refund (previous accountant) - not lodged yet			1,272.40	5,400.00 DR
30/06/2021	Create Entries - Income Tax Expense - 30/06/2021			3,673.20	1,726.80 DR
			<b>5,400.00</b>	<b>4,945.60</b>	<b>1,726.80 DR</b>

### **PAYG Payable (86000)**

#### PAYG Payable (86000)

01/07/2020	Opening Balance				1,465.00 CR
15/07/2020	TAX OFFICE		1,465.00		0.00 DR
30/06/2021	To record June 21 PAYGI payable			1,350.00	1,350.00 CR
			<b>1,465.00</b>	<b>1,350.00</b>	<b>1,350.00 CR</b>

### **ATO Integrated Account (86100)**

#### ATO Integrated Account (86100)

01/07/2020	Opening Balance				3.00 DR
25/03/2021	TAX OFFICE			3.00	0.00 DR
				<b>3.00</b>	<b>0.00 DR</b>

**Total Debits: 522,896.70**

**Total Credits: 522,896.70**

## Anderson Superannuation Fund

# Create Entries Report

For the period 01 July 2020 to 30 June 2021

### Create Entries Financial Year Summary 01 July 2020 - 30 June 2021

<b>Total Profit</b>	<b>Amount</b>
Income	106,400.05
Less Expense	102,662.60
<b>Total Profit</b>	<b>3,737.45</b>

<b>Tax Summary</b>	<b>Amount</b>
Fund Tax Rate	15.00 %
Total Profit	3,737.45
Less Permanent Differences	0.00
Less Timing Differences	0.00
Less Exempt Pension Income	75,452.00
Less Other Non Taxable Income	(93,600.00)
Less LIC Deductions	0.00
Add SMSF Non Deductible Expenses	2,601.00
Add Other Non Deductible Expenses	0.00
Add Total Franking/Foreign/TFN/FRW Credits	0.00
Less Realised Accounting Capital Gains	0.00
Less Tax Losses Deducted	0.00
Add SMSF Annual Return Rounding	1.55
<b>Taxable Income</b>	<b>24,488.00</b>
<b>Income Tax on Taxable Income or Loss</b>	<b>3,673.20</b>

<b>Profit/(Loss) Available for Allocation</b>	<b>Amount</b>
Total Available Profit	92,226.23
Franking Credits	0.00
TFN Credits	0.00
Foreign Credits	0.00
FRW Credits	0.00
<b>Total</b>	<b>92,226.23</b>

<b>Income Tax Expense Available for Allocation</b>	<b>Amount</b>
Income Tax on Taxable Income or Loss	3,673.20
Member Specific Income Tax	(766.67)
<b>Total Income Tax Expense Allocation</b>	<b>2,906.53</b>

<b>Calculation of Non Deductible Expense Percentage(s)</b>	<b>Amount</b>
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Calculation of Non Deductible Expense Percentage(s)	Amount
<b>General Expense Calculation</b>	
Total Member Contributions	10,246.02
Gross Interest	2,661.00
Other Income	93,492.00
Less exempt pension income	75,452.00
<b>Total Assessable Income (A)</b>	<b>30,947.02</b>
Total Assessable Income	30,947.02
Exempt Pension Income	75,452.00
<b>Total Income (B)</b>	<b>106,399.02</b>
Non Deductible Gen Exp% = 1-(A/B)	
<b>Non Deductible General Expense Percentage</b>	<b>70.914%</b>
<b>Investment Expense Calculation</b>	
Gross Interest	2,661.00
Other Income	93,492.00
<b>Total Investment Income (B)</b>	<b>96,153.00</b>
Less Non-Assessable Investment Income	75,452.00
<b>Total Investment Assessable Income (A)</b>	<b>20,701.00</b>
Non Deductible Inv Exp% = 1-(A/B)	
<b>Non-Deductible Investment Expense Percentage</b>	<b>78.471%</b>



## Final Segment 1 from 01 July 2020 to 30 June 2021

### Pool Name Unsegregated Pool

Total Profit	Amount
Income	106,400.05
Less Expense	102,662.60
<b>Total Profit</b>	<b>3,737.45</b>

Create Entries Summary	Amount
Fund Tax Rate	15.00 %
Total Profit	3,737.45
Less Permanent Differences	0.00
Less Timing Differences	0.00
Less Exempt Pension Income	75,453.03
Less Other Non Taxable Income	(93,600.00)
Add SMSF Non Deductible Expenses	2,601.70
Add Other Non Deductible Expenses	0.00
Add Total Franking/Foreign/TFN/FRW Credits	0.00
Less Realised Accounting Capital Gains	0.00
Less Tax Losses Deducted	0.00
Add Taxable Income Adjustment	1.88
<b>Taxable Income</b>	<b>24,488.00</b>
<b>Income Tax on Taxable Income or Loss</b>	<b>3,673.20</b>

Member Weighted Balance Summary	Weighting%	Amount
Kenneth John Anderson(ANDKEN00003P)	43.06	671,712.10
Lynette Anderson(ANDLYN00002P)	35.54	554,447.40
Ryan Anderson(ANDRYA00001A)	11.68	182,258.48
Ria Frances Norma Anderson(ANDRIA00001A)	9.72	151,577.02

Profit/(Loss) Available for Allocation	Amount
Total Available Profit	92,226.23
Franking Credits	0.00
TFN Credits	0.00
FRW Credits	0.00
<b>Total</b>	<b>92,226.23</b>

Allocation to Members	Weighting%	Amount
Kenneth John Anderson(ANDKEN00003P)	43.06	39,712.62
Lynette Anderson(ANDLYN00002P)	35.54	32,777.20
Ryan Anderson(ANDRYA00001A)	11.68	10,772.02
Ria Frances Norma Anderson(ANDRIA00001A)	9.72	8,964.39

Accumulation Weighted Balance Summary	Weighting%	Amount
Kenneth John Anderson(ANDKEN00003P)	0.00	671,712.10
Lynette Anderson(ANDLYN00002P)	0.00	554,447.40
Ryan Anderson(ANDRYA00001A)	54.60	182,258.48
Ria Frances Norma Anderson(ANDRIA00001A)	45.40	151,577.02

<b>Income Tax Expense Available for Allocation</b>		<b>Amount</b>
Income Tax on Taxable Income or Loss		3,673.20
Member Specific Income Tax		(766.67)
<b>Total Income Tax Expense Allocation</b>		<b>2,906.53</b>

<b>Allocation to Members</b>	<b>Weighting%</b>	<b>Amount</b>
Kenneth John Anderson(ANDKEN00003P)	0.00	0.00
Lynette Anderson(ANDLYN00002P)	0.00	0.00
Ryan Anderson(ANDRYA00001A)	54.60	1,586.97
Ria Frances Norma Anderson(ANDRIA00001A)	45.40	1,319.56

**Calculation of daily member weighted balances**

**Kenneth John Anderson (ANDKEN00003P)**

Member Balance

01/07/2020	50010	Opening Balance	695,610.21	695,610.21
01/07/2020	54160	Pensions Paid	(900.00)	(900.00)
07/07/2020	54160	Pensions Paid	(900.00)	(885.21)
15/07/2020	54160	Pensions Paid	(900.00)	(865.48)
21/07/2020	54160	Pensions Paid	(900.00)	(850.68)
29/07/2020	54160	Pensions Paid	(900.00)	(830.96)
05/08/2020	54160	Pensions Paid	(900.00)	(813.70)
12/08/2020	54160	Pensions Paid	(900.00)	(796.44)
20/08/2020	54160	Pensions Paid	(900.00)	(776.71)
26/08/2020	54160	Pensions Paid	(900.00)	(761.92)
03/09/2020	54160	Pensions Paid	(900.00)	(742.19)
09/09/2020	54160	Pensions Paid	(900.00)	(727.40)
16/09/2020	54160	Pensions Paid	(900.00)	(710.14)
23/09/2020	54160	Pensions Paid	(900.00)	(692.88)
30/09/2020	54160	Pensions Paid	(900.00)	(675.62)
08/10/2020	54160	Pensions Paid	(900.00)	(655.89)
14/10/2020	54160	Pensions Paid	(900.00)	(641.10)
21/10/2020	54160	Pensions Paid	(900.00)	(623.84)
28/10/2020	54160	Pensions Paid	(900.00)	(606.58)
04/11/2020	54160	Pensions Paid	(900.00)	(589.32)
11/11/2020	54160	Pensions Paid	(900.00)	(572.05)
18/11/2020	54160	Pensions Paid	(900.00)	(554.79)
25/11/2020	54160	Pensions Paid	(900.00)	(537.53)
02/12/2020	54160	Pensions Paid	(900.00)	(520.27)
09/12/2020	54160	Pensions Paid	(900.00)	(503.01)
16/12/2020	54160	Pensions Paid	(900.00)	(485.75)
23/12/2020	54160	Pensions Paid	(900.00)	(468.49)
31/12/2020	54160	Pensions Paid	(900.00)	(448.77)
06/01/2021	54160	Pensions Paid	(900.00)	(433.97)
13/01/2021	54160	Pensions Paid	(900.00)	(416.71)
21/01/2021	54160	Pensions Paid	(900.00)	(396.99)
27/01/2021	54160	Pensions Paid	(900.00)	(382.19)
03/02/2021	54160	Pensions Paid	(900.00)	(364.93)

**Calculation of daily member weighted balances**

10/02/2021	54160	Pensions Paid	(900.00)	(347.67)
17/02/2021	54160	Pensions Paid	(900.00)	(330.41)
24/02/2021	54160	Pensions Paid	(900.00)	(313.15)
03/03/2021	54160	Pensions Paid	(900.00)	(295.89)
10/03/2021	54160	Pensions Paid	(900.00)	(278.63)
17/03/2021	54160	Pensions Paid	(900.00)	(261.37)
24/03/2021	54160	Pensions Paid	(900.00)	(244.11)
31/03/2021	54160	Pensions Paid	(900.00)	(226.85)
07/04/2021	54160	Pensions Paid	(900.00)	(209.59)
14/04/2021	54160	Pensions Paid	(900.00)	(192.33)
21/04/2021	54160	Pensions Paid	(900.00)	(175.07)
30/04/2021	54160	Pensions Paid	(900.00)	(152.88)
05/05/2021	54160	Pensions Paid	(900.00)	(140.55)
12/05/2021	54160	Pensions Paid	(900.00)	(123.29)
19/05/2021	54160	Pensions Paid	(900.00)	(106.03)
26/05/2021	54160	Pensions Paid	(900.00)	(88.77)
02/06/2021	54160	Pensions Paid	(900.00)	(71.51)
09/06/2021	54160	Pensions Paid	(900.00)	(54.25)
16/06/2021	54160	Pensions Paid	(900.00)	(36.99)
24/06/2021	54160	Pensions Paid	(900.00)	(17.26)
<b>Total Amount (Weighted)</b>				<b>671,712.10</b>

**Lynette Anderson (ANDLYN00002P)**Member Balance

01/07/2020	50010	Opening Balance	578,345.51	578,345.51
01/07/2020	54160	Pensions Paid	(900.00)	(900.00)
07/07/2020	54160	Pensions Paid	(900.00)	(885.21)
15/07/2020	54160	Pensions Paid	(900.00)	(865.48)
21/07/2020	54160	Pensions Paid	(900.00)	(850.68)
29/07/2020	54160	Pensions Paid	(900.00)	(830.96)
05/08/2020	54160	Pensions Paid	(900.00)	(813.70)
12/08/2020	54160	Pensions Paid	(900.00)	(796.44)
20/08/2020	54160	Pensions Paid	(900.00)	(776.71)
26/08/2020	54160	Pensions Paid	(900.00)	(761.92)
03/09/2020	54160	Pensions Paid	(900.00)	(742.19)
09/09/2020	54160	Pensions Paid	(900.00)	(727.40)
16/09/2020	54160	Pensions Paid	(900.00)	(710.14)
23/09/2020	54160	Pensions Paid	(900.00)	(692.88)
30/09/2020	54160	Pensions Paid	(900.00)	(675.62)
08/10/2020	54160	Pensions Paid	(900.00)	(655.89)
14/10/2020	54160	Pensions Paid	(900.00)	(641.10)
21/10/2020	54160	Pensions Paid	(900.00)	(623.84)
28/10/2020	54160	Pensions Paid	(900.00)	(606.58)
04/11/2020	54160	Pensions Paid	(900.00)	(589.32)
11/11/2020	54160	Pensions Paid	(900.00)	(572.05)
18/11/2020	54160	Pensions Paid	(900.00)	(554.79)

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**Calculation of daily member weighted balances**

25/11/2020	54160	Pensions Paid	(900.00)	(537.53)
02/12/2020	54160	Pensions Paid	(900.00)	(520.27)
09/12/2020	54160	Pensions Paid	(900.00)	(503.01)
16/12/2020	54160	Pensions Paid	(900.00)	(485.75)
23/12/2020	54160	Pensions Paid	(900.00)	(468.49)
31/12/2020	54160	Pensions Paid	(900.00)	(448.77)
06/01/2021	54160	Pensions Paid	(900.00)	(433.97)
13/01/2021	54160	Pensions Paid	(900.00)	(416.71)
21/01/2021	54160	Pensions Paid	(900.00)	(396.99)
27/01/2021	54160	Pensions Paid	(900.00)	(382.19)
03/02/2021	54160	Pensions Paid	(900.00)	(364.93)
10/02/2021	54160	Pensions Paid	(900.00)	(347.67)
17/02/2021	54160	Pensions Paid	(900.00)	(330.41)
24/02/2021	54160	Pensions Paid	(900.00)	(313.15)
03/03/2021	54160	Pensions Paid	(900.00)	(295.89)
10/03/2021	54160	Pensions Paid	(900.00)	(278.63)
17/03/2021	54160	Pensions Paid	(900.00)	(261.37)
24/03/2021	54160	Pensions Paid	(900.00)	(244.11)
31/03/2021	54160	Pensions Paid	(900.00)	(226.85)
07/04/2021	54160	Pensions Paid	(900.00)	(209.59)
14/04/2021	54160	Pensions Paid	(900.00)	(192.33)
21/04/2021	54160	Pensions Paid	(900.00)	(175.07)
30/04/2021	54160	Pensions Paid	(900.00)	(152.88)
05/05/2021	54160	Pensions Paid	(900.00)	(140.55)
12/05/2021	54160	Pensions Paid	(900.00)	(123.29)
19/05/2021	54160	Pensions Paid	(900.00)	(106.03)
26/05/2021	54160	Pensions Paid	(900.00)	(88.77)
02/06/2021	54160	Pensions Paid	(900.00)	(71.51)
09/06/2021	54160	Pensions Paid	(900.00)	(54.25)
16/06/2021	54160	Pensions Paid	(900.00)	(36.99)
24/06/2021	54160	Pensions Paid	(900.00)	(17.26)
<b>Total Amount (Weighted)</b>				<b>554,447.40</b>

**Ryan Anderson (ANDRYA00001A)**Member Balance

01/07/2020	50010	Opening Balance	180,560.60	180,560.60
08/07/2020	52420	Contributions	182.19	178.70
08/07/2020	53800	Contributions Tax	(27.33)	(26.81)
15/07/2020	53920	Life Insurance Premiums	(427.90)	(411.49)
12/08/2020	52420	Contributions	728.76	644.90
12/08/2020	53800	Contributions Tax	(109.31)	(96.73)
17/08/2020	53920	Life Insurance Premiums	(427.90)	(372.80)
18/08/2020	52420	Contributions	364.38	316.46
18/08/2020	53800	Contributions Tax	(54.66)	(47.47)
25/08/2020	52420	Contributions	182.19	154.74
25/08/2020	53800	Contributions Tax	(27.33)	(23.21)

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**Calculation of daily member weighted balances**

31/08/2020	52420	Contributions	182.19	151.74
31/08/2020	53800	Contributions Tax	(27.33)	(22.76)
08/09/2020	52420	Contributions	182.19	147.75
08/09/2020	53800	Contributions Tax	(27.33)	(22.16)
15/09/2020	52420	Contributions	182.19	144.25
15/09/2020	53800	Contributions Tax	(27.33)	(21.64)
15/09/2020	53920	Life Insurance Premiums	(427.90)	(338.80)
23/09/2020	52420	Contributions	182.19	140.26
23/09/2020	53800	Contributions Tax	(27.33)	(21.04)
30/09/2020	52420	Contributions	182.19	136.77
30/09/2020	53800	Contributions Tax	(27.33)	(20.52)
05/10/2020	52420	Contributions	182.19	134.27
05/10/2020	53800	Contributions Tax	(27.33)	(20.14)
13/10/2020	52420	Contributions	182.19	130.28
13/10/2020	53800	Contributions Tax	(27.33)	(19.54)
15/10/2020	53920	Life Insurance Premiums	(427.90)	(303.63)
21/10/2020	52420	Contributions	182.19	126.29
21/10/2020	53800	Contributions Tax	(27.33)	(18.94)
16/11/2020	53920	Life Insurance Premiums	(427.90)	(266.12)
17/11/2020	52420	Contributions	728.76	451.23
17/11/2020	53800	Contributions Tax	(109.31)	(67.68)
24/11/2020	52420	Contributions	182.19	109.31
24/11/2020	53800	Contributions Tax	(27.33)	(16.40)
30/11/2020	52420	Contributions	182.19	106.32
30/11/2020	53800	Contributions Tax	(27.33)	(15.95)
15/12/2020	52420	Contributions	364.38	197.66
15/12/2020	53800	Contributions Tax	(54.66)	(29.65)
15/12/2020	53920	Life Insurance Premiums	(427.90)	(232.12)
21/12/2020	52420	Contributions	182.19	95.84
21/12/2020	52420	Contributions	421.25	221.59
21/12/2020	53800	Contributions Tax	(27.33)	(14.38)
21/12/2020	53800	Contributions Tax	(63.19)	(33.24)
12/01/2021	52420	Contributions	364.38	169.71
12/01/2021	53800	Contributions Tax	(54.66)	(25.46)
15/01/2021	53920	Life Insurance Premiums	(427.90)	(195.78)
19/01/2021	52420	Contributions	364.38	162.72
19/01/2021	53800	Contributions Tax	(54.66)	(24.41)
25/01/2021	52420	Contributions	182.19	78.37
25/01/2021	53800	Contributions Tax	(27.33)	(11.76)
10/02/2021	52420	Contributions	364.38	140.76
10/02/2021	53800	Contributions Tax	(54.66)	(21.12)
15/02/2021	52420	Contributions	182.19	67.88
15/02/2021	53800	Contributions Tax	(27.33)	(10.18)
15/02/2021	53920	Life Insurance Premiums	(427.90)	(159.44)
23/02/2021	52420	Contributions	182.19	63.89
23/02/2021	53800	Contributions Tax	(27.33)	(9.58)

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**Calculation of daily member weighted balances**

01/03/2021	52420	Contributions	182.19	60.90
01/03/2021	52420	Contributions	212.97	71.18
01/03/2021	53800	Contributions Tax	(27.33)	(9.13)
01/03/2021	53800	Contributions Tax	(31.95)	(10.68)
09/03/2021	52420	Contributions	182.19	56.90
09/03/2021	53800	Contributions Tax	(27.33)	(8.54)
15/03/2021	53920	Life Insurance Premiums	(427.90)	(126.61)
16/03/2021	52420	Contributions	182.19	53.41
16/03/2021	53800	Contributions Tax	(27.33)	(8.01)
18/03/2021	52420	Contributions	212.96	61.26
18/03/2021	53800	Contributions Tax	(31.94)	(9.19)
15/04/2021	52420	Contributions	653.72	137.91
15/04/2021	53800	Contributions Tax	(98.06)	(20.69)
15/04/2021	53920	Life Insurance Premiums	(427.90)	(90.27)
21/04/2021	52420	Contributions	910.95	177.20
21/04/2021	53800	Contributions Tax	(136.64)	(26.58)
10/05/2021	52420	Contributions	546.57	77.87
10/05/2021	53800	Contributions Tax	(81.99)	(11.68)
17/05/2021	53920	Life Insurance Premiums	(427.90)	(52.75)
31/05/2021	52420	Contributions	546.57	46.42
31/05/2021	53800	Contributions Tax	(81.99)	(6.96)
15/06/2021	53920	Life Insurance Premiums	(427.90)	(18.76)
30/06/2021	53920	Life Insurance Premiums	1,437.74	3.94
		<b>Total Amount (Weighted)</b>		<b>182,258.48</b>

**Ria Frances Norma Anderson (ANDRIA00001A)**Member Balance

01/07/2020	50010	Opening Balance	151,580.96	151,580.96
30/06/2021	53920	Life Insurance Premiums	(1,437.74)	(3.94)
		<b>Total Amount (Weighted)</b>		<b>151,577.02</b>

**Calculation of Net Capital Gains**

Capital gains from Unsegregated Pool	0.00
Capital gains from Unsegregated Pool - Collectables	0.00
Capital Gain Adjustment from prior segments	0.00
Realised Notional gains	0.00
Carried forward losses from prior years	0.00
Current year capital losses from Unsegregated Pool	0.00
Current year capital losses from Unsegregated Pool - Collectables	0.00
Total CGT Discount Applied	0.00
<b>Capital Gain /(Losses carried forward)</b>	<b>0.00</b>
<b>CGT allocated in prior segments</b>	<b>0.00</b>
<b>Allocations of Net Capital Gains to Pools</b>	
Capital Gain Proportion - Unsegregated Pool (0/0)=100.00%	0.00

**Foreign Tax Offset Calculations**

**Segment 01 July 2020 to 30 June 2021**

Claimable FTO - Unsegregated Pool 0.00

**Claimable FTO 0.00**

**Total Claimable Foreign Credits for the Year 0.00**

**Foreign Tax Offset (Label C1) 0.00**

**Applied/Claimed FTO 0.00**

**Allocations of Foreign Tax Offset to Members**

Kenneth John Anderson(ANDKEN00003P) - 0.00 % 0.00

Lynette Anderson(ANDLYN00002P) - 0.00 % 0.00

Ryan Anderson(ANDRYA00001A) - 100.00 % 0.00

Ria Frances Norma Anderson(ANDRIA00001A) - 0.00 % 0.00

**Total Foreign Tax Offset Allocated to Members 0.00**

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**Australian Government**  
**Australian Taxation Office**

**Agent** HERRON ACCOUNTANTS  
**Client** ANDERSON SUPERANNUATION  
FUND  
**ABN** 44 991 096 388  
**TFN** 45 993 950

## Income tax 551

---

<b>Date generated</b>	12/07/2022
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

---

2 results found - from **01 July 2020** to **12 July 2022** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
3 Jul 2020	8 Jul 2020	EFT refund for Income Tax for the period from 01 Jul 18 to 30 Jun 19	<del>\$255.65</del>		\$0.00
3 Jul 2020	30 Jun 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19		<del>\$255.65</del>	\$255.65 CR



**Australian Government**  
**Australian Taxation Office**

**Agent** HERRON ACCOUNTANTS  
**Client** ANDERSON SUPERANNUATION  
FUND  
**ABN** 44 991 096 388  
**TFN** 45 993 950

## Activity statement 001

<b>Date generated</b>	12/07/2022
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

24 results found - from **01 July 2020** to **12 July 2022** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
1 May 2022	1 May 2022	General interest charge			\$0.00
1 May 2022	28 Apr 2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$1,350.00		\$0.00
20 Apr 2022	19 Apr 2022	Payment received		\$1,350.00	\$1,350.00 CR
7 Mar 2022	7 Mar 2022	General interest charge			\$0.00
7 Mar 2022	28 Feb 2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments	\$1,350.00		\$0.00
10 Feb 2022	9 Feb 2022	Payment received		\$1,350.00	\$1,350.00 CR
31 Oct 2021	31 Oct 2021	General interest charge			\$0.00
31 Oct 2021	28 Oct 2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$1,350.00		\$0.00
18 Oct 2021	15 Oct 2021	Payment received		\$1,350.00	\$1,350.00 CR
1 Aug 2021	1 Aug 2021	General interest charge			\$0.00
1 Aug 2021	28 Jul 2021	Original Activity Statement for the period ending 30 Jun 21 - PAYG Instalments	\$1,350.00		\$0.00

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
14 Jul 2021	13 Jul 2021	Payment received		\$1,350.00	\$1,350.00 CR
24 May 2021	24 May 2021	General interest charge			\$0.00
24 May 2021	21 May 2021	Payment received		\$1,350.00	\$0.00
3 May 2021	3 May 2021	General interest charge			\$1,350.00 DR
2 May 2021	28 Apr 2021	Original Activity Statement for the period ending 31 Mar 21 - PAYG Instalments	\$1,350.00		\$1,350.00 DR
26 Mar 2021	26 Mar 2021	General interest charge			\$0.00
26 Mar 2021	25 Mar 2021	Payment received		\$1,347.00	\$0.00
8 Mar 2021	8 Mar 2021	General interest charge			\$1,347.00 DR
7 Mar 2021	2 Mar 2021	Original Activity Statement for the period ending 31 Dec 20 - PAYG Instalments	\$1,350.00		\$1,347.00 DR
1 Nov 2020	28 Oct 2020	Original Activity Statement for the period ending 30 Sep 20 - PAYG Instalments	\$1,350.00		\$3.00 CR
15 Oct 2020	14 Oct 2020	Payment received		\$1,350.00	\$1,353.00 CR
2 Aug 2020	28 Jul 2020	Original Activity Statement for the period ending 30 Jun 20 - PAYG Instalments	\$1,465.00		\$3.00 CR
16 Jul 2020	15 Jul 2020	Payment received		\$1,465.00	\$1,468.00 CR



Australian Government  
Australian Taxation Office

## PAYG Instalments report 2021

**Tax Agent** 79549002  
**Last Updated** 09/07/2022

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
45993950	ANDERSON SUPERANNUATION FUND	1,350.00	1,350.00	1,350.00	1,350.00	5,400.00

**Total No of Clients: 1**

# **K & L Anderson Holdings Pty Ltd as trustee for the Anderson Family Trust**

**ABN:16 213 281 056**

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**Financial statements  
For the year ended 30 June 2021**

# K & L Anderson Holdings Pty Ltd as trustee for the Anderson Family Trust

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ABN: 16 213 281 056

## Balance sheet

For the year ended 30 June 2021

	Note	2021 \$	2020 \$
<b>Current assets</b>			
Cash and cash equivalents	3	68,278.52	42,102.72
Trade and other receivables	4	82,427.10	78,472.96
<b>Total current assets</b>		<b>150,705.62</b>	<b>120,575.68</b>
<b>Non-current assets</b>			
Property, plant and equipment	6	1,569,346.01	1,569,723.01
<b>Total non-current assets</b>		<b>1,569,346.01</b>	<b>1,569,723.01</b>
<b>Total assets</b>		<b>1,720,051.63</b>	<b>1,690,298.69</b>
<b>Current liabilities</b>			
Trade and other payables	7	1,579.82	300.48
Unpaid present entitlements	5	352,961.81	324,488.21
<b>Total current liabilities</b>		<b>354,541.63</b>	<b>324,788.69</b>
<b>Non-current liabilities</b>			
Borrowings	8	1,365,500.00	1,365,500.00
<b>Total non-current liabilities</b>		<b>1,365,500.00</b>	<b>1,365,500.00</b>
<b>Total liabilities</b>		<b>1,720,041.63</b>	<b>1,690,288.69</b>
<b>Net assets</b>		<b>10.00</b>	<b>10.00</b>
<b>Equity</b>			
Settlement Sum		10.00	10.00
<b>Total equity</b>		<b>10.00</b>	<b>10.00</b>

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The accompanying notes form part of these financial statements.  
These statements should be read in conjunction with the attached compilation report of Herron Accountants.



# K & L Anderson Holdings Pty Ltd as trustee for the Anderson Family Trust

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**ABN: 16 213 281 056**

## **Rental statement**

**For the year ended 30 June 2021**

	<b>2021</b>	<b>2020</b>
	<b>\$</b>	<b>\$</b>
Rental Income Received	150,136.35	148,658.89
<b>Less: expenses</b>		
Depreciation	377.00	422.00
Insurance	5,040.95	6,606.02
Rates	17,627.70	16,855.93
Repairs & Maintenance	255.00	835.36
Sundry Expenses	156.00	153.00
	<hr/> <b>23,456.65</b>	<hr/> <b>24,872.31</b>
<b>Net profit from rental</b>	<hr/> <b>126,679.70</b>	<hr/> <b>123,786.58</b>

# K & L Anderson Holdings Pty Ltd as trustee for the Anderson Family Trust

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ABN: 16 213 281 056

## Income statement

For the year ended 30 June 2021

	2021 \$	2020 \$
<b>Income</b>		
Net profit (loss) on rental operations	126,679.70	123,786.58
	<u>126,679.70</u>	<u>123,786.58</u>
<b>Expenses</b>		
Accountancy Fees	3,210.00	1,910.00
Bank Charges	119.19	120.00
Entitlement Fees	89,645.86	89,368.37
Filing Fees	273.00	530.00
Permits, Licenses & Fees	10.00	-
	<u>93,258.05</u>	<u>91,928.37</u>
<b>Net profit</b>	<u><u>33,421.65</u></u>	<u><u>31,858.21</u></u>

+ \$3,846.81 [i.e. Joint Venture Entitlement Variance due to variance from the opening balance (errors in previous yrs)]

= \$93,492.67 ✓

# K & L Anderson Holdings Pty Ltd as trustee for the Anderson Family Trust

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ABN: 16 213 281 056

## Appropriation statement

For the year ended 30 June 2021

	2021	2020
	\$	\$
Net profit	33,421.65	31,858.21
Retained earnings (accumulated losses) at the beginning of the financial year	-	-
<b>Total available for distribution</b>	<b>33,421.65</b>	<b>31,858.21</b>
Distribution to Beneficiaries	33,421.65	31,858.21
<b>Retained earnings (accumulated losses) at the end of the financial year</b>	<b>-</b>	<b>-</b>
<b>Beneficiaries distribution:</b>		
Kenneth Anderson	16,710.83	15,929.10
Lynette Anderson	16,710.82	15,929.11
	<b>33,421.65</b>	<b>31,858.21</b>

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The accompanying notes form part of these financial statements.  
These statements should be read in conjunction with the attached compilation report of Herron Accountants.

# K & L Anderson Holdings Pty Ltd as trustee for the Anderson Family Trust

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**ABN: 16 213 281 056**

## **Notes to the financial statements**

**For the year ended 30 June 2021**

The financial statements cover K & L Anderson Holdings Pty Ltd as trustee for the Anderson Family Trust and have been prepared in accordance with the trust deed to meet the needs of stakeholders and to assist in the preparation of the tax return.

Comparatives are consistent with prior years, unless otherwise stated.

### **1 Basis of preparation**

K & L Anderson Holdings Pty Ltd as trustee for the Anderson Family Trust is non-reporting since there are unlikely to be any users who would rely on the general purpose financial statements.

The special purpose financial statements have been prepared in accordance with the significant accounting policies presented below and do not comply with any Australian Accounting Standards unless otherwise stated.

The financial statements have been prepared on an accruals basis and are based on historical costs modified, where applicable, by the measurement at fair value of selected non-current assets, financial assets and financial liabilities.

Significant accounting policies adopted in the preparation of these financial statements are presented below and are consistent with prior reporting periods unless otherwise stated.

### **2 Summary of significant accounting policies**

#### **Revenue and other income**

##### **Rental income**

Investment property revenue is recognised on a straight-line basis over a period of the lease term so as to reflect a constant periodic rate of return on the net investment.

##### **Goods and services tax (GST)**

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

Receivables and payables are stated inclusive of GST.

##### **Cash and cash equivalents**

Cash and cash equivalents comprises cash on hand, demand deposits and short-term investments which are readily convertible to known amounts of cash and which are subject to an insignificant risk of change in value.

# K & L Anderson Holdings Pty Ltd as trustee for the Anderson Family Trust

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**ABN: 16 213 281 056**

## **Notes to the financial statements**

**For the year ended 30 June 2021**

### **Property, plant and equipment**

Each class of property, plant and equipment is carried at cost less, where applicable, any accumulated depreciation and impairment.

### ***Depreciation***

Property, plant and equipment, excluding freehold land, is depreciated on a diminishing value basis over the assets useful life to the trust, commencing when the asset is ready for use.

At the end of each annual reporting period, the depreciation method, useful life and residual value of each asset is reviewed. Any revisions are accounted for prospectively as a change in estimate.

# K & L Anderson Holdings Pty Ltd as trustee for the Anderson Family Trust

---

ABN: 16 213 281 056

## Notes to the financial statements

For the year ended 30 June 2021

	Note	2021 \$	2020 \$
<b>3 Cash and cash equivalents</b>			
Cash on Hand		10.00	10.00
Cash at Bank		68,268.52	42,092.72
		<u>68,278.52</u>	<u>42,102.72</u>
<b>4 Trade and other receivables</b>			
<b>Current</b>			
Loan to Morayfield Smash Repairs (AFT)		12,980.00	12,980.00
Entitlements Due		69,447.10	65,492.96
		<u>82,427.10</u>	<u>78,472.96</u>
<b>5 Unpaid present entitlements</b>			
<b>Kenneth Anderson</b>			
Balance at Beginning of Year		162,244.39	155,490.29
Capital Introduced		-	825.00
Share of Profit		16,710.83	15,929.10
Drawings		(2,474.02)	(10,000.00)
		<u>176,481.20</u>	<u>162,244.39</u>
<b>Lynette Anderson</b>			
Balance at Beginning of Year		162,243.82	155,489.71
Capital Introduced		-	825.00
Share of Profit		16,710.82	15,929.11
Drawings		(2,474.03)	(10,000.00)
		<u>176,480.61</u>	<u>162,243.82</u>
		<u>352,961.81</u>	<u>324,488.21</u>
<b>6 Property, plant and equipment</b>			
<b>Buildings</b>			
Investment property - Dickson Rd		1,561,475.00	1,561,475.00

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These notes should be read in conjunction with the attached compilation report of Herron Accountants.

# K & L Anderson Holdings Pty Ltd as trustee for the Anderson Family Trust

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ABN: 16 213 281 056

## Notes to the financial statements

For the year ended 30 June 2021

	Note	2021 \$	2020 \$
<b>Property improvements</b>			
Property Improvements		9,095.01	9,095.01
Less Accumulated Depreciation		(1,224.00)	(847.00)
		<u>7,871.01</u>	<u>8,248.01</u>
		<u><u>1,569,346.01</u></u>	<u><u>1,569,723.01</u></u>
<b>7 Trade and other payables</b>			
<b>Current</b>			
Provision for GST		1,579.82	300.48
		<u>1,579.82</u>	<u>300.48</u>
<b>8 Borrowings</b>			
<b>Non-current</b>			
JV Investment - Anderson Superfund		1,365,500.00	1,365,500.00
		<u>1,365,500.00</u>	<u>1,365,500.00</u>

# K & L Anderson Holdings Pty Ltd as trustee for the Anderson Family Trust

**ABN: 16 213 281 056**

## **Taxation schedule of property, plant and equipment**

**For the year ended 30 June 2021**

Asset Description	Acquisition Date	Private Use%	Original Cost	Opening Adjusted Value	-----Disposals-----				----Decline in value----		Closing Adjusted Value
					Disposal Date	Termination Value	Assessable	Deductible	Effective Life or %	Depreciation Amount	
<b>Property Improvements</b>											
Shed Extension	16/12/2014	-	2,031.00	1,749.00		-	-	-	40 0 PC	51.00	1,698.00
Garage Door	26/09/2018	-	5,864.00	5,605.00		-	-	-	40 0 PC	147.00	5,458.00
			<b>7,895.00</b>	<b>7,354.00</b>			<b>-</b>	<b>-</b>		<b>198.00</b>	<b>7,156.00</b>
<b>Grand Total</b>			<b>7,895.00</b>	<b>7,354.00</b>			<b>-</b>	<b>-</b>		<b>198.00</b>	<b>7,156.00</b>

The accompanying notes form part of these financial statements.

These statements should be read in conjunction with the attached compilation report of Herron Accountants.



# K & L Anderson Holdings Pty Ltd as trustee for the Anderson Family Trust

---

**ABN: 16 213 281 056**

## **Trustee's declaration**

The directors of the trustee company have determined that the trust is not a reporting entity and that this special purpose financial report should be prepared in accordance with the accounting policies described in Note 2 to the financial statements.

The director of the trustee company declare that:

1. The financial statements and notes present fairly the trust's financial position as at 30 June 2021 and its performance for the year ended on that date in accordance with the accounting policies described in Note 2 to the financial statements;
2. In the trustee's opinion there are reasonable grounds to believe that the trust will be able to pay its debts as and when they become due and payable.

This declaration is made in accordance with a resolution of the trustee.

Director \_\_\_\_\_

Kenneth Anderson

Director \_\_\_\_\_

Lynette Anderson

Dated

# K & L Anderson Holdings Pty Ltd as trustee for the Anderson Family Trust

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**ABN: 16 213 281 056**

## Compilation report

I have compiled the accompanying special purpose financial statements of K & L Anderson Holdings Pty Ltd as trustee for the Anderson Family Trust which comprise the balance sheet as at 30 June 2021, and the income 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 to provide information relating to the performance and financial position of the trust that satisfies the information needs of the director of the trustee company and of the beneficiaries.

### *The responsibility of the trustee*

The director of the trustee company 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 basis of accounting used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

### *My responsibility*

On the basis of information provided by the director of the trustee company, I have compiled the accompanying special purpose financial statements in accordance with the basis of accounting as described in the notes to the financial statements and APES 315: Compilation of Financial Information.

I have applied my expertise in accounting and financial reporting to compile these financial statements in accordance with the basis of accounting described in the notes to the financial statements. I 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, I am not required to verify the reliability, accuracy or completeness of the information provided to us by management to compile these financial statements. Accordingly, I do not express an audit opinion or a conclusion on these financial statements.

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

Firm                      Herron Accountants

Address                Unit 1, 48 Flinders Pde  
                              NORTH LAKES, QLD, 4509

Date

Signed                 .....

Mark Herron

**Trust tax return 2021**

01/07/2020 to 30/06/2021

<b>Tax file number</b> See the Privacy note in the Taxpayer's declaration	<input type="text"/>	<b>Other attachments?</b>	<input type="checkbox"/> N
<b>Name of trust</b>	Anderson Family Trust		
<b>ABN</b>	16 213 281 056		
<b>Current postal address</b>	Herron Accountants PO Box 504 NORTH LAKES QLD 4509		
<b>Postal address on previous tax return</b>	6-8 Eureka Court WAMURAN QLD 4512		
<b>Full name of the trustee to whom the notices should be sent</b>	K & L Anderson Holdings Pty Ltd ABN <input type="text"/>		
<b>Daytime number</b>	<input type="text"/> 07 32044166		
<b>Type of trust</b>	<input type="checkbox"/> I		
<b>Managed investment trusts</b>			
<b>Is the trust a managed investment trust (MIT)?</b>	<input type="checkbox"/> N		
<b>Tax payable by trustee?</b>	<input type="checkbox"/> N	<b>Final tax return</b>	<input type="checkbox"/> N
<b>Electronic funds transfer (EFT)</b>	<input type="checkbox"/>		

**Sensitive** (when completed)

ABN 16 213 281 056

**Income excluding foreign income**

**9 Rent**

Gross rent	<input checked="" type="checkbox"/> F	150136	
Other rental deductions	<input checked="" type="checkbox"/> H	23277	
Net rent			<input type="text" value="126859"/>

**15 Total of items 5 to 14**

**Deductions**

**18 Other deductions** - show only deductions not claimable at any other item

Accounting Fees	3210	
Bank Charges	119	
Entitlement Fees	89646	
Filing Fees	273	
Other Fees	10	<input checked="" type="checkbox"/> Q
		<input type="text" value="93258"/>

**19 Total of items 16 to 18**

**20 Net Australian income or loss** Subtract item 19 from item 15  \$

- other than capital gains

**21 Capital gains**  
Did you have a CGT event during the year?  G  N

**Foreign Income**

**22 Attributed foreign income**  
Did you have overseas branch operations or a direct or indirect interest in a foreign trust, foreign company, controlled foreign entity or transferor trust?  S  N

**24 Total of items 20 to 23**

**26 Total net income or loss**

**Overseas transactions / thin capitalisation**

**29 Overseas transactions**

Was the aggregate amount of your transactions or dealings with international related parties (including the value of any property/service transferred or the balance of any loans) greater than \$2 million?  W  N

Did the thin capitalisation provisions affect you?  O  N

Was any beneficiary who was not a resident of Australia at any time during the year of income presently entitled to a share of the income of the trust?  A  N

**Transactions with specified countries**

Did you directly or indirectly send to, or receive from, one of the countries specified in the instructions, any funds or property; or  
Do you have the ability or expectation to control, whether directly or indirectly, the disposition of any funds, property, assets or investments located in, or located elsewhere but controlled or managed from one of those countries?  C  N

**Sensitive** (when completed)

ABN 16 213 281 056

**30 Personal services income**

Does your income include an individual's PSI?

**N** **N**

**Key financial information**

**33 All current assets**

**F** 150706

**34 Total assets**

**G** 1720052

**35 All current liabilities**

**I** 354542

**36 Total liabilities**

**J** 1720042

**56 Income of the trust estate**

**A** 33422

Note: It is not an offence not to quote a TFN for a beneficiary. However, TFNs help the ATO to correctly identify each beneficiary's tax records. The ATO is authorised by the *Income Tax Assessment Act 1936* and the *Income Tax Assessment Act 1997* to ask for information in this tax return. We need this information to help administer the tax laws. To make a correct Trustee Beneficiary (TB) statement you must quote the TFN of a resident trustee beneficiary of a closely held trust.

Note: If the trust needs to provide annual reports under the Trustee Beneficiary Rules or the TFN withholding rules you will be able to do so by completing the information in the statement of distribution.

**57 Statement of distribution**

TFN		Entity code	<b>I</b>	Individual
Name of beneficiary	Kenneth			
	John			
	Anderson			
Residential addr (ind) or Business addr (non-ind)	6-8 Eureka Court			
	WAMURAN	QLD	4512	
Date of birth	05/10/1946			

Assessment calc. code	<b>V</b>	30	Distribution percentage	
Share of income of the trust estate	<b>W</b>	16711	Share of cr. for TFN amounts wheld from payments	<b>O</b>
Share of credit for tax wheld - FRW (excl. CGT)	<b>L</b>		from closely held trusts	
Aust. franking credits from a NZ franking co.	<b>N</b>		Capital gains	<b>F</b>
Primary production	<b>A</b>		NCMI Capital gains	<b>F1</b>
PP - NCMI	<b>A1</b>		Excluded from NCMI	<b>F2</b>
PP - Excluded from NCMI	<b>A2</b>		Capital gains	<b>Z</b>
Non-Primary production	<b>B</b>	16801	Share of credit for for. res. CGT withholding	<b>G</b>
Non-PP - NCMI	<b>B1</b>		Attributed foreign inc.	<b>H</b>
Non-PP - Excluded from NCMI	<b>B2</b>		Other assessable foreign source income	<b>I</b>
Credit for tax withheld where ABN not quoted	<b>C</b>		For. inc. tax offset	<b>R</b>
Franked distributions	<b>U</b>		NRAS scheme tax offset	<b>M</b>
Franking credit	<b>D</b>		Expl. credits distrib.	<b>T</b>
TFN amounts withheld	<b>E</b>		ESVCLP tax offset	<b>J</b>
			Div 6AA Eligible income	<b>C1</b>

**Small business income tax offset information**

Net small business income **Y**

**Non-resident beneficiary additional information**

s98(3) assessable amt **J** s98(4) assessable amt **K**

**TB statement information**

Tax preferred amounts **P** Untaxed part of share of net income **Q**

**Annual Trustee Payment report information**

Distrib. from ordinary or statutory income during income year **S** Total TFN amounts withheld from payments **T**

Sensitive (when completed)

ABN 16 213 281 056

TFN	<input type="text"/>	Entity code	<input type="text" value="I"/>	Individual
<b>Name of beneficiary</b>	<input type="text" value="Lynette"/>			
	<input type="text" value="Anderson"/>			
<b>Residential addr (ind) or Business addr (non-ind)</b>	<input type="text" value="6-8 Eureka Court"/>			
	<input type="text" value="WAMURAN"/>	<input type="text" value="QLD"/>	<input type="text" value="4512"/>	
Date of birth	<input type="text" value="19/01/1949"/>			
Assessment calc. code	<input type="text" value="V"/>	<input type="text" value="30"/>	Distribution percentage	<input type="text"/>
Share of income of the trust estate	<input type="text" value="W"/>	<input type="text" value="16711"/>	Share of cr. for TFN amounts w/held from payments	<input type="text" value="O"/>
Share of credit for tax w/held - FRW (excl. CGT)	<input type="text" value="L"/>	<input type="text"/>	from closely held trusts	
Aust. franking credits from a NZ franking co.	<input type="text" value="N"/>	<input type="text"/>	Capital gains	<input type="text" value="F"/>
Primary production	<input type="text" value="A"/>	<input type="text"/>	NCMI Capital gains	<input type="text" value="F1"/>
PP - NCMI	<input type="text" value="A1"/>	<input type="text"/>	Excluded from NCMI	<input type="text" value="F2"/>
PP - Excluded from NCMI	<input type="text" value="A2"/>	<input type="text"/>	Capital gains	
Non-Primary production	<input type="text" value="B"/>	<input type="text" value="16800"/>	Share of credit for for. res. CGT withholding	<input type="text" value="Z"/>
Non-PP - NCMI	<input type="text" value="B1"/>	<input type="text"/>	Attributed foreign inc.	<input type="text" value="G"/>
Non-PP - Excluded from NCMI	<input type="text" value="B2"/>	<input type="text"/>	Other assessable	<input type="text" value="H"/>
Credit for tax withheld where ABN not quoted	<input type="text" value="C"/>	<input type="text"/>	foreign source income	
Franked distributions	<input type="text" value="U"/>	<input type="text"/>	For. inc. tax offset	<input type="text" value="I"/>
Franking credit	<input type="text" value="D"/>	<input type="text"/>	NRAS scheme tax offset	<input type="text" value="R"/>
TFN amounts withheld	<input type="text" value="E"/>	<input type="text"/>	Expl. credits distrib.	<input type="text" value="M"/>
			ESVCLP tax offset	<input type="text" value="T"/>
			ESIC tax offset	<input type="text" value="J"/>
			Div 6AA Eligible income	<input type="text" value="C1"/>
<b>Small business income tax offset information</b>				
Net small business income	<input type="text" value="Y"/>	<input type="text"/>		
<b>Non-resident beneficiary additional information</b>				
s98(3) assessable amt	<input type="text" value="J"/>	<input type="text"/>	s98(4) assessable amt	<input type="text" value="K"/>
<b>TB statement information</b>				
Tax preferred amounts	<input type="text" value="P"/>	<input type="text"/>	Untaxed part of share of net income	<input type="text" value="Q"/>
<b>Annual Trustee Payment report information</b>				
Distrib. from ordinary or statutory income during income year	<input type="text" value="S"/>	<input type="text"/>	Total TFN amounts withheld from payments	<input type="text" value="T"/>

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**Total of all distribution statements**

Share of income of the trust estate	<b>W</b> <input type="text" value="33422"/>	Capital gains	<b>F</b> <input type="text"/>
Share of credit for tax withheld - FRW (excl. CGT)	<b>L</b> <input type="text"/>	NCMI Capital gains	<b>F1</b> <input type="text"/>
Aust. franking credits from a NZ franking co.	<b>N</b> <input type="text"/>	Excluded from NCMI Capital gains	<b>F2</b> <input type="text"/>
Primary production PP - NCMI	<b>A</b> <input type="text"/>	Share of credit for foreign source income	<b>Z</b> <input type="text"/>
PP - Excluded from NCMI	<b>A1</b> <input type="text"/>	Attributed foreign inc.	<b>G</b> <input type="text"/>
Non-primary production Non-PP - NCMI	<b>A2</b> <input type="text"/>	Other assessable foreign source income	<b>H</b> <input type="text"/>
Non-PP - Excluded from NCMI	<b>B</b> <input type="text" value="33601"/>	For. inc. tax offset	<b>I</b> <input type="text"/>
Credit for tax withheld where ABN not quoted	<b>B1</b> <input type="text"/>	NRAS scheme tax offset	<b>R</b> <input type="text"/>
Franked distributions	<b>B2</b> <input type="text"/>	Expl. credits distrib.	<b>M</b> <input type="text"/>
Franking credit	<b>C</b> <input type="text"/>	Other refund. tax offsets	<b>X</b> <input type="text"/>
TFN amounts withheld	<b>U</b> <input type="text"/>	ESVCLP tax offset	<b>T</b> <input type="text"/>
Share of cr. for TFN amounts withheld from payments from closely held trusts	<b>D</b> <input type="text"/>	ESVCLP tax offset c/f from prev. year	<b>K</b> <input type="text"/>
	<b>E</b> <input type="text"/>	ESIC tax offset	<b>J</b> <input type="text"/>
	<b>O</b> <input type="text"/>	ESIC tax offset c/f from previous year	<b>M</b> <input type="text"/>
		Div 6AA Eligible Income	<b>C1</b> <input type="text"/>

**Small business income tax offset information**

Net small business income **Y**

**Non-resident beneficiary additional information**

s98(3) assessable amt **J**  s98(4) assessable amt **K**

**TB statement information**

Tax preferred amounts **P**  Untaxed part of share of net income **Q**

**Annual Trustee Payment report information**

Distrib. from ordinary or statutory income during income year **S**  Total TFN amounts withheld from payments **T**

**59 Beneficiary under legal disability who is presently entitled to income from another trust**

Was any beneficiary in this trust, who was under a legal disability on 30 June 2021, also presently entitled to a share of the income of another trust? **N**

**60 Non-resident trust**

Is the trust a non-resident trust? **N**

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**TAX PAYER'S DECLARATION**

**Important**

Before making this declaration check to ensure that all income has been disclosed and the tax return, all attached schedules and any additional documents are true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the ATO. The income tax law imposes heavy penalties for false or misleading statements in tax returns.

**This declaration must be signed by a trustee or public officer.**

**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 beneficiary in our records. It is not an offence not to provide the TFNs. However, if the TFNs are not provided, it could increase the chance of delay or error in each beneficiary's assessment.

Taxation law authorises the ATO to collect information including personal information about the person authorised to sign the declaration. For information about your privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

**DECLARATION:**

I declare that the information on this tax return, all attached schedules and any additional documents is true and correct.

Signature  Date

Hours taken to prepare and complete this return

**Tax agent's declaration:** We, Herron Accountants,

declare that this tax return has been prepared in accordance with information supplied by the taxpayer, that the taxpayer has given us a declaration stating that the information provided to us is true and correct and that the taxpayer has authorised us to lodge the tax return.

Agent's signature  Date

Agent's telephone  Client's reference   
Contact name  Agent's reference no

**NOTE: THIS PRINT-OUT IS NOT TO BE LODGED WITH THE ATO.**



ABN 16 213 281 056

**Address of property**

Suburb/State/P'code	Dickson Road		
	MORAYFIELD	QLD	4506

Date property first earned rental income			03/07/2006
Rented from	01/07/2020	to	30/06/2021
Number of weeks property was rented this year			52

Acquisition and disposal details	Date	Amount
Acquired	03/07/2006	1515000

Number of weeks property available for rent this year	52
What is the entity's % ownership of the property	
Has the loan for the property been renegotiated this year?	N

**Income**

(If registered for GST and GST was payable on your rental income, do not include it here.)

Rents received	150136	<b>A</b>	150136
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Gross rent:	150136	<b>C</b>	150136
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**Expenses**

(If registered for GST do not claim Input credits here. If NOT registered for GST or income is for residential premises, include any GST in the expenses you claim.)

			Net
Council rates	8519	<b>H</b>	8519
Depreciation on plant	198	<b>I</b>	198
Insurance	5041	<b>K</b>	5041
Land tax	8873	<b>M</b>	8873
Repairs and maintenance	255	<b>Q</b>	255
Water charges	235	<b>U</b>	235
Sundry rental expenses	156	<b>V</b>	156

Total expenses: Add expenses amounts (D to V)	23277	<b>W</b>	23277
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Net rent: Take W away from C		<b>X</b>	126859
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ABN 16 213 281 056

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**Small Business Entity - Eligibility Tests**

**Question 1**

Is the taxpayer carrying on a business?

 N

**Question 2**

Is the aggregated turnover of the business less than \$10 million?

Note: Eligibility for the Small Business Income Tax Offset (SBITO) is aggregated income less than \$5 million.

To be classified as a Small Business Entity using the simplified depreciation rules, and the General small business pool, the answer to both questions must be 'Yes'.

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From: **01/07/2020** To: **30/06/2021**

Return: **ANDE53**

TFN:

Name: **Anderson Family Trust**

Item	Description	CY Amount	LY Amount
<b>Income</b>			
09	Net rent	126859	
15	Total of items 5 to 14	126859	
<b>Deductions</b>			
18	Other deductions	93258	
19	Total of items 16 TO 18	93258	
20	NET AUSTRALIAN INCOME/LOSS	33601	
24	Total of items 20 to 23	33601	
26	TOTAL NET INCOME/LOSS	33601	
29	Overseas transactions	N	
	Thin capitalisation provisions affect you	N	
	Non res. beneficiary presently entitled	N	
	Transactions with specified countries	N	
30	Personal services income	N	
32	New Concessional MIT Income (NCMI)		
<b>Key financial information</b>			
33	All current assets	150706	
34	Total assets	1720052	
35	All current liabilities	354542	
36	Total liabilities	1720042	
<b>Business and professional items</b>			
56	Income of the trust estate	33601	
57	<b>Statement of distribution</b>		
	Total PP and non-PP income distributed	33601	
59	Legal disability, entitled inc. from other estate?	N	
60	Non-resident trust estate?	N	
Lodged Date	Sent electronically	Printed	Taxable income
Not lodged		Yes	\$ 33601.00

**THE ANDERSON FAMILY TRUST**  
**FINANCIAL YEAR ENDED 30 JUNE 2021**  
**WORKPAPER: ENTITLEMENTS PAYABLE**

Opening Balance of Entitlements Owing as at 1st July 2020 65,492.96

Less: Entitlements for Financial Year Ended 30 June 2021 (89,645.86)

Add: Payments Made

1/07/2020	FUND TRANSFER FROM *232409	1,800.00	
7/07/2020	FUND TRANSFER FROM *232409	1,800.00	
15/07/2020	FUND TRANSFER FROM *232409	1,800.00	
21/07/2020	FUND TRANSFER FROM *232409	1,800.00	
29/07/2020	FUND TRANSFER FROM *232409	1,800.00	
5/08/2020	FUND TRANSFER FROM *232409	1,800.00	
12/08/2020	FUND TRANSFER FROM *232409	1,800.00	
20/08/2020	FUND TRANSFER FROM *232409	1,800.00	
26/08/2020	FUND TRANSFER FROM *232409	1,800.00	
3/09/2020	FUND TRANSFER FROM *232409	1,800.00	
9/09/2020	FUND TRANSFER FROM *232409	1,800.00	
16/09/2020	FUND TRANSFER FROM *232409	1,800.00	
23/09/2020	FUND TRANSFER FROM *232409	1,800.00	
30/09/2020	FUND TRANSFER FROM *232409	1,800.00	
8/10/2020	FUND TRANSFER FROM *232409	1,800.00	
14/10/2020	FUND TRANSFER FROM *232409	1,800.00	
21/10/2020	FUND TRANSFER FROM *232409	1,800.00	
28/10/2020	FUND TRANSFER FROM *232409	1,800.00	
4/11/2020	FUND TRANSFER FROM *232409	1,800.00	
11/11/2020	FUND TRANSFER FROM *232409	1,800.00	
18/11/2020	FUND TRANSFER FROM *232409	1,800.00	
25/11/2020	FUND TRANSFER FROM *232409	1,800.00	
2/12/2020	FUND TRANSFER FROM *232409	1,800.00	
9/12/2020	FUND TRANSFER FROM *232409	1,800.00	
16/12/2020	FUND TRANSFER FROM *232409	1,800.00	
23/12/2020	FUND TRANSFER FROM *232409	1,800.00	
31/12/2020	FUND TRANSFER FROM *232409	1,800.00	
6/01/2021	FUND TRANSFER FROM *232409	1,800.00	
13/01/2021	FUND TRANSFER FROM *232409	1,800.00	
21/01/2021	FUND TRANSFER FROM *232409	1,800.00	
27/01/2021	FUND TRANSFER FROM *232409	1,800.00	
3/02/2021	FUND TRANSFER FROM *232409	1,800.00	
10/02/2021	FUND TRANSFER FROM *232409	1,800.00	
17/02/2021	FUND TRANSFER FROM *232409	1,800.00	
24/02/2021	FUND TRANSFER FROM *232409	1,800.00	
3/03/2021	FUND TRANSFER FROM *232409	1,800.00	
10/03/2021	FUND TRANSFER FROM *232409	1,800.00	
17/03/2021	FUND TRANSFER FROM *232409	1,800.00	
24/03/2021	FUND TRANSFER FROM *232409	1,800.00	
31/03/2021	FUND TRANSFER FROM *232409	1,800.00	
7/04/2021	FUND TRANSFER FROM *232409	1,800.00	
14/04/2021	FUND TRANSFER FROM *232409	1,800.00	
21/04/2021	FUND TRANSFER FROM *232409	1,800.00	
30/04/2021	FUND TRANSFER FROM *232409	1,800.00	
5/05/2021	FUND TRANSFER FROM *232409	1,800.00	
12/05/2021	FUND TRANSFER FROM *232409	1,800.00	
19/05/2021	FUND TRANSFER FROM *232409	1,800.00	
26/05/2021	FUND TRANSFER FROM *232409	1,800.00	
2/06/2021	FUND TRANSFER FROM *232409	1,800.00	
9/06/2021	FUND TRANSFER FROM *232409	1,800.00	
16/06/2021	FUND TRANSFER FROM *232409	1,800.00	
24/06/2021	FUND TRANSFER FROM *232409	1,800.00	93,600.00

**Closing Balance of Entitlements as at 30 June 2021 69,447.10 DR**

**THE ANDERSON FAMILY TRUST  
FINANCIAL YEAR ENDED 30 JUNE 2021  
WORKPAPER: ENTITLEMENT EXPENSES**

<b>Rental Income</b>	
230/01	96,363.63
230/02	11,590.91
230/03	22,636.36
230/04	18,545.45
<b>Total Rental Income</b>	<b><u>149,136.35</u></b>
<b>Entitlements - 60.11%</b>	<b><u><u>89,645.86</u></u></b> ✓

**From:** Eddy Lee <>  
**Sent:** 5 April 2022 11:59 AM  
**To:** Mark Herron <[mark@herronaccountants.com.au](mailto:mark@herronaccountants.com.au)>  
**Cc:** Stuart Arthur <[stuart@herronaccountants.com.au](mailto:stuart@herronaccountants.com.au)>  
**Subject:** Anderson Super Fund + Anderson Family Trust Joint Venture

Hi Mark,

Please see my comments below for the joint venture agreement btw Anderson Super Fund and Anderson Family Trust as requested.

1. It looks like ATO reviewed/interpreted the joint venture agreements as 'in house assets' in 2009. (refer to page 6, Statement of Additional Advice)
2. 29 May 2009, the Financial advisor recommended a 'Deferred Purchase Instalment Contract' to avoid the above issue. (i.e. pay instalments/transfer title to SMSF within 4 yrs)
3. It seems the parties did not take the recommended 'Deferred Purchase Instalment Contract' as there are still 'Join Ventre Investment' in the 2020 FR.
4. The Dickson Rd property is held in the Anderson Family Trust, however, the Trust has a joint venture agreement with the SMSF that allows the Fund to receive approx. 60% of the rent each year (refer to Clause 1.1.13.2 and Part 11 (b),  $\$1,365,500 / \$1,590,000 \times 365/365 \times 70\% = 60.11\%$ )
5. Confirmed 60% of rent directly to SMSF. ( $\$148,658 \times 60.11\% = \$89,368$ )

**DATED 1 JULY 2006**

**BETWEEN**

K & L HOLDINGS PTY LTD - A.C.N. 120 309 337  
ATF ANDERSON FAMILY TRUST

"Proprietor"

**AND**

KENNETH JOHN ANDERSON  
LYNETTE ANDERSON  
ATF ANDERSON SUPERANNUATION FUND

"Funder"

**JOINT VENTURE AGREEMENT**

**CLEARY HOARE**

Solicitors

145 Eagle Street  
BRISBANE QLD 4000

Tel: (07) 3839 5222

## JOINT VENTURE AGREEMENT

**DATED:** The date specified in Part 1 of the Schedule.

- PARTIES:** (1) The party described in Part 2 of the Schedule ("the Proprietor")  
(2) The party described in Part 3 of the Schedule ("the Funder")

### **INTRODUCTION:**

- A. This Introduction relies upon the definitions in Clause 1.
- B. The Proprietor is or will become the registered proprietor of the Asset.
- C. The Funder wishes to contribute, or has already contributed, joint venture funds to, and otherwise assist or assisted in, the Project.
- D. The parties have agreed to enter a joint venture to facilitate the Project.

### **THEREFORE THE PARTIES AGREE THAT:**

#### **1. DEFINITIONS AND INTERPRETATION**

1.1 In this Agreement, unless the context otherwise requires:

- 1.1.1 "**Accounting Period**" means the period for which the Financial Statements have been prepared;
- 1.1.2 "**Accounts**" means all books of account, registers, instruments of title, records and financial statements kept or to be kept, maintained or prepared for the purpose of providing a true and proper record of the affairs, assets and liabilities, income and expenditure of the Joint Venture;
- 1.1.3 "**Agreement**" means this Joint Venture Agreement;
- 1.1.4 "**Asset**" means the asset described in Part 7 of the Schedule;
- 1.1.5 "**Asset Cost**" means any cost attributable to the acquisition, creation or construction of the Asset, and, if the Asset Cost is specified in Part 11 of the Schedule, that amount is the Asset Cost at the Commencement Date;
- 1.1.6 "**Business Day**" means a day (other than a Saturday, Sunday or public holiday) on which trading banks (as that term is defined in the *Banking Act 1959* of the Commonwealth) are open for business in Brisbane;
- 1.1.7 "**Business Hours**" means from 9.00am to 5.00pm on a Business Day;
- 1.1.8 "**Commencement Date**" means the date specified in Part 4 of the Schedule;

- 1.1.9 **"Contribution Days"** means:
- 1.1.9.1 for the purposes of paragraph (a) of Part 11 of the Schedule - the number of days from the date the Contribution is made to the date of sale of the Asset; and
  - 1.1.9.2 for the purpose of paragraph (b) of Part 11 of the Schedule - the number of days from the later of the day the Contribution is made and the commencement of the Accounting Period in which the Receipts are received by the Proprietor, to the end of that period;
- 1.1.10 **"Contributions"** means any amount paid by the Funder pursuant to Clause 3.4 of this Agreement;
- 1.1.11 **"Expiry"** means the event or time described in Part 6 of the Schedule;
- 1.1.12 **"Financial Statements"** means statements setting out Receipts, entitlements of the Joint Venture to money from third parties, moneys due to the Joint Venture by the parties to this Agreement, Project Costs (all on an accruals basis) and Funder's Entitlements;
- 1.1.13 **"Funder's Entitlement"** means:
- 1.1.13.1 in relation to Receipts from the sale of the Asset - the percentage of the Receipts determined by adding the percentages worked out by applying the formula set out in Part 11(a) of the Schedule to each Contribution made;
  - 1.1.13.2 in relation to all other Receipts - the percentage of the Receipts set out in Part 11(b) of the Schedule;
- 1.1.14 **"Initial Contributions"** means the amounts specified in Part 5 of the Schedule;
- 1.1.15 **"Joint Venture"** means the obligations of the parties pursuant to this Agreement;
- 1.1.16 **"Maximum Borrowing Amounts"** means the amounts set out in Part 8 of the Schedule;
- 1.1.17 **"Month"** means a calendar month and (as the case requires) includes:
- 1.1.17.1 The period from the date of this Agreement to the end of the same calendar month; and
  - 1.1.17.2 The period from the beginning of the calendar month in which this Agreement is terminated to the date of termination;
- 1.1.18 **"Obligations"** means all the liabilities and obligations of a party (including any indemnity granted by it) under this Agreement;



- 1.1.19 **"Period Days"** means the number of days in the Accounting Period in which the Receipts are received by the Proprietor;
- 1.1.20 **"Project"** means as described in Part 9 of the Schedule;
- 1.1.21 **"Project Costs"**, if applicable, means as described in Part 10 of the Schedule;
- 1.1.22 **"Receipts"** means all proceeds of any kind, whether of an income or capital nature, received in connection with or relating to the Project including (without limitation) the proceeds of sale of the Asset or part of it, the proceeds of any insurance policy effected pursuant to this Agreement, rental from the Asset or part of it and any deposits forfeited pursuant to any contract for the sale or rental of the Asset or part of it;
- 1.1.23 **"Venture Days"** means the number of days from the Commencement Date to the date of sale of the Asset;
- 1.1.24 **"Year"** means as the case requires:
  - 1.1.24.1 The period from the date of this Agreement to the next 30 June;
  - 1.1.24.2 Each year thereafter commencing on 1 July and ending on 30 June;
  - 1.1.24.3 The period from the 1 July immediately preceding the date of termination of the Joint Venture to the date of termination.
- 1.2 In this Agreement, unless the context otherwise requires:
  - 1.2.1 Words importing the singular include the plural and vice versa and words importing any gender include the other genders;
  - 1.2.2 A reference to a statute or section or schedule of that statute shall be read as if the words "and any statutory modification or re-enactment of it or substitution for it" were added to the reference and includes all statutory instruments issued from time to time under that statute;
  - 1.2.3 References to authorities, institutes, associations and bodies (whether statutory or otherwise) shall if any such authority, institute, association or body ceases to exist or is reconstituted, renamed or replaced or its powers or functions are transferred to any other authority, institute, association or body be deemed to refer respectively to the authority, institute, association or body established or constituted in lieu thereof and/or as nearly as may be succeeding to its powers or functions;
  - 1.2.4 Where a word or phrase is given a particular meaning, other parts of speech or grammatical forms of that word or phrase have corresponding meanings;

- 1.2.5 A reference to a document or agreement (including this Agreement) includes a reference to that document or agreement as amended, novated, supplemented, varied or replaced from time to time;
  - 1.2.6 Where a party comprises two or more persons an agreement or obligation to be performed or observed by that party binds those persons jointly and severally and a reference to that party includes a reference to any one or more of those persons;
  - 1.2.7 A reference to a party to this Agreement or any other document or agreement includes its successors and permitted assigns;
  - 1.2.8 A reference to writing includes typewriting, printing, lithography, photography and any other mode of representing or reproducing words in a permanent and visible form; and
  - 1.2.9 If any day appointed or specified by this Agreement for the doing of any act, matter or thing falls on a day which is not a Business Day, the day so appointed or specified shall be deemed to be the next day which is a Business Day.
- 1.3 In the interpretation of this Agreement the clause headings shall be disregarded.

## 2. **ASSOCIATION IN JOINT VENTURE**

- 2.1 The Proprietor and the Funder agree to associate themselves in a joint venture from the Commencement Date upon the terms of this Agreement.
- 2.2 Subject to the terms of this Agreement, the Joint Venture will continue on from the Commencement Date until its Expiry, whereupon the Joint Venture will be dissolved.

## 3. **GENERAL OBJECTIVES**

- 3.1 The general objectives of the Joint Venture are:
  - 3.1.1 To protect the Funder from the commercial risks associated with the Project;
  - 3.1.2 To reward the parties according to their respective roles.
- 3.2 To those ends:
  - 3.2.1 The legal relationship of the parties under the Joint Venture shall be contractual only;
  - 3.2.2 The roles of the parties shall be as set out in Clauses 3.3 and 3.4.
- 3.3 The Proprietor's role is to:
  - 3.3.1 Be the holder of title to the Asset;
  - 3.3.2 Conduct and manage the Project and maintain Accounts;
  - 3.3.3 Account to the Funder for the Funder's Entitlement;

- 3.3.4 Enter such contracts and do such things as are necessary to undertake the Project;
- 3.3.5 Provide such funds in addition to the Contributions as are required for the purposes of the Project.
- 3.4 The Funder's role is to provide:
  - 3.4.1 the Initial Contributions set out in Part 5 of the Schedule; and
  - 3.4.2 additional Contributions in such amounts and at such times (if any) as the Funder in its total unfettered discretion thinks fit.
- 3.5 The only duties of any party are those set out in this Agreement. To the extent permitted by law, any duties imposed by statute, common law or rules of equity (including duties of a fiduciary nature) are excluded.
- 3.6 The Joint Venture will not acquire property nor borrow nor enter into any commitment or liability which is not provided for in this Agreement.
- 3.7 However, the Proprietor may raise and borrow money for the purposes of the Project and may subject the Asset to securities to secure such borrowing but:
  - 3.7.1 The borrowing shall not exceed the Maximum Borrowing Amount;
  - 3.7.2 The Funder shall not be required to guarantee or indemnify the repayment of any borrowings or other Obligations of the Proprietor.
- 3.8 The powers to raise and borrow money includes power to borrow moneys for a fixed term or for an indeterminate term or on overdraft or other fluctuating account and power to raise moneys by letter of credit or other financial or credit facilities or by the negotiation or other dealing in bills of exchange, promissory notes or other negotiable instruments.
- 3.9 The provision of Contributions by any party:
  - 3.9.1 Does not constitute a loan;
  - 3.9.2 Represents risk capital;
  - 3.9.3 Does not raise Obligations on the other party to repay such Contributions to the party contributing them or to pay any amount to any party to this Agreement (other than under Clauses 6 and 8).

#### 4. DEALING WITH THE ASSET AND PROJECT

- 4.1 The Proprietor will remain registered proprietor and owner of the Asset and the Funder will not acquire any interest in the Asset except under Clause 6.
- 4.2 The Funder will not lodge a caveat against the title to the Asset except to secure rights under Clause 6.
- 4.3 Each party will deal with its interest under this Agreement only in accordance with the terms of this Agreement and not deal with or otherwise do or omit to do anything which may adversely affect the value of the Asset, the Project, or

their interests in the Joint Venture, except in accordance with the terms of this Agreement.

- 4.4 Except as permitted by this Agreement, no party will during the continuation of its Obligations (whether actual, prospective or contingent) sell, give or otherwise dispose of, charge or encumber in any way the legal or any beneficial interest in the Asset or any other Joint Venture property.

## 5. DUTIES

- 5.1 Subject to Clause 5.3, the Proprietor shall make all decisions relating to the Project and need not consult with the Funder.
- 5.2 The Funder shall not become involved in the management of the Project.
- 5.3 The Proprietor shall not sell, lease, licence, provide the use of or otherwise deal with the Asset except on an arm's length basis.

## 6. SECURITY FOR ENTITLEMENTS

- 6.1 The Proprietor charges the Asset with the due payment to the Funder of all moneys due and payable to the Funder pursuant to this Agreement and agrees to execute in favour of the Funder a mortgage in the form reasonably determined by the Funder's solicitor ("the Mortgage").
- 6.2 The Funder shall not exercise any powers under the Mortgage unless there is a breach or non-performance by the Proprietor of its Obligations.
- 6.3 The costs of preparation, execution, stamping and registration of the Mortgage shall be a cost to the Proprietor (including stamp duty and registration fees).
- 6.4 The Funder shall execute such deeds of postponement or like documents required by external lenders to the Joint Venture up to the Maximum Borrowing Amount.

## 7. PAYMENT OF PROJECT COSTS

- 7.1 All Project Costs will be borne and paid expeditiously by the Proprietor.

## 8. ENTITLEMENTS

- 8.1 The Proprietor shall pay to the Funder the Funder's Entitlement.
- 8.2 Financial Statements shall be prepared by the parties annually or at such more frequent intervals required by the Funder (but not more frequently than quarterly).
- 8.3 The Funder's Entitlement shall be paid at least annually, the first payment being no later than three (3) months after the end of each year of the Joint Venture.

## 9. MEETINGS

- 9.1 Meetings of the parties shall be held at such reasonable times and places as reasonably notified by the Funder.

## 10. TERMINATION/DISSOLUTION

- 10.1 Upon the Expiry, the Proprietor shall cause the Asset to be sold to the best advantage of the parties.
- 10.2 Each party will execute all documents required by the others or any other relevant person necessary to implement the sale and to effect the accounting and payments required by this Agreement and as reasonably may be required for the mutual release of the parties from their respective Obligations.

## 11. WARRANTIES AND INDEMNITIES

- 11.1 The Proprietor warrants to the Funder that:
- 11.1.1 It is and will at the Commencement Date be, or entitled to be, the registered proprietor and beneficial owner of the Asset free from all encumbrances and adverse interests except any provided for in this Agreement;
  - 11.1.2 The Asset is suitable for the Project;
  - 11.1.3 It will have the financial capacity to discharge its Obligations.
- 11.2 The Funder warrants to the Proprietor that it will have the financial capacity to discharge its Obligations.
- 11.3 Each party will punctually pay and discharge its separate debts and indemnifies the other from any claims arising therefrom.
- 11.4 Each party indemnifies the other from and against any claim, action, damages, loss, cost and expense made against, suffered or incurred by the other:
- 11.4.1 Arising out of breach of a warranty given by it;
  - 11.4.2 Arising out of anything done on behalf of that party in connection with the Joint Venture and not authorised under or pursuant to this Agreement.
- 11.5 The Proprietor indemnifies the Funder from and against any claim, action, damages, loss, costs and expenses arising out of a claim by any person asserted on the ground that action taken under this Agreement has resulted in or will result in loss or damage to that person.

## 12. ASSIGNMENT

- 12.1 Except as provided in this clause, neither party shall sell, or permit to sell, give or otherwise dispose of, charge or encumber, in any way any legal or beneficial interest in or under this Agreement without the prior written consent of the other party which the other party may (in its absolute discretion) give or refuse.
- 12.2 It is fundamental that each party shall not mortgage, charge or otherwise encumber any part of its interest under this Agreement other than under Clauses 3.7, 3.8 and 6.

### 13. PARTIES' ACCESS TO BOOKS AND RECORDS

- 13.1 Each party shall allow the others and their authorised agents to have access at all reasonable times to its books of account, information, accounts, registers and records or storage media of whatever kind and all other documents which relate to this Agreement or anything done or to be done under this Agreement and to take extracts or copies.
- 13.2 Unless otherwise agreed in writing such access shall be given at the address (specified in or notified pursuant to Clause 16) of the party to give access and during Business Hours.
- 13.3 A party or its agent undertaking inspection or copying pursuant to Clause 13.1 shall do so in such a way as to cause as little inconvenience or disruption as is reasonably possible to the day to day operations of the other at the relevant premises.
- 13.4 A party obliged to grant access pursuant to Clause 13.1 shall, or shall procure that its relevant officers or employees do, provide within a reasonable time after a written request from the party by or on whose behalf an inspection is undertaken full and complete answers to any queries raised by that party or its agent arising out of the inspection.

### 14. RELATIONSHIP BETWEEN THE PARTIES

- 14.1 Nothing in this Agreement will be deemed to constitute a partnership between the parties nor, will any party have authority to act as agent of or otherwise for, or assume any Obligation of the others or the Joint Venture.
- 14.2 The Proprietor holds all the legal and beneficial interests in the Asset.
- 14.3 The Proprietor does not hold the Asset upon trust for the Funder.
- 14.4 For the avoidance of doubt, the nature of a Funder's interest in the Joint Venture is as follows:
- 14.4.1 The Funder is not entitled to any asset of the Joint Venture.
- 14.4.2 The Funder has the right to have the Proprietor perform its obligations set out in this Agreement.
- 14.4.3 The Funder does not have any proprietary, beneficial or other interest in the Asset.
- 14.4.4 The Funder is not entitled, together with any other party to this Agreement, to the beneficial interest in the Asset as an entirety.
- 14.4.5 The Funder's interest in the Joint Venture is limited to its entitlement to receive the Funder's Entitlement payable by the Proprietor at the time and subject to the conditions stipulated in this Agreement.
- 14.5 The Proprietor is entitled to receive all of the Receipts for its own benefit.

## 15. RESTRICTION ON OTHER ACTIVITIES/CONFIDENTIALITY

- 15.1 Nothing in this Agreement will be deemed to restrict in any way the freedom of any party to conduct as it sees fit any business whatever (except in this Joint Venture) in any place without any accountability to the others.
- 15.2 During continuance of the Project no party will divulge to any other person or allow any other person access to any information relating to the Project or the Joint Venture which would not otherwise be available to a member of the general public but must at all times disclose to the other parties anything of which it is aware which may bear in any way upon the affairs of the Joint Venture.
- 15.3 If any party during the course of the Joint Venture comes into the possession of any information confidential to the others it will, both before and after expiration or earlier termination of the Joint Venture, keep such information entirely confidential and not, without the consent of the other parties, disclose any of it to any person except under compulsion of law.

## 16. NOTICES

- 16.1 Any notice to be given or served on a party pursuant to this Agreement must be in writing, and be delivered, or sent by pre-paid post addressed to, the intended recipient at the address or place of business of the intended recipient last known to the other parties by facsimile transmission to the number of the intended recipient last known to the other parties.
- 16.2 A notice will be deemed, in the absence of proof to the contrary, to have been given or served on the party to which it was delivered or sent:
- 16.2.1 In the case of hand delivery, upon delivery during Business Hours of the recipient;
- 16.2.2 In the case of pre-paid post, three (3) Business Days after the date of despatch; and
- 16.2.3 In the case of facsimile transmission, at the time of despatch provided that following transmission the sender receives a transmission confirmation report or, if the sender's facsimile machine is not equipped to issue a transmission confirmation report, the recipient confirms in writing that the notice has been received.
- 16.3 The provisions of this clause are in addition to any other mode of service permitted by law.
- 16.4 In this clause "**notice**" includes a demand, request, consent, approval, offer and any other instrument or communication made, required or authorised to be given under or pursuant to a provision of this Agreement.

## 17. BENEFIT TO SUCCESSORS

- 17.1 This Agreement will enure for the benefit of and be binding upon the successors and permitted assigns of the parties.

**18. COSTS AND STAMP DUTY**

- 18.1 The costs of the preparation and execution of this Agreement will be paid by the Proprietor.
- 18.2 The Proprietor will pay all stamp duty on this Agreement.
- 18.3 The Funder has no Obligation to contribute to any of the Proprietor's costs and expenses.

**19. GOVERNING LAW AND JURISDICTION**

- 19.1 This Agreement is governed by and is to be construed in accordance with the laws of Queensland.
- 19.2 Each party irrevocably and unconditionally submits to the non-exclusive jurisdiction of the courts of Queensland and all courts entitled to hear appeals from those courts.

**20. FULL FAITH AND FURTHER ASSURANCE**

- 20.1 Each party will perform its Obligations and be just and faithful to the other parties in all its activities and dealings concerning the Project, the Joint Venture and any matter provided for in this Agreement.
- 20.2 Each party will at all times whether or not expressly required to do so give a full and true account to the others of all matters within its knowledge relating to the Project and the Joint Venture.
- 20.3 Each party will execute and do all such further documents, acts and things as are necessary or desirable to give full effect to this Agreement.

**21. EXECUTION OF DOCUMENT**

- 21.1 Execution of this Agreement once by any party shall be deemed to be execution of this Agreement by that party in every capacity in which it is a party to this Agreement.

**22. DISPUTE RESOLUTION**

- 22.1 In the event that there is any dispute between any of the parties as to any matter pertaining to the Joint Venture which cannot be resolved between the parties, then such dispute shall, at the election of any party, be referred to a Certified Practising Accountant or a Chartered Accountant of not less than five (5) years standing as the parties may agree upon or in the event of the parties being unable to agree to an accountant of such description, then an accountant appointed by the President for the time being of CPA Australia. Such accountant shall be deemed to be acting as an expert and not as an arbitrator and his decision on the matter in dispute shall be final and binding on the parties. The costs of obtaining any determination pursuant to this clause shall be paid equally by the parties.



**23. NO WAIVER**

- 23.1 The failure of a party at any time to require full or partial performance of any provision of this Agreement will not affect in any way the full right of that party to require that performance subsequently.
- 23.2 The waiver by any party of a breach of a provision of this Agreement will not be deemed a waiver of all or part of that provision or of any other provision or of the right of that party to avail itself of its rights subsequently.
- 23.3 To be effective, any waiver of a breach of this Agreement must be in writing signed by the party granting the waiver, and will be effective only to the extent specifically set out in that waiver.

**SCHEDULE****PART 1: Date of the Agreement**

1 JULY 2006

**PART 2: The Proprietor**K & L HOLDINGS PTY LTD - A.C.N. 120 309 337  
ATF ANDERSON FAMILY TRUST**PART 3: The Funder**KENNETH JOHN ANDERSON  
LYNETTE ANDERSON  
ATF ANDERSON SUPERANNUATION FUND**PART 4: Commencement Date**

1ST JULY 2006

**PART 5: Initial Contributions**

\$1,010,000

**PART 6: Expiry**

30 Days notice by either party

**PART 7: Asset**38-40 Dickson Road, Morayfield Q 4506  
Lot 5 on SP 148118. County Stanley. Parish Caboolture  
Title Reference 50428744**PART 8: Maximum Borrowing Amounts**

\$580,000

**PART 9: Project**

Acquisition, management and rental of the Asset.

**PART 10: Project Costs**

Not applicable

**PART 11: Funder's Entitlement**

$$(a) \quad \left[ \frac{\text{Contributions}}{\text{Asset Cost}} \times \frac{\text{Contribution Days}}{\text{Venture Days}} \times 100 \right] \%$$

$$(b) \quad \left[ \frac{\text{Contributions}}{\text{Asset Cost}} \times \frac{\text{Contribution Days}}{\text{Period Days}} \times 70 \right] \%$$

The Asset Cost for the purposes of this Agreement is agreed at \$1,590,000.

**PART 12: Specific Duties**

Not applicable

**EXECUTED** as an Agreement.

EXECUTED by K & L HOLDINGS PTY LTD - )  
A.C.N. 120 309 337 in accordance with its )  
Constitution )

*K.T. Anderson*  
*L. Anderson*

SIGNED by KENNETH JOHN ANDERSON in )  
the presence of: )  
)

*K.T. Anderson*

Witness

*GA*

SIGNED by LYNETTE ANDERSON in the )  
presence of: )  
)

*L. Anderson*

Witness

*GA*

## Eddy Lee

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**From:** Tony Boys <tony.boys32@gmail.com>  
**Sent:** 20 April 2022 11:48 PM  
**To:** Eddy Lee  
**Subject:** Re: Question! - SMSF with Joint Venture Agreement

hi Eddy

Yes, without any doubt; the trustees need to obtain a legal opinion to protect everyone; especially in the NALI & NALE era LCR 2021/2 otherwise if the ATO rules against the Fund the trustees will chase everyone for the costs; best it be the solicitor

Regards

Tony Boys                      We will advise the members to obtain legal advices regarding the Joint Venture Agreement.

Principal                      Please issue qualified audit report/ contravention report, if necessary as the Fund's 2022 tax work needs to be completed ASAP. (NB - Rita (one of the member) would like to rollover her balance as soon as possible due to marriage breakdown)



0410 712 708

[tony.boys32@gmail.com](mailto:tony.boys32@gmail.com)

PO BOX 3376, Rundle Mall SA 5000

On Wed, Apr 20, 2022 at 9:18 AM Eddy Lee <[eddy@herronaccountants.com.au](mailto:eddy@herronaccountants.com.au)> wrote:

Hi Tony, I hope you are well.

We currently have a new SMSF client who invested in Joint Venture and it seems 'in-house asset' to me, but could you please do a quick review and share your thoughts with me?

<SMSF + Joint Venture>

1. ATO reviewed/interpreted the joint venture agreements as 'in house assets' in 2009.
2. 29 May 2009, the Financial advisor recommended a 'Deferred Purchase Instalment Contract' to avoid the above issue. (i.e. pay instalments/transfer title to SMSF within 4 yrs)
3. the Parties did not take the recommended 'Deferred Purchase Instalment Contract' as there are still 'Join Venture Investment' in the 2020 FR.
4. The Commercial property is held in the Family Trust, however, the Trust has a joint venture agreement with the SMSF that allows the Fund to receive approx. 60% of the rent each year
5. Confirmed 60% of rent directly to SMSF.
6. I believe the trustees can demonstrate the investment is not an "in house asset" because there are other rights (i.e. approx. 82% of the sale of the property)
7. Therefore the Fund holds a proprietary interest in the real property for the project, not an investment "in" the related party.
8. I believe the above was accepted by the previous accountant/auditor.
9. However, the arrangement was where a related party owned the property and the SMSF provided the capital for the project. The ATO highly likely concluded that there was no real JV and that the SMSF had loaned money to the related party for the related party to develop/acquire the property it owned.
10. Usually SMSF enters into JV where the Fund wins a property but cannot afford to develop it, not acquisition, management and rental of the Asset.
11. Should we get the trustees to obtain legal advice in the 'related-party joint venture' and clarification of the Fund's 'in-house asset'?

Please feel free to call me if you have any questions.

**4 August 2022****Reference number: 124235631**

The Trustees  
Anderson Superannuation Fund  
c/o Herron Accountants  
PO Box 504  
**North Lakes QLD 4509**

Dear Trustees,

### **SECTION 295.390 ACTUARY'S CERTIFICATE OF EXEMPT INCOME**

This certificate has been prepared for the Trustees of Anderson Superannuation Fund to certify the exempt income proportion in accordance with section 295.390 of the Income Tax Assessment Act ("ITAA") 1997 for the 2020/21 income year.

I hereby certify that the proportion of the applicable income of Anderson Superannuation Fund ("the Fund") for the year ending 30 June 2021 that should be exempt from income tax is: **78.471%** ✓

This exempt income proportion does not apply to income earned on segregated current pension assets and segregated non-current assets.

Further details of my calculation and the information on which it is based are contained in the appendices and covering email. These form part of my report and should be read in their entirety.

- ◆ Appendix A: Information used to calculate the exempt income proportion
- ◆ Appendix B: Fund liabilities
- ◆ Appendix C: Exempt current pension income result and adequacy opinion
- ◆ Appendix D: Apportioning expenses

I confirm that this actuarial certificate has been prepared in accordance with Professional Standard 406 issued by the Institute of Actuaries of Australia and other relevant professional standards and guidance notes.

Yours sincerely,



**Doug McBirnie**, B.Sc. (Hons), FIAA

## Appendix A – Information used to calculate the exempt income proportion

### Fund data and financials

This certificate has been prepared at the request of, and based on data supplied by, Herron Accountants on behalf of the Trustees for the 2020/21 income year. A summary of the data supplied to us for the purpose of calculating the exempt income proportion is provided below:

**Name of fund:** Anderson Superannuation Fund  
**Fund ABN:** 44991096388  
**Trustee:** Looking 2 The Future Pty Ltd  
**Members:** (1) Kenneth John Anderson  
(2) Lynette Anderson  
(3) Ryan Anderson  
(4) Ria Frances Norma Anderson

	Member 1	Member 2	Member 3	Member 4
Date of birth	5 Oct 1946	19 Jan 1949	5 Jun 1980	17 Mar 1982
Value of retirement phase income streams as at 1 Jul 2020	\$695,610	\$578,346	\$0	\$0
Value of retirement phase income streams at 1 Jul 2020 excluding liabilities in respect to segregated current pension assets.	\$695,610	\$578,346	\$0	\$0

The aggregate operating statement information is:

<b>Assets available at 1 July 2020</b>	<b>\$1,606,097</b>
<b>Plus</b>	
Concessional contributions	\$10,246
<b>Less</b>	
Pension payments and lump sum withdrawals	\$93,600
<b>Equals</b>	
<b>Balance before income and expenses</b>	<b>\$1,522,743</b>
Preliminary net income	(\$5,901)
<b>Gross assets available at year end (before tax)</b>	<b>\$1,516,842</b>

We understand that the financial information provided to us when applying for this certificate may be unaudited. Should the financial information provided to us change, as a result of audit or otherwise, this may affect the results of our calculations and we recommend you apply for an amended certificate.



In addition to relying on the data provided to us, we have made the following assumption when completing this actuarial certificate:

- ◆ The tax exempt percentage calculation was completed based on the data supplied to us, no further assumptions were required.

The information provided to us indicated that this Fund did not have disregarded small fund assets, as defined in section 295.387 of the ITAA 1997. Based on the information provided to us, there were no segregated current pension assets or segregated non-current assets during the income year.

## Minimum pension standards

Based on the information provided, the Fund contains only accumulation and account-based type income stream benefits (commonly referred to as pensions). These include allocated pensions, market linked pensions, and account-based income streams (including transition to retirement pensions). The Fund contains no other types of income stream benefits such as defined benefits in growth or pension phase.

The Superannuation Industry Supervision (SIS) Regulations for account-based income streams include a requirement for a minimum amount to be paid to the member over the year depending on the member's age, opening account balance date of commencement. Where the minimum pension standards are not met the earnings on the assets supporting that income stream may not be eligible for an exemption from income tax, and the exempt income proportion shown in this certificate may not be correct. It was confirmed upon submission of the data for this report that all assets shown as supporting retirement phase superannuation income streams are eligible for an exemption from income tax by virtue of having met the minimum pension standards for the Income year. We have not checked that this is the case and recommend that the Fund's auditor satisfies him or herself that the relevant standards have been met.

## Appendix B – Fund liabilities

### Segregated current pension assets

Section 295.385 of the ITAA 1997 defines segregated current pension assets as those assets that are set aside to solely support retirement phase income streams. Assessable income (excluding non-arm's length income and assessable contributions) earned on these assets is exempt from income tax.

Guidance from the Australian Tax Office states that where a fund's only superannuation liabilities are in respect of account-based retirement phase income streams at a particular point in time, the fund's assets are deemed to be segregated current pension assets. The eligible income earned during a period where a fund is 100% in retirement phase is therefore exempt from tax under the segregated method.

An exception to the above is where a fund has disregarded small fund assets and is therefore unable to use the segregated method. Disregarded small fund assets are defined under section 295.387 of ITAA 1997 and apply where an SMSF or small-APRA fund have a retirement phase income stream in an income year and at the previous 30 June:

- ◆ A member of the fund had a total superannuation balance (including accounts outside that fund) of over \$1.6 million, and
- ◆ That member was the recipient of a retirement phase income stream in any fund.

Based on the information provided, our calculations assume that:

- ◆ The Fund did not have disregarded small fund assets for the 2021 income year and therefore was eligible to claim ECPI using the segregated method.

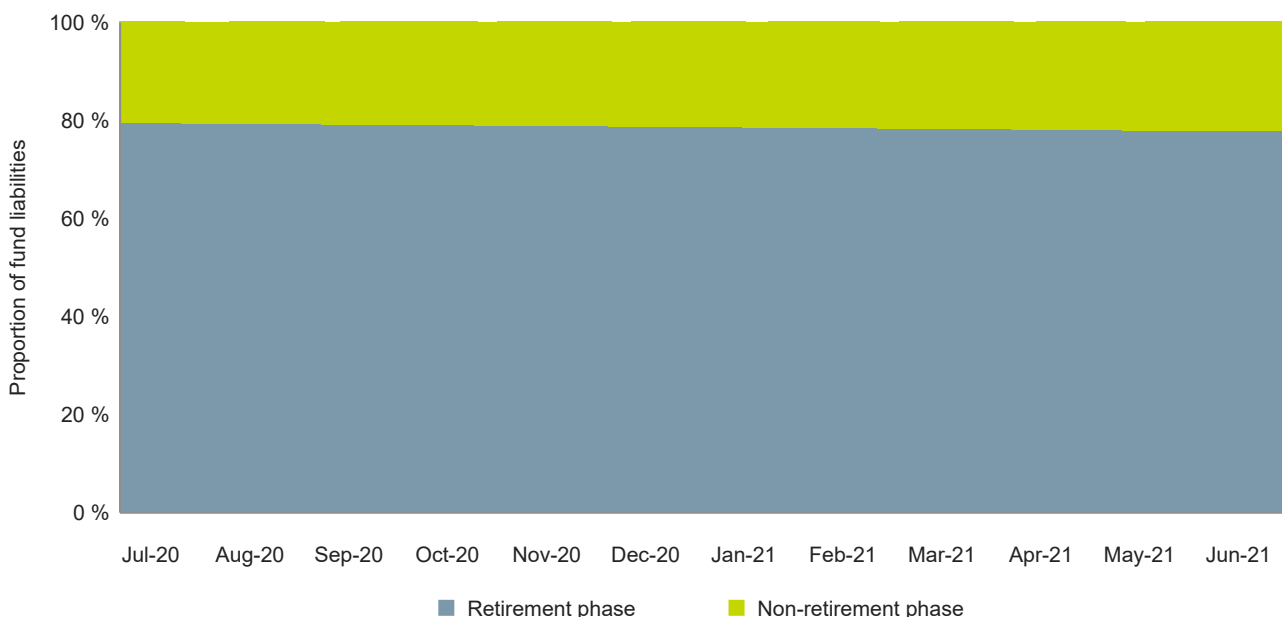
We understand that the Fund had no segregated current pension assets during the income year.

### Segregated non-current assets

Segregated non-current assets as defined in section 295.395 of ITAA 1997 are those assets set aside solely to support non-retirement phase superannuation liabilities such as accumulation interests. A separate actuary's certificate is required in order to segregate such assets. We understand that the Fund had no segregated non-current assets during the income year.

### Illustration of liabilities

The following chart illustrates the Fund's liabilities during the income year:



The green non-retirement phase liabilities represent accumulation interests, reserves and non-retirement phase transition to retirement income streams in the Fund over the income year. The grey unsegregated retirement phase liabilities represent retirement phase income streams that were not segregated current pension assets.

The liabilities shown in grey and green are those that are used to calculate the exempt income proportion. These liabilities are known as 'unsegregated' and eligible income earned on assets supporting these liabilities will claim ECPI based on the exempt income proportion in this actuarial certificate.

## Appendix C - Exempt income proportion results and adequacy opinion

### Exempt income proportion

Superannuation funds claiming exempt current pension income ("ECPI") under section 295.390 of the ITAA 1997, known as the proportionate or unsegregated method, are required to obtain an actuary's certificate prior to lodgement of the fund's income tax return. The proportion of the applicable income, excluding income earned on segregated current pension assets and segregated non-current assets, for the year ending 30 June 2021 that should be exempt from income tax is calculated as follows:

$$\frac{\text{Average value of current pension liabilities}}{\text{Average value of superannuation liabilities}} = \frac{\$1,226,160}{\$1,562,564} = 78.471\%$$

Within the requirements of legislation and the Fund's Trust Deed and Rules, the Trustees may have discretion about how income and expenses are allocated at the member level. We have not checked the terms of the Fund's Trust Deed and Rules. The daily weighted average calculation of the exempt income proportion provides a fair and reasonable method of apportioning these items between the member accounts at year end for income earned on assets that are not segregated assets and is provided below:

	Member 1	Member 2	Member 3	Member 4	Fund
Exempt income proportion	42.988%	35.483%	0.000%	0.000%	78.471%
Non-exempt income proportion	0.000%	0.000%	11.828%	9.701%	21.529%

The above proportions are unlikely to be appropriate for allocating income earned on segregated assets.

### Calculating the fund's exempt current pension income for the purpose of your tax return

The exempt income proportion is applied to net ordinary assessable income including net capital gains, but excluding assessable contributions, non-arm's length income and income including capital gains or losses derived from any segregated assets. The Trustee would calculate ECPI as follows:

Total ECPI = Eligible income \* Exempt income proportion + Income on segregated current pension assets

Unutilised capital losses (except capital losses on segregated current pension assets) can be carried forward until they can be offset against assessable capital gains.

### Adequacy opinion and methodology

By definition, the liabilities of an account-based member interest or reserve at a particular time, in the absence of any unusual terms or guarantees, are equal to the value of the assets backing it. Therefore no specific assumption has been made (or is needed) regarding rates of return on the Fund's assets; pension increases; or the liability calculation discount rate. As such, I am satisfied that the amount of the assets at the end of the year, if accumulated together with the Fund's future earnings and contributions, will provide the amount required to discharge in full the liabilities as they fall due. No recommendation is needed with regard to future contributions.

The average values used in the exempt income proportion are determined using a daily weighted average calculation which takes into account relevant information such as the opening balances of each member account, any reserves, and the size and timing of any member transactions during the income year. Unless otherwise stated, all member transactions including pension commencements and commutations are assumed to occur immediately at the start of each day. More information on the methodology used can be found at <https://portal.accurium.com.au/content/certs/methodology-guide.pdf>

## Appendix D - Apportioning expenses

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### Methods for apportioning expenses

A superannuation fund can generally deduct expenses to the extent they were incurred in producing assessable income. Where an expense can be attributed to solely producing assessable income then it can be deducted from assessable income in its entirety. Where it is solely attributable to non-assessable income it is entirely non-deductible. However, expenses that cannot be attributed to solely producing exempt income or solely producing assessable income need to be apportioned to determine how much can be deducted.

A fair and reasonable approach must be used to determine what proportion of such an expense can be deducted. A common industry approach has used the tax exempt proportion provided in the fund's actuarial certificate to determine an appropriate deductibility proportion as follows:

$$\text{Expense deductibility proportion} = 1 - \text{actuarial exempt income proportion}$$

This generally represents the proportion of fund's total income that is assessable during an income year. It is therefore a fair and reasonable approach to apportioning an expense that relates to the whole fund for that income year.

However, superannuation liabilities supported by segregated current pension assets are excluded from the actuarial exempt income proportion calculation. This includes assets which were deemed to be segregated at a particular time due to the fund only having retirement phase superannuation liabilities at that time.

Where a fund does have segregated current pension assets, the approach above is likely to underestimate the extent to which an expense was incurred in producing exempt income, and therefore overstate the amount that can be reasonably deducted.

For those funds wishing to use the actuarial exempt income proportion as the basis for the deductibility of expenses we have determined below a deductibility proportion that takes into account all fund liabilities over the income year. This may be different to  $(1 - \text{actuarial exempt income proportion})$  where the fund has segregated current pension assets and may be a fair and reasonable deductible proportion for expenses which must be apportioned and relate to the whole income year.

### Expense deductibility proportion

The following deductible proportion has been determined based on all fund liabilities, including any segregated current pension assets identified in Appendix B, using the same methodology as the exempt income proportion described in Appendix C.

Expense deductibility proportion:	21.529%
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This is not intended to be tax advice and you should determine whether this deductible proportion is appropriate for this fund and for each relevant fund expense prior to use.

Anderson Superannuation Fund

# Pension Summary

As at 30 June 2021

**Member Name :** Anderson, Kenneth John

**Member Age :** 73\* (Date of Birth : 05/10/1946)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
ANDKEN 00003P	Account Based Pension	01/07/2015	62.81%	2.50%	\$17,390.00*	N/A	\$46,800.00	\$0.00	\$46,800.00	NIL

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

					<b>\$17,390.00</b>	<b>\$0.00</b>	<b>\$46,800.00</b>	<b>\$0.00</b>	<b>\$46,800.00</b>	<b>\$0.00</b>
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**Member Name :** Anderson, Lynette

**Member Age :** 71\* (Date of Birth : 19/01/1949)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
ANDLYN 00002P	Account Based Pension	01/07/2015	67.70%	2.50%	\$14,460.00*	N/A	\$46,800.00	\$0.00	\$46,800.00	NIL

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

					<b>\$14,460.00</b>	<b>\$0.00</b>	<b>\$46,800.00</b>	<b>\$0.00</b>	<b>\$46,800.00</b>	<b>\$0.00</b>
--	--	--	--	--	--------------------	---------------	--------------------	---------------	--------------------	---------------

**Total :**

					<b>\$31,850.00</b>	<b>\$0.00</b>	<b>\$93,600.00</b>	<b>\$0.00</b>	<b>\$93,600.00</b>	<b>\$0.00</b>
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\*Age as at 01/07/2020 or pension start date for new pensions.

**Anderson Superannuation Fund**  
**Yearly Projected Pension Calculation Report**

As at 01 July 2021

Member Name	Member Code	Pension Type	Pension Start/ Conversion Date	Age (as at 01/07/2021)	Opening Balance	Minimum Amount *	Maximum Amount	Tax Free %	Min Tax Free Payments	Min Taxable Payments
Anderson, Kenneth John	ANDKEN00003P	Account Based Pension	01/07/2015	74	688,522.83	17,210.00	N/A	62.81	10,809.60	6,400.40
					<b>688,522.83</b>	<b>17,210.00</b>			<b>10,809.60</b>	<b>6,400.40</b>
Anderson, Lynette	ANDLYN00002P	Account Based Pension	01/07/2015	72	564,322.71	14,110.00	N/A	67.70	9,552.47	4,557.53
					<b>564,322.71</b>	<b>14,110.00</b>			<b>9,552.47</b>	<b>4,557.53</b>
					<b>1,252,845.54</b>	<b>31,320.00</b>			<b>20,362.07</b>	<b>10,957.93</b>

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

# Anderson Superannuation Fund

## Contributions Breakdown Report

For The Period 01 July 2020 - 30 June 2021

### Summary

Member	D.O.B	Age (at 30/06/2020)	Total Super Balance (at 30/06/2020) *1	Concessional	Non-Concessional	Other	Reserves	Total
Anderson, Kenneth John	05/10/1946	73 *3	695,610.21	0.00	0.00	0.00	0.00	0.00
Anderson, Lynette	19/01/1949	71 *3	578,345.51	0.00	0.00	0.00	0.00	0.00
Anderson, Ria Frances Norma	17/03/1982	38	151,580.96	0.00	0.00	0.00	0.00	0.00
Anderson, Ryan	05/06/1980	40	180,560.60	10,246.02	0.00	0.00	0.00	10,246.02
<b>All Members</b>				<b>10,246.02</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>10,246.02</b>

\*1 TSB can include information external to current fund's transaction records. The amount is per individual across all funds.

\*3 Members aged 67 to 74 must satisfy work test or meet work test exemption criteria (applies from 1 July 2019) for your fund to accept non-mandated contributions (e.g. salary sacrifice, personal super contributions). NCC bring-forward arrangement is not available.

### Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Anderson, Kenneth John	Concessional	0.00	25,000.00	25,000.00 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap
Anderson, Lynette	Concessional	0.00	25,000.00	25,000.00 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap
Anderson, Ria Frances Norma	Concessional	0.00	70,768.00	70,768.00 Below Cap
	(5 year carry forward cap available) Non-Concessional	0.00	100,000.00	100,000.00 Below Cap
Anderson, Ryan	Concessional	10,246.02	58,191.99	47,945.97 Below Cap
	(5 year carry forward cap available) Non-Concessional	0.00	100,000.00	100,000.00 Below Cap

### Carry Forward Unused Concessional Contribution Cap

Member	2016	2017	2018	2019	2020	2021	Current Position
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Anderson, Kenneth John

Concessional Contribution Cap	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	0.00	0.00	0.00	0.00	0.00	0.00	
Unused Concessional Contribution	0.00	0.00	0.00	25,000.00	25,000.00	25,000.00	
Cumulative Carry Forward Unused	N/A	N/A	N/A	0.00	0.00	0.00	
Maximum Cap Available	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00 Below Cap
Total Super Balance	0.00	0.00	695,610.21	695,610.21	695,610.21	695,610.21	

Anderson, Lynette

Concessional Contribution Cap	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	0.00	0.00	0.00	0.00	0.00	0.00	
Unused Concessional Contribution	0.00	0.00	0.00	25,000.00	25,000.00	25,000.00	
Cumulative Carry Forward Unused	N/A	N/A	N/A	0.00	0.00	0.00	
Maximum Cap Available	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00 Below Cap
Total Super Balance	0.00	0.00	578,345.51	578,345.51	578,345.51	578,345.51	

Anderson, Ria Frances Norma

Concessional Contribution Cap	30,000.00	30,000.00	25,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	0.00	0.00	0.00	0.00	4,232.00	0.00	
Unused Concessional Contribution	0.00	0.00	0.00	25,000.00	20,768.00	25,000.00	
Cumulative Carry Forward Unused	N/A	N/A	N/A	0.00	25,000.00	45,768.00	
Maximum Cap Available	30,000.00	30,000.00	25,000.00	25,000.00	50,000.00	70,768.00	70,768.00 Below Cap
Total Super Balance	0.00	0.00	0.00	0.00	0.00	151,580.96	

Anderson, Ryan

Concessional Contribution Cap	30,000.00	30,000.00	25,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	0.00	0.00	0.00	0.00	16,808.01	10,246.02	
Unused Concessional Contribution	0.00	0.00	0.00	25,000.00	8,191.99	14,753.98	
Cumulative Carry Forward Unused	N/A	N/A	N/A	0.00	25,000.00	33,191.99	
Maximum Cap Available	30,000.00	30,000.00	25,000.00	25,000.00	50,000.00	58,191.99	47,945.97 Below Cap
Total Super Balance	0.00	0.00	0.00	0.00	0.00	180,560.60	

**NCC Bring Forward Caps**

Member	Bring Forward Cap	2018	2019	2020	2021	Total	Current Position
Anderson, Kenneth John	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered
Anderson, Lynette	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered
Anderson, Ria Frances Norma	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered



25/01/2021	SUPERCHOICE P/L PC020720	Employer	182.19				
10/02/2021	SUPERCHOICE P/L PC020720	Employer	364.38				
15/02/2021	SUPERCHOICE P/L PC020720	Employer	182.19				
23/02/2021	SUPERCHOICE P/L PC020720	Employer	182.19				
01/03/2021	SUPERCHOICE P/L PC020720	Employer	182.19				
01/03/2021	ATO	Employer	212.97				
09/03/2021	SUPERCHOICE P/L PC020720	Employer	182.19				
16/03/2021	SUPERCHOICE P/L PC020720	Employer	182.19				
18/03/2021	ATO	Employer	212.96				
15/04/2021	ATO	Employer	653.72				
21/04/2021	SUPERCHOICE P/L PC020720	Employer	910.95				
10/05/2021	SUPERCHOICE P/L PC020720	Employer	546.57				
31/05/2021	SUPERCHOICE P/L PC020720	Employer	546.57				
<b>Total - Anderson, Ryan</b>			<b>10,246.02</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Total for All Members</b>			<b>10,246.02</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>



MR RYAN J ANDERSON  
120 MACKNEY RD  
UPPER CABOOLTURE QLD 4510

**Reply to:** PO Box 3578  
ALBURY NSW 2640  
**Our reference:** 7120970059910  
**Phone:** 13 10 20  
**TFN:** 350 150 717

15 March 2021

## Payment to your superannuation account

Dear MR ANDERSON

On 15 December 2020 we transferred contributions of \$421.25 to your account SMSF116418516487, managed by ANDERSON SUPERANNUATION FUND.

This payment includes the following contributions:

Employer	Quarter End Date	Amount \$
THE TRUSTEE FOR ANDERSON FAMILY TRUST	31 December 2019	421.25

These are the quarterly superannuation contributions your employer makes on your behalf to a complying super fund or retirement savings account; and failing that, to the Tax Office.

In your case, they have paid us this contribution. We have checked our records and found you have an account with them that we can transfer the money to.

We will also transfer any future contributions we receive to this account unless you send us the details of a different account.

There may be a difference between the amount we transferred and the amount we received from your employer/s. This could be because:

- your employer changed the amount owed to you
- your employer provided new information which changed the amount we can pay you
- we used some or all of the amount to reduce the amount owing on your super guarantee account, or
- an amount previously sent to your super fund was returned to the ATO.

You can find more information about your superannuation entitlements on our website at [www.ato.gov.au/super](http://www.ato.gov.au/super)

If you have any questions about this payment, please phone **13 10 20** between 8.00am and 6.00pm, Monday to Friday, and quote 'Our reference' and your tax file number or Australian business number.

Yours sincerely

Melinda Smith  
Deputy Commissioner of Taxation



MR RYAN J ANDERSON  
120 MACKNEY RD  
UPPER CABOOLTURE QLD 4510

**Reply to:** PO Box 3578  
ALBURY NSW 2640  
**Our reference:** 7121956662832  
**Phone:** 13 10 20  
**TFN:** 350 150 717

21 May 2021

## Payment to your superannuation account

Dear MR ANDERSON

On 23 February 2021 we transferred contributions of \$212.97 to your account SMSF116418516487, managed by ANDERSON SUPERANNUATION FUND.

This payment includes the following contributions:

Employer	Quarter End Date	Amount \$
THE TRUSTEE FOR ANDERSON FAMILY TRUST	31 December 2019	212.97

These are the quarterly superannuation contributions your employer makes on your behalf to a complying super fund or retirement savings account; and failing that, to the Tax Office.

In your case, they have paid us this contribution. We have checked our records and found you have an account with them that we can transfer the money to.

We will also transfer any future contributions we receive to this account unless you send us the details of a different account.

There may be a difference between the amount we transferred and the amount we received from your employer/s. This could be because:

- your employer changed the amount owed to you
- your employer provided new information which changed the amount we can pay you
- we used some or all of the amount to reduce the amount owing on your super guarantee account, or
- an amount previously sent to your super fund was returned to the ATO.

You can find more information about your superannuation entitlements on our website at [www.ato.gov.au/super](http://www.ato.gov.au/super)

If you have any questions about this payment, please phone **13 10 20** between 8.00am and 6.00pm, Monday to Friday, and quote 'Our reference' and your tax file number or Australian business number.

Yours sincerely

Melinda Smith  
Deputy Commissioner of Taxation



MR RYAN J ANDERSON  
120 MACKNEY RD  
UPPER CABOOLTURE QLD 4510

**Reply to:** PO Box 3578  
ALBURY NSW 2640  
**Our reference:** 7122164348131  
**Phone:** 13 10 20  
**TFN:** 350 150 717

9 June 2021

## Payment to your superannuation account

Dear MR ANDERSON

On 12 March 2021 we transferred contributions of \$212.96 to your account SMSF116418516487, managed by ANDERSON SUPERANNUATION FUND.

This payment includes the following contributions:

Employer	Quarter End Date	Amount \$
THE TRUSTEE FOR ANDERSON FAMILY TRUST	31 December 2019	212.96

These are the quarterly superannuation contributions your employer makes on your behalf to a complying super fund or retirement savings account; and failing that, to the Tax Office.

In your case, they have paid us this contribution. We have checked our records and found you have an account with them that we can transfer the money to.

We will also transfer any future contributions we receive to this account unless you send us the details of a different account.

There may be a difference between the amount we transferred and the amount we received from your employer/s. This could be because:

- your employer changed the amount owed to you
- your employer provided new information which changed the amount we can pay you
- we used some or all of the amount to reduce the amount owing on your super guarantee account, or
- an amount previously sent to your super fund was returned to the ATO.

You can find more information about your superannuation entitlements on our website at [www.ato.gov.au/super](http://www.ato.gov.au/super)

If you have any questions about this payment, please phone **13 10 20** between 8.00am and 6.00pm, Monday to Friday, and quote 'Our reference' and your tax file number or Australian business number.

Yours sincerely

Melinda Smith  
Deputy Commissioner of Taxation



MR RYAN J ANDERSON  
120 MACKNEY RD  
UPPER CABOOLTURE QLD 4510

**Reply to:** PO Box 3578  
ALBURY NSW 2640  
**Our reference:** 7122537871992  
**Phone:** 13 10 20  
**TFN:** 350 150 717

5 July 2021

## Payment to your superannuation account

Dear MR ANDERSON

On 9 April 2021 we transferred contributions of \$653.72 to your account SMSF116418516487, managed by ANDERSON SUPERANNUATION FUND.

This payment includes the following contributions:

Employer	Quarter End Date	Amount \$
THE TRUSTEE FOR ANDERSON FAMILY TRUST	31 December 2019	653.72

These are the quarterly superannuation contributions your employer makes on your behalf to a complying super fund or retirement savings account; and failing that, to the Tax Office.

In your case, they have paid us this contribution. We have checked our records and found you have an account with them that we can transfer the money to.

We will also transfer any future contributions we receive to this account unless you send us the details of a different account.

There may be a difference between the amount we transferred and the amount we received from your employer/s. This could be because:

- your employer changed the amount owed to you
- your employer provided new information which changed the amount we can pay you
- we used some or all of the amount to reduce the amount owing on your super guarantee account, or
- an amount previously sent to your super fund was returned to the ATO.

You can find more information about your superannuation entitlements on our website at [www.ato.gov.au/super](http://www.ato.gov.au/super)

If you have any questions about this payment, please phone **13 10 20** between 8.00am and 6.00pm, Monday to Friday, and quote 'Our reference' and your tax file number or Australian business number.

Yours sincerely

Melinda Smith  
Deputy Commissioner of Taxation



### Superannuation

Client Name: Anderson Family Trust  
 Client Code: ANDE46

Period Ended: 30 June 2021  
 Accountant: Matilda

Employee	Base Salary	Amounts Under \$450	Annual Leave Payout	Holiday Pay	Holiday Leave Loading	Bonus	Overtime	Sick	ALLOWANCES (other than expense reimbursement)	ALLOWANCES (expense reimbursement)	TOTAL PAID	TOTAL AMOUNT SUPER DUE ON	Super PAID	SUPER CALC on TOTAL SALARY	ADJUSTMENT REQUIRED
Director			0.00								0.00	0.00		0.00	0.00
Adam Hughes	49,564.64			5,917.40	1,035.54	5,239.05		421.92			62,178.55	61,143.01	5,808.80	5,808.59	-0.21
Ariel Weldon	22,822.20		835.06	1,178.03	206.16		6,626.25	620.00			32,287.70	24,620.23	2,339.12	2,338.92	-0.20
Casey Wilson		1,790.25		38.75			186.00				2,015.00	0.00	0.00	0.00	0.00
Chloe Wright	28,678.00			1,130.35			5,640.00	304.00			35,752.35	30,112.35	2,860.67	2,860.67	0.00
Courtney Looren De Jong-Cura		319.20	546.53	0.00			63.00				928.73	0.00	0.00	0.00	0.00
Daniel Grinham	62,115.70			8,212.49	1,437.18		11,743.88	3,182.80			86,692.05	73,510.99	6,983.28	6,983.54	0.26
Garry Schweikert	38,950.00			4,560.00	798.00		8,400.00	8,170.00			60,878.00	51,680.00	4,909.60	4,909.60	0.00
Grace Schuster	8,363.60		674.81	110.20	19.28	440.80	704.70				10,313.39	8,914.60	848.66	846.89	-1.77
Jay Anstice	49,563.50			2,838.50			4,095.00	266.00			56,763.00	52,668.00	5,003.46	5,003.46	0.00
Kelvin McClintock	53,915.40			7,182.01	1,256.85		5,008.50	2,343.60			69,706.36	63,441.01	6,027.16	6,026.90	-0.26
Kevin Downey	71,569.20			1,941.80	339.81		18,861.64				92,712.45	73,511.00	6,983.28	6,983.54	0.26
Lachlan McLaren	9,400.00						979.84	100.00			10,479.84	9,500.00	902.50	902.50	0.00
Luke Hamilton	54,775.35			5,553.47	971.86		5,008.50	3,112.20			69,421.38	63,441.02	6,027.16	6,026.90	-0.26
Mitchell Taylor	60,011.00		3,752.32	2,765.00	483.88		6,615.00	1,064.00			74,691.20	63,840.00	6,064.80	6,064.80	0.00
Nikolas Taylor	67,508.00			2,394.00	418.95		12,888.75	588.00			83,797.70	70,490.00	6,696.55	6,696.55	0.00
Philip Clews	65,911.70			6,212.30	1,087.15		5,803.50	277.40			79,292.05	72,401.40	6,877.88	6,878.13	0.25
Ria Anderson	99,726.12										99,726.12	99,726.12	9,473.88	9,473.98	0.10
Riley Frahm	3,402.70						226.59	80.54			3,709.83	3,483.24	330.91	330.91	-0.00
Ronan Jacobs	760.00						60.00				820.00	760.00	72.20	72.20	0.00
Ryan Anderson	99,342.55			2,301.36	402.74						102,046.65	101,643.91	9,656.07	9,656.17	0.10
Scott Payne	1,881.00						93.00				1,974.00	1,881.00	178.70	178.70	-0.00
Steven Bartlett	55,176.00			4,332.00	758.10	15,900.00	21,465.00	912.00			98,543.10	76,320.00	7,250.40	7,250.40	0.00
Tyron Verrall	8,010.40			258.40			714.00	258.40			9,241.20	8,527.20	810.08	810.08	0.00
Tyson Pears	47,182.80		1,511.98	4,085.99	715.05		4,152.00	791.20			58,439.02	52,059.99	4,945.70	4,945.70	-0.00
Xiena Bevan	9,196.00		3,885.71	456.00	79.80		1,935.00	152.00			15,704.51	9,804.00	931.38	931.38	0.00
	<b>967,825.86</b>	<b>2,109.45</b>	<b>11,206.41</b>	<b>61,468.04</b>	<b>10,010.36</b>	<b>21,579.85</b>	<b>121,270.15</b>	<b>22,644.06</b>	<b>0.00</b>	<b>0.00</b>	<b>1,218,114.18</b>	<b>1,073,479.06</b>	<b>101,982.24</b>	<b>101,980.51</b>	<b>-1.73</b>

Plus amounts under \$450.00

1,084,685.47  
 0.00  
**1,084,685.47**

Directors Salary

101,982.24  
 0.00  
**101,982.24**

Director's Super



16 August 2021

**PRIVATE & CONFIDENTIAL**

Anderson Superannuation Fund  
6-8 Eureka Court  
WAMURAN QLD 4512

Dear Ken & Lyn

**FOR YOUR ATTENTION: LODGMENT, SUBSTANTIATION AND PAYMENT**

We are now able to lodge your fund's returns and collate / maintain your files as appropriate, when we receive from you:

1. Signed annual return and electronic lodgment declarations; and
2. Payment of our account.

Following electronic lodgment the ATO will issue a Statement of Account in respect of your fund's annual return which we will forward to you with any ATO refund / payable account.

As you are aware the Australian Taxation Office operates on a self assessment basis such that your return will not be fully scrutinized until you are selected for a desk audit. In this respect, we draw your attention to Electronic Lodgment Declaration contained in the Income Tax Return which should be read prior to signing your returns. **You should not sign this declaration unless you are in agreement.**

**Financial Statements**

We enclose a bound set of financial statements for the year ended 30 June 2020. These statements have been prepared from information provided to us, directly or indirectly, by the superannuation fund's Trustees. They are prepared in full compliance with AAS 25, and have been audited as required by Section 113 of the Superannuation Industry (Supervision) Act 1993.

**Annual Return**

Please find enclosed a copy of the fund's annual return for the year ended 30 June 2020 resulting in tax refundable of \$1,013.40. If correct please sign all pages of the Annual Return where indicated, including the Trustee's Declaration, and return to our office for lodgment.

**north lakes**

4/14 Burke Cres  
North Lakes Q 4509  
T: +61 7 3453 1688

**maroochydore**

L3 S2/57 The Esplanade  
Maroochydore Q 4558  
T: +61 7 5343 1000

**noosa**

3/1 Eugarie St  
Noosa Heads Q 4567  
T: +61 7 5343 1000  
R: registered office

**contact & mail centre**

Mail: PO Box 521  
Noosa Heads Q 4567  
F: 07 5448 0788  
E: info@ascendia.com.au

[www.ascendia.com.au](http://www.ascendia.com.au)

### **Supervisory Levy**

For the year ended 30 June 2020 the Australian Taxation Office's annual supervisory levy of \$259 has been incorporated into the fund's tax return. You will notice on the tax calculation page of the annual return the levy has been added to the fund's annual return calculation and is included in the amount of \$1,013.40 refundable.

### **Trustees Declaration and Minutes**

Please find enclosed various trustee declarations and minutes for your signature. Please sign all pages where indicated and return to our office for filing.

### **Members' Statements**

The Superannuation Industry (Supervision) Act 1993 requires that certain information concerning the benefits accruing in the superannuation fund be provided to each person who was a member of the fund at the end of the financial year. This information is included in the members' statements enclosed. Please sign these copies and return to our office for filing. Your copy of these members' statements are included in your bound set of financial statements.

### **Minimum Pension Payment**

To ensure that the Fund does not lose its income tax exempt status, it is recommended that you withdraw your minimum pension payment for the 2021 financial year by 30 June 2021.

Per the Projected Pensions Calculation Summary Report, which can be found in your bound collation pack, your minimum pension payment for the year ended 30 June 2021 is as follows:

<b>Member Name</b>	<b>Balance at 1 July 2020</b>	<b>Minimum Pension %</b>	<b>Minimum Pension</b>
Kenneth Anderson – 3P	\$695,610.21	2.5%	\$17,390
Lynette Anderson – 1P	\$578,345.51	2.5%	\$14,460
<b>TOTAL</b>			<b>\$31,850</b>

Please note that the COVID-19 50% reduction has been applied to the minimum pension amounts listed above.

Therefore to ensure your Fund's income tax exempt status, the total minimum pension of **\$31,850** should have been withdrawn from your fund's bank account prior to 30 June 2021.

### **Estate Planning & Superannuation**

It is important to note that your superannuation benefits generally fall outside of the scope of your Will. Therefore, any beneficiary nominations should be made within the context of your Estate Plan. If you have not done so already, we recommend that you consider your current Estate Plan, including such items as:

- i) Do you have an effective Will in place?
- ii) Is your Will up to date?
- iii) Who is the Executor of your Will?
- iv) Have you made a Death Benefit Nomination for your Superannuation Benefits?
- v) Is the Death Benefit Nomination still valid?
- vi) Have you given consideration to any jointly held assets or trust assets not covered in your Will?
- vii) Have you given consideration to a Power of Attorney or Enduring Power of Attorney?
- viii) Have you given consideration to any Advance Health Directives in the event of an accident?
- ix) Do you have sufficient Life Insurance in place?

You also need to consider the impact on your superannuation fund in the event that you no longer have capacity (i.e. you may be in a car accident and in a coma). If you do not have capacity, you cannot act as trustee or as director of a corporate trustee. If you do not have a valid Power of Attorney, this may cause complications for the ongoing administration and compliance of your fund. We suggest that you consult with a lawyer to ensure that your interests are covered in this respect.

### ***Life Insurance***

We note that the Fund currently holds Life Insurance policies. To check your current Life Insurance Coverage, please refer to your member statement (which can be found in your 2020 Financial Statements).

If you are concerned about your current situation, or wish to have it reviewed, please advise and we can arrange for someone from Ascendia Wealth (our Financial Planning division) to contact you to arrange this.

### ***Ongoing Service***

**We appreciate your business and take this opportunity to thank you for your business over this last year.** The Ascendia team is enthusiastic about continuing to assist you.

For your convenience our website ([www.ascendia.com.au](http://www.ascendia.com.au)) provides our current terms of trade, including service procedures, client records management and terms and procedures for payment. These terms do change from time to time to enable us to continuously improve, contain costs, maintain efficiency and meet changing regulatory requirements in service provision. **We recommend you check our terms and conditions of trade on our website or ask for a hard copy to be mailed to you.**

For your information you can also find on our web site a comprehensive list of all of our services including business consulting, financial planning and wealth creation.

Should you have any queries in relation to the documentation provided, or any other superannuation related matters, please do not hesitate to contact our office.

Yours faithfully

A handwritten signature in black ink, appearing to read 'Sherman Jenner', written in a cursive style.

**Sherman Jenner**  
**Managing Director**

MBA (Financial Management), BA (Econ),  
Grad Dip App Fin & Inv, DFP, CFP,  
Practising Public Accountant IPA.

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**Financial Statements and Reports**  
**for the year ended**  
**30 June 2020**

**Anderson Superannuation Fund**

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# Anderson Superannuation Fund

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**Anderson Superannuation Fund**  
**Statement of Financial Position**

As at 30 June 2020

	Note	2020 \$	2019 \$
<b>Assets</b>			
<b>Investments</b>			
Fixed Interest Securities (Australian) - Unitised	2	197,948.60	193,586.16
Other Assets	3	1,365,500.00	1,365,500.00
<b>Total Investments</b>		<u>1,563,448.60</u>	<u>1,559,086.16</u>
<b>Other Assets</b>			
Sundry Debtors		255.65	0.00
ANZ Business Cash Management 014 520 4942-32302		111,922.40	104,683.83
ANZ Etrade - 012012197766113		0.00	10.37
ATO Integrated Client Account		3.00	3.00
Entitlement Receipts - Joint Venture		(69,339.77)	(66,908.14)
Income Tax Refundable		1,272.40	0.00
<b>Total Other Assets</b>		<u>44,113.68</u>	<u>37,789.06</u>
<b>Total Assets</b>		<u>1,607,562.28</u>	<u>1,596,875.22</u>
Less:			
<b>Liabilities</b>			
Income Tax Payable		0.00	718.35
PAYG Payable		1,465.00	0.00
<b>Total Liabilities</b>		<u>1,465.00</u>	<u>718.35</u>
<b>Net assets available to pay benefits</b>		<u>1,606,097.28</u>	<u>1,596,156.87</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>	5, 6		
Anderson, Kenneth John - Pension (Pension)		695,610.21	702,263.68
Anderson, Ryan Jon - Accumulation		180,560.60	160,875.96
Anderson, Ria Frances Norma - Accumulation		151,580.96	141,616.53
Anderson, Lynette - Pension (Pension)		578,345.51	591,400.70
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>1,606,097.28</u>	<u>1,596,156.87</u>

**Anderson Superannuation Fund****Operating Statement**

For the year ended 30 June 2020

	Note	2020	2019
		\$	\$
<b>Income</b>			
<b>Investment Income</b>			
Interest Received		4,475.70	4,700.62
Other Investment Income		89,368.37	87,127.67
<b>Contribution Income</b>			
Employer Contributions		17,476.01	25,000.00
Personal Non Concessional		3,564.00	0.00
<b>Total Income</b>		<u>114,884.08</u>	<u>116,828.29</u>
<b>Expenses</b>			
Administration Costs		285.00	53.00
ATO Supervisory Levy		259.00	259.00
Auditor's Remuneration		528.00	528.00
Bank Charges		55.20	119.06
Professional Fees		2,805.00	2,926.00
		<u>3,932.20</u>	<u>3,885.06</u>
<b>Member Payments</b>			
Life Insurance Premiums		3,633.36	3,343.68
Members Expenses		980.14	849.12
Pensions Paid		91,800.00	99,900.00
<b>Total Expenses</b>		<u>100,345.70</u>	<u>107,977.86</u>
<b>Benefits accrued as a result of operations before income tax</b>		<u>14,538.38</u>	<u>8,850.43</u>
Income Tax Expense	9	4,597.97	5,401.35
<b>Benefits accrued as a result of operations</b>		<u>9,940.41</u>	<u>3,449.08</u>



## Anderson Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2020

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### 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 accompanying Regulations, the trust deed of the fund and the needs of members.

The financial statements have also been prepared on a cash basis 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.

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 their market values, 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 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;
- (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 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 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.

## Anderson Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2020

### 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 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. 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. 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: Fixed Interest Securities (Australian) - Unitised

	2020 \$	2019 \$
BOQ Term Deposit - Compound Interest	125,540.29	122,696.11
BOQ Term Deposit	72,408.31	70,890.05
	197,948.60	193,586.16

### Note 3: Other Assets

	2020 \$	2019 \$
Joint Venture - Anderson FT	1,365,500.00	1,365,500.00
	1,365,500.00	1,365,500.00

## Anderson Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2020

### Note 5: Liability for Accrued Benefits

	2020 \$	2019 \$
Liability for accrued benefits at beginning of year	1,596,156.87	1,592,707.79
Benefits accrued as a result of operations	9,950.78	3,449.08
Current year member movements	(10.37)	0.00
Liability for accrued benefits at end of year	<u>1,606,097.28</u>	<u>1,596,156.87</u>

### Note 6: Vested Benefits

Vested benefits are benefits which 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.

	2020 \$	2019 \$
Vested Benefits	<u>1,606,097.28</u>	<u>1,596,156.87</u>

### Note 7: Guaranteed Benefits

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

### Note 8: Changes in Market Values Unrealised Movements in Market Value

	2020 \$	2019 \$
<b>Fixed Interest Securities (Australian) - Unitised</b>		
BOQ Term Deposit	0.00	890.05
BOQ Term Deposit - Compound Interest	0.00	17,806.48
	<u>0.00</u>	<u>18,696.53</u>
<b>Total Unrealised Movement</b>	<u>0.00</u>	<u>18,696.53</u>
<b>Realised Movements in Market Value</b>		
	2020 \$	2019 \$
<b>Total Realised Movement</b>	<u>0.00</u>	<u>0.00</u>

## Anderson Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2020

<b>Total Market Movement</b>	0.00	18,696.53
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### Note 9: Income Tax Expense

	<b>2020</b>	<b>2019</b>
	\$	\$
The components of tax expense comprise		
Current Tax	4,587.60	5,401.35
Prior Year Over/Under Provision for Income Tax	10.37	0.00
Income Tax Expense	4,597.97	5,401.35

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%	2,180.76	1,327.50
Less:		
Tax effect of:		
Non Taxable Contributions	534.60	0.00
Exempt Pension Income	11,269.65	11,260.80
Tax Adjustment – Investment Expenses (I1)	0.00	0.00
Other Non Taxable Income	0.00	(0.15)
Add:		
Tax effect of:		
Pension non deductible expenses	441.00	349.50
Pension Payments	13,770.00	14,985.00
Rounding	0.09	0.00
Income Tax on Taxable Income or Loss	4,587.60	5,401.35
Less credits:		
Other Adjustments		5,916.00
Current Tax or Refund	4,587.60	5,401.35

**Anderson Superannuation Fund**  
**Looking 2 The Future Pty Ltd ACN: 149745826**  
**Trustees Declaration**

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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 2020 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2020 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 2020.

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

.....  
Kenneth John Anderson  
Looking 2 The Future Pty Ltd  
Director

.....  
Lynette Anderson  
Looking 2 The Future Pty Ltd  
Director

.....  
Ryan Jon Anderson  
Looking 2 The Future Pty Ltd  
Director

.....  
Ria Frances Norma Anderson  
Looking 2 The Future Pty Ltd  
Director

Dated this 19<sup>th</sup> day of May 2021

# Anderson Superannuation Fund

## Compilation Report

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We have compiled the accompanying special purpose financial statements of the Anderson Superannuation Fund which comprise the statement of financial position as at 30/06/2020 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 Anderson 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.

Ascendia Accountants (Noosa) Pty Ltd

of

PO Box 521  
Noosa Heads QLD 4567

Dated: 19/05/2021

**Anderson Superannuation Fund**  
**Statement of Taxable Income**

For the year ended 30 June 2020

	2020
	\$
Benefits accrued as a result of operations	14,538.38
<b>Less</b>	
Exempt current pension income	75,131.00
Non Taxable Contributions	3,564.00
	<u>78,695.00</u>
<b>Add</b>	
SMSF non deductible expenses	2,940.00
Pension Payments	91,800.00
	<u>94,740.00</u>
SMSF Annual Return Rounding	0.62
<b>Taxable Income or Loss</b>	<u>30,584.00</u>
Income Tax on Taxable Income or Loss	4,587.60
 <b>CURRENT TAX OR REFUND</b>	 <u>4,587.60</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	(5,860.00)
<b>AMOUNT DUE OR REFUNDABLE</b>	<u>(1,013.40)</u>

# Anderson Superannuation Fund Members Statement

Kenneth John Anderson  
6-8 Eureka Court  
Wamuran, Queensland, 4512, Australia

## Your Details

Date of Birth : Provided  
Age: 73  
Tax File Number: Provided  
Date Joined Fund: 14/06/1991  
Service Period Start Date: 14/06/1991  
Date Left Fund:  
Member Code: ANDKEN00003P  
Account Start Date 01/07/2015  
Account Phase: Retirement Phase  
Account Description: Pension

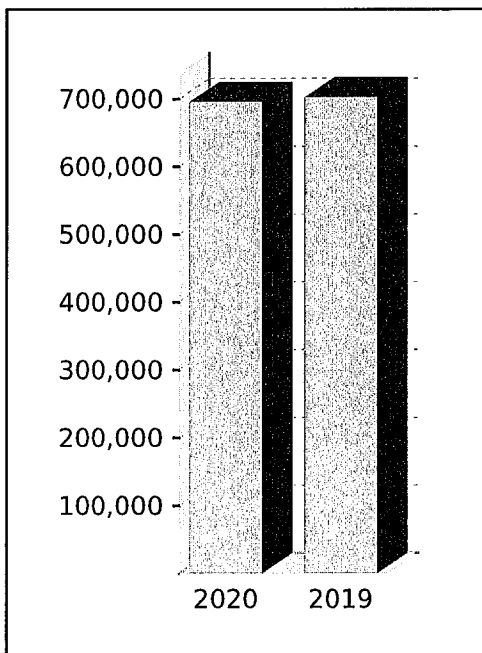
Nominated Beneficiaries N/A  
Vested Benefits 695,610.21

## Your Balance

Total Benefits 695,610.21

Preservation Components  
Preserved  
Unrestricted Non Preserved 695,610.21  
Restricted Non Preserved

Tax Components  
Tax Free (62.81%) 436,929.21  
Taxable 258,681.00



## Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	702,263.68	713,291.76
<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	39,246.53	38,921.92
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	45,900.00	49,950.00
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 30/06/2020	695,610.21	702,263.68



# Anderson Superannuation Fund

## Members Statement

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### 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

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Kenneth John Anderson  
Director

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Lynette Anderson  
Director

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Ryan Jon Anderson  
Director

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Ria Frances Norma Anderson  
Director

# Anderson Superannuation Fund

## Members Statement

Ryan Jon Anderson  
 120 Mackney Road  
 Upper Caboolture, Queensland, 4510, Australia

### Your Details

Date of Birth : Provided  
 Age: 40  
 Tax File Number: Provided  
 Date Joined Fund: 25/06/2013  
 Service Period Start Date: 08/03/2011  
 Date Left Fund:  
 Member Code: ANDRYA00001A  
 Account Start Date 25/06/2013  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

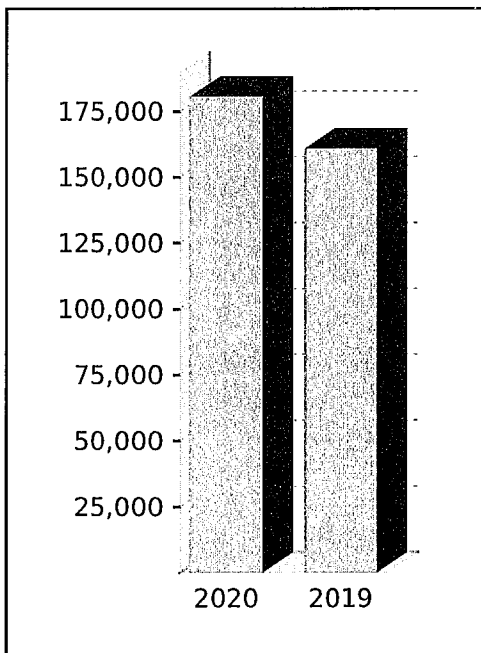
Nominated Beneficiaries N/A  
 Vested Benefits 180,560.60  
 Total Death Benefit 2,510,362.60  
 Disability Benefit 2,329,802.00

### Your Balance

Total Benefits 180,560.60

Preservation Components  
 Preserved 180,560.60  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components  
 Tax Free 2,282.00  
 Taxable 178,278.60



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	160,875.96	145,610.85
<u>Increases to Member account during the period</u>		
Employer Contributions	15,026.01	12,500.00
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)	1,782.00	
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	9,566.62	8,574.53
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	2,253.93	1,875.00
Income Tax	902.44	739.66
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid	2,553.48	2,345.64
Management Fees		
Member Expenses	980.14	849.12
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2020	180,560.60	160,875.96

# Anderson Superannuation Fund

## Members Statement

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### 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

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Kenneth John Anderson  
Director

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Lynette Anderson  
Director

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Ryan Jon Anderson  
Director

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Ria Frances Norma Anderson  
Director

# Anderson Superannuation Fund Members Statement

Ria Frances Norma Anderson  
27 Bourke Street  
Burpengary East, Queensland, 4505, Australia

## Your Details

Date of Birth : Provided  
Age: 38  
Tax File Number: Provided  
Date Joined Fund: 25/06/2013  
Service Period Start Date:  
Date Left Fund:  
Member Code: ANDRIA00001A  
Account Start Date 25/06/2013  
Account Phase: Accumulation Phase  
Account Description: Accumulation

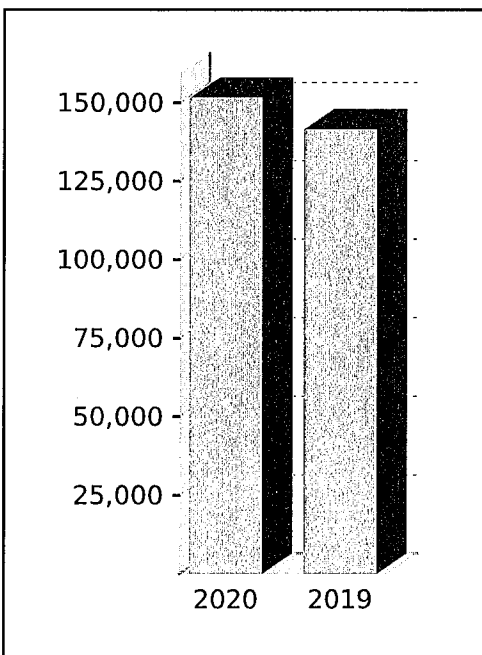
Nominated Beneficiaries N/A  
Vested Benefits 151,580.96  
Total Death Benefit 1,316,480.96  
Disability Benefit 1,164,900.00

## Your Balance

Total Benefits 151,580.96

Preservation Components  
Preserved 151,580.96  
Unrestricted Non Preserved  
Restricted Non Preserved

Tax Components  
Tax Free 4,529.33  
Taxable 147,051.63



## Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	141,616.53	125,434.51
<u>Increases to Member account during the period</u>		
Employer Contributions	2,450.00	12,500.00
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)	1,782.00	
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	8,253.91	7,466.75
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	367.50	1,875.00
Income Tax	1,074.10	911.69
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid	1,079.88	998.04
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2020	151,580.96	141,616.53

# Anderson Superannuation Fund

## Members Statement

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### 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

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Kenneth John Anderson  
Director

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Lynette Anderson  
Director

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Ryan Jon Anderson  
Director

---

Ria Frances Norma Anderson  
Director

# Anderson Superannuation Fund Members Statement

Lynette Anderson  
6-8 Eureka Court  
Wamuran, Queensland, 4512, Australia

## Your Details

Date of Birth : Provided  
Age: 71  
Tax File Number: Provided  
Date Joined Fund: 14/06/1991  
Service Period Start Date: 14/06/1991  
Date Left Fund:  
Member Code: ANDLYN00001P  
Account Start Date 01/07/2015  
Account Phase: Retirement Phase  
Account Description: Pension

Nominated Beneficiaries N/A  
Vested Benefits 578,345.51

## Your Balance

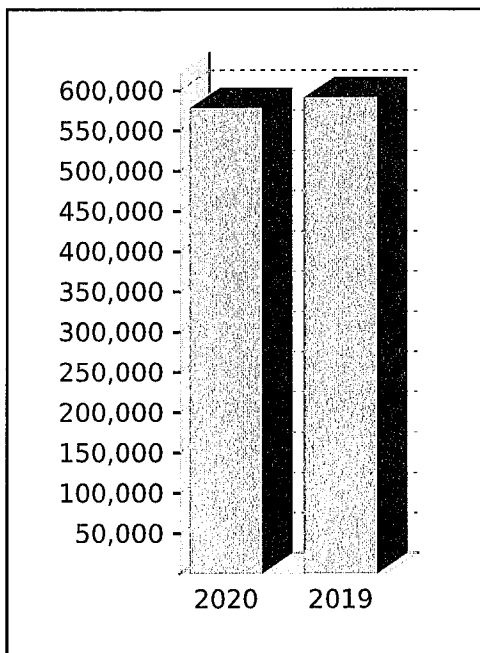
Total Benefits 578,345.51

### Preservation Components

Preserved  
Unrestricted Non Preserved 578,345.51  
Restricted Non Preserved

### Tax Components

Tax Free (67.70%) 391,520.94  
Taxable 186,824.57



## Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	591,400.70	608,370.67
<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	32,844.81	32,980.03
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	45,900.00	49,950.00
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 30/06/2020	578,345.51	591,400.70

# Anderson Superannuation Fund

## Members Statement

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### 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

---

Kenneth John Anderson  
Director

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Lynette Anderson  
Director

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Ryan Jon Anderson  
Director

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Ria Frances Norma Anderson  
Director

**Anderson Superannuation Fund**  
**Members Summary Report**  
 As at 30 June 2020

	Increases				Decreases				Closing Balance			
	Opening Balance	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid		Benefits Paid/ Transfers Out	Insurance Premiums	Member Expenses
<b>Kenneth John Anderson (Age: 73)</b>												
ANDKEN00003P - Pension - Tax Free: 62.81%	702,263.68			39,246.53		45,900.00						695,610.21
	<b>702,263.68</b>			<b>39,246.53</b>		<b>45,900.00</b>						<b>695,610.21</b>
<b>Ryan Jon Anderson (Age: 40)</b>												
ANDRYA00001A - Accumulation	160,875.96	16,808.01		9,566.62			2,253.93	902.44		2,553.48	980.14	180,560.60
	<b>160,875.96</b>	<b>16,808.01</b>		<b>9,566.62</b>			<b>2,253.93</b>	<b>902.44</b>		<b>2,553.48</b>	<b>980.14</b>	<b>180,560.60</b>
<b>Ria Frances Norma Anderson (Age: 38)</b>												
ANDRIA00001A - Accumulation	141,616.53	4,232.00		8,253.91			367.50	1,074.10		1,079.88		151,580.96
	<b>141,616.53</b>	<b>4,232.00</b>		<b>8,253.91</b>			<b>367.50</b>	<b>1,074.10</b>		<b>1,079.88</b>		<b>151,580.96</b>
<b>Lynette Anderson (Age: 71)</b>												
ANDLYN00001P - Pension - Tax Free: 67.70%	591,400.70			32,844.81		45,900.00						578,345.51
	<b>591,400.70</b>			<b>32,844.81</b>		<b>45,900.00</b>						<b>578,345.51</b>
<b>TOTAL</b>	<b>1,596,156.87</b>	<b>21,040.01</b>		<b>89,911.87</b>		<b>91,800.00</b>	<b>2,621.43</b>	<b>1,976.54</b>		<b>3,633.36</b>	<b>980.14</b>	<b>1,606,097.28</b>



**Anderson Superannuation Fund  
Pension Summary**  
As at 30 June 2020

**Member Name :** Anderson, Kenneth John  
**Member Age :** 72\* (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
ANDKEN 00003P	Account Based Pension	01/07/2015	62.81%	2.50%	\$17,560.00*	N/A	\$45,900.00	\$0.00	\$45,900.00	NIL

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

					\$17,560.00	\$0.00	\$45,900.00	\$0.00	\$45,900.00	\$0.00
--	--	--	--	--	-------------	--------	-------------	--------	-------------	--------

**Member Name :** Anderson, Lynette  
**Member Age :** 70\* (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
ANDLYN 00001P	Account Based Pension	01/07/2015	67.70%	2.50%	\$14,790.00*	N/A	\$45,900.00	\$0.00	\$45,900.00	NIL

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

					\$14,790.00	\$0.00	\$45,900.00	\$0.00	\$45,900.00	\$0.00
--	--	--	--	--	-------------	--------	-------------	--------	-------------	--------

**Total :**

					\$32,350.00	\$0.00	\$91,800.00	\$0.00	\$91,800.00	\$0.00
--	--	--	--	--	-------------	--------	-------------	--------	-------------	--------

\*Age as at 01/07/2019 or pension start date for new pensions.

**Anderson Superannuation Fund**  
**Investment Summary Report**

As at 30 June 2020

Investment	Units	Market Price <sup>1</sup>	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
<b>Cash/Bank Accounts</b>								
ANZ Business Cash Management 014 520 4942-32302		111,922.400000	111,922.40	111,922.40	111,922.40			6.68 %
			<b>111,922.40</b>		<b>111,922.40</b>		<b>0.00 %</b>	<b>6.68 %</b>
<b>Fixed Interest Securities (Australian) - Unithised</b>								
ANDEKL_BO BOQ Term Deposit QTERMIDEP	70,000.00	1.034404	72,408.28	1.02	71,518.26	890.02	1.24 %	4.32 %
OSI								
ANDEKL_BO BOQ Term Deposit - QTERMIDEP Compound Interest OS1	104,889.63	1.196879	125,540.20	1.03	107,733.81	17,806.39	16.53 %	7.49 %
			<b>197,948.48</b>		<b>179,252.07</b>	<b>18,696.41</b>	<b>10.43 %</b>	<b>11.82 %</b>
<b>Other Assets</b>								
ANDERSON Joint Venture - Anderson FT JV	1,365,500.00	1.000000*	1,365,500.00	1.00	1,365,500.00	0.00	0.00 %	81.50 %
			<b>1,365,500.00</b>		<b>1,365,500.00</b>	<b>0.00</b>	<b>0.00 %</b>	<b>81.50 %</b>
			<b>1,675,370.88</b>		<b>1,656,674.47</b>	<b>18,696.41</b>	<b>1.13 %</b>	<b>100.00 %</b>

<sup>1</sup> Market Prices as at Reporting Date. Note: Where prices unavailable, system will use last known price

\* Investments using last known price

Investment	Market Price	Market Price Date
Joint Venture - Anderson FT	1.000000	30/06/2008

# Anderson Superannuation Fund Investment Income Report

As at 30 June 2020

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits *1	Assessable Income (Excl. Capital Gains) *2	TFN Credits	Other Deductions	Distributed Capital Gains	Non- Assessable Payments
<b>Bank Accounts</b>												
ANZ Business Cash Management 014 520 4942-32302	113.26			113.26	0.00	0.00	0.00	113.26			0.00	0.00
	<b>113.26</b>			<b>113.26</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>113.26</b>			<b>0.00</b>	<b>0.00</b>
<b>Fixed Interest Securities (Australian) - Unithised</b>												
ANDEKL_BO BOQ Term Deposit QTERMIDEP OSI	1,518.26			1,518.26	0.00	0.00	0.00	1,518.26			0.00	0.00
ANDEKL_BO BOQ Term Deposit - Compound QTERMIDEP Interest OS1	2,844.18			2,844.18	0.00	0.00	0.00	2,844.18			0.00	0.00
	<b>4,362.44</b>			<b>4,362.44</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>4,362.44</b>			<b>0.00</b>	<b>0.00</b>
<b>Other Assets</b>												
ANDERSON Joint Venture - Anderson FT JV	89,368.37							89,368.37				
	<b>89,368.37</b>							<b>89,368.37</b>				
	<b>93,844.07</b>			<b>4,475.70</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>93,844.07</b>			<b>0.00</b>	<b>0.00</b>

Assessable Income (Excl. Capital Gains)	93,844.07
Net Capital Gain	0.00
<b>Total Assessable Income</b>	<b>93,844.07</b>

\* 1 Includes foreign credits from foreign capital gains.  
\* 2 Assessable Income in the SMSF Annual Return will be different as capital gains and losses from disposals of assets have not been included.  
For a breakdown of Distributed Capital Gains and Non-Assessable Payments refer to Distributions Reconciliation Report.

# Memorandum of Resolutions of the Director(s) of

Looking 2 The Future Pty Ltd ACN: 149745826

ATF Anderson Superannuation Fund

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**FINANCIAL STATEMENTS OF SUPERANNUATION FUND:**

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.

The Chair tabled the financial statements and notes to the financial statements of the superannuation fund in respect of the year ended 30 June 2020 and it was resolved that such statements be and are hereby adopted as tabled.

**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 2020, 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 the 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).

**AUDITORS:**

It was resolved that

David Barlow

of

PO Box 521, Noosa Heads, Queensland 4567

act as auditors of the Fund for the next financial year.

**TAX AGENTS:**

It was resolved that

Sherman Jenner

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 schedule provided by the principal Fund employer.

# Memorandum of Resolutions of the Director(s) of

Looking 2 The Future Pty Ltd ACN: 149745826

ATF Anderson Superannuation Fund

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**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:**

Signed as a true record –

.....  
Kenneth John Anderson  
30 June 2020

.....  
Lynette Anderson  
30 June 2020

.....  
Ryan Jon Anderson  
30 June 2020

.....  
Ria Frances Norma Anderson  
30 June 2020

19 May 2021

To whom it may concern

**RE                    Anderson Superannuation Fund**

I confirm that I understand the strict eligibility requirements for individuals who act as Trustees of superannuation entities under the Superannuation Industry (Supervision) Legislation ("SIS") and in that regard I am not a "disqualified person" under SIS as:

- (i) I have not at any time been convicted of an offence in respect of dishonest conduct;
- (ii) I have not at any time been the subject of a civil penalty order under SIS;
- (iii) I am not an undischarged bankrupt;
- (iv) My property is not subject to control in a bankruptcy context by any person;
- (v) During the last 3 years I have not entered into any assignment, arrangement or composition with my creditors under any law.

I will immediately notify my fellow trustee(s) if at any time during which I am a responsible officer of the fund any of the above statements cease to apply to me.

Yours sincerely

.....  
Kenneth John Anderson – Trustee

19 May 2021

To whom it may concern

**RE                    Anderson Superannuation Fund**

I confirm that I understand the strict eligibility requirements for individuals who act as Trustees of superannuation entities under the Superannuation Industry (Supervision) Legislation ("SIS") and in that regard I am not a "disqualified person" under SIS as:

- (i) I have not at any time been convicted of an offence in respect of dishonest conduct;
- (ii) I have not at any time been the subject of a civil penalty order under SIS;
- (iii) I am not an undischarged bankrupt;
- (iv) My property is not subject to control in a bankruptcy context by any person;
- (v) During the last 3 years I have not entered into any assignment, arrangement or composition with my creditors under any law.

I will immediately notify my fellow trustee(s) if at any time during which I am a responsible officer of the fund any of the above statements cease to apply to me.

Yours sincerely

.....  
Lynette Anderson – Trustee

19 May 2021

To whom it may concern

**RE                    Anderson Superannuation Fund**

I confirm that I understand the strict eligibility requirements for individuals who act as Trustees of superannuation entities under the Superannuation Industry (Supervision) Legislation ("SIS") and in that regard I am not a "disqualified person" under SIS as:

- (i) I have not at any time been convicted of an offence in respect of dishonest conduct;
- (ii) I have not at any time been the subject of a civil penalty order under SIS;
- (iii) I am not an undischarged bankrupt;
- (iv) My property is not subject to control in a bankruptcy context by any person;
- (v) During the last 3 years I have not entered into any assignment, arrangement or composition with my creditors under any law.

I will immediately notify my fellow trustee(s) if at any time during which I am a responsible officer of the fund any of the above statements cease to apply to me.

Yours sincerely

.....  
Ryan Jon Anderson – Trustee



19 May 2021

To whom it may concern

**RE                    Anderson Superannuation Fund**

I confirm that I understand the strict eligibility requirements for individuals who act as Trustees of superannuation entities under the Superannuation Industry (Supervision) Legislation ("SIS") and in that regard I am not a "disqualified person" under SIS as:

- (i) I have not at any time been convicted of an offence in respect of dishonest conduct;
- (ii) I have not at any time been the subject of a civil penalty order under SIS;
- (iii) I am not an undischarged bankrupt;
- (iv) My property is not subject to control in a bankruptcy context by any person;
- (v) During the last 3 years I have not entered into any assignment, arrangement or composition with my creditors under any law.

I will immediately notify my fellow trustee(s) if at any time during which I am a responsible officer of the fund any of the above statements cease to apply to me.

Yours sincerely

.....  
Ria Frances Norma Anderson – Trustee

**Anderson Superannuation Fund**  
**Contributions Summary Report**

For The Period 01 July 2019 - 30 June 2020

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**Ryan Jon Anderson**

Date of Birth:	Provided
Age:	40 (at year end)
Member Code:	ANDRYA00001A
Total Super Balance*1 as at 30/06/2019:	160,875.96

<b>Contributions Summary</b>	<b>2020</b>
<b>Concessional Contribution</b>	
Employer	15,026.01
	<hr/>
	15,026.01
<b>Non-Concessional Contribution</b>	
Personal - Non-Concessional	1,782.00
	<hr/>
	1,782.00
<b>Total Contributions</b>	<hr/>
	16,808.01
	<hr/>

I, RYAN JON ANDERSON, confirm that the amounts reported above are the total contributions deposited to the fund with respect of my member balance for the period 01/07/2019 to 30/06/2020.

---

RYAN JON ANDERSON

\*1 TSB can include information external to current fund's transaction records. The amount is per individual across all funds.

**Anderson Superannuation Fund**  
**Contributions Summary Report**

For The Period 01 July 2019 - 30 June 2020

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**Ria Frances Norma Anderson**

Date of Birth: Provided  
Age: 38 (at year end)  
Member Code: ANDRIA00001A  
Total Super Balance\*1 as at 30/06/2019: 141,616.53

<b>Contributions Summary</b>	<b>2020</b>
<b>Concessional Contribution</b>	
Employer	2,450.00
	<hr/>
	2,450.00
<b>Non-Concessional Contribution</b>	
Personal - Non-Concessional	1,782.00
	<hr/>
	1,782.00
<b>Total Contributions</b>	<hr/>
	4,232.00
	<hr/>

I, RIA FRANCES NORMA ANDERSON, confirm that the amounts reported above are the total contributions deposited to the fund with respect of my member balance for the period 01/07/2019 to 30/06/2020.

---

RIA FRANCES NORMA ANDERSON

\*1 TSB can include information external to current fund's transaction records. The amount is per individual across all funds.

01 July 2020

Anderson Superannuation Fund  
Kenneth John Anderson  
6-8 Eureka Court, Wamuran, Queensland 4512

Dear Sir/Madam

**Anderson Superannuation Fund  
Continuation of Account Based Pension**

We have recently completed a review of the assets of Anderson Superannuation Fund and your Account Based Pension account in the Fund as at 01 July 2019. The pension does not have a reversionary beneficiary.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

Your balance contains:

- a Taxable Balance of: \$261,155.43; and
- a Tax Free Balance of: \$441,108.25

Tax Free proportion: 62.81%.

Your Minimum income stream applicable is \$17,560.00.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

.....  
Kenneth John Anderson  
6-8 Eureka Court, Wamuran, Queensland 4512

**Anderson Superannuation Fund**

**Minutes of a Meeting of the Director(s)**

held on 01 July 2020 at 6-8 Eureka Court, Wamuran, Queensland 4512

---

**PRESENT:** Kenneth John Anderson, Lynette Anderson, Ryan Jon Anderson and Ria Frances Norma Anderson

**PENSION CONTINUATION:** Kenneth John Anderson wishes to continue existing Account Based Pension with a commencement date of 01/07/2015. The pension does not have a reversionary beneficiary.

The Pension Account Balance as at 01/07/2019 \$702,263.68, consisting of:

- Taxable amount of \$261,155.43; and
  - Tax Free amount of \$441,108.25
- Tax Free proportion: 62.81%.

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member.
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year.

**PAYMENT:** It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$45,900.00 in the frequency of at least an annual payment.

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

.....  
Kenneth John Anderson  
Chairperson

01 July 2020

Anderson Superannuation Fund  
Lynette Anderson  
6-8 Eureka Court, Wamuran, Queensland 4512

Dear Sir/Madam

**Anderson Superannuation Fund  
Continuation of Account Based Pension**

We have recently completed a review of the assets of Anderson Superannuation Fund and your Account Based Pension account in the Fund as at 01 July 2019. The pension does not have a reversionary beneficiary.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

Your balance contains:

- a Taxable Balance of: \$191,041.40; and
- a Tax Free Balance of: \$400,359.30

Tax Free proportion: 67.70%.

Your Minimum income stream applicable is \$14,790.00.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

.....  
Lynette Anderson  
6-8 Eureka Court, Wamuran, Queensland 4512

**Anderson Superannuation Fund**

**Minutes of a Meeting of the Director(s)**

held on 01 July 2020 at 6-8 Eureka Court, Wamuran, Queensland 4512

---

**PRESENT:** Kenneth John Anderson, Lynette Anderson, Ryan Jon Anderson and Ria Frances Norma Anderson

**PENSION CONTINUATION:** Lynette Anderson wishes to continue existing Account Based Pension with a commencement date of 01/07/2015. The pension does not have a reversionary beneficiary.

The Pension Account Balance as at 01/07/2019 \$591,400.70, consisting of:

- Taxable amount of \$191,041.40; and
  - Tax Free amount of \$400,359.30
- Tax Free proportion: 67.70%.

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member.
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year.

**PAYMENT:** It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$45,900.00 in the frequency of at least an annual payment.

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

.....  
Kenneth John Anderson  
Chairperson

26/05/2021

To the trustee of the  
Anderson Superannuation Fund  
6-8 Eureka Court,  
Wamuran  
Queensland, 4512

Dear Trustee,

### **The Objective and Scope of the Audit**

You have requested that we audit the Anderson Superannuation Fund (the Fund):

1. financial report, which comprises the statement of financial position, as at 30/06/2020 and the operating statement for the year then ended and the notes to the financial statements; and
2. compliance during the same period with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and SIS Regulations (SISR) specified in the approved form auditor's report as issued by the ATO, which are sections 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109 and 126K of the SISA and regulations 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14 and 13.18AA of the SISR.

We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted pursuant to the SISA with the objective of our expressing an opinion on the financial report and the fund's compliance with the specified requirements of the SISA and SISR.

### **The Responsibilities of the Auditor**

We will conduct our financial audit in accordance with Australian Auditing Standards and our compliance engagement in accordance with applicable Standards on Assurance Engagements, issued by the Auditing and Assurance Standards Board (AUASB). These standards require that we comply with relevant ethical requirements relating to audit and assurance engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement and that you have complied, in all material respects, with the specified requirements of the SISA and SISR.

The annual audit of the financial reports and records of the Fund must be carried out during and after the end of each year of income. In accordance with section 35C of the SISA, we are required to provide to the trustees of the Fund an auditor's report in the approved form within the prescribed time as set out in the SISR, 28 days after the trustees have provided all documents relevant to the preparation of the auditor's report.

### **Financial Audit**

A financial audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. A financial audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the reasonableness of accounting estimates made by the trustees, as well as evaluating the overall presentation of the financial report. Due to the test nature and other inherent limitations of an audit, together with the inherent limitations of any accounting and internal control system, there is an unavoidable risk that even some material misstatements may remain undiscovered.

In making our risk assessments, we consider internal controls relevant to the fund's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the fund's internal controls. However, we expect to provide you with a separate letter concerning any significant deficiencies in the fund's system of accounting and internal controls that come to our attention during the audit of the financial report. This will be in the form of a letter to the Trustee.

### **Compliance Engagement**

A compliance engagement involves performing audit procedures to obtain audit evidence about the fund's compliance with the provisions of the SISA and SISR specified in the ATO's approved form auditor's report.



Our compliance engagement with respect to investments includes determining whether the investments are made for the sole purpose of funding members' retirement, death or disability benefits and whether you have an investment strategy for the fund, which has been reviewed regularly and gives due consideration to risk, return, liquidity, diversification and the insurance needs of members/managers. Our procedures will include testing whether the investments are made for the allowable purposes in accordance with the investment strategy, but not for the purpose of assessing the appropriateness of those investments to the members.

### **The Responsibilities of the Trustees**

We take this opportunity to remind you that it is the responsibility of the trustees to ensure that the fund, at all times, complies with the SISA and SISR as well as any other legislation relevant to the fund. The trustees are also responsible for the preparation and fair presentation of the financial report.

Our auditor's report will explain that the trustees are responsible for the preparation and the fair presentation of the financial report and for determining that the accounting policies used are consistent with the financial reporting requirements of the SMSF's governing rules, comply with the requirements of SISA and SISR and are appropriate to meet the needs of the members. This responsibility includes:

- Establishing and maintaining controls relevant to the preparation of a financial report that is free from misstatement, whether due to fraud or error. The system of accounting and internal control should be adequate in ensuring that all transactions are recorded and that the recorded transactions are valid, accurate, authorised, properly classified and promptly recorded, so as to facilitate the preparation of reliable financial information. This responsibility to maintain adequate internal controls also extends to the Fund's compliance with SIS including any Circulars and Guidelines issued by a relevant regulator to the extent applicable. The internal controls should be sufficient to prevent and/or detect material non-compliance with such legislative requirements.
- Selecting and applying appropriate accounting policies.
- Making accounting estimates that are reasonable in the circumstances; and
- Making available to us all the books of the Funds, including any registers and general documents, minutes and other relevant papers of all Trustee meetings and giving us any information, explanations and assistance we require for the purposes of our audit. Section 35C(2) of SIS requires that Trustees must give to the auditor any document that the auditor requests in writing within 14 days of the request.

As part of our audit process, we will request from the trustees written confirmation concerning representations made to us in connection with the audit.

Our audit report is prepared for the members of the Fund and we disclaim any assumption of responsibility for any reliance on our report, or on the financial report to which it relates, to any person other than the members of the fund, or for any purpose other than that for which it was prepared.

Our audit report should not be used in determining the amount to pay member's benefits. The Trustee should calculate the amount of the benefit payment based on the market value (if applicable) of Fund assets at the date of payment provided this is consistent with the Fund's trust deed, SISA, SISR, or any agreement reached with the member.

### **Independence**

We confirm that, to the best of our knowledge and belief, the engagement team meets the current independence requirements of the SISA and SISR including APES 110 *Code of Ethics for Professional Accountants* in relation to the audit of the Fund. In conducting our financial audit and compliance engagement, should we become aware that we have contravened the independence requirements, we shall notify you on a timely basis.

### **Report on Matters Identified**

Under section 129 of the SISA, we are required to report to you in writing, if during the course of, or in connection with, our audit, we become aware of any contravention of the SISA or SISR which we believe has occurred, is occurring or may occur. Furthermore, you should be aware that we are also required to notify the Australian Taxation Office (ATO) of certain contraventions of the SISA and SISR that we become aware of during the audit, which meet the tests stipulated by the ATO, irrespective of the materiality of the contravention or action taken by the trustees to rectify the matter. Finally, under section 130, we are required to report to you and the ATO if we believe the financial position of the Fund may be, or may be about to become unsatisfactory.

You should not assume that any matters reported to you, or that a report that there are no matters to be communicated, indicates that there are no additional matters, or matters that you should be aware of in meeting your responsibilities. The completed audit report may be provided to you as a signed hard copy or a signed electronic version.

**Compliance Program**

The conduct of our engagement in accordance with Australian Auditing Standards and applicable Standards on Assurance Engagements means that information acquired by us in the course of our engagement is subject to strict confidentiality requirements. Information will not be disclosed by us to other parties except as required or allowed for by law or professional standards, or with your express consent. Our audit files may, however, be subject to review as part of the compliance program of a professional accounting body or the ATO. We advise you that by signing this letter you acknowledge that, if requested, our audit files relating to this audit will be made available under these programs. Should this occur, we will advise you. The same strict confidentiality requirements apply under these programs as apply to us as your auditor.

**Limitation of Liability**

As a practitioner/firm participating in a scheme approved under the Professional Services Legislation, our liability may be limited under the scheme.

**Fees**

We look forward to full co-operation with you/your administrator and we trust that you will make available to us whatever records, documentation and other information are requested in connection with our audit.

Our fees, which will be billed as work progresses, are based on the time required by staff members assigned to the engagement plus out-of-pocket expenses. Individual hourly rates vary according to the degree of responsibility involved and the experience and skills required. Our annual audit fee will be revised and agreed upon each year with the Trustee. Any additional services required, that are outside the scope of this engagement, will be billed on a time basis.

If we are required to respond to requests for information from regulators in relation to our engagement as auditor, the Fund will reimburse us at standard billing rates for our professional time and expenses, including reasonable legal fees, incurred in responding to such requests.

**We would appreciate if you could sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our financial audit and compliance engagement of the Fund.**

Yours sincerely



26/05/2021  
David Barlow  
100201492

Acknowledged on behalf of the Trustee of the Anderson Superannuation Fund by:

(Signed) .....  
(dated)            /    /

13 August 2021

David Barlow  
PO Box 521, Noosa Heads, Queensland 4567

Dear Sir/Madam,

**Re: Anderson Superannuation Fund  
Trustee Representation Letter**

This representation letter is provided in connection with your audit of the financial report of the Anderson Superannuation Fund (the Fund) and the Fund's compliance with the Superannuation Industry (Supervision) Act 1993 (SISA) and SIS Regulations (SISR), for the year ended 30/06/2020, for the purpose of you expressing an opinion as to whether the financial report is, in all material respects, presented fairly in accordance with the accounting policies adopted by the Fund and the Fund complied, in all material respects, with the relevant requirements of SISA and SISR.

The Trustees have determined that the Fund is not a reporting entity for the year ended 30/06/2020 and that the requirement to apply Australian Accounting Standards and other mandatory reporting requirements do not apply to the Fund. Accordingly, the financial report prepared is a special purpose financial report which is for distribution to members of the Fund and to satisfy the requirements of the SISA and SISR. We acknowledge our responsibility for ensuring that the financial report is in accordance with the accounting policies as selected by ourselves and requirements of the SISA and SISR, and confirm that the financial report is free of material misstatements, including omissions.

We confirm, to the best of our knowledge and belief, the following representations are made to you during your audit.

**1. Sole Purpose Test**

The Fund is maintained for the sole purpose of providing benefits for each member on their retirement, death, termination of employment or ill-health.

**2. Trustees are not disqualified**

No disqualified person acts as a director of the trustee company or as an individual trustee.

**3. Trust Deed, Trustees' Responsibilities and Fund Conduct**

The Fund meets the definition of a self-managed superannuation fund under SISA, including that no member is an employee of another member, unless they are relatives and no trustee/ director of the corporate trustee receives any remuneration for any duties or services performed by the trustee/ director in relation to the fund.

The Fund has been conducted in accordance with its constituent trust deed at all times during the year and there were no amendments to the trust deed during the year, except as notified to you.

The trustees have complied with all aspects of the trustee requirements of the SISA and SISR.

The trustees are not subject to any contract or obligation which would prevent or hinder the trustees in properly executing their functions and powers.

The Fund has been conducted in accordance with the SISA and SISR and the governing rules of the Fund.

The Fund has complied with the requirements of the SISA and SISR specified in the approved form auditor's report as issued by the ATO, which are sections 17A, 35A, 35B, 35C(2), 52(2)(d), 52(2)(e), 62, 65, 66, 67, 69-71E, 73-75, 80-85, 103, 104A, 109 and 126K of the SISA and regulations 1.06(9A), 4.09, 5.03, 5.08, 6.17, 7.04, 13.12, 13.13 and 13.14 of the SISR.

All contributions accepted and benefits paid have been in accordance with the governing rules of the Fund and relevant provisions of the SISA and SISR.

There have been no communications from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report.

**4. Investment Strategy**

The investment strategy has been determined with due regard to risk, return, liquidity and diversity, and the assets of the Fund are in line with this strategy.

## **5. Accounting Policies**

All the significant accounting policies of the Fund are adequately described in the Financial Report and the Notes attached thereto. These policies are consistent with the policies adopted last year.

## **6. Fund Books and Records**

We have made available to you all financial, records and related data, other information, explanations and assistance necessary for the conduct of the audit; and minutes of all meetings of the trustees.

We acknowledge our responsibility for the design and implementation of internal controls to prevent and detect error. We have established and maintained an adequate internal control structure to facilitate the preparation of reliable financial reports, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial report.

All accounting records and financial reports have been kept for 5 years, minutes and records of trustees' meetings/ directors of the corporate trustee meetings/ for sole trustee decisions have been kept for 10 years and trustee declarations in the approved form have been signed and kept for each trustee appointed after 30 June 2007.

## **7. Fraud, error and non-compliance**

There have been no:

- a) Frauds, error or non-compliance with laws and regulations involving management or employees who have a significant role in the internal control structure that could have a material effect on the financial report.
- b) Communications from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report.
- c) Violations or possible violations of laws or regulations whose effects should have been considered for disclosure in the financial report or as a basis for recording an expense.

## **8. Asset Form and Valuation**

The assets of the Fund are being held in a form suitable for the benefit of the Members of the Fund, and are in accordance with our investment strategy.

Investments are carried in the books at their net market value. Such amounts are considered reasonable in light of present circumstances.

We have no plans or intentions that may materially affect the carrying values, or classification, of assets and liabilities.

There are no commitments, fixed or contingent, for the purchase or sale of long term investments.

## **9. Ownership and Pledging of Assets**

The Fund has satisfactory title to all assets appearing in the Statement of Financial Position. All investments are registered in the name of the Fund, where possible, and are in the custody of the respective manager/trustee.

There are no liens or encumbrances on any assets or benefits and no assets, benefits or interests in the Fund have been pledged or assigned to secure liabilities of others.

All assets of the Fund are held separately from the assets of the members, employers and the trustees. All assets are acquired, maintained and disposed of on an arm's length basis and appropriate action is taken to protect the assets of the Fund.

## **10. Related Parties**

Related party transactions and related amounts receivable have been properly recorded or disclosed in the financial report. Acquisitions from, loans to, leasing of assets to and investments in related parties have not exceeded the in-house asset restrictions in the SISA at the time of investment, acquisition or at year end.

The Fund has not made any loans or provided financial assistance to members of the Fund or their relatives.

**11. Borrowings**

The Fund has not borrowed money or maintained any borrowings during the period, with the exception of borrowings which were allowable under the SISA.

**12. Subsequent Events**

No events or transactions have occurred since the date of the financial report, or are pending, which would have a significant adverse effect on the Fund's financial position at that date, or which are of such significance in relation to the Fund as to require mention in the notes to the Financial Statements in order to ensure they are not misleading as to the financial position of the Fund or its operations.

**13. Outstanding Legal Action**

The Trustees confirm that there is no outstanding legal action or claims against the Fund.

There have been no communications from the ATO concerning a contravention of the SISA or SISR which has occurred, is occurring or is about to occur.

Yours sincerely,  
**For and on behalf of the Trustee(s)**

.....  
Signature of Director/Trustee

.....  
Date

Document Reference: 606420\_1

13 August 2021



**PRIVATE & CONFIDENTIAL**

Anderson Superannuation Fund  
6-8 Eureka Court  
Wamuran QLD 4512

Dear Kenneth & Lynette

**ANDERSON SUPERANNUATION FUND**

**Audit Management Letter for the year ended 30 June 2020**

Further to the audit of the above-named fund, and under the terms and conditions of my appointment as auditor, I advise you of management issues that I became aware of during the course of my audit.

It should be appreciated that our audit procedures are designed primarily to enable us to form an opinion on the financial statements as a whole, and may therefore not bring to light all the errors or weaknesses that may exist in terms of internal controls, procedures and in the systems. It is the trustee's responsibility to maintain an adequate system of internal control as the principal safeguard against irregularities which an audit examination may not disclose.

**Observation**

There were no contraventions of the SIS Act related to the provisions of the SIS Act and the SIS regulations required to be included in the scope of the audit that required reporting. However, we do direct your attention to the following issues that were discovered.

Please note that the Australian Taxation Office allows the trustee(s) to rectify any problems raised as part of the audit process before the matter becomes a reportable contravention which may cause regulatory sanctions and penalties to be imposed. Therefore, we strongly recommend you take the necessary action to address these issues as soon as possible.

Sunshine State Audit Pty Ltd  
ABN: 86 600 386 721

Postal Address:  
PO Box 521  
Noosa Head, Q 4567

Phone: 07 5343 1000  
Email: [auditor@sunshinestateaudit.com.au](mailto:auditor@sunshinestateaudit.com.au)

[www.sunshinestateaudit.com.au](http://www.sunshinestateaudit.com.au)

## Property Valuation

### Observation

Our review of investments found that property at 38-40 Dickson Road, held by Joint Venture with Anderson Family Trust appears to be recorded at cost and not at their realisable value.

### Recommendation

We recommend that a valuation be undertaken to ensure that properties are recorded at their realisable values, at least every three years. Thus, we recommend that an independent valuation be undertaken for the year ended 30 June 2021.

Yours faithfully,

A handwritten signature in black ink, appearing to read 'David Barlow', written over a circular stamp or seal.

### David Barlow

B.Bus (Accounting & Finance)  
Fellow Certified Practising Accountant FCPA  
Dip Financial Planning

Audit Super Pty Ltd

**Anderson Superannuation Fund**  
**Self-Managed Superannuation Fund**

**Independent Auditor's Report**

---

**Approved SMSF auditor details**

Name	David Barlow
Business name	Sunshine State Audit Pty Ltd
Business Postal address	PO Box 521, Noosa Heads, Queensland, 4567
SMSF auditor number (SAN)	100201492

**Self-managed superannuation fund details**

Self-managed superannuation fund (SMSF) name	Anderson Superannuation Fund
Australian business number (ABN) or tax file number (TFN)	44991096388
Address	6-8 Eureka Court, Wamuran, Queensland, 4512
Year of income being audited	2020

**To the SMSF trustees**

To the SMSF trustees of	Anderson Superannuation Fund
-------------------------	------------------------------



**Anderson Superannuation Fund**  
**Self-Managed Superannuation Fund**

## **Independent Auditor's Report**

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### **PART A - FINANCIAL REPORT**

I have audited the special purpose financial report comprising the Statement of Financial Position as at 30 June 2020, the Operating Statement for the year then ended, a summary of significant accounting policies and other explanatory notes of the Anderson Superannuation Fund for the year ended 30 June 2020.

#### **SMSF trustee's responsibility for the financial report**

Each SMSF trustee (or director of corporate trustee) is responsible for the preparation and fair presentation of the financial report in accordance with the financial reporting requirements of the SMSF's governing rules, the Superannuation Industry (Supervision) Act 1993 (SISA) and the Superannuation Industry (Supervision) Regulations 1994 (SISR). Each trustee is also responsible for such internal controls as they determine are necessary to enable the preparation and fair presentation of a financial report that is free from material misstatement, whether due to fraud or error.

#### **Approved SMSF auditor's responsibility**

My responsibility is to express an opinion on the financial report based on my audit. I have conducted an independent audit of the financial report in order to express an opinion on it to the trustee. I have complied with the auditor independence requirements prescribed by the SISR and the competency standards set by Australian Securities & Investments Commission (ASIC).

My audit has been conducted in accordance with Australian Auditing Standards. These standards require that I comply with relevant ethical requirements relating to audit engagements, and plan and perform the audit to obtain reasonable assurance as to whether the financial report is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. In making those risk assessments, the auditor considers internal controls relevant to the trustee's preparation and fair presentation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion of the effectiveness of the trustee's internal controls. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the trustee, as well as evaluating the overall presentation of the financial report.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my audit opinion.

#### **Approved SMSF auditor's opinion**

In my opinion, the financial report presents fairly, in all material respects, in accordance with the accounting policies described in the notes to the financial statements, the financial position of the fund at 30 June 2020 and the results of its operations for the year then ended.

#### **Basis of accounting**

Without modifying my opinion, I draw attention to note 1 of the financial report, which describes the basis of accounting. The financial report has been prepared to assist Anderson Superannuation Fund meet the requirements of the SMSF's governing rules, the Superannuation Industry (Supervision) Act 1993 (SISA) and the Superannuation Industry (Supervision) Regulations 1994 (SISR). As a result, the financial report may not be suitable for another purpose.

**Anderson Superannuation Fund**  
**Self-Managed Superannuation Fund**

## **Independent Auditor's Report**

---

### **PART B - COMPLIANCE REPORT**

#### **SMSF trustee's responsibility for compliance**

Each SMSF trustee is responsible for complying with the requirements of the SISA and the SISR.

#### **Approved SMSF auditor's responsibility**

My responsibility is to express a conclusion on the trustee's compliance, based on the compliance engagement.

My firm applies the Australian Standard on Quality Control 1 and accordingly maintains a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

I have complied with the competency standards set by ASIC, the auditor independence requirements prescribed by the SISR and the ethical requirements relating to assurance engagements which are founded on the fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behaviour.

My audit has been conducted in accordance with applicable Standards on Assurance Engagements, to provide reasonable assurance that the trustee of the fund has complied, in all material respects, with the relevant requirements of the following provisions (to the extent applicable) of the SISA and the SISR.

Sections: 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA

My procedures included examination, on a test basis, of evidence supporting compliance with those requirements of the SISA and the SISR for the year ended 30 June 2020.

These tests have not been performed continuously throughout the period, were not designed to detect all instances of non-compliance, and have not covered any other provisions of the SISA and the SISR apart from those specified. My procedures with respect to section 62 included testing that the fund trust deed establishes the fund solely for the provision of retirement benefits for fund members or their dependants in the case of the member's death before retirement; a review of investments to ensure the fund is not providing financial assistance to members, unless allowed under the legislation; and testing that no preserved benefits have been paid before a condition of release has been met.

My procedures with respect to regulation 4.09 included testing that the fund trustee has an investment strategy, that the trustee has given consideration to risk, return, liquidity, diversification, the insurance needs of fund members, and that the fund's investments are made in line with that investment strategy. No opinion is made on the investment strategy or its appropriateness to the fund members.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my audit conclusion.

**Anderson Superannuation Fund**  
**Self-Managed Superannuation Fund**


**Independent Auditor's Report**

---

**Approved SMSF auditor's conclusion**

In my opinion, each trustee of Anderson Superannuation Fund has complied, in all material respects, with the requirements of the SISA of the SISR specified above, for the year ended 30 June 2020.

Signature of approved SMSF auditor:

A handwritten signature in black ink, appearing to read 'David Barlow', with a stylized flourish above the name.

David Barlow

Date:

13 August 2021

**Anderson Superannuation Fund**  
**Self-Managed Superannuation Fund**

## **Independent Auditor's Report**

---

**Appendix 1 – Explanation of listed sections and regulations in compliance report**

This appendix is included to assist with the meaning of the legislation and regulations listed above.

<b>Section or Regulation</b>	<b>Explanation</b>
S17A	The fund must meet the definition of an SMSF
S35AE	The trustees must keep and maintain accounting records for a minimum of five years
S35B	The trustees must prepare, sign and retain accounts and statements
S35C(2)	The trustees must provide the auditor with the necessary documents to complete the audit in a timely and professional manner; and within 14 days of a written request from the auditor
S62	The fund must be maintained for the sole purpose of providing benefits to any or all of the following: <ul style="list-style-type: none"> <li>• fund members upon their retirement</li> <li>• fund members upon reaching a prescribed age</li> <li>• the dependants of a fund member in the case of the member's death before retirement</li> </ul>
S65	The trustees must not loan monies or provide financial assistance to any member or relative at any time during the financial year
S66	The trustees must not acquire any assets (not listed as an exception) from any member or related party of the fund
S67	The trustees of the fund must not borrow any money or maintain an existing borrowing (not listed as an exception)
S67A & 67B	The fund must comply with the limited recourse borrowing arrangement rules when borrowing to purchase single acquirable asset or replacement assets (not listed as an exception to the borrowing rules)
S82-85	The trustees must comply with the in-house asset rules
S103	The trustees must keep minutes of all meetings and retain the minutes for a minimum of 10 years
S104	The trustees must keep up to date records of all trustee or director of corporate trustee changes and trustee consents for a minimum of 10 years
S104A	Trustees who became a trustee on or after 1 July 2007 must sign and retain a trustee declaration

**Anderson Superannuation Fund**  
**Self-Managed Superannuation Fund**

**Independent Auditor's Report**

S105	The trustees must ensure that copies of all member or beneficiary reports are kept for a minimum of 10 years
S109	All investment transactions must be made and maintained at arms-length – that is, purchase, sale price and income from an asset reflects a true market value/rate of return
S126K	A disqualified person cannot be a trustee, investment manager or custodian of a superannuation fund
Sub Reg 1.06 (9A)	Pension payments must be made at least annually, and must be at least the amount calculated under Schedule 7
Reg 4.09	Trustees must formulate, regularly review and give effect to an investment strategy for the fund
Reg 4.09A	The assets of the SMSF must be held separately from any assets held by the trustee personally or by a standard employer sponsor or an associate of the standard employer sponsor
Reg 5.03	Investment returns must be allocated to members in a manner that is fair and reasonable
Reg 5.08	Member minimum benefits must be maintained in the fund until transferred, rolled over, allotted (to the member's spouse) or cashed out in a permitted fashion
Reg 6.17	Payments of member benefits must be made in accordance with Part 6 or Part 7A of the regulations and be permitted by the trust deed
Reg 7.04	Contributions can only be accepted in accordance with the applicable rules for the year being audited
Reg 8.02B	When preparing accounts and statements required by subsection 35B(1) of SISA, an asset must be valued at its market value
Reg 13.12	Trustees must not recognise an assignment of a super interest of a member or beneficiary
Reg 13.13	Trustees must not recognise a charge over or in relation to a member's benefits
Reg 13.14	Trustees must not give a charge over, or in relation to, an asset of the fund
Reg 13.18AA	Investments in collectables and personal use assets must be maintained in accordance with prescribed rules

# TAX INVOICE



ABN: 86 600 386 721

Anderson Superannuation Fund  
6-8 Eureka Court  
Wamuran QLD 4512

**Invoice Date**  
13 August 21

**Invoice No.**  
52448

**Client Code**  
ANDEKL05A

## ANDERSON SUPERANNUATION FUND

Professional services rendered in connection with the annual audit of the above named superannuation fund for the year ended 30 June 2020 in accordance with Australian Taxation Office (ATO) Guide Role and Responsibilities of Approved Auditor.

Responsibilities under the Superannuation Industry (Supervision) Act 1993 (SIS Act) and the Superannuation Industry (Supervision) Regulations 1994 (SIS Regulations) and ATO expectations include:

- Audit of the fund's compliance with the provisions of the SIS Act and SIS Regulations in accordance with best practice and as referenced within Australian Auditing Standards;
- Provision of a management letter to the trustees summarising the findings of the audit, any actions taken or proposed by the trustee, and any potential weaknesses in administrative procedures or systems;
- Provision of an audit report in the approved form to the trustees;
- Provision of a written report to the trustees on any contravention of the SIS Act related to the provisions of the SIS Act and the SIS regulations required to be included in the scope of the audit;
- Provision of a written report to the ATO where any contravention may affect the interests of members;
- Preparation and maintenance of audit workpapers.

Our Fee Total	500.00
Plus: GST	50.00
<b>TOTAL FEE</b>	<b>\$ 550.00</b>

✕

### Remittance Advice - Please return with your payment

Payment required within Fourteen (14) Days from date of Invoice

**Invoice Due Date - 27 August 2021**

**Please forward cheques to:**

Ascendia  
PO Box 521  
NOOSA HEADS QLD 4567

**Credit Card: Mastercard/Visa (Please circle)**

Card No:

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Expires: \_\_\_\_ / \_\_\_\_

**For Direct Deposit:**

BSB: 034-655  
Account No: 35 2520

Name on Card: \_\_\_\_\_

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

Client Code: ANDEKL05A

Invoice No: 52448

Amount Due: \$ 550.00

Amount Paid: \_\_\_\_\_

Liability limited by a scheme approved under Professional Standards Legislation



*Pls file  
on s/f  
register.*

*Copy*

**KENNETH JOHN ANDERSON and**

**LYNETTE ANDERSON**

**"Trustees"**

**AMENDING DEED - MAY 1995**

**ANDERSON SUPERANNUATION FUND**

**MARRINANS SOLICITORS**

Suite 7, First Floor  
Kenmore Village Shopping Centre  
Brookfield Road  
KENMORE 4069

**Telephone: 378 9666**

**Facsimile: 878 1499**



20 *20*

THIS AMENDING DEED is made this *22nd* day of May 1995.

BY **KENNETH JOHN ANDERSON** of Lot 2 Caboolture River Road, Morayfield  
in the State of Queensland and **LYNETTE ANDERSON** of Lot 2 Caboolture  
River Road, Morayfield aforesaid (hereinafter called "the Trustees")

QLD STAMP DUTY - BNE  
R/N 1040053143  
ST1040023662 06/07/95 11:29:45  
\$20.00ISUP

**WHEREAS**

1. By a Deed of Trust (hereinafter called "the Trust Deed") dated the 14th day of June 1991 the ANDERSON SUPERANNUATION FUND was established as an indefinitely continuing Fund.
2. The Trustees desire to amend the Deed to enable the Fund to become a Regulated Fund under the Superannuation Industry (Supervision) Act 1993 (the SIS Act) and to make administrative amendments consequent upon the enactment of the SIS Act.
3. The Trustees have provided the members of the Fund with written information which explains the nature and purpose of the alteration and the effect of that alteration on the entitlement and rights of relevant members and have obtained from members their consent in writing to the alterations as signified by the execution of this Deed by the Trustees.
4. Pursuant to and in accordance with Rules 16.1 and 16.2 of the Trust Deed, the Trustees desire to amend the Trust Deed in the manner set out herein.

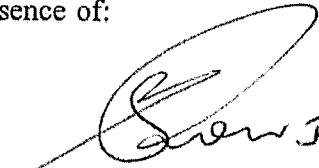
**THAT IS TO SAY:**

- (A) By deleting Rules 1.0 to 28.2 together with the Schedules 1 to 3 and inserting in lieu thereof Clauses 1.0 to 34.2 (and schedules 1 to 3) in accordance with the Annexure hereto.
  
- (B) It is hereby agreed that the annexed Index and Contents to the Deed shall form part of the Deed in lieu of the Contents and Index to the Deed as are referred to in the amended Trust Deed dated the 14th day of June 1991.

**IN WITNESS WHEREOF** the parties hereto have executed this Deed on the day and year mentioned herein.

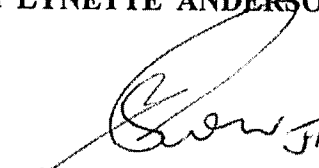
**SIGNED SEALED AND DELIVERED** by the said **KENNETH JOHN ANDERSON** in the presence of:

X *K.J. Anderson*  
KJAP

  
A Justice of the Peace/Solicitor

**SIGNED SEALED AND DELIVERED** by the said **LYNETTE ANDERSON** in the presence of:

X *L. Anderson*  
LA

  
A Justice of the Peace/Solicitor

CONTENTSPAGE NUMBER

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- 1.12 "Industrial Award" means an agreement or award certified or made by an Industrial Authority on or after 01/07/1986.
- 1.13 "Member" means any person who has been admitted to membership of the Fund in accordance with this Deed and includes those persons who whilst no longer an employee of an Employer or self employed continue to have an interest under the terms of this Deed whether contingent or otherwise.
- 1.14 "Non Executive Members" means those Members admitted pursuant to paragraph (a) of sub-clause 2.1 who at the relevant time are not Executive Members.
- 1.15 "Normal Retirement Date" means the Members Sixty-fifth birthday or such lower age as the Trustees determine having due regard to requirements which may exist from time to time under the SIS Act.
- 1.16 "Pension" has the meaning assigned by the SIS Act.  
"Pensioner" means the person receiving the pension.
- 1.17 "Plan Membership" means all periods of service concurrent with completed membership of the Fund, plus, in the case of a Member who has transferred a benefit from another Superannuation Fund and is entitled to benefits under Schedule 1, a period of notional past service determined by the Actuary and agreed by the Trustee as being equitable in respect of any amount so transferred to this Fund.
- 1.18 "Regulations" means Regulations promulgated from time to time under the SIS Act.
- 1.19 "Salary" has the meaning applicable to that term under Regulation 4A of the Regulations made under the Occupational Superannuation Standards Act as in force on June 30, 1993.
- 1.20 "Self Employed" means the engagement by a person in a business, trade, professional vocation, calling or occupation otherwise than as an Employee as defined above.
- 1.21 "Service" means the period or periods measured in years to the nearest 1/12th of a year during which a person has been an Employee.

- 1.22 "Service Whilst a Member" means all periods of service concurrent with Membership of the Fund up to a Member's Normal Retirement Date and includes any additional period measured in years to the nearest 1/12th of a year which are deemed to be service whilst a Member following agreement to such effect between the Employer, Member and Trustees.
- 1.23 "SIS Act" or "Act" means the Superannuation Industry Supervision Act 1993 as amended or any re-enactment or statutory modification thereof.
- 1.24 "Tax Act" means the Income Tax Assessment Act 1936, as amended or any re-enactment or statutory modification thereof.
- 1.25 "Total Disablement" when used in connection with the term Insurance Policy means Total Disablement as defined in that policy provided that such definition is expressed in terms that depend to some degree on physical injury or the forming of a judgement as to the relevant persons future income earning potential.
- 1.26 "Total and Permanent Disablement" shall be deemed to have occurred when the Trustee is satisfied that due to ill health (whether physical or mental) the member is unlikely ever to engage again in gainful employment for which the Member is reasonably qualified by education training or experience.
- 1.27 "Temporary Disablement" means ill health (whether physical or mental) which has caused the Member to cease to be gainfully employed but which does not constitute total and permanent disablement. The Trustees shall in their absolute discretion determine when such incapacity has occurred and may in reaching such a decision have regard to such Medical advice as they see fit.
- 1.28 "Trustees" means the Trustee or Trustees for the time being of the Fund whether original, substituted or additional.
- 1.29 "The Commissioner" means the Insurance and Superannuation Commissioner.
- 1.30 The headings of the Clauses and Rules of this Deed are for convenience only and shall not affect the interpretation thereof.

- 1.31 Words importing the singular number include the plural and vice versa and words importing the masculine, feminine gender include all genders as the case may require.
- 1.32 The meaning of any word or phrase used in the Deed shall to the extent that it is not defined by the other provisions of this Clause have the same meaning as that word or phrase has for the purposes of the SIS Act and Regulations. The meaning of any such word or phrase shall be determined by the corresponding meaning in the SIS Act and Regulation at the time at which that meaning is required to be ascertained.
- 1.33 Without limiting the generality of sub-clause 1.32 the following terms shall have the same meanings as are applicable to those terms under the Act and Regulations:

Excluded Superannuation Fund  
Investment  
Public Offer Superannuation Fund  
Approved Trustee  
Employer Representative  
Employer Sponsor  
Independent Director  
Independent Trustee  
Member Representative  
Policy Committee  
Standard Employer Sponsor  
Standard Employer Sponsored Fund  
Standard Employer Sponsored Member  
Superannuation Fund

- 1.34 Sub Clause 2.9 shall have general application to the interpretation of the provisions of this Deed as if all the words "Where the provisions of this clause permit" were omitted and the words "Where any provision of this Deed permits" were substituted.

## 2. Membership

- 2.1 The membership of the Fund shall comprise and be categorised as follows:
- (a) Employees other than those Employees specified in sub-clause (d) invited by their Employer to participate in the Fund.
- (b) Self Employed persons who apply in writing to the Trustees.



- (c) Persons who at the time of making written application to the Trustees for admittance are employed by a person who is not an Employer pursuant to this Deed, and,
  - (d) Employees invited by their Employer to participate in the Fund pursuant to the provisions of an Industrial Award applying to those Employees.
- 2.2 All applications to join the Fund shall be in writing in a form approved by the Trustees for admission to membership of the Fund.
- 2.3 Persons becoming Members of the Fund in the various circumstances set out in sub-clause 2.1 hereof shall only be eligible for the provision of Benefits under the Schedules to this Deed as follows:
- (a) For persons becoming Members pursuant to paragraph (a) of sub-clause 2.1 - under either Schedules 1 or 2 as nominated by their Employer.
  - (b) For persons becoming Members pursuant to paragraphs (b) and (c) of sub-clause 2.1 - under Schedule 2.
  - (c) For persons becoming Members pursuant to paragraph (d) of sub-clause 2.1 - under Schedule 3.
- 2.4 Nothing in this clause shall be construed so as to prevent a person being a member of the Fund pursuant to any two or more of the paragraphs of sub-clause 2.1 at any one time.
- 2.5 On approval of the application by the Trustees the person making the application shall become a member of the Fund. Each member by his application shall be deemed to have assented to and have consented to be bound by the provisions of the Rules.
- 2.6 Subject to this Deed in relation to those persons becoming Members of the Fund pursuant to paragraph (a) of sub-clause 2.1 their Employer may, subject to Trustees consent, at any time alter their classification as Executive or Non-Executive or the application of Schedules 1 or 2 to their Membership.
- 2.7 For the purpose of ascertaining whether benefits provided under Schedules 1 and 2 are to be provided in a Lump Sum or Pension form the following persons shall specify the form of Benefit at the time application for Membership is made.

In case of Members admitted pursuant to:

- (a) Paragraph (a) and (d) of sub-clause 2.1 - the Employer, with the agreement of the Trustee.
- (b) Paragraph (b) and (c) of sub-clause 2.1 - the Member.

The persons so specifying the form of the Benefit may alter that form at any time subject to:

- (c) In all cases - the provisions of this Deed, and
- (d) In the case of Members admitted pursuant to paragraph (d) of sub-clause 2.1, the proposed alteration being in conformity with the Industrial Award which relates to Membership.

2.8 Where the provisions of sub-clause 2.6 have been applied to alter the Schedule applicable to a Member the relevant Member shall for the purpose of clause 2 and Schedules 1 and 2 be deemed to have been admitted to the Fund pursuant to and application for membership at the time the relevant alteration took place.

2.9 Where the provisions of this Clause permit a discretion to be exercised by a person other than the Trustee such discretion shall be read as being subject to such restraints on its exercise as would prevent it being treated as void pursuant to the Act.

### 3. Contributions

3.1 Contributions to the Fund shall:

(a) Where an Industrial Award is applicable - be such amount as is provided for under the Award, or

(b) In any other case, be such amount:

(i) In a case where paragraph 2.1 (a) is applicable:

- as the Employer in relation to his own contributions from time to time determines and/or

- as the Member with the agreement of the Employer and Trustee in relation to his own Contributions, from time to time determines.

(ii) in a case where paragraph 2.1 (b) or (c) is applicable.

- as the Member and Trustee agree upon, and

(c) May in relation to contributions made by an Employer pursuant to paragraph 3.1 (b)(i) be made either under an arrangement between

(i) The Employer and Trustee

(ii) The Employer and the relevant Member

- 3.2 In relation to contributions made by a Member pursuant to paragraph 3.1(b) the Employer shall deduct the Member's Contributions from his salary, wages, fees or other emoluments either by weekly, monthly, or other periodical deductions as may be agreed upon between the Employer and the Member. All contributions made by the Members as aforesaid shall be credited to the Member's Accumulation Account of that Member.
- 3.3 The contributions payable shall be paid into the Fund in such manner and at such times as is agreed upon between the relevant parties provided that any payments made with the agreement of the Trustee direct to any Investment Manager, Life Insurance Company or other like body shall be deemed to be both payment to the Trustees and payment by the Trustees to such body.
- 3.4 The provisions of this Clause shall be subject to any notice provided by the Commissioner pursuant to the Act directing the Trustees not to accept any contributions made to the Fund by an employer - sponsor. Should a contribution be accepted in contravention to such a notice the contribution shall be refunded as provided for in the Act.
- 3.5 Should a Fund constituted by this Deed be a Public Offer Entity the Trustee shall only issue a Superannuation Interest at a price which is fair and reasonable as between the person to whom the Superannuation Interest is proposed to be issued and the other Beneficiaries of the Fund.
- 3.6 Where a Public Offer Entity receives money in respect of an application for the issue of a Superannuation Interest which is not issued immediately after the receipt of the said money the Trustee must hold and deal with the money on trust for the applicant in the manner specified on the Regulations.
- 3.7 Should the Minister grant Financial Assistance to the Fund under the Act the Trustee shall subject to any conditions attaching to such assistance pursuant to the Act treat such sums as contributions made pursuant to this Clause and account for such contributions in a manner which is fair and equitable as between the employer sponsors and Beneficiaries under the Deed.

- 3.8 The Trustee may decline to accept contributions in any case or grant any accrual of benefits for a member of a defined Benefit Fund if such action would constitute a breach of Section 34 of the Act.

#### 4. Redemption of Interest

- 4.1 This Clause applies in relation to the issuing of a Superannuation Interest if the following conditions are met,
- (a) The Interest is in a Public Offer Entity.
  - (b) The Interest is the first such Interest to be issued to the applicant pursuant to a particular application, and
  - (c) The applicant does not hold the interest as a Standard Employer Sponsored Member of an Employer Sponsored Fund.
- 4.2 An applicant shall be entitled within 14 days after the issuing of the Superannuation Interest to give written notice to the Trustee requesting the redemption of the interest.
- 4.3 The Trustee shall redeem the interest as soon as practicable after receiving the request at a price calculated in accordance with sub-clauses 4.4 to 4.6.
- 4.4 The price payable on redemption shall be equal to the issue price less the tax deduction amount.
- 4.5 The issue price is the amount a person would have to pay at the time of redemption for the issue of an interest identical to that being redeemed.
- 4.6 The tax reduction amount is the tax the Trustee has paid or is or may become liable to pay because of the issue of the interest to the applicant.

#### 5. The Fund

- 5.1 The Fund shall consist of all the cash investments and other property including real and personal for the time being held by or on account of the Trustee of the Deed and Rules and shall be established and maintained by:
- (i) Contributions made in accordance with Clause 3.
  - (ii) Interest and dividends arising from any investment.
  - (iii) Profits and other benefits arising from any investments, and

- (iv) Moneys, investments and other property transferred to the Fund from any other Superannuation Entities.

5.2 In applying the provisions of this Deed reference to the Fund shall be deemed to be reference to separate funds comprising those amounts referred to in paragraphs (i), (ii), (iii) and (iv) of the sub-clause 5.1 which relate to:

- (a) The Categories of Membership provided for in paragraphs (b) and (c) of sub-clause 2.1.
- (b) Each Employer with Employees admitted to Membership pursuant to paragraph (a) of sub-clause 2.1 who elects that this paragraph shall apply to those of his Employees admitted to Membership pursuant to paragraph (a) of sub-clause 2.1.
- (c) Each Employer with Employees admitted to Membership pursuant to paragraph (d) of sub-clause 2.1 who elects that this paragraph shall apply to those of his Employees admitted to Membership pursuant to paragraph (d) of sub-clause 2.1.
- (d) Where no election pursuant to paragraph (b) of this sub-clause is made the Category of Membership provided for in paragraph (a) of sub-clause 2.1.
- (e) Where no election pursuant to paragraph (c) of this sub-clause is made the Category of Membership provided for in paragraph (d) of sub-clause 2.1.

5.3 The elections referred to in sub-clause 5.2 shall be made in writing and shall be delivered to the Trustee on or before the time at which the Employer is accepted under the Deed.

5.4 Where in relation to a particular Member and pursuant to sub-clause 2.7 the Form of Benefit stipulated at the time an application for Membership is altered the following steps may at their discretion be undertaken by the Trustees.

- (a) Assets which in the opinion of the Trustees are of a sufficient current market value to offset the present value of the benefits receivable by the Member shall be identified.

(b) Those assets shall constitute a separate Fund for the benefit of the relevant member and shall be held on the terms of a Trust identical in all respects with the provisions of this Deed and Rules.

(c) The Fund which prior to the application of this sub-clause was partly or wholly comprised of those shall after the transfer of those assets to the Fund referred to in paragraph (b) be relieved of any further liability under the Deed and Rules applying to it in relation to the relevant member.

5.5 For the purposes of sub-clause 5.4 the Benefits receivable by a member shall take account of all Benefits which may be receivable in the future by the Member or his Dependants and which may or may not depend on any contingency.

## 6. Trustees Covenants

6.1 The Trustee covenants as follows:

- (a) To act honestly in all matters concerning the entity;
- (b) to exercise, in relation to all matters affecting the entity, the same degree of care, skill and diligence as an ordinary prudent person would exercise in dealing with property of another for whom the person felt morally bound to provide;
- (c) to ensure that the Trustees duties and powers are performed and exercised in the best interests of the beneficiaries;
- (d) to keep the money and other assets of the entity separate from any money and assets, respectively:
  - (i) that are held by the Trustee personally; or
  - (ii) that are money or assets, as the case may be, of a standard employer-sponsor, or an associate of a standard employer-sponsor, of the entity;
- (e) not to enter into any contract, or do anything else, that would prevent the Trustee from, or hinder the Trustee in, properly performing or exercising the Trustee's functions and powers;

- (f) subject to sub-clause 6.3 to formulate and give effect to an investment strategy that has regard to the whole of the circumstances of the entity including, but not limited to, the following:
  - (i) the risk involved in making, holding and realising, and the likely return from, the entity's investments having regard to its objectives and its expected cash flow requirements;
  - (ii) the composition of the entity's investments as a whole including the extent to which the investments are diverse or involve the entity in being exposed to risks from inadequate diversification;
  - (iii) the liquidity of the entity's investments having regard to its expected cash flow requirements;
  - (iv) the ability of the entity to discharge its existing and prospective liabilities;
- (g) if there are any reserves of the entity - to formulate and to give effect to a strategy for their prudential management, consistent with the entity's investment strategy and its capacity to discharge its liabilities (whether actual or contingent) as and when they fall due;
- (h) to allow a Beneficiary access to any information or any documents prescribed by the Regulations.

6.2 A covenant referred to in paragraph 6.1(e) does not prevent the Trustee from engaging or authorising persons to do acts or things on behalf of the Trustee.

6.3 A Beneficiary or class of Beneficiary may give directions to the Trustee where

- (a) the directions relate to the strategy to be followed by the Trustee in relation to the investment of a particular asset or assets of the Fund, and
- (b) the directions are made in circumstances specified in the Regulations.

6.4 Where the Trustee is a company the covenants referred to in sub-clause 6.1 operate as a covenant by each of the Directors of the Trustee Company to exercise a reasonable degree of care and diligence for the purpose of ensuring the Trustees compliance with the said covenants.

## 7. Investments

7.1 Moneys belonging to the Fund and not required immediately for the payment of Benefits or other amounts authorised by the Deed and Rules may be invested by the Trustees in or upon any investments of any kind (not limited to investments authorised by law for the investment of trust funds) as the Trustees subject to sub-clause 6.3 in their absolute discretion shall think it fit provided;

(i) A loan must not be made to, or Financial Assistance using the Funds resources must not be given to a Member or relative unless

- the Fund was established before December 16, 1985, and

- prior to that date the Trustees had express power to lend or were not expressly prohibited and did in fact lend to members, and

(ii) that all investments other than an investment in an in-house asset shall be made on arms length basis.

Without limiting the generality of the foregoing, Investments may be made in the following specific areas.

(a) The Trustees may invest moneys not immediately required for any other purpose in deposits with interest with any bank or with any person, firm or corporation (including an Employer) carrying on business in the Commonwealth of Australia or elsewhere.

(b) In shares or stock (whether fully or partly paid) and in debentures, bonds, options, unsecured notes or other securities of any Company, Corporation or Financial Institution (including the Employer) carrying on business within the Commonwealth of Australia or elsewhere in the world or of any Foreign Government.



- (c) in any investment in which by the Laws of the State of Queensland or any State or Territory of the Commonwealth of Australia, Trustees are authorised to invest (whether on a contributory basis or otherwise),
- (d) in the purchase of land of any tenure, freehold or leasehold, improved or unimproved and lend upon the mortgage of land of any tenure, freehold or leasehold, improved or unimproved (whether on a contributory basis or otherwise),
- (e) in units or sub-units of any fixed or flexible unit trust,
- (f) in the acquisition from any person or Company or to effect with any Life Insurance Company a policy of life, endowment, term, accident, sickness or disability Insurance of such kind as Trustees in their absolute discretion may determine, and the Trustees shall have the power to pay the premiums and duty on any such policy and also to surrender or deal in any way with such policy,
- (g) in the sale of the whole or any part of the investments representing the Fund at any time or times for such price or prices and on such terms as the Trustees may think fit and the Trustees shall have the power to invest the proceeds of any sale or sales in any manner hereby authorised,
- (h) in setting aside out of the Fund from time to time such sum or sums of money as may in the Trustees opinion be sufficient to meet any debt or obligation due or accruing,
- (i) in the payment of calls on shares or stock forming part of the Fund and to accept transfers of shares or securities,
- (j) to assent to and concur in any arrangement, sale, transfer or exchange of any shares, stock, debentures or other securities modifying any rights privileges or interest in relation to the Fund and to agree to and concur in any scheme or arrangement for the increase or reduction of the value or amount of the same or of the capital of any Company in which any such shares,

stock or debentures forming the whole or any part of the Fund for the time being may be invested or agree to or concur in any rearrangement of its capital or its reconstruction or any arrangement made or proposed to be made by it for any purpose whatsoever with any other Company or Companies, person or persons whereby any such shares, stocks, debentures or other securities are substituted or given for other shares, stocks, debentures whether in or of the same Company, or otherwise AND for any such purpose to deposit, surrender, apply for or exchange all relevant documents of title and at the cost of the Fund to pay any contribution or incur any necessary expense in connection with any such scheme or arrangement and generally to manage or deal with the property forming the Fund as fully as if the Trustees beneficially owned the same.

- (k) In entering into any contract or transaction or arrangement in respect of acceptance, endorsement or discounting Bills of Exchange or otherwise deal in any way with the Fund or part thereof.
- (l) In varying or transposing any investments into or for any other investment or investments of any nature and kind hereby authorised and to vary the terms of any document or security.
- (m) In applying any part of the Fund in improving or developing any property forming part of the Fund or in erecting, extending, improving or rebuilding any buildings upon any land forming part of the Fund and to make all such repairs and maintenance as it in its absolute discretion may think fit.
- (n) In purchase, taking on hire purchase, or on hire or in exchange or by any means whatsoever, acquiring or becoming possessed of any real property whatsoever or any personal property whatsoever or any estate, right, title and/or interest in respect of the same and to improve, develop, sell, alienate, mortgage, charge transfer, lease, sub-lease, let, hire or in any other manner dispose or deal or turn to account such property or rights or any of them or any part thereof whether by public or private treaty.

- (o) In investing in the assets held by the Trustees of any Superannuation Fund or funds established or managed by any Company in Australia or elsewhere.
- (p) In investing in any futures contract approved by the Trustee at the Sydney Futures Exchange Limited or such other futures market or exchange as may be approved by the Trustee.
- (q) In investing in any form of investment determined by the Trustees with full power to vary, replace, encumber and otherwise deal with such investments as fully and effectively and with the same unrestricted powers in all respects as a person absolutely and beneficially entitled dealing with his own property may do.

7.2 Subject to sub-clause 6.1 (Trustees Covenants) any investments may be held in such names including the name of a nominee (whether an individual or a body corporate) as the Trustees shall from time to time determine.

7.3 The Trustees may value the whole or any part of the assets of the Fund in such a manner as they shall determine whenever in their opinion it is necessary or desirable to do so.

#### 8. Transfer, Preservation and Portability of Benefits

8.1 Notwithstanding any provision to the contrary contained in this Deed where a Member becomes entitled to the payment of a Benefit he may request that that Benefit be preserved for him in the Fund to such later date as he may from time to time specify provided that the Trustee shall not be required to accept such a specification if to do so would constitute a breach of Section 34 of the Act.

8.2 Should a Benefit be preserved in accordance with sub-clause 8.1 where the Member was:

- (a) subject to Schedule 1, and
- (b) entitled to the payment of the Benefit in the form of a Pension,

then the Trustee shall obtain advice from the Actuary on the lump sum value of the Benefit preserved and that lump sum value shall be credited to a Member's Accumulation Account for that Member and be subject from that time to payment in accordance with Schedule 2 hereof.

8.3 Benefits not subject to preservation by retention within the Fund may, at the discretion of the Trustee, be paid to any person or entity on behalf of the relevant Beneficiary and without limiting the generality of the above power such person or entities shall include any Superannuation Fund Approved Deposit Fund or entity which issues annuities.

8.4 In sub-clause 8.3 the term Benefits shall include Beneficial Interests in the Fund whether presently payable or not and in the case of Benefits which are not presently payable shall be such amount and as the Trustee considers to be fair and equitable in the relevant circumstances.

8.5 Prior to making a payment referred to in sub-clause 8.3 the Trustee may seek and obtain the written consent of the Member to the proposed transfer or may undertake the steps necessary so that any Fund to which such payments are made is a Successor Fund.

8.6 If

- (a) the Fund is a Standard Employer Sponsored Fund;
- (b) the Trustee determines that a Benefit other than a Pension is immediately payable;
- (c) the relevant Member is or was a standard employer sponsored Member of the Fund;
- (d) 90 days has elapsed since the Benefit became payable or July 1, 1994 whichever is the later, and;
- (e) the Benefit has not been paid;

the Trustee may pay the Benefit to an eligible roll-over Fund.

8.7 Subject to sub-clause 8.8 if sub-clause 8.6 applies and the Trustees are satisfied that at least two consecutive reports to members prescribed by the regulations have not been received then the Trustees must pay the Benefit to an eligible roll-over fund.

8.8 Where sub-clause 8.7 would apart from this sub-clause have application the Trustees may deal with the benefit as if it were unclaimed money and by following the procedure set down in the Act for the treatment of such sums provided that this sub-clause shall at the discretion of the Trustee not apply where the Benefit is less than the minimum prescribed in the Regulations in relation to the preservation and portability of benefits.

8.9 Where an Employee who has been admitted to the Fund was a Member of any other Superannuation Fund or approved Deposit Fund and there is paid to the Trustees for the credit of the Fund an amount from such previous Fund, the Trustees shall provide the Member with additional or accrued benefits in such a manner as it shall determine.

#### 9. Assignments and Charges

9.1 The Trustees of the Fund shall have an absolute discretion as to whether they recognise, encourage or sanction an assignment of a Superannuation Interest of a member or beneficiary.

9.2 The Trustees of the Fund shall have an absolute discretion as to whether they recognise, encourage or sanction a charge over or in relation to a Minimum Benefit or Preserved Benefit of a member or beneficiary or a non-commutable income stream.

#### 10. Trustees Equal Representation Rules

10.1 On the constitution of a Standard Employer Sponsored Fund pursuant to this deed the appointment of the Trustee at that time may take place on terms that satisfy the Equal Representation Rules contained in part 9 of the Act.

10.2 The Trustees for the time being may establish rules

(a) setting out a procedure for appointing member representatives, and

(b) ensuring that member representatives so appointed can only be removed by the same procedure by which they were appointed except in the event of circumstances prescribed in the Act.

Such rules as in force from time to time shall be deemed to be incorporated in the Deed and shall have effect accordingly.

- 10.3 The Trustees, or Directors of a Trustee Company, may appoint an additional Independent Trustee or Director as the case requires in such a manner that the Equal Representation rules are complied with. Such additional Independent Trustee or Director may not exercise a casting vote in any proceedings of the Trustees or Board of the Trustee Company concerned.
- 10.4 The Trustees for the time being may establish rules ensuring that any Trustee or Director appointed pursuant to sub-clause 10.3 can only be removed by the same procedure by which they were appointed except in the event of circumstances prescribed in the Act.
- 10.5 The Trustees or in the case where a Company is Trustee its Board of Directors shall have the power at all times to do such acts or omit to do such acts as are necessary in order to comply with the Equal Representation rules of the Act.
- 10.6 Without limiting the generality of sub-clause 10.5 such acts include:
- (a) Filling a vacancy in the office of Trustee or Director;
  - (b) Obtaining the agreement of any or all the members or employers under the Deed to the appointment of Trustees;
  - (c) Ensuring that the Trustee of the Fund is independent and for those purposes an existing Trustee may resign and arrange for the appointment of such independent Trustee.
  - (d) Establishing policy committees and ensuring equal employer and employee representation on those committees.
  - (e) Obtaining the approval of the Commissioner to the approval of a Trustee.
  - (f) Determining that functions of any policy committees created provided that those functions shall at a minimum be those provided for in the Regulations.

## 11. Trustees Removal and Appointment

11.1 The position of Trustee shall become vacant if:

- (i) In the case of a company
  - (a) A winding up order is issued pursuant to the Corporations Law of a State or Territory, or
  - (b) Pursuant to a resolution of its Board of Directors it resigns from office,
- (ii) In the case of a natural person, not being a Member representative or additional independent Trustee where clause 10 is applicable, if he:
  - (a) Becomes bankrupt, or
  - (b) Enters into a Deed or arrangement or assignment under the Bankruptcy Act 1966, or
  - (c) Resigns from his office by notice in writing, or
  - (d) Dies
- (iii) Subject to clause 10, in any case if the conditions determined at the time of their nomination are met or if no such conditions were determined if all members of the Fund agree to remove the relevant Trustee from that position.

11.2 Should no person be occupying the position of Trustee a new Trustee shall be appointed following agreement between the Members of the Fund (or a trade union or other organisation representing the interests of those members) and the Employer or Employees of those Members in a manner which is consistent with the Act and Regulations.

11.3 A person shall not be appointed as Trustee or as a Director of a Company Trustee unless that person has consented in writing.

## 12. Beneficiary Complaints and Information

12.1 The Trustees may place in force arrangements under which beneficiaries have the right to make inquiries into or complaints about the operation or management of the Fund in relation to the beneficiary making the inquiry or complaint. Such arrangements if any are to ensure that those inquiries or complaints are properly considered and dealt with within 90 days after they were made.

- 12.2 The Trustees shall have the power to provide such information to Members and Employer Sponsors (both prospective and existing) as will avoid the commission of an offence pursuant to Section 34 of the Act or a contravention of any other provision of the Act (for example Sections 157 and 158).

### 13. Trustee Meetings

- 13.1 Where a Company is the sole Trustee:

- (a) Subject to the other provisions of the Deed any question of discretion (including the powers, authorities and discretions vested in the Trustee generally and by this Deed) shall be decided or exercised in accordance with a resolution of the Directors passed at a meeting of the Directors of the Company.
- (b) A resolution in writing signed by all the Directors shall have the same effect and validity as a resolution of the Directors passed at a duly convened meeting.

- 13.2 Where there is more than one Trustee:

- (a) Subject to the other provisions of the Deed the Trustees may meet together for the despatch of, adjourn and otherwise regulate their meetings as they think fit.
- (b) A resolution in writing signed by all the Trustees shall have the same effect and validity as a Resolution of the Trustees passed at a duly convened meeting.

- 13.3 Without limiting the requirements in sub-clauses 13.1 and 13.2 the conduct of the meeting covered by those provisions is subject to the other provisions of this Deed in those cases where a Fund

- (a) Is not a Public Offer Superannuation Fund, and
- (b) The Trustees have complied with the equal representation rules by complying with the Basic Equal Representation Rules.

then a decision of the Trustees is of no effect if fewer than 2/3rds of the total number of Trustees or Directors (in the case of a Company Trustee) have voted for it.



14. Powers of Trustees

- 14.1 In addition to the powers which they may by law have and which are otherwise granted to them by this Deed, the Trustee shall have full power that an individual would possess including, but not being limited to, the right:
- (a) To commence, carry on, defend or abandon any legal proceedings related to the Fund or to the rights of the Members;
  - (b) To insure or re-insure any risks, contingencies or liabilities of the Fund;
  - (c) to retain the service of professional advisors, whether persons, firms or companies, or employees, or delegate powers to a persons in a relation to the management, administration or investment of the Fund, to delegate such professional advisors or employ such persons as they see fit from time to time and to determine and pay out of the Fund's fees or salaries payable to such professional advisors or employees;
  - (d) to make and give receipts, releases and other discharges for money payable to the Fund and for the claims and demands of the Fund;
  - (e) to determine who shall be entitled to sign on the Fund's behalf receipts, acceptances, endorsements, releases, contracts and documents and to open accounts with Financial Institutions and retain with such institutions such money as they deem advisable;
  - (f) to determine, authorise and arrange payments of benefits out of the Fund to persons so entitled;
  - (g) to acquire or dispose of property which is an investment permissible under clause 7 hereof on such terms and conditions as it shall think fit;
  - (h) generally to do all acts and things as they may consider necessary or expedient for the administration maintenance and preservation of the Fund and in performance of their obligations as Trustees of the Fund.
- 14.2 Subject to sub-clause 14.3 the provisions of this Deed shall be construed so as to prevent the Trustees being subject in the exercise of any of its powers to direction by any other person.

- 14.3 Sub-clause 14.2 shall not apply to any such direction permitted under the Act or Regulations.
- 14.4 Without limiting the generality of paragraph 14.1(h) the Trustees shall have the power to do or omit to do any act which should if done or omitted to be done constitute or result in
- (a) the breach of a Civil Penalty Provision
  - (b) an offence
  - (c) the liability of a Trustee to a Pecuniary Penalty or
  - (d) a breach of the regulations
- 14.5 To the extent that a provision of this Deed is inconsistent with the power contained in the sub-clause 14.4 that provision shall be invalid to the extent
- (a) of that inconsistency, and
  - (b) that it would otherwise prevent the operation of sub-clause 14.4.
- 14.6 The Trustee of a Public Offer Entity may pay Commission and Brokerage in accordance with the requirements of the regulations.

#### 15. Indemnity of a Trustee

- 15.1 Subject to sub-clause 15.2 the Trustee shall be indemnified against all liabilities incurred by them in connection with any act done or omitted in the administration, or Investment of the Fund.
- 15.2 Sub-clause 15.1 shall not operate to indemnify the Trustee against a liability for Breach the Trust if the Trustee
- (a) fails to act honestly in a matter concerning the Fund or
  - (b) intentionally or recklessly fails to exercise in relation to a matter affecting the Fund the degree of care and diligence that was required.
- Similarly sub-clause 15.1 shall not operate to indemnify the Trustee against a liability for a monetary penalty under a civil penalty order.
- 15.3 The director of a Company Trustee may be indemnified from the assets of the Fund in respect of a liability incurred while acting as a Director of the Trustee Company.

- 15.4 The limitations contained in sub-clause 15.2 shall apply with appropriate modifications to the indemnity provided for the sub-clause 15.3.

16. Trustees Accounts and Records

- 16.1 The Trustees shall keep a complete record of all matters essential to the administration and working of the Fund.
- 16.2 The Trustees shall cause proper records to be kept and enter to a book or other records provided for the purpose, all their resolutions and proceedings. They shall also keep a register of Members of the Fund showing their full names and addresses.
- 16.3 Without limiting the generality of sub-clause 16.2 the following records shall be kept for at least 10 years
- (a) if there are 2 or more individual Trustees; Minutes of all meetings of the Trustees at which matters affecting the Fund were considered,
  - (b) if there is one individual Trustee; a record of all decisions made by the Trustee in respect of matters affecting the Fund and,
  - (c) if there is a Company Trustee; Minutes of all meetings of Directors at which matters affecting the Fund were considered.
- 16.4 The Trustees may keep such accounting records and in such a manner as required by the Act and Regulations. Any records so prepared must be
- (a) retained for at least 5 years after the end of the year of income to which they relate
  - (b) kept in Australia and
  - (c) kept in English writing or in a form readily converted to such.
- 16.5 The Trustee may make such arrangements as are necessary to enable the audit of its records as required under the Act and Regulations.
- 16.6 In respect of a Member receiving benefits under Schedules 2 and 3 the Trustees shall keep the following accounts:
- (a) A Member's Accumulation Account and
  - (b) If appropriate, an Employer's Contribution Account.

16.7 A Member's Accumulation shall record the following:

- (a) Amounts credited to a Member in consequence of a change in the Schedule applicable to the provision of his Benefits and determined by the Trustees and if appropriate in their opinion as advised by the Actuary.
- (b) Contributions made by the Member pursuant to sub-clause 3.1.
- (c) Interest on the balance of the account at such rate as the Trustees may periodically determine being a rate which is appropriate to the net earning rate of the Fund from time to time after taking into account possible or actual fluctuations in earnings and the requirements of the regulations relating to the solvency of Funds.
- (d) Insurance premiums paid in respect of the Member.
- (e) The payment of Benefits referable to such account.
- (f) Such other matters as the Trustees may from time to time deem appropriate.

16.8 An Employer's Contribution Account shall record the following:

- (a) Contributions made by an Employer for a Member pursuant to an agreement of the type referred to in sub-clause 3.1 hereof.
- (b) Interest determined as in paragraph 16.7(c) above calculated by reference to the balance of the Employer's Contribution Account.
- (c) The payment of Benefits referable to such account.
- (d) Insurance premiums paid in respect of the Member or his Dependants and which the Employer and Member have agreed should be debited to the Employer's Contribution Account.
- (e) Such other matters as the Trustee from time to time deem appropriate.

16.9 The Trustee of the Fund may maintain reserves and without limiting the generality of this power may take account of the level of these reserves for the purposes of paragraphs 16.7(c) and (f) and paragraphs 16.8(b) and (e).

- 16.10 If a Member becomes entitled to a Benefit after the end of the latest period in respect of which Interest has been allocated pursuant to paragraphs 16.7(c) and 16.8(b) the Benefit must include a reasonable share of the estimated net earnings of the Fund for the period of that latest period and the time at which the Benefit payment is made or commences to be paid.
- 16.11 In applying sub-clause 16.10 the Trustee must have regard to the following factors in estimating net earnings for a period.
- (a) The factors taken into account in the latest calculation of the net earning of the Fund for the purpose of allotting those net earnings to Members.
  - (b) The likely returns on the investments of the Fund for the period subsequent to that referred to in paragraph (a) and
  - (c) Any other factors likely to influence to net earnings of the Fund during the period referred to paragraph (b).
- 16.12 An estimate made by the Trustee pursuant to sub-clause 16.10 remains in force unless the Trustee makes another estimate in relation to the period or any part of it in accordance with the provisions of this Clause and while in force applies to Members of the Fund who become entitled to Benefits in the period.
- 16.13
- (a) The Trustee may with the agreement of a Member and subject to compliance with its covenants relating to Investment Strategy allocate assets of the Fund with a value up to the total credit in the Member's Accumulation Account and Employer Contribution Account for that member at the time of such allocation.
  - (b) Any variation in the assets so allocated after that time may be made by the Trustee after consultation with the relevant Member.
  - (c) At any time subsequent to the allocation referred to in paragraph (a) interest credited to the Member's Accumulation Account or Employer's Contribution Account for that Member pursuant to this Clause shall be calculated pursuant to whichever is applicable of paragraphs (d) and (e) of this sub-clause.

- (d) Where, at any time, the total of the allocations made pursuant to paragraph (a) equals the total credit referred to, interest shall be calculated as if a reference to the net earning rate of the Fund were a reference to the net earning rate attributable to the allocated assets.
- (e) Where paragraph (d) does not apply to the allocation made pursuant to paragraph (a), interest shall be calculated as if a reference to the net earning rate of the Fund were a reference to a rate determined by the Trustee to be appropriate having regard to the net earning rate attributable to the allocated assets and the net earning rate attributable to the Fund assets excluding all assets of the Fund allocated pursuant to paragraph (a).
- (f) Where, at any time, a Member for whom interest is calculated pursuant to paragraph (d) has a total credit calculated pursuant to paragraph (a) in excess of the value of assets allocated in relation to him interest shall at any time after the occurrence of that event be calculated pursuant to paragraph (e) of this sub-clause.
- (g) Interest shall not continue to be calculated pursuant to paragraph (f) of this sub-clause for any period during which the conditions set out in paragraph (d) are met.

#### 17. Trustee's Compensation

- 17.1 The Trustee shall be entitled to be reimbursed from the Fund for any reasonable expenses incurred in the administration of the Fund and shall be entitled to be remunerated for their services.

#### 18. Amendment of Deed and Rules

- 18.1 The Trustees may at any time by Supplemental Deed, Minute, Resolution or Oral Resolution repeal and replace or amend, alter or add to any or all of the provisions of that Trust Deed or these Rules.
- 18.2 Sub-clause 18.1 does not authorise amendments in the case of a regulated Superannuation Fund constituted by this Deed if those amendments would have either of the following effects;

- (a) that an Individual would be eligible to be appointed as Trustee unless the rules provide after the amendment that the Fund has as its sole or primary purpose the provision of old age pensions or
- (b) that the sole or primary purpose is not the provision of old age pensions unless the rules provide after the amendment that the Trustee must be a Constitutional Corporation.

18.3 In exercising their discretion pursuant to sub-clause 18.1 the Trustees may take into account whether a members right or claim to accrued benefits and the amount of those accrued benefits would be altered adversely so as to result in a breach of Section 34 of the Act.

#### 19. Payments to Employer Sponsors

- 19.1 The Trustees may if they consider such action to be fair and equitable as between the Employer Sponsor and Beneficiaries of a Fund make a payment not constituting an in house asset from the assets of the Fund to an Employer Sponsor or former Employer Sponsor of the Fund.
- 19.2 In making the payment described in sub-clause 19.1 the Trustees may take such action that does not involve a breach or contravention of the Act or Regulations and shall have the power to give any notices to Members such action implies.
- 19.3 Sub-clause 19.1 does not limit any payment by the Trustees to an Employer Sponsor by way of a reasonable amount for services rendered in connection with the management or operations of the Fund.
- 19.4 The term Employer Sponsor (which term shall include a former Employer Sponsor) in this clause shall include
  - (a) if the Employer Sponsor is a Company - another Company that is related to that Employer Sponsor and
  - (b) if the Employer Sponsor is an individual - an associate of the Employer Sponsor.

20. Termination of Fund

- 20.1 The Funds as specified in paragraph (b) of sub-clause 5.2 shall be wound up on the happening of any of the following events:
- (a) The expiry of one month's notice to the Trustees and each member by the employer that it has decided to cease permanently contributing to the Fund;
  - (b) If the Employer is a Company - if an Order is made and effective Resolution is passed for the winding up the Employer, other than for the purpose of amalgamation or reconstruction or if the Employer for any reason ceases to carry on business;
  - (c) If the Employer is a Partnership or Sole Trader - if the Partnership is dissolved or the business of the Employer in any way ceases to exist, other than for the purpose of succession or reconstruction; or
  - (d) If the Trustees are of the opinion that it would be in the best interest of the Members to do so, and
  - (e) in the case of Members subject to Schedule 1 and subject to paragraph (a) of this sub-clause, the Trustees may if they consider, it would be in the interests of Members instead of closing the Fund make arrangements for the continuation of the Fund and the reduction of Benefits to which Members would otherwise be entitled, in an equitable manner as determined by the Trustees following advice from the Actuary and having regard to the provisions of the Regulations;
  - (f) The provisions of paragraph (d) of this sub-clause shall also be applicable to the Fund specified in paragraph (d) of sub-clause 5.2.
- 20.2 The Funds specified in paragraph (a) of sub-clause 5.2 shall be wound up if:
- (a) A majority of Members make such request in writing and the Trustees resolve to proceed with a winding up; or
  - (b) If the Trustees are of the opinion that it would be in the best interests of the Members to do so.



- 20.3 The Fund specified in paragraphs (c) and (e) of sub-clause 5.2 shall be wound up if:
- (a) Provisions of the Industrial Award governing that Fund so provide, or
  - (b) Subject to any inconsistency with paragraph (a) of this sub-clause (in which case the provisions of the said paragraph (a) shall prevail to the extent of any inconsistency). In the case of funds specified in sub-clause 5.2(c) - if any of the events specified in paragraphs (a) to (e) in sub-clause 20.1 occur, and in the case of funds specified in sub-clause 5.2(e) if the Trustees are of the opinion that it would be in the best interests of Members to do so.
- 20.4 Any of the Funds specified in sub-clause 5.2 shall be wound up if the Commissioner should appoint an Acting Trustee and in writing formulates a scheme for the winding up or dissolution of the Fund.
- 20.5 The Trustee may initiate winding up procedures in accordance with the requirements of the Regulations should the Fund;
- (a) Be technically insolvent
  - (b) Fail to comply with the requirements of the Regulations during a period of Technical Insolvency and such failure would lead to a further requirement under the Regulations that the Fund be wound up
  - (c) In the case of a defined Benefits Fund if the Actuary is unable to certify the solvency of the Fund at the end of the period of Technical Insolvency or in the case of an Accumulation Fund if it is not solvent at the end of that period, or
  - (d) have been used to reduce or remove the Superannuation Guarantee Charge imposed under the Act referred to in sub-clause 20.6.
- 20.6 Sub-clause 20.5 does not apply to Funds which have never been used to reduce or remove the Superannuation Guarantee Charge imposed under the Superannuation Guarantee Charge Act 1992.
- 20.7 Any winding up procedures commenced under sub-clauses other than 20.5 shall if the Trustees so resolve be

deemed to have been instituted under sub-clause 20.5.

20.8 Funds which are wound up pursuant to sub-clause 20.5 shall distribute their assets in the following order of priority;

- (a) The payment of liabilities and costs associated with the administration of the winding up proceedings.
- (b) The allocation of Benefit entitlements to individual members of an amount not less than that stipulated under the Regulations and
- (c) To the extent that the assets are not entirely distributed in accordance with paragraphs 20.8 (a) and (b) in the priority set out in sub-clause 20.9.

20.9 In addition to its application in the circumstances described in paragraph 20.8 (c), 20.9 this sub-clause shall apply to the wind up of a Fund which proceeds under a sub-clause other than sub-clause 20.5.

- (a) If the provisions of sub-clause 20.1 are applicable, the distribution of the relevant Fund's assets shall occur in the following priority
  - (i) In the payment of the Funds expenses
  - (ii) In the payment of Benefits which Members or their dependents become entitled to before the commencement of the winding up
  - (iii) In the provision of Benefits to Members employed by the Employer as at the commencement of the winding up of the Fund and not otherwise entitled to a Benefit of an amount equal to the Benefit the Member would have received had he left the service of the Employer immediately prior to the commencement of the winding up of the Fund; and
  - (iv) Subject to the restrictions in this Deed on Payments to Employer Sponsors such amounts if any determined by the Trustees as fair equitable shall be transferred to the Employer Sponsor or Employer Sponsors in such proportions as determined by the Trustees.

Any assets not applied pursuant to this sub-clause may at the discretion of the Trustees be applied for the benefit of such persons then living who before the commencement of the winding up of the Fund were or had been employed by the Employer.

- (b) If the provisions of sub-clause 20.2 are applicable the Fund assets shall be distributed in accordance with Schedule 2 or pursuant to sub-clauses 8.1 to 8.9 and for those purposes the relevant members shall be deemed to be entitled to the Benefits to be distributed.
- (c) If the provisions of sub-clause 20.3 are applicable the Fund assets shall be distributed amongst the Members in accordance with Schedule 3 or pursuant to sub-clause 8.1 to 8.9 and for those purposes the relevant members shall be deemed to be entitled to the Benefit to be distributed.

#### 21. Determination of Pension

- 21.1 Notwithstanding any other provision of the Deed or Rules but subject to sub-clause 14.4 a Pension may be paid on such terms and in such amounts as are agreed between the Member and Trustee.

#### 22. Transfer of Performance

- 22.1 In the case of a Fund specified in either paragraphs 5.2(b) and/or (d) where the whole or substantially the whole of the assets of the Employer's business where the Employer is a company is here after acquired by another company then the Trustees may elect to accept the performance by that other company of the obligations of the Employer hereunder. Such acceptance by the Trustees shall discharge the Employer from any further obligations under this Deed to the extent that henceforth this Deed shall be read and construed as if such assignee company were mentioned as the Employer hereunder.
- 22.2 In the case of a Fund specified in paragraphs 5.2(c) and/or (e) the provisions of sub-clause 22.1 shall apply subject to any inconsistency with the terms of the Industrial Award governing contributions to such Fund.

### 23. Employer's Right to Terminate Employment

23.1 Nothing in the Trust Deed shall restrict the right of the Employer to dismiss an Employee or be used to increase damages in any action brought against the Employer in respect of such dismissal or affect the rights of a Member or his legal personal representative or other persons to claim damages or compensation at Common Law or under a Worker's Compensation Act or any other Statute in force governing compensation to a Member injured or dying from an accident arising out of or in the course of his employment with the Employer.

### 24. Payment of Benefits

24.1 The payment of any Benefit pursuant to this Deed shall be subject to the requirements of the Act relating to Unclaimed Money.

24.2 Notwithstanding anything to the contrary in this Deed the Trustees shall have the power to pay a benefit which is required or permitted to be paid under the Regulations. The form that such a benefit takes may be consistent with any stipulations contained in the Regulations.

24.3 During any period of Technical Insolvency the Trustee may determine not make a payment of a benefit from the Fund if such a payment would result in a breach of Section 34 of the Act.

24.4 In any case other than the provision of a Death Benefit where a Lump Sum Benefit becomes payable pursuant to these presents payment of that Benefit shall be made as soon as, in the opinion of the Trustees, it is practicable to do so, provided that in all cases payment of the Benefit shall be made within six months within the date of the event giving rise to the Benefit.

24.5 Any obligation of the Trustees to pay a Pension pursuant to these Rules may be fully and finally satisfied by the Trustees purchasing an annuity of a value certified by the Actuary to be equivalent to the relevant Pension from an organisation which conducts a business that consists in whole or part of providing annuities.

25. Commutation

25.1 The Trustees may at the request of any person entitled to a Benefit commute to a Lump Sum any Pension to which that person would otherwise be entitled pursuant to this Deed.

Subject to the above requirements the commuted value of the Pension shall be determined by the Trustees after receiving advice from the Actuary. Any person entitled to a Lump Sum Benefit may with the agreement of the Trustees substitute for the Lump Sum entitlement a Pension determined by the Trustees after receiving advice from the Actuary to be of equivalent value provided that should the entitlement to the Lump Sum Benefit arise on the Termination of gainful employment with an Employer who had or any of whose associates had at any time contributed to the Fund (being a regulated Fund) then a Pension may be paid by the Trustees on such terms as would enable the Trustees to avoid a breach of Section 34 of the Act.

26. Alteration of Pension

26.1 Subject to any contrary Agreement reached pursuant to Clause 21 of the Deed, the Trustees may at any time vary the level of Pension being provided to Members or other persons to account for changes in the cost of living since the relevant Pensions commenced to be paid provided that:

- (a) in the case of Benefits provided pursuant to Schedule 1 such variations are made after receiving advice from the Actuary and do not in the opinion of the Trustees endanger the ability of the Fund to provide Benefits in the future to Members contingently entitled to those benefits.
- (b) in the case of Benefits provided pursuant to Schedule 2 such variations are made after receiving advice from the Actuary having regard to the amounts standing to the credit of the Member's Accumulation Account and if appropriate the Employer's Accumulation Account for that Member;
- (c) in the case of Benefits provided pursuant to Schedule 3 such variations are made after receiving advice from the Actuary and are consistent with the provisions of the relevant Industrial Award governing the provisions of such benefits.

27. Unexpired Benefits

- 27.1 Subject to any contrary Agreement reached pursuant to Clause 21 upon a Pension Benefit ceasing, the commuted value of the unexpired Pension shall be payable in a Lump Sum form. The Commuted value of the unexpired Pension shall be calculated according to the following formula.

$$\frac{(1.05)^{120-n}}{.05} - 1 \times \text{monthly payment}$$

where "n" means the number of monthly pension instalments from the date on which the pension commenced to be paid until the time at which the pension ceased being a number which shall not be greater than 120.

"Monthly payment" means - if the pension is paid by monthly instalments; the amount of the last Pension Instalment paid prior to that pension ceasing or - if the pension is paid by instalments calculated by reference to an interval other than a month; The amount determined by the Trustees to be the equivalent pension instalment were such payments to be made at monthly intervals.

28. Payment of Benefits in Specie

- 28.1 The Trustees may with the agreement of the Member or Beneficiary to whom a Benefit is payable transfer investments of the Fund of equivalent value to such Member or Beneficiary in lieu of paying the whole or part of the amount otherwise payable under the provisions of this Deed.

29. Miscellaneous

- 29.1 Except as provided in Clause 20 the Trusts constituted by this Deed shall continue during the life of the survivor of all the lineal descendants now living of His Late Majesty King George VI and twenty-one (21) years after the death of such survivor and such further period (if any) as may from time to time be permitted by law, provided always that this provision shall not apply where the laws of the State or Territory of Australia applicable to the Deed provide that the Rules against Perpetuities shall not apply.

- 29.2 Where the laws applicable to this Deed are the laws of the State of South Australia, the provisions of Section 35(b) of the Trustees Act 1936 - 1953 of that State are hereby expressly excluded from application to this Deed.
- 29.3 All Benefits payable pursuant to this Deed shall be made in an amount commensurate with any obligation which may be imposed by the Tax Act on the Trustees to deduct tax from such Benefits.

### 30. Minimum Benefits

- 30.1 The provisions of this Clause are subject to Minimum Benefits being provided in accordance with any priorities applicable pursuant to Clause 20 as a result of the Fund being wound up.
- 30.2 The Trustees may decline to add amounts to Minimum Guaranteed Benefits under an Accumulation Fund during any period of Technical Insolvency if such action would constitute a Breach of Section 34 of the Act.
- 30.3 Notwithstanding any provision to the contrary in the Deed the Trustees may ensure that a Members Minimum Benefits in the Fund are maintained until the Benefits are
- (a) paid as Benefits of the Member or
  - (b) rolled over or transferred as Benefits of the Member.

### 31. Elections

- 31.1 The Trustee shall at all times have the power to make the election referred to in Section 19 (4) of the Act to become a regulated Fund. Until such an election is made the provisions of sub-clauses 1.34, 2.9 and 14.3 shall have no effect.
- 31.2 The Trustee of a Standard Employer Sponsored Fund may elect that the Fund is to be treated as a Public Offer Superannuation Fund.
- 31.3 For the purposes of complying with Payment Standards contained in the Regulations the Trustees may decide on a Changeover Day at a date which they determine is convenient.

32. Date of Effect

- 32.1 The Provisions of this Deed shall have no effect until the time specified in sub-clause 32.3 if they constitute the governing rules of the Fund pursuant to an amendment of the governing rules of an existing Fund.
- 32.2 In the circumstances specified in sub-clause 32.1 the governing rules of the Fund at the time of any amending Deed shall be deemed to continue in effect until the time specified in sub-clause 32.3.
- 32.3 The time specified for the purposes of sub-clauses 32.1 and 32.2 is the time at which the Trustee makes the election referred to in sub-clause 31.1.

33. Modification of Provisions Applying to Excluded Funds

- 33.1 The provisions of the clauses set out in sub-clause 33.2 shall have no effect whilst a Fund has 4 or less members.
- 33.2 The clauses referred to in sub-clause 33.1 are
- Clause 10
  - Clause 13.3
  - Clause 19

provided that the reference to clause 19 shall only be of effect if the Fund had 4 or less members throughout its existence.

34. Regulated Superannuation Fund Status

- 34.1 It is a condition precedent to the application of this clause that the Trustees of the Fund shall have made an election pursuant to sub-clause 31.1.
- 34.2 This Deed shall be construed so that it is a requirement at all times that either
- (a) The Trustee is a Constitutional Corporation or
  - (b) The sole or primary purpose of the Fund is the provision of old age Pensions.



SCHEDULE 1

Benefits provided to Members under Schedule 1 shall be provided in the following circumstances:

Death Benefits

- 1.1 On the death of a Member while still in the service of an Employer and before the Normal Retirement Date the Trustees shall subject to the other provisions of these Rules pay or apply the greater of the Member's equitable share of the Fund as determined by the Actuary and the proceeds of any policy or policies of Life Insurance taken out by the Trustees on the life of the Member to or for the benefit of such one or more Dependants of the deceased Member and the Legal Personal Representative of the deceased Member in such shares and proportions and in such manner as the Trustees determine PROVIDED THAT the Employer may request that an additional amount be provided and the Trustees may accede to such a request subject to the Trustees forming an opinion that the provision of such additional Benefit to a Member does not thereby endanger the Benefit secured to any other Member by the terms of the Deed.
- 1.2 The Trustees shall within six months of the death of a Member determine the Dependants to whom the Member's entitlement is to be paid and shall notify such Dependants in writing. If the Trustees are of the opinion that a Member has no Dependants at the time of his death and no determination and notification is made by the Trustees within such period of six months the Member's entitlement shall be transferred to the Member's Legal Personal Representative.
- 1.3 On the death of a Member after his Normal Retirement Date and before payment of a Late Retirement Benefit the then present value as determined by the Actuary of the Late Retirement Benefit which would have been payable had the Member retired on the date of his death shall subject to clause 27 be paid or applied by the Trustees under the provisions of Rules 1.1 and 1.2.
- 1.4 Where a Member is not acceptable at standard rates under an insurance policy that the Trustees may effect for the purpose of re-insuring any part of his Death Benefit or Total and Permanent Disablement Benefit the amount of a Member's Death Benefit or Total and Permanent Disablement Benefit may be reduced by such an amount as the Trustees consider appropriate after reference to the Actuary.

### Retirement Benefits

- 2.1 On the retirement of a Member from the employment of the Employer on his Normal Retirement Date, the Member shall be entitled to a Pension calculated according to such formula as is stipulated by the Employer at the time of his admission under the Deed, provided that if no such stipulation is made, the following shall apply:

0.875 percent x salary x service whilst a Member in the case of Non Executive Member and a pension which is not regarded as producing an excessive Menefit under the Tax Act on the assumption that it is the only Benefit that the particular Member has received - in the case of Executive Members.

- 2.2 If a Member dies whilst in receipt of a Benefit under Rule 2.1, the commuted value of the unexpired Pension shall be dealt with as if it constituted a Death Benefit subject to the provisions of Rules 1.1 and 1.2.

### Late Retirement Benefit

- 3.1 On the cessation of employment of a Member with an Employer after his Normal Retirement Date and for reasons other than the employee's death a Pension determined by the Actuary shall be payable which having regard to the Retirement Benefit provided for, the earning experience of the Fund, contributions made by or on behalf of the employee since his Normal Retirement Date and such other factors as are considered relevant by him is considered by him to be equitable in the circumstances.
- 3.2 The provisions of Rule 2.2 shall apply to a Pension payable under Rule 3.1 as if the reference to Rule 2.1 were a reference to Rule 3.1.

### Early Retirement Benefit

- 4.1 On the cessation of employment with the employer by a Member within ten (10) years of his Normal Retirement Date and with the consent of the Employer and the Trustee an Early Retirement Benefit of a Pension determined by the Actuary to be equitable in the circumstances shall be payable to a Member PROVIDED THAT such a Pension shall not exceed an amount determined according to one of the following formulae:

- (a) In the case of an Executive Member -

The Pension which would be payable pursuant to Rule 2.1 if the cessation of employment were deemed to have occurred as a result of the retirement of the employee after his Normal Retirement Date.

- (b) In the case of a Non Executive Member -

Such formula as is stipulated by the Employer at the time of his admission under the Deed PROVIDED THAT if no such stipulation is made the following shall apply:

0.875 percent x salary x Plan Membership x 1 - (.025 x prospective future service to Normal Retiring Age at the date of Early Retirement).

- 4.2 The provisions of Rule 2.2 shall apply to the payment of a Pension under Rule 4.1 as if the reference to Rule 2.1 were a reference to Rule 4.1.

#### Disablement Benefits

- 5.1 On a Member becoming totally and permanently disabled before receiving a Benefit on Early, Late or Normal Retirement a Benefit shall be provided to the Member equivalent to that which would have been paid had that Member died on the day on which would have been paid had that Member died on the day on which he became totally and permanently disabled PROVIDED THAT in determining the amount of Benefit payable the deemed proceeds of any policy or policies of Life Insurance shall be excluded in calculating a Member's entitlement save and except to the extent that those policies provide for the payment of a Benefit on Total and Permanent Disablement.
- 5.2 On a Member becoming Temporarily Disabled a Pension shall at the absolute discretion of the Trustees be payable. The said Pension may be terminated at any time by the Trustees.
- 5.3 The pension payable pursuant to sub-rule 5.2 shall be such amount if any as determined by the Trustees and shall be determined having regard to the terms of any Insurance Policy which the Trustees hold relating to the said Temporary Disablement.

Withdrawal Benefit

6.1 On the cessation of employment with the Employer of any Member in circumstances where no other Benefit is provided from the Fund to that Member or his Dependants and/or Legal Personal Representatives one of the following Benefits shall be payable from the Fund:

(a) In the case of an Executive Member -

a lump sum amount agreed to by the Trustee and equal to the amount certified as fair and equitable by the Actuary having regard to that Member's period of service with the Employer, salary as at the date of termination of employment and such other factors as are considered relevant by him, or

(b) In the case of a Non-Executive Member -

a Benefit payable by reference to such factors as may be stipulated by the Employer at the time of his admission under the Deed PROVIDED THAT if no such stipulation is made the following shall apply:

(i) Where not more than 5 years of Plan Membership has been completed a Lump Sum payable on the cessation of employment with the Employer of an amount not less than the Member's own contributions together with interest at a rate appropriate to the net earnings of the Fund over the relevant period of Membership PROVIDED THAT the Benefit payable to a Non-Executive Member may in the Trustees discretion be increased at the request of the Employer to an amount not exceeding the fair and equitable interest of the Member in the assets of the Fund as determined by the Actuary at the date of cessation of employment with the Employer, OR

(ii) Where more than 5 years service whilst a Member has been completed, a lump sum payable to the Member on reaching his Normal Retirement Date calculated according to the following formula:

0.875 percent x salary x Plan Membership

x Plan Membership x (0.5 x Plan Membership)  
-----

B

Where B = Plan Membership plus prospective service to the Member's Normal Retirement Age as at the date of cessation of employment with the Employer.

PROVIDED THAT the Benefit payable to a Non-Executive Member shall be increased at the discretion of the Trustee on the request of the Employer to an amount not exceeding the fair and equitable interest of the Member in the assets of the Fund as at the date of cessation of employment with the Employer as certified by the Actuary and PROVIDED FURTHER THAT if the Member should die before reaching his Normal Retirement Date, the Benefit shall be payable as soon as possible to such of the Member's Dependents and in such proportions as the Trustees determine and shall equal the then current value of the Withdrawal Benefit which would have been payable on the Member reaching his Normal Retirement Date as certified by the Actuary and PROVIDED FURTHER THAT subject to the provisions of the Deed at any time at the Trustees absolute discretion the present value of a Non-Executive Member's Withdrawal Benefit as determined by the Actuary, may be paid in lieu of the above Benefit. In the event of such a payment being made to or on behalf of the Member, the Trustees shall be released and discharged accordingly from any further liability in respect of such Member.

#### Form of Benefits

- 7.0 Where a specification is made pursuant to sub-clause 2.7 to apply Schedule 1 to provide a Lump Sum Benefit the words "0.875 percent" where ever they appear in Rules 2.1, 3.1, and 4.1 shall be replaced by the words "13.125 percent" and references to Pensions payable for executive Members in all cases and non-executive members under Rule 3 shall be read as references to Lump Sums of such amount as the Trustees determine taking into account any advice from the Actuary which they may have received. All other references in Rules 2.1, 3.1 and 4.1 to Pensions shall be read as references to Lump Sums.

SCHEDULE 2

Benefits provided to Members under Schedule 2 shall be provided in the following circumstances:

Death Benefit

7.1 Subject to Rule 7.3 on the death of:

- (a) a Member admitted pursuant to paragraph (a) of sub-clause 2.1 while still in the service of an Employer,
- (b) a Member admitted pursuant to paragraph (b) of sub-clause 2.1 prior to his becoming entitled to any other Benefits payable under this Schedule, or
- (c) a Member admitted pursuant to paragraph (c) of sub-clause 2.1 prior to his becoming entitled to any other Benefit payable under this Schedule.

The Trustees shall subject to the other provisions of these Rules pay or apply the amount which would have been payable had the Member been entitled to a Withdrawal Benefit at the date of his Death plus the proceeds of any policy or policies of Life Insurance taken out by the Trustees on the life of the Member to or for the Benefit of such one or more Dependants of the deceased Member and the Legal Personal Representative of the deceased Member and in such shares and proportions and in such manner, as the Trustees determine PROVIDED THAT in the case of a Member to whom paragraph (a) of this Rule applies the Employer may request that an additional amount be provided and the Trustees may agree to such a request subject to the Trustees forming an opinion that the provisions of such additional Benefit to a Member does not thereby endanger the Benefit secured to any other Member by the terms of this Deed.

7.2 The Trustees shall within six months of the death of a Member determine the Dependants to whom the Member's entitlement is to be paid and shall notify such Dependants in writing. If the Trustees are of the opinion that a Member has no Dependants at the time of his death and no determination and notification is made by the Trustees within such period of six months the Member's entitlement shall be transferred to the Member's Personal Legal Representative.

- 7.3 On the death of a Member on or after Normal Retirement Date but prior to any other Benefit becoming payable under the Deed there shall be substituted for the amount stipulated in Rule 7.1 an amount equal to the balance of the relevant Member's Employer's Contribution and Member's Accumulation Account as at the date of death.

#### Retirement Benefits

##### 8.1 On:

- (a) In the case of a Member referred to in Rule 7.1(a) - the termination of that Member's employment with the Employer on or after his Normal Retirement Date, or
- (b) In the case of a Member referred to in Rule 7.1(b) or (c) - the cessation of that Member's employment on or after his Normal Retirement Date or his ceasing to be self employed on or after his Normal Retirement Date - the Member shall be entitled to a lump sum equal to the amount standing to the credit of his Employer's Contribution and Member's Accumulation Account.

#### Disablement Benefits

- 9.1 On a Member becoming totally and permanently disabled before receiving a Benefit on Retirement a Benefit shall be provided to the Member equivalent to that which would have been paid had that Member died on the day on which the Trustees determined him to be totally and permanently disabled PROVIDED THAT in determining the amount of Benefit payable the deemed proceeds of any policy or policies of Life Insurance shall be excluded in calculating a Member's entitlement save and except to the extent that those policies provide for the payment of a Benefit on Total and Permanent Disablement.
- 9.2 On a Member becoming Temporarily Disabled a Pension shall at the absolute discretion of the Trustees be payable. The said pension may be terminated at any time by the Trustees.
- 9.3 The Pension payable pursuant to sub-rule 9.2 shall be such amount if any as determined by the Trustees and shall be determined having regard to the terms of any Insurance Policy which the Trustees hold relating to the said Temporary Disablement.

Withdrawal Benefit

10.1 Subject to the provisions of the Deed in circumstances where no other Benefit is payable to a Member or his Dependants and/or Legal Personal Representative:

- (a) In the case of a Member admitted pursuant to paragraph (a) of sub-clause 2.1 - on the cessation of his employment with the Employer, or
- (b) In the case of Members admitted pursuant to paragraphs (b) and (c) of sub-clause 2.1 - the cessation of that Member's employment or his ceasing to be self employed,

then the following Benefits shall be payable;

- (c) In all cases other than those set out in paragraph (d) a Lump Sum equal to the Employer's Contribution and Member's Accumulation Accounts, or
- (d) In the case of a Non-Executive Member admitted pursuant to paragraph (a) of sub-clause 2.1 a Benefit payable by reference to such factors as may be stipulated by the employer at the time of his admission under the Deed provided that no such stipulation shall result in the payment of a Benefit of an amount less than that provided for in Clause 30 PROVIDED FURTHER THAT subject to Clause 30 if no such stipulation is made the following shall apply:

- (i) In the case of a Member -

Who has completed not more than five (5) years of Plan Membership, a Lump Sum payable on the cessation of employment with the Employer of an amount not less than the amount standing to the credit of his Member's Accumulation Account.

- (ii). Subject to Sub-Rule 10.2 hereof -

In the case of a Member who has completed five (5) years Service whilst a Member an amount as in sub paragraph (i) of this paragraph plus an amount payable to the Member on reaching his Normal Retirement Date or if the Member should not survive to that date, to his Dependants is such proportion as Trustees shall in their absolute discretion determine to equal to:



(Employer's Contribution Account at a time of Withdrawal) X (Service whilst a Member - 5) X 1/35

PROVIDED THAT the Benefit payable to a Member may be increased at the request of the Employer and with the agreement of the Trustees to an amount not exceeding the Employer Contribution Account in relation to that Member at the time of withdrawal.

- 10.2 In the case of a Member admitted pursuant to Clause 2.1(a) and entitled to a Withdrawal Benefit payable at his Normal Retirement Date under Rule 10.1(d) if the Member should die before reaching his Normal Retirement Date, the Benefit payable shall equal the then current value of the Withdrawal Benefit which would have been payable on the Member reaching his Normal Retirement Date as certified by the Actuary and shall be payable as soon as possible to such of the Member's Dependants and in such proportions as the Trustees determine PROVIDED FURTHER THAT subject to the provisions of the Deed at the Trustees absolute discretion the present value of a Non-Executive Member's Withdrawal Benefit under paragraph 10.1(d) as determined by the Actuary, may be paid in lieu of the above Benefit. In the event of such a payment being made to or on behalf of a Member, the Trustees shall be released and discharged accordingly from any further liability in respect of such Member.

#### Form of Benefits

- 11.1 Where a specification is made pursuant to sub-clause 2.7 to apply Schedule 2 to provide a Pension Benefit references in Rule 8.1 to a Lump Sum shall be read as references to a Pension of such amount as is recommended by the Actuary having regard to the amount standing to the credit of the Employer's Contribution and Member's Accumulation Account the term and other features requested by the Member.

#### SCHEDULE 3

Subject to the Rules of this Schedule Benefits provided to Members under Schedule 3 shall be provided in circumstances identical to those set out in Schedule 2.

- 12.1 Notwithstanding any Rule to the contrary contained in this Schedule Benefits shall not be provided in a manner inconsistent with the provisions of the Industrial Award, covering the relevant Member.

To the extent of any inconsistency the provisions of the Industrial Award shall be deemed to be incorporated in this Schedule and Benefits payable under this Schedule shall be made in accordance with the provisions of that Award.

- 12.2 For the purposes of applying the provisions of Schedule 2 to this Schedule a Member receiving Benefits under this Schedule shall receive Benefits identical to those which would have been received by a Member admitted pursuant to paragraph (c) of sub-clause 2.1.

**DATED 1 July 2006**

**BY**

**KENNETH JOHN ANDERSON  
LYNETTE ANDERSON**

**"the Trustee"**

**DEED OF VARIATION OF  
SUPERANNUATION FUND DEED**

**Anderson Superannuation Fund**

**CLEARY HOARE**

Solicitors

145 Eagle Street

BRISBANE QLD 4000

Tel: (07) 3839 5222

Queensland Duty Not Payable

Signed: *[Signature]* 05/10/06

**DEED OF VARIATION OF SUPERANNUATION FUND DEED**

**THIS DEED OF VARIATION OF SUPERANNUATION FUND DEED** is made on the date specified in Part 1 of the Schedule.

**BY:** The parties specified in Part 2 of the Schedule ("the Trustee")

**BACKGROUND:**

- A. Under the Deed as previously amended, if applicable ("the Old Deed") dated as specified in Part 3 of the Schedule, the superannuation fund described in Part 4 of the Schedule ("the Fund") was established.
- B. The Trustee is the trustee of the Fund.
- C. Under the Old Deed, the Trustee has the power to vary any of the provisions of the Deed.
- D. The Trustee desires to vary the Old Deed.

**OPERATIVE PARTS:**

- 1. All the provisions of the Old Deed, including any provisions inserted by variation prior to the execution of this Deed, are, as from the execution of this Deed, repealed.
- 2. The provisions of the Superannuation Trust Deed forming Appendix 1 to this Deed shall, as from the execution of this Deed, replace, in its entirety, the repealed provisions of the Old Deed.
- 3. The Fund, established by virtue of the Old Deed, shall be deemed to continue but under the trusts as constituted by this Deed.
- 4. Where the variation powers in the Old Deed empower the Trustee, with the consent of another, to vary the Old Deed, the execution of this Deed by the party whose consent is required shall comprise that consent.
- 5. Where Part 5 of the Schedule is completed by the insertion of the words "Not Applicable", this Deed shall be deemed to be a deed by the Trustee only, and the references to the Consentor and to matters relating to the Consentor shall be deemed to be omitted.
- 6. When a person executes this Deed, that person shall be deemed to have received written notice of the variations to the Old Deed.

**SCHEDULE**

- PART 1:           Date of this Deed:**           1 July 2006
  
- PART 2:           The Trustee:**                   KENNETH JOHN ANDERSON  
LYNETTE ANDERSON
  
- PART 3:           Date of Old Deed:**           Original - 14th June 1991  
Amendment - 22nd May 1995
  
- PART 4:           The Fund:**                     Anderson Superannuation Fund
  
- PART 5:           Consentor:**                   Not Applicable

**EXECUTED AND DELIVERED AS A DEED:**

SIGNED SEALED AND DELIVERED by )  
KENNETH JOHN ANDERSON in the presence )  
of: )

*K.J. Anderson*

Witness

SIGNED SEALED AND DELIVERED by )  
LYNETTE ANDERSON )  
in the presence of: )

*L. Anderson*

Witness

*GAC*

**APPENDIX 1**

**SUPERANNUATION FUND DEED**

**INTRODUCTION:**

- A. This Introduction relies upon the definitions in the Deed, including the definitions in this Introduction.
- B. The Trustee, being the person described in Part Two of the Schedule ("the Trustee") is the trustee of a superannuation fund established under the name set out in Part Three of the Schedule ("the Fund") on the date set out in Part One of the Schedule and now administered in accordance with this Deed ("the Deed").
- C. The purpose of the Fund is to provide superannuation benefits to Members and their Dependants.
- D. The Fund is an accumulation fund.
- E. The provisions of this Deed are subject to the requirements of the Act.

**THEREFORE THE TRUSTEE DECLARES AND COVENANTS THAT:**

1. **Interpretation**

1.1 In the Deed, the following terms shall have the following meanings (unless the context or the Act otherwise require):

1.1.1 "Act" means, as the context and time requires:

1.1.1.1 The *Occupational Superannuation Standards Act* ("OSSA") and regulations; and

1.1.1.2 The *Superannuation Industry (Supervision) Act* ("SISA") and regulations; and

1.1.1.3 The *Income Tax Assessment Act 1936* and regulations; and

1.1.1.4 The *Income Tax Assessment Act 1997* and regulations.

1.1.2 "Actuary" means a person who is qualified to make an actuarial investigation of the Fund in accordance with the requirements of the Act and is appointed by the Trustee as actuary for the Fund.

1.1.3 "Allocated Pension Account" means an account established pursuant to Rule 15 in which is recorded that part of the Member's Benefit to be used to pay an Allocated Pension to the Member or a Reversionary Beneficiary.

1.1.4 "Approved Fund" means a superannuation fund, approved deposit fund, eligible roll-over fund, retirement savings account or other approved fund including a pension fund or annuity arrangement which can accept a transfer from the Fund of a Member's Benefit or which may transfer a Member's Benefit to the Fund without breach of the Act.

- 1.1.5 "Asset-Test Exempt Income Stream" means a pension or annuity that satisfies the provisions in each of the following sub-paragraphs that is applicable:
- 1.1.5.1 either:
    - 1.1.5.1.1 SISA Regulation 1.05(2), (3) or (9); or
    - 1.1.5.1.2 SISA Regulation 1.06(2), (3) or (7); and
  - 1.1.5.2 if the recipient of the pension or annuity is entitled to a benefit under the *Social Security Act 1991*, either:
    - 1.1.5.2.1 Section 9A of the *Social Security Act 1991*; or
    - 1.1.5.2.2 Section 9B of the *Social Security Act 1991*;
  - 1.1.5.3 if the recipient of the pension or annuity is entitled to a benefit under the *Veterans' Entitlements Act 1986*, either:
    - 1.1.5.3.1 Section 5JA of the *Veterans' Entitlements Act 1986*; or
    - 1.1.5.3.2 Section 5JB of the *Veterans' Entitlements Act 1986*.
- 1.1.6 "Asset-Test Exempt Recipient" means a person in receipt of a benefit under the *Social Security Act 1991* or the *Veterans' Entitlements Act 1986*.
- 1.1.7 "Auditor" means a person who satisfies the requirements of the Act and the Authority to be an auditor of the Fund.
- 1.1.8 "Authority" means the "Regulator" as that term is defined in the Act for the particular matter, or any person or body who is appointed by an Act of Parliament to supervise the conduct of the Fund.
- 1.1.9 "Beneficiary" means the person to whom a benefit is payable being the Member or the Reversionary Beneficiary, as the case may be.
- 1.1.10 "Child Contribution" means a contribution made by another person in respect of a Member that is under the age of eighteen (18) years.
- 1.1.11 "Clause" means a paragraph of Part Four of the Schedule.
- 1.1.12 "Complying Pension Account" means an account established pursuant to Rule 15 in which is recorded that part of the Member's Benefit to be used to pay a Complying Pension to the Member or a Reversionary Beneficiary.
- 1.1.13 "Complying Product" means a benefit that is:
- 1.1.13.1 An annuity provided under a contract that meets the standards of SISA Regulation 1.05(2), (3), (9) or (10); or
  - 1.1.13.2 A pension provided under rules that meet the standards of SISA Regulation 1.06(2), (3), (7) or (8); or

1.1.13.3 A pension provided under terms and conditions that meet the standards of RSA Regulation 1.07(3A);

and, where the benefit is purchased by the transfer from the commutation of an Asset-Test Exempt Income Stream, the benefit is another Asset-Test Exempt Income Stream.

- 1.1.14 "Compulsory Benefit Age" means upon the death of a Member or the age at which, under the Act, benefits are required to be paid to a Member.
- 1.1.15 "Condition of Release" means a condition specified in the SISA Regulations which once satisfied allows some or all of the Member's Benefit to be paid.
- 1.1.16 "Constitutional Corporation" has the meaning attributed to it in the Act.
- 1.1.17 "Consumer Price Index", in relation to a quarter, means the All Groups Consumer Price Index number that is the weighted average of the eight capital cities and is published by the Australian Statistician in respect of that quarter.
- 1.1.18 "Dependant", in relation to a person, has the meaning attributed to it in SISA.
- 1.1.19 "Employee" means any person who is or has been in employment, whether full time or part time, casual or permanent, and includes, in the case of an incorporated Employer, the directors of the Employer.
- 1.1.20 "Employer" means an employer under the Act.
- 1.1.21 "Employer Contributions" means contributions to the Fund in respect of a Member by the Employer or any previous Employer of the Member.
- 1.1.22 "Fixed Term Pension Account" means an account established pursuant to Rule 15 in which is recorded that part of the Member's Benefit to be used to pay a Fixed Term Pension to the Member or a Reversionary Beneficiary.
- 1.1.23 "Flexi Pension Account" means an account established pursuant to Rule 15 in which is recorded that part of the Member's Benefit to be used to pay a Flexi Pension to the Member or a Reversionary Beneficiary.
- 1.1.24 "Fund Accounts" means the accounts prepared pursuant to Rule 15.
- 1.1.25 "Government Co-Contribution" means a contribution made by the Commonwealth of Australia in respect of a Member of the Fund in accordance with the *Superannuation (Government Co-Contribution for Low Income Earners) Act 2003*.
- 1.1.26 "Guarantee Act" means the *Superannuation Guarantee Charge Act 1992*, as amended from time to time.
- 1.1.27 "Legal Personal Representative" means:
- 1.1.27.1 the executor of the Will or administrator of the estate of a deceased person;
- 1.1.27.2 the trustee of the estate of a person under a legal disability;



1.1.27.3 a person who holds an enduring power of attorney granted by a person; or

1.1.27.4 any other person falling within the definition of "Legal Personal Representative" in Section 10(1) of SISA;

authorised by Section 17A(3) of SISA to be a trustee of a self-managed superannuation fund.

1.1.28 "Life Expectancy", in relation to a person, is:

1.1.28.1 the number of years determined in accordance with the meaning of that term under the Act;

1.1.28.2 rounded up to the next whole number of years if the Life Expectancy of the person does not consist of a whole number of years.

1.1.29 "Lifetime Pension Account" means an account established pursuant to Rule 15 in which is recorded that part of the Member's Benefit to be used to pay a Lifetime Pension to the Member or a Reversionary Beneficiary.

1.1.30 "Lump-Sum Benefit" means a Member's Benefit or any part of it paid or provided other than as Pension Benefits.

1.1.31 "Market Linked Pension Account" means an account established pursuant to Rule 15 in which is recorded that part of the Member's Benefit to be used to pay a Market Linked Pension to the Member or a Reversionary Beneficiary.

1.1.32 "Member" means a person who has been accepted by the Trustee as a member of the Fund whether or not that person is or has been an Employee and whether or not that person is or has been self employed. A person ceases to be a Member when the whole of that person's benefit entitlement under the Deed has been paid and, unless otherwise determined by the Trustee where so permitted, shall include the legal personal representative of a deceased Member and Dependants of a deceased Member.

1.1.33 "Member's Accounts" means the accounts prepared pursuant to Rules 15.1.2 and 15.2.

1.1.34 "Member's Additional Benefit" means the amount by which Member's Benefit exceeds the Member's Minimum Benefit.

1.1.35 "Member's Benefit" in respect of a Member is the net amount standing to his credit in the Member's Account other than any Pension Account plus the capital value of any Pension payable to the Member determined in accordance with the Act, plus the value (if any) at that time of any policy of insurance owned by the Trustee and paid for out of that Member's Account and includes any amount paid or payable, whether subject to any contingency or otherwise, by the Trustee out of the Fund pursuant to the Deed to or in respect of the Member.

1.1.36 "Member's Minimum Benefit" means the minimum benefits of the Member for the purposes of Part 5 of the SISA Regulations.

- 1.1.37 "Non-Member Contributions" means contributions to the Fund in respect of a Member by any person other than the Member.
- 1.1.38 "Non-Member Spouse" has the same meaning as in the *Family Law Act 1975*.
- 1.1.39 "Non-Vested Employer's Contribution Account" means an account established pursuant to Rule 15 in which is recorded the Employer Contributions and any credits and debits attributable to those contributions which are not Vested Benefits.
- 1.1.40 "Old Age Pensions" has the same meaning as in SISA.
- 1.1.41 "Participating Employer" means an Employer from whom the Trustee accepts contributions to the Fund.
- 1.1.42 "Payment Event" means the time at which any Member's Benefit is paid or is commenced to be paid to a Member.
- 1.1.43 "Payment Split" has the same meaning as in the *Family Law Act 1975*.
- 1.1.44 "Pension" means an arrangement for the payment of Pension Benefits.
- 1.1.45 "Pension Account" means the Allocated Pension Account, Complying Pension Account, Flexi Pension Account, Fixed Term Pension Account, Lifetime Pension Account or Market Linked Pension Account as the case may be.
- 1.1.46 "Pension Age" has the meaning it has for the purposes of Section 9B of the *Social Security Act 1991*.
- 1.1.47 "Pension Benefits" means any annuity or pension, as those terms are determined by the Trustee and which are not prohibited by the Act. The Trustee, subject to the Act, may determine from time to time the title and conditions of various Pension Benefits. Until otherwise determined by the Trustee, the characteristics of a Complying Pension, Fixed Term Pension, Flexi Pension, Lifetime Pension, Market Linked Pension, Non-Commutable Pension, Reversionary Pension and Allocated Pension shall be as set out, respectively, in Part Four of the Schedule.
- 1.1.48 "Permanently Disabled" and "Permanent Disablement" means:
- 1.1.48.1 in relation to a Member that has ceased gainful employment such disablement (whether physical or mental) as, in the opinion of the Trustee, has rendered the Member unlikely to ever again engage in gainful employment for which the Member is reasonably qualified by training, education or experience; or
- 1.1.48.2 where any part of the benefit payable on permanent disablement is insured, the definition of permanent disablement or permanent and total disablement contained in the policy document evidencing the contract of insurance,

provided that, for the purposes of payment of a Preserved Benefit, the Trustee shall only regard a Member as being permanently disabled or

incapacitated in the circumstances provided for in the Act in relation to the payment of such a benefit.

- 1.1.49 "Preservation Age" has the same meaning as in the SISA Regulations.
- 1.1.50 "Preserved Benefit" has the same meaning as in the SISA Regulations.
- 1.1.51 "RBL" means the Pension RBL for a Member as defined in the Act.
- 1.1.52 "Reserve Account" has the meaning attributed to it in Rule 15.1.3.
- 1.1.53 "Restricted Non-Preserved Benefits" has the same meaning as in the SISA Regulations.
- 1.1.54 "Reversionary Beneficiary" means a person who succeeds a Beneficiary to the entitlement to the payment of a Pension.
- 1.1.55 "RSA Regulations" means the Retirement Savings Accounts Regulations 1997.
- 1.1.56 "Rules" means the provisions of this Trust Deed including any alteration, addition to, or variation of the provisions made from time to time.
- 1.1.57 "Self-Employed Member" refers to a Member who is self-employed in a business, trade, profession, vocation, calling or occupation for at least ten hours a week or such other number of hours as are prescribed under the Act.
- 1.1.58 "Special Treatment Account" means an account established pursuant to Rule 15 in which is recorded the part of the Member's Benefit subject to a special requirement or concession in the Act, including, but not limited to, preservation.
- 1.1.59 "Specific Investment" means an investment made by the Trustee for a Member pursuant to Rule 7.4.
- 1.1.60 "Sub Fund" means a separate fund and trust constituted under Rule 2.5.
- 1.1.61 "Superannuation Contributions Surcharge" has the meaning that it has in the *Superannuation Contributions Tax (Assessment and Collection) Act 1997*.
- 1.1.62 "Trustee" means the trustee for the time being of the Fund, whether original, additional or substituted.
- 1.1.63 "Unrestricted Non-Preserved Benefit" has the same meaning as in the SISA Regulations.
- 1.1.64 "Vested Benefit" means any part of a Member's Benefit arising from contributions to the Fund, or to a previous superannuation fund, which is required by the Act to be vested in or payable to the Member on termination of the Member's employment (subject to any preservation requirements).
- 1.1.65 "Vested Benefits Account" means an account established pursuant to Rule 15 in which is recorded the Vested Benefits of the Member.
- 1.1.66 "Voluntary Benefit Age" means the age specified in the Act as the Preservation Age or equivalent age for the relevant Member.

- 1.2 A reference to any person or body shall include references to its respective successors, assigns, executors and administrators.
- 1.3 References to any provision of the Deed, law, regulation, temporary modification order, ruling, circular or guideline are references to those items as amended, consolidated, supplemented or replaced from time to time.
- 1.4 Words importing one gender include other genders and words importing the singular number include the plural and vice versa.
- 1.5 The table of contents shall not be taken into account when interpreting the Deed.
- 1.6 Where any question or dispute arises in respect of the Fund or in respect of interpretation of the Deed, the Trustee's decision shall be final and binding.
- 1.7 Terms used in the Deed which are defined in the Act shall have the same meaning as in the Act unless inconsistent with the context of the Deed (but subject to Rule 1.8).
- 1.8 The Act overrides the provisions of this Deed and in the event of conflict between the Act and this Deed, the provisions of the Act shall prevail.

## 2. **The Fund**

- 2.1 **Fund Composition** The Fund shall comprise all assets (including money, contributions and other payments and transfers to the Fund and investments for the time being representing the same) from time to time held by or on account of the Trustee pursuant to the Deed.
- 2.2 **Purpose of the Fund** The Trustee shall hold the Fund upon trust for the Members. The primary purpose of the Fund shall be the provision of Old Age Pensions.
- 2.3 **Applicable Law** The Deed shall be governed and construed in accordance with the law of the location specified in Part Five of the Schedule.
- 2.4 **Commencement** The Fund shall commence when the first Member becomes a member of the Fund.
- 2.5 **Sub-Funds** The Trustees may determine to constitute separate trust funds ("a Sub-Fund") the terms and conditions of each of which shall be:
  - 2.5.1 The Trustees shall specify the Members of the Fund who are to be Members of the Sub-Fund.
  - 2.5.2 The Trustees may specify the name of the Sub-Fund.
  - 2.5.3 The Trustees shall determine the amounts and assets to be paid or transferred to the Sub-Fund. Any such payments or transfers shall, unless otherwise determined by the Trustees, be effected by, in the books of account and records of the Fund, the Trustee establishing separate records and accounts for the Sub-Fund and recording the payment or transfer as having been made from the Fund to the Sub-Fund.
  - 2.5.4 The Trustees shall be the trustees of the Sub-Fund.
  - 2.5.5 Except to the extent otherwise determined by the Trustees at the constitution of the Sub-Fund, the provisions of this Deed shall, with all necessary

modifications, apply to each Sub-Fund as if that Sub-Fund were established by a separate Deed with like provisions.

- 2.5.6 In the event of a question as to what, if any, modifications are necessary under Rule 2.5.5, the Trustees shall determine the question.
- 2.5.7 For the purposes of clarification and without limiting the earlier paragraphs of this Rule 2.5:
- 2.5.7.1 Each Sub-Fund and the trusts comprising it constitutes a trust fund and trust separate and distinct from the trusts established by this Deed and from the Fund and from each other Sub-Fund and the trusts comprising each other Sub-Fund.
- 2.5.7.2 This Deed shall be the constituent document for the Sub-Fund.
- 2.5.7.3 Upon a determination under Rule 2.5.3, the money and assets the subject of such determination shall be deemed to be held upon the trusts of the separate Sub-Fund and freed from the trusts of the Fund.
- 2.5.8 Any sub-fund established pursuant to this Rule 2.5 is not intended to be a sub-fund for the purposes of Part 5 of the Superannuation Industry (Supervision) Regulations.

### 3. The Trustee

- 3.1 **Ceasing to Act as Trustee** A Trustee shall cease to be a Trustee if:
- 3.1.1 The Trustee resigns his office;
- 3.1.2 He dies;
- 3.1.3 He becomes bankrupt or has, within the preceding three years, made an assignment to or an arrangement or composition with his creditors under Part X of the *Bankruptcy Act 1966* or any replacement legislation;
- 3.1.4 He is found to be of unsound mind or a person whose personal estate becomes liable to have his affairs dealt with in any way under the laws relating to mental health;
- 3.1.5 He is disqualified from being a trustee of any superannuation fund by the operation of the Act; or
- 3.1.6 In the case of the Trustee being a company, a resolution is passed or a petition is presented for its winding up or liquidation or a receiver or administrator of its assets is appointed.
- 3.2 **Trustee as a Member** No director, officer or Employee of the Employer or of the Trustees shall by virtue of his office or by virtue of powers being delegated by the Trustees to him be disqualified from being a Member of the Fund or from exercising any rights or deriving any Benefits as a Member. A Trustee or a director of a body corporate which is appointed as the Trustee who is or is about to become a Member may be counted in a quorum and vote at any meeting of the Trustee or of the directors of the Trustee when the Trustees or the directors are exercising powers pursuant to the Deed and may execute any document as Trustee or may attest the

application of the common seal of the Trustee notwithstanding that he is interested in the matter by virtue of his membership of the Fund.

- 3.3 **Retirement of Trustee** Any Trustee may retire upon giving written notice to the Participating Employers, or, if there are no Participating Employers, the Members and may at the same time appoint a Trustee as a successor.
- 3.4 **Death of Trustee-Member** Where the trustee of the Fund is also a Member of the Fund or is the Legal Personal Representative of a Member, and that trustee dies, the next Legal Personal Representative of that Member shall automatically become a Trustee of the Fund.
- 3.5 **Employers or Members may Remove a Trustee or Trustees** A majority of the Participating Employers, or, if there are no Participating Employers, a majority of the Members, may remove any Trustee from office and may appoint any replacement Trustee or additional Trustee.
- 3.6 **Member Representation** The Trustee and the Employers must comply with all requirements of the Act in relation to representation of Members at the trustee level.

#### 4. Members

- 4.1 **Application** Persons who wish to become Members may apply for membership in forms nominated by the Trustee from time to time. Upon acceptance of the application by the Trustee, the applicant is bound by the Deed.
- 4.2 **Applicants' Information** All applicants shall provide to the Trustee such information as the Trustee may require, including proof of correct age.
- 4.3 **Deemed Membership**
  - 4.3.1 The Trustee may accept an Employee selected by an Employer as a Member without requiring the Employee to complete a membership application form if the Employer has provided the Trustee with such information, consents and authorities that the Trustee may require, including the name, address and age of the Employee.
  - 4.3.2 The Trustee shall, as soon as practicable, advise the Member in writing that he has been accepted as a Member and provide to the Member such other information, consents and authorities as is required by the Act.

#### 5. Contributions by Employers and Other Persons

- 5.1 **Non-Member Contributions**
  - 5.1.1 Subject to Rule 5.4, an Employer, or any other person or body authorised by the Act to make contributions to the Fund (including Child Contributions, Government Co-Contributions and Payment Splits), may contribute to the Fund in respect of each Member such amount in cash or in kind as the contributor, in the contributor's absolute and uncontrolled discretion, determines.
  - 5.1.2 Non-Member Contributions shall be credited to the Member's Accounts or the Non-Vested Employer's Contribution Accounts as is appropriate.
  - 5.1.3 This Rule does not apply to contributions made by a Member for himself.

5.2 **Trustee to be Advised** The Employer, or any other person contributing, shall advise the Trustee of which Members the contribution is in respect of, and whether the contributions are made (if such be the case):

5.2.1 Pursuant to an industrial award or agreement; and/or

5.2.2 In lieu of the Employer paying the superannuation guarantee charge pursuant to the Guarantee Act.

5.3 **Deemed Payments** Any payment of contributions by an Employer, or any other person contributing, directly to a life insurance company or investment manager shall be deemed to be a payment of contributions to the Trustee and a payment by the Trustee to the life insurance company or investment manager.

5.4 **Refusal to Accept** The Trustee may refuse to accept any contribution to the Fund or any payment of money or transfer of property to the Fund. The Trustee must refuse to accept any contribution to the Fund where not permitted by the Act.

5.5 **Bound by Deed** Upon a contribution by an Employer being accepted by the Trustee, the Employer shall be bound by this Deed.

## 6. Contributions by Members

### 6.1 **Member Contributions**

6.1.1 Subject to Rule 5.4, each Member may contribute to the Fund such amount in cash or in kind as he, in his absolute and uncontrolled discretion, determines.

6.1.2 The Employer may, if authorised by the Member, deduct such contributions from the Member's salary and remit them to the Trustee within 28 days of the end of the calendar month in which they were deducted. At the time of paying the Members' contribution to the Trustee, the Employer shall advise the Trustee of the amount of the contribution in respect of each Member.

6.2 **Deemed Payment** Any payment of a Member's contribution directly to a life insurance company or investment manager shall be deemed to be a payment of contributions to the Trustee and a payment by the Trustee to the life insurance company or investment manager.

6.3 **Payment on Behalf of a Member** The Employer may pay, on behalf of a Member, contributions that are payable by the Member and any contributions so paid by the Employer shall, if the Trustee is so advised, be deemed to be contributions made by the Member.

6.4 **No Enquiry** The Trustee may assume, without enquiry, that an Employer is authorised by the Member and by law to pay a Member's contribution by deducting the agreed amount pursuant to Rule 6.1 from the Member's salary and neither the Trustee nor the Fund shall be liable in any case where such payment or deduction is not authorised by the Member or by law, even if the Trustee has notice.

## 7. Investments and Powers

7.1 **General** The Trustee shall have the powers set out in Part Six of the Schedule, but subject to Rule 7.2.

- 7.2 **Restriction** Without limiting Rule 7.1, the exercise of those powers is subject to the restrictions and requirements of the Act.
- 7.3 **Exercise of Powers and Discretions** The Trustees, in the exercise of the trusts, authorities, powers and discretions conferred upon them by the Deed, shall have an absolute and uncontrolled discretion and may exercise or enforce all or any of the Trustees' trusts, authorities, powers and discretions from time to time or may refrain from exercising all or any of the same from time to time or at all, and may do so by written or oral resolution or by writing. In the case of a corporate trustee, the resolution may be a resolution of its directors. Where Members may exercise a power, they may do so by written or oral resolution or by writing. Except as required by the Act, the Trustee shall not be bound to assign any reasons for any decisions (including the exercises of trusts, authorities, powers and discretions) made by the Trustee.
- 7.4 **Specific Investments**
- 7.4.1 The Trustee may, at the request of a Member, treat any asset of the Fund selected by a Member as an investment specifically for the Member ("Specific Investment").
- 7.4.2 The profit or loss arising from the Specific Investment, less such provision for depreciation, liabilities, losses and taxation as the Trustee, in its absolute discretion, deems prudent shall be debited or credited to the particular Member's Account.
- 7.4.3 Where the Trustee makes a valuation of the assets of the Fund under Rule 16.2.1 and the net value of a Specific Investment exceeds or is less than the amount at which that investment is recorded in the books of account of the Fund, the Trustee shall, subject to SISA, credit the surplus or debit the deficit of the Member's Account in respect of which the Specific Investment is held.
- 7.4.4 For the purpose of applying Rule 16, the balance of the particular Member's Account shall be reduced by the amount of the Specific Investment.

## 8. **Insurance and Annuities**

### 8.1 **Investment in Life Policies and Annuities**

- 8.1.1 The Trustee may, in its absolute discretion, invest or apply the whole or any part of the Fund in the payment of premiums of a policy or policies of life, disability, trauma or accident insurance in which the Trustee has a legal or equitable interest, or in payment of the consideration for an annuity.
- 8.1.2 The Trustee may effect such policies or annuities with such company on such terms and conditions and for such periods as the Trustee determines. The Trustee has the power to accept an assignment of a policy of life, disability or accident insurance or of any annuity on such terms as the Trustee, in its absolute discretion, determines.
- 8.1.3 The Trustee has the power to continue such policies or annuities for such periods as the Trustee determines and to discontinue or surrender such policies or annuities.



8.2 **Payment of Premiums and Application of Proceeds** Subject to Rule 8.3, the premiums for such policies or consideration for such annuities shall be paid for out of the amount standing to the credit of the Members' Accounts in such proportions as determined by the Trustee and the proceeds of such policies shall be credited to the Members' Accounts in the same proportions as premiums for such policies were paid from those accounts except that:

8.2.1 Unless otherwise determined by the Trustee, the purpose of the policies shall be to provide funds to the Trustee to meet the relevant Member's Benefit upon death or Permanent Disability of the Member.

8.2.2 To the extent that the proceeds of the policy, when added to the balance of the relevant Member's Benefit, would, if a Payment Event first arose at that time, result in the RBL for that Member being exceeded, then, unless otherwise determined by the Trustee, the proceeds of the policy equivalent to that excess shall be credited to the Reserve Account and, to that extent, the Member shall be deemed to have relinquished that part of the Member's Benefit.

8.3 **Insurance and Reserve Account** The Trustee may determine that policies be held for the benefit of the Reserve Account, in which event the premiums and other considerations shall be paid from, and the proceeds shall be paid to, the Reserve Account.

## 9. Forfeiture of Benefits

9.1 **Forfeiture Generally** Subject to Rule 9.2, a Member shall cease to be presently or presumptively or contingently entitled to the Member's Additional Benefit and the Member's Additional Benefit shall be forfeited if (unless and to the extent that the Trustee otherwise decides):

9.1.1 The Member has attempted to assign, alienate, charge or encumber all or part of his Member's Benefit (other than by a testamentary disposition or devolution);

9.1.2 The Member is declared mentally ill or becomes liable to have his affairs dealt with under the laws relating to mental health;

9.1.3 The Member's whereabouts cannot be traced by the Trustee for a period of three years after making reasonable enquiries;

9.1.4 The Member is convicted of an offence involving fraud against the Participating Employer;

9.1.5 The Member has relinquished or renounced the Member's Benefit but only to the extent of the relinquishment or the renunciation (which may take place in whole or in part);

9.1.6 To the extent of the balance standing to the credit of a Pension Account, no further payments of the Pension (other than an Allocated Pension) are required to be made in accordance with the terms of the Pension;

9.1.7 The relinquishment provisions of Rule 8.2.2 apply; or

9.1.8 The forfeiture provisions of Rule 12.7 apply.

9.2 **Mental Incapacity** When exercising the discretion under Rule 9.1.2, the Trustee shall not exercise the discretion to an extent that will diminish the availability of the Member's Benefit for the proper maintenance and support of the Member.

9.3 **Dependant** Rule 9.1 applies to a Dependant.

10. **Application of Forfeited Benefits**

10.1 **Credit to Reserve Account** Except to the extent otherwise determined by the Trustee, the amount of any forfeited benefit shall be credited to the Reserve Account. Such amount as is not credited to the Reserve Account shall be applied at the Trustee's discretion.

11. **Transfer Benefits To and From Other Funds**

11.1 **Transfer from Another Fund** Where a Member requests that an amount standing to his credit, or a policy of insurance, in another superannuation fund or in an Approved Deposit Fund be transferred to the Fund, the Trustee may accept the transfer of such amount, asset or policy to the credit of the Member's Account.

11.2 **Transfer from Another Fund: Preserved Benefits** If any part of the amount or the value of the policy which is transferred is a Preserved Benefit or a Restricted Non-Preserved Benefit, the benefit and accretions shall not be paid prior to the Member satisfying a Condition of Release, except in such circumstances permitted under the Act.

11.3 **Transfer to Another Fund** Subject to Rule 11.4, the Trustee may, upon the request of a Member or in order to satisfy a Payment Split, transfer the whole or part of the Member's Benefit to the trustee of another superannuation fund or Approved Deposit Fund (when permitted by the Act) in respect of which the Trustee has no reason to believe does not comply with the Act. The Trustee may, without the request of a Member, transfer the whole of the Member's Benefit to a successor fund to the Fund where the Trustee is satisfied that the successor fund complies with the Act. The receipt of the trustee of such other or successor fund shall be a complete discharge to the Trustee in respect of any liability to that Member (and persons claiming through him) in relation to the part of the benefit so transferred.

11.4 **Transfer to Another Fund: Preserved Benefits** A transfer of any Preserved Benefit pursuant to Rule 11.3 shall not be made where the Trustee has reason to believe that the transferee fund does not or will not comply with the Act.

11.5 **Transfer to Eligible Rollover Fund** Where a period of ninety (90) days has elapsed since a Member's Benefit became payable under the Rules and the Member's Benefit has not been paid, the Trustee may pay the Member's Benefit to an eligible rollover fund.

11.6 **Transfer in Specie** The Trustee may, in its absolute discretion, transfer a Member's Benefit in accordance with Rules 11.3 or 11.5 by paying the amount of the Member's Benefit, or transferring assets of the Fund equal in value to the Member's Benefit, to the trustee of the other fund.

12. **Benefits**

12.1 **Voluntary Benefit Age** The amount of the Member's Benefit may be paid or commenced to be paid to the Member when permitted by the Act.

- 12.2 **Compulsory Benefit Age** The amount of the Member's Benefit shall be paid or commence to be paid to the Member when he reaches the Compulsory Benefit Age.
- 12.3 **Benefit Preference** To the extent permitted by the Act a Member may express a preference to the Trustee to receive the Member's Benefit by way of Lump-Sum Benefits or Pension Benefits or a mixture of both or in any other manner permitted by the Act.
- 12.4 **Provision of Benefit**
- 12.4.1 Where, a benefit becomes payable, it must be paid by way of an Old Age Pension, unless the Trustee accedes to a request by the Member that the benefit be paid in some other form permitted by the Act.
- 12.4.2 For clarification, it is recorded that, to the extent permitted by the Act, and subject to Rule 12.4.3, and having regard to the Member's preference but without being bound by it and without having to assign any reasons for its decision, the Trustee may in its absolute discretion provide a Member's Benefit as a Lump-Sum Benefit or as a Pension Benefit or as a mixture of both or in any other manner permitted by the Act.
- 12.4.3 The Trustee shall not pay a benefit as a Lump Sum Benefit unless the Trustee is satisfied that the Member is not insolvent and that there is no immediate prospect of the Member's insolvency. Without limiting the foregoing, the Trustee shall not be so satisfied if the Member notifies the Trustee that the Member is an undischarged bankrupt or that there is a prospect that the Member will become insolvent. However, the Trustee will be so satisfied if the Member is not an undischarged bankrupt and the Member notifies the Trustee that there is no immediate prospect of the Member's insolvency.
- 12.4.4 For the purposes of Rule 12.4.3, Member includes the legal personal representative of a deceased Member and beneficiaries of a deceased Member.
- 12.5 **Form of Benefit** Member's Benefits may be paid either in money or in any other form of property.
- 12.6 **Debt Set Off** Where a Member owes money to the Trustee or to a Participating Employer, if a part of the Member's Benefit may be cashed, the Trustee may pay that part of the Member's Benefit as does not exceed the debt to the creditor in payment of the Member's Benefit.
- 12.7 **Dependants** Where a Member has died:
- 12.7.1 the Trustee may pay the Member's Benefit or various parts of it to such Dependants as determined by the Trustee. In making such a determination, the Trustee shall have regard to, but shall not be bound by the most recent direction or wish expressed by the Member, unless the Trustee has in writing accepted that direction or wish before the death of the Member and Sections 58 and 59 of SISA do not apply to the Fund, in which event the Trustee shall be bound by it unless changed by the Member;

- 12.7.2 the Trustee may (but subject to a binding direction as above) pay a Member's Benefit or part of it, to the Member's legal personal representative; or
- 12.7.3 where a Member has no Dependents or legal personal representative, or effective Will, the Member's Benefit shall be forfeited and credited to the Reserve Account unless the Trustee determines to pay it in specific proportions to the next of kin of the Member.
- 12.8 **The Member Mentally Unable to Conduct His Affairs** Where a Member is, in the opinion of the Trustee, mentally unable to conduct his affairs, the Trustee may pay the Member's Benefit in the same manner as under Rule 12.7.1.
- 12.9 **Payment to Minors** Where a person to whom benefits are payable is a minor, the Trustee may pay the benefit to any other person for application on behalf of that minor and the receipt of the person to whom the benefit is so paid shall be a complete discharge to the Trustee in respect of such benefit.
- 12.10 **Preserved Benefits** For the sake of completeness, it is declared that the Trustee shall comply with the Act in respect of Preserved Benefits but that otherwise payment of the Preserved Benefits are governed by this Rule.
- 12.11 **Income Tax** The Trustee may deduct from any benefit payable the amount of any income tax that is calculated by the Trustee to be payable in respect of such benefit and shall remit any amount so deducted to the Commissioner of Taxation.
- 12.12 **Government Co-Contributions** The Trustee may pay out of the assets of the Fund such amount of Government Co-Contributions as are required to be repaid to the Commonwealth of Australia under the *Superannuation (Government Co-Contribution for Low Income Earners) Act 2003* and is entitled to be reimbursed out of the assets of the Fund such amounts paid by the Trustee.
- 12.13 **Family Law**
- 12.13.1 The Trustee may pay out of a Member's Account benefits in the way and in the form described in this Rule 12 in order to satisfy the requirements of a Payment Split.
- 12.13.2 Notwithstanding any other provision of this Deed, the Trustee may alter the Affected Member's Benefit to take account of a Payment Split including, but not limited to, by altering the balance standing to the credit of the Affected Member's Account;
- 12.13.3 If the interest of an Affected Member becomes subject to a Payment Split:
- 12.13.3.1 The Non-Member Spouse is not entitled to become a Member;
- 12.13.3.2 The Trustee may admit the Non-Member Spouse as a Member only if the Affected Member agrees;
- 12.13.4 If the Non-Member Spouse is not and does not become a Member, the entitlement of the Non-Member Spouse must be paid to another superannuation fund or to an Approved Deposit Fund.

- 12.13.5 Without limiting any other power the Trustee has under this Deed, the Trustee may:
- 12.13.5.1 Provide information about a Member's Benefits and Payment Splits to relevant parties;
  - 12.13.5.2 Give effect to payment flags and any other relevant lawful agreement or order of a court of competent jurisdiction under the *Family Law Act 1975*;
  - 12.13.5.3 Give effect to Payment Splits;
  - 12.13.5.4 Recognise an interest created by virtue of the *Family Law Act 1975*.

13. **Member's Rights**

- 13.1 A Member shall have no right to or interest in his Member's Benefit except as provided in this Trust Deed.
- 13.2 For the avoidance of doubt, the nature of a Member's Benefit pursuant to the provisions of the Deed is:
- 13.2.1 The right to have the Fund administered according to the Deed.
  - 13.2.2 The Member's Benefit under the Fund does not entitle the Member to any particular asset comprising, or to any particular part of, the Fund.
  - 13.2.3 A Member does not have any proprietary, beneficial, caveatable or other interest in any asset forming part of the Trust Fund.
  - 13.2.4 The Member does not have any proprietary, beneficial or other interest in the Fund.
  - 13.2.5 The Member is not entitled, with all other Members, to the beneficial interest in the Fund as an entirety.
  - 13.2.6 The Member's interest in the Fund is limited to the monetary benefits payable from the Fund at the times and subject to the conditions stipulated in the Deed.
- 13.3 The rights of the Members and their Dependants to receive the benefits payable under this Trust Deed shall be fully secured within the meaning of the Act.
- 13.4 The Trustee shall provide to the Members and Prospective Members, or cause the Members or Prospective Members to be provided with, such statements notices, documents and information concerning the administration of the Fund as is required by the Act, including prescribed information on request and information concerning significant events.
- 13.5 If the Trustee causes someone else to provide a Member with such a statement, notice, document or with such information, the Trustee shall, if required by the Act, obtain from that person a written declaration stating that the person has provided the statement, notice, document or information, as the case may be, to the Member.

14. **Common Law Rights of Members**

- 14.1 **Compensation or Damages Claim** The provisions of this Trust Deed shall not in any way affect the right of a Member or his personal representatives or any other person to claim compensation or damages in the event of the Member being injured or dying as a result of an event arising out of or in the course of his employment.
- 14.2 **Work-Related Claims** The Member shall not use the fact of being a Member as a ground for claiming or increasing damages in a claim by the Member for alleged wrongful termination of employment or for claiming the payment of any amount on retrenchment.

15. **Records Accounts and Auditing**

- 15.1 **Records** The Trustee shall keep such accounts and records as correctly record and explain the transactions and financial position of the Fund and as required by the Act including:
- 15.1.1 Minutes in which proceedings and resolutions of the Trustee are recorded.
- 15.1.2 A Member's Account for each Member in which is recorded:
- 15.1.2.1 Contributions to the Fund by any other person in respect of that Member;
- 15.1.2.2 Contributions by that Member;
- 15.1.2.3 Profits or losses of the Fund credited or debited to such account;
- 15.1.2.4 Profits or losses on a Specific Investment credited or debited to such account;
- 15.1.2.5 Forfeited benefits credited to such account;
- 15.1.2.6 Amounts debited to such account to pay premiums on policies of insurance or the consideration for an annuity;
- 15.1.2.7 The proceeds of policies of insurance credited to such account;
- 15.1.2.8 Amounts credited to such account pursuant to a transfer from another fund;
- 15.1.2.9 Amounts debited to such account to pay income tax and expenses;
- 15.1.2.10 Government Co-Contributions in respect of the Member which are repaid to the Commonwealth of Australia shall be debited;
- 15.1.2.11 The entitlement of a Non-Member Spouse that becomes a Member under a Payment Split may be credited;
- 15.1.2.12 The entitlement of a Non-Member Spouse to the amount standing to the credit of an Affected Member under a Payment Split shall be debited;

15.1.2.13 Amounts which are credited to or transferred from the Reserve Account.

15.1.3 A Reserve Account in respect of which:

15.1.3.1 Profits shall be credited in accordance with the provisions of this Deed which enable the crediting of profits to the Reserve Account;

15.1.3.2 Forfeited benefits shall be credited;

15.1.3.3 Any gifts or undesignated transfers of money or assets to the Fund, whether in the nature of income or capital, shall be credited;

15.1.3.4 Forfeited benefits applied in accordance with Rule 10.1 shall be debited;

15.1.3.5 Liabilities for income tax and other taxes authorised to be debited to the Reserve Account shall be debited;

15.1.3.6 Payments and receipts under Rules 8.3 and 16 shall be debited and credited;

15.1.3.7 Such other taxes, charges or expenses as determined by the Trustee shall be debited;

15.1.3.8 Applications under Rule 15.3 shall be debited;

15.1.3.9 Amounts are credited or debited which relate to a Member's Account which are not permitted by the Act to be credited or debited to the Member's Account.

15.2 **Other Accounts** The Trustee may dissect any Member's Account in its absolute discretion as the Trustee sees fit into one or more Accounts including, but not limited to, the following Accounts:

15.2.1 Allocated Pension Account.

15.2.2 Complying Pension Account.

15.2.3 Fixed Term Pension Account.

15.2.4 Flexi Pension Account.

15.2.5 Market Linked Pension Account.

15.2.6 Non-Vested Employer's Contribution Account.

15.2.7 Vested Benefits Account.

15.2.8 Special Treatment Account

15.3 **Application of Reserve Account**

15.3.1 **Payment Event** Subject to Rule 15.5, upon a Payment Event, the Reserve Account shall be applied to the respective Members' Accounts in proportion

to the amounts standing to the credit of such Members' Accounts at the time of the Payment Event unless, or to the extent, that the Trustee otherwise determines prior to lodgment of the income tax return of the Fund in the year in which the Payment Event occurs.

15.3.2 **Winding Up** Subject to Rule 15.5, immediately before the winding up of the Fund, the Reserve Account:

15.3.2.1 May be applied by the Trustee for the benefit of Members, former Members, or Dependants of deceased Members or former Members in such proportions as determined by the Trustee.

15.3.2.2 To the extent that the Trustee does not exercise the discretion under the preceding paragraph - shall be transferred to the Members' Accounts in proportions to the amounts then standing to the credit of such Members' Accounts.

15.3.2.3 If there is no amount standing to the credit of any Members' Account and all of the Members of the Fund have died - shall be transferred to the Members' Account of the last surviving Member, and if more than one in equal shares.

15.3.3 **Payment of Pension** Where the amount standing to the credit of a Pension Account is exhausted, and further payments of Pension (not being an Allocated Pension) are due, the Pension shall be paid from the Reserve Account.

15.4 **Debits to Pension Accounts** The Trustee must not debit against a Pension Account (if any) any amount not being:

15.4.1 a payment of the relevant Pension; or

15.4.2 forfeiture in accordance with Rule 9.1.6; or

15.4.3 expenses in relation to the administration and investment attributable to the Pension.

15.5 **Member Classes** If the Trustee resolves to treat the Members as being of more than one class for the purposes of this Rule then Rule 15.3 shall operate to apply the Reserve Account equally (or in such other proportions specified by the Trustee) among the classes, but within each class as specified in Rule 15.3.

15.6 **Keeping the Accounts and Records** The accounting records of the Fund must be retained for such period required by the Act, must be kept in Australia and must be kept in the English language or in a form in which they are readily accessible and readily convertible into the English language.

15.7 **Application of Pension Accounts** Where pursuant to the terms of a Pension, the Trustee is required to make a payment of a Pension, not being an Allocated Pension, and there is a sufficient balance standing to the credit of the Member's Pension Account, the Trustee must make the required payment from the relevant Pension Account.



15.8 **Auditor and Actuary** Where required by the Act, the Trustee must appoint an Auditor and/or an Actuary to the Fund to fulfil the requirements of the Act.

16. **Allocation of Profits and Losses and Valuations**

16.1 **Allocation of Profits or Losses** At the end of each financial year of the Fund, upon the winding up of the Fund, or whenever the Trustee determines it to be appropriate, the profits and losses arising from the investment of the Fund, less such provision for depreciation, liabilities, losses and taxation as the Trustee, in its absolute discretion, deems prudent (other than from any Specific Investment) shall be credited or debited by the Trustee to the Members' Accounts and, unless the Trustee otherwise determines, to the Reserve Account in the proportions to the amounts standing to the credit of such Members' Accounts and the Reserve Account at the beginning of the financial period for which the accounts are being prepared or on such other basis as the Trustee equitably determines. The Trustee may make a reasonable estimate in crediting or debiting any profits or losses before final accounts are available to the Trustee for the financial period.

16.2 **Valuation of Assets of the Fund**

16.2.1 The Trustee may make a valuation of the assets of the Fund (other than policies of life insurance and annuities) after the end of each financial year of the Fund and whenever it determines in such manner as the Trustee determines and deduct therefrom the amount of outstanding liabilities and expenses, the estimated costs of realising the investments and such provision for taxation as the Trustee, in its absolute discretion, deems to be prudent.

16.2.2 If the net value of the assets of the Fund (other than from any Specific Investment) determined in accordance with this Rule exceeds or is less than the aggregate of the net amount standing to the credit of all of the Members' Accounts (excluding the net amount attributable to any Specific Investment) and, unless the Trustee otherwise determines, to the Reserve Account at that date the Trustee shall, but subject to Rule 16.2.3 and SISA, credit the surplus or debit the deficit to the Members' Accounts and the Reserve Account in proportion to the amounts standing to their respective credits as are taken for the purposes of this Rule or on such other basis as the Trustee determines to be equitable.

16.2.3 The Trustee may, in its absolute discretion, credit or debit to the Reserve Account such proportion as it determines of the amount that would otherwise be credited to the Member's Accounts as is attributable to Employer Contributions or debited to Members' Accounts.

16.3 **Interim Earning Rate** The Trustee may allocate to the Member's Accounts of a Member, in respect of whom a benefit is being paid, an interim earning rate determined by the Trustee to apply from the date on which an allocation was last made under Rule 16.1 or 16.2 to the date on which the benefit is being paid.

17. **Trustee's Liability and Indemnity**

17.1 **Liability of Trustee and Directors** The Trustee, and each director of a corporate Trustee, shall not be liable for any acts or omissions other than those that are:

17.1.1 Dishonest;

17.1.2 Attributable to an intentional or reckless failure to exercise the degree of care and diligence required of a trustee; or

17.1.3 Contraventions of civil penalty provisions under the Act.

17.2 **Members' Liability** None of the Members (other than in their capacities as Trustees or directors of a corporate Trustee) shall be liable for any action taken or omitted in administering the Fund.

17.3 **Trustee's and Directors' Indemnity** Except where, and to the extent that, the Trustees may be personally liable pursuant to Rule 17.1, the Trustees shall be indemnified and reimbursed out of the Fund for any costs, expenses, claims, liability and damages which the Trustees may pay or incur in or about the administration of the trusts, authorities, powers and discretions contained in the Deed.

## 18. Trustee's Meetings

### 18.1 Individuals

18.1.1 Where the Trustees are individual persons, they may meet together to dispose of business concerned with the administration of the Fund, determine a quorum, adjourn the meetings and otherwise regulate their meetings as they see fit. A majority of the Trustees shall be a quorum unless there is only one Trustee, in which case a quorum shall be that Trustee.

18.1.2 A meeting of the Trustees at which a quorum is present shall be competent to exercise the trusts, powers, authorities and discretions vested in the Trustees by this Trust Deed.

18.1.3 The Trustees may elect a chairman of each meeting.

18.1.4 A resolution of the Trustees shall be valid and binding if a majority of the total number of Trustees have voted in favour of it.

18.1.5 The Trustees shall keep minutes of their resolutions and proceedings.

18.1.6 A resolution in writing, signed by a majority of the Trustees, shall have the same effect and validity as a resolution of the Trustees passed at a duly convened meeting.

18.2 **No Limitation on Rule 7.3** Nothing in Rule 18.1 shall limit the effect of Rule 7.3.

## 19. Signing of Documents by Trustees

Where there are two or more individual persons acting as Trustees, any one of the Trustees is hereby authorised on behalf of all the Trustees to execute, sign, enter into and acknowledge all cheques, negotiable instruments, agreements, contracts, writings, proposals for insurance, transfers of shares, policies of insurance or units in a unit trust and all other documents as validly and effectually as all the Trustees could do.

## 20. Remuneration of Professional Persons

The Trustees shall not receive any salary or remuneration from the Fund but nothing shall preclude any Trustee being a natural person, firm, corporation, company or partnership of which a Trustee is a partner, director, shareholder, related corporation (within the meaning

of that term in Section 50 of the *Corporations Act 2001*), Employer or Employee from being paid out of the Fund any proper fees or remuneration for professional services rendered by such natural person, firm, corporation, company or partnership in connection with the Fund and the Trustees shall not be called upon or required to account for any such fees. For the purpose of this Rule "professional services" shall include, but shall not be limited to, the professional services of any actuary, auditor, bank, insurance company, merchant bank, accountant, solicitor or barrister.

21. **Trustee as Member's Attorney**

Each Member hereby irrevocably appoints the Trustee as his attorney to execute and sign all such deeds and instruments and do all such things the Trustee decides to be necessary or desirable in administering the Fund.

22. **Trust Deed Available for Inspection**

22.1 A copy of this Trust Deed shall be kept by the Trustee and be available for inspection by any Member at all reasonable times.

22.2 If required by the Act, the Trustee shall provide a Member with a copy of this Trust Deed.

23. **Variation of Trust Deed**

23.1 **Variation of Trust Deed** Subject to Rule 23.3, the Trustee may, at any time and from time to time, either by deed executed by the Trustee or by oral resolution, vary, add to or rescind all or any of the provisions from time to time of the Deed and the new provisions so made shall have the same validity and effect as if they had been originally contained in the Deed and shall be subject to being varied, added to or rescinded in like manner but no such variation, addition or rescission shall be made if it breaches the requirements of the Act or if it has the effect of reducing the amount of a benefit that is, or may become, payable in relation to a period before the date of the variation, addition or rescission unless:

23.1.1 The reduction is required because of, and does not exceed the value of, any tax payable on the taxable income of the Fund;

23.1.2 The reduction is required to enable the Fund to comply with the Act;

23.1.3 The Member so affected consents in writing of the reduction; or

23.1.4 The Authority approves in writing of the reduction; or

23.1.5 The variation is permitted or required by the Act.

23.2 **Notification to Members** As soon as practicable after a provision of the Trust Deed is varied, added to or rescinded, the Trustee shall give to a Member whose entitlements or rights are affected by the variation, addition or rescission, and in any other circumstances prescribed under the Act, written advice that complies with the Act and which explains the nature and purpose of the variation, addition or rescission and the effect of the variation, addition or rescission on the Member's entitlements or rights.

23.3 No variation shall be made to Rule 12.4 without the consent of all the Members signed in their own respective handwritings.

24. **Compliance**

- 24.1 **Compliance with Act as at date of the Deed** As at the date of the Deed, the Deed is deemed to include all matters prescribed by the Act to be included.
- 24.2 **Deemed Compliance with Further Statutory Requirements** Without limiting the effect of Rule 23, whenever the Authority validly issues a requirement in relation to the constitution or operation of the Fund, whether by parliamentary enactment, Regulation or otherwise ("requirement"), the Trustee shall, on the specified date, be deemed to have amended the Deed under Rule 23 to include that requirement, and this Deed shall be deemed to be the amending Deed for the purpose of Rule 23.
- 24.3 **Optional Requirement** Where the requirement is not an absolute requirement but a requirement upon which a particular result is conditioned, the Trustees may determine that such requirement is a requirement for the purposes of Rule 24.2.
- 24.4 **Specified Date** The specified date for the purposes of Rules 24.2 and 24.3 shall be 29 June next following the issue by the Authority of its requirement, or such other date, whether before or after the 29 June, determined by the Trustee.

25. **Inconsistency**

In the event of an inconsistency between Rule 24 and any other provision of the Deed, Rule 24 shall prevail and that other provision shall be read down to such extent as is reasonable in all the circumstances to give it a valid operation of a partial character provided that if that other provision cannot be read down it shall be deemed void and severable and deleted from the Deed.

26. **Dissolution of the Fund**

- 26.1 **Dissolution of the Fund** When the last remaining person who has a benefit entitlement is paid the benefit, the Trustee shall wind up the Fund and shall pay or transfer to the Members or former Members, benefits in accordance with the provisions of these Rules, after deducting from the assets of the Fund the cost of administering and winding up the Fund. Such payments and transfers shall be accepted by Members and former Members in full discharge of all claims in respect of the Fund. The Trustee shall continue to administer the Fund until benefits are paid or transferred in accordance with these Rules.
- 26.2 **Amount Remaining in the Fund** If any amount remains in the Fund after all of the Members' entitlements to benefits have been paid, the amount so remaining shall be paid to the former Members or their Dependants or the Participating Employers in such proportions as the Trustee determines to be equitable.
- 26.3 **Preserved Benefits** Notwithstanding anything contained in this Rule, the Trustee shall not, in the case of a Preserved Benefit or a Restricted Non-Preserved Benefit, pay or transfer the benefit to a Member until the Member satisfies a Condition of Release or the payment of the benefit in such other circumstances as are permitted under the Act.

**SCHEDULE****PART ONE:****Date:**

Original - 14th June 1991

Amendment - 22nd May 1995

**PART TWO:****The Trustee:**

KENNETH JOHN ANDERSON

LYNETTE ANDERSON

**PART THREE:****Name of****Superannuation Fund:**

Anderson Superannuation Fund

**PART FOUR:**

1. **Allocated Pension:** Means a Pension or any component of it which:

1.1 complies with SISA Regulation 1.06(4);

1.2 satisfies the following requirements:

1.2.1 the size of payments are not fixed in amount but where the total payments of the Pension in any year (excluding payments by way of commutation but including payments made under a Payment Split) is the amount determined in the absolute discretion of the Trustee between the minimum and maximum limits prescribed by the Act;

1.2.2 can be transferred to a Reversionary Beneficiary on the death of the Beneficiary;

1.2.3 the capital value of the Pension and the income from it, cannot be used as security for a borrowing;

1.2.4 is paid at least annually in one or more instalments in such proportions and at such times as are determined in the absolute discretion of the Trustee;

1.2.5 ceases to be payable when the balance standing to the credit of the Member's Allocated Pension Account is reduced to nil;

1.2.6 is paid from the Member's Allocated Pension Account;

- 1.2.7 where the commencement day of the Pension occurs on or after the first day of June in a financial year, the Trustee may, in its absolute discretion, determine that no payment be made in that financial year;
- 1.2.8 if the balance standing to the credit of the Member's Allocated Pension Account at the beginning of the year is less than the minimum amount referred to in Clause 1.2.1, then the amount payable in that year is to be the balance standing to the credit of the Member's Allocated Pension Account;
- 1.2.9 can be commuted, in the whole or in part, in the absolute discretion of the Trustee upon request by the Beneficiary only where:
  - 1.2.9.1 the commutation results from the death of the Beneficiary; or
  - 1.2.9.2 the sole purpose of the commutation is:
    - 1.2.9.2.1 to pay a Superannuation Contribution Surcharge; or
    - 1.2.9.2.2 to give effect to an entitlement of a Non-Member Spouse under a Payment Split; or
    - 1.2.9.2.3 to meet the rights of a person to return a financial product under Division 5 of Part 7.9 of the *Corporations Act 2001*; or
  - 1.2.9.3 where there is a commutation in part – the balance standing to the credit of the Member's Allocated Pension Account immediately after the commutation would be no less than the minimum limit applicable under Clause 1.2.1 as reduced by the amount of income payments already made in the financial year in which the commutation would occur; or
  - 1.2.9.4 the total payments of the Pension paid in the financial year in which the commutation is to take place, are no less than the minimum amount calculated in accordance with SISA Regulation 1.07A(5).
- 1.2.10 payments of the Pension may be suspended, at the absolute discretion of the Trustee, during any period when the Beneficiary is a holder of a paid public office;
- 1.2.11 any other requirement set out in SISA Regulation 1.06(4); and
- 1.3 otherwise complies with the provisions of the Act as govern such Pensions;
- 1.4 where the provisions of this Clause 1 differ from the provisions of the Act, the provisions of the Act shall prevail to the extent of the inconsistency;
- 1.5 without limiting the generality of Rule 24 of the Deed, where there is a requirement applying to pensions of a type covered by the provisions set out in Clause 1.1, whether by parliamentary enactment, regulation or otherwise ("requirement") the Trustee shall be deemed to have amended this Clause 1 to include that requirement.

2. **Market Linked Pension:** Means a Pension or any component of it which:
- 2.1 complies with SISA Regulation 1.06(8);
  - 2.2 satisfies the following requirements:
    - 2.2.1 is paid at least annually in one or more instalments in such proportions and at such times as are determined in the absolute discretion of the Trustee;
    - 2.2.2 is paid, at the option of the Member, throughout the period that is equal to either:
      - 2.2.2.1 the Life Expectancy of the Member on the commencement day of the Pension;
      - 2.2.2.2 the Life Expectancy of the Member calculated as if the Member were up to five (5) years younger on the commencement day of the Pension;
      - 2.2.2.3 if, on the death of the Member, the Pension reverts to a surviving spouse of the Member and the Life Expectancy of the spouse is greater than the Life Expectancy of the Member:
        - 2.2.2.3.1 throughout the period that is equal to the Life Expectancy of the spouse on the commencement day of the Pension;
        - 2.2.2.3.2 throughout a period that is equal to the Life Expectancy of the spouse calculated as if the spouse were up to five (5) years younger on the commencement day of the Pension;
    - 2.2.3 the total amount of payments to be made in a year (excluding payments by way of commutation but including payments made under a Payment Split) is determined in accordance with Schedule 6 to the SISA Regulations;
    - 2.2.4 does not have a residual capital value;
    - 2.2.5 can be commuted, in the whole or in part, in the absolute discretion of the Trustee upon request by the Beneficiary only where:
      - 2.2.5.1 the commutation results from the death of a Beneficiary; or
      - 2.2.5.2 the sole purpose of the commutation is:
        - 2.2.5.2.1 to pay a Superannuation Contribution Surcharge; or
        - 2.2.5.2.2 to give effect to an entitlement of a Non-Member Spouse under a Payment Split; or
        - 2.2.5.2.3 to meet the rights of a person to return a financial product under Division 5 of Part 7.9 of the *Corporations Act 2001*; or

- 2.2.5.3 where there is a commutation in part – the balance standing to the credit of the Market Linked Pension Account immediately after the commutation would be no less than the total amount of payments to be paid in the financial year the commutation is to take place in accordance with Clause 2.2.3 reduced by the amount of income payments already made in the financial year in which the commutation would occur; or
- 2.2.5.4 the total amounts paid under the Pension in the financial year in which the commutation is to take place are at least equal to the minimum amount calculated in accordance with SISA Regulation 1.07C(3);

in circumstances where:

- 2.2.5.5 the Pension is not funded from the commutation of a Complying Product and the commutation is made within six (6) months after the commencement day of the Pension; and
- 2.2.5.6 on the death of the Beneficiary, by payment of:
- 2.2.5.6.1 a lump sum or Pension to one or more Dependants of the Member or the Reversionary Beneficiary;
  - 2.2.5.6.2 a lump sum to the legal personal representative or of the Member or the Reversionary Beneficiary; or
  - 2.2.5.6.3 if, after making reasonable enquiries, the Trustee is unable to find a person mentioned in Clauses 2.2.5.6.1 or 2.2.5.6.2 - a lump sum to another individual;

provided that if the Pension is payable throughout a period referred to in Clause 2.2.2.3, the Pension cannot be commuted under this Clause 2.2.5.6 until the death of both the Member and the spouse; or

- 2.2.5.7 the payment resulting from the commutation is transferred directly to the purchase of another Complying Product; or
- 2.2.5.8 to pay a superannuation contribution surcharge; or
- 2.2.5.9 to give effect to an entitlement of a Non-Member Spouse under a Payment Split;
- 2.2.6 if the Pension reverts – it does not have a reversionary component greater than one hundred percent (100%) of the balance standing to the credit of the Market Linked Pension Account immediately prior to the reversion;
- 2.2.7 if the Pension is commuted – the commutation amount is equal to the balance standing to the credit of the Market Linked Pension Account immediately before the commutation; or



- 2.2.8 can be transferred on the death of the Beneficiary to one of the Dependants of the Beneficiary or the legal personal representative of the Beneficiary; and
  - 2.2.9 the capital value of the Pension, and the income from it, cannot be used as security for a borrowing;
  - 2.2.10 where the commencement day of the Pension occurs on or after the first day of June in a financial year, the Trustee may, in its absolute discretion, determine that no payment be made in that financial year;
  - 2.2.11 payments of the Pension may be suspended, at the absolute discretion of the Trustee, during any period when the Beneficiary is a holder of a paid public office;
  - 2.3 otherwise complies with the provisions of the Act as govern such Pensions;
  - 2.4 where the provisions of this Clause 2 differ from the provisions of the Act, the provisions of the Act shall prevail to the extent of the inconsistency;
  - 2.5 without limiting the generality of Rule 24 of the Deed, where there is a requirement applying to pensions of a type covered by the provisions set out in Clause 2.1, whether by parliamentary enactment, regulation or otherwise ("requirement") the Trustee shall be deemed to have amended this Clause 2 to include that requirement.
3. **Lifetime Pension:** Means a Pension or any component of it which:
- 3.1 complies with SISA Regulation 1.06(2);
  - 3.2 satisfies the following requirements:
    - 3.2.1 is paid at least annually in one or more instalments in such proportions and at such times as are determined in the absolute discretion of the Trustee throughout the life of a Member and if there is a Reversionary Beneficiary:
      - 3.2.1.1 throughout the Reversionary Beneficiary's life; or
      - 3.2.1.2 if the Reversionary Beneficiary is a child of the Member or of a former Reversionary Beneficiary under the Pension - until his or her 16th birthday; or
      - 3.2.1.3 if the person referred to in Clause 3.2.1.2 is a full-time student at age 16 - until the end of his or her full-time studies or until his or her 25th birthday (whichever occurs sooner);
    - 3.2.2 the size of the payments of benefit in the first year is the amount determined by the Actuary;
    - 3.2.3 the total of the payments of the Pension in a subsequent year is equal to the total of the payments of the Pension made in the immediately preceding year subject to variation only:
      - 3.2.3.1 in accordance with a determination of the Actuary; or
      - 3.2.3.2 to allow commutation to pay the Superannuation Contributions Surcharge; or

- 3.2.3.3 to allow an amount to be paid under a Payment Split and payment of reasonable fees in respect of the Payment Split to be charged;

provided that the total amounts of payments of the Pension in a year is to be no less than that paid in the immediately preceding year except to the extent permitted by SISA Regulation 1.06(2)(c);

- 3.2.4 does not have a residual capital value;

- 3.2.5 can be commuted, in whole or in part, in the absolute discretion of the Trustee upon request by the Beneficiary where:

- 3.2.5.1 upon the death of a Beneficiary; or

- 3.2.5.2 the sole purpose of the commutation is:

- 3.2.5.2.1 to pay a Superannuation Contribution Surcharge; or

- 3.2.5.2.2 to give effect to an entitlement of a Non-Member Spouse under a Payment Split; or

- 3.2.5.2.3 to meet the rights of a person to return a financial product under Division 5 of Part 7.9 of the *Corporations Act 2001*; or

- 3.2.5.3 the total amount of payments made under the Pension in the payment year in which the commutation is to take place is at least equal to the minimum amount calculated in accordance with SISA Regulation 1.07B(4). For the purpose of this Clause 3.2.5.3, the payment year is the period of 12 months that begins on the day after the commencement day of the Pension or, if the payment of the commutation occurs more than 12 months after the commencement day of the Pension, the last anniversary of the commencement day of Pension; and

in circumstances where:

- 3.2.5.4 the Pension is not funded from the commutation of a Complying Product and the commutation is made within six (6) months after the commencement day of the Pension; or

- 3.2.5.5 the commutation is made to the benefit of a Reversionary Beneficiary on the death of the Member within the period that is the lesser of the Life Expectancy of the Member on the commencement day of the Pension and twenty (20) years; or

- 3.2.5.6 the payment resulting from the commutation is transferred directly for the purpose of purchasing another Complying Product; or

- 3.2.5.7 to pay a Superannuation Contribution Surcharge; or

- 3.2.5.8 to give effect to an entitlement of a Non-Member Spouse under a Payment Split;
- 3.2.6 if the Pension reverts or is commuted, the reversionary component is equal to the lesser of 100% of the benefit that was payable before the reversion or the commutation and the balance standing to the credit of the Member's Complying Pension Account immediately before the reversion or commutation;
- 3.2.7 can be transferred to a Reversionary Beneficiary on the death of the Beneficiary;
- 3.2.8 the capital value of the Pension and the income from it, cannot be used as security for a borrowing;
- 3.2.9 if the Member dies within the period described in Clause 3.2.5.5 and there is a Reversionary Beneficiary, the Trustee may, in its absolute discretion, pay to the Reversionary Beneficiary an amount equal to the lesser of the balance standing to the credit of the Member's Complying Pension Account on the date of the payment and the total payments that the Member would have received from the date of the death until the end the period described in Clause 3.2.5.5;
- 3.2.10 if the Beneficiary dies within the period described in Clause 3.2.5.5 and there is no other Reversionary Beneficiary, the Trustee may, in its absolute discretion, pay to the estate of the Beneficiary an amount equal to the lesser of the balance standing to the credit of the Member's Complying Pension Account on the date of the payment and the difference between the total amounts payable under the pension during the period described in Clause 3.2.5.5 and the total amounts that have been paid under the Pension;
- 3.2.11 unless the Pension is an Asset-Test Exempt Income Stream - payments of the Pension may be suspended, at the absolute discretion of the Trustee, during any period when the Beneficiary is a holder of a paid public office;
- 3.2.12 where the Member elects that the Pension be an Asset-Test Exempt Income Stream, and the Beneficiary does not revoke that election:
- 3.2.12.1 the Trustee must at all times hold a current actuarial certificate that states in the Actuary's opinion there is a high probability that the Trustee will be able to pay the pension as required under this Clause 3;
- 3.2.12.2 commences on the day an amount is transferred to the Member's Complying Pension Account which is taken to be the day the Member:
- 3.2.12.2.1 becomes entitled to the Pension; and
- 3.2.12.2.2 acquires the Pension;
- 3.2.12.3 the first payment under the Pension relates to the period commencing on the day on which the Member purchased or otherwise acquired the Pension;

- 3.2.12.4 the total amount of the payments made under the Pension in any year after the first year is the amount set out in a certificate prepared by the Actuary in relation to the Pension for that year, which must be no less than the total amount of the payments made under the Pension in the immediately preceding year and no more than the amount paid in the previous year increased by the greater of the percentages calculated in accordance with either Section 9A(2)(c) of the *Social Security Act 1991* or Section 5JA(2)(c) of the *Veterans' Entitlements Act (1986)* as applicable;
- 3.2.12.5 the amount standing to the credit of the Member's Fixed Term Pensions Account is wholly converted to income;
- 3.2.12.6 for the purposes of Clause 3.2.5.5, in calculating the Life Expectancy Rule 1.1.28.2 shall not apply;
- 3.2.12.7 if the Beneficiary is in receipt of a benefit under the *Social Security Act 1991*, the Pension otherwise complies with Section 9A of the *Social Security Act 1991*;
- 3.2.12.8 if the Beneficiary is in receipt of a benefit under the *Veterans' Entitlements Act 1986*, the Pension otherwise complies with the *Veterans' Entitlements Act 1986*;
- 3.2.13 is paid from the Member's Complying Pension Account or, if there is an insufficient balance in the Member's Complying Pension Account, the Reserve Account, as the case may be; and
- 3.2.14 any other requirement set out in SISA Regulations 1.06(2) and (3) and the Act; and
- 3.3 otherwise complies with the provisions of the Act as govern such Pensions;
- 3.4 where the provisions of this Clause 3 differ from the provisions of the Act, the provisions of the Act shall prevail to the extent of the inconsistency;
- 3.5 without limiting the generality of Rule 24 of the Deed, where there is a requirement applying to pensions of a type covered by the provisions set out in Clause 3.1 or 3.2.12, whether by parliamentary enactment, regulation or otherwise ("requirement") the Trustee shall be deemed to have amended this Clause 3 to include that requirement.

4. **Fixed Term Pension:** Means a Pension or any component of it which:

- 4.1 complies with SISA Regulation 1.06(7);
- 4.2 satisfies the following requirements:
  - 4.2.1 is paid at least annually in one or more instalments in such proportions and at such times as are determined in the absolute discretion of the Trustee, at the option of the Member, throughout the period that is equal to either:
    - 4.2.1.1 the Life Expectancy of the Member on the commencement day of the Pension;

- 4.2.1.2 the Life Expectancy of the Member calculated as if the Member were up to five (5) years younger on the commencement day of the Pension;
- 4.2.1.3 if, on the death of the Member, the Pension reverts to a surviving spouse of the Member and the Life Expectancy of the spouse is greater than the Life Expectancy of the Member:
  - 4.2.1.3.1 throughout the period that is equal to the Life Expectancy of the spouse on the commencement day of the Pension;
  - 4.2.1.3.2 throughout a period that is equal to the Life Expectancy of the spouse calculated as if the spouse were up to five (5) years younger on the commencement day of the Pension;
- 4.2.2 the size of the payments of benefit is fixed in amount subject to variation as provided in this Clause 4;
- 4.2.3 the total amount of the payments that may be made under the Pension in the first year after the commencement day of the Pension (not taking commuted amounts into account) is the amount fixed by the Actuary having regard to the amount standing to the credit of the Member's Fixed Term Pension Account;
- 4.2.4 the total amount of the payments made under the Pension in any other year is the amount set out in a certificate prepared by the Actuary in relation to the Pension for that year, which must be no less than the total amount of the payments made under the Pension in the immediately preceding year and no more than the amount paid in the previous year increased by the greater of the percentages calculated in accordance with SISA Regulation 1.06(7)(d);
- 4.2.5 the total amount of the payments to be made in a year in accordance with Clauses 4.2.3 and 4.2.4 may be varied only;
  - 4.2.5.1 to allow commutation to pay a Superannuation Contribution Surcharge; or
  - 4.2.5.2 to allow payment of an amount under a Payment Split and the reasonable fees in respect of the Payment Split;
- 4.2.6 does not have the residual capital value;
- 4.2.7 can be commuted, in whole or in part, in the absolute discretion of the Trustee upon request by the Beneficiary where:
  - 4.2.7.1 upon the death of the Beneficiary; or
  - 4.2.7.2 the sole purpose of the commutation is:
    - 4.2.7.2.1 to pay a Superannuation Contributions Surcharge; or
    - 4.2.7.2.2 to give effect to an entitlement of a Non-Member Spouse under a Payment Split; or

4.2.7.2.3 to meet the rights of a person to return a financial product under Division 5 of Part 7.9 of the *Corporations Act 2001*; or

4.2.7.3 the total amount of payments made under the Pension in the payment year in which the commutation is to take place is at least equal to the minimum amount calculated in accordance with SISA Regulation 1.07B(4). For the purpose of this Clause 4.2.7.3, the payment year is the period of 12 months that begins on the day after the commencement day of the Pension or, if the payment of the commutation occurs more than 12 months after the commencement day of the Pension, the last anniversary of the commencement day of Pension; and

in circumstances where:

4.2.7.4 the Pension is not funded from the commutation of another Complying Product and the commutation is made within 6 months after the commencement day of the Pension; or

4.2.7.5 by payment, to the benefit of a Reversionary Beneficiary, or if there is no Reversionary Beneficiary, to the estate of the Beneficiary upon:

4.2.7.5.1 the first payment under the Pension relates to the period commencing on the day on which the Member became entitled to the Pension;

4.2.7.5.2 where the Pension is payable during the period described in Clause 4.2.1.3 or the Pension is an Asset-Test Exempt Income Stream - the death of both the Member and the spouse of the Member; or

4.2.7.5.3 in any other case – the death of the Beneficiary;

4.2.7.6 the payment resulting from the commutation is transferred directly to the purchase of another Complying Product for the Beneficiary; or

4.2.7.7 to the extent necessary to pay a Superannuation Contribution Surcharge;

4.2.7.8 to give effect to an entitlement of a Non-Member Spouse under a Payment Split;

4.2.8 if the Pension reverts, the reversionary component is equal to the lesser of 100% of the benefit that was payable immediately before the reversion and the balance standing to the credit of the Member's Fixed Term Pension Account;

4.2.9 if the Pension is commuted the payment resulting from the commutation is the lesser of the benefit that was payable immediately before the commutation and the balance standing to the credit of the Members Fixed Term Pension Account;

- 4.2.10 can be transferred on the death of the Beneficiary, to a Reversionary Beneficiary (if any) or, if there is no Reversionary Beneficiary, to the estate of the Beneficiary;
- 4.2.11 the capital value of the Pension, and the income from it, cannot be used as a security for a borrowing;
- 4.2.12 unless the Pension is an Asset-Exempt Income Stream, payments of the Pension may be suspended, at the absolute discretion of the Trustee, during any period when the Beneficiary is a holder of a paid public office;
- 4.2.13 is paid from the Member's Fixed Term Pension Account or, when the balance standing to the credit of the Member's Fixed Term Pension Account is exhausted, the Reserve Account; and
- 4.2.14 where the Member elects that the Pension be an Asset-Test Exempt Income Stream, and the Beneficiary does not revoke that election:
  - 4.2.14.1 the Trustee must at all times hold a current actuarial certificate that states that in the Actuary's opinion there is a high probability that the Trustee will be able to pay the Pension as required under this Clause 4;
  - 4.2.14.2 commences on the day an amount is transferred to the member's Complying Pension Account which is taken to be the day the Member:
    - 4.2.14.2.1 becomes entitled to the Pension; and
    - 4.2.14.2.2 acquires the Pension.
  - 4.2.14.3 the total amount of the payments made under the Pension in any year after the first year is the amount set out in a certificate prepared by the Actuary in relation to the Pension for that year, which must be no less than the total amount of the payments made under the Pension in the immediately preceding year and no more than the amount paid in the previous year increased by the greater of the percentages calculated in accordance with either Section 9B(2)(c) of the *Social Security Act 1991* or Section 5JB of the *Veterans' Entitlements Act 1986* as is applicable;
  - 4.2.14.4 the first payment under the Pension relates to the period commencing on the day on which the Member became entitled to the Pension;
  - 4.2.14.5 the amount standing to the credit of the Member's Fixed Term Pensions Account is wholly converted to income;
  - 4.2.14.6 cannot be acquired until the Member becomes entitled to the Pension;
  - 4.2.14.7 where the Beneficiary receives a benefit under the *Social Security Act 1991* – otherwise complies with Section 9B of the *Social Security Act 1991*; and

- 4.2.14.8 where the Beneficiary receives a benefit under the *Veterans' Entitlements Act 1986* – otherwise complies with Section 5JB of the *Veterans' Entitlement Act 1986*;
- 4.3 otherwise complies with the provisions of the Act as governs such Pensions;
- 4.4 where the provisions of this Clause 4 differ from the provisions of the Act, the provisions of the Act shall prevail to the extent of the inconsistency;
- 4.5 without limiting the generality of Rule 24 of the Deed, where there is a requirement applying to pensions of a type covered by the provisions set out in Clause 4.1 or 4.2.14, whether by parliamentary enactment, regulation or otherwise ("requirement") the Trustee shall be deemed to have amended this Clause 4 to include that requirement.
5. **Flexi Pension:** Means a Pension or any component of it which:
- 5.1 complies with SISA Regulation 1.06(6);
- 5.2 satisfies the following requirements:
- 5.2.1 the size of the payments of benefit in a year is fixed by the Actuary subject to variation to allow payments to be made under a Payment Split or as otherwise provided in the Deed;
- 5.2.2 is paid for a fixed term;
- 5.2.3 if the Pension reverts or is commuted, the reversionary component is equal to the lesser of the benefit that was payable immediately before the reversion or the commutation and the balance that was standing to the credit of the Member's Flexi Pension Account immediately before the reversion or the commutation;
- 5.2.4 the Pension can only be transferred to another Reversionary Beneficiary on the death of the Beneficiary;
- 5.2.5 the capital value of the Pension and the income from it, cannot be used as security for a borrowing;
- 5.2.6 except in relation to payments by way of commutation for Superannuation Contributions Surcharge, variation in payments from year to year does not exceed in any year, the average rate of increase of the Consumer Price Index in the preceding three (3) years;
- 5.2.7 that is paid at least annually in one or more instalments in such proportions and at such times as are determined in the absolute discretion of the Trustee;
- 5.2.8 can be commuted, in whole or in part, in the absolute discretion of the Trustee upon request by the Beneficiary where:
- 5.2.8.1 upon the death of the Beneficiary; or
- 5.2.8.2 the sole purpose of the commutation is:
- 5.2.8.2.1 to pay a Superannuation Contributions Surcharge;  
or



5.2.8.2.2 to give effect to an entitlement of a Non-Member Spouse under a Payment Split; or

5.2.8.2.3 to meet the rights of a person to return a financial product under Division 5 of Part 7.9 of the *Corporations Act 2001*; or

5.2.8.3 the total amount of payments made under the Pension in the payment year in which the commutation is to take place is at least equal to the minimum amount calculated in accordance with SISA Regulation 1.07B(4). For the purpose of this Clause 5.2.8.3, the payment year is the period of 12 months that begins on the day after the commencement day of the Pension or, if the payment of the commutation occurs more than 12 months after the commencement day of the Pension, the last anniversary of the commencement day of Pension; and

in circumstances where:

5.2.8.4 to pay a Superannuation Contribution Surcharge;

5.2.8.5 by payment of a lump sum which is equal to the lesser of the balance standing to the credit of the Member's Flexi Pension Account and the sum determined by applying the appropriate pension valuation factor under Schedule 1B of the SISA Regulations to the Pension as if the commencement day were the day on which the commutation occurs;

5.2.9 payments of the Pension may be suspended, at the absolute discretion of the Trustee, during any period when the Beneficiary is a holder of a paid public office;

5.2.10 is paid from the Member's Flexi Pension Account or, if there is an insufficient balance in the Member's Flexi Pension Account, the Reserve Account, as the case may be; and

5.2.11 any other requirement set out in SISA Regulation 1.06(6);

5.3 otherwise complies with the provisions of the Act as governs such Pensions;

5.4 where the provisions of this Clause 5 differ from the provisions of the Act, the provisions of the Act shall prevail to the extent of the inconsistency;

5.5 without limiting the generality of Rule 24 of the Deed, where there is a requirement applying to pensions of a type covered by the provisions set out in Clause 5.1, whether by parliamentary enactment, regulation or otherwise ("requirement") the Trustee shall be deemed to have amended this Clause 5 to include that requirement.

6. **Non-Commutable Pension:** Means the pension or any component of it which:

6.1 commences to be paid upon the Member attaining the Preservation Age;

6.2 is either a non-commutable pension or a non-commutable allocated pension for the purposes of the Act;

- 6.3 satisfies the following requirements:
- 6.3.1 is payable in accordance with the rules for either an Allocated Pension, Market Linked Pension, Lifetime Pension or Fixed Term Pension as selected by the Trustee upon commencement of the Pension, but subject to the condition in Clause 6.3.2;
  - 6.3.2 where the Pension is commuted under Clause 1.2.9, 2.2.5.5, 3.2.5.4 or 4.2.7.4, the payment resulting from the commutation must be transferred directly to the purchase of another Complying Product unless:
    - 6.3.2.1 the purpose of the commutation is to cash an Unrestricted Non-Preserved Benefit; or
    - 6.3.2.2 before commutation, the Beneficiary has satisfied a Condition of Release in respect of which the cashing restriction for Preserved Benefits and Restricted Non-Preserved Benefits is "nil"; or
    - 6.3.2.3 the Pension is paid in accordance with the rules for an Allocated Pension and the purpose of the commutation is:
      - 6.3.2.3.1 to pay a Superannuation Contribution Surcharge; or
      - 6.3.2.3.2 to give effect to an entitlement of a Non-Member Spouse under a Payment Split;
  - 6.4 otherwise complies with the provisions of the Act as governs such Pensions;
  - 6.5 where the provisions of this Clause 6 differ from the provisions of the Act, the provisions of the Act shall prevail to the extent of the inconsistency;
  - 6.6 without limiting the generality of Rule 24 of the Deed, where there is a requirement applying to pensions of a type covered by the provisions set out in Clause 6.1, whether by parliamentary enactment, regulation or otherwise ("requirement") the Trustee shall be deemed to have amended this Clause 6 to include that requirement.
7. **Reversionary Pension:** Means a Pension payable to a person who succeeds a Member to the entitlement of the Member to Pension Benefits and having the same characteristics as the Pension Benefits payable to the Member.

**PART FIVE:  
Applicable Law:**

Queensland

**PART SIX:  
Trustee's Powers:**

These powers have been included for maximum practicality, in the context of continual changes in the relevant laws. However, the exercise of the powers is subject to the restrictions contained in the Act.

1. The Trustee must invest the Fund in any of the following investments:
  - 1.1 any investment authorised by law for the investment of trust funds.
  - 1.2 the purchase or acquisition of shares, stocks, debentures, notes, bonds, mortgages, options or other securities.
  - 1.3 on deposit with any bank, building society, credit co-operative, trustee company or other financial institution.
  - 1.4 on deposit with or loan to any employer or any other person or organisation with or without security on any terms the Trustee considers reasonable.
  - 1.5 in any policy of insurance or annuity.
  - 1.6 the purchase, acquisition, leasing or hiring (from or to any person) of any real or personal property.
  - 1.7 the acquisition of any units in unit trusts.
  - 1.8 any other investments which the Trustee considers appropriate.
2. The Trustee shall have power to sell any investments and to vary and transpose any investments into other investments authorised by the Deed.
3. The Trustee may:
  - 3.1 settle, compromise or submit to arbitration or determination any claims or matters relating to this Deed or to the rights of Members or persons claiming under them.
  - 3.2 commence, carry on or defend legal proceedings.
  - 3.3 borrow money and secure the repayment of it in any manner and upon any terms which the Trustee considers appropriate.
  - 3.4 to insure or re-insure any risks, contingencies or liabilities of the Fund.
  - 3.5 underwrite any risks, contingencies or liabilities under any superannuation arrangement conducted by any Employer where there is an agreement for a transfer of Employees to the Fund.
  - 3.6 engage the services of professional or other advisers and consultants.
  - 3.7 improve, renovate or repair any investment.
  - 3.8 set aside out of the Fund such money as is sufficient, in the Trustee's opinion, to meet any debtor obligation due or accruing.
  - 3.9 pay calls on shares or stock or units forming part of the Fund.
  - 3.10 assent to and concur in any arrangement, sale, transfer or exchange of any shares, stock, debentures, units or other securities modifying any rights, privileges or interests in relation to the Fund and to agree and concur in any scheme of arrangement for the increase or reduction of the value or amount of the same in the capital of any company or trust in which any shares, stock, debentures or units

forming part of the Fund may be invested or agreed to or concur in any rearrangement of its capital or its reconstruction or any arrangement made or proposed to be made by it for any purpose.

- 3.11 indemnify or undertake to indemnify anyone in respect of any claims, matters or things relating to the Fund or to the rights of Members in respect of the Fund.
- 3.12 hold any assets of the Fund through a nominee.
- 3.13 take or apply, without obtaining any consents, any part of the Fund in its actual condition or state of investment in or towards satisfaction of any entitlement of or in the Fund or in respect of Member's Benefits as the Trustee thinks fit.
- 3.14 delegate any functions, duties, discretions or obligations to any person or organisation by power of attorney, resolution or otherwise for any purposes and with any powers, authorities or discretions as it thinks fit and the Trustee may remove, replace or suspend any delegate as it considers appropriate.
- 3.15 by way of investment, discount loans, mortgages, contracts, hire purchase agreements or finance leases.
- 3.16 draw, make, accept, endorse, discount, issue or otherwise deal with any promissory note, bill of exchange, bill of lading, cheque or other negotiable or transferable instrument.
- 3.17 acquire or conduct any business or an interest in any business and to employ persons in the carrying on of that business.
- 3.18 invest any part of the Fund by entering into any contractual arrangement or joint venture.