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**Financial statements and reports for the year ended  
30 June 2021**

**KR & CJ White Superannuation Fund**

**Prepared for: K R & C J Super Pty Ltd**

## **KR & CJ White Superannuation Fund**

# **Reports Index**

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Operating Statement

Statement of Financial Position

Notes to the Financial Statements

Investment Summary Report

Investment Income Report

Investment Movement Report

Trustees Declaration

Self Managed Superannuation Fund Annual Return

Memorandum of Resolutions

Member Statements

**KR & CJ White Superannuation Fund**  
**Operating Statement**

For the year ended 30 June 2021

	Note	2021	2020
		\$	\$
<b>Income</b>			
<b>Investment Income</b>			
Dividends Received		10,900	11,594
Interest Received		0	114
Property Income		51,987	75,764
<b>Investment Gains</b>			
Changes in Market Values			
Unrealised Movements in Market Value		299,462	88,087
Other Investment Gains/Losses		0	(1)
<b>Contribution Income</b>			
Employer Contributions		24,990	24,990
<b>Total Income</b>		<u>387,339</u>	<u>200,548</u>
<b>Expenses</b>			
Accountancy Fees		5,170	5,170
Administration Costs		187	241
ATO Supervisory Levy		259	259
Auditor's Remuneration		748	715
Bank Charges		0	2
Investment Expenses		37	0
Insurance		320	320
Legal Fees		0	1,830
Rental Property Expenses		33,547	35,406
		<u>40,268</u>	<u>43,944</u>
<b>Member Payments</b>			
Pensions Paid		54,690	52,800
Benefits Paid/Transfers Out		0	19,130
<b>Total Expenses</b>		<u>94,958</u>	<u>115,873</u>
<b>Benefits accrued as a result of operations before income tax</b>		<u>292,380</u>	<u>84,674</u>
Income Tax Expense		(1,114)	(1,242)
<b>Benefits accrued as a result of operations</b>		<u>293,494</u>	<u>85,916</u>

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

**KR & CJ White Superannuation Fund**  
**Statement of Financial Position**

As at 30 June 2021

	Note	2021 \$	2020 \$
<b>Assets</b>			
<b>Investments</b>			
Real Estate Properties (Residential)		2,242,500	2,032,500
Shares in Listed Companies		376,323	275,521
<b>Total Investments</b>		<u>2,618,823</u>	<u>2,308,021</u>
<b>Other Assets</b>			
Dividend Reinvestment - Residual Account		103	114
Cash at Bank - CBA 10239573		4,893	103,372
Income Tax Refundable		1,114	1,242
<b>Total Other Assets</b>		<u>6,110</u>	<u>104,728</u>
<b>Total Assets</b>		<u>2,624,933</u>	<u>2,412,749</u>
Less:			
<b>Liabilities</b>			
Sundry Creditors		11,875	93,185
<b>Total Liabilities</b>		<u>11,875</u>	<u>93,185</u>
<b>Net assets available to pay benefits</b>		<u>2,613,058</u>	<u>2,319,564</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>	2, 3		
White, Keith - Accumulation		172,565	131,621
White, Keith - Pension (Pension #1)		1,021,589	915,142
White, Keith - Pension (Pension #2)		116,916	104,898
White, Keith - Pension (Pension #3)		251,955	226,074
White, Keith - Pension (Pension #4)		270,218	242,460
White, Carolien - Pension (Pension #1)		591,384	530,473
White, Carolien - Pension (Pension #2)		188,431	168,896
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>2,613,058</u>	<u>2,319,564</u>

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

# KR & CJ White Superannuation Fund

## Notes to the Financial Statements

For the year ended 30 June 2021

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### Note 1: Summary of Significant Accounting Policies

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

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

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

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

#### a. Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

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

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

#### b. Cash and Cash Equivalents

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

#### c. Revenue

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is recognised at the fair value of the consideration received or receivable.

# KR & CJ White Superannuation Fund

## Notes to the Financial Statements

For the year ended 30 June 2021

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### Interest revenue

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

### Dividend revenue

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

### Rental revenue

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

### Distribution revenue

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

### Remeasurement changes in market values

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

### Contributions

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

#### d. Liability for Accrued Benefits

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

#### e. Critical Accounting Estimates and Judgements

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

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

#### Note 2: Liability for Accrued Benefits

	2021 \$	2020 \$
Liability for accrued benefits at beginning of year	2,319,564	2,233,647
Benefits accrued as a result of operations	293,494	85,916
Current year member movements	0	0
Liability for accrued benefits at end of year	<u>2,613,058</u>	<u>2,319,564</u>

#### Note 3: Vested Benefits

**KR & CJ White Superannuation Fund**

**Notes to the Financial Statements**

For the year ended 30 June 2021

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

	2021 \$	2020 \$
Vested Benefits	2,613,058	2,319,564

**Note 4: Guaranteed Benefits**

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

**Note 5: Subsequent Event - COVID-19**

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

**Notes to the Financial Statements**

For the year ended 30 June 2021

	2020 \$	2019 \$
<b><u>RECONCILIATION OF TAXABLE INCOME</u></b>		
Profit before Tax per Operating Statement	292,380	84,674
Assessable Income not shown		
Franking Credits on Dividends	4,661	4,969
Tax Withheld - ABN/TFN not quoted	6	0
Deductions not shown		
Crown Towers 1108 - Capital Works per QS	-9,446	-9,446
Crown Towers 1108 - Depreciation per QS - Common	-17	-21
Crown Towers 1108 - Depreciation per QS - Plant	-189	-223
Paynesville - Capital Works per QS per ITR	-4,808	-4,821
Paynesville - Capital Works per ITR - renovations	-5,529	-4,735
Crown Towers 2606 - Capital Works per ITR	-36	-37
Crown Towers 2606 - Capital Works per QS	-6,460	-6,460
Exempt Current Pension Income	-63,519	-84,941
Expenses not deductible		
Benefits Paid	0	19,130
Pensions Paid	54,690	52,800
Unrealised Movements in Market Value	-299,462	-88,087
Other Investment Gains/Losses	0	1
Other Expenses - portion related to exempt income	51,083	62,040
Other Investment Expenses - non deductible	10,337	0
Rounding	-2	0
Per Income Tax Return	<u>23,689</u>	<u>24,843</u>
<b><u>TAX PAYABLE (-REFUND)</u></b>		
Tax at 15%	3,553.35	3,726.43
Franking Credits	-4,661.38	0.00
TFN Withheld Credits	-6.00	0
As per Operating Statement	<u>-1,114.03</u>	<u>3,726.43</u>
As per Statement of Financial Position	-1,114.03	3,726.43
Supervisory Levy	259.00	259.00
As per Income Tax Return	<u>-855.03</u>	<u>3,985.43</u>



# KR & CJ White Superannuation Fund Investment Summary Report

As at 30 June 2021

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
<b>Cash/Bank Accounts</b>								
Cash at Bank - CBA 10239573		4,892.920000	4,892.92	4,892.92	4,892.92			0.19 %
		<b>4,892.92</b>			<b>4,892.92</b>		<b>0.00 %</b>	<b>0.19 %</b>
<b>Real Estate Properties (Residential)</b>								
IP-011 1 Federation Court, Balmssdale	1.00	436,149.000000	436,149.00	362,000.00	362,000.00	74,149.00	20.48 %	16.62 %
IP-008 Lot 6C The Quarterdeck, Paynesville	1.00	725,000.000000	725,000.00	657,243.67	657,243.67	67,756.33	10.31 %	27.63 %
WHITESF_P & E 1 Federation Court	1.00	1,351.000000	1,351.00	1,351.00	1,351.00	0.00	0.00 %	0.05 %
& E 1 FEDERA TI								
WHITESF_P P&E Unit 1108 Crown Towers & EUNIT1108 C	1.00	3,008.000000	3,008.00	3,008.00	3,008.00	0.00	0.00 %	0.11 %
WHITESF_P P&E Unit 2606 Crown Towers & EUNIT2606 C	1.00	11,555.000000	11,555.00	11,555.00	11,555.00	0.00	0.00 %	0.44 %
IP-007 Unit 1108 Crown Towers, Surfers Paradise	1.00	376,992.000000	376,992.00	362,340.84	362,340.84	14,651.16	4.04 %	14.37 %
IP-106 Unit 2606 Crown Towers, Surfers Paradise	1.00	688,445.000000	688,445.00	661,492.38	661,492.38	26,952.62	4.07 %	26.24 %
		<b>2,242,500.00</b>			<b>2,058,990.89</b>	<b>183,509.11</b>	<b>8.91 %</b>	<b>85.47 %</b>
<b>Shares in Listed Companies</b>								
AMP.AX AMP	4,627.00	1.125000	5,205.38	7.87	36,401.93	(31,196.55)	(85.70) %	0.20 %
ANZ.AX ANZ Bank	1,944.00	28.150000	54,723.60	27.33	53,122.11	1,601.49	3.01 %	2.09 %
BHP.AX BHP	970.00	48.570000	47,112.90	24.39	23,661.68	23,451.22	99.11 %	1.80 %
BOL.AX Boom Logistics	2,900.00	0.140000	406.00	4.23	12,267.99	(11,861.99)	(96.69) %	0.02 %
CBA.AX Commonwealth Bank	1,357.00	99.870000	135,523.59	81.78	110,974.90	24,548.69	22.12 %	5.17 %
PPT.AX Perpetual Trustees	449.00	40.050000	17,982.45	62.10	27,884.82	(9,902.37)	(35.51) %	0.69 %
S32.AX South32	970.00	2.930000	2,842.10	2.68	2,599.60	242.50	9.33 %	0.11 %
WBC.AX Westpac	2,262.00	25.810000	58,382.22	30.11	68,108.38	(9,726.16)	(14.28) %	2.23 %
WOW.AX Woolworths	1,420.00	38.130000	54,144.60	27.14	38,543.24	15,601.36	40.48 %	2.06 %
		<b>376,322.84</b>			<b>373,564.65</b>	<b>2,758.19</b>	<b>0.74 %</b>	<b>14.34 %</b>

**KR & CJ White Superannuation Fund**  
**Investment Summary Report**

As at 30 June 2021

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
			2,623,715.76		2,437,448.46	186,267.30	7.64 %	100.00 %

# KR & CJ White Superannuation Fund Investment Income Report

As at 30 June 2021

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits *1	Assessable Income (Excl. Capital Gains) *2	TFN Deductions	Other Deductions	Distributed Capital Gains	Non- Assessable Payments
<b>Real Estate Properties (Residential)</b>												
IP-011	20,800.10							20,800.10				
1 Federation Court, Bairnsdale												
IP-007	11,939.99							11,939.99				
Unit 1108 Crown Towers, Surfers Paradise												
IP-106	19,246.56							19,246.56				
Unit 2606 Crown Towers, Surfers Paradise												
	<b>51,986.65</b>							<b>51,986.65</b>				
<b>Shares in Listed Companies</b>												
AMP.AX	462.70	462.70	0.00		198.30			661.00		0.00		
ANZ.AX	1,141.90	1,141.90	0.00		489.39			1,631.29		0.00		
BHP.AX	2,003.93	2,003.93	0.00		858.83			2,862.76		0.00		
BOL.AX	23.00	0.00	29.00		0.00			29.00	6.00	0.00		
Boom Logistics												
CBA.AX	3,289.70	3,289.70	0.00		1,409.87			4,699.57		0.00		
Commonwealth Bank												
PPT.AX	582.08	582.08	0.00		249.46			831.54		0.00		
Perpetual Trustees												
S32.AX	30.83	30.83	0.00		13.21			44.04		0.00		
South32												
WBC.AX	1,959.03	1,959.03	0.00		839.59			2,798.62		0.00		
Westpac												
WOW.AX	1,406.37	1,406.37	0.00		602.73			2,009.10		0.00		
	<b>10,899.54</b>	<b>10,876.54</b>	<b>29.00</b>		<b>4,661.38</b>			<b>15,566.92</b>	<b>6.00</b>	<b>0.00</b>		
	<b>62,886.19</b>	<b>10,876.54</b>	<b>29.00</b>		<b>4,661.38</b>			<b>67,553.57</b>	<b>6.00</b>	<b>0.00</b>		
<b>Assessable Income (Excl. Capital Gains) 67,553.57</b>												
<b>Net Capital Gain 0.00</b>												
<b>Total Assessable Income 67,553.57</b>												

\* 1 Includes foreign credits from foreign capital gains.

\* 2 Assessable Income in the SMSF Annual Return will be different as capital gains and losses from disposals of assets have not been included.

For a breakdown of Distributed Capital Gains and Non-Assessable Payments refer to Distributions Reconciliation Report.

KR & CJ White Superannuation Fund  
**Investment Movement Report**

As at 30 June 2021

Investment	Opening Balance		Additions		Disposals		Closing Balance	
	Units	Cost	Units	Cost	Units	Cost	Units	Market Value
<b>Bank Accounts</b>								
Cash at Bank - CBA 10239573		103,371.71		76,307.93	(174,786.72)		4,892.92	4,892.92
		<b>103,371.71</b>		<b>76,307.93</b>	<b>(174,786.72)</b>		<b>4,892.92</b>	<b>4,892.92</b>
<b>Real Estate Properties (Residential)</b>								
IP-011 - 1 Federation Court, Bairnsdale	1.00	362,000.00					1.00	436,149.00
IP-008 - Lot 6C The Quarterdeck, Paynesville	1.00	652,416.56		4,827.11			1.00	725,000.00
WHITESF_P&E1FEDERATI - P&E 1 Federation Court	1.00	849.00		741.00	(239.00)		1.00	1,351.00
WHITESF_P&EUNIT1108C - P&E Unit 1108 Crown Towers	1.00	3,597.42		2.58	(592.00)		1.00	3,008.00
WHITESF_P&EUNIT2606C - P&E Unit 2606 Crown Towers	1.00	13,296.85		737.15	(2,479.00)		1.00	11,555.00
IP-007 - Unit 1108 Crown Towers, Surfers Paradise	1.00	362,340.84					1.00	376,992.00
IP-106 - Unit 2606 Crown Towers, Surfers Paradise	1.00	661,492.38					1.00	688,445.00
		<b>2,055,993.05</b>		<b>6,307.84</b>	<b>(3,310.00)</b>		<b>2,058,990.89</b>	<b>2,242,500.00</b>
<b>Shares in Listed Companies</b>								
AMP.AX - AMP	4,627.00	36,401.93					4,627.00	5,205.38

**KR & CJ White Superannuation Fund**  
**Investment Movement Report**

As at 30 June 2021

Investment	Opening Balance		Additions		Disposals		Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Units	Cost	
ANZ.AX - ANZ Bank	1,888.00	51,986.85	56.00	1,135.26			1,944.00	53,122.11	54,723.60
BHP.AX - BHP	970.00	23,661.68					970.00	23,661.68	47,112.90
BOL.AX - Boom Logistics	2,900.00	12,267.99					2,900.00	12,267.99	406.00
CBA.AX - Commonwealth Bank	1,315.00	107,712.08	42.00	3,262.82			1,357.00	110,974.90	135,523.59
PPT.AX - Perpetual Trustees	430.00	27,296.89	19.00	587.93			449.00	27,884.82	17,982.45
S32.AX - South32	970.00	2,599.60					970.00	2,599.60	2,842.10
WBC.AX - Westpac	2,179.00	66,161.14	83.00	1,947.24			2,262.00	68,108.38	58,382.22
WOW.AX - Woolworths	1,383.00	37,134.06	37.00	1,409.18			1,420.00	38,543.24	54,144.60
		<b>365,222.22</b>		<b>8,342.43</b>				<b>373,564.65</b>	<b>376,322.84</b>
		<b>2,524,586.98</b>		<b>90,958.20</b>		<b>(178,096.72)</b>		<b>2,437,448.46</b>	<b>2,623,715.76</b>

**KR & CJ White Superannuation Fund**  
**Trustees Declaration**  
K R & C J Super Pty Ltd ACN: 631171321

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The directors of the trustee company have determined that the Fund is not a reporting entity and that these special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The directors of the trustee company declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2021 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2021 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2021.

Specifically, the directors of the trustee company declare that:

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

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

  
.....  
Keith White  
K R & C J Super Pty Ltd  
Director

  
.....  
Carolien White  
K R & C J Super Pty Ltd  
Director



Dated this 15<sup>TH</sup> day of AUGUST 2021

# Memorandum of Resolutions of the Director(s) of

K R & C J Super Pty Ltd ACN: 631171321

ATF KR & CJ White Superannuation Fund

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

It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.

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

## **TRUSTEE'S DECLARATION:**

It was resolved that the trustee's declaration of the Superannuation Fund be signed.

## **ANNUAL RETURN:**

Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2021, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.

## **INVESTMENT STRATEGY:**

The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.

## **INSURANCE COVER:**

The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.

## **ALLOCATION OF INCOME:**

It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).

## **INVESTMENT ACQUISITIONS:**

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

## **INVESTMENT DISPOSALS:**

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

## **TAX AGENTS:**

It was resolved that

Eager and Partners

act as tax agents of the Fund for the next financial year.

## **TRUSTEE STATUS:**

Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the Fund and that they are not disqualified persons as defined by s 120 of the SISA.



# Memorandum of Resolutions of the Director(s) of

K R & C J Super Pty Ltd ACN: 631171321

ATF KR & CJ White Superannuation Fund

**CLOSURE:**

Signed as a true record –

*Keith White*  
-----  
18/8/21

Keith White

*Carolien White*  
-----

Carolien White

18/8/21



# KR & CJ White Superannuation Fund

## Members Statement

Keith White  
 28 Greene Street  
 Bairnsdale, Victoria, 3875, Australia

### Your Details

Date of Birth : Provided  
 Age: 72  
 Tax File Number: Provided  
 Date Joined Fund: 29/04/2002  
 Service Period Start Date: 29/04/2002  
 Date Left Fund:  
 Member Code: WHIKEI00001A  
 Account Start Date 29/04/2002  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

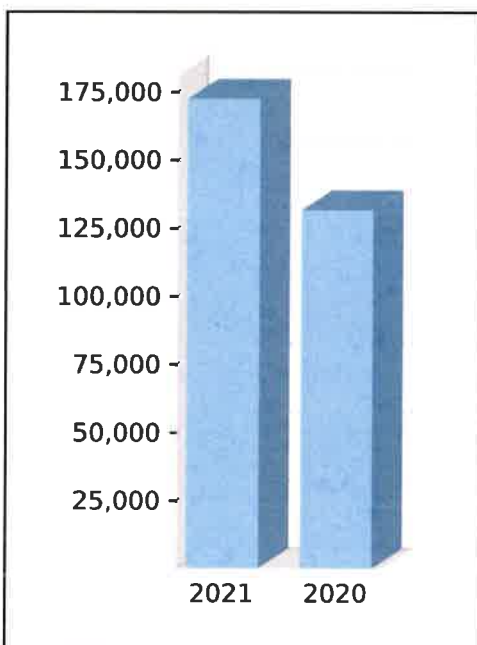
Nominated Beneficiaries Carolien White  
 Vested Benefits 172,565

### Your Balance

**Total Benefits** 172,565

Preservation Components  
 Preserved  
 Unrestricted Non Preserved 172,565  
 Restricted Non Preserved

Tax Components  
 Tax Free 1,877  
 Taxable 170,688



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	131,621	121,790
<u>Increases to Member account during the period</u>		
Employer Contributions	24,990	24,990
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	19,508	7,698
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	3,749	3,749
Income Tax	(195)	(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		19,130
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2021	172,565	131,621

# KR & CJ White Superannuation Fund

## Members Statement

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### Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

---

Keith White  
Director

---

Carolien White  
Director

# KR & CJ White Superannuation Fund

## Members Statement

Keith White  
 28 Greene Street  
 Bairnsdale, Victoria, 3875, Australia

### Your Details

Date of Birth : Provided  
 Age: 72  
 Tax File Number: Provided  
 Date Joined Fund: 29/04/2002  
 Service Period Start Date: 29/04/2002  
 Date Left Fund:  
 Member Code: WHIKEI00002P  
 Account Start Date 01/07/2011  
 Account Phase: Retirement Phase  
 Account Description: Pension #1

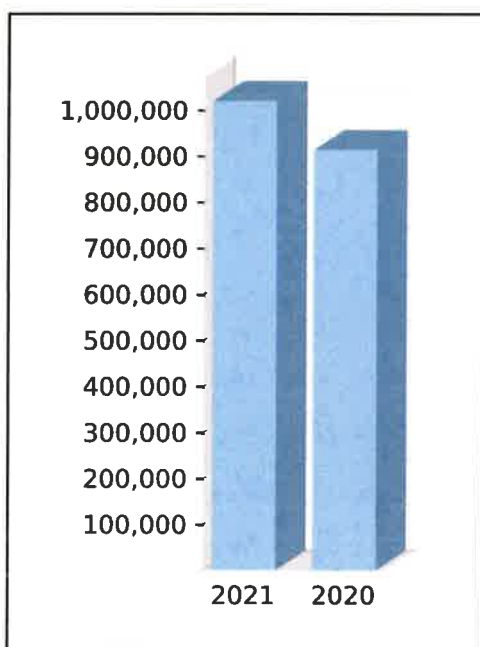
Nominated Beneficiaries Carolien White  
 Vested Benefits 1,021,589

### Your Balance

Total Benefits 1,021,589

Preservation Components  
 Preserved  
 Unrestricted Non Preserved 1,021,589  
 Restricted Non Preserved

Tax Components  
 Tax Free (10.98%) 105,979  
 Taxable 915,610



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	915,142	883,314
<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	129,327	53,908
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	22,880	22,080
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2021	1,021,589	915,142

# KR & CJ White Superannuation Fund

## Members Statement

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### Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

---

Keith White  
Director

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Carolien White  
Director

# KR & CJ White Superannuation Fund

## Members Statement

Keith White  
 28 Greene Street  
 Bairnsdale, Victoria, 3875, Australia

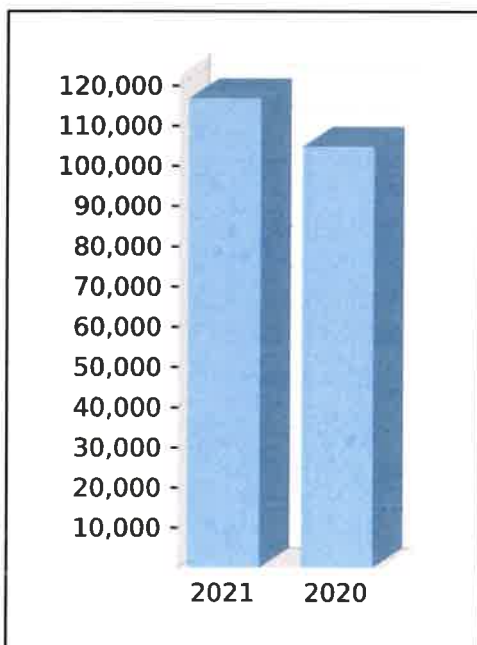
### Your Details

Date of Birth : Provided  
 Age: 72  
 Tax File Number: Provided  
 Date Joined Fund: 29/04/2002  
 Service Period Start Date: 29/04/2002  
 Date Left Fund:  
 Member Code: WHIKEI00003P  
 Account Start Date 01/07/2012  
 Account Phase: Retirement Phase  
 Account Description: Pension #2

Nominated Beneficiaries Carolien White  
 Vested Benefits 116,916

### Your Balance

<b>Total Benefits</b>	116,916
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	116,916
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (63.84%)	70,724
Taxable	46,192



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	104,898	101,249
<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	14,638	6,179
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	2,620	2,530
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2021	116,916	104,898

## KR & CJ White Superannuation Fund

# Members Statement

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### Trustee's Disclaimer

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Signed by all the trustees of the fund

---

Keith White  
Director

---

Carolien White  
Director

# KR & CJ White Superannuation Fund

## Members Statement

Keith White  
 28 Greene Street  
 Bairnsdale, Victoria, 3875, Australia

### Your Details

Date of Birth : Provided  
 Age: 72  
 Tax File Number: Provided  
 Date Joined Fund: 29/04/2002  
 Service Period Start Date: 29/04/2002  
 Date Left Fund:  
 Member Code: WHIKEI00004P  
 Account Start Date 01/07/2014  
 Account Phase: Retirement Phase  
 Account Description: Pension #3

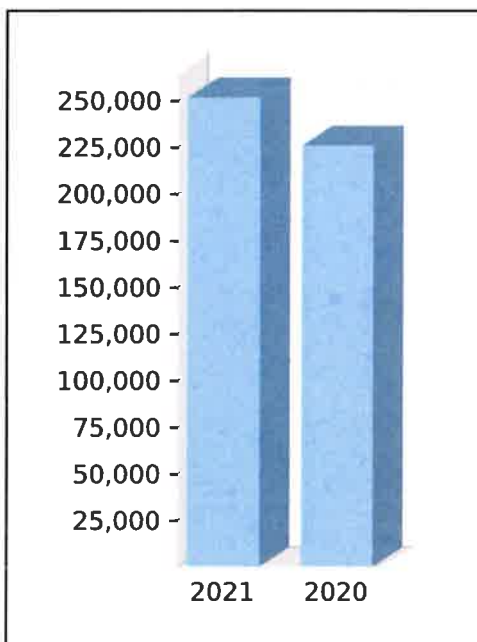
Nominated Beneficiaries Carolien White  
 Vested Benefits 251,955

### Your Balance

Total Benefits 251,955

Preservation Components  
 Preserved  
 Unrestricted Non Preserved 251,955  
 Restricted Non Preserved

Tax Components  
 Tax Free (79.57%) 200,482  
 Taxable 51,473



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	226,074	218,216
<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	31,531	13,318
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	5,650	5,460
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2021	251,955	226,074



# KR & CJ White Superannuation Fund

## Members Statement

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### Trustee's Disclaimer

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Signed by all the trustees of the fund

---

Keith White  
Director

---

Carolien White  
Director

# KR & CJ White Superannuation Fund

## Members Statement

Keith White  
 28 Greene Street  
 Bairnsdale, Victoria, 3875, Australia

### Your Details

Date of Birth : Provided  
 Age: 72  
 Tax File Number: Provided  
 Date Joined Fund: 29/04/2002  
 Service Period Start Date: 29/04/2002  
 Date Left Fund:  
 Member Code: WHIKEI00005P  
 Account Start Date 01/07/2015  
 Account Phase: Retirement Phase  
 Account Description: Pension #4

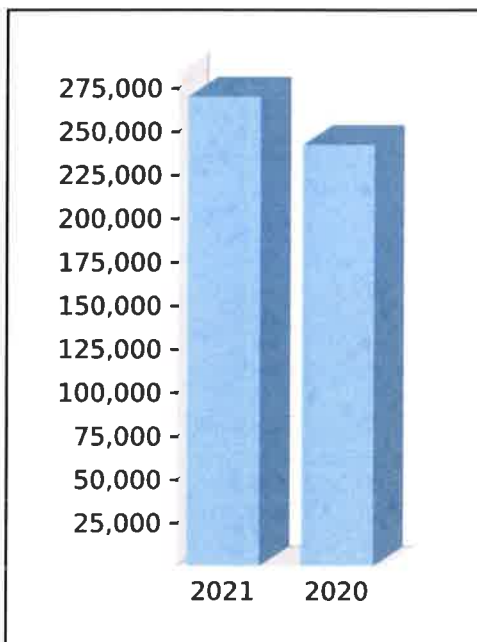
Nominated Beneficiaries Carolien White  
 Vested Benefits 270,218

### Your Balance

**Total Benefits** 270,218

Preservation Components  
 Preserved  
 Unrestricted Non Preserved 270,218  
 Restricted Non Preserved

Tax Components  
 Tax Free (88.68%) 239,629  
 Taxable 30,589



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	242,460	234,027
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	33,818	14,282
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	6,060	5,850
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2021	270,218	242,459

# KR & CJ White Superannuation Fund

## Members Statement

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### Trustee's Disclaimer

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Signed by all the trustees of the fund

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Keith White  
Director

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Carolien White  
Director

# KR & CJ White Superannuation Fund

## Members Statement

Carolien White  
 28 Greene Street  
 Bairnsdale, Victoria, 3875, Australia

### Your Details

Date of Birth : Provided  
 Age: 75  
 Tax File Number: Provided  
 Date Joined Fund: 29/04/2002  
 Service Period Start Date: 29/04/2002  
 Date Left Fund:  
 Member Code: WHICAR00002P  
 Account Start Date 01/07/2011  
 Account Phase: Retirement Phase  
 Account Description: Pension #1

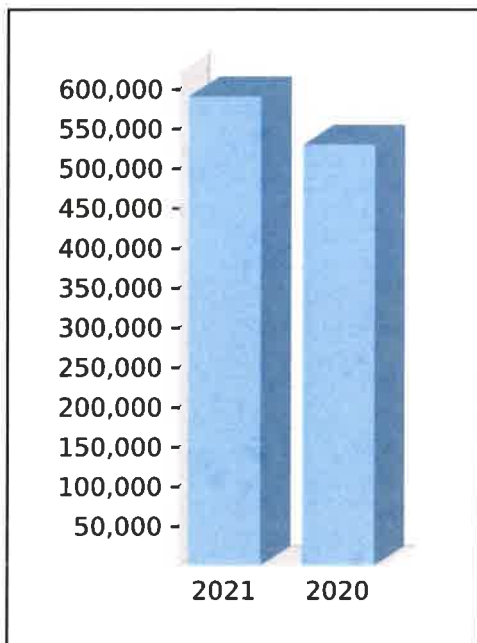
Nominated Beneficiaries Carolien White  
 Vested Benefits 591,384

### Your Balance

Total Benefits 591,384

Preservation Components  
 Preserved  
 Unrestricted Non Preserved 591,384  
 Restricted Non Preserved

Tax Components  
 Tax Free (13.76%) 81,405  
 Taxable 509,979



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	530,473	512,024
<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	74,171	31,248
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	13,260	12,800
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2021	591,384	530,472

# KR & CJ White Superannuation Fund

## Members Statement

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### Trustee's Disclaimer

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Signed by all the trustees of the fund

---

Keith White  
Director

---

Carolien White  
Director

# KR & CJ White Superannuation Fund

## Members Statement

Carolien White  
 28 Greene Street  
 Bairnsdale, Victoria, 3875, Australia

### Your Details

Date of Birth : Provided  
 Age: 75  
 Tax File Number: Provided  
 Date Joined Fund: 29/04/2002  
 Service Period Start Date: 29/04/2002  
 Date Left Fund:  
 Member Code: WHICAR00003P  
 Account Start Date 01/07/2012  
 Account Phase: Retirement Phase  
 Account Description: Pension #2

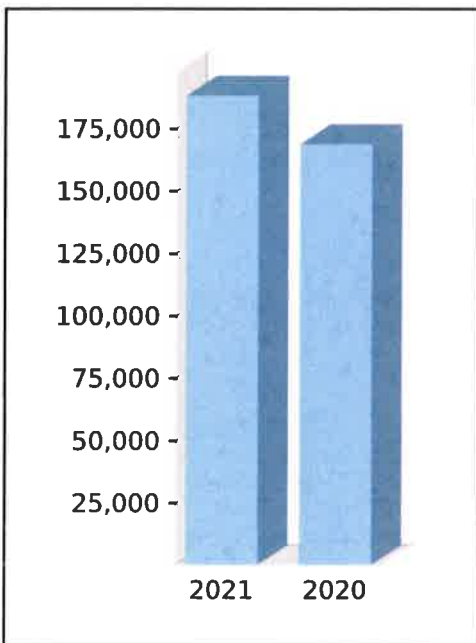
Nominated Beneficiaries Keith White  
 Vested Benefits 188,431

### Your Balance

Total Benefits 188,431

Preservation Components  
 Preserved  
 Unrestricted Non Preserved 188,431  
 Restricted Non Preserved

Tax Components  
 Tax Free (77.93%) 146,848  
 Taxable 41,583



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	168,896	163,027
<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	23,755	9,949
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	4,220	4,080
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2021	188,431	168,896

# KR & CJ White Superannuation Fund

## Members Statement

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### Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

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Keith White  
Director

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Carolien White  
Director