
Financial statements and reports for the year ended
30 June 2021

Heggie Superannuation Fund

Prepared for: William Heggie and Jennifer Elizabeth Heggie

HEGGIE SUPERANNUATION FUND

TABLE OF CONTENTS

Operating Statement

Statement of Financial Position

Notes to the Financial Statements

Investment Summary Report

Investment Income Report

Investment Movement Report

Trustees Declaration

Self Managed Superannuation Fund Annual Return

Memorandum of Resolutions

Member Statements

Heggie Superannuation Fund

Operating Statement

For the year ended 30 June 2021

	Note	2021	2020
		\$	\$
Income			
Investment Income			
Trust Distributions		29,600	31,828
Interest Received		9	98
Investment Gains			
Changes in Market Values			
Unrealised Movements in Market Value		63,977	(55,840)
Contribution Income			
Personal Concessional		48,508	48,111
Personal Non Concessional		51,492	1,889
Total Income		<u>193,586</u>	<u>26,086</u>
Expenses			
Accountancy Fees		2,992	2,794
Administration Costs		132	132
ATO Supervisory Levy		259	259
Auditor's Remuneration		572	561
Bank Charges		1	0
Investment Expenses		5,026	6,657
		<u>8,982</u>	<u>10,403</u>
Member Payments			
Pensions Paid		50,000	36,699
Benefits Paid/Transfers Out		0	43,301
Total Expenses		<u>58,982</u>	<u>90,403</u>
Benefits accrued as a result of operations before income tax		<u>134,605</u>	<u>(64,317)</u>
Income Tax Expense		4,270	2,642
Benefits accrued as a result of operations		<u>130,335</u>	<u>(66,960)</u>

The accompanying notes form part of these financial statements.

Heggie Superannuation Fund

Statement of Financial Position

As at 30 June 2021

	Note	2021	2020
		\$	\$
Assets			
Investments			
Managed Investments		936,049	856,938
Units in Listed Unit Trusts		58,254	52,958
Total Investments		<u>994,303</u>	<u>909,896</u>
Other Assets			
Sundry Debtors		0	9
JB Were Cash Trust		0	60,811
Distributions Receivable		14,233	12,393
Bank - Bendigo		106,476	0
Total Other Assets		<u>120,709</u>	<u>73,213</u>
Total Assets		<u>1,115,012</u>	<u>983,109</u>
Less:			
Liabilities			
Income Tax Payable		3,790	2,223
Total Liabilities		<u>3,790</u>	<u>2,223</u>
Net assets available to pay benefits		<u>1,111,222</u>	<u>980,886</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	2, 3		
Heggie, William - Accumulation		50,802	20,814
Heggie, William - Pension (08/04/2013)		47,954	45,334
Heggie, William - Pension (01/07/2018)		0	490,193
Heggie, William - Pension (01/07/2020)		528,250	0
Heggie, Jennifer Elizabeth - Accumulation		51,027	21,103
Heggie, Jennifer Elizabeth - Pension (01/07/2018)		0	403,442
Heggie, Jennifer Elizabeth - Pension (01/07/2020)		433,189	0
Total Liability for accrued benefits allocated to members' accounts		<u>1,111,222</u>	<u>980,886</u>

The accompanying notes form part of these financial statements.

Heggie Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2021

Note 1: Summary of Significant Accounting Policies

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

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

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

The financial statements were authorised for issue by the Trustee(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.

Heggie Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2021

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: Liability for Accrued Benefits

	2021 \$	2020 \$
Liability for accrued benefits at beginning of year	980,885	1,047,845
Benefits accrued as a result of operations	130,335	(66,959)
Current year member movements	0	0
Liability for accrued benefits at end of year	<u>1,111,220</u>	<u>980,885</u>

Note 3: Vested Benefits

Heggie Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2021

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	1,111,220	980,885

Note 4: Guaranteed Benefits

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

Note 5: Subsequent Event - COVID-19

The Coronavirus (Covid-19) pandemic is expected to cause material decline in the market value of the fund investments. The trustees are aware of the uncertainty surrounding the global markets during this time and the effects it will have on the value of the fund investments after the reporting date.

Heggie Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2021

	2021	2020
	\$	\$
<u>RECONCILIATION OF TAXABLE INCOME</u>		
Profit before Tax per Operating Statement	134,605	-64,317
Assessable Income not shown		
Trust Distributions	19,505	24,866
Foreign Income	4,394	2,741
Income not Assessable		
Trust Distributions	-29,600	-31,828
Changes in Market Values		
Unrealised Movements in Market Value	-63,977	55,840
Contributions - Personal Non Concessional	-51,492	-1,889
Deductions not shown		
Exempt Current Pension Income	-21,747	-26,543
Expenses not deductible		
Benefits Paid	0	43,301
Pensions Paid	50,000	36,699
Other Expenses - portion related to exempt income	5,221	7,568
Rounding	-1	0
Per Income Tax Return	<u>46,908</u>	<u>46,438</u>
<u>TAX PAYABLE (-REFUND)</u>		
Tax at 15%	7,036.20	6,965.70
Foreign Tax Credit	-19.28	-6.80
Franking Credits	-2,747.19	-4,316.53
As per Operating Statement	<u>4,269.73</u>	<u>2,642.37</u>
PAYG Instalments paid before year end	-480.00	-420.00
As per Statement of Financial Position	<u>3,789.73</u>	<u>2,222.37</u>
PAYG Instalments paid after year end	-2,160.00	-140.00
Supervisory Levy	<u>259.00</u>	<u>259.00</u>
As per Income Tax Return	<u>1,888.73</u>	<u>2,341.37</u>

Heggie Superannuation Fund Investment Summary Report

As at 30 June 2021

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
Bank - Bendigo		106,475.550000	106,475.55	106,475.55	106,475.55			9.67 %
			106,475.55		106,475.55			9.67 %
Managed Investments								
NTHHEG North Investment Wrap	1.00	936,048.760000	936,048.76	916,048.49	916,048.49	20,000.27	2.18 %	85.04 %
			936,048.76		916,048.49	20,000.27	2.18 %	85.04 %
Units in Listed Unit Trusts								
TCF.AX 360 Capital Enhanced Income Fund	9,807.00	5.940000	58,253.58	8.16	80,000.00	(21,746.42)	(27.18) %	5.29 %
			58,253.58		80,000.00	(21,746.42)	(27.18) %	5.29 %
			1,100,777.89		1,102,524.04	(1,746.15)	(0.16) %	100.00 %

Heggie Superannuation Fund
Investment Income Report

As at 30 June 2021

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits	Assessable Income (Excl. Capital Gains)	TFN Credits	Other Deductions	Distributed Capital Gains	Non-Assessable Payments
Bank Accounts												
JB Were Cash Trust	9.41			9.41	0.00	0.00	0.00	9.41			0.00	0.00
	9.41			9.41	0.00	0.00	0.00	9.41			0.00	0.00
Managed Investments												
NTHHEG North Investment Wrap	27,246.47			14,419.28	2,738.47	4,181.31	213.25	21,552.31		0.00	3,975.51	4,670.37
	27,246.47			14,419.28	2,738.47	4,181.31	213.25	21,552.31		0.00	3,975.51	4,670.37
Units in Listed Unit Trusts												
TCF.AX 360 Capital Enhanced Income Fund	2,353.68	11.37	0.00	2,326.72	8.72	0.00	0.00	2,346.81	0.00	0.00	0.00	15.59
	2,353.68	11.37	0.00	2,326.72	8.72	0.00	0.00	2,346.81	0.00	0.00	0.00	15.59
	29,609.56	11.37	0.00	16,755.41	2,747.19	4,181.31	213.25	23,908.53	0.00	0.00	3,975.51	4,685.96

Assessable Income (Excl. Capital Gains) 23,908.53
 Net Capital Gain 3,975.51

Total Assessable Income 27,884.04

Heggie Superannuation Fund Investment Movement Report

As at 30 June 2021

Investment	Opening Balance		Additions		Disposals		Closing Balance	
	Units	Cost	Units	Cost	Units	Cost	Units	Cost
Bank Accounts								
Bank - Bendigo								
		106,476.25		(0.70)				106,475.55
JB Were Cash Trust								
	60,811.02	2,322.60		(63,133.62)				0.00
	60,811.02	108,798.85		(63,134.32)				106,475.55
Managed Investments								
NTHHEG - North Investment Wrap								
	1.00	895,618.89		(4,354.60)			1.00	916,048.49
	895,618.89	24,784.20		(4,354.60)				936,048.76
Units in Listed Unit Trusts								
TCF.AX - 360 Capital Enhanced Income Fund								
		80,000.00	9,807.00				9,807.00	80,000.00
AYF.AX - Australian Enhanced Income Fund								
	9,807.00	80,000.00	(9,807.00)	(80,000.00)				0.00
	80,000.00	80,000.00		(80,000.00)				80,000.00
	1,036,429.91	213,583.05		(147,488.92)				1,102,524.04
								0.00
								1,100,777.89

Heggie Superannuation Fund

Trustees Declaration

The trustees 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 trustees 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 trustees 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 trustees, 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 trustees by:

.....
William Heggie

Trustee

.....
Jennifer Elizabeth Heggie

Trustee

Dated this day of

Memorandum of Resolutions of

William Heggie and Jennifer Elizabeth Heggie
ATF Heggie Superannuation Fund

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.

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.

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).

INVESTMENT ACQUISITIONS:

It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2021.

INVESTMENT DISPOSALS:

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2021.

AUDITORS:

It was resolved that

Tony Boys

of

Box 3376, Rundle Mall, South Australia 5000

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

TAX AGENTS:

It was resolved that

Eager and Partners

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

William Heggie and Jennifer Elizabeth Heggie

ATF Heggie Superannuation Fund

CLOSURE:

Signed as a true record –

.....
William Heggie

/ /

.....
Jennifer Elizabeth Heggie

/ /

Heggie Superannuation Fund

Members Statement

William Heggie
 82 Nethercotes Road
 Tambo Upper, Victoria, 3885, Australia

Your Details

Date of Birth : Provided
 Age: 73
 Tax File Number: Provided
 Date Joined Fund: 04/12/2003
 Service Period Start Date: 04/12/2003
 Date Left Fund:
 Member Code: HEGWIL00001A
 Account Start Date: 04/12/2003
 Account Phase: Accumulation Phase
 Account Description: Accumulation

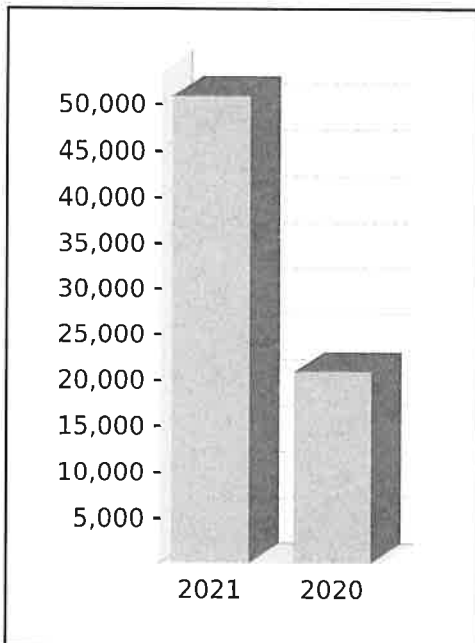
Nominated Beneficiaries Jennifer Elizabeth Heggie
 Vested Benefits 50,801

Your Balance

Total Benefits 50,801

Preservation Components
 Preserved
 Unrestricted Non Preserved 50,801
 Restricted Non Preserved

Tax Components
 Tax Free 25,000
 Taxable 25,801



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	20,813	21,482
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)	25,000	25,000
Personal Contributions (Non Concessional)	25,000	
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	4,431	(562)
Internal Transfer In	490,193	
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	3,750	3,750
Income Tax	(120)	(125)
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		21,482
Superannuation Surcharge Tax		
Internal Transfer Out	511,006	
Closing balance at 30/06/2021	50,801	20,813

Heggie 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

William Heggie
Trustee

Jennifer Elizabeth Heggie
Trustee

Heggie Superannuation Fund

Members Statement

William Heggie
 82 Nethercotes Road
 Tambo Upper, Victoria, 3885, Australia

Your Details

Date of Birth : Provided
 Age: 73
 Tax File Number: Provided
 Date Joined Fund: 04/12/2003
 Service Period Start Date: 04/12/2003
 Date Left Fund:
 Member Code: HEGWIL00005P
 Account Start Date: 08/04/2013
 Account Phase: Retirement Phase
 Account Description: 08/04/2013

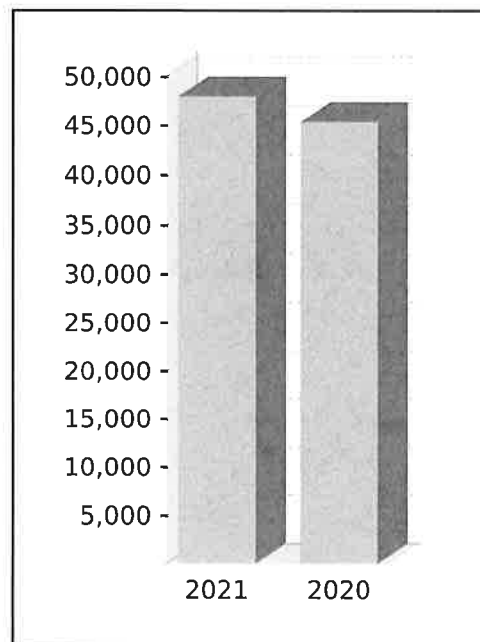
Nominated Beneficiaries Jennifer Elizabeth Heggie
 Vested Benefits 47,954

Your Balance

Total Benefits 47,954

Preservation Components
 Preserved
 Unrestricted Non Preserved 47,954
 Restricted Non Preserved

Tax Components
 Tax Free (100.00%) 47,954
 Taxable



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	45,334	47,927
<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	3,750	(1,393)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	1,130	1,200
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	47,954	45,334

Heggie 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

William Heggie
Trustee

Jennifer Elizabeth Heggie
Trustee

Heggie Superannuation Fund

Members Statement

William Heggie
 82 Nethercotes Road
 Tambo Upper, Victoria, 3885, Australia

Your Details

Date of Birth : Provided
 Age: 73
 Tax File Number: Provided
 Date Joined Fund: 04/12/2003
 Service Period Start Date: 04/12/2003
 Date Left Fund: 01/07/2020
 Member Code: HEGWIL00010P
 Account Start Date: 01/07/2018
 Account Phase: Retirement Phase
 Account Description: 01/07/2018

Nominated Beneficiaries Jennifer Elizabeth Heggie
 Vested Benefits
 Total Death Benefit 0
 Disability Benefit 0

Your Balance

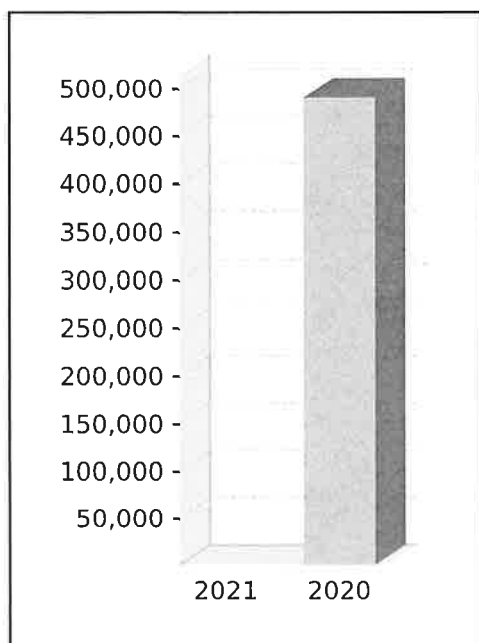
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free (28.53%)
 Taxable



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	490,193	518,231
<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		(15,076)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		12,961
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	490,193	
Closing balance at 30/06/2021	0	490,194

Heggie 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

William Heggie
Trustee

Jennifer Elizabeth Heggie
Trustee

Heggie Superannuation Fund

Members Statement

William Heggie
 82 Nethercotes Road
 Tambo Upper, Victoria, 3885, Australia

Your Details

Date of Birth : Provided
 Age: 73
 Tax File Number: Provided
 Date Joined Fund: 04/12/2003
 Service Period Start Date: 04/12/2003
 Date Left Fund:
 Member Code: HEGWIL00112P
 Account Start Date: 01/07/2020
 Account Phase: Retirement Phase
 Account Description: 01/07/2020

Nominated Beneficiaries Jennifer Elizabeth Heggie
 Vested Benefits 528,250

Your Balance

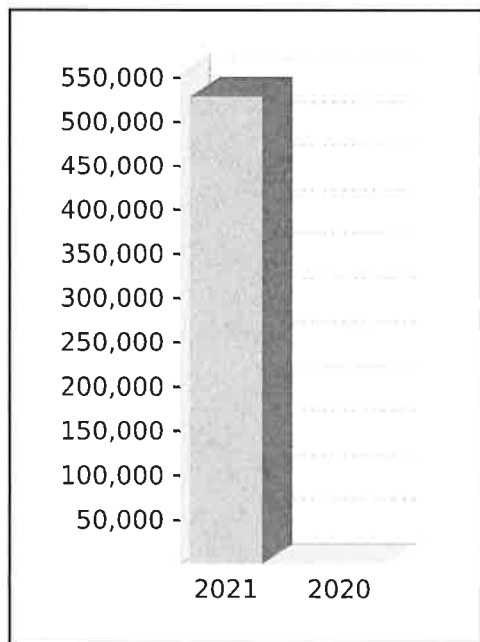
Total Benefits 528,250

Preservation Components

Preserved
 Unrestricted Non Preserved 528,250
 Restricted Non Preserved

Tax Components

Tax Free (29.58%) 156,263
 Taxable 371,987



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020		
<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	41,114	
Internal Transfer In	511,006	
<u>Decreases to Member account during the period</u>		
Pensions Paid	23,870	
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	528,250	0

Heggie 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

William Heggie
Trustee

Jennifer Elizabeth Heggie
Trustee

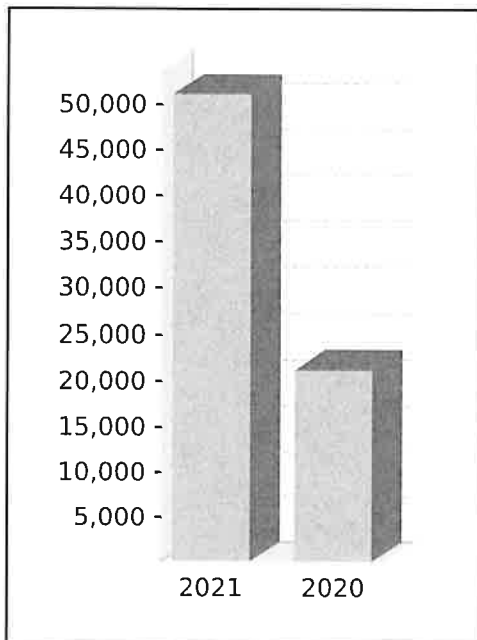
Heggie Superannuation Fund

Members Statement

Jennifer Elizabeth Heggie
 82 Nethercotes Road
 Tambo Upper, Victoria, 3885, Australia

Your Details		Nominated Beneficiaries	William Heggie
Date of Birth :	Provided	Vested Benefits	51,027
Age:	68		
Tax File Number:	Provided		
Date Joined Fund:	04/12/2003		
Service Period Start Date:	04/12/2003		
Date Left Fund:			
Member Code:	HEGJEN00001A		
Account Start Date:	04/12/2003		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance	
Total Benefits	51,027
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	51,027
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	26,492
Taxable	24,535



Your Detailed Account Summary		
	This Year	Last Year
Opening balance at 01/07/2020	21,103	21,819
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)	23,508	23,111
Personal Contributions (Non Concessional)	26,492	1,889
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	4,433	(556)
Internal Transfer In	403,442	
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	3,526	3,467
Income Tax	(120)	(126)
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		21,819
Superannuation Surcharge Tax		
Internal Transfer Out	424,545	
Closing balance at 30/06/2021	51,027	21,103

Heggie Superannuation Fund

Members Statement

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Signed by all the trustees of the fund

William Heggie
Trustee

Jennifer Elizabeth Heggie
Trustee

Heggie Superannuation Fund

Members Statement

Jennifer Elizabeth Heggie
 82 Nethercotes Road
 Tambo Upper, Victoria, 3885, Australia

Your Details

Date of Birth : Provided
 Age: 68
 Tax File Number: Provided
 Date Joined Fund: 04/12/2003
 Service Period Start Date: 04/12/2003
 Date Left Fund: 01/07/2020
 Member Code: HEGJEN00004P
 Account Start Date: 01/07/2018
 Account Phase: Retirement Phase
 Account Description: 01/07/2018

Nominated Beneficiaries William Heggie

Vested Benefits

Your Balance

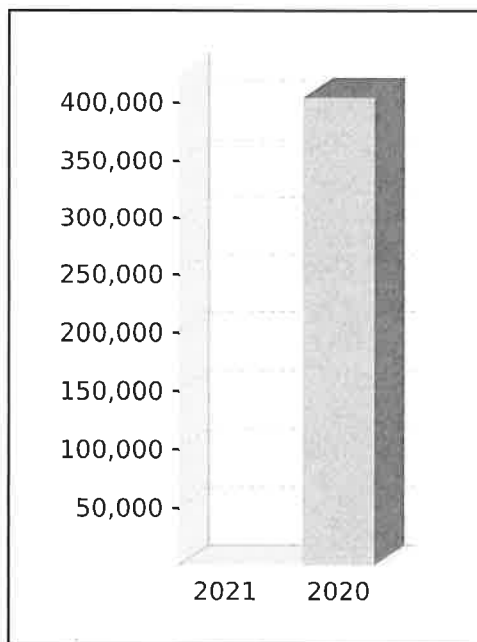
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free (22.89%)
 Taxable



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	403,442	428,215
<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		(12,406)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		12,367
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	403,442	
Closing balance at 30/06/2021	0	403,442

Heggie Superannuation Fund

Members Statement

Trustee's Disclaimer

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Signed by all the trustees of the fund

William Heggie
Trustee

Jennifer Elizabeth Heggie
Trustee

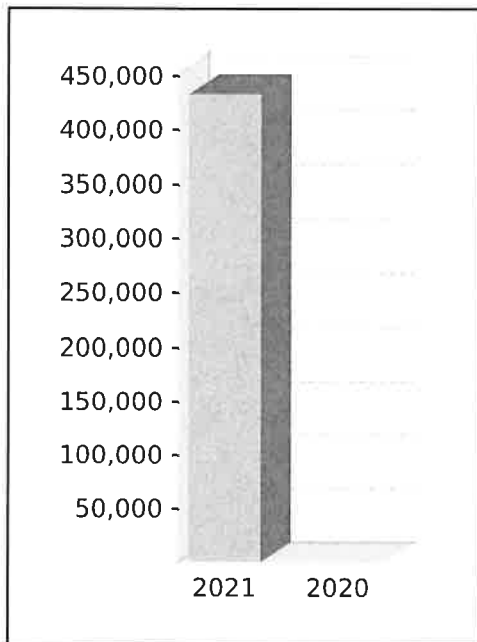
Heggie Superannuation Fund

Members Statement

Jennifer Elizabeth Heggie
 82 Nethercotes Road
 Tambo Upper, Victoria, 3885, Australia

Your Details		Nominated Beneficiaries	William Heggie
Date of Birth :	Provided	Vested Benefits	433,189
Age:	68		
Tax File Number:	Provided		
Date Joined Fund:	04/12/2003		
Service Period Start Date:	04/12/2003		
Date Left Fund:			
Member Code:	HEGJEN00219P		
Account Start Date:	01/07/2020		
Account Phase:	Retirement Phase		
Account Description:	01/07/2020		

Your Balance	
Total Benefits	433,189
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	433,189
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (25.33%)	109,710
Taxable	323,479



Your Detailed Account Summary		
	This Year	Last Year
Opening balance at 01/07/2020		
<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	33,644	
Internal Transfer In	424,545	
<u>Decreases to Member account during the period</u>		
Pensions Paid	25,000	
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	433,189	0

Heggie Superannuation Fund

Members Statement

Trustee's Disclaimer

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Signed by all the trustees of the fund

William Heggie
Trustee

Jennifer Elizabeth Heggie
Trustee