

# **WORK PAPER INDEX**

**Client: FRAGOMENI SUPERANNUATION FUND**

**PERIOD: YEAR ENDED 30<sup>th</sup> JUNE 2018**

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# **C - CLIENT INFORMATION**

## Detail Job

## Discussion for Job : Fragomeni SF - 2018

Client	Time	Status	Note	Edit	File
Mora Wealth Accountants Pty Ltd	09/08/2018 10:28:06	New Job	Super contributions are 50/50 for Tony and Marion		

Detail Job

Discussion for Job : Fragomeni SF - 2018

Client	Time	Status	Note	Edit	File
Mora Wealth Accountants Pty Ltd	21/08/2018 08:36:59	Query answer	There are no members in full pension, they are only in transition to retirement, and so there is no tax free portion.		

A transition to retirement pension can not overpay a pension. If an overpayment is made, the TTR ceases as of the 1 July of that financial year, and all payments are considered lump sum payments. This year an overpayment appears to have been made.

Solution: - Marion Fragomeni turned 60 in 5 Feb 2018, and so is eligible for a full pension if she has retired. Marion ceased working for the Fragomeni Family Trust on the 1 June 2018.

Action –

- Please prepare the documents by Marion stating that
  - o she ceased working for Fragomeni Family Trust on 1 June 2018,
  - o has retired, and never intends to work again either on a full time or part time basis, and
  - o wishes to commence an Account Based Pension
- Please prepare the necessary documents by the SMSF acknowledging request for Account Based Pension and any necessary minutes.
- Rework the accounts and convert the TTR to ABP, and the excess pension is allocated to Marion
- Once that is done, I'll arrange the Actuarial certificate
- Then it can be finalized

# **N – NOTES ON JOB**

1. Please note that there was \$1,969 withdrawn from bank account Westpac #1180 on 08/05/2018 with narration "Withdrawal/Cheque 200038". We were treating as accountancy fee and audit fee for FY2018 and split \$605 for audit fee as per prior year. Please advise if any change.
2. As Marion commenced pension on 01/06/2018, the contribution received on 18/06/2018 was reallocated to Antonio instead of split evenly between members as pervious advise.

# **F – FINANCIAL REPORT**



Financial statements and reports for the year ended  
30 June 2018

Fragomeni Superannuation Fund

# Fragomeni Superannuation Fund

## Reports Index

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**Fragomeni Superannuation Fund**  
**Operating Statement**

For the year ended 30 June 2018

	Note	2018 \$	2017 \$
<b>Income</b>			
<b>Investment Income</b>			
Interest Received	S13	722	816
Other Investment Income		0	924
<b>Contribution Income</b>			
Employer Contributions	W1	8,277	8,102
Personal Non Concessional		0	363
Other Contributions		0	1,000
<b>Total Income</b>		<u>8,999</u>	<u>11,205</u>
<b>Expenses</b>			
Accountancy Fees	N1/S11	1,364	1,386
ATO Supervisory Levy		259	259
Auditor's Remuneration	N1/S11	605	605
Bank Charges	W2	25	25
<b>Member Payments</b>			
Pensions Paid	W3	19,500	13,590
<b>Total Expenses</b>		<u>21,753</u>	<u>15,865</u>
<b>Benefits accrued as a result of operations before income tax</b>		<u>(12,754)</u>	<u>(4,660)</u>
Income Tax Expense		1,016	1,172
<b>Benefits accrued as a result of operations</b>		<u>(13,770)</u>	<u>(5,832)</u>

*The accompanying notes form part of these financial statements.*

*Refer to compilation report*

Fragomeni Superannuation Fund  
**Statement of Financial Position**

As at 30 June 2018

	Note	2018 \$	2017 \$
<b>Assets</b>			
<b>Other Assets</b>			
Sundry Debtors		1,346	1,346
Westpac Self Super Online	S12	128,338	142,264
<b>Total Other Assets</b>		<u>129,684</u>	<u>143,610</u>
<b>Total Assets</b>		<u>129,684</u>	<u>143,610</u>
Less:			
<b>Liabilities</b>			
Income Tax Payable	W5	1,016	85
PAYG Payable		0	1,087
<b>Total Liabilities</b>		<u>1,016</u>	<u>1,172</u>
<b>Net assets available to pay benefits</b>		<u>128,668</u>	<u>142,438</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>			
Fragomeni, Antonio - Accumulation	F9	14,570	10,290
Fragomeni, Antonio - Pension (Transition to Retirement Pension)	F10	85,142	95,576
Fragomeni, Marion - Accumulation	F11	0	10,290
Fragomeni, Marion - Pension (Transition to Retirement Pension)	F12	0	26,282
Fragomeni, Marion - Pension (Account Based Pension)	F13	28,956	0
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>128,668</u>	<u>142,438</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

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

For the year ended 30 June 2018

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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 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 the date on which control of the future economic benefits attributable to the asset passes to the fund; and
- (ii) a financial liability on the date it becomes a party to the contractual provisions of the instrument.

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

- that the buyer and 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 trustees' assessment of 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 reporting date. The trustees have determined that the gross values of the fund's financial liabilities are equivalent to their market values. Any remeasurement changes in the gross values of non-current financial liabilities (including liabilities for members' accrued benefits) are recognised in the operating statement in the periods in which they occur.

**b. Cash and Cash Equivalents**

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

**c. Revenue**

Revenue is recognised at the 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.

## Notes to the Financial Statements

For the year ended 30 June 2018

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### **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.

# Trustees Declaration

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The trustees 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 trustees:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2018 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2018 and the results of its operations for the year 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 2018.

Signed in accordance with a resolution of the trustees by:

.....  
Antonio Fragomeni

Trustee

.....  
Marion Fragomeni

Trustee

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

**Fragomeni Superannuation Fund**  
**Statement of Taxable Income**

For the year ended 30 June 2018

	<b>2018</b>
	<b>\$</b>
Benefits accrued as a result of operations	<b>F3</b> (12,754.00)
<b>Less</b>	
Exempt current pension income	<b>W6</b> 15.00
	<u>15.00</u>
<b>Add</b>	
SMSF non deductible expenses	<b>W8-W9</b> 41.00
Pension Payments	<b>W3</b> 19,500.00
	<u>19,541.00</u>
<b>Taxable Income or Loss</b>	<u>6,772.00</u>
Income Tax on Taxable Income or Loss	1,015.80
 <b>CURRENT TAX OR REFUND</b>	 <u>1,015.80</u>
Supervisory Levy	259.00
<b>AMOUNT DUE OR REFUNDABLE</b>	<u>1,274.80</u>



# Members Statement

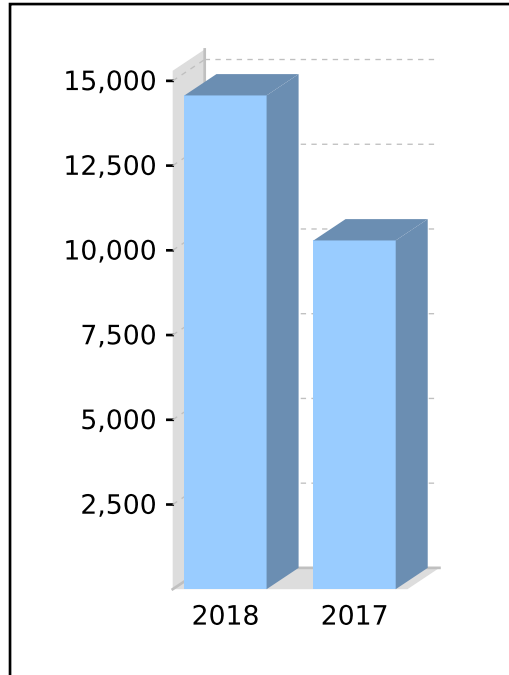
Antonio Fragomeni  
 19 Lavender Court  
 DIANELLA, Western Australia, 6059, Australia

### Your Details

Date of Birth :	20/09/1957	Nominated Beneficiaries	N/A
Age:	60	Vested Benefits	14,570
Tax File Number:	Provided	Total Death Benefit	14,570
Date Joined Fund:	07/08/2009		
Service Period Start Date:			
Date Left Fund:			
Member Code:	FRAANT00003A		
Account Start Date	07/08/2009		
Account Type:	Accumulation		
Account Description:	Accumulation		

### Your Balance

<b>Total Benefits</b>	<b>14,570</b>
<u>Preservation Components</u>	
Preserved	14,570
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	682
Taxable	13,889
Investment Earnings Rate	-1%



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2017	10,290	6,174
<u>Increases to Member account during the period</u>		
Employer Contributions	<b>W1</b> 5,151	4,051
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		182
Government Co-Contributions		
Other Contributions		500
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(113)	(30)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	773	608
Income Tax	(15)	(22)
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2018	14,570	10,291

# Members Statement

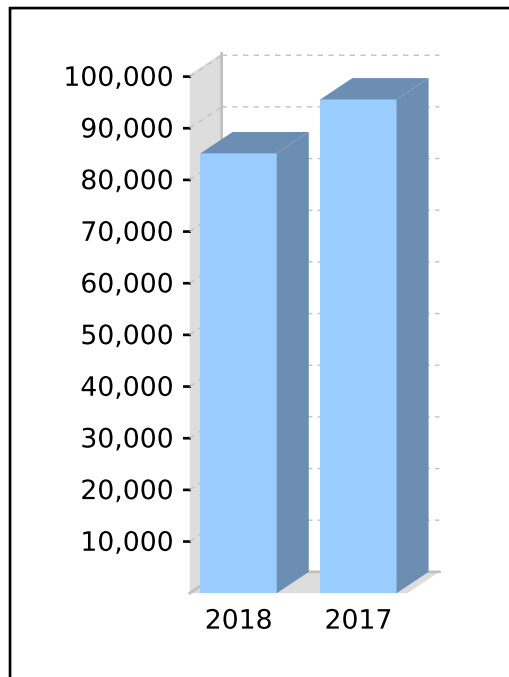
Antonio Fragomeni  
 19 Lavender Court  
 DIANELLA, Western Australia, 6059, Australia

### Your Details

Date of Birth :	20/09/1957	Nominated Beneficiaries	N/A
Age:	60	Vested Benefits	85,142
Tax File Number:	Provided	Total Death Benefit	85,142
Date Joined Fund:	07/08/2009		
Service Period Start Date:			
Date Left Fund:			
Member Code:	FRAANT00004P		
Account Start Date	01/07/2014		
Account Type:	Pension		
Account Description:	Transition to Retirement Pension		

### Your Balance

<b>Total Benefits</b>	<b>85,142</b>
<u>Preservation Components</u>	
Preserved	85,142
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (18.73%)	15,945
Taxable	69,197
Investment Earnings Rate	-1%



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2017	95,576	106,608
<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	(1,023)	(373)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	<b>W3</b> 9,558	10,660
Contributions Tax		
Income Tax	(147)	
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2018	85,142	95,575

# Members Statement

Marion Fragomeni  
 19 Lavender Court  
 Dianella, Western Australia, 6059, Australia

## Your Details

Date of Birth : 05/02/1958  
 Age: 60  
 Tax File Number: Provided  
 Date Joined Fund: 07/08/2009  
 Service Period Start Date:  
 Date Left Fund:  
 Member Code: FRAMAR00001A  
 Account Start Date 07/08/2009  
 Account Type: Accumulation  
 Account Description: Accumulation

Nominated Beneficiaries N/A  
 Vested Benefits  
 Total Death Benefit

## Your Balance

### Total Benefits

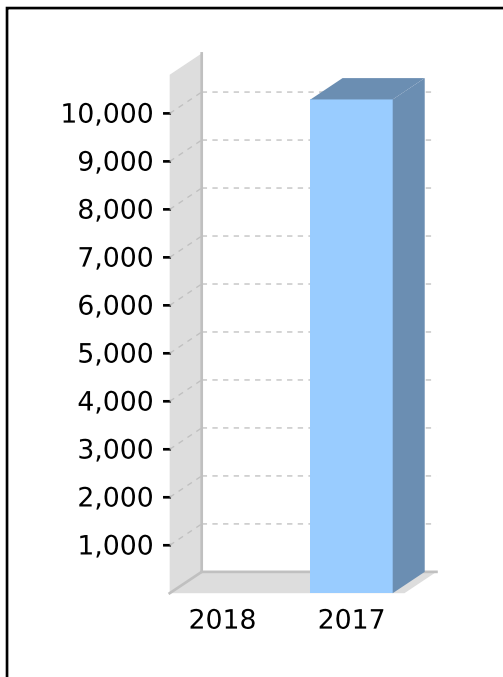
Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components

Tax Free  
 Taxable

Investment Earnings Rate 32226%



## Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2017	10,290	6,174
<u>Increases to Member account during the period</u>		
Employer Contributions	W1 3,126	4,051
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		182
Government Co-Contributions		
Other Contributions		500
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(117)	(30)
Internal Transfer In	23,410	
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	469	608
Income Tax	(18)	(22)
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	36,258	
Closing balance at 30/06/2018	0	10,291

# Members Statement

Marion Fragomeni  
 19 Lavender Court  
 Dianella, Western Australia, 6059, Australia

## Your Details

Date of Birth : 05/02/1958  
 Age: 60  
 Tax File Number: Provided  
 Date Joined Fund: 07/08/2009  
 Service Period Start Date:  
 Date Left Fund: 01/06/2018  
 Member Code: FRAMAR00002P  
 Account Start Date 01/07/2014  
 Account Type: Pension  
 Account Description: Transition to Retirement Pension

Nominated Beneficiaries N/A  
 Vested Benefits  
 Total Death Benefit

## Your Balance

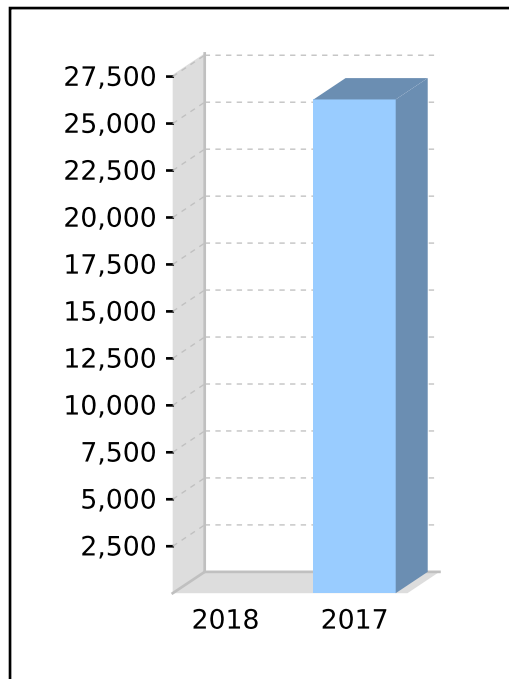
### Total Benefits

Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components

Tax Free (1.38%)  
 Taxable  
 Investment Earnings Rate 0%



## Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2017	26,282	29,315
<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	(290)	(102)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	W3 2,628	2,930
Contributions Tax		
Income Tax	(46)	
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	23,410	
Closing balance at 30/06/2018	0	26,283

# Members Statement

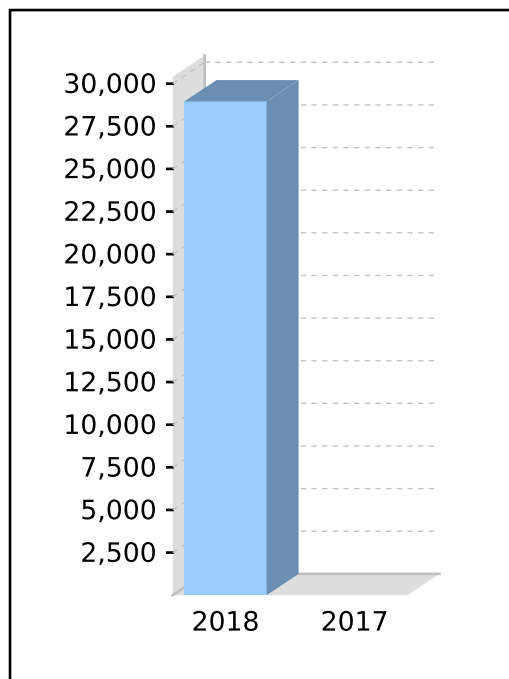
Marion Fragomeni  
 19 Lavender Court  
 Dianella, Western Australia, 6059, Australia

### Your Details

Date of Birth :	05/02/1958	Nominated Beneficiaries	N/A
Age:	60	Vested Benefits	28,956
Tax File Number:	Provided	Total Death Benefit	28,956
Date Joined Fund:	07/08/2009		
Service Period Start Date:			
Date Left Fund:			
Member Code:	FRAMAR00003P		
Account Start Date	01/06/2018		
Account Type:	Pension		
Account Description:	Account Based Pension		

### Your Balance

Total Benefits	28,956
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	28,956
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (2.77%)	801
Taxable	28,155
Investment Earnings Rate	0%



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2017		
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	12	
Internal Transfer In	<b>C3/N1</b> 36,258	
<u>Decreases to Member account during the period</u>		
Pensions Paid	<b>W3</b> 7,314	
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2018	28,956	0

## Fragomeni Superannuation Fund Investment Summary Report

As at 30 June 2018

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/ (Loss)%	Portfolio Weight%
<b>Cash/Bank Accounts</b>								
Westpac Self Super Online		128,338.220000	128,338.22	128,338.22	128,338.22			100.00 %
			<b>128,338.22</b>		<b>128,338.22</b>		<b>0.00 %</b>	<b>100.00 %</b>
			<b>128,338.22</b>		<b>128,338.22</b>		<b>0.00 %</b>	<b>100.00 %</b>

## Fragomeni Superannuation Fund Investment Income Report

As at 30 June 2018

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income	TFN Credits	Other Deductions	Distributed Capital Gains	Non- Assessable Payments
								(Excl. Capital Gains) * 2				
<b>Macquarie account 8594</b>												
Westpac Self Super Online	721.68			721.68	0.00	0.00	0.00	721.68			0.00	0.00
	<b>721.68</b>			<b>721.68</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>721.68</b>			<b>0.00</b>	<b>0.00</b>
	<b>721.68</b>			<b>721.68</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>721.68</b>			<b>0.00</b>	<b>0.00</b>

Assessable Income (Excl. Capital Gains) **721.68**

Net Capital Gain **0.00**

**Total Assessable Income 721.68**

\* 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.

**Fragomeni Superannuation Fund**  
**Trial Balance**

As at 30 June 2018

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	<b>24200</b>	<b>Contributions</b>			
(4,732.40)	24200/FRAANT00003A	(Contributions) Fragomeni, Antonio - Accumulation			5,151.19
(4,732.40)	24200/FRAMAR00001 A	(Contributions) Fragomeni, Marion - Accumulation			3,125.79
	<b>25000</b>	<b>Interest Received</b>			
(815.55)	25000/WBC521180	Westpac Self Super Online			721.68
	<b>26500</b>	<b>Other Investment Income</b>			
(924.35)	26500/FRAGA030001	Loan to Garry			
1,386.00	30100	Accountancy Fees		1,364.00	
259.00	30400	ATO Supervisory Levy		259.00	
605.00	30700	Auditor's Remuneration		605.00	
25.00	31500	Bank Charges		25.00	
	<b>41600</b>	<b>Pensions Paid</b>			
10,660.00	41600/FRAANT00004P	(Pensions Paid) Fragomeni, Antonio - Pension (Transition to Retirement Pension)		9,557.50	
2,930.00	41600/FRAMAR00002 P	(Pensions Paid) Fragomeni, Marion - Pension (Transition to Retirement Pension)		2,628.30	
	41600/FRAMAR00003 P	(Pensions Paid) Fragomeni, Marion - Pension (Account Based Pension)		7,314.20	
1,171.80	48500	Income Tax Expense		1,015.80	
(5,832.10)	49000	Profit/Loss Allocation Account			13,770.14
	<b>50010</b>	<b>Opening Balance</b>			
(6,173.93)	50010/FRAANT00003A	(Opening Balance) Fragomeni, Antonio - Accumulation			10,290.41
(106,608.26)	50010/FRAANT00004P	(Opening Balance) Fragomeni, Antonio - Pension (Transition to Retirement Pension)			95,575.62
(6,173.91)	50010/FRAMAR00001 A	(Opening Balance) Fragomeni, Marion - Accumulation			10,290.44
(29,314.76)	50010/FRAMAR00002 P	(Opening Balance) Fragomeni, Marion - Pension (Transition to Retirement Pension)			26,282.29
	<b>52420</b>	<b>Contributions</b>			
(4,732.40)	52420/FRAANT00003A	(Contributions) Fragomeni, Antonio - Accumulation			5,151.19
(4,732.40)	52420/FRAMAR00001 A	(Contributions) Fragomeni, Marion - Accumulation			3,125.79
	<b>53100</b>	<b>Share of Profit/(Loss)</b>			



## Fragomeni Superannuation Fund

## Trial Balance

As at 30 June 2018

Last Year	Code	Account Name	Units	Debits \$	Credits \$
30.02	53100/FRAANT00003A	(Share of Profit/(Loss)) Fragomeni, Antonio - Accumulation		113.39	
372.64	53100/FRAANT00004P	(Share of Profit/(Loss)) Fragomeni, Antonio - Pension (Transition to Retirement Pension)		1,022.79	
29.97	53100/FRAMAR00001 A	(Share of Profit/(Loss)) Fragomeni, Marion - Accumulation		118.28	
102.47	53100/FRAMAR00002 P	(Share of Profit/(Loss)) Fragomeni, Marion - Pension (Transition to Retirement Pension)		289.61	
	53100/FRAMAR00003 P	(Share of Profit/(Loss)) Fragomeni, Marion - Pension (Account Based Pension)			12.75
	<b>53330</b>	<b>Income Tax</b>			
(21.74)	53330/FRAANT00003A	(Income Tax) Fragomeni, Antonio - Accumulation			15.66
	53330/FRAANT00004P	(Income Tax) Fragomeni, Antonio - Pension (Transition to Retirement Pension)			146.69
(21.74)	53330/FRAMAR00001 A	(Income Tax) Fragomeni, Marion - Accumulation			18.38
	53330/FRAMAR00002 P	(Income Tax) Fragomeni, Marion - Pension (Transition to Retirement Pension)			45.02
	<b>53800</b>	<b>Contributions Tax</b>			
607.64	53800/FRAANT00003A	(Contributions Tax) Fragomeni, Antonio - Accumulation		772.68	
607.64	53800/FRAMAR00001 A	(Contributions Tax) Fragomeni, Marion - Accumulation		468.87	
	<b>54160</b>	<b>Pensions Paid</b>			
10,660.00	54160/FRAANT00004P	(Pensions Paid) Fragomeni, Antonio - Pension (Transition to Retirement Pension)		9,557.50	
2,930.00	54160/FRAMAR00002 P	(Pensions Paid) Fragomeni, Marion - Pension (Transition to Retirement Pension)		2,628.30	
	54160/FRAMAR00003 P	(Pensions Paid) Fragomeni, Marion - Pension (Account Based Pension)		7,314.20	
	<b>56100</b>	<b>Internal Transfers In</b>			
	56100/FRAMAR00001 A	(Internal Transfers In) Fragomeni, Marion - Accumulation			23,410.15
	56100/FRAMAR00003 P	(Internal Transfers In) Fragomeni, Marion - Pension (Account Based Pension)			36,257.92
	<b>57100</b>	<b>Internal Transfers Out</b>			
0.00	57100/FRAMAR00001 A	(Internal Transfers Out) Fragomeni, Marion - Accumulation		36,257.92	
	57100/FRAMAR00002 P	(Internal Transfers Out) Fragomeni, Marion - Pension (Transition to Retirement Pension)		23,410.15	

## Fragomeni Superannuation Fund

**Trial Balance**

As at 30 June 2018

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	<b>60400</b>	<b>Macquarie account 8594</b>			
142,264.36	60400/WBC521180	Westpac Self Super Online		128,338.22	
1,346.20	68000	Sundry Debtors		1,346.20	
(84.80)	85000	Income Tax Payable/Refundable			1,015.80
(1,087.00)	86000	PAYG Payable			0.00
				<b>234,406.91</b>	<b>234,406.91</b>

Current Year Profit/(Loss): (12,754.34)

# **T – INCOME TAX RETURN**

**PART A Electronic lodgment declaration (Form P, T, F, SMSF or EX)**

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

**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 partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN.

Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

*The Australian Business Register*

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this tax return to maintain the integrity of the register.

Please refer to the privacy statement on the Australian Business Register (ABR) website ([www.abr.gov.au](http://www.abr.gov.au)) for further information – it outlines our commitment to safeguarding your details.

*Electronic funds transfer - direct debit*

Where you have requested an EFT direct debit some of your details will be provided to your financial institution and the Tax Office's sponsor bank to facilitate the payment of your taxation liability from your nominated account.

Tax file number 908 202 836

Year 2018

Name of partnership, trust, fund or entity Fragomeni Superannuation Fund

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

**Important**

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

**Declaration: I declare that:**

- the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- the agent is authorised to lodge this tax return.

Signature of partner, trustee or director

Date

**PART B Electronic funds transfer consent**

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic lodgment channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

Important: Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

Agent's reference number 00000000

Account Name Fragomeni Super Fund

I authorise the refund to be deposited directly to the specified account.

Signature

Date

# Self-managed superannuation fund annual return

# 2018

## 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 2018 (NAT 71287).

The Self-managed superannuation fund annual return instructions 2018 (NAT 71606) (the instructions) can assist you to complete this annual return.

## Section A: Fund information

### 1 Tax file number (TFN)

The Tax Office 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.

### 2 Name of self-managed superannuation fund (SMSF)

### 3 Australian business number (ABN)

### 4 Current postal address





### 5 Annual return status

Is this an amendment to the SMSF's 2018 return?

 A  N

Is this the first required return for a newly registered SMSF?

 B  N

### 6 SMSF auditor

Auditor's name

Title

Familyname

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Use Agent  
address details?

 N

Postal address





Date audit was completed  A  21/08/2018

Was Part B of the audit report qualified?  B  N

If the audit report was qualified, have the reported compliance issues been rectified?  C

**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 Financial institution details for super payments and tax refunds**

You must provide the financial institution details of your fund's nominated super account. If you would like your fund's tax refunds paid to a different account, you can provide additional financial institution details at B.

Fund BSB number (must be six digits)  Fund account number

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

**B Financial institution details for tax refunds only**

Use Agent Trust Account?

If you would like your fund's tax refunds paid to a different account, provide additional financial institution details. Tax refunds cannot be paid to a trustee's personal account. (See relevant instructions.)

Fund BSB number (must be six digits)  Account number

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

**C Electronic service address alias**

We will use your electronic service address alias to communicate with your fund about ATO super payments.

**8 Status of SMSF**

Australian superannuation fund

**A**  Y

Fund benefit structure

**B**  A

Code

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution?

**C**  Y

**9 Was the fund wound up during the income year?**

Print Y for yes or N for no.

If yes, provide the date on which fund was wound up

Have all tax lodgment and payment obligations been met?

**10 Exempt current pension income**

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?

Y Print Y for yes or N for no.

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

If No, Go to Section B: Income

If Yes Exempt current pension income amount **A**  **W6-W7**

Which method did you use to calculate your exempt current pension income?

Segregated assets method **B**

Unsegregated assets method **C**  X

Was an actuarial certificate obtained? **D**  Y Print Y for yes

Did the fund have any other income that was assessable? **E**  Y Print Y for yes or N for no. If Yes, go to Section B: Income

Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. If No - 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**  **N** Print **Y** for yes or **N** for no.

Have you applied an exemption or rollover? **M**  Print **Y** for yes or **N** for no. Code

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital Gains Tax (CGT) schedule 2018

Net capital gain **A**

Gross rent and other leasing and hiring income **B**

Gross interest **C**  **F3**

Forestry managed investment scheme income **X**

Gross foreign income **D1**  Net foreign income **D**  Loss

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

**Calculation of assessable contributions**  
 Assessable employer contributions **R1**  **F3**  
 plus Assessable personal contributions **R2**   
 plus\*\*No-TFN-quoted contributions **R3**   
 (an amount must be included even if it is zero)  
 less Transfer of liability to life insurance company or PST **R6**

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

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

\* Other income **S**  Code

\*Assessable income due to changed tax status of fund **T**

Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3) **U**

#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.

GROSS INCOME **W**  Loss

(Sum of labels A to U)

Exempt current pension income **Y**  **W6-W7**

TOTAL ASSESSABLE INCOME **V**  Loss

(W less Y)

**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> <input type="text"/>	<b>A2</b> <input type="text"/>	
Interest expenses overseas	<b>B1</b> <input type="text"/>	<b>B2</b> <input type="text"/>	
Capital works expenditure	<b>D1</b> <input type="text"/>	<b>D2</b> <input type="text"/>	
Decline in value of depreciating assets	<b>E1</b> <input type="text"/>	<b>E2</b> <input type="text"/>	
Insurance premiums – members	<b>F1</b> <input type="text"/>	<b>F2</b> <input type="text"/>	
Death benefit increase	<b>G1</b> <input type="text"/>		
SMSF auditor fee	<b>H1</b> <input type="text" value="592"/>	<b>H2</b> <input type="text" value="13"/>	
Investment expenses	<b>I1</b> <input type="text"/>	<b>I2</b> <input type="text"/>	
Management and administration expenses	<b>J1</b> <input type="text" value="1,619"/>	<b>J2</b> <input type="text" value="29"/>	
Forestry managed investment scheme expense	<b>U1</b> <input type="text"/>	<b>U2</b> <input type="text"/>	
Other amounts	<b>L1</b> <input type="text"/>	<b>L2</b> <input type="text"/>	Code <input type="text"/>
Tax losses deducted	<b>M1</b> <input type="text"/>		
<b>TOTAL DEDUCTIONS</b>		<b>TOTAL NON-DEDUCTIBLE EXPENSES</b>	
<b>N</b> <input type="text" value="2,211"/>		<b>Y</b> <input type="text" value="42"/>	
(Total A1 to M1)		(Total A2 to L2)	
<b>#TAXABLE INCOME OR LOSS</b>		<b>TOTAL SMSF EXPENSES</b>	
<b>O</b> <input type="text" value="6,773"/>		<b>Z</b> <input type="text" value="2,253"/>	
(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)		(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.

**13 Calculation statement**

Please refer to the Self-managed superannuation fund annual return instructions 2018 on how to complete the calculation statement.

#Taxable income	<b>A</b> <input type="text" value="6,773"/>	F8
(an amount must be included even if it is zero)		
#Tax on taxable income	<b>T1</b> <input type="text" value="1,015.80"/>	
(an amount must be included even if it is zero)		
#Tax on no-TFN-quoted contributions	<b>J</b> <input type="text" value="0.00"/>	
(an amount must be included even if it is zero)		
Gross tax	<b>B</b> <input type="text" value="1,015.80"/>	
(T1 plus J)		



Foreign income tax offset <b>C1</b> <input type="text"/>	<b>Non-refundable non-carry forward tax offsets</b> <b>C</b> <input type="text" value="0.00"/> (C1 plus C2)
Rebates and tax offsets <b>C2</b> <input type="text"/>	

**SUBTOTAL 1**  
**T2**   
(B less C –cannot be less than zero)

Early stage venture capital limited partnership tax offset <b>D1</b> <input type="text"/>	<b>Non-refundable carry forward tax offsets</b> <b>D</b> <input type="text" value="0.00"/> (D1 plus D2 plus D3 plus D4)
Early stage venture capital limited partnership tax offset carried forward from previous year <b>D2</b> <input type="text"/>	
Early stage investor tax offset <b>D3</b> <input type="text"/>	
Early stage investor tax offset carried forward from previous year <b>D4</b> <input type="text"/>	

**SUBTOTAL 2**  
**T3**   
(T2 less D –cannot be less than zero)

Complying fund's franking credits tax offset <b>E1</b> <input type="text"/>	<b>Refundable tax offsets</b> <b>E</b> <input type="text" value="0.00"/> (E1 plus E2 plus E3 plus E4)
No-TFN tax offset <b>E2</b> <input type="text"/>	
National rental affordability scheme tax offset <b>E3</b> <input type="text"/>	
Exploration credit tax offset <b>E4</b> <input type="text"/>	

**#TAX PAYABLE T5**   
(T3 less E - cannot be less than zero)

**Section 102AAM interest charge**  
**G**

F8

Credit for interest on early payments – amount of interest

**H1**

Credit for tax withheld – foreign resident withholding (excluding capital gains)

**H2**

Credit for tax withheld – where ABN or TFN not quoted (non-individual)

**H3**

Credit for TFN amounts withheld from payments from closely held trusts

**H5**

Credit for interest on no-TFN tax offset

**H6**

Credit for foreign resident capital gains withholding amounts

**H8**

**Eligible credits**

**H**

(H1 plus H2 plus H3 plus H5 plus H6 plus H8)

**#Tax offset refunds**

(Remainder of refundable tax offsets).

**I**

(unused amount from label E- an amount must be included even if it is zero)

**PAYG instalments raised**

**K**

**Supervisory levy**

**L**

**Supervisory levy adjustment for wound up funds**

**M**

**Supervisory levy adjustment for new funds**

**N**

**Total amount of tax payable**

**S**

(T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.



F8

**Section E: Losses**

**14 Losses**

If total loss is greater than \$100,000, complete and attach a Losses schedule 2018.

Tax losses carried forward to later income years

**U**

Net capital losses carried forward to later income years

**V**

Net capital losses brought forward from prior years

Non-Collectables   
Collectables

Net capital losses carried forward to later income years

**Section F / Section G: Member Information**

In Section F / G report all current members in the fund at 30 June.  
Use Section F / G to report any former members or deceased members who held an interest in the fund at any time during the income year.

See the Privacy note in the Declaration.

Title	Mr	Member'sTFN	626 089 123	MemberNumber	1
Familyname	Fragomeni			Account status	0 Code
First given name	Antonio				
Other given names					
Date of birth	20/09/1957	If deceased, date of death			

**Contributions**

Refer to instructions for completing these labels.

OPENINGACCOUNTBALANCE	105,866.03
Employer contributions	<b>A</b> 5,151.19
ABN of principal employer	<b>A1</b>
Personal contributions	<b>B</b>
CGT small business retirement exemption	<b>C</b>
CGT small business 15-year exemption amount	<b>D</b>
Personal injury election	<b>E</b>
Spouse and child contributions	<b>F</b>
Other third party contributions	<b>G</b>
Assessable foreign superannuation fund amount	<b>I</b>
Non-assessable foreign superannuation fund amount	<b>J</b>
Transfer from reserve: assessable amount	<b>K</b>
Transfer from reserve: non-assessable amount	<b>L</b>
Contributions from non-complying funds and previously non-complying funds	<b>T</b>
Any other contributions (including Super Co-contributions and Low Income Super Contributions)	<b>M</b>

F9-F10

**Other transactions**

Accumulation phase account balance	<b>S1</b> 99,712.21
Retirement phase account balance - Non CDBIS	<b>S2</b>
Retirement phase account balance - CDBIS	<b>S3</b>
TRISCount	1

<b>TOTAL CONTRIBUTIONS</b>	<b>N</b> 5,151.19
Allocated earnings or losses	<b>O</b> 1,747.51
Inward rollovers and transfers	<b>P</b>
Outward rollovers and transfers	<b>Q</b>
Lump Sum payment	<b>R1</b>
Income stream payment	<b>R2</b> 9,557.50
<b>CLOSING ACCOUNT BALANCE</b>	<b>S</b> 99,712.21
	S1 plus S2 plus S3

Loss

L

Code

Code

O

Accumulation phase value

**X1**

Retirement phase value

**X2**

See the Privacy note in the Declaration.

Title	Mrs	Member's TFN	625 882 147	Member Number	2
Family name	Fragomeni			Account status	0 Code
First given name	Marion				
Other given names					
Date of birth	05/02/1958	If deceased, date of death			

**Contributions**

Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE	36,572.73
Employer contributions <b>A</b>	3,125.79
ABN of principal employer <b>A1</b>	
Personal contributions <b>B</b>	
CGT small business retirement exemption <b>C</b>	
CGT small business 15-year exemption amount <b>D</b>	
Personal injury election <b>E</b>	
Spouse and child contributions <b>F</b>	
Other third party contributions <b>G</b>	
Assessable foreign superannuation fund amount <b>I</b>	
Non-assessable foreign superannuation fund amount <b>J</b>	
Transfer from reserve: assessable amount <b>K</b>	
Transfer from reserve: non-assessable amount <b>L</b>	
Contributions from non-complying funds and previously non-complying funds <b>T</b>	
Any other contributions (including Super Co-contributions and Low Income Super Contributions) <b>M</b>	

F11-F13

**Other transactions**

Accumulation phase account balance <b>S1</b>	
Retirement phase account balance - Non CDBIS <b>S2</b>	28,956.41
Retirement phase account balance - CDBIS <b>S3</b>	
0 TRIS Count	

TOTAL CONTRIBUTIONS <b>N</b>	3,125.79	
Allocated earnings or losses <b>O</b>	799.61	Loss
Inward rollovers and transfers <b>P</b>		
Outward rollovers and transfers <b>Q</b>		
Lump Sum payment <b>R1</b>		Code
Income stream payment <b>R2</b>	9,942.50	Code
CLOSING ACCOUNT BALANCE <b>S</b>	28,956.41	
S1 plus S2 plus S3		
Accumulation phase value <b>X1</b>		
Retirement phase value <b>X2</b>		

**Section H: Assets and liabilities**

**15 ASSETS**

15a Australian managed investments

Listed trusts <b>A</b>	
Unlisted trusts <b>B</b>	
Insurance policy <b>C</b>	
Other managed investments <b>D</b>	

15b Australian direct investments

Cash and term deposits **E**

Debt securities **F**

Loans **G**

Listed shares **H**

Unlisted shares **I**

**Limited recourse borrowing arrangements**

Australian residential real property **J1**

Australian non-residential real property **J2**

Overseas real property **J3**

Australian shares **J4**

Overseas shares **J5**

Other **J6**

Limited recourse borrowing arrangements **J**

Non-residential real property **K**

Residential real property **L**

Collectables and personal use assets **M**

Other assets **O**

F4

15c 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**

**TOTAL AUSTRALIAN AND OVERSEAS ASSETS** **U**   
(Sum of labels A to T)

15d 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 **N**

15e Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A**  Print **Y** for yes or **N** for no.

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B**  Print **Y** for yes or **N** for no.

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements **V1**

Permissible temporary borrowings **V2**

Other borrowings **V3**

Borrowings **V**

Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G) **W**

Reserve accounts **X**

Other liabilities **Y**

F4

**TOTAL LIABILITIES** **Z**

**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 2017–18 income year, write 2018). **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 2018. **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 2018 for each election **C**

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2018. **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](http://ato.gov.au/privacy).

**TRUSTEE'S OR DIRECTOR'S DECLARATION:**

I declare that current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received the audit report and I am aware of any matters raised. I declare that the information on this annual return, including any attached schedules and additional documentation is true and correct. I also authorise the ATO to make any tax refunds to the nominated bank account (if applicable).

Authorised trustee's, director's or public officer's signature

Date 

Day	Month	Year
30	08	2018

**Preferred trustee or director contact details:**

Title

Familyname

First given name

Other given names

Phone number 

Area code	Number
0438	975709

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return 

Hrs
<input type="text"/>

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 2018 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

Title

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Area code

Number

Tax agent number

Reference number

**W – WORKING PAPER**





KAV PARTNERS

## Employer Contribution

Client Wealth Safe Accounting  
 End Client Fragomeni Super Fund  
 Year 2018

Date	Description	Amount	Ref
15-2-2018	Deposit Pymt Frangc Pty Ltd Super April - June	2,025.40	S8
16-4-2018	Deposit Pymt Frangc Pty Ltd Super Jul - Sep	2,142.26	S10
17-5-2018	Deposit Online Pymt Fragz Pty Ltd Super Oct to Dec	2,083.92	S11
		<b>6,251.58</b>	
18-6-2018	Deposit Online Pymt Fragz Pty Ltd Super Jan to March	2,025.40	S12
Total Contribution		<b>8,276.98</b>	

	Antonio Fragomeni - Accumulation	Marion Fragomeni - Accumulation	Total
As at 31/05/2018	3,125.79	3,125.79	6,251.58
As at 30/06/2018	2,025.40		
Total	<b>5,151.19</b>	<b>3,125.79</b>	<b>8,276.98</b>

**Fragomeni Superannuation Fund**  
**General Ledger**



For The Period 01 July 2017 - 30 June 2018

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Bank Charges (31500)</b>					
<u>Bank Charges (31500)</u>					
01/08/2017	Transaction Fee		5.00	S2	5.00 DR
18/10/2017	Transaction Fee [Transaction Fee]		5.00	S4	10.00 DR
01/11/2017	Transaction Fee [Transaction Fee]		5.00	S5	15.00 DR
01/06/2018	Transaction Fee [Transaction Fee]		10.00	S12	25.00 DR
			<b>25.00</b>		<b>25.00 DR</b>
<b>Total Debits:</b>	<b>25.00</b>				
<b>Total Credits:</b>	<b>0.00</b>				



KAV PARTNERS

## Pension Calculation

**Client** Wealth Safe Accounting  
**End Client** Fragomeni Super Fund  
**Year** 2018

### Minimum Pension Calculation

	Antoni Fragomeni	Marion Fragomeni	Total
Opening Balance	95,575.00	26,283.00	121,858.00
Age	60	60	
Rate	4%	4%	
Minimum Pension	<b>3,823.00</b>	<b>1,051.32</b>	<b>4,874.32</b>
Total Pension as at 31/05/2018	<b>9,557.50</b>	<b>2,628.30</b>	<b>12,185.80</b>
Total Pension as at 30/06/2018		<b>7,314.20</b>	<b>7,314.20</b>
<b>Total Pension</b>			<b>19,500.00</b>

Date	Description	Amount
13-7-2017	Withdrawal Cash Morley WA	7,500.00 <b>S1</b>
8-9-2017	Withdrawal Cash Morley WA	5,000.00 <b>S3</b>
22-6-2018	Withdrawal Cash Morley WA	7,000.00 <b>S12</b>
	Total	<b>19,500.00</b>

**Fragomeni Superannuation Fund**  
**General Ledger**



For The Period 01 July 2017 - 31 May 2018

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Income Tax Payable/Refundable (85000)</b>					
<u>Income Tax Payable/Refundable (85000)</u>					
01/07/2017	Opening Balance				84.80 CR
15/05/2018	Withdrawal/Cheque 200039 [Withdrawal/Cheque 200039]		<b>\$343.8 (S15) - \$259</b> 84.80		<b>S15</b> 0.00 DR
31/05/2018	Create Entries - Income Tax Expense - 31/05/2018			<b>F8</b> 688.15	688.15 CR
			<b>84.80</b>	<b>688.15</b>	<b>688.15 CR</b>

**Total Debits: 84.80**

**Total Credits: 688.15**

# Fragomeni Superannuation Fund

## General Ledger

For The Period 01 July 2017 - 30 June 2018

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Income Tax Payable/Refundable (85000)</b>					
Income Tax Payable/Refundable (85000)					
01/07/2017	Opening Balance				84.80 CR
15/05/2018	Withdrawal/Cheque 200039 [Withdrawal/Cheque 200039]		<b>\$343.8 (S15) - \$259</b> 84.80		0.00 DR
31/05/2018	Create Entries - Income Tax Expense - 31/05/2018			692.29	692.29 CR
30/06/2018	Create Entries - Income Tax Expense - 30/06/2018			323.51	<b>F8</b> 1,015.80 CR
			<b>84.80</b>	<b>1,015.80</b>	<b>1,015.80 CR</b>
<b>Total Debits:</b>			<b>84.80</b>		
<b>Total Credits:</b>				<b>1,015.80</b>	

## Fragomeni Superannuation Fund



## Exempt Current Pension Income Reconciliation

For The Period 01 July 2017 - 30 June 2018

Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
<b>Segment - 01 July 2017 to 31 May 2018</b>					
<u>Label C</u>					
31/07/2017	25000/WBC521180	Westpac Self Super Online	64.42		
31/08/2017	25000/WBC521180	Westpac Self Super Online	62.97		
29/09/2017	25000/WBC521180	Westpac Self Super Online	57.36		
31/10/2017	25000/WBC521180	Westpac Self Super Online	62.45		
30/11/2017	25000/WBC521180	Westpac Self Super Online	58.27		
29/12/2017	25000/WBC521180	Westpac Self Super Online	56.35		
31/01/2018	25000/WBC521180	Westpac Self Super Online	64.15		
28/02/2018	25000/WBC521180	Westpac Self Super Online	54.86		
29/03/2018	25000/WBC521180	Westpac Self Super Online	57.31		
30/04/2018	25000/WBC521180	Westpac Self Super Online	63.72		
31/05/2018	25000/WBC521180	Westpac Self Super Online	62.00		
		<b>Total</b>	663.86	2.095 % <b>S16</b>	<b>13.91</b>
<b>Total Segment ECPI *</b>					<b>13.91</b>
<b>Segment - 02 June 2018 to 30 June 2018</b>					
<u>Label C</u>					
29/06/2018	25000/WBC521180	Westpac Self Super Online	57.82		
		<b>Total</b>	57.82	2.095 % <b>S16</b>	<b>1.22</b>
<b>Total Segment ECPI *</b>					<b>1.22</b>

Fragomeni Superannuation Fund

**Exempt Current Pension Income Reconciliation**

For The Period 01 July 2017 - 30 June 2018



Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
				SMSF Annual Return Rounding	0.13
				Total ECPI	15.00

\* Total Segment ECPI does not include ECPI amounts from Label A. The total ECPI from Label A is shown separately at the start of the report.

## Fragomeni Superannuation Fund



## Pension Non Deductible Expense Report

For The Period 01 July 2017 - 30 June 2018

Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
<b>Segment - 01 July 2017 to 31 May 2018</b>						
<b>Label J</b>						
08/05/2018	30100	Accountancy Fees	1,969.00			
01/08/2017	31500	Bank Charges	5.00			
01/11/2017	31500	Bank Charges	5.00			
18/10/2017	31500	Bank Charges	5.00			
		<b>Total</b>	1,984.00	2.095 % S16	1,942.45	41.55
15/05/2018	30400	ATO Supervisory Levy	259.00			
		<b>Total</b>	259.00	0.000 %	259.00	0.00
		<b>Label Total</b>			2,201.45	41.55
<b>Label L</b>						
15/05/2018	85000	Income Tax Payable/Refundable	84.80			
		<b>Total</b>	84.80	0.000 %	0.00	84.80
		<b>Total Segment Expenses</b>			2,201.45	126.35
<b>Segment - 01 June 2018 to 01 June 2018</b>						
<b>Label J</b>						
01/06/2018	31500	Bank Charges	10.00			
		<b>Total</b>	10.00	2.095 % S16	9.79	0.21



Fragomeni Superannuation Fund  
**Pension Non Deductible Expense Report**  
 For The Period 01 July 2017 - 30 June 2018



	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
<u>Label J</u>							
<b>Total Segment Expenses</b>						<b>9.79</b>	<b>0.21</b>
<b>Segment - 02 June 2018 to 30 June 2018</b>							
<u>Label H</u>							
	30/06/2018	30700	Auditor's Remuneration	605.00			
			<b>Total</b>	605.00	2.095 %	592.33	12.67
<b>Total Segment Expenses</b>						<b>592.33</b>	<b>12.67</b>
<b>Total Expenses *</b>						<b>2,803.57</b>	<b>139.23</b>

\* General expense percentage - 2.095 %

\* Investment expense percentage - 2.095 %

**Total Exempt expenses:  $41.55 + 0.21 = 41.76$**   
**Non-Deductible of Management and Admin:  $41.55 - 12.67$  (audit fee) = 28.88**  
**Deductible:  $2,201.45 + 9.79 - 592.33 = 1,618.91$**

# **S – SOURCE DOCUMENTS**



## Electronic Statement

Statement Period  
30 June 2017 - 31 July 2017

## Westpac Self Super Online

Account Name  
**MR ANTONIO FRAGOMENI & MRS  
MARION CLARE FRAGOMENI ATF  
FRAGOMENI SUPERANNUATION FUND**

Customer ID  
**3847 8048** Fragomeni, Antonio  
**5537 9273** Fragomeni, Marion Clare

BSB Account Number  
**036-062** 521 180

Opening Balance	+ \$142,264.36
Total Credits	+ \$64.42
Total Debits	- \$7,500.00
Closing Balance	+ \$134,828.78

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	Over
	\$0
23 Aug 2016	0.55 %

## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/06/17	STATEMENT OPENING BALANCE			142,264.36
13/07/17	Withdrawal Cash Morley WA	7,500.00		134,764.36
31/07/17	Interest Paid		64.42	134,828.78
31/07/17	CLOSING BALANCE			134,828.78

## CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



## Electronic Statement

Statement Period  
31 July 2017 - 31 August 2017

Westpac Self Super Online

Account Name  
**MR ANTONIO FRAGOMENI & MRS  
MARION CLARE FRAGOMENI ATF  
FRAGOMENI SUPERANNUATION FUND**

Customer ID  
3847 8048 FRAGOMENI, ANTONIO  
5537 9273 FRAGOMENI, MARION  
CLARE

BSB Account Number  
036-062 521 180

Opening Balance	+ \$134,828.78
Total Credits	+ 562.97
Total Debits	- \$5.00
Closing Balance	+ \$134,886.75

**INTEREST RATES (PER ANNUM) ON CREDIT BALANCES**

Effective Date	Over
	\$0
23 Aug 2016	0.55 %

**TRANSACTIONS**

Please check all entries in this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/07/17	STATEMENT OPENING BALANCE			134,828.78
01/08/17	Transaction Fee	5.00		134,823.78
31/08/17	Interest Paid		62.97	134,886.75
31/08/17	CLOSING BALANCE			134,886.75

**CONVENIENCE AT YOUR FINGERTIPS**

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



## Electronic Statement

Statement Period  
31 August 2017 - 29 September 2017

Westpac Self Super Online

Account Name  
**MR ANTONIO FRAGOMFNI & MRS  
MARION CLARE FRAGOMENI ATF  
FRAGOMENI SUPERANNUATION FUND**

Customer ID  
3847 8048 FRAGOMENI, ANTONIO  
5537 9273 FRAGOMENI, MARION  
CLARE

BSE Account Number  
036-062 521 180

Opening Balance	+ \$134,886.75
Total Credits	+ \$57.36
Total Debits	- \$5,000.00
Closing Balance	+ \$129,944.11

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	Over \$0
23 Aug 2016	0.56 %

## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/08/17	STATEMENT OPENING BALANCE			134,886.75
08/09/17	Withdrawal Cash Morley WA	5,000.00		129,886.75
29/09/17	Interest Paid		57.36	129,944.11
29/09/17	CLOSING BALANCE			129,944.11

## CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more





## Electronic Statement

Statement Period  
29 September 2017 - 31 October 2017

Westpac Self Super Online

Account Name  
**MR ANTONIO FRAGOMENI & MRS  
MARION CLARE FRAGOMENI ATF  
FRAGOMENI SUPERANNUATION FUND**

Customer ID  
3847 8048 FRAGOMENI, ANTONIO  
5537 9273 FRAGOMENI, MARION  
CLARE

BSB Account Number  
036-062 521 180

Opening Balance	+ \$129,944.11
Total Credits	+ \$62.45
Total Debits	- \$1,092.00
Closing Balance	+ \$128,914.56

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	Over
	\$0
23 Aug 2016	0.55 %

## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/09/17	STATEMENT OPENING BALANCE			129,944.11
02/10/17	Transaction Fee	5.00		129,939.11
19/10/17	Withdrawal/Cheque 200037	1,067.00		128,852.11
31/10/17	Interest Paid		62.45	128,914.56
31/10/17	CLOSING BALANCE			128,914.56

## CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



## Electronic Statement

Statement Period  
31 October 2017 - 30 November 2017

## Westpac Self Super Online

Account Name  
MR ANTONIO FRAGOMENI & MRS  
MARION CLARE FRAGOMENI ATF  
FRAGOMENI SUPERANNUATION FUND

Customer ID  
3847 8048 FRAGOMENI, ANTONIO  
5537 9273 FRAGOMENI, MARION  
CLARE

BSB Account Number  
036-062 521 180

Opening Balance	+ \$128,914.56
Total Credits	+ \$58.27
Total Debits	- \$5.00
Closing Balance	+ \$128,967.83

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	Over
	\$0
23 Aug 2016	0.55 %

## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/10/17	STATEMENT OPENING BALANCE			128,914.56
01/11/17	Transaction Fee	5.00		128,909.56
30/11/17	Interest Paid		58.27	128,967.83
30/11/17	CLOSING BALANCE			128,967.83

## CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



## Electronic Statement

Statement Period  
30 November 2017 - 29 December 2017

Westpac Self Super Online

Account Name  
MR ANTONIO FRAGOMENI & MRS  
MARION CLARE FRAGOMENI ATF  
FRAGOMENI SUPERANNUATION FUND

Customer ID  
3847 8048 FRAGOMENI, ANTONIO  
5537 9273 FRAGOMENI, MARION  
CLARE

BSB Account Number  
036-062 521 180

Opening Balance	+ \$128,967.83
Total Credits	+ \$56.35
Total Debits	- \$0.00
Closing Balance	+ \$129,024.18

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	Over
	\$0
23 Aug 2016	0.55 %

## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/11/17	STATEMENT OPENING BALANCE			128,967.83
29/12/17	Interest Paid		56.35	129,024.18
29/12/17	CLOSING BALANCE			129,024.18

## CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more





## Electronic Statement

Statement Period  
29 December 2017 - 31 January 2018

## Westpac Self Super Online

Account Name  
MR ANTONIO FRAGOMENI & MRS  
MARION CLARE FRAGOMENI ATF  
FRAGOMENI SUPERANNUATION FUND

Customer ID  
3847 8048 FRAGOMENI, ANTONIO  
5537 9273 FRAGOMENI, MARION  
CLARE

BSB Account Number  
036-062 521 180

Opening Balance	+ \$129,024.18
Total Credits	+ \$64.15
Total Debits	- \$0.00
Closing Balance	+ \$129,088.33

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	Over
	\$0
23 Aug 2016	0.55 %

## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/12/17	STATEMENT OPENING BALANCE			129,024.18
31/01/18	Interest Paid		64.15	129,088.33
31/01/18	CLOSING BALANCE			129,088.33

## CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



## Electronic Statement

Statement Period  
31 January 2018 - 28 February 2018

## Westpac Self Super Online

Account Name  
MR ANTONIO FRAGOMENI & MRS  
MARION CLARE FRAGOMENI ATF  
FRAGOMENI SUPERANNUATION FUND

Customer ID  
3847 8048 FRAGOMENI, ANTONIO  
5537 9273 FRAGOMENI, MARION  
CLARE

BSE: Account Number  
036-062 521 180

Opening Balance	+ \$129,088.33
Total Credits	+ \$2,080.26
Total Debits	- \$0.00
Closing Balance	+ \$131,168.59

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	Over
	\$0
23 Aug 2016	0.55 %

## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/01/18	STATEMENT OPENING BALANCE			129,088.33
15/02/18	Deposit Online 2737244 Pymt Fracq Pty Ltd April To June		2,025.40	131,113.73
28/02/18	Interest Paid		54.86	131,168.59
28/02/18	CLOSING BALANCE			131,168.59

## CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



## Electronic Statement

Statement Period  
28 February 2018 - 29 March 2018

Westpac Self Super Online

Account Name  
MR ANTONIO FRAGOMENI & MRS  
MARION CLARE FRAGOMENI ATF  
FRAGOMENI SUPERANNUATION FUND

Customer ID  
3847 8048 FRAGOMENI, ANTONIO  
5537 9273 FRAGOMENI, MARION  
CLARE

BSB Account Number  
036-062 521 180

Opening Balance	+ \$131,168.59
Total Credits	+ \$57.31
Total Debits	- \$0.00
Closing Balance	+ \$131,225.90

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	Over
	\$0
23 Aug 2018	0.55 %

## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/02/18	STATEMENT OPENING BALANCE			131,168.59
29/03/18	Interest Paid		57.31	131,225.90
29/03/18	CLOSING BALANCE			131,225.90

## CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



## Electronic Statement

Statement Period  
29 March 2018 - 30 April 2018

Westpac Self Super Online

Account Name  
MR ANTONIO FRAGOMENI & MRS  
MARION CLARE FRAGOMENI ATF  
FRAGOMENI SUPERANNUATION FUND

Customer ID  
3847 8048 FRAGOMENI, ANTONIO  
5537 9273 FRAGOMENI, MARION  
CLARE

RSB Account Number  
036-062 521 180

Opening Balance	+ \$131,225.90
Total Credits	+ \$2,205.98
Total Debits	- \$0.00
Closing Balance	+ \$133,431.88

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	Over
	\$0
23 Aug 2016	0.55 %

## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/03/18	STATEMENT OPENING BALANCE			131,225.90
16/04/18	Deposit Online 2617843 Pymt Fragz Pty Ltd			
	Super July - Sept		2,142.26	133,368.16
30/04/18	Interest Paid		63.72	133,431.88
30/04/18	CLOSING BALANCE			133,431.88

## CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more





## Electronic Statement

Statement Period  
30 April 2018 - 31 May 2018

## Westpac Self Super Online

Account Name  
MR ANTONIO FRAGOMENI & MRS  
MARION CLARE FRAGOMENI ATF  
FRAGOMENI SUPERANNUATION FUND

Customer ID  
3847 8048 FRAGOMENI, ANTONIO  
5537 9273 FRAGOMENI, MARION  
CLARE

BSB Account Number  
038-062 521 180

Opening Balance	+ \$133,431.88
Total Credits	+ \$2,145.92
Total Debits	- \$2,312.80
Closing Balance	+ \$133,265.00

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	Over
	\$0
23 Aug 2016	0.55 %

## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/04/18	STATEMENT OPENING BALANCE			133,431.88
08/05/18	Withdrawal/Cheque 200038	1,969.00		131,462.88
15/05/18	Withdrawal/Cheque 200039	343.80		131,119.08
17/05/18	Deposit Online 2446584 Pymt Fragz Pty Ltd Super Oct To Dec		2,083.92	133,203.00
31/05/18	Interest Paid		62.00	133,265.00
31/05/18	CLOSING BALANCE			133,265.00

## CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



## Electronic Statement

Statement Period  
31 May 2018 - 29 June 2018

Westpac Self Super Online

Account Name  
MR ANTONIO FRAGOMENI & MRS  
MARION CLARE FRAGOMENI ATF  
FRAGOMENI SUPERANNUATION FUND

Customer ID  
3847 8048 FRAGOMENI, ANTONIO  
5537 9273 FRAGOMENI, MARION  
CLARE

BSU Account Number  
036-062 521 180

Opening Balance	+ \$133,265.00
Total Credits	+ \$2,083.22
Total Debits	- \$7,010.00
Closing Balance	<b>+\$128,338.22</b>

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	Over
	\$0
23 Aug 2018	C.55 %

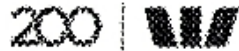
## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/05/18	STATEMENT OPENING BALANCE			133,265.00
01/06/18	Transaction Fee	10.00		133,255.00
18/06/18	Deposit Online 2541448 Pymt Fragz Pty Ltd			
	Jan To March Super		2,025.40	135,280.40
22/06/18	Withdrawal Cash Morley WA	7,000.00		128,280.40
29/06/18	Interest Paid		57.52	128,338.22
29/06/18	CLOSING BALANCE			128,338.22

## CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more


[Back](#)

## Interest and tax summary

2018/2019 (Current)

2017/2018

2016/2017

Account	Interest received	Interest paid	Withholding tax	ABN/Tax file number 
Westpac Self Super Online 036-062 621180 <small>Joint account</small>	\$721.68	n/a	\$0.00	Provided
Westpac Choice 736-059 656373 <small>Joint account</small>	\$0.00	n/a	\$0.00	Provided
Business Loan 056-000 859203 <small>Joint account</small>	\$0.00	n/a	\$0.00	Provided
Westpac Choice 736-062 258766 <small>Joint account</small>	\$0.00	n/a	\$0.00	Not provided
<b>Total</b>	<b>\$721.68</b>	<b>\$0.00</b>	<b>\$0.00</b>	

### Things you should know

1. Interest and tax summary is available for eligible accounts issued by Westpac Banking Corporation, if the information is accessible to you in Westpac



## Tax Agent Portal

User ID PEHJ9E2

09 Aug 2018 13:25:31 (EST)

<b>Current client</b> THE TRUSTEE FOR FRAGOMENI SUPERANNUATION FUND	<b>TFN</b> 908202836	<b>ABN</b> 12724089858
<b>Represented by</b> MORA WEALTH ACCOUNTANTS PTY LTD		
<b>Account name</b> THE TRUSTEE FOR FRAGOMENI SUPERANNUATION FUND	<b>Number</b> 12724089858	<b>Description</b> Integrated Client Account

### Itemised account - by Tax Office processed date

Opening balance	\$1,346.20	CR
Closing balance	\$1,346.20	CR
Estimated general interest charge	\$0.00	

Total payable if paid on    **\$0.00**

Transactions processed by the Tax Office during the period:

From    To

Process date	Effective date	Transaction description	Debit amount	Credit amount	Balance
01 Jul 2017		Opening balance			\$1,346.20 CR
19 Oct 2017	18 Oct 2017	Payment received		\$1,087.00	\$2,433.20 CR
29 Oct 2017		Self assessed amount(s) for the period ended 30 Jun 17	\$0.00		
	23 Oct 2017	- pay as you go income tax instalment	\$1,087.00		\$1,346.20 CR
15 May 2018	14 May 2018	Payment received		\$343.80	\$1,690.00 CR
23 May 2018	14 May 2018	Payment transferred out to another account	\$343.80		\$1,346.20 CR
09 Aug 2018		Closing balance			\$1,346.20 CR





## Tax Agent Portal

User ID PEHJ9E2

09 Aug 2018 13:24:45 (EST)

<b>Current client</b> THE TRUSTEE FOR FRAGOMENI SUPERANNUATION FUND	<b>TFN</b> 908202836	<b>ABN</b> 12724089858
<b>Represented by</b> MORA WEALTH ACCOUNTANTS PTY LTD		
<b>Account name</b> THE TRUSTEE FOR FRAGOMENI SUPERANNUATION FUND	<b>Number</b> 908202836/00551	<b>Description</b> Income Tax Account

### Itemised account - by Tax Office processed date

Transactions processed by the Tax Office during the period:

From 1 July 2017 To 9 August 2018

Process date	Effective date	Transaction description	Debit amount	Credit amount	Balance
01 Jul 2017		OPENING BALANCE			\$0.00
17 May 2018	02 Jul 2018	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 16 to 30 Jun 17	\$343.80		\$343.80
23 May 2018	14 May 2018	Partial payment transferred in from integrated client account		\$343.80	\$0.00
09 Aug 2018		CLOSING BALANCE			\$0.00

29 August 2018

Reference number: 120577648

The Trustees  
Fragomeni Superannuation Fund  
c/o Mora Wealth Accountants  
PO Box 1095  
BENTLEY DC WA 6983

Dear Trustees,

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

This certificate has been prepared for the Trustees of Fragomeni Superannuation Fund to certify the exempt income proportion in accordance with section 295.390 of the Income Tax Assessment Act ("ITAA") 1997 for the 2017/18 income year.

I hereby certify that the proportion of the applicable income of Fragomeni Superannuation Fund ("the Fund") for the year ending 30 June 2018 that should be exempt from income tax is: 2.095%

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: Exempt current pension income result and adequacy opinion

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), FIA, 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, Mora Wealth Accountants on behalf of the Trustees for the 2017/18 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: Fragomeni Superannuation Fund  
 Fund ABN: 12724089858  
 Trustees: Antonio Fragomeni  
 Marion Fragomeni

Member name	Antonio Fragomeni	Marion Fragomeni
Date of birth	20 Sep 1957	5 Feb 1958
Value of retirement phase income streams as at 1 Jul 2017	\$0	\$0
Value of retirement phase income streams at 1 Jul 2017 excluding liabilities in respect to segregated current pension assets.	\$0	\$0
Retirement phase income stream(s) commenced		1 Jun 2018

The aggregate operating statement information is:

Assets available at 1 July 2017	\$142,439
<b>Plus</b>	
Concessional contributions	\$8,277
<b>Less</b>	
Pension payments and lump sump withdrawals	\$19,500
<b>Equals</b>	
Balance before income and expenses	\$131,216
Preliminary net income	(\$2,543)
Gross assets available at year end (before tax)	\$128,673

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 assumptions when completing this actuarial certificate:

- ◆ Member Two commenced an account-based pension with their entire accumulation balance on 1 June 2018 allowing for any transactions that occurred on that date, with a purchase price of \$36,257.92.
- ◆ Member Two commuted their entire transition to retirement income stream (non-retirement phase) balance of \$23,410.15 on 1 June 2018.

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 – 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 2018 that should be exempt from income tax is calculated as follows:

$$\frac{\text{Average value of current pension liabilities}}{\text{Average value of superannuation liabilities}} = \frac{\$2,988}{\$142,651} = 2.095\%$$

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 Name	Antonio Fragomeni	Marion Fragomeni	Fund
Exempt income proportion	0.000%	2.095%	2.095%
Non-exempt income proportion	74.103%	23.802%	97.905%

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://www accurium.com.au/-/media/Accurium/Membership/methodology-guide>

# **P - PRIOR YEAR INFORMATION**

Financial statements and reports for the year ended  
30 June 2017

Fragomeni Superannuation Fund

# Fragomeni Superannuation Fund

## Reports Index

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Operating Statement

Statement of Financial Position

Notes to the Financial Statements

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Statement Of Taxable Income

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Investment Summary

Market Movement

Investment Income

Trial Balance

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**Fragomeni Superannuation Fund**  
**Operating Statement**

For the year ended 30 June 2017

	Note	2017	2016
		\$	\$
<b>Income</b>			
<b>Investment Income</b>			
Interest Received		816	1,378
Other Investment Income		924	924
<b>Contribution Income</b>			
Employer Contributions		8,102	7,539
Personal Non Concessional		363	0
Other Contributions		1,000	0
<b>Total Income</b>		<u>11,205</u>	<u>9,841</u>
<b>Expenses</b>			
Accountancy Fees		1,386	2,266
ATO Supervisory Levy		259	259
Auditor's Remuneration		605	561
Bank Charges		25	35
<b>Member Payments</b>			
Pensions Paid		13,590	15,140
<b>Total Expenses</b>		<u>15,865</u>	<u>18,261</u>
<b>Benefits accrued as a result of operations before income tax</b>		<u>(4,660)</u>	<u>(8,420)</u>
Income Tax Expense		1,172	1,087
<b>Benefits accrued as a result of operations</b>		<u>(5,832)</u>	<u>(9,507)</u>

*The accompanying notes form part of these financial statements.*

*Refer to compilation report*

Fragomeni Superannuation Fund  
**Statement of Financial Position**

As at 30 June 2017

	Note	2017 \$	2016 \$
<b>Assets</b>			
<b>Investments</b>			
Loan to Non Associated Entities	2	0	13,205
<b>Total Investments</b>		<u>0</u>	<u>13,205</u>
<b>Other Assets</b>			
Sundry Debtors		1,346	0
Westpac Self Super Online		142,264	136,153
<b>Total Other Assets</b>		<u>143,610</u>	<u>136,153</u>
<b>Total Assets</b>		<u>143,610</u>	<u>149,358</u>
Less:			
<b>Liabilities</b>			
Income Tax Payable		85	1,087
PAYG Payable		1,087	0
<b>Total Liabilities</b>		<u>1,172</u>	<u>1,087</u>
<b>Net assets available to pay benefits</b>		<u>142,438</u>	<u>148,271</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>			
Fragomeni, Antonio - Accumulation		10,290	6,174
Fragomeni, Antonio - Pension (Transition to Retirement Pension)		95,576	106,608
Fragomeni, Marion - Accumulation		10,290	6,174
Fragomeni, Marion - Pension (Transition to Retirement Pension)		26,282	29,315
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>142,438</u>	<u>148,271</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

## Fragomeni Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2017

### 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 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 the date on which control of the future economic benefits attributable to the asset passes to the fund; and
- (ii) a financial liability on the date it becomes a party to the contractual provisions of the instrument.

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

- that the buyer and 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 trustees' assessment of 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 reporting date. The trustees have determined that the gross values of the fund's financial liabilities are equivalent to their market values. Any remeasurement changes in the gross values of non-current financial liabilities (including liabilities for members' accrued benefits) are recognised in the operating statement in the periods in which they occur.

#### b. Cash and Cash Equivalents

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

#### c. Revenue

Revenue is recognised at the 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.

## Fragomeni Superannuation Fund

## Notes to the Financial Statements

For the year ended 30 June 2017

**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: Loan to Non Associated Entities**

	2017 \$	2016 \$
Loan to Garry Ritson	0	13,205
	0	13,205

## Trustees Declaration

---

The trustees 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 trustees:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2017 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2017 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 2017.

Signed in accordance with a resolution of the trustees by:

.....  
Antonio Fragomeni

Trustee

.....  
Marion Fragomeni

Trustee

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

**Fragomeni Superannuation Fund**  
**Statement of Taxable Income**

For the year ended 30 June 2017

	<b>2017</b>
	<b>\$</b>
Benefits accrued as a result of operations	(4,660.00)
<b>Less</b>	
Exempt current pension income	1,544.00
Non Taxable Contributions	1,363.00
	<u>2,907.00</u>
<b>Add</b>	
SMSF non deductible expenses	1,789.00
Pension Payments	13,590.00
	<u>15,379.00</u>
<b>Taxable Income or Loss</b>	<u>7,812.00</u>
Income Tax on Taxable Income or Loss	1,171.80
 <b>CURRENT TAX OR REFUND</b>	 <u>1,171.80</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	(1,171.80)
<b>AMOUNT DUE OR REFUNDABLE</b>	<u>259.00</u>

# Members Statement

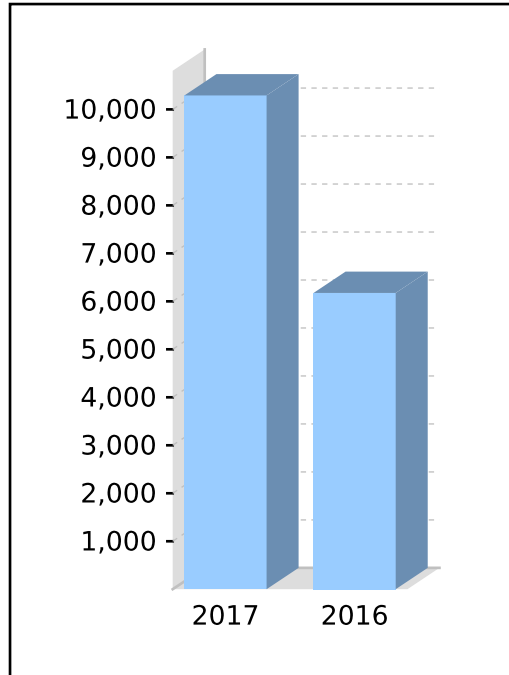
Antonio Fragomeni  
 19 Lavender Court  
 DIANELLA, Western Australia, 6059, Australia

### Your Details

Date of Birth :	20/09/1957	Nominated Beneficiaries	N/A
Age:	59	Vested Benefits	10,290
Tax File Number:	Provided	Total Death Benefit	10,290
Date Joined Fund:	07/08/2009		
Service Period Start Date:			
Date Left Fund:			
Member Code:	FRAANT00003A		
Account Start Date	07/08/2009		
Account Type:	Accumulation		
Account Description:	Accumulation		

### Your Balance

<b>Total Benefits</b>	<b>10,290</b>
<u>Preservation Components</u>	
Preserved	10,290
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	682
Taxable	9,609
Investment Earnings Rate	0%



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2016	6,174	2,972
<u>Increases to Member account during the period</u>		
Employer Contributions	4,051	3,770
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)	182	
Government Co-Contributions		
Other Contributions	500	
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(30)	(24)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	608	565
Income Tax	(22)	(22)
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 30/06/2017	10,291	6,175

# Members Statement

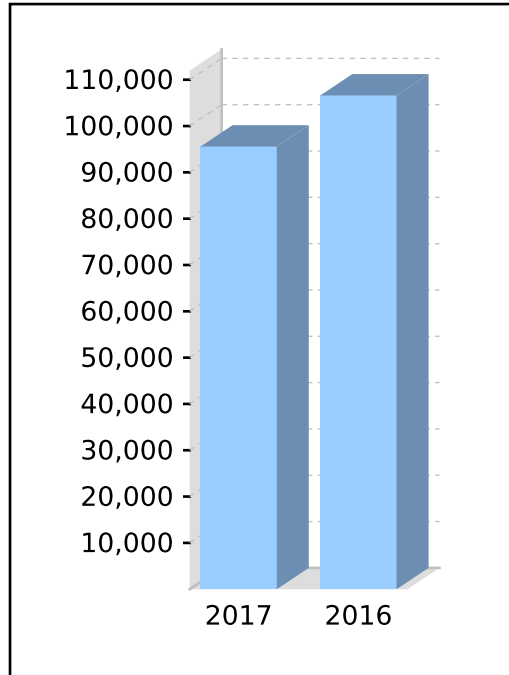
Antonio Fragomeni  
 19 Lavender Court  
 DIANELLA, Western Australia, 6059, Australia

### Your Details

Date of Birth :	20/09/1957	Nominated Beneficiaries	N/A
Age:	59	Vested Benefits	95,576
Tax File Number:	Provided	Total Death Benefit	95,576
Date Joined Fund:	07/08/2009		
Service Period Start Date:			
Date Left Fund:			
Member Code:	FRAANT00004P		
Account Start Date	01/07/2014		
Account Type:	Pension		
Account Description:	Transition to Retirement Pension		

### Your Balance

<b>Total Benefits</b>	<b>95,576</b>
<u>Preservation Components</u>	
Preserved	95,576
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (18.73%)	17,899
Taxable	77,677
Investment Earnings Rate	0%



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2016	106,608	119,079
<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	(373)	(606)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	10,660	11,865
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 30/06/2017	95,575	106,608



# Members Statement

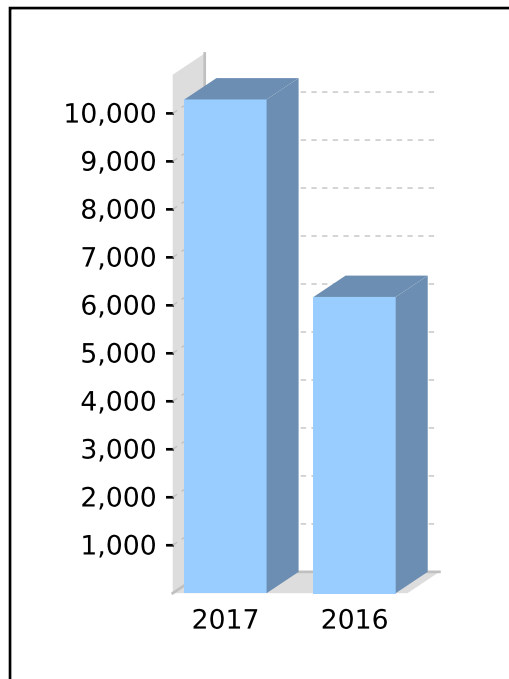
Marion Fragomeni  
 19 Lavender Court  
 Dianella, Western Australia, 6059, Australia

### Your Details

Date of Birth :	05/02/1958	Nominated Beneficiaries	N/A
Age:	59	Vested Benefits	10,290
Tax File Number:	Provided	Total Death Benefit	10,290
Date Joined Fund:	07/08/2009		
Service Period Start Date:			
Date Left Fund:			
Member Code:	FRAMAR00001A		
Account Start Date	07/08/2009		
Account Type:	Accumulation		
Account Description:	Accumulation		

### Your Balance

<b>Total Benefits</b>	<b>10,290</b>
<u>Preservation Components</u>	
Preserved	10,290
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	682
Taxable	9,609
Investment Earnings Rate	0%



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2016	6,174	2,972
<u>Increases to Member account during the period</u>		
Employer Contributions	4,051	3,770
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)	182	
Government Co-Contributions		
Other Contributions	500	
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(30)	(24)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	608	565
Income Tax	(22)	(22)
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 30/06/2017	10,291	6,175

# Members Statement

Marion Fragomeni  
 19 Lavender Court  
 Dianella, Western Australia, 6059, Australia

### Your Details

Date of Birth : 05/02/1958  
 Age: 59  
 Tax File Number: Provided  
 Date Joined Fund: 07/08/2009  
 Service Period Start Date:  
 Date Left Fund:  
 Member Code: FRAMAR00002P  
 Account Start Date 01/07/2014  
 Account Type: Pension  
 Account Description: Transition to Retirement Pension

Nominated Beneficiaries N/A  
 Vested Benefits 26,282  
 Total Death Benefit 26,282

### Your Balance

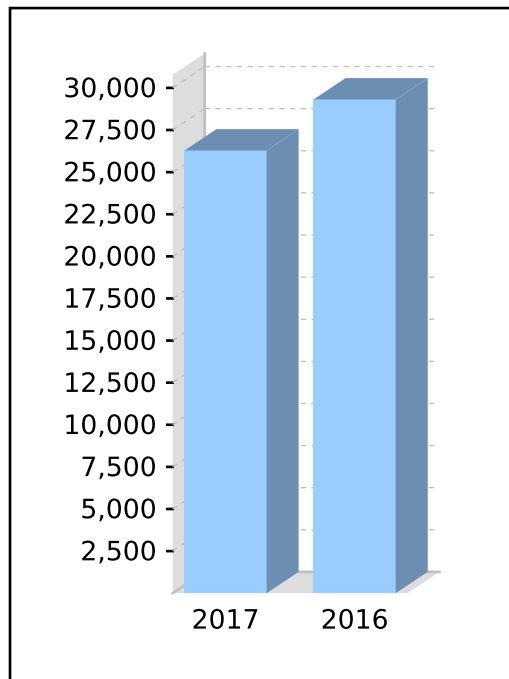
Total Benefits 26,282

Preservation Components

Preserved 26,282  
 Unrestricted Non Preserved  
 Restricted Non Preserved

Tax Components

Tax Free (1.38%) 362  
 Taxable 25,921  
 Investment Earnings Rate 0%



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2016	29,315	32,754
<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	(102)	(164)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	2,930	3,275
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 30/06/2017	26,283	29,315

## Fragomeni Superannuation Fund Investment Summary Report

As at 30 June 2017

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
<b>Cash/Bank Accounts</b>								
Westpac Self Super Online		142,264.360000	142,264.36	142,264.36	142,264.36			100.00 %
			<b>142,264.36</b>		<b>142,264.36</b>		<b>0.00 %</b>	<b>100.00 %</b>
			<b>142,264.36</b>		<b>142,264.36</b>		<b>0.00 %</b>	<b>100.00 %</b>

Fragomeni Superannuation Fund  
**Market Movement Report**

As at 30 June 2017

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
Loan to Garry Ritson										
	01/07/2016	Opening Balance	1.00	0.00	0.00	0.00	13,205.00	0.00	0.00	0.00
	02/12/2016	Disposal	(1.00)	(13,205.00)	0.00	0.00	0.00	13,205.00	13,205.00	0.00
	<b>30/06/2017</b>		<b>0.00</b>	<b>(13,205.00)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>13,205.00</b>	<b>13,205.00</b>	<b>0.00</b>
<b>Total Market Movement</b>					<b>0.00</b>				<b>0.00</b>	<b>0.00</b>

## Fragomeni Superannuation Fund Investment Income Report

As at 30 June 2017

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>Loan to Non Associated Entities</b>												
FRAGA0300 Loan to Garry 01	924.35							924.35				
	<b>924.35</b>							<b>924.35</b>				
<b>Macquarie account 8594</b>												
Westpac Self Super Online	815.55			815.55	0.00	0.00	0.00	815.55			0.00	0.00
	<b>815.55</b>			<b>815.55</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>815.55</b>			<b>0.00</b>	<b>0.00</b>
	<b>1,739.90</b>			<b>815.55</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1,739.90</b>			<b>0.00</b>	<b>0.00</b>

Assessable Income (Excl. Capital Gains) **1,739.90**

Net Capital Gain **0.00**

**Total Assessable Income 1,739.90**

\* 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.

**Fragomeni Superannuation Fund**  
**Trial Balance**

As at 30 June 2017

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	<b>24200</b>	<b>Contributions</b>			
(3,769.62)	24200/FRAANT00003A	(Contributions) Fragomeni, Antonio - Accumulation			4,732.40
(3,769.61)	24200/FRAMAR00001 A	(Contributions) Fragomeni, Marion - Accumulation			4,732.40
	<b>25000</b>	<b>Interest Received</b>			
(1,377.81)	25000/WBC521180	Westpac Self Super Online			815.55
	<b>26500</b>	<b>Other Investment Income</b>			
(924.35)	26500/FRAGA030001	Loan to Garry			924.35
2,266.00	30100	Accountancy Fees		1,386.00	
259.00	30400	ATO Supervisory Levy		259.00	
561.00	30700	Auditor's Remuneration		605.00	
35.00	31500	Bank Charges		25.00	
	<b>41600</b>	<b>Pensions Paid</b>			
11,865.29	41600/FRAANT00004P	(Pensions Paid) Fragomeni, Antonio - Pension (Transition to Retirement Pension)		10,660.00	
3,275.00	41600/FRAMAR00002 P	(Pensions Paid) Fragomeni, Marion - Pension (Transition to Retirement Pension)		2,930.00	
1,087.20	48500	Income Tax Expense		1,171.80	
(9,507.10)	49000	Profit/Loss Allocation Account			5,832.10
	<b>50010</b>	<b>Opening Balance</b>			
(2,972.23)	50010/FRAANT00003A	(Opening Balance) Fragomeni, Antonio - Accumulation			6,173.93
(119,079.49)	50010/FRAANT00004P	(Opening Balance) Fragomeni, Antonio - Pension (Transition to Retirement Pension)			106,608.26
(2,972.22)	50010/FRAMAR00001 A	(Opening Balance) Fragomeni, Marion - Accumulation			6,173.91
(32,754.02)	50010/FRAMAR00002 P	(Opening Balance) Fragomeni, Marion - Pension (Transition to Retirement Pension)			29,314.76
	<b>52420</b>	<b>Contributions</b>			
(3,769.62)	52420/FRAANT00003A	(Contributions) Fragomeni, Antonio - Accumulation			4,732.40
(3,769.61)	52420/FRAMAR00001 A	(Contributions) Fragomeni, Marion - Accumulation			4,732.40
	<b>53100</b>	<b>Share of Profit/(Loss)</b>			
24.32	53100/FRAANT00003A	(Share of Profit/(Loss)) Fragomeni, Antonio - Accumulation		30.02	

## Fragomeni Superannuation Fund

## Trial Balance

As at 30 June 2017

Last Year	Code	Account Name	Units	Debits \$	Credits \$
605.94	53100/FRAANT00004P	(Share of Profit/(Loss)) Fragomeni, Antonio - Pension (Transition to Retirement Pension)		372.64	
24.32	53100/FRAMAR00001 A	(Share of Profit/(Loss)) Fragomeni, Marion - Accumulation		29.97	
164.26	53100/FRAMAR00002 P	(Share of Profit/(Loss)) Fragomeni, Marion - Pension (Transition to Retirement Pension)		102.47	
	<b>53330</b>	<b>Income Tax</b>			
(21.85)	53330/FRAANT00003A	(Income Tax) Fragomeni, Antonio - Accumulation			21.74
(21.85)	53330/FRAMAR00001 A	(Income Tax) Fragomeni, Marion - Accumulation			21.74
	<b>53800</b>	<b>Contributions Tax</b>			
565.45	53800/FRAANT00003A	(Contributions Tax) Fragomeni, Antonio - Accumulation		607.64	
565.45	53800/FRAMAR00001 A	(Contributions Tax) Fragomeni, Marion - Accumulation		607.64	
	<b>54160</b>	<b>Pensions Paid</b>			
11,865.29	54160/FRAANT00004P	(Pensions Paid) Fragomeni, Antonio - Pension (Transition to Retirement Pension)		10,660.00	
3,275.00	54160/FRAMAR00002 P	(Pensions Paid) Fragomeni, Marion - Pension (Transition to Retirement Pension)		2,930.00	
	<b>60400</b>	<b>Macquarie account 8594</b>			
136,153.06	60400/WBC521180	Westpac Self Super Online		142,264.36	
	68000	Sundry Debtors		1,346.20	
	<b>74300</b>	<b>Loan to Non Associated Entities</b>			
13,205.00	74300/FRAGA030001	Loan to Garry Ritson	0.0000		0.00
(1,087.20)	85000	Income Tax Payable/Refundable			84.80
0.00	86000	PAYG Payable			1,087.00
				<b>175,987.74</b>	<b>175,987.74</b>

Current Year Profit/(Loss): (4,660.30)

**PART A Electronic lodgment declaration (Form P, T, F, SMSF or EX)**

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

**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 partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN.

Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

*The Australian Business Register*

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this tax return to maintain the integrity of the register.

Please refer to the privacy statement on the Australian Business Register (ABR) website ([www.abr.gov.au](http://www.abr.gov.au)) for further information – it outlines our commitment to safeguarding your details.

*Electronic funds transfer - direct debit*

Where you have requested an EFT direct debit some of your details will be provided to your financial institution and the Tax Office's sponsor bank to facilitate the payment of your taxation liability from your nominated account.

Tax file number Year Name of partnership, trust, fund or entity 

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

**Important**

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

**Declaration: I declare that:**

- the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- the agent is authorised to lodge this tax return.

Signature of partner, trustee or director

Date

**PART B Electronic funds transfer consent**

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic lodgment channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

Important: Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

Agent's reference number Account Name 

I authorise the refund to be deposited directly to the specified account.

Signature

Date



# Self-managed superannuation fund annual return

# 2017

## 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 2017 (NAT 71287).

The Self-managed superannuation fund annual return instructions 2017 (NAT 71606) (the instructions) can assist you to complete this annual return.

## Section A: Fund information

### 1 Tax file number (TFN)

The Tax Office 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.

### 2 Name of self-managed superannuation fund (SMSF)

### 3 Australian business number (ABN)

### 4 Current postal address





### 5 Annual return status

Is this an amendment to the SMSF's 2017 return?

 A  N

Is this the first required return for a newly registered SMSF?

 B  N

### 6 SMSF auditor

Auditor's name

Title

Familyname

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Use Agent  
address details?

 N

Postal address





Date audit was completed  A  15/03/2018

Was Part B of the audit report qualified?  B  N

If the audit report was qualified, have the reported compliance issues been rectified?  C

**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 Financial institution details for super payments and tax refunds**

You must provide the financial institution details of your fund's nominated super account. If you would like your fund's tax refunds paid to a different account, you can provide additional financial institution details at B.

Fund BSB number (must be six digits)  Fund account number

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

**B Financial institution details for tax refunds only**

Use Agent Trust Account?

If you would like your fund's tax refunds paid to a different account, provide additional financial institution details. Tax refunds cannot be paid to a trustee's personal account. (See relevant instructions.)

Fund BSB number (must be six digits)  Account number

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

**C Electronic service address alias**

We will use your electronic service address alias to communicate with your fund about ATO super payments.

**8 Status of SMSF** Australian superannuation fund

**A**

Fund benefit structure **B**  Code

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution?

**C**

**9 Was the fund wound up during the income year?**

Print Y for yes or N for no.

If yes, provide the date on which fund was wound up

Have all tax lodgment and payment obligations been met?

**10 Exempt current pension income**

Did the fund pay an income stream to one or more members in the income year?  Print Y for yes or N for no.

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

If No, Go to Section B: Income

If 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**  Print Y for yes

Did the fund have any other income that was assessable? **E**  Print Y for yes or N for no. If Yes, go to Section B: Income

Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. If No - Go to Section C: Deductions and non-deductible expenses. (Do not complete Section B: Income.)

**Section B: Income**

Do not complete this section if your fund was in full pension phase for the entire year and there was no other income that was assessable. 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**  **N**  Print **Y** for yes or **N** for no.

If the total capital loss or total capital gain is greater than \$10,000, complete and attach a Capital gains tax (CGT) schedule 2017.

Have you applied an exemption or rollover? **M**  **N**  Print **Y** for yes or **N** for no.

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 **D1**  Net foreign income **D**  Loss

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

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

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

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

\* Other income **S**  Code

\*Assessable income due to changed tax status of fund **T**

**Net non-arm's length income** (subject to 47% tax rate) **U**   
 (U1 plus U2 plus U3)

#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.

**GROSS INCOME** **W**  Loss

(Sum of labels A to U)

Exempt current pension income **Y**

**TOTAL ASSESSABLE INCOME** **V**  Loss

(W less Y)

**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> <input type="text"/>	<b>A2</b> <input type="text"/>	
Interest expenses overseas	<b>B1</b> <input type="text"/>	<b>B2</b> <input type="text"/>	
Capital works expenditure	<b>D1</b> <input type="text"/>	<b>D2</b> <input type="text"/>	
Decline in value of depreciating assets	<b>E1</b> <input type="text"/>	<b>E2</b> <input type="text"/>	
Insurance premiums – members	<b>F1</b> <input type="text"/>	<b>F2</b> <input type="text"/>	
Death benefit increase	<b>G1</b> <input type="text"/>		
SMSF auditor fee	<b>H1</b> <input type="text" value="67"/>	<b>H2</b> <input type="text" value="537"/>	
Investment expenses	<b>I1</b> <input type="text"/>	<b>I2</b> <input type="text"/>	
Management and administration expenses	<b>J1</b> <input type="text" value="417"/>	<b>J2</b> <input type="text" value="1,252"/>	
Forestry managed investment scheme expense	<b>U1</b> <input type="text"/>	<b>U2</b> <input type="text"/>	
Other amounts	<b>L1</b> <input type="text"/>	<b>L2</b> <input type="text" value="1,087"/>	<b>Code</b> <input type="text" value="O"/>
Tax losses deducted	<b>M1</b> <input type="text"/>		
<b>TOTAL DEDUCTIONS</b>		<b>TOTAL NON-DEDUCTIBLE EXPENSES</b>	
<b>N</b> <input type="text" value="484"/> (Total A1 to M1)		<b>Y</b> <input type="text" value="2,876"/> (Total A2 to L2)	
<b>#TAXABLE INCOME OR LOSS</b>		<b>TOTAL SMSF EXPENSES</b>	
<b>O</b> <input type="text" value="7,812"/> <small>Loss</small> <input type="text"/>		<b>Z</b> <input type="text" value="3,360"/> (N plus Y)	
<b>(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)</b>			

#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.

**13 Calculation statement**

Please refer to the Self-managed superannuation fund annual return instructions 2017 on how to complete the calculation statement.

#Taxable income	<b>A</b> <input type="text" value="7,812"/>	(an amount must be included even if it is zero)
#Tax on taxable income	<b>T1</b> <input type="text" value="1,171.80"/>	(an amount must be included even if it is zero)
#Tax on no-TFN-quoted contributions	<b>J</b> <input type="text" value="0.00"/>	(an amount must be included even if it is zero)
<b>Gross tax</b>	<b>B</b> <input type="text" value="1,171.80"/>	(T1 plus J)

Foreign income tax offset	<b>C1</b> <input type="text"/>	<b>Non-refundable non-carry forward tax offsets</b>
Rebates and tax offsets	<b>C2</b> <input type="text"/>	
		<b>C</b> <input type="text" value="0.00"/> (C1 plus C2)

**SUBTOTAL 1**

**T2**   
(B less C –cannot be less than zero)

Early stage venture capital limited partnership tax offset	<b>D1</b> <input type="text"/>	<b>Non-refundable carry forward tax offsets</b>
Early stage investor tax offset	<b>D2</b> <input type="text"/>	
		<b>D</b> <input type="text" value="0.00"/> (D1 plus D2)

**SUBTOTAL 2**

**T3**   
(T2 less D –cannot be less than zero)

Complying fund's franking credits tax offset	<b>E1</b> <input type="text"/>	<b>Refundable tax offsets</b>
No-TFN tax offset	<b>E2</b> <input type="text"/>	
National rental affordability scheme tax offset	<b>E3</b> <input type="text"/>	
Exploration credit tax offset	<b>E4</b> <input type="text"/>	
		<b>E</b> <input type="text" value="0.00"/> (E1 plus E2 plus E3 plus E4)

**#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

**H1**

Credit for tax withheld – foreign resident withholding (excluding capital gains)

**H2**

Credit for tax withheld – where ABN or TFN not quoted (non-individual)

**H3**

Credit for TFN amounts withheld from payments from closely held trusts

**H5**

Credit for interest on no-TFN tax offset

**H6**

Credit for foreign resident capital gains withholding amounts

**H8**

**Eligible credits**

**H**

(H1 plus H2 plus H3 plus H5 plus H6 plus H8)

**#Tax offset refunds**

(Remainder of refundable tax offsets).

**I**

(unused amount from label E- an amount must be included even if it is zero)

**PAYG instalments raised**

**K**

**Supervisory levy**

**L**

**Supervisory levy adjustment for wound up funds**

**M**

**Supervisory levy adjustment for new funds**

**N**

**Total amount of tax payable**

**S**

(T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

**Section E: Losses**

**14 Losses**

If total loss is greater than \$100,000, complete and attach a Losses schedule 2017.

Tax losses carried forward to later income years **U**

Net capital losses carried forward to later income years **V**

Net capital losses brought forward from prior years		Net capital losses carried forward to later income years	
Non-Collectables	<input type="text"/>		<input type="text"/>
Collectables	<input type="text"/>		<input type="text"/>

**Section F / Section G: Member Information**

In Section F / G report all current members in the fund at 30 June.  
Use Section F / G to report any former members or deceased members who held an interest in the fund at any time during the income year.

		See the Privacy note in the Declaration.			
Title	Mr	Member'sTFN	626 089 123	Member Number	1
Family name	Fragomeni			Account status	<input type="checkbox"/> Code
First given name	Antonio				
Other given names					
		Date of birth	20/09/1957	If deceased, date of death	

**Contributions**

Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE		112,782.19
Employer contributions	<b>A</b>	4,050.80
ABN of principal employer	<b>A1</b>	
Personal contributions	<b>B</b>	181.60
CGT small business retirement exemption	<b>C</b>	
CGT small business 15-year exemption amount	<b>D</b>	
Personal injury election	<b>E</b>	
Spouse and child contributions	<b>F</b>	
Other third party contributions	<b>G</b>	
Assessable foreign superannuation fund amount	<b>I</b>	
Non-assessable foreign superannuation fund amount	<b>J</b>	
Transfer from reserve: assessable amount	<b>K</b>	
Transfer from reserve: non-assessable amount	<b>L</b>	
Contributions from non-complying funds and previously non-complying funds	<b>T</b>	
Any other contributions (including Super Co-contributions and Low Income Super Contributions)	<b>M</b>	500.00
<b>TOTAL CONTRIBUTIONS</b>	<b>N</b>	4,732.40

**Other transactions**

Allocated earnings or losses	<b>O</b>	988.56	Loss <input type="checkbox"/> L
Inward rollovers and transfers	<b>P</b>		
Outward rollovers and transfers	<b>Q</b>		
Lump Sum payment	<b>R1</b>		Code <input type="checkbox"/>
Income stream payment	<b>R2</b>	10,660.00	Code <input type="checkbox"/> O
<b>CLOSING ACCOUNT BALANCE</b>	<b>S</b>	105,866.03	



See the Privacy note in the Declaration.

Title	Mrs	Member's TFN	625 882 147	Member Number	2
Family name	Fragomeni			Account status	0 Code
First given name	Marion				
Other given names					
Date of birth			05/02/1958	If deceased, date of death	

**Contributions**

Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE	A	35,488.67
Employer contributions	A	4,050.80
ABN of principal employer	A1	
Personal contributions	B	181.60
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	
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 Contributions)	M	500.00

<b>TOTAL CONTRIBUTIONS</b>	<b>N</b>	4,732.40
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**Other transactions**

Allocated earnings or losses	O	718.34	Loss	L
Inward rollovers and transfers	P			
Outward rollovers and transfers	Q			
Lump Sum payment	R1			Code
Income stream payment	R2	2,930.00		Code

<b>CLOSING ACCOUNT BALANCE</b>	<b>S</b>	36,572.73
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**Section H: Assets and liabilities**

**15 ASSETS**

15a Australian managed investments

Listed trusts	<b>A</b>	
Unlisted trusts	<b>B</b>	
Insurance policy	<b>C</b>	
Other managed investments	<b>D</b>	

15b Australian direct investments

Cash and term deposits **E**

Debt securities **F**

Loans **G**

Listed shares **H**

Unlisted shares **I**

**Limited recourse borrowing arrangements**

Australian residential real property **J1**

Australian non-residential real property **J2**

Overseas real property **J3**

Australian shares **J4**

Overseas shares **J5**

Other **J6**

Limited recourse borrowing arrangements **J**

Non-residential real property **K**

Residential real property **L**

Collectables and personal use assets **M**

Other assets **O**

15c 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**

**TOTAL AUSTRALIAN AND OVERSEAS ASSETS** **U**   
(Sum of labels A to T)

15d 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 **N**

15e Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A**  Print **Y** for yes or **N** for no.

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B**  Print **Y** for yes or **N** for no.

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements **V1**

Permissible temporary borrowings **V2**

Other borrowings **V3**

Borrowings **V**

Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G) **W**

Reserve accounts **X**

Other liabilities **Y**

**TOTAL LIABILITIES** **Z**

**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 2016–17 income year, write 2017). **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 2017. **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 2017 for each election **C**

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2017. **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 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](http://ato.gov.au/privacy).

**TRUSTEE'S OR DIRECTOR'S DECLARATION:**

I declare that current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received the audit report and I am aware of any matters raised. I declare that the information on this annual return, including any attached schedules and additional documentation is true and correct. I also authorise the ATO to make any tax refunds to the nominated bank account (if applicable).

Authorised trustee's, director's or public officer's signature

Date  Day  Month  Year

**Preferred trustee or director contact details:**

Title

Familyname

First given name

Other given names

Area code  Number

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 2017 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

Title

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Area code

Number

Tax agent number

Reference number