

Ian Green
I & VM Green Family Superannuation Fund
Po Box 48
KINGSCOTE SA 5223

11 September 2019
Client reference number: P01277483S
Account number: Y15436272

Dear Mr Green

MyNorth Investment tax report 2018-2019

Please find enclosed your tax report for the 2018-2019 financial year, which provides all the necessary information you need in relation to your MyNorth Investment to complete your income tax return.

If you have any questions on your tax position, we recommend you seek taxation advice from your accountant. For further information on taxation matters, please refer to the Australian Taxation Office website ato.gov.au.

This letter will be stored permanently in your personal filing cabinet for future reference.

If you would like help in understanding your tax report please see 'A guide to your tax report 2018-2019' available from the 'Product - Investment information' section on North Online.

Can we help?

For any enquiries regarding your account please contact your financial adviser, PDK FINANCIAL SOLUTIONS on (08) 8373 6420, North Service Centre on 1800 667 841 or email north@amp.com.au. Alternatively you can access your MyNorth account details by logging on to North Online via northonline.com.au.

Yours sincerely



Craig Dainton
Director, Operations

1. Tax summary - Self Managed Superannuation Fund

This section summarises the references and amounts required to complete your 2019 tax return.

Questions in Fund income tax and regulatory return	Tax return reference	Amount (\$)
Question 11 – Income		
Net capital gain (a)	Item A	\$15,201.07
Gross Interest	Item C	\$14.92
Gross foreign income (refer to Section 2 of this report)	Item D1	\$2,968.09
Net foreign income (refer to Section 2 of this report)	Item D	\$2,968.09
Unfranked dividend amount	Item J	\$0.00
Franked dividend amount	Item K	\$0.00
Dividend franking credit	Item L	\$0.00
Gross trust distributions (refer to Section 2 of this report)	Item M	\$5,557.43
Enter 'Q' for 'Public unit trust' in the code box to the right of 'X'		
Other income (refer to Section 8 of this report)	Item S	\$0.00
Question 12 – Deductions (refer to Sections 3 and 8 of this report)		
Death or disability premiums (Deductions)	Item F1	\$0.00
Death or disability premiums (Non-Deductible)	Item F2	\$0.00
Management expenses (Deductions)	Item J1	\$288.15
Other deductions (Deductions)	Item L1	\$0.00
Question 13 – Calculation statement		
Foreign income tax offsets (refer to Section 2 of this report)	Item C1	\$260.56
No-TFN tax offset	Item E2	\$0.00
Complying fund's franking credit tax offsets	Item E1	\$22.51
Question 14 – Losses (refer to Section 7 of this report)		
Net capital losses carried forward to later income years	Item V	\$0.00

(a) Capital gains information shown above includes gains from distributions and from the sale of investments and assumes your Fund has complying status. If non-complying, a different level of CGT discount applies - please refer to your tax adviser.

2. Income details

The following is a summary of the income distributed/attributed by managed funds and dividends/interest received in relation to your investments for the financial year ended 30 June 2019.

Description	30 June 2019 (\$)
Franked dividends	\$34.84
Unfranked dividends	\$237.39
Capital gains - discounted (NTARP)	\$10,628.64
Capital gains - discounted (TARP)	\$3.35
CGT concession amount	\$0.00
Capital gains - indexed (NTARP)	\$0.00
Capital gains - indexed (TARP)	\$0.00
Capital gains - other (NTARP)	\$0.00
Capital gains - other (TARP)	\$0.00
Other Australian income	\$2,484.07
Foreign income - passive	\$0.00
Foreign income - other	\$2,707.53
Conduit foreign income	\$0.89
Tax deferred income	\$0.00
Tax free income	\$0.00
Non assessable amount	\$11,075.75
NANE (Non assessable non exempt)	\$0.00
Interest income	\$2,792.65
Deductions relating to trust distributions	\$0.00
Total income	\$29,965.11
Less	
TFN/ABN amounts deducted	\$0.00
Total income received	\$29,965.11
Franking credits	\$22.51
Foreign tax credits - passive	\$0.00
Foreign tax credits - other	\$260.56
LIC attributable gains	\$0.00
AMIT cost base adjustment	\$2,780.12

3. Deductions

3a The following is a summary of deductible expenses paid by you

Description	30 June 2019 (\$)
Management charge	\$288.15
Total deductible expenses	\$288.15

3b The following is a summary of other deductible expenses relating to your investments

LIC capital gains information	30 June 2019 (\$)
Attributable part of dividend	\$0.00
LIC dividend deduction	\$0.00

* The deductibility of advice fees depends on your individual circumstances and whether the fees relate to initial up-front advice or ongoing advice.

4. Income distributions/attribution by investment

This section details the income distributions/attribution by investment for the year 1 July 2018 to 30 June 2019.

Franked dividends	Unfranked dividends	Capital gains discounted	CGT concession amount	Capital gains indexed	Capital gains other	Other Australian income	Foreign income other	Conduit foreign income	Tax deferred income	Tax free income	Non assessable amounts	NANE	Interest income	Total distributions /attribution	AMIT cost base adjustment	Franking credits	Foreign income tax offsets other	LIC attributable gains
(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)
Cash Account																		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14.92	14.92	0.00	0.00	0.00	0.00
AMP Capital Core Property Fund																		
2.03	0.82	316.32	0.00	0.00	0.00	99.00	55.81	0.89	0.00	0.00	4.10	0.00	14.29	493.26	394.98	1.00	9.23	0.00
Cromwell Direct Property Fund																		
0.00	0.00	0.00	0.00	0.00	0.00	45.17	0.00	0.00	0.00	0.00	45.79	0.00	1.89	92.85	(45.79)	0.00	0.00	0.00
Experts' Choice Diversified Interest Income Fund																		
5.77	1.53	0.00	0.00	0.00	0.00	1,750.83	1,348.54	0.00	0.00	0.00	212.61	0.00	2,655.57	5,974.85	(215.24)	2.87	2.63	0.00
Experts' Choice International Shares Fund																		
5.25	0.50	4,722.21	0.00	0.00	0.00	589.07	1,111.09	0.00	0.00	0.00	4,722.21	0.00	0.00	11,150.33	1,156.95	0.00	101.88	0.00
Experts' Choice Property and Infrastructure Fund																		
20.32	234.54	5,593.40	0.00	0.00	0.00	0.00	80.30	0.00	0.00	0.00	5,593.40	0.00	0.00	11,521.96	1,977.47	17.62	146.76	0.00
Magellan Infrastructure Fund																		
0.00	0.00	0.06	0.00	0.00	0.00	0.00	0.97	0.00	0.00	0.00	477.66	0.00	2.18	480.87	(477.60)	0.00	0.00	0.00
PIMCO Advantage Diversified Fixed Interest Fund																		
0.00	0.00	0.00	0.00	0.00	0.00	0.00	110.74	0.00	0.00	0.00	0.00	0.00	63.57	174.31	9.33	0.00	0.06	0.00
UBS Income Solution Fund																		
1.47	0.00	0.00	0.00	0.00	0.00	0.00	0.08	0.00	0.00	0.00	19.98	0.00	40.23	61.76	(19.98)	1.02	0.00	0.00
Total Distributions																		
34.84	237.39	10,631.99	0.00	0.00	0.00	2,484.07	2,707.53	0.89	0.00	0.00	11,075.75	0.00	2,792.65	29,965.11	2,780.12	22.51	260.56	0.00

5. Income

The following is a list of the income received in relation to your investments for the financial year ended 30 June 2019.

Fund name	Date received	Distribution period	Amount
Cash Account	1 April 2019	1 March 2019 - 31 March 2019	\$0.08
	1 May 2019	1 April 2019 - 30 April 2019	\$0.09
	1 June 2019	1 May 2019 - 31 May 2019	\$14.75
AMP Capital Core Property Fund	8 July 2019	1 April 2019 - 30 June 2019	\$410.51
Cromwell Direct Property Fund	12 July 2019	1 June 2019 - 30 June 2019	\$92.84
Experts' Choice Diversified Interest Income Fund	8 July 2019	1 January 2019 - 30 June 2019	\$5,977.48
Experts' Choice International Shares Fund	8 July 2019	1 January 2019 - 30 June 2019	\$9,993.37
Experts' Choice Property and Infrastructure Fund	8 July 2019	1 January 2019 - 30 June 2019	\$9,544.48
Magellan Infrastructure Fund	12 July 2019	1 January 2019 - 30 June 2019	\$480.87
PIMCO Advantage Diversified Fixed Interest	8 July 2019	1 April 2019 - 30 June 2019	\$164.98
UBS Income Solution Fund	12 July 2019	1 June 2019 - 30 June 2019	\$61.75

6. Realised capital gains/(losses)

This section details the realised capital gains/(losses) for the year 1 July 2018 to 30 June 2019.

Investment options	Date of purchase	Date of sale	Units sold	Purchase cost (\$)	Reduced cost base (\$)	Indexed cost base (\$)	Sale Proceeds (\$)	Realised gain/(loss) (\$)	Code*
Experts' Choice Diversified Interest Income Fund	27/02/2013	08/04/2019	60.61	54.84	54.84	54.84	54.53	(0.31)	4
Experts' Choice Diversified Interest Income Fund	27/02/2013	03/06/2019	11,526.12	10,429.74	10,429.74	10,429.74	10,597.00	167.26	1
Experts' Choice International Shares Fund	27/02/2013	08/04/2019	32.22	19.88	19.88	19.88	25.07	5.19	1
Experts' Choice International Shares Fund	27/02/2013	03/06/2019	2,378.10	1,467.34	1,467.34	1,467.34	1,808.00	340.66	1
Experts' Choice Property and Infrastructure Fund	27/02/2013	08/04/2019	22.87	15.56	15.56	15.56	20.40	4.84	1
Experts' Choice Property and Infrastructure Fund	27/02/2013	03/06/2019	4,635.58	3,154.15	3,154.15	3,154.15	4,173.00	1,018.85	1
Total								1,536.49	

This consists of the following:

Capital gains - discounted**	1,536.80	1
Capital gains - indexed	0.00	2
Capital gains - other	0.00	3
Capital losses	(0.31)	4
Total***	<u>1,536.49</u>	

* The number listed in the column labelled 'Code' denotes the method that has been used to calculate your capital gains/(losses) as follows:

- 1 - Capital gains - discounted
- 2 - Capital gains - indexed
- 3 - Capital gains - other
- 4 - Capital losses

** These are your capital gains before any discount for which you may be eligible has been applied

*** This total relates to your direct investment transactions. For tax return purposes, any distributions of capital gains from your investments in trusts must also be taken into account.

Please note: In certain cases, where capital losses exceed non-discount gains from both trust distributions and realised gains on the sale of investments, this can have an impact on the selection of the most tax-effective method to use with respect to gains eligible for discount or indexation. If you believe this applies to you, we recommend that you consult your accountant/tax adviser to review the capital gains tax calculation.

7. Capital gains tax (CGT)

This section details the information required to complete the CGT schedule for the year 1 July 2018 to 30 June 2019.

Details	Capital gains - indexation method	Capital gains - discount method (\$)	Other capital gains (\$)	Total (\$)
Capital gains from CGT assets and CGT events*				
Shares and units (in unit trusts)	0.00	22,800.78	0.00	
Total	0.00	22,800.78	0.00	
Current year capital losses (CYCL) from CGT assets and CGT events - other than capital losses from collectables				
Shares and units (in unit trusts)				0.31
Total				0.31
Applying capital losses against current year capital gains				
Current year capital losses applied	0.00	0.31	0.00	0.31
Total	0.00	0.31	0.00	
Current year capital gains (CYGG) after applying capital losses				
Non-active assets	0.00	22,800.47	0.00	
Total	0.00	22,800.47	0.00	
Applying the CGT discount on capital gains**				
From non-active assets		7,599.40		
Calculating net capital gains				
Total - CGT discount and small business concession	0.00	15,201.07	0.00	15,201.07
Unapplied net capital losses (UNCL) carried forward to later income years				
UNCL from all other CGT assets and CGT events	0.00			

* The amounts reported above include capital gains from both the sale of direct investments and received as part of distributions from managed funds.

**CGT discount rate is 33.33%

For completion of your Capital Gains Tax (CGT) Schedule 2019, refer to the Australian Taxation Office's 2019 guide to Capital Gains Tax or your professional tax adviser.

8. Gains / losses on disposal of traditional securities

No gains/(losses) on disposal of traditional securities for the year 1 July 2018 to 30 June 2019.